

UAE Banking Indicators - Based on the Emirates (Abu Dhabi (AD), Dubai (DXB) and Other Emirates (OE)) Where Bank Head Office is located *

(End of month, figures in billions of Dirhams unless otherwise indicated)

	2019												2020																		
	Jul			Dec			Jan			Feb			Mar			Apr			May			Jun			Jul**			% Month -on-Month			
	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	
1.Gross Bank Assets	1330.9	1393.5	251.4	1369.0	1456.6	257.3	1362.6	1461.5	256.2	1364.5	1472.4	258.4	1380.3	1486.3	261.4	1407.5	1489.2	259.0	1403.8	1501.8	260.1	1393.8	1533.7	262.7	1416.5	1521.7	262.3	1.6%	-0.8%	-0.2%	3.5%
2.Gross Credit	692.3	851.2	161.5	733.8	865.9	158.9	708.3	868.5	160.1	714.8	869.0	161.7	724.3	880.5	163.4	726.3	885.6	164.2	725.3	890.1	162.9	729.6	899.7	161.7	741.8	899.0	160.1	1.7%	-0.1%	-1.0%	1.1%
Domestic Credit	617.0	778.0	155.7	655.7	784.5	152.4	624.6	787.8	153.4	625.5	790.7	155.0	634.9	803.3	156.8	640.4	808.9	157.8	640.1	814.6	156.7	642.9	828.2	155.8	640.9	825.1	154.3	-0.3%	-0.4%	-1.0%	-2.3%
Government	26.4	172.8	7.2	70.6	177.3	9.5	40.9	178.7	9.7	40.4	180.3	10.8	41.2	179.1	8.8	42.0	180.5	8.7	42.3	187.1	8.9	45.5	198.1	8.8	47.6	196.5	8.6	4.6%	-0.8%	-2.3%	-32.6%
Public Sector (GREs)	91.6	80.3	8.7	94.6	82.8	7.9	93.4	81.8	7.9	95.0	82.0	8.0	99.5	89.5	12.1	111.4	93.2	12.9	111.1	92.1	12.8	109.4	95.9	12.8	108.0	95.3	12.7	-1.3%	-0.6%	-0.8%	14.2%
Private Sector	490.9	518.1	138.0	483.9	517.5	133.2	483.2	520.0	134.3	485.2	520.9	134.5	487.1	527.6	134.2	478.5	528.0	134.3	478.6	528.2	133.0	479.9	527.2	132.3	477.1	526.2	131.2	-0.6%	-0.2%	-0.8%	-1.4%
Business & Industrial Sector Credit ¹	328.9	380.8	104.8	323.9	378.2	100.1	323.4	380.2	101.2	325.3	380.4	101.6	327.8	389.5	101.4	320.7	392.3	101.6	321.7	393.4	100.6	322.4	391.8	100.5	319.3	390.1	99.8	-1.0%	-0.4%	-0.7%	-1.4%
Individual	162.0	137.3	33.2	160.0	139.3	33.1	159.8	139.8	33.1	159.9	140.5	32.9	159.3	138.1	32.8	157.8	135.7	32.7	156.9	134.8	32.4	157.5	135.4	31.8	157.8	136.1	31.4	0.2%	0.5%	-1.3%	-1.4%
Non-Banking Financial Institutions	8.1	6.8	1.8	6.6	6.9	1.8	7.1	7.3	1.5	4.9	7.5	1.7	7.1	7.1	1.7	8.5	7.2	1.9	8.1	7.2	2.0	8.1	7.0	1.9	8.2	7.1	1.8	1.2%	1.4%	-5.3%	24.2%
Foreign Credit ²	75.3	73.2	5.8	78.1	81.4	6.5	83.7	80.7	6.7	89.3	78.3	6.7	89.4	77.2	6.6	85.9	76.7	6.4	85.2	75.5	6.2	86.7	71.5	5.9	100.9	73.9	5.8	16.4%	3.4%	-1.7%	29.2%
of which: Loans & Advances to Non-Residents in AED	7.3	8.6	1.7	7.4	7.7	1.6	7.4	8.0	1.6	7.4	7.4	1.5	7.4	7.5	1.6	7.3	7.6	1.5	7.3	7.5	1.5	8.0	7.5	1.5	7.9	7.4	1.5	-1.3%	-1.3%	0.0%	6.8%
3.Total Investments by Banks	219.9	133.1	26.9	215.6	155.5	27.9	220.6	164.2	27.4	223.5	158.9	27.2	208.1	142.8	26.7	215.4	150.4	28.4	224.0	160.0	30.9	222.0	169.0	31.4	228.3	171.0	31.8	2.8%	1.2%	1.3%	5.9%
Debt securities	186.0	40.3	11.7	182.5	51.8	11.8	187.7	55.0	11.0	191.3	50.2	11.1	178.1	40.1	10.0	185.5	45.4	10.5	194.4	49.4	11.2	193.4	59.0	11.3	199.7	59.7	11.1	3.3%	1.2%	-1.8%	9.4%
Equities	4.6	2.8	3.1	4.0	3.7	3.1	4.1	3.5	3.1	4.0	3.4	3.1	3.3	3.1	2.7	3.3	3.2	2.8	3.3	3.2	2.7	2.9	3.2	2.7	2.9	2.8	2.8	0.0%	-12.5%	3.7%	-27.5%
Held to maturity securities	18.2	60.0	9.6	18.2	70.7	10.2	17.9	71.2	10.4	17.3	70.8	10.2	15.8	63.9	11.1	15.7	66.1	12.3	15.4	71.7	14.2	14.9	71.1	14.6	14.9	72.7	15.1	0.0%	2.3%	3.4%	-18.1%
Other Investments	11.1	30.0	2.5	10.9	29.3	2.8	10.9	34.5	2.9	10.9	34.5	2.8	10.9	35.7	2.9	10.9	35.7	2.8	10.9	35.7	2.8	10.8	35.7	2.8	10.8	35.8	2.8	0.0%	0.3%	0.0%	-0.9%
4.Bank Deposits	775.1	839.6	162.9	834.8	870.3	165.1	797.6	863.5	165.2	792.3	867.5	168.3	808.1	874.9	168.9	837.5	869.8	164.9	817.8	881.2	166.5	803.3	893.5	169.4	821.0	895.1	171.2	2.2%	0.2%	1.1%	-1.7%
Resident Deposits	683.6	745.2	145.8	751.8	749.2	147.8	718.9	749.5	147.5	717.5	752.0	150.0	724.2	760.6	150.3	757.4	758.1	146.3	743.4	771.3	147.9	731.5	783.3	151.0	753.5	783.8	153.0	3.0%	0.1%	1.3%	0.2%
Government Sector	170.4	77.5	28.1	199.0	74.6	27.7	158.0	73.1	27.4	162.1	73.3	28.5	152.0	71.8	31.3	175.6	72.5	28.7	186.1	76.2	29.7	175.6	82.1	31.3	168.7	81.5	32.8	-3.9%	-0.7%	4.8%	-15.2%
GREs (Govt. ownership of more than 50%)	137.5	82.7	9.0	145.1	90.4	9.8	131.1	90.6	10.4	138.4	89.4	10.4	157.4	92.3	10.4	165.8	82.2	9.6	139.9	88.3	9.7	144.9	85.1	10.5	175.9	87.6	10.3	21.4%	2.9%	-1.9%	21.2%
Private Sector	358.7	563.7	104.0	391.9	561.0	105.0	413.9	563.2	104.8	400.6	567.5	106.2	397.8	574.6	103.8	398.8	582.4	102.7	399.7	584.9	103.2	394.3	593.7	103.8	392.9	593.9	104.7	-0.4%	0.03%	0.9%	0.3%
Non-Banking Financial Institutions	17.0	21.3	4.7	15.8	23.2	5.3	15.9	22.6	4.9	16.4	21.8	4.9	17.0	21.9	4.8	17.2	21.0	5.3	17.7	21.9	5.3	16.7	22.4	5.4	16.0	20.8	5.2	-4.2%	-7.1%	-3.7%	1.3%
Non-Resident Deposits	91.5	94.4	17.1	83.0	121.1	17.3	78.7	114.0	17.7	74.8	115.5	18.3	83.9	114.3	18.6	80.1	111.7	18.6	74.4	109.9	18.6	71.8	110.2	18.4	67.5	111.3	18.2	-6.0%	1.0%	-1.1%	-18.7%
Capital & Reserves ³	161.2	174.8	33.3	170.6	188.7	33.6	171.5	194.8	34.0	164.1	196.7	33.8	149.1	188.8	32.0	152.8	190.3	31.5	157.6	191.7	31.7	160.7	190.4	31.4	163.7	192.1	31.5	1.9%	0.9%	0.3%	-4.0%
Specific provisions & Interest in Suspense	25.7	62.1	10.0	25.7	63.2	10.4	25.9	63.9	10.5	26.2	64.3	10.7	27.0	65.2	11.1	28.3	65.9	11.4	29.0	66.1	11.4	29.9	65.9	11.4	30.4	66.0	11.7	1.7%	0.2%	2.6%	18.3%
General provisions	17.2	15.6	2.8	13.7	16.1	3.3	13.6	16.3	3.4	13.6	16.2	3.3	15.7	18.2	3.2	15.8	18.3	3.5	15.9	18.7	3.5	16.0	18.8	3.6	16.0	19.4	3.6	0.0%	3.2%	0.0%	16.8%
Lending to Stable Resources Ratio ⁴	80.0%	84.3%	82.8%	79.9%	81.7%	82.8%	78.4%	82.7%	83.0%	79.4%	82.3%	82.5%	80.6%	83.6%	83.5%	77.5%	84.5%	85.8%	78.8%	84.0%	84.0%	80.1%	83.5%	81.9%	78.7%	82.4%	80.8%	-1.7%	-1.3%	-1.3%	-1.5%
Eligible Liquid Assets Ratio (ELAR) ⁵	14.0%	19.3%	15.8%	14.5%	21.4%	16.8%	15.2%	20.6%	15.7%	14.7%	21.2%	15.4%	13.6%	20.2%	15.3%	13.4%	20.1%	13.6%	13.0%	19.4%	14.4%	12.9%	19.1%	14.4%	12.0%	19.0%	15.9%	-7.0%	-0.5%	10.4%	-17.2%
Capital adequacy ratio - (Tier 1 + Tier 2) ⁶				17.2%	18.1%	18.1%				15.8%	17.8%	17.3%				16.9%	18.1%	18.1%													
of which: Tier 1 Ratio				15.9%	16.9%	17.0%				14.5%	16.8%	16.1%				15.6%	17.0%	16.9%													
Common Equity Tier 1(CET 1) Capital Ratio				13.7%	15.4%	15.4%				12.3%	15.2%	14.6%				13.7%	15.4%	15.4%													
Banks Operating in the UAE (Including Wholesale Banks)																															
Number of Banks Operating from Each Emirate				20	31	8				20	31	8				20	31	8													
Share of Banks Operating from Each Emirate in Total Assets				44.4%	47.2%	8.3%				44.1%	47.5%	8.4%				43.7%	48.1%	8.2%													

* Emirate wise data is distributed based on the respective Emirate where the Head Office of the Banks in the UAE is located. I.e. if a Bank has operation in all the Seven Emirates of the UAE but Head Office is located in Abu Dhabi, Whole data of that Bank is allocated to the Emirate of Abu Dhabi. Other Emirates (OE) include remaining five Emirates of Sharjah, Ajman, Ras Al Khaimah, Fujairah and Umm Al Quwain.

**Preliminary data, subject to revision

¹ Includes lending to (Resident): Trade Bills Discounted and Insurance Companies

² Includes lending to (Non Resident): Loans to Non Banking Financial Institutions, Trade Bills Discounted and Loans & Advances (Government & Public Sector, Private Sector (corporate and Individuals) in Local and Foreign Currency

³ Excluding subordinated borrowings/deposits but including current year profit.

⁴ The Ratio of the Total Advances (Net Lending + Net Financial Guarantees & Stand -by LC + Interbank Placements more than 3 months) to the sum of (Net Free Capital Funds + Total Other Stable Resources)

⁵ ELAR = The Ratio of Total Banks' Eligible Liquid Assets (Consist of Cash in Hand,Liquid Assets at the Central Bank and Eligible Bonds/Sukuks as prescribed by regulation 33/2015 & Basel Principles but excludes interbank positions) to Total Liabilities ***

***Total Liabilities = Balance Sheet Total Assets - (Capital & Reserves + All Provisions except Staff Benefit Provisions + Refinancing + Subordinated Borrowing/Deposits)

⁶ Capital Adequacy Ratio , Tier 1 Ratio and CET 1 Ratio for the period starting from Dec 2017 are calculated according to Basel III Guidelines issued by CBUAE vide Circular 52/2017 .Whereas for the period prior to Dec 2017 are following Basel II Guidelines.

% Year -to- Date		% Year -on- Year			% Month -on- Month	% Year -to- Date	% Year -on- Year
DXB	OE	AD	DXB	OE	All Banks		
4.5%	1.9%	6.4%	9.2%	4.3%	0.3%	3.8%	7.6%
3.8%	0.8%	7.2%	5.6%	-0.9%	0.6%	2.4%	5.6%
5.2%	1.2%	3.9%	6.1%	-0.9%	-0.4%	1.7%	4.5%
10.8%	-9.5%	80.3%	13.7%	19.4%	0.1%	-1.8%	22.4%
15.1%	60.8%	17.9%	18.7%	46.0%	-1.0%	16.6%	19.6%
1.7%	-1.5%	-2.8%	1.6%	-4.9%	-0.4%	0.0%	-1.1%
3.1%	-0.3%	-2.9%	2.4%	-4.8%	-0.7%	0.9%	-0.7%
-2.3%	-5.1%	-2.6%	-0.9%	-5.4%	0.2%	-2.1%	-2.2%
2.9%	0.0%	1.2%	4.4%	0.0%	0.6%	11.8%	2.4%
-9.2%	-10.8%	34.0%	1.0%	0.0%	10.1%	8.8%	17.0%
-3.9%	-6.3%	8.2%	-14.0%	-11.8%	-1.2%	0.6%	-4.5%
10.0%	14.0%	3.8%	28.5%	18.2%	2.1%	8.0%	13.5%
15.3%	-5.9%	7.4%	48.1%	-5.1%	2.6%	9.9%	13.7%
-24.3%	-9.7%	-37.0%	0.0%	-9.7%	-3.4%	-21.3%	-19.0%
2.8%	48.0%	-18.1%	21.2%	57.3%	2.1%	3.6%	17.0%
22.2%	0.0%	-2.7%	19.3%	12.0%	0.2%	14.9%	13.3%
2.8%	3.7%	5.9%	6.6%	5.1%	1.1%	0.9%	6.2%
4.6%	3.5%	10.2%	5.2%	4.9%	1.5%	2.5%	7.3%
9.2%	18.4%	-1.0%	5.2%	16.7%	-2.1%	-6.1%	2.5%
-3.1%	5.1%	27.9%	5.9%	14.4%	13.8%	11.6%	19.5%
5.9%	-0.3%	9.5%	5.4%	0.7%	0.0%	3.2%	6.3%
-10.3%	-1.9%	-5.9%	-2.3%	10.6%	-5.6%	-5.2%	-2.3%
-8.1%	5.2%	-26.2%	17.9%	6.4%	-1.7%	-11.0%	-3.0%
1.8%	-6.3%	1.6%	9.9%	-5.4%	1.3%	-1.4%	4.9%
4.4%	12.5%	18.3%	6.3%	17.0%	0.8%	8.9%	10.5%
20.5%	9.1%	-7.0%	24.4%	28.6%	1.6%	17.8%	9.6%
0.9%	-2.4%	-1.6%	-2.3%	-2.4%	-1.5%	-0.4%	-1.9%
-11.2%	-5.4%	-14.3%	-1.6%	0.6%	-1.2%	-9.4%	-3.5%