

CBUAE Classification: Public																													
UAE Banking Indicators - Conventional Banks (CB) & Islamic Banks (IB) *																													
(End of month, figures in billions of Dirhams unless otherwise indicated)																													
	2019				2020																								
	Aug		Dec		Jan		Feb		Mar		Apr		May		Jun		Jul		Aug **		% Month -on-Month		% Year -to- Date		% Year -on- Year		% Month -on-Month	% Year -to-Date	% Year -on- Year
	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	All Banks		
1.Gross Bank Assets	2426.5	556.9	2510.1	572.8	2513.7	566.6	2526.7	568.6	2553.0	575.0	2587.0	568.7	2587.6	578.1	2590.5	599.7	2602.3	598.2	2615.9	607.5	0.5%	1.6%	4.2%	6.1%	7.8%	9.1%	0.7%	4.6%	8.0%
2.Gross Credit	1,344.2	363.4	1,392.5	366.1	1,372.0	364.9	1,380.6	364.9	1,398.6	369.6	1,404.1	372.0	1,402.1	376.2	1,397.7	393.3	1,405.3	395.6	1,406.4	394.9	0.1%	-0.2%	1.0%	7.9%	4.6%	8.7%	0.02%	2.4%	5.5%
Domestic Credit	1,216.6	336.3	1,255.6	337.0	1,230.3	335.5	1,235.2	336.0	1,254.3	340.7	1,263.9	343.2	1,264.1	347.3	1,262.3	364.6	1,254.3	366.0	1,252.4	365.4	-0.2%	-0.2%	-0.3%	8.4%	2.9%	8.7%	-0.2%	1.6%	4.2%
Government	193.2	15.5	239.7	17.7	211.8	17.5	213.1	18.4	211.4	17.7	213.5	17.7	215.7	22.6	216.9	35.5	217.8	34.9	221.1	34.8	1.5%	-0.3%	-7.8%	96.6%	14.4%	124.5%	1.3%	-0.6%	22.6%
Public Sector (GREs)	148.5	30.1	153.8	31.5	151.6	31.5	153.6	31.4	163.9	37.2	177.9	39.6	176.2	39.8	173.8	44.3	171.3	44.7	170.3	44.4	-0.6%	-0.7%	10.7%	41.0%	14.7%	47.5%	-0.6%	15.9%	20.2%
Private Sector	859.9	288.4	849.1	285.5	853.1	284.4	856.5	284.1	865.1	283.8	856.9	283.9	856.8	283.0	856.5	282.9	850.1	284.4	845.8	284.2	-0.5%	-0.1%	-0.4%	-0.5%	-1.6%	-1.5%	-0.4%	-0.4%	-1.6%
Business & Industrial Sector Credit ¹	657.1	158.5	646.6	155.6	650.5	154.3	653.6	153.7	664.5	154.2	660.2	154.4	661.6	154.1	660.9	153.8	655.1	154.1	650.2	153.4	-0.7%	-0.5%	0.6%	-1.4%	-1.1%	-3.2%	-0.7%	0.2%	-1.5%
Individual	202.8	129.9	202.5	129.9	202.6	130.1	202.9	130.4	200.6	129.6	196.7	129.5	195.2	128.9	195.6	129.1	195.0	130.3	195.6	130.8	0.3%	0.4%	-3.4%	0.7%	-3.6%	0.7%	0.3%	-1.8%	-1.9%
Non-Banking Financial Institutions	15.0	2.3	13.0	2.3	13.8	2.1	12.0	2.1	13.9	2.0	15.6	2.0	15.4	1.9	15.1	1.9	15.1	2.0	15.2	2.0	0.7%	0.0%	16.9%	-13.0%	1.3%	-13.0%	0.6%	12.4%	-0.6%
Foreign Credit ²	127.6	27.1	136.9	29.1	141.7	29.4	145.4	28.9	144.3	28.9	140.2	28.8	138.0	28.9	135.4	28.7	151.0	29.6	154.0	29.5	2.0%	-0.3%	12.5%	1.4%	20.7%	8.9%	1.6%	10.5%	18.6%
of which: Loans & Advances to Non-Residents in AED	13.2	4.1	12.7	4.0	12.7	4.3	12.1	4.2	12.3	4.2	12.3	4.1	12.2	4.1	11.9	5.1	11.9	4.9	11.9	4.8	0.0%	-2.0%	-6.3%	20.0%	-9.8%	17.1%	-0.6%	0.0%	-3.5%
3.Total Investments by Banks	309.8	74.5	323.0	76.0	332.5	79.7	331.2	78.4	298.4	79.2	313.2	81.0	331.3	83.6	340.1	82.3	350.1	81.0	354.3	81.2	1.2%	0.2%	9.7%	6.8%	14.4%	9.0%	1.0%	9.1%	13.3%
Debt securities	226.1	12.9	232.8	13.3	240.9	12.8	240.7	11.9	216.5	11.7	228.7	12.7	241.9	13.1	252.9	10.8	260.8	9.7	266.6	10.2	2.2%	5.2%	14.5%	-23.3%	17.9%	-20.9%	2.3%	12.5%	15.8%
Equities	6.5	3.7	7.2	3.6	7.2	3.5	7.0	3.5	5.6	3.5	5.8	3.5	5.8	3.4	5.5	3.3	5.5	3.0	5.8	3.1	5.5%	3.3%	-19.4%	-13.9%	-10.8%	-16.2%	4.7%	-17.6%	-12.7%
Held to maturity securities	43.4	48.1	50.0	49.1	49.8	49.7	48.9	49.4	41.8	49.0	44.3	49.8	49.2	52.1	47.3	53.3	49.3	53.4	47.5	52.9	-3.7%	-0.9%	-5.0%	7.7%	9.4%	10.0%	-2.2%	1.3%	9.7%
Other Investments	33.8	9.8	33.0	10.0	34.6	13.7	34.6	13.6	34.5	15.0	34.4	15.0	34.4	15.0	34.4	14.9	34.5	14.9	34.4	15.0	-0.3%	0.7%	4.2%	50.0%	1.8%	53.1%	0.0%	14.9%	13.3%
4.Bank Deposits	1373.8	389.8	1468.2	402.0	1428.2	398.1	1431.9	396.2	1451.7	400.2	1479.3	392.9	1466.3	399.2	1459.3	406.9	1476.6	410.7	1487.1	411.9	0.7%	0.3%	1.3%	2.5%	8.2%	5.7%	0.6%	1.5%	7.7%
Resident Deposits	1199.4	367.7	1274.5	374.3	1245.5	370.4	1252.8	366.7	1263.8	371.3	1298.6	363.2	1292.6	370.0	1286.7	379.1	1306.7	383.6	1325.9	383.1	1.5%	-0.1%	4.0%	2.4%	10.5%	4.2%	1.1%	3.7%	9.1%
Government Sector	200.5	66.9	236.1	65.2	197.9	60.6	202.0	61.9	188.8	66.3	211.7	65.1	224.6	67.4	214.0	75.0	207.5	75.5	205.9	74.6	-0.8%	-1.2%	-12.8%	14.4%	2.7%	11.5%	-0.9%	-6.9%	4.9%
GREs (Govt. ownership of more than 50%)	188.1	36.0	198.5	46.8	184.7	47.4	192.9	45.3	210.9	49.2	214.1	43.5	189.5	48.4	194.7	45.8	226.3	47.5	232.5	46.6	2.7%	-1.9%	17.1%	-0.4%	23.6%	29.4%	1.9%	13.8%	24.5%
Private Sector	778.9	253.3	807.7	250.2	831.6	250.3	826.5	247.8	832.8	243.4	839.7	244.2	843.4	244.4	843.6	248.2	840.9	250.6	854.1	252.2	1.6%	0.6%	5.7%	0.8%	9.7%	-0.4%	1.4%	4.6%	7.2%
Non-Banking Financial Institutions	31.9	11.5	32.2	12.1	31.3	12.1	31.4	11.7	31.3	12.4	33.1	10.4	35.1	9.8	34.4	10.1	32.0	10.0	33.4	9.7	4.4%	-3.0%	3.7%	-19.8%	4.7%	-15.7%	2.6%	-2.7%	-0.7%
Non-Resident Deposits	174.4	22.1	193.7	27.7	182.7	27.7	179.1	29.5	187.9	28.9	180.7	29.7	173.7	29.2	172.6	27.8	169.9	27.1	161.2	28.8	-5.1%	6.3%	-16.8%	4.0%	-7.6%	30.3%	-3.6%	-14.2%	-3.3%
Capital & Reserves ³	308.5	63.1	328.1	64.8	331.3	69.0	325.2	69.4	304.7	65.2	309.0	65.6	314.8	66.2	315.9	66.6	320.1	67.2	322.2	68.1	0.7%	1.3%	-1.8%	5.1%	4.4%	7.9%	0.8%	-0.7%	5.0%
Specific provisions & Interest in Suspense	83.6	15.3	84.0	15.3	84.8	15.5	85.4	15.8	86.7	16.6	88.5	17.1	89.3	17.2	90.5	16.7	91.2	16.9	92.8	17.2	1.8%	1.8%	10.5%	12.4%	11.0%	12.4%	1.8%	10.8%	11.2%
General provisions	28.5	6.2	27.3	5.8	27.5	5.8	27.6	5.5	31.3	5.8	31.7	5.9	31.8	6.3	32.4	6.0	32.5	6.5	32.7	6.5	0.6%	0.0%	19.8%	12.1%	14.7%	4.8%	0.5%	18.4%	13.0%
Lending to Stable Resources Ratio ⁴	82.8%	82.0%	81.1%	80.5%	80.8%	80.9%	81.0%	81.1%	82.3%	82.3%	81.0%	83.6%	81.2%	83.5%	81.3%	84.1%	79.9%	83.8%	78.5%	83.6%	-1.8%	-0.2%	-3.2%	3.9%	-5.2%	2.0%	-1.5%	-1.9%	-3.9%
Eligible Liquid Assets Ratio (ELAR) ⁵	16.6%	18.4%	17.5%	19.8%	17.4%	19.4%	17.4%	19.8%	16.8%	18.7%	16.6%	17.4%	16.3%	17.4%	16.2%	16.7%	15.9%	17.1%	15.8%	18.4%	-0.6%	7.6%	-9.7%	-7.1%	-4.8%	0.0%	1.8%	-7.7%	-2.3%
Capital adequacy ratio - (Tier 1 + Tier 2) ⁶			17.6%	17.9%					16.8%	17.5%					17.6%	17.7%													
of which: Tier 1 Ratio			16.4%	16.8%					15.6%	16.5%					16.4%	16.5%													
Common Equity Tier 1(CET 1) Capital Ratio			15.0%	13.4%					14.1%	13.1%					15.1%	13.2%													

* Data consists of 49 Conventional Banks & 10 Islamic Banks

** 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.