

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																								
	Sep		Dec		Jan		Feb		Mar		Apr		May		Jun		Jul		Aug		Sep **		% 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	CB	IB	CB	IB	CB	IB	All Banks
1. Gross Bank Assets	2457.0	565.7	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	2633.4	619.1	0.7%	1.9%	4.9%	8.1%	7.2%	9.4%	0.9%	5.5%	7.6%		
2. Gross Credit	1,353.2	367.6	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	1,410.2	394.4	0.3%	-0.1%	1.3%	7.7%	4.2%	7.3%	0.2%	2.6%	4.9%		
Domestic Credit	1,226.2	339.4	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	1,247.1	364.6	-0.4%	-0.2%	-0.7%	8.2%	1.7%	7.4%	-0.4%	1.2%	2.9%		
Government	204.0	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	220.7	34.8	-0.2%	0.0%	-7.9%	96.6%	8.2%	124.5%	-0.2%	-0.7%	16.4%		
Public Sector (GREs)	147.5	31.4	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	172.6	45.1	1.4%	1.6%	12.2%	43.2%	17.0%	43.6%	1.4%	17.5%	21.7%		
Private Sector	859.9	290.2	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	838.8	283.0	-0.8%	-0.4%	-1.2%	-0.9%	-2.5%	-2.5%	-0.7%	-1.1%	-2.5%		
Business & Industrial Sector Credit ¹	656.4	160.1	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	643.3	151.8	-1.1%	-1.0%	-0.5%	-2.4%	-2.0%	-5.2%	-1.1%	-0.9%	-2.6%		
Individual	203.5	130.1	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	195.5	131.2	-0.1%	0.3%	-3.5%	1.0%	-3.9%	0.8%	0.1%	-1.7%	-2.1%		
Non-Banking Financial Institutions	14.8	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	15.0	1.7	-1.3%	-15.0%	15.4%	-26.1%	1.4%	-26.1%	-2.9%	9.2%	-2.3%		
Foreign Credit ²	127.0	28.2	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	163.1	29.8	5.9%	1.0%	19.1%	2.4%	28.4%	5.7%	5.1%	16.2%	24.3%		
of which: Loans & Advances to Non-Residents in AED	13.1	4.0	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	12.3	4.7	3.4%	-2.1%	-3.1%	17.5%	-6.1%	17.5%	1.8%	1.8%	-0.6%		
3. Total Investments by Banks	320.5	76.8	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	358.1	82.7	1.1%	1.8%	10.9%	8.8%	11.7%	7.7%	1.2%	10.5%	10.9%		
Debt securities	235.3	13.3	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	268.2	10.8	0.6%	5.9%	15.2%	-18.8%	14.0%	-18.8%	0.8%	13.4%	12.2%		
Equities	8.0	3.6	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	5.8	2.9	0.0%	-6.5%	-19.4%	-19.4%	-27.5%	-19.4%	-2.2%	-19.4%	-25.0%		
Held to maturity securities	44.0	50.1	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	49.8	53.9	4.8%	1.9%	-0.4%	9.8%	13.2%	7.6%	3.3%	4.6%	10.2%		
Other Investments	33.2	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	34.3	15.1	-0.3%	0.7%	3.9%	51.0%	3.3%	54.1%	0.0%	14.9%	14.9%		
4. Bank Deposits	1406.4	395.6	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	1492.1	415.1	0.3%	0.8%	1.6%	3.3%	6.1%	4.9%	0.4%	2.0%	5.8%		
Resident Deposits	1239.8	372.4	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	1328.6	387.3	0.2%	1.1%	4.2%	3.5%	7.2%	4.0%	0.4%	4.1%	6.4%		
Government Sector	250.3	66.3	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	254.7	78.9	23.7%	5.8%	7.9%	21.0%	1.8%	19.0%	18.9%	10.7%	5.4%		
GREs (Govt. ownership of more than 50%)	177.2	40.8	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	197.0	48.5	-15.3%	4.1%	-0.8%	3.6%	11.2%	18.9%	-12.0%	0.1%	12.6%		
Private Sector	780.0	254.2	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	844.1	250.6	-1.2%	-0.6%	4.5%	0.2%	8.2%	-1.4%	-1.0%	3.5%	5.8%		
Non-Banking Financial Institutions	32.3	11.1	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	32.8	9.3	-1.8%	-4.1%	1.9%	-23.1%	1.5%	-16.2%	-2.3%	-5.0%	-3.0%		
Non-Resident Deposits	166.6	23.2	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	163.5	27.8	1.4%	-3.5%	-15.6%	0.4%	-1.9%	19.8%	0.7%	-13.6%	0.8%		
Capital & Reserves ³	313.6	63.7	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	321.7	68.1	-0.2%	0.0%	-2.0%	5.1%	2.6%	6.9%	-0.1%	-0.8%	3.3%		
Specific provisions & Interest in Suspense	85.4	15.4	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	94.3	17.2	1.6%	0.0%	12.3%	12.4%	10.4%	11.7%	1.4%	12.3%	10.6%		
General provisions	29.4	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	32.2	6.5	-1.5%	0.0%	17.9%	12.1%	9.5%	4.8%	-1.3%	16.9%	8.7%		
Lending to Stable Resources Ratio ⁴	82.1%	82.1%	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%	77.6%	82.2%	-1.1%	-1.7%	-4.3%	2.1%	-5.5%	0.1%	-1.1%	-3.0%	-4.3%		
Eligible Liquid Assets Ratio (ELAR) ⁵	17.0%	19.0%	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%	16.0%	18.8%	1.3%	2.2%	-8.6%	-5.1%	-5.9%	-1.1%	1.2%	-6.6%	-4.0%		
Capital adequacy ratio - (Tier 1 + Tier 2) ⁶	17.6%	18.4%	17.6%	17.9%					16.8%	17.5%				17.6%	17.7%					18.0%	18.3%												
of which: Tier 1 Ratio	16.4%	17.3%	16.4%	16.8%					15.6%	16.5%				16.4%	16.5%					16.8%	17.1%												
Common Equity Tier 1 (CET 1) Capital Ratio	14.9%	13.9%	15.0%	13.4%					14.1%	13.1%				15.1%	13.2%					15.4%	13.8%												

* 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/Sukuk 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.