

UAE Banking Indicators - National Banks (NB) & Foreign Banks (FB) *																																		
(End of month, figures in billions of Dirhams unless otherwise indicated)																																		
	2019												2020																					
	Oct		Dec		Jan		Feb		Mar		Apr		May		Jun		Jul		Aug		Sep		Oct**		% Month-on-Month		% Year-to-Date		% Year-on-Year		% Month-on-Month	% Year-to-Date	% Year-on-Year	
	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	All Banks	
1. Gross Bank Assets	2663.0	377.6	2688.2	394.7	2681.5	398.8	2696.7	398.6	2729.0	399.0	2750.8	404.9	2758.7	407.0	2777.5	412.7	2796.9	403.6	2814.7	408.7	2843.1	409.4	2833.3	407.9	-0.3%	-0.4%	5.4%	3.3%	6.4%	8.0%	-0.3%	5.1%	6.6%	
2. Gross Credit	1,519.3	189.2	1,565.6	193.0	1,544.0	192.9	1,552.2	193.3	1,574.2	194.0	1,579.5	196.6	1,581.9	196.4	1,593.9	197.1	1,605.0	195.9	1,608.0	193.3	1,612.6	192.0	1,615.6	191.4	0.2%	-0.3%	3.2%	-0.8%	6.3%	1.2%	0.1%	2.8%	5.8%	
Domestic Credit	1,399.1	156.4	1,436.3	156.3	1,408.9	156.9	1,413.6	157.6	1,436.0	159.0	1,445.2	161.9	1,448.8	162.6	1,462.1	164.8	1,459.2	161.1	1,459.3	158.5	1,455.0	156.7	1,457.5	156.0	0.2%	-0.4%	1.5%	-0.2%	4.2%	-0.3%	0.1%	1.3%	3.7%	
Government	213.7	6.7	250.4	7.0	222.1	7.2	223.8	7.7	221.4	7.7	222.4	8.8	228.5	9.8	241.9	10.5	241.8	10.9	245.1	10.8	244.5	11.0	245.1	10.4	0.2%	-5.5%	-2.1%	48.6%	14.7%	55.2%	0.0%	-0.7%	15.9%	
Public Sector (GREs)	162.1	14.6	169.3	16.0	168.2	14.9	170.0	15.0	185.7	15.4	201.2	16.3	199.9	16.1	199.9	18.2	198.9	17.1	197.6	17.1	200.2	17.5	204.6	17.7	2.2%	1.1%	20.9%	10.6%	26.2%	21.2%	2.1%	20.0%	25.8%	
Private Sector	1008.0	133.6	1002.5	132.1	1004.2	133.3	1007.4	133.2	1014.7	134.2	1005.7	135.1	1004.8	135.0	1004.9	134.5	1003.0	131.5	1001.2	128.8	995.2	126.6	991.1	126.4	-0.4%	-0.2%	-1.1%	-4.3%	-1.7%	-5.4%	-0.4%	-1.5%	-2.1%	
Business & Industrial Sector Credit ¹	704.1	104.1	699.7	102.5	700.9	103.9	703.4	103.9	713.0	105.7	707.0	107.6	707.9	107.8	707.4	107.3	704.8	104.4	701.9	101.7	695.3	99.8	689.2	99.9	-0.9%	0.1%	-1.5%	-2.5%	-2.1%	-4.0%	-0.8%	-1.6%	-2.4%	
Individual	303.9	29.5	302.8	29.6	303.3	29.4	304.0	29.3	301.7	28.5	298.7	27.5	296.9	27.2	297.5	27.2	298.2	27.1	299.3	27.1	299.9	26.8	301.9	26.5	0.7%	-1.1%	-0.3%	-10.5%	-0.7%	-10.2%	0.5%	-1.2%	-1.5%	
Non-Banking Financial Institutions	15.3	1.5	14.1	1.2	14.4	1.5	12.4	1.7	14.2	1.7	15.9	1.7	15.6	1.7	15.4	1.6	15.5	1.6	15.4	1.8	15.1	1.6	16.7	1.5	10.6%	-6.3%	18.4%	25.0%	9.2%	0.0%	9.0%	19.0%	8.3%	
Foreign Credit ²	120.2	32.8	129.3	36.7	135.1	36.0	138.6	35.7	138.2	35.0	134.3	34.7	133.1	33.8	131.8	32.3	145.8	34.8	148.7	34.8	157.6	35.3	158.1	35.4	0.3%	0.3%	22.3%	-3.5%	31.5%	7.9%	0.3%	16.6%	26.5%	
of which: Loans & Advances to Non-Residents in AED	15.7	2.4	14.3	2.4	14.7	2.3	13.9	2.4	14.1	2.4	14.1	2.3	14.1	2.2	14.0	3.0	13.9	2.9	13.7	3.0	14.2	2.8	14.0	2.8	-1.4%	0.0%	-2.1%	16.7%	-10.8%	16.7%	-1.2%	0.6%	-7.2%	
3. Total Investments by Banks	372.4	36.8	359.9	39.1	370.4	41.8	370.6	39.0	347.6	30.0	358.4	35.8	375.4	39.5	375.1	47.3	382.9	48.2	384.2	51.3	390.3	50.5	395.9	52.2	1.4%	3.4%	10.0%	33.5%	6.3%	41.8%	1.7%	12.3%	9.5%	
Debt securities	217.9	33.6	210.4	35.7	215.3	38.4	217.1	35.5	201.6	26.6	209.0	32.4	218.7	36.3	219.5	44.2	225.7	44.8	228.8	48.0	231.9	47.1	232.4	49.0	0.2%	4.0%	10.5%	37.3%	6.7%	45.8%	0.9%	14.3%	11.9%	
Equities	11.2	0.1	10.7	0.1	10.6	0.1	10.4	0.1	9.0	0.1	9.2	0.1	9.2	0.0	8.8	0.0	8.5	0.0	8.9	0.0	8.7	0.0	9.0	0.0	3.4%	0.0%	-15.9%	-100.0%	-19.6%	-100.0%	3.4%	-16.7%	-20.4%	
Held to maturity securities	100.1	3.1	95.8	3.3	96.2	3.3	94.9	3.4	87.5	3.3	90.8	3.3	98.1	3.2	97.5	3.1	99.3	3.4	97.1	3.3	100.3	3.4	109.5	3.2	9.2%	-5.9%	14.3%	-3.0%	9.4%	3.2%	8.7%	13.7%	9.2%	
Other Investments	43.2	0.0	43.0	0.0	48.3	0.0	48.2	0.0	49.5	0.0	49.4	0.0	49.4	0.0	49.3	0.0	49.4	0.0	49.4	0.0	49.4	0.0	45.0	0.0	-8.9%	0.0%	4.7%	0.0%	4.2%	0.0%	-8.9%	4.7%	4.2%	
4. Bank Deposits	1616.0	203.8	1658.1	212.1	1615.9	210.4	1613.9	214.2	1632.9	219.0	1651.1	221.1	1641.6	223.9	1641.0	225.2	1664.7	222.6	1672.1	226.9	1681.7	225.5	1684.6	226.0	0.2%	0.2%	1.6%	6.6%	4.2%	10.9%	0.2%	2.2%	5.0%	
Resident Deposits	1442.5	171.6	1469.6	179.2	1436.6	179.3	1438.7	180.8	1448.3	186.8	1474.9	186.9	1472.2	190.4	1473.5	192.3	1500.7	189.6	1515.6	193.4	1524.1	191.8	1520.8	192.8	-0.2%	0.5%	3.5%	7.6%	5.4%	12.4%	-0.1%	3.9%	6.2%	
Government Sector	303.1	2.7	300.2	1.1	257.5	1.0	262.6	1.3	254.1	1.0	275.9	0.9	291.1	0.9	288.0	1.0	281.3	1.7	279.5	1.0	332.8	0.8	315.3	0.7	-5.3%	-12.5%	5.0%	-36.4%	4.0%	-74.1%	-5.3%	4.9%	3.3%	
GREs (Govt. ownership of more than 50%)	217.4	7.8	236.1	9.2	222.6	9.5	228.9	9.3	247.4	12.7	247.3	10.3	226.8	11.1	230.0	10.5	265.0	8.8	268.8	10.3	237.2	8.3	256.9	9.8	8.3%	18.1%	8.8%	6.5%	18.2%	25.6%	8.6%	8.7%	18.4%	
Private Sector	886.4	154.9	896.4	161.5	919.8	162.1	910.7	163.6	909.7	166.5	914.8	169.1	916.4	171.4	917.7	174.1	918.4	173.1	930.3	176.0	917.9	176.8	912.8	176.5	-0.6%	-0.2%	1.8%	9.3%	3.0%	13.9%	-0.5%	3.0%	4.6%	
Non-Banking Financial Institutions	35.6	6.2	36.9	7.4	36.7	6.7	36.5	6.6	37.1	6.6	36.9	6.6	37.9	7.0	37.8	6.7	36.0	6.0	37.0	6.1	36.2	5.9	35.8	5.8	-1.1%	-1.7%	-3.0%	-21.6%	0.6%	-6.5%	-1.2%	-6.1%	-0.5%	
Non-Resident Deposits	173.5	32.2	188.5	32.9	179.3	31.1	175.2	33.4	184.6	32.2	176.2	34.2	169.4	33.5	167.5	32.9	164.0	33.0	156.5	33.5	157.6	33.7	163.8	33.2	3.9%	-1.5%	-13.1%	0.9%	-5.6%	3.1%	3.0%	-11.0%	-4.2%	
Capital & Reserves ³	324.9	56.8	336.0	56.9	343.3	57.0	337.1	57.5	313.5	56.4	317.7	56.9	324.2	56.8	327.5	55.0	332.1	55.2	335.2	55.1	335.0	54.8	339.1	54.9	1.2%	0.2%	0.9%	-3.5%	4.4%	-3.3%	1.1%	0.3%	3.2%	
Specific provisions & Interest in Suspense	73.5	27.3	72.7	26.6	73.4	26.9	74.4	26.8	75.5	27.8	77.7	27.9	78.2	28.3	78.6	28.6	79.3	28.8	80.6	29.4	81.8	29.7	82.2	29.9	0.5%	0.7%	13.1%	12.4%	11.8%	9.5%	0.5%	12.9%	11.2%	
General provisions	32.6	2.6	30.5	2.6	30.8	2.5	30.5	2.6	34.0	3.1	34.3	3.3	34.7	3.4	34.4	4.0	35.1	3.9	35.3	3.9	34.8	3.9	34.2	3.9	-1.7%	0.0%	12.1%	50.0%	4.9%	50.0%	-1.6%	15.1%	8.2%	
Lending to Stable Resources Ratio ⁴	81.8%	70.6%	82.6%	69.5%	82.3%	70.3%	82.8%	68.7%	84.1%	69.8%	83.1%	70.2%	83.5%	69.1%	83.9%	67.9%	82.5%	67.8%	81.5%	66.2%	80.4%	65.6%	79.6%	64.6%	-1.0%	-1.5%	-3.6%	-7.1%	-2.7%	-8.5%	-1.0%	-4.0%	-3.4%	
Eligible Liquid Assets Ratio (ELAR) ⁵	16.0%	27.9%	16.6%	28.6%	16.6%	27.1%	16.6%	27.6%	16.0%	24.8%	15.5%	26.4%	15.1%	27.2%	15.2%	26.0%	15.2%	24.8%	15.8%	23.0%	15.8%	24.6%	15.2%	24.5%	-3.8%	-0.4%	-8.4%	-14.3%	-5.0%	-12.2%	-3.0%	-9.4%	-5.7%	
Capital adequacy ratio - (Tier 1 + Tier 2) ⁶			17.3%	21.3%					16.4%	21.2%				17.2%	20.9%																			
of which: Tier 1 Ratio			16.1%	20.1%					15.3%	20.0%				16.0%	19.7%																			
Common Equity Tier 1 (CET 1) Capital Ratio			14.0%	20.1%					13.2%	20.0%				14.1%	19.7%																			

* Data consists of 21 National Banks & 38 Foreign 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.