

UAE Banking Indicators - National Banks (NB) & Foreign Banks (FB) *

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

	2019												2020													
	Dec		Jan		Feb		Mar		Apr		May		Jun		Jul		Aug		Sep		Oct		Nov		Dec**	
	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
1. Gross Bank Assets	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	2797.1	405.1	2785.7	402.3
2. Gross Credit	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	1,605.8	189.5	1,598.2	180.8
Domestic Credit	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	1,456.8	154.7	1,445.9	150.8
Government	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	244.5	10.3	242.1	9.8
Public Sector (GREs)	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	204.0	17.7	203.0	16.9
Private Sector	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	992.9	125.1	985.7	122.6
Business & Industrial Sector Credit 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	688.8	98.6	682.6	96.2
Individual	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	304.1	26.5	303.1	26.4
Non-Banking Financial Institutions	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	15.4	1.6	15.1	1.5
Foreign Credit ²	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	149.0	34.8	152.3	30.0
of which: Loans & Advances to Non-Residents in AED	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	13.9	2.2	13.3	2.2
3. Total Investments by Banks	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	402.9	51.3	404.2	51.6
Debt securities	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	236.6	48.3	242.2	48.3
Equities	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	9.3	0.0	9.2	0.0
Held to maturity securities	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	112.9	3.0	108.1	3.3
Other Investments	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	44.1	0.0	44.7	0.0
4. Bank Deposits	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	1650.8	225.4	1653.5	231.0
Resident Deposits	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	1489.2	190.5	1484.6	197.5
Government Sector	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	314.8	0.7	286.5	0.8
GREs (Govt. ownership of more than 50%)	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	236.5	8.6	245.1	9.7
Private Sector	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	903.0	175.2	918.6	181.5
Non-Banking Financial Institutions	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	34.9	6.0	34.4	5.5
Non-Resident Deposits	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	161.6	34.9	168.9	33.5
Capital & Reserves ³	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	342.2	55.1	339.3	53.5
Specific provisions & Interest in Suspense	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	84.7	30.0	86.4	30.2
General provisions	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	35.1	3.9	34.5	3.8
Lending to Stable Resources Ratio ⁴	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%	80.1%	63.9%	80.0%	60.4%
Eligible Liquid Assets Ratio (ELAR) ⁵	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%	15.7%	25.7%	16.9%	28.6%
Capital adequacy ratio - (Tier 1 + Tier 2) ⁶	17.3%	21.3%					16.4%	21.2%					17.2%	20.9%					17.7%	20.8%					17.9%	20.9%
of which: Tier 1 Ratio	16.1%	20.1%					15.3%	20.0%					16.0%	19.7%					16.5%	19.6%					16.8%	19.8%
Common Equity Tier 1 (CET 1) Capital Ratio	14.0%	20.1%					13.2%	20.0%					14.1%	19.7%					14.5%	19.6%					14.4%	19.8%

* Data consists of 21 National Banks & 37 Foreign Banks

** Preliminary data, subject to revision

¹ Includes lending to (Resident): Trade Bills Discounted and Insurance Companies² 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 Currency³ 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.

% Month -on-Month		% Year -on- Year		% Month -on- Month	% Year -on- Year
NB	FB	NB	FB	All Banks	
-0.4%	-0.7%	3.6%	1.9%	-0.4%	3.4%
-0.5%	-4.6%	2.1%	-6.3%	-0.9%	1.2%
-0.7%	-2.5%	0.7%	-3.5%	-0.9%	0.3%
-1.0%	-4.9%	-3.3%	40.0%	-1.1%	-2.1%
-0.5%	-4.5%	19.9%	5.6%	-0.8%	18.7%
-0.7%	-2.0%	-1.7%	-7.2%	-0.9%	-2.3%
-0.9%	-2.4%	-2.4%	-6.1%	-1.1%	-2.9%
-0.3%	-0.4%	0.1%	-10.8%	-0.3%	-0.9%
-1.9%	-6.3%	7.1%	25.0%	-2.4%	8.5%
2.2%	-13.8%	17.8%	-18.3%	-0.8%	9.8%
-4.3%	0.0%	-7.0%	-8.3%	-3.7%	-7.2%
0.3%	0.6%	12.3%	32.0%	0.4%	14.2%
2.4%	0.0%	15.1%	35.3%	2.0%	18.0%
-1.1%	0.0%	-14.0%	-100.0%	-1.1%	-14.8%
-4.3%	10.0%	12.8%	0.0%	-3.9%	12.4%
1.4%	0.0%	4.0%	0.0%	1.4%	4.0%
0.2%	2.5%	-0.3%	8.9%	0.4%	0.8%
-0.3%	3.7%	1.0%	10.2%	0.1%	2.0%
-9.0%	14.3%	-4.6%	-27.3%	-8.9%	-4.6%
3.6%	12.8%	3.8%	5.4%	4.0%	3.9%
1.7%	3.6%	2.5%	12.4%	2.0%	4.0%
-1.4%	-8.3%	-6.8%	-25.7%	-2.4%	-9.9%
4.5%	-4.0%	-10.4%	1.8%	3.0%	-8.6%
-0.8%	-2.9%	1.0%	-6.0%	-1.1%	-0.03%
2.0%	0.7%	18.8%	13.5%	1.7%	17.4%
-1.7%	-2.6%	13.1%	46.2%	-1.8%	15.7%
-0.1%	-5.5%	-3.1%	-13.1%	-0.6%	-4.2%
7.6%	11.3%	1.8%	0.0%	8.2%	1.7%