

CBUAE Classification: Public **UAE Banking Indicators - Conventional Banks (CB) & Islamic Banks (IB) ***

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

	2021																															
	2019		2020																								2021					
	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan**	% Month-on-Month	% 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				
1. Gross Bank Assets	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	2638.9	602.3	2603.2	599.0	2586.8	601.2	2576.6	595.7	-0.4%	-0.9%	2.5%	5.1%
2. Gross Credit	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	1,415.7	391.3	1,404.3	391.0	1,387.2	391.8	1,387.8	391.4	0.04%	-0.1%	1.2%	7.3%
Domestic Credit	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	1,251.9	361.6	1,249.0	362.5	1,236.9	359.8	1,239.8	359.7	0.2%	-0.03%	0.8%	7.2%
Government	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	220.9	34.6	220.8	34.0	218.6	33.3	221.8	35.2	1.5%	5.7%	4.7%	101.1%
Public Sector (GREs)	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	177.0	45.3	175.2	46.5	174.2	45.7	172.1	43.8	-1.2%	-4.2%	13.5%	39.0%
Private Sector	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	837.5	280.0	837.7	280.3	829.2	279.1	831.2	279.0	0.2%	-0.04%	-2.6%	-1.9%
Business & Industrial Sector Credit 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	642.1	147.0	639.9	147.5	632.4	146.4	633.9	146.0	0.2%	-0.3%	-2.6%	-5.4%
Individual	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	195.4	133.0	197.8	132.8	196.8	132.7	197.3	133.0	0.3%	0.2%	-2.6%	2.2%
Non-Banking Financial Institutions	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	16.5	1.7	15.3	1.7	14.9	1.7	14.7	1.7	-1.3%	0.0%	6.5%	-19.0%
Foreign Credit 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	163.8	29.7	155.3	28.5	150.3	32.0	148.0	31.7	-1.5%	-0.9%	4.4%	7.8%
of which: Loans & Advances to Non-Residents in AED	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	12.3	4.5	12.2	3.9	11.7	3.8	11.5	3.9	-1.7%	2.6%	-9.4%	-9.3%
3. Total Investments by Banks	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	370.6	77.5	376.7	77.5	380.0	75.8	402.9	76.0	6.0%	0.3%	21.2%	-4.6%
Debt securities	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	270.4	11.0	274.2	10.7	280.1	10.4	263.8	10.7	-5.8%	2.9%	9.5%	-16.4%
Equities	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	6.0	3.0	6.3	3.0	6.4	2.8	6.9	2.5	7.8%	-10.7%	-4.2%	-28.6%
Held to maturity securities	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	59.2	53.5	62.2	53.7	58.8	52.6	97.8	52.9	66.3%	0.6%	96.4%	6.4%
Other Investments	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	35.0	10.0	34.0	10.1	34.7	10.0	34.4	9.9	-0.9%	-1.0%	-0.6%	-27.7%
4. Bank Deposits	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	1497.9	412.7	1470.5	405.7	1474.2	410.3	1460.9	415.4	-0.9%	1.2%	2.3%	4.3%
Resident Deposits	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	1330.4	383.2	1300.8	378.9	1301.9	380.2	1294.3	383.8	-0.6%	0.9%	3.9%	3.6%
Government Sector	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	241.0	75.0	244.9	70.6	218.2	69.1	207.1	67.2	-5.1%	-2.7%	4.6%	10.9%
GREs (Govt. ownership of more than 50%)	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	220.3	46.4	197.4	47.7	205.7	49.1	204.1	50.0	-0.8%	1.8%	10.5%	5.5%
Private Sector	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	837.2	252.1	828.1	250.1	848.2	251.9	852.6	256.8	0.5%	1.9%	2.5%	2.6%
Non-Banking Financial Institutions	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	31.9	9.7	30.4	10.5	29.8	10.1	30.5	9.8	2.3%	-3.0%	-2.6%	-19.0%
Non-Resident Deposits	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	167.5	29.5	169.7	26.8	172.3	30.1	166.6	31.6	-3.3%	5.0%	-8.8%	14.1%
Capital & Reserves ³	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	325.2	68.8	327.8	69.5	324.7	68.1	327.4	63.3	0.8%	-7.0%	-1.2%	-8.3%
Specific provisions & Interest in Suspense	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	95.5	16.6	96.4	18.3	98.4	18.2	99.9	18.3	1.5%	0.5%	17.8%	18.1%
General provisions	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	32.1	6.0	32.9	6.1	32.7	5.6	32.0	5.7	-2.1%	1.8%	16.4%	-1.7%
Lending to Stable Resources Ratio ⁴	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%	77.0%	80.9%	77.4%	80.8%	76.6%	81.4%	77.1%	83.1%	0.7%	2.1%	-4.6%	2.7%
Eligible Liquid Assets Ratio (ELAR) ⁵	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%	15.2%	19.5%	16.0%	19.1%	17.6%	19.7%	16.9%	19.6%	-4.0%	-0.5%	-2.9%	1.0%
Capital adequacy ratio - (Tier 1 + Tier 2) ⁶	17.6%	17.9%					16.8%	17.5%					17.6%	17.7%					18.0%	18.3%					17.8%	20.0%						
of which: Tier 1 Ratio	16.4%	16.8%					15.6%	16.5%					16.4%	16.5%					16.8%	17.1%					16.7%	18.8%						
Common Equity Tier 1(CET 1) Capital Ratio	15.0%	13.4%					14.1%	13.1%					15.1%	13.2%					15.4%	13.8%					15.0%	14.6%						

* Data consists of 48 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/Sukuku 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.

CBUAE Classification: Public

% Month - on- Month	% Year -on- Year
All Banks	
<i>-0.5%</i>	<i>3.0%</i>
<i>0.01%</i>	<i>2.4%</i>
0.2%	2.2%
2.0%	12.1%
-1.8%	17.9%
0.2%	-2.4%
0.1%	-3.1%
0.2%	-0.7%
-1.2%	3.1%
-1.4%	5.0%
-0.6%	-9.4%
<i>5.1%</i>	<i>16.2%</i>
-5.5%	8.2%
2.2%	-12.1%
35.3%	51.5%
-0.9%	-8.3%
<i>-0.4%</i>	<i>2.7%</i>
-0.2%	3.8%
-4.5%	6.1%
-0.3%	9.5%
0.8%	2.5%
1.0%	-7.1%
-2.1%	-5.8%
<i>-0.5%</i>	<i>-2.4%</i>
<i>1.4%</i>	<i>17.8%</i>
<i>-1.6%</i>	<i>13.2%</i>
<i>0.9%</i>	<i>-3.1%</i>
<i>-2.7%</i>	<i>0.0%</i>