

UAE Banking Indicators - Conventional Banks (CB) & Islamic Banks (IB) *

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

	2020		2021																								Month -o %
	Dec		Jan		Feb		Mar		Apr		May		Jun		Jul		Aug		Sep		Oct		Nov		Dec**		
	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	2586.8	601.2	2576.6	595.7	2580.2	599.2	2571.9	604.0	2569.1	600.2	2586.0	596.0	2607.3	601.5	2635.2	598.2	2629.6	598.9	2649.4	597.7	2675.9	595.3	2698.2	597.6	2731.2	590.3	1.2%
2. Gross Credit	1,387.2	391.8	1,387.8	391.4	1,384.0	393.5	1,364.1	390.3	1,373.6	389.6	1,365.2	386.3	1,382.1	387.3	1,381.0	387.6	1,383.4	388.0	1,390.1	386.4	1,385.5	377.5	1,405.8	382.5	1,411.0	383.0	0.4%
Domestic Credit	1,236.9	359.8	1,239.8	359.7	1,242.7	361.8	1,231.8	357.8	1,240.4	357.5	1,231.7	353.7	1,240.1	355.5	1,240.0	354.2	1,243.8	354.6	1,248.1	354.0	1,244.0	345.9	1,269.2	348.5	1,270.1	348.8	0.1%
Government	218.6	33.3	221.8	35.2	221.5	35.7	217.0	35.5	217.8	34.5	214.3	34.5	212.7	33.0	211.7	32.9	212.8	33.2	212.2	33.0	210.1	25.7	208.6	25.7	210.6	25.4	1.0%
Public Sector (GREs)	174.2	45.7	172.1	43.8	174.0	43.9	170.6	44.6	172.5	45.5	170.3	41.5	180.4	43.2	181.9	43.6	181.2	43.7	179.4	43.4	179.4	43.0	196.6	44.7	200.7	44.7	2.1%
Private Sector	829.2	279.1	831.2	279.0	832.7	280.6	829.7	276.0	834.7	275.9	831.9	276.0	835.2	277.6	834.7	276.0	837.5	276.0	843.6	275.8	841.2	275.4	850.1	276.3	843.7	277.0	-0.8%
Business & Industrial Sector Credit ¹	632.4	146.4	633.9	146.0	634.8	147.8	631.4	143.4	632.8	143.6	629.6	143.8	631.1	145.2	629.9	142.5	630.8	142.0	634.5	141.1	631.7	140.6	638.5	140.5	632.0	141.1	-1.0%
Individual	196.8	132.7	197.3	133.0	197.9	132.8	198.3	132.6	201.9	132.3	202.3	132.2	204.1	132.4	204.8	133.5	206.7	134.0	209.1	134.7	209.5	134.8	211.6	135.8	211.7	135.9	0.05%
Non-Banking Financial Institutions	14.9	1.7	14.7	1.7	14.5	1.6	14.5	1.7	15.4	1.6	15.2	1.7	11.8	1.7	11.7	1.7	12.3	1.7	12.9	1.8	13.3	1.8	13.9	1.8	15.1	1.7	8.6%
Foreign Credit ²	150.3	32.0	148.0	31.7	141.3	31.7	132.3	32.5	133.2	32.1	133.5	32.6	142.0	31.8	141.0	33.4	139.6	33.4	142.0	32.4	141.5	31.6	136.6	34.0	140.9	34.2	3.1%
of which: Loans & Advances to Non-Residents in AED	11.7	3.8	11.5	3.9	11.4	3.9	11.5	3.9	11.3	3.6	12.3	3.6	11.0	3.5	10.4	3.8	10.4	3.7	10.6	3.1	11.2	3.1	11.2	3.0	11.2	2.9	0.0%
3. Total Investments by Banks	380.0	75.8	378.0	76.0	381.2	76.5	376.7	78.2	381.7	78.3	382.6	76.2	384.6	81.6	387.0	82.3	388.6	81.8	393.4	82.5	393.0	84.1	389.9	84.6	388.9	84.3	-0.3%
Debt securities	280.1	10.4	259.8	10.7	263.5	15.0	264.7	15.5	270.5	15.8	272.8	15.2	272.9	17.0	270.6	17.2	272.7	17.0	279.2	16.7	279.4	17.1	284.6	16.8	278.9	16.8	-2.0%
Equities	6.4	2.8	6.9	2.5	7.0	2.4	7.1	2.5	7.0	2.6	7.1	2.5	9.7	2.3	10.9	2.3	11.2	2.4	11.3	2.5	11.2	2.5	11.5	2.5	14.6	2.5	27.0%
Held to maturity securities	58.8	52.6	76.9	52.9	76.1	49.2	70.4	50.4	67.5	50.0	66.0	48.6	65.9	52.3	69.4	52.8	68.6	52.4	66.8	53.2	66.3	54.3	59.0	55.0	62.9	54.9	6.6%
Other Investments	34.7	10.0	34.4	9.9	34.6	9.9	34.5	9.8	36.7	9.9	36.7	9.9	36.1	10.0	36.1	10.0	36.1	10.0	36.1	10.1	36.1	10.2	34.8	10.3	32.5	10.1	-6.6%
4. Bank Deposits	1474.2	410.3	1460.9	415.4	1460.2	418.2	1459.5	421.8	1456.7	420.6	1453.6	421.0	1480.5	428.1	1488.3	426.8	1500.1	428.6	1513.6	428.7	1543.0	424.3	1540.3	426.5	1573.7	422.8	2.2%
Resident Deposits	1301.9	380.2	1294.3	383.8	1292.3	384.9	1293.9	383.9	1285.3	380.8	1281.0	379.2	1297.2	385.7	1300.4	383.7	1308.6	385.6	1313.0	386.1	1344.7	383.6	1349.7	387.4	1377.3	388.2	2.0%
Government Sector	218.2	69.1	207.1	67.2	198.7	68.3	207.7	69.6	222.7	68.6	219.4	68.5	212.8	68.8	224.0	67.5	220.5	68.2	232.4	64.6	250.5	62.7	242.8	65.8	226.5	61.7	-6.7%
GREs (Govt. ownership of more than 50%)	205.7	49.1	204.1	50.0	206.7	48.8	199.5	46.7	171.7	43.8	171.9	43.4	179.5	47.7	176.1	46.6	184.2	48.8	171.5	48.7	178.8	48.1	180.1	48.5	195.6	52.3	8.6%
Private Sector	848.2	251.9	852.6	256.8	858.6	258.4	858.7	258.2	863.9	260.4	863.3	259.3	872.1	261.4	869.5	261.6	877.7	260.7	881.6	264.6	886.8	266.1	897.6	266.1	924.3	267.0	3.0%
Non-Banking Financial Institutions	29.8	10.1	30.5	9.8	28.3	9.4	28.0	9.4	27.0	8.0	26.4	8.0	32.8	7.8	30.8	8.0	26.2	7.9	27.5	8.2	28.6	6.7	29.2	7.0	30.9	7.2	5.8%
Non-Resident Deposits	172.3	30.1	166.6	31.6	167.9	33.3	165.6	37.9	171.4	39.8	172.6	41.8	183.3	42.4	187.9	43.1	191.5	43.0	200.6	42.6	198.3	40.7	190.6	39.1	196.4	34.6	3.0%
Capital & Reserves ³	324.7	68.1	327.4	63.3	320.7	64.0	316.2	61.9	317.2	61.9	319.3	62.6	321.6	62.9	326.4	63.5	328.8	64.3	328.9	64.8	330.7	65.6	333.1	66.2	336.8	65.7	1.1%
Specific provisions & Interest in Suspense	98.4	18.2	99.9	18.3	100.6	18.5	101.8	18.8	103.2	19.0	103.4	19.2	104.4	19.0	104.4	19.2	103.7	19.3	103.6	17.3	103.4	17.5	103.3	17.6	104.1	17.4	0.8%
General provisions	32.7	5.6	32.0	5.7	31.8	5.6	32.1	5.7	31.6	5.6	31.5	5.7	31.0	5.4	30.4	5.5	30.3	5.5	29.7	5.4	30.1	5.3	29.7	5.4	29.5	5.3	-0.7%
Lending to Stable Resources Ratio ⁴	76.6%	81.4%	77.1%	83.1%	77.2%	83.0%	76.3%	82.2%	77.4%	81.5%	76.5%	80.7%	77.3%	79.6%	77.0%	79.8%	76.9%	80.2%	77.2%	80.6%	76.4%	79.0%	77.5%	79.6%	76.4%	81.2%	-1.4%
Eligible Liquid Assets Ratio (ELAR) ⁵	17.6%	19.7%	16.9%	19.6%	17.4%	19.7%	17.9%	20.8%	17.5%	20.4%	18.4%	20.1%	17.7%	19.4%	17.3%	19.2%	17.9%	18.9%	18.0%	19.3%	18.2%	20.3%	18.8%	19.7%	19.7%	18.7%	4.8%
Capital adequacy ratio - (Tier 1 + Tier 2) ⁶	17.8%	20.0%					17.8%	18.3%					17.3%	18.2%					17.4%	18.7%					17.0%	18.1%	
of which: Tier 1 Ratio	16.7%	18.8%					16.6%	17.1%					16.2%	17.1%					16.3%	17.6%					15.9%	17.0%	
Common Equity Tier 1 (CET 1) Capital Ratio	15.0%	14.6%					15.0%	13.7%					14.7%	13.8%					14.8%	14.2%					14.4%	13.6%	

* Data consists of 49 Conventional Banks & 10 Islamic 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 .

n-Month	% Year -on- Year		% Month -on- Month	% Year -on- Year	
	IB	CB	IB	All Banks	
	-1.2%	5.6%	-1.8%	0.8%	4.2%
	0.1%	1.7%	-2.2%	0.3%	0.8%
	0.1%	2.7%	-3.1%	0.1%	1.4%
	-1.2%	-3.7%	-23.7%	0.7%	-6.3%
	0.0%	15.2%	-2.2%	1.7%	11.6%
	0.3%	1.7%	-0.8%	-0.5%	1.1%
	0.4%	-0.1%	-3.6%	-0.8%	-0.7%
	0.1%	7.6%	2.4%	0.1%	5.5%
	-5.6%	1.3%	0.0%	7.0%	1.2%
	0.6%	-6.3%	6.9%	2.6%	-3.9%
	-3.3%	-4.3%	-23.7%	-0.7%	-9.0%
	-0.4%	2.3%	11.2%	-0.3%	3.8%
	0.0%	-0.4%	61.5%	-1.9%	1.8%
	0.0%	128.1%	-10.7%	22.1%	85.9%
	-0.2%	7.0%	4.4%	3.3%	5.7%
	-1.9%	-6.3%	1.0%	-5.5%	-4.7%
	-0.9%	6.7%	3.0%	1.5%	5.9%
	0.2%	5.8%	2.1%	1.6%	5.0%
	-6.2%	3.8%	-10.7%	-6.6%	0.3%
	7.8%	-4.9%	6.5%	8.4%	-2.7%
	0.3%	9.0%	6.0%	2.4%	8.3%
	2.9%	3.7%	-28.7%	5.2%	-4.5%
	-11.5%	14.0%	15.0%	0.6%	14.1%
	-0.8%	3.7%	-3.5%	0.8%	2.5%
	-1.1%	5.8%	-4.4%	0.5%	4.2%
	-1.9%	-9.8%	-5.4%	-0.9%	-9.1%
	2.0%	-0.3%	-0.2%	-0.9%	-0.4%
	-5.1%	11.9%	-5.1%	3.2%	6.5%