

UAE Banking Indicators - Conventional Banks (CB) & Islamic Banks (IB) *																														
(End of month, figures in billions of Dirhams unless otherwise indicated)																														
	2019										2020																			
	Jul		Dec		Jan		Feb		Mar		Apr		May		Jun		Jul **		% 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
1. Gross Bank Assets	2416.9	558.9	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	0.5%	-0.3%	3.7%	4.4%	7.7%	7.0%	0.3%	3.8%	7.6%			
2. Gross Credit	1341.50	363.40	1392.50	366.10	1372.00	364.90	1380.60	364.90	1398.60	369.60	1404.10	372.00	1402.10	376.20	1397.70	393.30	1405.30	395.60	0.01	0.01	0.01	0.08	0.05	0.09	0.01	0.02	0.06			
Domestic Credit	1,214.6	336.0	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	-0.6%	0.4%	-0.1%	8.6%	3.3%	8.9%	-0.4%	1.7%	4.5%			
Government	191.4	15.0	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	0.4%	-1.7%	-9.1%	97.2%	13.8%	132.7%	0.1%	-1.8%	22.4%			
Public Sector (GREs)	150.7	29.9	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	-1.4%	0.9%	11.4%	41.9%	13.7%	49.5%	-1.0%	16.6%	19.6%			
Private Sector	858.0	288.9	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	-0.7%	0.5%	0.1%	-0.4%	-0.9%	-1.6%	-0.4%	0.0%	-1.1%			
Business & Industrial Sector Credit ¹	655.5	158.9	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	-0.9%	0.2%	1.3%	-0.1%	-3.0%	-0.7%	0.9%	-0.6%				
Individual	202.5	130.0	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	-0.3%	0.9%	-3.7%	0.3%	-3.7%	0.2%	0.2%	-2.1%	-2.2%			
Non-Banking Financial Institutions	14.5	2.2	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	0.0%	5.3%	16.2%	-13.0%	4.1%	-9.1%	0.6%	11.8%	2.4%			
Foreign Credit ²	126.9	27.4	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	11.5%	3.1%	10.3%	1.7%	19.0%	8.0%	10.1%	8.8%	17.0%			
of which: Loans & Advances to Non-Residents in AED	13.6	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	0.0%	-3.9%	-6.3%	22.5%	-12.5%	22.5%	-1.2%	0.6%	-4.5%			
3. Total Investments by Banks	305.8	74.1	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	2.9%	-1.6%	8.4%	6.6%	14.5%	9.3%	2.1%	8.0%	13.5%			
Debt securities	225.9	12.1	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	3.1%	-10.2%	12.0%	-27.1%	15.4%	-19.8%	2.6%	9.9%	13.7%			
Equities	6.8	3.7	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	0.0%	-9.1%	-23.6%	-16.7%	-19.1%	-18.9%	-3.4%	-21.3%	-19.0%			
Held to maturity securities	39.3	48.5	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	4.2%	0.2%	-1.4%	8.8%	25.4%	10.1%	2.1%	3.6%	17.0%			
Other Investments	33.8	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	0.3%	0.0%	4.5%	49.0%	2.1%	52.0%	0.2%	14.9%	13.3%			
4. Bank Deposits	1386.3	391.3	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	1.2%	0.9%	0.6%	2.2%	6.5%	5.0%	1.1%	0.9%	6.2%			
Resident Deposits	1204.7	369.9	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	1.6%	1.2%	2.5%	2.5%	8.5%	3.7%	1.5%	2.5%	7.3%			
Government Sector	211.2	64.8	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	-3.0%	0.7%	-12.1%	15.8%	-1.8%	16.5%	-2.1%	-6.1%	2.5%			
GREs (Govt. ownership of more than 50%)	190.7	38.5	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	16.2%	3.7%	14.0%	1.5%	18.7%	23.4%	13.8%	11.6%	19.5%			
Private Sector	770.3	256.1	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	-0.3%	1.0%	4.1%	0.2%	9.2%	-2.1%	0.0%	3.2%	6.3%			
Non-Banking Financial Institutions	32.5	10.5	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	-7.0%	-1.0%	-0.6%	-17.4%	-1.5%	-4.8%	-5.6%	-5.2%	-2.3%			
Non-Resident Deposits	181.6	21.4	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	-1.6%	-2.5%	-12.3%	-2.2%	-6.4%	26.6%	-1.7%	-11.0%	-3.0%			
Capital & Reserves ³	306.9	62.4	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	1.3%	0.9%	-2.4%	3.7%	4.3%	7.7%	1.3%	-1.4%	4.9%			
Specific provisions & Interest in Suspense	82.7	15.1	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	0.8%	1.2%	8.6%	10.5%	10.3%	11.9%	0.8%	8.9%	10.5%			
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	0.3%	8.3%	19.0%	12.1%	10.5%	4.8%	1.6%	17.8%	9.6%			
Lending to Stable Resources Ratio ⁴	82.5%	81.5%	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%	-1.7%	-0.4%	-1.5%	4.1%	-3.2%	2.8%	-1.5%	-0.4%	-1.9%			
Eligible Liquid Assets Ratio (ELAR) ⁵	16.5%	18.2%	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%	-1.9%	2.4%	-9.1%	-13.6%	-3.6%	-6.0%	-1.2%	-9.4%	-3.5%			
Capital adequacy ratio - (Tier 1 + Tier 2) ⁶			17.6%	17.9%					16.8%	17.5%					17.6%	17.7%														
of which: Tier 1 Ratio			16.4%	16.8%					15.6%	16.5%					16.4%	16.5%														
Common Equity Tier 1 (CET 1) Capital Ratio			15.0%	13.4%					14.1%	13.1%					15.1%	13.2%														

* 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/Sukuks as prescribed by regulation 33/2015 & Basel Principles but excludes interbank positions) to Total Liabilities
⁶ Total Liabilities = Balance Sheet Total Assets - (Capital & Reserves + All Provisions except Staff Benefit Provisions + Refinancing + Subordinated Borrowing/Deposits)
⁷ 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.