UAE Banking Indicators - Based on the Emirates(Abu Dhabi (AD), Dubai (DXB) and Other Emirates (OE)) Where Bank Head Office is located *

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

	2019						2020																							
	Sep			Dec			Jan			Feb			Mar			Apr			May			Jun			Jul			Aug			
	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD
1.Gross Bank Assets	*1341.7*	*1425.4*	*255.6*	*1369.0*	*1456.6*	*257.3*	*1362.6*	*1461.5*	*256.2*	*1364.5*	*1472.4*	*258.4*	*1380.3*	*1486.3*	*261.4*	*1407.5*	*1489.2*	*259.0*	*1403.8*	*1501.8*	*260.1*	*1393.8*	*1533.7*	*262.7*	*1416.5*	*1521.7*	*262.3*	*1427.3*	*1536.2*	*259.9*	*1455.6*
2.Gross Credit	*704.6*	*853.0*	*163.2*	*733.8*	*865.9*	*158.9*	*708.3*	*868.5*	*160.1*	*714.8*	*869.0*	*161.7*	*724.3*	*880.5*	*163.4*	*726.3*	*885.6*	*164.2*	*725.3*	*890.1*	*162.9*	*729.6*	*899.7*	*161.7*	*741.8*	*899.0*	*160.1*	*745.6*	*896.9*	*158.8*	*754.8*
Domestic Credit	628.2	780.6	156.8	655.7	784.5	152.4	624.6	787.8	153.4	625.5	790.7	155.0	634.9	803.3	156.8	640.4	808.9	157.8	640.1	814.6	156.7	642.9	828.2	155.8	640.9	825.1	154.3	641.8	822.9	153.1	644.9
Government	38.9	173.8	6.8	70.6	177.3	9.5	40.9	178.7	9.7	40.4	180.3	10.8	41.2	179.1	8.8	42.0	180.5	8.7	42.3	187.1	8.9	45.5	198.1	8.8	47.6	196.5	8.6	50.7	196.6	8.6	49.7
Public Sector (GREs)	92.8	77.9	8.2	94.6	82.8	7.9	93.4	81.8	7.9	95.0	82.0	8.0	99.5	89.5	12.1	111.4	93.2	12.9	111.1	92.1	12.8	109.4	95.9	12.8	108.0	95.3	12.7	106.9	95.1	12.7	110.8
Private Sector	488.6	521.7	139.8	483.9	517.5	133.2	483.2	520.0	134.3	485.2	520.9	134.5	487.1	527.6	134.2	478.5	528.0	134.3	478.6	528.2	133.0	479.9	527.2	132.3	477.1	526.2	131.2	476.1	523.9	130.0	476.3
Business & Industrial Sector Credit [1]	326.7	383.3	106.5	323.9	378.2	100.1	323.4	380.2	101.2	325.3	380.4	101.6	327.8	389.5	101.4	320.7	392.3	101.6	321.7	393.4	100.6	322.4	391.8	100.5	319.3	390.1	99.8	318.3	386.6	98.7	318.7
Individual	161.9	138.4	33.3	160.0	139.3	33.1	159.8	139.8	33.1	159.9	140.5	32.9	159.3	138.1	32.8	157.8	135.7	32.7	156.9	134.8	32.4	157.5	135.4	31.8	157.8	136.1	31.4	157.8	137.3	31.3	157.6
Non-Banking Financial Institutions	7.9	7.2	2.0	6.6	6.9	1.8	7.1	7.3	1.5	4.9	7.5	1.7	7.1	7.1	1.7	8.5	7.2	1.9	8.1	7.2	2.0	8.1	7.0	1.9	8.2	7.1	1.8	8.1	7.3	1.8	8.1
Foreign Credit [2]	76.4	72.4	6.4	78.1	81.4	6.5	83.7	80.7	6.7	89.3	78.3	6.7	89.4	77.2	6.6	85.9	76.7	6.4	85.2	75.5	6.2	86.7	71.5	5.9	100.9	73.9	5.8	103.8	74.0	5.7	109.9
of which: Loans & Advances to Non-Residents in AED	7.4	7.9	1.8	7.4	7.7	1.6	7.4	8.0	1.6	7.4	7.4	1.5	7.4	7.5	1.6	7.3	7.6	1.5	7.3	7.5	1.5	8.0	7.5	1.5	7.9	7.4	1.5	8.1	7.1	1.5	7.9
3.Total Investments by Banks	*223.1*	*146.0*	*28.2*	*215.6*	*155.5*	*27.9*	*220.6*	*164.2*	*27.4*	*223.5*	*158.9*	*27.2*	*208.1*	*142.8*	*26.7*	*215.4*	*150.4*	*28.4*	*224.0*	*160.0*	*30.9*	*222.0*	*169.0*	*31.4*	*228.3*	*171.0*	*31.8*	*230.5*	*173.3*	*31.7*	*230.5*
Debt securities	189.8	46.3	12.5	182.5	51.8	11.8	187.7	55.0	11.0	191.3	50.2	11.1	178.1	40.1	10.0	185.5	45.4	10.5	194.4	49.4	11.2	193.4	59.0	11.3	199.7	59.7	11.1	201.8	63.8	11.2	201.5
Equities	4.2	4.3	3.1	4.0	3.7	3.1	4.1	3.5	3.1	4.0	3.4	3.1	3.3	3.1	2.7	3.3	3.2	2.8	3.3	3.2	2.7	2.9	3.2	2.7	2.9	2.8	2.8	3.2	2.8	2.9	3.1
Held to maturity securities	18.0	65.9	10.2	18.2	70.7	10.2	17.9	71.2	10.4	17.3	70.8	10.2	15.8	63.9	11.1	15.7	66.1	12.3	15.4	71.7	14.2	14.9	71.1	14.6	14.9	72.7	15.1	14.7	70.9	14.8	15.2
Other Investments	11.1	29.5	2.4	10.9	29.3	2.8	10.9	34.5	2.9	10.9	34.5	2.8	10.9	35.7	2.9	10.9	35.7	2.8	10.9	35.7	2.8	10.8	35.7	2.8	10.8	35.8	2.8	10.8	35.8	2.8	10.7
4.Bank Deposits	*791.6*	*847.2*	*163.2*	*834.8*	*870.3*	*165.1*	*797.6*	*863.5*	*165.2*	*792.3*	*867.5*	*168.3*	*808.1*	*874.9*	*168.9*	*837.5*	*869.8*	*164.9*	*817.8*	*881.2*	*166.5*	*803.3*	*893.5*	*169.4*	*821.0*	*895.1*	*171.2*	*829.4*	*899.9*	*169.7*	*846.6*
Resident Deposits	707.3	758.1	146.8	751.8	749.2	147.8	718.9	749.5	147.5	717.5	752.0	150.0	724.2	760.6	150.3	757.4	758.1	146.3	743.4	771.3	147.9	731.5	783.3	151.0	753.5	783.8	153.0	769.1	787.9	152.0	783.2
Government Sector	205.2	83.7	27.7	199.0	74.6	27.7	158.0	73.1	27.4	162.1	73.3	28.5	152.0	71.8	31.3	175.6	72.5	28.7	186.1	76.2	29.7	175.6	82.1	31.3	168.7	81.5	32.8	166.6	81.8	32.1	219.0
GREs (Govt. ownership of more than 50%)	121.0	88.1	8.9	145.1	90.4	9.8	131.1	90.6	10.4	138.4	89.4	10.4	157.4	92.3	10.4	165.8	82.2	9.6	139.9	88.3	9.7	144.9	85.1	10.5	175.9	87.6	10.3	180.7	88.0	10.4	150.7
Private Sector	365.3	564.1	104.8	391.9	561.0	105.0	413.9	563.2	104.8	400.6	567.5	106.2	397.8	574.6	103.8	398.8	582.4	102.7	399.7	584.9	103.2	394.3	593.7	103.8	392.9	593.9	104.7	404.2	597.3	104.8	397.3
Non-Banking Financial Institutions	15.8	22.2	5.4	15.8	23.2	5.3	15.9	22.6	4.9	16.4	21.8	4.9	17.0	21.9	4.8	17.2	21.0	5.3	17.7	21.9	5.3	16.7	22.4	5.4	16.0	20.8	5.2	17.6	20.8	4.7	16.2
Non-Resident Deposits	84.3	89.1	16.4	83.0	121.1	17.3	78.7	114.0	17.7	74.8	115.5	18.3	83.9	114.3	18.6	80.1	111.7	18.6	74.4	109.9	18.6	71.8	110.2	18.4	67.5	111.3	18.2	60.3	112.0	17.7	63.4
Capital & Reserves [3]	*164.3*	*179.5*	*33.5*	*170.6*	*188.7*	*33.6*	*171.5*	*194.8*	*34.0*	*164.1*	*196.7*	*33.8*	*149.1*	*188.8*	*32.0*	*152.8*	*190.3*	*31.5*	*157.6*	*191.7*	*31.7*	*160.7*	*190.4*	*31.4*	*163.7*	*192.1*	*31.5*	*165.3*	*193.2*	*31.8*	*166.4*
Specific provisions & Interest in Suspense	*27.5*	*62.8*	*10.5*	*25.7*	*63.2*	*10.4*	*25.9*	*63.9*	*10.5*	*26.2*	*64.3*	*10.7*	*27.0*	*65.2*	*11.1*	*28.3*	*65.9*	*11.4*	*29.0*	*66.1*	*11.4*	*29.9*	*65.9*	*11.4*	*30.4*	*66.0*	*11.7*	*31.2*	*66.9*	*11.9*	*31.9*
General provisions	*16.3*	*16.4*	*2.9*	*13.7*	*16.1*	*3.3*	*13.6*	*16.3*	*3.4*	*13.6*	*16.2*	*3.3*	*15.7*	*18.2*	*3.2*	*15.8*	*18.3*	*3.5*	*15.9*	*18.7*	*3.5*	*16.0*	*18.8*	*3.6*	*16.0*	*19.4*	*3.6*	*16.1*	*19.5*	*3.6*	*15.5*
Lending to Stable Resources Ratio [4]	*80.7%*	*83.0%*	*84.3%*	*79.9%*	*81.7%*	*82.8%*	*78.4%*	*82.7%*	*83.0%*	*79.4%*	*82.3%*	*82.5%*	*80.6%*	*83.6%*	*83.5%*	*77.5%*	*84.5%*	*85.8%*	*78.8%*	*84.0%*	*84.0%*	*80.1%*	*83.5%*	*81.9%*	*78.7%*	*82.4%*	*80.8%*	*77.2%*	*81.4%*	*80.6%*	*75.6%*
Eligible Liquid Assets Ratio (ELAR) [5]	*14.3%*	*20.5%*	*16.1%*	*14.5%*	*21.4%*	*16.8%*	*15.2%*	*20.6%*	*15.7%*	*14.7%*	*21.2%*	*15.4%*	*13.6%*	*20.2%*	*15.3%*	*13.4%*	*20.1%*	*13.6%*	*13.0%*	*19.4%*	*14.4%*	*12.9%*	*19.1%*	*14.4%*	*12.0%*	*19.0%*	*15.9%*	*13.1%*	*18.8%*	*15.9%*	*13.1%*
Capital adequacy ratio - (Tier 1 + Tier 2) [6]	*17.7%*	*17.8%*	*17.8%*	*17.2%*	*18.1%*	*18.1%*							*15.8%*	*17.8%*	*17.3%*							*16.9%*	*18.1%*	*18.1%*						*17.2%*
of which: Tier 1 Ratio	*16.4%*	*16.6%*	*16.7%*	*15.9%*	*16.9%*	*17.0%*							*14.5%*	*16.8%*	*16.1%*							*15.6%*	*17.0%*	*16.9%*						*16.0%*
Common Equity Tier 1(CET 1) Capital Ratio	*14.2%*	*15.1%*	*15.5%*	*13.7%*	*15.4%*	*15.4%*							*12.3%*	*15.2%*	*14.6%*							*13.7%*	*15.4%*	*15.4%*						*14.1%*
Banks Operating in the UAE (Including Wholesale Banks)																															
Number of Banks Operating from Each Emirate	*20*	*31*	*8*	*20*	*31*	*8*							*20*	*31*	*8*							*20*	*31*	*8*							*20*
Share of Banks Operating from Each Emirate in Total Assets	*44.4%*	*47.2%*	*8.5%*	*44.4%*	*47.2%*	*8.3%*							*44.1%*	*47.5%*	*8.4%*							*43.7%*	*48.1%*	*8.2%*							*44.8%*

* Emirate wise data is distributed based on the respective Emirate where the Head Office of the Banks in the UAE is located. I.e. If a Bank has operation in all the Seven Emirates of the UAE but Head Office is located in Abu Dhabi, Whole data of that Bank is allocated to the Emirate of Abu Dhabi.
Other Emirates (OE) include remaining five Emirates of Sharjah, Ajman, Ras Al Khaimah, Fujairah and Umm Al Quwain.

**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.

CBUAE Classification: Public

Sep**		% Month -on-Month			% Year -to- Date			% Year -on- Year			% Month -on-Month	% Year -to- Date	% Year -on- Year
DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	All Banks		
1538.2	***258.7***	***2.0%***	***0.1%***	***-0.5%***	***6.3%***	***5.6%***	***0.5%***	***8.5%***	***7.9%***	***1.2%***	***0.9%***	***5.5%***	***7.6%***
891.0	***158.8***	***1.2%***	***-0.7%***	***0.0%***	***2.9%***	***2.9%***	***-0.1%***	***7.1%***	***4.5%***	***-2.7%***	***0.2%***	***2.6%***	***4.9%***
814.3	152.5	0.5%	-1.0%	-0.4%	-1.6%	3.8%	0.1%	2.7%	4.3%	-2.7%	-0.4%	1.2%	2.9%
197.2	8.6	-2.0%	0.3%	0.0%	-29.6%	11.2%	-9.5%	27.8%	13.5%	26.5%	-0.2%	-0.7%	16.4%
94.3	12.6	3.6%	-0.8%	-0.8%	17.1%	13.9%	59.5%	19.4%	21.1%	53.7%	1.4%	17.5%	21.7%
516.2	129.3	0.0%	-1.5%	-0.5%	-1.6%	-0.3%	-2.9%	-2.5%	-1.1%	-7.5%	-0.7%	-1.1%	-2.5%
378.3	98.1	0.1%	-2.1%	-0.6%	-1.6%	0.0%	-2.0%	-2.4%	-1.3%	-7.9%	-1.1%	-0.9%	-2.6%
137.9	31.2	-0.1%	0.4%	-0.3%	-1.5%	-1.0%	-5.7%	-2.7%	-0.4%	-6.3%	0.1%	-1.7%	-2.1%
6.6	2.0	0.0%	-9.6%	11.1%	22.7%	-4.3%	11.1%	2.5%	-8.3%	0.0%	-2.9%	9.2%	-2.3%
76.7	6.3	5.9%	3.6%	10.5%	40.7%	-5.8%	-3.1%	43.8%	5.9%	-1.6%	5.1%	16.2%	24.3%
7.5	1.6	-2.5%	5.6%	6.7%	6.8%	-2.6%	0.0%	6.8%	-5.1%	-11.1%	1.8%	1.8%	-0.6%
177.9	***32.4***	***0.0%***	***2.7%***	***2.2%***	***6.9%***	***14.4%***	***16.1%***	***3.3%***	***21.8%***	***14.9%***	***1.2%***	***10.5%***	***10.9%***
66.0	11.5	-0.1%	3.4%	2.7%	10.4%	27.4%	-2.5%	6.2%	42.5%	-8.0%	0.8%	13.4%	12.2%
2.6	3.0	-3.1%	-7.1%	3.4%	-22.5%	-29.7%	-3.2%	-26.2%	-39.5%	-3.2%	-2.2%	-19.4%	-25.0%
73.4	15.1	3.4%	3.5%	2.0%	-16.5%	3.8%	48.0%	-15.6%	11.4%	48.0%	3.3%	4.6%	10.2%
35.9	2.8	-0.9%	0.3%	0.0%	-1.8%	22.5%	0.0%	-3.6%	21.7%	16.7%	0.0%	14.9%	14.9%
894.3	***166.3***	***2.1%***	***-0.6%***	***-2.0%***	***1.4%***	***2.8%***	***0.7%***	***6.9%***	***5.6%***	***1.9%***	***0.4%***	***2.0%***	***5.8%***
783.3	149.4	1.8%	-0.6%	-1.7%	4.2%	4.6%	1.1%	10.7%	3.3%	1.8%	0.4%	4.1%	6.4%
86.0	28.6	31.5%	5.1%	-10.9%	10.1%	15.3%	3.2%	6.7%	2.7%	3.2%	18.9%	10.7%	5.4%
83.3	11.5	-16.6%	-5.3%	10.6%	3.9%	-7.9%	17.3%	24.5%	-5.4%	29.2%	-12.0%	0.1%	12.6%
592.5	104.9	-1.7%	-0.8%	0.1%	1.4%	5.6%	-0.1%	8.8%	5.0%	0.1%	-1.0%	3.5%	5.8%
21.5	4.4	-8.0%	3.4%	-6.4%	2.5%	-7.3%	-17.0%	2.5%	-3.2%	-18.5%	-2.3%	-5.0%	-3.0%
111.0	16.9	5.1%	-0.9%	-4.5%	-23.6%	-8.3%	-2.3%	-24.8%	24.6%	3.0%	0.7%	-13.6%	0.8%
192.0	***31.4***	0.7%	-0.6%	-1.3%	-2.5%	1.7%	-6.5%	1.3%	7.0%	-6.3%	-0.1%	-0.8%	3.3%
67.9	***11.7***	2.2%	1.5%	-1.7%	24.1%	7.4%	12.5%	16.0%	8.1%	11.4%	1.4%	12.3%	10.6%
19.5	***3.7***	-3.7%	0.0%	2.8%	13.1%	21.1%	12.1%	-4.9%	18.9%	27.6%	-1.3%	16.9%	8.7%
80.8%	***81.7%***	***-2.1%***	***-0.7%***	***1.4%***	***-5.4%***	***-1.1%***	***-1.3%***	***-6.3%***	***-2.7%***	***-3.1%***	***-1.1%***	***-3.0%***	***-4.3%***
19.5%	***14.6%***	***0.0%***	***3.7%***	***-8.2%***	***-9.7%***	***-8.9%***	***-13.1%***	***-8.4%***	***-4.9%***	***-9.3%***	***1.2%***	***-6.6%***	***-4.0%***
18.6%	***18.5%***												
17.5%	***17.4%***												
15.8%	***15.8%***												

31	***8***
47.3%	***8.0%***