

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

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

	2020																										
	Feb		Mar		Apr		May		Jun		Jul		Aug		Sep		Oct		Nov		Dec		Jan		Feb**		Month -o %
	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
1.Gross Bank Assets	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	2580.2	599.2	0.1%
2.Gross Credit	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	1,384.0	393.5	-0.3%
Domestic Credit	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	1,242.7	361.8	0.2%
Government	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	221.5	35.7	-0.1%
Public Sector (GREs)	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	174.0	43.9	1.1%
Private Sector	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	832.7	280.6	0.2%
Business & Industrial Sector Credit ¹	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	634.8	147.8	0.1%
Individual	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	197.9	132.8	0.3%
Non-Banking Financial Institutions	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	14.5	1.6	-1.4%
Foreign Credit ²	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	141.3	31.7	-4.5%
of which: Loans & Advances to Non-Residents in AED	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	11.4	3.9	-0.9%
3.Total Investments by Banks	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	423.6	76.5	5.1%
Debt securities	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	272.9	15.0	3.4%
Equities	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	7.0	2.4	1.4%
Held to maturity securities	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	109.1	49.2	11.6%
Other Investments	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	34.6	9.9	0.6%
4.Bank Deposits	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	1460.2	418.2	0.0%
Resident Deposits	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	1292.3	384.9	-0.2%
Government Sector	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	198.7	68.3	-4.1%
GREs (Govt. ownership of more than 50%)	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	206.7	48.8	1.3%
Private Sector	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	858.6	258.4	0.7%
Non-Banking Financial Institutions	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	28.3	9.4	-7.2%
Non-Resident Deposits	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	167.9	33.3	0.8%
Capital & Reserves ³	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	320.7	64.0	-2.0%
Specific provisions & Interest in Suspense	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	100.6	18.5	0.7%
General provisions	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	31.8	5.6	-0.6%
Lending to Stable Resources Ratio ⁴	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%	77.2%	83.0%	0.1%
Eligible Liquid Assets Ratio (ELAR) ⁵	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%	17.4%	19.7%	3.0%
Capital adequacy ratio - (Tier 1 + Tier 2) ⁶			16.8%	17.5%					17.6%	17.7%				18.0%	18.3%					17.8%	20.0%						
of which: Tier 1 Ratio			15.6%	16.5%					16.4%	16.5%				16.8%	17.1%					16.7%	18.8%						
Common Equity Tier 1(CET 1) Capital Ratio			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/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.

2021								
n-Month	% Year-to-Date		% Year-on- Year		% Month-on-Month	% Year-to-Date	% Year-on- Year	
	IB	CB	IB	CB				IB
						All Banks		
	0.6%	-0.3%	-0.3%	2.1%	5.4%	0.2%	-0.3%	2.7%
	0.5%	-0.2%	0.4%	0.2%	7.8%	-0.1%	-0.1%	1.8%
	0.6%	0.5%	0.6%	0.6%	7.7%	0.3%	0.5%	2.1%
	1.4%	1.3%	7.2%	3.9%	94.0%	0.1%	2.1%	11.1%
	0.2%	-0.1%	-3.9%	13.3%	39.8%	0.9%	-0.9%	17.8%
	0.6%	0.4%	0.5%	-2.8%	-1.2%	0.3%	0.5%	-2.4%
	1.2%	0.4%	1.0%	-2.9%	-3.8%	0.3%	0.5%	-3.1%
	-0.2%	0.6%	0.1%	-2.5%	1.8%	0.1%	0.4%	-0.8%
	-5.9%	-2.7%	-5.9%	20.8%	-23.8%	-1.8%	-3.0%	14.2%
	0.0%	-6.0%	-0.9%	-2.8%	9.7%	-3.7%	-5.1%	-0.7%
	0.0%	-2.6%	2.6%	-5.8%	-7.1%	-0.6%	-1.3%	-6.1%
	0.7%	11.5%	0.9%	27.9%	-2.4%	4.4%	9.7%	22.1%
	40.2%	-2.6%	44.2%	13.4%	26.1%	4.9%	-0.9%	14.0%
	-4.0%	9.4%	-14.3%	0.0%	-31.4%	0.0%	2.2%	-10.5%
	-7.0%	85.5%	-6.5%	123.1%	-0.4%	5.0%	42.1%	61.0%
	0.0%	-0.3%	-1.0%	0.0%	-27.2%	0.5%	-0.4%	-7.7%
	0.7%	-0.9%	1.9%	2.0%	5.6%	0.1%	-0.3%	2.8%
	0.3%	-0.7%	1.2%	3.2%	5.0%	-0.1%	-0.3%	3.6%
	1.6%	-8.9%	-1.2%	-1.6%	10.3%	-2.7%	-7.1%	1.2%
	-2.4%	0.5%	-0.6%	7.2%	7.7%	0.6%	0.3%	7.3%
	0.6%	1.2%	2.6%	3.9%	4.3%	0.7%	1.5%	4.0%
	-4.1%	-5.0%	-6.9%	-9.9%	-19.7%	-6.5%	-5.5%	-12.5%
	5.4%	-2.6%	10.6%	-6.3%	12.9%	1.5%	-0.6%	-3.5%
	1.1%	-1.2%	-6.0%	-1.4%	-7.8%	-1.5%	-2.1%	-2.5%
	1.1%	2.2%	1.6%	17.8%	17.1%	0.8%	2.1%	17.7%
	-1.8%	-2.8%	0.0%	15.2%	1.8%	-0.8%	-2.3%	13.0%
	-0.1%	0.8%	2.0%	-4.7%	2.3%	0.1%	1.0%	-3.2%
	0.5%	-1.1%	0.0%	0.0%	-0.5%	2.2%	-0.5%	1.7%