

UAE Banking Indicators																
(End of month, figures in billions of Dirhams unless otherwise indicated)																
	2020				2021											
	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep *	% Month -on- Month	% Year-to-Date	% Year- on- Year
Gross Banks' Assets	3252.5	3241.2	3202.2	3188.0	3172.3	3179.4	3175.9	3169.3	3182.0	3208.8	3233.4	3228.5	3247.1	0.6%	1.9%	-0.2%
1.Total Banks' Reserves at the Central Bank	305.0	288.6	287.4	316.2	305.7	314.4	325.6	316.9	330.8	331.7	326.7	337.4	340.0	0.8%	7.5%	11.5%
Reserve Account	75.1	75.6	85.1	89.4	88.1	89.9	98.7	79.0	104.8	94.9	122.7	102.8	115.5	12.4%	29.2%	53.8%
Current Accounts & Overnight Deposits of Banks ¹	78.6	72.2	61.8	97.5	82.3	88.5	79.5	95.9	68.2	86.2	47.3	80.2	60.6	-24.4%	-37.8%	-22.9%
Certificates of Deposit/Monetary Bills held by Banks	151.3	140.8	140.5	129.3	135.3	136.0	147.4	142.0	157.8	150.6	156.7	154.4	163.9	6.2%	26.8%	8.3%
of which: Islamic Certificates of Deposit	53.1	53.5	50.6	45.3	47.0	50.5	50.3	51.6	54.0	58.9	66.6	54.5	55.1	1.1%	21.6%	3.8%
2.Gross Credit	1804.6	1807.0	1795.3	1779.0	1779.2	1777.5	1754.4	1763.2	1751.5	1769.4	1768.6	1771.4	1776.5	0.3%	-0.1%	-1.6%
Domestic Credit	1611.7	1613.5	1611.5	1596.7	1599.5	1604.5	1589.6	1597.9	1585.4	1595.6	1594.2	1598.4	1602.1	0.2%	0.3%	-0.6%
Government	255.5	255.5	254.8	251.9	257.0	257.2	252.5	252.3	248.8	245.7	244.6	246.0	245.2	-0.3%	-2.7%	-4.0%
Public Sector (GREs)	217.7	222.3	221.7	219.9	215.9	217.9	215.2	218.0	211.8	223.6	225.5	224.9	222.8	-0.9%	1.3%	2.3%
Private Sector	1121.8	1117.5	1118.0	1108.3	1110.2	1113.3	1105.7	1110.6	1107.9	1112.8	1110.7	1113.5	1119.4	0.5%	1.0%	-0.2%
Business & Industrial Sector Credit ²	795.1	789.1	787.4	778.8	779.9	782.6	774.8	776.4	773.4	776.3	772.4	772.8	775.6	0.4%	-0.4%	-2.5%
of which: Total Funded SME Lending	92.6	-	-	92.8	-	-	93.8	-	-	94.6	-	-	93.9	-	1.2%	1.4%
Individual	326.7	328.4	330.6	329.5	330.3	330.7	330.9	334.2	334.5	336.5	338.3	340.7	343.8	0.9%	4.3%	5.2%
Non-Banking Financial Institutions	16.7	18.2	17.0	16.6	16.4	16.1	16.2	17.0	16.9	13.5	13.4	14.0	14.7	5.0%	-11.4%	-12.0%
Foreign Credit ³	192.9	193.5	183.8	182.3	179.7	173.0	164.8	165.3	166.1	173.8	174.4	173.0	174.4	0.8%	-4.3%	-9.6%
of which: Loans & Advances to Non-Residents in AED	17.0	16.8	16.1	15.5	15.4	15.3	15.4	14.9	15.9	14.5	14.2	14.1	13.7	-2.8%	-11.6%	-19.4%
3.Total Investments by Banks	440.8	448.1	454.2	455.8	478.9	500.1	507.3	510.6	520.2	523.1	531.8	542.5	554.8	2.3%	21.7%	25.9%
Debt securities	279.0	281.4	284.9	290.5	274.5	287.9	294.1	299.8	304.6	304.2	302.9	308.8	315.1	2.0%	8.5%	12.9%
Equities	8.7	9.0	9.3	9.2	9.4	9.4	9.6	9.6	9.6	12.0	13.2	13.6	13.8	1.5%	50.0%	58.6%
Held to maturity securities	103.7	112.7	115.9	111.4	150.7	158.3	159.3	154.6	159.4	160.8	169.6	174.0	179.7	3.3%	61.3%	73.3%
Other Investments	49.4	45.0	44.1	44.7	44.3	44.5	44.3	46.6	46.6	46.1	46.1	46.1	46.2	0.2%	3.4%	-6.5%
4. Other Assets	702.1	697.5	665.3	637.0	608.5	587.4	588.6	578.6	579.5	584.6	606.3	577.2	575.8	-0.2%	-9.6%	-18.0%
Due from Head Office/Own Branches/Banking Subsidiaries	187.8	199.4	169.7	156.0	153.9	159.6	159.1	149.3	147.7	152.5	176.3	163.0	161.1	-1.2%	3.3%	-14.2%
Due from Other Banks	229.6	218.2	213.2	207.9	220.8	214.4	231.1	228.1	234.0	229.9	238.1	237.1	243.5	2.7%	17.1%	6.1%
Other Items ⁴	284.7	279.9	282.4	273.1	233.8	213.4	198.4	201.2	197.8	202.2	191.9	177.1	171.2	-3.3%	-37.3%	-39.9%
Bank Deposits	1907.2	1910.6	1876.2	1884.5	1876.3	1878.4	1881.3	1877.3	1874.6	1908.6	1915.1	1928.7	1942.3	0.7%	3.1%	1.8%
Resident Deposits	1715.9	1713.6	1679.7	1682.1	1678.1	1677.2	1677.8	1666.1	1660.2	1682.9	1684.1	1694.2	1699.1	0.3%	1.0%	-1.0%
Government Sector	333.6	316.0	315.5	287.3	274.3	267.0	277.3	291.3	287.9	281.6	291.5	288.7	297.0	2.9%	3.4%	-11.0%
GREs (Govt. ownership of more than 50%)	245.5	266.7	245.1	254.8	254.1	255.5	246.2	215.5	215.3	227.2	222.7	233.0	220.2	-5.5%	-13.6%	-10.3%
Private Sector	1094.7	1089.3	1078.2	1100.1	1109.4	1117.0	1116.9	1124.3	1122.6	1133.5	1131.1	1138.4	1146.2	0.7%	4.2%	4.7%
Non-Banking Financial Institutions	42.1	41.6	40.9	39.9	40.3	37.7	37.4	35.0	34.4	40.6	38.8	34.1	35.7	4.7%	-10.5%	-15.2%
Non-Resident Deposits	191.3	197.0	196.5	202.4	198.2	201.2	203.5	211.2	214.4	225.7	231.0	234.5	243.2	3.7%	20.2%	27.1%
Average Cost on Bank Deposits ⁵	1.1%			1.0%			0.9%			0.9%			0.8%		-20.0%	-27.3%
Average Yield on Credit ⁶	3.9%			3.8%			3.7%			3.7%			3.7%		-2.6%	-5.1%
Capital & Reserves ⁷	389.8	394.0	397.3	392.8	390.7	384.7	378.1	379.1	381.9	384.5	389.9	393.1	393.7	0.2%	0.2%	1.0%
Specific provisions & Interest in Suspense	111.5	112.1	114.7	116.6	118.2	119.1	120.6	122.2	122.6	123.4	123.6	123.0	120.9	-1.7%	3.7%	8.4%
General provisions	38.7	38.1	39.0	38.3	37.7	37.4	37.8	37.2	37.2	36.4	35.9	35.8	35.1	-2.0%	-8.4%	-9.3%
Lending to Stable Resources Ratio ⁸	78.6%	77.8%	78.1%	77.6%	78.3%	78.4%	77.5%	78.2%	77.4%	77.7%	77.6%	77.6%	77.9%	0.4%	0.4%	-0.9%
Eligible Liquid Assets Ratio (ELAR) ⁹	16.9%	16.4%	17.0%	18.4%	17.9%	18.3%	18.8%	18.5%	19.0%	18.3%	18.0%	18.1%	18.4%	1.7%	0.0%	8.9%
Capital Adequacy Ratio - (Tier 1 + Tier 2)¹⁰	18.0%			18.2%			17.9%			17.5%			17.7%			
<i>of which: Tier 1 Ratio</i>	16.9%			17.1%			16.7%			16.3%			16.5%			
<i>Common Equity Tier 1(CET 1) Capital Ratio</i>	15.1%			14.9%			14.7%			14.5%			14.7%			
Banks Operating in the UAE																
National Banks	21			21			21			21			21			
Foreign Banks (including wholesale banks)	38			37			37			37			37			
of which GCC banks	7			7			7			7			7			
Share of Foreign Banks in Total Assets	12.6%			12.6%			12.5%			12.5%			12.4%			
Conventional Banks (including wholesale banks)	49			48			48			48			48			
Islamic Banks	10			10			10			10			10			
Share of Islamic Banks in Total Assets	19.0%			18.9%			19.0%			18.7%			18.4%			

*Preliminary data subject to revision

¹ Starting July 2020, includes Overnight Deposit Facility (ODF) offered to conventional banks by the CBUAE.

² Includes lending to (Resident): Trade Bills Discounted, Insurance Companies and SMEs.

³ 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

⁴ Includes Cash in Hand, Fixed Assets, Inter-Branch Position, Positive Fair Value of Derivatives and Other Accounts Receivables

⁵ Weighted average of costs on Demand, Savings & Time Deposits at varying maturities.

⁶ Weighted average of yield on all types of outstanding credit.

⁷ Excluding subordinated borrowings/deposits, but including current year profit.

⁸ 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)

⁹ 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 & Interest in Suspense except Staff Benefit Provisions + Refinancing + Subordinated Borrowing/Deposits)

¹⁰ 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 .

¹¹ Representation of one branch each of the Kingdom of Saudi Arabia, Oman, Qatar and two branches of Kuwait and Bahrain