

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																				
	Dec			Jan			Feb			Mar			Apr			May			Jun			Jul			Aug			Sep		
	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	
1.Gross Bank Assets	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	1538.2	
2.Gross Credit	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	891.0	
Domestic Credit	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	814.3	
Government	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	197.2	
Public Sector (GREs)	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	94.3	
Private Sector	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	516.2	
Business & Industrial Sector Credit ¹	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	378.3	
Individual	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	137.9	
Non-Banking Financial Institutions	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	6.6	
Foreign Credit ²	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	76.7	
of which: Loans & Advances to Non-Residents in AED	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	7.5	
3.Total Investments by Banks	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	177.9	
Debt securities	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	66.0	
Equities	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	2.6	
Held to maturity securities	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	73.4	
Other Investments	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	35.9	
4.Bank Deposits	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	894.3	
Resident Deposits	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	783.3	
Government Sector	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	86.0	
GREs (Govt. ownership of more than 50%)	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	83.3	
Private Sector	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	592.5	
Non-Banking Financial Institutions	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	21.5	
Non-Resident Deposits	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	111.0	
Capital & Reserves ³	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	192.0	
Specific provisions & Interest in Suspense	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	67.9	
General provisions	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	19.5	
Lending to Stable Resources Ratio ⁴	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%	80.8%	
Eligible Liquid Assets Ratio (ELAR) ⁵	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%	19.5%	
Capital adequacy ratio - (Tier 1 + Tier 2) ⁶	17.2%	18.1%	18.1%							15.8%	17.8%	17.3%							16.9%	18.1%	18.1%						17.2%	18.6%		
of which: Tier 1 Ratio	15.9%	16.9%	17.0%							14.5%	16.8%	16.1%							15.6%	17.0%	16.9%						16.0%	17.5%		
Common Equity Tier 1(CET 1) Capital Ratio	13.7%	15.4%	15.4%							12.3%	15.2%	14.6%							13.7%	15.4%	15.4%						14.1%	15.8%		
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		
Share of Banks Operating from Each Emirate in Total Assets	44.4%	47.2%	8.3%							44.1%	47.5%	8.4%							43.7%	48.1%	8.2%					44.8%	47.3%			

* 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 (

2021																				
Oct			Nov			Dec			Jan**			% Month-on-Month			% Year-on-Year			% Month-on-Month	% Year-on-Year	
OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	All Banks	
258.7	1470.3	1516.3	254.6	1431.1	1516.0	255.1	1427.2	1505.7	255.1	1419.6	1499.6	253.1	-0.5%	-0.4%	-0.8%	4.2%	2.6%	-1.2%	-0.5%	3.0%
158.8	758.8	890.4	157.8	751.4	885.6	158.3	748.0	873.5	157.5	745.8	876.3	157.1	-0.3%	0.3%	-0.3%	5.3%	0.9%	-1.9%	0.01%	2.4%
152.5	651.0	810.8	151.7	649.4	810.3	151.8	645.1	800.4	151.2	644.7	804.0	150.8	-0.1%	0.4%	-0.3%	3.2%	2.1%	-1.7%	0.2%	2.2%
8.6	49.8	197.2	8.5	49.9	196.5	8.4	49.5	193.8	8.6	50.4	197.0	9.6	1.8%	1.7%	11.6%	23.2%	10.2%	-1.0%	2.0%	12.1%
12.6	114.1	95.9	12.3	112.8	96.7	12.2	113.2	94.5	12.2	110.6	94.0	11.3	-2.3%	-0.5%	-7.4%	18.4%	14.9%	43.0%	-1.8%	17.9%
129.3	476.7	511.5	129.3	477.6	510.9	129.5	473.5	505.9	128.9	474.9	506.9	128.4	0.3%	0.2%	-0.4%	-1.7%	-2.5%	-4.4%	0.2%	-2.4%
98.1	319.3	371.6	98.2	318.3	370.8	98.3	315.2	365.7	97.9	316.5	366.2	97.2	0.4%	0.1%	-0.7%	-2.1%	-3.7%	-4.0%	0.1%	-3.1%
31.2	157.4	139.9	31.1	159.3	140.1	31.2	158.3	140.2	31.0	158.4	140.7	31.2	0.1%	0.4%	0.6%	-0.9%	0.6%	-5.7%	0.2%	-0.7%
2.0	10.4	6.2	1.6	9.1	6.2	1.7	8.9	6.2	1.5	8.8	6.1	1.5	-1.1%	-1.6%	0.0%	23.9%	-16.4%	0.0%	-1.2%	3.1%
6.3	107.8	79.6	6.1	102.0	75.3	6.5	102.9	73.1	6.3	101.1	72.3	6.3	-1.7%	-1.1%	0.0%	20.8%	-10.4%	-6.0%	-1.4%	5.0%
1.6	7.9	7.3	1.6	7.3	7.2	1.6	7.2	6.8	1.5	6.8	7.1	1.5	-5.6%	4.4%	0.0%	-8.1%	-11.3%	-6.3%	-0.6%	-9.4%
32.4	231.5	181.8	34.8	237.3	182.9	34.0	240.0	181.1	34.7	235.8	183.4	34.8	-1.8%	1.3%	0.3%	6.9%	11.7%	27.0%	-0.4%	10.1%
11.5	200.1	69.5	11.8	205.6	67.4	11.9	208.6	69.3	12.6	186.5	70.8	13.2	-10.6%	2.2%	4.8%	-0.6%	28.7%	20.0%	-6.9%	6.6%
3.0	3.4	2.5	3.1	3.6	2.6	3.1	3.6	2.5	3.1	4.0	2.6	2.8	11.1%	4.0%	-9.7%	-2.4%	-25.7%	-9.7%	2.2%	-12.1%
15.1	16.9	78.9	16.9	18.0	81.9	16.0	17.8	78.2	15.4	35.5	79.1	15.2	99.4%	1.2%	-1.3%	98.3%	11.1%	46.2%	16.5%	30.5%
2.8	11.1	30.9	3.0	10.1	31.0	3.0	10.0	31.1	3.6	9.8	30.9	3.6	-2.0%	-0.6%	0.0%	-10.1%	-10.4%	24.1%	-0.9%	-8.3%
166.3	853.5	891.8	165.3	827.7	884.2	164.3	823.0	896.5	165.0	817.4	896.3	162.6	-0.7%	-0.02%	-1.5%	2.5%	3.8%	-1.6%	-0.4%	2.7%
149.4	790.2	774.3	149.1	765.9	764.4	149.4	757.7	774.3	150.1	753.7	777.2	147.2	-0.5%	0.4%	-1.9%	4.8%	3.7%	-0.2%	-0.2%	3.8%
28.6	210.8	76.2	29.0	214.0	72.7	28.8	187.5	70.5	29.3	180.6	66.7	27.0	-3.7%	-5.4%	-7.8%	14.3%	-8.8%	-1.5%	-4.5%	6.1%
11.5	168.7	86.6	11.4	147.0	86.7	11.4	153.9	90.3	10.6	152.8	90.8	10.5	-0.7%	0.6%	-0.9%	16.6%	0.2%	1.0%	-0.3%	9.5%
104.9	394.2	590.6	104.5	388.9	584.4	104.9	400.4	593.5	106.2	404.5	599.1	105.8	1.0%	0.9%	-0.4%	-2.3%	6.4%	1.0%	0.8%	2.5%
4.4	16.5	20.9	4.2	16.0	20.6	4.3	15.9	20.0	4.0	15.8	20.6	3.9	-0.6%	3.0%	-2.5%	-0.6%	-8.8%	-20.4%	1.0%	-7.1%
16.9	63.3	117.5	16.2	61.8	119.8	14.9	65.3	122.2	14.9	63.7	119.1	15.4	-2.5%	-2.5%	3.4%	-19.1%	4.5%	-13.0%	-2.1%	-5.8%
31.4	168.8	193.4	31.8	171.0	194.5	31.8	171.5	190.1	31.2	172.5	186.9	31.3	0.6%	-1.7%	0.3%	0.6%	-4.1%	-7.9%	-0.5%	-2.4%
11.7	32.2	67.9	12.0	32.7	69.6	12.4	32.8	71.2	12.6	33.9	71.8	12.5	3.4%	0.8%	-0.8%	30.9%	12.4%	19.0%	1.4%	17.8%
3.7	15.3	18.9	3.9	16.1	19.0	3.9	16.3	17.8	4.2	15.7	17.6	4.4	-3.7%	-1.1%	4.8%	15.4%	8.0%	29.4%	-1.6%	13.2%
81.7%	74.4%	80.2%	82.2%	75.8%	79.5%	82.2%	75.5%	78.9%	81.2%	75.6%	80.2%	82.3%	0.1%	1.6%	1.4%	-3.6%	-3.0%	-0.8%	0.9%	-3.1%
14.6%	12.3%	19.6%	14.3%	11.9%	20.9%	13.8%	14.7%	21.4%	15.3%	14.2%	20.9%	14.7%	-3.4%	-2.3%	-3.9%	-6.6%	1.5%	-6.4%	-2.7%	0.0%
18.5%							17.3%	19.0%	18.6%											
17.4%							16.0%	17.9%	17.5%											
15.8%							13.8%	15.7%	15.8%											
8							19	31	8											
8.0%							44.8%	47.2%	8.0%											