CBUAE Classification: Public

المؤشرات المصرفية: استنادًا إلى حيث يقع المكتب الرئيسي للبنك ، في أبوظبي أو دبي أو الإمارات الأخرى *
* UAE Banking Indicators - Based on the Emirates(Abu Dhabi (AD), Dubai (DXB) and Other Emirates (OE)) Where Bank Head Office is located

(بنهاية الشهر، الأرقام بالمليار درهم إلا إذا تمت الإشارة إلى ما هو خلاف ذلك)
(End of month, figures in billions of Dirhams unless otherwise indicated)

	فبراير-24 Feb-24			مارس-24 Mar-24			أبريل-24 Apr-24			مايو-24 May-24			يونيو-24 Jun-24			يوليو-24 Jul-24			أغسطس-24 Aug-24		
	ابوظبي AD	دبي DXB	الإمارات الأخرى OE	ابوظبي AD	دبي DXB	الإمارات الأخرى OE	ابوظبي AD	دبي DXB	الإمارات الأخرى OE	ابوظبي AD	دبي DXB	الإمارات الأخرى OE	ابوظبي AD	دبي DXB	الإمارات الأخرى OE	ابوظبي AD	دبي DXB	الإمارات الأخرى OE	ابوظبي AD	دبي DXB	الإمارات الأخرى OE
1.Gross Bank Assets	***2020.5***	***1855.3***	***322.2***	***2032.2***	***1893.8***	***328.5***	***2065.3***	***1908.0***	***323.2***	***2049.1***	***1906.3***	***331.6***	***2050.7***	***1919.3***	***340.2***	***2087.9***	***1916.9***	***343.8***	***2108.2***	***1926.6***	***343.2***
2.Gross Credit	***933.0***	***909.9***	***170.6***	***954.1***	***920.6***	***172.3***	***961.7***	***929.8***	***171.6***	***966.5***	***936.6***	***174.6***	***986.9***	***936.5***	***177.5***	***986.2***	***937.5***	***178.4***	***992.3***	***940.5***	***180.1***
Domestic Credit	***781.0***	***811.8***	***163.8***	***793.3***	***818.5***	***164.8***	***801.4***	***822.6***	***165.0***	***807.4***	***826.3***	***167.4***	***823.1***	***823.3***	***170.0***	***825.3***	***825.8***	***170.7***	***832.0***	***825.8***	***172.5***
Government	69.5	114.1	10.6	68.4	109.6	10.3	77.1	109.6	10.4	74.6	106.7	11.4	74.8	104.6	11.2	76.9	104.8	11.1	76.5	104.7	11.6
Public Sector (GREs - Govt. ownership of more than 50%)	138.2	137.4	13.9	144.5	138.7	14.4	136.2	145.7	14.3	136.0	147.4	14.7	145.2	141.1	16.1	139.4	140.9	16.5	142.2	137.1	16.5
Private Sector	562.3	554.5	138.0	569.1	564.5	138.7	576.9	562.2	138.9	585.8	567.6	139.8	592.1	573.2	141.1	597.8	576.0	141.6	602.3	580.1	143.0
Business & Industrial Sector Credit 1	369.3	355.4	103.8	374.1	363.3	104.3	379.9	359.8	104.4	384.8	362.2	104.9	384.7	365.0	106.0	386.8	365.5	106.1	388.1	366.1	106.8
Individual	193.0	199.1	34.2	195.0	201.2	34.4	197.0	202.4	34.5	201.0	205.4	34.9	207.4	208.2	35.1	211.0	210.5	35.5	214.2	214.0	36.2
Non-Banking Financial Institutions	11.0	5.8	1.3	11.3	5.7	1.4	11.2	5.1	1.4	11.0	4.6	1.5	11.0	4.4	1.6	11.2	4.1	1.5	11.0	3.9	1.4
Foreign Credit 2	***152.0***	***98.1***	***6.8***	***160.8***	***102.1***	***7.5***	***160.3***	***107.2***	***6.6***	***159.1***	***110.3***	***7.2***	***163.8***	***113.2***	***7.5***	***160.9***	***111.7***	***7.7***	***160.3***	***114.7***	***7.6***
of which: Loans & Advances to Non-Residents in AED	9.0	10.0	1.1	9.1	10.1	1.1	9.0	10.2	1.1	9.0	10.9	1.1	9.2	10.9	1.3	10.4	11.3	1.3	10.4	12.9	1.2
3.Total Investments by Banks 3	***330.0***	***263.8***	***58.9***	***337.8***	***266.9***	***59.7***	***335.9***	***271.9***	***58.4***	***341.8***	***272.8***	***58.5***	***346.3***	***275.0***	***58.9***	***354.4***	***277.1***	***59.7***	***364.7***	***278.1***	***60.4***
Debt securities	188.3	58.8	19.9	194.2	59.3	20.6	187.8	62.4	20.3	191.3	62.6	20.2	196.2	63.0	20.4	202.6	65.8	21.1	211.2	67.8	21.6
Equities	10.5	2.4	2.9	10.6	2.2	2.9	11.6	2.2	2.8	11.4	2.2	2.8	11.7	2.1	2.9	12.0	2.1	2.9	11.8	2.2	2.9
Held to maturity securities	115.6	170.7	34.3	117.7	173.5	34.4	121.2	173.8	33.5	123.7	174.6	33.7	123.1	175.3	33.8	124.4	175.6	33.9	126.2	174.6	34.1
Other Investments	15.6	31.9	1.8	15.3	31.9	1.8	15.3	33.5	1.8	15.4	33.4	1.8	15.3	34.6	1.8	15.4	33.6	1.8	15.5	33.5	1.8
4.Bank Deposits	***1209.7***	***1186.1***	***212.2***	***1222.6***	***1220.2***	***214.3***	***1264.9***	***1237.5***	***215.1***	***1221.2***	***1237.7***	***219.3***	***1229.6***	***1236.7***	***226.2***	***1262.1***	***1246.5***	***227.4***	***1251.1***	***1263.0***	***226.4***
Resident Deposits	***1087.0***	***1107.7***	***205.6***	***1087.7***	***1141.1***	***207.4***	***1138.1***	***1156.2***	***208.8***	***1106.9***	***1155.4***	***211.3***	***1102.1***	***1150.1***	***218.5***	***1130.2***	***1160.1***	***218.6***	***1136.8***	***1173.5***	***217.7***
Government Sector	277.7	87.1	41.4	286.7	91.9	41.2	333.7	101.3	39.3	288.5	104.1	40.3	276.9	100.4	42.6	278.4	100.8	43.4	286.9	105.2	41.6
GREs (Govt. ownership of more than 50%)	152.8	103.9	12.3	127.3	108.1	13.6	123.7	110.7	13.4	123.4	101.2	13.1	124.1	98.4	15.0	137.6	110.1	15.0	123.3	108.9	15.0
Private Sector	633.8	897.0	148.2	643.8	920.3	149.0	662.1	922.6	152.2	675.2	928.6	153.9	677.9	930.2	156.9	690.1	929.5	156.2	701.3	939.0	157.0
Non-Banking Financial Institutions	22.7	19.7	3.7	29.9	20.8	3.6	18.6	21.6	3.9	19.8	21.5	4.0	23.2	21.1	4.0	24.1	19.7	4.0	25.3	20.4	4.1
Non-Resident Deposits	***122.7***	***78.4***	***6.6***	***134.9***	***79.1***	***6.9***	***126.8***	***81.3***	***6.3***	***114.3***	***82.3***	***8.0***	***127.5***	***86.6***	***7.7***	***131.9***	***86.4***	***8.8***	***114.3***	***89.5***	***8.7***
Capital & Reserves 4	217.0	246.4	38.1	204.0	235.2	37.4	205.7	236.6	37.7	207.9	241.3	38.6	211.0	245.2	39.0	214.0	249.0	39.6	217.4	253.9	40.4
Specific provisions & Interest in Suspense	36.1	55.6	12.2	35.3	55.1	12.2	35.8	54.4	13.1	36.2	54.0	13.4	34.5	52.3	13.2	34.6	52.2	13.1	34.7	52.2	13.2
General provisions	13.8	19.2	4.9	14.3	18.1	4.8	14.5	18.0	4.8	14.7	17.0	5.0	14.0	17.1	5.0	14.4	17.1	5.0	14.5	17.0	5.5
Lending to Stable Resources Ratio 5	***72.3%***	***71.1%***	***74.6%***	***73.3%***	***70.9%***	***75.8%***	***71.3%***	***70.7%***	***76.1%***	***72.3%***	***71.4%***	***76.2%***	***73.9%***	***71.0%***	***75.0%***	***71.8%***	***70.3%***	***74.0%***	***72.4%***	***69.7%***	***74.5%***
Eligible Liquid Assets Ratio (ELAR) 6	***15.1%***	***26.8%***	***18.9%***	***15.1%***	***26.6%***	***17.6%***	***16.0%***	***26.5%***	***18.6%***	***16.9%***	***26.1%***	***19.5%***	***15.8%***	***26.3%***	***19.2%***	***15.3%***	***26.2%***	***20.4%***	***16.2%***	***26.4%***	***19.9%***
Capital adequacy ratio - (Tier 1 + Tier 2) 7				***17.3%***	***18.4%***	***19.1%***							***17.5%***	***18.8%***	***19.3%***						
of which: Tier 1 Ratio				***15.9%***	***17.2%***	***18.0%***							***16.1%***	***17.5%***	***18.2%***						
Common Equity Tier 1(CET 1) Capital Ratio				***13.9%***	***15.7%***	***16.3%***							***14.2%***	***16.0%***	***16.6%***						
Banks Operating in the UAE (Including Wholesale Banks)																					
Number of Banks Operating from Each Emirate				***21.0***	***31.0***	***9.0***							***21.0***	***31.0***	***9.0***						
Share of Banks Operating from Each Emirate in Total Assets				***47.8%***	***44.5%***	***7.7%***							***47.6%***	***44.5%***	***7.9%***						

	سبتمبر-24 Sep-24			أكتوبر-24 Oct-24			نوفمبر-24 Nov-24			ديسمبر-24 Dec-24			يناير-25 Jan-25			فبراير-25 ** Feb-25 **		
	ابوظبي AD	دبي DXB	الإمارات الأخرى OE	ابوظبي AD	دبي DXB	الإمارات الأخرى OE	ابوظبي AD	دبي DXB	الإمارات الأخرى OE	ابوظبي AD	دبي DXB	الإمارات الأخرى OE	ابوظبي AD	دبي DXB	الإمارات الأخرى OE	ابوظبي AD	دبي DXB	الإمارات الأخرى OE
1.Gross Bank Assets	***2108.2***	***1943.7***	***349.8***	***2127.7***	***1976.0***	***353.1***	***2123.6***	***1972.5***	***355.3***	***2170.4***	***2023.8***	***365.8***	***2175.4***	***2024.6***	***362.3***	***2221.9***	***2044.3***	***370.6***
2.Gross Credit	***1,015.5***	***960.3***	***186.1***	***1,017.5***	***968.7***	***188.6***	***1,019.7***	***955.2***	***188.5***	***1,027.0***	***963.7***	***190.3***	***1,031.9***	***963.4***	***190.8***	***1,034.6***	***976.3***	***194.3***
Domestic Credit	***844.3***	***839.6***	***175.9***	***849.8***	***843.3***	***177.6***	***851.0***	***828.2***	***177.3***	***847.2***	***823.7***	***177.8***	***848.8***	***821.1***	***178.3***	***846.4***	***822.5***	***181.3***
Government	79.6	102.1	11.8	79.6	101.7	12.5	80.7	97.8	12.9	83.8	98.8	11.9	83.5	99.3	11.9	82.4	96.4	13.2
Public Sector (GREs - Govt. ownership of more than 50%)	144.5	142.4	17.0	149.8	146.1	17.2	149.1	134.3	16.7	148.0	128.0	16.5	146.5	126.8	15.8	139.9	127.2	16.3
Private Sector	609.2	591.1	145.5	609.6	591.5	146.4	610.8	591.8	146.2	605.3	592.9	147.7	608.4	591.6	149.1	613.4	595.2	150.1
Business & Industrial Sector Credit 1	390.1	374.0	108.4	387.5	371.0	108.7	386.4	368.3	108.4	379.8	367.5	109.8	379.7	363.5	110.8	384.0	361.6	112.0
Individual	219.1	217.1	37.1	222.1	220.5	37.7	224.4	223.5	37.8	225.5	225.4	37.9	228.7	228.1	38.3	229.4	233.6	38.1
Non-Banking Financial Institutions	11.0	4.0	1.6	10.8	4.0	1.5	10.4	4.3	1.5	10.1	4.0	1.7	10.4	3.4	1.5	10.7	3.7	1.7
Foreign Credit 2	***171.2***	***120.7***	***10.2***	***167.7***	***125.4***	***11.0***	***168.7***	***127.0***	***11.2***	***179.8***	***140.1***	***12.5***	***183.1***	***142.3***	***12.5***	***188.2***	***153.9***	***12.9***
of which: Loans & Advances to Non-Residents in AED	10.4	12.9	1.2	10.3	12.8	1.2	10.5	13.8	1.0	10.4	13.0	1.1	10.5	13.2	1.1	10.8	17.4	1.0
3.Total Investments by Banks 3	***374.4***	***279.1***	***60.9***	***376.3***	***277.0***	***62.9***	***383.3***	***279.7***	***64.0***	***384.4***	***286.1***	***65.1***	***389.2***	***286.9***	***66.9***	***394.3***	***296.0***	***68.2***
Debt securities	216.8	69.4	22.5	218.0	65.8	23.5	226.8	66.8	24.2	230.2	67.4	24.6	235.8	71.0	25.5	239.7	75.5	26.0
Equities	12.2	2.2	2.9	14.3	1.6	3.1	14.2	1.6	3.2	14.2	1.6	3.6	13.6	1.8	3.7	13.2	1.8	3.8
Held to maturity securities	125.9	173.9	33.8	124.7	176.0	34.6	123.1	177.7	34.8	121.0	183.2	35.1	120.7	179.2	35.9	121.9	183.8	36.7
Other Investments	19.5	33.6	1.7	19.3	33.6	1.7	19.2	33.6	1.8	18.9	33.9	1.8	19.1	34.9	1.8	19.5	34.9	1.8
4.Bank Deposits	***1271.5***	***1264.0***	***225.9***	***1288.5***	***1282.4***	***231.6***	***1286.6***	***1283.8***	***234.0***	***1302.6***	***1304.9***	***239.5***	***1294.5***	***1308.3***	***237.9***	***1299.7***	***1331.3***	***243.5***
Resident Deposits	***1156.7***	***1174.1***	***217.1***	***1164.8***	***1191.5***	***222.6***	***1172.8***	***1193.9***	***224.0***	***1162.4***	***1211.7***	***229.7***	***1158.0***	***1217.1***	***228.6***	***1157.9***	***1234.1***	***233.4***
Government Sector	277.2	99.8	40.0	280.0	104.0	42.5	283.3	103.5	44.3	252.7	110.0	45.8	257.4	109.8	44.5	239.1	109.1	47.0
GREs (Govt. ownership of more than 50%)	138.6	104.4	16.2	143.2	110.0	15.3	133.4	109.9	15.2	139.9	113.8	15.6	128.2	109.5	15.4	134.7	112.7	15.3
Private Sector	706.6	948.3	156.8	716.7	955.1	159.9	730.3	958.7	160.0	735.2	966.4	163.6	746.0	976.8	164.1	756.3	990.0	166.5
Non-Banking Financial Institutions	34.3	21.6	4.1	24.9	22.4	4.9	25.8	21.8	4.5	34.6	21.5	4.6	26.4	21.0	4.6	27.9	22.3	4.6
Non-Resident Deposits	***114.8***	***89.9***	***8.8***	***123.7***	***90.9***	***9.0***	***113.8***	***89.9***	***10.0***	***140.2***	***93.2***	***9.9***	***136.5***	***91.2***	***9.3***	***141.8***	***97.2***	***10.0***
Capital & Reserves 4	221.2	257.2	41.1	221.7	260.3	40.8	224.2	263.1	41.3	226.8	265.6	42.3	228.8	271.0	42.6	231.1	276.0	43.4
Specific provisions & Interest in Suspense	33.2	51.7	13.1	33.3	50.2	13.2	33.2	49.7	13.3	33.2	44.6	13.9	33.5	44.5	14.0	33.0	44.5	14.3
General provisions	14.7	17.4	5.3	14.6	16.4	5.5	14.4	16.6	5.6	14.3	16.6	5.6	14.7	16.6	5.7	15.4	16.6	5.5
Lending to Stable Resources Ratio 5	***73.7%***	***71.7%***	***75.2%***	***74.1%***	***71.1%***	***75.4%***	***74.4%***	***70.1%***	***75.4%***	***73.4%***	***70.4%***	***75.4%***	***73.8%***	***70.1%***	***75.7%***	***73.9%***	***70.0%***	***75.0%***
Eligible Liquid Assets Ratio (ELAR) 6	***17.2%***	***26.0%***	***19.6%***	***15.1%***	***27.4%***	***17.9%***	***15.9%***	***26.9%***	***17.5%***	***16.8%***	***26.9%***	***19.0%***	***16.2%***	***27.5%***	***18.7%***	***16.9%***	***27.4%***	***19.0%***
Capital adequacy ratio - (Tier 1 + Tier 2) 7	***17.9%***	***18.9%***	***20.6%***							***17.2%***	***18.2%***	***18.5%***						
of which: Tier 1 Ratio	***16.2%***	***17.7%***	***19.1%***							***15.5%***	***17.1%***	***17.0%***						
Common Equity Tier 1(CET 1) Capital Ratio	***14.3%***	***16.2%***	***17.1%***							***13.7%***	***15.5%***	***16.0%***						
Banks Operating in the UAE (Including Wholesale Banks)																		
Number of Banks Operating from Each Emirate	***21.0***	***31.0***	***9.0***							***21.0***	***31.0***	***9.0***						
Share of Banks Operating from Each Emirate in Total Assets	***47.9%***	***44.2%***	***7.9%***							***47.6%***	***44.4%***	***8.0%***						

	التغير الشهري % / % Month -on-Month			التغير من ديسمبر الماضي حتى الآن % / % Year -to- Date			التغير السنوي% / % Year -on- Year			كافة البنوك All Banks: التغير الشهري % / % Month -on-Month	التغير من ديسمبر الماضي حتى الآن % / % Year -to- Date	التغير السنوي % / % Year -on-Year	
	ابوظبي AD	دبي DXB	الإمارات الأخرى OE	ابوظبي AD	دبي DXB	الإمارات الأخرى OE	ابوظبي AD	دبي DXB	الإمارات الأخرى OE				
1.Gross Bank Assets	***2.1%***	***1.0%***	***2.3%***	***2.4%***	***1.0%***	***1.3%***	***10.0%***	***10.2%***	***15.0%***	***1.6%***	***1.7%***	***10.5%***	**1. اجمالي اصول البنوك**
2.Gross Credit	***0.3%***	***1.3%***	***1.8%***	***0.7%***	***1.3%***	***2.1%***	***10.9%***	***7.3%***	***13.9%***	***0.9%***	***1.1%***	***9.5%***	**2. اجمالي الائتمان**
Domestic Credit	***-0.3%***	***0.2%***	***1.7%***	***-0.1%***	***-0.1%***	***2.0%***	***8.4%***	***1.3%***	***10.7%***	***0.1%***	***0.1%***	***5.3%***	الائتمان المحلي
Government	-1.3%	-3.0%	11.3%	-1.6%	-2.5%	11.3%	18.6%	-15.5%	24.9%	-1.4%	-1.3%	-1.1%	الحكومة
Public Sector (GREs - Govt. ownership of more than 50%)	-4.5%	0.3%	3.0%	-5.5%	-0.6%	-1.4%	1.2%	-7.4%	17.0%	-2.0%	-3.1%	-2.1%	القطاع العام (الحكومة. ملكية أكثر من 50%)
Private Sector	0.8%	0.6%	0.7%	1.3%	0.4%	1.6%	9.1%	7.3%	8.8%	0.7%	0.9%	8.3%	القطاع الخاص
Business & Industrial Sector Credit 1	1.1%	-0.5%	1.1%	1.1%	-1.6%	2.0%	4.0%	1.7%	7.9%	0.4%	0.1%	3.5%	القطاع التجاري والصناعي 1
Individual	0.3%	2.4%	-0.6%	1.7%	3.7%	0.4%	18.9%	17.4%	11.3%	1.2%	2.5%	17.5%	الأفراد
Non-Banking Financial Institutions	2.9%	8.8%	16.3%	5.7%	-7.5%	2.6%	-2.7%	-36.2%	34.2%	5.2%	1.6%	-11.0%	المؤسسات المالية غير المصرفية
Foreign Credit 2	***2.8%***	***8.1%***	***3.6%***	***4.7%***	***9.8%***	***3.6%***	***23.8%***	***56.8%***	***90.4%***	***5.1%***	***6.8%***	***38.2%***	الائتمان لغير المقيمين 2
of which: Loans & Advances to Non-Residents in AED	2.9%	31.6%	-4.7%	3.7%	33.6%	-4.7%	20.0%	73.7%	-4.7%	18.2%	19.0%	45.3%	منها: القروض والسلف لغير المقيمين بالدرهم
3.Total Investments by Banks 3	***1.3%***	***3.2%***	***1.9%***	***2.6%***	***3.5%***	***4.7%***	***19.5%***	***12.2%***	***15.7%***	***2.1%***	***3.1%***	***16.2%***	**3. اجمالي الاستثمارات من قبل البنوك 3**
Debt securities	1.7%	6.3%	1.8%	4.1%	12.0%	5.5%	27.3%	28.4%	30.4%	2.7%	5.9%	27.8%	الأوراق المالية التي تمثل ديون على الغير (سندات الدين)
Equities	-2.9%	2.6%	1.4%	-7.3%	13.5%	5.4%	25.7%	-23.1%	29.3%	-1.5%	-3.1%	19.1%	الأسهم
Held to maturity securities	1.0%	2.6%	2.1%	0.7%	0.4%	4.3%	5.4%	7.7%	6.9%	2.0%	0.9%	6.8%	سندات محفوظة حتى تاريخ الاستحقاق
Other Investments	2.1%	-0.1%	-0.6%	3.2%	2.9%	0.0%	25.0%	9.3%	-0.6%	0.6%	2.9%	13.9%	استثمارات أخرى
4.Bank Deposits	***0.4%***	***1.8%***	***2.3%***	***-0.2%***	***2.0%***	***1.7%***	***7.4%***	***12.2%***	***14.7%***	***1.2%***	***1.0%***	***10.2%***	**4.ودائع مصرفية**
Resident Deposits	***0.0%***	***1.4%***	***2.1%***	***-0.4%***	***1.8%***	***1.6%***	***6.5%***	***11.4%***	***13.5%***	***0.8%***	***0.8%***	***9.4%***	ودائع المقيمين
Government Sector	-7.1%	-0.6%	5.6%	-5.4%	-0.8%	2.6%	-13.9%	25.3%	13.5%	-4.0%	-3.3%	-2.7%	القطاع الحكومي
GREs (Govt. ownership of more than 50%)	5.1%	2.9%	-0.4%	-3.7%	-1.0%	-1.9%	-11.8%	8.5%	24.7%	3.8%	-2.4%	-2.3%	القطاع العام (الحكومة. ملكية أكثر من 50%)
Private Sector	1.4%	1.35%	1.4%	2.9%	2.4%	1.7%	19.3%	10.4%	12.3%	1.4%	2.5%	13.9%	القطاع الخاص
Non-Banking Financial Institutions	5.6%	6.1%	1.0%	-19.4%	3.5%	1.1%	22.8%	13.1%	25.5%	5.6%	-9.7%	18.9%	المؤسسات المالية غير المصرفية
Non-Resident Deposits	***3.9%***	***6.6%***	***8.0%***	***1.1%***	***4.3%***	***1.9%***	***15.6%***	***24.0%***	***52.2%***	***5.1%***	***2.4%***	***19.9%***	ودائع غير المقيمين
Capital & Reserves 4	1.0%	1.9%	1.8%	1.9%	3.9%	2.5%	6.5%	12.0%	13.8%	1.5%	3.0%	9.8%	**رأس المال والاحتياطيات 4**
Specific provisions & Interest in Suspense	-1.4%	0.1%	2.1%	-0.5%	-0.2%	2.8%	-8.5%	-19.9%	17.1%	-0.2%	0.1%	-11.6%	**مخصصات خاصة وفوائد معلقة**
General provisions	4.8%	0.0%	-3.6%	7.7%	0.0%	-1.8%	11.7%	-13.6%	12.2%	1.6%	2.7%	-1.1%	**مخصصات عامة**
Lending to Stable Resources Ratio 5	***0.2%***	***-0.2%***	***-1.0%***	***0.7%***	***-0.7%***	***-0.6%***	***2.2%***	***-1.6%***	***0.5%***	***-0.1%***	***0.0%***	***0.3%***	**نسبة القروض إلى الموارد المستقرة 5**
Eligible Liquid Assets Ratio (ELAR) 6	***4.0%***	***-0.3%***	***1.5%***	***0.5%***	***1.8%***	***-0.2%***	***11.8%***	***2.2%***	***0.3%***	***1.2%***	***1.1%***	***5.5%***	**نسبة الأصول السائلة 6**
Capital adequacy ratio - (Tier 1 + Tier 2) 7													**نسبة كفاية رأس المال - (الشق1 + الشق2) 7**
of which: Tier 1 Ratio													**منها: نسبة الشق1**
Common Equity Tier 1(CET 1) Capital Ratio													**نسبة رأس المال للشق 1 المشترك (CET1)**
Banks Operating in the UAE (Including Wholesale Banks)													**البنوك العاملة في الإمارات (بما في ذلك بنوك الأعمال)**
Number of Banks Operating from Each Emirate													**عدد البنوك العاملة من كل إمارة**
Share of Banks Operating from Each Emirate in Total Assets													**حصة البنوك العاملة من كل إمارة في إجمالي الأصول**

* 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

**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 Excludes Bank's Deposit with Central Bank in the forms of Certificate of Deposits & Monetary Bills.

4 Excluding subordinated borrowings/deposits but including current year profit.

5 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)

6 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)

7 Capital Adequacy Ratio (Tier 1 + Tier 2 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.

* يتم توزيع البيانات على أساس الإمارة المعنية حيث يوجد المكتب الرئيسي للبنوك في الإمارات العربية المتحدة أي. إذا كان للبنك عمليات في جميع الإمارات السبع للإمارات العربية المتحدة ولكن يوجد المكتب الرئيسي في أبو ظبي ، فسيتم تخصيص البيانات الكاملة لهذا البنك لإمارة أبوظبي. نعني بالإمارات الأخرى: الشارقة، رأس الخيمة، الفجيرة، عجمان وأم القيوين

**بيانات أولية قابلة للتعديل

1 تشمل إقراض (المقيمين): الأوراق التجارية المخفضة وشركات التأمين

2 تشمل إقراض (غير المقيمين): المؤسسات المالية غير المصرفية الأوراق التجارية المخفضة والقروض والسلف {(القطاع الحكومي والعام، القطاع الخاص (الشركات والأفراد)} بالعملات المحلية والأجنبية

3 لا تتضمن ودائع البنوك لدى المصرف المركزي في شكل شهادات الايداع والاذونات النقدية

4 لا تشمل القروض/الودائع الثانوية لكنها تتضمن ارباح السنة الحالية

5 نسبة القروض إلى الموارد المستقرة = نسبة إجمالي السلف (صافي الإقراض + صافي الضمانات المالية وخطابات الاعتماد المعززة + إيداعات ما بين المصارف لفترة أكثر من 3 شهور)، إلى حاصل جمع (صافي الأموال الرأسمالية الحرة + إجمالي المصادر المستقرة الأخرى).

6 نسبة الأصول السائلة المؤهلة = (تتضمن النقد في الصندوق والأصول السائلة لدى المصرف المركزي والسندات / الصكوك المؤهلة كما هو منصوص عليه في المادة 33/2015 ومبادئ بازل ولا تتضمن الإقراض بين البنوك) إلى إجمالي الخصوم ***

*** إجمالي الخصوم = إجمالي الأصول في الميزانية العمومية – (رأس المال والاحتياطيات + جميع المخصصات باستثناء مخصصات مستحقات الموظفين+ إعادة التمويل+ القروض/الودائع الثانوية)

7 يتم احتساب نسبة كفاية رأس المال (نسبة الشق 1 + الشق 2) ونسبة الشق 1 ونسبة الشق 1 المشترك CET1 للفترة التي تبدأ من ديسمبر 2017 وفقا لمبادئ بازل 3 التوجيهية الصادرة في تعميم المصرف المركزي رقم 52/2017.