

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

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

	2014		2015		2016		2017				2018						% Month-on-Month	% Year-to-Date	% Year-on-Year	% Month-on-Month	% Year-to-Date	% Year-on-Year				
	Dec		Dec		Dec		Feb		Dec **		Jan		Feb ***		CB	IB							CB	IB	CB	IB
	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB												
<b>1. Gross Bank Assets</b>	<b>1,883.8</b>	<b>403.9</b>	<b>1,994.7</b>	<b>464.2</b>	<b>2,087.0</b>	<b>505.5</b>	<b>2,092.3</b>	<b>512.4</b>	<b>2,143.6</b>	<b>550.2</b>	<b>2,148.1</b>	<b>540.0</b>	<b>2,163.4</b>	<b>543.6</b>	<b>0.7%</b>	<b>0.7%</b>	<b>0.9%</b>	<b>-1.2%</b>	<b>3.4%</b>	<b>6.1%</b>	<b>0.7%</b>	<b>0.5%</b>	<b>3.9%</b>			
<b>2. Gross Credit</b>	<b>1,096.3</b>	<b>264.6</b>	<b>1,159.4</b>	<b>306.4</b>	<b>1,218.5</b>	<b>335.2</b>	<b>1,222.9</b>	<b>341.1</b>	<b>1,226.3</b>	<b>354.0</b>	<b>1,234.1</b>	<b>353.8</b>	<b>1,242.4</b>	<b>354.0</b>	<b>0.7%</b>	<b>0.1%</b>	<b>1.3%</b>	<b>0.0%</b>	<b>1.6%</b>	<b>3.8%</b>	<b>0.5%</b>	<b>1.0%</b>	<b>2.1%</b>			
Domestic Credit	1,007.4	253.1	1,067.7	294.2	1,115.1	318.2	1,115.9	323.2	1,123.1	329.6	1,128.5	330.6	1,134.2	330.5	0.5%	0.0%	1.0%	0.3%	1.6%	2.3%	0.4%	0.8%	1.8%			
Government	143.4	9.7	156.9	9.7	163.1	9.3	163.3	9.6	163.5	11.9	166.1	11.9	168.4	12.0	1.4%	0.8%	3.0%	0.8%	3.1%	25.0%	1.3%	2.9%	4.3%			
Public Sector (GREs)	140.8	25.4	142.7	28.7	153.5	33.9	155.2	33.8	139.3	33.0	139.1	33.1	137.7	32.9	-1.0%	-0.6%	-1.1%	-0.3%	-11.3%	-2.7%	-0.9%	-1.0%	-9.7%			
Private Sector	710.3	211.5	747.6	251.6	782.6	271.9	781.1	275.8	805.6	280.8	807.2	281.8	811.6	281.8	0.5%	0.0%	0.7%	0.4%	3.9%	2.2%	0.4%	0.6%	3.5%			
Business & Industrial Sector Credit <sup>1</sup>	525.7	113.5	548.7	139.1	580.6	147.8	578.1	150.5	596.8	152.1	598.8	152.9	603.2	153.1	0.7%	0.1%	1.1%	0.7%	4.3%	1.7%	0.6%	1.0%	3.8%			
Individual	184.6	98.0	198.9	112.5	202.0	124.1	203.0	125.3	208.8	128.7	208.4	128.9	208.4	128.7	0.0%	-0.2%	-0.2%	0.0%	2.7%	2.7%	-0.1%	-0.1%	2.7%			
Non-Banking Financial Institutions	12.9	6.5	20.5	4.2	15.9	3.1	16.3	4.0	14.7	3.9	16.1	3.8	16.5	3.8	2.5%	0.0%	12.2%	-2.6%	1.2%	-5.0%	2.0%	9.1%	0.0%			
Foreign Credit <sup>2</sup>	88.9	11.5	91.7	12.2	103.4	17.0	107.0	17.9	103.2	24.4	105.6	23.2	108.2	23.5	2.5%	1.3%	4.8%	-3.7%	1.1%	31.3%	2.3%	3.2%	5.4%			
of which: Loans & Advances to Non-Residents in AED	7.9	2.3	7.4	1.8	11.6	3.0	12.0	3.0	11.6	4.0	12.0	4.0	11.9	4.0	-0.8%	0.0%	2.6%	0.0%	-0.8%	33.3%	-0.6%	1.9%	6.0%			
<b>3. Total Investments by Banks</b>	<b>186.9</b>	<b>41.1</b>	<b>201.0</b>	<b>49.1</b>	<b>230.3</b>	<b>58.6</b>	<b>237.0</b>	<b>59.5</b>	<b>249.7</b>	<b>61.4</b>	<b>254.8</b>	<b>61.5</b>	<b>251.0</b>	<b>62.5</b>	<b>-1.5%</b>	<b>1.6%</b>	<b>0.5%</b>	<b>1.8%</b>	<b>5.9%</b>	<b>5.0%</b>	<b>-0.9%</b>	<b>0.8%</b>	<b>5.7%</b>			
Debt securities	136.0	3.7	142.6	3.4	179.4	6.7	185.1	6.3	198.7	7.5	198.1	8.0	193.9	8.4	-2.1%	5.0%	-2.4%	12.0%	4.8%	33.3%	-1.8%	-1.9%	5.7%			
Equities	10.2	3.8	9.2	4.3	7.7	4.4	7.9	4.4	6.8	4.5	6.4	4.6	6.8	4.1	6.3%	-10.9%	0.0%	-8.9%	-13.9%	-6.8%	-0.9%	-3.5%	-11.4%			
Held to maturity securities	21.7	25.5	29.2	33.0	21.7	38.7	21.9	39.9	22.4	40.1	28.2	39.6	28.2	41.1	0.0%	3.8%	25.9%	2.5%	28.8%	3.0%	2.2%	10.9%	12.1%			
Other Investments	19.0	8.1	20.0	8.4	21.5	8.8	22.1	8.9	21.8	9.3	22.1	9.3	22.1	8.9	0.0%	-4.3%	1.4%	-4.3%	0.0%	0.0%	-1.3%	-0.3%	0.0%			
<b>4. Bank Deposits</b>	<b>1,136.6</b>	<b>284.7</b>	<b>1,139.4</b>	<b>332.2</b>	<b>1,214.3</b>	<b>348.6</b>	<b>1,221.8</b>	<b>359.6</b>	<b>1,243.5</b>	<b>383.8</b>	<b>1,237.3</b>	<b>384.2</b>	<b>1,235.0</b>	<b>385.1</b>	<b>-0.2%</b>	<b>0.2%</b>	<b>-0.7%</b>	<b>0.3%</b>	<b>1.1%</b>	<b>7.1%</b>	<b>-0.1%</b>	<b>-0.4%</b>	<b>2.4%</b>			
Resident Deposits	989.5	277.8	974.6	325.5	1,024.7	339.2	1,039.7	350.0	1,064.6	371.0	1,061.7	368.8	1,064.3	368.1	0.2%	-0.2%	0.0%	-0.8%	2.4%	5.2%	0.1%	-0.2%	3.1%			
Government Sector	149.0	39.8	106.9	50.5	143.1	43.7	151.3	47.8	159.0	53.0	151.1	54.1	149.7	52.9	-0.9%	-2.2%	-5.8%	-0.2%	-1.1%	10.7%	-1.3%	-4.4%	1.8%			
GREs (Govt. ownership of more than 50%)	134.7	38.6	135.7	55.1	120.0	48.4	126.5	49.6	132.8	58.7	140.8	54.1	143.0	53.7	1.6%	-0.7%	7.7%	-8.5%	13.0%	8.3%	0.9%	2.7%	11.7%			
Private Sector	675.9	192.9	709.3	214.5	737.6	242.9	739.0	247.3	749.5	251.5	743.5	254.5	749.9	252.8	0.9%	-0.7%	0.1%	0.5%	1.5%	2.2%	0.5%	0.2%	1.7%			
Non-Banking Financial Institutions	29.9	6.5	22.7	5.4	24.0	4.2	22.9	5.3	23.3	7.8	26.3	6.1	21.7	8.7	-17.5%	42.6%	-6.9%	11.5%	-5.2%	64.2%	-6.2%	-2.3%	7.8%			
Non-Resident Deposits	147.1	6.9	164.8	6.7	189.6	9.4	182.1	9.6	178.9	12.8	175.6	15.4	170.7	17.0	-2.8%	10.4%	-4.6%	32.8%	-6.3%	77.1%	-1.7%	-2.1%	-2.1%			
<b>Capital &amp; Reserves <sup>3</sup></b>	<b>228.6</b>	<b>39.4</b>	<b>244.1</b>	<b>42.2</b>	<b>258.4</b>	<b>49.4</b>	<b>262.5</b>	<b>48.4</b>	<b>283.7</b>	<b>53.6</b>	<b>285.0</b>	<b>54.1</b>	<b>285.0</b>	<b>51.7</b>	<b>0.0%</b>	<b>-4.4%</b>	<b>0.5%</b>	<b>-3.5%</b>	<b>8.6%</b>	<b>6.8%</b>	<b>-0.7%</b>	<b>-0.2%</b>	<b>8.3%</b>			
<b>Specific provisions &amp; Interest in Suspense</b>	<b>54.7</b>	<b>16.9</b>	<b>54.6</b>	<b>17.8</b>	<b>59.3</b>	<b>19.7</b>	<b>59.9</b>	<b>20.2</b>	<b>63.5</b>	<b>16.2</b>	<b>64.0</b>	<b>16.2</b>	<b>68.2</b>	<b>16.4</b>	<b>6.6%</b>	<b>1.2%</b>	<b>7.4%</b>	<b>1.2%</b>	<b>13.9%</b>	<b>-18.8%</b>	<b>5.5%</b>	<b>6.1%</b>	<b>5.6%</b>			
<b>General provisions</b>	<b>20.0</b>	<b>4.1</b>	<b>21.9</b>	<b>4.6</b>	<b>23.4</b>	<b>5.2</b>	<b>23.5</b>	<b>5.3</b>	<b>24.4</b>	<b>5.3</b>	<b>25.6</b>	<b>5.8</b>	<b>25.8</b>	<b>5.7</b>	<b>0.8%</b>	<b>-1.7%</b>	<b>5.7%</b>	<b>7.5%</b>	<b>9.8%</b>	<b>7.5%</b>	<b>0.3%</b>	<b>6.1%</b>	<b>9.4%</b>			
<b>Lending to Stable Resources Ratio <sup>4</sup></b>	<b>85.1%</b>	<b>85.8%</b>	<b>87.3%</b>	<b>86.1%</b>	<b>86.1%</b>	<b>86.7%</b>	<b>84.9%</b>	<b>84.7%</b>	<b>84.9%</b>	<b>83.1%</b>	<b>85.0%</b>	<b>83.1%</b>	<b>85.6%</b>	<b>82.4%</b>	<b>0.7%</b>	<b>-0.8%</b>	<b>0.8%</b>	<b>-0.8%</b>	<b>0.8%</b>	<b>-2.7%</b>	<b>0.4%</b>	<b>0.5%</b>	<b>0.1%</b>			
<b>Eligible Liquid Assets Ratio (ELAR) <sup>5</sup></b>	<b>15.4%</b>	<b>17.0%</b>	<b>17.5%</b>	<b>17.0%</b>	<b>16.0%</b>	<b>16.8%</b>	<b>15.7%</b>	<b>17.3%</b>	<b>17.7%</b>	<b>20.0%</b>	<b>16.8%</b>	<b>19.5%</b>	<b>16.6%</b>	<b>19.8%</b>	<b>-1.2%</b>	<b>1.5%</b>	<b>-6.2%</b>	<b>-1.0%</b>	<b>5.7%</b>	<b>14.5%</b>	<b>-0.6%</b>	<b>-3.8%</b>	<b>10.0%</b>			
<b>Capital adequacy ratio - ( Tier 1 + Tier 2 )</b>	<b>18.6%</b>	<b>15.8%</b>	<b>18.9%</b>	<b>15.6%</b>	<b>19.3%</b>	<b>17.1%</b>			<b>18.9%</b>	<b>17.3%</b>																
<b>    of which: Tier 1</b>	<b>16.5%</b>	<b>15.0%</b>	<b>16.9%</b>	<b>14.9%</b>	<b>17.4%</b>	<b>16.5%</b>			<b>17.2%</b>	<b>16.6%</b>																

\* Data consists of 52 Conventional Banks & 8 Islamic Banks

\*\* Revised to account for Year End Amendments

\*\*\* Preliminary data, subject to revision

<sup>1</sup> Includes lending to (Resident): Trade Bills Discounted and Insurance Companies

<sup>2</sup> 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

<sup>3</sup> Excluding subordinated borrowings/deposits but including current year profit.

<sup>4</sup> 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)

<sup>5</sup> 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 Assets \*\*\*\*

\*\*\*\* Total Assets = Balance Sheet Total Assets - (Capital & Reserves + All Provisions except Staff Benefit Provisions + Refinancing + Subordinated Borrowing/Deposits)