

UAE Banking Indicators - National Banks ( NB ) & Foreign Banks ( FB ) *																				
(End of month, figures in billions of Dirhams unless otherwise indicated)																				
	2014		2015		2016		2017				2018				% Month-on-Month	% Year-on-Year	% Month-on-Month	% Year-on-Year		
	Dec		Dec		Dec		Jan		Dec **		Jan **		% Month-on-Month						% Year-on-Year	
	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB					All Banks	
<b>1. Gross Bank Assets <sup>1</sup></b>	<b>1,874.9</b>	<b>412.8</b>	<b>2069.5</b>	<b>389.4</b>	<b>2217.2</b>	<b>375.3</b>	<b>2211.6</b>	<b>377.1</b>	<b>2333.9</b>	<b>361.1</b>	<b>2327.9</b>	<b>360.2</b>	<b>-0.3%</b>	<b>-0.2%</b>	<b>5.3%</b>	<b>-4.5%</b>	<b>-0.3%</b>	<b>3.8%</b>		
<b>2. Gross Credit <sup>1</sup></b>	<b>1,145.1</b>	<b>215.8</b>	<b>1,256.4</b>	<b>209.4</b>	<b>1,357.5</b>	<b>196.2</b>	<b>1,363.3</b>	<b>192.8</b>	<b>1,391.6</b>	<b>189.2</b>	<b>1,398.1</b>	<b>189.8</b>	<b>0.5%</b>	<b>0.3%</b>	<b>2.6%</b>	<b>-1.6%</b>	<b>0.5%</b>	<b>2.0%</b>		
Domestic Credit <sup>1</sup>	1,070.2	190.3	1,173.4	188.5	1,260.1	173.2	1,263.0	169.7	1,290.0	163.4	1,295.4	163.7	0.4%	0.2%	2.6%	-3.5%	0.4%	1.8%		
Government	145.7	7.4	158.9	7.7	166.4	6.0	167.6	5.3	170.1	5.3	172.2	5.8	1.2%	9.4%	2.7%	9.4%	1.5%	2.9%		
Public Sector (GREs)	131.7	34.5	139.6	31.8	159.6	27.8	158.3	27.1	154.5	19.7	152.4	19.8	-1.4%	0.5%	-3.7%	-26.9%	-1.1%	-7.1%		
Private Sector <sup>1</sup>	774.9	146.9	851.0	148.2	917.0	137.5	918.8	136.4	947.4	137.8	951.5	137.5	0.4%	-0.2%	3.6%	0.8%	0.4%	3.2%		
Business & Industrial Sector Credit <sup>2</sup>	529.1	110.1	575.2	112.6	623.8	104.6	624.0	103.6	642.3	105.3	646.5	105.2	0.7%	-0.1%	3.6%	1.5%	0.6%	3.3%		
Individual <sup>1</sup>	245.8	36.8	275.8	35.6	293.2	32.9	294.8	32.8	305.1	32.5	305.0	32.3	0.0%	-0.6%	3.5%	-1.5%	-0.1%	3.0%		
Non-Banking Financial Institutions	17.9	1.5	23.9	0.8	17.1	1.9	18.3	0.9	18.0	0.6	19.3	0.6	7.2%	0.0%	5.5%	-33.3%	7.0%	3.6%		
Foreign Credit <sup>3</sup>	74.9	25.5	83.0	20.9	97.4	23.0	100.3	23.1	101.6	25.8	102.7	26.1	1.1%	1.2%	2.4%	13.0%	1.1%	4.4%		
of which: Loans & Advances to Non-Residents in AED	8.6	1.6	7.4	1.8	12.4	2.2	12.8	2.3	12.7	2.9	13.1	2.9	3.1%	0.0%	2.3%	26.1%	2.6%	6.0%		
<b>3. Total Investments by Banks</b>	<b>215.6</b>	<b>12.4</b>	<b>227.4</b>	<b>22.7</b>	<b>267.3</b>	<b>21.6</b>	<b>272.0</b>	<b>20.1</b>	<b>290.7</b>	<b>21.0</b>	<b>291.4</b>	<b>24.9</b>	<b>0.2%</b>	<b>18.6%</b>	<b>7.1%</b>	<b>23.9%</b>	<b>1.5%</b>	<b>8.3%</b>		
Debt securities	129.5	10.2	126.9	19.1	166.9	19.2	171.5	17.8	188.3	18.5	183.8	22.3	-2.4%	20.5%	7.2%	25.3%	-0.3%	8.9%		
Equities	14.0	0.0	13.5	0.0	12.1	0.0	12.2	0.0	11.3	0.0	11.0	0.0	-2.7%	0.0%	-9.8%	0.0%	-2.7%	-9.8%		
Held to maturity securities	45.0	2.2	58.9	3.3	58.0	2.4	57.8	2.3	60.0	2.5	65.2	2.6	8.7%	4.0%	12.8%	13.0%	8.5%	12.8%		
Other Investments	27.1	0.0	28.1	0.3	30.3	0.0	30.5	0.0	31.1	0.0	31.4	0.0	1.0%	0.0%	3.0%	0.0%	1.0%	3.0%		
<b>4. Bank Deposits</b>	<b>1186.3</b>	<b>235.0</b>	<b>1250.4</b>	<b>221.2</b>	<b>1351.7</b>	<b>211.2</b>	<b>1351.1</b>	<b>210.8</b>	<b>1419.9</b>	<b>207.4</b>	<b>1416.6</b>	<b>204.9</b>	<b>-0.2%</b>	<b>-1.2%</b>	<b>4.8%</b>	<b>-2.8%</b>	<b>-0.4%</b>	<b>3.8%</b>		
Resident Deposits	1077.7	189.6	1121.7	178.4	1191.6	172.3	1188.9	176.1	1261.4	174.3	1259.0	171.5	-0.2%	-1.6%	5.9%	-2.6%	-0.4%	4.8%		
Government Sector	187.0	1.8	155.6	1.8	185.5	1.3	184.4	1.3	210.1	1.9	203.3	1.9	-3.2%	0.0%	10.2%	46.2%	-3.2%	10.5%		
GREs (Govt. ownership of more than 50%)	162.3	11.0	181.5	9.3	161.0	7.4	162.6	9.5	182.7	9.2	185.5	9.4	1.5%	2.2%	14.1%	-1.1%	1.6%	13.2%		
Private Sector	698.3	170.5	760.9	162.9	822.8	157.7	819.9	159.5	842.6	158.1	843.3	154.7	0.1%	-2.2%	2.9%	-3.0%	-0.3%	1.9%		
Non-Banking Financial Institutions	30.1	6.3	23.7	4.4	22.3	5.9	22.0	5.8	26.0	5.1	26.9	5.5	3.5%	7.8%	22.3%	-5.2%	4.2%	16.5%		
Non-Resident Deposits	108.6	45.4	128.7	42.8	160.1	38.9	162.2	34.7	158.5	33.1	157.6	33.4	-0.6%	0.9%	-2.8%	-3.7%	-0.3%	-3.0%		
<b>Capital &amp; Reserves <sup>4</sup></b>	<b>222.8</b>	<b>45.2</b>	<b>238.9</b>	<b>47.4</b>	<b>257.8</b>	<b>50.0</b>	<b>259.9</b>	<b>50.5</b>	<b>287.8</b>	<b>49.9</b>	<b>289.6</b>	<b>49.5</b>	<b>0.6%</b>	<b>-0.8%</b>	<b>11.4%</b>	<b>-2.0%</b>	<b>0.4%</b>	<b>9.2%</b>		
<b>Specific provisions &amp; Interest in Suspense</b>	<b>58.3</b>	<b>13.3</b>	<b>55.7</b>	<b>16.7</b>	<b>59.4</b>	<b>19.6</b>	<b>59.9</b>	<b>19.6</b>	<b>57.0</b>	<b>21.7</b>	<b>57.2</b>	<b>23.0</b>	<b>0.4%</b>	<b>6.0%</b>	<b>-4.5%</b>	<b>17.3%</b>	<b>1.9%</b>	<b>0.9%</b>		
<b>General provisions</b>	<b>21.1</b>	<b>3.0</b>	<b>22.7</b>	<b>3.8</b>	<b>24.9</b>	<b>3.7</b>	<b>24.9</b>	<b>3.9</b>	<b>26.2</b>	<b>3.7</b>	<b>27.7</b>	<b>3.7</b>	<b>5.7%</b>	<b>0.0%</b>	<b>11.2%</b>	<b>-5.1%</b>	<b>5.0%</b>	<b>9.0%</b>		
<b>Lending to Stable Resources Ratio <sup>5</sup></b>	<b>86.5%</b>	<b>78.8%</b>	<b>88.6%</b>	<b>78.6%</b>	<b>88.1%</b>	<b>74.8%</b>	<b>88.3%</b>	<b>73.7%</b>	<b>86.1%</b>	<b>74.8%</b>	<b>86.1%</b>	<b>74.8%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>-2.5%</b>	<b>1.5%</b>	<b>0.0%</b>	<b>-1.9%</b>		
<b>Eligible Liquid Assets Ratio (ELAR) <sup>6</sup></b>	<b>14.3%</b>	<b>21.6%</b>	<b>16.5%</b>	<b>22.2%</b>	<b>14.9%</b>	<b>24.3%</b>	<b>13.9%</b>	<b>24.2%</b>	<b>17.1%</b>	<b>26.2%</b>	<b>16.7%</b>	<b>24.3%</b>	<b>-2.3%</b>	<b>-7.3%</b>	<b>20.1%</b>	<b>0.4%</b>	<b>-2.7%</b>	<b>15.7%</b>		
<b>Capital adequacy ratio - ( Tier 1 + Tier 2 )</b>	<b>18.1%</b>	<b>18.0%</b>	<b>18.0%</b>	<b>20.2%</b>	<b>18.5%</b>	<b>21.4%</b>			<b>18.7%</b>	<b>21.0%</b>										
<b>of which: Tier 1</b>	<b>16.4%</b>	<b>15.1%</b>	<b>16.5%</b>	<b>17.1%</b>	<b>17.1%</b>	<b>18.6%</b>			<b>17.2%</b>	<b>18.8%</b>										

\* Data consists of 22 National Banks & 37 Foreign Banks

\*\* Preliminary data, subject to revision

<sup>1</sup> Revised backwards starting Dec 2013 to reflect the effect of accounting adjustments made by banks to set-off the amount of government refinancing against related Housing Mortgage Loans which have been taken off effective August 2017

<sup>2</sup> Includes lending to (Resident): Trade Bills Discounted and Insurance Companies

<sup>3</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>4</sup> Excluding subordinated borrowings/deposits but including current year profit.

<sup>5</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>6</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)