

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 -to- Date	% Year -on- Year	% Month -on- Month	% Year -to- Date	% Year -on- Year	
	Dec		Dec		Dec		Mar		Dec		Feb		Mar **										
	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB							NB
1. Gross Bank Assets	1,874.9	412.8	2069.5	389.4	2217.2	375.3	2244.9	381.6	2333.4	360.4	2340.3	366.7	2355.4	362.9	0.6%	-1.0%	0.9%	0.7%	4.9%	-4.9%	0.4%	0.9%	3.5%
2. Gross Credit	1,145.1	215.8	1,256.4	209.4	1,357.5	196.2	1,378.8	196.6	1,391.3	189.0	1,403.2	193.2	1,412.3	195.8	0.6%	1.3%	1.5%	3.6%	2.4%	-0.4%	0.7%	1.8%	2.1%
Domestic Credit	1,070.2	190.3	1,173.4	188.5	1,260.1	173.2	1,276.9	173.7	1,289.6	163.1	1,299.3	165.4	1,306.6	166.2	0.6%	0.5%	1.3%	1.9%	2.3%	-4.3%	0.6%	1.4%	1.5%
Government	145.7	7.4	158.9	7.7	166.4	6.0	172.0	4.8	170.1	5.3	173.8	6.6	174.8	6.3	0.6%	-4.5%	2.8%	18.9%	1.6%	31.3%	0.4%	3.2%	2.4%
Public Sector (GREs)	131.7	34.5	139.6	31.8	159.6	27.8	166.7	28.1	152.5	19.8	150.7	19.9	149.7	20.5	-0.7%	3.0%	-1.8%	3.5%	-10.2%	-27.0%	-0.2%	-1.2%	-12.6%
Private Sector	774.9	146.9	851.0	148.2	917.0	137.5	920.4	138.5	949.0	137.4	955.3	138.1	962.1	138.6	0.7%	0.4%	1.4%	0.9%	4.5%	0.1%	0.7%	1.3%	3.9%
Business & Industrial Sector Credit ¹	529.1	110.1	575.2	112.6	623.8	104.6	625.2	106.2	644.0	104.9	650.5	105.8	657.6	106.6	1.1%	0.8%	2.1%	1.6%	5.2%	0.4%	1.0%	2.0%	4.5%
Individual	245.8	36.8	275.8	35.6	293.2	32.9	295.2	32.3	305.0	32.5	304.8	32.3	304.5	32.0	-0.1%	-0.9%	-0.2%	-1.5%	3.2%	-0.9%	-0.2%	-0.3%	2.7%
Non-Banking Financial Institutions	17.9	1.5	23.9	0.8	17.1	1.9	17.8	2.3	18.0	0.6	19.5	0.8	20.0	0.8	2.6%	0.0%	11.1%	33.3%	12.4%	-65.2%	2.5%	11.8%	3.5%
Foreign Credit ²	74.9	25.5	83.0	20.9	97.4	23.0	101.9	22.9	101.7	25.9	103.9	27.8	105.7	29.6	1.7%	6.5%	3.9%	14.3%	3.7%	29.3%	2.7%	6.0%	8.4%
of which: Loans & Advances to Non-Residents in AED	8.6	1.6	7.4	1.8	12.4	2.2	13.1	2.1	12.7	2.9	13.0	2.9	13.0	2.8	0.0%	-3.4%	2.4%	-3.4%	-0.8%	33.3%	-0.6%	1.3%	3.9%
3. Total Investments by Banks	215.6	12.4	227.4	22.7	267.3	21.6	266.8	22.1	290.7	20.4	290.7	22.8	296.9	22.1	2.1%	-3.1%	2.1%	8.3%	11.3%	0.0%	1.8%	2.5%	10.4%
Debt securities	129.5	10.2	126.9	19.1	166.9	19.2	163.9	19.7	188.3	17.9	182.2	20.1	185.5	19.5	1.8%	-3.0%	-1.5%	8.9%	13.2%	-1.0%	1.3%	-0.6%	11.7%
Equities	14.0	0.0	13.5	0.0	12.1	0.0	12.2	0.0	11.3	0.0	10.9	0.0	12.2	0.0	11.9%	0.0%	8.0%	0.0%	0.0%	0.0%	11.9%	8.0%	0.0%
Held to maturity securities	45.0	2.2	58.9	3.3	58.0	2.4	60.0	2.4	60.0	2.5	66.6	2.7	68.2	2.6	2.4%	-3.7%	13.7%	4.0%	13.7%	8.3%	2.2%	13.3%	13.5%
Other Investments	27.1	0.0	28.1	0.3	30.3	0.0	30.7	0.0	31.1	0.0	31.0	0.0	31.0	0.0	0.0%	0.0%	-0.3%	0.0%	1.0%	0.0%	0.0%	-0.3%	1.0%
4. Bank Deposits	1186.3	235.0	1250.4	221.2	1351.7	211.2	1393.0	209.0	1419.9	207.4	1417.0	203.1	1457.7	204.7	2.9%	0.8%	2.7%	-1.3%	4.6%	-2.1%	2.6%	2.2%	3.8%
Resident Deposits	1077.7	189.6	1121.7	178.4	1191.6	172.3	1237.0	176.0	1261.4	174.2	1262.2	170.2	1302.1	170.8	3.2%	0.4%	3.2%	-2.0%	5.3%	-3.0%	2.8%	2.6%	4.2%
Government Sector	187.0	1.8	155.6	1.8	185.5	1.3	192.3	1.7	210.1	1.9	200.7	1.9	230.4	2.8	14.8%	47.4%	9.7%	47.4%	19.8%	64.7%	15.1%	10.0%	20.2%
GREs (Govt. ownership of more than 50%)	162.3	11.0	181.5	9.3	161.0	7.4	183.1	8.9	182.4	9.1	187.2	9.5	193.4	7.9	3.3%	-16.8%	6.0%	-13.2%	5.6%	-11.2%	2.3%	5.1%	4.8%
Private Sector	698.3	170.5	760.9	162.9	822.8	157.7	838.8	159.5	842.9	158.1	849.3	153.4	853.2	154.5	0.5%	0.7%	1.2%	-2.3%	1.7%	-3.1%	0.5%	0.7%	0.9%
Non-Banking Financial Institutions	30.1	6.3	23.7	4.4	22.3	5.9	22.8	5.9	26.0	5.1	25.0	5.4	25.1	5.6	0.4%	3.7%	-3.5%	9.8%	10.1%	-5.1%	1.0%	-1.3%	7.0%
Non-Resident Deposits	108.6	45.4	128.7	42.8	160.1	38.9	156.0	33.0	158.5	33.2	154.8	32.9	155.6	33.9	0.5%	3.0%	-1.8%	2.1%	-0.3%	2.7%	1.0%	-1.1%	0.3%
Capital & Reserves ³	222.8	45.2	238.9	47.4	257.8	50.0	249.5	48.8	287.6	49.7	286.4	50.3	266.7	49.6	-6.9%	-1.4%	-7.3%	-0.2%	6.9%	1.6%	-6.1%	-6.2%	6.0%
Specific provisions & Interest in Suspense	58.3	13.3	55.7	16.7	59.4	19.6	60.2	20.3	57.1	22.6	60.9	23.7	61.7	24.5	1.3%	3.4%	8.1%	8.4%	2.5%	20.7%	1.9%	8.2%	7.1%
General provisions	21.1	3.0	22.7	3.8	24.9	3.7	25.3	3.7	26.0	3.7	28.4	3.1	32.4	3.1	14.1%	0.0%	24.6%	-16.2%	28.1%	-16.2%	12.7%	19.5%	22.4%
Lending to Stable Resources Ratio ⁴	86.5%	78.8%	88.6%	78.6%	88.1%	74.8%	86.6%	77.6%	86.1%	74.6%	86.2%	76.6%	85.3%	76.6%	-1.0%	0.0%	-0.9%	2.7%	-1.5%	-1.3%	-0.8%	-0.4%	-1.4%
Eligible Liquid Assets Ratio (ELAR) ⁵	14.3%	21.6%	16.5%	22.2%	14.9%	24.3%	15.4%	25.4%	17.1%	26.3%	16.7%	23.3%	16.6%	23.0%	-0.6%	-1.3%	-2.9%	-12.5%	7.8%	-9.4%	-1.1%	-4.9%	3.6%
Capital adequacy ratio - (Tier 1 + Tier 2) ⁶	18.1%	18.0%	18.0%	20.2%	18.5%	21.4%	18.2%	21.3%	17.7%	21.3%			17.1%	20.9%									
of which: Tier 1 Ratio	16.4%	15.1%	16.5%	17.1%	17.1%	18.6%	16.7%	18.5%	16.3%	18.9%			15.6%	18.7%									
Common Equity Tier 1 (CET 1) Capital Ratio									14.0%	18.9%			13.3%	18.7%									

* Data consists of 22 National Banks & 38 Foreign Banks

** 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 (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)

⁵ 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)

⁶ 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 .Whereas for the period prior to Dec 2017 are following Basel II Guidelines.