

## UAE Banking Indicators

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

	2013	2014	2015	2016	2017	2018					2019				
	Dec	Dec	Dec	Dec	Dec	Feb	Mar	Jun	Sep	Dec *	Jan	Feb*	% Month-on- Month	% Year-to- Date	% Year-on- Year
<b>Gross Bank Assets</b>	<b>2,109.2</b>	<b>2,287.7</b>	<b>2,458.9</b>	<b>2,592.5</b>	<b>2,693.8</b>	<b>2,707.0</b>	<b>2,718.3</b>	<b>2,748.9</b>	<b>2,838.2</b>	<b>2,878.0</b>	<b>2,913.2</b>	<b>2,909.5</b>	<b>-0.1%</b>	<b>1.1%</b>	<b>7.5%</b>
<b>1.Total Banks' Reserves at the Central Bank</b>	<b>217.6</b>	<b>234.4</b>	<b>291.3</b>	<b>260.0</b>	<b>291.4</b>	<b>279.0</b>	<b>279.8</b>	<b>267.2</b>	<b>264.0</b>	<b>293.3</b>	<b>276.0</b>	<b>290.4</b>	<b>5.2%</b>	<b>-1.0%</b>	<b>4.1%</b>
Reserve Requirements	87.8	104.1	111.9	116.9	121.4	123.5	122.0	125.1	120.9	120.6	121.2	124.2	2.5%	3.0%	0.6%
Current Accounts of Banks	21.9	30.8	39.6	34.9	34.9	27.2	23.5	16.9	21.7	34.5	15.4	19.7	27.9%	-42.9%	-27.6%
Certificates of Deposit held by Banks	107.9	99.5	139.8	108.2	135.1	128.3	134.3	125.2	121.4	138.2	139.4	146.5	5.1%	6.0%	14.2%
of which: Islamic Certificates of Deposit	34.1	19.8	20.9	20.1	38.3	36.7	43.0	34.4	32.4	36.3	34.7	39.8	14.7%	9.6%	8.4%
<b>2.Gross Credit</b>	<b>1,260.6</b>	<b>1,360.9</b>	<b>1,465.8</b>	<b>1,553.7</b>	<b>1,580.3</b>	<b>1,596.4</b>	<b>1,608.1</b>	<b>1,622.3</b>	<b>1,638.3</b>	<b>1,656.6</b>	<b>1,662.0</b>	<b>1,671.9</b>	<b>0.6%</b>	<b>0.9%</b>	<b>4.7%</b>
Domestic Credit	1188.4	1260.5	1361.9	1433.3	1452.7	1464.7	1472.8	1486.6	1496.4	1509.2	1515.2	1524.3	0.6%	1.0%	4.1%
Government	145.4	153.1	166.6	172.4	175.4	180.4	181.1	180.8	185.6	191.5	193.7	196.8	1.6%	2.8%	9.1%
Public Sector (GREs)	147.7	166.2	171.4	187.4	172.3	170.6	170.2	168.4	168.7	167.6	166.8	174.8	4.8%	4.3%	2.5%
Private Sector	825.6	921.8	999.2	1054.5	1086.4	1093.4	1100.7	1117.4	1120.8	1130.1	1134.9	1132.6	-0.2%	0.2%	3.6%
Business & Industrial Sector Credit <sup>1</sup>	560.4	639.2	687.8	728.4	748.9	756.3	764.2	780.1	782.4	792.7	797.8	796.2	-0.2%	0.4%	5.3%
Individual	265.2	282.6	311.4	326.1	337.5	337.1	336.5	337.3	338.4	337.4	337.1	336.4	-0.2%	-0.3%	-0.2%
Non-Banking Financial Institutions	69.7	19.4	24.7	19.0	18.6	20.3	20.8	20.0	21.3	20.0	19.8	20.1	1.5%	0.5%	-1.0%
Foreign Credit <sup>2</sup>	72.2	100.4	103.9	120.4	127.6	131.7	135.3	135.7	141.9	147.4	146.8	147.6	0.5%	0.1%	12.1%
of which: Loans & Advances to Non-Residents in A	15.5	10.2	9.2	14.6	15.6	15.9	15.8	16.3	19.4	20.6	20.1	19.8	-1.5%	-3.9%	24.5%
<b>3.Total Investments by Banks</b>	<b>186.8</b>	<b>228.0</b>	<b>250.1</b>	<b>288.9</b>	<b>311.1</b>	<b>313.5</b>	<b>319.0</b>	<b>325.9</b>	<b>328.1</b>	<b>333.0</b>	<b>339.9</b>	<b>358.4</b>	<b>5.4%</b>	<b>7.6%</b>	<b>14.3%</b>
Debt securities	105.4	139.7	146.0	186.1	206.2	202.3	205.0	205.5	207.4	210.9	213.9	229.5	7.3%	8.8%	13.4%
Equities	13.4	14.0	13.5	12.1	11.3	10.9	12.2	12.4	10.9	10.2	10.5	10.5	0.0%	2.9%	-3.7%
Held to maturity securities	41.9	47.2	62.2	60.4	62.5	69.3	70.8	76.9	78.7	81.2	83.9	86.8	3.5%	6.9%	25.3%
Other Investments	26.1	27.1	28.4	30.3	31.1	31.0	31.0	31.1	31.1	30.7	31.6	31.6	0.0%	2.9%	1.9%
<b>4. Other Assets</b>	<b>444.2</b>	<b>464.4</b>	<b>451.7</b>	<b>489.9</b>	<b>511.0</b>	<b>518.1</b>	<b>511.4</b>	<b>533.5</b>	<b>607.8</b>	<b>595.1</b>	<b>635.3</b>	<b>588.8</b>	<b>-7.3%</b>	<b>-1.1%</b>	<b>13.6%</b>
Due from Head Office/Own Branches/Banking Subsidiaries	114.5	111.7	84.3	102.3	104.4	99.7	109.5	126.8	155.1	160.6	164.7	146.7	-10.9%	-8.7%	47.1%
Due from Other Banks	199.5	207.1	205.4	208.9	204.1	213.3	207.3	203.6	237.1	214.4	234.6	226.4	-3.5%	5.6%	6.1%
Other Items <sup>3</sup>	130.2	145.6	162.0	178.7	202.5	205.1	194.6	203.1	215.6	220.1	236.0	215.7	-8.6%	-2.0%	5.2%
<b>Bank Deposits</b>	<b>1,278.9</b>	<b>1,421.3</b>	<b>1,471.6</b>	<b>1,562.9</b>	<b>1,627.3</b>	<b>1,620.1</b>	<b>1,662.4</b>	<b>1,684.3</b>	<b>1,728.2</b>	<b>1,755.6</b>	<b>1,754.6</b>	<b>1,768.2</b>	<b>0.8%</b>	<b>0.7%</b>	<b>9.1%</b>
Resident Deposits	1163.9	1267.3	1300.1	1363.9	1435.6	1432.4	1472.9	1494.2	1522.8	1542.2	1542.1	1557.3	1.0%	1.0%	8.7%
Government Sector	161.3	188.8	157.4	186.8	212.0	202.6	233.2	250.6	285.9	290.3	293.7	295.4	0.6%	1.8%	45.8%
GREs (Govt. ownership of more than 50%)	173.6	173.3	190.8	168.4	191.5	196.7	201.3	191.8	192.7	205.4	199.9	196.6	-1.7%	-4.3%	-0.1%
Private Sector	790.1	868.8	923.8	980.5	1001.0	1002.7	1007.7	1020.4	1010.1	1011.0	1012.7	1029.9	1.7%	1.9%	2.7%
Non-Banking Financial Institutions	38.9	36.4	28.1	28.2	31.1	30.4	30.7	31.4	34.1	35.5	35.8	35.4	-1.1%	-0.3%	16.4%
Non-Resident Deposits	115.0	154.0	171.5	199.0	191.7	187.7	189.5	190.1	205.4	213.4	212.5	210.9	-0.8%	-1.2%	12.4%
<b>Average Cost on Bank Deposits <sup>4</sup></b>	<b>1.0%</b>	<b>1.0%</b>	<b>1.0%</b>	<b>1.2%</b>	<b>1.3%</b>		<b>1.3%</b>	<b>1.5%</b>	<b>1.7%</b>	<b>1.8%</b>					
<b>Average Yield on Credit <sup>5</sup></b>	<b>5.1%</b>	<b>5.2%</b>	<b>5.0%</b>	<b>5.0%</b>	<b>5.1%</b>		<b>5.2%</b>	<b>5.4%</b>	<b>5.5%</b>	<b>5.5%</b>					
<b>Capital &amp; Reserves <sup>6</sup></b>	<b>244.7</b>	<b>268.0</b>	<b>286.3</b>	<b>307.8</b>	<b>337.3</b>	<b>336.7</b>	<b>316.3</b>	<b>330.2</b>	<b>342.9</b>	<b>354.9</b>	<b>362.2</b>	<b>356.8</b>	<b>-1.5%</b>	<b>0.5%</b>	<b>6.0%</b>
<b>Specific provisions &amp; Interest in Suspense</b>	<b>77.5</b>	<b>71.6</b>	<b>72.4</b>	<b>79.0</b>	<b>79.7</b>	<b>84.6</b>	<b>86.2</b>	<b>88.1</b>	<b>88.3</b>	<b>90.8</b>	<b>90.9</b>	<b>91.7</b>	<b>0.9%</b>	<b>1.0%</b>	<b>8.4%</b>
<b>General provisions</b>	<b>19.2</b>	<b>24.1</b>	<b>26.5</b>	<b>28.6</b>	<b>29.7</b>	<b>31.5</b>	<b>35.5</b>	<b>33.6</b>	<b>34.0</b>	<b>32.1</b>	<b>31.3</b>	<b>31.2</b>	<b>-0.3%</b>	<b>-2.8%</b>	<b>-1.0%</b>
<b>Lending to Stable Resources Ratio <sup>7</sup></b>	<b>84.7%</b>	<b>85.2%</b>	<b>87.1%</b>	<b>86.2%</b>	<b>84.5%</b>	<b>84.9%</b>	<b>84.2%</b>	<b>83.8%</b>	<b>82.3%</b>	<b>82.3%</b>	<b>82.0%</b>	<b>81.9%</b>	<b>-0.1%</b>	<b>-0.5%</b>	<b>-3.5%</b>
<b>Eligible Liquid Assets Ratio (ELAR) <sup>8</sup></b>	<b>14.7%</b>	<b>15.7%</b>	<b>17.4%</b>	<b>16.2%</b>	<b>18.3%</b>	<b>17.6%</b>	<b>17.4%</b>	<b>16.8%</b>	<b>16.1%</b>	<b>17.4%</b>	<b>16.5%</b>	<b>17.1%</b>	<b>3.6%</b>	<b>-1.7%</b>	<b>-2.8%</b>
<b>Capital Adequacy Ratio - (Tier 1 + Tier 2) <sup>9</sup></b>	<b>19.3%</b>	<b>18.2%</b>	<b>18.3%</b>	<b>18.9%</b>	<b>18.1%</b>		<b>17.5%</b>	<b>18.1%</b>	<b>18.2%</b>	<b>18.2%</b>					
of which: Tier 1 Ratio	16.9%	16.2%	16.6%	17.3%	16.6%		16.0%	16.6%	16.8%	16.9%					
Common Equity Tier 1(CET 1) Capital Ratio					14.6%		13.9%	14.6%	14.9%	14.9%					
<b>Banks Operating in the UAE</b>															
National Banks	23	23	23	23	22		22	22	22	22					
Foreign Banks (including wholesale banks)	32	33	34	37	39		39	39	39	38					
of which GCC banks <sup>10</sup>	6	6	6	6	6		6	6	6	6					
<b>Share of Foreign Banks in Total Assets</b>	<b>18.7%</b>	<b>18.0%</b>	<b>15.8%</b>	<b>14.5%</b>	<b>13.4%</b>		<b>13.4%</b>	<b>13.0%</b>	<b>12.8%</b>	<b>12.3%</b>					
Conventional Banks (including wholesale banks)	47	48	49	52	53		53	53	53	52					
Islamic Banks	8	8	8	8	8		8	8	8	8					
<b>Share of Islamic Banks in Total Assets</b>	<b>17.3%</b>	<b>17.7%</b>	<b>18.9%</b>	<b>19.5%</b>	<b>20.4%</b>		<b>20.6%</b>	<b>20.6%</b>	<b>20.4%</b>	<b>20.3%</b>					

\* 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> Includes Cash in Hand, Fixed Assets, Inter-Branch Position, Positive Fair Value of Derivatives and Other Accounts Receivables

<sup>4</sup> Weighted average of costs on Demand, Savings & Time Deposits at varying maturities.

<sup>5</sup> Weighted average of yield on all types of outstanding credit.

<sup>6</sup> Excluding subordinated borrowings/deposits, but including current year profit.

<sup>7</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>8</sup> ELAR = The Ratio of Total Banks' Eligible Liquid Assets (Consist of Cash in Hand, Liquid Assets at the Central Bank and Eligible Bonds/Sukuk 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)

<sup>9</sup> 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.

<sup>10</sup> Representing one branch each from KSA, Bahrain, Oman & Qatar and two branches from Kuwait.