

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				2019									
	Dec		Dec		Dec		Dec		Feb		Dec **		Jan		Feb **		% Month-on-Month		% Year-to-Date		% Year-on-Year	
	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB
1.Gross Bank Assets	1,874.9	412.8	2069.5	389.4	2217.2	375.3	2333.4	360.4	2340.3	366.7	2523.9	354.1	2556.5	356.7	2554.3	355.2	-0.1%	-0.4%	1.2%	0.3%	9.1%	-3.1%
2.Gross Credit	1,145.1	215.8	1,256.4	209.4	1,357.5	196.2	1,391.3	189.0	1,403.2	193.2	1,466.2	190.4	1,473.8	188.2	1,482.3	189.6	0.6%	0.7%	1.1%	-0.4%	5.6%	-1.9%
Domestic Credit	1,070.2	190.3	1,173.4	188.5	1,260.1	173.2	1,289.6	163.1	1,299.3	165.4	1,350.8	158.4	1,356.8	158.4	1,365.0	159.3	0.6%	0.6%	1.1%	0.6%	5.1%	-3.7%
Government	145.7	7.4	158.9	7.7	166.4	6.0	170.1	5.3	173.8	6.6	184.8	6.7	186.8	6.9	189.3	7.5	1.3%	8.7%	2.4%	11.9%	8.9%	13.6%
Public Sector (GREs)	131.7	34.5	139.6	31.8	159.6	27.8	152.5	19.8	150.7	19.9	152.0	15.6	151.8	15.0	159.8	15.0	5.3%	0.0%	5.1%	-3.8%	6.0%	-24.6%
Private Sector	774.9	146.9	851.0	148.2	917.0	137.5	949.0	137.4	955.3	138.1	994.6	135.5	999.0	135.9	996.7	135.9	-0.2%	0.0%	0.2%	0.3%	4.3%	-1.6%
Business & Industrial Sector Credit ¹	529.1	110.1	575.2	112.6	623.8	104.6	644.0	104.9	650.5	105.8	687.9	104.8	692.4	105.4	690.6	105.6	-0.3%	0.2%	0.4%	0.8%	6.2%	-0.2%
Individual	245.8	36.8	275.8	35.6	293.2	32.9	305.0	32.5	304.8	32.3	306.7	30.7	306.6	30.5	306.1	30.3	-0.2%	-0.7%	-0.2%	-1.3%	0.4%	-6.2%
Non-Banking Financial Institutions	17.9	1.5	23.9	0.8	17.1	1.9	18.0	0.6	19.5	0.8	19.4	0.6	19.2	0.6	19.2	0.9	0.0%	50.0%	-1.0%	50.0%	-1.5%	12.5%
Foreign Credit ²	74.9	25.5	83.0	20.9	97.4	23.0	101.7	25.9	103.9	27.8	115.4	32.0	117.0	29.8	117.3	30.3	0.3%	1.7%	1.6%	-5.3%	12.9%	9.0%
of which: Loans & Advances to Non-Residents in AED	8.6	1.6	7.4	1.8	12.4	2.2	12.7	2.9	13.0	2.9	17.6	3.0	17.3	2.8	16.9	2.9	-2.3%	3.6%	-4.0%	-3.3%	30.0%	0.0%
3.Total Investments by Banks	215.6	12.4	227.4	22.7	267.3	21.6	290.7	20.4	290.7	22.8	305.7	27.3	315.3	24.6	331.5	26.9	5.1%	9.3%	8.4%	-1.5%	14.0%	18.0%
Debt securities	129.5	10.2	126.9	19.1	166.9	19.2	188.3	17.9	182.2	20.1	186.3	24.6	192.0	21.9	205.4	24.1	7.0%	10.0%	10.3%	-2.0%	12.7%	19.9%
Equities	14.0	0.0	13.5	0.0	12.1	0.0	11.3	0.0	10.9	0.0	10.2	0.0	10.5	0.0	10.5	0.0	0.0%	0.0%	2.9%	0.0%	-3.7%	0.0%
Held to maturity securities	45.0	2.2	58.9	3.3	58.0	2.4	60.0	2.5	66.6	2.7	78.5	2.7	81.2	2.7	84.0	2.8	3.4%	3.7%	7.0%	3.7%	26.1%	3.7%
Other Investments	27.1	0.0	28.1	0.3	30.3	0.0	31.1	0.0	31.0	0.0	30.7	0.0	31.6	0.0	31.6	0.0	0.0%	0.0%	2.9%	0.0%	1.9%	0.0%
4.Bank Deposits	1186.3	235.0	1250.4	221.2	1351.7	211.2	1419.9	207.4	1417.0	203.1	1558.7	196.9	1557.0	197.6	1569.7	198.5	0.8%	0.5%	0.7%	0.8%	10.8%	-2.3%
Resident Deposits	1077.7	189.6	1121.7	178.4	1191.6	172.3	1261.4	174.2	1262.2	170.2	1378.2	164.0	1378.1	164.0	1392.0	165.3	1.0%	0.8%	1.0%	0.8%	10.3%	-2.9%
Government Sector	187.0	1.8	155.6	1.8	185.5	1.3	210.1	1.9	200.7	1.9	288.8	1.5	292.6	1.1	294.7	0.7	0.7%	-36.4%	2.0%	-53.3%	46.8%	-63.2%
GREs (Govt. ownership of more than 50%)	162.3	11.0	181.5	9.3	161.0	7.4	182.4	9.1	187.2	9.5	197.6	7.8	192.1	7.8	189.1	7.5	-1.6%	-3.8%	-4.3%	-3.8%	1.0%	-21.1%
Private Sector	698.3	170.5	760.9	162.9	822.8	157.7	842.9	158.1	849.3	153.4	861.5	149.5	863.5	149.2	878.8	151.1	1.8%	1.3%	2.0%	1.1%	3.5%	-1.5%
Non-Banking Financial Institutions	30.1	6.3	23.7	4.4	22.3	5.9	26.0	5.1	25.0	5.4	30.3	5.2	29.9	5.9	29.4	6.0	-1.7%	1.7%	-3.0%	15.4%	17.6%	11.1%
Non-Resident Deposits	108.6	45.4	128.7	42.8	160.1	38.9	158.5	33.2	154.8	32.9	180.5	32.9	178.9	33.6	177.7	33.2	-0.7%	-1.2%	-1.6%	0.9%	14.8%	0.9%
Capital & Reserves ³	222.8	45.2	238.9	47.4	257.8	50.0	287.6	49.7	286.4	50.3	302.4	52.5	309.1	53.1	303.1	53.7	-1.9%	1.1%	0.2%	2.3%	5.8%	6.8%
Specific provisions & Interest in Suspense	58.3	13.3	55.7	16.7	59.4	19.6	57.1	22.6	60.9	23.7	64.5	26.3	64.5	26.4	65.3	26.4	1.2%	0.0%	1.2%	0.4%	7.2%	11.4%
General provisions	21.1	3.0	22.7	3.8	24.9	3.7	26.0	3.7	28.4	3.1	29.4	2.7	28.7	2.6	28.5	2.7	-0.7%	3.8%	-3.1%	0.0%	0.4%	-12.9%
Lending to Stable Resources Ratio ⁴	86.5%	78.8%	88.6%	78.6%	88.1%	74.8%	86.1%	74.6%	86.2%	76.6%	83.4%	74.0%	83.3%	72.5%	83.1%	73.0%	-0.2%	0.7%	-0.4%	-1.4%	-3.6%	-4.7%
Eligible Liquid Assets Ratio (ELAR) ⁵	14.3%	21.6%	16.5%	22.2%	14.9%	24.3%	17.1%	26.3%	16.7%	23.3%	16.5%	24.3%	15.6%	24.0%	16.0%	25.3%	2.6%	5.4%	-3.0%	4.1%	-4.2%	8.6%
Capital adequacy ratio - (Tier 1 + Tier 2) ⁶	18.1%	18.0%	18.0%	20.2%	18.5%	21.4%	17.7%	21.3%														
of which: Tier 1 Ratio	16.4%	15.1%	16.5%	17.1%	17.1%	18.6%	16.3%	18.9%														
Common Equity Tier 1(CET 1) Capital Ratio							14.0%	18.9%														

* 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.

% Month-on- Month	% Year-to- Date	% Year-on- Year
<i>All Banks</i>		
-0.1%	1.1%	7.5%
0.6%	0.9%	4.7%
0.6%	1.0%	4.1%
1.6%	2.8%	9.1%
4.8%	4.3%	2.5%
-0.2%	0.2%	3.6%
-0.2%	0.4%	5.3%
-0.2%	-0.3%	-0.2%
1.5%	0.5%	-1.0%
0.5%	0.1%	12.1%
-1.5%	-3.9%	24.5%
5.4%	7.6%	14.3%
7.3%	8.8%	13.4%
0.0%	2.9%	-3.7%
3.5%	6.9%	25.3%
0.0%	2.9%	1.9%
0.8%	0.7%	9.1%
1.0%	1.0%	8.7%
0.6%	1.8%	45.8%
-1.7%	-4.3%	-0.1%
1.7%	1.9%	2.7%
-1.1%	-0.3%	16.4%
-0.8%	-1.2%	12.4%
-1.5%	0.5%	6.0%
0.9%	1.0%	8.4%
-0.3%	-2.8%	-1.0%
-0.1%	-0.5%	-3.5%
3.6%	-1.7%	-2.8%