

**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		Jan		Dec **		Jan **		% Month-on-Month		% Year-on-Year		% Month-on-Month	% Year-on-Year
	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	All Banks	
<b>1.Gross Bank Assets</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>2333.4</b>	<b>360.4</b>	<b>2327.9</b>	<b>360.2</b>	<b>2523.9</b>	<b>354.1</b>	<b>2556.5</b>	<b>356.7</b>	<b>1.3%</b>	<b>0.7%</b>	<b>9.8%</b>	<b>-1.0%</b>	<b>1.2%</b>	<b>8.4%</b>
<b>2.Gross Credit</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>1,391.3</b>	<b>189.0</b>	<b>1,398.1</b>	<b>189.8</b>	<b>1,466.2</b>	<b>190.4</b>	<b>1,473.8</b>	<b>188.2</b>	<b>0.5%</b>	<b>-1.2%</b>	<b>5.4%</b>	<b>-0.8%</b>	<b>0.3%</b>	<b>4.7%</b>
Domestic Credit	1,070.2	190.3	1,173.4	188.5	1,260.1	173.2	1,289.6	163.1	1,295.4	163.7	1,350.8	158.4	1,356.8	158.4	0.4%	0.0%	4.7%	-3.2%	0.4%	3.8%
Government	145.7	7.4	158.9	7.7	166.4	6.0	170.1	5.3	172.2	5.8	184.8	6.7	186.8	6.9	1.1%	3.0%	8.5%	19.0%	1.1%	8.8%
Public Sector (GREs)	131.7	34.5	139.6	31.8	159.6	27.8	152.5	19.8	152.4	19.8	152.0	15.6	151.8	15.0	-0.1%	-3.8%	-0.4%	-24.2%	-0.5%	-3.1%
Private Sector	774.9	146.9	851.0	148.2	917.0	137.5	949.0	137.4	951.5	137.5	994.6	135.5	999.0	135.9	0.4%	0.3%	5.0%	-1.2%	0.4%	4.2%
Business & Industrial Sector Credit <sup>1</sup>	529.1	110.1	575.2	112.6	623.8	104.6	644.0	104.9	646.5	105.2	687.9	104.8	692.4	105.4	0.7%	0.6%	7.1%	0.2%	0.6%	6.1%
Individual	245.8	36.8	275.8	35.6	293.2	32.9	305.0	32.5	305.0	32.3	306.7	30.7	306.6	30.5	0.0%	-0.7%	0.5%	-5.6%	-0.1%	-0.1%
Non-Banking Financial Institutions	17.9	1.5	23.9	0.8	17.1	1.9	18.0	0.6	19.3	0.6	19.4	0.6	19.2	0.6	-1.0%	0.0%	-0.5%	0.0%	-1.0%	-0.5%
Foreign Credit <sup>2</sup>	74.9	25.5	83.0	20.9	97.4	23.0	101.7	25.9	102.7	26.1	115.4	32.0	117.0	29.8	1.4%	-6.9%	13.9%	14.2%	-0.4%	14.0%
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	13.1	2.9	17.6	3.0	17.3	2.8	-1.7%	-6.7%	32.1%	-3.4%	-2.4%	25.6%
<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>290.7</b>	<b>20.4</b>	<b>291.4</b>	<b>24.9</b>	<b>305.7</b>	<b>27.3</b>	<b>315.3</b>	<b>24.6</b>	<b>3.1%</b>	<b>-9.9%</b>	<b>8.2%</b>	<b>-1.2%</b>	<b>2.1%</b>	<b>7.5%</b>
Debt securities	129.5	10.2	126.9	19.1	166.9	19.2	188.3	17.9	183.8	22.3	186.3	24.6	192.0	21.9	3.1%	-11.0%	4.5%	-1.8%	1.4%	3.8%
Equities	14.0	0.0	13.5	0.0	12.1	0.0	11.3	0.0	11.0	0.0	10.2	0.0	10.5	0.0	2.9%	0.0%	-4.5%	0.0%	2.9%	-4.5%
Held to maturity securities	45.0	2.2	58.9	3.3	58.0	2.4	60.0	2.5	65.2	2.6	78.5	2.7	81.2	2.7	3.4%	0.0%	24.5%	3.8%	3.3%	23.7%
Other Investments	27.1	0.0	28.1	0.3	30.3	0.0	31.1	0.0	31.4	0.0	30.7	0.0	31.6	0.0	2.9%	0.0%	0.6%	0.0%	2.9%	0.6%
<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>1419.9</b>	<b>207.4</b>	<b>1416.6</b>	<b>204.9</b>	<b>1558.7</b>	<b>196.9</b>	<b>1557.0</b>	<b>197.6</b>	<b>-0.1%</b>	<b>0.4%</b>	<b>9.9%</b>	<b>-3.6%</b>	<b>-0.1%</b>	<b>8.2%</b>
Resident Deposits	1077.7	189.6	1121.7	178.4	1191.6	172.3	1261.4	174.2	1259.0	171.5	1378.2	164.0	1378.1	164.0	0.0%	0.0%	9.5%	-4.4%	-0.01%	7.8%
Government Sector	187.0	1.8	155.6	1.8	185.5	1.3	210.1	1.9	203.3	1.9	288.8	1.5	292.6	1.1	1.3%	-26.7%	43.9%	-42.1%	1.2%	43.1%
GREs (Govt. ownership of more than 50%)	162.3	11.0	181.5	9.3	161.0	7.4	182.4	9.1	185.5	9.4	197.6	7.8	192.1	7.8	-2.8%	0.0%	3.6%	-17.0%	-2.7%	2.6%
Private Sector	698.3	170.5	760.9	162.9	822.8	157.7	842.9	158.1	843.3	154.7	861.5	149.5	863.5	149.2	0.2%	-0.2%	2.4%	-3.6%	0.2%	1.5%
Non-Banking Financial Institutions	30.1	6.3	23.7	4.4	22.3	5.9	26.0	5.1	26.9	5.5	30.3	5.2	29.9	5.9	-1.3%	13.5%	11.2%	7.3%	0.8%	10.5%
Non-Resident Deposits	108.6	45.4	128.7	42.8	160.1	38.9	158.5	33.2	157.6	33.4	180.5	32.9	178.9	33.6	-0.9%	2.1%	13.5%	0.6%	-0.4%	11.3%
<b>Capital &amp; Reserves <sup>3</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>287.6</b>	<b>49.7</b>	<b>289.6</b>	<b>49.5</b>	<b>302.4</b>	<b>52.5</b>	<b>309.1</b>	<b>53.1</b>	<b>2.2%</b>	<b>1.1%</b>	<b>6.7%</b>	<b>7.3%</b>	<b>2.1%</b>	<b>6.8%</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>57.1</b>	<b>22.6</b>	<b>57.2</b>	<b>23.0</b>	<b>64.5</b>	<b>26.3</b>	<b>64.5</b>	<b>26.4</b>	<b>0.0%</b>	<b>0.4%</b>	<b>12.8%</b>	<b>14.8%</b>	<b>0.1%</b>	<b>13.3%</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>26.0</b>	<b>3.7</b>	<b>27.7</b>	<b>3.7</b>	<b>29.4</b>	<b>2.7</b>	<b>28.7</b>	<b>2.6</b>	<b>-2.4%</b>	<b>-3.7%</b>	<b>3.6%</b>	<b>-29.7%</b>	<b>-2.5%</b>	<b>-0.3%</b>
<b>Lending to Stable Resources Ratio <sup>4</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>86.1%</b>	<b>74.6%</b>	<b>86.1%</b>	<b>74.8%</b>	<b>83.4%</b>	<b>74.0%</b>	<b>83.3%</b>	<b>72.5%</b>	<b>-0.1%</b>	<b>-2.0%</b>	<b>-3.3%</b>	<b>-3.1%</b>	<b>-0.4%</b>	<b>-3.1%</b>
<b>Eligible Liquid Assets Ratio (ELAR) <sup>5</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>17.1%</b>	<b>26.3%</b>	<b>16.7%</b>	<b>24.3%</b>	<b>16.5%</b>	<b>24.3%</b>	<b>15.6%</b>	<b>24.0%</b>	<b>-5.5%</b>	<b>-1.2%</b>	<b>-6.6%</b>	<b>-1.2%</b>	<b>-5.2%</b>	<b>-6.8%</b>
<b>Capital adequacy ratio - ( Tier 1 + Tier 2 ) <sup>6</sup></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>17.7%</b>	<b>21.3%</b>					<b>17.8%</b>	<b>21.3%</b>						
<b>of which: Tier 1 Ratio</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>16.3%</b>	<b>18.9%</b>					<b>16.5%</b>	<b>19.8%</b>						
<b>Common Equity Tier 1(CET 1) Capital Ratio</b>							<b>14.0%</b>	<b>18.9%</b>					<b>14.3%</b>	<b>19.8%</b>						

\* Data consists of 22 National Banks & 38 Foreign Banks

\*\* 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)

<sup>6</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.