

**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		Mar		Dec **		Feb		Mar ***		% Month-on-Month		% Year-to-Date		% Year-on-Year		% 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	NB	FB	NB	FB
<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>2355.4</b>	<b>362.9</b>	<b>2514.4</b>	<b>354.1</b>	<b>2554.3</b>	<b>355.2</b>	<b>2533.9</b>	<b>361.0</b>	<b>-0.8%</b>	<b>1.6%</b>	<b>0.8%</b>	<b>1.9%</b>	<b>7.6%</b>	<b>-0.5%</b>	<b>-0.5%</b>	<b>0.9%</b>	<b>6.5%</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>1,412.3</b>	<b>195.8</b>	<b>1,465.8</b>	<b>190.4</b>	<b>1,482.3</b>	<b>189.6</b>	<b>1,486.0</b>	<b>189.1</b>	<b>0.2%</b>	<b>-0.3%</b>	<b>1.4%</b>	<b>-0.7%</b>	<b>5.2%</b>	<b>-3.4%</b>	<b>0.2%</b>	<b>1.1%</b>	<b>4.2%</b>	
Domestic Credit	1,070.2	190.3	1,173.4	188.5	1,260.1	173.2	1,289.6	163.1	1,306.6	166.2	1,351.0	158.4	1,365.0	159.3	1,368.8	160.5	0.3%	0.8%	1.3%	1.3%	4.8%	-3.4%	0.3%	1.3%	3.8%	
Government	145.7	7.4	158.9	7.7	166.4	6.0	170.1	5.3	174.8	6.3	184.8	6.7	189.3	7.5	189.0	8.1	-0.2%	8.0%	2.3%	20.9%	8.1%	28.6%	0.2%	2.9%	8.8%	
Public Sector (GREs)	131.7	34.5	139.6	31.8	159.6	27.8	152.5	19.8	149.7	20.5	152.4	15.5	159.8	15.0	156.1	15.6	-2.3%	4.0%	2.4%	0.6%	4.3%	-23.9%	-1.8%	2.3%	0.9%	
Private Sector	774.9	146.9	851.0	148.2	917.0	137.5	949.0	137.4	962.1	138.6	994.5	135.5	996.7	135.9	1004.7	135.9	0.8%	0.0%	1.0%	0.3%	4.4%	-1.9%	0.7%	0.9%	3.6%	
Business & Industrial Sector Credit <sup>1</sup>	529.1	110.1	575.2	112.6	623.8	104.6	644.0	104.9	657.6	106.6	687.8	104.8	690.6	105.6	701.1	106.0	1.5%	0.4%	1.9%	1.1%	6.6%	-0.6%	1.4%	1.8%	5.6%	
Individual	245.8	36.8	275.8	35.6	293.2	32.9	305.0	32.5	304.5	32.0	306.7	30.7	306.1	30.3	303.6	29.9	-0.8%	-1.3%	-1.0%	-2.6%	-0.3%	-6.6%	-0.9%	-1.2%	-0.9%	
Non-Banking Financial Institutions	17.9	1.5	23.9	0.8	17.1	1.9	18.0	0.6	20.0	0.8	19.3	0.7	19.2	0.9	19.0	0.9	-1.0%	0.0%	-1.6%	28.6%	-5.0%	12.5%	-1.0%	-0.5%	-4.3%	
Foreign Credit <sup>2</sup>	74.9	25.5	83.0	20.9	97.4	23.0	101.7	25.9	105.7	29.6	114.8	32.0	117.3	30.3	117.2	28.6	-0.1%	-5.6%	2.1%	-10.6%	10.9%	-3.4%	-1.2%	-0.7%	7.8%	
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	2.8	17.4	3.0	16.9	2.9	15.9	2.8	-5.9%	-3.4%	-8.6%	-6.7%	22.3%	0.0%	-5.6%	-8.3%	18.4%	
<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>296.9</b>	<b>22.1</b>	<b>305.5</b>	<b>27.3</b>	<b>331.5</b>	<b>26.9</b>	<b>340.1</b>	<b>27.7</b>	<b>2.6%</b>	<b>3.0%</b>	<b>11.3%</b>	<b>1.5%</b>	<b>14.6%</b>	<b>25.3%</b>	<b>2.6%</b>	<b>10.5%</b>	<b>15.3%</b>	
Debt securities	129.5	10.2	126.9	19.1	166.9	19.2	188.3	17.9	185.5	19.5	186.3	24.6	205.4	24.1	211.5	24.8	3.0%	2.9%	13.5%	0.8%	14.0%	27.2%	3.0%	12.0%	15.3%	
Equities	14.0	0.0	13.5	0.0	12.1	0.0	11.3	0.0	12.2	0.0	10.1	0.0	10.5	0.0	9.9	0.1	-5.7%	0.0%	-2.0%	0.0%	-18.9%	0.0%	-4.8%	-1.0%	-18.0%	
Held to maturity securities	45.0	2.2	58.9	3.3	58.0	2.4	60.0	2.5	68.2	2.6	78.5	2.7	84.0	2.8	86.9	2.8	3.5%	0.0%	10.7%	3.7%	27.4%	7.7%	3.3%	10.5%	26.7%	
Other Investments	27.1	0.0	28.1	0.3	30.3	0.0	31.1	0.0	31.0	0.0	30.6	0.0	31.6	0.0	31.8	0.0	0.6%	0.0%	3.9%	0.0%	2.6%	0.0%	0.6%	3.9%	2.6%	
<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>1457.7</b>	<b>204.7</b>	<b>1558.6</b>	<b>197.0</b>	<b>1569.7</b>	<b>198.5</b>	<b>1547.5</b>	<b>200.6</b>	<b>-1.4%</b>	<b>1.1%</b>	<b>-0.7%</b>	<b>1.8%</b>	<b>6.2%</b>	<b>-2.0%</b>	<b>-1.1%</b>	<b>-0.4%</b>	<b>5.2%</b>	
Resident Deposits	1077.7	189.6	1121.7	178.4	1191.6	172.3	1261.4	174.2	1302.1	170.8	1378.2	164.0	1392.0	165.3	1372.6	167.3	-1.4%	1.2%	-0.4%	2.0%	5.4%	-2.0%	-1.1%	-0.1%	4.5%	
Government Sector	187.0	1.8	155.6	1.8	185.5	1.3	210.1	1.9	230.4	2.8	288.8	1.5	294.7	0.7	272.5	0.5	-7.5%	-28.6%	-5.6%	-66.7%	18.3%	-82.1%	-7.6%	-6.0%	17.1%	
GREs (Govt. ownership of more than 50%)	162.3	11.0	181.5	9.3	161.0	7.4	182.4	9.1	193.4	7.9	199.3	7.8	189.1	7.5	187.3	7.4	-1.0%	-1.3%	-6.0%	-5.1%	-3.2%	-6.3%	-1.0%	-6.0%	-3.3%	
Private Sector	698.3	170.5	760.9	162.9	822.8	157.7	842.9	158.1	853.2	154.5	859.7	149.6	878.8	151.1	877.2	153.8	-0.2%	1.8%	2.0%	2.8%	2.8%	-0.5%	0.1%	2.2%	2.3%	
Non-Banking Financial Institutions	30.1	6.3	23.7	4.4	22.3	5.9	26.0	5.1	25.1	5.6	30.4	5.1	29.4	6.0	35.6	5.6	21.1%	-6.7%	17.1%	9.8%	41.8%	0.0%	16.4%	16.1%	34.2%	
Non-Resident Deposits	108.6	45.4	128.7	42.8	160.1	38.9	158.5	33.2	155.6	33.9	180.4	33.0	177.7	33.2	174.9	33.3	-1.6%	0.3%	-3.0%	0.9%	12.4%	-1.8%	-1.3%	-2.4%	9.9%	
<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>266.7</b>	<b>49.6</b>	<b>302.5</b>	<b>52.7</b>	<b>303.1</b>	<b>53.7</b>	<b>296.0</b>	<b>54.2</b>	<b>-2.3%</b>	<b>0.9%</b>	<b>-2.1%</b>	<b>2.8%</b>	<b>11.0%</b>	<b>9.3%</b>	<b>-1.8%</b>	<b>-1.4%</b>	<b>10.7%</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>61.7</b>	<b>24.5</b>	<b>64.1</b>	<b>26.3</b>	<b>65.3</b>	<b>26.4</b>	<b>65.6</b>	<b>26.6</b>	<b>0.5%</b>	<b>0.8%</b>	<b>2.3%</b>	<b>1.1%</b>	<b>6.3%</b>	<b>8.6%</b>	<b>0.5%</b>	<b>2.0%</b>	<b>7.0%</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>32.4</b>	<b>3.1</b>	<b>28.7</b>	<b>2.5</b>	<b>28.5</b>	<b>2.7</b>	<b>29.1</b>	<b>2.6</b>	<b>2.1%</b>	<b>-3.7%</b>	<b>1.4%</b>	<b>4.0%</b>	<b>-10.2%</b>	<b>-16.1%</b>	<b>1.6%</b>	<b>1.6%</b>	<b>-10.7%</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>85.3%</b>	<b>76.6%</b>	<b>83.4%</b>	<b>74.0%</b>	<b>83.1%</b>	<b>73.0%</b>	<b>84.0%</b>	<b>73.4%</b>	<b>1.1%</b>	<b>0.5%</b>	<b>0.7%</b>	<b>-0.8%</b>	<b>-1.5%</b>	<b>-4.2%</b>	<b>1.0%</b>	<b>0.5%</b>	<b>-1.8%</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>16.6%</b>	<b>23.0%</b>	<b>16.6%</b>	<b>24.4%</b>	<b>16.0%</b>	<b>25.3%</b>	<b>16.0%</b>	<b>24.4%</b>	<b>0.0%</b>	<b>-3.6%</b>	<b>-3.6%</b>	<b>0.0%</b>	<b>-3.6%</b>	<b>6.1%</b>	<b>-1.2%</b>	<b>-3.4%</b>	<b>-2.9%</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>17.1%</b>	<b>20.9%</b>	<b>17.2%</b>	<b>20.3%</b>			<b>17.5%</b>	<b>20.7%</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>15.6%</b>	<b>18.7%</b>	<b>16.0%</b>	<b>18.4%</b>			<b>16.3%</b>	<b>18.9%</b>										
<b>Common Equity Tier 1 (CET 1 ) Capital Ratio</b>							<b>14.0%</b>	<b>18.9%</b>	<b>13.3%</b>	<b>18.7%</b>	<b>13.7%</b>	<b>18.4%</b>			<b>14.0%</b>	<b>18.9%</b>										

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

\*\* Revised to account for Year End Amendments

\*\*\* 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.