

CBUAE Classification: Public																
UAE Banking Indicators - National Banks ( NB ) & Foreign Banks ( FB ) *																
(End of month, figures in billions of Dirhams unless otherwise indicated)																
	2017		2018		2019				2020							
	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	All Banks	
<b>1.Gross Bank Assets</b>	2333.4	360.4	2514.4	354.1	2556.5	356.7	2688.3	397.5	2681.5	398.8	-0.3%	0.3%	4.9%	11.8%	-0.2%	5.7%
<b>2.Gross Credit</b>	1,391.3	189.0	1,465.8	190.4	1,473.8	188.2	1,566.2	193.0	1,544.0	192.9	-1.4%	-0.1%	4.8%	2.5%	-1.3%	4.5%
Domestic Credit	1,289.6	163.1	1,351.0	158.4	1,356.8	158.4	1,437.6	156.3	1,408.9	156.9	-2.0%	0.4%	3.8%	-0.9%	-1.8%	3.3%
Government	170.1	5.3	184.8	6.7	186.8	6.9	251.3	7.0	222.1	7.2	-11.6%	2.9%	18.9%	4.3%	-11.2%	18.4%
Public Sector (GREs)	152.5	19.8	152.4	15.5	151.8	15.0	169.4	15.2	168.2	14.9	-0.7%	-2.0%	10.8%	-0.7%	-0.8%	9.8%
Private Sector	949.0	137.4	994.5	135.5	999.0	135.9	1002.1	132.8	1004.2	133.3	0.2%	0.4%	0.5%	-1.9%	0.2%	0.2%
Business & Industrial Sector Credit <sup>1</sup>	644.0	104.9	687.8	104.8	692.4	105.4	698.9	103.2	700.9	103.9	0.3%	0.7%	1.2%	-1.4%	0.3%	0.9%
Individual	305.0	32.5	306.7	30.7	306.6	30.5	303.2	29.6	303.3	29.4	0.0%	-0.7%	-1.1%	-3.6%	0.0%	-1.3%
Non-Banking Financial Institutions	18.0	0.6	19.3	0.7	19.2	0.6	14.8	1.3	14.4	1.5	-2.7%	15.4%	-25.0%	150.0%	-1.2%	-19.7%
Foreign Credit <sup>2</sup>	101.7	25.9	114.8	32.0	117.0	29.8	128.6	36.7	135.1	36.0	5.1%	-1.9%	15.5%	20.8%	3.5%	16.6%
of which: Loans & Advances to Non-Residents in AED	12.7	2.9	17.4	3.0	17.3	2.8	14.2	2.4	14.7	2.3	3.5%	-4.2%	-15.0%	-17.9%	2.4%	-15.4%
<b>3.Total Investments by Banks</b>	290.7	20.4	305.5	27.3	315.3	24.6	360.0	39.0	370.4	41.8	2.9%	7.2%	17.5%	69.9%	3.3%	21.3%
Debt securities	188.3	17.9	186.3	24.6	192.0	21.9	210.4	35.6	215.3	38.4	2.3%	7.9%	12.1%	75.3%	3.1%	18.6%
Equities	11.3	0.0	10.1	0.0	10.5	0.0	10.7	0.1	10.6	0.1	-0.9%	0.0%	1.0%	0.0%	-0.9%	1.9%
Held to maturity securities	60.0	2.5	78.5	2.7	81.2	2.7	95.8	3.3	96.2	3.3	0.4%	0.0%	18.5%	22.2%	0.4%	18.6%
Other Investments	31.1	0.0	30.6	0.0	31.6	0.0	43.1	0.0	48.3	0.0	12.1%	0.0%	52.8%	0.0%	12.1%	52.8%
<b>4.Bank Deposits</b>	1419.9	207.4	1558.6	197.0	1557.0	197.6	1657.9	212.3	1615.9	210.4	-2.5%	-0.9%	3.8%	6.5%	-2.3%	4.1%
Resident Deposits	1261.4	174.2	1378.2	164.0	1378.1	164.0	1469.4	179.4	1436.6	179.3	-2.2%	-0.1%	4.2%	9.3%	-2.0%	4.8%
Government Sector	210.1	1.9	288.8	1.5	292.6	1.1	301.8	1.2	257.5	1.0	-14.7%	-16.7%	-12.0%	-9.1%	-14.7%	-12.0%
GREs (Govt. ownership of more than 50%)	182.4	9.1	199.3	7.8	192.1	7.8	234.4	9.3	222.6	9.5	-5.0%	2.2%	15.9%	21.8%	-4.8%	16.1%
Private Sector	842.9	158.1	859.7	149.6	863.5	149.2	896.3	161.5	919.8	162.1	2.6%	0.4%	6.5%	8.6%	2.3%	6.8%
Non-Banking Financial Institutions	26.0	5.1	30.4	5.1	29.9	5.9	36.9	7.4	36.7	6.7	-0.5%	-9.5%	22.7%	13.6%	-2.0%	21.2%
Non-Resident Deposits	158.5	33.2	180.4	33.0	178.9	33.6	188.5	32.9	179.3	31.1	-4.9%	-5.5%	0.2%	-7.4%	-5.0%	-1.0%
<b>Capital &amp; Reserves <sup>3</sup></b>	287.6	49.7	302.5	52.7	309.1	53.1	336.6	56.7	343.3	57.0	2.0%	0.5%	11.1%	7.3%	1.8%	10.5%
<b>Specific provisions &amp; Interest in Suspense</b>	57.1	22.6	64.1	26.3	64.5	26.4	72.3	26.5	73.4	26.9	1.5%	1.5%	13.8%	1.9%	1.5%	10.3%
<b>General provisions</b>	26.0	3.7	28.7	2.5	28.7	2.6	30.6	2.6	30.8	2.5	0.7%	-3.8%	7.3%	-3.8%	0.3%	6.4%
<b>Lending to Stable Resources Ratio <sup>4</sup></b>	86.1%	74.6%	83.4%	74.0%	83.3%	72.5%	82.6%	69.5%	82.3%	70.3%	-0.4%	1.2%	-1.2%	-3.0%	-0.2%	-1.5%
<b>Eligible Liquid Assets Ratio (ELAR) <sup>5</sup></b>	17.1%	26.3%	16.6%	24.4%	15.6%	24.0%	16.6%	29.3%	16.6%	27.1%	0.0%	-7.5%	6.4%	12.9%	-1.6%	8.5%
<b>Capital adequacy ratio - ( Tier 1 + Tier 2 ) <sup>6</sup></b>	17.7%	21.3%	17.2%	20.3%			17.2%	20.8%								
<b>of which: Tier 1 Ratio</b>	16.3%	18.9%	16.0%	18.4%			16.0%	19.5%								
<b>Common Equity Tier 1(CET 1 ) Capital Ratio</b>	14.0%	18.9%	13.7%	18.4%			14.0%	19.5%								

\* Data consists of 21 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 Liabilities \*\*\*

\*\*\* Total Liabilities = 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.