

UAE Banking Indicators - Based on the Emirates(Abu Dhabi (AD), Dubai (DXB) and Other Emirates (OE)) Where Bank Head Office is located *																							
(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
	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	All Banks	
1. Gross Bank Assets	1190.6	1270.1	233.1	1286.8	1332.3	249.4	1329.9	1335.6	247.7	1369.1	1459.2	257.5	1362.6	1461.5	256.2	-0.5%	0.2%	-0.5%	2.5%	9.4%	3.4%	-0.2%	5.7%
2. Gross Credit	657.4	772.0	150.9	675.2	823.5	157.5	677.8	825.9	158.3	733.9	866.0	159.3	708.3	868.5	160.1	-3.5%	0.3%	0.5%	4.5%	5.2%	1.1%	-1.3%	4.5%
Domestic Credit	595.5	710.7	146.5	606.7	750.8	151.9	607.5	755.1	152.6	656.6	784.6	152.7	624.6	787.8	153.4	-4.9%	0.4%	0.5%	2.8%	4.3%	0.5%	-1.8%	3.3%
Government	18.9	149.4	7.1	20.3	164.5	6.7	20.1	166.8	6.8	70.6	178.2	9.5	40.9	178.7	9.7	-42.1%	0.3%	2.1%	103.5%	7.1%	42.6%	-11.2%	18.4%
Public Sector (GREs)	85.7	77.8	8.8	87.4	70.5	10.0	86.3	71.0	9.5	94.6	82.1	7.9	93.4	81.8	7.9	-1.3%	-0.4%	0.0%	8.2%	15.2%	-16.8%	-0.8%	9.8%
Private Sector	480.7	477.2	128.5	487.2	509.4	133.4	490.2	510.3	134.4	484.0	517.4	133.5	483.2	520.0	134.3	-0.2%	0.5%	0.6%	-1.4%	1.9%	-0.1%	0.2%	0.2%
Business & Industrial Sector Credit ¹	309.6	342.3	97.0	321.4	371.8	99.4	324.8	372.8	100.2	323.8	377.9	100.4	323.4	380.2	101.2	-0.1%	0.6%	0.8%	-0.4%	2.0%	1.0%	0.3%	0.9%
Individual	171.1	134.9	31.5	165.8	137.6	34.0	165.4	137.5	34.2	160.2	139.5	33.1	159.8	139.8	33.1	-0.2%	0.2%	0.0%	-3.4%	1.7%	-3.2%	0.0%	-1.3%
Non-Banking Financial Institutions	10.2	6.3	2.1	11.8	6.4	1.8	10.9	7.0	1.9	7.4	6.9	1.8	7.1	7.3	1.5	-4.1%	5.8%	-16.7%	-34.9%	4.3%	-21.1%	-1.2%	-19.7%
Foreign Credit ²	61.9	61.3	4.4	68.5	72.7	5.6	70.3	70.8	5.7	77.3	81.4	6.6	83.7	80.7	6.7	8.3%	-0.9%	1.5%	19.1%	14.0%	17.5%	3.5%	16.6%
of which: Loans & Advances to Non-Residents in AED	4.9	8.9	1.8	9.1	9.2	2.1	8.9	9.0	2.2	7.4	7.7	1.5	7.4	8.0	1.6	0.0%	3.9%	6.7%	-16.9%	-11.1%	-27.3%	2.4%	-15.4%
3. Total Investments by Banks	190.8	97.5	22.8	193.4	113.0	26.4	197.4	115.5	27.0	215.7	155.6	27.7	220.6	164.2	27.4	2.3%	5.5%	-1.1%	11.8%	42.2%	1.5%	3.3%	21.3%
Debt securities	155.2	39.1	11.9	159.0	41.1	10.8	161.8	40.7	11.4	182.5	51.8	11.7	187.7	55.0	11.0	2.8%	6.2%	-6.0%	16.0%	35.1%	-3.5%	3.1%	18.6%
Equities	4.3	3.9	3.1	4.3	2.5	3.3	4.6	2.6	3.3	4.1	3.6	3.1	4.1	3.5	3.1	0.0%	-2.8%	0.0%	-10.9%	34.6%	-6.1%	-0.9%	1.9%
Held to maturity securities	23.2	34.0	5.3	22.2	49.0	10.0	22.4	51.5	10.0	18.2	70.8	10.1	17.9	71.2	10.4	-1.6%	0.6%	3.0%	-20.1%	38.3%	4.0%	0.4%	18.6%
Other Investments	8.1	20.5	2.5	7.9	20.4	2.3	8.6	20.7	2.3	10.9	29.4	2.8	10.9	34.5	2.9	0.0%	17.3%	3.6%	26.7%	66.7%	26.1%	12.1%	52.8%
4. Bank Deposits	695.7	778.7	152.9	777.6	817.2	160.8	775.9	818.3	160.4	835.0	870.1	165.1	797.6	863.5	165.2	-4.5%	-0.8%	0.1%	2.8%	5.5%	3.0%	-2.3%	4.1%
Resident Deposits	594.5	698.8	142.3	680.8	715.4	146.0	675.5	720.8	145.8	752.0	749.0	147.8	718.9	749.5	147.5	-4.4%	0.1%	-0.2%	6.4%	4.0%	1.2%	-2.0%	4.8%
Government Sector	138.3	52.1	21.6	190.0	70.1	30.2	193.0	70.0	30.7	200.7	74.6	27.7	158.0	73.1	27.4	-21.3%	-2.0%	-1.1%	-18.1%	4.4%	-10.7%	-14.7%	-12.0%
GREs (Govt. ownership of more than 50%)	107.1	76.3	8.1	122.3	77.3	7.5	115.9	76.2	7.8	143.5	90.4	9.8	131.1	90.6	10.4	-8.6%	0.2%	6.1%	13.1%	18.9%	33.3%	-4.8%	16.1%
Private Sector	336.3	557.1	107.6	354.9	550.9	103.5	353.7	556.1	102.9	392.0	560.8	105.0	413.9	563.2	104.8	5.6%	0.4%	-0.2%	17.0%	1.3%	1.8%	2.3%	6.8%
Non-Banking Financial Institutions	12.8	13.3	5.0	13.6	17.1	4.8	12.9	18.5	4.4	15.8	23.2	5.3	15.9	22.6	4.9	0.6%	-2.6%	-7.5%	23.3%	22.2%	11.4%	-2.0%	21.2%
Non-Resident Deposits	101.2	79.9	10.6	96.8	101.8	14.8	100.4	97.5	14.6	83.0	121.1	17.3	78.7	114.0	17.7	-5.2%	-5.9%	2.3%	-21.6%	16.9%	21.2%	-5.0%	-1.0%
Capital & Reserves ³	152.4	152.7	32.2	159.4	164.5	31.3	162.9	167.6	31.7	170.3	189.3	33.7	171.5	194.8	34.0	0.7%	2.9%	0.9%	5.3%	16.2%	7.3%	1.8%	10.5%
Specific provisions & Interest in Suspense	17.0	55.7	7.0	20.0	60.2	10.2	20.2	60.5	10.2	25.3	63.0	10.5	25.9	63.9	10.5	2.4%	1.4%	0.0%	28.2%	5.6%	2.9%	1.5%	10.3%
General provisions	12.9	14.9	1.9	13.8	14.6	2.8	13.8	14.6	2.9	14.2	15.9	3.1	13.6	16.3	3.4	-4.2%	2.5%	9.7%	-1.4%	11.6%	17.2%	0.3%	6.4%
Lending to Stable Resources Ratio ⁴	83.4%	85.4%	85.3%	80.1%	84.0%	84.4%	80.0%	83.4%	84.8%	80.0%	81.6%	82.7%	78.4%	82.7%	83.0%	-2.0%	1.3%	0.4%	-2.0%	-0.8%	-2.1%	-0.2%	-1.5%
Eligible Liquid Assets Ratio (ELAR) ⁵	15.8%	20.2%	17.9%	14.4%	20.1%	16.4%	13.8%	19.1%	15.5%	14.5%	21.6%	16.8%	15.2%	20.6%	15.7%	4.8%	-4.6%	-6.5%	10.1%	7.9%	1.3%	-1.6%	8.5%
Capital adequacy ratio - (Tier 1 + Tier 2) ⁶	17.3%	18.7%	19.3%	16.7%	18.6%	16.7%				17.1%	17.9%	18.1%											
of which: Tier 1 Ratio	15.9%	17.0%	18.1%	15.3%	17.3%	15.5%				15.8%	16.8%	16.9%											
Common Equity Tier 1 (CET 1) Capital Ratio	13.6%	15.0%	17.6%	13.0%	15.4%	15.2%				13.6%	15.3%	15.4%											
Banks Operating in the UAE (Including Wholesale Banks)																							
Number of Banks Operating from Each Emirate	22	31	8	21	31	8				20	31	8											
Share of Banks Operating from Each Emirate in Total Assets	44.2%	47.1%	8.7%	44.9%	46.4%	8.7%				44.4%	47.3%	8.3%											

* Emirate wise data is distributed based on the respective Emirate where the Head Office of the Banks in the UAE is located. I.e. If a Bank has operation in all the Seven Emirates of the UAE but Head Office is located in Abu Dhabi, Whole data of that Bank is allocated to the Emirate of Abu Dhabi. Other Emirates (OE) include remaining five Emirates of Sharjah, Ajman, Ras Al Khaimah, Fujairah and Umm Al Quwain.

** 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 Liabilities ***

*** Total Liabilities = 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.