

CBUAE Classification: Public																				
UAE Banking Indicators - National Banks ( NB ) & Foreign Banks ( FB ) *																				
(End of month, figures in billions of Dirhams unless otherwise indicated)																				
	2018		2019				2020													
	Dec		Feb		Dec **		Jan		Feb**		% 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	All Banks	
<b>1.Gross Bank Assets</b>	<b>2514.4</b>	<b>354.1</b>	<b>2554.3</b>	<b>355.2</b>	<b>2688.3</b>	<b>397.5</b>	<b>2681.5</b>	<b>398.8</b>	<b>2696.7</b>	<b>398.6</b>	<b>0.6%</b>	<b>-0.1%</b>	<b>0.3%</b>	<b>0.3%</b>	<b>5.6%</b>	<b>12.2%</b>	<b>0.5%</b>	<b>0.3%</b>	<b>6.4%</b>	
<b>2.Gross Credit</b>	<b>1,465.8</b>	<b>190.4</b>	<b>1,482.3</b>	<b>189.6</b>	<b>1,566.2</b>	<b>193.0</b>	<b>1,544.0</b>	<b>192.9</b>	<b>1,552.2</b>	<b>193.3</b>	<b>0.5%</b>	<b>0.2%</b>	<b>-0.9%</b>	<b>0.2%</b>	<b>4.7%</b>	<b>2.0%</b>	<b>0.5%</b>	<b>-0.8%</b>	<b>4.4%</b>	
Domestic Credit	1,351.0	158.4	1,365.0	159.3	1,437.6	156.3	1,408.9	156.9	1,413.6	157.6	0.3%	0.4%	-1.7%	0.8%	3.6%	-1.1%	0.3%	-1.4%	3.1%	
Government	184.8	6.7	189.3	7.5	251.3	7.0	222.1	7.2	223.8	7.7	0.8%	6.9%	-10.9%	10.0%	18.2%	2.7%	1.0%	-10.4%	17.6%	
Public Sector (GREs)	152.4	15.5	159.8	15.0	169.4	15.2	168.2	14.9	170.0	15.0	1.1%	0.7%	0.4%	-1.3%	6.4%	0.0%	1.0%	0.2%	5.8%	
Private Sector	994.5	135.5	996.7	135.9	1002.1	132.8	1004.2	133.3	1007.4	133.2	0.3%	-0.1%	0.5%	0.3%	1.1%	-2.0%	0.3%	0.5%	0.7%	
Business & Industrial Sector Credit <sup>1</sup>	687.8	104.8	690.6	105.6	698.9	103.2	700.9	103.9	703.4	103.9	0.4%	0.0%	0.6%	0.7%	1.9%	-1.6%	0.3%	0.6%	1.4%	
Individual	306.7	30.7	306.1	30.3	303.2	29.6	303.3	29.4	304.0	29.3	0.2%	-0.3%	0.3%	-1.0%	-0.7%	-3.3%	0.2%	0.2%	-0.9%	
Non-Banking Financial Institutions	19.3	0.7	19.2	0.9	14.8	1.3	14.4	1.5	12.4	1.7	-13.9%	13.3%	-16.2%	30.8%	-35.4%	88.9%	-11.3%	-12.4%	-29.9%	
Foreign Credit <sup>2</sup>	114.8	32.0	117.3	30.3	128.6	36.7	135.1	36.0	138.6	35.7	2.6%	-0.8%	7.8%	-2.7%	18.2%	17.8%	1.9%	5.4%	18.1%	
of which: Loans & Advances to Non-Residents in AED	17.4	3.0	16.9	2.9	14.2	2.4	14.7	2.3	13.9	2.4	-5.4%	4.3%	-2.1%	0.0%	-17.8%	-17.2%	-4.1%	-1.8%	-17.7%	
<b>3.Total Investments by Banks</b>	<b>305.5</b>	<b>27.3</b>	<b>331.5</b>	<b>26.9</b>	<b>360.0</b>	<b>39.0</b>	<b>370.4</b>	<b>41.8</b>	<b>370.6</b>	<b>39.0</b>	<b>0.1%</b>	<b>-6.7%</b>	<b>2.9%</b>	<b>0.0%</b>	<b>11.8%</b>	<b>45.0%</b>	<b>-0.6%</b>	<b>2.7%</b>	<b>14.3%</b>	
Debt securities	186.3	24.6	205.4	24.1	210.4	35.6	215.3	38.4	217.1	35.5	0.8%	-7.6%	3.2%	-0.3%	5.7%	47.3%	-0.4%	2.7%	10.1%	
Equities	10.1	0.0	10.5	0.0	10.7	0.1	10.6	0.1	10.4	0.1	-1.9%	0.0%	-2.8%	0.0%	-1.0%	0.00%	-1.9%	-2.8%	0.0%	
Held to maturity securities	78.5	2.7	84.0	2.8	95.8	3.3	96.2	3.3	94.9	3.4	-1.4%	3.0%	-0.9%	3.0%	13.0%	21.4%	-1.2%	-0.8%	13.2%	
Other Investments	30.6	0.0	31.6	0.0	43.1	0.0	48.3	0.0	48.2	0.0	-0.2%	0.0%	11.8%	0.0%	52.5%	0.0%	-0.2%	11.8%	52.5%	
<b>4.Bank Deposits</b>	<b>1558.6</b>	<b>197.0</b>	<b>1569.7</b>	<b>198.5</b>	<b>1657.9</b>	<b>212.3</b>	<b>1615.9</b>	<b>210.4</b>	<b>1613.9</b>	<b>214.2</b>	<b>-0.1%</b>	<b>1.8%</b>	<b>-2.7%</b>	<b>0.9%</b>	<b>2.8%</b>	<b>7.9%</b>	<b>0.1%</b>	<b>-2.3%</b>	<b>3.4%</b>	
Resident Deposits	1378.2	164.0	1392.0	165.3	1469.4	179.4	1436.6	179.3	1438.7	180.8	0.1%	0.8%	-2.1%	0.8%	3.4%	9.4%	0.2%	-1.8%	4.0%	
Government Sector	288.8	1.5	294.7	0.7	301.8	1.2	257.5	1.0	262.6	1.3	2.0%	30.0%	-13.0%	8.3%	-10.9%	85.7%	2.1%	-12.9%	-10.7%	
GREs (Govt. ownership of more than 50%)	199.3	7.8	189.1	7.5	234.4	9.3	222.6	9.5	228.9	9.3	2.8%	-2.1%	-2.3%	0.0%	21.0%	24.0%	2.6%	-2.3%	21.2%	
Private Sector	859.7	149.6	878.8	151.1	896.3	161.5	919.8	162.1	910.7	163.6	-1.0%	0.9%	1.6%	1.3%	3.6%	8.3%	-0.7%	1.6%	4.3%	
Non-Banking Financial Institutions	30.4	5.1	29.4	6.0	36.9	7.4	36.7	6.7	36.5	6.6	-0.5%	-1.5%	-1.1%	-10.8%	24.1%	10.0%	-0.7%	-2.7%	21.8%	
Non-Resident Deposits	180.4	33.0	177.7	33.2	188.5	32.9	179.3	31.1	175.2	33.4	-2.3%	7.4%	-7.1%	1.5%	-1.4%	0.6%	-0.9%	-5.8%	-1.1%	
<b>Capital &amp; Reserves <sup>3</sup></b>	<b>302.5</b>	<b>52.7</b>	<b>303.1</b>	<b>53.7</b>	<b>336.6</b>	<b>56.7</b>	<b>343.3</b>	<b>57.0</b>	<b>337.1</b>	<b>57.5</b>	<b>-1.8%</b>	<b>0.9%</b>	<b>0.1%</b>	<b>1.4%</b>	<b>11.2%</b>	<b>7.1%</b>	<b>-1.4%</b>	<b>0.3%</b>	<b>10.6%</b>	
<b>Specific provisions &amp; Interest in Suspense</b>	<b>64.1</b>	<b>26.3</b>	<b>65.3</b>	<b>26.4</b>	<b>72.3</b>	<b>26.5</b>	<b>73.4</b>	<b>26.9</b>	<b>74.4</b>	<b>26.8</b>	<b>1.4%</b>	<b>-0.4%</b>	<b>2.9%</b>	<b>1.1%</b>	<b>13.9%</b>	<b>1.5%</b>	<b>0.9%</b>	<b>2.4%</b>	<b>10.4%</b>	
<b>General provisions</b>	<b>28.7</b>	<b>2.5</b>	<b>28.5</b>	<b>2.7</b>	<b>30.6</b>	<b>2.6</b>	<b>30.8</b>	<b>2.5</b>	<b>30.5</b>	<b>2.6</b>	<b>-1.0%</b>	<b>4.0%</b>	<b>-0.3%</b>	<b>0.0%</b>	<b>7.0%</b>	<b>-3.7%</b>	<b>-0.6%</b>	<b>-0.3%</b>	<b>6.1%</b>	
<b>Lending to Stable Resources Ratio <sup>4</sup></b>	<b>83.4%</b>	<b>74.0%</b>	<b>83.1%</b>	<b>73.0%</b>	<b>82.6%</b>	<b>69.5%</b>	<b>82.3%</b>	<b>70.3%</b>	<b>82.8%</b>	<b>68.7%</b>	<b>0.6%</b>	<b>-2.3%</b>	<b>0.2%</b>	<b>-1.2%</b>	<b>-0.4%</b>	<b>-5.9%</b>	<b>0.2%</b>	<b>0.0%</b>	<b>-1.1%</b>	
<b>Eligible Liquid Assets Ratio (ELAR) <sup>5</sup></b>	<b>16.6%</b>	<b>24.4%</b>	<b>16.0%</b>	<b>25.3%</b>	<b>16.6%</b>	<b>29.3%</b>	<b>16.6%</b>	<b>27.1%</b>	<b>16.6%</b>	<b>27.6%</b>	<b>0.0%</b>	<b>1.8%</b>	<b>0.0%</b>	<b>-5.8%</b>	<b>3.8%</b>	<b>9.1%</b>	<b>0.6%</b>	<b>-1.1%</b>	<b>5.3%</b>	
<b>Capital adequacy ratio - ( Tier 1 + Tier 2 ) <sup>6</sup></b>	<b>17.2%</b>	<b>20.3%</b>			<b>17.2%</b>	<b>20.8%</b>														
<b>of which: Tier 1 Ratio</b>	<b>16.0%</b>	<b>18.4%</b>			<b>16.0%</b>	<b>19.5%</b>														
<b>Common Equity Tier 1(CET 1 ) Capital Ratio</b>	<b>13.7%</b>	<b>18.4%</b>			<b>14.0%</b>	<b>19.5%</b>														

\* 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.