

## UAE Banking Indicators - National Banks ( NB ) &amp; Foreign Banks ( FB ) \*

(End of month, figures in billions of Dirhams unless otherwise indicated)

	2018		2019				2020														
	Dec		Mar		Dec **		Jan		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	All Banks		
<b>1.Gross Bank Assets</b>	<b>2514.4</b>	<b>354.1</b>	<b>2533.9</b>	<b>361.0</b>	<b>2688.2</b>	<b>394.7</b>	<b>2681.5</b>	<b>398.8</b>	<b>2696.7</b>	<b>398.6</b>	<b>2729.0</b>	<b>399.0</b>	<b>1.2%</b>	<b>0.1%</b>	<b>1.5%</b>	<b>1.1%</b>	<b>7.7%</b>	<b>10.5%</b>	<b>1.1%</b>	<b>1.5%</b>	<b>8.1%</b>
<b>2.Gross Credit</b>	<b>1,465.8</b>	<b>190.4</b>	<b>1,486.0</b>	<b>189.1</b>	<b>1,565.6</b>	<b>193.0</b>	<b>1,544.0</b>	<b>192.9</b>	<b>1,552.2</b>	<b>193.3</b>	<b>1,574.2</b>	<b>194.0</b>	<b>1.4%</b>	<b>0.4%</b>	<b>0.5%</b>	<b>0.5%</b>	<b>5.9%</b>	<b>2.6%</b>	<b>1.3%</b>	<b>0.5%</b>	<b>5.6%</b>
Domestic Credit	1,351.0	158.4	1,368.8	160.5	1,436.3	156.3	1,408.9	156.9	1,413.6	157.6	1,436.0	159.0	1.6%	0.9%	0.0%	1.7%	4.9%	-0.9%	1.5%	0.2%	4.3%
Government	184.8	6.7	189.0	8.1	250.4	7.0	222.1	7.2	223.8	7.7	221.4	7.7	-1.1%	0.0%	-11.6%	10.0%	17.1%	-4.9%	-1.0%	-11.0%	16.2%
Public Sector (GREs)	152.4	15.5	156.1	15.6	169.3	16.0	168.2	14.9	170.0	15.0	185.7	15.4	9.2%	2.7%	9.7%	-3.8%	19.0%	-1.3%	8.7%	8.5%	17.1%
Private Sector	994.5	135.5	1004.7	135.9	1002.5	132.1	1004.2	133.3	1007.4	133.2	1014.7	134.2	0.7%	0.8%	1.2%	1.6%	1.0%	-1.3%	0.7%	1.3%	0.7%
Business & Industrial Sector Credit <sup>1</sup>	687.8	104.8	701.1	106.0	699.7	102.5	700.9	103.9	703.4	103.9	713.0	105.7	1.4%	1.7%	1.9%	3.1%	1.7%	-0.3%	1.4%	2.1%	1.4%
Individual	306.7	30.7	303.6	29.9	302.8	29.6	303.3	29.4	304.0	29.3	301.7	28.5	-0.8%	-2.7%	-0.4%	-3.7%	-0.6%	-4.7%	-0.9%	-0.7%	-1.0%
Non-Banking Financial Institutions	19.3	0.7	19.0	0.9	14.1	1.2	14.4	1.5	12.4	1.7	14.2	1.7	14.5%	0.0%	0.7%	41.7%	-25.3%	88.9%	12.8%	3.9%	-20.1%
Foreign Credit <sup>2</sup>	114.8	32.0	117.2	28.6	129.3	36.7	135.1	36.0	138.6	35.7	138.2	35.0	-0.3%	-2.0%	6.9%	-4.6%	17.9%	22.4%	-0.6%	4.3%	18.8%
of which: Loans & Advances to Non-Residents in AED	17.4	3.0	15.9	2.8	14.3	2.4	14.7	2.3	13.9	2.4	14.1	2.4	1.4%	0.0%	-1.4%	0.0%	-11.3%	-14.3%	1.2%	-1.2%	-11.8%
<b>3.Total Investments by Banks</b>	<b>305.5</b>	<b>27.3</b>	<b>340.1</b>	<b>27.7</b>	<b>359.9</b>	<b>39.1</b>	<b>370.4</b>	<b>41.8</b>	<b>370.6</b>	<b>39.0</b>	<b>347.6</b>	<b>30.0</b>	<b>-6.2%</b>	<b>-23.1%</b>	<b>-3.4%</b>	<b>-23.3%</b>	<b>2.2%</b>	<b>8.3%</b>	<b>-7.8%</b>	<b>-5.4%</b>	<b>2.7%</b>
Debt securities	186.3	24.6	211.5	24.8	210.4	35.7	215.3	38.4	217.1	35.5	201.6	26.6	-7.1%	-25.1%	-4.2%	-25.5%	-4.7%	7.3%	-9.7%	-7.3%	-3.4%
Equities	10.1	0.0	9.9	0.1	10.7	0.1	10.6	0.1	10.4	0.1	9.0	0.1	-13.5%	0.0%	-15.9%	0.0%	-9.1%	0.0%	-13.3%	-15.7%	-9.0%
Held to maturity securities	78.5	2.7	86.9	2.8	95.8	3.3	96.2	3.3	94.9	3.4	87.5	3.3	-7.8%	-2.9%	-8.7%	0.0%	0.7%	17.9%	-7.6%	-8.4%	1.2%
Other Investments	30.6	0.0	31.8	0.0	43.0	0.0	48.3	0.0	48.2	0.0	49.5	0.0	2.7%	0.0%	15.1%	0.0%	55.7%	0.0%	2.7%	15.1%	55.7%
<b>4.Bank Deposits</b>	<b>1558.6</b>	<b>197.0</b>	<b>1547.5</b>	<b>200.6</b>	<b>1658.1</b>	<b>212.1</b>	<b>1615.9</b>	<b>210.4</b>	<b>1613.9</b>	<b>214.2</b>	<b>1632.9</b>	<b>219.0</b>	<b>1.2%</b>	<b>2.2%</b>	<b>-1.5%</b>	<b>3.3%</b>	<b>5.5%</b>	<b>9.2%</b>	<b>1.3%</b>	<b>-1.0%</b>	<b>5.9%</b>
Resident Deposits	1378.2	164.0	1372.6	167.3	1469.6	179.2	1436.6	179.3	1438.7	180.8	1448.3	186.8	0.7%	3.3%	-1.4%	4.2%	5.5%	11.7%	1.0%	-0.8%	6.2%
Government Sector	288.8	1.5	272.5	0.5	300.2	1.1	257.5	1.0	262.6	1.3	254.1	1.0	-3.2%	-23.1%	-15.4%	-9.1%	-6.8%	100.0%	-3.3%	-15.3%	-6.6%
GREs (Govt. ownership of more than 50%)	199.3	7.8	187.3	7.4	236.1	9.2	222.6	9.5	228.9	9.3	247.4	12.7	8.1%	36.6%	4.8%	38.0%	32.1%	71.6%	9.2%	6.0%	33.6%
Private Sector	859.7	149.6	877.2	153.8	896.4	161.5	919.8	162.1	910.7	163.6	909.7	166.5	-0.1%	1.8%	1.5%	3.1%	3.7%	8.3%	0.2%	1.7%	4.4%
Non-Banking Financial Institutions	30.4	5.1	35.6	5.6	36.9	7.4	36.7	6.7	36.5	6.6	37.1	6.6	1.6%	0.0%	0.5%	-10.8%	4.2%	17.9%	1.4%	-1.4%	6.1%
Non-Resident Deposits	180.4	33.0	174.9	33.3	188.5	32.9	179.3	31.1	175.2	33.4	184.6	32.2	5.4%	-3.6%	-2.1%	-2.1%	5.5%	-3.3%	3.9%	-2.1%	4.1%
<b>Capital &amp; Reserves <sup>3</sup></b>	<b>302.5</b>	<b>52.7</b>	<b>296.0</b>	<b>54.2</b>	<b>336.0</b>	<b>56.9</b>	<b>343.3</b>	<b>57.0</b>	<b>337.1</b>	<b>57.5</b>	<b>313.5</b>	<b>56.4</b>	<b>-7.0%</b>	<b>-1.9%</b>	<b>-6.7%</b>	<b>-0.9%</b>	<b>5.9%</b>	<b>4.1%</b>	<b>-6.3%</b>	<b>-5.9%</b>	<b>5.6%</b>
<b>Specific provisions &amp; Interest in Suspense</b>	<b>64.1</b>	<b>26.3</b>	<b>65.6</b>	<b>26.6</b>	<b>72.7</b>	<b>26.6</b>	<b>73.4</b>	<b>26.9</b>	<b>74.4</b>	<b>26.8</b>	<b>75.5</b>	<b>27.8</b>	<b>1.5%</b>	<b>3.7%</b>	<b>3.9%</b>	<b>4.5%</b>	<b>15.1%</b>	<b>4.5%</b>	<b>2.1%</b>	<b>4.0%</b>	<b>12.0%</b>
<b>General provisions</b>	<b>28.7</b>	<b>2.5</b>	<b>29.1</b>	<b>2.6</b>	<b>30.5</b>	<b>2.6</b>	<b>30.8</b>	<b>2.5</b>	<b>30.5</b>	<b>2.6</b>	<b>34.0</b>	<b>3.1</b>	<b>11.5%</b>	<b>19.2%</b>	<b>11.5%</b>	<b>19.2%</b>	<b>16.8%</b>	<b>19.2%</b>	<b>12.1%</b>	<b>12.1%</b>	<b>17.0%</b>
<b>Lending to Stable Resources Ratio <sup>4</sup></b>	<b>83.4%</b>	<b>74.0%</b>	<b>84.0%</b>	<b>73.4%</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>84.1%</b>	<b>69.8%</b>	<b>1.6%</b>	<b>1.6%</b>	<b>1.8%</b>	<b>0.4%</b>	<b>0.1%</b>	<b>-4.9%</b>	<b>1.6%</b>	<b>1.6%</b>	<b>-0.5%</b>
<b>Eligible Liquid Assets Ratio (ELAR) <sup>5</sup></b>	<b>16.6%</b>	<b>24.4%</b>	<b>16.0%</b>	<b>24.4%</b>	<b>16.6%</b>	<b>28.6%</b>	<b>16.6%</b>	<b>27.1%</b>	<b>16.6%</b>	<b>27.6%</b>	<b>16.0%</b>	<b>24.8%</b>	<b>-3.6%</b>	<b>-10.1%</b>	<b>-3.6%</b>	<b>-13.3%</b>	<b>0.0%</b>	<b>1.6%</b>	<b>-3.9%</b>	<b>-4.4%</b>	<b>2.4%</b>
<b>Capital adequacy ratio - ( Tier 1 + Tier 2 ) <sup>6</sup></b>	<b>17.2%</b>	<b>20.3%</b>	<b>17.5%</b>	<b>20.7%</b>	<b>17.3%</b>	<b>21.3%</b>					<b>16.4%</b>	<b>21.2%</b>									
<b>of which: Tier 1 Ratio</b>	<b>16.0%</b>	<b>18.4%</b>	<b>16.3%</b>	<b>18.9%</b>	<b>16.1%</b>	<b>20.1%</b>					<b>15.3%</b>	<b>20.0%</b>									
<b>Common Equity Tier 1(CET 1 ) Capital Ratio</b>	<b>13.7%</b>	<b>18.4%</b>	<b>14.0%</b>	<b>18.9%</b>	<b>14.0%</b>	<b>20.1%</b>					<b>13.2%</b>	<b>20.0%</b>									

\* Data consists of 21 National Banks &amp; 38 Foreign Banks

\*\* Revised to account for end of year adjustments

\*\*\* 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 &amp; 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.