

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		Apr		Dec		Jan		Feb		Mar		Apr **		% 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	All Banks		
<b>1.Gross Bank Assets</b>	2514.4	354.1	2571.3	354.1	2688.2	394.7	2681.5	398.8	2696.7	398.6	2729.0	399.0	2750.8	404.9	0.8%	1.5%	2.3%	2.6%	7.0%	14.3%	0.9%	2.4%	7.9%
<b>2.Gross Credit</b>	1,465.8	190.4	1,488.5	188.4	1,565.6	193.0	1,544.0	192.9	1,552.2	193.3	1,574.2	194.0	1,579.5	196.6	0.3%	1.3%	0.9%	1.9%	6.1%	4.4%	0.4%	1.0%	5.9%
Domestic Credit	1,351.0	158.4	1,373.2	160.3	1,436.3	156.3	1,408.9	156.9	1,413.6	157.6	1,436.0	159.0	1,445.2	161.9	0.6%	1.8%	0.6%	3.6%	5.2%	1.0%	0.8%	0.9%	4.8%
Government	184.8	6.7	194.1	7.4	250.4	7.0	222.1	7.2	223.8	7.7	221.4	7.7	222.4	8.8	0.5%	14.3%	-11.2%	25.7%	14.6%	18.9%	0.9%	-10.2%	14.7%
Public Sector (GREs)	152.4	15.5	155.7	16.0	169.3	16.0	168.2	14.9	170.0	15.0	185.7	15.4	201.2	16.3	8.3%	5.8%	18.8%	1.9%	29.2%	1.9%	8.2%	17.4%	26.7%
Private Sector	994.5	135.5	1004.6	136.1	1002.5	132.1	1004.2	133.3	1007.4	133.2	1014.7	134.2	1005.7	135.1	-0.9%	0.7%	0.3%	2.3%	0.1%	-0.7%	-0.7%	0.5%	0.0%
Business & Industrial Sector Credit <sup>1</sup>	687.8	104.8	701.9	106.2	699.7	102.5	700.9	103.9	703.4	103.9	713.0	105.7	707.0	107.6	-0.8%	1.8%	1.0%	5.0%	0.7%	1.3%	-0.5%	1.5%	0.8%
Individual	306.7	30.7	302.7	29.9	302.8	29.6	303.3	29.4	304.0	29.3	301.7	28.5	298.7	27.5	-1.0%	-3.5%	-1.4%	-7.1%	-1.3%	-8.0%	-1.2%	-1.9%	-1.9%
Non-Banking Financial Institutions	19.3	0.7	18.8	0.8	14.1	1.2	14.4	1.5	12.4	1.7	14.2	1.7	15.9	1.7	12.0%	0.0%	12.8%	41.7%	-15.4%	112.5%	10.7%	15.0%	-10.2%
Foreign Credit <sup>2</sup>	114.8	32.0	115.3	28.1	129.3	36.7	135.1	36.0	138.6	35.7	138.2	35.0	134.3	34.7	-2.8%	-0.9%	3.9%	-5.4%	16.5%	23.5%	-2.4%	1.8%	17.9%
of which: Loans & Advances to Non-Residents in AED	17.4	3.0	16.1	2.8	14.3	2.4	14.7	2.3	13.9	2.4	14.1	2.4	14.1	2.3	0.0%	-4.2%	-1.4%	-4.2%	-12.4%	-17.9%	-0.6%	-1.8%	-13.2%
<b>3.Total Investments by Banks</b>	305.5	27.3	343.1	28.7	359.9	39.1	370.4	41.8	370.6	39.0	347.6	30.0	358.4	35.8	3.1%	19.3%	-0.4%	-8.4%	4.5%	24.7%	4.4%	-1.2%	6.0%
Debt securities	186.3	24.6	213.8	25.8	210.4	35.7	215.3	38.4	217.1	35.5	201.6	26.6	209.0	32.4	3.7%	21.8%	-0.7%	-9.2%	-2.2%	25.6%	5.8%	-1.9%	0.8%
Equities	10.1	0.0	10.4	0.1	10.7	0.1	10.6	0.1	10.4	0.1	9.0	0.1	9.2	0.1	2.2%	0.0%	-14.0%	0.0%	-11.5%	0.0%	2.2%	-13.9%	-11.4%
Held to maturity securities	78.5	2.7	87.9	2.8	95.8	3.3	96.2	3.3	94.9	3.4	87.5	3.3	90.8	3.3	3.8%	0.0%	-5.2%	0.0%	3.3%	17.9%	3.6%	-5.0%	3.7%
Other Investments	30.6	0.0	31.0	0.0	43.0	0.0	48.3	0.0	48.2	0.0	49.5	0.0	49.4	0.0	-0.2%	0.0%	14.9%	0.0%	59.4%	0.0%	-0.2%	14.9%	59.4%
<b>4.Bank Deposits</b>	1558.6	197.0	1575.2	198.0	1658.1	212.1	1615.9	210.4	1613.9	214.2	1632.9	219.0	1651.1	221.1	1.1%	1.0%	-0.4%	4.2%	4.8%	11.7%	1.1%	0.1%	5.6%
Resident Deposits	1378.2	164.0	1400.3	167.2	1469.6	179.2	1436.6	179.3	1438.7	180.8	1448.3	186.8	1474.9	186.9	1.8%	0.1%	0.4%	4.3%	5.3%	11.8%	1.6%	0.8%	6.0%
Government Sector	288.8	1.5	293.0	0.6	300.2	1.1	257.5	1.0	262.6	1.3	254.1	1.0	275.9	0.9	8.6%	-10.0%	-8.1%	-18.2%	-5.8%	50.0%	8.5%	-8.1%	-5.7%
GREs (Govt. ownership of more than 50%)	199.3	7.8	189.8	7.3	236.1	9.2	222.6	9.5	228.9	9.3	247.4	12.7	247.3	10.3	0.0%	-18.9%	4.7%	12.0%	30.3%	41.1%	-1.0%	5.0%	30.7%
Private Sector	859.7	149.6	885.6	153.5	896.4	161.5	919.8	162.1	910.7	163.6	909.7	166.5	914.8	169.1	0.6%	1.6%	2.1%	4.7%	3.3%	10.2%	0.7%	2.5%	4.3%
Non-Banking Financial Institutions	30.4	5.1	31.9	5.8	36.9	7.4	36.7	6.7	36.5	6.6	37.1	6.6	36.9	6.6	-0.5%	0.0%	0.0%	-10.8%	15.7%	13.8%	-0.5%	-1.8%	15.4%
Non-Resident Deposits	180.4	33.0	174.9	30.8	188.5	32.9	179.3	31.1	175.2	33.4	184.6	32.2	176.2	34.2	-4.6%	6.2%	-6.5%	4.0%	0.7%	11.0%	-3.0%	-5.0%	2.3%
<b>Capital &amp; Reserves <sup>3</sup></b>	302.5	52.7	301.5	54.6	336.0	56.9	343.3	57.0	337.1	57.5	313.5	56.4	317.7	56.9	1.3%	0.9%	-5.4%	0.0%	5.4%	4.2%	1.3%	-4.7%	5.2%
<b>Specific provisions &amp; Interest in Suspense</b>	64.1	26.3	67.7	26.8	72.7	26.6	73.4	26.9	74.4	26.8	75.5	27.8	77.7	27.9	2.9%	0.4%	6.9%	4.9%	14.8%	4.1%	2.2%	6.3%	11.7%
<b>General provisions</b>	28.7	2.5	30.4	2.6	30.5	2.6	30.8	2.5	30.5	2.6	34.0	3.1	34.3	3.3	0.9%	6.5%	12.5%	26.9%	12.8%	26.9%	1.3%	13.6%	13.9%
<b>Lending to Stable Resources Ratio <sup>4</sup></b>	83.4%	74.0%	82.1%	73.8%	82.6%	69.5%	82.3%	70.3%	82.8%	68.7%	84.1%	69.8%	83.1%	70.2%	-1.2%	0.6%	0.6%	1.0%	1.2%	-4.9%	-1.0%	0.6%	0.4%
<b>Eligible Liquid Assets Ratio (ELAR) <sup>5</sup></b>	16.6%	24.4%	16.3%	26.3%	16.6%	28.6%	16.6%	27.1%	16.6%	27.6%	16.0%	24.8%	15.5%	26.4%	-3.1%	6.5%	-6.6%	-7.7%	-4.9%	0.4%	-2.9%	-7.2%	-3.4%
<b>Capital adequacy ratio - ( Tier 1 + Tier 2 ) <sup>6</sup></b>	17.2%	20.3%			17.3%	21.3%					16.4%	21.2%											
<b>of which: Tier 1 Ratio</b>	16.0%	18.4%			16.1%	20.1%					15.3%	20.0%											
<b>Common Equity Tier 1(CET 1 ) Capital Ratio</b>	13.7%	18.4%			14.0%	20.1%					13.2%	20.0%											

\* 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.