

UAE Banking Indicators - National Banks ( NB ) & Foreign Banks ( FB ) *																							
(End of month, figures in billions of Dirhams unless otherwise indicated)																							
	2019						2020																
	May		Dec		Jan		Feb		Mar		Apr		May **		% 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>	2550.5	362.4	2688.2	394.7	2681.5	398.8	2696.7	398.6	2729.0	399.0	2750.8	404.9	2758.7	407.0	0.3%	0.5%	2.6%	3.1%	8.2%	12.3%	0.3%	2.7%	8.7%
<b>2.Gross Credit</b>	1,491.8	189.6	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	1,581.9	196.4	0.2%	-0.1%	1.0%	1.8%	6.0%	3.6%	0.1%	1.1%	5.8%
Domestic Credit	1,376.1	160.8	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	1,448.8	162.6	0.2%	0.4%	0.9%	4.0%	5.3%	1.1%	0.3%	1.2%	4.8%
Government	197.4	7.4	250.4	7.0	222.1	7.2	223.8	7.7	221.4	7.7	222.4	8.8	228.5	9.8	2.7%	11.4%	-8.7%	40.0%	15.8%	32.4%	3.1%	-7.4%	16.4%
Public Sector (GREs)	157.2	16.1	169.3	16.0	168.2	14.9	170.0	15.0	185.7	15.4	201.2	16.3	199.9	16.1	-0.6%	-1.2%	18.1%	0.6%	27.2%	0.0%	-0.7%	16.6%	24.6%
Private Sector	1003.0	136.0	1002.5	132.1	1004.2	133.3	1007.4	133.2	1014.7	134.2	1005.7	135.1	1004.8	135.0	-0.1%	-0.1%	0.2%	2.2%	0.2%	-0.7%	-0.1%	0.5%	0.1%
Business & Industrial Sector Credit <sup>1</sup>	700.4	106.4	699.7	102.5	700.9	103.9	703.4	103.9	713.0	105.7	707.0	107.6	707.9	107.8	0.1%	0.2%	1.2%	5.2%	1.1%	1.3%	0.1%	1.7%	1.1%
Individual	302.6	29.6	302.8	29.6	303.3	29.4	304.0	29.3	301.7	28.5	298.7	27.5	296.9	27.2	-0.6%	-1.1%	-1.9%	-8.1%	-1.9%	-8.1%	-0.6%	-2.5%	-2.4%
Non-Banking Financial Institutions	18.5	1.3	14.1	1.2	14.4	1.5	12.4	1.7	14.2	1.7	15.9	1.7	15.6	1.7	-1.9%	0.0%	10.6%	41.7%	-15.7%	30.8%	-1.7%	13.1%	-12.6%
Foreign Credit <sup>2</sup>	115.7	28.8	129.3	36.7	135.1	36.0	138.6	35.7	138.2	35.0	134.3	34.7	133.1	33.8	-0.9%	-2.6%	2.9%	-7.9%	15.0%	17.4%	-1.2%	0.5%	15.5%
of which: Loans & Advances to Non-Residents in AED	16.1	2.8	14.3	2.4	14.7	2.3	13.9	2.4	14.1	2.4	14.1	2.3	14.1	2.2	0.0%	-4.3%	-1.4%	-8.3%	-12.4%	-21.4%	-0.6%	-2.4%	-13.8%
<b>3.Total Investments by Banks</b>	344.0	26.3	359.9	39.1	370.4	41.8	370.6	39.0	347.6	30.0	358.4	35.8	375.4	39.5	4.7%	10.3%	4.3%	1.0%	9.1%	50.2%	5.3%	4.0%	12.0%
Debt securities	213.6	23.5	210.4	35.7	215.3	38.4	217.1	35.5	201.6	26.6	209.0	32.4	218.7	36.3	4.6%	12.0%	3.9%	1.7%	2.4%	54.5%	5.6%	3.6%	7.5%
Equities	10.5	0.0	10.7	0.1	10.6	0.1	10.4	0.1	9.0	0.1	9.2	0.1	9.2	0.0	0.0%	-100.0%	-14.0%	-100.0%	-12.4%	0.0%	-1.1%	-14.8%	-12.4%
Held to maturity securities	87.7	2.8	95.8	3.3	96.2	3.3	94.9	3.4	87.5	3.3	90.8	3.3	98.1	3.2	8.0%	-3.0%	2.4%	-3.0%	11.9%	14.3%	7.7%	2.2%	11.9%
Other Investments	32.2	0.0	43.0	0.0	48.3	0.0	48.2	0.0	49.5	0.0	49.4	0.0	49.4	0.0	0.0%	0.0%	14.9%	0.0%	53.4%	0.0%	0.0%	14.9%	53.4%
<b>4.Bank Deposits</b>	1557.9	201.0	1658.1	212.1	1615.9	210.4	1613.9	214.2	1632.9	219.0	1651.1	221.1	1641.6	223.9	-0.6%	1.3%	-1.0%	5.6%	5.4%	11.4%	-0.4%	-0.3%	6.1%
Resident Deposits	1381.3	168.3	1469.6	179.2	1436.6	179.3	1438.7	180.8	1448.3	186.8	1474.9	186.9	1472.2	190.4	-0.2%	1.9%	0.2%	6.3%	6.6%	13.1%	0.05%	0.8%	7.3%
Government Sector	292.8	1.8	300.2	1.1	257.5	1.0	262.6	1.3	254.1	1.0	275.9	0.9	291.1	0.9	5.5%	0.0%	-3.0%	-18.2%	-0.6%	-50.0%	5.5%	-3.1%	-0.9%
GREs (Govt. ownership of more than 50%)	180.2	7.4	236.1	9.2	222.6	9.5	228.9	9.3	247.4	12.7	247.3	10.3	226.8	11.1	-8.3%	7.8%	-3.9%	20.7%	25.9%	50.0%	-7.6%	-3.0%	26.8%
Private Sector	878.5	153.1	896.4	161.5	919.8	162.1	910.7	163.6	909.7	166.5	914.8	169.1	916.4	171.4	0.2%	1.4%	2.2%	6.1%	4.3%	12.0%	0.4%	2.8%	5.4%
Non-Banking Financial Institutions	29.8	6.0	36.9	7.4	36.7	6.7	36.5	6.6	37.1	6.6	36.9	6.6	37.9	7.0	2.7%	6.1%	2.7%	-5.4%	27.2%	16.7%	3.2%	1.4%	25.4%
Non-Resident Deposits	176.6	32.7	188.5	32.9	179.3	31.1	175.2	33.4	184.6	32.2	176.2	34.2	169.4	33.5	-3.9%	-2.0%	-10.1%	1.8%	-4.1%	2.4%	-3.6%	-8.4%	-3.1%
<b>Capital &amp; Reserves <sup>3</sup></b>	303.8	55.0	336.0	56.9	343.3	57.0	337.1	57.5	313.5	56.4	317.7	56.9	324.2	56.8	2.0%	-0.2%	-3.5%	-0.2%	6.7%	3.3%	1.7%	-3.0%	6.2%
<b>Specific provisions &amp; Interest in Suspense</b>	67.0	27.5	72.7	26.6	73.4	26.9	74.4	26.8	75.5	27.8	77.7	27.9	78.2	28.3	0.6%	1.4%	7.6%	6.4%	16.7%	2.9%	0.9%	7.3%	12.7%
<b>General provisions</b>	29.8	2.6	30.5	2.6	30.8	2.5	30.5	2.6	34.0	3.1	34.3	3.3	34.7	3.4	1.2%	3.0%	13.8%	30.8%	16.4%	30.8%	1.3%	15.1%	17.6%
<b>Lending to Stable Resources Ratio <sup>4</sup></b>	83.7%	73.1%	82.6%	69.5%	82.3%	70.3%	82.8%	68.7%	84.1%	69.8%	83.1%	70.2%	83.5%	69.1%	0.5%	-1.6%	1.1%	-0.6%	-0.2%	-5.5%	0.2%	0.9%	-0.8%
<b>Eligible Liquid Assets Ratio (ELAR) <sup>5</sup></b>	16.5%	25.8%	16.6%	28.6%	16.6%	27.1%	16.6%	27.6%	16.0%	24.8%	15.5%	26.4%	15.1%	27.2%	-2.6%	3.0%	-9.0%	-4.9%	-8.5%	5.4%	-1.2%	-8.3%	-6.2%
<b>Capital adequacy ratio - ( Tier 1 + Tier 2 ) <sup>6</sup></b>			17.3%	21.3%					16.4%	21.2%													
<b>of which: Tier 1 Ratio</b>			16.1%	20.1%					15.3%	20.0%													
<b>Common Equity Tier 1(CET 1 ) Capital Ratio</b>			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/Sukus 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.