UAE Banking Indicators - National Banks (NB) & Foreign Banks (FB) *

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

	2013		2014		2015																			
	Dec		Dec		Jan		Feb		Mar		Apr		May		Jun		Jul		Aug		Sep		Oct	
	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB
1.Gross Bank Assets	***1,714.4***	***394.8***	***1,874.9***	***412.8***	***1,875.2***	***413.2***	***1,907.1***	***410.1***	***1,951.1***	***411.0***	***1,962.1***	***402.1***	***1,965.2***	***407.0***	***1,992.7***	***408.4***	***1,993.7***	***395.8***	***2,011.8***	***400.6***	***2,007.9***	***395.5***	***2,005.5***	***396.3***
2.Gross Credit	***1,058.9***	***201.7***	***1,145.1***	***215.8***	***1,156.6***	***214.5***	***1,162.5***	***213.9***	***1,174.0***	***218.5***	***1,185.4***	***218.0***	***1,196.4***	***217.8***	***1,208.8***	***219.5***	***1,214.3***	***217.8***	***1,226.8***	***218.6***	***1,240.9***	***218.8***	***1,246.2***	***216.9***
Domestic Credit	1,011.6	176.8	1,070.2	190.3	1,080.3	188.7	1,084.0	188.3	1,093.9	192.0	1,102.7	191.8	1,111.3	192.1	1,124.0	193.5	1,126.4	192.4	1,138.0	193.1	1,154.6	192.9	1,158.5	191.2
Government	139.1	6.3	145.7	7.4	146.6	7.4	148.5	7.3	152.8	8.2	153.7	8.5	156.6	9.1	160.4	8.1	158.7	8.0	161.7	8.2	157.7	8.7	158.5	8.1
Public Sector (GREs)	119.3	28.4	131.7	34.5	136.2	35.4	135.3	33.6	132.9	36.6	133.7	34.3	131.8	33.1	133.1	34.3	138.9	35.2	138.7	34.6	143.5	33.4	143.5	32.6
Private Sector	686.1	139.5	774.9	146.9	780.3	144.2	782.2	145.8	790.5	145.5	799.4	147.4	807.1	148.6	813.1	150.3	811.8	148.4	820.8	149.5	834.3	150.0	838.9	149.7
Business & Industrial Sector Credit [1]	459.2	101.2	529.1	110.1	531.7	107.2	531.1	108.8	535.7	108.3	540.8	110.2	545.1	111.6	547.4	115.1	542.5	113.2	548.0	113.9	559.2	114.2	564.0	113.9
Individual	226.9	38.3	245.8	36.8	248.6	37.0	251.1	37.0	254.8	37.2	258.6	37.2	262.0	37.0	265.7	35.2	269.3	35.2	272.8	35.6	275.1	35.8	274.9	35.8
Non-Banking Financial Institutions	67.1	2.6	17.9	1.5	17.2	1.7	18.0	1.6	17.7	1.7	15.9	1.6	15.8	1.3	17.4	0.8	17.0	0.8	16.8	0.8	19.1	0.8	17.6	0.8
Foreign Credit [2]	47.3	24.9	74.9	25.5	76.3	25.8	78.5	25.6	80.1	26.5	82.7	26.2	85.1	25.7	84.8	26.0	87.9	25.4	88.8	25.5	86.3	25.9	87.7	25.7
of which: Loans & Advances to Non-Residents in AED	8.7	6.8	8.6	1.6	8.1	1.8	8.2	1.7	8.4	1.8	8.4	1.7	8.4	1.9	8.1	1.8	9.1	1.8	8.5	1.7	7.9	1.7	7.6	1.8
3.Total Investments by Banks	***178.5***	***8.3***	***215.6***	***12.4***	***206.2***	***12.9***	***207.5***	***13.0***	***215.9***	***12.6***	***215.6***	***13.8***	***216.9***	***13.8***	***226.7***	***14.1***	***227.4***	***14.3***	***228.6***	***15.3***	***230.6***	***15.4***	***229.5***	***14.7***
Debt securities	99.0	6.4	129.5	10.2	119.0	10.5	119.4	10.4	125.4	10.1	123.7	10.3	123.7	11.5	126.7	11.5	127.1	11.8	128.4	12.6	130.7	12.7	130.0	11.8
Equities	13.4	0.0	14.0	0.0	14.1	0.0	14.2	0.0	14.1	0.0	14.3	1.1	13.8	0.0	13.7	0.0	13.6	0.0	13.2	0.0	13.1	0.0	13.1	0.0
Held to maturity securities	40.1	1.8	45.6	2.2	45.5	2.4	46.0	2.4	48.9	2.4	49.5	1.5	50.9	2.3	57.8	2.4	58.3	2.4	58.6	2.5	58.2	2.4	58.3	2.4
Other Investments	26.0	0.1	27.1	0.0	27.6	0.0	27.9	0.2	27.5	0.1	28.1	0.3	28.5	0.2	28.5	0.2	28.4	0.1	28.4	0.2	28.6	0.3	28.1	0.5
4.Bank Deposits	***1057.8***	***221.1***	***1106.7***	***235.9***	***1176.9***	***236.3***	***1191.5***	***238.6***	***1214.4***	***234.9***	***1198.8***	***233.3***	***1207.9***	***238.5***	***1205.9***	***238.4***	***1206.1***	***229.1***	***1203.0***	***227.8***	***1212.3***	***224.5***	***1214.8***	***228.6***
Resident Deposits	977.3	186.4	1077.7	189.6	1078.5	190.8	1096.6	191.6	1108.8	192.5	1106.1	188.5	1110.4	191.4	1096.4	192.0	1093.9	188.1	1085.1	185.2	1095.3	185.0	1096.7	178.9
Government Sector	158.8	2.5	187.0	1.8	175.1	1.7	182.1	1.9	182.0	1.8	186.2	1.4	178.1	1.5	161.8	1.1	159.1	1.5	155.8	1.5	162.8	1.5	152.9	1.4
GREs (Govt. ownership of more than 50%)	166.4	7.2	162.3	11.0	169.5	13.1	164.7	12.6	177.3	14.6	159.9	13.9	168.8	13.5	171.5	12.7	169.5	13.4	160.3	13.4	162.1	11.2	170.6	10.2
Private Sector	619.5	170.6	698.3	176.5	704.6	170.0	720.7	171.4	717.6	170.8	725.7	168.5	730.8	169.6	736.1	171.1	738.2	168.7	741.7	166.6	744.7	166.5	749.8	163.9
Non-Banking Financial Institutions	32.6	6.3	30.1	6.3	29.3	6.9	29.1	5.7	31.9	5.3	34.3	4.7	32.7	6.8	27.0	7.3	27.1	4.5	27.3	3.7	25.7	3.8	23.4	3.4
Non-Resident Deposits	80.5	34.5	108.6	45.4	97.5	45.5	94.9	47.0	105.6	42.4	101.9	44.8	97.5	47.1	109.5	46.2	112.2	41.0	117.9	42.6	117.0	41.5	118.1	41.7
Capital & Reserves [3]	***203.2***	***41.5***	***222.8***	***45.2***	***227.2***	***45.5***	***229.7***	***46.2***	***217.7***	***47.0***	***218.9***	***47.2***	***221.9***	***47.2***	***225.5***	***46.6***	***227.7***	***46.8***	***229.1***	***47.3***	***229.6***	***47.2***	***232.4***	***47.5***
Specific provisions & Interest in Suspense	***65.2***	***12.3***	***58.3***	***13.3***	***58.0***	***13.4***	***58.3***	***13.5***	***58.5***	***13.2***	***58.8***	***12.9***	***57.3***	***13.6***	***57.0***	***13.6***	***57.1***	***13.8***	***57.5***	***14.9***	***57.0***	***15.6***	***57.8***	***15.9***
General provisions	***17.7***	***1.5***	***21.1***	***3.0***	***21.0***	***3.0***	***21.1***	***3.0***	***21.3***	***3.0***	***21.3***	***3.3***	***22.1***	***3.3***	***22.2***	***3.3***	***22.3***	***3.5***	***22.5***	***3.5***	***23.1***	***3.8***	***22.7***	***3.8***
Lending to Stable Resources Ratio [4]	***86.1%***	***78.2%***	***86.5%***	***78.8%***	***87.6%***	***78.6%***	***86.5%***	***78.0%***	***86.2%***	***79.1%***	***87.4%***	***79.0%***	***89.0%***	***77.4%***	***89.6%***	***77.8%***	***89.1%***	***79.1%***	***90.2%***	***78.7%***	***89.9%***	***78.8%***	***89.7%***	***78.5%***
Eligible Liquid Assets Ratio (ELAR) [5]	***13.1%***	***20.6%***	***14.3%***	***21.6%***	***12.7%***	***22.4%***	***12.6%***	***22.0%***	***13.2%***	***21.8%***	***12.5%***	***21.3%***	***12.6%***	***21.5%***	***12.8%***	***21.1%***	***13.2%***	***21.6%***	***12.5%***	***19.9%***	***13.0%***	***20.3%***	***12.9%***	***20.7%***
Capital adequacy ratio - (Tier 1 + Tier 2) [6]	***19.3%***	***19.3%***	***18.1%***	***18.0%***			***17.8%***	***18.6%***			***18.2%***	***18.9%***									***18.1%***	***19.2%***		
of which: Tier 1 Ratio	***17.1%***	***16.1%***	***16.4%***	***15.1%***			***16.2%***	***15.8%***			***16.5%***	***15.9%***									***16.6%***	***16.1%***		
Common Equity Tier 1(CET 1) Capital Ratio																								

	2016																							
	Dec		Jan		Feb		Mar		Apr		May		Jun		Jul		Aug		Sep		Oct		Nov	
	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB
1.Gross Bank Assets	***2,014.5***	***380.0***	***2,010.4***	***377.6***	***2,156.5***	***372.9***	***2,158.3***	***373.2***	***2,171.6***	***376.1***	***2217.2***	***375.3***	***2211.6***	***377.1***	***2232.1***	***372.6***	***2244.9***	***381.6***	***2267.9***	***372.2***	***2285.9***	***377.9***	***2267.6***	***363.4***
2.Gross Credit	***1,198.1***	***189.8***	***1,203.4***	***193.3***	***1,212.3***	***195.8***	***1,223.4***	***197.0***	***1,235.3***	***196.3***	***1,316.1***	***206.9***	***1,315.9***	***201.8***	***1,326.0***	***201.9***	***1,344.4***	***200.9***	***1,352.3***	***197.0***	***1,358.7***	***197.1***	***1,357.5***	***196.2***
Domestic Credit	1,219.1	181.9	1,228.8	180.3	1,245.2	180.2	1,252.2	176.2	1,255.2	175.3	1,260.1	173.2	1,263.0	169.7	1,267.4	171.7	1,276.9	173.7	1,280.3	167.7	1,279.1	166.0	1,270.6	164.0
Government	162.9	7.0	164.6	6.5	167.9	6.2	166.3	6.6	168.0	6.4	166.4	6.0	167.6	5.3	168.1	4.8	172.0	4.8	173.3	5.0	172.4	5.1	172.9	5.0
Public Sector (GREs)	153.9	29.0	154.2	29.4	159.5	28.5	160.9	27.7	161.9	28.7	159.6	27.8	158.3	27.1	162.2	26.8	166.7	28.1	161.1	23.2	161.0	22.6	156.3	22.7
Private Sector	886.3	145.0	893.5	143.6	900.9	144.2	906.7	140.8	907.2	139.1	917.0	137.5	918.8	136.4	918.7	138.2	920.4	138.5	928.2	137.6	927.3	136.2	924.0	134.2
Business & Industrial Sector Credit [1]	597.8	110.4	603.6	109.1	610.3	109.7	615.5	106.7	613.4	105.7	623.8	104.6	624.0	103.6	623.1	105.5	625.2	106.2	632.7	105.3	631.0	104.2	626.5	102.1
Individual	288.5	34.6	289.9	34.5	290.6	34.5	291.2	34.1	293.8	33.4	293.2	32.9	294.8	32.8	295.6	32.7	295.2	32.3	295.5	32.3	296.3	32.0	297.5	32.1
Non-Banking Financial Institutions	17.1	1.9	18.3	0.9	18.4	1.9	17.8	2.3	17.7	1.9	18.4	2.1	17.4	2.1	17.5	2.0	17.6	2.0	18.3	2.2	18.9	2.2	19.0	2.0
Foreign Credit [2]	96.8	21.9	97.2	21.6	99.2	20.7	100.1	20.8	102.9	21.8	97.4	23.0	100.3	23.1	101.9	23.0	101.9	22.9	103.2	22.8	108.9	23.3	110.6	23.8
of which: Loans & Advances to Non-Residents in AED	12.4	2.2	12.8	2.3	12.9	2.1	13.1	2.1	12.8	2.3	13.6	2.3	13.3	2.2	13.4	2.2	13.6	2.2	13.9	2.1	13.6	2.2	12.9	2.3
3.Total Investments by Banks	***254.4***	***21.5***	***256.2***	***22.8***	***260.5***	***23.4***	***267.3***	***21.6***	***272.0***	***20.1***	***274.9***	***21.6***	***274.3***	***23.2***	***272.7***	***21.8***	***274.4***	***21.8***	***275.2***	***22.0***	***278.8***	***24.0***	***287.5***	***24.5***
Debt securities	155.6	16.3	155.6	18.7	157.7	20.0	160.5	20.7	166.9	19.2	171.5	17.8	155.6	16.3	155.6	18.7	157.7	20.0	160.5	20.7	166.9	19.2	171.5	17.8
Equities	12.9	0.0	12.9	0.0	13.0	0.0	12.9	0.0	12.9	0.0	12.1	0.0	12.2	0.0	12.3	0.0	12.2	0.0	12.1	0.0	12.3	0.0	12.2	0.0
Held to maturity securities	56.3	2.2	56.2	2.1	58.6	2.0	58.6	2.1	57.8	2.3	59.3	2.5	60.0	2.4	63.5	2.5	62.0	2.4	62.3	2.4	61.7	2.4	60.9	2.4
Other Investments	29.3	0.6	29.4	0.6	29.5	0.6	29.4	0.7	28.6	0.7	30.3	0.0	30.5	0.0	30.5	0.0	30.5	0.0	30.5	0.0	30.6	0.0	30.6	0.0
4.Bank Deposits	***1272.4***	***214.6***	***1268.4***	***209.9***	***1299.8***	***208.9***	***1296.0***	***207.2***	***1312.6***	***208.6***	***1331.7***	***211.2***	***1351.1***	***210.8***	***1372.4***	***209.0***	***1393.0***	***209.0***	***1395.4***	***209.7***	***1406.0***	***209.7***	***1384.6***	***204.5***
Resident Deposits	1141.0	174.2	1137.1	173.3	1155.9	169.9	1146.5	169.3	1167.7	170.3	1191.6	172.3	1188.9	176.1	1215.1	174.6	1237.0	176.0	1244.0	176.8	1254.2	179.3	1237.4	171.9
Government Sector	171.5	1.5	172.4	1.4	168.4	1.3	159.6	1.0	172.8	1.0	185.5	1.3	184.4	1.3	197.8	1.3	192.3	1.7	197.9	1.9	212.4	1.7	195.1	1.7
GREs (Govt. ownership of more than 50%)	155.2	9.1	148.4	9.2	163.1	8.1	165.0	8.3	171.4	8.4	161.0	7.4	162.6	9.5	166.7	9.4	183.1	8.9	180.8	9.6	172.8	7.9	183.6	6.0
Private Sector	794.9	158.0	797.0	156.9	801.8	154.7	802.1	153.9	802.3	154.2	822.8	157.7	819.9	159.5	828.0	158.3	838.8	159.5	842.1	159.3	833.2	163.7	824.4	159.2
Non-Banking Financial Institutions	14.4	3.3	14.5	3.6	15.6	3.8	15.3	3.8	14.9	3.4	15.9	4.3	15.8	5.2	15.1	5.4	15.4	5.6	15.8	5.9	15.8	6.1	15.2	6.5
Non-Resident Deposits	131.4	39.4	131.5	36.6	147.9	39.0	149.5	37.9	144.9	38.3	160.1	38.9	162.2	34.7	157.3	34.4	156.0	33.0	151.4	32.9	151.8	30.4	147.2	32.6
Capital & Reserves [3]	***248.8***	***50.2***	***251.4***	***50.5***	***252.1***	***50.4***	***257.7***	***50.1***	***259.9***	***50.5***	***260.9***	***50.0***	***249.5***	***48.8***	***250.4***	***48.8***	***253.8***	***48.8***	***255.9***	***46.8***	***274.0***	***47.0***	***276.8***	***47.5***
Specific provisions & Interest in Suspense	***58.5***	***18.2***	***59.3***	***18.3***	***59.2***	***18.7***	***60.2***	***18.9***	***60.6***	***19.3***	***59.4***	***19.6***	***59.9***	***19.6***	***60.2***	***19.9***	***60.2***	***20.3***	***60.6***	***21.1***	***61.5***	***21.3***	***60.4***	***21.3***
General provisions	***22.7***	***3.8***	***22.9***	***3.9***	***23.0***	***3.9***	***23.2***	***3.9***	***23.9***	***3.8***	***24.1***	***3.9***	***24.2***	***3.9***	***24.3***	***3.9***	***24.4***	***3.8***	***24.7***	***3.8***	***24.9***	***3.7***	***24.9***	***3.9***
Lending to Stable Resources Ratio [4]	***88.6%***	***78.6%***	***88.9%***	***76.3%***	***89.3%***	***76.1%***	***88.9%***	***76.2%***	***88.4%***	***76.5%***	***89.1%***	***77.0%***	***89.3%***	***78.8%***	***90.2%***	***79.3%***	***90.4%***	***79.4%***	***89.9%***	***78.3%***	***90.2%***	***76.3%***	***89.8%***	***76.2%***
Eligible Liquid Assets Ratio (ELAR) [5]	***14.5%***	***23.7%***	***14.5%***	***24.8%***	***14.4%***	***23.5%***	***14.3%***	***23.5%***	***14.3%***	***22.8%***	***14.9%***	***24.9%***	***14.3%***	***23.9%***	***14.4%***	***23.5%***	***14.3%***	***23.5%***	***14.2%***	***22.8%***	***13.9%***	***23.5%***	***14.5%***	***24.4%***
Capital adequacy ratio - (Tier 1 + Tier 2) [6]					***18.2%***	***21.3%***					***18.5%***	***21.4%***												
of which: Tier 1 Ratio					***16.7%***	***18.3%***					***17.1%***	***18.6%***												
Common Equity Tier 1(CET 1) Capital Ratio																								

	2017																							
	Jan		Feb		Mar		Apr		May		Jun		Jul		Aug		Sep		Oct		Nov		Dec	
	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB
1.Gross Bank Assets	***2,267.1***	***364.4***	***2249.9***	***360.3***	***2,240.3***	***366.7***	***2355.4***	***362.9***	***2353.5***	***358.2***	***2375.4***	***360.2***	***2391.7***	***357.2***	***2417.1***	***357.4***	***2440.4***	***359.9***
2.Gross Credit	***1,198.1***	***189.8***	***1,403.2***	***193.3***	***1,412.3***	***195.8***	***1,413.3***	***193.3***	***1,422.4***	***194.9***	***1,426.8***	***195.5***	***1,428.0***	***194.9***	***1,438.1***	***194.7***		
Domestic Credit	1,295.4	163.7	1,299.3	165.4	1,306.6	166.2	1,307.0	164.1	1,316.5	165.3	1,320.6	166.0	1,323.2	165.0	1,330.5	164.9								
Government	172.2	5.8	173.8	6.6	174.8	6.3	174.4	6.2	175.4	6.2	174.4	6.4	176.2	6.3	177.4	6.5								
Public Sector (GREs)	152.4	19.8	150.7	19.9	149.7	20.5	152.1	18.5	149.6	18.9	149.7	18.7	148.7	18.2	150.2	17.4								
Private Sector	951.5	137.5	955.3	138.1	962.1	138.6	960.9	138.7	972.2	139.4	977.3	140.1	978.2	139.6	982.9	139.8								
Business & Industrial Sector Credit [1]	646.5	105.2	650.5	105.8	657.6	106.6	655.4	106.8	666.9	107.6	671.9	108.2	673.0	108.0	675.6	108.2								
Individual	305.0	32.3	304.8	32.3	304.5	32.0	305.5	31.9	305.3	31.8	305.4	31.9	305.2	31.6	307.3	31.6								
Non-Banking Financial Institutions	19.3	0.6	19.5	0.8	20.0	0.8	19.6	0.7	19.9	0.8	19.2	0.8	20.1	0.9	19.6	0.8								
Foreign Credit [2]	102.7	26.1	103.9	27.8	105.7	29.6	106.3	29.2	105.9	29.6	106.2	29.5	104.8	29.9	107.6	29.8								
of which: Loans & Advances to Non-Residents in AED	13.1	2.9	13.0	2.9	13.0	2.8	12.6	2.7	13.1	3.0	13.2	3.1	12.9	3.1	13.4	3.1								
3.Total Investments by Banks	***291.4***	***24.9***	***290.7***	***22.8***	***296.9***	***22.1***	***304.3***	***22.4***	***304.2***	***22.2***	***303.7***	***22.2***	***301.7***	***21.6***	***298.6***	***20.7***								
Debt securities	183.8	22.3	182.2	20.1	185.5	19.5	191.1	20.0	190.4	19.8	185.9	19.6	184.1	19.1	181.4	18.3								
Equities	11.0	0.0	10.9	0.0	12.2	0.0	12.5	0.0	12.5	0.0	12.4	0.0	12.5	0.0	12.2	0.0								
Held to maturity securities	65.2	2.6	66.6	2.7	68.2	2.6	69.7	2.4	70.3	2.4	74.3	2.6	74.0	2.5	73.9	2.4								
Other Investments	31.4	0.0	31.0	0.0	31.0	0.0	31.0	0.0	31.0	0.0	31.1	0.0	31.1	0.0	31.1	0.0								
4.Bank Deposits	***1416.6***	***204.9***	***1417.8***	***203.1***	***1457.7***	***204.7***	***1459.2***	***200.9***	***1476.6***	***202.2***	***1485.5***	***199.0***	***1496.2***	***198.7***	***1504.2***	***198.7***								
Resident Deposits	1202.2	170.2	1202.2	170.2	1302.1	170.8	1301.1	168.1	1313.9	166.0	1328.4	165.8	1332.4	166.4	1337.6	164.4								
Government Sector	203.3	1.9	200.7	1.9	230.4	2.8	209.7	2.4	230.0	2.4	249.1	1.5	249.1	1.5	273.9	2.2								
GREs (Govt. ownership of more than 50%)	185.5	9.4	187.2	9.5	193.4	7.9	186.3	7.9	181.7	6.9	184.8	7.0	180.8	9.3	181.6	8.0								
Private Sector	843.3	154.7	849.3	153.4	853.2	154.5	878.3	152.5	876.2	151.5	868.3	152.1	877.1	150.3	856.1	149.4								
Non-Banking Financial Institutions	26.9	5.5	25.0	5.4	25.1	5.6	26.8	5.3	26.0	5.2	26.2	5.2	25.4	5.3	26.0	4.8								
Non-Resident Deposits	157.6	33.4	154.8	32.9	155.6	33.9	158.1	32.8	156.7	35.2	156.9	33.2	163.8	32.3	166.6	34.3								
Capital & Reserves [3]	***280.3***	***49.9***	***284.7***	***50.3***	***287.9***	***51.1***																		
Specific provisions & Interest in Suspense	***57.2***	***21.7***	***57.2***	***23.0***	***60.9***	***23.7***	***61.7***	***24.5***	***61.4***	***24.7***	***61.9***	***24.9***	***62.8***	***25.3***	***63.8***	***25.2***								
General provisions	***27.7***	***3.7***	***28.4***	***3.1***	***32.4***	***3.1***	***32.9***	***2.7***	***32.0***	***2.8***	***30.8***	***2.8***	***30.9***	***2.9***	***30.9***	***2.9***								
Lending to Stable Resources Ratio [4]	***86.1%***	***74.8%***	***86.2%***	***76.6%***	***85.3%***	***78.6%***	***85.4%***	***76.8%***	***85.6%***	***78.0%***	***84.7%***	***77.2%***	***84.2%***	***77.7%***	***84.0%***	***77.1%***								
Eligible Liquid Assets Ratio (ELAR) [5]	***16.7%***	***24.3%***	***16.7%***	***23.3%***	***16.6%***	***23.0%***	***15.9%***	***23.1%***	***15.7%***	***23.0%***	***15.9%***	***22.4%***	***16.0%***	***22.6%***	***15.8%***	***21.4%***								
Capital adequacy ratio - (Tier 1 + Tier 2) [6]	***17.1%***	***20.9%***					***17.7%***	***20.7%***																
of which: Tier 1 Ratio	***15.6%***	***18.7%***					***16.4%***	***18.6%***																
Common Equity Tier 1(CET 1) Capital Ratio	***13.3%***	***18.7%***					***14.0%***	***18.6%***																

	2018																							
	Jan		Feb		Mar		Apr		May		Jun		Jul		Aug**									
	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB								
1.Gross Bank Assets	***2,298.1***	***359.8***	***2,303.1***	***359.3***	***2,322.4***	***354.9***	***2,426.8***	***355.5***	***2,428.0***	***354.9***	***2,438.1***	***354.7***												
2.Gross Credit	***1,398.1***	***189.8***	***1,403.2***	***193.3***	***1,412.3***	***195.8***	***1,413.3***	***193.3***	***1,422.4***	***194.9***	***1,426.8***	***195.5***	***1,428.0***	***194.9***	***1,438.1***	***194.7***								
Domestic Credit	1,295.4	163.7	1,299.3	165.4	1,306.6	166.2	1,307.0	164.1	1,316.5	165.3	1,320.6	166.0	1,323.2	165.0	1,330.5	164.9								
Government	172.2	5.8	173.8	6.6	174.8	6.3	174.4	6.2	175.4	6.2	174.4	6.4	176.2	6.3	177.4	6.5								
Public Sector (GREs)	152.4	19.8	150.7	19.9	149.7	20.5	152.1	18.5	149.6	18.9	149.7	18.7	148.7	18.2	150.2	17.4								