

UAE Banking Indicators - Conventional Banks (CB) & Islamic Banks (IB) *

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

	2014		2015		2016				2017										% Month-on-Month	% Year-to-Date	% Year-on-Year	% Month-on-Month	% Year-to-Date	% Year-on-Year				
	Dec		Dec		Aug		Dec		Jun		Jul**		Aug***		CB		IB								CB		IB	
	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB							CB	IB	CB	IB
1. Gross Bank Assets ¹	1,901.0	403.9	2014.0	464.2	2025.6	493.0	2108.1	505.5	2124.8	529.5	2105.1	528.6	2086.3	532.7	-0.9%	0.8%	-1.0%	5.4%	3.0%	8.1%	-0.6%	0.2%	4.0%					
2. Gross Credit ¹	1,113.5	264.6	1,178.7	306.4	1,219.9	328.6	1,239.6	335.2	1,241.1	350.2	1,240.0	354.6	1,221.1	357.9	-1.5%	0.9%	-1.5%	6.8%	0.1%	8.9%	-1.0%	0.3%	2.0%					
Domestic Credit	1,024.6	253.1	1,087.0	294.2	1,117.0	312.7	1,136.2	318.2	1,127.4	329.5	1,128.6	333.1	1,107.1	335.6	-1.9%	0.8%	-2.6%	5.5%	-0.9%	7.3%	-1.3%	-0.8%	0.9%					
Government	143.4	9.7	156.9	9.7	162.2	8.9	163.1	9.3	168.0	9.9	169.3	10.5	170.5	11.0	0.7%	4.8%	4.5%	18.3%	5.1%	23.6%	0.9%	5.3%	6.1%					
Public Sector (GREs)	140.8	25.4	142.7	28.7	151.4	32.2	153.5	33.9	144.0	35.0	144.2	35.4	140.7	35.7	-2.4%	0.8%	-8.3%	5.3%	-7.1%	10.9%	-1.8%	-5.9%	-3.9%					
Private Sector	727.5	211.5	766.9	251.6	789.6	268.1	803.7	271.9	799.8	280.7	799.7	283.1	780.2	285.0	-2.4%	0.7%	-2.9%	4.8%	-1.2%	6.3%	-1.6%	-1.0%	0.7%					
Business & Industrial Sector Credit ²	525.7	113.5	548.7	139.1	567.2	145.5	580.6	147.8	575.4	153.2	574.7	154.7	576.6	155.8	0.3%	0.7%	-0.7%	5.4%	1.7%	7.1%	0.4%	0.5%	2.8%					
Individual ¹	201.8	98.0	218.2	112.5	222.4	122.6	223.1	124.1	224.4	127.5	225.0	128.4	203.6	129.2	-9.5%	0.6%	-8.7%	4.1%	-8.5%	5.4%	-5.8%	-4.1%	-3.5%					
Non-Banking Financial Institutions	12.9	6.5	20.5	4.2	13.8	3.5	15.9	3.1	15.6	3.9	15.4	4.1	15.7	3.9	1.9%	-4.9%	-1.3%	25.8%	13.8%	11.4%	0.5%	3.2%	13.3%					
Foreign Credit ³	88.9	11.5	91.7	12.2	102.9	15.9	103.4	17.0	113.7	20.7	111.4	21.5	114.0	22.3	2.3%	3.7%	10.3%	31.2%	10.8%	40.3%	2.6%	13.2%	14.7%					
of which: Loans & Advances to Non-Residents in AED	7.9	2.3	7.4	1.8	11.8	2.1	11.6	3.0	12.0	3.5	12.1	3.5	12.3	3.5	1.7%	0.0%	6.0%	16.7%	4.2%	66.7%	1.3%	8.2%	13.7%					
3. Total Investments by Banks	186.9	41.1	201.0	49.1	217.8	54.2	230.3	58.6	231.7	62.8	234.2	62.0	236.3	60.9	0.9%	-1.8%	2.6%	3.9%	8.5%	12.4%	0.3%	2.9%	9.3%					
Debt securities	136.0	3.7	142.6	3.4	165.6	6.3	179.4	6.7	180.7	6.4	183.0	6.3	185.2	6.0	1.2%	-4.8%	3.2%	-10.4%	11.8%	-4.8%	1.0%	2.7%	11.2%					
Equities	10.2	3.8	9.2	4.3	8.4	4.5	7.7	4.4	7.8	4.4	7.8	4.4	7.7	4.4	-1.3%	0.0%	0.0%	0.0%	-8.3%	-2.2%	-0.8%	0.0%	-6.2%					
Held to maturity securities	21.7	25.5	29.2	33.0	22.5	34.7	21.7	38.7	21.6	43.1	21.8	42.3	21.8	41.5	0.0%	-1.9%	0.5%	7.2%	-3.1%	19.6%	-1.2%	4.8%	10.7%					
Other Investments	19.0	8.1	20.0	8.4	21.3	8.7	21.5	8.8	21.6	8.9	21.6	9.0	21.6	9.0	0.0%	0.0%	0.5%	2.3%	1.4%	3.4%	0.0%	1.0%	2.0%					
4. Bank Deposits	1136.6	284.7	1139.4	332.2	1135.1	343.4	1214.3	348.6	1214.3	374.8	1215.0	377.2	1205.6	376.6	-0.8%	-0.2%	-0.7%	8.0%	6.2%	9.7%	-0.6%	1.2%	7.0%					
Resident Deposits	989.5	277.8	974.6	325.5	975.4	335.0	1024.7	339.2	1047.0	362.3	1042.2	365.2	1035.1	364.8	-0.7%	-0.1%	1.0%	7.5%	6.1%	8.9%	-0.5%	2.6%	6.8%					
Government Sector	149.0	39.8	106.9	50.5	125.2	48.6	143.1	43.7	145.6	51.2	140.4	54.6	150.3	56.0	7.1%	2.6%	5.0%	28.1%	20.0%	15.2%	5.8%	10.4%	18.7%					
GREs (Govt. ownership of more than 50%)	134.7	38.6	135.7	55.1	113.5	44.1	120.0	48.4	132.5	57.1	127.4	55.8	118.7	54.6	-6.8%	-2.2%	-1.1%	12.8%	4.6%	23.8%	-5.4%	2.9%	10.0%					
Private Sector	675.9	192.9	709.3	214.5	715.3	238.6	737.6	242.9	735.0	248.6	740.6	249.6	731.5	248.6	-1.2%	-0.4%	-0.8%	2.3%	2.3%	4.2%	-1.0%	0.0%	2.7%					
Non-Banking Financial Institutions	29.9	6.5	22.7	5.4	21.4	3.7	24.0	4.2	33.9	5.4	33.8	5.2	34.6	5.6	2.4%	7.7%	44.2%	33.3%	61.7%	51.4%	3.1%	42.6%	60.2%					
Non-Resident Deposits	147.1	6.9	164.8	6.7	159.7	8.4	189.6	9.4	167.3	12.5	172.8	12.0	170.5	11.8	-1.3%	-1.7%	-10.1%	25.5%	6.8%	40.5%	-1.4%	-8.4%	8.4%					
Capital & Reserves ⁴	228.6	39.4	244.1	42.2	250.0	46.7	258.4	49.4	252.7	50.0	270.5	50.5	273.1	51.2	1.0%	1.4%	5.7%	3.6%	9.2%	9.6%	1.0%	5.4%	9.3%					
Specific provisions & Interest in Suspense	54.7	16.9	54.6	17.8	58.1	19.5	59.3	19.7	61.5	20.2	62.5	20.4	63.1	20.6	1.0%	1.0%	6.4%	4.6%	8.6%	5.6%	1.0%	5.9%	7.9%					
General provisions	20.0	4.1	21.9	4.6	23.2	4.9	23.4	5.2	23.7	5.3	24.2	5.4	24.3	5.3	0.4%	-1.9%	3.8%	1.9%	4.7%	8.2%	0.0%	3.5%	5.3%					
Lending to Stable Resources Ratio ⁵	85.1%	85.8%	87.3%	86.1%	89.4%	86.5%	86.1%	86.7%	86.6%	83.5%	86.0%	83.6%	86.8%	84.3%														
Eligible Liquid Assets Ratio (ELAR) ⁶	15.4%	17.0%	17.5%	17.0%	16.0%	15.8%	16.0%	16.8%	16.9%	17.1%	17.3%	17.6%	17.7%	17.4%														
Capital adequacy ratio - (Tier 1 + Tier 2)	18.6%	15.8%	18.9%	15.6%			19.3%	17.1%	18.9%	16.7%																		
of which: Tier 1	16.5%	15.0%	16.9%	14.9%			17.4%	16.5%	17.1%	16.0%																		

* Data consists of 50 Conventional Banks & 8 Islamic Banks

** Revised Figures

*** Preliminary data, subject to revision

¹ Effective August 2017, the reduction in Gross Assets & Credit to Individuals mainly reflects accounting adjustments made by Banks to set-off the amount of Refinancing against related Personal Loans

² Includes lending to (Resident): Trade Bills Discounted and Insurance Companies

³ 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.

⁴ Excluding subordinated borrowings/deposits but including current year profit. The series of data has been revised backward to exclude Instruments such as Perpetual Notes in-order to comply with IMF Guidelines on MFS

⁵ 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)

⁶ 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 Assets ****

**** Total Assets = Balance Sheet Total Assets - (Capital & Reserves + All Provisions except Staff Benefit Provisions + Refinancing + Subordinated Borrowing/Deposits)