

UAE Banking Indicators - Conventional Banks (CB) & Islamic Banks (IB) *																
(End of month, figures in billions of Dirhams unless otherwise indicated)																
	2014		2015		2016		2017									
	Dec		Dec		Dec		Nov		Dec **		% Month-on-Month		% Year-on-Year		% Month-on-Month	% Year-on-Year
	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	All Banks	
1. Gross Bank Assets ¹	1,883.8	403.9	1,994.7	464.2	2,087.0	505.5	2,148.6	538.5	2,144.8	550.2	-0.2%	2.2%	2.8%	8.8%	0.3%	4.0%
2. Gross Credit ¹	1,096.3	264.6	1,159.4	306.4	1,218.5	335.2	1,239.0	355.8	1,226.7	354.1	-1.0%	-0.5%	0.7%	5.6%	-0.9%	1.7%
Domestic Credit ¹	1,007.4	253.1	1,067.7	294.2	1,115.1	318.2	1,135.3	331.7	1,123.7	329.7	-1.0%	-0.6%	0.8%	3.6%	-0.9%	1.4%
Government	143.4	9.7	156.9	9.7	163.1	9.3	164.5	11.2	163.4	12.0	-0.7%	7.1%	0.2%	29.0%	-0.2%	1.7%
Public Sector (GREs)	140.8	25.4	142.7	28.7	153.5	33.9	151.9	34.3	140.9	33.3	-7.2%	-2.9%	-8.2%	-1.8%	-6.4%	-7.0%
Private Sector ¹	710.3	211.5	747.6	251.6	782.6	271.9	802.0	282.1	804.7	280.5	0.3%	-0.6%	2.8%	3.2%	0.1%	2.9%
Business & Industrial Sector Credit ²	525.7	113.5	548.7	139.1	580.6	147.8	593.7	153.1	595.8	151.8	0.4%	-0.8%	2.6%	2.7%	0.1%	2.6%
Individual ¹	184.6	98.0	198.9	112.5	202.0	124.1	208.3	129.0	208.9	128.7	0.3%	-0.2%	3.4%	3.7%	0.1%	3.5%
Non-Banking Financial Institutions	12.9	6.5	20.5	4.2	15.9	3.1	16.9	4.1	14.7	3.9	-13.0%	-4.9%	-7.5%	25.8%	-11.4%	-2.1%
Foreign Credit ³	88.9	11.5	91.7	12.2	103.4	17.0	103.7	24.1	103.0	24.4	-0.7%	1.2%	-0.4%	43.5%	-0.3%	5.8%
of which: Loans & Advances to Non-Residents in AED	7.9	2.3	7.4	1.8	11.6	3.0	11.4	3.8	11.6	4.0	1.8%	5.3%	0.0%	33.3%	2.6%	6.8%
3. Total Investments by Banks	186.9	41.1	201.0	49.1	230.3	58.6	252.8	60.2	250.3	61.4	-1.0%	2.0%	8.7%	4.8%	-0.4%	7.9%
Debt securities	136.0	3.7	142.6	3.4	179.4	6.7	201.0	6.9	199.3	7.5	-0.8%	8.7%	11.1%	11.9%	-0.5%	11.1%
Equities	10.2	3.8	9.2	4.3	7.7	4.4	7.4	4.4	6.8	4.5	-8.1%	2.3%	-11.7%	2.3%	-4.2%	-6.6%
Held to maturity securities	21.7	25.5	29.2	33.0	21.7	38.7	22.4	39.8	22.4	40.1	0.0%	0.8%	3.2%	3.6%	0.5%	3.5%
Other Investments	19.0	8.1	20.0	8.4	21.5	8.8	22.0	9.1	21.8	9.3	-0.9%	2.2%	1.4%	5.7%	0.0%	2.6%
4. Bank Deposits	1,136.6	284.7	1,139.4	332.2	1,214.3	348.6	1,255.1	377.3	1,243.5	383.8	-0.9%	1.7%	2.4%	10.1%	-0.3%	4.1%
Resident Deposits	989.5	277.8	974.6	325.5	1,024.7	339.2	1,077.4	364.9	1,064.7	371.0	-1.2%	1.7%	3.9%	9.4%	-0.5%	5.3%
Government Sector	149.0	39.8	106.9	50.5	143.1	43.7	193.3	53.3	159.0	53.0	-17.7%	-0.6%	11.1%	21.3%	-14.0%	13.5%
GREs (Govt. ownership of more than 50%)	134.7	38.6	135.7	55.1	120.0	48.4	121.7	53.3	133.2	58.7	9.4%	10.1%	11.0%	21.3%	9.7%	14.0%
Private Sector	675.9	192.9	709.3	214.5	737.6	242.9	739.1	252.0	749.2	251.5	1.4%	-0.2%	1.6%	3.5%	1.0%	2.1%
Non-Banking Financial Institutions	29.9	6.5	22.7	5.4	24.0	4.2	23.3	6.3	23.3	7.8	0.0%	23.8%	-2.9%	85.7%	5.1%	10.3%
Non-Resident Deposits	147.1	6.9	164.8	6.7	189.6	9.4	177.7	12.4	178.8	12.8	0.6%	3.2%	-5.7%	36.2%	0.8%	-3.7%
Capital & Reserves ⁴	228.6	39.4	244.1	42.2	258.4	49.4	280.5	52.8	284.0	53.7	1.2%	1.7%	9.9%	8.7%	1.3%	9.7%
Specific provisions & Interest in Suspense	54.7	16.9	54.6	17.8	59.3	19.7	66.9	17.6	62.5	16.2	-6.6%	-8.0%	5.4%	-17.8%	-6.9%	-0.4%
General provisions	20.0	4.1	21.9	4.6	23.4	5.2	24.2	5.4	24.5	5.4	1.2%	0.0%	4.7%	3.8%	1.0%	4.5%
Lending to Stable Resources Ratio ⁵	85.1%	85.8%	87.3%	86.1%	86.1%	86.7%	84.9%	84.7%	85.0%	83.1%	0.1%	-1.9%	-1.3%	-4.2%	-0.2%	-1.9%
Eligible Liquid Assets Ratio (ELAR) ⁶	15.4%	17.0%	17.5%	17.0%	16.0%	16.8%	17.0%	18.2%	17.7%	20.0%	4.1%	9.9%	10.6%	19.0%	3.4%	12.3%
Capital adequacy ratio - (Tier 1 + Tier 2)	18.6%	15.8%	18.9%	15.6%	19.3%	17.1%			19.4%	17.2%						
of which: Tier 1	16.5%	15.0%	16.9%	14.9%	17.4%	16.5%			17.6%	16.6%						

* Data consists of 51 Conventional Banks & 8 Islamic Banks

** Preliminary data, subject to revision

¹ Revised backwards starting Dec 2013 to reflect the effect of accounting adjustments made by banks to set-off the amount of government refinancing against related Housing Mortgage Loans which have been taken off effective August 2017

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/Sukus 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)