

UAE Banking Indicators - Conventional Banks (CB) & Islamic Banks (IB) *																		
(End of month, figures in billions of Dirhams unless otherwise indicated)																		
	2014		2015		2016		2017				2018							
	Dec		Dec		Dec		Jan		Dec **		Jan **		% 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	CB	IB	All Banks	
1. Gross Bank Assets ¹	1,883.8	403.9	1,994.7	464.2	2,087.0	505.5	2,080.5	508.2	2,144.8	550.2	2,148.1	540.0	0.2%	-1.9%	3.2%	6.3%	-0.3%	3.8%
2. Gross Credit ¹	1,096.3	264.6	1,159.4	306.4	1,218.5	335.2	1,217.3	338.8	1,226.7	354.1	1,234.1	353.8	0.6%	-0.1%	1.4%	4.4%	0.5%	2.0%
Domestic Credit ¹	1,007.4	253.1	1,067.7	294.2	1,115.1	318.2	1,110.4	322.3	1,123.7	329.7	1,128.5	330.6	0.4%	0.3%	1.6%	2.6%	0.4%	1.8%
Government	143.4	9.7	156.9	9.7	163.1	9.3	163.5	9.4	163.4	12.0	166.1	11.9	1.7%	-0.8%	1.6%	26.6%	1.5%	2.9%
Public Sector (GREs)	140.8	25.4	142.7	28.7	153.5	33.9	151.6	33.8	140.9	33.3	139.1	33.1	-1.3%	-0.6%	-8.2%	-2.1%	-1.1%	-7.1%
Private Sector ¹	710.3	211.5	747.6	251.6	782.6	271.9	780.2	275.0	804.7	280.5	807.2	281.8	0.3%	0.5%	3.5%	2.5%	0.4%	3.2%
Business & Industrial Sector Credit ²	525.7	113.5	548.7	139.1	580.6	147.8	577.3	150.3	595.8	151.8	598.8	152.9	0.5%	0.7%	3.7%	1.7%	0.6%	3.3%
Individual ¹	184.6	98.0	198.9	112.5	202.0	124.1	202.9	124.7	208.9	128.7	208.4	128.9	-0.2%	0.2%	2.7%	3.4%	-0.1%	3.0%
Non-Banking Financial Institutions	12.9	6.5	20.5	4.2	15.9	3.1	15.1	4.1	14.7	3.9	16.1	3.8	9.5%	-2.6%	6.6%	-7.3%	7.0%	3.6%
Foreign Credit ³	88.9	11.5	91.7	12.2	103.4	17.0	106.9	16.5	103.0	24.4	105.6	23.2	2.5%	-4.9%	-1.2%	40.6%	1.1%	4.4%
of which: Loans & Advances to Non-Residents in AED	7.9	2.3	7.4	1.8	11.6	3.0	11.9	3.2	11.6	4.0	12.0	4.0	3.4%	0.0%	0.8%	25.0%	2.6%	6.0%
3. Total Investments by Banks	186.9	41.1	201.0	49.1	230.3	58.6	234.3	57.8	250.3	61.4	254.8	61.5	1.8%	0.2%	8.7%	6.4%	1.5%	8.3%
Debt securities	136.0	3.7	142.6	3.4	179.4	6.7	183.0	6.3	199.3	7.5	198.1	8.0	-0.6%	6.7%	8.3%	27.0%	-0.3%	8.9%
Equities	10.2	3.8	9.2	4.3	7.7	4.4	7.8	4.4	6.8	4.5	6.4	4.6	-5.9%	2.2%	-17.9%	4.5%	-2.7%	-9.8%
Held to maturity securities	21.7	25.5	29.2	33.0	21.7	38.7	21.8	38.3	22.4	40.1	28.2	39.6	25.9%	-1.2%	29.4%	3.4%	8.5%	12.8%
Other Investments	19.0	8.1	20.0	8.4	21.5	8.8	21.7	8.8	21.8	9.3	22.1	9.3	1.4%	0.0%	1.8%	5.7%	1.0%	3.0%
4. Bank Deposits	1,136.6	284.7	1,139.4	332.2	1,214.3	348.6	1,206.0	355.9	1,243.5	383.8	1,237.3	384.2	-0.5%	0.1%	2.6%	8.0%	-0.4%	3.8%
Resident Deposits	989.5	277.8	974.6	325.5	1,024.7	339.2	1,018.8	346.2	1,064.7	371.0	1,061.7	368.8	-0.3%	-0.6%	4.2%	6.5%	-0.4%	4.8%
Government Sector	149.0	39.8	106.9	50.5	143.1	43.7	138.7	47.0	159.0	53.0	151.1	54.1	-5.0%	2.1%	8.9%	15.1%	-3.2%	10.5%
GREs (Govt. ownership of more than 50%)	134.7	38.6	135.7	55.1	120.0	48.4	120.3	51.8	133.2	58.7	140.8	54.1	5.7%	-7.8%	17.0%	4.4%	1.6%	13.2%
Private Sector	675.9	192.9	709.3	214.5	737.6	242.9	736.4	243.0	749.2	251.5	743.5	254.5	-0.8%	1.2%	1.0%	4.7%	-0.3%	1.9%
Non-Banking Financial Institutions	29.9	6.5	22.7	5.4	24.0	4.2	23.4	4.4	23.3	7.8	26.3	6.1	12.9%	-21.8%	12.4%	38.6%	4.2%	16.5%
Non-Resident Deposits	147.1	6.9	164.8	6.7	189.6	9.4	187.2	9.7	178.8	12.8	175.6	15.4	-1.8%	20.3%	-6.2%	58.8%	-0.3%	-3.0%
Capital & Reserves ⁴	228.6	39.4	244.1	42.2	258.4	49.4	260.5	49.9	284.0	53.7	285.0	54.1	0.4%	0.7%	9.4%	8.4%	0.4%	9.2%
Specific provisions & Interest in Suspense	54.7	16.9	54.6	17.8	59.3	19.7	59.5	20.0	62.5	16.2	64.0	16.2	2.4%	0.0%	7.6%	-19.0%	1.9%	0.9%
General provisions	20.0	4.1	21.9	4.6	23.4	5.2	23.5	5.3	24.5	5.4	25.6	5.8	4.5%	7.4%	8.9%	9.4%	5.0%	9.0%
Lending to Stable Resources Ratio ⁵	85.1%	85.8%	87.3%	86.1%	86.1%	86.7%	86.3%	85.9%	85.0%	83.1%	85.0%	83.1%	0.0%	0.0%	-1.5%	-3.3%	0.0%	-1.9%
Eligible Liquid Assets Ratio (ELAR) ⁶	15.4%	17.0%	17.5%	17.0%	16.0%	16.8%	15.1%	16.1%	17.7%	20.0%	16.8%	19.5%	-5.1%	-2.5%	11.3%	21.1%	-2.7%	15.7%
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.

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)