

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

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

	2014		2015		2016				2017										All Banks			
	Dec		Dec		Jul		Dec		Jun		Jul**		% Month-on-Month		% Year-to-Date		% Year-on-Year		% Month-on-Month	% Year-to-Date	% Year-on-Year	
	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	1,901.0	403.9	2014.0	464.2	2021.3	494.5	2108.1	505.5	2124.8	529.5	2104.1	528.6	-1.0%	-0.2%	-0.2%	4.6%	4.1%	6.9%	-0.8%	0.7%	4.6%	
2. Gross Credit	1,113.5	264.6	1,178.7	306.4	1,212.6	327.6	1,239.6	335.2	1,241.1	350.2	1,239.9	354.6	-0.1%	1.3%	0.0%	5.8%	2.3%	8.2%	0.2%	1.3%	3.5%	
Domestic Credit	1,024.6	253.1	1,087.0	294.2	1,109.6	311.9	1,136.2	318.2	1,127.4	329.5	1,128.6	333.1	0.1%	1.1%	-0.7%	4.7%	1.7%	6.8%	0.3%	0.5%	2.8%	
Government	143.4	9.7	156.9	9.7	161.0	8.9	163.1	9.3	168.0	9.9	169.3	10.5	0.8%	6.1%	3.8%	12.9%	5.2%	18.0%	1.1%	4.3%	5.8%	
Public Sector (GREs)	140.8	25.4	142.7	28.7	150.5	32.4	153.5	33.9	144.0	35.0	144.2	35.4	0.1%	1.1%	-6.1%	4.4%	-4.2%	9.3%	0.3%	-4.2%	-1.8%	
Private Sector	727.5	211.5	766.9	251.6	784.7	267.1	803.7	271.9	799.8	280.7	799.7	283.1	0.0%	0.9%	-0.5%	4.1%	1.9%	6.0%	0.2%	0.7%	2.9%	
Business & Industrial Sector Credit ¹	525.7	113.5	548.7	139.1	563.0	145.2	580.6	147.8	575.4	153.2	574.7	154.7	-0.1%	1.0%	-1.0%	4.7%	2.1%	6.5%	0.1%	0.1%	3.0%	
Individual	201.8	98.0	218.2	112.5	221.7	121.9	223.1	124.1	224.4	127.5	225.0	128.4	0.3%	0.7%	0.9%	3.5%	1.5%	5.3%	0.4%	1.8%	2.9%	
Non-Banking Financial Institutions	12.9	6.5	20.5	4.2	13.4	3.5	15.9	3.1	15.6	3.9	15.4	4.1	-1.3%	5.1%	-3.1%	32.3%	14.9%	17.1%	0.0%	2.6%	15.4%	
Foreign Credit ²	88.9	11.5	91.7	12.2	103.0	15.7	103.4	17.0	113.7	20.7	111.3	21.5	-2.1%	3.9%	7.6%	26.5%	8.1%	36.9%	-1.2%	10.3%	11.9%	
of which: Loans & Advances to Non-Residents in AED	7.9	2.3	7.4	1.8	11.7	2.3	11.6	3.0	12.0	3.5	12.1	3.5	0.8%	0.0%	4.3%	16.7%	3.4%	52.2%	0.6%	6.8%	11.4%	
3. Total Investments by Banks	186.9	41.1	201.0	49.1	218.7	57.4	230.3	58.6	231.7	62.8	234.2	62.0	1.1%	-1.3%	1.7%	5.8%	7.1%	8.0%	0.6%	2.5%	7.3%	
Debt securities	136.0	3.7	142.6	3.4	166.8	6.3	179.4	6.7	180.7	6.4	183.0	6.3	1.3%	-1.6%	2.0%	-6.0%	9.7%	0.0%	1.2%	1.7%	9.4%	
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	0.0%	0.0%	1.3%	0.0%	-7.1%	-2.2%	0.0%	0.8%	-5.4%	
Held to maturity securities	21.7	25.5	29.2	33.0	22.3	37.9	21.7	38.7	21.6	43.1	21.8	42.3	0.9%	-1.9%	0.5%	9.3%	-2.2%	11.6%	-0.9%	6.1%	6.5%	
Other Investments	19.0	8.1	20.0	8.4	21.2	8.7	21.5	8.8	21.6	8.9	21.6	9.0	0.0%	1.1%	0.5%	2.3%	1.9%	3.4%	0.3%	1.0%	2.3%	
4. Bank Deposits	1136.6	284.7	1139.4	332.2	1138.7	347.3	1214.3	348.6	1214.3	374.8	1215.0	377.2	0.1%	0.6%	0.1%	8.2%	6.7%	8.6%	0.2%	1.9%	7.1%	
Resident Deposits	989.5	277.8	974.6	325.5	975.8	339.4	1024.7	339.2	1047.0	362.3	1042.2	365.2	-0.5%	0.8%	1.7%	7.7%	6.8%	7.6%	-0.1%	3.2%	7.0%	
Government Sector	149.0	39.8	106.9	50.5	124.3	48.7	143.1	43.7	145.6	51.2	140.4	54.6	-3.6%	6.6%	-1.9%	24.9%	13.0%	12.1%	-0.9%	4.4%	12.7%	
GREs (Govt. ownership of more than 50%)	134.7	38.6	135.7	55.1	114.5	49.8	120.0	48.4	132.5	57.1	127.4	55.8	-3.8%	-2.3%	6.2%	15.3%	11.3%	12.0%	-3.4%	8.8%	11.5%	
Private Sector	675.9	192.9	709.3	214.5	715.4	237.5	737.6	242.9	735.0	248.6	740.6	249.6	0.8%	0.4%	0.4%	2.8%	3.5%	5.1%	0.7%	1.0%	3.9%	
Non-Banking Financial Institutions	29.9	6.5	22.7	5.4	21.6	3.4	24.0	4.2	33.9	5.4	33.8	5.2	-0.3%	-3.7%	40.8%	23.8%	56.5%	52.9%	-0.8%	38.3%	56.0%	
Non-Resident Deposits	147.1	6.9	164.8	6.7	162.9	7.9	189.6	9.4	167.3	12.5	172.8	12.0	3.3%	-4.0%	-8.9%	27.7%	6.1%	51.9%	2.8%	-7.1%	8.2%	
Capital & Reserves ³	228.6	39.4	244.1	42.2	247.3	46.1	258.4	49.4	252.7	50.0	270.1	50.6	6.9%	1.2%	4.5%	2.4%	9.2%	9.8%	5.9%	4.2%	9.3%	
Specific provisions & Interest in Suspense	54.7	16.9	54.6	17.8	57.5	19.2	59.3	19.7	61.5	20.2	62.5	20.4	1.6%	1.0%	5.4%	3.6%	8.7%	6.3%	1.5%	4.9%	8.1%	
General provisions	20.0	4.1	21.9	4.6	23.2	4.8	23.4	5.2	23.7	5.3	24.2	5.4	2.1%	1.9%	3.4%	3.8%	4.3%	12.5%	2.1%	3.5%	5.7%	
Lending to Stable Resources Ratio ⁴	85.1%	85.8%	87.3%	86.1%	89.3%	85.9%	86.1%	86.7%	86.6%	83.5%	86.0%	83.6%										
Eligible Liquid Assets Ratio (ELAR) ⁵	15.4%	17.0%	17.5%	17.0%	15.9%	15.8%	16.0%	16.8%	16.9%	17.1%	17.3%	17.6%										
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

** Preliminary data, subject to revision

¹ Includes lending to (Resident): Trade Bills Discounted and Insurance Companies

² 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.

³ 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

⁴ 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)

⁵ 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)