

| 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 | | Mar | | Dec | | Feb | | Mar ** | | % 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 | All Banks | | |
| 1. Gross Bank Assets | 1,883.8 | 403.9 | 1994.7 | 464.2 | 2087.0 | 505.5 | 2105.0 | 521.5 | 2143.6 | 550.2 | 2163.4 | 543.6 | 2159.6 | 558.7 | -0.2% | 2.8% | 0.7% | 1.5% | 2.6% | 7.1% | 0.4% | 0.9% | 3.5% |
| 2. Gross Credit | 1,096.3 | 264.6 | 1,159.4 | 306.4 | 1,218.5 | 335.2 | 1,232.4 | 343.0 | 1,226.3 | 354.0 | 1,242.4 | 354.0 | 1,250.1 | 358.0 | 0.6% | 1.1% | 1.9% | 1.1% | 1.4% | 4.4% | 0.7% | 1.8% | 2.1% |
| Domestic Credit | 1,007.4 | 253.1 | 1,067.7 | 294.2 | 1,115.1 | 318.2 | 1,125.8 | 324.8 | 1,123.1 | 329.6 | 1,134.2 | 330.5 | 1,139.9 | 332.9 | 0.5% | 0.7% | 1.5% | 1.0% | 1.3% | 2.5% | 0.6% | 1.4% | 1.5% |
| Government | 143.4 | 9.7 | 156.9 | 9.7 | 163.1 | 9.3 | 167.4 | 9.4 | 163.5 | 11.9 | 168.4 | 12.0 | 169.4 | 11.7 | 0.6% | -2.5% | 3.6% | -1.7% | 1.2% | 24.5% | 0.4% | 3.2% | 2.4% |
| Public Sector (GREs) | 140.8 | 25.4 | 142.7 | 28.7 | 153.5 | 33.9 | 160.4 | 34.4 | 139.3 | 33.0 | 137.7 | 32.9 | 137.3 | 32.9 | -0.3% | 0.0% | -1.4% | -0.3% | -14.4% | -4.4% | -0.2% | -1.2% | -12.6% |
| Private Sector | 710.3 | 211.5 | 747.6 | 251.6 | 782.6 | 271.9 | 782.0 | 276.9 | 805.6 | 280.8 | 811.6 | 281.8 | 816.3 | 284.4 | 0.6% | 0.9% | 1.3% | 1.3% | 4.4% | 2.7% | 0.7% | 1.3% | 3.9% |
| Business & Industrial Sector Credit ¹ | 525.7 | 113.5 | 548.7 | 139.1 | 580.6 | 147.8 | 580.1 | 151.3 | 596.8 | 152.1 | 603.2 | 153.1 | 608.4 | 155.8 | 0.9% | 1.8% | 1.9% | 2.4% | 4.9% | 3.0% | 1.0% | 2.0% | 4.5% |
| Individual | 184.6 | 98.0 | 198.9 | 112.5 | 202.0 | 124.1 | 201.9 | 125.6 | 208.8 | 128.7 | 208.4 | 128.7 | 207.9 | 128.6 | -0.2% | -0.1% | -0.4% | -0.1% | 3.0% | 2.4% | -0.2% | -0.3% | 2.7% |
| Non-Banking Financial Institutions | 12.9 | 6.5 | 20.5 | 4.2 | 15.9 | 3.1 | 16.0 | 4.1 | 14.7 | 3.9 | 16.5 | 3.8 | 16.9 | 3.9 | 2.4% | 2.6% | 15.0% | 0.0% | 5.6% | -4.9% | 2.5% | 11.8% | 3.5% |
| Foreign Credit ² | 88.9 | 11.5 | 91.7 | 12.2 | 103.4 | 17.0 | 106.6 | 18.2 | 103.2 | 24.4 | 108.2 | 23.5 | 110.2 | 25.1 | 1.8% | 6.8% | 6.8% | 2.9% | 3.4% | 37.9% | 2.7% | 6.0% | 8.4% |
| of which: Loans & Advances to Non-Residents in AED | 7.9 | 2.3 | 7.4 | 1.8 | 11.6 | 3.0 | 12.1 | 3.1 | 11.6 | 4.0 | 11.9 | 4.0 | 11.6 | 4.2 | -2.5% | 5.0% | 0.0% | 5.0% | -4.1% | 35.5% | -0.6% | 1.3% | 3.9% |
| 3. Total Investments by Banks | 186.9 | 41.1 | 201.0 | 49.1 | 230.3 | 58.6 | 228.3 | 60.6 | 249.7 | 61.4 | 251.0 | 62.5 | 251.9 | 67.1 | 0.4% | 7.4% | 0.9% | 9.3% | 10.3% | 10.7% | 1.8% | 2.5% | 10.4% |
| Debt securities | 136.0 | 3.7 | 142.6 | 3.4 | 179.4 | 6.7 | 177.2 | 6.4 | 198.7 | 7.5 | 193.9 | 8.4 | 194.3 | 10.7 | 0.2% | 27.4% | -2.2% | 42.7% | 9.7% | 67.2% | 1.3% | -0.6% | 11.7% |
| Equities | 10.2 | 3.8 | 9.2 | 4.3 | 7.7 | 4.4 | 7.8 | 4.4 | 6.8 | 4.5 | 6.8 | 4.1 | 7.2 | 5.0 | 5.9% | 22.0% | 5.9% | 11.1% | -7.7% | 13.6% | 11.9% | 8.0% | 0.0% |
| Held to maturity securities | 21.7 | 25.5 | 29.2 | 33.0 | 21.7 | 38.7 | 21.5 | 40.9 | 22.4 | 40.1 | 28.2 | 41.1 | 28.5 | 42.3 | 1.1% | 2.9% | 27.2% | 5.5% | 32.6% | 3.4% | 2.2% | 13.3% | 13.5% |
| Other Investments | 19.0 | 8.1 | 20.0 | 8.4 | 21.5 | 8.8 | 21.8 | 8.9 | 21.8 | 9.3 | 22.1 | 8.9 | 21.9 | 9.1 | -0.9% | 2.2% | 0.5% | -2.2% | 0.5% | 2.2% | 0.0% | -0.3% | 1.0% |
| 4. Bank Deposits | 1136.6 | 284.7 | 1139.4 | 332.2 | 1214.3 | 348.6 | 1234.9 | 367.1 | 1243.5 | 383.8 | 1235.0 | 385.1 | 1266.0 | 396.4 | 2.5% | 2.9% | 1.8% | 3.3% | 2.5% | 8.0% | 2.6% | 2.2% | 3.8% |
| Resident Deposits | 989.5 | 277.8 | 974.6 | 325.5 | 1024.7 | 339.2 | 1056.8 | 356.2 | 1064.6 | 371.0 | 1064.3 | 368.1 | 1093.7 | 379.2 | 2.8% | 3.0% | 2.7% | 2.2% | 3.5% | 6.5% | 2.8% | 2.6% | 4.2% |
| Government Sector | 149.0 | 39.8 | 106.9 | 50.5 | 143.1 | 43.7 | 144.4 | 49.6 | 159.0 | 53.0 | 149.7 | 52.9 | 176.8 | 56.4 | 18.1% | 6.6% | 11.2% | 6.4% | 22.4% | 13.7% | 15.1% | 10.0% | 20.2% |
| GREs (Govt. ownership of more than 50%) | 134.7 | 38.6 | 135.7 | 55.1 | 120.0 | 48.4 | 141.5 | 50.5 | 132.8 | 58.7 | 143.0 | 53.7 | 144.8 | 56.5 | 1.3% | 5.2% | 9.0% | -3.7% | 2.3% | 11.9% | 2.3% | 5.1% | 4.8% |
| Private Sector | 675.9 | 192.9 | 709.3 | 214.5 | 737.6 | 242.9 | 748.0 | 250.3 | 749.5 | 251.5 | 749.9 | 252.8 | 749.9 | 257.8 | 0.0% | 2.0% | 0.1% | 2.5% | 0.3% | 3.0% | 0.5% | 0.7% | 0.9% |
| Non-Banking Financial Institutions | 29.9 | 6.5 | 22.7 | 5.4 | 24.0 | 4.2 | 22.9 | 5.8 | 23.3 | 7.8 | 21.7 | 8.7 | 22.2 | 8.5 | 2.3% | -2.3% | -4.7% | 9.0% | -3.1% | 46.6% | 1.0% | -1.3% | 7.0% |
| Non-Resident Deposits | 147.1 | 6.9 | 164.8 | 6.7 | 189.6 | 9.4 | 178.1 | 10.9 | 178.9 | 12.8 | 170.7 | 17.0 | 172.3 | 17.2 | 0.9% | 1.2% | -3.7% | 34.4% | -3.3% | 57.8% | 1.0% | -1.1% | 0.3% |
| Capital & Reserves ³ | 228.6 | 39.4 | 244.1 | 42.2 | 258.4 | 49.4 | 249.5 | 48.8 | 283.7 | 53.6 | 285.0 | 51.7 | 266.9 | 49.4 | -6.4% | -4.4% | -5.9% | -7.8% | 7.0% | 1.2% | -6.1% | -6.2% | 6.0% |
| Specific provisions & Interest in Suspense | 54.7 | 16.9 | 54.6 | 17.8 | 59.3 | 19.7 | 60.5 | 20.0 | 63.5 | 16.2 | 68.2 | 16.4 | 70.5 | 15.7 | 3.4% | -4.3% | 11.0% | -3.1% | 16.5% | -21.5% | 1.9% | 8.2% | 7.1% |
| General provisions | 20.0 | 4.1 | 21.9 | 4.6 | 23.4 | 5.2 | 23.6 | 5.4 | 24.4 | 5.3 | 25.8 | 5.7 | 28.4 | 7.1 | 10.1% | 24.6% | 16.4% | 34.0% | 20.3% | 31.5% | 12.7% | 19.5% | 22.4% |
| Lending to Stable Resources Ratio ⁴ | 85.1% | 85.8% | 87.3% | 86.1% | 86.1% | 86.7% | 85.8% | 83.7% | 84.9% | 83.1% | 85.6% | 82.4% | 84.8% | 82.1% | -0.9% | -0.4% | -0.1% | -1.2% | -1.2% | -1.9% | -0.8% | -0.4% | -1.4% |
| Eligible Liquid Assets Ratio (ELAR) ⁵ | 15.4% | 17.0% | 17.5% | 17.0% | 16.0% | 16.8% | 16.5% | 17.9% | 17.7% | 20.0% | 16.6% | 19.8% | 16.2% | 20.2% | -2.4% | 2.0% | -8.5% | 1.0% | -1.8% | 12.8% | -1.1% | -4.9% | 3.6% |
| Capital adequacy ratio - (Tier 1 + Tier 2) ⁶ | 18.6% | 15.8% | 18.9% | 15.6% | 19.3% | 17.1% | 19.0% | 16.7% | 18.5% | 16.4% | | | 18.0% | 15.8% | | | | | | | | | |
| of which: Tier 1 Ratio | 16.5% | 15.0% | 16.9% | 14.9% | 17.4% | 16.5% | 17.1% | 16.0% | 16.9% | 15.3% | | | 16.4% | 14.6% | | | | | | | | | |
| Common Equity Tier 1 (CET 1) Capital Ratio | | | | | | | | | 15.4% | 11.4% | | | 14.7% | 10.9% | | | | | | | | | |

* Data consists of 52 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.

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)

⁶ Capital Adequacy Ratio , Tier 1 Ratio and CET 1 Ratio for the period starting from Dec 2017 are calculated according to Basel III Guidelines issued by CBUAE vide Circular 52/2017 .Whereas for the period prior to Dec 2017 are following Basel II Guidelines.