

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										% Month -on- Month	% Year -to- Date	% Year -on- Year	% Month -on- Month	% Year -to- Date	% Year -on- Year		
	Dec		Dec		Dec		May		Dec		Mar		Apr		May**													
	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	1,883.8	403.9	1994.7	464.2	2087.0	505.5	2139.6	524.2	2143.6	550.2	2159.6	558.7	2168.2	543.5	2181.7	553.9	0.6%	1.9%	1.8%	0.7%	2.0%	5.7%	0.9%	1.6%	2.7%			
2.Gross Credit	1,096.3	264.6	1,159.4	306.4	1,218.5	335.2	1,231.4	345.9	1,226.3	354.0	1,250.1	358.0	1,247.1	359.5	1,255.1	362.2	0.6%	0.8%	2.3%	2.3%	1.9%	4.7%	0.7%	2.3%	2.5%			
Domestic Credit	1,007.4	253.1	1,067.7	294.2	1,115.1	318.2	1,119.9	325.2	1,123.1	329.6	1,139.9	332.9	1,138.6	332.5	1,146.3	335.5	0.7%	0.9%	2.1%	1.8%	2.4%	3.2%	0.7%	2.0%	2.5%			
Government	143.4	9.7	156.9	9.7	163.1	9.3	168.0	9.5	163.5	11.9	169.4	11.7	169.0	11.6	169.9	11.7	0.5%	0.9%	3.9%	-1.7%	1.1%	23.2%	0.6%	3.5%	2.3%			
Public Sector (GREs)	140.8	25.4	142.7	28.7	153.5	33.9	147.9	35.7	139.3	33.0	137.3	32.9	138.1	32.5	136.0	31.9	-1.5%	-1.8%	-2.4%	-3.3%	-8.0%	-10.6%	-1.6%	-2.6%	-8.6%			
Private Sector	710.3	211.5	747.6	251.6	782.6	271.9	787.5	276.0	805.6	280.8	816.3	284.4	814.9	284.7	823.4	288.2	1.0%	1.2%	2.2%	2.6%	4.6%	4.4%	1.1%	2.3%	4.5%			
Business & Industrial Sector Credit ¹	525.7	113.5	548.7	139.1	580.6	147.8	586.0	149.2	596.8	152.1	608.4	155.8	606.6	155.6	616.5	158.0	1.6%	1.5%	3.3%	3.9%	5.2%	5.9%	1.6%	3.4%	5.3%			
Individual	184.6	98.0	198.9	112.5	202.0	124.1	201.5	126.8	208.8	128.7	207.9	128.6	208.3	129.1	206.9	130.2	-0.7%	0.9%	-0.9%	1.2%	2.7%	2.7%	-0.1%	-0.1%	2.7%			
Non-Banking Financial Institutions	12.9	6.5	20.5	4.2	15.9	3.1	16.5	4.0	14.7	3.9	16.9	3.9	16.6	3.7	17.0	3.7	2.4%	0.0%	15.6%	-5.1%	3.0%	-7.5%	2.0%	11.3%	1.0%			
Foreign Credit ²	88.9	11.5	91.7	12.2	103.4	17.0	111.5	20.7	103.2	24.4	110.2	25.1	108.5	27.0	108.8	26.7	0.3%	-1.1%	5.4%	9.4%	-2.4%	29.0%	0.0%	6.2%	2.5%			
of which: Loans & Advances to Non-Residents in AED	7.9	2.3	7.4	1.8	11.6	3.0	12.2	3.7	11.6	4.0	11.6	4.2	11.3	4.0	12.0	4.1	6.2%	2.5%	3.4%	2.5%	-1.6%	10.8%	5.2%	3.2%	1.3%			
3.Total Investments by Banks	186.9	41.1	201.0	49.1	230.3	58.6	234.8	62.7	249.7	61.4	251.9	67.1	258.0	68.7	257.2	69.2	-0.3%	0.7%	3.0%	12.7%	9.5%	10.4%	-0.1%	4.9%	9.7%			
Debt securities	136.0	3.7	142.6	3.4	179.4	6.7	183.3	7.0	198.7	7.5	194.3	10.7	199.7	11.4	199.2	11.0	-0.3%	-3.5%	0.3%	46.7%	8.7%	57.1%	-0.4%	1.9%	10.5%			
Equities	10.2	3.8	9.2	4.3	7.7	4.4	7.9	4.4	6.8	4.5	7.2	5.0	7.2	5.3	7.2	5.3	0.0%	0.0%	5.9%	17.8%	-8.9%	20.5%	0.0%	10.6%	1.6%			
Held to maturity securities	21.7	25.5	29.2	33.0	21.7	38.7	22.0	42.4	22.4	40.1	28.5	42.3	29.2	42.9	29.0	43.7	-0.7%	1.9%	29.5%	9.0%	31.8%	3.1%	0.8%	16.3%	12.9%			
Other Investments	19.0	8.1	20.0	8.4	21.5	8.8	21.6	8.9	21.8	9.3	21.9	9.1	21.9	9.1	21.8	9.2	-0.5%	1.1%	0.0%	-1.1%	0.9%	3.4%	0.0%	-0.3%	1.6%			
4.Bank Deposits	1136.6	284.7	1139.4	332.2	1214.3	348.6	1241.1	374.6	1243.5	383.8	1266.0	396.4	1274.7	385.4	1283.7	388.1	0.7%	0.7%	3.2%	1.1%	3.4%	3.6%	0.7%	2.7%	3.5%			
Resident Deposits	989.5	277.8	974.6	325.5	1024.7	339.2	1070.4	363.1	1064.6	371.0	1093.7	379.2	1099.8	369.4	1109.4	370.5	0.9%	0.3%	4.2%	-0.1%	3.6%	2.0%	0.7%	3.1%	3.2%			
Government Sector	149.0	39.8	106.9	50.5	143.1	43.7	157.6	56.5	159.0	53.0	176.8	56.4	156.1	56.0	174.0	58.4	11.5%	4.3%	9.4%	10.2%	10.4%	3.4%	9.6%	9.6%	8.5%			
GREs (Govt. ownership of more than 50%)	134.7	38.6	135.7	55.1	120.0	48.4	129.0	51.7	132.8	58.7	144.8	56.5	144.9	49.3	144.2	44.4	-0.5%	-9.9%	8.6%	-24.4%	11.8%	-14.1%	-2.9%	-1.5%	4.4%			
Private Sector	675.9	192.9	709.3	214.5	737.6	242.9	747.5	249.4	749.5	251.5	749.9	257.8	775.1	255.7	769.5	258.2	-0.7%	1.0%	2.7%	2.7%	2.9%	3.5%	-0.3%	2.7%	3.1%			
Non-Banking Financial Institutions	29.9	6.5	22.7	5.4	24.0	4.2	36.3	5.5	23.3	7.8	22.2	8.5	23.7	8.4	21.7	9.5	-8.4%	13.1%	-6.9%	21.8%	-40.2%	72.7%	-2.8%	0.3%	-25.4%			
Non-Resident Deposits	147.1	6.9	164.8	6.7	189.6	9.4	170.7	11.5	178.9	12.8	172.3	17.2	174.9	16.0	174.3	17.6	-0.3%	10.0%	-2.6%	37.5%	2.1%	53.0%	0.5%	0.1%	5.3%			
Capital & Reserves ³	228.6	39.4	244.1	42.2	258.4	49.4	253.2	49.4	283.7	53.6	266.9	49.4	270.0	49.5	272.9	50.2	1.1%	1.4%	-3.8%	-6.3%	7.8%	1.6%	1.1%	-4.2%	6.8%			
Specific provisions & Interest in Suspense	54.7	16.9	54.6	17.8	59.3	19.7	62.5	20.3	63.5	16.2	70.5	15.7	69.9	16.2	70.4	16.4	0.7%	1.2%	10.9%	1.2%	12.6%	-19.2%	0.8%	8.9%	4.8%			
General provisions	20.0	4.1	21.9	4.6	23.4	5.2	23.6	5.4	24.4	5.3	28.4	7.1	27.7	7.9	26.9	7.9	-2.9%	0.0%	10.2%	49.1%	14.0%	46.3%	-2.2%	17.2%	20.0%			
Lending to Stable Resources Ratio ⁴	85.1%	85.8%	87.3%	86.1%	86.1%	86.7%	85.3%	82.7%	84.9%	83.1%	84.8%	82.1%	84.7%	82.8%	85.2%	82.5%	0.6%	-0.4%	0.4%	-0.7%	-0.1%	-0.2%	0.4%	0.1%	-0.2%			
Eligible Liquid Assets Ratio (ELAR) ⁵	15.4%	17.0%	17.5%	17.0%	16.0%	16.8%	16.4%	18.0%	17.7%	20.0%	16.2%	20.2%	16.2%	18.4%	15.8%	18.4%	-2.5%	0.0%	-10.7%	-8.0%	-3.7%	2.2%	-1.2%	-8.7%	-1.2%			
Capital adequacy ratio - (Tier 1 + Tier 2) ⁶	18.6%	15.8%	18.9%	15.6%	19.3%	17.1%			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%			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.