

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		Nov		Dec		Oct		Nov **		% 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
<b>1. Gross Bank Assets <sup>1</sup></b>	1,883.8	403.9	1,994.7	464.2	2,044.7	503.0	2,087.0	505.5	2,104.2	534.9	2,148.6	538.5	2.11%	0.7%	3.0%	6.5%	5.1%	7.1%	1.8%	3.6%	5.5%
<b>2. Gross Credit <sup>1</sup></b>	1,096.3	264.6	1,159.4	306.4	1,223.3	331.9	1,218.5	335.2	1,223.0	361.0	1,239.0	355.8	1.3%	-1.4%	1.7%	6.1%	1.3%	7.2%	0.7%	2.6%	2.5%
Domestic Credit <sup>1</sup>	1,007.4	253.1	1,067.7	294.2	1,115.0	315.5	1,115.1	318.2	1,115.0	336.5	1,135.3	331.7	1.8%	-1.4%	1.8%	4.2%	1.8%	5.1%	1.1%	2.4%	2.6%
Government	143.4	9.7	156.9	9.7	165.2	9.2	163.1	9.3	162.4	11.2	164.5	11.2	1.3%	0.0%	0.9%	20.4%	-0.4%	21.7%	1.2%	1.9%	0.7%
Public Sector (GREs)	140.8	25.4	142.7	28.7	156.8	33.8	153.5	33.9	148.3	34.6	151.9	34.3	2.4%	-0.9%	-1.0%	1.2%	-3.1%	1.5%	1.8%	-0.6%	-2.3%
Private Sector <sup>1</sup>	710.3	211.5	747.6	251.6	777.0	269.3	782.6	271.9	787.3	286.6	802.0	282.1	1.9%	-1.6%	2.5%	3.8%	3.2%	4.8%	0.9%	2.8%	3.6%
Business & Industrial Sector Credit <sup>2</sup>	525.7	113.5	548.7	139.1	574.1	145.0	580.6	147.8	580.2	157.6	593.7	153.1	2.3%	-2.9%	2.3%	3.6%	3.4%	5.6%	1.2%	2.5%	3.9%
Individual <sup>1</sup>	184.6	98.0	198.9	112.5	202.9	124.3	202.0	124.1	207.1	129.0	208.3	129.0	0.6%	0.0%	3.1%	3.9%	2.7%	3.8%	0.4%	3.4%	3.1%
Non-Banking Financial Institutions	12.9	6.5	20.5	4.2	16.0	3.2	15.9	3.1	17.0	4.1	16.9	4.1	-0.6%	0.0%	6.3%	32.3%	5.6%	28.1%	-0.5%	10.5%	9.4%
Foreign Credit <sup>3</sup>	88.9	11.5	91.7	12.2	108.3	16.4	103.4	17.0	108.0	24.5	103.7	24.1	-4.0%	-1.6%	0.3%	41.8%	-4.2%	47.0%	-3.5%	6.1%	2.5%
of which: Loans & Advances to Non-Residents in AED	7.9	2.3	7.4	1.8	11.7	2.4	11.6	3.0	12.0	3.8	11.4	3.8	-5.0%	0.0%	-1.7%	26.7%	-2.6%	58.3%	-3.8%	4.1%	7.8%
<b>3. Total Investments by Banks</b>	186.9	41.1	201.0	49.1	225.9	58.0	230.3	58.6	251.0	61.0	252.8	60.2	0.7%	-1.3%	9.8%	2.7%	11.9%	3.8%	0.3%	8.3%	10.3%
Debt securities	136.0	3.7	142.6	3.4	174.9	6.3	179.4	6.7	198.8	6.5	201.0	6.9	1.1%	6.2%	12.0%	3.0%	14.9%	9.5%	1.3%	11.7%	14.7%
Equities	10.2	3.8	9.2	4.3	8.4	4.4	7.7	4.4	7.8	4.3	7.4	4.4	-5.1%	2.3%	-3.9%	0.0%	-11.9%	0.0%	-2.5%	-2.5%	-7.8%
Held to maturity securities	21.7	25.5	29.2	33.0	22.0	38.6	21.7	38.7	22.7	41.1	22.4	39.8	-1.3%	-3.2%	3.2%	2.8%	1.8%	3.1%	-2.5%	3.0%	2.6%
Other Investments	19.0	8.1	20.0	8.4	20.6	8.7	21.5	8.8	21.7	9.1	22.0	9.1	1.4%	0.0%	2.3%	3.4%	6.8%	4.6%	1.0%	2.6%	6.1%
<b>4. Bank Deposits</b>	1,136.6	284.7	1,139.4	332.2	1,168.0	353.2	1,214.3	348.6	1,222.8	377.6	1,255.1	377.3	2.6%	-0.1%	3.4%	8.2%	7.5%	6.8%	2.0%	4.4%	7.3%
Resident Deposits	989.5	277.8	974.6	325.5	993.6	344.4	1,024.7	339.2	1,051.6	364.9	1,077.4	364.9	2.5%	0.0%	5.1%	7.6%	8.4%	6.0%	1.8%	5.7%	7.8%
Government Sector	149.0	39.8	106.9	50.5	125.2	48.6	143.1	43.7	170.7	53.0	193.3	53.3	13.2%	0.6%	35.1%	22.0%	54.4%	9.7%	10.2%	32.0%	41.9%
GREs (Govt. ownership of more than 50%)	134.7	38.6	135.7	55.1	129.3	50.7	120.0	48.4	120.3	56.8	121.7	53.3	1.2%	-6.2%	1.4%	10.1%	-5.9%	5.1%	-1.2%	3.9%	-2.8%
Private Sector	675.9	192.9	709.3	214.5	715.5	241.0	737.6	242.9	740.0	248.6	739.1	252.0	-0.1%	1.4%	0.2%	3.7%	3.3%	4.6%	0.3%	1.1%	3.6%
Non-Banking Financial Institutions	29.9	6.5	22.7	5.4	23.6	4.1	24.0	4.2	20.6	6.5	23.3	6.3	13.1%	-3.1%	-2.9%	50.0%	-1.3%	53.7%	9.2%	5.0%	6.9%
Non-Resident Deposits	147.1	6.9	164.8	6.7	174.4	8.8	189.6	9.4	171.2	12.7	177.7	12.4	3.8%	-2.4%	-6.3%	31.9%	1.9%	40.9%	3.4%	-4.5%	3.8%
<b>Capital &amp; Reserves <sup>4</sup></b>	228.6	39.4	244.1	42.2	254.9	47.6	258.4	49.4	278.3	52.2	280.5	52.8	0.8%	1.1%	8.6%	6.9%	10.0%	10.9%	0.8%	8.3%	10.2%
<b>Specific provisions &amp; Interest in Suspense</b>	54.7	16.9	54.6	17.8	59.7	20.2	59.3	19.7	62.4	20.8	66.9	17.6	7.2%	-15.4%	12.8%	-10.7%	12.1%	-12.9%	1.6%	7.0%	5.8%
<b>General provisions</b>	20.0	4.1	21.9	4.6	23.5	5.0	23.4	5.2	24.3	5.4	24.2	5.4	-0.4%	0.0%	3.4%	3.8%	3.0%	8.0%	-0.3%	3.5%	3.9%
<b>Lending to Stable Resources Ratio <sup>5</sup></b>	85.1%	85.8%	87.3%	86.1%	88.5%	85.3%	86.1%	86.7%	86.3%	85.2%	84.9%	84.7%	-1.6%	-0.6%	-1.4%	-2.3%	-4.1%	-0.7%	-1.5%	-1.6%	-3.4%
<b>Eligible Liquid Assets Ratio (ELAR) <sup>6</sup></b>	15.4%	17.0%	17.5%	17.0%	15.1%	16.9%	16.0%	16.8%	17.2%	17.7%	17.0%	18.2%	-1.2%	2.8%	6.3%	8.3%	12.6%	7.7%	0.0%	8.6%	13.5%
<b>Capital adequacy ratio - ( Tier 1 + Tier 2 )</b>	18.6%	15.8%	18.9%	15.6%			19.3%	17.1%													
of which: Tier 1	16.5%	15.0%	16.9%	14.9%			17.4%	16.5%													

\* Data consists of 51 Conventional Banks & 8 Islamic Banks

\*\* Preliminary data, subject to revision

<sup>1</sup> 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

<sup>2</sup> Includes lending to (Resident): Trade Bills Discounted and Insurance Companies

<sup>3</sup> 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

<sup>4</sup> 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

<sup>5</sup> 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)

<sup>6</sup> 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)