

**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		Oct		Dec		Jun		Sep		Oct**		% 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			
<b>1. Gross Bank Assets <sup>1</sup></b>	<b>1,901.0</b>	<b>403.9</b>	<b>2014.0</b>	<b>464.2</b>	<b>2044.3</b>	<b>500.1</b>	<b>2108.1</b>	<b>505.5</b>	<b>2124.8</b>	<b>529.5</b>	<b>2103.4</b>	<b>539.8</b>	<b>2104.2</b>	<b>534.9</b>	<b>0.04%</b>	<b>-0.9%</b>	<b>-0.2%</b>	<b>5.8%</b>	<b>2.9%</b>	<b>7.0%</b>	<b>-0.2%</b>	<b>1.0%</b>	<b>3.7%</b>
<b>2. Gross Credit <sup>1</sup></b>	<b>1,113.5</b>	<b>264.6</b>	<b>1,178.7</b>	<b>306.4</b>	<b>1,240.7</b>	<b>329.5</b>	<b>1,239.6</b>	<b>335.2</b>	<b>1,241.1</b>	<b>350.2</b>	<b>1,221.9</b>	<b>358.1</b>	<b>1,223.0</b>	<b>361.0</b>	<b>0.1%</b>	<b>0.8%</b>	<b>-1.3%</b>	<b>7.7%</b>	<b>-1.4%</b>	<b>9.6%</b>	<b>0.3%</b>	<b>0.6%</b>	<b>0.9%</b>
Domestic Credit	1,024.6	253.1	1,087.0	294.2	1,136.1	313.2	1,136.2	318.2	1,127.4	329.5	1,112.5	334.5	1,115.0	336.5	0.2%	0.6%	-1.9%	5.8%	-1.9%	7.4%	0.3%	-0.2%	0.2%
Government	143.4	9.7	156.9	9.7	163.6	9.3	163.1	9.3	168.0	9.9	170.4	11.1	162.4	11.2	-4.7%	0.9%	-0.4%	20.4%	-0.7%	20.4%	-4.4%	0.7%	0.4%
Public Sector (GREs)	140.8	25.4	142.7	28.7	155.9	32.7	153.5	33.9	144.0	35.0	140.5	34.9	148.3	34.6	5.6%	-0.9%	-3.4%	2.1%	-4.9%	5.8%	4.3%	-2.4%	-3.0%
Private Sector	727.5	211.5	766.9	251.6	800.6	267.8	803.7	271.9	799.8	280.7	785.0	284.6	787.3	286.6	0.3%	0.7%	-2.0%	5.4%	-1.7%	7.0%	0.4%	-0.2%	0.5%
Business & Industrial Sector Credit <sup>2</sup>	525.7	113.5	548.7	139.1	577.7	144.5	580.6	147.8	575.4	153.2	578.6	155.9	580.2	157.6	0.3%	1.1%	-0.1%	6.6%	0.4%	9.1%	0.4%	1.3%	2.2%
Individual <sup>1</sup>	201.8	98.0	218.2	112.5	222.9	123.3	223.1	124.1	224.4	127.5	206.4	128.7	207.1	129.0	0.3%	0.2%	-7.2%	3.9%	-7.1%	4.6%	0.3%	-3.2%	-2.9%
Non-Banking Financial Institutions	12.9	6.5	20.5	4.2	16.0	3.4	15.9	3.1	15.6	3.9	16.6	3.9	17.0	4.1	2.4%	5.1%	6.9%	32.3%	6.3%	20.6%	2.9%	11.1%	8.8%
Foreign Credit <sup>3</sup>	88.9	11.5	91.7	12.2	104.6	16.3	103.4	17.0	113.7	20.7	109.4	23.6	108.0	24.5	-1.3%	3.8%	4.4%	44.1%	3.3%	50.3%	-0.4%	10.0%	9.6%
of which: Loans & Advances to Non-Residents in AED	7.9	2.3	7.4	1.8	11.6	2.5	11.6	3.0	12.0	3.5	12.2	3.8	12.0	3.8	-1.6%	0.0%	3.4%	26.7%	3.4%	52.0%	-1.3%	8.2%	12.1%
<b>3. Total Investments by Banks</b>	<b>186.9</b>	<b>41.1</b>	<b>201.0</b>	<b>49.1</b>	<b>223.8</b>	<b>55.2</b>	<b>230.3</b>	<b>58.6</b>	<b>231.7</b>	<b>62.8</b>	<b>241.4</b>	<b>61.4</b>	<b>251.0</b>	<b>61.0</b>	<b>4.0%</b>	<b>-0.7%</b>	<b>9.0%</b>	<b>4.1%</b>	<b>12.2%</b>	<b>10.5%</b>	<b>3.0%</b>	<b>8.0%</b>	<b>11.8%</b>
Debt securities	136.0	3.7	142.6	3.4	171.7	6.0	179.4	6.7	180.7	6.4	189.6	6.1	198.8	6.5	4.9%	6.6%	10.8%	-3.0%	15.8%	8.3%	4.9%	10.3%	15.5%
Equities	10.2	3.8	9.2	4.3	8.4	4.5	7.7	4.4	7.8	4.4	7.6	4.3	7.8	4.3	2.6%	0.0%	1.3%	-2.3%	-7.1%	-4.4%	1.7%	0.0%	-6.2%
Held to maturity securities	21.7	25.5	29.2	33.0	22.5	35.8	21.7	38.7	21.6	43.1	22.4	41.9	22.7	41.1	1.3%	-1.9%	4.6%	6.2%	0.9%	14.8%	-0.8%	5.6%	9.4%
Other Investments	19.0	8.1	20.0	8.4	21.2	8.9	21.5	8.8	21.6	8.9	21.8	9.1	21.7	9.1	-0.5%	0.0%	0.9%	3.4%	2.4%	2.2%	-0.3%	1.7%	2.3%
<b>4. Bank Deposits</b>	<b>1136.6</b>	<b>284.7</b>	<b>1139.4</b>	<b>332.2</b>	<b>1154.2</b>	<b>349.0</b>	<b>1214.3</b>	<b>348.6</b>	<b>1214.3</b>	<b>374.8</b>	<b>1219.6</b>	<b>376.2</b>	<b>1222.8</b>	<b>377.6</b>	<b>0.3%</b>	<b>0.4%</b>	<b>0.7%</b>	<b>8.3%</b>	<b>5.9%</b>	<b>8.2%</b>	<b>0.3%</b>	<b>2.4%</b>	<b>6.5%</b>
Resident Deposits	989.5	277.8	974.6	325.5	975.5	340.3	1024.7	339.2	1047.0	362.3	1043.5	364.0	1051.6	364.9	0.8%	0.2%	2.6%	7.6%	7.8%	7.2%	0.6%	3.9%	7.7%
Government Sector	149.0	39.8	106.9	50.5	114.7	45.9	143.1	43.7	145.6	51.2	147.2	54.0	170.7	53.0	16.0%	-1.9%	19.3%	21.3%	48.8%	15.5%	11.2%	19.8%	39.3%
GREs (Govt. ownership of more than 50%)	134.7	38.6	135.7	55.1	125.3	48.0	120.0	48.4	132.5	57.1	126.9	56.1	120.3	56.8	-5.2%	1.2%	0.2%	17.4%	-4.0%	18.3%	-3.2%	5.2%	2.2%
Private Sector	675.9	192.9	709.3	214.5	713.9	242.1	737.6	242.9	735.0	248.6	744.2	247.7	740.0	248.6	-0.6%	0.4%	0.3%	2.3%	3.7%	2.7%	-0.3%	0.8%	3.4%
Non-Banking Financial Institutions	29.9	6.5	22.7	5.4	21.6	4.3	24.0	4.2	33.9	5.4	25.2	6.2	20.6	6.5	-18.3%	4.8%	-14.2%	54.8%	-4.6%	51.2%	-13.7%	-3.9%	4.6%
Non-Resident Deposits	147.1	6.9	164.8	6.7	178.7	8.7	189.6	9.4	167.3	12.5	176.1	12.2	171.2	12.7	-2.8%	4.1%	-9.7%	35.1%	-4.2%	46.0%	-2.3%	-7.6%	-1.9%
<b>Capital &amp; Reserves <sup>4</sup></b>	<b>228.6</b>	<b>39.4</b>	<b>244.1</b>	<b>42.2</b>	<b>254.4</b>	<b>47.5</b>	<b>258.4</b>	<b>49.4</b>	<b>252.7</b>	<b>50.0</b>	<b>275.4</b>	<b>51.7</b>	<b>278.3</b>	<b>52.2</b>	<b>1.1%</b>	<b>1.0%</b>	<b>7.7%</b>	<b>5.7%</b>	<b>9.4%</b>	<b>9.9%</b>	<b>1.0%</b>	<b>7.4%</b>	<b>9.5%</b>
<b>Specific provisions &amp; Interest in Suspense</b>	<b>54.7</b>	<b>16.9</b>	<b>54.6</b>	<b>17.8</b>	<b>59.2</b>	<b>19.9</b>	<b>59.3</b>	<b>19.7</b>	<b>61.5</b>	<b>20.2</b>	<b>62.6</b>	<b>20.5</b>	<b>62.4</b>	<b>20.8</b>	<b>-0.3%</b>	<b>1.5%</b>	<b>5.2%</b>	<b>5.6%</b>	<b>5.4%</b>	<b>4.5%</b>	<b>0.1%</b>	<b>5.3%</b>	<b>5.2%</b>
<b>General provisions</b>	<b>20.0</b>	<b>4.1</b>	<b>21.9</b>	<b>4.6</b>	<b>23.3</b>	<b>4.9</b>	<b>23.4</b>	<b>5.2</b>	<b>23.7</b>	<b>5.3</b>	<b>24.3</b>	<b>5.4</b>	<b>24.3</b>	<b>5.4</b>	<b>0.0%</b>	<b>0.0%</b>	<b>3.8%</b>	<b>3.8%</b>	<b>4.3%</b>	<b>10.2%</b>	<b>0.0%</b>	<b>3.8%</b>	<b>5.3%</b>
<b>Lending to Stable Resources Ratio <sup>5</sup></b>	<b>85.1%</b>	<b>85.8%</b>	<b>87.3%</b>	<b>86.1%</b>	<b>89.0%</b>	<b>84.9%</b>	<b>86.1%</b>	<b>86.7%</b>	<b>86.6%</b>	<b>83.5%</b>	<b>86.6%</b>	<b>83.8%</b>	<b>86.3%</b>	<b>85.2%</b>	<b>-0.3%</b>	<b>1.7%</b>	<b>0.2%</b>	<b>-1.7%</b>	<b>-3.0%</b>	<b>0.4%</b>	<b>0.1%</b>	<b>-0.1%</b>	<b>-2.4%</b>
<b>Eligible Liquid Assets Ratio (ELAR) <sup>6</sup></b>	<b>15.4%</b>	<b>17.0%</b>	<b>17.5%</b>	<b>17.0%</b>	<b>15.3%</b>	<b>16.8%</b>	<b>16.0%</b>	<b>16.8%</b>	<b>16.9%</b>	<b>17.1%</b>	<b>17.2%</b>	<b>17.8%</b>	<b>17.2%</b>	<b>17.7%</b>	<b>0.0%</b>	<b>-0.6%</b>	<b>7.5%</b>	<b>5.4%</b>	<b>12.4%</b>	<b>5.4%</b>	<b>0.0%</b>	<b>8.6%</b>	<b>12.8%</b>
<b>Capital adequacy ratio - ( Tier 1 + Tier 2 )</b>	<b>18.6%</b>	<b>15.8%</b>	<b>18.9%</b>	<b>15.6%</b>			<b>19.3%</b>	<b>17.1%</b>	<b>18.9%</b>	<b>16.7%</b>	<b>19.1%</b>	<b>17.0%</b>											
of which: Tier 1	<b>16.5%</b>	<b>15.0%</b>	<b>16.9%</b>	<b>14.9%</b>			<b>17.4%</b>	<b>16.5%</b>	<b>17.1%</b>	<b>16.0%</b>	<b>17.3%</b>	<b>16.3%</b>											

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

\*\* Preliminary data, subject to revision

<sup>1</sup> Effective August 2017, the reduction in Gross Assets & Credit to Individuals mainly reflects accounting adjustments made by Banks to set-off the amount of Refinancing against related Personal Loans

<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)