

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		Sep		Dec		Jun		Aug		Sep**		% 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				
1. Gross Bank Assets ¹	1,901.0	403.9	2014.0	464.2	2049.9	500.2	2108.1	505.5	2124.8	529.5	2086.3	532.7	2103.4	539.8	0.8%	1.3%	-0.2%	6.8%	2.6%	7.9%	0.9%	1.1%	3.7%	
2. Gross Credit ¹	1,113.5	264.6	1,178.7	306.4	1,237.2	328.8	1,239.6	335.2	1,241.1	350.2	1,221.1	357.9	1,221.9	358.1	0.1%	0.1%	-1.4%	6.8%	-1.2%	8.9%	0.1%	0.3%	0.9%	
Domestic Credit	1,024.6	253.1	1,087.0	294.2	1,133.5	312.6	1,136.2	318.2	1,127.4	329.5	1,107.1	335.6	1,112.5	334.5	0.5%	-0.3%	-2.1%	5.1%	-1.9%	7.0%	0.3%	-0.5%	0.1%	
Government	143.4	9.7	156.9	9.7	164.3	9.8	163.1	9.3	168.0	9.9	170.5	11.0	170.4	11.1	-0.1%	0.9%	4.5%	19.4%	3.7%	13.3%	0.0%	5.3%	4.3%	
Public Sector (GREs)	140.8	25.4	142.7	28.7	155.8	32.2	153.5	33.9	144.0	35.0	140.7	35.7	140.5	34.9	-0.1%	-2.2%	-8.5%	2.9%	-9.8%	8.4%	-0.6%	-6.4%	-6.7%	
Private Sector	727.5	211.5	766.9	251.6	798.6	267.2	803.7	271.9	799.8	280.7	780.2	285.0	785.0	284.6	0.6%	-0.1%	-2.3%	4.7%	-1.7%	6.5%	0.4%	-0.6%	0.4%	
Business & Industrial Sector Credit ²	525.7	113.5	548.7	139.1	575.1	144.9	580.6	147.8	575.4	153.2	576.6	155.8	578.6	155.9	0.3%	0.1%	-0.3%	5.5%	0.6%	7.6%	0.3%	0.8%	2.0%	
Individual ¹	201.8	98.0	218.2	112.5	223.5	122.3	223.1	124.1	224.4	127.5	203.6	129.2	206.4	128.7	1.4%	-0.4%	-7.5%	3.7%	-7.7%	5.2%	0.7%	-3.5%	-3.1%	
Non-Banking Financial Institutions	12.9	6.5	20.5	4.2	14.8	3.4	15.9	3.1	15.6	3.9	15.7	3.9	16.6	3.9	5.7%	0.0%	4.4%	25.8%	12.2%	14.7%	4.6%	7.9%	12.6%	
Foreign Credit ³	88.9	11.5	91.7	12.2	103.7	16.2	103.4	17.0	113.7	20.7	114.0	22.3	109.4	23.6	-4.0%	5.8%	5.8%	38.8%	5.5%	45.7%	-2.4%	10.5%	10.9%	
of which: Loans & Advances to Non-Residents in AED	7.9	2.3	7.4	1.8	12.2	2.2	11.6	3.0	12.0	3.5	12.3	3.5	12.2	3.8	-0.8%	8.6%	5.2%	26.7%	0.0%	72.7%	1.3%	9.6%	11.1%	
3. Total Investments by Banks	186.9	41.1	201.0	49.1	220.6	55.3	230.3	58.6	231.7	62.8	236.3	60.9	241.4	61.4	2.2%	0.8%	4.8%	4.8%	9.4%	11.0%	1.9%	4.8%	9.7%	
Debt securities	136.0	3.7	142.6	3.4	168.3	6.0	179.4	6.7	180.7	6.4	185.2	6.0	189.6	6.1	2.4%	1.7%	5.7%	-9.0%	12.7%	1.7%	2.4%	5.2%	12.3%	
Equities	10.2	3.8	9.2	4.3	8.5	4.5	7.7	4.4	7.8	4.4	7.7	4.4	7.6	4.3	-1.3%	-2.3%	-1.3%	-2.3%	-10.6%	-4.4%	-1.7%	-1.7%	-8.5%	
Held to maturity securities	21.7	25.5	29.2	33.0	22.6	35.9	21.7	38.7	21.6	43.1	21.8	41.5	22.4	41.9	2.8%	1.0%	3.2%	8.3%	-0.9%	16.7%	1.6%	6.5%	9.9%	
Other Investments	19.0	8.1	20.0	8.4	21.2	8.9	21.5	8.8	21.6	8.9	21.6	9.0	21.8	9.1	0.9%	1.1%	1.4%	3.4%	2.8%	2.2%	1.0%	2.0%	2.7%	
4. Bank Deposits	1136.6	284.7	1139.4	332.2	1165.6	343.1	1214.3	348.6	1214.3	374.8	1205.6	376.6	1219.6	376.2	1.2%	-0.1%	0.4%	7.9%	4.6%	9.6%	0.9%	2.1%	5.8%	
Resident Deposits	989.5	277.8	974.6	325.5	987.2	334.6	1024.7	339.2	1047.0	362.3	1035.1	364.8	1043.5	364.0	0.8%	-0.2%	1.8%	7.3%	5.7%	8.8%	0.5%	3.2%	6.5%	
Government Sector	149.0	39.8	106.9	50.5	123.7	45.8	143.1	43.7	145.6	51.2	150.3	56.0	147.2	54.0	-2.1%	-3.6%	2.9%	23.6%	19.0%	17.9%	-2.5%	7.7%	18.7%	
GREs (Govt. ownership of more than 50%)	134.7	38.6	135.7	55.1	126.4	44.8	120.0	48.4	132.5	57.1	118.7	54.6	126.9	56.1	6.9%	2.7%	5.8%	15.9%	0.4%	25.2%	5.6%	8.7%	6.9%	
Private Sector	675.9	192.9	709.3	214.5	716.5	240.0	737.6	242.9	735.0	248.6	731.5	248.6	744.2	247.7	1.7%	-0.4%	0.9%	2.0%	3.9%	3.2%	1.2%	1.2%	3.7%	
Non-Banking Financial Institutions	29.9	6.5	22.7	5.4	20.6	4.0	24.0	4.2	33.9	5.4	34.6	5.6	25.2	6.2	-27.2%	10.7%	5.0%	47.6%	22.3%	55.0%	-21.9%	11.3%	27.6%	
Non-Resident Deposits	147.1	6.9	164.8	6.7	178.4	8.5	189.6	9.4	167.3	12.5	170.5	11.8	176.1	12.2	3.3%	3.4%	-7.1%	29.8%	-1.3%	43.5%	3.3%	-5.4%	0.7%	
Capital & Reserves ⁴	228.6	39.4	244.1	42.2	251.8	47.2	258.4	49.4	252.7	50.0	273.1	51.2	275.4	51.7	0.8%	1.0%	6.6%	4.7%	9.4%	9.5%	0.9%	6.3%	9.4%	
Specific provisions & Interest in Suspense	54.7	16.9	54.6	17.8	58.3	19.6	59.3	19.7	61.5	20.2	63.1	20.6	62.6	20.5	-0.8%	-0.5%	5.6%	4.1%	7.4%	4.6%	-0.7%	5.2%	6.7%	
General provisions	20.0	4.1	21.9	4.6	23.3	4.9	23.4	5.2	23.7	5.3	24.3	5.3	24.3	5.4	0.0%	1.9%	3.8%	3.8%	4.3%	10.2%	0.3%	3.8%	5.3%	
Lending to Stable Resources Ratio ⁵	85.1%	85.8%	87.3%	86.1%	88.9%	85.7%	86.1%	86.7%	86.6%	83.5%	86.8%	84.3%	86.6%	83.8%	-0.2%	-0.6%	0.6%	-3.3%	-2.6%	-2.2%	-0.2%	-0.2%	-2.5%	
Eligible Liquid Assets Ratio (ELAR) ⁶	15.4%	17.0%	17.5%	17.0%	15.6%	16.4%	16.0%	16.8%	16.9%	17.1%	17.7%	17.4%	17.2%	17.8%	-2.8%	2.3%	7.5%	6.0%	10.3%	8.5%	-0.6%	8.6%	12.1%	
Capital adequacy ratio - (Tier 1 + Tier 2)	18.6%	15.8%	18.9%	15.6%	19.1%	16.7%	19.3%	17.1%	18.9%	16.7%			19.1%	17.0%										
of which: Tier 1	16.5%	15.0%	16.9%	14.9%	17.1%	16.1%	17.4%	16.5%	17.1%	16.0%			17.3%	16.3%										

* Data consists of 50 Conventional Banks & 8 Islamic Banks

** Preliminary data, subject to revision

¹ 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

² Includes lending to (Resident): Trade Bills Discounted and Insurance Companies

³ 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.

⁴ 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

⁵ 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)

⁶ 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)