

UAE Banking Indicators - National Banks (NB) & Foreign Banks (FB) *

(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		
	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	
	All Banks																						
1. Gross Bank Assets ¹	1,892.1	412.8	2088.8	389.4	2177.2	372.9	2238.3	375.3	2289.9	364.4	2253.5	365.5	2276.2	367.0	1.0%	0.4%	1.7%	-2.2%	4.5%	-1.6%	0.9%	1.1%	3.7%
2. Gross Credit ¹	1,162.3	215.8	1,275.7	209.4	1,365.1	200.9	1,378.6	196.2	1,403.5	187.8	1,392.5	186.5	1,392.2	187.8	0.0%	0.7%	1.0%	-4.3%	2.0%	-6.5%	0.1%	0.3%	0.9%
Domestic Credit	1,087.4	190.3	1,192.7	188.5	1,265.9	180.2	1,281.2	173.2	1,292.9	164.0	1,280.4	162.3	1,283.5	163.5	0.2%	0.7%	0.2%	-5.6%	1.4%	-9.3%	0.3%	-0.5%	0.1%
Government	145.7	7.4	158.9	7.7	167.9	6.2	166.4	6.0	172.9	5.0	176.7	4.8	176.4	5.1	-0.2%	6.3%	6.0%	-15.0%	5.1%	-17.7%	0.0%	5.3%	4.3%
Public Sector (GREs)	131.7	34.5	139.6	31.8	159.5	28.5	159.6	27.8	156.3	22.7	154.5	21.9	154.0	21.4	-0.3%	-2.3%	-3.5%	-23.0%	-3.4%	-24.9%	-0.6%	-6.4%	-6.7%
Private Sector	792.1	146.9	870.3	148.2	921.6	144.2	938.1	137.5	946.3	134.2	931.6	133.6	934.8	134.8	0.3%	0.9%	-0.4%	-2.0%	1.4%	-6.5%	0.4%	-0.6%	0.4%
Business & Industrial Sector Credit ²	529.1	110.1	575.2	112.6	610.3	109.7	623.8	104.6	626.5	102.1	630.7	101.7	631.6	102.9	0.1%	1.2%	1.3%	-1.6%	3.5%	-6.2%	0.3%	0.8%	2.0%
Individual ¹	263.0	36.8	295.1	35.6	311.3	34.5	314.3	32.9	319.8	32.1	300.9	31.9	303.2	31.9	0.8%	0.0%	-3.5%	-3.0%	-2.6%	-7.5%	0.7%	-3.5%	-3.1%
Non-Banking Financial Institutions	17.9	1.5	23.9	0.8	16.9	1.3	17.1	1.9	17.4	2.1	17.6	2.0	18.3	2.2	4.0%	10.0%	7.0%	15.8%	8.3%	69.2%	4.6%	7.9%	12.6%
Foreign Credit ³	74.9	25.5	83.0	20.9	99.2	20.7	97.4	23.0	110.6	23.8	112.1	24.2	108.7	24.3	-3.0%	0.4%	11.6%	5.7%	9.6%	17.4%	-2.4%	10.5%	10.9%
of which: Loans & Advances to Non-Residents in AED	8.6	1.6	7.4	1.8	12.4	2.0	12.4	2.2	13.3	2.2	13.6	2.2	13.9	2.1	2.2%	-4.5%	12.1%	-4.5%	12.1%	5.0%	1.3%	9.6%	11.1%
3. Total Investments by Banks	215.6	12.4	227.4	22.7	254.4	21.5	267.3	21.6	272.7	21.8	275.2	22.0	278.8	24.0	1.3%	9.1%	4.3%	11.1%	9.6%	11.6%	1.9%	4.8%	9.7%
Debt securities	129.5	10.2	126.9	19.1	155.6	18.7	166.9	19.2	167.7	19.4	171.6	19.6	174.2	21.5	1.5%	9.7%	4.4%	12.0%	12.0%	15.0%	2.4%	5.2%	12.3%
Equities	14.0	0.0	13.5	0.0	13.0	0.0	12.1	0.0	12.2	0.0	12.1	0.0	11.9	0.0	-1.7%	0.0%	-1.7%	0.0%	-8.5%	0.0%	-1.7%	-1.7%	-8.5%
Held to maturity securities	45.0	2.2	58.9	3.3	56.3	2.2	58.0	2.4	62.3	2.4	60.9	2.4	61.8	2.5	1.5%	4.2%	6.6%	4.2%	9.8%	13.6%	1.6%	6.5%	9.9%
Other Investments	27.1	0.0	28.1	0.3	29.5	0.6	30.3	0.0	30.5	0.0	30.6	0.0	30.9	0.0	1.0%	0.0%	2.0%	0.0%	4.7%	-100.0%	1.0%	2.0%	2.7%
4. Bank Deposits	1186.3	235.0	1250.4	221.2	1299.8	208.9	1351.7	211.2	1384.6	204.5	1381.4	200.8	1391.1	204.7	0.7%	1.9%	2.9%	-3.1%	7.0%	-2.0%	0.9%	2.1%	5.8%
Resident Deposits	1077.7	189.6	1121.7	178.4	1151.9	169.9	1191.6	172.3	1237.4	171.9	1232.4	167.5	1235.9	171.6	0.3%	2.4%	3.7%	-0.4%	7.3%	1.0%	0.5%	3.2%	6.5%
Government Sector	187.0	1.8	155.6	1.8	168.4	1.1	185.5	1.3	195.1	1.7	204.5	1.8	199.4	1.8	-2.5%	0.0%	7.5%	38.5%	18.4%	63.6%	-2.5%	7.7%	18.7%
GREs (Govt. ownership of more than 50%)	162.3	11.0	181.5	9.3	163.1	8.1	161.0	7.4	183.6	6.0	166.9	6.4	176.4	6.6	5.7%	3.1%	9.6%	-10.8%	8.2%	-18.5%	5.6%	8.7%	6.9%
Private Sector	698.3	170.5	760.9	162.9	801.8	154.7	822.8	157.7	824.4	159.2	825.1	155.0	833.9	158.0	1.1%	1.9%	1.3%	0.2%	4.0%	2.1%	1.2%	1.2%	3.7%
Non-Banking Financial Institutions	30.1	6.3	23.7	4.4	18.6	6.0	22.3	5.9	34.3	5.0	35.9	4.3	26.2	5.2	-27.0%	20.9%	17.5%	-11.9%	40.9%	-13.3%	-21.9%	11.3%	27.6%
Non-Resident Deposits	108.6	45.4	128.7	42.8	147.9	39.0	160.1	38.9	147.2	32.6	149.0	33.3	155.2	33.1	4.2%	-0.6%	-3.1%	-14.9%	4.9%	-15.1%	3.3%	-5.4%	0.7%
Capital & Reserves ⁴	222.8	45.2	238.9	47.4	248.8	50.2	257.8	50.0	255.9	46.8	276.8	47.5	279.7	47.4	1.0%	-0.2%	8.5%	-5.2%	12.4%	-5.6%	0.9%	6.3%	9.4%
Specific provisions & Interest in Suspense	58.3	13.3	55.7	16.7	59.2	18.7	59.4	19.6	60.4	21.3	61.9	21.8	61.3	21.8	-1.0%	0.0%	3.2%	11.2%	3.5%	16.6%	-0.7%	5.2%	6.7%
General provisions	21.1	3.0	22.7	3.8	24.3	3.9	24.9	3.7	25.2	3.8	25.9	3.7	25.9	3.8	0.0%	2.7%	4.0%	2.7%	6.6%	-2.6%	0.3%	3.8%	5.3%
Lending to Stable Resources Ratio ⁵	86.5%	78.8%	88.6%	78.6%	89.9%	78.3%	88.1%	74.8%	87.6%	75.0%	88.2%	73.9%	87.6%	75.7%	-0.7%	2.4%	-0.6%	1.2%	-2.6%	-3.3%	-0.2%	-0.2%	-2.5%
Eligible Liquid Assets Ratio (ELAR) ⁶	14.3%	21.6%	16.5%	22.2%	14.4%	23.5%	14.9%	24.3%	15.7%	25.9%	16.3%	27.0%	16.1%	26.5%	-1.2%	-1.9%	8.1%	9.1%	11.8%	12.8%	-0.6%	8.6%	12.1%
Capital adequacy ratio - (Tier 1 + Tier 2)	18.1%	18.0%	18.0%	20.2%	18.2%	21.3%	18.5%	21.4%	18.1%	21.0%			18.4%	20.7%									
of which: Tier 1	16.4%	15.1%	16.5%	17.1%	16.7%	18.3%	17.1%	18.6%	16.7%	18.1%			17.0%	18.0%									

* Data consists of 23 National Banks & 35 Foreign 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/Sukufs 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)