

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

(End of month, figures in billions of Dirhams unless otherwise indicated)

	2014		2015		2016				2017														
	Dec		Dec		Aug		Dec		Jun		Jul **		Aug ***		% 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	All Banks		
1. Gross Bank Assets ¹	1,892.1	412.8	2,088.8	389.4	2,141.0	377.6	2,238.3	375.3	2,289.9	364.4	2,265.4	368.3	2,253.5	365.5	-0.5%	-0.8%	0.7%	-2.6%	5.3%	-3.2%	-0.6%	0.2%	4.0%
2. Gross Credit ¹	1,162.3	215.8	1,275.7	209.4	1,346.6	201.9	1,378.6	196.2	1,403.5	187.8	1,408.3	186.3	1,392.5	186.5	-1.1%	0.1%	1.0%	-4.9%	3.4%	-7.6%	-1.0%	0.3%	2.0%
Domestic Credit	1,087.4	190.3	1,192.7	188.5	1,249.4	180.3	1,281.2	173.2	1,292.9	164.0	1,299.4	162.3	1,280.4	162.3	-1.5%	0.0%	-0.1%	-6.3%	2.5%	-10.0%	-1.3%	-0.8%	0.9%
Government	145.7	7.4	158.9	7.7	164.6	6.5	166.4	6.0	172.9	5.0	175.0	4.8	176.7	4.8	1.0%	0.0%	6.2%	-20.0%	7.4%	-26.2%	0.9%	5.3%	6.1%
Public Sector (GREs)	131.7	34.5	139.6	31.8	154.2	29.4	159.6	27.8	156.3	22.7	157.2	22.4	154.5	21.9	-1.7%	-2.2%	-3.2%	-21.2%	0.2%	-25.5%	-1.8%	-5.9%	-3.9%
Private Sector	792.1	146.9	870.3	148.2	914.1	143.6	938.1	137.5	946.3	134.2	949.7	133.1	931.6	133.6	-1.9%	0.4%	-0.7%	-2.8%	1.9%	-7.0%	-1.6%	-1.0%	0.7%
Business & Industrial Sector Credit ²	529.1	110.1	575.2	112.6	603.6	109.1	623.8	104.6	626.5	102.1	628.2	101.2	630.7	101.7	0.4%	0.5%	1.1%	-2.8%	4.5%	-6.8%	0.4%	0.5%	2.8%
Individual ¹	263.0	36.8	295.1	35.6	310.5	34.5	314.3	32.9	319.8	32.1	321.5	31.9	300.9	31.9	-6.4%	0.0%	-4.3%	-3.0%	-3.1%	-7.5%	-5.8%	-4.1%	-3.5%
Non-Banking Financial Institutions	17.9	1.5	23.9	0.8	16.5	0.8	17.1	1.9	17.4	2.1	17.5	2.0	17.6	2.0	0.6%	0.0%	2.9%	5.3%	6.7%	150.0%	0.5%	3.2%	13.3%
Foreign Credit ³	74.9	25.5	83.0	20.9	97.2	21.6	97.4	23.0	110.6	23.8	108.9	24.0	112.1	24.2	2.9%	0.8%	15.1%	5.2%	15.3%	12.0%	2.6%	13.2%	14.7%
of which: Loans & Advances to Non-Residents in AED	8.6	1.6	7.4	1.8	11.9	2.0	12.4	2.2	13.3	2.2	13.4	2.2	13.6	2.2	1.5%	0.0%	9.7%	0.0%	14.3%	10.0%	1.3%	8.2%	13.7%
3. Total Investments by Banks	215.6	12.4	227.4	22.7	253.0	19.0	267.3	21.6	272.7	21.8	274.4	21.8	275.2	22.0	0.3%	0.9%	3.0%	1.9%	8.8%	15.8%	0.3%	2.9%	9.3%
Debt securities	129.5	10.2	126.9	19.1	155.6	16.3	166.9	19.2	167.7	19.4	169.9	19.4	171.6	19.6	1.0%	1.0%	2.8%	2.1%	10.3%	20.2%	1.0%	2.7%	11.2%
Equities	14.0	0.0	13.5	0.0	12.9	0.0	12.1	0.0	12.2	0.0	12.2	0.0	12.1	0.0	-0.8%	0.0%	0.0%	0.0%	-6.2%	0.0%	-0.8%	0.0%	-6.2%
Held to maturity securities	45.0	2.2	58.9	3.3	55.1	2.1	58.0	2.4	62.3	2.4	61.7	2.4	60.9	2.4	-1.3%	0.0%	5.0%	0.0%	10.5%	14.3%	-1.2%	4.8%	10.7%
Other Investments	27.1	0.0	28.1	0.3	29.4	0.6	30.3	0.0	30.5	0.0	30.6	0.0	30.6	0.0	0.0%	0.0%	1.0%	0.0%	4.1%	-100.0%	0.0%	1.0%	2.0%
4. Bank Deposits	1186.3	235.0	1250.4	221.2	1268.6	209.9	1351.7	211.2	1384.6	204.5	1388.4	203.8	1381.4	200.8	-0.5%	-1.5%	2.2%	-4.9%	8.9%	-4.3%	-0.6%	1.2%	7.0%
Resident Deposits	1077.7	189.6	1121.7	178.4	1137.1	173.3	1191.6	172.3	1237.4	171.9	1237.2	170.2	1232.4	167.5	-0.4%	-1.6%	3.4%	-2.8%	8.4%	-3.3%	-0.5%	2.6%	6.8%
Government Sector	187.0	1.8	155.6	1.8	172.4	1.4	185.5	1.3	195.1	1.7	193.2	1.8	204.5	1.8	5.8%	0.0%	10.2%	38.5%	18.6%	28.6%	5.8%	10.4%	18.7%
GREs (Govt. ownership of more than 50%)	162.3	11.0	181.5	9.3	148.4	9.2	161.0	7.4	183.6	6.0	176.5	6.7	166.9	6.4	-5.4%	-4.5%	3.7%	-13.5%	12.5%	-30.4%	-5.4%	2.9%	10.0%
Private Sector	698.3	170.5	760.9	162.9	797.0	156.9	822.8	157.7	824.4	159.2	832.9	157.3	825.1	155.0	-0.9%	-1.5%	0.3%	-1.7%	3.5%	-1.2%	-1.0%	0.0%	2.7%
Non-Banking Financial Institutions	30.1	6.3	23.7	4.4	19.3	5.8	22.3	5.9	34.3	5.0	34.6	4.4	35.9	4.3	3.8%	-2.3%	61.0%	-27.1%	86.0%	-25.9%	3.1%	42.6%	60.2%
Non-Resident Deposits	108.6	45.4	128.7	42.8	131.5	36.6	160.1	38.9	147.2	32.6	151.2	33.6	149.0	33.3	-1.5%	-0.9%	-6.9%	-14.4%	13.3%	-9.0%	-1.4%	-8.4%	8.4%
Capital & Reserves ⁴	222.8	45.2	238.9	47.4	246.6	50.1	257.8	50.0	255.9	46.8	274.0	47.0	276.8	47.5	1.0%	1.1%	7.4%	-5.0%	12.2%	-5.2%	1.0%	5.4%	9.3%
Specific provisions & Interest in Suspense	58.3	13.3	55.7	16.7	59.3	18.3	59.4	19.6	60.4	21.3	61.4	21.5	61.9	21.8	0.8%	1.4%	4.2%	11.2%	4.4%	19.1%	1.0%	5.9%	7.9%
General provisions	21.1	3.0	22.7	3.8	24.2	3.9	24.9	3.7	25.2	3.8	25.8	3.8	25.9	3.7	0.4%	-2.6%	4.0%	0.0%	7.0%	-5.1%	0.0%	3.5%	5.3%
Lending to Stable Resources Ratio ⁵	86.5%	78.8%	88.6%	78.6%	90.4%	79.4%	88.1%	74.8%	87.6%	75.0%	87.4%	72.8%	88.2%	73.9%									
Eligible Liquid Assets Ratio (ELAR) ⁶	14.3%	21.6%	16.5%	22.2%	14.5%	24.8%	14.9%	24.3%	15.7%	25.9%	15.8%	27.6%	16.3%	27.0%									
Capital adequacy ratio - (Tier 1 + Tier 2)	18.1%	18.0%	18.0%	20.2%			18.5%	21.4%	18.1%	21.0%													
of which: Tier 1	16.4%	15.1%	16.5%	17.1%			17.1%	18.6%	16.7%	18.1%													

* Data consists of 23 National Banks & 35 Foreign Banks

** Revised Figures.

*** 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/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)