

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		Dec		Nov		Dec **		% Month-on-Month		% Year-on-Year		% Month-on-Month	% Year-on-Year
	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	All Banks	
1. Gross Bank Assets ¹	1,874.9	412.8	2069.5	389.4	2217.2	375.3	2330.4	356.7	2333.9	361.1	0.2%	1.2%	5.3%	-3.8%	0.3%	4.0%
2. Gross Credit ¹	1,145.1	215.8	1,256.4	209.4	1,357.5	196.2	1,404.9	189.9	1,391.6	189.2	-0.9%	-0.4%	2.5%	-3.6%	-0.9%	1.7%
Domestic Credit ¹	1,070.2	190.3	1,173.4	188.5	1,260.1	173.2	1,302.1	164.9	1,290.0	163.4	-0.9%	-0.9%	2.4%	-5.7%	-0.9%	1.4%
Government	145.7	7.4	158.9	7.7	166.4	6.0	169.6	6.1	170.1	5.3	0.3%	-13.1%	2.2%	-11.7%	-0.2%	1.7%
Public Sector (GREs)	131.7	34.5	139.6	31.8	159.6	27.8	165.3	20.9	154.5	19.7	-6.5%	-5.7%	-3.2%	-29.1%	-6.4%	-7.0%
Private Sector ¹	774.9	146.9	851.0	148.2	917.0	137.5	948.2	135.9	947.4	137.8	-0.1%	1.4%	3.3%	0.2%	0.1%	2.9%
Business & Industrial Sector Credit ²	529.1	110.1	575.2	112.6	623.8	104.6	642.5	104.3	642.3	105.3	0.0%	1.0%	3.0%	0.7%	0.1%	2.6%
Individual ¹	245.8	36.8	275.8	35.6	293.2	32.9	305.7	31.6	305.1	32.5	-0.2%	2.8%	4.1%	-1.2%	0.1%	3.5%
Non-Banking Financial Institutions	17.9	1.5	23.9	0.8	17.1	1.9	19.0	2.0	18.0	0.6	-5.3%	-70.0%	5.3%	-68.4%	-11.4%	-2.1%
Foreign Credit ³	74.9	25.5	83.0	20.9	97.4	23.0	102.8	25.0	101.6	25.8	-1.2%	3.2%	4.3%	12.2%	-0.3%	5.8%
of which: Loans & Advances to Non-Residents in AED	8.6	1.6	7.4	1.8	12.4	2.2	12.9	2.3	12.7	2.9	-1.6%	26.1%	2.4%	31.8%	2.6%	6.8%
3. Total Investments by Banks	215.6	12.4	227.4	22.7	267.3	21.6	291.3	21.7	290.7	21.0	-0.2%	-3.2%	8.8%	-2.8%	-0.4%	7.9%
Debt securities	129.5	10.2	126.9	19.1	166.9	19.2	188.6	19.3	188.3	18.5	-0.2%	-4.1%	12.8%	-3.6%	-0.5%	11.1%
Equities	14.0	0.0	13.5	0.0	12.1	0.0	11.8	0.0	11.3	0.0	-4.2%	0.0%	-6.6%	0.0%	-4.2%	-6.6%
Held to maturity securities	45.0	2.2	58.9	3.3	58.0	2.4	59.8	2.4	60.0	2.5	0.3%	4.2%	3.4%	4.2%	0.5%	3.5%
Other Investments	27.1	0.0	28.1	0.3	30.3	0.0	31.1	0.0	31.1	0.0	0.0%	0.0%	2.6%	0.0%	0.0%	2.6%
4. Bank Deposits	1186.3	235.0	1250.4	221.2	1351.7	211.2	1431.8	200.6	1419.9	207.4	-0.8%	3.4%	5.0%	-1.8%	-0.3%	4.1%
Resident Deposits	1077.7	189.6	1121.7	178.4	1191.6	172.3	1275.6	166.7	1261.4	174.3	-1.1%	4.6%	5.9%	1.2%	-0.5%	5.3%
Government Sector	187.0	1.8	155.6	1.8	185.5	1.3	244.8	1.8	210.1	1.9	-14.2%	5.6%	13.3%	46.2%	-14.0%	13.5%
GREs (Govt. ownership of more than 50%)	162.3	11.0	181.5	9.3	161.0	7.4	169.5	5.5	182.7	9.2	7.8%	67.3%	13.5%	24.3%	9.7%	14.0%
Private Sector	698.3	170.5	760.9	162.9	822.8	157.7	836.7	154.4	842.6	158.1	0.7%	2.4%	2.4%	0.3%	1.0%	2.1%
Non-Banking Financial Institutions	30.1	6.3	23.7	4.4	22.3	5.9	24.6	5.0	26.0	5.1	5.7%	2.0%	16.6%	-13.6%	5.1%	10.3%
Non-Resident Deposits	108.6	45.4	128.7	42.8	160.1	38.9	156.2	33.9	158.5	33.1	1.5%	-2.4%	-1.0%	-14.9%	0.8%	-3.7%
Capital & Reserves ⁴	222.8	45.2	238.9	47.4	257.8	50.0	285.0	48.3	287.8	49.9	1.0%	3.3%	11.6%	-0.2%	1.3%	9.7%
Specific provisions & Interest in Suspense	58.3	13.3	55.7	16.7	59.4	19.6	62.2	22.3	57.0	21.7	-8.4%	-2.7%	-4.0%	10.7%	-6.9%	-0.4%
General provisions	21.1	3.0	22.7	3.8	24.9	3.7	25.9	3.7	26.2	3.7	1.2%	0.0%	5.2%	0.0%	1.0%	4.5%
Lending to Stable Resources Ratio ⁵	86.5%	78.8%	88.6%	78.6%	88.1%	74.8%	85.9%	77.5%	86.1%	74.8%	0.2%	-3.5%	-2.3%	0.0%	-0.2%	-1.9%
Eligible Liquid Assets Ratio (ELAR) ⁶	14.3%	21.6%	16.5%	22.2%	14.9%	24.3%	16.3%	25.0%	17.1%	26.2%	4.9%	4.800%	14.8%	7.8%	3.4%	12.3%
Capital adequacy ratio - (Tier 1 + Tier 2)	18.1%	18.0%	18.0%	20.2%	18.5%	21.4%			18.7%	21.0%						
of which: Tier 1	16.4%	15.1%	16.5%	17.1%	17.1%	18.6%			17.2%	18.8%						

* Data consists of 22 National Banks & 37 Foreign Banks

** Preliminary data, subject to revision

¹ 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

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)