

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

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

	2014		2015		2016		2017				2018						% Month-on-Month	% Year-to-Date	% Year-on-Year	% Month-on-Month	% Year-to-Date	% Year-on-Year	
	Dec		Dec		Dec		Jul		Dec		Jun		Jul**										
	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB									
	All Banks																						
1.Gross Bank Assets	1,874.9	412.8	2069.5	389.4	2217.2	375.3	2242.9	368.3	2333.4	360.4	2391.7	357.2	2417.1	357.4	1.1%	0.1%	3.6%	-0.8%	7.8%	-3.0%	0.9%	3.0%	6.3%
2.Gross Credit	1,145.1	215.8	1,256.4	209.4	1,357.5	196.2	1,385.8	186.3	1,391.3	189.0	1,426.8	195.5	1,428.0	194.9	0.1%	-0.3%	2.6%	3.1%	3.0%	4.6%	0.04%	2.7%	3.2%
Domestic Credit	1,070.2	190.3	1,173.4	188.5	1,260.1	173.2	1,276.9	162.3	1,289.6	163.1	1,320.6	166.0	1,323.2	165.0	0.2%	-0.6%	2.6%	1.2%	3.6%	1.7%	0.1%	2.4%	3.4%
Government	145.7	7.4	158.9	7.7	166.4	6.0	175.0	4.8	170.1	5.3	174.4	6.4	176.2	6.3	1.0%	-1.6%	3.6%	18.9%	0.7%	31.3%	0.9%	4.0%	1.5%
Public Sector (GREs)	131.7	34.5	139.6	31.8	159.6	27.8	157.2	22.4	152.5	19.8	149.7	18.7	148.7	18.2	-0.7%	-2.7%	-2.5%	-8.1%	-5.4%	-18.8%	-0.9%	-3.1%	-7.1%
Private Sector	774.9	146.9	851.0	148.2	917.0	137.5	927.2	133.1	949.0	137.4	977.3	140.1	978.2	139.6	0.1%	-0.4%	3.1%	1.6%	5.5%	4.9%	0.04%	2.9%	5.4%
Business & Industrial Sector Credit ¹	529.1	110.1	575.2	112.6	623.8	104.6	628.2	101.2	644.0	104.9	671.9	108.2	673.0	108.0	0.2%	-0.2%	4.5%	3.0%	7.1%	6.7%	0.1%	4.3%	7.1%
Individual	245.8	36.8	275.8	35.6	293.2	32.9	299.0	31.9	305.0	32.5	305.4	31.9	305.2	31.6	-0.1%	-0.9%	0.1%	-2.8%	2.1%	-0.9%	-0.1%	-0.2%	1.8%
Non-Banking Financial Institutions	17.9	1.5	23.9	0.8	17.1	1.9	17.5	2.0	18.0	0.6	19.2	0.8	20.1	0.9	4.7%	12.5%	11.7%	50.0%	14.9%	-55.0%	5.0%	12.9%	7.7%
Foreign Credit ²	74.9	25.5	83.0	20.9	97.4	23.0	108.9	24.0	101.7	25.9	106.2	29.5	104.8	29.9	-1.3%	1.4%	3.0%	15.4%	-3.8%	24.6%	-0.7%	5.6%	1.4%
of which: Loans & Advances to Non-Residents in AED	8.6	1.6	7.4	1.8	12.4	2.2	13.4	2.2	12.7	2.9	13.2	3.1	12.9	3.1	-2.3%	0.0%	1.6%	6.9%	-3.7%	40.9%	-1.8%	2.6%	2.6%
3.Total Investments by Banks	215.6	12.4	227.4	22.7	267.3	21.6	274.4	21.8	290.7	20.4	303.7	22.2	301.7	21.6	-0.7%	-2.7%	3.8%	5.9%	9.9%	-0.9%	-0.8%	3.9%	9.1%
Debt securities	129.5	10.2	126.9	19.1	166.9	19.2	169.9	19.4	188.3	17.9	185.9	19.6	184.1	19.1	-1.0%	-2.6%	-2.2%	6.7%	8.4%	-1.5%	-1.1%	-1.5%	7.3%
Equities	14.0	0.0	13.5	0.0	12.1	0.0	12.2	0.0	11.3	0.0	12.4	0.0	12.5	0.0	0.8%	0.0%	10.6%	0.0%	2.5%	0.0%	0.8%	10.6%	2.5%
Held to maturity securities	45.0	2.2	58.9	3.3	58.0	2.4	61.7	2.4	60.0	2.5	74.3	2.6	74.0	2.5	-0.4%	-3.8%	23.3%	0.0%	19.9%	4.2%	-0.5%	22.4%	19.3%
Other Investments	27.1	0.0	28.1	0.3	30.3	0.0	30.6	0.0	31.1	0.0	31.1	0.0	31.1	0.0	0.0%	0.0%	0.0%	0.0%	1.6%	0.0%	0.0%	0.0%	1.6%
4.Bank Deposits	1186.3	235.0	1250.4	221.2	1351.7	211.2	1388.4	203.8	1419.9	207.4	1485.3	199.0	1496.2	198.7	0.7%	-0.2%	5.4%	-4.2%	7.8%	-2.5%	0.6%	4.2%	6.5%
Resident Deposits	1077.7	189.6	1121.7	178.4	1191.6	172.3	1237.2	170.2	1261.4	174.2	1328.4	165.8	1332.4	166.4	0.3%	0.4%	5.6%	-4.5%	7.7%	-2.2%	0.3%	4.4%	6.5%
Government Sector	187.0	1.8	155.6	1.8	185.5	1.3	193.2	1.8	210.1	1.9	249.1	1.5	249.1	1.5	0.0%	0.0%	18.6%	-21.1%	28.9%	-16.7%	0.0%	18.2%	28.5%
GREs (Govt. ownership of more than 50%)	162.3	11.0	181.5	9.3	161.0	7.4	176.5	6.7	182.4	9.1	184.8	7.0	180.8	9.3	-2.2%	32.9%	-0.9%	2.2%	2.4%	38.8%	-0.9%	-0.7%	3.8%
Private Sector	698.3	170.5	760.9	162.9	822.8	157.7	832.9	157.3	842.9	158.1	868.3	152.1	877.1	150.3	1.0%	-1.2%	4.1%	-4.9%	5.3%	-4.5%	0.7%	2.6%	3.8%
Non-Banking Financial Institutions	30.1	6.3	23.7	4.4	22.3	5.9	34.6	4.4	26.0	5.1	26.2	5.2	25.4	5.3	-3.1%	1.9%	-2.3%	3.9%	-26.6%	20.5%	-2.2%	-1.3%	-21.3%
Non-Resident Deposits	108.6	45.4	128.7	42.8	160.1	38.9	151.2	33.6	158.5	33.2	156.9	33.2	163.8	32.3	4.4%	-2.7%	3.3%	-2.7%	8.3%	-3.9%	3.2%	2.3%	6.1%
Capital & Reserves ³	222.8	45.2	238.9	47.4	257.8	50.0	274.0	47.0	287.6	49.7	280.3	49.9	284.7	50.3	1.6%	0.8%	-1.0%	1.2%	3.9%	7.0%	1.5%	-0.7%	4.4%
Specific provisions & Interest in Suspense	58.3	13.3	55.7	16.7	59.4	19.6	61.4	21.5	57.1	22.6	62.8	25.3	63.8	25.2	1.6%	-0.4%	11.7%	11.5%	3.9%	17.2%	1.0%	11.7%	7.4%
General provisions	21.1	3.0	22.7	3.8	24.9	3.7	25.8	3.8	26.0	3.7	30.8	2.8	30.9	2.9	0.3%	3.6%	18.8%	-21.6%	19.8%	-23.7%	0.6%	13.8%	14.2%
Lending to Stable Resources Ratio ⁴	86.5%	78.8%	88.6%	78.6%	88.1%	74.8%	87.4%	72.8%	86.1%	74.6%	84.7%	77.2%	84.2%	77.7%	-0.6%	0.6%	-2.2%	4.2%	-3.7%	6.7%	-0.5%	-1.3%	-2.3%
Eligible Liquid Assets Ratio (ELAR) ⁵	14.3%	21.6%	16.5%	22.2%	14.9%	24.3%	15.8%	27.6%	17.1%	26.3%	15.9%	22.4%	16.0%	22.6%	0.6%	0.9%	-6.4%	-14.1%	1.3%	-18.1%	1.2%	-7.1%	-2.3%
Capital adequacy ratio - (Tier 1 + Tier 2) ⁶	18.1%	18.0%	18.0%	20.2%	18.5%	21.4%			17.7%	21.3%	17.7%	20.7%											
of which: Tier 1 Ratio	16.4%	15.1%	16.5%	17.1%	17.1%	18.6%			16.3%	18.9%	16.4%	18.6%											
Common Equity Tier 1(CET 1) Capital Ratio									14.0%	18.9%	14.0%	18.6%											

* Data consists of 22 National Banks & 39 Foreign Banks

** Preliminary data, subject to revision

¹ Includes lending to (Resident): Trade Bills Discounted and Insurance Companies

² 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

³ Excluding subordinated borrowings/deposits but including current year profit.

⁴ 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)

⁵ 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)

⁶ Capital Adequacy Ratio , Tier 1 Ratio and CET 1 Ratio for the period starting from Dec 2017 are calculated according to Basel III Guidelines issued by CBUAE vide Circular 52/2017 .Whereas for the period prior to Dec 2017 are following Basel II Guidelines.