

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		Nov		Dec		Oct		Nov **		% 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	All Banks		
1. Gross Bank Assets ¹	1,874.9	412.8	2069.5	389.4	2171.6	376.1	2217.2	375.3	2275.7	363.4	2330.4	356.7	2.40%	-1.8%	5.1%	-5.0%	7.3%	-5.2%	1.8%	3.6%	5.5%
2. Gross Credit ¹	1,145.1	215.8	1,256.4	209.4	1,358.1	197.1	1,357.5	196.2	1,396.6	187.4	1,404.9	189.9	0.6%	1.3%	3.5%	-3.2%	3.4%	-3.7%	0.7%	2.6%	2.5%
Domestic Credit ¹	1,070.2	190.3	1,173.4	188.5	1,255.2	175.3	1,260.1	173.2	1,288.6	162.9	1,302.1	164.9	1.0%	1.2%	3.3%	-4.8%	3.7%	-5.9%	1.1%	2.4%	2.6%
Government	145.7	7.4	158.9	7.7	168.0	6.4	166.4	6.0	167.4	6.2	169.6	6.1	1.3%	-1.6%	1.9%	1.7%	1.0%	-4.7%	1.2%	1.9%	0.7%
Public Sector (GREs)	131.7	34.5	139.6	31.8	161.9	28.7	159.6	27.8	163.5	19.4	165.3	20.9	1.1%	7.7%	3.6%	-24.8%	2.1%	-27.2%	1.8%	-0.6%	-2.3%
Private Sector ¹	774.9	146.9	851.0	148.2	907.2	139.1	917.0	137.5	938.8	135.1	948.2	135.9	1.0%	0.6%	3.4%	-1.2%	4.5%	-2.3%	0.9%	2.8%	3.6%
Business & Industrial Sector Credit ²	529.1	110.1	575.2	112.6	613.4	105.7	623.8	104.6	634.3	103.5	642.5	104.3	1.3%	0.8%	3.0%	-0.3%	4.7%	-1.3%	1.2%	2.5%	3.9%
Individual ¹	245.8	36.8	275.8	35.6	293.8	33.4	293.2	32.9	304.5	31.6	305.7	31.6	0.4%	0.0%	4.3%	-4.0%	4.1%	-5.4%	0.4%	3.4%	3.1%
Non-Banking Financial Institutions	17.9	1.5	23.9	0.8	18.1	1.1	17.1	1.9	18.9	2.2	19.0	2.0	0.5%	-9.1%	11.1%	5.3%	5.0%	81.8%	-0.5%	10.5%	9.4%
Foreign Credit ³	74.9	25.5	83.0	20.9	102.9	21.8	97.4	23.0	108.0	24.5	102.8	25.0	-4.8%	2.0%	5.5%	8.7%	-0.1%	14.7%	-3.5%	6.1%	2.5%
of which: Loans & Advances to Non-Residents in AED	8.6	1.6	7.4	1.8	12.0	2.1	12.4	2.2	13.6	2.2	12.9	2.3	-5.1%	4.5%	4.0%	4.5%	7.5%	9.5%	-3.8%	4.1%	7.8%
3. Total Investments by Banks	215.6	12.4	227.4	22.7	260.5	23.4	267.3	21.6	287.5	24.5	291.3	21.7	1.3%	-11.4%	9.0%	0.5%	11.8%	-7.3%	0.3%	8.3%	10.3%
Debt securities	129.5	10.2	126.9	19.1	160.5	20.7	166.9	19.2	183.1	22.2	188.6	19.3	3.0%	-13.1%	13.0%	0.5%	17.5%	-6.8%	1.3%	11.7%	14.7%
Equities	14.0	0.0	13.5	0.0	12.8	0.0	12.1	0.0	12.1	0.0	11.8	0.0	-2.5%	0.0%	-2.5%	0.0%	-7.8%	0.0%	-2.5%	-2.5%	-7.8%
Held to maturity securities	45.0	2.2	58.9	3.3	58.6	2.0	58.0	2.4	61.5	2.3	59.8	2.4	-2.8%	4.3%	3.1%	0.0%	2.0%	20.0%	-2.5%	3.0%	2.6%
Other Investments	27.1	0.0	28.1	0.3	28.6	0.7	30.3	0.0	30.8	0.0	31.1	0.0	1.0%	0.0%	2.6%	0.0%	8.7%	-100.0%	1.0%	2.6%	6.1%
4. Bank Deposits	1186.3	235.0	1250.4	221.2	1312.6	208.6	1351.7	211.2	1399.0	201.4	1431.8	200.6	2.3%	-0.4%	5.9%	-5.0%	9.1%	-3.8%	2.0%	4.4%	7.3%
Resident Deposits	1077.7	189.6	1121.7	178.4	1167.7	170.3	1191.6	172.3	1248.7	167.8	1275.6	166.7	2.2%	-0.7%	7.0%	-3.3%	9.2%	-2.1%	1.8%	5.7%	7.8%
Government Sector	187.0	1.8	155.6	1.8	172.8	1.0	185.5	1.3	222.0	1.7	244.8	1.8	10.3%	5.9%	32.0%	38.5%	41.7%	80.0%	10.2%	32.0%	41.9%
GREs (Govt. ownership of more than 50%)	162.3	11.0	181.5	9.3	171.4	8.6	161.0	7.4	170.9	6.2	169.5	5.5	-0.8%	-11.3%	5.3%	-25.7%	-1.1%	-36.0%	-1.2%	3.9%	-2.8%
Private Sector	698.3	170.5	760.9	162.9	802.3	154.2	822.8	157.7	833.6	155.0	836.7	154.4	0.4%	-0.4%	1.7%	-2.1%	4.3%	0.1%	0.3%	1.1%	3.6%
Non-Banking Financial Institutions	30.1	6.3	23.7	4.4	21.2	6.5	22.3	5.9	22.2	4.9	24.6	5.0	10.8%	2.0%	10.3%	-15.3%	16.0%	-23.1%	9.2%	5.0%	6.9%
Non-Resident Deposits	108.6	45.4	128.7	42.8	144.9	38.3	160.1	38.9	150.3	33.6	156.2	33.9	3.9%	0.9%	-2.4%	-12.9%	7.8%	-11.5%	3.4%	-4.5%	3.8%
Capital & Reserves ⁴	222.8	45.2	238.9	47.4	252.1	50.4	257.8	50.0	282.6	47.9	285.0	48.3	0.8%	0.8%	10.6%	-3.4%	13.1%	-4.2%	0.8%	8.3%	10.2%
Specific provisions & Interest in Suspense	58.3	13.3	55.7	16.7	60.6	19.3	59.4	19.6	61.4	21.8	62.2	22.3	1.3%	2.3%	4.7%	13.8%	2.6%	15.5%	1.6%	7.0%	5.8%
General provisions	21.1	3.0	22.7	3.8	24.7	3.8	24.9	3.7	25.9	3.8	25.9	3.7	0.0%	-2.6%	4.0%	0.0%	4.9%	-2.6%	-0.3%	3.5%	3.9%
Lending to Stable Resources Ratio ⁵	86.5%	78.8%	88.6%	78.6%	89.8%	76.2%	88.1%	74.8%	87.6%	76.4%	85.9%	77.5%	-1.9%	1.4%	-2.5%	3.6%	-4.3%	1.7%	-1.5%	-1.6%	-3.4%
Eligible Liquid Assets Ratio (ELAR) ⁶	14.3%	21.6%	16.5%	22.2%	14.3%	22.8%	14.9%	24.3%	16.2%	26.7%	16.3%	25.0%	0.6%	-6.4%	9.4%	2.9%	14.0%	9.6%	0.0%	8.6%	13.5%
Capital adequacy ratio - (Tier 1 + Tier 2)	18.1%	18.0%	18.0%	20.2%			18.5%	21.4%													
of which: Tier 1	16.4%	15.1%	16.5%	17.1%			17.1%	18.6%													

* 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)