

UAE Banking Indicators - National Banks (NB) & Foreign Banks (FB) *																												
(End of month, figures in billions of Dirhams unless otherwise indicated)																												
	2014		2015		2016				2017												% Month-on-Month	% Year-to-Date	% Year-on-Year	% Month-on-Month	% Year-to-Date	% Year-on-Year		
	Dec		Dec		Oct		Dec		Jun		Sep		Oct **		NB	FB	NB	FB	NB	FB							NB	FB
	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB														
1. Gross Bank Assets ¹	1,892.1	412.8	2088.8	389.4	2171.2	373.2	2238.3	375.3	2289.9	364.4	2276.2	367.0	2275.7	363.4	-0.02%	-1.0%	1.7%	-3.2%	4.8%	-2.6%	-0.2%	1.0%	3.7%					
2. Gross Credit ¹	1,162.3	215.8	1,275.7	209.4	1,373.2	197.0	1,378.6	196.2	1,403.5	187.8	1,392.2	187.8	1,396.6	187.4	0.3%	-0.2%	1.3%	-4.5%	1.7%	-4.9%	0.3%	0.6%	0.9%					
Domestic Credit	1,087.4	190.3	1,192.7	188.5	1,273.1	176.2	1,281.2	173.2	1,292.9	164.0	1,283.5	163.5	1,288.6	162.9	0.4%	-0.4%	0.6%	-5.9%	1.2%	-7.5%	0.3%	-0.2%	0.2%					
Government	145.7	7.4	158.9	7.7	166.3	6.6	166.4	6.0	172.9	5.0	176.4	5.1	167.4	6.2	-5.1%	21.6%	0.6%	3.3%	0.7%	-6.1%	-4.4%	0.7%	0.4%					
Public Sector (GREs)	131.7	34.5	139.6	31.8	160.9	27.7	159.6	27.8	156.3	22.7	154.0	21.4	163.5	19.4	6.2%	-9.3%	2.4%	-30.2%	1.6%	-30.0%	4.3%	-2.4%	-3.0%					
Private Sector	792.1	146.9	870.3	148.2	927.6	140.8	938.1	137.5	946.3	134.2	934.8	134.8	938.8	135.1	0.4%	0.2%	0.1%	-1.7%	1.2%	-4.0%	0.4%	-0.2%	0.5%					
Business & Industrial Sector Credit ²	529.1	110.1	575.2	112.6	615.5	106.7	623.8	104.6	626.5	102.1	631.6	102.9	634.3	103.5	0.4%	0.6%	1.7%	-1.1%	3.1%	-3.0%	0.4%	1.3%	2.2%					
Individual ¹	263.0	36.8	295.1	35.6	312.1	34.1	314.3	32.9	319.8	32.1	303.2	31.9	304.5	31.6	0.4%	-0.9%	-3.1%	-4.0%	-2.4%	-7.3%	0.3%	-3.2%	-2.9%					
Non-Banking Financial Institutions	17.9	1.5	23.9	0.8	18.3	1.1	17.1	1.9	17.4	2.1	18.3	2.2	18.9	2.2	3.3%	0.0%	10.5%	15.8%	3.3%	100.0%	2.9%	11.1%	8.8%					
Foreign Credit ³	74.9	25.5	83.0	20.9	100.1	20.8	97.4	23.0	110.6	23.8	108.7	24.3	108.0	24.5	-0.6%	0.8%	10.9%	6.5%	7.9%	17.8%	-0.4%	10.0%	9.6%					
of which: Loans & Advances to Non-Residents in AED	8.6	1.6	7.4	1.8	11.9	2.2	12.4	2.2	13.3	2.2	13.9	2.1	13.6	2.2	-2.2%	4.8%	9.7%	0.0%	14.3%	0.0%	-1.3%	8.2%	12.1%					
3. Total Investments by Banks	215.6	12.4	227.4	22.7	256.2	22.8	267.3	21.6	272.7	21.8	278.8	24.0	287.5	24.5	3.1%	2.1%	7.6%	13.4%	12.2%	7.5%	3.0%	8.0%	11.8%					
Debt securities	129.5	10.2	126.9	19.1	157.7	20.0	166.9	19.2	167.7	19.4	174.2	21.5	183.1	22.2	5.1%	3.3%	9.7%	15.6%	16.1%	11.0%	4.9%	10.3%	15.5%					
Equities	14.0	0.0	13.5	0.0	12.9	0.0	12.1	0.0	12.2	0.0	11.9	0.0	12.1	0.0	1.7%	0.0%	0.0%	0.0%	-6.2%	0.0%	1.7%	0.0%	-6.2%					
Held to maturity securities	45.0	2.2	58.9	3.3	56.2	2.1	58.0	2.4	62.3	2.4	61.8	2.5	61.5	2.3	-0.5%	-8.0%	6.0%	-4.2%	9.4%	9.5%	-0.8%	5.6%	9.4%					
Other Investments	27.1	0.0	28.1	0.3	29.4	0.7	30.3	0.0	30.5	0.0	30.9	0.0	30.8	0.0	-0.3%	0.0%	1.7%	0.0%	4.8%	-100.0%	-0.3%	1.7%	2.3%					
4. Bank Deposits	1186.3	235.0	1250.4	221.2	1296.0	207.2	1351.7	211.2	1384.6	204.5	1391.1	204.7	1399.0	201.4	0.6%	-1.6%	3.5%	-4.6%	7.9%	-2.8%	0.3%	2.4%	6.5%					
Resident Deposits	1077.7	189.6	1121.7	178.4	1146.5	169.3	1191.6	172.3	1237.4	171.9	1235.9	171.6	1248.7	167.8	1.0%	-2.2%	4.8%	-2.6%	8.9%	-0.9%	0.6%	3.9%	7.7%					
Government Sector	187.0	1.8	155.6	1.8	159.6	1.0	185.5	1.3	195.1	1.7	199.4	1.8	222.0	1.7	11.3%	-5.6%	19.7%	30.8%	39.1%	70.0%	11.2%	19.8%	39.3%					
GREs (Govt. ownership of more than 50%)	162.3	11.0	181.5	9.3	165.0	8.3	161.0	7.4	183.6	6.0	176.4	6.6	170.9	6.2	-3.1%	-6.1%	6.1%	-16.2%	3.6%	-25.3%	-3.2%	5.2%	2.2%					
Private Sector	698.3	170.5	760.9	162.9	802.1	153.9	822.8	157.7	824.4	159.2	833.9	158.0	833.6	155.0	0.0%	-1.9%	1.3%	-1.7%	3.9%	0.7%	-0.3%	0.8%	3.4%					
Non-Banking Financial Institutions	30.1	6.3	23.7	4.4	19.8	6.1	22.3	5.9	34.3	5.0	26.2	5.2	22.2	4.9	-15.3%	-5.8%	-0.4%	-16.9%	12.1%	-19.7%	-13.7%	-3.9%	4.6%					
Non-Resident Deposits	108.6	45.4	128.7	42.8	149.5	37.9	160.1	38.9	147.2	32.6	155.2	33.1	150.3	33.6	-3.2%	1.5%	-6.1%	-13.6%	0.5%	-11.3%	-2.3%	-7.6%	-1.9%					
Capital & Reserves ⁴	222.8	45.2	238.9	47.4	251.4	50.5	257.8	50.0	255.9	46.8	279.7	47.4	282.6	47.9	1.0%	1.1%	9.6%	-4.2%	12.4%	-5.1%	1.0%	7.4%	9.5%					
Specific provisions & Interest in Suspense	58.3	13.3	55.7	16.7	60.2	18.9	59.4	19.6	60.4	21.3	61.3	21.8	61.4	21.8	0.2%	0.0%	3.4%	11.2%	2.0%	15.3%	0.1%	5.3%	5.2%					
General provisions	21.1	3.0	22.7	3.8	24.4	3.8	24.9	3.7	25.2	3.8	25.9	3.8	25.9	3.8	0.0%	0.0%	4.0%	2.7%	6.1%	0.0%	0.0%	3.8%	5.3%					
Lending to Stable Resources Ratio ⁵	86.5%	78.8%	88.6%	78.6%	90.2%	76.3%	88.1%	74.8%	87.6%	75.0%	87.6%	75.7%	87.6%	76.4%	0.0%	0.9%	-0.6%	2.1%	-2.9%	0.1%	0.1%	-0.1%	-2.4%					
Eligible Liquid Assets Ratio (ELAR) ⁶	14.3%	21.6%	16.5%	22.2%	14.3%	23.5%	14.9%	24.3%	15.7%	25.9%	16.1%	26.5%	16.2%	26.7%	0.6%	0.8%	8.7%	9.9%	13.3%	13.6%	0.0%	8.6%	12.8%					
Capital adequacy ratio - (Tier 1 + Tier 2)	18.1%	18.0%	18.0%	20.2%			18.5%	21.4%	18.1%	21.0%	18.4%	20.7%																
of which: Tier 1	16.4%	15.1%	16.5%	17.1%			17.1%	18.6%	16.7%	18.1%	17.0%	18.0%																

* Data consists of 23 National Banks & 36 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/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)