

**UAE Banking Indicators - Conventional Banks ( CB ) & Islamic Banks ( IB ) \***

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

	2014		2015		2016				2017												
	Dec		Dec		Apr		Dec**		Mar		Apr***		% Month-on-Month		% Year-to-Date		% Year-on-Year		% Month-on-Month	% Year-to-Date	% Year-on-Year
	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	All Banks		
<b>1. Gross Bank Assets</b>	<b>1,901.0</b>	<b>403.9</b>	<b>2014.0</b>	<b>464.2</b>	<b>2008.4</b>	<b>482.6</b>	<b>2108.1</b>	<b>505.5</b>	<b>2126.8</b>	<b>521.5</b>	<b>2140.7</b>	<b>521.3</b>	<b>0.7%</b>	<b>-0.04%</b>	<b>1.5%</b>	<b>3.1%</b>	<b>6.6%</b>	<b>8.0%</b>	<b>0.5%</b>	<b>1.9%</b>	<b>6.9%</b>
<b>2. Gross Credit</b>	<b>1,113.5</b>	<b>264.6</b>	<b>1,178.7</b>	<b>306.4</b>	<b>1,198.4</b>	<b>317.9</b>	<b>1,239.6</b>	<b>335.2</b>	<b>1,254.2</b>	<b>343.0</b>	<b>1,253.5</b>	<b>342.5</b>	<b>-0.1%</b>	<b>-0.1%</b>	<b>1.1%</b>	<b>2.2%</b>	<b>4.6%</b>	<b>7.7%</b>	<b>-0.1%</b>	<b>1.3%</b>	<b>5.3%</b>
Domestic Credit	1,024.6	253.1	1,087.0	294.2	1,097.0	304.0	1,136.2	318.2	1,147.6	324.8	1,145.4	324.6	-0.2%	-0.1%	0.8%	2.0%	4.4%	6.8%	-0.2%	1.07%	4.9%
Government	143.4	9.7	156.9	9.7	158.4	8.9	163.1	9.3	167.4	9.4	169.0	9.3	1.0%	-1.1%	3.6%	0.0%	6.7%	4.5%	0.8%	3.4%	6.6%
Public Sector (GREs)	140.8	25.4	142.7	28.7	146.4	32.4	153.5	33.9	160.4	34.4	148.8	35.5	-7.2%	3.2%	-3.1%	4.7%	1.6%	9.6%	-5.4%	-1.7%	3.1%
Private Sector	727.5	211.5	766.9	251.6	771.1	258.7	803.7	271.9	803.8	276.9	812.0	275.8	1.0%	-0.4%	1.0%	1.4%	5.3%	6.6%	0.7%	1.1%	5.6%
Business & Industrial Sector Credit <sup>1</sup>	525.7	113.5	548.7	139.1	551.0	139.8	580.6	147.8	580.1	151.3	588.5	149.5	1.4%	-1.2%	1.4%	1.2%	6.8%	6.9%	0.9%	1.3%	6.8%
Individual	201.8	98.0	218.2	112.5	220.1	118.9	223.1	124.1	223.7	125.6	223.5	126.3	-0.1%	0.6%	0.2%	1.8%	1.5%	6.2%	0.1%	0.7%	3.2%
Non-Banking Financial Institutions	12.9	6.5	20.5	4.2	21.1	4.0	15.9	3.1	16.0	4.1	15.6	4.0	-2.5%	-2.4%	-1.9%	29.0%	-26.1%	0.0%	-2.5%	3.2%	-21.9%
Foreign Credit <sup>2</sup>	88.9	11.5	91.7	12.2	101.4	13.9	103.4	17.0	106.6	18.2	108.1	17.9	1.4%	-1.6%	4.5%	5.3%	6.6%	28.8%	1.0%	4.7%	9.3%
of which: Loans & Advances to Non-Residents in AED	7.9	2.3	7.4	1.8	10.4	2.2	11.6	3.0	12.1	3.1	12.1	3.0	0.0%	-3.2%	4.3%	0.0%	16.3%	36.4%	-0.7%	3.4%	19.8%
<b>3. Total Investments by Banks</b>	<b>186.9</b>	<b>41.1</b>	<b>201.0</b>	<b>49.1</b>	<b>212.9</b>	<b>52.6</b>	<b>230.3</b>	<b>58.6</b>	<b>228.3</b>	<b>60.6</b>	<b>232.8</b>	<b>64.0</b>	<b>2.0%</b>	<b>5.6%</b>	<b>1.1%</b>	<b>9.2%</b>	<b>9.3%</b>	<b>21.7%</b>	<b>2.7%</b>	<b>2.7%</b>	<b>11.8%</b>
Debt securities	136.0	3.7	142.6	3.4	153.9	4.1	179.4	6.7	177.2	6.4	181.1	7.0	2.2%	9.4%	0.9%	4.5%	17.7%	70.7%	2.5%	1.1%	19.1%
Equities	10.2	3.8	9.2	4.3	8.5	4.3	7.7	4.4	7.8	4.4	7.8	4.3	0.0%	-2.3%	1.3%	-2.3%	-8.2%	0.0%	-0.8%	0.0%	-5.5%
Held to maturity securities	21.7	25.5	29.2	33.0	29.5	35.7	21.7	38.7	21.5	40.9	22.1	43.9	2.8%	7.3%	1.8%	13.4%	-25.1%	23.0%	5.8%	9.3%	1.2%
Other Investments	19.0	8.1	20.0	8.4	21.0	8.5	21.5	8.8	21.8	8.9	21.8	8.8	0.0%	-1.1%	1.4%	0.0%	3.8%	3.5%	-0.3%	1.0%	3.7%
<b>4. Bank Deposits</b>	<b>1136.6</b>	<b>284.7</b>	<b>1139.4</b>	<b>332.2</b>	<b>1156.8</b>	<b>342.4</b>	<b>1214.3</b>	<b>348.6</b>	<b>1234.9</b>	<b>367.1</b>	<b>1234.1</b>	<b>371.0</b>	<b>-0.1%</b>	<b>1.1%</b>	<b>1.6%</b>	<b>6.4%</b>	<b>6.7%</b>	<b>8.4%</b>	<b>0.2%</b>	<b>2.7%</b>	<b>7.1%</b>
Resident Deposits	989.5	277.8	974.6	325.5	986.6	334.3	1024.7	339.2	1056.8	356.2	1061.4	359.4	0.4%	0.9%	3.6%	6.0%	7.6%	7.5%	0.6%	4.2%	7.6%
Government Sector	149.0	39.8	106.9	50.5	120.2	45.9	143.1	43.7	144.4	49.6	147.2	52.6	1.9%	6.0%	2.9%	20.4%	22.5%	14.6%	3.0%	7.0%	20.3%
GREs (Govt. ownership of more than 50%)	134.7	38.6	135.7	55.1	115.7	53.1	120.0	48.4	141.5	50.5	141.2	49.2	-0.2%	-2.6%	17.7%	1.7%	22.0%	-7.3%	-0.8%	13.1%	12.8%
Private Sector	675.9	192.9	709.3	214.5	725.3	231.1	737.6	242.9	748.0	250.3	749.5	251.9	0.2%	0.6%	1.6%	3.7%	3.3%	9.0%	0.3%	2.1%	4.7%
Non-Banking Financial Institutions	29.9	6.5	22.7	5.4	25.4	4.2	24.0	4.2	22.9	5.8	23.5	5.7	2.6%	-1.7%	-2.1%	35.7%	-7.5%	35.7%	1.7%	3.5%	-1.4%
Non-Resident Deposits	147.1	6.9	164.8	6.7	170.2	8.1	189.6	9.4	178.1	10.9	172.7	11.6	-3.0%	6.4%	-8.9%	23.4%	1.5%	43.2%	-2.5%	-7.4%	3.4%
<b>Capital &amp; Reserves <sup>3</sup></b>	<b>248.5</b>	<b>50.6</b>	<b>267.8</b>	<b>57.0</b>	<b>262.8</b>	<b>55.5</b>	<b>282.1</b>	<b>66.1</b>	<b>273.1</b>	<b>65.6</b>	<b>278.3</b>	<b>65.3</b>	<b>1.9%</b>	<b>-0.5%</b>	<b>-1.3%</b>	<b>-1.2%</b>	<b>5.9%</b>	<b>17.7%</b>	<b>1.4%</b>	<b>-1.3%</b>	<b>7.9%</b>
<b>Specific provisions &amp; Interest in Suspense</b>	<b>54.7</b>	<b>16.9</b>	<b>54.6</b>	<b>17.8</b>	<b>56.6</b>	<b>18.7</b>	<b>59.3</b>	<b>19.7</b>	<b>60.5</b>	<b>20.0</b>	<b>61.7</b>	<b>20.0</b>	<b>2.0%</b>	<b>0.0%</b>	<b>4.0%</b>	<b>1.5%</b>	<b>9.0%</b>	<b>7.0%</b>	<b>1.5%</b>	<b>3.4%</b>	<b>8.5%</b>
<b>General provisions</b>	<b>20.0</b>	<b>4.1</b>	<b>21.9</b>	<b>4.6</b>	<b>22.4</b>	<b>4.7</b>	<b>23.4</b>	<b>5.2</b>	<b>23.6</b>	<b>5.4</b>	<b>23.7</b>	<b>5.4</b>	<b>0.4%</b>	<b>0.0%</b>	<b>1.3%</b>	<b>3.8%</b>	<b>5.8%</b>	<b>14.9%</b>	<b>0.3%</b>	<b>1.7%</b>	<b>7.4%</b>
<b>Lending to Stable Resources Ratio <sup>4</sup></b>	<b>85.1%</b>	<b>85.8%</b>	<b>87.3%</b>	<b>86.1%</b>	<b>86.7%</b>	<b>86.0%</b>	<b>86.1%</b>	<b>86.7%</b>	<b>85.8%</b>	<b>83.7%</b>	<b>85.6%</b>	<b>83.0%</b>									
<b>Eligible Liquid Assets Ratio (ELAR) <sup>5</sup></b>	<b>15.4%</b>	<b>17.0%</b>	<b>17.5%</b>	<b>17.0%</b>	<b>15.5%</b>	<b>15.9%</b>	<b>16.0%</b>	<b>16.8%</b>	<b>16.5%</b>	<b>17.9%</b>	<b>16.0%</b>	<b>17.8%</b>									
<b>Capital adequacy ratio - ( Tier 1 + Tier 2 )</b>	<b>18.6%</b>	<b>15.8%</b>	<b>18.9%</b>	<b>15.6%</b>			<b>19.3%</b>	<b>17.1%</b>	<b>19.0%</b>	<b>16.7%</b>											
of which: Tier 1	<b>16.5%</b>	<b>15.0%</b>	<b>16.9%</b>	<b>14.9%</b>			<b>17.4%</b>	<b>16.5%</b>	<b>17.1%</b>	<b>16.0%</b>											

\* Data consists of 50 Conventional Banks & 8 Islamic Banks

\*\* Revised Data

\*\*\* Preliminary data, subject to revision

<sup>1</sup> Includes lending to (Resident): Trade Bills Discounted and Insurance Companies

<sup>2</sup> 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.

<sup>3</sup> Excluding subordinated borrowings/deposits but including current year profit

<sup>4</sup> 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)

<sup>5</sup> 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)