

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

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

	2014		2015				2016										All Banks				
	Dec		Aug		Dec		Jun		Jul		Aug**		% 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			
1. Gross Bank Assets	1,901.0	403.9	1,984.6	446.5	2014.0	464.2	2025.5	493.0	2021.3	494.5	2025.6	493.0	0.2%	-0.3%	0.6%	6.2%	2.1%	10.4%	0.1%	1.6%	3.6%
2. Gross Credit	1,113.5	264.6	1,166.5	297.6	1,178.7	306.4	1,217.1	326.3	1,212.6	327.6	1,219.9	328.6	0.6%	0.3%	3.5%	7.2%	4.6%	10.4%	0.5%	4.3%	5.8%
Domestic Credit	1,024.6	253.1	1,064.1	285.7	1,087.0	294.2	1,115.8	310.5	1,109.6	311.9	1,117.0	312.7	0.7%	0.3%	2.8%	6.3%	5.0%	9.5%	0.6%	3.5%	5.9%
Government	143.4	9.7	159.3	10.6	156.9	9.7	159.6	9.0	161.0	8.9	162.2	8.9	0.7%	0.0%	3.4%	-8.2%	1.8%	-16.0%	0.7%	2.7%	0.7%
Public Sector (GREs)	140.8	25.4	146.0	27.3	142.7	28.7	155.2	32.5	150.5	32.4	151.4	32.2	0.6%	-0.6%	6.1%	12.2%	3.7%	17.9%	0.4%	7.1%	5.9%
Private Sector	727.5	211.5	747.2	241.8	766.9	251.6	786.4	265.2	784.7	267.1	789.6	268.1	0.6%	0.4%	3.0%	6.6%	5.7%	10.9%	0.6%	3.8%	6.9%
Business & Industrial Sector Credit ¹	525.7	113.5	532.3	129.6	548.7	139.1	565.3	144.4	563.0	145.2	567.2	145.5	0.7%	0.2%	3.4%	4.6%	6.6%	12.3%	0.6%	3.6%	7.7%
Individual ²	201.8	98.0	214.9	112.2	218.2	112.5	221.1	120.8	221.7	121.9	222.4	122.6	0.3%	0.6%	1.9%	9.0%	3.5%	9.3%	0.4%	4.3%	5.5%
Non-Banking Financial Institutions	12.9	6.5	11.6	6.0	20.5	4.2	14.6	3.8	13.4	3.5	13.8	3.5	3.0%	0.0%	-32.7%	-16.7%	19.0%	-41.7%	2.4%	-30.0%	-1.7%
Foreign Credit ³	88.9	11.5	102.4	11.9	91.7	12.2	101.3	15.8	103.0	15.7	102.9	15.9	-0.1%	1.3%	12.2%	30.3%	0.5%	33.6%	0.1%	14.3%	3.9%
of which: Loans & Advances to Non-Residents in AED	7.9	2.3	8.3	1.9	7.4	1.8	10.8	2.0	11.7	2.3	11.8	2.1	0.9%	-8.7%	59.5%	16.7%	42.2%	10.5%	-0.7%	51.1%	36.3%
3. Total Investments by Banks	186.9	41.1	195.7	48.2	201.0	49.1	218.7	56.1	218.7	57.4	217.8	54.2	-0.4%	-5.6%	8.4%	10.4%	11.3%	12.4%	-1.5%	8.8%	11.5%
Debt securities	136.0	3.7	135.9	5.1	142.6	3.4	167.2	5.8	166.8	6.3	165.6	6.3	-0.7%	0.0%	16.1%	85.3%	21.9%	23.5%	-0.7%	17.7%	21.9%
Equities	10.2	3.8	9.4	3.8	9.2	4.3	8.4	4.4	8.4	4.5	8.4	4.5	0.0%	0.0%	-8.7%	4.7%	-10.6%	18.4%	0.0%	-4.4%	-2.3%
Held to maturity securities	21.7	25.5	30.0	31.1	29.2	33.0	22.0	37.4	22.3	37.9	22.5	34.7	0.9%	-8.4%	-22.9%	5.2%	-25.0%	11.6%	-5.0%	-8.0%	-6.4%
Other Investments	19.0	8.1	20.4	8.2	20.0	8.4	21.1	8.5	21.2	8.7	21.3	8.7	0.5%	0.0%	6.5%	3.6%	4.4%	6.1%	0.3%	5.6%	4.9%
4. Bank Deposits	1136.6	284.7	1115.5	315.3	1139.4	332.2	1148.1	344.9	1138.7	347.3	1135.1	343.4	-0.3%	-1.1%	-0.4%	3.4%	1.8%	8.9%	-0.5%	0.5%	3.3%
Resident Deposits	989.5	277.8	961.0	309.3	974.6	325.5	979.0	336.9	975.8	339.4	975.4	335.0	0.0%	-1.3%	0.1%	2.9%	1.5%	8.3%	-0.4%	0.8%	3.2%
Government Sector	149.0	39.8	108.0	49.3	106.9	50.5	136.8	49.1	124.3	48.7	125.2	48.6	0.7%	-0.2%	17.1%	-3.8%	15.9%	-1.4%	0.5%	10.4%	10.5%
GREs (Govt. ownership of more than 50%)	134.7	38.6	131.7	42.0	135.7	55.1	112.0	49.5	114.5	49.8	113.5	44.1	-0.9%	-11.4%	-16.4%	-20.0%	-13.8%	5.0%	-4.1%	-17.4%	-9.3%
Private Sector	675.9	192.9	696.6	211.7	709.3	214.5	710.1	235.2	715.4	237.5	715.3	238.6	0.0%	0.5%	0.8%	11.2%	2.7%	12.7%	0.1%	3.3%	5.0%
Non-Banking Financial Institutions	29.9	6.5	24.7	6.3	22.7	5.4	20.1	3.1	21.6	3.4	21.4	3.7	-0.9%	8.8%	-5.7%	-31.5%	-13.4%	-41.3%	0.4%	-10.7%	-19.0%
Non-Resident Deposits	147.1	6.9	154.5	6.0	164.8	6.7	169.1	8.0	162.9	7.9	159.7	8.4	-2.0%	6.3%	-3.1%	25.4%	3.4%	40.0%	-1.6%	-2.0%	4.7%
Capital & Reserves ⁴	248.5	50.6	259.2	55.2	267.8	57.0	268.0	62.5	271.0	62.8	273.7	63.4	1.0%	1.0%	2.2%	11.2%	5.6%	14.9%	1.0%	3.8%	7.2%
Specific provisions & Interest in Suspense	54.7	16.9	55.5	16.9	54.6	17.8	56.7	18.9	57.5	19.2	58.1	19.5	1.0%	1.6%	6.4%	9.6%	4.7%	15.4%	1.2%	7.2%	7.2%
General provisions	20.0	4.1	21.1	4.4	21.9	4.6	23.0	4.7	23.2	4.8	23.2	4.9	0.0%	2.1%	5.9%	6.5%	10.0%	11.4%	0.4%	6.0%	10.2%
Lending to Stable Resources Ratio ⁵	85.1%	85.8%	88.6%	87.1%	87.3%	86.1%	88.1%	86.4%	89.3%	85.9%	89.4%	86.5%									
Liquid Assets Ratio (LAR) ⁶	15.4%	17.0%	13.3%	15.7%	17.5%	17.0%	15.8%	17.0%	15.9%	15.8%	16.0%	15.8%									
Capital adequacy ratio - (Tier 1 + Tier 2)	18.6%	15.8%			18.9%	15.6%	18.9%	16.5%													
of which: Tier 1	16.5%	15.0%			16.9%	14.9%	17.0%	15.9%													

* There are 50 Conventional Banks & 8 Islamic Banks operating from UAE

** Data are estimates and subject to revision.

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

² Does not include lending to High Net-worth Individuals

³ Includes lending to (Non Resident): 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

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 LAR = The Ratio of Total Banks' Liquid Assets (including Reserve Requirements) to Total Assets***

*** Total Assets = Balance Sheet Total Assets - (Capital & Reserves + All Provisions Except Staff Benefit Provision + Refinancing+Subordinated Borrowings/Deposits)