

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

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

	2014		2015		2016										% Month-on-Month		% Year-on-Year		% Month-on-Month		% Year-on-Year	
	Dec		Dec		Sep		Nov		Dec**		CB		IB									
	CB	IB	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	2014.0	464.2	2049.9	500.2	2065.7	503.0	2105.3	505.5	1.9%	0.5%	4.5%	8.9%	1.6%	5.4%						
2. Gross Credit	1,113.5	264.6	1,178.7	306.4	1,237.2	328.8	1,244.3	331.9	1,238.8	335.2	-0.4%	1.0%	5.1%	9.4%	-0.1%	6.0%						
Domestic Credit	1,024.6	253.1	1,087.0	294.2	1,133.5	312.6	1,136.0	315.5	1,135.4	318.2	-0.1%	0.9%	4.5%	8.2%	0.1%	5.2%						
Government	143.4	9.7	156.9	9.7	164.3	9.8	165.2	9.2	163.0	9.5	-1.3%	3.3%	3.9%	-2.1%	-1.1%	3.5%						
Public Sector (GREs)	140.8	25.4	142.7	28.7	155.8	32.2	156.8	33.8	153.3	33.8	-2.2%	0.0%	7.4%	17.8%	-1.8%	9.2%						
Private Sector	727.5	211.5	766.9	251.6	798.6	267.2	798.0	269.3	804.2	271.8	0.8%	0.9%	4.9%	8.0%	0.8%	5.6%						
Business & Industrial Sector Credit ¹	525.7	113.5	548.7	139.1	575.1	144.9	574.1	145.0	580.0	147.8	1.0%	1.9%	5.7%	6.3%	1.2%	5.8%						
Individual ²	201.8	98.0	218.2	112.5	223.5	122.3	223.9	124.3	224.2	124.0	0.1%	-0.2%	2.7%	10.2%	0.0%	5.3%						
Non-Banking Financial Institutions	12.9	6.5	20.5	4.2	14.8	3.4	16.0	3.2	14.9	3.1	-6.9%	-3.1%	-27.3%	-26.2%	-6.3%	-27.1%						
Foreign Credit ³	88.9	11.5	91.7	12.2	103.7	16.2	108.3	16.4	103.4	17.0	-4.5%	3.7%	12.8%	39.3%	-3.4%	15.9%						
of which: Loans & Advances to Non-Residents in AED	7.9	2.3	7.4	1.8	12.2	2.2	11.7	2.4	11.6	3.0	-0.9%	25.0%	56.8%	66.7%	3.5%	58.7%						
3. Total Investments by Banks	186.9	41.1	201.0	49.1	220.6	55.3	225.9	58.0	230.3	58.4	1.9%	0.7%	14.6%	18.9%	1.7%	15.4%						
Debt securities	136.0	3.7	142.6	3.4	168.3	6.0	174.9	6.3	179.4	6.7	2.6%	6.3%	25.8%	97.1%	2.7%	27.5%						
Equities	10.2	3.8	9.2	4.3	8.5	4.5	8.4	4.4	7.7	4.4	-8.3%	0.0%	-16.3%	2.3%	-5.5%	-10.4%						
Held to maturity securities	21.7	25.5	29.2	33.0	22.6	35.9	22.0	38.6	21.7	38.7	-1.4%	0.3%	-25.7%	17.3%	-0.3%	-2.9%						
Other Investments	19.0	8.1	20.0	8.4	21.2	8.9	20.6	8.7	21.5	8.6	4.4%	-1.1%	7.5%	2.4%	2.7%	6.0%						
4. Bank Deposits	1136.6	284.7	1139.4	332.2	1165.6	343.1	1168.0	353.2	1214.2	348.7	4.0%	-1.3%	6.6%	5.0%	2.7%	6.2%						
Resident Deposits	989.5	277.8	974.6	325.5	987.2	334.6	993.6	344.4	1024.6	339.3	3.1%	-1.5%	5.1%	4.2%	1.9%	4.9%						
Government Sector	149.0	39.8	106.9	50.5	123.7	45.8	125.2	48.6	143.1	43.7	14.3%	-10.1%	33.9%	-13.5%	7.5%	18.7%						
GREs (Govt. ownership of more than 50%)	134.7	38.6	135.7	55.1	126.4	44.8	129.3	50.7	119.8	48.4	-7.3%	-4.5%	-11.7%	-12.2%	-6.6%	-11.8%						
Private Sector	675.9	192.9	709.3	214.5	716.5	240.0	715.5	241.0	737.8	242.9	3.1%	0.8%	4.0%	13.2%	2.5%	6.2%						
Non-Banking Financial Institutions	29.9	6.5	22.7	5.4	20.6	4.0	23.6	4.1	23.9	4.3	1.3%	4.9%	5.3%	-20.4%	1.8%	0.4%						
Non-Resident Deposits	147.1	6.9	164.8	6.7	178.4	8.5	174.4	8.8	189.6	9.4	8.7%	6.8%	15.0%	40.3%	8.6%	16.0%						
Capital & Reserves ⁴	248.5	50.6	267.8	57.0	275.5	63.9	278.6	64.2	280.7	66.2	0.8%	3.1%	4.8%	16.1%	1.2%	6.8%						
Specific provisions & Interest in Suspense	54.7	16.9	54.6	17.8	58.3	19.6	59.7	20.2	58.7	19.8	-1.7%	-2.0%	7.5%	11.2%	-1.8%	8.4%						
General provisions	20.0	4.1	21.9	4.6	23.3	4.9	23.5	5.0	23.6	5.2	0.4%	4.0%	7.8%	13.0%	1.1%	8.7%						
Lending to Stable Resources Ratio ⁵	85.1%	85.8%	87.3%	86.1%	88.9%	85.7%	88.5%	85.3%	86.6%	86.8%												
Liquid Assets Ratio (LAR) ⁶	15.4%	17.0%	17.5%	17.0%	15.6%	16.4%	15.1%	16.9%	16.0%	16.8%												
Capital adequacy ratio - (Tier 1 + Tier 2)	18.6%	15.8%	18.9%	15.6%	19.1%	16.7%			19.4%	17.1%												
of which: Tier 1	16.5%	15.0%	16.9%	14.9%	17.1%	16.1%			17.5%	16.5%												

* 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)