

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 to Date	% Year-on- Year	% Month-on-Month	% Year to Date	% Year-on- Year			
	Dec		Jul		Dec		Mar		Jun		Jul**		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	1,961.0	447.0	2014.0	464.2	2008.3	482.8	2025.5	493.0	2021.3	494.5	-0.2%	0.3%	0.4%	6.5%	3.1%	10.6%	-0.1%	1.5%	4.5%					
2.Gross Credit	1,113.5	264.6	1,157.2	293.4	1,178.7	306.4	1,201.1	316.4	1,217.1	326.3	1,212.6	327.6	-0.4%	0.4%	2.9%	6.9%	4.8%	11.7%	-0.2%	3.7%	6.2%					
Domestic Credit	1,024.6	253.1	1,055.6	281.7	1,087.0	294.2	1,102.1	302.3	1,115.8	310.5	1,109.6	311.9	-0.6%	0.5%	2.1%	6.0%	5.1%	10.7%	-0.3%	2.9%	6.3%					
Government	143.4	9.7	156.1	10.6	156.9	9.7	159.7	9.0	159.6	9.0	161.0	8.9	0.9%	-1.1%	2.6%	-8.2%	3.1%	-16.0%	0.8%	2.0%	1.9%					
Public Sector (GREs)	140.8	25.4	146.9	27.2	142.7	28.7	148.8	32.0	155.2	32.5	150.5	32.4	-3.0%	-0.3%	5.5%	12.9%	2.5%	19.1%	-2.6%	6.7%	5.1%					
Private Sector	727.5	211.5	740.9	237.8	766.9	251.6	772.3	257.3	786.4	265.2	784.7	267.1	-0.2%	0.7%	2.3%	6.2%	5.9%	12.3%	0.0%	3.3%	7.5%					
Business & Industrial Sector Credit ¹	525.7	113.5	528.5	127.2	548.7	139.1	552.9	140.6	565.3	144.4	563.0	145.2	-0.4%	0.6%	2.6%	4.4%	6.5%	14.2%	-0.2%	3.0%	8.0%					
Individual ²	201.8	98.0	212.4	110.6	218.2	112.5	219.4	116.7	221.1	120.8	221.7	121.9	0.3%	0.9%	1.6%	8.4%	4.4%	10.2%	0.5%	3.9%	6.4%					
Non-Banking Financial Institutions	12.9	6.5	11.7	6.1	20.5	4.2	21.3	4.0	14.6	3.8	13.4	3.5	-8.2%	-7.9%	-34.6%	-16.7%	14.5%	-42.6%	-8.2%	-31.6%	-5.1%					
Foreign Credit ³	88.9	11.5	101.6	11.7	91.7	12.2	99.0	14.1	101.3	15.8	103.0	15.7	1.7%	-0.6%	12.3%	28.7%	1.4%	34.2%	1.4%	14.2%	4.8%					
of which: Loans & Advances to Non-Residents in UAE	7.9	2.3	9.1	1.8	7.4	1.8	9.1	2.1	10.8	2.0	11.7	2.3	8.3%	15.0%	58.1%	27.8%	28.6%	27.8%	9.4%	52.2%	28.4%					
3.Total Investments by Banks	186.9	41.1	193.8	47.9	201.0	49.1	211.5	52.5	218.7	56.1	218.7	57.4	0.0%	2.3%	8.8%	16.9%	12.8%	19.8%	0.5%	10.4%	14.2%					
Debt securities	136.0	3.7	133.7	5.2	142.6	3.4	152.5	4.8	167.2	5.8	166.8	6.3	-0.2%	8.6%	17.0%	85.3%	24.8%	21.2%	0.1%	18.6%	24.6%					
Equities	10.2	3.8	9.7	3.9	9.2	4.3	8.5	4.3	8.4	4.4	8.4	4.5	0.0%	2.3%	-8.7%	4.7%	-13.4%	15.4%	0.8%	-4.4%	-5.1%					
Held to maturity securities	21.7	25.5	30.0	30.7	29.2	33.0	29.4	34.9	22.0	37.4	22.3	37.9	1.4%	1.3%	-23.6%	14.8%	-25.7%	23.5%	1.3%	-3.2%	-0.8%					
Other Investments	19.0	8.1	20.4	8.1	20.0	8.4	21.1	8.5	21.1	8.5	21.2	8.7	0.5%	2.4%	6.0%	3.6%	3.9%	7.4%	1.0%	5.3%	4.9%					
4.Bank Deposits	1136.6	284.7	1116.0	319.2	1139.4	332.2	1158.7	343.9	1148.1	344.9	1138.7	347.3	-0.8%	0.7%	-0.1%	4.5%	2.0%	8.8%	-0.5%	1.0%	3.5%					
Resident Deposits	989.5	277.8	968.9	313.1	974.6	325.5	988.5	336.6	979.0	336.9	975.8	339.4	-0.3%	0.7%	0.1%	4.3%	0.7%	8.4%	-0.1%	1.2%	2.6%					
Government Sector	149.0	39.8	112.0	48.6	106.9	50.5	109.3	46.2	136.8	49.1	124.3	48.7	-9.1%	-0.8%	16.3%	-3.6%	11.0%	0.2%	-6.9%	9.9%	7.7%					
GREs (Govt. ownership of more than 50%)	134.7	38.6	135.0	47.9	135.7	55.1	134.5	58.8	112.0	49.5	114.5	49.8	2.2%	0.6%	-15.6%	-9.6%	-15.2%	4.0%	1.7%	-13.9%	-10.2%					
Private Sector	675.9	192.9	696.8	210.1	709.3	214.5	719.8	228.3	710.1	235.2	715.4	237.5	0.7%	1.0%	0.9%	10.7%	2.7%	13.0%	0.8%	3.2%	5.1%					
Non-Banking Financial Institutions	29.9	6.5	25.1	6.5	22.7	5.4	24.9	3.3	20.1	3.1	21.6	3.4	7.5%	9.7%	-4.8%	-37.0%	-13.9%	-47.7%	7.8%	-11.0%	-20.9%					
Non-Resident Deposits	147.1	6.9	147.1	6.1	164.8	6.7	170.2	7.3	169.1	8.0	162.9	7.9	-3.7%	-1.3%	-1.2%	17.9%	10.7%	29.5%	-3.6%	-0.4%	11.5%					
Capital & Reserves ⁴	248.5	50.6	257.8	54.7	267.8	57.0	260.3	56.3	268.0	62.5	271.0	62.8	1.1%	0.5%	1.2%	10.2%	5.1%	14.8%	1.0%	2.8%	6.8%					
Specific provisions & Interest in Suspense	54.7	16.9	54.1	16.8	54.6	17.8	55.9	18.5	56.7	18.9	57.5	19.2	1.4%	1.6%	5.3%	7.9%	6.3%	14.3%	1.5%	5.9%	8.2%					
General provisions	20.0	4.1	21.0	4.4	21.9	4.6	22.3	4.6	23.0	4.7	23.2	4.8	0.9%	2.1%	5.9%	4.3%	10.5%	9.1%	1.1%	5.7%	10.2%					
Lending to Stable Resources Ratio ⁵	85.1%	85.8%	88.0%	85.2%	87.3%	86.1%	87.2%	85.4%	88.1%	86.4%	89.3%	85.9%														
Liquid Assets Ratio (LAR) ⁶	15.4%	17.0%	14.1%	16.9%	17.5%	17.0%	14.9%	18.8%	15.8%	17.0%	15.9%	15.8%														
Capital adequacy ratio - (Tier 1 + Tier 2)	18.6%	15.8%			18.9%	15.6%	18.7%	15.4%	18.9%	16.5%																
of which: Tier 1	16.5%	15.0%			16.9%	14.9%	16.7%	14.7%	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)