

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		Jun		Dec		Mar		Apr		May		Jun**											
	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB										
1. Gross Bank Assets	1,901.0	403.9	1,974.7	444.8	2014.0	464.2	2008.3	482.8	2008.4	482.6	2021.7	484.4	2025.5	493.0	0.2%	1.8%	0.6%	6.2%	2.6%	10.8%	0.5%	1.6%	4.1%	
2. Gross Credit	1,113.5	264.6	1,156.3	290.4	1,178.7	306.4	1,201.1	316.4	1,198.4	317.9	1,208.7	323.1	1,217.1	326.3	0.7%	1.0%	3.3%	6.5%	5.3%	12.4%	0.8%	3.9%	6.7%	
Domestic Credit	1,024.6	253.1	1,056.7	279.2	1,087.0	294.2	1,102.1	302.3	1,097.0	304.0	1,106.3	308.1	1,115.8	310.5	0.9%	0.8%	2.6%	5.5%	5.6%	11.2%	0.8%	3.3%	6.8%	
Government	143.4	9.7	157.6	10.9	156.9	9.7	159.7	9.0	158.4	8.9	159.3	8.9	159.6	9.0	0.2%	1.1%	1.7%	-7.2%	1.3%	-17.4%	0.2%	1.2%	0.1%	
Public Sector (GREs)	140.8	25.4	139.5	27.9	142.7	28.7	148.8	32.0	146.4	32.4	152.0	33.3	155.2	32.5	2.1%	-2.4%	8.8%	13.2%	11.3%	16.5%	1.3%	9.5%	12.1%	
Private Sector	727.5	211.5	747.7	234.1	766.9	251.6	772.3	257.3	771.1	258.7	773.9	261.8	786.4	265.2	1.6%	1.3%	2.5%	5.4%	5.2%	13.3%	1.5%	3.2%	7.1%	
Business & Industrial Sector Credit ¹	525.7	113.5	537.2	125.3	548.7	139.1	552.9	140.6	551.0	139.8	553.5	142.5	565.3	144.4	2.1%	1.3%	3.0%	3.8%	5.2%	15.2%	2.0%	3.2%	7.1%	
Individual ²	201.8	98.0	210.5	108.8	218.2	112.5	219.4	116.7	220.1	118.9	220.4	119.3	221.1	120.8	0.3%	1.3%	1.3%	7.4%	5.0%	11.0%	0.6%	3.4%	7.1%	
Non-Banking Financial Institutions	12.9	6.5	11.9	6.3	20.5	4.2	21.3	4.0	21.1	4.0	21.1	4.1	14.6	3.8	-30.8%	-7.3%	-28.8%	-9.5%	22.7%	-39.7%	-27.0%	-25.5%	1.1%	
Foreign Credit ³	88.9	11.5	99.6	11.2	91.7	12.2	99.0	14.1	101.4	13.9	102.4	15.0	101.3	15.8	-1.1%	5.3%	10.5%	29.5%	1.7%	41.1%	-0.3%	12.7%	5.6%	
of which: Loans & Advances to Non-Residents in UAE	7.9	2.3	8.1	1.8	7.4	1.8	9.1	2.1	10.4	2.2	10.6	2.0	10.8	2.0	1.9%	0.0%	45.9%	11.1%	33.3%	11.1%	1.6%	39.1%	29.3%	
3. Total Investments by Banks	186.9	41.1	192.7	48.1	201.0	49.1	211.5	52.5	212.9	52.6	220.6	53.7	218.7	56.1	-0.9%	4.5%	8.8%	14.3%	13.5%	16.6%	0.2%	9.9%	14.1%	
Debt securities	136.0	3.7	132.5	5.7	142.6	3.4	152.5	4.8	153.9	4.1	165.9	4.2	167.2	5.8	0.8%	38.1%	17.3%	70.6%	26.2%	1.8%	1.7%	18.5%	25.2%	
Equities	10.2	3.8	9.8	3.9	9.2	4.3	8.5	4.3	8.5	4.3	8.4	4.4	8.4	4.4	0.0%	0.0%	-8.7%	2.3%	-14.3%	12.8%	0.0%	-5.2%	-6.6%	
Held to maturity securities	21.7	25.5	29.9	30.3	29.2	33.0	29.4	34.9	29.5	35.7	25.5	35.6	22.0	37.4	-13.7%	5.1%	-24.7%	13.3%	-26.4%	23.4%	-2.8%	-4.5%	-1.3%	
Other Investments	19.0	8.1	20.5	8.2	20.0	8.4	21.1	8.5	21.0	8.5	20.8	9.5	21.1	8.5	1.4%	-10.5%	5.5%	1.2%	2.9%	3.7%	-2.3%	4.2%	2.8%	
4. Bank Deposits	1136.6	284.7	1129.0	315.3	1139.4	332.2	1158.7	343.9	1156.8	342.4	1157.9	347.6	1148.1	344.9	-0.8%	-0.8%	0.8%	3.8%	1.7%	9.4%	-0.8%	1.5%	3.4%	
Resident Deposits	989.5	277.8	979.6	309.0	974.6	325.5	988.5	336.6	986.6	334.3	983.6	339.3	979.0	336.9	-0.5%	-0.7%	0.5%	3.5%	-0.1%	9.0%	-0.5%	1.2%	2.1%	
Government Sector	149.0	39.8	114.8	48.1	106.9	50.5	109.3	46.2	120.2	45.9	134.6	51.0	136.8	49.1	1.6%	-3.7%	28.0%	-2.8%	19.2%	2.1%	0.2%	18.1%	14.1%	
GREs (Govt. ownership of more than 50%)	134.7	38.6	139.2	45.0	135.7	55.1	134.5	58.8	115.7	53.1	107.3	52.4	112.0	49.5	4.4%	-5.5%	-17.5%	-10.2%	-19.5%	10.0%	1.1%	-15.4%	-12.3%	
Private Sector	675.9	192.9	697.4	209.8	709.3	214.5	719.8	228.3	725.3	231.1	719.2	232.4	710.1	235.2	-1.3%	1.2%	0.1%	9.7%	1.8%	12.1%	-0.7%	2.3%	4.2%	
Non-Banking Financial Institutions	29.9	6.5	28.2	6.1	22.7	5.4	24.9	3.3	25.4	4.2	22.5	3.5	20.1	3.1	-10.7%	-11.4%	-11.5%	-42.6%	-28.7%	-49.2%	-10.8%	-17.4%	-32.4%	
Non-Resident Deposits	147.1	6.9	149.4	6.3	164.8	6.7	170.2	7.3	170.2	8.1	174.3	8.3	169.1	8.0	-3.0%	-3.6%	2.6%	19.4%	13.2%	27.0%	-3.0%	3.3%	13.7%	
Capital & Reserves ⁴	248.5	50.6	255.9	54.2	267.8	57.0	260.3	56.3	262.8	55.5	265.4	56.1	268.0	62.5	1.0%	11.4%	0.1%	9.6%	4.7%	15.3%	2.8%	1.8%	6.6%	
Specific provisions & Interest in Suspense	54.7	16.9	53.8	16.8	54.6	17.8	55.9	18.5	56.6	18.7	57.2	18.9	56.7	18.9	-0.9%	0.0%	3.8%	6.2%	5.4%	12.5%	-0.7%	4.4%	7.1%	
General provisions	20.0	4.1	21.0	4.3	21.9	4.6	22.3	4.6	22.4	4.7	22.4	4.7	23.0	4.7	2.7%	0.0%	5.0%	2.2%	9.5%	9.3%	2.2%	4.5%	9.5%	
Lending to Stable Resources Ratio ⁵	85.1%	85.8%	88.1%	85.4%	87.3%	86.1%	87.2%	85.4%	86.7%	86.0%	87.5%	85.8%	88.1%	86.4%										
Liquid Assets Ratio (LAR) ⁶	15.4%	17.0%	13.7%	16.5%	17.5%	17.0%	14.9%	18.8%					15.8%	17.0%										
Capital adequacy ratio - (Tier 1 + Tier 2)	18.6%	15.8%	18.8%	15.9%	18.9%	15.6%	18.7%	15.4%					18.9%	16.5%										
of which: Tier 1	16.5%	15.0%	16.7%	15.1%	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)