

**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		Jun		Dec		May		Jun**		% 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>2025.5</b>	<b>493.0</b>	<b>2108.1</b>	<b>505.5</b>	<b>2161.8</b>	<b>524.2</b>	<b>2124.8</b>	<b>529.5</b>	<b>-1.7%</b>	<b>1.0%</b>	<b>0.8%</b>	<b>4.7%</b>	<b>4.9%</b>	<b>7.4%</b>	<b>-1.2%</b>	<b>1.6%</b>	<b>5.4%</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>1,217.1</b>	<b>326.3</b>	<b>1,239.6</b>	<b>335.2</b>	<b>1,253.6</b>	<b>345.9</b>	<b>1,241.1</b>	<b>350.2</b>	<b>-1.0%</b>	<b>1.2%</b>	<b>0.1%</b>	<b>4.5%</b>	<b>2.0%</b>	<b>7.3%</b>	<b>-0.5%</b>	<b>1.0%</b>	<b>3.1%</b>
Domestic Credit	1,024.6	253.1	1,087.0	294.2	1,115.8	310.5	1,136.2	318.2	1,142.1	325.2	1,127.4	329.5	-1.3%	1.3%	-0.8%	3.6%	1.0%	6.1%	-0.7%	0.2%	2.1%
Government	143.4	9.7	156.9	9.7	159.6	9.0	163.1	9.3	168.0	9.5	168.0	9.9	0.0%	4.2%	3.0%	6.5%	5.3%	10.0%	0.2%	3.2%	5.5%
Public Sector (GREs)	140.8	25.4	142.7	28.7	155.2	32.5	153.5	33.9	147.9	35.7	144.0	35.0	-2.6%	-2.0%	-6.2%	3.2%	-7.2%	7.7%	-2.5%	-4.5%	-4.6%
Private Sector	727.5	211.5	766.9	251.6	786.4	265.2	803.7	271.9	809.7	276.0	799.8	280.7	-1.2%	1.7%	-0.5%	3.2%	1.7%	5.8%	-0.5%	0.5%	2.7%
Business & Industrial Sector Credit <sup>1</sup>	525.7	113.5	548.7	139.1	565.3	144.4	580.6	147.8	586.0	149.2	575.4	153.2	-1.8%	2.7%	-0.9%	3.7%	1.8%	6.1%	-0.9%	0.0%	2.7%
Individual	201.8	98.0	218.2	112.5	221.1	120.8	223.1	124.1	223.7	126.8	224.4	127.5	0.3%	0.6%	0.6%	2.7%	1.5%	5.5%	0.4%	1.4%	2.9%
Non-Banking Financial Institutions	12.9	6.5	20.5	4.2	14.6	3.8	15.9	3.1	16.5	4.0	15.6	3.9	-5.5%	-2.5%	-1.9%	25.8%	6.8%	2.6%	-4.9%	2.6%	6.0%
Foreign Credit <sup>2</sup>	88.9	11.5	91.7	12.2	101.3	15.8	103.4	17.0	111.5	20.7	113.7	20.7	2.0%	0.0%	10.0%	21.8%	12.2%	31.0%	1.7%	11.6%	14.8%
of which: Loans & Advances to Non-Residents in AED	7.9	2.3	7.4	1.8	10.8	2.0	11.6	3.0	12.2	3.7	12.0	3.5	-1.6%	-5.4%	3.4%	16.7%	11.1%	75.0%	-2.5%	6.2%	21.1%
<b>3. Total Investments by Banks</b>	<b>186.9</b>	<b>41.1</b>	<b>201.0</b>	<b>49.1</b>	<b>218.7</b>	<b>56.1</b>	<b>230.3</b>	<b>58.6</b>	<b>234.8</b>	<b>62.7</b>	<b>231.7</b>	<b>62.8</b>	<b>-1.3%</b>	<b>0.2%</b>	<b>0.6%</b>	<b>7.2%</b>	<b>5.9%</b>	<b>11.9%</b>	<b>-1.0%</b>	<b>1.9%</b>	<b>7.2%</b>
Debt securities	136.0	3.7	142.6	3.4	167.2	5.8	179.4	6.7	183.3	7.0	180.7	6.4	-1.4%	-8.6%	0.7%	-4.5%	8.1%	10.3%	-1.7%	0.5%	8.2%
Equities	10.2	3.8	9.2	4.3	8.4	4.4	7.7	4.4	7.9	4.4	7.8	4.4	-1.3%	0.0%	1.3%	0.0%	-7.1%	0.0%	-0.8%	0.8%	-4.7%
Held to maturity securities	21.7	25.5	29.2	33.0	22.0	37.4	21.7	38.7	22.0	42.4	21.6	43.1	-1.8%	1.7%	-0.5%	11.4%	-1.8%	15.2%	0.5%	7.1%	8.9%
Other Investments	19.0	8.1	20.0	8.4	21.1	8.5	21.5	8.8	21.6	8.9	21.6	8.9	0.0%	0.0%	0.5%	1.1%	2.4%	4.7%	0.0%	0.7%	3.0%
<b>4. Bank Deposits</b>	<b>1136.6</b>	<b>284.7</b>	<b>1139.4</b>	<b>332.2</b>	<b>1148.1</b>	<b>344.9</b>	<b>1214.3</b>	<b>348.6</b>	<b>1241.1</b>	<b>374.6</b>	<b>1214.3</b>	<b>374.8</b>	<b>-2.2%</b>	<b>0.1%</b>	<b>0.0%</b>	<b>7.5%</b>	<b>5.8%</b>	<b>8.7%</b>	<b>-1.6%</b>	<b>1.7%</b>	<b>6.4%</b>
Resident Deposits	989.5	277.8	974.6	325.5	979.0	336.9	1024.7	339.2	1070.4	363.1	1047.0	362.3	-2.2%	-0.2%	2.2%	6.8%	6.9%	7.5%	-1.7%	3.3%	7.1%
Government Sector	149.0	39.8	106.9	50.5	136.8	49.1	143.1	43.7	157.6	56.5	145.6	51.2	-7.6%	-9.4%	1.7%	17.2%	6.4%	4.3%	-8.1%	5.4%	5.9%
GREs (Govt. ownership of more than 50%)	134.7	38.6	135.7	55.1	112.0	49.5	120.0	48.4	129.0	51.7	132.5	57.1	2.7%	10.4%	10.4%	18.0%	18.3%	15.4%	4.9%	12.6%	17.4%
Private Sector	675.9	192.9	709.3	214.5	710.1	235.2	737.6	242.9	747.5	249.4	735.0	248.6	-1.7%	-0.3%	-0.4%	2.3%	3.5%	5.7%	-1.3%	0.3%	4.1%
Non-Banking Financial Institutions	29.9	6.5	22.7	5.4	20.1	3.1	24.0	4.2	36.3	5.5	33.9	5.4	-6.6%	-1.8%	41.3%	28.6%	68.7%	74.2%	-6.0%	39.4%	69.4%
Non-Resident Deposits	147.1	6.9	164.8	6.7	169.1	8.0	189.6	9.4	170.7	11.5	167.3	12.5	-2.0%	8.7%	-11.8%	33.0%	-1.1%	56.3%	-1.3%	-9.6%	1.5%
<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>268.0</b>	<b>62.5</b>	<b>282.1</b>	<b>66.1</b>	<b>280.9</b>	<b>66.1</b>	<b>280.4</b>	<b>66.7</b>	<b>-0.2%</b>	<b>0.9%</b>	<b>-0.6%</b>	<b>0.9%</b>	<b>4.6%</b>	<b>6.7%</b>	<b>0.03%</b>	<b>-0.3%</b>	<b>5.0%</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>56.7</b>	<b>18.9</b>	<b>59.3</b>	<b>19.7</b>	<b>62.5</b>	<b>20.3</b>	<b>61.5</b>	<b>20.2</b>	<b>-1.6%</b>	<b>-0.5%</b>	<b>3.7%</b>	<b>2.5%</b>	<b>8.5%</b>	<b>6.9%</b>	<b>-1.3%</b>	<b>3.4%</b>	<b>8.1%</b>
<b>General provisions</b>	<b>20.0</b>	<b>4.1</b>	<b>21.9</b>	<b>4.6</b>	<b>23.0</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>5.3</b>	<b>0.4%</b>	<b>-1.9%</b>	<b>1.3%</b>	<b>1.9%</b>	<b>3.0%</b>	<b>12.8%</b>	<b>0.0%</b>	<b>1.4%</b>	<b>4.7%</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>88.1%</b>	<b>86.4%</b>	<b>86.1%</b>	<b>86.7%</b>	<b>85.3%</b>	<b>82.7%</b>	<b>86.6%</b>	<b>83.5%</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>15.8%</b>	<b>17.0%</b>	<b>16.0%</b>	<b>16.8%</b>	<b>16.4%</b>	<b>18.0%</b>	<b>16.9%</b>	<b>17.1%</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>18.9%</b>	<b>16.5%</b>	<b>19.3%</b>	<b>17.1%</b>			<b>18.9%</b>	<b>16.7%</b>									
<b>of which: Tier 1</b>	<b>16.5%</b>	<b>15.0%</b>	<b>16.9%</b>	<b>14.9%</b>	<b>17.0%</b>	<b>15.9%</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

\*\* 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)