

**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		Sep		Dec		Jun		Aug		Sep**		% 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				
<b>1. Gross Bank Assets</b>	<b>1,901.0</b>	<b>403.9</b>	<b>1,970.2</b>	<b>452.0</b>	<b>2014.0</b>	<b>464.2</b>	<b>2025.5</b>	<b>493.0</b>	<b>2025.6</b>	<b>493.0</b>	<b>2049.9</b>	<b>500.2</b>	<b>1.2%</b>	<b>1.5%</b>	<b>1.8%</b>	<b>7.8%</b>	<b>4.0%</b>	<b>10.7%</b>	<b>1.3%</b>	<b>2.9%</b>	<b>5.3%</b>	
<b>2. Gross Credit</b>	<b>1,113.5</b>	<b>264.6</b>	<b>1,178.5</b>	<b>300.0</b>	<b>1,178.7</b>	<b>306.4</b>	<b>1,217.1</b>	<b>326.3</b>	<b>1,219.9</b>	<b>328.6</b>	<b>1,237.2</b>	<b>328.8</b>	<b>1.4%</b>	<b>0.1%</b>	<b>5.0%</b>	<b>7.3%</b>	<b>5.0%</b>	<b>9.6%</b>	<b>1.1%</b>	<b>5.4%</b>	<b>5.9%</b>	
Domestic Credit	1,024.6	253.1	1,078.7	287.6	1,087.0	294.2	1,115.8	310.5	1,117.0	312.7	1,133.5	312.6	1.5%	0.0%	4.3%	6.3%	5.1%	8.7%	1.1%	4.7%	5.8%	
Government	143.4	9.7	157.3	9.1	156.9	9.7	159.6	9.0	162.2	8.9	164.3	9.8	1.3%	10.1%	4.7%	1.0%	4.5%	7.7%	1.8%	4.5%	4.6%	
Public Sector (GREs)	140.8	25.4	148.0	28.9	142.7	28.7	155.2	32.5	151.4	32.2	155.8	32.2	2.9%	0.0%	9.2%	12.2%	5.3%	11.4%	2.4%	9.7%	6.3%	
Private Sector	727.5	211.5	758.5	244.6	766.9	251.6	786.4	265.2	789.6	268.1	798.6	267.2	1.1%	-0.3%	4.1%	6.2%	5.3%	9.2%	0.8%	4.6%	6.3%	
Business & Industrial Sector Credit <sup>1</sup>	525.7	113.5	542.1	131.3	548.7	139.1	565.3	144.4	567.2	145.5	575.1	144.9	1.4%	-0.4%	4.8%	4.2%	6.1%	10.4%	1.0%	4.7%	6.9%	
Individual <sup>2</sup>	201.8	98.0	216.4	113.3	218.2	112.5	221.1	120.8	222.4	122.6	223.5	122.3	0.5%	-0.2%	2.4%	8.7%	3.3%	7.9%	0.2%	4.6%	4.9%	
Non-Banking Financial Institutions	12.9	6.5	14.9	5.0	20.5	4.2	14.6	3.8	13.8	3.5	14.8	3.4	7.2%	-2.9%	-27.8%	-19.0%	-0.7%	-32.0%	5.2%	-26.3%	-8.5%	
Foreign Credit <sup>3</sup>	88.9	11.5	99.8	12.4	91.7	12.2	101.3	15.8	102.9	15.9	103.7	16.2	0.8%	1.9%	13.1%	32.8%	3.9%	30.6%	0.9%	15.4%	6.9%	
of which: Loans & Advances to Non-Residents in AED	7.9	2.3	7.7	1.9	7.4	1.8	10.8	2.0	11.8	2.1	12.2	2.2	3.4%	4.8%	64.9%	22.2%	58.4%	15.8%	3.6%	56.5%	50.0%	
<b>3. Total Investments by Banks</b>	<b>186.9</b>	<b>41.1</b>	<b>197.8</b>	<b>48.2</b>	<b>201.0</b>	<b>49.1</b>	<b>218.7</b>	<b>56.1</b>	<b>217.8</b>	<b>54.2</b>	<b>220.6</b>	<b>55.3</b>	<b>1.3%</b>	<b>2.0%</b>	<b>9.8%</b>	<b>12.6%</b>	<b>11.5%</b>	<b>14.7%</b>	<b>1.4%</b>	<b>10.3%</b>	<b>12.2%</b>	
Debt securities	136.0	3.7	138.3	5.1	142.6	3.4	167.2	5.8	165.6	6.3	168.3	6.0	1.6%	-4.8%	18.0%	76.5%	21.7%	17.6%	1.4%	19.4%	21.5%	
Equities	10.2	3.8	9.4	3.7	9.2	4.3	8.4	4.4	8.4	4.5	8.5	4.5	1.2%	0.0%	-7.6%	4.7%	-9.6%	21.6%	0.8%	-3.7%	-0.8%	
Held to maturity securities	21.7	25.5	29.8	30.8	29.2	33.0	22.0	37.4	22.5	34.7	22.6	35.9	0.4%	3.5%	-22.6%	8.8%	-24.2%	16.6%	2.3%	-5.9%	-3.5%	
Other Investments	19.0	8.1	20.3	8.6	20.0	8.4	21.1	8.5	21.3	8.7	21.2	8.9	-0.5%	2.3%	6.0%	6.0%	4.4%	3.5%	0.3%	6.0%	4.2%	
<b>4. Bank Deposits</b>	<b>1136.6</b>	<b>284.7</b>	<b>1116.6</b>	<b>320.2</b>	<b>1139.4</b>	<b>332.2</b>	<b>1148.1</b>	<b>344.9</b>	<b>1135.1</b>	<b>343.4</b>	<b>1165.6</b>	<b>343.1</b>	<b>2.7%</b>	<b>-0.1%</b>	<b>2.3%</b>	<b>3.3%</b>	<b>4.4%</b>	<b>7.2%</b>	<b>2.0%</b>	<b>2.5%</b>	<b>5.0%</b>	
Resident Deposits	989.5	277.8	964.1	314.2	974.6	325.5	979.0	336.9	975.4	335.0	987.2	334.6	1.2%	-0.1%	1.3%	2.8%	2.4%	6.5%	0.9%	1.7%	3.4%	
Government Sector	149.0	39.8	114.3	50.0	106.9	50.5	136.8	49.1	125.2	48.6	123.7	45.8	-1.2%	-5.8%	15.7%	-9.3%	8.2%	-8.4%	-2.5%	7.7%	3.2%	
GREs (Govt. ownership of more than 50%)	134.7	38.6	129.9	43.4	135.7	55.1	112.0	49.5	113.5	44.1	126.4	44.8	11.4%	1.6%	-6.9%	-18.7%	-2.7%	3.2%	8.6%	-10.3%	-1.2%	
Private Sector	675.9	192.9	696.4	214.8	709.3	214.5	710.1	235.2	715.3	238.6	716.5	240.0	0.2%	0.6%	1.0%	11.9%	2.9%	11.7%	0.3%	3.5%	5.0%	
Non-Banking Financial Institutions	29.9	6.5	23.5	6.0	22.7	5.4	20.1	3.1	21.4	3.7	20.6	4.0	-3.7%	8.1%	-9.3%	-25.9%	-12.3%	-33.3%	-2.0%	-12.5%	-16.6%	
Non-Resident Deposits	147.1	6.9	152.5	6.0	164.8	6.7	169.1	8.0	159.7	8.4	178.4	8.5	11.7%	1.2%	8.3%	26.9%	17.0%	41.7%	11.2%	9.0%	17.9%	
<b>Capital &amp; Reserves <sup>4</sup></b>	<b>248.5</b>	<b>50.6</b>	<b>258.7</b>	<b>56.2</b>	<b>267.8</b>	<b>57.0</b>	<b>268.0</b>	<b>62.5</b>	<b>273.7</b>	<b>63.4</b>	<b>275.5</b>	<b>63.9</b>	<b>0.7%</b>	<b>0.8%</b>	<b>2.9%</b>	<b>12.1%</b>	<b>6.5%</b>	<b>13.7%</b>	<b>0.7%</b>	<b>4.5%</b>	<b>7.8%</b>	
<b>Specific provisions &amp; Interest in Suspense</b>	<b>54.7</b>	<b>16.9</b>	<b>55.6</b>	<b>17.0</b>	<b>54.6</b>	<b>17.8</b>	<b>56.7</b>	<b>18.9</b>	<b>58.1</b>	<b>19.5</b>	<b>58.3</b>	<b>19.6</b>	<b>0.3%</b>	<b>0.5%</b>	<b>6.8%</b>	<b>10.1%</b>	<b>4.9%</b>	<b>15.3%</b>	<b>0.4%</b>	<b>7.6%</b>	<b>7.3%</b>	
<b>General provisions</b>	<b>20.0</b>	<b>4.1</b>	<b>21.3</b>	<b>4.5</b>	<b>21.9</b>	<b>4.6</b>	<b>23.0</b>	<b>4.7</b>	<b>23.2</b>	<b>4.9</b>	<b>23.3</b>	<b>4.9</b>	<b>0.4%</b>	<b>0.0%</b>	<b>6.4%</b>	<b>6.5%</b>	<b>9.4%</b>	<b>8.9%</b>	<b>0.4%</b>	<b>6.4%</b>	<b>9.3%</b>	
<b>Lending to Stable Resources Ratio <sup>5</sup></b>	<b>85.1%</b>	<b>85.8%</b>	<b>88.5%</b>	<b>86.5%</b>	<b>87.3%</b>	<b>86.1%</b>	<b>88.1%</b>	<b>86.4%</b>	<b>89.4%</b>	<b>86.5%</b>	<b>88.9%</b>	<b>85.7%</b>										
<b>Liquid Assets Ratio (LAR) <sup>6</sup></b>	<b>15.4%</b>	<b>17.0%</b>	<b>13.6%</b>	<b>16.6%</b>	<b>17.5%</b>	<b>17.0%</b>	<b>15.8%</b>	<b>17.0%</b>	<b>16.0%</b>	<b>15.8%</b>	<b>15.6%</b>	<b>16.4%</b>										
<b>Capital adequacy ratio - ( Tier 1 + Tier 2 )</b>	<b>18.6%</b>	<b>15.8%</b>	<b>18.8%</b>	<b>15.8%</b>	<b>18.9%</b>	<b>15.6%</b>	<b>18.9%</b>	<b>16.5%</b>			<b>19.1%</b>	<b>16.7%</b>										
of which: Tier 1	<b>16.5%</b>	<b>15.0%</b>	<b>16.8%</b>	<b>15.1%</b>	<b>16.9%</b>	<b>14.9%</b>	<b>17.0%</b>	<b>15.9%</b>			<b>17.1%</b>	<b>16.1%</b>										

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

\*\* Data are estimates and subject to revision.

<sup>1</sup> Includes lending to (Resident): Trade Bills Discounted and Insurance Companies

<sup>2</sup> Does not include lending to High Net-worth Individuals

<sup>3</sup> 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.

<sup>4</sup> Excluding subordinated borrowings/deposits but including current year profit

<sup>5</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>6</sup> 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)