

UAE Banking Indicators - National Banks (NB) & Foreign Banks (FB) *																					
(End of month, figures in billions of Dirhams unless otherwise indicated)																					
	2014		2015						2016												
	Dec		Sep		Dec		Jun		Aug		Sep**		% Month-on-Month		% Year to Date		% Year-on-Year		% Month-on-Month	% Year to Date	% Year-on-Year
	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	All Banks		
1. Gross Bank Assets	1,892.1	412.8	2,026.7	395.5	2088.8	389.4	2129.5	389.0	2141.0	377.6	2177.2	372.9	1.7%	-1.2%	4.2%	-4.2%	7.4%	-5.7%	1.3%	2.9%	5.3%
2. Gross Credit	1,162.3	215.8	1,259.7	218.8	1,275.7	209.4	1,336.5	206.9	1,346.6	201.9	1,365.1	200.9	1.4%	-0.5%	7.0%	-4.1%	8.4%	-8.2%	1.1%	5.4%	5.9%
Domestic Credit	1,087.4	190.3	1,173.4	192.9	1,192.7	188.5	1,242.5	183.8	1,249.4	180.3	1,265.9	180.2	1.3%	-0.1%	6.1%	-4.4%	7.9%	-6.6%	1.1%	4.7%	5.8%
Government	145.7	7.4	157.7	8.7	158.9	7.7	162.4	6.2	164.6	6.5	167.9	6.2	2.0%	-4.6%	5.7%	-19.5%	6.5%	-28.7%	1.8%	4.5%	4.6%
Public Sector (GREs)	131.7	34.5	143.5	33.4	139.6	31.8	158.5	29.2	154.2	29.4	159.5	28.5	3.4%	-3.1%	14.3%	-10.4%	11.1%	-14.7%	2.4%	9.7%	6.3%
Private Sector	792.1	146.9	853.1	150.0	870.3	148.2	904.4	147.2	914.1	143.6	921.6	144.2	0.8%	0.4%	5.9%	-2.7%	8.0%	-3.9%	0.8%	4.6%	6.3%
Business & Industrial Sector Credit ¹	529.1	110.1	559.2	114.2	575.2	112.6	597.3	112.4	603.6	109.1	610.3	109.7	1.1%	0.5%	6.1%	-2.6%	9.1%	-3.9%	1.0%	4.7%	6.9%
Individual ²	263.0	36.8	293.9	35.8	295.1	35.6	307.1	34.8	310.5	34.5	311.3	34.5	0.3%	0.0%	5.5%	-3.1%	5.9%	-3.6%	0.2%	4.6%	4.9%
Non-Banking Financial Institutions	17.9	1.5	19.1	0.8	23.9	0.8	17.2	1.2	16.5	0.8	16.9	1.3	2.4%	62.5%	-29.3%	62.5%	-11.5%	62.5%	5.2%	-26.3%	-8.5%
Foreign Credit ³	74.9	25.5	86.3	25.9	83.0	20.9	94.0	23.1	97.2	21.6	99.2	20.7	2.1%	-4.2%	19.5%	-1.0%	14.9%	-20.1%	0.9%	15.4%	6.9%
of which: Loans & Advances to Non-Residents in AED	8.6	1.6	7.9	1.7	7.4	1.8	10.3	2.5	11.9	2.0	12.4	2.0	4.2%	0.0%	67.6%	11.1%	57.0%	17.6%	3.6%	56.5%	50.0%
3. Total Investments by Banks	215.6	12.4	230.6	15.4	227.4	22.7	256.1	18.7	253.0	19.0	254.4	21.5	0.6%	13.2%	11.9%	-5.3%	10.3%	39.6%	1.4%	10.3%	12.2%
Debt securities	129.5	10.2	130.7	12.7	126.9	19.1	157.1	15.9	155.6	16.3	155.6	18.7	0.0%	14.7%	22.6%	-2.1%	19.1%	47.2%	1.4%	19.4%	21.5%
Equities	14.0	0.0	13.1	0.0	13.5	0.0	12.8	0.0	12.9	0.0	13.0	0.0	0.8%	0.0%	-3.7%	0.0%	-0.8%	0.0%	0.8%	-3.7%	-0.8%
Held to maturity securities	45.0	2.2	58.2	2.4	58.9	3.3	57.2	2.2	55.1	2.1	56.3	2.2	2.2%	4.8%	-4.4%	-33.3%	-3.3%	-8.3%	2.3%	-5.9%	-3.5%
Other Investments	27.1	0.0	28.6	0.3	28.1	0.3	29.0	0.6	29.4	0.6	29.5	0.6	0.3%	0.0%	5.0%	100.0%	3.1%	100.0%	0.3%	6.0%	4.2%
4. Bank Deposits	1186.3	235.0	1212.3	224.5	1250.4	221.2	1276.4	216.6	1268.6	209.9	1299.8	208.9	2.5%	-0.5%	4.0%	-5.6%	7.2%	-6.9%	2.0%	2.5%	5.0%
Resident Deposits	1077.7	189.6	1095.3	183.0	1121.7	178.4	1144.8	171.1	1137.1	173.3	1151.9	169.9	1.3%	-2.0%	2.7%	-4.8%	5.2%	-7.2%	0.9%	1.7%	3.4%
Government Sector	187.0	1.8	162.8	1.5	155.6	1.8	184.7	1.2	172.4	1.4	168.4	1.1	-2.3%	-21.4%	8.2%	-38.9%	3.4%	-26.7%	-2.5%	7.7%	3.2%
GREs (Govt. ownership of more than 50%)	162.3	11.0	162.1	11.2	181.5	9.3	154.5	7.0	148.4	9.2	163.1	8.1	9.9%	-12.0%	-10.1%	-12.9%	0.6%	-27.7%	8.6%	-10.3%	-1.2%
Private Sector	698.3	170.5	744.7	166.5	760.9	162.9	787.6	157.7	797.0	156.9	801.8	154.7	0.6%	-1.4%	5.4%	-5.0%	7.7%	-7.1%	0.3%	3.5%	5.0%
Non-Banking Financial Institutions	30.1	6.3	25.7	3.8	23.7	4.4	18.0	5.2	19.3	5.8	18.6	6.0	-3.6%	3.4%	-21.5%	36.4%	-27.6%	57.9%	-2.0%	-12.5%	-16.6%
Non-Resident Deposits	108.6	45.4	117.0	41.5	128.7	42.8	131.6	45.5	131.5	36.6	147.9	39.0	12.5%	6.6%	14.9%	-8.9%	26.4%	-6.0%	11.2%	9.0%	17.9%
Capital & Reserves ⁴	253.9	45.2	267.7	47.2	277.5	47.3	281.0	49.5	287.0	50.1	289.2	50.2	0.8%	0.2%	4.2%	6.1%	8.0%	6.4%	0.7%	4.5%	7.8%
Specific provisions & Interest in Suspense	58.3	13.3	57.0	15.6	55.7	16.7	57.7	17.9	59.3	18.3	59.2	18.7	-0.2%	2.2%	6.3%	12.0%	3.9%	19.9%	0.4%	7.6%	7.3%
General provisions	21.1	3.0	22.3	3.5	22.7	3.8	23.9	3.8	24.2	3.9	24.3	3.9	0.4%	0.0%	7.0%	2.6%	9.0%	11.4%	0.4%	6.4%	9.3%
Lending to Stable Resources Ratio ⁵	86.5%	78.8%	89.9%	78.8%	88.6%	78.6%	89.3%	78.8%	90.4%	79.4%	89.9%	78.3%									
Liquid Assets Ratio (LAR) ⁶	14.3%	21.6%	13.0%	20.3%	16.5%	22.2%	14.6%	24.0%	14.5%	24.8%	14.4%	23.5%									
Capital adequacy ratio - (Tier 1 + Tier 2)	18.1%	18.0%	18.1%	19.2%	18.0%	20.2%	18.1%	20.7%			18.2%	21.3%									
of which: Tier 1	16.4%	15.1%	16.6%	16.1%	16.5%	17.1%	16.6%	17.7%			16.7%	18.3%									

* There are 23 National Banks & 35 Foreign 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)