UAE Banking Indicators - Conventional Banks (CB) & Islamic Banks (IB) *

(End of month, figures in billions of Dirhams unless otherwise indicated)

	2013		2014		2015																			
	Dec		Dec		Jan		Feb		Mar		Apr		May		Jun		Jul		Aug		Sep		Oct	
	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB
1.Gross Bank Assets	***1,745.2***	***364.0***	***1,803.8***	***403.9***	***1,800.5***	***407.9***	***1,902.2***	***415.0***	***1,930.6***	***431.5***	***1,937.4***	***436.8***	***1,934.5***	***438.5***	***1,956.3***	***444.8***	***1,942.5***	***447.0***	***1,965.9***	***446.5***	***1,951.4***	***452.0***	***1,951.0***	***450.8***
2.Gross Credit	***1,042.4***	***218.2***	***1,096.3***	***264.6***	***1,103.1***	***269.0***	***1,102.6***	***273.8***	***1,112.8***	***279.7***	***1,122.0***	***281.4***	***1,129.1***	***285.1***	***1,137.9***	***290.4***	***1,138.7***	***293.4***	***1,147.8***	***297.6***	***1,159.7***	***300.0***	***1,163.4***	***299.7***
Domestic Credit	976.7	211.7	1,007.4	253.1	1,011.0	258.0	1,010.1	262.2	1,018.4	267.5	1,024.7	269.8	1,030.3	273.1	1,038.3	279.2	1,037.1	281.7	1,045.4	285.7	1,059.9	287.6	1,062.3	287.4
Government	133.9	11.5	143.4	9.7	144.4	9.6	145.3	10.5	149.8	11.2	151.0	11.2	154.3	11.4	157.6	10.9	156.1	10.6	159.3	10.6	157.3	9.1	157.4	9.2
Public Sector (GREs)	123.5	24.2	140.8	25.4	144.9	26.7	142.4	26.5	142.8	26.7	141.9	26.1	138.7	26.2	139.5	27.9	146.9	27.2	146.0	27.3	148.0	28.9	147.8	28.3
Private Sector	656.9	168.7	710.3	211.5	709.2	215.3	709.1	218.9	712.8	223.2	720.6	226.2	726.4	229.3	729.3	234.1	722.4	237.8	728.5	241.8	739.7	244.6	743.5	245.1
Business & Industrial Sector Credit [1]	472.2	88.2	525.7	113.5	523.3	115.6	522.4	117.5	524.3	119.7	530.2	120.8	534.0	122.7	537.2	125.3	528.5	127.2	532.3	129.6	542.1	131.3	544.8	133.1
Individual	184.7	80.5	184.6	98.0	185.9	99.7	186.7	101.4	188.5	103.5	190.4	105.4	192.4	106.6	192.1	108.8	193.9	110.6	196.2	112.2	197.6	113.3	198.7	112.0
Non-Banking Financial Institutions	62.4	7.3	12.9	6.5	12.5	6.4	13.3	6.3	13.0	6.4	11.2	6.3	10.9	6.2	11.9	6.3	11.7	6.1	11.6	6.0	14.9	5.0	13.6	4.8
Foreign Credit [2]	65.7	6.5	88.9	11.5	91.1	11.0	92.5	11.6	94.4	12.2	97.3	11.6	98.8	12.0	99.6	11.2	101.6	11.7	102.4	11.9	99.8	12.4	101.1	12.3
of which: Loans & Advances to Non-Residents in AED	13.6	1.9	7.9	2.3	8.0	1.9	8.0	1.9	8.1	2.1	8.1	2.1	8.0	2.1	8.0	1.8	9.1	1.8	8.3	1.9	7.7	1.9	7.7	1.7
3.Total Investments by Banks	***150.9***	***35.9***	***186.9***	***41.1***	***177.0***	***42.1***	***177.5***	***43.0***	***183.7***	***44.8***	***182.7***	***46.7***	***183.9***	***46.8***	***192.7***	***48.1***	***193.8***	***47.9***	***195.7***	***48.2***	***197.8***	***48.2***	***196.4***	***47.8***
Debt securities	101.6	3.8	136.0	3.7	125.1	4.4	125.0	4.8	130.4	5.1	128.6	6.0	129.6	5.4	132.5	5.7	133.7	5.2	135.9	5.1	138.3	5.1	137.3	4.5
Equities	9.2	4.2	10.2	3.8	10.1	4.0	10.2	4.0	10.1	4.0	10.8	4.6	9.9	3.9	9.8	3.9	9.7	3.9	9.4	3.8	9.4	3.7	9.4	3.7
Held to maturity securities	22.2	19.7	21.7	25.5	22.3	25.6	22.6	25.8	23.5	27.8	22.5	28.5	23.8	29.4	29.9	30.3	30.0	30.7	30.0	31.3	29.8	30.8	29.3	31.4
Other Investments	17.9	8.2	19.0	8.1	19.5	8.1	19.7	8.4	19.7	7.9	20.8	7.6	20.6	8.1	20.5	8.2	20.4	8.1	20.4	8.2	20.3	8.6	20.4	8.2
4.Bank Deposits	***1033.3***	***245.6***	***1136.6***	***284.7***	***1124.0***	***288.3***	***1135.1***	***295.0***	***1142.1***	***307.2***	***1133.0***	***305.3***	***1131.9***	***314.5***	***1129.0***	***315.3***	***1116.0***	***319.2***	***1115.5***	***315.3***	***1116.4***	***320.2***	***1113.9***	***321.5***
Resident Deposits	923.4	240.5	989.5	277.8	987.3	282.0	999.1	289.1	1000.1	301.2	992.2	302.4	992.5	308.9	979.9	309.0	968.9	313.1	961.0	309.3	964.1	314.2	960.8	314.8
Government Sector	118.9	42.4	149.0	39.8	138.8	38.0	143.3	40.7	141.0	42.8	142.7	44.9	131.8	47.8	114.8	48.1	112.0	48.6	108.0	49.3	114.3	50.0	105.8	48.5
GREs (Govt. ownership of more than 50%)	145.9	27.7	134.7	38.6	143.6	39.0	137.5	39.8	142.7	49.2	128.8	45.0	136.5	45.8	139.2	45.0	135.0	47.9	131.7	42.0	129.9	43.4	135.1	45.7
Private Sector	626.0	164.1	675.9	192.9	676.2	198.4	690.0	202.1	686.2	202.2	688.9	205.3	692.3	208.1	697.4	209.8	696.8	210.1	696.6	211.7	696.4	214.8	698.3	215.4
Non-Banking Financial Institutions	32.6	6.3	29.9	6.5	28.7	6.6	28.3	6.5	30.2	7.0	31.8	7.2	32.3	7.2	28.2	6.1	25.1	6.5	24.7	6.3	23.5	6.0	21.6	5.2
Non-Resident Deposits	109.9	5.1	147.1	6.9	136.7	6.3	136.0	5.9	142.0	6.0	140.8	5.9	139.0	5.6	149.4	6.3	147.1	6.1	154.5	6.0	152.5	6.0	153.1	6.7
Capital & Reserves [3]	***209.4***	***35.3***	***228.6***	***39.4***	***233.0***	***39.7***	***235.5***	***40.4***	***226.0***	***38.7***	***228.2***	***37.9***	***230.5***	***38.6***	***232.7***	***39.4***	***234.6***	***39.9***	***236.0***	***40.4***	***235.4***	***41.4***	***238.2***	***41.7***
Specific provisions & Interest in Suspense	***60.7***	***16.8***	***54.7***	***16.9***	***54.4***	***17.0***	***54.7***	***17.1***	***55.0***	***16.7***	***54.5***	***17.2***	***53.8***	***17.1***	***53.8***	***16.8***	***54.1***	***16.8***	***55.5***	***16.9***	***55.6***	***17.0***	***56.7***	***17.0***
General provisions	***15.8***	***3.4***	***20.0***	***4.1***	***19.8***	***4.2***	***19.9***	***4.2***	***20.5***	***4.2***	***20.9***	***4.3***	***21.0***	***4.3***	***21.0***	***4.4***	***21.1***	***4.4***	***21.3***	***4.5***	***21.5***	***4.5***	***22.3***	***4.6***
Lending to Stable Resources Ratio [4]	***85.5%***	***81.2%***	***85.1%***	***85.8%***	***86.2%***	***85.1%***	***85.3%***	***83.9%***	***85.5%***	***83.0%***	***86.6%***	***83.4%***	***87.7%***	***84.4%***	***88.1%***	***85.4%***	***88.0%***	***85.2%***	***88.6%***	***87.1%***	***88.5%***	***86.5%***	***88.2%***	***86.7%***
Eligible Liquid Assets Ratio (ELAR) [5]	***13.4%***	***20.6%***	***15.4%***	***17.0%***	***14.2%***	***16.0%***	***14.0%***	***15.9%***	***14.1%***	***17.5%***	***15.9%***	***13.6%***	***13.7%***	***15.6%***	***13.7%***	***16.5%***	***14.1%***	***16.9%***	***13.3%***	***15.7%***	***13.6%***	***16.6%***	***14.0%***	***15.3%***
Capital adequacy ratio - (Tier 1 + Tier 2) [6]	***19.6%***	***17.6%***	***18.6%***	***15.8%***					***18.4%***	***16.2%***			***18.8%***	***15.9%***			***18.8%***	***15.8%***			***18.9%***	***16.5%***		
of which: Tier 1 Ratio	***17.0%***	***16.7%***	***16.5%***	***15.0%***					***16.3%***	***15.4%***			***16.7%***	***15.1%***			***16.8%***	***15.1%***			***16.9%***	***14.9%***		
Common Equity Tier 1(CET 1) Capital Ratio																								

	2015												2016											
	Nov		Dec		Jan		Feb		Mar		Apr		May		Jun		Jul		Aug		Sep		Oct	
	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB
1.Gross Bank Assets	***1,951.4***	***452.0***	***1,951.0***	***450.8***	***1,973.0***	***455.9***	***1994.7***	***464.2***	***1983.8***	***477.2***	***1968.3***	***474.3***	***1988.5***	***482.8***	***1988.4***	***482.6***	***2003.5***	***484.4***	***2005.1***	***491.0***	***2008.8***	***494.5***	***2005.0***	***493.0***
2.Gross Credit	***1,159.7***	***300.0***	***1,163.4***	***299.7***	***1,165.8***	***305.3***	***1,159.4***	***306.4***	***1,163.1***	***309.4***	***1,171.4***	***312.7***	***1,181.3***	***316.4***	***1,178.4***	***317.9***	***1,188.5***	***323.1***	***1,196.7***	***326.3***	***1,192.1***	***327.6***	***1,199.3***	***328.6***
Domestic Credit	1,059.9	287.6	1,062.3	287.4	1,071.1	293.6	1,067.7	294.2	1,069.1	296.9	1,075.1	299.5	1,082.3	302.3	1,077.0	304.0	1,086.1	308.1	1,095.4	310.5	1,089.1	311.9	1,096.4	312.7
Government	159.3	8.9	157.4	9.2	158.6	9.8	156.9	9.7	156.7	9.6	159.3	9.1	159.7	9.0	158.4	8.9	159.3	8.9	159.6	9.0	161.0	8.9	162.2	8.9
Public Sector (GREs)	148.0	28.9	147.8	28.3	144.2	28.9	142.7	28.7	147.7	32.1	147.1	31.1	148.8	32.0	146.4	32.4	152.0	33.3	155.2	32.5	150.5	32.4	151.4	32.2
Private Sector	746.9	249.8	747.6	251.6	743.5	245.1	746.9	249.8	747.6	251.6	743.7	251.0	748.8	255.1	752.5	257.3	751.1	258.7	753.7	261.8	766.0	265.2	764.2	267.1
Business & Industrial Sector Credit [1]	542.7	137.3	549.5	139.6	552.9	140.6	551.0	139.8	544.5	137.1	549.5	139.6	552.9	140.6	551.0	139.8	553.5	142.5	565.3	144.4	563.0	145.2	567.2	145.5
Individual	199.0	113.9	199.3	115.5	199.6	116.7	200.1	118.9	200.2	119.3	200.7	120.8	201.2	121.9	201.8	122.6	202.8	122.3	202.0	123.3	202.9	124.3	202.0	124.1
Non-Banking Financial Institutions	14.0	5.0	13.6	4.8	21.4	5.1	20.5	4.2	21.0	4.2	19.9	4.2	21.3	4.0	21.1	4.0	21.1	4.1	14.6	3.8	13.4	3.5	13.8	3.5
Foreign Credit [2]	94.7	11.7	91.7	12.2	94.0	12.5	96.3	13.2	99.0	14.1	101.4	13.9	102.4	15.0	101.3	15.8	103.0	15.7	102.9	15.9	103.7	16.2	104.6	16.3
of which: Loans & Advances to Non-Residents in AED	7.5	1.7	7.4	1.8	7.6	1.8	7.9	1.8	9.1	1.8	10.4	2.2	10.6	2.0	10.8	2.0	11.7	2.1	11.8	2.1	12.2	2.2	11.6	2.5
3.Total Investments by Banks	***194.7***	***48.7***	***201.0***	***49.1***	***198.7***	***49.7***	***211.7***	***50.5***	***211.5***	***52.5***	***212.9***	***52.6***	***220.6***	***53.7***	***218.7***	***56.1***	***218.7***	***57.4***	***217.8***	***54.2***	***220.6***	***55.3***	***223.8***	***55.2***
Debt securities	135.4	4.0	142.6	3.4	140.4	3.9	152.9	3.6	152.5	4.8	153.9	4.1	165.9	4.2	167.2	5.8	166.8	6.3	165.6	6.3	168.3	6.0	171.7	6.0
Equities	9.2	4.2	9.3	3.8	8.9	3.6	8.9	4.3	8.5	4.3	8.5	4.3	8.4	4.4	8.4	4.5	8.4	4.4	8.4	4.5	8.5	4.5	8.4	4.5
Held to maturity securities	29.8	30.8	29.3	31.4	29.8	32.8	29.2	33.0	29.0	33.8	29.5	34.3	29.4	34.9	29.5	35.7	25.5	35.6	22.0	37.4	22.3	37.9	22.5	34.7
Other Investments	20.4	8.2	20.3	8.3	20.0	8.4	20.4	8.4	20.4	8.4	20.4	8.3	21.1	8.5	21.0	8.5	20.6	9.5	21.1	8.5	21.2	8.7	21.3	8.7
4.Bank Deposits	***1124.7***	***324.8***	***1139.4***	***332.2***	***1138.1***	***341.0***	***1133.9***	***337.2***	***1158.7***	***343.9***	***1156.8***	***342.4***	***1157.9***	***347.6***	***1148.1***	***344.9***	***1138.7***	***347.3***	***1135.1***	***343.4***	***1165.6***	***343.1***	***1154.2***	***349.0***
Resident Deposits	968.9	314.2	960.8	314.8	968.9	318.8	974.6	325.5	971.6	334.2	975.1	330.1	988.5	336.6	986.6	334.3	983.6	339.3	979.0	336.9	975.8	339.4	975.4	335.6
Government Sector	109.1	49.1	106.9	50.5	108.9	48.4	111.4	46.9	109.3	46.2	120.2	45.9	134.6	51.0	136.8	49.1	124.3	48.7	125.2	48.6	123.7	45.8	114.7	45.9
GREs (Govt. ownership of more than 50%)	135.7	55.3			133.6	62.4	130.6	54.1	134.5	58.8	115.7	53.1	107.3	52.4	112.0	49.5	114.5	49.8	113.5	44.1	126.4	44.8	125.3	48.9
Private Sector	709.9	214.5			706.8	217.9	710.2	224.5	719.8	228.3	725.3	231.1	719.2	232.4	710.1	235.2	715.4	237.5	715.3	238.6	716.5	240.0	713.9	242.1
Non-Banking Financial Institutions	22.9	5.5	22.6	5.1	22.6	5.4	22.9	5.5	22.3	5.4	25.4	4.2	22.5	3.5	20.1	3.1	21.6	3.4	21.4	3.7	20.6	4.0	21.6	4.3
Non-Resident Deposits	164.8	6.7	158.5	6.8	158.8	7.1	170.2	7.3	170.2	8.1	174.3	8.3	169.1	8.0	162.9	7.9	159.7	8.4	178.4	8.5	178.7	8.7	174.4	8.8
Capital & Reserves [3]	***241.1***	***42.2***	***244.6***	***42.4***	***246.3***	***42.9***	***236.6***	***41.5***	***239.0***	***40.7***	***241.7***	***41.3***	***244.4***	***45.8***	***247.3***	***46.1***	***250.0***	***46.7***	***251.8***	***47.2***	***254.4***	***47.5***	***254.9***	***47.6***
Specific provisions & Interest in Suspense	***17.1***	***17.3***	***54.6***	***17.8***	***55.4***	***18.0***	***55.5***	***18.5***	***56.6***	***18.7***	***57.2***	***18.9***	***56.7***	***18.9***	***57.5***	***19.2***	***58.1***	***19.5***	***58.3***	***19.6***	***59.2***	***19.9***	***59.7***	***20.2***
General provisions	***4.6***	***21.9***	***4.6***	***21.9***	***4.6***	***22.0***	***4.7***	***22.3***	***4.6***	***22.4***	***4.6***	***22.4***	***4.7***	***22.4***	***4.7***	***23.0***	***4.7***	***23.0***	***4.8***	***23.2***	***4.9***	***23.3***	***4.9***	***23.3***
Lending to Stable Resources Ratio [4]	***87.9%***	***88.2%***	***87.4%***	***84.5%***	***87.5%***	***86.1%***	***87.2%***	***85.4%***	***86.7%***	***86.0%***	***87.5%***	***85.8%***	***88.1%***	***86.4%***	***89.3%***	***85.9%***	***89.4%***	***86.5%***	***88.9%***	***85.7%***	***89.0%***	***84.9%***	***88.5%***	***85.3%***
Eligible Liquid Assets Ratio (ELAR) [5]	***14.1%***	***17.5%***	***14.7%***	***16.4%***	***15.1%***	***16.4%***	***14.9%***	***18.8%***	***15.5%***	***15.9%***	***16.1%***	***15.9%***	***15.8%***	***17.0%***	***15.9%***	***15.8%***	***16.0%***	***15.8%***	***15.6%***	***16.4%***	***15.3%***	***16.8%***	***15.1%***	***16.9%***
Capital adequacy ratio - (Tier 1 + Tier 2) [6]		***18.9%***		***18.7%***		***15.4%***				***19.1%***	***16.7%***			***18.9%***	***16.5%***			***19.1%***	***16.7%***			***19.3%***	***17.1%***	
of which: Tier 1 Ratio		***16.9%***		***16.7%***		***17.0%***				***17.1%***	***16.1%***			***17.0%***	***15.9%***			***17.1%***	***16.0%***			***17.4%***	***16.5%***	
Common Equity Tier 1(CET 1) Capital Ratio																								

	2016												2017											
	Nov		Dec		Jan		Feb		Mar		Apr		May		Jun		Jul		Aug		Sep		Oct	
	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB
1.Gross Bank Assets	***2009.8***	***494.5***	***2005.0***	***493.0***	***2029.2***	***500.2***	***2023.4***	***500.1***	***2044.7***	***503.0***	***2087.0***	***505.5***	***2080.5***	***508.2***	***2092.3***	***512.4***	***2105.0***	***521.5***	***2118.7***	***521.3***	***2139.6***	***524.2***	***2102.5***	***529.5***
2.Gross Credit	***1,192.1***	***327.6***	***1,199.3***	***328.6***	***1,216.5***	***328.8***	***1,219.8***	***329.5***	***1,223.3***	***331.9***	***1,218.5***	***335.2***	***1,217.3***	***338.8***	***1,222.9***	***341.1***	***1,232.4***	***343.0***	***1,231.5***	***342.5***	***1,231.4***	***345.9***	***1,218.8***	***350.2***
Domestic Credit	1,089.1	311.9	1,096.4	312.7	1,112.8	312.6	1,115.2	313.2	1,115.0	315.5	1,115.1	318.2	1,110.4	322.3	1,115.9	323.2	1,125.8	324.8	1,123.4	324.6	1,119.9	325.2	1,105.1	329.5
Government	160.1	8.8	162.2	8.9	164.3	9.8	163.6	9.3	165.2	9.2	163.1	9.3	163.5	9.4	163.3	9.6	167.4	9.4	169.0	9.3	168.0	9.5	168.0	9.9
Public Sector (GREs)	150.5	32.4	151.4	32.2	155.8	32.2	155.9	32.2	155.9	32.7	156.8	33.8	153.5	33.9	151.6	33.8	155.2	33.8	160.4	34.4	148.8	35.5	147.9	35.7
Private Sector	764.2	267.1	769.0	268.1	777.9	267.2	779.7	267.8	777.6	269.3	782.6	271.9	780.2	275.0	781.1	275.8	782.0	276.9	790.0	275.8	787.5	276.0	777.5	280.7
Business & Industrial Sector Credit [1]	563.0	145.2	567.2	145.5	575.1	144.9	577.7	144.5	574.1	145.0	580.6	147.8	577.3	150.3	578.1	150.5	580.1	151.3	588.5	149.5	586.0	149.2	575.4	153.2
Individual	201.2	121.9	201.8	122.6	202.8	122.3	202.0	123.3	202.9	124.3	202.0	124.1	202.9	124.7	203.0	125.3	201.9	125.6	201.5	126.3	201.5	126.8	202.1	127.5
Non-Banking Financial Institutions	14.6	3.8	13.8	3.5	14.8	3.4	16.0	3.4	16.0	3.2	15.9	3.1	15.1	4.1	16.3	4.0	16.0	4.1	15.6	4.0	16.5	4.0	15.6	3.9
Foreign Credit [2]	103.0	15.7	102.9	15.9	103.7	16.2	104.6	16.3	108.3	16.4	103.4	17.0	106.9	16.5	107.0	17.9	106.6	18.2	108.1	17.9	111.5	20.7	113.7	20.7
of which: Loans & Advances to Non-Residents in AED	11.8	2.1	12.2	2.2	11.6	2.5	11.7	2.4	11.6	3.0	11.9	3.2	12.0	3.0	12.1	3.1	12.1	3.0	12.2	3.7	12.0	3.5	12.1	3.5
3.Total Investments by Banks	***220.6***	***55.3***	***223.8***	***55.2***	***225.9***	***58.0***	***230.3***	***58.6***	***234.3***	***57.8***	***237.0***	***59.5***	***238.3***	***60.6***	***232.8***	***64.0***	***234.8***	***62.7***	***231.7***	***62.8***	***234.2***	***62.0***	***236.3***	***60.9***
Debt securities	168.3	6.0	171.7	6.0	174.9	6.3	179.4	6.7	183.0	6.3	185.1	6.3	177.2	6.4	181.1	7.0	183.3	7.0	180.7	6.4	183.0	6.3	185.2	6.0
Equities	8.5	4.4	8.4	4.4	8.4	4.5	7.7	4.4	7.8	4.4	7.9	4.4	7.8	4.4	7.8	4.3	7.9	4.4	7.8	4.4	7.8	4.4	7.7	4.4
Held to maturity securities	22.0	37.4	22.3	37.9	22.5	34.7	22.6	35.9	22.5	35.8	22.0	38.6	21.7	38.7	21.8	38.3	21.9	39.9	21.5	40.9	22.1	43.9	22.0	42.4
Other Investments	20.6	8.7	21.5	8.8	21.7	8.8	22.1	8.9	21.8	8.9	21.8	8.9	21.8	8.8	21.6	8.9	21.6	8.9	21.6	9.0	21.6	9.0	21.8	9.1
4.Bank Deposits	***1168.1***	***353.2***	***1174.3***	***348.4***	***1206.0***	***355.9***	***1221.0***	***359.6***	***1234.9***	***367.1***	***1234.1***	***371.0***	***1241.3***	***374.6***	***1214.3***	***374.0***	***1215.0***	***377.2***	***1205.4***	***376.6***	***1219.6***	***376.2***	***1222.8***	***377.6***
Resident Deposits	968.9	336.9	979.0	336.9	1018.8	346.2	1039.7	350.0	1056.8	356.2	1061.4	359.4	1070.4	363.1	1047.0	362.3	1042.2	365.2	1035.1	364.8	1043.5	364.6	1051.6	364.9
Government Sector	125.2	48.6	123.7	45.8	114.7	45.9	125.2	48.6	143.1	43.7	138.7	47.0	151.3	47.8	144.4	49.6	147.2	52.6	157.6	56.5	145.6	51.2	140.4	54.6
GREs (Govt. ownership of more than 50%)	113.5	44.1	126.4	44.8	123.5	49.8	113.5	44.1	126.4	44.8	123.5	49.8	113.5	44.1	126.4	44.8	123.5	49.8	141.5	50.5	141.2	49.2	129.0	51.7
Private Sector	715.3	238.6	716.5	240.0	713.9	242.1	715.5	241.0	737.6	242.9	736.4	243.0	739.0	247.3	748.0	250.3	749.5	251.9	747.5	249.4	735.0	248.6	740.6	249.6
Non-Banking Financial Institutions	21.4	3.7	20.6	4.0	21.6	4.3	23.6	4.4	24.0	4.2	23.4	4.4	22.9	5.3	22.9	5.8	23.5	5.7	36.5	5.5	33.9	5.4	33.8	5.2
Non-Resident Deposits	159.7	8.4	178.4	8.5	178.7	8.7	174.4	8.8	189.6	9.4	187.2	9.7	182.1	9.6	178.1	10.9	172.7	11.6	170.7	11.5	167.3	12.5	172.8	12.0
Capital & Reserves [3]	***250.0***	***46.7***	***251.8***	***47.2***	***254.4***	***47.5***	***254.9***	***47.6***	***258.4***	***49.4***	***260.5***	***49.9***	***262.5***	***48.4***	***249.5***	***48.8***	***250.6***	***48.6***	***253.2***	***49.4***	***252.7***	***50.0***	***270.5***	***50.5***
Specific provisions & Interest in Suspense	***20.2***	***59.3***	***19.7***	***59.5***	***20.0***	***59.9***	***20.2***	***60.5***	***20.0***	***61.7***	***20.0***	***62.5***	***20.3***	***61.5***	***20.2***	***62.5***	***20.4***	***63.1***	***20.6***	***62.6***	***20.5***	***62.4***	***20.8***	***66.9***
General provisions	***4.8***	***23.3***	***4.9***	***23.5***	***5.0***	***23.4***	***5.2***	***23.5***	***5.3***	***23.5***	***5.3***	***23.5***	***5.3***	***23.6***	***5.4***	***23.7***	***5.4***	***23.6***	***5.4***	***23.7***	***5.3***	***24.3***	***5.4***	***24.3***
Lending to Stable Resources Ratio [4]	***86.5%***	***88.9%***	***85.7%***	***89.0%***	***84.9%***	***88.5%***	***85.3%***	***86.1%***	***86.7%***	***86.3%***