

**Table 2: UAE Banking Indicators**

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

	2013	2014	2015	2016		2017							
	Dec	Dec	Dec	Nov	Dec	Mar	Jun	Sep	Oct	Nov *	% Month -on- Month	% Year to Date	% Year -on- Year
<b>Gross Bank Assets</b> <sup>1</sup>	2,109.2	2,287.7	2458.9	2547.7	2592.5	2626.5	2632.0	2643.2	2639.1	2687.1	1.8%	3.6%	5.5%
<b>1.Total Banks' Reserves at the Central Bank</b>	217.6	234.4	291.3	235.2	260.0	270.9	270.6	279.7	269.1	271.6	0.9%	4.5%	15.5%
Reserve Requirements	87.8	104.1	111.9	116.3	116.9	119.9	125.5	122.4	122.6	124.7	1.7%	6.7%	7.2%
Current Accounts of Banks	21.9	30.8	39.6	22.8	34.9	35.7	42.3	30.7	27.8	30.3	9.0%	-13.2%	32.9%
Certificates of Deposit held by Banks	107.9	99.5	139.8	96.1	108.2	115.3	102.8	126.6	118.7	116.6	-1.8%	7.8%	21.3%
of which: Islamic Certificates of Deposit	34.1	19.8	20.9	18.4	20.1	26.3	20.4	30.4	27.0	28.3	4.8%	40.8%	53.8%
<b>2.Gross Credit</b> <sup>1</sup>	1260.6	1360.9	1465.8	1555.2	1553.7	1575.4	1569.0	1580.0	1584.0	1594.8	0.7%	2.6%	2.5%
Domestic Credit <sup>1</sup>	1188.4	1260.5	1361.9	1430.5	1433.3	1450.6	1434.6	1447.0	1451.5	1467.0	1.1%	2.4%	2.6%
Government	145.4	153.1	166.6	174.4	172.4	176.8	177.9	181.5	173.6	175.7	1.2%	1.9%	0.7%
Public Sector (GREs)	147.7	166.2	171.4	190.6	187.4	194.8	179.0	175.4	182.9	186.2	1.8%	-0.6%	-2.3%
Private Sector <sup>1</sup>	825.6	921.8	999.2	1046.3	1054.5	1058.9	1058.2	1069.6	1073.9	1084.1	0.9%	2.8%	3.6%
Business & Industrial Sector Credit <sup>2</sup>	560.4	639.2	687.8	719.1	728.4	731.4	728.6	734.5	737.8	746.8	1.2%	2.5%	3.9%
Individual <sup>1</sup>	265.2	282.6	311.4	327.2	326.1	327.5	329.6	335.1	336.1	337.3	0.4%	3.4%	3.1%
Non-Banking Financial Institutions	69.7	19.4	24.7	19.2	19.0	20.1	19.5	20.5	21.1	21.0	-0.5%	10.5%	9.4%
Foreign Credit <sup>3</sup>	72.2	100.4	103.9	124.7	120.4	124.8	134.4	133.0	132.5	127.8	-3.5%	6.1%	2.5%
of which: Loans & Advances to Non-Residents in AED	15.5	10.2	9.2	14.1	14.6	15.2	15.5	16.0	15.8	15.2	-3.8%	4.1%	7.8%
<b>3.Total Investments by Banks</b>	186.8	228.0	250.1	283.9	288.9	288.9	294.5	302.8	312.0	313.0	0.3%	8.3%	10.3%
Debt securities	105.4	139.7	146.0	181.2	186.1	183.6	187.1	195.7	205.3	207.9	1.3%	11.7%	14.7%
Equities	13.4	14.0	13.5	12.8	12.1	12.2	12.2	11.9	12.1	11.8	-2.5%	-2.5%	-7.8%
Held to maturity securities	41.9	47.2	62.2	60.6	60.4	62.4	64.7	64.3	63.8	62.2	-2.5%	3.0%	2.6%
Other Investments	26.1	27.1	28.4	29.3	30.3	30.7	30.5	30.9	30.8	31.1	1.0%	2.6%	6.1%
<b>4. Other Assets</b>	444.2	464.4	451.7	473.4	489.9	491.3	497.9	480.7	474.0	507.7	7.1%	3.6%	7.2%
<b>Bank Deposits</b>	1278.9	1421.3	1471.6	1521.2	1562.9	1602.0	1589.1	1595.8	1600.4	1632.4	2.0%	4.4%	7.3%
Resident Deposits	1163.9	1267.3	1300.1	1338.0	1363.9	1413.0	1409.3	1407.5	1416.5	1442.3	1.8%	5.7%	7.8%
Government Sector	161.3	188.8	157.4	173.8	186.8	194.0	196.8	201.2	223.7	246.6	10.2%	32.0%	41.9%
GREs (Govt. ownership of more than 50%)	173.6	173.3	190.8	180.0	168.4	192.0	189.6	183.0	177.1	175.0	-1.2%	3.9%	-2.8%
Private Sector	790.1	868.8	923.8	956.5	980.5	998.3	983.6	991.9	988.6	991.1	0.3%	1.1%	3.6%
Non-Banking Financial Institutions	38.9	36.4	28.1	27.7	28.2	28.7	39.3	31.4	27.1	29.6	9.2%	5.0%	6.9%
Non-Resident Deposits	115.0	154.0	171.5	183.2	199.0	189.0	179.8	188.3	183.9	190.1	3.4%	-4.5%	3.8%
<b>Average Cost on Bank Deposits</b> <sup>4</sup>	1.0%	1.0%	1.0%		1.2%	1.2%	1.1%	1.3%					
<b>Average Yield on Credit</b> <sup>5</sup>	5.1%	5.2%	5.0%		5.0%	4.9%	5.0%	5.0%					
<b>Capital &amp; Reserves</b> <sup>6</sup>	244.7	268.0	286.3	302.5	307.8	298.3	302.7	327.1	330.5	333.3	0.8%	8.3%	10.2%
<b>Specific provisions &amp; Interest in Suspense</b>	77.5	71.6	72.4	79.9	79.0	80.5	81.7	83.1	83.2	84.5	1.6%	7.0%	5.8%
<b>General provisions</b>	19.2	24.1	26.5	28.5	28.6	29.0	29.0	29.7	29.7	29.6	-0.3%	3.5%	3.9%
<b>Lending to Stable Resources Ratio</b> <sup>7</sup>	84.7%	85.2%	87.1%	87.8%	86.2%	85.4%	85.9%	86.0%	86.1%	84.8%	-1.5%	-1.6%	-3.4%
<b>Eligible Liquid Assets Ratio (ELAR)</b> <sup>8</sup>	14.7%	15.7%	17.4%	15.5%	16.2%	16.8%	17.1%	17.6%	17.6%	17.6%	0.0%	8.6%	13.5%
<b>Capital Adequacy Ratio - ( Tier 1 + Tier 2 )</b>	19.3%	18.2%	18.3%		18.9%	18.6%	18.5%	18.7%					
of which: Tier 1	16.9%	16.2%	16.6%		17.3%	16.9%	16.9%	17.1%					

\* Preliminary data subject to revision.

<sup>1</sup> Revised backwards starting Dec 2013 to reflect the effect of accounting adjustments made by banks to set-off the amount of government refinancing against related Housing Mortgage Loans which have been taken off effective August 2017.

<sup>2</sup> Includes lending to (Resident): Trade Bills Discounted and Insurance Companies

<sup>3</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>4</sup> Weighted average of costs on Demand, Savings & Time Deposits at varying maturities.

<sup>5</sup> Weighted average of yield on all types of outstanding credit.

<sup>6</sup> Excluding subordinated borrowings/deposits, but including current year profit. The series of data has been revised backward to exclude Instruments such as Perpetual Notes in-order to comply with IMF Guidelines on MFS.

<sup>7</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>8</sup> ELAR = The Ratio of Total Banks' Eligible Liquid Assets (Consist of Cash in Hand October November

\*\* Total Assets = Balance Sheet Total Assets - (Capital & Reserves + All Provisions except Staff Benefit Provisions + Refinancing + Subordinated Borrowing/Deposits)