

## UAE Banking Indicators

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

	2013	2014				2015				2016					2017		
	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Jan	Mar	Jun	Sep	Dec*	Jan*	% Month -on- Month	% Year -on- Year
<b>Gross Bank Assets</b>	<b>2,124.1</b>	<b>2,209.8</b>	<b>2,236.9</b>	<b>2,311.3</b>	<b>2,304.9</b>	<b>2,379.9</b>	<b>2,419.5</b>	<b>2,422.2</b>	<b>2,478.2</b>	<b>2,480.4</b>	<b>2,491.1</b>	<b>2,518.5</b>	<b>2,550.1</b>	<b>2,610.8</b>	<b>2,610.1</b>	<b>-0.03%</b>	<b>5.2%</b>
<b>1.Total Banks' Reserves at the Central Bank</b>	<b>217.6</b>	<b>232.2</b>	<b>240.8</b>	<b>240.4</b>	<b>234.4</b>	<b>234.7</b>	<b>229.6</b>	<b>223.9</b>	<b>291.3</b>	<b>242.3</b>	<b>252.0</b>	<b>246.9</b>	<b>247.8</b>	<b>260.0</b>	<b>247.7</b>	<b>-4.7%</b>	<b>2.2%</b>
Reserve Requirements	87.8	91.4	98.6	103.7	104.1	105.6	109.5	110.6	111.9	113.9	113.5	118.5	118.2	116.9	116.8	<b>-0.1%</b>	<b>2.5%</b>
Current Accounts of Banks	21.9	21.6	16.5	18.5	30.8	17.4	18.8	15.9	39.6	25.2	23.1	19.3	25.8	34.9	23.6	<b>-32.4%</b>	<b>-6.3%</b>
Certificates of Deposit held by Banks	107.9	119.2	125.7	118.2	99.5	111.7	101.3	97.4	139.8	103.2	115.4	109.1	103.8	108.2	107.3	<b>-0.8%</b>	<b>4.0%</b>
of which: Islamic Certificates of Deposit	34.1	33.5	32.9	26.2	19.8	22.1	21.2	20.5	20.9	16.5	27.1	21.9	16.7	20.1	21.7	<b>8.0%</b>	<b>31.5%</b>
<b>2.Gross Credit</b>	<b>1,275.5</b>	<b>1,303.4</b>	<b>1,329.7</b>	<b>1,381.9</b>	<b>1,378.1</b>	<b>1,410.2</b>	<b>1,446.7</b>	<b>1,478.5</b>	<b>1,485.1</b>	<b>1,491.9</b>	<b>1,517.5</b>	<b>1,543.4</b>	<b>1,566.0</b>	<b>1,574.0</b>	<b>1,577.5</b>	<b>0.2%</b>	<b>5.7%</b>
Domestic Credit	1,203.3	1,223.9	1,254.2	1,290.6	1,277.6	1,303.6	1,335.8	1,366.3	1,381.2	1,385.4	1,404.4	1,426.3	1,446.1	1,453.6	1,454.1	<b>0.03%</b>	<b>5.0%</b>
Government	145.4	143.1	148.3	147.0	153.1	161.0	168.5	166.4	166.6	166.3	168.7	168.6	174.1	172.5	172.9	<b>0.2%</b>	<b>4.0%</b>
Public Sector (GREs)	147.7	177.9	162.7	163.0	166.2	169.5	167.4	176.9	171.4	179.8	180.8	187.7	188.0	187.1	185.4	<b>-0.9%</b>	<b>3.1%</b>
Private Sector	840.5	870.7	912.5	960.6	939.0	953.8	981.8	1003.1	1018.5	1014.1	1029.6	1051.6	1065.8	1076.0	1076.6	<b>0.1%</b>	<b>6.2%</b>
Business & Industrial Sector Credit <sup>1</sup>	560.4	584.0	617.0	653.8	639.2	644.0	662.5	673.4	687.8	681.6	693.5	709.7	720.0	727.8	727.6	<b>-0.03%</b>	<b>6.7%</b>
Individual <sup>2</sup>	280.1	286.7	295.5	306.8	299.8	309.8	319.3	329.7	330.7	332.5	336.1	341.9	345.8	348.2	349.0	<b>0.2%</b>	<b>5.0%</b>
Non-Banking Financial Institutions	69.7	32.2	30.7	20.0	19.4	19.4	18.2	19.9	24.7	25.2	25.3	18.4	18.2	18.0	19.2	<b>6.7%</b>	<b>-23.8%</b>
Foreign Credit <sup>3</sup>	72.2	79.5	75.5	91.3	100.4	106.6	110.9	112.2	103.9	106.5	113.1	117.1	119.9	120.4	123.4	<b>2.5%</b>	<b>15.9%</b>
of which: Loans & Advances to Non-Residents in AED	15.5	16.4	11.1	11.0	10.2	10.2	9.9	9.6	9.2	9.4	11.2	12.8	14.4	14.6	15.1	<b>3.4%</b>	<b>60.6%</b>
<b>3.Total Investments by Banks</b>	<b>186.8</b>	<b>199.8</b>	<b>225.4</b>	<b>218.4</b>	<b>228.0</b>	<b>228.5</b>	<b>240.9</b>	<b>246.0</b>	<b>250.1</b>	<b>248.4</b>	<b>264.0</b>	<b>274.8</b>	<b>275.9</b>	<b>288.7</b>	<b>292.1</b>	<b>1.2%</b>	<b>17.6%</b>
Debt securities	105.4	114.2	137.5	128.8	139.7	135.5	138.2	143.4	146.0	144.3	157.3	173.0	174.3	186.1	189.3	<b>1.7%</b>	<b>31.2%</b>
Equities	13.4	15.0	15.2	15.0	14.0	14.1	13.7	13.1	13.5	12.5	12.8	12.8	13.0	12.1	12.2	<b>0.8%</b>	<b>-2.4%</b>
Held to maturity securities	41.9	44.1	45.9	47.6	47.2	51.3	60.2	60.6	62.2	62.8	64.3	59.4	58.5	60.4	60.1	<b>-0.5%</b>	<b>-4.3%</b>
Other Investments	26.1	26.5	26.8	27.0	27.1	27.6	28.8	28.9	28.4	28.8	29.6	29.6	30.1	30.1	30.5	<b>1.3%</b>	<b>5.9%</b>
<b>4. Other Assets</b>	<b>444.2</b>	<b>474.4</b>	<b>441.0</b>	<b>470.6</b>	<b>464.4</b>	<b>506.5</b>	<b>502.3</b>	<b>473.9</b>	<b>451.7</b>	<b>497.8</b>	<b>457.6</b>	<b>453.4</b>	<b>460.4</b>	<b>488.1</b>	<b>492.8</b>	<b>1.0%</b>	<b>-1.0%</b>
<b>Bank Deposits</b>	<b>1,278.9</b>	<b>1,331.7</b>	<b>1,400.2</b>	<b>1,414.5</b>	<b>1,421.3</b>	<b>1,449.3</b>	<b>1,444.3</b>	<b>1,436.8</b>	<b>1,471.6</b>	<b>1,471.1</b>	<b>1,502.6</b>	<b>1,493.0</b>	<b>1,508.7</b>	<b>1,562.9</b>	<b>1,561.9</b>	<b>-0.1%</b>	<b>6.2%</b>
Resident Deposits	1,163.9	1,216.0	1,267.4	1,282.0	1,267.3	1,301.3	1,288.6	1,278.3	1,300.1	1,305.8	1,325.1	1,315.9	1,321.8	1,363.9	1,365.0	<b>0.1%</b>	<b>4.5%</b>
Government Sector	161.3	152.1	184.7	207.4	188.8	183.8	162.9	164.3	157.4	157.3	155.5	185.9	169.5	186.8	185.7	<b>-0.6%</b>	<b>18.1%</b>
GREs (Govt. ownership of more than 50%)	173.6	204.2	190.4	195.9	173.3	191.9	184.2	173.3	190.8	196.0	193.3	161.5	171.2	168.2	172.1	<b>2.3%</b>	<b>-12.2%</b>
Private Sector	790.1	823.4	856.0	843.1	868.8	888.4	907.2	911.2	923.8	924.7	948.1	945.3	956.5	980.7	979.4	<b>-0.1%</b>	<b>5.9%</b>
Non-Banking Financial Institutions	38.9	36.3	36.3	35.6	36.4	37.2	34.3	29.5	28.1	27.8	28.2	23.2	24.6	28.2	27.8	<b>-1.4%</b>	<b>0.0%</b>
Non-Resident Deposits	115.0	115.7	132.8	132.5	154.0	148.0	155.7	158.5	171.5	165.3	177.5	177.1	186.9	199.0	196.9	<b>-1.1%</b>	<b>19.1%</b>
<b>Average Cost on Bank Deposits <sup>4</sup></b>	<b>1.0%</b>	<b>1.0%</b>	<b>1.0%</b>	<b>1.0%</b>	<b>1.0%</b>	<b>0.9%</b>	<b>0.9%</b>	<b>0.9%</b>	<b>1.0%</b>		<b>1.0%</b>	<b>1.1%</b>	<b>1.1%</b>	<b>1.2%</b>			
<b>Average Yield on Credit <sup>5</sup></b>	<b>5.1%</b>	<b>5.2%</b>	<b>5.1%</b>	<b>5.2%</b>	<b>5.2%</b>	<b>5.0%</b>	<b>5.0%</b>	<b>5.0%</b>	<b>5.0%</b>		<b>5.0%</b>	<b>4.9%</b>	<b>4.9%</b>	<b>5.0%</b>			
<b>Capital &amp; Reserves <sup>6</sup></b>	<b>272.2</b>	<b>269.5</b>	<b>278.5</b>	<b>290.5</b>	<b>299.1</b>	<b>299.9</b>	<b>310.1</b>	<b>314.9</b>	<b>324.8</b>	<b>325.5</b>	<b>316.6</b>	<b>330.5</b>	<b>339.4</b>	<b>346.9</b>	<b>350.7</b>	<b>1.1%</b>	<b>7.7%</b>
<b>Specific provisions &amp; Interest in Suspense</b>	<b>77.5</b>	<b>82.5</b>	<b>85.7</b>	<b>89.1</b>	<b>71.6</b>	<b>71.7</b>	<b>70.6</b>	<b>72.6</b>	<b>72.4</b>	<b>73.4</b>	<b>74.4</b>	<b>75.6</b>	<b>77.9</b>	<b>78.5</b>	<b>79.5</b>	<b>1.3%</b>	<b>8.3%</b>
<b>General provisions</b>	<b>19.2</b>	<b>21.3</b>	<b>21.2</b>	<b>22.1</b>	<b>24.1</b>	<b>24.7</b>	<b>25.3</b>	<b>25.8</b>	<b>26.5</b>	<b>26.5</b>	<b>26.9</b>	<b>27.7</b>	<b>28.2</b>	<b>28.8</b>	<b>28.8</b>	<b>0.0%</b>	<b>8.7%</b>
<b>Lending to Stable Resources Ratio <sup>7</sup></b>	<b>84.7%</b>	<b>85.5%</b>	<b>84.5%</b>	<b>86.0%</b>	<b>85.2%</b>	<b>85.0%</b>	<b>87.6%</b>	<b>88.1%</b>	<b>87.1%</b>	<b>86.9%</b>	<b>86.8%</b>	<b>87.7%</b>	<b>88.2%</b>	<b>86.6%</b>	<b>86.2%</b>	<b>-0.5%</b>	<b>-0.8%</b>
<b>Liquid Assets Ratio (LAR) <sup>8</sup></b>	<b>14.7%</b>	<b>14.7%</b>	<b>15.6%</b>	<b>15.1%</b>	<b>15.7%</b>	<b>14.7%</b>	<b>14.3%</b>	<b>14.2%</b>	<b>17.4%</b>		<b>15.6%</b>	<b>16.0%</b>	<b>15.7%</b>	<b>16.2%</b>			
<b>Capital Adequacy Ratio - ( Tier 1 + Tier 2 )</b>	<b>19.3%</b>	<b>18.5%</b>	<b>18.2%</b>	<b>18.3%</b>	<b>18.2%</b>	<b>18.2%</b>	<b>18.3%</b>	<b>18.3%</b>	<b>18.3%</b>		<b>18.0%</b>	<b>18.4%</b>	<b>18.6%</b>	<b>19.0%</b>			
<b>of which: Tier 1</b>	<b>16.9%</b>	<b>16.2%</b>	<b>16.0%</b>	<b>16.3%</b>	<b>16.2%</b>	<b>16.2%</b>	<b>16.5%</b>	<b>16.5%</b>	<b>16.6%</b>		<b>16.3%</b>	<b>16.8%</b>	<b>16.9%</b>	<b>17.3%</b>			

\* 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> 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

<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> 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 Provisions + Refinancing + Subordinated Borrowing/Deposits)