

UAE Banking Indicators

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

	2013	2014	2015	2016	2017					2018					
	Dec	Dec	Dec	Dec	Mar	Jun	Jul	Sep	Dec	Mar	Jun	Jul *	% Month -on- Month	% Year - to - Date	% Year - on - Year
Gross Bank Assets	2,109.2	2,287.7	2458.9	2592.5	2626.5	2632.0	2611.2	2643.2	2693.8	2718.3	2748.9	2774.5	0.9%	3.0%	6.3%
1.Total Banks' Reserves at the Central Bank	217.6	234.4	291.3	260.0	270.9	270.6	276.4	279.7	291.4	279.8	267.2	271.7	1.7%	-6.8%	-1.7%
Reserve Requirements	87.8	104.1	111.9	116.9	119.9	125.5	124.6	122.4	121.4	122.0	125.1	124.1	-0.8%	2.2%	-0.4%
Current Accounts of Banks	21.9	30.8	39.6	34.9	35.7	42.3	40.8	30.7	34.9	23.5	16.9	26.6	57.4%	-23.8%	-34.8%
Certificates of Deposit held by Banks	107.9	99.5	139.8	108.2	115.3	102.8	111.0	126.6	135.1	134.3	125.2	121.0	-3.4%	-10.4%	9.0%
of which: Islamic Certificates of Deposit	34.1	19.8	20.9	20.1	26.3	20.4	20.6	30.4	38.3	43.0	34.4	33.0	-4.1%	-13.8%	60.2%
2.Gross Credit	1260.6	1360.9	1465.8	1553.7	1575.4	1569.0	1572.1	1580.3	1580.3	1608.1	1622.3	1622.9	0.04%	2.7%	3.2%
Domestic Credit	1188.4	1260.5	1361.9	1433.3	1450.6	1434.6	1439.2	1447.0	1452.7	1472.8	1486.6	1488.2	0.1%	2.4%	3.4%
Government	145.4	153.1	166.6	172.4	176.8	177.9	179.8	181.5	175.4	181.1	180.8	182.5	0.9%	4.0%	1.5%
Public Sector (GREs)	147.7	166.2	171.4	187.4	194.8	179.0	179.6	175.4	172.3	170.2	168.4	166.9	-0.9%	-3.1%	-7.1%
Private Sector	825.6	921.8	999.2	1054.5	1058.9	1058.2	1060.3	1069.6	1086.4	1100.7	1117.4	1117.8	0.0%	2.9%	5.4%
Business & Industrial Sector Credit ¹	560.4	639.2	687.8	728.4	731.4	728.6	729.4	734.5	748.9	764.2	780.1	781.0	0.1%	4.3%	7.1%
Individual	265.2	282.6	311.4	326.1	327.5	329.6	330.9	335.1	337.5	336.5	337.3	336.8	-0.1%	-0.2%	1.8%
Non-Banking Financial Institutions	69.7	19.4	24.7	19.0	20.1	19.5	19.5	20.5	18.6	20.8	20.0	21.0	5.0%	12.9%	7.7%
Foreign Credit ²	72.2	100.4	103.9	120.4	124.8	134.4	132.9	133.0	127.6	135.3	135.7	134.7	-0.7%	5.6%	1.4%
of which: Loans & Advances to Non-Residents in AED	15.5	10.2	9.2	14.6	15.2	15.5	15.6	16.0	15.6	15.8	16.3	16.0	-1.8%	2.6%	2.6%
3.Total Investments by Banks	186.8	228.0	250.1	288.9	288.9	294.5	296.2	302.8	311.1	319.0	325.9	323.3	-0.8%	3.9%	9.1%
Debt securities	105.4	139.7	146.0	186.1	183.6	187.1	189.3	195.7	206.2	205.0	205.5	203.2	-1.1%	-1.5%	7.3%
Equities	13.4	14.0	13.5	12.1	12.2	12.2	12.2	11.9	11.3	12.2	12.4	12.5	0.8%	10.6%	2.5%
Held to maturity securities	41.9	47.2	62.2	60.4	62.4	64.7	64.1	64.3	62.5	70.8	76.9	76.5	-0.5%	22.4%	19.3%
Other Investments	26.1	27.1	28.4	30.3	30.7	30.5	30.6	30.9	31.1	31.0	31.1	31.1	0.0%	0.0%	1.6%
4. Other Assets	444.2	464.4	451.7	489.9	491.3	497.9	466.5	480.7	511.0	511.4	533.5	556.6	4.3%	8.9%	19.3%
Due from Head Office/Own Branches/Banking Subsidiaries	114.5	111.7	84.3	102.3	106.9	73.7	87.1	86.5	104.4	109.5	126.8	134.9	6.4%	29.2%	54.9%
Due from Other Banks	199.5	207.1	205.4	208.9	214.3	197.1	201.0	209.6	204.1	207.3	203.6	212.9	4.6%	4.3%	5.9%
Other Items ³	130.2	145.6	162.0	178.7	170.1	227.1	177.5	184.6	202.5	194.6	203.1	208.8	2.8%	3.1%	17.6%
Bank Deposits	1278.9	1421.3	1471.6	1562.9	1602.0	1589.1	1592.2	1595.8	1627.3	1662.4	1684.3	1694.9	0.6%	4.2%	6.5%
Resident Deposits	1163.9	1267.3	1300.1	1363.9	1413.0	1409.3	1407.4	1407.5	1435.6	1472.9	1494.2	1498.8	0.3%	4.4%	6.5%
Government Sector	161.3	188.8	157.4	186.8	194.0	196.8	195.0	201.2	212.0	233.2	250.6	250.6	0.0%	18.2%	28.5%
GREs (Govt. ownership of more than 50%)	173.6	173.3	190.8	168.4	192.0	189.6	183.2	183.0	191.5	201.3	191.8	190.1	-0.9%	-0.7%	3.8%
Private Sector	790.1	868.8	923.8	980.5	998.3	983.6	990.2	991.9	1001.0	1007.7	1020.4	1027.4	0.7%	2.6%	3.8%
Non-Banking Financial Institutions	38.9	36.4	28.1	28.2	28.7	39.3	39.0	31.4	31.1	30.7	31.4	30.7	-2.2%	-1.3%	-21.3%
Non-Resident Deposits	115.0	154.0	171.5	199.0	189.0	179.8	184.8	188.3	191.7	189.5	190.1	196.1	3.2%	2.3%	6.1%
Average Cost on Bank Deposits ⁴	1.0%	1.0%	1.0%	1.2%	1.2%	1.1%		1.3%	1.3%	1.3%	1.5%				
Average Yield on Credit ⁵	5.1%	5.2%	5.0%	5.0%	4.9%	5.0%		5.0%	5.1%	5.2%	5.4%				
Capital & Reserves ⁶	244.7	268.0	286.3	307.8	298.3	302.7	321.0	327.1	337.3	316.3	330.2	335.0	1.5%	-0.7%	4.4%
Specific provisions & Interest in Suspense	77.5	71.6	72.4	79.0	80.5	81.7	82.9	83.1	79.7	86.2	88.1	89.0	1.0%	11.7%	7.4%
General provisions	19.2	24.1	26.5	28.6	29.0	29.0	29.6	29.7	29.7	35.5	33.6	33.8	0.6%	13.8%	14.2%
Lending to Stable Resources Ratio ⁷	84.7%	85.2%	87.1%	86.2%	85.4%	85.9%	85.4%	86.0%	84.5%	84.2%	83.8%	83.4%	-0.5%	-1.3%	-2.3%
Eligible Liquid Assets Ratio (ELAR) ⁸	14.7%	15.7%	17.4%	16.2%	16.8%	17.1%	17.4%	17.6%	18.3%	17.4%	16.8%	17.0%	1.2%	-7.1%	-2.3%
Capital Adequacy Ratio - (Tier 1 + Tier 2) ⁹	19.3%	18.2%	18.3%	18.9%	18.6%	18.5%		18.7%	18.1%	17.5%	18.1%				
of which: Tier 1 Ratio	16.9%	16.2%	16.6%	17.3%	16.9%	16.9%		17.1%	16.6%	16.0%	16.6%				
Common Equity Tier 1(CET 1) Capital Ratio									14.6%	13.9%	14.6%				
Banks Operating in the UAE															
National Banks	23	23	23	23	23	23		23	22	22	22	22			
Foreign Banks	28	26	26	26	26	26		26	27	27	27	27			
of which GCC banks ¹⁰	6	6	6	6	6	6		6	6	6	6	6			
Share of Foreign Banks in Total Assets	18.7%	18.0%	15.8%	14.5%	14.5%	13.8%		13.9%	13.4%	13.4%	13.0%				
Conventional Banks	43	41	41	41	41	41		41	41	41	41	41			
Islamic Banks	8	8	8	8	8	8		8	8	8	8	8			
Share of Islamic Banks in Total Assets	17.3%	17.7%	18.9%	19.5%	19.9%	20.1%		20.4%	20.4%	20.6%	20.6%				

* Preliminary data subject to revision.

¹ Includes lending to (Resident): Trade Bills Discounted and Insurance Companies

² 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

³ Includes Cash in Hand, Fixed Assets, Inter-Branch Position, Positive Fair Value of Derivatives and Other Accounts Receivables

⁴ Weighted average of costs on Demand, Savings & Time Deposits at varying maturities.

⁵ Weighted average of yield on all types of outstanding credit.

⁶ Excluding subordinated borrowings/deposits, but including current year profit.

⁷ 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)

⁸ ELAR = The Ratio of Total Banks' Eligible Liquid Assets (Consist of Cash in Hand, Liquid Assets at the Central Bank and Eligible Bonds/Sukuks as prescribed by regulation 33/2015 & Basel Principles but excludes interbank positions) to Total Assets**

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

⁹ Capital Adequacy Ratio , Tier 1 Ratio and CET 1 Ratio for the period starting from Dec 2017 are calculated according to Basel III Guidelines issued by CBUAE vide Circular 52/2017 .Whereas for the period prior to Dec 2017 are following Basel II Guidelines.

¹⁰ Representing one branch each from KSA, Bahrain, Oman & Qatar and two branches from Kuwait.