

Table 2: UAE Banking Indicators

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

	2013		2014				2015				2016					2017					% Month-on-Month	% Year to Date	% Year-on-Year
	Dec	Mar	June	Sep	Dec	Mar	June	Sep	Dec	Mar	May	June	Sep	Dec	Jan	Feb	Mar	Apr	May *				
Gross Bank Assets	2,124.1	2,209.8	2,236.9	2,311.3	2,304.9	2,379.9	2,419.5	2,422.2	2,478.2	2,491.1	2,506.1	2,518.5	2,550.1	2,613.6	2,610.1	2,626.3	2,648.3	2,662.0	2,686.0	0.9%	2.8%	7.2%	
1.Total Banks' Reserves at the Central Bank	217.6	232.2	240.8	240.4	234.4	234.7	229.6	223.9	291.3	252.0	249.4	246.9	247.8	260.0	247.7	258.4	270.9	263.4	272.0	3.3%	4.6%	9.1%	
Reserve Requirements	87.8	91.4	98.6	103.7	104.1	105.6	109.5	110.6	111.9	113.5	117.1	118.5	118.2	116.9	116.8	118.7	119.9	120.5	122.5	1.7%	4.8%	4.6%	
Current Accounts of Banks	21.9	21.6	16.5	18.5	30.8	17.4	18.8	15.9	39.6	23.1	23.8	19.3	25.8	34.9	23.6	27.8	35.7	27.8	35.4	27.3%	1.4%	48.7%	
Certificates of Deposit held by Banks	107.9	119.2	125.7	118.2	99.5	111.7	101.3	97.4	139.8	115.4	108.5	109.1	103.8	108.2	107.3	111.9	115.3	115.1	114.1	-0.9%	5.5%	5.2%	
of which: Islamic Certificates of Deposit	34.1	33.5	32.9	26.2	19.8	22.1	21.2	20.5	20.9	27.1	18.9	21.9	16.7	20.1	21.7	24.2	26.3	25.2	26.8	6.3%	33.3%	41.8%	
2.Gross Credit	1,275.5	1,303.4	1,329.7	1,381.9	1,378.1	1,410.2	1,446.7	1,478.5	1,485.1	1,517.5	1,531.8	1,543.4	1,566.0	1,574.8	1,577.5	1,585.6	1,597.2	1,596.0	1,599.5	0.2%	1.6%	4.4%	
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	1,404.4	1,414.4	1,426.3	1,446.1	1,454.4	1,454.1	1,460.7	1,472.4	1,470.0	1,467.3	-0.2%	0.9%	3.7%	
Government	145.4	143.1	148.3	147.0	153.1	161.0	168.5	166.4	166.6	168.7	168.2	168.6	174.1	172.4	172.9	172.9	176.8	178.3	177.5	-0.4%	3.0%	5.5%	
Public Sector (GREs)	147.7	177.9	162.7	163.0	166.2	169.5	167.4	176.9	171.4	180.8	185.3	187.7	188.0	187.4	185.4	189.0	194.8	184.3	183.6	-0.4%	-2.0%	-0.9%	
Private Sector	840.5	870.7	912.5	960.6	939.0	953.8	981.8	1003.1	1018.5	1029.6	1035.7	1051.6	1065.8	1075.6	1076.6	1078.5	1080.7	1087.8	1085.7	-0.2%	0.9%	4.8%	
Business & Industrial Sector Credit ¹	560.4	584.0	617.0	653.8	639.2	644.0	662.5	673.4	687.8	693.5	696.0	709.7	720.0	728.4	727.6	728.6	731.4	738.0	735.2	-0.4%	0.9%	5.6%	
Individual	280.1	286.7	295.5	306.8	299.8	309.8	319.3	329.7	330.7	336.1	339.7	341.9	345.8	347.2	349.0	349.9	349.3	349.8	350.5	0.2%	1.0%	3.2%	
Non-Banking Financial Institutions	69.7	32.2	30.7	20.0	19.4	19.4	18.2	19.9	24.7	25.3	25.2	18.4	18.2	19.0	19.2	20.3	20.1	19.6	20.5	4.6%	7.9%	-18.7%	
Foreign Credit ²	72.2	79.5	75.5	91.3	100.4	106.6	110.9	112.2	103.9	113.1	117.4	117.1	119.9	120.4	123.4	124.9	124.8	126.0	132.2	4.9%	9.8%	12.6%	
of which: Loans & Advances to Non-Residents in A	15.5	16.4	11.1	11.0	10.2	10.2	9.9	9.6	9.2	11.2	12.6	12.8	14.4	14.6	15.1	15.0	15.2	15.1	15.9	5.3%	8.9%	26.2%	
3.Total Investments by Banks	186.8	199.8	225.4	218.4	228.0	228.5	240.9	246.0	250.1	264.0	274.3	274.8	275.9	288.9	292.1	296.5	288.9	296.8	297.5	0.2%	3.0%	8.5%	
Debt securities	105.4	114.2	137.5	128.8	139.7	135.5	138.2	143.4	146.0	157.3	170.1	173.0	174.3	186.1	189.3	191.4	183.6	188.1	190.3	1.2%	2.3%	11.9%	
Equities	13.4	15.0	15.2	15.0	14.0	14.1	13.7	13.1	13.5	12.8	12.8	12.8	13.0	12.1	12.2	12.3	12.2	12.1	12.3	1.7%	1.7%	-3.9%	
Held to maturity securities	41.9	44.1	45.9	47.6	47.2	51.3	60.2	60.6	62.2	64.3	61.1	59.4	58.5	60.4	60.1	61.8	62.4	66.0	64.4	-2.4%	6.6%	5.4%	
Other Investments	26.1	26.5	26.8	27.0	27.1	27.6	28.8	28.9	28.4	29.6	30.3	29.6	30.1	30.3	30.5	31.0	30.7	30.6	30.5	-0.3%	0.7%	0.7%	
4. Other Assets	444.2	474.4	441.0	470.6	464.4	506.5	502.3	473.9	451.7	457.6	450.6	453.4	460.4	489.9	492.8	485.8	491.3	505.8	517.0	2.2%	5.5%	14.7%	
Bank Deposits	1,278.9	1,331.7	1,400.2	1,414.5	1,421.3	1,449.3	1,444.3	1,436.8	1,471.6	1,502.6	1,505.5	1,493.0	1,508.7	1,562.9	1,561.9	1,581.4	1,602.0	1,605.1	1,615.7	0.7%	3.4%	7.3%	
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	1,325.1	1,322.9	1,315.9	1,321.8	1,363.9	1,365.0	1,389.7	1,413.0	1,420.8	1,433.5	0.9%	5.1%	8.4%	
Government Sector	161.3	152.1	184.7	207.4	188.8	183.8	162.9	164.3	157.4	155.5	185.6	185.9	169.5	186.8	185.7	199.1	194.0	199.8	214.1	7.2%	14.6%	15.4%	
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	193.3	159.7	161.5	171.2	168.4	172.1	176.1	192.0	190.4	180.7	-5.1%	7.3%	13.1%	
Private Sector	790.1	823.4	856.0	843.1	868.8	888.4	907.2	911.2	923.8	948.1	951.6	945.3	956.5	980.5	979.4	986.3	998.3	1,001.4	996.9	-0.4%	1.7%	4.8%	
Non-Banking Financial Institutions	38.9	36.3	36.3	35.6	36.4	37.2	34.3	29.5	28.1	28.2	26.0	23.2	24.6	28.2	27.8	28.2	28.7	29.2	41.8	43.2%	48.2%	60.8%	
Non-Resident Deposits	115.0	115.7	132.8	132.5	154.0	148.0	155.7	158.5	171.5	177.5	182.6	177.1	186.9	199.0	196.9	191.7	189.0	184.3	182.2	-1.1%	-8.4%	-0.2%	
Average Cost on Bank Deposits³	1.0%	1.0%	1.0%	1.0%	1.0%	0.9%	0.9%	0.9%	1.0%	1.0%			1.1%	1.1%	1.2%		1.2%		4.9%				
Average Yield on Credit⁴	5.1%	5.2%	5.1%	5.2%	5.2%	5.0%	5.0%	5.0%	5.0%	5.0%			4.9%	4.9%	5.0%		4.9%						
Capital & Reserves⁵	272.2	269.5	278.5	290.5	299.1	299.9	310.1	314.9	324.8	316.6	321.5	330.5	339.4	348.2	350.7	351.3	338.7	343.6	347.0	1.0%	-0.3%	7.9%	
Specific provisions & Interest in Suspense	77.5	82.5	85.7	89.1	71.6	71.7	70.6	72.6	72.4	74.4	76.1	75.6	77.9	79.0	79.5	80.1	80.5	81.7	82.8	1.3%	4.8%	8.8%	
General provisions	19.2	21.3	21.2	22.1	24.1	24.7	25.3	25.8	26.5	26.9	27.1	27.7	28.2	28.6	28.8	28.8	29.0	29.1	29.0	-0.3%	1.4%	7.0%	
Lending to Stable Resources Ratio ⁶	84.7%	85.5%	84.5%	86.0%	85.2%	85.0%	87.6%	88.1%	87.1%	86.8%	87.2%	87.7%	88.2%	86.2%	86.2%	84.8%	85.4%	85.1%	84.8%	-0.4%	-1.6%	-2.8%	
Eligible Liquid Assets Ratio (ELAR) ⁷	14.7%	14.7%	15.6%	15.1%	15.7%	14.3%	14.3%	14.2%	17.4%	15.6%			16.0%	15.7%	16.2%		16.8%						
Capital Adequacy Ratio - (Tier 1 + Tier 2)	19.3%	18.5%	18.2%	18.3%	18.2%	18.2%	18.3%	18.3%	18.3%	18.0%			18.4%	18.6%	18.9%		18.6%						
of which: Tier 1	16.9%	16.2%	16.0%	16.3%	16.2%	16.2%	16.5%	16.5%	16.6%	16.3%			16.8%	16.9%	17.3%		16.9%						

* Preliminary data subject to revision.

¹ Includes lending to (Resident): Trade Bills Discounted and Insurance Companies² 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 Weighted average of costs on Demand, Savings & Time Deposits at varying maturities⁴ Weighted average of yield on all types of outstanding credit⁵ Excluding subordinated borrowings/deposits but including current year profit⁶ 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)⁷ 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)