

UAE Banking Indicators

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

	2013		2014				2015						2016								
	Dec	Mar	June	Sep	Dec	Mar	May	June	Sep	Oct	Nov	Dec.	Jan.	Feb.	March	April	May	June*	% Month-on-Month	% Year to Date	% Year-on-Year
Gross Bank Assets	2,124.1	2,209.8	2,236.9	2,311.3	2,304.9	2,379.9	2,391.2	2,419.5	2,422.2	2,420.7	2,446.0	2,478.2	2,480.4	2,462.2	2,491.1	2,491.0	2,506.1	2,518.5	0.5%	1.6%	4.1%
1.Total Banks' Reserves at the Central Bank	217.6	232.2	240.8	240.4	234.4	234.7	223.5	229.6	223.9	226.6	228.1	291.3	242.3	250.5	252.0	248.0	249.4	246.9	-1.0%	-15.2%	7.5%
Reserve Requirements	87.8	91.4	98.6	103.7	104.1	105.6	109.2	109.5	110.6	111.5	110.6	111.9	113.9	114.1	113.5	115.6	117.1	118.5	1.2%	5.9%	8.2%
Current Accounts of Banks	21.9	21.6	16.5	18.5	30.8	17.4	19.6	18.8	15.9	20.4	21.2	39.6	25.2	19.9	23.1	25.5	23.8	19.3	-18.9%	-51.3%	2.7%
Certificates of Deposit held by Banks	107.9	119.2	125.7	118.2	99.5	111.7	94.7	101.3	97.4	94.7	96.3	139.8	103.2	116.5	115.4	106.9	108.5	109.1	0.6%	-22.0%	7.7%
of which: Islamic Certificates of Deposit	34.1	33.5	32.9	26.2	19.8	22.1	16.5	21.2	20.5	15.9	17.1	20.9	16.5	22.7	27.1	20.6	18.9	21.9	15.9%	4.8%	3.3%
2.Gross Credit	1,275.5	1,303.4	1,329.7	1,381.9	1,378.1	1,410.2	1,432.4	1,446.7	1,478.5	1,482.0	1,490.2	1,485.0	1,491.9	1,503.7	1,517.5	1,516.3	1,531.8	1,543.4	0.8%	3.9%	6.7%
Domestic Credit	1,203.3	1,223.9	1,254.2	1,290.6	1,277.6	1,303.6	1,321.6	1,335.8	1,366.3	1,368.6	1,383.8	1,381.2	1,385.4	1,394.2	1,404.4	1,401.0	1,414.4	1,426.3	0.8%	3.3%	6.8%
Government	145.4	143.1	148.3	147.0	153.1	161.0	165.7	168.5	166.4	166.6	168.4	166.6	166.3	168.4	168.7	167.3	168.2	168.6	0.2%	1.2%	0.1%
Public Sector (GREs)	147.7	177.9	162.7	163.0	166.2	169.5	164.9	167.4	176.9	176.1	173.1	171.4	179.8	178.2	180.8	178.8	185.3	187.7	1.3%	9.5%	12.1%
Private Sector	840.5	870.7	912.5	960.6	939.0	953.8	973.9	981.8	1003.1	1007.5	1015.8	1018.5	1014.1	1023.5	1029.6	1029.8	1035.7	1051.6	1.5%	3.2%	7.1%
Business & Industrial Sector Credit ¹	560.4	584.0	617.0	653.8	639.2	644.0	656.7	662.5	673.4	677.9	683.5	687.8	681.6	689.1	693.5	690.8	696.0	709.7	2.0%	3.2%	7.1%
Individual ²	280.1	286.7	295.5	306.8	299.8	309.8	317.2	319.3	329.7	329.6	332.3	330.7	332.5	334.4	336.1	339.0	339.7	341.9	0.6%	3.4%	7.1%
Non-Banking Financial Institutions	69.7	32.2	30.7	20.0	19.4	19.4	17.1	18.2	19.9	18.4	26.5	24.7	25.2	24.1	25.3	25.1	25.2	18.4	-27.0%	-25.5%	1.1%
Foreign Credit ³	72.2	79.5	75.5	91.3	100.4	106.6	110.8	110.9	112.2	113.4	106.4	103.9	106.5	109.5	113.1	115.3	117.4	117.1	-0.3%	-12.7%	5.6%
of which: Loans & Advances to Non-Residents in A	15.5	16.4	11.1	11.0	10.2	10.2	10.3	9.9	9.6	9.4	9.2	9.2	9.4	9.7	11.2	12.6	12.6	12.8	1.6%	39.1%	29.3%
3.Total Investments by Banks	186.8	199.8	225.4	218.4	228.0	228.5	230.7	240.9	246.0	244.2	243.4	250.1	248.4	262.2	264.0	265.5	274.3	274.8	0.2%	9.9%	14.1%
Debt securities	105.4	114.2	137.5	128.8	139.7	135.5	135.0	138.2	143.4	141.8	139.4	146.0	144.3	156.5	157.3	158.0	170.1	173.0	1.7%	18.5%	25.2%
Equities	13.4	15.0	15.2	15.0	14.0	14.1	13.8	13.7	13.1	13.1	12.8	13.5	12.5	13.2	12.8	12.8	12.8	12.8	0.0%	-5.2%	-6.6%
Held to maturity securities	41.9	44.1	45.9	47.6	47.2	51.3	53.2	60.2	60.6	60.7	62.6	62.2	62.8	63.8	64.3	65.2	61.1	59.4	-2.8%	-4.5%	-1.3%
Other Investments	26.1	26.5	26.8	27.0	27.1	27.6	28.7	28.8	28.9	28.6	28.6	28.4	28.8	28.7	29.6	29.5	30.3	29.6	-2.3%	4.2%	2.8%
4. Other Assets	444.2	474.4	441.0	470.6	464.4	506.5	504.6	502.3	473.9	468.0	484.4	451.8	497.8	445.8	457.6	461.2	450.6	453.4	0.6%	0.4%	-9.7%
Bank Deposits	1,278.9	1,331.7	1,400.2	1,414.5	1,421.3	1,449.3	1,446.4	1,444.3	1,436.8	1,435.4	1,449.5	1,471.6	1,471.1	1,471.1	1,502.6	1,499.2	1,505.5	1,493.0	-0.8%	1.5%	3.4%
Resident Deposits	1,163.9	1,216.0	1,267.4	1,282.0	1,267.3	1,301.3	1,301.8	1,288.6	1,278.3	1,275.6	1,287.7	1,300.1	1,305.8	1,305.2	1,325.1	1,320.9	1,322.9	1,315.9	-0.5%	1.2%	2.1%
Government Sector	161.3	152.1	184.7	207.4	188.8	183.8	179.6	162.9	164.3	154.3	168.2	157.4	157.3	158.3	155.5	166.1	185.6	185.9	0.2%	18.1%	14.1%
GREs (Govt. ownership of more than 50%)	173.6	204.2	190.4	195.9	173.3	191.9	182.3	184.2	173.3	180.8	177.7	190.8	196.0	184.7	193.3	168.8	159.7	161.5	1.1%	-15.4%	-12.3%
Private Sector	790.1	823.4	856.0	843.1	868.8	888.4	900.4	907.2	911.2	913.7	914.1	923.8	924.7	934.7	948.1	956.4	951.6	945.3	-0.7%	2.3%	4.2%
Non-Banking Financial Institutions	38.9	36.3	36.3	35.6	36.4	37.2	39.5	34.3	29.5	26.8	27.7	28.1	27.8	27.5	28.2	29.6	26.0	23.2	-10.8%	-17.4%	-32.4%
Non-Resident Deposits	115.0	115.7	132.8	132.5	154.0	148.0	144.6	155.7	158.5	159.8	161.8	171.5	165.3	165.9	177.5	178.3	182.6	177.1	-3.0%	3.3%	13.7%
Average Cost on Bank Deposits ⁴	1.0%	1.0%	1.0%	1.0%	1.0%	0.9%		0.9%	0.9%			1.0%			1.0%				1.1%		
Average Yield on Credit ⁵	5.1%	5.2%	5.1%	5.2%	5.2%	5.0%		5.0%	5.0%			5.0%			5.0%				4.9%		
Capital & Reserves ⁶	272.2	269.5	278.5	290.5	299.1	299.9	304.4	310.1	314.9	318.0	319.3	324.8	325.5	327.8	316.6	318.3	321.5	330.5	2.8%	1.8%	6.6%
Specific provisions & Interest in Suspense	77.5	82.5	85.7	89.1	71.6	71.7	70.9	70.6	72.6	73.7	74.5	72.4	73.4	73.7	74.4	75.3	76.1	75.6	-0.7%	4.4%	7.1%
General provisions	19.2	21.3	21.2	22.1	24.1	24.7	25.0	25.3	25.8	26.0	26.9	26.5	26.5	26.7	26.9	27.1	27.1	27.7	2.2%	4.5%	9.5%
Lending to Stable Resources Ratio ⁷	84.7%	85.5%	84.5%	86.0%	85.2%	85.0%	87.0%	87.6%	88.1%	87.9%	88.1%	87.1%	86.9%	87.2%	86.8%	86.5%	87.2%	87.7%	0.6%	0.8%	0.2%
Liquid Assets Ratio (LAR) ⁸	14.7%	14.7%	15.6%	15.1%	15.7%	14.7%		14.3%	14.2%			17.4%			15.6%						16.0%
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%
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%
Banking Institutions (total numbers)																					
UAE Incorporated Banks																					
Head Offices	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23
Branches	841	843	858	866	869	871	871	873	875	875	875	874	874	874	874	875	863	862			
Electronic banking service units	29	29	33	33	34	31	31	32	34	35	36	37	38	38	39	36	35	33			
Pay offices	89	89	89	89	90	90	90	90	90	91	90	90	90	90	90	87	86	86			
Foreign Banks																					
Main Offices	28	28	28	28	26	26	26	26	26	26	26	26	26	26	26	26	26	26			
Branches	87	87	87	87	86	86	86	86	86	86	86	86	85	85	85	85	85	86			
Electronic banking service units	52	53	53	54	48	48	48	48	45	44	44	40	41	41	41	41	41	42			
Pay offices	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1			
ATMs	4664	4642	4674	4740	4847	4879		4921	5003			5119			5144			5126			

* Data are estimates and subject to revision.

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

² Does not include lending to High Net-worth Individuals

³ 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.

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 Adequacy (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 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)