

UAE Banking Indicators

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

	2013		2014				2015					2016										% Month-on-Month	% Year-to-Date	% Year-on-Year
	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov*			
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	2,446.0	2,478.2	2,480.4	2,462.2	2,491.1	2,491.0	2,506.1	2,518.5	2,515.8	2,518.6	2,550.1	2,544.4	2,568.7	1.0%	3.7%	5.0%
1.Total Banks' Reserves at the Central Bank	217.6	232.2	240.8	240.4	234.4	234.7	229.6	223.9	228.1	291.3	242.3	250.5	252.0	248.0	249.4	246.9	244.2	247.0	247.8	236.8	235.2	-0.7%	-19.3%	3.1%
Reserve Requirements	87.8	91.4	98.6	103.7	104.1	105.6	109.5	110.6	110.6	111.9	113.9	114.1	113.5	115.6	117.1	118.5	119.9	118.2	118.2	116.0	116.3	0.3%	3.9%	5.2%
Current Accounts of Banks	21.9	21.6	16.5	18.5	30.8	17.4	18.8	15.9	21.2	39.6	25.2	19.9	23.1	25.5	23.8	19.3	21.2	27.7	25.8	22.0	22.8	3.6%	-42.4%	7.5%
Certificates of Deposit held by Banks	107.9	119.2	125.7	118.2	99.5	111.7	101.3	97.4	96.3	139.8	103.2	116.5	115.4	106.9	108.5	109.1	103.1	101.1	103.8	98.8	96.1	-2.7%	-31.3%	-0.2%
of which: Islamic Certificates of Deposit	34.1	33.5	32.9	26.2	19.8	22.1	21.2	20.5	17.1	20.9	16.5	22.7	27.1	20.6	18.9	21.9	17.1	14.9	16.7	18.5	18.4	-0.5%	-12.0%	7.6%
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	1,490.2	1,485.1	1,491.9	1,503.7	1,517.5	1,516.3	1,531.8	1,543.4	1,540.2	1,548.5	1,566.0	1,570.2	1,576.2	0.4%	6.1%	5.8%
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	1,383.8	1,381.2	1,385.4	1,394.2	1,404.4	1,401.0	1,414.4	1,426.3	1,421.5	1,429.7	1,446.1	1,449.3	1,451.5	0.2%	5.1%	4.9%
Government	145.4	143.1	148.3	147.0	153.1	161.0	168.5	166.4	168.4	166.6	166.3	168.4	168.7	167.3	168.2	168.6	169.9	171.1	174.1	172.9	174.4	0.9%	4.7%	3.6%
Public Sector (GREs)	147.7	177.9	162.7	163.0	166.2	169.5	167.4	176.9	173.1	171.4	179.8	178.2	180.8	178.8	185.3	187.7	182.9	183.6	188.0	188.6	190.6	1.1%	11.2%	10.1%
Private Sector	840.5	870.7	912.5	960.6	939.0	953.8	981.8	1003.1	1015.8	1018.5	1014.1	1023.5	1029.6	1029.8	1035.7	1051.6	1051.8	1057.7	1065.8	1068.4	1067.3	-0.1%	4.8%	5.1%
Business & Industrial Sector Credit ¹	560.4	584.0	617.0	653.8	639.2	644.0	662.5	673.4	683.5	687.8	681.6	689.1	693.5	690.8	696.0	709.7	708.2	712.7	720.0	722.2	719.1	-0.4%	4.6%	5.2%
Individual ²	280.1	286.7	295.5	306.8	299.8	309.8	319.3	329.7	332.3	330.7	332.5	334.4	336.1	339.0	339.7	341.9	343.6	345.0	345.8	346.2	348.2	0.6%	5.3%	4.8%
Non-Banking Financial Institutions	69.7	32.2	30.7	20.0	19.4	19.4	18.2	19.9	26.5	24.7	25.2	24.1	25.3	25.1	25.2	18.4	16.9	17.3	18.2	19.4	19.2	-1.0%	-22.3%	-27.5%
Foreign Credit ³	72.2	79.5	75.5	91.3	100.4	106.6	110.9	112.2	106.4	103.9	106.5	109.5	113.1	115.3	117.4	117.1	118.7	118.8	119.9	120.9	124.7	3.1%	20.0%	17.2%
of which: Loans & Advances to Non-Residents in	15.5	16.4	11.1	11.0	10.2	10.2	9.9	9.6	9.2	9.2	9.4	9.7	11.2	12.6	12.6	12.8	14.0	13.9	14.4	14.1	14.1	0.0%	53.3%	53.3%
3.Total Investments by Banks	186.8	199.8	225.4	218.4	228.0	228.5	240.9	246.0	243.4	250.1	248.4	262.2	264.0	265.5	274.3	274.8	276.1	272.0	275.9	279.0	283.9	1.8%	13.5%	16.6%
Debt securities	105.4	114.2	137.5	128.8	139.7	135.5	138.2	143.4	139.4	146.0	144.3	156.5	157.3	158.0	170.1	173.0	173.1	171.9	174.3	177.7	181.2	2.0%	24.1%	30.0%
Equities	13.4	15.0	15.2	15.0	14.0	14.1	13.7	13.1	12.8	13.5	12.5	13.2	12.8	12.8	12.8	12.8	12.9	12.9	13.0	12.9	12.8	-0.8%	-5.2%	0.0%
Held to maturity securities	41.9	44.1	45.9	47.6	47.2	51.3	60.2	60.6	62.6	62.2	62.8	63.8	64.3	65.2	61.1	59.4	60.2	57.2	58.5	58.3	60.6	3.9%	-2.6%	-3.2%
Other Investments	26.1	26.5	26.8	27.0	27.1	27.6	28.8	28.9	28.6	28.4	28.8	28.7	29.6	29.5	30.3	29.6	29.9	30.0	30.1	30.1	29.3	-2.7%	3.2%	2.4%
4. Other Assets	444.2	474.4	441.0	470.6	464.4	506.5	502.3	473.9	484.3	451.7	497.8	445.8	457.6	461.2	450.6	453.4	455.3	451.1	460.4	458.4	473.4	3.3%	4.8%	-2.3%
Bank Deposits	1278.9	1331.7	1400.2	1414.5	1421.3	1449.3	1444.3	1436.8	1449.5	1471.6	1471.1	1471.1	1502.6	1499.2	1505.5	1493.0	1486.0	1478.5	1508.7	1503.2	1521.2	1.2%	3.4%	4.9%
Resident Deposits	1163.9	1216.0	1267.4	1282.0	1267.3	1301.3	1288.6	1278.3	1287.7	1300.1	1305.8	1305.2	1325.1	1320.9	1322.9	1315.9	1315.2	1310.4	1321.8	1315.8	1338.0	1.7%	2.9%	3.9%
Government Sector	161.3	152.1	184.7	207.4	188.8	183.8	162.9	164.3	168.2	157.4	157.3	158.3	155.5	166.1	185.6	185.9	173.0	173.8	169.5	160.6	173.8	8.2%	10.4%	3.3%
GREs (Govt. ownership of more than 50%)	173.6	204.2	190.4	195.9	173.3	191.9	184.2	173.3	177.7	190.8	196.0	184.7	193.3	168.8	159.7	161.5	164.3	157.6	171.2	173.3	180.0	3.9%	-5.7%	1.3%
Private Sector	790.1	823.4	856.0	843.1	868.8	888.4	907.2	911.2	914.1	923.8	924.7	934.7	948.1	956.4	951.6	945.3	952.9	953.9	956.5	956.0	956.5	0.1%	3.5%	4.6%
Non-Banking Financial Institutions	38.9	36.3	36.3	35.6	36.4	37.2	34.3	29.5	27.7	28.1	27.8	27.5	28.2	29.6	26.0	23.2	25.0	25.1	24.6	25.9	27.7	6.9%	-1.4%	0.0%
Non-Resident Deposits	115.0	115.7	132.8	132.5	154.0	148.0	155.7	158.5	161.8	171.5	165.3	165.9	177.5	178.3	182.6	177.1	170.8	168.1	186.9	187.4	183.2	-2.2%	6.8%	13.2%
Average Cost on Bank Deposits⁴	1.0%	1.0%	1.0%	1.0%	1.0%	0.9%	0.9%	0.9%		1.0%			1.0%			1.1%			1.1%					
Average Yield on Credit⁵	5.1%	5.2%	5.1%	5.2%	5.2%	5.0%	5.0%	5.0%		5.0%			5.0%			4.9%			4.9%					
Capital & Reserves⁶	272.2	269.5	278.5	290.5	299.1	299.9	310.1	314.9	319.3	324.8	325.5	327.8	316.6	318.3	321.5	330.5	333.8	337.1	339.4	342.3	342.8	0.1%	5.5%	7.4%
Specific provisions & Interest in Suspense	77.5	82.5	85.7	89.1	71.6	71.7	70.6	72.6	74.5	72.4	73.4	73.7	74.4	75.3	76.1	75.6	76.7	77.6	77.9	79.1	79.9	1.0%	10.4%	7.2%
General provisions	19.2	21.3	21.2	22.1	24.1	24.7	25.3	25.8	26.9	26.5	26.5	26.7	26.9	27.1	27.1	27.7	28.0	28.1	28.2	28.2	28.5	1.1%	7.5%	5.9%
Lending to Stable Resources Ratio⁷	84.7%	85.5%	84.5%	86.0%	85.2%	85.0%	87.6%	88.1%	88.1%	87.1%	86.9%	87.2%	86.8%	86.5%	87.2%	87.7%	88.6%	88.8%	88.2%	88.2%	87.8%	-0.5%	0.9%	-0.3%
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%			15.7%					
Capital Adequacy Ratio - (Tier 1 + Tier 2)	19.3%	18.5%	18.2%	18.3%	18.2%	18.3%	18.3%	18.3%		18.3%			18.3%			18.4%			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%					

* 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 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 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