

UAE Banking Indicators														
(End of month, figures in billions of Dirhams unless otherwise indicated)														
	2017	2018				2019					2020			
	Dec	Mar	Jun	Sep	Dec	Jan	Mar	Jun	Sep	Dec *	Jan *	% Month-on-Month	% Year-on-Year	
Gross Banks' Assets	2693.8	2718.3	2748.9	2838.2	2868.5	2913.2	2894.9	2958.6	3022.7	3085.8	3080.3	-0.2%	5.7%	
1.Total Banks' Reserves at the Central Bank	291.4	279.8	267.2	264.0	293.3	276.0	283.8	305.3	301.2	315.2	312.8	-0.8%	13.3%	
Reserve Requirements	121.4	122.0	125.1	120.9	120.6	121.2	123.1	124.8	126.2	129.7	130.8	0.8%	7.9%	
Current Accounts of Banks	34.9	23.5	16.9	21.7	34.5	15.4	21.5	24.7	21.2	25.3	25.7	1.6%	66.9%	
Certificates of Deposit held by Banks	135.1	134.3	125.2	121.4	138.2	139.4	139.2	155.8	153.8	160.2	156.3	-2.4%	12.1%	
of which: Islamic Certificates of Deposit	38.3	43.0	34.4	32.4	36.3	34.7	34.9	32.6	36.1	37.5	35.2	-6.1%	1.4%	
2.Gross Credit	1580.3	1608.1	1622.3	1638.3	1656.2	1662.0	1675.1	1692.7	1720.8	1759.2	1736.9	-1.3%	4.5%	
Domestic Credit	1452.7	1472.8	1486.6	1496.4	1509.4	1515.2	1529.3	1542.6	1565.6	1593.9	1565.8	-1.8%	3.3%	
Government	175.4	181.1	180.8	185.6	191.5	193.7	197.1	201.6	219.5	258.3	229.3	-11.2%	18.4%	
Public Sector (GREs)	172.3	170.2	168.4	168.7	167.9	166.8	171.7	176.3	178.9	184.6	183.1	-0.8%	9.8%	
Private Sector	1086.4	1100.7	1117.4	1120.8	1130.0	1134.9	1140.6	1147.8	1150.1	1134.9	1137.5	0.2%	0.2%	
Business & Industrial Sector Credit ¹	748.9	764.2	780.1	782.4	792.6	797.8	807.1	815.6	816.5	802.1	804.8	0.3%	0.9%	
of which: Total Funded SME Lending	91.6	89.1	88.2	87.8	88.8	-	88.7	88.5	84.9	84.6	-	-	-	
Individual	337.5	336.5	337.3	338.4	337.4	337.1	333.5	332.2	333.6	332.8	332.7	0.0%	-1.3%	
Non-Banking Financial Institutions	18.6	20.8	20.0	21.3	20.0	19.8	19.9	16.9	17.1	16.1	15.9	-1.2%	-19.7%	
Foreign Credit ²	127.6	135.3	135.7	141.9	146.8	146.8	145.8	150.1	155.2	165.3	171.1	3.5%	16.6%	
of which: Loans & Advances to Non-Residents in AED	15.6	15.8	16.3	19.4	20.4	20.1	18.7	19.1	17.1	16.6	17.0	2.4%	-15.4%	
3.Total Investments by Banks	311.1	319.0	325.9	328.1	332.8	339.9	367.8	367.1	397.3	399.0	412.2	3.3%	21.3%	
Debt securities	206.2	205.0	205.5	207.4	210.9	213.9	236.3	235.3	248.6	246.0	253.7	3.1%	18.6%	
Equities	11.3	12.2	12.4	10.9	10.1	10.5	10.0	10.4	11.6	10.8	10.7	-0.9%	1.9%	
Held to maturity securities	62.5	70.8	76.9	78.7	81.2	83.9	89.7	87.8	94.1	99.1	99.5	0.4%	18.6%	
Other Investments	31.1	31.0	31.1	31.1	30.6	31.6	31.8	33.6	43.0	43.1	48.3	12.1%	52.8%	
4. Other Assets	511.0	511.4	533.5	607.8	586.2	635.3	568.2	593.5	603.4	612.4	618.4	1.0%	-2.7%	
Due from Head Office/Own Branches/Banking Subsidiaries	104.4	109.5	126.8	155.1	160.6	164.7	122.1	144.3	142.5	154.5	151.0	-2.3%	-8.3%	
Due from Other Banks	204.1	207.3	203.6	237.1	215.0	234.6	226.8	226.6	219.6	210.5	214.3	1.8%	-8.7%	
Other Items ³	202.5	194.6	203.1	215.6	210.6	236.0	219.3	222.6	241.3	247.4	253.1	2.3%	7.2%	
Bank Deposits	1627.3	1662.4	1684.3	1728.2	1755.6	1754.6	1748.1	1774.3	1802.0	1870.2	1826.3	-2.3%	4.1%	
Resident Deposits	1435.6	1472.9	1494.2	1522.8	1542.2	1542.1	1539.9	1577.6	1612.2	1648.8	1615.9	-2.0%	4.8%	
Government Sector	212.0	233.2	250.6	285.9	290.3	293.7	273.0	291.4	316.6	303.0	258.5	-14.7%	-12.0%	
GREs (Govt. ownership of more than 50%)	191.5	201.3	191.8	192.7	207.1	199.9	194.7	217.4	218.0	243.7	232.1	-4.8%	16.1%	
Private Sector	1001.0	1007.7	1020.4	1010.1	1009.3	1012.7	1031.0	1029.7	1034.2	1057.8	1081.9	2.3%	6.8%	
Non-Banking Financial Institutions	31.1	30.7	31.4	34.1	35.5	35.8	41.2	39.1	43.4	44.3	43.4	-2.0%	21.2%	
Non-Resident Deposits	191.7	189.5	190.1	205.4	213.4	212.5	208.2	196.7	189.8	221.4	210.4	-5.0%	-1.0%	
Average Cost on Bank Deposits ⁴	1.3%	1.3%	1.5%	1.7%	1.8%		1.8%	1.8%	1.7%	1.6%				
Average Yield on Credit ⁵	5.1%	5.2%	5.4%	5.5%	5.5%		5.5%	5.4%	5.2%	5.0%				
Capital & Reserves ⁶	337.3	316.3	330.2	342.9	355.2	362.2	350.2	364.8	377.3	393.3	400.3	1.8%	10.5%	
Specific provisions & Interest in Suspense	79.7	86.2	88.1	88.3	90.4	90.9	92.2	97.3	100.8	98.8	100.3	1.5%	10.3%	
General provisions	29.7	35.5	33.6	34.0	31.2	31.3	31.7	35.4	35.6	33.2	33.3	0.3%	6.4%	
Lending to Stable Resources Ratio ⁷	84.5%	84.2%	83.8%	82.3%	82.3%	82.0%	82.7%	82.1%	82.1%	81.0%	80.8%	-0.2%	-1.5%	
Eligible Liquid Assets Ratio (ELAR) ⁸	18.3%	17.4%	16.8%	16.1%	17.5%	16.5%	16.9%	17.6%	17.6%	18.2%	17.9%	-1.6%	8.5%	
Capital Adequacy Ratio - (Tier 1 + Tier 2) ⁹	18.1%	17.5%	18.1%	18.2%	17.5%		17.9%	17.9%	17.7%	17.6%				
of which: Tier 1 Ratio	16.6%	16.0%	16.6%	16.8%	16.2%		16.6%	16.7%	16.5%	16.4%				
Common Equity Tier 1(CET 1) Capital Ratio	14.6%	13.9%	14.6%	14.9%	14.3%		14.6%	14.9%	14.7%	14.6%				
Banks Operating in the UAE														
National Banks	22	22	22	22	22		22	22	21	21				
Foreign Banks (including wholesale banks)	39	39	39	39	38		38	38	38	38				
of which GCC banks ¹⁰	6	6	6	6	6		6	6	6	6				
Share of Foreign Banks in Total Assets	13.4%	13.4%	13.0%	12.8%	12.3%		12.5%	12.6%	12.6%	12.9%				
Conventional Banks (including wholesale banks)	53	53	53	53	52		52	52	51	49				
Islamic Banks	8	8	8	8	8		8	8	8	10				
Share of Islamic Banks in Total Assets	20.4%	20.6%	20.6%	20.4%	20.3%		20.0%	19.1%	18.7%	18.5%				

* Preliminary data subject to revision

¹ Includes lending to (Resident): Trade Bills Discounted, Insurance Companies and SMEs.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 Currency³ Includes Cash in Hand, Fixed Assets, Inter-Branch Position, Positive Fair Value of Derivatives and Other Accounts Receivables⁴ 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/Sukuk as prescribed by regulation 33/2015 & Basel Principles but excludes interbank positions) to Total Liabilities**

**Total Liabilities = Balance Sheet Total Assets - (Capital & Reserves + All Provisions & Interest in Suspense 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.