

UAE Banking Indicators

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

	2017	2018	2019					2020				
	Dec	Dec	Feb	Mar	Jun	Sep	Dec *	Jan	Feb *	% Month -on- Month	% Year -to- Date	% Year- on- Year
Gross Banks' Assets	2693.8	2868.5	2909.5	2894.9	2958.6	3022.7	3085.8	3080.3	3095.3	0.5%	0.3%	6.4%
1.Total Banks' Reserves at the Central Bank	291.4	293.3	290.4	283.8	305.3	301.2	315.2	312.8	318.9	2.0%	1.2%	9.8%
Reserve Requirements	121.4	120.6	124.2	123.1	124.8	126.2	129.7	130.8	130.1	-0.5%	0.3%	4.8%
Current Accounts of Banks	34.9	34.5	19.7	21.5	24.7	21.2	25.3	25.7	24.7	-3.9%	-2.4%	25.4%
Certificates of Deposit held by Banks	135.1	138.2	146.5	139.2	155.8	153.8	160.2	156.3	164.1	5.0%	2.4%	12.0%
of which: Islamic Certificates of Deposit	38.3	36.3	39.8	34.9	32.6	36.1	37.5	35.2	35.2	0.0%	-6.1%	-11.6%
2.Gross Credit	1580.3	1656.2	1671.9	1675.1	1692.7	1720.8	1759.2	1736.9	1745.5	0.5%	-0.8%	4.4%
Domestic Credit	1452.7	1509.4	1524.3	1529.3	1542.6	1565.6	1593.9	1565.8	1571.2	0.3%	-1.4%	3.1%
Government	175.4	191.5	196.8	197.1	201.6	219.5	258.3	229.3	231.5	1.0%	-10.4%	17.6%
Public Sector (GREs)	172.3	167.9	174.8	171.7	176.3	178.9	184.6	183.1	185.0	1.0%	0.2%	5.8%
Private Sector	1086.4	1130.0	1132.6	1140.6	1147.8	1150.1	1134.9	1137.5	1140.6	0.3%	0.5%	0.7%
Business & Industrial Sector Credit ¹	748.9	792.6	796.2	807.1	815.6	816.5	802.1	804.8	807.3	0.3%	0.6%	1.4%
of which: Total Funded SME Lending	91.6	88.8	-	88.7	88.5	84.9	84.6	-	-	-	-	-
Individual	337.5	337.4	336.4	333.5	332.2	333.6	332.8	332.7	333.3	0.2%	0.2%	-0.9%
Non-Banking Financial Institutions	18.6	20.0	20.1	19.9	16.9	17.1	16.1	15.9	14.1	-11.3%	-12.4%	-29.9%
Foreign Credit ²	127.6	146.8	147.6	145.8	150.1	155.2	165.3	171.1	174.3	1.9%	5.4%	18.1%
of which: Loans & Advances to Non-Residents in AED	15.6	20.4	19.8	18.7	19.1	17.1	16.6	17.0	16.3	-4.1%	-1.8%	-17.7%
3.Total Investments by Banks	311.1	332.8	358.4	367.8	367.1	397.3	399.0	412.2	409.6	-0.6%	2.7%	14.3%
Debt securities	206.2	210.9	229.5	236.3	235.3	248.6	246.0	253.7	252.6	-0.4%	2.7%	10.1%
Equities	11.3	10.1	10.5	10.0	10.4	11.6	10.8	10.7	10.5	-1.9%	-2.8%	0.0%
Held to maturity securities	62.5	81.2	86.8	89.7	87.8	94.1	99.1	99.5	98.3	-1.2%	-0.8%	13.2%
Other Investments	31.1	30.6	31.6	31.8	33.6	43.0	43.1	48.3	48.2	-0.2%	11.8%	52.5%
4. Other Assets	511.0	586.2	588.8	568.2	593.5	603.4	612.4	618.4	621.3	0.5%	1.5%	5.5%
Due from Head Office/Own Branches/Banking Subsidiaries	104.4	160.6	146.7	122.1	144.3	142.5	154.5	151.0	142.7	-5.5%	-7.6%	-2.7%
Due from Other Banks	204.1	215.0	226.4	226.8	226.6	219.6	210.5	214.3	213.3	-0.5%	1.3%	-5.8%
Other Items ³	202.5	210.6	215.7	219.3	222.6	241.3	247.4	253.1	265.3	4.8%	7.2%	23.0%
Bank Deposits	1627.3	1755.6	1768.2	1748.1	1774.3	1802.0	1870.2	1826.3	1828.1	0.1%	-2.3%	3.4%
Resident Deposits	1435.6	1542.2	1557.3	1539.9	1577.6	1612.2	1648.8	1615.9	1619.5	0.2%	-1.8%	4.0%
Government Sector	212.0	290.3	295.4	273.0	291.4	316.6	303.0	258.5	263.9	2.1%	-12.9%	-10.7%
GREs (Govt. ownership of more than 50%)	191.5	207.1	196.6	194.7	217.4	218.0	243.7	232.1	238.2	2.6%	-2.3%	21.2%
Private Sector	1001.0	1009.3	1029.9	1031.0	1029.7	1034.2	1057.8	1081.9	1074.3	-0.7%	1.6%	4.3%
Non-Banking Financial Institutions	31.1	35.5	35.4	41.2	39.1	43.4	44.3	43.4	43.1	-0.7%	-2.7%	21.8%
Non-Resident Deposits	191.7	213.4	210.9	208.2	196.7	189.8	221.4	210.4	208.6	-0.9%	-5.8%	-1.1%
Average Cost on Bank Deposits ⁴	1.3%	1.8%		1.8%	1.8%	1.7%	1.6%					
Average Yield on Credit ⁵	5.1%	5.5%		5.5%	5.4%	5.2%	5.0%					
Capital & Reserves ⁶	337.3	355.2	356.8	350.2	364.8	377.3	393.3	400.3	394.6	-1.4%	0.3%	10.6%
Specific provisions & Interest in Suspense	79.7	90.4	91.7	92.2	97.3	100.8	98.8	100.3	101.2	0.9%	2.4%	10.4%
General provisions	29.7	31.2	31.2	31.7	35.4	35.6	33.2	33.3	33.1	-0.6%	-0.3%	6.1%
Lending to Stable Resources Ratio ⁷	84.5%	82.3%	81.9%	82.7%	82.1%	82.1%	81.0%	80.8%	81.0%	0.2%	0.0%	-1.1%
Eligible Liquid Assets Ratio (ELAR) ⁸	18.3%	17.5%	17.1%	16.9%	17.6%	17.6%	18.2%	17.9%	18.0%	0.6%	-1.1%	5.3%
Capital Adequacy Ratio - (Tier 1 + Tier 2) ⁹	18.1%	17.5%		17.9%	17.9%	17.7%	17.6%					
of which: Tier 1 Ratio	16.6%	16.2%		16.6%	16.7%	16.5%	16.4%					
Common Equity Tier 1(CET 1) Capital Ratio	14.6%	14.3%		14.6%	14.9%	14.7%	14.6%					
Banks Operating in the UAE												
National Banks	22	22		22	22	21	21					
Foreign Banks (including wholesale banks)	39	38		38	38	38	38					
of which GCC banks ¹⁰	6	6		6	6	6	6					
Share of Foreign Banks in Total Assets	13.4%	12.3%		12.5%	12.6%	12.6%	12.9%					
Conventional Banks (including wholesale banks)	53	52		52	52	51	49					
Islamic Banks	8	8		8	8	8	10					
Share of Islamic Banks in Total Assets	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/Sukuks 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.