

UAE Banking Indicators

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

	2014														2015				% Change during April	% Change April 2014/ April 2015
	2013	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	March	April*		
Total Bank Assets (Gross)	2,100.3	2,125.2	2,146.3	2,180.4	2,206.0	2,233.1	2,236.9	2,239.2	2,272.5	2,311.3	2,295.2	2,342.6	2,304.9	2,305.8	2,334.8	2,379.9	2,382.2	0.1%	8.0%	
1.Total Banks' Reserves at the Central Bank	214.3	223.4	221.4	229.6	223.0	227.0	235.3	230.0	232.5	237.2	229.9	227.9	233.6	221.2	213.9	230.0	220.2	-4.3%	-1.3%	
Reserve Requirements	87.8	89.3	90.9	91.4	95.2	97.0	98.6	100.8	102.0	103.7	104.6	102.0	104.1	105.6	99.8	105.6	107.1	1.5%	12.5%	
Current Accounts of Banks	18.6	17.7	15.2	19.1	10.4	17.2	10.9	20.2	14.5	15.2	14.6	17.0	30.0	22.6	17.3	12.8	23.1	80.9%	122.1%	
Certificates of Deposit held by Banks	107.9	116.4	115.3	119.1	117.4	112.8	125.8	109.0	116.0	118.3	110.7	108.9	99.5	93.0	96.8	111.7	90.0	-19.4%	-23.3%	
of which: Islamic Certificates of Deposit	34.1	29.2	30.0	33.5	29.1	28.5	32.9	21.4	25.5	26.2	20.6	16.5	19.8	12.5	14.1	22.1	12.9	-41.6%	-55.7%	
2.Gross Credit	1,275.5	1,285.6	1,293.5	1,303.4	1,311.4	1,326.6	1,329.7	1,340.7	1,348.4	1,381.9	1,376.6	1,397.9	1,378.1	1,388.5	1,394.0	1,410.2	1,421.5	0.8%	8.4%	
Domestic Credit ¹	1,203.3	1,208.4	1,215.6	1,223.9	1,232.1	1,250.6	1,254.2	1,266.4	1,264.1	1,290.6	1,285.3	1,299.4	1,277.6	1,286.4	1,290.0	1,303.6	1,312.6	0.7%	6.5%	
of which: Loans & Advances	1,090.4	1,091.5	1,099.8	1,144.5	1,151.2	1,169.3	1,174.6	1,188.1	1,191.4	1,215.9	1,209.3	1,222.3	1,200.1	1,210.3	1,213.7	1,226.3	1,236.5	0.8%	7.4%	
of which: Personal Loans to Residents	279.5	280.9	285.1	285.7	289.9	293.5	295.9	297.0	301.4	307.5	310.9	315.7	299.9	303.1	306.8	309.9	313.9	1.3%	8.3%	
Foreign Credit ²	72.2	77.2	77.9	79.5	79.3	76.0	75.5	74.3	84.3	91.3	91.3	98.5	100.4	102.1	104.0	106.6	108.9	2.2%	37.3%	
of which: Loans & Advances to Non-Residents in AED		14.5	15.0	16.4	15.5	10.9	11.1	10.0	9.5	11.0	9.9	13.4	10.2	9.9	9.9	10.2	10.1	-0.6%	-34.8%	
3.Total Investments by Banks	186.7	189.2	194.9	199.8	206.3	211.9	225.4	225.5	219.2	218.4	227.8	228.9	228.0	219.1	220.4	228.5	229.4	0.4%	11.2%	
Debt securities	105.4	107.5	110.8	114.2	118.7	124.0	137.5	136.7	129.3	128.8	138.5	142.7	139.7	129.5	129.8	135.5	134.6	-0.7%	13.4%	
Equities	13.4	13.5	14.7	15.0	15.7	15.7	15.2	15.7	16.1	15.0	14.5	14.5	14.0	14.1	14.4	14.1	15.4	9.2%	-1.9%	
Held to maturity securities	41.9	41.7	42.6	44.1	45.5	45.5	45.9	46.3	46.8	47.6	47.8	44.6	47.2	47.9	48.4	51.3	51.0	-0.6%	12.1%	
Other Investments	26.1	26.4	26.7	26.5	26.5	26.7	26.8	26.8	27.0	27.0	27.0	27.1	27.1	27.6	27.8	27.6	28.4	2.9%	7.2%	
4. Other Assets	423.8	427.0	436.5	447.6	465.3	467.6	446.5	443.1	472.4	473.8	460.9	487.9	465.2	477.0	506.5	511.2	511.1	0.0%	9.8%	
Bank Deposits	1,278.9	1,291.2	1,299.5	1,331.7	1,345.0	1,380.4	1,400.2	1,404.8	1,422.0	1,414.5	1,415.0	1,426.0	1,421.3	1,412.3	1,430.1	1,449.3	1,441.2	-0.6%	7.2%	
- Resident Deposits	1,163.9	1,175.1	1,185.4	1,216.0	1,224.9	1,254.0	1,267.4	1,276.2	1,288.4	1,282.0	1,284.4	1,290.1	1,267.3	1,269.3	1,288.2	1,301.3	1,294.5	-0.5%	5.7%	
- Non-Resident Deposits	115.0	116.1	114.1	115.7	120.1	126.4	132.8	128.6	133.6	132.5	130.6	135.9	154.0	143.0	141.9	148.0	146.7	-0.9%	22.1%	
Capital & Reserves ³	268.4	300.3	301.4	288.4	288.6	286.1	287.2	282.8	282.8	283.8	281.7	281.1	282.7	326.6	325.2	311.1	309.7	-0.5%	7.3%	
Specific provisions for NPLs (in billions of dirhams)	77.5	78.7	80.0	82.5	83.5	84.6	85.7	86.4	87.1	89.1	89.3	90.1	71.6	71.4	71.8	71.7	71.7	0.0%	-14.1%	
General provisions	19.2	19.2	19.7	21.3	21.4	21.4	21.2	21.4	21.5	22.1	22.5	22.8	24.1	24.0	24.1	24.7	25.2	2.0%	17.8%	
Loans to Deposits Ratio		99.6%	99.5%	97.9%	97.5%	96.1%	95.0%	95.4%	94.8%	97.7%	97.3%	98.0%	97.0%	98.3%	97.5%	97.3%	98.6%	1.4%	1.2%	
Net Credit to Stable Resources Ratio⁴		68.7%	68.5%	68.0%	67.8%	67.4%	66.5%	67.0%	66.8%	68.7%	68.5%	69.1%	69.0%	68.3%	67.7%	68.3%	69.0%	1.0%	1.7%	
Capital adequacy ratio - (Tier 1 + Tier 2)	19.3%			18.5%			18.2%			18.3%			18.2%			18.2%				
of which: Tier 1	16.9%			16.2%			16.0%			16.3%			16.2%			16.2%				
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	
Branches	841	842	842	843	849	855	858	858	860	866	869	872	869	869	872	871	871			
Electronic banking service units	29	29	29	29	33	33	33	33	33	33	33	34	34	31	31	31	31			
Pay offices	89	89	89	89	89	89	89	89	89	89	89	89	90	90	90	90	90			
Foreign Banks																				
Main Offices	28	28	28	28	28	28	28	28	28	28	28	26	26	26	26	26	26			
Branches	87	87	87	87	87	87	87	87	87	87	87	86	86	86	86	86	86			
Electronic banking service units	52	53	53	53	53	53	53	54	54	54	54	48	48	48	48	48	48			
Pay offices	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1			
ATMs	4664			4642			4674			4740			4847			4879				

*Data are estimates and subject to revision.

¹Includes lending to (Resident): Non Banking Financial Institutions, Trade Bills Discounted and Loans & Advances (Government & Public Sector, Private Sector (corporate and Individuals)) in Local and Foreign Currency.

²Includes 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.

³Excluding current year profit & including subordinated borrowings/deposits

⁴Net Credit = Gross Credit - (Specific Provisions + Interest in Suspense + Other Unallocated Provisions+ Collective Impairment Expected + General Provisions+ Government Refinancing)

Stable Resources = Deposits+ Term Borrowings + Capital & Reserves