

UAE Banking Indicators

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

	2013	2014												2015		% Change during Feb	% Change Feb 2014/ Feb2015
	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan*	Feb*		
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	1.3%	8.8%
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	-3.3%	-3.4%
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	-5.5%	9.8%
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	-23.5%	13.8%
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	4.1%	-16.0%
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	12.8%	-53.0%
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	0.4%	7.8%
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	0.3%	6.1%
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	0.3%	10.4%
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	1.2%	7.6%
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	1.9%	33.5%
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	0.4%	-34.1%
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	0.6%	13.1%
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	0.2%	17.1%
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	2.1%	-2.0%
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	1.0%	13.6%
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	0.7%	4.1%
4. Other Assets	423.8	427.0	436.5	447.6	463.3	467.6	446.5	443.1	472.4	473.8	460.9	487.9	465.2	477.0	506.5	6.2%	16.0%
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	1.3%	10.1%
- 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	1.5%	8.7%
- 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	-0.8%	24.4%
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	-0.4%	7.9%
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	0.6%	-10.3%
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	0.4%	22.3%
Loans to Deposits Ratio		1.00	1.00	0.98	0.98	0.96	0.95	0.95	0.95	0.98	0.97	0.98	0.97	0.98	0.97	-0.9%	-2.1%
Net Credit to Stable Resources Ratio⁴		0.82	0.81	0.80	0.80	0.79	0.78	0.78	0.78	0.80	0.80	0.80	0.80	0.81	0.83	2.2%	1.9%
Capital adequacy ratio - (Tier 1 + Tier 2)	19.3%			18.5%			18.2%			18.3%			18.2%				
of which: Tier 1	16.9%			16.2%			16.0%			16.3%			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		
Branches	841	842	842	843	849	855	858	858	860	866	869	872	869	869	872		
Electronic banking service units	29	29	29	29	33	33	33	33	33	33	33	34	34	31	31		
Pay offices	89	89	89	89	89	89	89	89	89	89	89	89	90	90	90		
Foreign Banks																	
Main Offices	28	28	28	28	28	28	28	28	28	28	28	26	26	26	26		
Branches	87	87	87	87	87	87	87	87	87	87	87	86	86	86	86		
Electronic banking service units	52	53	53	53	53	53	53	54	54	54	54	48	48	48	48		
Pay offices	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1		
ATMs	4664			4642			4674			4740			4847				

*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

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