

UAE Banking Indicators

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

| | 2013 | 2014 | | | | 2015 | | | | | | 2016 | | | |
|---|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|--------|--------|--------------------------|------------------------|
| | Dec | Mar | June | Sep | Dec | Jan | Mar | Jun | Sep | Oct | Nov | Dec. | Jan.* | % Month -on- Month | % Year -on- Year |
| Gross Bank Assets | 2,100.3 | 2,180.4 | 2,236.9 | 2,311.3 | 2,304.9 | 2,305.8 | 2,379.9 | 2,419.5 | 2,422.2 | 2,420.7 | 2,446.0 | 2474.4 | 2480.4 | 0.2% | 7.6% |
| 1.Total Banks' Reserves at the Central Bank | 214.3 | 229.6 | 235.3 | 237.2 | 233.6 | 221.2 | 230.0 | 222.9 | 217.6 | 225.6 | 225.5 | 291.0 | 238.0 | -18.2% | 7.6% |
| Reserve Requirements | 87.8 | 91.4 | 98.6 | 103.7 | 104.1 | 105.6 | 105.6 | 109.5 | 110.6 | 111.5 | 110.6 | 111.9 | 113.9 | 1.8% | 7.9% |
| Current Accounts of Banks (Net) | 18.6 | 19.1 | 10.9 | 15.2 | 30.0 | 22.6 | 12.8 | 12.1 | 9.6 | 19.4 | 18.6 | 39.3 | 20.9 | -46.8% | -7.5% |
| Certificates of Deposit held by Banks | 107.9 | 119.1 | 125.8 | 118.3 | 99.5 | 93.0 | 111.7 | 101.3 | 97.4 | 94.7 | 96.3 | 139.8 | 103.2 | -26.2% | 11.0% |
| of which: Islamic Certificates of Deposit | 34.1 | 33.5 | 32.9 | 26.2 | 19.8 | 12.5 | 22.1 | 21.2 | 20.5 | 15.9 | 17.1 | 20.9 | 16.5 | -21.1% | 32.0% |
| 2.Gross Credit | 1,275.5 | 1,303.4 | 1,329.7 | 1,381.9 | 1,378.1 | 1,388.5 | 1,410.2 | 1,446.7 | 1,478.5 | 1,482.0 | 1,490.2 | 1485.5 | 1491.9 | 0.4% | 7.4% |
| Domestic Credit | 1,203.3 | 1,223.9 | 1,254.2 | 1,290.6 | 1,277.6 | 1,286.4 | 1,303.6 | 1,335.8 | 1,366.3 | 1,368.6 | 1,383.8 | 1381.6 | 1385.4 | 0.3% | 7.7% |
| Government | 145.4 | 143.1 | 148.3 | 147.0 | 153.1 | 154.0 | 161.0 | 168.5 | 166.4 | 166.6 | 168.4 | 166.9 | 166.3 | -0.4% | 8.0% |
| Public Sector (GREs) | 146.3 | 176.9 | 161.9 | 162.2 | 165.1 | 168.9 | 165.3 | 164.6 | 174.0 | 171.2 | 171.2 | 168.0 | 177.3 | 5.5% | 5.0% |
| Private Sector | 841.9 | 871.7 | 913.3 | 961.4 | 940.0 | 944.6 | 957.9 | 984.5 | 1,006.0 | 1,009.4 | 1,017.7 | 1022.0 | 1016.6 | -0.5% | 7.6% |
| Business & Industrial Sector Credit ¹ | 561.8 | 585.0 | 617.8 | 654.5 | 640.2 | 641.6 | 648.1 | 665.2 | 676.3 | 679.8 | 685.4 | 690.4 | 684.1 | -0.9% | 6.6% |
| Individual ² | 280.1 | 286.7 | 295.5 | 306.8 | 299.8 | 303.0 | 309.8 | 319.3 | 329.7 | 329.6 | 332.3 | 331.6 | 332.5 | 0.3% | 9.7% |
| Non-Banking Financial Institutions | 69.7 | 32.2 | 30.7 | 20.0 | 19.4 | 18.9 | 19.4 | 18.2 | 19.9 | 18.4 | 26.5 | 24.7 | 25.2 | 2.0% | 33.3% |
| Foreign Credit ³ | 72.2 | 79.5 | 75.5 | 91.3 | 100.4 | 102.1 | 106.6 | 110.9 | 112.2 | 113.4 | 106.4 | 103.9 | 106.5 | 2.5% | 4.3% |
| of which: Loans & Advances to Non-Residents in AED | 15.5 | 16.4 | 11.1 | 11.0 | 10.2 | 9.9 | 10.2 | 9.9 | 9.6 | 9.4 | 9.2 | 9.2 | 9.4 | 2.2% | -4.7% |
| 3.Total Investments by Banks | 186.7 | 199.8 | 225.4 | 218.4 | 228.0 | 219.1 | 228.5 | 240.9 | 246.0 | 244.2 | 243.4 | 250.1 | 248.4 | -0.7% | 13.4% |
| Debt securities | 105.4 | 114.2 | 137.5 | 128.8 | 139.7 | 129.5 | 135.5 | 138.2 | 143.4 | 141.8 | 139.4 | 146.9 | 144.3 | -1.8% | 11.4% |
| Equities | 13.4 | 15.0 | 15.2 | 15.0 | 14.0 | 14.1 | 14.1 | 13.7 | 13.1 | 13.1 | 12.8 | 12.6 | 12.5 | -0.8% | -11.3% |
| Held to maturity securities | 41.9 | 44.1 | 45.9 | 47.6 | 47.2 | 47.9 | 51.3 | 60.2 | 60.6 | 60.7 | 62.6 | 62.2 | 62.8 | 1.0% | 31.1% |
| Other Investments | 26.1 | 26.5 | 26.8 | 27.0 | 27.1 | 27.6 | 27.6 | 28.8 | 28.9 | 28.6 | 28.6 | 28.4 | 28.8 | 1.4% | 4.3% |
| 4. Other Assets | 423.8 | 447.6 | 446.5 | 473.8 | 465.2 | 477.0 | 511.2 | 509.0 | 480.1 | 468.9 | 486.9 | 447.8 | 502.1 | 12.1% | 5.3% |
| Bank Deposits | 1278.9 | 1331.7 | 1400.2 | 1414.5 | 1421.3 | 1412.3 | 1449.3 | 1444.3 | 1436.8 | 1435.4 | 1449.5 | 1471.6 | 1471.1 | -0.03% | 4.2% |
| Resident Deposits | 1163.9 | 1216.0 | 1267.4 | 1282.0 | 1267.3 | 1301.3 | 1288.6 | 1278.3 | 1275.6 | 1287.7 | 1300.1 | 1305.8 | 1305.8 | 0.4% | 2.9% |
| Non-Resident Deposits | 115.0 | 115.7 | 132.8 | 132.5 | 154.0 | 143.0 | 148.0 | 155.7 | 158.5 | 159.8 | 161.8 | 171.5 | 165.3 | -3.6% | 15.6% |
| Capital & Reserves ⁴ | 268.4 | 288.4 | 287.2 | 283.8 | 282.7 | 326.6 | 311.1 | 311.0 | 307.5 | 308.1 | 307.1 | 308.1 | 344.2 | 11.7% | 5.4% |
| Specific provisions for NPLs | 77.5 | 82.5 | 85.7 | 89.1 | 71.6 | 71.4 | 71.7 | 70.6 | 72.6 | 73.7 | 74.5 | 72.8 | 73.4 | 0.8% | 2.8% |
| General provisions | 19.2 | 21.3 | 21.2 | 22.1 | 24.1 | 24.0 | 24.7 | 25.3 | 25.8 | 26.0 | 26.9 | 26.4 | 26.5 | 0.4% | 10.4% |
| Lending to Stable Resources Ratio ⁵ | 84.7% | 85.5% | 84.5% | 86.0% | 85.2% | 86.0% | 85.0% | 87.6% | 88.1% | 87.9% | 88.1% | 86.9% | 86.9% | -0.1% | 1.0% |
| Liquid Assets Ratio (LAR) ⁶ | 14.7% | 14.7% | 15.6% | 15.1% | 15.7% | | 14.7% | 14.3% | 14.2% | | | | 17.4% | | |
| Capital adequacy ratio - (Tier 1 + Tier 2) | 19.3% | 18.5% | 18.2% | 18.3% | 18.2% | | 18.2% | 18.3% | 18.3% | | | | 18.3% | | |
| of which: Tier 1 | 16.9% | 16.2% | 16.0% | 16.3% | 16.2% | | 16.2% | 16.5% | 16.5% | | | | 16.6% | | |
| Banking Institutions (total numbers) | | | | | | | | | | | | | | | |
| UAE Incorporated Banks | | | | | | | | | | | | | | | |
| Head Offices | 23 | 23 | 23 | 23 | 23 | 23 | 23 | 23 | 23 | 23 | 23 | 23 | 23 | | |
| Branches | 841 | 843 | 858 | 866 | 869 | 869 | 871 | 873 | 875 | 875 | 875 | 874 | 874 | | |
| Electronic banking service units | 29 | 29 | 33 | 33 | 34 | 31 | 31 | 32 | 34 | 35 | 36 | 37 | 38 | | |
| Pay offices | 89 | 89 | 89 | 89 | 90 | 90 | 90 | 90 | 90 | 91 | 90 | 90 | 90 | | |
| Foreign Banks | | | | | | | | | | | | | | | |
| Main Offices | 28 | 28 | 28 | 28 | 26 | 26 | 26 | 26 | 26 | 26 | 26 | 26 | 26 | | |
| Branches | 87 | 87 | 87 | 87 | 86 | 86 | 86 | 86 | 86 | 86 | 86 | 86 | 86 | | |
| Electronic banking service units | 52 | 53 | 53 | 54 | 48 | 48 | 48 | 48 | 48 | 45 | 44 | 44 | 40 | | |
| Pay offices | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | | |
| ATMs | 4664 | 4642 | 4674 | 4740 | 4847 | | 4879 | 4921 | 5003 | | | | 5119 | | |

* 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 Excluding current year profit & including subordinated borrowings/deposits

⁵ 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)

⁶ LAR = The Ratio of Total Banks' Liquid Assets (including Reserve Requirements) to Total Assets**

** Total Assets = Balance Sheet Total Assets - (Capital & Reserves + All Provisions + Refinancing)