

Table 2: UAE Banking Indicators January 2015

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

	2013	2014												2015		
	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Dec **	Jan	% Change during Jan	% Change Jan2014/Jan2015
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	0.0%	8.5%
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	-5.3%	-1.0%
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	1.4%	18.3%
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	-24.7%	27.7%
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	-6.5%	-20.1%
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	-36.9%	-57.2%
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	0.8%	8.0%
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	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	0.8%	10.9%
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	1.1%	7.9%
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	1.7%	32.3%
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	-3.9%	15.8%
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	-7.3%	20.5%
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	0.7%	4.4%
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	1.5%	14.9%
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	1.8%	4.5%
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	2.5%	11.7%
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	-0.6%	9.4%
- 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	0.2%	8.0%
- 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	-7.1%	23.2%
Capital & Reserves*	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	15.5%	8.8%
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	-0.3%	-9.3%
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	-0.4%	25.0%
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	23
Branches	841	842	842	843	849	855	858	858	860	866	869	872	869	869	869	869
Electronic banking service units	29	29	29	29	33	33	33	33	33	33	33	34	34	34	31	31
Pay offices	89	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	26
Branches	87	87	87	87	87	87	87	87	87	87	87	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
Pay offices	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
ATMs	4664			4642			4674			4740			4847			

* Excluding current year profit

**Data are estimates and subject to revision.

1) Includes 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.

2) 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.