

UAE Banking Indicators

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

| | 2014 | | | | | | | | | | | | 2015 | | | | | | % Change during Jun | % Change During 2015 | % Change Jun 2014/ Jun 2015 | |
|--|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------------------|----------------------|-----------------------------|--------|
| | 2013 | Dec | Jan | Feb | Mar | Apr | May | June | July | Aug | Sep | Oct | Nov | Dec | Jan | Feb | Mar | Apr | | | | May |
| Gross Bank Assets | 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 | 2,391.2 | 2,419.5 | 1.2% | 5.0% | 8.2% |
| 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 | 219.7 | 221.7 | 222.9 | 0.5% | -4.6% | -5.3% |
| 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 | 109.2 | 109.5 | 0.3% | 5.2% | 11.1% |
| 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 | 22.6 | 17.8 | 12.1 | -32.0% | -59.7% | 11.0% |
| 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 | 94.7 | 101.3 | 7.0% | 1.8% | -19.5% |
| 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 | 16.5 | 21.2 | 28.5% | 7.1% | -35.6% |
| 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 | 1,432.3 | 1,446.7 | 1.0% | 5.0% | 8.8% |
| Domestic Credit | 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 | 1,321.5 | 1,335.8 | 1.1% | 4.6% | 6.5% |
| Government | 145.4 | 146.8 | 146.8 | 143.1 | 140.2 | 145.5 | 148.3 | 146.4 | 148.1 | 147.0 | 149.5 | 149.8 | 153.1 | 154.0 | 155.8 | 161.0 | 162.2 | 165.7 | 168.5 | 1.7% | 10.1% | 13.6% |
| Public Sector | 146.3 | 150.6 | 150.6 | 176.9 | 175.0 | 168.9 | 161.9 | 164.5 | 161.6 | 162.2 | 166.3 | 163.7 | 165.1 | 168.9 | 167.7 | 165.3 | 165.2 | 163.0 | 164.6 | 1.0% | -0.3% | 1.7% |
| Private Sector | 841.9 | 838.5 | 846.1 | 871.7 | 885.6 | 903.4 | 913.3 | 929.2 | 933.4 | 961.4 | 949.9 | 965.8 | 940.0 | 944.6 | 946.8 | 957.9 | 967.7 | 975.7 | 984.5 | 0.9% | 4.7% | 7.8% |
| Business & Industrial Sector Credit ¹ | 561.8 | 556.7 | 559.9 | 585.0 | 594.7 | 608.7 | 617.8 | 632.1 | 632.1 | 654.5 | 639.2 | 650.2 | 640.2 | 641.6 | 641.1 | 648.1 | 653.9 | 658.6 | 665.2 | 1.0% | 3.9% | 7.7% |
| Individual | 280.1 | 281.9 | 286.2 | 286.7 | 290.9 | 294.7 | 295.5 | 297.0 | 301.3 | 306.8 | 310.7 | 315.5 | 299.8 | 303.0 | 305.7 | 309.8 | 313.8 | 317.2 | 319.3 | 0.7% | 6.5% | 8.1% |
| Non-Banking Financial Institutions | 69.7 | 72.4 | 72.1 | 32.2 | 31.3 | 32.8 | 30.7 | 26.4 | 21.0 | 20.0 | 19.6 | 20.1 | 19.4 | 18.9 | 19.6 | 19.4 | 17.5 | 17.1 | 18.2 | 6.5% | -6.1% | -40.7% |
| 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 | 110.8 | 110.9 | 0.1% | 10.5% | 46.9% |
| of which: Loans & Advances to Non-Residents in AED | 15.5 | 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 | 10.3 | 9.9 | -3.9% | -2.9% | -10.8% |
| 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 | 230.7 | 240.9 | 4.4% | 5.7% | 6.9% |
| 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 | 135.0 | 138.2 | 2.4% | -1.1% | 0.5% |
| 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 | 14.4 | 14.1 | 15.4 | 13.8 | 13.7 | -0.7% | -2.1% | -9.9% |
| 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 | 53.2 | 60.2 | 13.2% | 27.5% | 31.2% |
| 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 | 28.7 | 28.8 | 0.3% | 6.3% | 7.5% |
| 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 | 506.5 | 511.2 | 511.1 | 506.5 | 509.0 | 0.5% | 9.4% | 14.0% |
| 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 | 1,449.3 | 1,441.2 | 1,446.5 | 1,444.3 | -0.2% | 1.6% | 3.1% |
| - 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 | 1,301.3 | 1,294.5 | 1,301.9 | 1,288.6 | -1.0% | 1.7% | 1.7% |
| - 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 | 144.6 | 155.7 | 7.7% | 1.1% | 17.2% |
| Capital & Reserves³ | 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 | 309.3 | 311.0 | 0.5% | 10.0% | 8.3% |
| Specific provisions for NPLs | 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 | 70.9 | 70.6 | -0.4% | -1.4% | -17.6% |
| 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 | 25.0 | 25.3 | 1.2% | 5.0% | 19.3% |
| Lending to Stable Resources Ratio⁴ | 84.7% | 85.9% | 86.1% | 85.5% | 84.7% | 83.6% | 84.5% | 84.4% | 83.8% | 86.0% | 85.2% | 85.4% | 85.2% | 86.0% | 85.0% | 85.0% | 86.0% | 87.0% | 87.6% | 0.7% | 2.8% | 3.7% |
| Liquid Assets Ratio (LAR)⁵ | 14.7% | | | 14.7% | | | 15.6% | | | 15.1% | | | 15.7% | | | 14.7% | | | | | | 14.3% |
| Capital adequacy ratio - (Tier 1 + Tier 2) | 19.3% | | | 18.5% | | | 18.2% | | | 18.3% | | | 18.2% | | | 18.2% | | | | | | 18.3% |
| of which: Tier 1 | 16.9% | | | 16.2% | | | 16.0% | | | 16.3% | | | 16.2% | | | 16.2% | | | | | | 16.5% |
| 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 | 23 | 23 | 23 |
| Branches | 841 | 842 | 842 | 843 | 849 | 855 | 858 | 858 | 860 | 866 | 869 | 872 | 869 | 869 | 872 | 871 | 871 | 871 | 871 | 873 | | |
| Electronic banking service units | 29 | 29 | 29 | 29 | 33 | 33 | 33 | 33 | 33 | 33 | 33 | 34 | 34 | 31 | 31 | 31 | 31 | 31 | 31 | 32 | | |
| Pay offices | 89 | 89 | 89 | 89 | 89 | 89 | 89 | 89 | 89 | 89 | 89 | 89 | 90 | 90 | 90 | 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 | 26 | 26 | 26 | | |
| Branches | 87 | 87 | 87 | 87 | 87 | 87 | 87 | 87 | 87 | 87 | 87 | 86 | 86 | 86 | 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 | 48 | 48 | 48 | | |
| Pay offices | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | | |
| ATMs | 4664 | | | 4642 | | | 4674 | | | 4740 | | | 4847 | | | 4879 | | | 4921 | | | |

*Data are estimates and subject to revision.

¹Includes lending to (Resident): Trade Bills Discounted and Insurance Companies

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

⁴The 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)

⁵ 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)