

UAE Banking Indicators

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

	2014												2015			% Change during March	% Change March 2014/ March 2015		
	2013	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan			Feb	March*
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	1.9%	9.1%
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	7.5%	0.2%
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	5.8%	15.5%
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	-26.2%	-33.2%
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	15.4%	-6.2%
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	56.7%	-34.0%
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	1,410.2	1.2%	8.2%
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	1.1%	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	1.0%	7.1%
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	1.0%	8.5%
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	2.5%	34.1%
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	3.0%	-37.8%
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	3.7%	14.4%
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	4.4%	18.7%
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	-2.1%	-6.0%
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	51.3	6.0%	16.3%
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	-0.7%	4.2%
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	0.9%	14.2%
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	1.3%	8.8%
- 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	1.0%	7.0%
- 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	141.9	148.0	4.3%	27.9%
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	-4.3%	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	71.7	-0.1%	-13.1%
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	2.5%	16.0%
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%	-0.2%	-0.6%
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%	0.8%	0.3%
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
Branches		841	842	842	843	849	855	858	858	860	866	869	872	869	869	872	871		
Electronic banking service units		29	29	29	29	33	33	33	33	33	33	33	34	34	31	31	31		
Pay offices		89	89	89	89	89	89	89	89	89	89	89	89	90	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			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