

UAE Banking Indicators¹

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

	2013		2014				2015					2016					
	Dec	Mar	June	Sep	Dec	Mar	Jun	Sep	Oct	Nov	Dec.	Jan.	Feb.	March*	% Month-on-Month	% Year to Date	% Year-on-Year
Gross Bank Assets	2,100.3	2,180.4	2,236.9	2,311.3	2,304.9	2,379.9	2,419.5	2,422.2	2,420.7	2,446.0	2478.2	2480.4	2462.2	2491.1	1.2%	0.5%	4.7%
1.Total Banks' Reserves at the Central Bank	217.6	232.2	240.8	240.4	234.4	234.7	229.6	223.9	226.6	228.1	291.3	242.3	250.5	252.0	0.6%	-13.5%	7.4%
Reserve Requirements	87.8	91.4	98.6	103.7	104.1	105.6	109.5	110.6	111.5	110.6	111.9	113.9	114.1	113.5	-0.5%	1.4%	7.5%
Current Accounts of Banks	21.9	21.6	16.5	18.5	30.8	17.4	18.8	15.9	20.4	21.2	39.6	25.2	19.9	23.1	16.1%	-41.7%	32.8%
Certificates of Deposit held by Banks	107.9	119.2	125.7	118.2	99.5	111.7	101.3	97.4	94.7	96.3	139.8	103.2	116.5	115.4	-0.9%	-17.5%	3.3%
of which: Islamic Certificates of Deposit	34.1	33.5	32.9	26.2	19.8	22.1	21.2	20.5	15.9	17.1	20.9	16.5	22.7	27.1	19.4%	29.7%	22.6%
2.Gross Credit	1,275.5	1,303.4	1,329.7	1,381.9	1,378.1	1,410.2	1,446.7	1,478.5	1,482.0	1,490.2	1485.0	1491.9	1503.7	1517.5	0.9%	2.2%	7.6%
Domestic Credit	1,203.3	1,223.9	1,254.2	1,290.6	1,277.6	1,303.6	1,335.8	1,366.3	1,368.6	1,383.8	1381.2	1385.4	1394.2	1404.4	0.7%	1.7%	7.7%
Government	145.4	143.1	148.3	147.0	153.1	161.0	168.5	166.4	166.6	168.4	166.6	166.3	168.4	168.7	0.2%	1.3%	4.8%
Public Sector (GREs)	146.3	176.9	161.9	162.2	165.1	165.3	164.6	174.0	174.2	171.2	169.8	177.3	176.9	179.0	1.2%	5.4%	8.3%
Private Sector	841.9	871.7	913.3	961.4	940.0	957.9	984.5	1,006.0	1,009.4	1,017.7	1020.0	1016.6	1024.8	1031.3	0.6%	1.1%	7.7%
Business & Industrial Sector Credit ²	561.8	585.0	617.8	654.5	640.2	648.1	665.2	676.3	679.8	685.4	689.3	684.1	690.4	695.2	0.7%	0.9%	7.3%
Individual ³	280.1	286.7	295.5	306.8	299.8	309.8	319.3	329.7	329.6	332.3	330.7	332.5	334.4	336.1	0.5%	1.6%	8.5%
Non-Banking Financial Institutions	69.7	32.2	30.7	20.0	19.4	19.4	18.2	19.9	18.4	26.5	24.7	25.2	24.1	25.3	5.0%	2.4%	30.4%
Foreign Credit ⁴	72.2	79.5	75.5	91.3	100.4	106.6	110.9	112.2	113.4	106.4	103.9	106.5	109.5	113.1	3.3%	8.9%	6.1%
of which: Loans & Advances to Non-Residents in AED	15.5	16.4	11.1	11.0	10.2	10.2	9.9	9.6	9.4	9.2	9.2	9.4	9.7	11.2	15.5%	21.7%	10.3%
3.Total Investments by Banks	186.7	199.8	225.4	218.4	228.0	228.5	240.9	246.0	244.2	243.4	250.1	248.4	262.2	264.0	0.7%	5.6%	15.5%
Debt securities	105.4	114.2	137.5	128.8	139.7	135.5	138.2	143.4	141.8	139.4	146.0	144.3	156.5	157.3	0.5%	7.7%	16.1%
Equities	13.4	15.0	15.2	15.0	14.0	14.1	13.7	13.1	13.1	12.8	13.5	12.5	13.2	12.8	-3.0%	-5.2%	-9.2%
Held to maturity securities	41.9	44.1	45.9	47.6	47.2	51.3	60.2	60.6	60.7	62.6	62.2	62.8	63.8	64.3	0.8%	3.4%	25.3%
Other Investments	26.1	26.5	26.8	27.0	27.1	27.6	28.8	28.9	28.6	28.6	28.4	28.8	28.7	29.6	3.1%	4.2%	7.2%
4. Other Assets	420.5	445.0	441.0	470.6	464.4	506.5	502.3	473.9	468.0	484.4	451.8	497.8	445.8	457.6	2.6%	1.3%	-9.7%
Bank Deposits	1278.9	1331.7	1400.2	1414.5	1421.3	1449.3	1444.3	1436.8	1435.4	1449.5	1471.6	1471.1	1471.1	1502.6	2.1%	2.1%	3.7%
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	1305.2	1325.1	1.5%	1.9%	1.8%
Government Sector	161.3	152.1	184.7	207.4	188.8	183.8	162.9	164.3	154.3	168.2	157.4	157.3	158.3	155.5	-1.8%	-1.2%	-15.4%
GREs (Govt. ownership of more than 50%)	173.6	204.2	190.4	195.9	173.3	191.9	184.2	173.3	180.8	177.7	190.8	196.0	184.7	193.3	4.7%	1.3%	0.7%
Private Sector	790.1	823.4	856.0	843.1	868.8	888.4	907.2	911.2	913.7	914.1	923.8	924.7	934.7	948.1	1.4%	2.6%	6.7%
Non-Banking Financial Institutions	38.9	36.3	36.3	35.6	36.4	37.2	34.3	29.5	26.8	27.7	28.1	27.8	27.5	28.2	2.5%	0.4%	-24.2%
Non-Resident Deposits	115.0	115.7	132.8	132.5	154.0	148.0	155.7	158.5	159.8	161.8	171.5	165.3	165.9	177.5	7.0%	3.5%	19.9%
Capital & Reserves ⁵	268.4	288.4	287.2	283.8	282.7	311.1	311.0	307.5	308.1	307.1	309.5	344.2	343.9	328.4	-4.5%	6.1%	5.6%
Specific provisions for NPLs	77.5	82.5	85.7	89.1	71.6	71.7	70.6	72.6	73.7	74.5	72.4	73.4	73.7	74.4	0.9%	2.8%	3.8%
General provisions	19.2	21.3	21.2	22.1	24.1	24.7	25.3	25.8	26.0	26.9	26.5	26.5	26.7	26.9	0.7%	1.5%	8.9%
Lending to Stable Resources Ratio ⁶	84.7%	85.5%	84.5%	86.0%	85.2%	85.0%	87.6%	88.1%	87.9%	88.1%	87.1%	86.9%	87.2%	86.8%	-0.4%	-0.2%	2.1%
Liquid Assets Ratio (LAR) ⁷	14.7%	14.7%	15.6%	15.1%	15.7%	14.7%	14.3%	14.2%			17.4%			15.6%			
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%			18.0%			
of which: Tier 1	16.9%	16.2%	16.0%	16.3%	16.2%	16.2%	16.5%	16.5%			16.6%			16.3%			
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
Branches	841	843	858	866	869	871	873	875	875	874	874	874	874	874	874	874	874
Electronic banking service units	29	29	33	33	34	31	32	34	35	36	37	38	38	38	39	39	39
Pay offices	89	89	89	89	90	90	90	90	91	90	90	90	90	90	90	90	90
Foreign Banks																	
Main Offices	28	28	28	28	26	26	26	26	26	26	26	26	26	26	26	26	26
Branches	87	87	87	87	86	86	86	86	86	86	86	85	85	85	85	85	85
Electronic banking service units	52	53	53	54	48	48	48	45	44	44	40	41	41	41	41	41	41
Pay offices	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	5003			5119			5144			

* Data are estimates and subject to revision.

¹ Revised to comply with MFS guidelines issued by IMF

² Includes lending to (Resident): Trade Bills Discounted and Insurance Companies

³ Does not include lending to High Net-worth Individuals

⁴ 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.

⁵ Excluding current year profit & including subordinated borrowings/deposits

⁶ 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)

⁷ 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)