

UAE Banking Indicators

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

	2013	2014												2015					% Change during May	% Change During 2015	% Change May 2014/ May 2015
	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	March	April	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	0.4%	3.7%	7.1%
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	233.6	221.2	213.9	230.0	219.7	221.7	221.7	0.9%	-5.1%	-2.3%
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	2.0%	4.9%	12.6%
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	-21.2%	-40.7%	3.5%
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	5.2%	-4.8%	-16.0%
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	27.9%	-16.7%	-42.1%
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	0.8%	3.9%	8.0%
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	0.7%	3.4%	5.7%
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	2.2%	8.2%	13.9%
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	-1.3%	-1.3%	3.5%
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	0.8%	3.8%	8.0%
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	0.7%	2.9%	8.2%
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	1.1%	5.8%	7.6%
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	2.3%	11.9%	-47.8%
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	1.7%	10.4%	45.8%
of which: Loans & Advances to Non-Residents in AE	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	2.0%	0.8%	-5.2%
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	0.6%	1.2%	8.9%
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	0.3%	-3.4%	8.9%
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	-10.2%	-1.2%	-11.9%
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	4.4%	12.8%	17.0%
Other Investments	26.1	26.4	26.7	26.5	26.5	26.7	26.8	26.8	27.0	27.0	27.1	27.1	27.1	27.6	27.8	28.4	28.7	28.7	1.1%	5.9%	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	-0.9%	8.9%	8.3%
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	0.4%	1.8%	4.8%
- 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	1,294.5	1,301.9	0.6%	2.7%	3.8%
- 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	-1.4%	-6.1%	14.4%
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	-0.1%	9.4%	8.1%
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	-1.1%	-1.0%	-16.2%
General provisions	19.2	19.2	19.7	21.3	21.4	21.4	21.2	21.4	21.5	22.1	22.2	22.8	24.1	24.0	24.1	24.7	25.2	25.0	-0.8%	3.7%	16.8%
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%	1.2%	2.1%	4.0%
Liquid Assets Ratio (LAR)⁵	14.7%			14.7%			15.6%			15.1%		15.7%			14.7%						
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	23	23	23
Branches	841	842	842	843	849	855	858	858	860	866	869	872	869	869	872	871	871	871	871	871	871
Electronic banking service units	29	29	29	29	33	33	33	33	33	33	33	34	34	31	31	31	31	31	31	31	31
Pay offices	89	89	89	89	89	89	89	89	89	89	89	89	90	90	90	90	90	90	90	90	90
Foreign Banks																					
Main Offices	28	28	28	28	28	28	28	28	28	28	26	26	26	26	26	26	26	26	26	26	26
Branches	87	87	87	87	87	87	87	87	87	87	86	86	86	86	86	86	86	86	86	86	86
Electronic banking service units	52	53	53	53	53	53	53	54	54	54	48	48	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	1
ATMs	4664			4642			4674			4740			4847			4879					

*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)

⁵LAR = The Ratio of Total Banks' Liquid Assets (including Reserve Requirements) to Total Assets**

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