

UAE Banking Indicators

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

	2014												2015												% Month-on-Month	% Year-to-Date	% Year-on-Year		
	2013	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct				Nov*	
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	2,408.0	2,431.1	2,422.2	2,420.7	2,446.0	2,446.0	1.0%	6.1%	4.4%	
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	221.7	230.0	219.7	221.7	222.9	225.6	213.7	217.6	225.6	225.5	225.5	-0.1%	-3.5%	-1.1%	
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	107.6	105.6	107.1	109.2	109.5	110.7	110.9	110.6	111.5	110.6	110.6	-0.8%	6.2%	8.4%	
Current Accounts of Banks (Net)	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	15.9	7.6	9.6	19.4	18.6	18.6	-4.2%	-38.0%	9.4%	
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	99.0	95.2	97.4	94.7	96.3	96.3	1.7%	-3.3%	-11.6%	
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	19.3	17.6	20.5	15.9	17.1	17.1	7.5%	-13.6%	3.6%	
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	1,450.6	1,464.1	1,478.5	1,482.0	1,490.2	1,490.2	0.6%	8.1%	6.6%	
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	1,337.3	1,349.8	1,366.3	1,368.6	1,383.8	1,383.8	1.1%	8.3%	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	166.7	169.9	166.4	166.4	168.4	168.4	1.1%	10.0%	12.4%	
Public Sector (GREs)	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	170.8	169.8	174.0	174.2	171.2	171.2	-1.7%	3.7%	4.6%	
Private Sector	841.9	838.5	846.1	871.7	885.6	903.4	913.3	929.2	934.4	961.4	949.9	965.8	940.0	944.6	946.8	957.9	967.7	975.8	984.5	982.0	992.5	1,006.0	1,009.4	1,017.7	1,017.7	0.8%	8.3%	5.4%	
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	659.0	665.4	676.3	679.8	685.4	685.4	0.8%	7.1%	5.4%	
Individual ²	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	323.0	327.1	329.7	329.6	332.3	332.3	0.8%	10.9%	5.3%	
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	17.8	17.6	19.9	18.4	26.5	26.5	44.1%	36.7%	31.9%	
Foreign Credit ³	72.2	77.2	77.9	79.5	79.3	76.0	75.5	74.3	84.3	91.3	98.5	100.4	102.1	104.0	106.6	108.9	110.8	110.9	113.3	114.3	112.2	113.4	106.4	106.4	106.4	-6.1%	6.0%	8.0%	
of which: Loans & Advances to Non-Residents in	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	10.2	10.1	10.3	9.9	10.9	10.2	9.6	9.4	9.2	9.2	9.2	-2.4%	-9.8%	-31.3%	
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	220.4	228.5	229.4	230.7	240.9	241.7	243.9	246.0	244.2	243.4	243.4	-0.3%	6.8%	6.3%	
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	138.9	141.0	143.4	141.8	139.4	139.4	-1.7%	-0.2%	-2.3%	
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	13.6	13.2	13.1	13.1	12.8	12.8	-2.3%	-8.6%	-11.7%	
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	60.7	61.1	60.6	60.7	62.6	62.6	3.2%	32.6%	40.4%	
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	27.6	27.8	27.6	28.4	28.7	28.8	28.5	28.6	28.9	28.6	28.6	28.6	28.6	0.0%	5.5%	5.5%	
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	498.7	511.2	511.1	506.5	509.0	490.1	509.4	480.1	468.9	486.9	486.9	3.8%	4.7%	-0.2%	
Bank Deposits	1278.9	1291.2	1299.5	1331.7	1345.0	1380.4	1400.2	1404.8	1422.0	1414.5	1415.0	1426.0	1421.3	1412.3	1430.1	1449.3	1441.2	1446.5	1444.3	1435.2	1430.8	1436.8	1435.4	1449.5	1449.5	1.0%	2.0%	1.6%	
Resident Deposits	1163.9	1175.1	1185.4	1216.0	1224.9	1254.0	1267.4	1276.2	1288.4	1282.0	1284.4	1290.1	1267.3	1269.3	1288.2	1301.3	1294.5	1301.9	1288.6	1282.0	1270.3	1278.3	1275.6	1287.7	1287.7	0.9%	1.6%	-0.2%	
Non-Resident Deposits	115.0	116.1	114.1	115.7	120.1	132.8	132.8	133.6	132.5	130.6	135.9	154.0	143.0	141.9	148.0	146.7	144.6	155.7	153.2	160.5	158.5	159.8	161.8	161.8	161.8	1.3%	5.1%	19.1%	
Capital & Reserves ⁴	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	310.6	309.4	307.5	308.1	307.1	307.1	-0.3%	8.6%	9.2%	
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	70.9	72.4	72.6	73.7	74.5	74.5	1.0%	4.1%	-17.3%	
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	24.1	24.7	25.2	25.0	25.3	25.4	25.5	25.8	26.0	26.9	26.9	3.4%	11.6%	18.0%	
Lending to Stable Resources Ratio ⁵	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%	87.4%	88.3%	88.1%	87.9%	88.1%	88.1%	0.3%	3.4%	3.2%	
Liquid Assets Ratio (LAR) ⁶	14.7%			14.7%			15.6%			15.1%			15.7%			14.7%			14.3%			14.2%							
Capital adequacy ratio - (Tier 1 + Tier 2)	19.3%			18.5%			18.2%			18.3%			18.2%			18.2%			18.3%			18.3%							
of which: Tier 1	16.9%			16.2%			16.0%			16.3%			16.2%			16.2%			16.5%			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	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	873	873	874	875	875	875	875	875	875	875	875
Electronic banking service units	29	29	29	29	33	33	33	33	33	33	33	34	34	31	31	31	31	31	32	32	33	34	35	36	36	36	36	36	36
Pay offices	89	89	89	89	89	89	89	89	89	89	89	90	90	90	90	90	90	90	90	90	90	90	90	91	91	91	91	91	91
Foreign Banks																													
Main Offices	28	28	28	28	28	28	28	28	28	28	28	26	26	26	26	26	26	26	26	26	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	86	86	86	86	86	86	86	86	86
Electronic banking service units	52	53	53	53	53																								