

UAE Banking Indicators

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

	2013	2014												2015												% Change during Oct	% Change During 2015	% Change Oct 2014/ Oct 2015
	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct*					
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	-0.1%	5.0%	5.5%		
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	3.7%	-3.4%	-1.9%		
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	0.8%	7.1%	6.6%		
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	103.2%	-35.3%	32.9%		
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	-2.8%	-4.8%	-14.5%		
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	19.3	17.6	20.5	15.9	-22.2%	-19.7%	-22.8%		
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	0.2%	7.5%	7.7%		
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	0.2%	7.1%	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	166.6	0.1%	8.8%	11.5%		
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	0.1%	5.5%	4.8%		
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	975.8	984.5	982.0	992.5	1,006.0	1,009.4	0.3%	7.4%	6.3%		
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	0.5%	6.2%	6.3%		
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	0.0%	10.0%	6.1%		
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	17.8	17.6	19.9	18.4	-7.5%	-5.1%	-6.4%		
Foreign Credit ³	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	113.3	114.3	112.2	113.4	1.1%	12.9%	24.2%		
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	10.9	10.2	9.6	9.4	-2.2%	-7.5%	-4.3%		
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	-0.7%	7.1%	7.2%		
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	-1.1%	1.5%	2.4%		
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	0.0%	-6.4%	-9.7%		
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	0.0%	28.5%	26.9%		
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	27.6	27.1	27.6	27.6	28.4	28.7	28.8	28.5	28.6	28.9	28.6	-1.0%	5.5%	5.9%		
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	-2.3%	0.8%	1.7%		
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	1,435.2	1,430.8	1,436.8	1,435.4	-0.1%	1.0%	1.4%		
- 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	1,282.0	1,270.3	1,278.3	1,275.6	-0.2%	0.7%	-0.7%		
- 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	153.2	160.5	158.5	159.8	0.8%	3.7%	22.3%		
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	0.2%	9.0%	9.4%		
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	1.6%	3.0%	-17.4%		
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	1.0%	8.0%	15.6%		
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%	-0.3%	3.1%	3.1%		
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%			18.3%			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					
Branches	841	842	842	843	849	855	858	858	860	866	869	872	869	869	872	871	871	871	873	873	874	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					
Pay offices	89	89	89	89	89	89	89	89	89	89	89	89	90	90	90	90	90	90	90	90	90	90	91					
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	26	26					
Branches	87	87	87	87	87	87	87	87	87	87	86	86	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	46	45	44					
Pay offices	1	1	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			4921			5003						

* Data are estimates and subject to revision.

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

² Does not include lending to High Net-worth Individuals

³ 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.

⁴ Excluding current year profit & including subordinated borrowings/deposits

⁵ 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)

⁶ 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)