

UAE Banking Indicators

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

	2008	2009												2010
	Dec.	Jan.	Feb	Mar	April	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Jan
Total Bank Assets (net of provisions)*	1456.2	1440.0	1462.2	1466.5	1480.3	1498.4	1489.3	1496.3	1499.1	1521.7	1536.4	1551.6	1519.1	1507.0
Certificate of Deposits held by Banks	47.1	32.7	37.2	39.4	42.3	53.1	58.3	65.5	64.6	75.5	74.6	69.6	71.9	66.1
Bank Deposits	922.5	905.7	928.0	956.4	961.6	972.4	961.7	964.1	963.5	977.2	982.9	1002.7	982.6	968.1
Loans & Advances:(net of provisions)*	993.7	995.7	992.0	995.4	997.7	1003.6	1009.0	1007.0	1013.8	1020.7	1020.5	1027.1	1017.7	1015.2
Personal Loans	206.0	207.2	203.8	202.7	201.7	207.6	205.2	208.8	212.2	212.5	212.1	209.2	209.8	212.3
Letters of Credit	115.4	105.9	106.0	107.4	111.0	111.4	105.5	109.1	104.0	106.1	102.6	106.9	102.8	101.8
Total Private Funds (Capital + Reserves)**	153.6	177.0	182.4	188.4	196.9	203.1	212.4	210.0	209.9	212.1	211.7	217.9	231.4	246.5
Specific provisions for NPLs (in billions of dirhams)	19.7	20.4	20.9	21.8	22.3	22.9	23.9	25.3	26.3	27.8	29.0	32.0	32.6	33.4
General provisions	5.3	6.0	6.1	6.4	6.9	7.3	9.6	8.3	8.5	8.9	9.3	9.3	10.7	12.4
Total Investments by Banks	119.7	118.7	116.0	115.5	114.8	117.3	115.3	117.4	116.0	117.1	119.5	122.6	119.1	120.2
Capital adequacy ratio - Banking System	13.3%			16.2%			17.6%			18.0%			19.2%	
Banking Institutions (total numbers)														
UAE Incorporated Banks														
Head Offices	24			24	24	24	24	24	24	24	24	24	24	24
Branches	611			631	632	635	636	645	650	654	657	665	674	679
Electronic banking service units	19			21	21	23	25	25	25	25	26	26	26	26
Pay offices	60			62	63	65	65	66	69	69	69	70	71	71
Foreign Banks														
Main Offices	28			28	28	28	28	28	28	28	28	28	28	28
Branches	82			82	82	82	82	82	82	82	82	82	82	82
Electronic banking service units	35			38	38	38	40	40	41	41	42	42	42	43
Pay offices	1			1	1	1	1	1	1	1	1	1	1	1
ATMs	2420			2597			2666			3075			3599	

* Net of interest in suspense, specific provisions and general provisions

** Excluding current year profit

Data for 2010 are estimates subject to revision.