

**Table 2: UAE Banking Indicators January 2015**

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

|  | 2013    | 2014    |         |         |         |         |         |         |         |         |         |         |         | 2015    |                     |                          |
|--|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------------------|--------------------------|
|  | Dec     | Jan     | Feb     | Mar     | Apr     | May     | June    | July    | Aug     | Sep     | Oct     | Nov     | Dec **  | Jan     | % Change during Jan | % Change Jan2014/Jan2015 |
| <b>Total Bank Assets (Gross)</b>                             | 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 | 0.0%                | 8.5%                     |
| <b>1.Total Banks' Reserves at the Central Bank</b>           | 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   | -5.3%               | -1.0%                    |
| 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   | 1.4%                | 18.3%                    |
| 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    | -24.7%              | 27.7%                    |
| 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    | -6.5%               | -20.1%                   |
| 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    | -36.9%              | -57.2%                   |
| <b>2.Gross Credit</b>  | 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 | 0.8%                | 8.0%                     |
| Domestic Credit <sup>1</sup>                                 | 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 | 0.7%                | 6.5%                     |
| of which: Loans & Advances                                   | 1,090.4 | 1,091.5 | 1,099.8 | 1,144.5 | 1,151.2 | 1,169.3 | 1,174.6 | 1,188.1 | 1,191.4 | 1,215.9 | 1,209.3 | 1,222.3 | 1,200.1 | 1,210.3 | 0.8%                | 10.9%                    |
| of which: Personal Loans to Residents                        | 279.5   | 280.9   | 285.1   | 285.7   | 289.9   | 293.5   | 295.9   | 297.0   | 301.4   | 307.5   | 310.9   | 315.7   | 299.9   | 303.1   | 1.1%                | 7.9%                     |
| Foreign Credit <sup>2</sup>                                  | 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   | 1.7%                | 32.3%                    |
| <b>3.Total Investments by Banks</b>                          | 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   | -3.9%               | 15.8%                    |
| 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   | -7.3%               | 20.5%                    |
| 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    | 0.7%                | 4.4%                     |
| 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    | 1.5%                | 14.9%                    |
| 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    | 27.1    | 27.6    | 1.8%                | 4.5%                     |
| <b>4. Other Assets</b>                                       | 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   | 2.5%                | 11.7%                    |
| <b>Bank Deposits</b>   | 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 | -0.6%               | 9.4%                     |
| - 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 | 0.2%                | 8.0%                     |
| - 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   | -7.1%               | 23.2%                    |
| <b>Capital &amp; Reserves*</b>                               | 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   | 15.5%               | 8.8%                     |
| <b>Specific provisions for NPLs (in billions of dirhams)</b> | 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    | -0.3%               | -9.3%                    |
| <b>General provisions</b>                                    | 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    | -0.4%               | 25.0%                    |
| <b>Capital adequacy ratio - ( Tier 1 + Tier 2 )</b>          | 19.3%   |         |         | 18.5%   |         |         | 18.2%   |         |         | 18.3%   |         | 18.2%   |         |         |                     |                          |
| of which: Tier 1   | 16.9%   |         |         | 16.2%   |         |         | 16.0%   |         |         | 16.3%   |         | 16.2%   |         |         |                     |                          |
| <b>Banking Institutions (total numbers)</b>                  |         |         |         |         |         |         |         |         |         |         |         |         |         |         |                     |                          |
| <b>UAE Incorporated Banks</b>                                |         |         |         |         |         |         |         |         |         |         |         |         |         |         |                     |                          |
| Head Offices   | 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     | 869                 | 869                      |
| Electronic banking service units                             | 29      | 29      | 29      | 29      | 33      | 33      | 33      | 33      | 33      | 33      | 33      | 34      | 34      | 34      | 31                  | 31                       |
| Pay offices  | 89      | 89      | 89      | 89      | 89      | 89      | 89      | 89      | 89      | 89      | 89      | 89      | 89      | 90      | 90                  | 90                       |
| <b>Foreign Banks</b>   |         |         |         |         |         |         |         |         |         |         |         |         |         |         |                     |                          |
| Main Offices   | 28      | 28      | 28      | 28      | 28      | 28      | 28      | 28      | 28      | 28      | 28      | 26      | 26      | 26      | 26                  | 26                       |
| Branches   | 87      | 87      | 87      | 87      | 87      | 87      | 87      | 87      | 87      | 87      | 87      | 86      | 86      | 86      | 86                  | 86                       |
| Electronic banking service units                             | 52      | 53      | 53      | 53      | 53      | 53      | 53      | 54      | 54      | 54      | 54      | 48      | 48      | 48      | 48                  | 48                       |
| Pay offices  | 1       | 1       | 1       | 1       | 1       | 1       | 1       | 1       | 1       | 1       | 1       | 1       | 1       | 1       | 1                   | 1                        |
| <b>ATMs</b>  | 4664    |         |         | 4642    |         |         | 4674    |         |         | 4740    |         |         | 4847    |         |                     |                          |

\* Excluding current year profit

\*\*Data are estimates and subject to revision.

1) Includes lending to (Resident): Non Banking Financial Institutions, Trade Bills Discounted and Loans & Advances (Government & Public Sector, Private Sector (corporate) and Individuals ) in Local and Foreign Currency.

2) 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.