

UAE Banking Indicators - Conventional Banks ( CB ) & Islamic Banks ( IB ) *																						
(End of month, figures in billions of Dirhams unless otherwise indicated)																						
	2014		2015		2016				2017													
	Dec		Dec		Feb		Dec**		Jan		Feb**		% Month-on-Month		% Year-to-Date		% Year-on-Year		% Month-on-Month	% Year-to-Date	% Year-on-Year	
	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	All Banks			
<b>1. Gross Bank Assets</b>	<b>1,901.0</b>	<b>403.9</b>	<b>2014.0</b>	<b>464.2</b>	<b>1,987.9</b>	<b>474.3</b>	<b>2,105.3</b>	<b>505.5</b>	<b>2,101.9</b>	<b>508.2</b>	<b>2,113.9</b>	<b>512.4</b>	<b>0.6%</b>	<b>0.8%</b>	<b>0.4%</b>	<b>1.4%</b>	<b>6.3%</b>	<b>8.0%</b>	<b>0.6%</b>	<b>0.6%</b>	<b>6.7%</b>	
<b>2. Gross Credit</b>	<b>1,113.5</b>	<b>264.6</b>	<b>1,178.7</b>	<b>306.4</b>	<b>1,191.0</b>	<b>312.7</b>	<b>1,238.8</b>	<b>335.2</b>	<b>1,238.7</b>	<b>338.8</b>	<b>1,244.5</b>	<b>341.1</b>	<b>0.5%</b>	<b>0.7%</b>	<b>0.5%</b>	<b>1.8%</b>	<b>4.5%</b>	<b>9.1%</b>	<b>0.5%</b>	<b>0.7%</b>	<b>5.4%</b>	
Domestic Credit	1,024.6	253.1	1,087.0	294.2	1,094.7	299.5	1,135.4	318.2	1,131.8	322.3	1,137.5	323.2	0.5%	0.3%	0.2%	1.6%	3.9%	7.9%	0.5%	0.49%	4.8%	
Government	143.4	9.7	156.9	9.7	159.3	9.1	163.0	9.5	163.5	9.4	163.3	9.6	-0.1%	2.1%	0.2%	1.1%	2.5%	5.5%	0.0%	0.2%	2.7%	
Public Sector (GREs)	140.8	25.4	142.7	28.7	147.1	31.1	153.3	33.8	151.6	33.8	155.2	33.8	2.4%	0.0%	1.2%	0.0%	5.5%	8.7%	1.9%	1.0%	6.1%	
Private Sector	727.5	211.5	766.9	251.6	768.4	255.1	804.2	271.8	801.6	275.0	802.7	275.8	0.1%	0.3%	-0.2%	1.5%	4.5%	8.1%	0.2%	0.2%	5.4%	
Business & Industrial Sector Credit <sup>1</sup>	525.7	113.5	548.7	139.1	549.5	139.6	580.0	147.8	577.3	150.3	578.1	150.5	0.1%	0.1%	-0.3%	1.8%	5.2%	7.8%	0.1%	0.1%	5.7%	
Individual <sup>2</sup>	201.8	98.0	218.2	112.5	218.9	115.5	224.2	124.0	224.3	124.7	224.6	125.3	0.1%	0.5%	0.2%	1.0%	2.6%	8.5%	0.3%	0.5%	4.6%	
Non-Banking Financial Institutions	12.9	6.5	20.5	4.2	19.9	4.2	14.9	3.1	15.1	4.1	16.3	4.0	7.9%	-2.4%	9.4%	29.0%	-18.1%	-4.8%	5.7%	12.8%	-15.8%	
Foreign Credit <sup>3</sup>	88.9	11.5	91.7	12.2	96.3	13.2	103.4	17.0	106.9	16.5	107.0	17.9	0.1%	8.5%	3.5%	5.3%	11.1%	35.6%	1.2%	3.7%	14.1%	
of which: Loans & Advances to Non-Residents in AED	7.9	2.3	7.4	1.8	7.9	1.8	11.6	3.0	11.9	3.2	12.0	3.0	0.8%	-6.3%	3.4%	0.0%	51.9%	66.7%	-0.7%	2.7%	54.6%	
<b>3. Total Investments by Banks</b>	<b>186.9</b>	<b>41.1</b>	<b>201.0</b>	<b>49.1</b>	<b>211.7</b>	<b>50.5</b>	<b>230.3</b>	<b>58.4</b>	<b>234.3</b>	<b>57.8</b>	<b>237.0</b>	<b>59.5</b>	<b>1.2%</b>	<b>2.9%</b>	<b>2.9%</b>	<b>1.9%</b>	<b>12.0%</b>	<b>17.8%</b>	<b>1.5%</b>	<b>2.7%</b>	<b>13.1%</b>	
Debt securities	136.0	3.7	142.6	3.4	152.9	3.6	179.4	6.7	183.0	6.3	185.1	6.3	1.1%	0.0%	3.2%	-6.0%	21.1%	75.0%	1.1%	2.8%	22.3%	
Equities	10.2	3.8	9.2	4.3	8.9	4.3	7.7	4.4	7.8	4.4	7.9	4.4	1.3%	0.0%	2.6%	0.0%	-11.2%	2.3%	0.8%	1.7%	-6.8%	
Held to maturity securities	21.7	25.5	29.2	33.0	29.5	34.3	21.7	38.7	21.8	38.3	21.9	39.9	0.5%	4.2%	0.9%	3.1%	-25.8%	16.3%	2.8%	2.3%	-3.1%	
Other Investments	19.0	8.1	20.0	8.4	20.4	8.3	21.5	8.6	21.7	8.8	22.1	8.9	1.8%	1.1%	2.8%	3.5%	8.3%	7.2%	1.6%	3.0%	8.0%	
<b>4. Bank Deposits</b>	<b>1,136.6</b>	<b>284.7</b>	<b>1,139.4</b>	<b>332.2</b>	<b>1,133.9</b>	<b>337.2</b>	<b>1,214.2</b>	<b>348.7</b>	<b>1,206.0</b>	<b>355.9</b>	<b>1,221.8</b>	<b>359.6</b>	<b>1.3%</b>	<b>1.0%</b>	<b>0.6%</b>	<b>3.1%</b>	<b>7.8%</b>	<b>6.6%</b>	<b>1.2%</b>	<b>1.2%</b>	<b>7.5%</b>	
Resident Deposits	989.5	277.8	974.6	325.5	975.1	330.1	1,024.6	339.3	1,018.8	346.2	1,039.7	350.0	2.1%	1.1%	1.5%	3.2%	6.6%	6.0%	1.8%	1.9%	6.5%	
Government Sector	149.0	39.8	106.9	50.5	111.4	46.9	143.1	43.7	138.7	47.0	151.3	47.8	9.1%	1.7%	5.7%	9.4%	35.8%	1.9%	7.2%	6.6%	25.8%	
GREs (Govt. ownership of more than 50%)	134.7	38.6	135.7	55.1	130.6	54.1	119.8	48.4	120.3	51.8	126.5	49.6	5.2%	-4.2%	5.6%	2.5%	-3.1%	-8.3%	2.3%	4.7%	-4.7%	
Private Sector	675.9	192.9	709.3	214.5	710.2	224.5	737.8	242.9	736.4	243.0	739.0	247.3	0.4%	1.8%	0.2%	1.8%	4.1%	10.2%	0.7%	0.6%	5.5%	
Non-Banking Financial Institutions	29.9	6.5	22.7	5.4	22.9	4.6	23.9	4.3	23.4	4.4	22.9	5.3	-2.1%	20.5%	-4.2%	23.3%	0.0%	15.2%	1.4%	0.0%	2.5%	
Non-Resident Deposits	147.1	6.9	164.8	6.7	158.8	7.1	189.6	9.4	187.2	9.7	182.1	9.6	-2.7%	-1.0%	-4.0%	2.1%	14.7%	35.2%	-2.6%	-3.7%	15.6%	
<b>Capital &amp; Reserves <sup>4</sup></b>	<b>248.5</b>	<b>50.6</b>	<b>267.8</b>	<b>57.0</b>	<b>270.0</b>	<b>57.8</b>	<b>280.7</b>	<b>66.2</b>	<b>284.1</b>	<b>66.6</b>	<b>286.2</b>	<b>65.1</b>	<b>0.7%</b>	<b>-2.3%</b>	<b>2.0%</b>	<b>-1.7%</b>	<b>6.0%</b>	<b>12.6%</b>	<b>0.2%</b>	<b>1.3%</b>	<b>7.2%</b>	
<b>Specific provisions &amp; Interest in Suspense</b>	<b>54.7</b>	<b>16.9</b>	<b>54.6</b>	<b>17.8</b>	<b>55.5</b>	<b>18.2</b>	<b>58.7</b>	<b>19.8</b>	<b>59.5</b>	<b>20.0</b>	<b>59.9</b>	<b>20.2</b>	<b>0.7%</b>	<b>1.0%</b>	<b>2.0%</b>	<b>2.0%</b>	<b>7.9%</b>	<b>11.0%</b>	<b>0.8%</b>	<b>2.0%</b>	<b>8.7%</b>	
<b>General provisions</b>	<b>20.0</b>	<b>4.1</b>	<b>21.9</b>	<b>4.6</b>	<b>22.0</b>	<b>4.7</b>	<b>23.6</b>	<b>5.2</b>	<b>23.5</b>	<b>5.3</b>	<b>23.5</b>	<b>5.3</b>	<b>0.0%</b>	<b>0.0%</b>	<b>-0.4%</b>	<b>1.9%</b>	<b>6.8%</b>	<b>12.8%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>7.9%</b>	
<b>Lending to Stable Resources Ratio <sup>5</sup></b>	<b>85.1%</b>	<b>85.8%</b>	<b>87.3%</b>	<b>86.1%</b>	<b>87.5%</b>	<b>86.1%</b>	<b>86.6%</b>	<b>86.8%</b>	<b>86.3%</b>	<b>85.9%</b>	<b>84.9%</b>	<b>84.7%</b>										
<b>Liquid Assets Ratio (LAR) <sup>6</sup></b>	<b>15.4%</b>	<b>17.0%</b>	<b>17.5%</b>	<b>17.0%</b>	<b>15.1%</b>	<b>16.4%</b>	<b>16.0%</b>	<b>16.8%</b>	<b>15.1%</b>	<b>16.1%</b>	<b>15.7%</b>	<b>17.3%</b>										
<b>Capital adequacy ratio - ( Tier 1 + Tier 2 )</b>	<b>18.6%</b>	<b>15.8%</b>	<b>18.9%</b>	<b>15.6%</b>			<b>19.4%</b>	<b>17.1%</b>														
<b>of which: Tier 1</b>	<b>16.5%</b>	<b>15.0%</b>	<b>16.9%</b>	<b>14.9%</b>			<b>17.5%</b>	<b>16.5%</b>														

\* There are 50 Conventional Banks & 8 Islamic Banks operating from UAE

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

<sup>1</sup> Includes lending to (Resident): Trade Bills Discounted and Insurance Companies

<sup>2</sup> Does not include lending to High Net-worth Individuals

<sup>3</sup> 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.

<sup>4</sup> Excluding subordinated borrowings/deposits but including current year profit

<sup>5</sup> 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)

<sup>6</sup> LAR = The Ratio of Total Banks' Liquid Assets (including Reserve Requirements) to Total Assets\*\*\*

\*\*\* Total Assets = Balance Sheet Total Assets - (Capital & Reserves + All Provisions Except Staff Benefit Provision + Refinancing+Subordinated Borrowings/Deposits)