

UAE Banking Indicators - Conventional Banks ( CB ) & Islamic Banks ( IB ) *																				
(End of month, figures in billions of Dirhams unless otherwise indicated)																				
	2014		2015		2016				2017				% Month-on-Month		% Year-on-Year		% Month-on-Month		% Year-on-Year	
	Dec		Dec		Jan		Dec**		Jan**											
	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>2003.2</b>	<b>477.2</b>	<b>2105.3</b>	<b>505.5</b>	<b>2101.9</b>	<b>508.2</b>	<b>-0.2%</b>	<b>0.5%</b>	<b>4.9%</b>	<b>6.5%</b>	<b>-0.03%</b>	<b>5.2%</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>1,182.5</b>	<b>309.4</b>	<b>1,238.8</b>	<b>335.2</b>	<b>1,238.7</b>	<b>338.8</b>	<b>0.0%</b>	<b>1.1%</b>	<b>4.8%</b>	<b>9.5%</b>	<b>0.2%</b>	<b>5.7%</b>				
Domestic Credit	1,024.6	253.1	1,087.0	294.2	1,088.5	296.9	1,135.4	318.2	1,131.8	322.3	-0.3%	1.3%	4.0%	8.6%	0.03%	5.0%				
Government	143.4	9.7	156.9	9.7	156.7	9.6	163.0	9.5	163.5	9.4	0.3%	-1.1%	4.3%	-2.1%	0.2%	4.0%				
Public Sector (GREs)	140.8	25.4	142.7	28.7	147.7	32.1	153.3	33.8	151.6	33.8	-1.1%	0.0%	2.6%	5.3%	-0.9%	3.1%				
Private Sector	727.5	211.5	766.9	251.6	763.1	251.0	804.2	271.8	801.6	275.0	-0.3%	1.2%	5.0%	9.6%	0.1%	6.2%				
Business & Industrial Sector Credit <sup>1</sup>	525.7	113.5	548.7	139.1	544.5	137.1	580.0	147.8	577.3	150.3	-0.5%	1.7%	6.0%	9.6%	-0.03%	6.7%				
Individual <sup>2</sup>	201.8	98.0	218.2	112.5	218.6	113.9	224.2	124.0	224.3	124.7	0.0%	0.6%	2.6%	9.5%	0.2%	5.0%				
Non-Banking Financial Institutions	12.9	6.5	20.5	4.2	21.0	4.2	14.9	3.1	15.1	4.1	1.3%	32.3%	-28.1%	-2.4%	6.7%	-23.8%				
Foreign Credit <sup>3</sup>	88.9	11.5	91.7	12.2	94.0	12.5	103.4	17.0	106.9	16.5	3.4%	-2.9%	13.7%	32.0%	2.5%	15.9%				
of which: Loans & Advances to Non-Residents in AED	7.9	2.3	7.4	1.8	7.6	1.8	11.6	3.0	11.9	3.2	2.6%	6.7%	56.6%	77.8%	3.4%	60.6%				
<b>3. Total Investments by Banks</b>	<b>186.9</b>	<b>41.1</b>	<b>201.0</b>	<b>49.1</b>	<b>198.7</b>	<b>49.7</b>	<b>230.3</b>	<b>58.4</b>	<b>234.3</b>	<b>57.8</b>	<b>1.7%</b>	<b>-1.0%</b>	<b>17.9%</b>	<b>16.3%</b>	<b>1.2%</b>	<b>17.6%</b>				
Debt securities	136.0	3.7	142.6	3.4	140.4	3.9	179.4	6.7	183.0	6.3	2.0%	-6.0%	30.3%	61.5%	1.7%	31.2%				
Equities	10.2	3.8	9.2	4.3	8.9	3.6	7.7	4.4	7.8	4.4	1.3%	0.0%	-12.4%	22.2%	0.8%	-2.4%				
Held to maturity securities	21.7	25.5	29.2	33.0	29.0	33.8	21.7	38.7	21.8	38.3	0.5%	-1.0%	-24.8%	13.3%	-0.5%	-4.3%				
Other Investments	19.0	8.1	20.0	8.4	20.4	8.4	21.5	8.6	21.7	8.8	0.9%	2.3%	6.4%	4.8%	1.3%	5.9%				
<b>4. Bank Deposits</b>	<b>1136.6</b>	<b>284.7</b>	<b>1139.4</b>	<b>332.2</b>	<b>1130.1</b>	<b>341.0</b>	<b>1214.2</b>	<b>348.7</b>	<b>1206.0</b>	<b>355.9</b>	<b>-0.7%</b>	<b>2.1%</b>	<b>6.7%</b>	<b>4.4%</b>	<b>-0.1%</b>	<b>6.2%</b>				
Resident Deposits	989.5	277.8	974.6	325.5	971.6	334.2	1024.6	339.3	1018.8	346.2	-0.6%	2.0%	4.9%	3.6%	0.1%	4.5%				
Government Sector	149.0	39.8	106.9	50.5	108.9	48.4	143.1	43.7	138.7	47.0	-3.1%	7.6%	27.4%	-2.9%	-0.6%	18.1%				
GREs (Govt. ownership of more than 50%)	134.7	38.6	135.7	55.1	133.6	62.4	119.8	48.4	120.3	51.8	0.4%	7.0%	-10.0%	-17.0%	2.3%	-12.2%				
Private Sector	675.9	192.9	709.3	214.5	706.8	217.9	737.8	242.9	736.4	243.0	-0.2%	0.0%	4.2%	11.5%	-0.1%	5.9%				
Non-Banking Financial Institutions	29.9	6.5	22.7	5.4	22.3	5.5	23.9	4.3	23.4	4.4	-2.1%	2.3%	4.9%	-20.0%	-1.4%	0.0%				
Non-Resident Deposits	147.1	6.9	164.8	6.7	158.5	6.8	189.6	9.4	187.2	9.7	-1.3%	3.2%	18.1%	42.6%	-1.1%	19.1%				
<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>268.3</b>	<b>57.2</b>	<b>280.7</b>	<b>66.2</b>	<b>284.1</b>	<b>66.6</b>	<b>1.2%</b>	<b>0.6%</b>	<b>5.9%</b>	<b>16.4%</b>	<b>1.1%</b>	<b>7.7%</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>55.4</b>	<b>18.0</b>	<b>58.7</b>	<b>19.8</b>	<b>59.5</b>	<b>20.0</b>	<b>1.4%</b>	<b>1.0%</b>	<b>7.4%</b>	<b>11.1%</b>	<b>1.3%</b>	<b>8.3%</b>				
<b>General provisions</b>	<b>20.0</b>	<b>4.1</b>	<b>21.9</b>	<b>4.6</b>	<b>21.9</b>	<b>4.6</b>	<b>23.6</b>	<b>5.2</b>	<b>23.5</b>	<b>5.3</b>	<b>-0.4%</b>	<b>1.9%</b>	<b>7.3%</b>	<b>15.2%</b>	<b>0.0%</b>	<b>8.7%</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>87.4%</b>	<b>84.5%</b>	<b>86.6%</b>	<b>86.8%</b>	<b>86.3%</b>	<b>85.9%</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>14.7%</b>	<b>16.4%</b>	<b>16.0%</b>	<b>16.8%</b>	<b>15.1%</b>	<b>16.1%</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)