

UAE Banking Indicators - Conventional Banks ( CB ) & Islamic Banks ( IB ) *																					
(End of month, figures in billions of Dirhams unless otherwise indicated)																					
	2014		2015				2016														
	Dec		Oct		Dec		Jun		Sep		Oct**		% 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>1,969.9</b>	<b>450.8</b>	<b>2014.0</b>	<b>464.2</b>	<b>2025.5</b>	<b>493.0</b>	<b>2049.9</b>	<b>500.2</b>	<b>2044.3</b>	<b>500.1</b>	<b>-0.3%</b>	<b>-0.02%</b>	<b>1.5%</b>	<b>7.7%</b>	<b>3.8%</b>	<b>10.9%</b>	<b>-0.2%</b>	<b>2.7%</b>	<b>5.1%</b>
<b>2.Gross Credit</b>	<b>1,113.5</b>	<b>264.6</b>	<b>1,182.3</b>	<b>299.7</b>	<b>1,178.7</b>	<b>306.4</b>	<b>1,217.1</b>	<b>326.3</b>	<b>1,237.2</b>	<b>328.8</b>	<b>1,240.7</b>	<b>329.5</b>	<b>0.3%</b>	<b>0.2%</b>	<b>5.3%</b>	<b>7.5%</b>	<b>4.9%</b>	<b>9.9%</b>	<b>0.3%</b>	<b>5.7%</b>	<b>6.0%</b>
Domestic Credit	1,024.6	253.1	1,081.2	287.4	1,087.0	294.2	1,115.8	310.5	1,133.5	312.6	1,136.1	313.2	0.2%	0.2%	4.5%	6.5%	5.1%	9.0%	0.2%	4.9%	5.9%
Government	143.4	9.7	157.4	9.2	156.9	9.7	159.6	9.0	164.3	9.8	163.6	9.3	-0.4%	-5.1%	4.3%	-4.1%	3.9%	1.1%	-0.7%	3.8%	3.8%
Public Sector (GREs)	140.8	25.4	147.8	28.3	142.7	28.7	155.2	32.5	155.8	32.2	155.9	32.7	0.1%	1.6%	9.3%	13.9%	5.5%	15.5%	0.3%	10.0%	7.1%
Private Sector	727.5	211.5	762.4	245.1	766.9	251.6	786.4	265.2	798.6	267.2	800.6	267.8	0.3%	0.2%	4.4%	6.4%	5.0%	9.3%	0.2%	4.9%	6.0%
Business & Industrial Sector Credit <sup>1</sup>	525.7	113.5	544.8	133.1	548.7	139.1	565.3	144.4	575.1	144.9	577.7	144.5	0.5%	-0.3%	5.3%	3.9%	6.0%	8.6%	0.3%	5.0%	6.5%
Individual <sup>2</sup>	201.8	98.0	217.6	112.0	218.2	112.5	221.1	120.8	223.5	122.3	222.9	123.3	-0.3%	0.8%	2.2%	9.6%	2.4%	10.1%	0.1%	4.7%	5.0%
Non-Banking Financial Institutions	12.9	6.5	13.6	4.8	20.5	4.2	14.6	3.8	14.8	3.4	16.0	3.4	8.1%	0.0%	-22.0%	-19.0%	17.6%	-29.2%	6.6%	-21.5%	5.4%
Foreign Credit <sup>3</sup>	88.9	11.5	101.1	12.3	91.7	12.2	101.3	15.8	103.7	16.2	104.6	16.3	0.9%	0.6%	14.1%	33.6%	3.5%	32.5%	0.8%	16.4%	6.6%
of which: Loans & Advances to Non-Residents in AED	7.9	2.3	7.7	1.7	7.4	1.8	10.8	2.0	12.2	2.2	11.6	2.5	-4.9%	13.6%	56.8%	38.9%	50.6%	47.1%	-2.1%	53.3%	50.0%
<b>3.Total Investments by Banks</b>	<b>186.9</b>	<b>41.1</b>	<b>196.4</b>	<b>47.8</b>	<b>201.0</b>	<b>49.1</b>	<b>218.7</b>	<b>56.1</b>	<b>220.6</b>	<b>55.3</b>	<b>223.8</b>	<b>55.2</b>	<b>1.5%</b>	<b>-0.2%</b>	<b>11.3%</b>	<b>12.4%</b>	<b>14.0%</b>	<b>15.5%</b>	<b>1.1%</b>	<b>11.6%</b>	<b>14.3%</b>
Debt securities	136.0	3.7	137.3	4.5	142.6	3.4	167.2	5.8	168.3	6.0	171.7	6.0	2.0%	0.0%	20.4%	76.5%	25.1%	33.3%	2.0%	21.7%	25.3%
Equities	10.2	3.8	9.4	3.7	9.2	4.3	8.4	4.4	8.5	4.5	8.4	4.5	-1.2%	0.0%	-8.7%	4.7%	-10.6%	21.6%	-0.8%	-4.4%	-1.5%
Held to maturity securities	21.7	25.5	29.3	31.4	29.2	33.0	22.0	37.4	22.6	35.9	22.5	35.8	-0.4%	-0.3%	-22.9%	8.5%	-23.2%	14.0%	-0.3%	-6.3%	-4.0%
Other Investments	19.0	8.1	20.4	8.2	20.0	8.4	21.1	8.5	21.2	8.9	21.2	8.9	0.0%	0.0%	6.0%	6.0%	3.9%	8.5%	0.0%	6.0%	5.2%
<b>4.Bank Deposits</b>	<b>1136.6</b>	<b>284.7</b>	<b>1113.9</b>	<b>321.5</b>	<b>1139.4</b>	<b>332.2</b>	<b>1148.1</b>	<b>344.9</b>	<b>1165.6</b>	<b>343.1</b>	<b>1154.2</b>	<b>349.0</b>	<b>-1.0%</b>	<b>1.7%</b>	<b>1.3%</b>	<b>5.1%</b>	<b>3.6%</b>	<b>8.6%</b>	<b>-0.4%</b>	<b>2.1%</b>	<b>4.7%</b>
Resident Deposits	989.5	277.8	960.8	314.8	974.6	325.5	979.0	336.9	987.2	334.6	975.5	340.3	-1.2%	1.7%	0.1%	4.5%	1.5%	8.1%	-0.5%	1.2%	3.2%
Government Sector	149.0	39.8	105.8	48.5	106.9	50.5	136.8	49.1	123.7	45.8	114.7	45.9	-7.3%	0.2%	7.3%	-9.1%	8.4%	-5.4%	-5.3%	2.0%	4.1%
GREs (Govt. ownership of more than 50%)	134.7	38.6	135.1	45.7	135.7	55.1	112.0	49.5	126.4	44.8	125.3	48.0	-0.9%	7.1%	-7.7%	-12.9%	-7.3%	5.0%	1.2%	-9.2%	-4.1%
Private Sector	675.9	192.9	698.3	215.4	709.3	214.5	710.1	235.2	716.5	240.0	713.9	242.1	-0.4%	0.9%	0.6%	12.9%	2.2%	12.4%	-0.1%	3.5%	4.6%
Non-Banking Financial Institutions	29.9	6.5	21.6	5.2	22.7	5.4	20.1	3.1	20.6	4.0	21.6	4.3	4.9%	7.5%	-4.8%	-20.4%	0.0%	-17.3%	5.3%	-7.8%	-3.4%
Non-Resident Deposits	147.1	6.9	153.1	6.7	164.8	6.7	169.1	8.0	178.4	8.5	178.7	8.7	0.2%	2.4%	8.4%	29.9%	16.7%	29.9%	0.3%	9.3%	17.3%
<b>Capital &amp; Reserves<sup>4</sup></b>	<b>248.5</b>	<b>50.6</b>	<b>261.4</b>	<b>56.6</b>	<b>267.8</b>	<b>57.0</b>	<b>268.0</b>	<b>62.5</b>	<b>275.5</b>	<b>63.9</b>	<b>278.0</b>	<b>64.3</b>	<b>0.9%</b>	<b>0.6%</b>	<b>3.8%</b>	<b>12.8%</b>	<b>6.4%</b>	<b>13.6%</b>	<b>0.9%</b>	<b>5.4%</b>	<b>7.6%</b>
<b>Specific provisions &amp; Interest in Suspense</b>	<b>54.7</b>	<b>16.9</b>	<b>56.7</b>	<b>17.0</b>	<b>54.6</b>	<b>17.8</b>	<b>56.7</b>	<b>18.9</b>	<b>58.3</b>	<b>19.6</b>	<b>59.2</b>	<b>19.9</b>	<b>1.5%</b>	<b>1.5%</b>	<b>8.4%</b>	<b>11.8%</b>	<b>4.4%</b>	<b>17.1%</b>	<b>1.5%</b>	<b>9.3%</b>	<b>7.3%</b>
<b>General provisions</b>	<b>20.0</b>	<b>4.1</b>	<b>21.5</b>	<b>4.5</b>	<b>21.9</b>	<b>4.6</b>	<b>23.0</b>	<b>4.7</b>	<b>23.3</b>	<b>4.9</b>	<b>23.3</b>	<b>4.9</b>	<b>0.0%</b>	<b>0.0%</b>	<b>6.4%</b>	<b>6.5%</b>	<b>8.4%</b>	<b>8.9%</b>	<b>0.0%</b>	<b>6.4%</b>	<b>8.5%</b>
<b>Lending to Stable Resources Ratio<sup>5</sup></b>	<b>85.1%</b>	<b>85.8%</b>	<b>88.2%</b>	<b>86.7%</b>	<b>87.3%</b>	<b>86.1%</b>	<b>88.1%</b>	<b>86.4%</b>	<b>88.9%</b>	<b>85.7%</b>	<b>89.0%</b>	<b>84.9%</b>									
<b>Liquid Assets Ratio (LAR)<sup>6</sup></b>	<b>15.4%</b>	<b>17.0%</b>	<b>14.0%</b>	<b>15.3%</b>	<b>17.5%</b>	<b>17.0%</b>	<b>15.8%</b>	<b>17.0%</b>	<b>15.6%</b>	<b>16.4%</b>	<b>15.3%</b>	<b>16.8%</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>18.9%</b>	<b>16.5%</b>	<b>19.1%</b>	<b>16.7%</b>											
<b>of which: Tier 1</b>	<b>16.5%</b>	<b>15.0%</b>			<b>16.9%</b>	<b>14.9%</b>	<b>17.0%</b>	<b>15.9%</b>	<b>17.1%</b>	<b>16.1%</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)