

UAE Banking Indicators - National Banks ( NB ) & Foreign Banks ( FB ) *																					
(End of month, figures in billions of Dirhams unless otherwise indicated)																					
	2014		2015		2016										% Month-on-Month	% Year-on-Year	% Month-on-Month	% Year-on-Year			
	Dec		Dec		Sep		Nov		Dec**		NB	FB	NB	FB					NB	FB	All Banks
	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB											
<b>1. Gross Bank Assets</b>	<b>1,892.1</b>	<b>412.8</b>	<b>2088.8</b>	<b>389.4</b>	<b>2177.2</b>	<b>372.9</b>	<b>2192.6</b>	<b>376.1</b>	<b>2235.5</b>	<b>375.3</b>	<b>2.0%</b>	<b>-0.2%</b>	<b>7.0%</b>	<b>-3.6%</b>	<b>1.6%</b>	<b>5.4%</b>					
<b>2. Gross Credit</b>	<b>1,162.3</b>	<b>215.8</b>	<b>1,275.7</b>	<b>209.4</b>	<b>1,365.1</b>	<b>200.9</b>	<b>1,379.1</b>	<b>197.1</b>	<b>1,378.9</b>	<b>195.1</b>	<b>0.0%</b>	<b>-1.0%</b>	<b>8.1%</b>	<b>-6.8%</b>	<b>-0.1%</b>	<b>6.0%</b>					
Domestic Credit	1,087.4	190.3	1,192.7	188.5	1,265.9	180.2	1,276.2	175.3	1,281.4	172.2	0.4%	-1.8%	7.4%	-8.6%	0.1%	5.2%					
Government	145.7	7.4	158.9	7.7	167.9	6.2	168.0	6.4	166.5	6.0	-0.9%	-6.3%	4.8%	-22.1%	-1.1%	3.5%					
Public Sector (GREs)	131.7	34.5	139.6	31.8	159.5	28.5	161.9	28.7	159.3	27.8	-1.6%	-3.1%	14.1%	-12.6%	-1.8%	9.2%					
Private Sector	792.1	146.9	870.3	148.2	921.6	144.2	928.2	139.1	938.5	137.5	1.1%	-1.2%	7.8%	-7.2%	0.8%	5.6%					
Business & Industrial Sector Credit <sup>1</sup>	529.1	110.1	575.2	112.6	610.3	109.7	613.4	105.7	624.1	103.7	1.7%	-1.9%	8.5%	-7.9%	1.2%	5.8%					
Individual <sup>2</sup>	263.0	36.8	295.1	35.6	311.3	34.5	314.8	33.4	314.4	33.8	-0.1%	1.2%	6.5%	-5.1%	0.0%	5.3%					
Non-Banking Financial Institutions	17.9	1.5	23.9	0.8	16.9	1.3	18.1	1.1	17.1	0.9	-5.5%	-18.2%	-28.5%	12.5%	-6.3%	-27.1%					
Foreign Credit <sup>3</sup>	74.9	25.5	83.0	20.9	99.2	20.7	102.9	21.8	97.5	22.9	-5.2%	5.0%	17.5%	9.6%	-3.4%	15.9%					
of which: Loans & Advances to Non-Residents in AED	8.6	1.6	7.4	1.8	12.4	2.0	12.0	2.1	12.4	2.2	3.3%	4.8%	67.6%	22.2%	3.5%	58.7%					
<b>3. Total Investments by Banks</b>	<b>215.6</b>	<b>12.4</b>	<b>227.4</b>	<b>22.7</b>	<b>254.4</b>	<b>21.5</b>	<b>260.5</b>	<b>23.4</b>	<b>267.1</b>	<b>21.6</b>	<b>2.5%</b>	<b>-7.7%</b>	<b>17.5%</b>	<b>-4.8%</b>	<b>1.7%</b>	<b>15.4%</b>					
Debt securities	129.5	10.2	126.9	19.1	155.6	18.7	160.5	20.7	166.9	19.2	4.0%	-7.2%	31.5%	0.5%	2.7%	27.5%					
Equities	14.0	0.0	13.5	0.0	13.0	0.0	12.8	0.0	12.1	0.0	-5.5%	0.0%	-10.4%	0.0%	-5.5%	-10.4%					
Held to maturity securities	45.0	2.2	58.9	3.3	56.3	2.2	58.6	2.0	58.0	2.4	-1.0%	20.0%	-1.5%	-27.3%	-0.3%	-2.9%					
Other Investments	27.1	0.0	28.1	0.3	29.5	0.6	28.6	0.7	30.1	0.0	5.2%	-100.0%	7.1%	-100.0%	2.7%	6.0%					
<b>4. Bank Deposits</b>	<b>1186.3</b>	<b>235.0</b>	<b>1250.4</b>	<b>221.2</b>	<b>1299.8</b>	<b>208.9</b>	<b>1312.6</b>	<b>208.6</b>	<b>1351.8</b>	<b>211.1</b>	<b>3.0%</b>	<b>1.2%</b>	<b>8.1%</b>	<b>-4.6%</b>	<b>2.7%</b>	<b>6.2%</b>					
Resident Deposits	1077.7	189.6	1121.7	178.4	1151.9	169.9	1167.7	170.3	1191.6	172.3	2.0%	1.2%	6.2%	-3.4%	1.9%	4.9%					
Government Sector	187.0	1.8	155.6	1.8	168.4	1.1	172.8	1.0	185.5	1.3	7.3%	30.0%	19.2%	-27.8%	7.5%	18.7%					
GREs (Govt. ownership of more than 50%)	162.3	11.0	181.5	9.3	163.1	8.1	171.4	8.6	160.8	7.4	-6.2%	-14.0%	-11.4%	-20.4%	-6.6%	-11.8%					
Private Sector	698.3	170.5	760.9	162.9	801.8	154.7	802.3	154.2	823.0	157.7	2.6%	2.3%	8.2%	-3.2%	2.5%	6.2%					
Non-Banking Financial Institutions	30.1	6.3	23.7	4.4	18.6	6.0	21.2	6.5	22.3	5.9	5.2%	-9.2%	-5.9%	34.1%	1.8%	0.4%					
Non-Resident Deposits	108.6	45.4	128.7	42.8	147.9	39.0	144.9	38.3	160.2	38.8	10.6%	1.3%	24.5%	-9.3%	8.6%	16.0%					
<b>Capital &amp; Reserves <sup>4</sup></b>	<b>253.9</b>	<b>45.2</b>	<b>277.5</b>	<b>47.3</b>	<b>289.2</b>	<b>50.2</b>	<b>292.4</b>	<b>50.4</b>	<b>296.6</b>	<b>50.3</b>	<b>1.4%</b>	<b>-0.2%</b>	<b>6.9%</b>	<b>6.3%</b>	<b>1.2%</b>	<b>6.8%</b>					
<b>Specific provisions &amp; Interest in Suspense</b>	<b>58.3</b>	<b>13.3</b>	<b>55.7</b>	<b>16.7</b>	<b>59.2</b>	<b>18.7</b>	<b>60.6</b>	<b>19.3</b>	<b>59.2</b>	<b>19.3</b>	<b>-2.3%</b>	<b>0.0%</b>	<b>6.3%</b>	<b>15.6%</b>	<b>-1.8%</b>	<b>8.4%</b>					
<b>General provisions</b>	<b>21.1</b>	<b>3.0</b>	<b>22.7</b>	<b>3.8</b>	<b>24.3</b>	<b>3.9</b>	<b>24.7</b>	<b>3.8</b>	<b>24.9</b>	<b>3.9</b>	<b>0.8%</b>	<b>2.6%</b>	<b>9.7%</b>	<b>2.6%</b>	<b>1.1%</b>	<b>8.7%</b>					
<b>Lending to Stable Resources Ratio <sup>5</sup></b>	<b>86.5%</b>	<b>78.8%</b>	<b>88.6%</b>	<b>78.6%</b>	<b>89.9%</b>	<b>78.3%</b>	<b>89.8%</b>	<b>76.2%</b>	<b>88.6%</b>	<b>74.8%</b>											
<b>Liquid Assets Ratio (LAR) <sup>6</sup></b>	<b>14.3%</b>	<b>21.6%</b>	<b>16.5%</b>	<b>22.2%</b>	<b>14.4%</b>	<b>23.5%</b>	<b>14.3%</b>	<b>22.8%</b>	<b>14.8%</b>	<b>24.2%</b>											
<b>Capital adequacy ratio - ( Tier 1 + Tier 2 )</b>	<b>18.1%</b>	<b>18.0%</b>	<b>18.0%</b>	<b>20.2%</b>	<b>18.2%</b>	<b>21.3%</b>			<b>18.6%</b>	<b>21.5%</b>											
<b>of which: Tier 1</b>	<b>16.4%</b>	<b>15.1%</b>	<b>16.5%</b>	<b>17.1%</b>	<b>16.7%</b>	<b>18.3%</b>			<b>17.1%</b>	<b>18.6%</b>											

\* There are 23 National Banks & 35 Foreign 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)