

UAE Banking Indicators - National Banks ( NB ) & Foreign Banks ( FB ) *																					
(End of month, figures in billions of Dirhams unless otherwise indicated)																					
	2014		2015				2016														
	Dec		Jul		Dec		Mar		Jun		Jul**		% Month-on-Month		% Year to Date		% Year-on-Year		% Month-on-Month	% Year to Date	% Year-on-Year
	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	All Banks		
<b>1. Gross Bank Assets</b>	<b>1,892.1</b>	<b>412.8</b>	<b>2,012.2</b>	<b>395.8</b>	<b>2088.8</b>	<b>389.4</b>	<b>2099.1</b>	<b>392.0</b>	<b>2129.5</b>	<b>389.0</b>	<b>2135.8</b>	<b>380.0</b>	<b>0.3%</b>	<b>-2.3%</b>	<b>2.3%</b>	<b>-2.4%</b>	<b>6.1%</b>	<b>-4.0%</b>	<b>-0.1%</b>	<b>1.5%</b>	<b>4.5%</b>
<b>2. Gross Credit</b>	<b>1,162.3</b>	<b>215.8</b>	<b>1,232.8</b>	<b>217.8</b>	<b>1,275.7</b>	<b>209.4</b>	<b>1,307.0</b>	<b>210.5</b>	<b>1,336.5</b>	<b>206.9</b>	<b>1,336.4</b>	<b>203.8</b>	<b>0.0%</b>	<b>-1.5%</b>	<b>4.8%</b>	<b>-2.7%</b>	<b>8.4%</b>	<b>-6.4%</b>	<b>-0.2%</b>	<b>3.7%</b>	<b>6.2%</b>
Domestic Credit	1,087.4	190.3	1,144.9	192.4	1,192.7	188.5	1,216.4	188.0	1,242.5	183.8	1,239.6	181.9	-0.2%	-1.0%	3.9%	-3.5%	8.3%	-5.5%	-0.3%	2.9%	6.3%
Government	145.7	7.4	158.7	8.0	158.9	7.7	161.5	7.2	162.4	6.2	162.9	7.0	0.3%	12.9%	2.5%	-9.1%	2.6%	-12.5%	0.8%	2.0%	1.9%
Public Sector (GREs)	131.7	34.5	138.9	35.2	139.6	31.8	149.7	31.1	158.5	29.2	153.9	29.0	-2.9%	-0.7%	10.2%	-8.8%	10.8%	-17.6%	-2.6%	6.7%	5.1%
Private Sector	792.1	146.9	830.3	148.4	870.3	148.2	881.1	148.5	904.4	147.2	906.8	145.0	0.3%	-1.5%	4.2%	-2.2%	9.2%	-2.3%	0.0%	3.3%	7.5%
Business & Industrial Sector Credit <sup>1</sup>	529.1	110.1	542.5	113.2	575.2	112.6	580.1	113.4	597.3	112.4	597.8	110.4	0.1%	-1.8%	3.9%	-2.0%	10.2%	-2.5%	-0.2%	3.0%	8.0%
Individual <sup>2</sup>	263.0	36.8	287.8	35.2	295.1	35.6	301.0	35.1	307.1	34.8	309.0	34.6	0.6%	-0.6%	4.7%	-2.8%	7.4%	-1.7%	0.5%	3.9%	6.4%
Non-Banking Financial Institutions	17.9	1.5	17.0	0.8	23.9	0.8	24.1	1.2	17.2	1.2	16.0	0.9	-7.0%	-25.0%	-33.1%	12.5%	-5.9%	12.5%	-8.2%	-31.6%	-5.1%
Foreign Credit <sup>3</sup>	74.9	25.5	87.9	25.4	83.0	20.9	90.6	22.5	94.0	23.1	96.8	21.9	3.0%	-5.2%	16.6%	4.8%	10.1%	-13.8%	1.4%	14.2%	4.8%
of which: Loans & Advances to Non-Residents in	8.6	1.6	9.1	1.8	7.4	1.8	9.1	2.1	10.3	2.5	11.9	2.1	15.5%	-16.0%	60.8%	16.7%	30.8%	16.7%	9.4%	52.2%	28.4%
<b>3. Total Investments by Banks</b>	<b>215.6</b>	<b>12.4</b>	<b>227.4</b>	<b>14.3</b>	<b>227.4</b>	<b>22.7</b>	<b>242.7</b>	<b>21.3</b>	<b>256.1</b>	<b>18.7</b>	<b>257.6</b>	<b>18.5</b>	<b>0.6%</b>	<b>-1.1%</b>	<b>13.3%</b>	<b>-18.5%</b>	<b>13.3%</b>	<b>29.4%</b>	<b>0.5%</b>	<b>10.4%</b>	<b>14.2%</b>
Debt securities	129.5	10.2	127.1	11.8	126.9	19.1	139.4	17.9	157.1	15.9	157.3	15.8	0.1%	-0.6%	24.0%	-17.3%	23.8%	33.9%	0.1%	18.6%	24.6%
Equities	14.0	0.0	13.6	0.0	13.5	0.0	12.8	0.0	12.8	0.0	12.9	0.0	0.8%	0.0%	-4.4%	0.0%	-5.1%	0.0%	0.8%	-4.4%	-5.1%
Held to maturity securities	45.0	2.2	58.3	2.4	58.9	3.3	61.6	2.7	57.2	2.2	58.1	2.1	1.6%	-4.5%	-1.4%	-36.4%	-0.3%	-12.5%	1.3%	-3.2%	-0.8%
Other Investments	27.1	0.0	28.4	0.1	28.1	0.3	28.9	0.7	29.0	0.6	29.3	0.6	1.0%	0.0%	4.3%	100.0%	3.2%	500.0%	1.0%	5.3%	4.9%
<b>4. Bank Deposits</b>	<b>1186.3</b>	<b>235.0</b>	<b>1206.1</b>	<b>229.1</b>	<b>1250.4</b>	<b>221.2</b>	<b>1273.0</b>	<b>229.6</b>	<b>1276.4</b>	<b>216.6</b>	<b>1272.4</b>	<b>213.6</b>	<b>-0.3%</b>	<b>-1.4%</b>	<b>1.8%</b>	<b>-3.4%</b>	<b>5.5%</b>	<b>-6.8%</b>	<b>-0.5%</b>	<b>1.0%</b>	<b>3.5%</b>
Resident Deposits	1077.7	189.6	1093.9	188.1	1121.7	178.4	1147.4	177.7	1144.8	171.1	1141.0	174.2	-0.3%	1.8%	1.7%	-2.4%	4.3%	-7.4%	-0.1%	1.2%	2.6%
Government Sector	187.0	1.8	159.1	1.5	155.6	1.8	153.9	1.6	184.7	1.2	171.5	1.5	-7.1%	25.0%	10.2%	-16.7%	7.8%	0.0%	-6.9%	9.9%	7.7%
GREs (Govt. ownership of more than 50%)	162.3	11.0	169.5	13.4	181.5	9.3	183.6	9.7	154.5	7.0	155.2	9.1	0.5%	30.0%	-14.5%	-2.2%	-8.4%	-32.1%	1.7%	-13.9%	-10.2%
Private Sector	698.3	170.5	738.2	168.7	760.9	162.9	787.7	160.4	787.6	157.7	794.9	158.0	0.9%	0.2%	4.5%	-3.0%	7.7%	-6.3%	0.8%	3.2%	5.1%
Non-Banking Financial Institutions	30.1	6.3	27.1	4.5	23.7	4.4	22.2	6.0	18.0	5.2	19.4	5.6	7.8%	7.7%	-18.1%	27.3%	-28.4%	24.4%	7.8%	-11.0%	-20.9%
Non-Resident Deposits	108.6	45.4	112.2	41.0	128.7	42.8	125.6	51.9	131.6	45.5	131.4	39.4	-0.2%	-13.4%	2.1%	-7.9%	17.1%	-3.9%	-3.6%	-0.4%	11.5%
<b>Capital &amp; Reserves <sup>4</sup></b>	<b>253.9</b>	<b>45.2</b>	<b>265.7</b>	<b>46.8</b>	<b>277.5</b>	<b>47.3</b>	<b>268.0</b>	<b>48.6</b>	<b>281.0</b>	<b>49.5</b>	<b>284.1</b>	<b>49.7</b>	<b>1.1%</b>	<b>0.4%</b>	<b>2.4%</b>	<b>5.1%</b>	<b>6.9%</b>	<b>6.2%</b>	<b>1.0%</b>	<b>2.8%</b>	<b>6.8%</b>
<b>Specific provisions &amp; Interest in Suspense</b>	<b>58.3</b>	<b>13.3</b>	<b>57.1</b>	<b>13.8</b>	<b>55.7</b>	<b>16.7</b>	<b>57.6</b>	<b>16.8</b>	<b>57.7</b>	<b>17.9</b>	<b>58.5</b>	<b>18.2</b>	<b>1.4%</b>	<b>1.7%</b>	<b>5.0%</b>	<b>9.0%</b>	<b>2.5%</b>	<b>31.9%</b>	<b>1.5%</b>	<b>5.9%</b>	<b>8.2%</b>
<b>General provisions</b>	<b>21.1</b>	<b>3.0</b>	<b>22.1</b>	<b>3.3</b>	<b>22.7</b>	<b>3.8</b>	<b>23.0</b>	<b>3.9</b>	<b>23.9</b>	<b>3.8</b>	<b>24.1</b>	<b>3.9</b>	<b>0.8%</b>	<b>2.6%</b>	<b>6.2%</b>	<b>2.6%</b>	<b>9.0%</b>	<b>18.2%</b>	<b>1.1%</b>	<b>5.7%</b>	<b>10.2%</b>
<b>Lending to Stable Resources Ratio <sup>5</sup></b>	<b>86.5%</b>	<b>78.8%</b>	<b>89.1%</b>	<b>79.1%</b>	<b>88.6%</b>	<b>78.6%</b>	<b>88.9%</b>	<b>76.2%</b>	<b>89.3%</b>	<b>78.8%</b>	<b>90.2%</b>	<b>79.3%</b>									
<b>Liquid Assets Ratio (LAR) <sup>6</sup></b>	<b>14.3%</b>	<b>21.6%</b>	<b>13.2%</b>	<b>21.6%</b>	<b>16.5%</b>	<b>22.2%</b>	<b>14.2%</b>	<b>22.8%</b>	<b>14.6%</b>	<b>24.0%</b>	<b>14.5%</b>	<b>23.7%</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>17.6%</b>	<b>20.7%</b>	<b>18.1%</b>	<b>20.7%</b>											
<b>of which: Tier 1</b>	<b>16.4%</b>	<b>15.1%</b>			<b>16.5%</b>	<b>17.1%</b>	<b>16.1%</b>	<b>17.6%</b>	<b>16.6%</b>	<b>17.7%</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)