

**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 to Date	% Year-on- Year	% Month-on-Month	% Year to Date	% Year-on- Year
	Dec		Jun		Dec		Mar		Apr		May		Jun**													
	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	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>2,011.1</b>	<b>408.4</b>	<b>2088.8</b>	<b>389.4</b>	<b>2099.1</b>	<b>392.0</b>	<b>2092.8</b>	<b>398.2</b>	<b>2111.7</b>	<b>394.4</b>	<b>2129.5</b>	<b>389.0</b>	<b>0.8%</b>	<b>-1.4%</b>	<b>1.9%</b>	<b>-0.1%</b>	<b>5.9%</b>	<b>-4.8%</b>	<b>0.5%</b>	<b>1.6%</b>	<b>4.1%</b>			
<b>2. Gross Credit</b>	<b>1,162.3</b>	<b>215.8</b>	<b>1,227.2</b>	<b>219.5</b>	<b>1,275.7</b>	<b>209.4</b>	<b>1,307.0</b>	<b>210.5</b>	<b>1,306.3</b>	<b>210.0</b>	<b>1,323.5</b>	<b>208.3</b>	<b>1,336.5</b>	<b>206.9</b>	<b>1.0%</b>	<b>-0.7%</b>	<b>4.8%</b>	<b>-1.2%</b>	<b>8.9%</b>	<b>-5.7%</b>	<b>0.8%</b>	<b>3.9%</b>	<b>6.7%</b>			
Domestic Credit	1,087.4	190.3	1,142.4	193.5	1,192.7	188.5	1,216.4	188.0	1,213.9	187.1	1,229.9	184.5	1,242.5	183.8	1.0%	-0.4%	4.2%	-2.5%	8.8%	-5.0%	0.8%	3.3%	6.8%			
Government	145.7	7.4	160.4	8.1	158.9	7.7	161.5	7.2	160.1	7.2	161.1	7.1	162.4	6.2	0.8%	-12.7%	2.2%	-19.5%	1.2%	-23.5%	0.2%	1.2%	0.1%			
Public Sector (GREs)	131.7	34.5	133.1	34.3	139.6	31.8	149.7	31.1	148.2	30.6	156.0	29.3	158.5	29.2	1.6%	-0.3%	13.5%	-8.2%	19.1%	-14.9%	1.3%	9.5%	12.1%			
Private Sector	792.1	146.9	831.5	150.3	870.3	148.2	881.1	148.5	881.7	148.1	888.7	147.0	904.4	147.2	1.8%	0.1%	3.9%	-0.7%	8.8%	-2.1%	1.5%	3.2%	7.1%			
Business & Industrial Sector Credit <sup>1</sup>	529.1	110.1	547.4	115.1	575.2	112.6	580.1	113.4	577.7	113.1	583.7	112.3	597.3	112.4	2.3%	0.1%	3.8%	-0.2%	9.1%	-2.3%	2.0%	3.2%	7.1%			
Individual <sup>2</sup>	263.0	36.8	284.1	35.2	295.1	35.6	301.0	35.1	304.0	35.0	305.0	34.7	307.1	34.8	0.7%	0.3%	4.1%	-2.2%	8.1%	-1.1%	0.6%	3.4%	7.1%			
Non-Banking Financial Institutions	17.9	1.5	17.4	0.8	23.9	0.8	24.1	1.2	23.9	1.2	24.1	1.1	17.2	1.2	-28.6%	9.1%	-28.0%	50.0%	-1.1%	50.0%	-27.0%	-25.5%	1.1%			
Foreign Credit <sup>3</sup>	74.9	25.5	84.8	26.0	83.0	20.9	90.6	22.5	92.4	22.9	93.6	23.8	94.0	23.1	0.4%	-2.9%	13.3%	10.5%	10.8%	-11.2%	-0.3%	12.7%	5.6%			
of which: Loans & Advances to Non-Residents in	8.6	1.6	8.1	1.8	7.4	1.8	9.1	2.1	10.3	2.3	10.2	2.4	10.3	2.5	1.0%	4.2%	39.2%	38.9%	27.2%	38.9%	1.6%	39.1%	29.3%			
<b>3. Total Investments by Banks</b>	<b>215.6</b>	<b>12.4</b>	<b>226.7</b>	<b>14.1</b>	<b>227.4</b>	<b>22.7</b>	<b>242.7</b>	<b>21.3</b>	<b>245.6</b>	<b>19.9</b>	<b>255.4</b>	<b>18.9</b>	<b>256.1</b>	<b>18.7</b>	<b>0.3%</b>	<b>-1.1%</b>	<b>12.6%</b>	<b>-17.6%</b>	<b>13.0%</b>	<b>32.6%</b>	<b>0.2%</b>	<b>9.9%</b>	<b>14.1%</b>			
Debt securities	129.5	10.2	126.7	11.5	126.9	19.1	139.4	17.9	141.5	16.5	154.6	15.5	157.1	15.9	1.6%	2.6%	23.8%	-16.8%	24.0%	38.3%	1.7%	18.5%	25.2%			
Equities	14.0	0.0	13.7	0.0	13.5	0.0	12.8	0.0	12.8	0.0	12.8	0.0	12.8	0.0	0.0%	0.0%	-5.2%	0%	-6.6%	0.0%	0.0%	-5.2%	-6.6%			
Held to maturity securities	45.0	2.2	57.8	2.4	58.9	3.3	61.6	2.7	62.4	2.8	58.0	3.1	57.2	2.2	-1.4%	-29.0%	-2.9%	-33.3%	-1.0%	-8.3%	-2.8%	-4.5%	-1.3%			
Other Investments	27.1	0.0	28.5	0.2	28.1	0.3	28.9	0.7	28.9	0.6	30.0	0.3	29.0	0.6	-3.3%	100.0%	3.2%	100.0%	1.8%	200.0%	-2.3%	4.2%	2.8%			
<b>4. Bank Deposits</b>	<b>1186.3</b>	<b>235.0</b>	<b>1205.9</b>	<b>238.4</b>	<b>1250.4</b>	<b>221.2</b>	<b>1273.0</b>	<b>229.6</b>	<b>1269.8</b>	<b>229.4</b>	<b>1280.2</b>	<b>225.3</b>	<b>1276.4</b>	<b>216.6</b>	<b>-0.3%</b>	<b>-3.9%</b>	<b>2.1%</b>	<b>-2.1%</b>	<b>5.8%</b>	<b>-9.1%</b>	<b>-0.8%</b>	<b>1.5%</b>	<b>3.4%</b>			
Resident Deposits	1077.7	189.6	1096.4	192.2	1121.7	178.4	1147.4	177.7	1143.8	177.1	1150.2	172.7	1144.8	171.1	-0.5%	-0.9%	2.1%	-4.1%	4.4%	-11.0%	-0.5%	1.2%	2.1%			
Government Sector	187.0	1.8	161.8	1.1	155.6	1.8	153.9	1.6	164.1	2.0	184.3	1.3	184.7	1.2	0.2%	-7.7%	18.7%	-33.3%	14.2%	9.1%	0.2%	18.1%	14.1%			
GREs (Govt. ownership of more than 50%)	162.3	11.0	171.5	12.7	181.5	9.3	183.6	9.7	161.4	7.4	152.6	7.1	154.5	7.0	1.2%	-1.4%	-14.9%	-24.7%	-9.9%	-44.9%	1.1%	-15.4%	-12.3%			
Private Sector	698.3	170.5	736.1	171.1	760.9	162.9	787.7	160.4	794.9	161.5	792.6	159.0	787.6	157.7	-0.6%	-0.8%	3.5%	-3.2%	7.0%	-7.8%	-0.7%	2.3%	4.2%			
Non-Banking Financial Institutions	30.1	6.3	27.0	7.3	23.7	4.4	22.2	6.0	23.4	6.2	20.7	5.3	18.0	5.2	-13.0%	-1.9%	-24.1%	18.2%	-33.3%	-28.8%	-10.8%	-17.4%	-32.4%			
Non-Resident Deposits	108.6	45.4	109.5	46.2	128.7	42.8	125.6	51.9	126.0	52.3	130.0	52.6	131.6	45.5	1.2%	-13.5%	2.3%	6.3%	20.2%	-1.5%	-3.0%	3.3%	13.7%			
<b>Capital &amp; Reserves <sup>4</sup></b>	<b>253.9</b>	<b>45.2</b>	<b>263.5</b>	<b>46.6</b>	<b>277.5</b>	<b>47.3</b>	<b>268.0</b>	<b>48.6</b>	<b>269.4</b>	<b>48.9</b>	<b>272.2</b>	<b>49.3</b>	<b>281.0</b>	<b>49.5</b>	<b>3.2%</b>	<b>0.4%</b>	<b>1.3%</b>	<b>4.7%</b>	<b>6.6%</b>	<b>6.2%</b>	<b>2.8%</b>	<b>1.8%</b>	<b>6.6%</b>			
<b>Specific provisions &amp; Interest in Suspense</b>	<b>58.3</b>	<b>13.3</b>	<b>57.0</b>	<b>13.6</b>	<b>55.7</b>	<b>16.7</b>	<b>57.6</b>	<b>16.8</b>	<b>58.3</b>	<b>17.0</b>	<b>58.5</b>	<b>17.6</b>	<b>57.7</b>	<b>17.9</b>	<b>-1.4%</b>	<b>1.7%</b>	<b>3.6%</b>	<b>7.2%</b>	<b>1.2%</b>	<b>31.6%</b>	<b>-0.7%</b>	<b>4.4%</b>	<b>7.1%</b>			
<b>General provisions</b>	<b>21.1</b>	<b>3.0</b>	<b>22.0</b>	<b>3.3</b>	<b>22.7</b>	<b>3.8</b>	<b>23.0</b>	<b>3.9</b>	<b>23.2</b>	<b>3.9</b>	<b>23.2</b>	<b>3.9</b>	<b>23.9</b>	<b>3.8</b>	<b>3.0%</b>	<b>-2.6%</b>	<b>5.3%</b>	<b>0.0%</b>	<b>8.6%</b>	<b>15.2%</b>	<b>2.2%</b>	<b>4.5%</b>	<b>9.5%</b>			
<b>Lending to Stable Resources Ratio <sup>5</sup></b>	<b>86.5%</b>	<b>78.8%</b>	<b>89.6%</b>	<b>77.8%</b>	<b>88.6%</b>	<b>78.6%</b>	<b>88.9%</b>	<b>76.2%</b>	<b>88.4%</b>	<b>76.5%</b>	<b>89.1%</b>	<b>77.0%</b>	<b>89.3%</b>	<b>78.8%</b>												
<b>Liquid Assets Ratio (LAR) <sup>6</sup></b>	<b>14.3%</b>	<b>21.6%</b>	<b>12.8%</b>	<b>21.1%</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>Capital adequacy ratio - ( Tier 1 + Tier 2 )</b>	<b>18.1%</b>	<b>18.0%</b>	<b>18.2%</b>	<b>18.9%</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>15.9%</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)