

UAE Banking Indicators - National Banks ( NB ) & Foreign Banks ( FB ) *																					
(End of month, figures in billions of Dirhams unless otherwise indicated)																					
	2014		2015				2016														
	Dec		May		Dec		Mar		Apr		May**		% 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>1,983.4</b>	<b>407.8</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>0.9%</b>	<b>-1.0%</b>	<b>1.1%</b>	<b>1.3%</b>	<b>6.5%</b>	<b>-3.3%</b>	<b>0.6%</b>	<b>1.1%</b>	<b>4.8%</b>
<b>2. Gross Credit</b>	<b>1,162.3</b>	<b>215.8</b>	<b>1,214.6</b>	<b>217.8</b>	<b>1,275.7</b>	<b>209.4</b>	<b>1,307.0</b>	<b>210.5</b>	<b>1,306.3</b>	<b>210.0</b>	<b>1,323.5</b>	<b>208.3</b>	<b>1.3%</b>	<b>-0.8%</b>	<b>3.7%</b>	<b>-0.5%</b>	<b>9.0%</b>	<b>-4.4%</b>	<b>1.0%</b>	<b>3.2%</b>	<b>6.9%</b>
Domestic Credit	1,087.4	190.3	1,129.5	192.1	1,192.7	188.5	1,216.4	188.0	1,213.9	187.1	1,229.9	184.5	1.3%	-1.4%	3.1%	-2.1%	8.9%	-4.0%	1.0%	2.4%	7.0%
Government	145.7	7.4	156.6	9.1	158.9	7.7	161.5	7.2	160.1	7.2	161.1	7.1	0.6%	-1.4%	1.4%	-7.8%	2.9%	-22.0%	0.5%	1.0%	1.5%
Public Sector (GREs)	131.7	34.5	131.8	33.1	139.6	31.8	149.7	31.1	148.2	30.6	156.0	29.3	5.3%	-4.2%	11.7%	-7.9%	18.4%	-11.5%	3.6%	8.1%	12.4%
Private Sector	792.1	146.9	825.3	148.6	870.3	148.2	881.1	148.5	881.7	148.1	888.7	147.0	0.8%	-0.7%	2.1%	-0.8%	7.7%	-1.1%	0.6%	1.7%	6.3%
Business & Industrial Sector Credit <sup>1</sup>	529.1	110.1	545.1	111.6	575.2	112.6	580.1	113.4	577.7	113.1	583.7	112.3	1.0%	-0.7%	1.5%	-0.3%	7.1%	0.6%	0.8%	1.2%	6.0%
Individual <sup>2</sup>	263.0	36.8	280.2	37.0	295.1	35.6	301.0	35.1	304.0	35.0	305.0	34.7	0.3%	-0.9%	3.4%	-2.5%	8.9%	-6.2%	0.2%	2.7%	7.1%
Non-Banking Financial Institutions	17.9	1.5	15.8	1.3	23.9	0.8	24.1	1.2	23.9	1.2	24.1	1.1	0.8%	-8.3%	0.8%	37.5%	52.5%	-15.4%	0.4%	2.0%	47.4%
Foreign Credit <sup>3</sup>	74.9	25.5	85.1	25.7	83.0	20.9	90.6	22.5	92.4	22.9	93.6	23.8	1.3%	3.9%	12.8%	13.9%	10.0%	-7.4%	1.8%	13.0%	6.0%
of which: Loans & Advances to Non-Residents in	8.6	1.6	8.4	1.9	7.4	1.8	9.1	2.1	10.3	2.3	10.2	2.4	-1.0%	4.3%	37.8%	33.3%	21.4%	26.3%	0.0%	37.0%	22.3%
<b>3. Total Investments by Banks</b>	<b>215.6</b>	<b>12.4</b>	<b>216.9</b>	<b>13.8</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>4.0%</b>	<b>-5.0%</b>	<b>12.3%</b>	<b>-16.7%</b>	<b>17.8%</b>	<b>37.0%</b>	<b>3.3%</b>	<b>9.7%</b>	<b>18.9%</b>
Debt securities	129.5	10.2	123.7	11.3	126.9	19.1	139.4	17.9	141.5	16.5	154.6	15.5	9.3%	-6.1%	21.8%	-18.8%	25.0%	37.2%	7.7%	16.5%	26.0%
Equities	14.0	0.0	13.8	0.0	13.5	0.0	12.8	0.0	12.8	0.0	12.8	0.0	0.0%	0.0%	-5.2%	0.0%	-7.2%	0.0%	0.0%	-5.2%	-7.2%
Held to maturity securities	45.0	2.2	50.9	2.3	58.9	3.3	61.6	2.7	62.4	2.8	58.0	3.1	-7.1%	10.7%	-1.5%	-6.1%	13.9%	34.8%	-6.3%	-1.8%	14.8%
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	3.8%	-50.0%	6.8%	0.0%	5.3%	50.0%	2.7%	6.7%	5.6%
<b>4. Bank Deposits</b>	<b>1186.3</b>	<b>235.0</b>	<b>1207.9</b>	<b>238.5</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>0.8%</b>	<b>-1.8%</b>	<b>2.4%</b>	<b>1.9%</b>	<b>6.0%</b>	<b>-5.5%</b>	<b>0.4%</b>	<b>2.3%</b>	<b>4.1%</b>
Resident Deposits	1077.7	189.6	1110.4	191.4	1121.7	178.4	1147.4	177.7	1143.8	177.1	1150.2	172.7	0.6%	-2.5%	2.5%	-3.2%	3.6%	-9.8%	0.2%	1.8%	1.6%
Government Sector	187.0	1.8	178.1	1.5	155.6	1.8	153.9	1.6	164.1	2.0	184.3	1.3	12.3%	-35.0%	18.4%	-27.8%	3.5%	-13.3%	11.7%	17.9%	3.3%
GREs (Govt. ownership of more than 50%)	162.3	11.0	168.8	13.5	181.5	9.3	183.6	9.7	161.4	7.4	152.6	7.1	-5.5%	-4.1%	-15.9%	-23.7%	-9.6%	-47.4%	-5.4%	-16.3%	-12.4%
Private Sector	698.3	170.5	730.8	169.6	760.9	162.9	787.7	160.4	794.9	161.5	792.6	159.0	-0.3%	-1.5%	4.2%	-2.4%	8.5%	-6.3%	-0.5%	3.0%	5.7%
Non-Banking Financial Institutions	30.1	6.3	32.7	6.8	23.7	4.4	22.2	6.0	23.4	6.2	20.7	5.3	-11.5%	-14.5%	-12.7%	20.5%	-36.7%	-22.1%	-12.2%	-7.5%	-34.2%
Non-Resident Deposits	108.6	45.4	97.5	47.1	128.7	42.8	125.6	51.9	126.0	52.3	130.0	52.6	3.2%	0.6%	1.0%	22.9%	33.3%	11.7%	2.4%	6.5%	26.3%
<b>Capital &amp; Reserves <sup>4</sup></b>	<b>253.9</b>	<b>45.2</b>	<b>257.2</b>	<b>47.2</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>1.0%</b>	<b>0.8%</b>	<b>-1.9%</b>	<b>4.2%</b>	<b>5.8%</b>	<b>4.4%</b>	<b>1.0%</b>	<b>-1.0%</b>	<b>5.6%</b>
<b>Specific provisions &amp; Interest in Suspense</b>	<b>58.3</b>	<b>13.3</b>	<b>57.3</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>0.3%</b>	<b>3.5%</b>	<b>5.0%</b>	<b>5.4%</b>	<b>2.1%</b>	<b>29.4%</b>	<b>1.1%</b>	<b>5.1%</b>	<b>7.3%</b>
<b>General provisions</b>	<b>21.1</b>	<b>3.0</b>	<b>21.7</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>0.0%</b>	<b>0.0%</b>	<b>2.2%</b>	<b>2.6%</b>	<b>6.9%</b>	<b>18.2%</b>	<b>0.0%</b>	<b>2.3%</b>	<b>8.4%</b>
<b>Lending to Stable Resources Ratio <sup>5</sup></b>	<b>86.5%</b>	<b>78.8%</b>	<b>89.0%</b>	<b>77.4%</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>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>14.2%</b>	<b>22.8%</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>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>													

\* 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 + Refinancing)