

UAE Banking Indicators - National Banks ( NB ) & Foreign Banks ( FB ) *																					
(End of month, figures in billions of Dirhams unless otherwise indicated)																					
	2014		2015		2016				2017												
	Dec		Dec		May		Dec		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>	1,892.1	412.8	2088.8	389.4	2111.7	394.4	2238.3	375.3	2289.8	372.2	2308.1	377.9	0.8%	1.5%	3.1%	0.7%	9.3%	-4.2%	0.9%	2.8%	7.2%
<b>2. Gross Credit</b>	1,162.3	215.8	1,275.7	209.4	1,323.5	208.3	1,378.6	196.2	1,405.5	190.5	1,410.2	189.3	0.3%	-0.6%	2.3%	-3.5%	6.6%	-9.1%	0.2%	1.6%	4.4%
Domestic Credit	1,087.4	190.3	1,192.7	188.5	1,229.9	184.5	1,281.2	173.2	1,302.3	167.7	1,301.3	166.0	-0.1%	-1.0%	1.6%	-4.2%	5.8%	-10.0%	-0.2%	0.9%	3.7%
Government	145.7	7.4	158.9	7.7	161.1	7.1	166.4	6.0	173.3	5.0	172.4	5.1	-0.5%	2.0%	3.6%	-15.0%	7.0%	-28.2%	-0.4%	3.0%	5.5%
Public Sector (GREs)	131.7	34.5	139.6	31.8	156.0	29.3	159.6	27.8	161.1	23.2	161.0	22.6	-0.1%	-2.6%	0.9%	-18.7%	3.2%	-22.9%	-0.4%	-2.0%	-0.9%
Private Sector	792.1	146.9	870.3	148.2	888.7	147.0	938.1	137.5	950.2	137.6	949.5	136.2	-0.1%	-1.0%	1.2%	-0.9%	6.8%	-7.3%	-0.2%	0.9%	4.8%
Business & Industrial Sector Credit <sup>1</sup>	529.1	110.1	575.2	112.6	583.7	112.3	623.8	104.6	632.7	105.3	631.0	104.2	-0.3%	-1.0%	1.2%	-0.4%	8.1%	-7.2%	-0.4%	0.9%	5.6%
Individual	263.0	36.8	295.1	35.6	305.0	34.7	314.3	32.9	317.5	32.3	318.5	32.0	0.3%	-0.9%	1.3%	-2.7%	4.4%	-7.8%	0.2%	1.0%	3.2%
Non-Banking Financial Institutions	17.9	1.5	23.9	0.8	24.1	1.1	17.1	1.9	17.7	1.9	18.4	2.1	4.0%	10.5%	7.6%	10.5%	-23.7%	90.9%	4.6%	7.9%	-18.7%
Foreign Credit <sup>2</sup>	74.9	25.5	83.0	20.9	93.6	23.8	97.4	23.0	103.2	22.8	108.9	23.3	5.5%	2.2%	11.8%	1.3%	16.3%	-2.1%	4.9%	9.8%	12.6%
of which: Loans & Advances to Non-Residents in AED	8.6	1.6	7.4	1.8	10.2	2.4	12.4	2.2	12.8	2.3	13.6	2.3	6.3%	0.0%	9.7%	4.5%	33.3%	-4.2%	5.3%	8.9%	26.2%
<b>3. Total Investments by Banks</b>	215.6	12.4	227.4	22.7	255.4	18.9	267.3	21.6	273.4	23.4	274.3	23.2	0.3%	-0.9%	2.6%	7.4%	7.4%	22.8%	0.2%	3.0%	8.5%
Debt securities	129.5	10.2	126.9	19.1	154.6	15.5	166.9	19.2	167.2	20.9	169.5	20.8	1.4%	-0.5%	1.6%	8.3%	9.6%	34.2%	1.2%	2.3%	11.9%
Equities	14.0	0.0	13.5	0.0	12.8	0.0	12.1	0.0	12.1	0.0	12.3	0.0	1.7%	0.0%	1.7%	0.0%	-3.9%	0.0%	1.7%	1.7%	-3.9%
Held to maturity securities	45.0	2.2	58.9	3.3	58.0	3.1	58.0	2.4	63.5	2.5	62.0	2.4	-2.4%	-4.0%	6.9%	0.0%	6.9%	-22.6%	-2.4%	6.6%	5.4%
Other Investments	27.1	0.0	28.1	0.3	30.0	0.3	30.3	0.0	30.6	0.0	30.5	0.0	-0.3%	0.0%	0.7%	0.0%	1.7%	-100.0%	-0.3%	0.7%	0.7%
<b>4. Bank Deposits</b>	1186.3	235.0	1250.4	221.2	1280.2	225.3	1351.7	211.2	1395.4	209.7	1406.0	209.7	0.8%	0.0%	4.0%	-0.7%	9.8%	-6.9%	0.7%	3.4%	7.3%
Resident Deposits	1077.7	189.6	1121.7	178.4	1150.2	172.7	1191.6	172.3	1244.0	176.8	1254.2	179.3	0.8%	1.4%	5.3%	4.1%	9.0%	3.8%	0.9%	5.1%	8.4%
Government Sector	187.0	1.8	155.6	1.8	184.3	1.3	185.5	1.3	197.9	1.9	212.4	1.7	7.3%	-10.5%	14.5%	30.8%	15.2%	30.8%	7.2%	14.6%	15.4%
GREs (Govt. ownership of more than 50%)	162.3	11.0	181.5	9.3	152.6	7.1	161.0	7.4	180.8	9.6	172.8	7.9	-4.4%	-17.7%	7.3%	6.8%	13.2%	11.3%	-5.1%	7.3%	13.1%
Private Sector	698.3	170.5	760.9	162.9	792.6	159.0	822.8	157.7	842.1	159.3	833.2	163.7	-1.1%	2.8%	1.3%	3.8%	5.1%	3.0%	-0.4%	1.7%	4.8%
Non-Banking Financial Institutions	30.1	6.3	23.7	4.4	20.7	5.3	22.3	5.9	23.2	6.0	35.8	6.0	54.3%	0.0%	60.5%	1.7%	72.9%	13.2%	43.2%	48.2%	60.8%
Non-Resident Deposits	108.6	45.4	128.7	42.8	130.0	52.6	160.1	38.9	151.4	32.9	151.8	30.4	0.3%	-7.6%	-5.2%	-21.9%	16.8%	-42.2%	-1.1%	-8.4%	-0.2%
<b>Capital &amp; Reserves <sup>3</sup></b>	253.9	45.2	277.5	47.3	272.2	49.3	298.1	50.1	294.8	48.8	298.2	48.8	1.2%	0.0%	0.0%	-2.6%	9.6%	-1.0%	1.0%	-0.3%	7.9%
<b>Specific provisions &amp; Interest in Suspense</b>	58.3	13.3	55.7	16.7	58.5	17.6	59.4	19.6	60.6	21.1	61.5	21.3	1.5%	0.9%	3.5%	8.7%	5.1%	21.0%	1.3%	4.8%	8.8%
<b>General provisions</b>	21.1	3.0	22.7	3.8	23.2	3.9	24.9	3.7	25.3	3.8	25.2	3.8	-0.4%	0.0%	1.2%	2.7%	8.6%	-2.6%	-0.3%	1.4%	7.0%
<b>Lending to Stable Resources Ratio <sup>4</sup></b>	86.5%	78.8%	88.6%	78.6%	89.1%	77.0%	88.1%	74.8%	86.7%	74.7%	86.5%	73.5%									
<b>Eligible Liquid Assets Ratio (ELAR) <sup>5</sup></b>	14.3%	21.6%	16.5%	22.2%	14.5%	24.4%	14.9%	24.3%	15.0%	26.5%	15.6%	25.5%									
<b>Capital adequacy ratio - ( Tier 1 + Tier 2 )</b>	18.1%	18.0%	18.0%	20.2%			18.5%	21.4%													
<b>of which: Tier 1</b>	16.4%	15.1%	16.5%	17.1%			17.1%	18.6%													

\* Data consists of 23 National Banks & 35 Foreign Banks

\*\* Preliminary data, subject to revision

<sup>1</sup> Includes lending to (Resident): Trade Bills Discounted and Insurance Companies

<sup>2</sup> Includes lending to (Non Resident): Loans to Non Banking Financial Institutions, Trade Bills Discounted and Loans & Advances (Government & Public Sector, Private Sector (corporate and Individuals ) in Local and Foreign Currency.

<sup>3</sup> Excluding subordinated borrowings/deposits but including current year profit

<sup>4</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>5</sup> ELAR = The Ratio of Total Banks' Eligible Liquid Assets (Consist of Cash in Hand, Liquid Assets at the Central Bank and Eligible Bonds/Sukuks as prescribed by regulation 33/2015 & Basel Principles but excludes interbank positions) to Total Assets \*\*\*\*

\*\*\*\* Total Assets = Balance Sheet Total Assets - (Capital & Reserves + All Provisions except Staff Benefit Provisions + Refinancing + Subordinated Borrowing/Deposits)