

**UAE Banking Indicators - National Banks ( NB ) & Foreign Banks ( FB ) \***

(End of month, figures in billions of Dirhams unless otherwise indicated)

	2014		2015				2016										All Banks				
	Dec		Nov		Dec		Sep		Oct		Nov**		% 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			
<b>1.Gross Bank Assets</b>	<b>1,892.1</b>	<b>412.8</b>	<b>2,053.9</b>	<b>392.1</b>	<b>2088.8</b>	<b>389.4</b>	<b>2177.2</b>	<b>372.9</b>	<b>2171.2</b>	<b>373.2</b>	<b>2192.6</b>	<b>376.1</b>	<b>1.0%</b>	<b>0.8%</b>	<b>5.0%</b>	<b>-3.4%</b>	<b>6.8%</b>	<b>-4.1%</b>	<b>1.0%</b>	<b>3.7%</b>	<b>5.0%</b>
<b>2.Gross Credit</b>	<b>1,162.3</b>	<b>215.8</b>	<b>1,280.4</b>	<b>209.8</b>	<b>1,275.7</b>	<b>209.4</b>	<b>1,365.1</b>	<b>200.9</b>	<b>1,373.2</b>	<b>197.0</b>	<b>1,379.1</b>	<b>197.1</b>	<b>0.4%</b>	<b>0.1%</b>	<b>8.1%</b>	<b>-5.9%</b>	<b>7.7%</b>	<b>-6.1%</b>	<b>0.4%</b>	<b>6.1%</b>	<b>5.8%</b>
Domestic Credit	1,087.4	190.3	1,195.2	188.6	1,192.7	188.5	1,265.9	180.2	1,273.1	176.2	1,276.2	175.3	0.2%	-0.5%	7.0%	-7.0%	6.8%	-7.1%	0.2%	5.1%	4.9%
Government	145.7	7.4	160.8	7.6	158.9	7.7	167.9	6.2	166.3	6.6	168.0	6.4	1.0%	-3.0%	5.7%	-16.9%	4.5%	-15.8%	0.9%	4.7%	3.6%
Public Sector (GREs)	131.7	34.5	142.2	30.9	139.6	31.8	159.5	28.5	160.9	27.7	161.9	28.7	0.6%	3.6%	16.0%	-9.7%	13.9%	-7.1%	1.1%	11.2%	10.1%
Private Sector	792.1	146.9	866.7	149.1	870.3	148.2	921.6	144.2	927.6	140.8	928.2	139.1	0.1%	-1.2%	6.7%	-6.1%	7.1%	-6.7%	-0.1%	4.8%	5.1%
Business & Industrial Sector Credit <sup>1</sup>	529.1	110.1	570.2	113.3	575.2	112.6	610.3	109.7	615.5	106.7	613.4	105.7	-0.3%	-0.9%	6.6%	-6.1%	7.6%	-6.7%	-0.4%	4.6%	5.2%
Individual <sup>2</sup>	263.0	36.8	296.5	35.8	295.1	35.6	311.3	34.5	312.1	34.1	314.8	33.4	0.9%	-2.1%	6.7%	-6.2%	6.2%	-6.7%	0.6%	5.3%	4.8%
Non-Banking Financial Institutions	17.9	1.5	25.5	1.0	23.9	0.8	16.9	1.3	18.3	1.1	18.1	1.1	-1.1%	0.0%	-24.3%	37.5%	-29.0%	10.0%	-1.0%	-22.3%	-27.5%
Foreign Credit <sup>3</sup>	74.9	25.5	85.2	21.2	83.0	20.9	99.2	20.7	100.1	20.8	102.9	21.8	2.8%	4.8%	24.0%	4.3%	20.8%	2.8%	3.1%	20.0%	17.2%
of which: Loans & Advances to Non-Residents in AED	8.6	1.6	7.5	1.7	7.4	1.8	12.4	2.0	11.9	2.2	12.0	2.1	0.8%	-4.5%	62.2%	16.7%	60.0%	23.5%	0.0%	53.3%	53.3%
<b>3.Total Investments by Banks</b>	<b>215.6</b>	<b>12.4</b>	<b>227.5</b>	<b>15.9</b>	<b>227.4</b>	<b>22.7</b>	<b>254.4</b>	<b>21.5</b>	<b>256.2</b>	<b>22.8</b>	<b>260.5</b>	<b>23.4</b>	<b>1.7%</b>	<b>2.6%</b>	<b>14.6%</b>	<b>3.1%</b>	<b>14.5%</b>	<b>47.2%</b>	<b>1.8%</b>	<b>13.5%</b>	<b>16.6%</b>
Debt securities	129.5	10.2	126.9	12.5	126.9	19.1	155.6	18.7	157.7	20.0	160.5	20.7	1.8%	3.5%	26.5%	8.4%	26.5%	65.6%	2.0%	24.1%	30.0%
Equities	14.0	0.0	12.8	0.0	13.5	0.0	13.0	0.0	12.9	0.0	12.8	0.0	-0.8%	0.0%	-5.2%	0.0%	0.0%	0.0%	-0.8%	-5.2%	0.0%
Held to maturity securities	45.0	2.2	59.5	3.1	58.9	3.3	56.3	2.2	56.2	2.1	58.6	2.0	4.3%	-4.8%	-0.5%	-39.4%	-1.5%	-35.5%	3.9%	-2.6%	-3.2%
Other Investments	27.1	0.0	28.3	0.3	28.1	0.3	29.5	0.6	29.4	0.7	28.6	0.7	-2.7%	0.0%	1.8%	133.3%	1.1%	133.3%	-2.7%	3.2%	2.4%
<b>4.Bank Deposits</b>	<b>1186.3</b>	<b>235.0</b>	<b>1232.3</b>	<b>217.2</b>	<b>1250.4</b>	<b>221.2</b>	<b>1299.8</b>	<b>208.9</b>	<b>1296.0</b>	<b>207.2</b>	<b>1312.6</b>	<b>208.6</b>	<b>1.3%</b>	<b>0.7%</b>	<b>5.0%</b>	<b>-5.7%</b>	<b>6.5%</b>	<b>-4.0%</b>	<b>1.2%</b>	<b>3.4%</b>	<b>4.9%</b>
Resident Deposits	1077.7	189.6	1108.8	178.9	1121.7	178.4	1151.9	169.9	1146.5	169.3	1167.7	170.3	1.8%	0.6%	4.1%	-4.5%	5.3%	-4.8%	1.7%	2.9%	3.9%
Government Sector	187.0	1.8	167.0	1.2	155.6	1.8	168.4	1.1	159.6	1.0	172.8	1.0	8.3%	0.0%	11.1%	-44.4%	3.5%	-16.7%	8.2%	10.4%	3.3%
GREs (Govt. ownership of more than 50%)	162.3	11.0	166.7	11.0	181.5	9.3	163.1	8.1	165.0	8.3	171.4	8.6	3.9%	3.6%	-5.6%	-7.5%	2.8%	-21.8%	3.9%	-5.7%	1.3%
Private Sector	698.3	170.5	750.7	163.4	760.9	162.9	801.8	154.7	802.1	153.9	802.3	154.2	0.0%	0.2%	5.4%	-5.3%	6.9%	-5.6%	0.1%	3.5%	4.6%
Non-Banking Financial Institutions	30.1	6.3	24.4	3.3	23.7	4.4	18.6	6.0	19.8	6.1	21.2	6.5	7.1%	6.6%	-10.5%	47.7%	-13.1%	97.0%	6.9%	-1.4%	0.0%
Non-Resident Deposits	108.6	45.4	123.5	38.3	128.7	42.8	147.9	39.0	149.5	37.9	144.9	38.3	-3.1%	1.1%	12.6%	-10.5%	17.3%	0.0%	-2.2%	6.8%	13.2%
<b>Capital &amp; Reserves <sup>4</sup></b>	<b>253.9</b>	<b>45.2</b>	<b>272.0</b>	<b>47.3</b>	<b>277.5</b>	<b>47.3</b>	<b>289.2</b>	<b>50.2</b>	<b>291.8</b>	<b>50.5</b>	<b>292.4</b>	<b>50.4</b>	<b>0.2%</b>	<b>-0.2%</b>	<b>5.4%</b>	<b>6.6%</b>	<b>7.5%</b>	<b>6.6%</b>	<b>0.1%</b>	<b>5.5%</b>	<b>7.4%</b>
<b>Specific provisions &amp; Interest in Suspense</b>	<b>58.3</b>	<b>13.3</b>	<b>58.4</b>	<b>16.1</b>	<b>55.7</b>	<b>16.7</b>	<b>59.2</b>	<b>18.7</b>	<b>60.2</b>	<b>18.9</b>	<b>60.6</b>	<b>19.3</b>	<b>0.7%</b>	<b>2.1%</b>	<b>8.8%</b>	<b>15.6%</b>	<b>3.8%</b>	<b>19.9%</b>	<b>1.0%</b>	<b>10.4%</b>	<b>7.2%</b>
<b>General provisions</b>	<b>21.1</b>	<b>3.0</b>	<b>23.1</b>	<b>3.8</b>	<b>22.7</b>	<b>3.8</b>	<b>24.3</b>	<b>3.9</b>	<b>24.4</b>	<b>3.8</b>	<b>24.7</b>	<b>3.8</b>	<b>1.2%</b>	<b>0.0%</b>	<b>8.8%</b>	<b>0.0%</b>	<b>6.9%</b>	<b>0.0%</b>	<b>1.1%</b>	<b>7.5%</b>	<b>5.9%</b>
<b>Lending to Stable Resources Ratio <sup>5</sup></b>	<b>86.5%</b>	<b>78.8%</b>	<b>90.2%</b>	<b>77.1%</b>	<b>88.6%</b>	<b>78.6%</b>	<b>89.9%</b>	<b>78.3%</b>	<b>90.2%</b>	<b>76.3%</b>	<b>89.8%</b>	<b>76.2%</b>									
<b>Liquid Assets Ratio (LAR) <sup>6</sup></b>	<b>14.3%</b>	<b>21.6%</b>	<b>12.9%</b>	<b>21.4%</b>	<b>16.5%</b>	<b>22.2%</b>	<b>14.4%</b>	<b>23.5%</b>	<b>14.3%</b>	<b>23.5%</b>	<b>14.3%</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>18.2%</b>	<b>21.3%</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>													

\* 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)