

**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		Oct		Dec		Jun		Sep		Oct**		% 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>2,024.4</b>	<b>396.3</b>	<b>2088.8</b>	<b>389.4</b>	<b>2129.5</b>	<b>389.0</b>	<b>2177.2</b>	<b>372.9</b>	<b>2171.2</b>	<b>373.2</b>	<b>-0.3%</b>	<b>0.1%</b>	<b>3.9%</b>	<b>-4.2%</b>	<b>7.3%</b>	<b>-5.8%</b>	<b>-0.2%</b>	<b>2.7%</b>	<b>5.1%</b>
<b>2.Gross Credit</b>	<b>1,162.3</b>	<b>215.8</b>	<b>1,265.1</b>	<b>216.9</b>	<b>1,275.7</b>	<b>209.4</b>	<b>1,336.5</b>	<b>206.9</b>	<b>1,365.1</b>	<b>200.9</b>	<b>1,373.2</b>	<b>197.0</b>	<b>0.6%</b>	<b>-1.9%</b>	<b>7.6%</b>	<b>-5.9%</b>	<b>8.5%</b>	<b>-9.2%</b>	<b>0.3%</b>	<b>5.7%</b>	<b>6.0%</b>
Domestic Credit	1,087.4	190.3	1,177.4	191.2	1,192.7	188.5	1,242.5	183.8	1,265.9	180.2	1,273.1	176.2	0.6%	-2.2%	6.7%	-6.5%	8.1%	-7.8%	0.2%	4.9%	5.9%
Government	145.7	7.4	158.5	8.1	158.9	7.7	162.4	6.2	167.9	6.2	166.3	6.6	-1.0%	6.5%	4.7%	-14.3%	4.9%	-18.5%	-0.7%	3.8%	3.8%
Public Sector (GREs)	131.7	34.5	143.5	32.6	139.6	31.8	158.5	29.2	159.5	28.5	160.9	27.7	0.9%	-2.8%	15.3%	-12.9%	12.1%	-15.0%	0.3%	10.0%	7.1%
Private Sector	792.1	146.9	857.8	149.7	870.3	148.2	904.4	147.2	921.6	144.2	927.6	140.8	0.7%	-2.4%	6.6%	-5.0%	8.1%	-5.9%	0.2%	4.9%	6.0%
Business & Industrial Sector Credit <sup>1</sup>	529.1	110.1	564.0	113.9	575.2	112.6	597.3	112.4	610.3	109.7	615.5	106.7	0.9%	-2.7%	7.0%	-5.2%	9.1%	-6.3%	0.3%	5.0%	6.5%
Individual <sup>2</sup>	263.0	36.8	293.8	35.8	295.1	35.6	307.1	34.8	311.3	34.5	312.1	34.1	0.3%	-1.2%	5.8%	-4.2%	6.2%	-4.7%	0.1%	4.7%	5.0%
Non-Banking Financial Institutions	17.9	1.5	17.6	0.8	23.9	0.8	17.2	1.2	16.9	1.3	18.3	1.1	8.3%	-15.4%	-23.4%	37.5%	4.0%	37.5%	6.6%	-21.5%	5.4%
Foreign Credit <sup>3</sup>	74.9	25.5	87.7	25.7	83.0	20.9	94.0	23.1	99.2	20.7	100.1	20.8	0.9%	0.5%	20.6%	-0.5%	14.1%	-19.1%	0.8%	16.4%	6.6%
of which: Loans & Advances to Non-Residents in AED	8.6	1.6	7.6	1.8	7.4	1.8	10.3	2.5	12.4	2.0	11.9	2.2	-4.0%	10.0%	60.8%	22.2%	56.6%	22.2%	-2.1%	53.3%	50.0%
<b>3.Total Investments by Banks</b>	<b>215.6</b>	<b>12.4</b>	<b>229.5</b>	<b>14.7</b>	<b>227.4</b>	<b>22.7</b>	<b>256.1</b>	<b>18.7</b>	<b>254.4</b>	<b>21.5</b>	<b>256.2</b>	<b>22.8</b>	<b>0.7%</b>	<b>6.0%</b>	<b>12.7%</b>	<b>0.4%</b>	<b>11.6%</b>	<b>55.1%</b>	<b>1.1%</b>	<b>11.6%</b>	<b>14.3%</b>
Debt securities	129.5	10.2	130.0	11.8	126.9	19.1	157.1	15.9	155.6	18.7	157.7	20.0	1.3%	7.0%	24.3%	4.7%	21.3%	69.5%	2.0%	21.7%	25.3%
Equities	14.0	0.0	13.1	0.0	13.5	0.0	12.8	0.0	13.0	0.0	12.9	0.0	-0.8%	0.0%	-4.4%	0.0%	-1.5%	0.0%	-0.8%	-4.4%	-1.5%
Held to maturity securities	45.0	2.2	58.3	2.4	58.9	3.3	57.2	2.2	56.3	2.2	56.2	2.1	-0.2%	-4.5%	-4.6%	-36.4%	-3.6%	-12.5%	-0.3%	-6.3%	-4.0%
Other Investments	27.1	0.0	28.1	0.5	28.1	0.3	29.0	0.6	29.5	0.6	29.4	0.7	-0.3%	16.7%	4.6%	133.3%	4.6%	40.0%	0.0%	6.0%	5.2%
<b>4.Bank Deposits</b>	<b>1186.3</b>	<b>235.0</b>	<b>1214.8</b>	<b>220.6</b>	<b>1250.4</b>	<b>221.2</b>	<b>1276.4</b>	<b>216.6</b>	<b>1299.8</b>	<b>208.9</b>	<b>1296.0</b>	<b>207.2</b>	<b>-0.3%</b>	<b>-0.8%</b>	<b>3.6%</b>	<b>-6.3%</b>	<b>6.7%</b>	<b>-6.1%</b>	<b>-0.4%</b>	<b>2.1%</b>	<b>4.7%</b>
Resident Deposits	1077.7	189.6	1096.7	178.9	1121.7	178.4	1144.8	171.1	1151.9	169.9	1146.5	169.3	-0.5%	-0.4%	2.2%	-5.1%	4.5%	-5.4%	-0.5%	1.2%	3.2%
Government Sector	187.0	1.8	152.9	1.4	155.6	1.8	184.7	1.2	168.4	1.1	159.6	1.0	-5.2%	-9.1%	2.6%	-44.4%	4.4%	-28.6%	-5.3%	2.0%	4.1%
GREs (Govt. ownership of more than 50%)	162.3	11.0	170.6	10.2	181.5	9.3	154.5	7.0	163.1	8.1	165.0	8.3	1.2%	2.5%	-9.1%	-10.8%	-3.3%	-18.6%	1.2%	-9.2%	-4.1%
Private Sector	698.3	170.5	749.8	163.9	760.9	162.9	787.6	157.7	801.8	154.7	802.1	153.9	0.0%	-0.5%	5.4%	-5.5%	7.0%	-6.1%	-0.1%	3.5%	4.6%
Non-Banking Financial Institutions	30.1	6.3	23.4	3.4	23.7	4.4	18.0	5.2	18.6	6.0	19.8	6.1	6.5%	1.7%	-16.5%	38.6%	-15.4%	79.4%	5.3%	-7.8%	-3.4%
Non-Resident Deposits	108.6	45.4	118.1	41.7	128.7	42.8	131.6	45.5	147.9	39.0	149.5	37.9	1.1%	-2.8%	16.2%	-11.4%	26.6%	-9.1%	0.3%	9.3%	17.3%
<b>Capital &amp; Reserves <sup>4</sup></b>	<b>253.9</b>	<b>45.2</b>	<b>270.5</b>	<b>47.5</b>	<b>277.5</b>	<b>47.3</b>	<b>281.0</b>	<b>49.5</b>	<b>289.2</b>	<b>50.2</b>	<b>291.8</b>	<b>50.5</b>	<b>0.9%</b>	<b>0.6%</b>	<b>5.2%</b>	<b>6.8%</b>	<b>7.9%</b>	<b>6.3%</b>	<b>0.9%</b>	<b>5.4%</b>	<b>7.6%</b>
<b>Specific provisions &amp; Interest in Suspense</b>	<b>58.3</b>	<b>13.3</b>	<b>57.8</b>	<b>15.9</b>	<b>55.7</b>	<b>16.7</b>	<b>57.7</b>	<b>17.9</b>	<b>59.2</b>	<b>18.7</b>	<b>60.2</b>	<b>18.9</b>	<b>1.7%</b>	<b>1.1%</b>	<b>8.1%</b>	<b>13.2%</b>	<b>4.2%</b>	<b>18.9%</b>	<b>1.5%</b>	<b>9.3%</b>	<b>7.3%</b>
<b>General provisions</b>	<b>21.1</b>	<b>3.0</b>	<b>22.5</b>	<b>3.5</b>	<b>22.7</b>	<b>3.8</b>	<b>23.9</b>	<b>3.8</b>	<b>24.3</b>	<b>3.9</b>	<b>24.4</b>	<b>3.8</b>	<b>0.4%</b>	<b>-2.6%</b>	<b>7.5%</b>	<b>0.0%</b>	<b>8.4%</b>	<b>8.6%</b>	<b>0.0%</b>	<b>6.4%</b>	<b>8.5%</b>
<b>Lending to Stable Resources Ratio <sup>5</sup></b>	<b>86.5%</b>	<b>78.8%</b>	<b>89.7%</b>	<b>78.5%</b>	<b>88.6%</b>	<b>78.6%</b>	<b>89.3%</b>	<b>78.8%</b>	<b>89.9%</b>	<b>78.3%</b>	<b>90.2%</b>	<b>76.3%</b>									
<b>Liquid Assets Ratio (LAR) <sup>6</sup></b>	<b>14.3%</b>	<b>21.6%</b>	<b>12.9%</b>	<b>20.7%</b>	<b>16.5%</b>	<b>22.2%</b>	<b>14.6%</b>	<b>24.0%</b>	<b>14.4%</b>	<b>23.5%</b>	<b>14.3%</b>	<b>23.5%</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>18.1%</b>	<b>20.7%</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>16.6%</b>	<b>17.7%</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)