UAE Banking Indicators - Based on the Emirates (Abu Dhabi (AD), Dubai (DXB) and Other Emirates (OE) ) Where Bank Head Office is located *  (End of month, figures in billions of Dirhams unless otherwise indicated)						
	AD         DXB         OE         AD         DXB         OE         AD         DXB         OE	E AD DXB OE AD DXB OE	AD         DXB         OE         AD         DXB         OE         AD         DXB         OE	AD DXB OE AD DXB OE	AD DXB OE AD DXB OE AD DXB OE	AD DXB OE AD DXB OE AD DXB OE AD DXB OE All Banks
1.Gross Bank Assets	1801.8   1670.0   292.9   1837.3   1674.2   291.2   1867.3   1706.6   29	95.0 1838.6 1735.1 299.4 1854.7 1729.2 297.	9 1864.5 1738.1 298.9 1867.2 1777.5 307.2 1892.5 1795.3 307.9	1907.6     1807.1     311.3     1948.9     1806.1     320.2	1975.1   1818.9   315.1   2020.5   1855.3   322.2   2032.2   1893.8   328.5	0.6% 2.1% 2.0% 4.3% 4.9% 2.6% 12.8% 13.4% 12.2% 1.3% 4.4% 13.0%
2.Gross Credit	861.5 872.8 161.5 858.9 874.6 163.5 869.7 894.2 16	63.8     876.0     903.5     165.3     871.0     902.3     165.	9 875.9 910.3 167.2 884.2 929.8 167.6 882.6 923.0 168.6	903.0 920.8 170.7 915.9 904.6 171.2	920.0 907.6 168.6 933.0 909.9 170.6 954.1 920.6 172.3	2.3%   1.2%   1.0%   4.2%   1.8%   0.6%   10.7%   5.5%   6.7%   1.7%   2.8%   8.0%
Domestic Credit	730.8 788.1 154.9 729.5 793.7 156.9 743.4 808.7 157	7.2     743.8     814.9     158.5     739.3     815.7     159.2	2 744.8 823.3 160.3 745.0 834.3 160.9 747.9 828.5 161.9	764.7         823.4         163.9         766.4         807.1         164.5	766.6         809.0         162.2         781.0         811.8         163.8         793.3         818.5         164.8	1.6%         0.8%         0.6%         3.5%         1.4%         0.2%         8.6%         3.9%         6.4%         1.1%         2.2%         6.1%
Government	59.9 147.5 8.6 59.4 147.2 8.6 59.0 144.9	9.6     62.2     146.5     10.1     57.6     144.2     10	0.0 57.4 145.1 10.5 58.0 144.2 10.4 58.4 142.8 10.3	58.7 116.4 10.6 60.1 113.4 10.6	6 60.1 114.6 9.3 69.5 114.1 10.6 68.4 109.6 10.3	3 -1.6% -3.9% -2.8% 13.8% -3.4% -2.8% 14.2% -25.7% 19.8% -3.0% 2.3% -12.8%
Public Sector (GREs - Govt. ownership of more than 50%)	126.2 106.5 12.4 126.1 108.0 12.9 121.3 121.5	12.2 131.1 121.2 12.1 131.6 122.9 13	4.3     132.2     126.1     13.2     135.2     132.0     13.2     137.0     132.0     13.2	139.8 143.8 12.8 141.0 137.4 14.2	138.5 136.2 14.1 138.2 137.4 13.9 144.5 138.7 14.4	4 4.6% 0.9% 3.6% 2.5% 0.9% 1.4% 14.5% 30.2% 16.1% 2.8% 1.7% 21.4%
Private Sector	538.4 528.6 133.0 538.4 533.0 134.4 557.4 537.1 13	34.4     544.6     541.7     135.4     544.8     543.5     135	4.0     550.6     547.2     135.5     546.7     553.3     136.2     547.1     548.5     137.3	560.5 557.7 139.3 551.6 550.7 138.4	557.2 552.5 137.5 562.3 554.5 138.0 569.1 564.5 138.7	7 1.2% 1.8% 0.5% 3.2% 2.5% 0.2% 5.7% 6.8% 4.3% 1.4% 2.5% 6.0%
Business & Industrial Sector Credit <sup>1</sup>	366.6     348.7     100.6     365.6     351.3     102.0     370.1     353.7     10	01.8 367.4 356.2 102.3 366.4 357.7 101	.9     368.8     358.8     102.1     362.8     362.8     102.5     360.9     356.8     103.5	367.9 363.9 104.7 361.9 356.2 104.6	365.9     355.6     103.5     369.3     355.4     103.8     374.1     363.3     104.3	3 1.3% 2.2% 0.5% 3.4% 2.0% -0.3% 2.0% 4.2% 3.7% 1.6% 2.3% 3.2%
Individual	171.8     179.9     32.4     172.8     181.7     32.4     187.3     183.4	32.6 177.2 185.5 33.1 178.4 185.8 33	4.1     181.8     188.4     33.4     183.9     190.5     33.7     186.2     191.7     33.8	192.6 193.8 34.6 189.7 194.5 33.8	191.3     196.9     34.0     193.0     199.1     34.2     195.0     201.2     34.4	4     1.0%     1.1%     0.6%     2.8%     3.4%     1.8%     13.5%     11.8%     6.2%     1.0%     3.0%     12.1%
Non-Banking Financial Institutions	6.3 5.5 0.9 5.6 5.5 1.0 5.7 5.2	1.0 5.9 5.5 0.9 5.3 5.1 0	0.9 4.6 4.9 1.1 5.1 4.8 1.1 5.4 5.2 1.1	5.7 5.5 1.2 13.7 5.6 1.3	10.8 5.7 1.3 11.0 5.8 1.3 11.3 5.7 1.4	4     2.7%     -1.7%     7.7%     -17.5%     1.8%     7.7%     79.4%     3.6%     55.6%     1.7%     -10.7%     44.9%
Foreign Credit <sup>2</sup>	130.7 84.7 6.6 129.4 80.9 6.6 126.3 85.5	6.6     132.2     88.6     6.8     131.7     86.6     6.	7 131.1 87.0 6.9 139.2 95.5 6.7 134.7 94.5 6.7	138.3 97.4 6.8 149.5 97.5 6.7	153.4     98.6     6.4     152.0     98.1     6.8     160.8     102.1     7.5	5.8% 4.1% 10.3% 7.6% 4.7% 11.9% 23.0% 20.5% 13.6% 5.3% 6.6% 21.8%
of which: Loans & Advances to Non-Residents in AED	8.4 9.7 1.4 8.4 9.4 1.4 9.1 9.4	1.3 8.5 9.3 1.3 8.4 9.0 1	.4 8.6 9.0 1.4 8.7 9.7 1.4 8.6 9.7 1.4	8.8 10.4 1.4 8.6 9.2 1.1	8.9 9.5 1.1 9.0 10.0 1.1 9.1 10.1 1.1	1 1.1% 1.0% 0.0% 5.8% 9.8% 0.0% 8.3% 4.1% -21.4% 1.0% 7.4% 4.1%
3.Total Investments by Banks <sup>3</sup>	289.5         210.3         48.7         292.5         208.9         49.5         295.4         212.8         5	50.4 298.8 225.2 50.3 298.2 229.7 51.	6     297.0     236.8     51.6     298.3     243.3     52.3     301.1     246.2     53.7	315.1     250.6     54.5     325.5     253.9     55.0	326.0         256.6         57.5         330.0         263.8         58.9         337.8         266.9         59.7	2.4% 1.2% 1.4% 3.8% 5.1% 8.5% 16.7% 26.9% 22.6% 1.8% 4.7% 21.1%
Debt securities	179.7 56.0 14.4 180.5 53.8 14.5 180.1 50.1	14.9     178.8     54.9     14.8     177.5     56.7     15	7.7     174.9     55.8     15.8     172.5     56.4     16.4     172.8     56.6     16.8	182.7 56.8 17.6 188.4 58.4 18.1	186.9     57.3     19.4     188.3     58.8     19.9     194.2     59.3     20.0	5 3.1% 0.9% 3.5% 3.1% 1.5% 13.8% 8.1% 5.9% 43.1% 2.7% 3.5% 9.6%
Equities	6.2 2.6 3.1 6.3 2.6 3.2 6.3 2.5	3.1 6.4 2.5 3.2 6.8 2.5 3	7.2     7.0     2.5     3.1     7.0     2.4     3.1     6.8     2.4     2.9	7.1 2.4 2.8 10.5 2.3 3.0	10.7 2.3 3.0 10.5 2.4 2.9 10.6 2.2 2.9	9     1.0%     -8.3%     0.0%     1.0%     -4.3%     -3.3%     71.0%     -15.4%     -6.5%     -0.6%     -0.6%     31.9%
Held to maturity securities	88.2     120.2     27.9     90.3     121.0     28.5     93.6     128.6	29.1 98.2 136.1 29.0 98.5 138.9 29	99.7 146.8 29.5 103.5 153.5 30.0 106.1 156.4 31.2	109.9 160.5 31.9 111.0 161.7 32.1	112.8 165.2 33.2 115.6 170.7 34.3 117.7 173.5 34.4	1     1.8%     1.6%     0.3%     6.0%     7.3%     7.2%     33.4%     44.3%     23.3%     1.6%     6.8%     37.8%
Other Investments	15.4 31.5 3.3 15.4 31.5 3.3 15.4 31.6	3.3     15.4     31.7     3.3     15.4     31.6     3	4.3     15.4     31.7     3.2     15.3     31.0     2.8     15.4     30.8     2.8	15.4 30.9 2.2 15.6 31.5 1.8	15.6 31.8 1.9 15.6 31.9 1.8 15.3 31.9 1.8	8 -1.9% 0.0% 0.0% -1.9% 1.3% 0.0% -0.6% 1.3% -45.5% -0.6% 0.2% -2.4%
4.Bank Deposits	1074.6 1038.1 193.3 1109.0 1046.6 195.3 1134.9 1074.3 19	96.7 1102.9 1083.4 195.8 1110.4 1088.5 194.	1 1112.9 1092.3 198.3 1106.9 1111.0 203.0 1126.4 1123.6 205.4	1105.8 1132.9 205.6 1164.6 1147.5 209.8	1175.5         1156.9         207.5         1209.7         1186.1         212.2         1222.6         1220.2         214.3	1.1%         2.9%         1.0%         5.0%         6.3%         2.1%         13.8%         17.5%         10.9%         1.9%         5.4%         15.2%
Resident Deposits	956.7 949.3 186.6 987.6 959.7 188.2 990.7 985.8 19	90.1 986.9 994.4 189.7 1005.5 996.7 187.	8 999.2 1000.8 192.1 1012.2 1020.8 197.8 1023.3 1028.4 199.6	1019.2 1040.5 199.5 1046.9 1070.2 203.3	1058.8	0.1% 3.0% 0.9% 3.9% 6.6% 2.0% 13.7% 20.2% 11.1% 1.5% 5.0% 16.4%
Government Sector	288.9 77.9 39.6 300.0 78.2 39.3 285.0 88.5	41.9 289.4 95.5 40.8 308.6 89.5 39	2     298.7     94.4     39.3     281.8     99.0     42.6     290.8     99.6     42.6	289.6 100.3 41.0 271.5 86.6 43.6	5     292.0     87.7     40.9     277.7     87.1     41.4     286.7     91.9     41.2	2 3.2% 5.5% -0.5% 5.6% 6.1% -5.5% -0.8% 18.0% 4.0% 3.3% 4.5% 3.3%
GREs (Govt. ownership of more than 50%)	114.9 88.7 10.7 134.2 89.7 10.4 130.1 92.2	11.1 110.8 91.9 11.3 112.5 94.7 9	0.4     108.4     92.7     11.1     114.3     105.3     11.6     118.7     107.7     12.7	110.2 97.3 12.6 115.8 97.6 11.6	116.8     98.6     11.8     152.8     103.9     12.3     127.3     108.1     13.6	5 -16.7% 4.0% 10.6% 9.9% 10.8% 17.2% 10.8% 21.9% 27.1% -7.4% 10.7% 16.2%
Private Sector	524.2 765.5 132.8 533.1 774.1 135.2 554.4 787.4 13	33.9 558.6 788.9 134.1 564.3 794.1 136	5.0 571.4 795.0 138.3 584.8 799.6 140.4 590.4 803.8 140.9	596.9 824.8 142.4 620.1 865.4 144.3	626.3 875.2 144.7 633.8 897.0 148.2 643.8 920.3 149.0	0 1.6% 2.60% 0.5% 3.8% 6.3% 3.3% 22.8% 20.2% 12.2% 2.0% 5.1% 20.4%
Non-Banking Financial Institutions	28.7 17.2 3.5 20.3 17.7 3.3 21.2 17.7	3.2 28.1 18.1 3.5 20.1 18.4 3	2.2     20.7     18.7     3.4     31.3     16.9     3.2     23.4     17.3     3.4	22.5 18.1 3.5 39.5 20.6 3.8	23.7 20.4 3.9 22.7 19.7 3.7 29.9 20.8 3.0	5 31.7% 5.6% -2.7% -24.3% 1.0% -5.3% 4.2% 20.9% 2.9% 17.8% -15.0% 9.9%
Non-Resident Deposits	117.9 88.8 6.7 121.4 86.9 7.1 144.2 88.5	6.6     116.0     89.0     6.1     104.9     91.8     6.	3 113.7 91.5 6.2 94.7 90.2 5.2 103.1 95.2 5.8	86.6 92.4 6.1 117.7 77.3 6.5	116.7     75.0     6.2     122.7     78.4     6.6     134.9     79.1     6.9	9.9% 0.9% 4.5% 14.6% 2.3% 6.2% 14.4% -10.9% 3.0% 6.4% 9.6% 3.5%
Capital & Reserves 4	189.7     208.3     32.7     192.3     210.3     32.7     195.7     213.8	32.9 196.9 216.7 34.2 200.2 219.8 34	.9 202.0 223.9 35.8 203.4 225.8 35.4 205.0 229.5 35.4	210.0 233.2 38.3 212.7 238.5 37.5	215.2 243.6 38.0 217.0 246.4 38.1 204.0 235.2 37.4	4     -6.0%     -4.5%     -1.8%     -4.1%     -1.4%     -0.3%     7.5%     12.9%     14.4%     -5.0%     -2.5%     10.7%
Specific provisions & Interest in Suspense	40.1 68.7 12.2 40.7 69.1 12.2 40.8 69.2	12.3 41.2 69.7 12.1 41.7 69.9 12	.2 41.2 70.0 12.1 38.2 70.2 12.2 37.4 69.6 12.2	37.7 69.1 12.2 35.6 55.6 12.1	35.7     55.8     12.2     36.1     55.6     12.2     35.3     55.1     12.2	2 -2.2% -0.9% 0.0% -0.8% -0.9% 0.8% -12.0% -19.8% 0.0% -1.3% -0.7% -15.2%
General provisions	13.7 20.3 4.4 13.9 20.2 4.5 14.0 20.3	4.6 14.2 20.4 4.5 13.9 20.5 4	.6 14.0 20.6 4.6 13.6 20.4 4.7 13.8 20.4 4.8	13.8 20.4 4.9 13.3 19.2 4.8	13.5 19.3 4.9 13.8 19.2 4.9 14.3 18.1 4.8	3     3.6%     -5.7%     -2.0%     7.5%     -5.7%     0.0%     4.4%     -10.8%     9.1%     -1.8%     -0.3%     -3.1%
Lending to Stable Resources Ratio 5	74.6%         74.3%         77.9%         72.1%         73.5%         78.6%         72.0%         73.7%         78.	.3% 73.5% 73.5% 77.8% 72.2% 73.1% 78.39	%     72.9%     73.8%     77.2%     78.6%     74.6%     76.4%     77.6%     74.2%     76.5%	80.0% 74.0% 76.2% 74.3% 73.5% 75.0%	73.3% 72.4% 74.7% 72.3% 71.1% 74.6% 73.3% 70.9% 75.8%	1.3%   -0.3%   1.6%   -1.3%   -3.5%   1.0%   -1.8%   -4.6%   -2.7%   0.6%   -2.1%   -3.2%
Eligible Liquid Assets Ratio (ELAR) 6	14.3%     24.5%     18.6%     15.3%     24.9%     17.6%     16.3%     24.8%     18.	.0%   15.9%   24.7%   19.0%   16.1%   25.5%   19.5%	%     15.4%     25.5%     18.8%     16.3%     24.2%     20.9%     14.8%     25.5%     20.3%	15.4%     25.4%     20.1%     17.0%     26.2%     20.7%	16.1%         27.6%         20.8%         16.0%         27.6%         21.1%         16.2%         27.4%         19.7%	0.8% -0.7% -7.0% -5.1% 4.6% -5.1% 12.8% 12.0% 5.9% 0.1% 0.3% 11.8%
Capital adequacy ratio - ( Tier 1 + Tier 2 ) 7	16.7% 18.7% 17.9%	17.1% 19.2% 18.5%	17.4% 19.4% 19.2%	17.4% 18.2% 19.2%	17.3% 18.4% 19.1%	
of which: Tier 1 Ratio	15.6% 17.5% 16.7%	16.0% 17.9% 17.4%	16.3% 18.2% 18.1%	16.0% 17.0% 18.1%	15.9% 17.2% 18.0%	
Common Equity Tier 1(CET 1 ) Capital Ratio	13.7% 15.8% 15.0%	14.1% 16.3% 15.7%	14.5% 16.6% 16.4%	13.9% 15.4% 16.4%	13.9% 15.7% 16.3%	
Banks Operating in the UAE (Including Wholesale Banks)						
Number of Banks Operating from Each Emirate	22 31 8	22 31 8	22 31 8	22 31 8	21 31 9	
Share of Banks Operating from Each Emirate in Total Assets	47.9% 44.4% 7.8%	47.5% 44.8% 7.7%	47.2% 45.0% 7.8%	47.8% 44.3% 7.9%	47.8% 44.5% 7.7%	

\* Emirate wise data is distributed based on the respective Emirate where the Head Office of the Banks in the UAE is located. I.e. If a Bank has operation in all the Seven Emirates of the UAE but Head Office is located in Abu Dhabi, Whole data of that Bank is allocated to the Emirate of Abu Dhabi. Other Emirates (OE) include remaining five Emirates of Sharjah, Ajman, Ras Al Khaimah, Fujairah and Umm Al Quwain.

<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

Excludes Bank's Deposit with Central Bank in the forms of Certificate of Deposits & Monetary Bills.
 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)

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

7 Capital Adequacy Ratio (Tier 1 + Tier 2 Ratio), Tier 1 Ratio and CET 1 Ratio for the period starting from Dec 2017 are calculated according to Basel III Guidelines issued by CBUAE vide Circular 52/2017.

<sup>\*\*</sup>Preliminary data, subject to revision