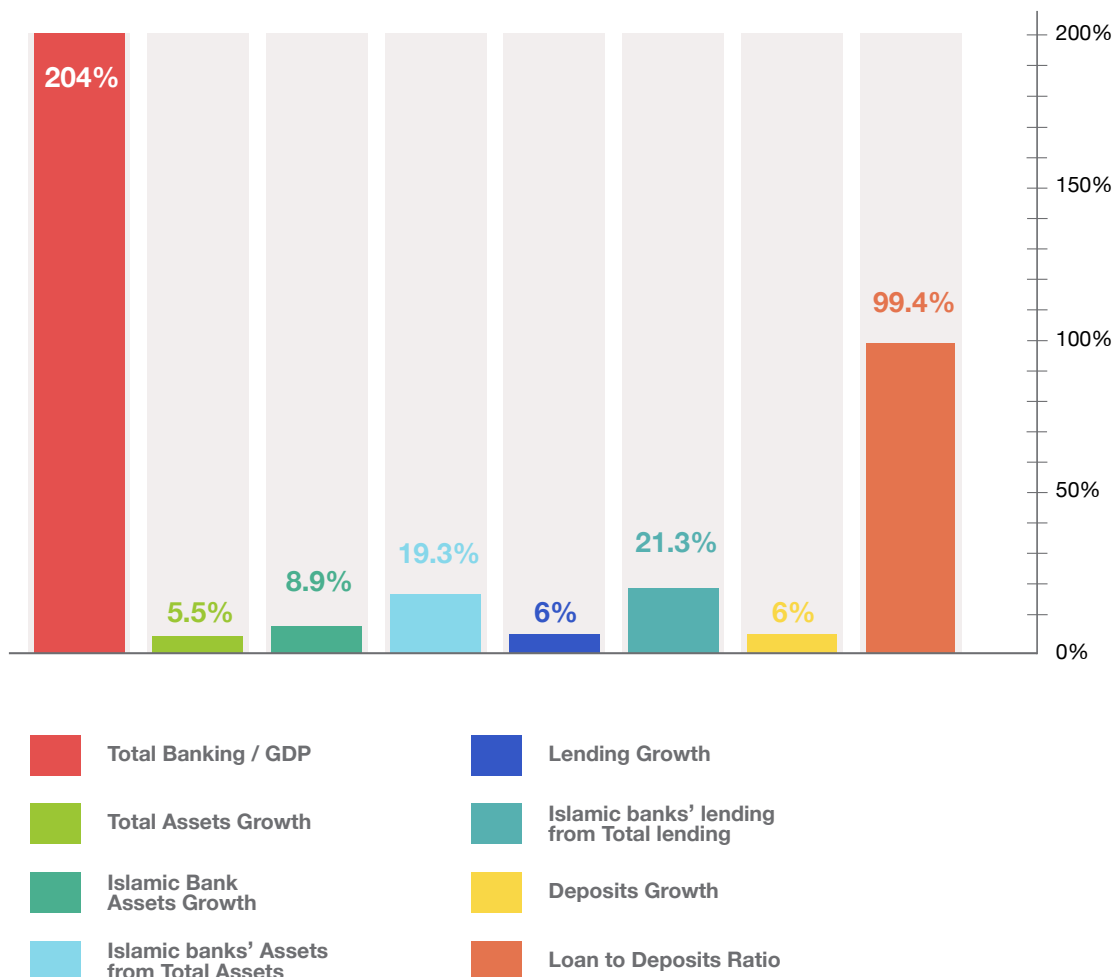


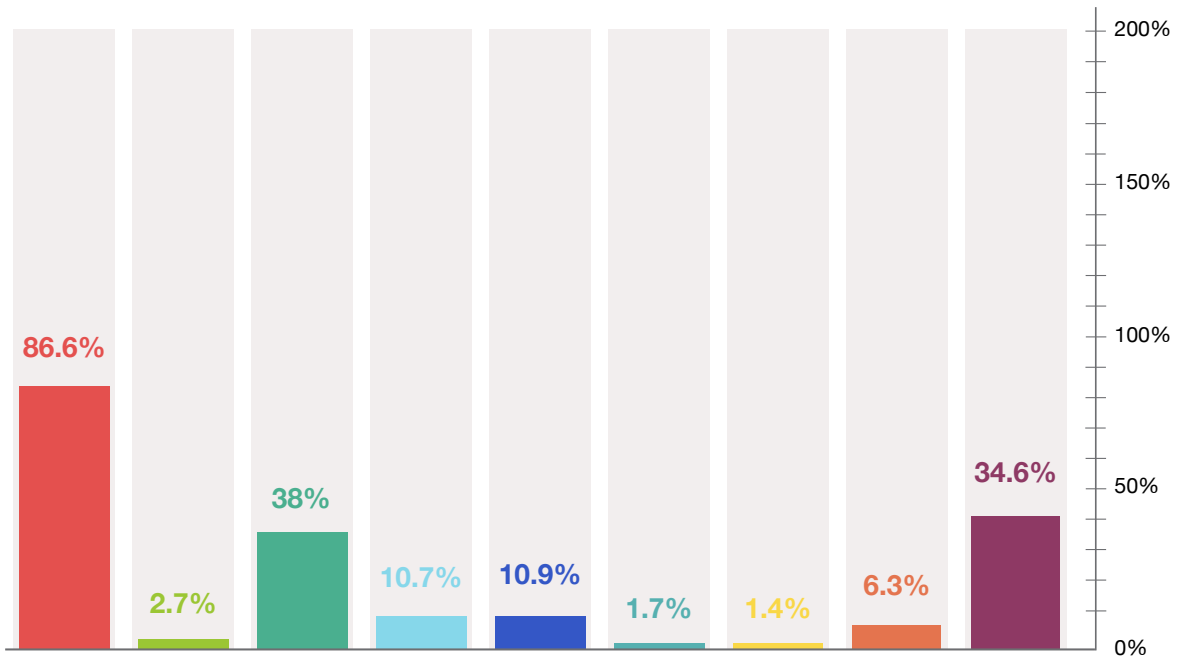
UAE Banking Industry Snapshots

Despite decline the oil price, the UAE banking sector continued its growth momentum with more than 5% increase in assets. The UAE banking sector remains the largest in term of assets, within the GCC region, managing more than US\$710 billion of assets and around US\$ 430 billion of deposits.

Liquidity remained comfortable with strong capitalization, and good quality of assets and profitability.

UAE: Banks Financial Soundness Indicators and growth in 2016





- Lending to Stable Resources Ratio
- NIM
- Non-Interest Expenses to Gross Income
- ROE
- ROE for Islamic Banks
- ROA
- ROA for Islamic Banks
- NPL
- Cost to Income (%)