

<b>UAE Banking Indicators</b>																
(End of month, figures in billions of Dirhams unless otherwise indicated)																
	2022					2023										
	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug*	% Month - on-Month	% Year- to- Date	% Year- on- Year
<b>Gross Banks' Assets</b>	3,523.5	3,583.0	3,615.2	3,639.3	3,667.6	3,668.2	3,747.8	3,764.7	3,802.7	3,868.9	3,873.1	3,881.8	3,901.5	0.5%	6.4%	10.7%
<b>1.Total Banks' Reserves at the Central Bank</b>	361.6	350.7	352.4	364.1	398.1	412.8	419.8	439.0	467.0	491.0	484.9	493.8	486.3	-1.5%	22.2%	34.5%
Reserve Account **	92.8	120.2	121.6	92.8	99.6	102.8	101.7	95.7	190.1	133.0	170.3	121.1	182.2	50.5%	82.9%	96.3%
Current Accounts & Overnight Deposits of Banks **	123.1	84.8	73.9	117.4	133.8	144.3	138.6	147.3	74.7	147.0	108.9	175.9	114.5	-34.9%	-14.4%	-7.0%
Monetary Bills & Islamic Certificates of Deposit held by Banks	145.7	145.7	156.9	153.9	164.7	165.7	179.5	196.0	202.2	211.0	205.7	196.8	189.6	-3.7%	15.1%	30.1%
of which: Islamic Certificates of Deposit	36.1	25.3	35.0	43.2	52.5	41.3	47.7	55.4	56.7	61.7	49.2	49.5	47.7	-3.6%	-9.1%	32.1%
<b>2.Gross Credit</b>	1,851.1	1,873.4	1,877.9	1,887.7	1,879.4	1,874.3	1,896.9	1,895.8	1,897.0	1,927.7	1,944.8	1,939.2	1,953.4	0.7%	3.9%	5.5%
Domestic Credit	1,639.8	1,655.4	1,656.7	1,670.2	1,650.9	1,650.9	1,678.1	1,673.8	1,680.1	1,709.3	1,717.2	1,714.2	1,728.4	0.8%	4.7%	5.4%
Government	212.1	212.5	211.1	211.9	211.7	209.7	209.2	216.0	215.2	213.5	218.8	211.8	213.0	0.6%	0.6%	0.4%
Public Sector (GREs)	248.3	255.7	257.4	262.6	253.3	251.5	246.1	245.1	247.0	255.0	264.4	267.8	271.5	1.4%	7.2%	9.3%
Private Sector	1,166.2	1,173.7	1,175.0	1,183.0	1,173.0	1,177.1	1,209.8	1,200.0	1,205.8	1,228.9	1,221.7	1,223.3	1,233.3	0.8%	5.1%	5.8%
Business & Industrial Sector Credit <sup>1</sup>	800.6	805.1	804.6	807.9	798.2	799.3	815.1	815.9	818.9	825.6	825.9	826.0	829.7	0.4%	3.9%	3.6%
of which: Total Funded SME Lending	-	86.4	-	-	83.3	-	-	85.7	-	-	85.6	-	-	-	-	-
Individual	365.6	368.6	370.4	375.1	374.8	377.8	394.7	384.1	386.9	403.3	395.8	397.3	403.6	1.6%	7.7%	10.4%
Non-Banking Financial Institutions	13.2	13.5	13.2	12.7	12.9	12.6	13.0	12.7	12.1	11.9	12.3	11.3	10.6	-6.2%	-17.8%	-19.7%
Foreign Credit <sup>2</sup>	211.3	218.0	221.2	217.5	228.5	223.4	218.8	222.0	216.9	218.4	227.6	225.0	225.0	0.0%	-1.5%	6.5%
of which: Loans & Advances to Non-Residents in AED	16.5	18.2	18.2	18.4	18.3	18.3	19.1	19.5	19.2	19.8	19.1	18.8	19.0	1.1%	3.8%	15.2%
<b>3.Total Investments by Banks <sup>3</sup></b>	489.8	483.3	493.7	511.1	527.4	536.2	541.4	548.5	550.9	558.6	574.3	579.5	585.4	1.0%	11.0%	19.5%
Debt securities	246.1	239.5	240.1	250.9	258.4	254.2	248.9	250.1	248.8	245.1	248.5	249.9	246.5	-1.4%	-4.6%	0.2%
Equities	16.6	11.3	11.7	12.2	11.8	11.8	12.0	11.9	12.1	11.9	12.1	12.5	12.6	0.8%	6.8%	-24.1%
Held to maturity securities	182.4	187.8	195.1	200.8	208.9	220.0	230.3	236.3	239.8	251.3	263.3	266.8	276.0	3.4%	32.1%	51.3%
Other Investments	44.7	44.7	46.8	47.2	48.3	50.2	50.2	50.2	50.2	50.3	50.4	50.3	50.3	0.0%	4.1%	12.5%
<b>4. Other Assets</b>	821.0	875.6	891.2	876.4	862.7	844.9	889.7	881.4	887.8	891.6	869.1	869.3	876.4	0.8%	1.6%	6.7%
Due from Head Office/Own Branches/Banking Subsidiaries	234.8	254.1	229.0	238.2	225.4	227.4	238.3	235.0	236.9	202.0	189.4	205.9	195.6	-5.0%	-13.2%	-16.7%
Due from Other Banks	285.5	300.8	326.2	313.1	316.8	317.4	326.3	335.5	341.2	324.8	338.2	330.9	344.9	4.2%	8.9%	20.8%
Other Items <sup>4</sup>	300.7	320.7	336.0	325.1	320.5	300.1	325.1	310.9	309.7	364.8	341.5	332.5	335.9	1.0%	4.8%	11.7%
<b>Bank Deposits</b>	2,166.6	2,186.9	2,204.7	2,239.2	2,222.2	2,233.2	2,242.3	2,306.0	2,350.9	2,405.9	2,382.1	2,393.0	2,403.5	0.4%	8.2%	10.9%
Resident Deposits	1,928.3	1,958.3	1,966.4	2,015.7	2,009.7	2,024.5	2,029.4	2,092.6	2,135.5	2,166.6	2,171.0	2,190.0	2,192.1	0.1%	9.1%	13.7%
Government Sector	387.7	401.8	428.7	431.2	396.8	403.6	379.9	406.4	417.5	415.4	425.7	437.3	432.4	-1.1%	9.0%	11.5%
GREs (Govt. ownership of more than 50%)	228.4	232.3	209.5	230.1	216.9	209.0	213.3	214.3	234.3	233.4	214.0	216.6	212.2	-2.0%	-2.2%	-7.1%
Private Sector	1,275.2	1,274.7	1,290.6	1,316.3	1,349.5	1,365.8	1,394.1	1,422.5	1,442.4	1,475.7	1,481.6	1,494.4	1,504.7	0.7%	11.5%	18.0%
Non-Banking Financial Institutions	37.0	49.5	37.6	38.1	46.5	46.1	42.1	49.4	41.3	42.1	49.7	41.7	42.8	2.6%	-8.0%	15.7%
Non-Resident Deposits	238.3	228.6	238.3	223.5	212.5	208.7	212.9	213.4	215.4	239.3	211.1	203.0	211.4	4.1%	-0.5%	-11.3%
<b>Average Cost on Bank Deposits <sup>5</sup></b>		1.4%			2.0%			2.2%			2.3%					
<b>Average Yield on Credit <sup>6</sup></b>		5.1%			6.0%			6.3%			6.6%					
<b>Capital &amp; Reserves <sup>7</sup></b>	413.8	413.3	417.5	424.9	428.6	438.6	438.5	430.7	435.3	442.4	447.8	454.9	461.7	1.5%	7.7%	11.6%
<b>Specific provisions &amp; Interest in Suspense</b>	121.7	121.0	121.6	121.5	119.9	120.9	120.9	121.0	122.0	122.3	123.0	123.8	123.3	-0.4%	2.8%	1.3%
<b>General provisions</b>	36.3	36.6	36.7	37.3	36.7	36.7	37.0	38.4	38.6	38.9	39.1	39.0	39.2	0.5%	6.8%	8.0%
<b>Lending to Stable Resources Ratio <sup>8</sup></b>	75.4%	76.4%	76.6%	75.5%	75.6%	74.4%	75.6%	74.8%	73.2%	73.2%	73.8%	73.1%	73.6%	0.7%	-2.6%	-2.4%
<b>Eligible Liquid Assets Ratio (ELAR) <sup>9</sup></b>	18.0%	17.3%	17.0%	17.7%	19.1%	19.0%	18.8%	19.7%	20.3%	20.8%	20.8%	21.1%	20.7%	-1.9%	8.4%	15.0%
<b>Capital Adequacy Ratio - ( Tier 1 + Tier 2 ) <sup>10</sup></b>		17.5%			17.4%			17.8%			18.2%					
of which: Tier 1 Ratio		16.3%			16.2%			16.6%			17.0%					
Common Equity Tier 1(CET 1 ) Capital Ratio		14.5%			14.4%			14.8%			15.3%					
<b>Banks Operating in the UAE</b>																
National Banks (Including specialized banks & excluding investment banks)		23				22				22						22
Foreign Banks (including wholesale banks)		37				39				39						39
of which GCC banks <sup>11</sup>		7				7				7						7
<b>Share of Foreign Banks in Total Assets</b>		11.7%				12.0%				11.8%						11.7%
Conventional Banks (including wholesale banks)		51				53				53						53
Islamic Banks		9				8				8						8
<b>Share of Islamic Banks in Total Assets</b>		16.9%				17.2%				17.3%						17.2%

\* Preliminary data subject to revision

\*\* Effective April 2023, higher monthly movements in Reserve Account and Current Accounts &amp; Overnight Deposits of Banks at CBUAE were mainly due to the increase in the ratio of banks' reserve requirement on demand deposits from 7% to 11%.

<sup>1</sup> Includes lending to (Resident): Trade Bills Discounted, Insurance Companies and SMEs.<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> Excludes Bank's Deposit with Central Bank in the forms of Certificate of Deposits & Monetary Bills.<sup>4</sup> Includes Cash in Hand, Fixed Assets, Inter-Branch Position, Positive Fair Value of Derivatives and Other Accounts Receivables<sup>5</sup> Weighted average of costs on Demand, Savings & Time Deposits at varying maturities.<sup>6</sup> Weighted average of yield on all types of outstanding credit.<sup>7</sup> Excluding subordinated borrowings/deposits, but including current year profit.<sup>8</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>9</sup> ELAR = The Ratio of Total Banks' Eligible Liquid Assets (Consist of Cash in Hand, Liquid Assets at the Central Bank and Eligible Bonds/Sukuku as prescribed by regulation 33/2015 & Basel Principles but excludes interbank positions) to Total Liabilities\*\*\*

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

<sup>10</sup> 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>11</sup> Representation of one branch each of the Kingdom of Saudi Arabia, Oman, Qatar and two branches of Kuwait and Bahrain