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

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

2022

	Feb		Mar		Apr		May		Jun		Jul		Aug		Sep		Oct		Nov		Dec **	
	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB
1.Gross Bank Assets	***2,872.8***	***409.3***	***2,919.8***	***416.6***	***2,922.8***	***422.0***	***3,023.3***	***419.4***	***3,026.3***	***422.9***	***3,077.5***	***412.9***	***3,109.5***	***414.0***	***3,164.1***	***418.9***	***3,190.1***	***425.1***	***3,216.8***	***422.5***	***3,229.0***	***438.6***
2.Gross Credit	***1,636.1***	***174.0***	***1,657.8***	***174.1***	***1,644.5***	***172.9***	***1,693.8***	***171.7***	***1,688.9***	***177.2***	***1,681.9***	***175.5***	***1,678.2***	***172.9***	***1,698.6***	***174.8***	***1,705.2***	***172.7***	***1,717.0***	***170.7***	***1,706.6***	***172.8***
Domestic Credit	1,475.8	144.2	1,496.8	142.4	1,480.1	140.9	1,529.7	139.5	1,514.8	144.1	1,505.3	141.5	1,499.9	139.9	1,514.8	140.6	1,517.9	138.8	1,532.4	137.8	1,514.8	136.1
Government	212.7	12.2	214.4	12.4	201.8	9.2	202.5	11.4	210.5	11.9	202.9	11.1	202.1	10.0	202.5	10.0	201.1	10.0	202.0	9.9	200.9	10.8
Public Sector (GREs)	237.7	17.1	247.1	16.8	240.5	16.9	242.0	18.8	240.6	19.4	233.9	17.4	230.8	17.5	239.0	16.7	240.4	17.0	246.6	16.0	237.9	15.4
Private Sector	1010.4	111.5	1021.3	111.7	1024.1	113.7	1069.7	107.5	1051.0	111.8	1056.1	112.0	1054.8	111.4	1061.0	112.7	1064.2	110.8	1072.0	111.0	1064.3	108.7
Business & Industrial Sector Credit [1]	686.2	83.7	692.7	83.5	696.7	85.8	721.6	79.7	718.1	83.5	722.0	84.0	717.3	83.3	720.8	84.3	721.7	82.9	724.7	83.2	717.1	81.1
Individual	324.2	27.8	328.6	28.2	327.4	27.9	348.1	27.8	332.9	28.3	334.1	28.0	337.5	28.1	340.2	28.4	342.5	27.9	347.3	27.8	347.2	27.6
Non-Banking Financial Institutions	15.0	3.4	14.0	1.5	13.7	1.1	15.5	1.8	12.7	1.0	12.4	1.0	12.2	1.0	12.3	1.2	12.2	1.0	11.8	0.9	11.7	1.2
Foreign Credit [2]	160.3	29.8	161.0	31.7	164.4	32.0	164.1	32.2	174.1	33.1	176.6	34.0	178.3	33.0	183.8	34.2	187.3	33.9	184.6	32.9	191.8	36.7
of which: Loans & Advances to Non-Residents in AED	11.4	2.1	11.6	2.2	11.4	2.2	13.0	2.2	12.1	2.8	13.2	3.1	13.4	3.1	15.1	3.1	15.1	3.1	15.3	3.1	15.3	3.0
3.Total Investments by Banks [3]	***420.6***	***49.5***	***424.3***	***48.4***	***426.8***	***49.9***	***441.0***	***49.7***	***438.0***	***48.4***	***445.5***	***42.2***	***447.6***	***42.2***	***439.7***	***43.6***	***454.1***	***39.6***	***468.9***	***42.2***	***482.2***	***45.2***
Debt securities	247.6	42.7	232.8	42.4	232.6	44.6	234.8	45.0	232.6	42.9	209.9	38.7	207.4	38.7	201.7	37.8	206.5	33.6	214.8	36.1	219.3	39.1
Equities	17.0	0.0	16.9	0.0	17.0	0.0	16.4	0.0	17.0	0.0	16.3	0.0	16.6	0.0	11.3	0.0	11.7	0.0	12.1	0.1	11.8	0.0
Held to maturity securities	112.2	6.8	129.7	6.0	132.4	5.3	144.3	4.7	143.7	5.5	174.6	3.5	178.9	3.5	182.0	5.8	189.1	6.0	194.8	6.0	202.8	6.1
Other Investments	43.8	0.0	44.9	0.0	44.8	0.0	45.5	0.0	44.7	0.0	44.7	0.0	44.7	0.0	44.7	0.0	46.8	0.0	47.2	0.0	48.3	0.0
4.Bank Deposits	***1752.4***	***235.8***	***1760.6***	***245.6***	***1761.8***	***246.6***	***1799.2***	***241.3***	***1841.7***	***250.2***	***1890.4***	***242.5***	***1919.3***	***247.3***	***1936.1***	***250.8***	***1953.5***	***251.2***	***1984.7***	***254.5***	***1955.0***	***267.2***
Resident Deposits	1568.6	202.1	1581.2	210.2	1550.3	211.6	1592.5	204.5	1627.6	215.9	1669.0	207.6	1716.9	211.4	1743.1	215.2	1750.4	216.0	1798.1	217.6	1779.7	230.0
Government Sector	291.2	0.7	290.6	0.8	290.4	0.6	321.3	0.6	315.8	1.5	361.2	0.9	387.2	0.5	401.0	0.8	428.2	0.5	430.7	0.5	395.9	0.9
GREs (Govt. ownership of more than 50%)	221.3	8.8	228.4	10.9	197.6	7.5	210.3	7.3	202.9	9.7	211.7	9.4	217.2	11.2	221.1	11.2	196.2	13.3	216.2	13.9	200.5	16.4
Private Sector	1020.6	186.4	1028.2	191.6	1026.6	191.3	1028.4	189.8	1067.3	198.1	1065.0	191.7	1081.1	194.1	1077.2	197.5	1093.5	197.1	1118.2	198.1	1142.0	207.5
Non-Banking Financial Institutions	35.5	6.2	34.0	6.9	35.7	12.2	32.5	6.8	41.6	6.6	31.1	5.6	31.4	5.6	43.8	5.7	32.5	5.1	33.0	5.1	41.3	5.2
Non-Resident Deposits	183.8	33.7	179.4	35.4	211.5	35.0	206.7	36.8	214.1	34.3	221.4	34.9	202.4	35.9	193.0	35.6	203.1	35.2	186.6	36.9	175.3	37.2
Capital & Reserves [4]	***346.0***	***54.3***	***341.0***	***54.5***	***341.5***	***54.4***	***343.9***	***54.8***	***343.7***	***55.6***	***350.8***	***56.1***	***357.3***	***56.5***	***356.6***	***56.7***	***360.0***	***57.5***	***366.8***	***58.1***	***370.2***	***58.4***
Specific provisions & Interest in Suspense	***94.5***	***27.8***	***94.6***	***27.1***	***94.3***	***27.1***	***95.1***	***27.2***	***94.1***	***26.9***	***94.8***	***26.8***	***94.8***	***26.9***	***94.2***	***26.8***	***95.3***	***26.3***	***95.9***	***25.6***	***95.2***	***24.7***
General provisions	***32.7***	***2.6***	***33.1***	***2.4***	***33.2***	***2.4***	***33.3***	***2.4***	***34.1***	***2.3***	***34.0***	***2.3***	***33.9***	***2.4***	***34.3***	***2.3***	***34.3***	***2.4***	***34.9***	***2.4***	***34.3***	***2.4***
Lending to Stable Resources Ratio [5]	***81.2%***	***61.3%***	***82.2%***	***59.7%***	***81.8%***	***60.6%***	***82.8%***	***61.4%***	***81.3%***	***62.5%***	***78.3%***	***61.7%***	***77.4%***	***59.3%***	***78.7%***	***59.1%***	***78.7%***	***59.9%***	***77.5%***	***59.2%***	***77.9%***	***58.7%***
Eligible Liquid Assets Ratio (ELAR) [6]	***17.5%***	***35.2%***	***16.8%***	***34.1%***	***16.6%***	***33.4%***	***16.2%***	***35.6%***	***15.8%***	***33.4%***	***15.9%***	***30.7%***	***16.0%***	***32.8%***	***15.2%***	***32.8%***	***15.0%***	***32.8%***	***15.8%***	***32.7%***	***16.8%***	***35.4%***
Capital adequacy ratio - (Tier 1 + Tier 2) [7]			***16.8%***	***20.7%***					***16.5%***	***20.5%***					***17.1%***	***20.8%***					***16.9%***	***22.0%***
of which: Tier 1 Ratio			***15.6%***	***19.6%***					***15.4%***	***19.4%***					***16.0%***	***19.7%***					***15.7%***	***20.9%***
Common Equity Tier 1(CET 1) Capital Ratio			***13.7%***	***19.6%***					***13.5%***	***19.4%***					***14.0%***	***19.7%***					***13.7%***	***20.9%***

2023

	Jan		Feb ***		% 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	All Banks		
1.Gross Bank Assets	***3,237.1***	***431.1***	***3,312.8***	***435.0***	***2.3%***	***0.9%***	***2.6%***	***-0.8%***	***15.3%***	***6.3%***	***2.2%***	***2.2%***	***14.2%***
2.Gross Credit	***1,704.7***	***169.6***	***1,727.8***	***169.1***	***1.4%***	***-0.3%***	***1.2%***	***-2.1%***	***5.6%***	***-2.8%***	***1.2%***	***0.9%***	***4.8%***
Domestic Credit	1,517.2	133.7	1,545.2	132.9	1.8%	-0.6%	2.0%	-2.4%	4.7%	-7.8%	1.6%	1.6%	3.6%
Government	198.8	10.9	200.7	8.5	1.0%	-22.0%	-0.1%	-21.3%	-5.6%	-30.3%	-0.2%	-1.2%	-7.0%
Public Sector (GREs)	236.3	15.2	230.7	15.4	-2.4%	1.3%	-3.0%	0.0%	-2.9%	-9.9%	-2.1%	-2.8%	-3.4%
Private Sector	1070.6	106.5	1102.2	107.6	3.0%	1.0%	3.6%	-1.0%	9.1%	-3.5%	2.8%	3.1%	7.8%
Business & Industrial Sector Credit [1]	720.2	79.1	734.7	80.4	2.0%	1.6%	2.5%	-0.9%	7.1%	-3.9%	2.0%	2.1%	5.9%
Individual	350.4	27.4	367.5	27.2	4.9%	-0.7%	5.8%	-1.4%	13.4%	-2.2%	4.5%	5.3%	12.1%
Non-Banking Financial Institutions	11.5	1.1	11.6	1.4	0.9%	27.3%	-0.9%	16.7%	-22.7%	-58.8%	3.2%	0.8%	-29.3%
Foreign Credit [2]	187.5	35.9	182.6	36.2	-2.6%	0.8%	-4.8%	-1.4%	13.9%	21.5%	-2.1%	-4.2%	15.1%
of which: Loans & Advances to Non-Residents in AED	15.3	3.0	16.1	3.0	5.2%	0.0%	5.2%	0.0%	41.2%	42.9%	4.4%	4.4%	41.5%
3.Total Investments by Banks [3]	***495.5***	***40.7***	***500.5***	***40.9***	***1.0%***	***0.5%***	***3.8%***	***-9.5%***	***19.0%***	***-17.4%***	***1.0%***	***2.7%***	***15.2%***
Debt securities	219.6	34.6	214.6	34.3	-2.3%	-0.9%	-2.1%	-12.3%	-13.3%	-19.7%	-2.1%	-3.7%	-14.3%
Equities	11.7	0.1	11.8	0.2	0.9%	100.0%	0.0%	0.0%	-30.6%	0.0%	1.7%	1.7%	-29.4%
Held to maturity securities	214.0	6.0	223.9	6.4	4.6%	6.7%	10.4%	4.9%	99.6%	-5.9%	4.7%	10.2%	93.5%
Other Investments	50.2	0.0	50.2	0.0	0.0%	0.0%	3.9%	0.0%	14.6%	0.0%	0.0%	3.9%	14.6%
4.Bank Deposits	***1968.8***	***264.4***	***1972.0***	***270.3***	***0.2%***	***2.2%***	***0.9%***	***1.2%***	***12.5%***	***14.6%***	***0.4%***	***0.9%***	***12.8%***
Resident Deposits	1796.1	228.4	1794.4	235.0	-0.1%	2.9%	0.8%	2.2%	14.4%	16.3%	0.2%	1.0%	14.6%
Government Sector	403.2	0.4	379.2	0.7	-6.0%	75.0%	-4.2%	-22.2%	30.2%	0.0%	-5.9%	-4.3%	30.1%
GREs (Govt. ownership of more than 50%)	194.7	14.3	196.0	17.3	0.7%	21.0%	-2.2%	5.5%	-11.4%	96.6%	2.1%	-1.7%	-7.3%
Private Sector	1157.5	208.3	1182.5	211.6	2.2%	1.6%	3.5%	2.0%	15.9%	13.5%	2.1%	3.3%	15.5%
Non-Banking Financial Institutions	40.7	5.4	36.7	5.4	-9.8%	0.0%	-11.1%	3.8%	3.4%	-12.9%	-8.7%	-9.5%	1.0%
Non-Resident Deposits	172.7	36.0	177.6	35.3	2.8%	-1.9%	1.3%	-5.1%	-3.4%	4.7%	2.0%	0.2%	-2.1%
Capital & Reserves [4]	***379.3***	***59.3***	***378.6***	***59.9***	***-0.2%***	***1.0%***	***2.3%***	***2.6%***	***9.4%***	***10.3%***	***-0.02%***	***2.3%***	***9.5%***
Specific provisions & Interest in Suspense	***96.2***	***24.7***	***96.4***	***24.5***	***0.2%***	***-0.8%***	***1.3%***	***-0.8%***	***2.0%***	***-11.9%***	***0.0%***	***0.8%***	***-1.1%***
General provisions	***34.3***	***2.4***	***34.6***	***2.4***	***0.9%***	***0.0%***	***0.9%***	***0.0%***	***5.8%***	***-7.7%***	***0.8%***	***0.8%***	***4.8%***
Lending to Stable Resources Ratio [5]	***76.7%***	***57.0%***	***78.2%***	***56.1%***	***2.0%***	***-1.6%***	***0.4%***	***-4.4%***	***-3.7%***	***-8.5%***	***1.6%***	***0.0%***	***-4.2%***
Eligible Liquid Assets Ratio (ELAR) [6]	***16.8%***	***36.0%***	***16.5%***	***37.0%***	***-1.8%***	***2.8%***	***-1.8%***	***4.5%***	***-5.7%***	***5.1%***	***-1.1%***	***-1.6%***	***-5.1%***

* Data consists of 22 National Banks & 39 Foreign Banks
**Revised to account for year end amendments
*** Preliminary data, subject to revision
[1] Includes lending to (Resident): Trade Bills Discounted and Insurance Companies
[2] 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
[3] Excludes Bank's Deposit with Central Bank in the forms of Certificate of Deposits & Monetary Bills.
[4] Excluding subordinated borrowings/deposits but including current year profit.
[5] 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)
[6] ELAR = The Ratio of Total Banks' Eligible Liquid Assets (Consist of Cash in Hand,Liquid Assets at the Central Bank and Eligible Bonds/Sukuks as prescribed by regulation 33/2015 & Basel Principles but excludes interbank positions) to Total Liabilities ****
**** Total Liabilities = Balance Sheet Total Assets - (Capital & Reserves + All Provisions except Staff Benefit Provisions + Refinancing + Subordinated Borrowing/Deposits)
[7] Capital Adequacy 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 .