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)

	2021																							
	Jun			Jul			Aug			Sep			Oct			Nov			Dec		
	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE
1.Gross Bank Assets	***1423.1***	***1523.4***	***262.3***	***1457.3***	***1513.0***	***263.1***	***1455.7***	***1510.1***	***262.7***	***1467.1***	***1517.7***	***262.3***	***1480.8***	***1527.4***	***263.0***	***1488.8***	***1542.2***	***264.8***	***1515.9***	***1538.1***	***267.5***
2.Gross Credit	***736.1***	***876.8***	***156.5***	***738.3***	***874.1***	***156.2***	***740.2***	***874.8***	***156.4***	***743.8***	***876.3***	***156.4***	***737.7***	***868.4***	***156.9***	***752.7***	***878.0***	***157.6***	***761.5***	***877.2***	***155.3***
Domestic Credit	642.2	803.5	149.9	643.7	801.0	149.5	645.3	803.2	149.9	648.4	803.6	150.1	642.5	797.1	150.3	662.4	804.6	150.7	667.7	802.9	148.3
Government	44.2	194.3	7.2	44.2	193.3	7.1	45.5	193.5	7.0	44.9	193.2	7.1	44.8	183.9	7.1	44.9	181.9	7.5	46.7	182.2	7.1
Public Sector (GREs)	121.0	89.6	13.0	123.7	88.9	12.9	123.4	88.3	13.2	121.0	88.7	13.1	120.0	88.9	13.5	134.5	93.3	13.5	138.8	92.5	14.1
Private Sector	471.3	513.2	128.3	470.2	512.4	128.1	470.3	515.0	128.2	476.2	514.7	128.5	471.9	516.4	128.3	476.8	521.3	128.3	474.3	520.9	125.5
Business & Industrial Sector Credit [1]	311.1	368.4	96.8	310.1	365.7	96.6	309.6	366.3	96.9	314.6	364.0	97.0	310.9	364.6	96.8	315.0	367.3	96.7	313.0	366.4	93.7
Individual	160.2	144.8	31.5	160.1	146.7	31.5	160.7	148.7	31.3	161.6	150.7	31.5	161.0	151.8	31.5	161.8	154.0	31.6	161.3	154.5	31.8
Non-Banking Financial Institutions	5.7	6.4	1.4	5.6	6.4	1.4	6.1	6.4	1.5	6.3	7.0	1.4	5.8	7.9	1.4	6.2	8.1	1.4	7.9	7.3	1.6
Foreign Credit [2]	93.9	73.3	6.6	94.6	73.1	6.7	94.9	71.6	6.5	95.4	72.7	6.3	95.2	71.3	6.6	90.3	73.4	6.9	93.8	74.3	7.0
of which: Loans & Advances to Non-Residents in AED	6.2	7.1	1.2	5.5	7.4	1.3	5.5	7.3	1.3	5.4	7.1	1.2	6.0	7.0	1.3	5.9	7.1	1.2	6.1	6.9	1.1
3.Total Investments by Banks [3]	***242.7***	***186.2***	***37.3***	***246.8***	***185.0***	***37.5***	***247.1***	***186.0***	***37.3***	***253.1***	***184.9***	***37.9***	***253.5***	***185.3***	***38.3***	***252.2***	***183.8***	***38.5***	***254.5***	***180.4***	***38.3***
Debt securities	198.2	78.1	13.6	202.3	71.4	14.1	204.9	71.2	13.6	211.7	70.0	14.2	210.9	71.2	14.4	210.4	76.7	14.3	207.6	74.4	13.7
Equities	6.5	2.7	2.8	7.8	2.6	2.8	8.0	2.6	3.0	8.3	2.7	2.8	8.3	2.6	2.8	8.5	2.6	2.9	11.1	3.0	3.0
Held to maturity securities	26.2	74.7	17.3	24.9	80.3	17.0	22.4	81.5	17.1	21.3	81.4	17.3	22.4	80.8	17.4	22.6	73.8	17.6	25.1	74.7	18.0
Other Investments	11.8	30.7	3.6	11.8	30.7	3.6	11.8	30.7	3.6	11.8	30.8	3.6	11.9	30.7	3.7	10.7	30.7	3.7	10.7	28.3	3.6
4.Bank Deposits	***824.9***	***915.7***	***168.0***	***833.9***	***910.7***	***170.5***	***845.9***	***911.6***	***171.2***	***851.3***	***920.1***	***170.9***	***870.9***	***924.3***	***172.1***	***868.6***	***924.6***	***173.6***	***886.4***	***932.1***	***178.0***
Resident Deposits	750.1	781.5	151.3	754.3	775.6	154.2	764.2	775.0	155.0	762.8	781.9	154.4	783.6	788.0	156.7	784.4	793.4	159.3	796.2	805.5	163.8
Government Sector	188.4	64.9	28.3	199.0	62.6	29.9	196.7	61.6	30.4	208.2	60.2	28.6	225.0	60.2	28.0	220.0	59.5	29.1	201.4	56.9	29.9
GREs (Govt. ownership of more than 50%)	134.6	81.3	11.3	133.2	78.4	11.1	141.8	79.3	11.9	129.8	78.4	12.0	134.5	79.8	12.6	129.2	86.9	12.5	142.4	92.4	13.1
Private Sector	410.8	615.1	107.6	407.1	615.0	109.0	415.4	614.4	108.6	412.7	623.8	109.7	410.9	630.2	111.8	421.9	628.8	113.0	436.6	638.6	116.1
Non-Banking Financial Institutions	16.3	20.2	4.1	15.0	19.6	4.2	10.3	19.7	4.1	12.1	19.5	4.1	13.2	17.8	4.3	13.3	18.2	4.7	15.8	17.6	4.7
Non-Resident Deposits	74.8	134.2	16.7	79.6	135.1	16.3	81.7	136.6	16.2	88.5	138.2	16.5	87.3	136.3	15.4	84.2	131.2	14.3	90.2	126.6	14.2
Capital & Reserves [4]	***168.3***	***184.9***	***31.3***	***171.5***	***187.0***	***31.4***	***172.7***	***188.7***	***31.7***	***173.0***	***188.9***	***31.8***	***174.1***	***190.2***	***32.0***	***175.6***	***191.5***	***32.2***	***179.3***	***190.8***	***32.4***
Specific provisions & Interest in Suspense	***35.2***	***75.1***	***13.1***	***35.2***	***75.3***	***13.1***	***34.8***	***75.0***	***13.2***	***35.6***	***72.0***	***13.3***	***35.6***	***72.1***	***13.2***	***35.7***	***71.9***	***13.3***	***36.2***	***72.6***	***12.7***
General provisions	***15.0***	***17.2***	***4.2***	***14.6***	***17.2***	***4.1***	***14.5***	***17.2***	***4.1***	***14.1***	***17.2***	***3.8***	***14.4***	***17.1***	***3.9***	***14.3***	***17.2***	***3.6***	***14.2***	***17.2***	***3.4***
Lending to Stable Resources Ratio [5]	***76.1%***	***78.9%***	***79.9%***	***76.1%***	***78.7%***	***78.9%***	***75.4%***	***79.3%***	***79.4%***	***75.0%***	***80.1%***	***80.6%***	***73.6%***	***79.4%***	***80.2%***	***74.8%***	***80.6%***	***80.0%***	***74.8%***	***79.6%***	***78.1%***
Eligible Liquid Assets Ratio (ELAR) [6]	***13.9%***	***21.7%***	***15.0%***	***13.2%***	***21.7%***	***15.6%***	***14.5%***	***21.7%***	***15.8%***	***14.7%***	***21.7%***	***15.6%***	***13.8%***	***22.7%***	***16.1%***	***14.6%***	***22.8%***	***16.6%***	***16.1%***	***22.7%***	***19.1%***
Capital adequacy ratio - (Tier 1 + Tier 2) [7]	***16.8%***	***18.0%***	***18.3%***							***16.7%***	***18.4%***	***18.3%***							***16.3%***	***17.9%***	***18.1%***
of which: Tier 1 Ratio	***15.6%***	***16.9%***	***17.1%***							***15.6%***	***17.3%***	***17.1%***							***15.1%***	***16.8%***	***17.0%***
Common Equity Tier 1(CET 1) Capital Ratio	***13.5%***	***15.2%***	***15.5%***							***13.6%***	***15.6%***	***15.5%***							***13.1%***	***15.1%***	***15.4%***
Banks Operating in the UAE (Including Wholesale Banks)																					
Number of Banks Operating from Each Emirate	***19***	***31***	***8***							***19***	***31***	***8***							***20***	***31***	***8***
Share of Banks Operating from Each Emirate in Total Assets	***44.3%***	***47.5%***	***8.2%***							***45.2%***	***46.7%***	***8.1%***							***45.6%***	***46.3%***	***8.1%***

	2022																							
	Jan			Feb			Mar			Apr			May			Jun **			% Month -on-Month			% Year -to-Date			% Year -on- Year			% Month -on-Month	% Year -to-Date	% Year -on- Year
	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	***1485.5***	***1537.9***	***266.8***	***1479.7***	***1533.1***	***269.3***	***1500.2***	***1568.1***	***268.1***	***1524.5***	***1554.7***	***265.6***	***1605.1***	***1570.4***	***267.2***	***1592.8***	***1584.8***	***271.6***	***-0.8%***	***0.9%***	***1.6%***	***5.1%***	***3.0%***	***1.5%***	***11.9%***	***4.0%***	***3.5%***	***0.2%***	***3.8%***	***7.5%***
2.Gross Credit	***763.7***	***879.7***	***157.0***	***770.4***	***881.6***	***158.1***	***783.6***	***890.3***	***158.0***	***783.9***	***876.9***	***156.6***	***825.0***	***882.3***	***158.2***	***810.1***	***899.5***	***156.5***	***-1.8%***	***1.9%***	***-1.1%***	***6.4%***	***2.5%***	***0.8%***	***10.1%***	***2.6%***	***0.0%***	***0.03%***	***4.0%***	***5.5%***
Domestic Credit	666.5	801.7	150.0	666.1	803.1	150.8	678.7	810.1	150.4	677.5	794.4	149.1	718.4	799.9	150.9	697.2	812.2	149.5	-3.0%	1.5%	-0.9%	4.4%	1.2%	0.8%	8.6%	1.1%	-0.3%	-0.6%	2.5%	4.0%
Government	45.3	172.2	7.4	45.3	172.1	7.5	47.6	172.1	7.1	47.3	156.6	7.1	48.2	158.7	7.0	56.3	158.9	7.2	16.8%	0.1%	2.9%	20.6%	-12.8%	1.4%	27.4%	-18.2%	0.0%	4.0%	-5.8%	-9.5%
Public Sector (GREs)	138.0	104.1	14.1	136.5	104.1	14.2	142.9	107.6	13.4	137.6	107.9	11.9	135.5	113.5	11.8	127.2	121.2	11.6	-6.1%	6.8%	-1.7%	-8.4%	31.0%	-17.7%	5.1%	35.3%	-10.8%	-0.3%	5.9%	16.3%
Private Sector	474.7	519.0	127.1	475.7	518.5	127.7	480.6	523.9	128.5	485.2	523.7	128.9	525.5	521.0	130.7	507.1	526.1	129.6	-3.5%	1.0%	-0.8%	6.9%	1.0%	3.3%	7.6%	2.5%	1.0%	-1.2%	3.8%	4.5%
Business & Industrial Sector Credit [1]	313.1	363.2	95.4	313.9	360.5	95.5	315.4	364.4	96.4	322.4	362.6	97.5	343.4	358.3	99.6	341.9	361.2	98.5	-0.4%	0.8%	-1.1%	9.2%	-1.4%	5.1%	9.9%	-2.0%	1.8%	0.04%	3.7%	3.3%
Individual	161.6	155.8	31.7	161.8	158.0	32.2	165.2	159.5	32.1	162.8	161.1	31.4	182.1	162.7	31.1	165.2	164.9	31.1	-9.3%	1.4%	0.0%	2.4%	6.7%	-2.2%	3.1%	13.9%	-1.3%	-3.9%	3.9%	7.3%
Non-Banking Financial Institutions	8.5	6.4	1.4	8.6	8.4	1.4	7.6	6.5	1.4	7.4	6.2	1.2	9.2	6.7	1.4	6.6	6.0	1.1	-28.3%	-10.4%	-21.4%	-16.5%	-17.8%	-31.3%	15.8%	-6.3%	-21.4%	-20.8%	-18.5%	1.5%
Foreign Credit [2]	97.2	78.0	7.0	104.3	78.5	7.3	104.9	80.2	7.6	106.4	82.5	7.5	106.6	82.4	7.3	112.9	87.3	7.0	5.9%	5.9%	-4.1%	20.4%	17.5%	0.0%	20.2%	19.1%	6.1%	5.6%	18.3%	19.2%
of which: Loans & Advances to Non-Residents in AED	5.9	6.5	1.2	5.9	6.5	1.1	6.1	6.6	1.1	5.9	6.5	1.2	6.3	7.8	1.1	6.6	7.2	1.1	4.8%	-7.7%	0.0%	8.2%	4.3%	0.0%	6.5%	1.4%	-8.3%	-2.0%	5.7%	2.8%
3.Total Investments by Banks [3]	***248.8***	***182.2***	***38.4***	***253.0***	***177.5***	***39.6***	***252.1***	***182.1***	***38.5***	***254.1***	***183.2***	***39.4***	***255.8***	***195.3***	***39.6***	***258.1***	***188.6***	***39.7***	***0.9%***	***-3.4%***	***0.3%***	***1.4%***	***4.5%***	***3.7%***	***6.3%***	***1.3%***	***6.4%***	***-0.9%***	***2.8%***	***4.3%***
Debt securities	202.0	73.5	14.0	205.0	70.4	14.9	193.1	68.3	13.8	194.4	68.6	14.2	193.6	72.4	13.8	193.0	68.6	13.9	-0.3%	-5.2%	0.7%	-7.0%	-7.8%	1.5%	-2.6%	-12.2%	2.2%	-1.5%	-6.8%	-5.0%
Equities	10.6	2.7	3.1	11.1	2.7	3.2	10.9	2.7	3.3	10.8	2.8	3.4	10.4	2.7	3.3	11.3	2.6	3.1	8.7%	-3.7%	-6.1%	1.8%	-13.3%	3.3%	73.8%	-3.7%	10.7%	3.7%	-0.6%	41.7%
Held to maturity securities	25.5	77.2	17.7	25.5	75.6	17.9	35.7	82.2	17.8	36.6	82.9	18.2	38.7	91.4	18.9	40.8	88.6	19.8	5.4%	-3.1%	4.8%	62.5%	18.6%	10.0%	55.7%	18.6%	14.5%	0.1%	26.7%	26.2%
Other Investments	10.7	28.8	3.6	11.4	28.8	3.6	12.4	28.9	3.6	12.3	28.9	3.6	13.1	28.8	3.6	13.0	28.8	2.9	-0.8%	0.0%	-19.4%	21.5%	1.8%	-19.4%	10.2%	-6.2%	-19.4%	-1.8%	4.9%	-3.0%
4.Bank Deposits	***873.7***	***929.1***	***179.6***	***877.8***	***929.0***	***181.4***	***868.8***	***958.6***	***178.8***	***886.9***	***941.7***	***179.8***	***918.8***	***944.5***	***177.2***	***950.9***	***961.8***	***179.2***	***3.5%***	***1.8%***	***1.1%***	***7.3%***	***3.2%***	***0.7%***	***15.3%***	***5.0%***	***6.7%***	***2.5%***	***4.8%***	***9.6%***
Resident Deposits	787.8	808.3	165.8	788.1	813.9	168.7	778.1	845.6	167.7	759.0	835.6	167.3	792.7	838.4	165.9	816.4	858.0	169.1	3.0%	2.3%	1.9%	2.5%	6.5%	3.2%	8.8%	9.8%	11.8%	2.6%	4.4%	9.5%
Government Sector	202.5	52.8	31.6	209.6	51.4	30.9	207.5	52.9	31.0	201.2	56.3	33.5	230.0	58.8	33.1	218.4	64.8	34.1	-5.0%	10.2%	3.0%	8.4%	13.9%	14.0%	15.9%	-0.2%	20.5%	-1.4%	10.1%	12.7%
GREs (Govt. ownership of more than 50%)	140.2	92.4	13.2	122.7	92.6	14.8	122.0	102.8	14.5	109.6	81.6	13.9	120.8	83.2	13.6	117.5	81.1	14.0	-2.7%	-2.5%	2.9%	-17.5%	-12.2%	6.9%	-12.7%	-0.2%	23.9%	-2.3%	-14.2%	-6.4%
Private Sector	427.4	646.9	116.6	435.0	653.3	118.7	428.5	673.1	118.2	426.6	675.2	116.1	423.5	679.2	115.5	452.9	695.2	117.3	6.9%	2.4%	1.6%	3.7%	8.9%	1.0%	10.2%	13.0%	9.0%	3.9%	6.2%	11.6%
Non-Banking Financial Institutions	17.7	16.2	4.4	20.8	16.6	4.3	20.1	16.8	4.0	21.6	22.5	3.8	18.4	17.2	3.7	27.6	16.9	3.7	50.0%	-1.7%	0.0%	74.7%	-4.0%	-21.3%	69.3%	-16.3%	-9.8%	22.6%	26.5%	18.7%
Non-Resident Deposits	85.9	120.8	13.8	89.7	115.1	12.7	90.7	113.0	11.1	127.9	106.1	12.5	126.1	106.1	11.3	134.5	103.8	10.1	6.7%	-2.2%	-10.6%	49.1%	-18.0%	-28.9%	79.8%	-22.7%	-39.5%	2.0%	7.5%	10.1%
Capital & Reserves [4]	***179.0***	***192.7***	***32.6***	***174.4***	***193.2***	***32.7***	***174.8***	***188.3***	***32.4***	***175.0***	***188.7***	***32.2***	***176.1***	***190.3***	***32.3***	***177.1***	***190.8***	***31.4***	***0.6%***	***0.3%***	***-2.8%***	***-1.2%***	***0.0%***	***-3.1%***	***5.2%***	***3.2%***	***0.3%***	***0.2%***	***-0.8%***	***3.8%***
Specific provisions & Interest in Suspense	***37.1***	***72.9***	***12.6***	***37.3***	***72.3***	***12.7***	***36.8***	***72.3***	***12.6***	***36.6***	***72.2***	***12.6***	***37.0***	***72.6***	***12.7***	***36.4***	***71.5***	***13.1***	***-1.6%***	***-1.5%***	***3.1%***	***0.6%***	***-1.5%***	***3.1%***	***3.4%***	***-4.8%***	***0.0%***	***-1.1%***	***-0.4%***	***-1.9%***
General provisions	***14.1***	***17.6***	***3.7***	***14.2***	***17.4***	***3.7***	***14.1***	***17.8***	***3.6***	***14.2***	***17.7***	***3.7***	***14.2***	***17.7***	***3.8***	***14.5***	***18.2***	***3.7***	***2.1%***	***2.8%***	***-2.6%***	***2.1%***	***5.8%***	***8.8%***	***-3.3%***	***5.8%***	***-11.9%***	***2.0%***	***4.6%***	***0.0%***
Lending to Stable Resources Ratio [5]	***75.7%***	***80.0%***	***78.7%***	***77.3%***	***80.4%***	***78.7%***	***79.3%***	***79.5%***	***79.9%***	***79.0%***	***79.6%***	***78.5%***	***80.3%***	***80.4%***	***79.8%***	***77.0%***	***81.4%***	***77.8%***	***-4.1%***	***1.2%***	***-2.5%***	***2.9%***	***2.3%***	***-0.4%***	***1.2%***	***3.2%***	***-2.6%***	***-1.5%***	***2.3%***	***1.8%***
Eligible Liquid Assets Ratio (ELAR) [6]	***16.7%***	***22.7%***	***17.5%***	***17.0%***	***22.5%***	***17.9%***	***15.6%***	***22.3%***	***16.1%***	***15.6%***	***22.0%***	***15.9%***	***14.5%***	***22.7%***	***14.5%***	***14.5%***	***21.1%***	***15.7%***	***0.0%***	***-7.0%***	***8.3%***	***-9.9%***	***-7.0%***	***-17.8%***	***4.3%***	***-2.8%***	***4.7%***	***-3.2%***	***-8.2%***	***-1.6%***
Capital adequacy ratio - (Tier 1 + Tier 2) [7]							***16.5%***	***17.6%***	***17.8%***							***16.1%***	***17.5%***	***17.7%***												
of which: Tier 1 Ratio							***15.4%***	***16.5%***	***16.6%***							***15.0%***	***16.3%***	***16.6%***												
Common Equity Tier 1(CET 1) Capital Ratio							***13.4%***	***14.8%***	***15.1%***							***13.1%***	***14.7%***	***15.0%***												
Banks Operating in the UAE (Including Wholesale Banks)																														
Number of Banks Operating from Each Emirate							***20***	***31***	***8***							***20***	***32***	***8***												
Share of Banks Operating from Each Emirate in Total Assets							***45.0%***	***47.0%***	***8.0%***							***46.2%***	***45.9%***	***7.9%***												

* 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.

**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 BaseIII Guidelines issued by CBUAE vide Circular 52/2017 .