

UAE Banking Indicators																
(End of month, figures in billions of Dirhams unless otherwise indicated)																
	2021			2022												
	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct*	% Month -on- Month	% Year-to- Date	% Year- on- Year
Gross Banks' Assets	3,271.2	3,295.8	3,321.5	3,290.2	3,282.1	3,336.4	3,344.8	3,442.7	3,449.2	3,490.4	3,523.5	3,583.0	3,615.2	0.9%	8.8%	10.5%
1.Total Banks' Reserves at the Central Bank	345.2	349.1	371.5	369.5	372.4	364.1	362.2	361.3	352.1	354.4	361.6	350.7	352.4	0.5%	-5.1%	2.1%
Reserve Account	100.9	95.5	104.0	80.3	97.2	85.6	109.2	108.6	108.1	65.7	92.8	120.2	121.6	1.2%	16.9%	20.5%
Current Accounts & Overnight Deposits of Banks	82.4	75.8	102.8	111.8	91.2	115.1	95.9	94.6	93.1	143.9	123.1	84.8	73.9	-12.9%	-28.1%	-10.3%
Certificates of Deposit/Monetary Bills held by Banks	161.9	177.8	164.7	177.4	184.0	163.4	157.1	158.1	150.9	144.8	145.7	145.7	156.9	7.7%	-4.7%	-3.1%
of which: Islamic Certificates of Deposit	61.9	65.6	49.1	50.3	44.3	44.8	30.6	41.4	39.0	36.2	36.1	25.3	35.0	38.3%	-28.7%	-43.5%
2.Gross Credit	1,763.0	1,788.3	1,794.0	1,800.4	1,810.1	1,831.9	1,817.4	1,865.5	1,866.1	1,857.4	1,851.1	1,873.4	1,877.9	0.2%	4.7%	6.5%
Domestic Credit	1,589.9	1,617.7	1,618.9	1,618.2	1,620.0	1,639.2	1,621.0	1,669.2	1,658.9	1,646.8	1,639.8	1,655.4	1,656.7	0.1%	2.3%	4.2%
Government	235.8	234.3	236.0	224.9	224.9	226.8	211.0	213.9	222.4	214.0	212.1	212.5	211.1	-0.7%	-10.6%	-10.5%
Public Sector (GREs)	222.4	241.3	245.4	256.2	254.8	263.9	257.4	260.8	260.0	251.3	248.3	255.7	257.4	0.7%	4.9%	15.7%
Private Sector	1,116.6	1,126.4	1,120.7	1,120.8	1,121.9	1,133.0	1,137.8	1,177.2	1,162.8	1,168.1	1,166.2	1,173.7	1,175.0	0.1%	4.8%	5.2%
Business & Industrial Sector Credit ¹	772.3	779.0	773.1	771.7	769.9	776.2	782.5	801.3	801.6	806.0	800.6	805.1	804.6	-0.1%	4.1%	4.2%
of which: Total Funded SME Lending	-	-	91.2	-	-	87.9	-	-	84.0	-	-	86.4	-	-	-	-
Individual	344.3	347.4	347.6	349.1	352.0	356.8	355.3	375.9	361.2	362.1	365.6	368.6	370.4	0.5%	6.6%	7.6%
Non-Banking Financial Institutions	15.1	15.7	16.8	16.3	18.4	15.5	14.8	17.3	13.7	13.4	13.2	13.5	13.2	-2.2%	-21.4%	-12.6%
Foreign Credit ²	173.1	170.6	175.1	182.2	190.1	192.7	196.4	196.3	207.2	210.6	211.3	218.0	221.2	1.5%	26.3%	27.8%
of which: Loans & Advances to Non-Residents in AED	14.3	14.2	14.1	13.6	13.5	13.8	13.6	15.2	14.9	16.3	16.5	18.2	18.2	0.0%	29.1%	27.3%
3.Total Investments by Banks ³	477.1	474.5	473.2	469.4	470.1	472.7	476.7	490.7	486.4	487.7	489.8	483.3	493.7	2.2%	4.3%	3.5%
Debt securities	296.5	301.4	295.7	289.5	290.3	275.2	277.2	279.8	275.5	248.6	246.1	239.5	240.1	0.3%	-18.8%	-19.0%
Equities	13.7	14.0	17.1	16.4	17.0	16.9	17.0	16.4	17.0	16.3	16.6	11.3	11.7	3.5%	-31.6%	-14.6%
Held to maturity securities	120.6	114.0	117.8	120.4	119.0	135.7	137.7	149.0	149.2	178.1	182.4	187.8	195.1	3.9%	65.6%	61.8%
Other Investments	46.3	45.1	42.6	43.1	43.8	44.9	44.8	45.5	44.7	44.7	44.7	44.7	46.8	4.7%	9.9%	1.1%
4. Other Assets	685.9	683.9	682.8	650.9	629.5	667.7	688.5	725.2	744.6	790.9	821.0	875.6	891.2	1.8%	30.5%	29.9%
Due from Head Office/Own Branches/Banking Subsidiaries	187.8	176.3	190.1	152.8	121.6	136.7	146.9	171.5	173.2	214.5	234.8	254.1	229.0	-9.9%	20.5%	21.9%
Due from Other Banks	246.8	243.4	243.5	241.7	248.9	262.2	262.3	276.8	283.9	291.3	285.5	300.8	326.2	8.4%	34.0%	32.2%
Other Items ⁴	251.3	264.2	249.2	256.4	259.0	268.8	279.3	276.9	287.5	285.1	300.7	320.7	336.0	4.8%	34.8%	33.7%
Bank Deposits	1,967.3	1,966.8	1,996.5	1,982.4	1,988.2	2,006.2	2,008.4	2,040.5	2,091.9	2,132.9	2,166.6	2,186.9	2,204.7	0.8%	10.4%	12.1%
Resident Deposits	1,728.3	1,737.1	1,765.5	1,761.9	1,770.7	1,791.4	1,761.9	1,797.0	1,843.5	1,876.6	1,928.3	1,958.3	1,966.4	0.4%	11.4%	13.8%
Government Sector	313.2	308.6	288.2	286.9	291.9	291.4	291.0	321.9	317.3	362.1	387.7	401.8	428.7	6.7%	48.8%	36.9%
GREs (Govt. ownership of more than 50%)	226.9	228.6	247.9	245.8	230.1	239.3	205.1	217.6	212.6	221.1	228.4	232.3	209.5	-9.8%	-15.5%	-7.7%
Private Sector	1,152.9	1,163.7	1,191.3	1,190.9	1,207.0	1,219.8	1,217.9	1,218.2	1,265.4	1,256.7	1,275.2	1,274.7	1,290.6	1.2%	8.3%	11.9%
Non-Banking Financial Institutions	35.3	36.2	38.1	38.3	41.7	40.9	47.9	39.3	48.2	36.7	37.0	49.5	37.6	-24.0%	-1.3%	6.5%
Non-Resident Deposits	239.0	229.7	231.0	220.5	217.5	214.8	246.5	243.5	248.4	256.3	238.3	228.6	238.3	4.2%	3.2%	-0.3%
Average Cost on Bank Deposits ⁵			0.8%			0.8%			0.9%			1.4%				
Average Yield on Credit ⁶			3.6%			3.8%			4.3%			5.1%				
Capital & Reserves ⁷	396.3	399.3	402.5	404.3	400.3	395.5	395.9	398.7	399.3	406.9	413.8	413.3	417.5	1.0%	3.7%	5.3%
Specific provisions & Interest in Suspense	120.9	120.9	121.5	122.6	122.3	121.7	121.4	122.3	121.0	121.6	121.7	121.0	121.6	0.5%	0.1%	0.6%
General provisions	35.4	35.1	34.8	35.4	35.3	35.5	35.6	35.7	36.4	36.3	36.3	36.6	36.7	0.3%	5.5%	3.7%
Lending to Stable Resources Ratio ⁸	76.9%	78.0%	77.3%	78.0%	78.9%	79.4%	79.2%	80.3%	79.1%	76.4%	75.4%	76.4%	76.6%	0.3%	-0.9%	-0.4%
Eligible Liquid Assets Ratio (ELAR) ⁹	18.6%	19.0%	19.6%	19.6%	19.8%	19.0%	18.8%	18.6%	18.0%	17.7%	18.0%	17.3%	17.0%	-1.7%	-13.3%	-8.6%
Capital Adequacy Ratio - (Tier 1 + Tier 2) ¹⁰			17.2%			17.1%			16.9%			17.5%				
of which: Tier 1 Ratio			16.1%			16.0%			15.8%			16.3%				
Common Equity Tier 1(CET 1) Capital Ratio			14.2%			14.2%			14.0%			14.5%				
Banks Operating in the UAE																
National Banks (Including specialized banks)			22			22			23			23				
Foreign Banks (including wholesale banks)			37			37			37			37				
of which GCC banks ¹¹			7			7			7			7				
Share of Foreign Banks in Total Assets			12.5%			12.5%			12.3%			11.7%				
Conventional Banks (including wholesale banks)			49			49			50			51				
Islamic Banks			10			10			10			9				
Share of Islamic Banks in Total Assets			17.8%			18.2%			17.7%			16.9%				

*Preliminary data subject to revision

¹ Includes lending to (Resident): Trade Bills Discounted, Insurance Companies and SMEs.

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 Includes Cash in Hand, Fixed Assets, Inter-Branch Position, Positive Fair Value of Derivatives and Other Accounts Receivables

⁵ Weighted average of costs on Demand, Savings & Time Deposits at varying maturities.

⁶ Weighted average of yield on all types of outstanding credit.

⁷ Excluding subordinated borrowings/deposits,but including current year profit.

⁸ 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)

⁹ 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 & Interest in Suspense except Staff Benefit Provisions + Refinancing + Subordinated Borrowing/Deposits)

¹⁰ 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 .

¹¹ Representation of one branch each of the Kingdom of Saudi Arabia, Oman, Qatar and two branches of Kuwait and Bahrain