

<b>UAE Banking Indicators</b>																
(End of month, figures in billions of Dirhams unless otherwise indicated)																
	2022						2023									
	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul*	% Month - on-Month	% Year- to- Date	% Year- on- Year
<b>Gross Banks' Assets</b>	<b>3,490.4</b>	<b>3,523.5</b>	<b>3,583.0</b>	<b>3,615.2</b>	<b>3,639.3</b>	<b>3,667.6</b>	<b>3,668.2</b>	<b>3,747.8</b>	<b>3,764.7</b>	<b>3,802.7</b>	<b>3,868.9</b>	<b>3,873.1</b>	<b>3,881.8</b>	<b>0.2%</b>	<b>5.8%</b>	<b>11.2%</b>
<b>1.Total Banks' Reserves at the Central Bank</b>	<b>354.4</b>	<b>361.6</b>	<b>350.7</b>	<b>352.4</b>	<b>364.1</b>	<b>398.1</b>	<b>412.8</b>	<b>419.8</b>	<b>439.0</b>	<b>467.0</b>	<b>491.0</b>	<b>484.9</b>	<b>493.8</b>	<b>1.8%</b>	<b>24.0%</b>	<b>39.3%</b>
Reserve Account **	65.7	92.8	120.2	121.6	92.8	99.6	102.8	101.7	95.7	190.1	133.0	170.3	121.1	-28.9%	21.6%	84.3%
Current Accounts & Overnight Deposits of Banks **	143.9	123.1	84.8	73.9	117.4	133.8	144.3	138.6	147.3	74.7	147.0	108.9	175.9	61.5%	31.5%	22.2%
Monetary Bills & Islamic Certificates of Deposit held by Banks	144.8	145.7	145.7	156.9	153.9	164.7	165.7	179.5	196.0	202.2	211.0	205.7	196.8	-4.3%	19.5%	35.9%
of which: Islamic Certificates of Deposit	36.2	36.1	25.3	35.0	43.2	52.5	41.3	47.7	55.4	56.7	61.7	49.2	49.5	0.6%	-5.7%	36.7%
<b>2.Gross Credit</b>	<b>1,857.4</b>	<b>1,851.1</b>	<b>1,873.4</b>	<b>1,877.9</b>	<b>1,887.7</b>	<b>1,879.4</b>	<b>1,874.3</b>	<b>1,896.9</b>	<b>1,895.8</b>	<b>1,897.0</b>	<b>1,927.7</b>	<b>1,944.8</b>	<b>1,939.2</b>	<b>-0.3%</b>	<b>3.2%</b>	<b>4.4%</b>
Domestic Credit	1,646.8	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	-0.2%	3.8%	4.1%
Government	214.0	212.1	212.5	211.1	211.9	211.7	209.7	209.2	216.0	215.2	213.5	218.8	211.8	-3.2%	0.05%	-1.0%
Public Sector (GREs)	251.3	248.3	255.7	257.4	262.6	253.3	251.5	246.1	245.1	247.0	255.0	264.4	267.8	1.3%	5.7%	6.6%
Private Sector	1,168.1	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	0.1%	4.3%	4.7%
Business & Industrial Sector Credit <sup>1</sup>	806.0	800.6	805.1	804.6	807.9	798.2	799.3	815.1	815.9	818.9	825.6	825.9	826.0	0.01%	3.5%	2.5%
of which: Total Funded SME Lending	-	-	86.4	-	-	83.3	-	-	85.7	-	-	85.6	-	-	-	-
Individual	362.1	365.6	368.6	370.4	375.1	374.8	377.8	394.7	384.1	386.9	403.3	395.8	397.3	0.4%	6.0%	9.7%
Non-Banking Financial Institutions	13.4	13.2	13.5	13.2	12.7	12.9	12.6	13.0	12.7	12.1	11.9	12.3	11.3	-8.1%	-12.4%	-15.7%
Foreign Credit <sup>2</sup>	210.6	211.3	218.0	221.2	217.5	228.5	223.4	218.8	222.0	216.9	218.4	227.6	225.0	-1.1%	-1.5%	6.8%
of which: Loans & Advances to Non-Residents in AED	16.3	16.5	18.2	18.2	18.4	18.3	18.3	19.1	19.5	19.2	19.8	19.1	18.8	-1.6%	2.7%	15.3%
<b>3.Total Investments by Banks <sup>3</sup></b>	<b>487.7</b>	<b>489.8</b>	<b>483.3</b>	<b>493.7</b>	<b>511.1</b>	<b>527.4</b>	<b>536.2</b>	<b>541.4</b>	<b>548.5</b>	<b>550.9</b>	<b>558.6</b>	<b>574.3</b>	<b>579.5</b>	<b>0.9%</b>	<b>9.9%</b>	<b>18.8%</b>
Debt securities	248.6	246.1	239.5	240.1	250.9	258.4	254.2	248.9	250.1	248.8	245.1	248.5	249.9	0.6%	-3.3%	0.5%
Equities	16.3	16.6	11.3	11.7	12.2	11.8	11.8	12.0	11.9	12.1	11.9	12.1	12.5	3.3%	5.9%	-23.3%
Held to maturity securities	178.1	182.4	187.8	195.1	200.8	208.9	220.0	230.3	236.3	239.8	251.3	263.3	266.8	1.3%	27.7%	49.8%
Other Investments	44.7	44.7	44.7	46.8	47.2	48.3	50.2	50.2	50.2	50.2	50.3	50.4	50.3	-0.2%	4.1%	12.5%
<b>4. Other Assets</b>	<b>790.9</b>	<b>821.0</b>	<b>875.6</b>	<b>891.2</b>	<b>876.4</b>	<b>862.7</b>	<b>844.9</b>	<b>889.7</b>	<b>881.4</b>	<b>887.8</b>	<b>891.6</b>	<b>869.1</b>	<b>869.3</b>	<b>0.02%</b>	<b>0.8%</b>	<b>9.9%</b>
Due from Head Office/Own Branches/Banking Subsidiaries	214.5	234.8	254.1	229.0	238.2	225.4	227.4	238.3	235.0	236.9	202.0	189.4	205.9	8.7%	-8.7%	-4.0%
Due from Other Banks	291.3	285.5	300.8	326.2	313.1	316.8	317.4	326.3	335.5	341.2	324.8	338.2	330.9	-2.2%	4.5%	13.6%
Other Items <sup>4</sup>	285.1	300.7	320.7	336.0	325.1	320.5	300.1	325.1	310.9	309.7	364.8	341.5	332.5	-2.6%	3.7%	16.6%
<b>Bank Deposits</b>	<b>2,132.9</b>	<b>2,166.6</b>	<b>2,186.9</b>	<b>2,204.7</b>	<b>2,239.2</b>	<b>2,222.2</b>	<b>2,233.2</b>	<b>2,242.3</b>	<b>2,306.0</b>	<b>2,350.9</b>	<b>2,405.9</b>	<b>2,382.1</b>	<b>2,393.0</b>	<b>0.5%</b>	<b>7.7%</b>	<b>12.2%</b>
Resident Deposits	1,876.6	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	0.9%	9.0%	16.7%
Government Sector	362.1	387.7	401.8	428.7	431.2	396.8	403.6	379.9	406.4	417.5	415.4	425.7	437.3	2.7%	10.2%	20.8%
GREs (Govt. ownership of more than 50%)	221.1	228.4	232.3	209.5	230.1	216.9	209.0	213.3	214.3	234.3	233.4	214.0	216.6	1.2%	-0.1%	-2.0%
Private Sector	1,256.7	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	0.9%	10.7%	18.9%
Non-Banking Financial Institutions	36.7	37.0	49.5	37.6	38.1	46.5	46.1	42.1	49.4	41.3	42.1	49.7	41.7	-16.1%	-10.3%	13.6%
Non-Resident Deposits	256.3	238.3	228.6	238.3	223.5	212.5	208.7	212.9	213.4	215.4	239.3	211.1	203.0	-3.8%	-4.5%	-20.8%
<b>Average Cost on Bank Deposits <sup>5</sup></b>			<b>1.4%</b>			<b>2.0%</b>			<b>2.2%</b>				<b>2.3%</b>			
<b>Average Yield on Credit <sup>6</sup></b>			<b>5.1%</b>			<b>6.0%</b>			<b>6.3%</b>				<b>6.6%</b>			
<b>Capital &amp; Reserves <sup>7</sup></b>	<b>406.9</b>	<b>413.8</b>	<b>413.3</b>	<b>417.5</b>	<b>424.9</b>	<b>428.6</b>	<b>438.6</b>	<b>438.5</b>	<b>430.7</b>	<b>435.3</b>	<b>442.4</b>	<b>447.8</b>	<b>454.9</b>	<b>1.6%</b>	<b>6.1%</b>	<b>11.8%</b>
<b>Specific provisions &amp; Interest in Suspense</b>	<b>121.6</b>	<b>121.7</b>	<b>121.0</b>	<b>121.6</b>	<b>121.5</b>	<b>119.9</b>	<b>120.9</b>	<b>120.9</b>	<b>121.0</b>	<b>122.0</b>	<b>122.3</b>	<b>123.0</b>	<b>123.8</b>	<b>0.7%</b>	<b>3.3%</b>	<b>1.8%</b>
<b>General provisions</b>	<b>36.3</b>	<b>36.3</b>	<b>36.6</b>	<b>36.7</b>	<b>37.3</b>	<b>36.7</b>	<b>36.7</b>	<b>37.0</b>	<b>38.4</b>	<b>38.6</b>	<b>38.9</b>	<b>39.1</b>	<b>39.0</b>	<b>-0.3%</b>	<b>6.3%</b>	<b>7.4%</b>
<b>Lending to Stable Resources Ratio <sup>8</sup></b>	<b>76.4%</b>	<b>75.4%</b>	<b>76.4%</b>	<b>76.6%</b>	<b>75.5%</b>	<b>75.6%</b>	<b>74.4%</b>	<b>75.6%</b>	<b>74.8%</b>	<b>73.2%</b>	<b>73.2%</b>	<b>73.8%</b>	<b>73.1%</b>	<b>-0.9%</b>	<b>-3.3%</b>	<b>-4.3%</b>
<b>Eligible Liquid Assets Ratio (ELAR) <sup>9</sup></b>	<b>17.7%</b>	<b>18.0%</b>	<b>17.3%</b>	<b>17.0%</b>	<b>17.7%</b>	<b>19.1%</b>	<b>19.0%</b>	<b>18.8%</b>	<b>19.7%</b>	<b>20.3%</b>	<b>20.8%</b>	<b>20.8%</b>	<b>21.1%</b>	<b>1.4%</b>	<b>10.5%</b>	<b>19.2%</b>
<b>Capital Adequacy Ratio - ( Tier 1 + Tier 2 ) <sup>10</sup></b>			<b>17.5%</b>			<b>17.4%</b>			<b>17.8%</b>				<b>18.2%</b>			
<b>of which: Tier 1 Ratio</b>			<b>16.3%</b>			<b>16.2%</b>			<b>16.6%</b>				<b>17.0%</b>			
<b>Common Equity Tier 1(CET 1) Capital Ratio</b>			<b>14.5%</b>			<b>14.4%</b>			<b>14.8%</b>				<b>15.3%</b>			
<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>			<b>11.7%</b>			<b>12.0%</b>			<b>11.8%</b>				<b>11.7%</b>			
Conventional Banks (including wholesale banks)			51			53			53				53			
Islamic Banks			9			8			8				8			
<b>Share of Islamic Banks in Total Assets</b>			<b>16.9%</b>			<b>17.2%</b>			<b>17.3%</b>				<b>17.2%</b>			

\* 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/Sukuks 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 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