

| UAE Banking Indicators | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------------------------|-----------------------|------------------------|-------|--|--|--|--|--|--|--|--|--|--|
| (End of month, figures in billions of Dirhams unless otherwise indicated) | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 2021 | | | | | | | 2022 | | | | | | | | | | | | | | | | | | | |
| | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Jan | Feb | Mar | Apr | May | Jun* | % Month -on- Month | % Year-to- Date | % Year- on- Year | | | | | | | | | | | |
| Gross Banks' Assets | 3208.8 | 3233.4 | 3228.5 | 3247.1 | 3271.2 | 3295.8 | 3321.5 | 3290.2 | 3282.1 | 3336.4 | 3344.8 | 3442.7 | 3449.2 | 0.2% | 3.8% | 7.5% | | | | | | | | | | | |
| 1.Total Banks' Reserves at the Central Bank | 331.7 | 326.7 | 337.4 | 340.0 | 345.2 | 349.1 | 371.5 | 369.5 | 372.4 | 364.1 | 362.2 | 361.3 | 352.1 | -2.5% | -5.2% | 6.2% | | | | | | | | | | | |
| Reserve Account | 94.9 | 122.7 | 102.8 | 115.5 | 100.9 | 95.5 | 104.0 | 80.3 | 97.2 | 85.6 | 109.2 | 108.6 | 108.1 | -0.5% | 3.9% | 13.9% | | | | | | | | | | | |
| Current Accounts & Overnight Deposits of Banks | 86.2 | 47.3 | 80.2 | 60.6 | 82.4 | 75.8 | 102.8 | 111.8 | 91.2 | 115.1 | 95.9 | 94.6 | 93.1 | -1.6% | -9.4% | 8.0% | | | | | | | | | | | |
| Certificates of Deposit/Monetary Bills held by Banks | 150.6 | 156.7 | 154.4 | 163.9 | 161.9 | 177.8 | 164.7 | 177.4 | 184.0 | 163.4 | 157.1 | 158.1 | 150.9 | -4.6% | -8.4% | 0.2% | | | | | | | | | | | |
| of which: Islamic Certificates of Deposit | 58.9 | 66.6 | 54.5 | 55.1 | 61.9 | 65.6 | 49.1 | 50.3 | 44.3 | 44.8 | 30.6 | 41.4 | 39.0 | -5.8% | -20.6% | -33.8% | | | | | | | | | | | |
| 2.Gross Credit | 1769.4 | 1768.6 | 1771.4 | 1776.5 | 1763.0 | 1788.3 | 1794.0 | 1800.4 | 1810.1 | 1831.9 | 1817.4 | 1865.5 | 1866.1 | 0.03% | 4.0% | 5.5% | | | | | | | | | | | |
| Domestic Credit | 1595.6 | 1594.2 | 1598.4 | 1602.1 | 1589.9 | 1617.7 | 1618.9 | 1618.2 | 1620.0 | 1639.2 | 1621.0 | 1669.2 | 1658.9 | -0.6% | 2.5% | 4.0% | | | | | | | | | | | |
| Government | 245.7 | 244.6 | 246.0 | 245.2 | 235.8 | 234.3 | 236.0 | 224.9 | 224.9 | 226.8 | 211.0 | 213.9 | 222.4 | 4.0% | -5.8% | -9.5% | | | | | | | | | | | |
| Public Sector (GRes) | 223.6 | 225.5 | 224.9 | 222.8 | 222.4 | 241.3 | 245.4 | 256.2 | 254.8 | 263.9 | 257.4 | 260.8 | 260.0 | -0.3% | 5.9% | 16.3% | | | | | | | | | | | |
| Private Sector | 1112.8 | 1110.7 | 1113.5 | 1119.4 | 1116.6 | 1126.4 | 1120.7 | 1120.8 | 1121.9 | 1133.0 | 1137.8 | 1177.2 | 1162.8 | -1.2% | 3.8% | 4.5% | | | | | | | | | | | |
| Business & Industrial Sector Credit ¹ | 776.3 | 772.4 | 772.8 | 775.6 | 772.3 | 779.0 | 773.1 | 771.7 | 769.9 | 776.2 | 782.5 | 801.3 | 801.6 | 0.04% | 3.7% | 3.3% | | | | | | | | | | | |
| of which: Total Funded SME Lending | 94.6 | - | - | 93.9 | - | - | 91.2 | - | - | 87.9 | - | - | 84.0 | - | -7.9% | -11.2% | | | | | | | | | | | |
| Individual | 336.5 | 338.3 | 340.7 | 343.8 | 344.3 | 347.4 | 347.6 | 349.1 | 352.0 | 356.8 | 355.3 | 375.9 | 361.2 | -3.9% | 3.9% | 7.3% | | | | | | | | | | | |
| Non-Banking Financial Institutions | 13.5 | 13.4 | 14.0 | 14.7 | 15.1 | 15.7 | 16.8 | 16.3 | 18.4 | 15.5 | 14.8 | 17.3 | 13.7 | -20.8% | -18.5% | 1.5% | | | | | | | | | | | |
| Foreign Credit ² | 173.8 | 174.4 | 173.0 | 174.4 | 173.1 | 170.6 | 175.1 | 182.2 | 190.1 | 192.7 | 196.4 | 196.3 | 207.2 | 5.6% | 18.3% | 19.2% | | | | | | | | | | | |
| of which: Loans & Advances to Non-Residents in AED | 14.5 | 14.2 | 14.1 | 13.7 | 14.3 | 14.2 | 14.1 | 13.6 | 13.5 | 13.8 | 13.6 | 15.2 | 14.9 | -2.0% | 5.7% | 2.8% | | | | | | | | | | | |
| 3.Total Investments by Banks ³ | 466.2 | 469.3 | 470.4 | 475.9 | 477.1 | 474.5 | 473.2 | 469.4 | 470.1 | 472.7 | 476.7 | 490.7 | 486.4 | -0.9% | 2.8% | 4.3% | | | | | | | | | | | |
| Debt securities | 289.9 | 287.8 | 289.7 | 295.9 | 296.5 | 301.4 | 295.7 | 289.5 | 290.3 | 275.2 | 277.2 | 279.8 | 275.5 | -1.5% | -6.8% | -5.0% | | | | | | | | | | | |
| Equities | 12.0 | 13.2 | 13.6 | 13.8 | 13.7 | 14.0 | 17.1 | 16.4 | 17.0 | 16.9 | 17.0 | 16.4 | 17.0 | 3.7% | -0.6% | 41.7% | | | | | | | | | | | |
| Held to maturity securities | 118.2 | 122.2 | 121.0 | 120.0 | 120.6 | 114.0 | 117.8 | 120.4 | 119.0 | 135.7 | 137.7 | 149.0 | 149.2 | 0.1% | 26.7% | 26.2% | | | | | | | | | | | |
| Other Investments | 46.1 | 46.1 | 46.1 | 46.2 | 46.3 | 45.1 | 42.6 | 43.1 | 43.8 | 44.9 | 44.8 | 45.5 | 44.7 | -1.8% | 4.9% | -3.0% | | | | | | | | | | | |
| 4. Other Assets | 641.5 | 668.8 | 649.3 | 654.7 | 685.9 | 683.9 | 682.8 | 650.9 | 629.5 | 667.7 | 688.5 | 725.2 | 744.6 | 2.7% | 9.1% | 16.1% | | | | | | | | | | | |
| Due from Head Office/Own Branches/Banking Subsidiaries | 152.5 | 176.3 | 163.0 | 161.1 | 187.8 | 176.3 | 190.1 | 152.8 | 121.6 | 136.7 | 146.9 | 171.5 | 173.2 | 1.0% | -8.9% | 13.6% | | | | | | | | | | | |
| Due from Other Banks | 229.9 | 238.1 | 237.1 | 243.5 | 246.8 | 243.4 | 243.5 | 241.7 | 248.9 | 262.2 | 262.3 | 276.8 | 283.9 | 2.6% | 16.6% | 23.5% | | | | | | | | | | | |
| Other Items ⁴ | 259.1 | 254.4 | 249.2 | 250.1 | 251.3 | 264.2 | 249.2 | 256.4 | 259.0 | 268.8 | 279.3 | 276.9 | 287.5 | 3.8% | 15.4% | 11.0% | | | | | | | | | | | |
| Bank Deposits | 1908.6 | 1915.1 | 1928.7 | 1942.3 | 1967.3 | 1966.8 | 1996.5 | 1982.4 | 1988.2 | 2006.2 | 2008.4 | 2040.5 | 2091.9 | 2.5% | 4.8% | 9.6% | | | | | | | | | | | |
| Resident Deposits | 1682.9 | 1684.1 | 1694.2 | 1699.1 | 1728.3 | 1737.1 | 1765.5 | 1761.9 | 1770.7 | 1791.4 | 1761.9 | 1797.0 | 1843.5 | 2.6% | 4.4% | 9.5% | | | | | | | | | | | |
| Government Sector | 281.6 | 291.5 | 288.7 | 297.0 | 313.2 | 308.6 | 288.2 | 286.9 | 291.9 | 291.4 | 291.0 | 321.9 | 317.3 | -1.4% | 10.1% | 12.7% | | | | | | | | | | | |
| GRes (Govt. ownership of more than 50%) | 227.2 | 222.7 | 233.0 | 220.2 | 226.9 | 228.6 | 247.9 | 245.8 | 230.1 | 239.3 | 205.1 | 217.6 | 212.6 | -2.3% | -14.2% | -6.4% | | | | | | | | | | | |
| Private Sector | 1133.5 | 1131.1 | 1138.4 | 1146.2 | 1152.9 | 1163.7 | 1191.3 | 1190.9 | 1207.0 | 1219.8 | 1217.9 | 1218.2 | 1265.4 | 3.9% | 6.2% | 11.6% | | | | | | | | | | | |
| Non-Banking Financial Institutions | 40.6 | 38.8 | 34.1 | 35.7 | 35.3 | 36.2 | 38.1 | 38.3 | 41.7 | 40.9 | 47.9 | 39.3 | 48.2 | 22.6% | 26.5% | 18.7% | | | | | | | | | | | |
| Non-Resident Deposits | 225.7 | 231.0 | 234.5 | 243.2 | 239.0 | 229.7 | 231.0 | 220.5 | 217.5 | 214.8 | 246.5 | 243.5 | 248.4 | 2.0% | 7.5% | 10.1% | | | | | | | | | | | |
| Average Cost on Bank Deposits ⁵ | 0.9% | | | 0.8% | | | 0.8% | | | 0.8% | | | 0.9% | | | 12.5% | 5.7% | | | | | | | | | | |
| Average Yield on Credit ⁶ | 3.7% | | | 3.7% | | | 3.6% | | | 3.8% | | | 4.3% | | | 19.4% | 16.9% | | | | | | | | | | |
| Capital & Reserves ⁷ | 384.5 | 389.9 | 393.1 | 393.7 | 396.3 | 399.3 | 402.5 | 404.3 | 400.3 | 395.5 | 395.9 | 398.7 | 399.3 | 0.2% | -0.8% | 3.8% | | | | | | | | | | | |
| Specific provisions & Interest in Suspense | 123.4 | 123.6 | 123.0 | 120.9 | 120.9 | 120.9 | 121.5 | 122.6 | 122.3 | 121.7 | 121.4 | 122.3 | 121.0 | -1.1% | -0.4% | -1.9% | | | | | | | | | | | |
| General provisions | 36.4 | 35.9 | 35.8 | 35.1 | 35.4 | 35.1 | 34.8 | 35.4 | 35.3 | 35.5 | 35.6 | 35.7 | 36.4 | 2.0% | 4.6% | 0.0% | | | | | | | | | | | |
| Lending to Stable Resources Ratio ⁸ | 77.7% | 77.6% | 77.6% | 77.9% | 76.9% | 78.0% | 77.3% | 78.0% | 78.9% | 79.4% | 79.2% | 80.3% | 79.1% | -1.5% | 2.3% | 1.8% | | | | | | | | | | | |
| Eligible Liquid Assets Ratio (ELAR) ⁹ | 18.3% | 18.0% | 18.1% | 18.4% | 18.6% | 19.0% | 19.6% | 19.6% | 19.8% | 19.0% | 18.8% | 18.6% | 18.0% | -3.2% | -8.2% | -1.6% | | | | | | | | | | | |
| Capital Adequacy Ratio - (Tier 1 + Tier 2) ¹⁰ | 17.5% | | | 17.7% | | | 17.2% | | | 17.1% | | | 16.9% | | | | | | | | | | | | | | |
| of which: Tier 1 Ratio | 16.3% | | | 16.5% | | | 16.1% | | | 16.0% | | | 15.8% | | | | | | | | | | | | | | |
| Common Equity Tier 1(CET 1) Capital Ratio | 14.5% | | | 14.7% | | | 14.2% | | | 14.2% | | | 14.0% | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Banks Operating in the UAE | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| National Banks (Including specialized banks) | 21 | | | 21 | | | 22 | | | 22 | | | 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% | | | 12.4% | | | 12.5% | | | 12.5% | | | 12.3% | | | | | | | | | | | | | | |
| Conventional Banks (including wholesale banks) | 48 | | | 48 | | | 49 | | | 49 | | | 50 | | | | | | | | | | | | | | |
| Islamic Banks | 10 | | | 10 | | | 10 | | | 10 | | | 10 | | | | | | | | | | | | | | |
| Share of Islamic Banks in Total Assets | 18.7% | | | 18.4% | | | 17.8% | | | 18.2% | | | 17.7% | | | | | | | | | | | | | | |

*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