

UAE Banking Indicators															
(End of month, figures in billions of Dirhams unless otherwise indicated)															
	2021	2022													
	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec*	% Month-on- Month	% Year-on- Year
Gross Banks' Assets	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	3,639.3	3,669.7	0.8%	10.5%
1.Total Banks' Reserves at the Central Bank	371.5	369.5	372.4	364.1	362.2	361.3	352.1	354.4	361.6	350.7	352.4	364.1	398.1	9.3%	7.2%
Reserve Account	104.0	80.3	97.2	85.6	109.2	108.6	108.1	65.7	92.8	120.2	121.6	92.8	99.6	7.3%	-4.2%
Current Accounts & Overnight Deposits of Banks	102.8	111.8	91.2	115.1	95.9	94.6	93.1	143.9	123.1	84.8	73.9	117.4	133.8	14.0%	30.2%
Monetary Bills & Islamic Certificates of Deposit held by Banks	164.7	177.4	184.0	163.4	157.1	158.1	150.9	144.8	145.7	145.7	156.9	153.9	164.7	7.0%	0.0%
of which: Islamic Certificates of Deposit	49.1	50.3	44.3	44.8	30.6	41.4	39.0	36.2	36.1	25.3	35.0	43.2	52.5	21.5%	6.9%
2.Gross Credit	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	1,887.7	1,881.1	-0.3%	4.9%
Domestic Credit	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	1,670.2	1,651.4	-1.1%	2.0%
Government	236.0	224.9	224.9	226.8	211.0	213.9	222.4	214.0	212.1	212.5	211.1	211.9	211.7	-0.1%	-10.3%
Public Sector (GREs)	245.4	256.2	254.8	263.9	257.4	260.8	260.0	251.3	248.3	255.7	257.4	262.6	253.2	-3.6%	3.2%
Private Sector	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	1,183.0	1,173.9	-0.8%	4.7%
Business & Industrial Sector Credit ¹	773.1	771.7	769.9	776.2	782.5	801.3	801.6	806.0	800.6	805.1	804.6	807.9	799.1	-1.1%	3.4%
of which: Total Funded SME Lending	91.2	-	-	87.9	-	-	84.0	-	-	86.4	-	-	83.3	-	-8.7%
Individual	347.6	349.1	352.0	356.8	355.3	375.9	361.2	362.1	365.6	368.6	370.4	375.1	374.8	-0.1%	7.8%
Non-Banking Financial Institutions	16.8	16.3	18.4	15.5	14.8	17.3	13.7	13.4	13.2	13.5	13.2	12.7	12.6	-0.8%	-25.0%
Foreign Credit ²	175.1	182.2	190.1	192.7	196.4	196.3	207.2	210.6	211.3	218.0	221.2	217.5	229.7	5.6%	31.2%
of which: Loans & Advances to Non-Residents in AED	14.1	13.6	13.5	13.8	13.6	15.2	14.9	16.3	16.5	18.2	18.2	18.4	18.3	-0.5%	29.8%
3.Total Investments by Banks ³	473.2	469.4	470.1	472.7	476.7	490.7	486.4	487.7	489.8	483.3	493.7	511.1	527.7	3.2%	11.5%
Debt securities	295.7	289.5	290.3	275.2	277.2	279.8	275.5	248.6	246.1	239.5	240.1	250.9	258.5	3.0%	-12.6%
Equities	17.1	16.4	17.0	16.9	17.0	16.4	17.0	16.3	16.6	11.3	11.7	12.2	12.0	-1.6%	-29.8%
Held to maturity securities	117.8	120.4	119.0	135.7	137.7	149.0	149.2	178.1	182.4	187.8	195.1	200.8	208.9	4.0%	77.3%
Other Investments	42.6	43.1	43.8	44.9	44.8	45.5	44.7	44.7	44.7	44.7	46.8	47.2	48.3	2.3%	13.4%
4. Other Assets	682.8	650.9	629.5	667.7	688.5	725.2	744.6	790.9	821.0	875.6	891.2	876.4	862.8	-1.6%	26.4%
Due from Head Office/Own Branches/Banking Subsidiaries	190.1	152.8	121.6	136.7	146.9	171.5	173.2	214.5	234.8	254.1	229.0	238.2	225.4	-5.4%	18.6%
Due from Other Banks	243.5	241.7	248.9	262.2	262.3	276.8	283.9	291.3	285.5	300.8	326.2	313.1	315.1	0.6%	29.4%
Other Items ⁴	249.2	256.4	259.0	268.8	279.3	276.9	287.5	285.1	300.7	320.7	336.0	325.1	322.3	-0.9%	29.3%
Bank Deposits	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	2,239.2	2,222.1	-0.8%	11.3%
Resident Deposits	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	2,015.7	2,009.1	-0.3%	13.8%
Government Sector	288.2	286.9	291.9	291.4	291.0	321.9	317.3	362.1	387.7	401.8	428.7	431.2	396.8	-8.0%	37.7%
GREs (Govt. ownership of more than 50%)	247.9	245.8	230.1	239.3	205.1	217.6	212.6	221.1	228.4	232.3	209.5	230.1	216.9	-5.7%	-12.5%
Private Sector	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	1,316.3	1,348.9	2.5%	13.2%
Non-Banking Financial Institutions	38.1	38.3	41.7	40.9	47.9	39.3	48.2	36.7	37.0	49.5	37.6	38.1	46.5	22.0%	22.0%
Non-Resident Deposits	231.0	220.5	217.5	214.8	246.5	243.5	248.4	256.3	238.3	228.6	238.3	223.5	213.0	-4.7%	-7.8%
Average Cost on Bank Deposits ⁵	0.8%			0.8%			0.9%			1.4%			2.0%		150.0%
Average Yield on Credit ⁶	3.6%			3.8%			4.3%			5.1%			6.0%		66.7%
Capital & Reserves ⁷	402.5	404.3	400.3	395.5	395.9	398.7	399.3	406.9	413.8	413.3	417.5	424.9	429.7	1.1%	6.8%
Specific provisions & Interest in Suspense	121.5	122.6	122.3	121.7	121.4	122.3	121.0	121.6	121.7	121.0	121.6	121.5	118.4	-2.6%	-2.6%
General provisions	34.8	35.4	35.3	35.5	35.6	35.7	36.4	36.3	36.3	36.6	36.7	37.3	37.8	1.3%	8.6%
Lending to Stable Resources Ratio ⁸	77.3%	78.0%	78.9%	79.4%	79.2%	80.3%	79.1%	76.4%	75.4%	76.4%	76.6%	75.5%	75.6%	0.1%	-2.2%
Eligible Liquid Assets Ratio (ELAR) ⁹	19.6%	19.6%	19.8%	19.0%	18.8%	18.6%	18.0%	17.7%	18.0%	17.3%	17.0%	17.7%	19.1%	7.9%	-2.6%
Capital Adequacy Ratio - (Tier 1 + Tier 2) ¹⁰	17.2%			17.1%			16.9%			17.5%			17.3%		
of which: Tier 1 Ratio	16.1%			16.0%			15.8%			16.3%			16.1%		
Common Equity Tier 1 (CET 1) Capital Ratio	14.2%			14.2%			14.0%			14.5%			14.4%		
Banks Operating in the UAE															
National Banks (Including specialized banks)	22			22			23			23			22		
Foreign Banks (including wholesale banks)	37			37			37			37			39		
of which GCC banks ¹¹	7			7			7			7			7		
Share of Foreign Banks in Total Assets	12.5%			12.5%			12.3%			11.7%			12.0%		
Conventional Banks (including wholesale banks)	49			49			50			51			53		
Islamic Banks	10			10			10			9			8		
Share of Islamic Banks in Total Assets	17.8%			18.2%			17.7%			16.9%			17.2%		

*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 Currency³ 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 Receivables⁵ 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