

**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																														Jan **	M								
	Jan			Feb			Mar			Apr			May			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	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE			AD	DXB	OE	AD	DXB	OE		
<b>1. Gross Bank Assets</b>	1419.6	1499.6	253.1	1418.1	1506.8	254.5	1409.4	1507.0	259.5	1410.8	1501.7	256.8	1398.5	1526.6	256.9	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	1485.5	1537.9	266.8	-2.0%
<b>2. Gross Credit</b>	745.8	876.3	157.1	741.0	879.4	157.1	724.5	872.5	157.4	732.0	874.3	156.9	723.5	872.0	156.0	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	763.7	879.7	157.0	0.3%
Domestic Credit	644.7	804.0	150.8	646.4	807.5	150.6	637.3	801.3	151.0	645.5	801.7	150.7	637.0	798.8	149.6	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	666.5	801.7	150.0	-0.2%
Government	50.4	197.0	9.6	50.6	197.1	9.5	48.6	194.7	9.2	49.7	193.7	8.9	46.1	194.6	8.1	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	45.3	172.2	7.4	-3.0%
Public Sector (GREs)	110.6	94.0	11.3	112.1	94.6	11.2	112.0	91.7	11.5	114.1	92.3	11.6	111.8	88.4	11.6	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	138.0	104.1	14.1	-0.6%
Private Sector	474.9	506.9	128.4	474.9	510.0	128.4	467.9	509.1	128.7	472.1	509.9	128.6	469.8	509.7	128.4	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	474.7	519.0	127.1	0.1%
Business & Industrial Sector Credit <sup>1</sup>	316.5	366.2	97.2	316.7	368.9	97.0	310.1	367.6	97.1	311.8	367.4	97.2	309.8	366.6	97.0	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	313.1	363.2	95.4	0.0%
Individual	158.4	140.7	31.2	158.2	141.1	31.4	157.8	141.5	31.6	160.3	142.5	31.4	160.0	143.1	31.4	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	161.6	155.8	31.7	0.2%
Non-Banking Financial Institutions	8.8	6.1	1.5	8.8	5.8	1.5	8.8	5.8	1.6	9.6	5.8	1.6	9.3	6.1	1.5	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	8.5	6.4	1.4	7.6%
Foreign Credit <sup>2</sup>	101.1	72.3	6.3	94.6	71.9	6.5	87.2	71.2	6.4	86.5	72.6	6.2	86.5	73.2	6.4	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	97.2	78.0	7.0	3.6%
of which: Loans & Advances to Non-Residents in AED	6.8	7.1	1.5	6.9	6.9	1.5	6.9	7.0	1.5	6.6	7.0	1.3	6.9	7.7	1.3	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	5.9	6.5	1.2	-3.3%
<b>3. Total Investments by Banks <sup>3</sup></b>	235.8	183.4	34.8	237.0	185.9	34.8	236.0	181.4	37.5	242.1	180.3	37.6	238.5	182.5	37.8	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	248.8	182.2	38.4	-2.2%
Debt securities	186.5	70.8	13.2	191.4	73.8	13.3	195.2	71.4	13.6	197.7	75.0	13.6	195.7	78.7	13.6	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	202.0	73.5	14.0	-2.7%
Equities	4.0	2.6	2.8	3.8	2.7	2.9	3.9	2.7	3.0	3.8	2.8	3.0	3.8	2.7	3.1	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	10.6	2.7	3.1	-4.5%
Held to maturity securities	35.5	79.1	15.2	31.8	78.5	15.0	27.0	76.5	17.3	28.4	71.7	17.4	26.8	70.3	17.5	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	25.5	77.2	17.7	1.6%
Other Investments	9.8	30.9	3.6	10.0	30.9	3.6	9.9	30.8	3.6	12.2	30.8	3.6	12.2	30.8	3.6	11.8	30.7	3.6	11.8	30.7	3.6	11.8	30.7	3.6	11.9	30.7	3.7	10.7	30.7	3.7	10.7	30.7	3.7	10.7	28.3	3.6	10.7	28.8	3.6	0.0%
<b>4. Bank Deposits</b>	817.4	896.3	162.6	810.6	903.5	164.3	809.8	904.7	166.8	812.5	898.4	166.4	802.5	908.4	163.7	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	873.7	929.1	179.6	-1.4%
Resident Deposits	753.7	777.2	147.2	747.2	780.3	149.7	752.2	773.7	151.9	750.1	765.0	151.0	740.0	772.0	148.2	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	787.8	808.3	165.8	-1.1%
Government Sector	180.6	66.7	27.0	174.8	63.5	28.7	184.5	63.5	29.3	201.8	60.8	28.7	196.0	64.3	27.6	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	202.5	52.8	31.6	0.5%
GREs (Govt. ownership of more than 50%)	152.8	90.8	10.5	151.8	92.6	11.1	152.7	82.1	11.4	128.4	76.4	10.7	125.8	78.9	10.6	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	140.2	92.4	13.2	-1.5%
Private Sector	404.5	599.1	105.8	407.0	603.7	106.3	402.2	607.5	107.2	408.2	608.3	107.8	406.1	610.4	106.1	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	427.4	646.9	116.6	-2.1%
Non-Banking Financial Institutions	15.8	20.6	3.9	13.6	20.5	3.6	12.8	20.6	4.0	11.7	19.5	3.8	12.1	18.4	3.9	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	17.7	16.2	4.4	12.0%
Non-Resident Deposits	63.7	119.1	15.4	63.4	123.2	14.6	57.6	131.0	14.9	62.4	133.4	15.4	62.5	136.4	15.5	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	85.9	120.8	13.8	-4.8%
<b>Capital &amp; Reserves <sup>4</sup></b>	172.5	186.9	31.3	166.4	187.1	31.2	164.3	182.4	31.4	164.8	183.3	31.0	166.3	184.3	31.3	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	179.0	192.7	32.6	-0.2%
<b>Specific provisions &amp; Interest in Suspense</b>	33.9	71.8	12.5	34.2	72.2	12.7	34.4	73.6	12.6	35.2	74.1	12.9	35.4	74.2	13.0	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	37.1	72.9	12.6	2.5%
<b>General provisions</b>	15.7	17.6	4.4	15.6	17.5	4.3	15.5	18.1	4.2	15.1	18.0	4.1	15.2	17.8	4.2	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	14.1	17.6	3.7	-0.7%
<b>Lending to Stable Resources Ratio <sup>5</sup></b>	75.6%	80.2%	82.3%	75.3%	80.6%	81.6%	73.7%	80.4%	81.3%	75.2%	80.4%	81.4%	74.8%	79.0%	81.3%	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%	75.7%	80.0%	78.7%	1.2%
<b>Eligible Liquid Assets Ratio (ELAR) <sup>6</sup></b>	14.2%	20.9%	14.7%	14.8%	21.2%	15.0%	14.6%	22.4%	14.9%	14.7%	21.7%	15.3%	14.1%	23.5%	14.8%	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%	16.7%	22.7%	17.5%	3.7%
<b>Capital adequacy ratio - ( Tier 1 + Tier 2 ) <sup>7</sup></b>							17.4%	18.2%	18.5%							16.8%	18.0%	18.3%							16.7%	18.4%	18.3%							16.3%	17.9%	18.1%				
<b>of which: Tier 1 Ratio</b>							16.1%	17.1%	17.3%							15.6%	16.9%	17.1%							15.6%	17.3%	17.1%							15.1%	16.8%	17.0%				
<b>Common Equity Tier 1(CET 1 ) Capital Ratio</b>							14.0%	15.3%	15.7%							13.5%	15.2%	15.5%							13.6%	15.6%	15.													

2022						
% Month-on-Month		% Year-on-Year			% Month-on-Month	% Year-on-Year
DXB	OE	AD	DXB	OE	All Banks	
-0.01%	-0.3%	4.6%	2.6%	5.4%	-0.9%	3.7%
0.3%	1.1%	2.4%	0.4%	-0.1%	0.4%	1.2%
-0.1%	1.1%	3.4%	-0.3%	-0.5%	0.0%	1.2%
-5.5%	4.2%	-10.1%	-12.6%	-22.9%	-4.7%	-12.5%
12.5%	0.0%	24.8%	10.7%	24.8%	4.4%	18.7%
-0.4%	1.3%	0.0%	2.4%	-1.0%	0.0%	1.0%
-0.9%	1.8%	-1.1%	-0.8%	-1.9%	-0.2%	-1.1%
0.8%	-0.3%	2.0%	10.7%	1.6%	0.4%	5.7%
-12.3%	-12.5%	-3.4%	4.9%	-6.7%	-3.0%	-0.6%
5.0%	0.0%	-3.9%	7.9%	11.1%	4.1%	1.4%
-5.8%	9.1%	-13.2%	-8.5%	-20.0%	-3.5%	-11.7%
1.0%	0.3%	5.5%	-0.7%	10.3%	-0.8%	3.4%
-1.2%	2.2%	8.3%	3.8%	6.1%	-2.1%	7.0%
-10.0%	3.3%	165.0%	3.8%	10.7%	-4.1%	74.5%
3.3%	-1.7%	-28.2%	-2.4%	16.4%	2.2%	-7.2%
1.8%	0.0%	9.2%	-6.8%	0.0%	1.2%	-2.7%
-0.3%	0.9%	6.9%	3.7%	10.5%	-0.7%	5.7%
0.3%	1.2%	4.5%	4.0%	12.6%	-0.2%	5.0%
-7.2%	5.7%	12.1%	-20.8%	17.0%	-0.5%	4.6%
0.0%	0.8%	-8.2%	1.8%	25.7%	-0.8%	-3.3%
1.3%	0.4%	5.7%	8.0%	10.2%	0.0%	7.3%
-8.0%	-6.4%	12.0%	-21.4%	12.8%	0.5%	-5.0%
-4.6%	-2.8%	34.9%	1.4%	-10.4%	-4.5%	11.3%
1.0%	0.6%	3.8%	3.1%	4.2%	0.4%	3.5%
0.4%	-0.8%	9.4%	1.5%	0.8%	0.9%	3.7%
2.3%	8.8%	-10.2%	0.0%	-15.9%	1.7%	-6.1%
0.5%	0.8%	0.1%	-0.2%	-4.4%	0.9%	-0.4%
0.0%	-8.4%	17.6%	8.6%	19.0%	0.0%	9.5%