

UAE Banking Indicators

(End of month, figures in billions of Dirhams unless otherwise indicated)

	2021											2022				
	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb*	% Month-on- Month	% Year-to-Date	% Year-on- Year
Gross Banks' Assets	3179.4	3175.9	3169.3	3182.0	3208.8	3233.4	3228.5	3247.1	3271.2	3295.8	3321.5	3290.2	3282.1	-0.2%	-1.2%	3.2%
1.Total Banks' Reserves at the Central Bank	314.4	325.6	316.9	330.8	331.7	326.7	337.4	340.0	345.2	349.1	371.5	369.5	372.4	0.8%	0.2%	18.4%
Reserve Account	89.9	98.7	79.0	104.8	94.9	122.7	102.8	115.5	100.9	95.5	104.0	80.3	97.2	21.0%	-6.5%	8.1%
Current Accounts & Overnight Deposits of Banks	88.5	79.5	95.9	68.2	86.2	47.3	80.2	60.6	82.4	75.8	102.8	111.8	91.2	-18.4%	-11.3%	3.1%
Certificates of Deposit/Monetary Bills held by Banks	136.0	147.4	142.0	157.8	150.6	156.7	154.4	163.9	161.9	177.8	164.7	177.4	184.0	3.7%	11.7%	35.3%
of which: Islamic Certificates of Deposit	50.5	50.3	51.6	54.0	58.9	66.6	54.5	55.1	61.9	65.6	49.1	50.3	44.3	-11.9%	-9.8%	-12.3%
2.Gross Credit	1777.5	1754.4	1763.2	1751.5	1769.4	1768.6	1771.4	1776.5	1763.0	1788.3	1794.0	1800.4	1810.1	0.5%	0.9%	1.8%
Domestic Credit	1604.5	1589.6	1597.9	1585.4	1595.6	1594.2	1598.4	1602.1	1589.9	1617.7	1618.9	1618.2	1620.0	0.1%	0.1%	1.0%
Government	257.2	252.5	252.3	248.8	245.7	244.6	246.0	245.2	235.8	234.3	236.0	224.9	224.9	0.0%	-4.7%	-12.6%
Public Sector (GRes)	217.9	215.2	218.0	211.8	223.6	225.5	224.9	222.8	222.4	241.3	245.4	256.2	254.8	-0.5%	3.8%	16.9%
Private Sector	1113.3	1105.7	1110.6	1107.9	1112.8	1110.7	1113.5	1119.4	1116.6	1126.4	1120.7	1120.8	1121.9	0.1%	0.1%	0.8%
Business & Industrial Sector Credit ¹	782.6	774.8	776.4	773.4	776.3	772.4	772.8	775.6	772.3	779.0	773.1	771.7	769.9	-0.2%	-0.4%	-1.6%
of which: Total Funded SME Lending	-	93.8	-	-	94.6	-	-	93.9	-	-	91.2	-	-	-	-	-
Individual	330.7	330.9	334.2	334.5	336.5	338.3	340.7	343.8	344.3	347.4	347.6	349.1	352.0	0.8%	1.3%	6.4%
Non-Banking Financial Institutions	16.1	16.2	17.0	16.9	13.5	13.4	14.0	14.7	15.1	15.7	16.8	16.3	18.4	12.9%	9.5%	14.3%
Foreign Credit ²	173.0	164.8	165.3	166.1	173.8	174.4	173.0	174.4	173.1	170.6	175.1	182.2	190.1	4.3%	8.6%	9.9%
of which: Loans & Advances to Non-Residents in AED	15.3	15.4	14.9	15.9	14.5	14.2	14.1	13.7	14.3	14.2	14.1	13.6	13.5	-0.7%	-4.3%	-11.8%
3.Total Investments by Banks ³	457.7	454.9	460.0	458.8	466.2	469.3	470.4	475.9	477.1	474.5	473.2	469.4	470.1	0.1%	-0.7%	2.7%
Debt securities	278.5	280.2	286.3	288.0	289.9	287.8	289.7	295.9	296.5	301.4	295.7	289.5	290.3	0.3%	-1.8%	4.2%
Equities	9.4	9.6	9.6	9.6	12.0	13.2	13.6	13.8	13.7	14.0	17.1	16.4	17.0	3.7%	-0.6%	80.9%
Held to maturity securities	125.3	120.8	117.5	114.6	118.2	122.2	121.0	120.0	120.6	114.0	117.8	120.4	119.0	-1.2%	1.0%	-5.0%
Other Investments	44.5	44.3	46.6	46.6	46.1	46.1	46.1	46.2	46.3	45.1	42.6	43.1	43.8	1.6%	2.8%	-1.6%
4. Other Assets	629.8	641.0	629.2	640.9	641.5	668.8	649.3	654.7	685.9	683.9	682.8	650.9	629.5	-3.3%	-7.8%	-0.05%
Due from Head Office/Own Branches/Banking Subsidiaries	159.6	159.1	149.3	147.7	152.5	176.3	163.0	161.1	187.8	176.3	190.1	152.8	121.6	-20.4%	-36.0%	-23.8%
Due from Other Banks	214.4	231.1	228.1	234.0	229.9	238.1	237.1	243.5	246.8	243.4	243.5	241.7	248.9	3.0%	2.2%	16.1%
Other Items ⁴	255.8	250.8	251.8	259.2	259.1	254.4	249.2	250.1	251.3	264.2	249.2	256.4	259.0	1.0%	3.9%	1.3%
Bank Deposits	1878.4	1881.3	1877.3	1874.6	1908.6	1915.1	1928.7	1942.3	1967.3	1966.8	1996.5	1982.4	1988.2	0.3%	-0.4%	5.8%
Resident Deposits	1677.2	1677.8	1666.1	1660.2	1682.9	1684.1	1694.2	1699.1	1728.3	1737.1	1765.5	1761.9	1770.7	0.5%	0.3%	5.6%
Government Sector	267.0	277.3	291.3	287.9	281.6	291.5	288.7	297.0	313.2	308.6	288.2	286.9	291.9	1.7%	1.3%	9.3%
GRes (Govt. ownership of more than 50%)	255.5	246.2	215.5	215.3	227.2	222.7	233.0	220.2	226.9	228.6	247.9	245.8	230.1	-6.4%	-7.2%	-9.9%
Private Sector	1117.0	1116.9	1124.3	1122.6	1133.5	1131.1	1138.4	1146.2	1152.9	1163.7	1191.3	1190.9	1207.0	1.4%	1.3%	8.1%
Non-Banking Financial Institutions	37.7	37.4	35.0	34.4	40.6	38.8	34.1	35.7	35.3	36.2	38.1	38.3	41.7	8.9%	9.4%	10.6%
Non-Resident Deposits	201.2	203.5	211.2	214.4	225.7	231.0	234.5	243.2	239.0	229.7	231.0	220.5	217.5	-1.4%	-5.8%	8.1%
Average Cost on Bank Deposits ⁵		0.9%			0.9%			0.8%			0.8%					
Average Yield on Credit ⁶		3.7%			3.7%			3.7%			3.6%					
Capital & Reserves ⁷	384.7	378.1	379.1	381.9	384.5	389.9	393.1	393.7	396.3	399.3	402.5	404.3	400.3	-1.0%	-0.5%	4.1%
Specific provisions & Interest in Suspense	119.1	120.6	122.2	122.6	123.4	123.6	123.0	120.9	120.9	120.9	121.5	122.6	122.3	-0.2%	0.7%	2.7%
General provisions	37.4	37.8	37.2	37.2	36.4	35.9	35.8	35.1	35.4	35.1	34.8	35.4	35.3	-0.3%	1.4%	-5.6%
Lending to Stable Resources Ratio ⁸	78.4%	77.5%	78.2%	77.4%	77.7%	77.6%	77.6%	77.9%	76.9%	78.0%	77.3%	78.0%	78.9%	1.2%	2.1%	0.6%
Eligible Liquid Assets Ratio (ELAR) ⁹	18.3%	18.8%	18.5%	19.0%	18.3%	18.0%	18.1%	18.4%	18.6%	19.0%	19.6%	19.6%	19.8%	1.0%	1.0%	8.2%
Capital Adequacy Ratio - (Tier 1 + Tier 2) ¹⁰		17.9%			17.5%			17.7%			17.2%					
of which: Tier 1 Ratio		16.7%			16.3%			16.5%			16.1%					
Common Equity Tier 1(CET 1) Capital Ratio		14.7%			14.5%			14.7%			14.2%					
Banks Operating in the UAE																
National Banks (Including Specialized Digital Bank)		21			21			21			22					
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%			12.4%			12.5%					
Conventional Banks (including wholesale banks)		48			48			48			49					
Islamic Banks		10			10			10			10					
Share of Islamic Banks in Total Assets		19.0%			18.7%			18.4%			17.8%					

*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