

## UAE Banking Indicators

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

	2021					2022										
	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug*	% Month-on- Month	% Year-to- Date	% Year-on- Year
<b>Gross Banks' Assets</b>	3,228.5	3,247.1	3,271.2	3,295.8	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	0.9%	6.1%	9.1%
<b>1.Total Banks' Reserves at the Central Bank</b>	337.4	340.0	345.2	349.1	371.5	369.5	372.4	364.1	362.2	361.3	352.1	354.4	361.6	2.0%	-2.7%	7.2%
Reserve Account	102.8	115.5	100.9	95.5	104.0	80.3	97.2	85.6	109.2	108.6	108.1	65.7	92.8	41.2%	-10.8%	-9.7%
Current Accounts & Overnight Deposits of Banks	80.2	60.6	82.4	75.8	102.8	111.8	91.2	115.1	95.9	94.6	93.1	143.9	123.1	-14.5%	19.7%	53.5%
Certificates of Deposit/Monetary Bills held by Banks	154.4	163.9	161.9	177.8	164.7	177.4	184.0	163.4	157.1	158.1	150.9	144.8	145.7	0.6%	-11.5%	-5.6%
of which: Islamic Certificates of Deposit	54.5	55.1	61.9	65.6	49.1	50.3	44.3	44.8	30.6	41.4	39.0	36.2	36.1	-0.3%	-26.5%	-33.8%
<b>2.Gross Credit</b>	1,771.4	1,776.5	1,763.0	1,788.3	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	-0.3%	3.2%	4.5%
Domestic Credit	1,598.4	1,602.1	1,589.9	1,617.7	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	-0.4%	1.3%	2.6%
Government	246.0	245.2	235.8	234.3	236.0	224.9	224.9	226.8	211.0	213.9	222.4	214.0	212.1	-0.9%	-10.1%	-13.8%
Public Sector (GREs)	224.9	222.8	222.4	241.3	245.4	256.2	254.8	263.9	257.4	260.8	260.0	251.3	248.3	-1.2%	1.2%	10.4%
Private Sector	1,113.5	1,119.4	1,116.6	1,126.4	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	-0.2%	4.1%	4.7%
Business & Industrial Sector Credit <sup>1</sup>	772.8	775.6	772.3	779.0	773.1	771.7	769.9	776.2	782.5	801.3	801.6	806.0	800.6	-0.7%	3.6%	3.6%
of which: Total Funded SME Lending	-	93.9	-	-	91.2	-	-	87.9	-	-	84.0	-	-	-	-	-
Individual	340.7	343.8	344.3	347.4	347.6	349.1	352.0	356.8	355.3	375.9	361.2	362.1	365.6	1.0%	5.2%	7.3%
Non-Banking Financial Institutions	14.0	14.7	15.1	15.7	16.8	16.3	18.4	15.5	14.8	17.3	13.7	13.4	13.2	-1.5%	-21.4%	-5.7%
Foreign Credit <sup>2</sup>	173.0	174.4	173.1	170.6	175.1	182.2	190.1	192.7	196.4	196.3	207.2	210.6	211.3	0.3%	20.7%	22.1%
of which: Loans & Advances to Non-Residents in AED	14.1	13.7	14.3	14.2	14.1	13.6	13.5	13.8	13.6	15.2	14.9	16.3	16.5	1.2%	17.0%	17.0%
<b>3.Total Investments by Banks<sup>3</sup></b>	470.4	475.9	477.1	474.5	473.2	469.4	470.1	472.7	476.7	490.7	486.4	487.7	489.8	0.4%	3.5%	4.1%
Debt securities	289.7	295.9	296.5	301.4	295.7	289.5	290.3	275.2	277.2	279.8	275.5	248.6	246.1	-1.0%	-16.8%	-15.1%
Equities	13.6	13.8	13.7	14.0	17.1	16.4	17.0	16.9	17.0	16.4	17.0	16.3	16.6	1.8%	-2.9%	22.1%
Held to maturity securities	121.0	120.0	120.6	114.0	117.8	120.4	119.0	135.7	137.7	149.0	149.2	178.1	182.4	2.4%	54.8%	50.7%
Other Investments	46.1	46.2	46.3	45.1	42.6	43.1	43.8	44.9	44.8	45.5	44.7	44.7	44.7	0.0%	4.9%	-3.0%
<b>4. Other Assets</b>	649.3	654.7	685.9	683.9	682.8	650.9	629.5	667.7	688.5	725.2	744.6	790.9	821.0	3.8%	20.2%	26.4%
Due from Head Office/Own Branches/Banking Subsidiaries	163.0	161.1	187.8	176.3	190.1	152.8	121.6	136.7	146.9	171.5	173.2	214.5	234.8	9.5%	23.5%	44.0%
Due from Other Banks	237.1	243.5	246.8	243.4	243.5	241.7	248.9	262.2	262.3	276.8	283.9	291.3	285.5	-2.0%	17.2%	20.4%
Other Items <sup>4</sup>	249.2	250.1	251.3	264.2	249.2	256.4	259.0	268.8	279.3	276.9	287.5	285.1	300.7	5.5%	20.7%	20.7%
<b>Bank Deposits</b>	1,928.7	1,942.3	1,967.3	1,966.8	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	1.6%	8.5%	12.3%
Resident Deposits	1,694.2	1,699.1	1,728.3	1,737.1	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	2.8%	9.2%	13.8%
Government Sector	288.7	297.0	313.2	308.6	288.2	286.9	291.9	291.4	291.0	321.9	317.3	362.1	387.7	7.1%	34.5%	34.3%
GREs (Govt. ownership of more than 50%)	233.0	220.2	226.9	228.6	247.9	245.8	230.1	239.3	205.1	217.6	212.6	221.1	228.4	3.3%	-7.9%	-2.0%
Private Sector	1,138.4	1,146.2	1,152.9	1,163.7	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	1.5%	7.0%	12.0%
Non-Banking Financial Institutions	34.1	35.7	35.3	36.2	38.1	38.3	41.7	40.9	47.9	39.3	48.2	36.7	37.0	0.8%	-2.9%	8.5%
Non-Resident Deposits	234.5	243.2	239.0	229.7	231.0	220.5	217.5	214.8	246.5	243.5	248.4	256.3	238.3	-7.0%	3.2%	1.6%
<b>Average Cost on Bank Deposits<sup>5</sup></b>		0.8%			0.8%			0.8%			0.9%					
<b>Average Yield on Credit<sup>6</sup></b>		3.7%			3.6%			3.8%			4.3%					
<b>Capital &amp; Reserves<sup>7</sup></b>	393.1	393.7	396.3	399.3	402.5	404.3	400.3	395.5	395.9	398.7	399.3	406.9	413.8	1.7%	2.8%	5.3%
<b>Specific provisions &amp; Interest in Suspense</b>	123.0	120.9	120.9	120.9	121.5	122.6	122.3	121.7	121.4	122.3	121.0	121.6	121.7	0.1%	0.2%	-1.1%
<b>General provisions</b>	35.8	35.1	35.4	35.1	34.8	35.4	35.3	35.5	35.6	35.7	36.4	36.3	36.3	0.0%	4.3%	1.4%
<b>Lending to Stable Resources Ratio<sup>8</sup></b>	77.6%	77.9%	76.9%	78.0%	77.3%	78.0%	78.9%	79.4%	79.2%	80.3%	79.1%	76.4%	75.4%	-1.3%	-2.5%	-2.8%
<b>Eligible Liquid Assets Ratio (ELAR)<sup>9</sup></b>	18.1%	18.4%	18.6%	19.0%	19.6%	19.6%	19.8%	19.0%	18.8%	18.6%	18.0%	17.7%	18.0%	1.7%	-8.2%	-0.6%
<b>Capital Adequacy Ratio - (Tier 1 + Tier 2)<sup>10</sup></b>		17.7%			17.2%			17.1%			16.9%					
of which: Tier 1 Ratio		16.5%			16.1%			16.0%			15.8%					
Common Equity Tier 1 (CET 1) Capital Ratio		14.7%			14.2%			14.2%			14.0%					
<b>Banks Operating in the UAE</b>																
National Banks (Including specialized banks)		21			22			22			23					
Foreign Banks (including wholesale banks)		37			37			37			37					
of which GCC banks <sup>11</sup>		7			7			7			7					
<b>Share of Foreign Banks in Total Assets</b>		12.4%			12.5%			12.5%			12.3%					
Conventional Banks (including wholesale banks)		48			49			49			50					
Islamic Banks		10			10			10			10					
<b>Share of Islamic Banks in Total Assets</b>		18.4%			17.8%			18.2%			17.7%					

\*Preliminary data subject to revision

<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 CBAUE 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