## **UAE Banking Indicators**

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

%

Year- on-

Year

7.9%

8.5%

-46.5%

204.2%

-7.6%

5.0%

3.3%

-12.5%

11.4%

5.2%

4.4%

7.0%

0.0%

20.8%

14.8%

3.9%

-13.6%

23.5%

45.7%

-3.0%

18.3%

21.7%

22.3%

12.1%

11.4%

11.4%

24.2%

-0.7%

11.1%

-5.4%

11.0%

4.4% -1.6%

1.1%

-1.5%

-1.7%

-45.6%

Jul\*

3490.4

354.4

65.7

143.9

144.8

36.2

1857.4

1646.8

214.0

251.3 1168.1

806.0

362.1

210.6

13.4

16.3 **487.**7

248.6

16.3

44.7

178.1

790.9

214.5

291.3

285.1

2132.9

1876.6

362.1 221.1

1256.7

36.7 256.3

406.9

121.6

36.3

76.4%

17.7%

Month -on-

Month

1.2%

0.7%

-39.2%

54.6%

-4.0%

-7.2%

-0.5%

-0.7%

-3.8%

0.5%

0.5%

0.2%

-2.2%

1.6%

9.4%

0.3%

-9.8%

-4.1%

19.4%

0.0%

6.2%

2.6%

-0.8%

2.0%

1.8%

14.1%

4.0%

-0.7%

-23.9%

3.2%

1.9%

0.5%

-0.3%

-3.4%

-1.7%

23.8%

Year-to-

Date

5.1%

-4.6%

-36.8%

40.0%

-12.1%

-26.3%

3.5%

1.7%

-9.3%

2.4%

4.2%

4.3%

4.2%

-20.2%

20.3%

15.6%

3.1%

-15.9%

-4.7%

51.2%

4.9%

15.8%

12.8%

19.6%

14.4%

6.8%

6.3%

25.6%

-10.8%

5.5%

-3.7%

11.0%

1.1%

0.1%

4.3%

-1.2%

-9.7%

	2021										2022		-
	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	
Gross Banks' Assets	3233.4	3228.5	3247.1	3271.2	3295.8	3321.5	3290.2	3282.1	3336.4	3344.8	3442.7	3449.2	_
1. Total Banks' Reserves at the Central Bank	326.7	337.4	340.0	345.2	349.1	371.5	369.5	372.4	364.1	362.2	361.3	352.1	
Reserve Account	122.7	102.8	115.5	100.9	95.5	104.0	80.3	97.2	85.6	109.2	108.6	108.1	Τ
Current Accounts & Overnight Deposits of Banks	47.3	80.2	60.6	82.4	75.8	102.8	111.8	91.2	115.1	95.9	94.6	93.1	_
Certificates of Deposit/Monetary Bills held by Banks	156.7	154.4	163.9	161.9	177.8	164.7	177.4	184.0	163.4	157.1	158.1	150.9	_
of which: Islamic Certificates of Deposit	66.6	54.5	55.1	61.9	65.6	49.1	50.3	44.3	44.8	30.6	41.4	39.0	_
2. Gross Credit	1768.6	1771.4	1776.5	1763.0	1788.3	1794.0	1800.4	1810.1	1831.9	1817.4	1865.5	1866.1	Ī
Domestic Credit	1594.2	1598.4	1602.1	1589.9	1617.7	1618.9	1618.2	1620.0	1639.2	1621.0	1669.2	1658.9	_
Government	244.6	246.0	245.2	235.8	234.3	236.0	224.9	224.9	226.8	211.0	213.9	222.4	
Public Sector (GREs)	225.5	224.9	222.8	222.4	241.3	245.4	256.2	254.8	263.9	257.4	260.8	260.0	
Private Sector	1110.7	1113.5	1119.4	1116.6	1126.4	1120.7	1120.8	1121.9	1133.0	1137.8	1177.2	1162.8	
Business & Industrial Sector Credit <sup>1</sup>	772.4	772.8	775.6	772.3	779.0	773.1	771.7	769.9	776.2	782.5	801.3	801.6	
of which: Total Funded SME Lending	-	-	93.9	-	-	91.2	-	-	87.9	-	-	84.0	
Individual	338.3	340.7	343.8	344.3	347.4	347.6	349.1	352.0	356.8	355.3	375.9	361.2	
Non-Banking Financial Institutions	13.4	14.0	14.7	15.1	15.7	16.8	16.3	18.4	15.5	14.8	17.3	13.7	
Foreign Credit <sup>2</sup>	174.4	173.0	174.4	173.1	170.6	175.1	182.2	190.1	192.7	196.4	196.3	207.2	
of which: Loans & Advances to Non-Residents in AED	14.2	14.1	13.7	14.3	14.2	14.1	13.6	13.5	13.8	13.6	15.2	14.9	
3. Total Investments by Banks <sup>3</sup>	469.3	470.4	475.9	477.1	474.5	473.2	469.4	470.1	472.7	476.7	490.7	486.4	
Debt securities	287.8	289.7	295.9	296.5	301.4	295.7	289.5	290.3	275.2	277.2	279.8	275.5	
Equities	13.2	13.6	13.8	13.7	14.0	17.1	16.4	17.0	16.9	17.0	16.4	17.0	
Held to maturity securities	122.2	121.0	120.0	120.6	114.0	117.8	120.4	119.0	135.7	137.7	149.0	149.2	
Other Investments	46.1	46.1	46.2	46.3	45.1	42.6	43.1	43.8	44.9	44.8	45.5	44.7	_
4. Other Assets	668.8	649.3	654.7	685.9	683.9	682.8	650.9	629.5	667.7	688.5	725.2	744.6	
Due from Head Office/Own Branches/Banking Subsidiaries	176.3	163.0	161.1	187.8	176.3	190.1	152.8	121.6	136.7	146.9	171.5	173.2	_
Due from Other Banks	238.1	237.1	243.5	246.8	243.4	243.5	241.7	248.9	262.2	262.3	276.8	283.9	_
Other Items <sup>4</sup>	254.4	249.2	250.1	251.3	264.2	249.2	256.4	259.0	268.8	279.3	276.9	287.5	
Bank Deposits	1915.1	1928.7	1942.3	1967.3	1966.8	1996.5	1982.4	1988.2	2006.2	2008.4	2040.5	2091.9	
Resident Deposits	1684.1	1694.2	1699.1	1728.3	1737.1	1765.5	1761.9	1770.7	1791.4	1761.9	1797.0	1843.5	_
Government Sector	291.5	288.7	297.0	313.2	308.6	288.2	286.9	291.9	291.4	291.0	321.9	317.3	_
GREs (Govt. ownership of more than 50%) Private Sector	222.7 1131.1	233.0 1138.4	220.2 1146.2	226.9 1152.9	228.6 1163.7	247.9 1191.3	245.8 1190.9	230.1 1207.0	239.3 1219.8	205.1 1217.9	217.6 1218.2	212.6 1265.4	_
Non-Banking Financial Institutions	38.8	34.1	35.7	35.3	36.2	38.1	38.3	41.7	40.9	47.9	39.3	48.2	_
Non-Resident Deposits	231.0	234.5	243.2	239.0	229.7	231.0	220.5	217.5	214.8	246.5	243.5	248.4	_
Average Cost on Bank Deposits 5	231.0	254.5	0.8%	237.0	227.1	0.8%	220.3	217.5	0.8%	240.3	243.3	0.9%	
	_				-			-					
Average Yield on Credit <sup>6</sup>	200.0	202.1	3.7%	2062	200.2	3.6%	40.4.2	400.2	3.8%	205.0	200.5	4.3%	_
Capital & Reserves 7	389.9	393.1	393.7	396.3	399.3	402.5	404.3	400.3	395.5	395.9	398.7	399.3	_
Specific provisions & Interest in Suspense	123.6	123.0	120.9	120.9	120.9	121.5	122.6	122.3	121.7	121.4	122.3	121.0	_
General provisions	35.9	35.8	35.1	35.4	35.1	34.8	35.4	35.3	35.5	35.6	35.7	36.4	
Lending to Stable Resources Ratio 8	77.6%	77.6%	77.9%	76.9%	78.0%	77.3%	78.0%	78.9%	79.4%	79.2%	80.3%	79.1%	
Eligible Liquid Assets Ratio (ELAR) 9	18.0%	18.1%	18.4%	18.6%	19.0%	19.6%	19.6%	19.8%	19.0%	18.8%	18.6%	18.0%	
Capital Adequacy Ratio - (Tier 1 + Tier 2) <sup>10</sup>			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	1	=	14.7%		F	14.2%	•	•	14.2%	•		14.0%	ì
													ř
Banks Operating in the UAE	1	Т	2.1		Г	اء ۽		ı	ا ء ء		1		
National Banks (Including specialized banks)	-	}	21		-	22			22			23	
Foreign Banks (including wholesale banks)	-	-	37		-	37		ŀ	37	,	}	37	
of which GCC banks <sup>11</sup>	4		7		_	7			7	,		7	·
Share of Foreign Banks in Total Assets	4	-	12.4%		-	12.5%			12.5%			12.3%	i
Conventional Banks (including wholesale banks)	4	-	48		-	49			49			50	i
Islamic Banks  Share of Islamic Banks in Total Assets	-		10 10		-	10		ŀ	10 20/	,	ŀ	17.70/	i
Share of Islamic Danks in Total Assets			18.4%			17.8%			18.2%			17.7%	

<sup>\*</sup>Preliminary data subject to revision

<sup>&</sup>lt;sup>1</sup> Includes lending to (Resident): Trade Bills Discounted, Insurance Companies and SMEs.

<sup>&</sup>lt;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>&</sup>lt;sup>4</sup> Includes Cash in Hand, Fixed Assets, Inter-Branch Position, Positive Fair Value of Derivatives and Other Accounts Receivables

<sup>&</sup>lt;sup>5</sup> Weighted average of costs on Demand, Savings & Time Deposits at varying maturities.

<sup>&</sup>lt;sup>6</sup> Weighted average of yield on all types of outstanding credit.

<sup>&</sup>lt;sup>7</sup> Excluding subordinated borrowings/deposits, but including current year profit.

<sup>&</sup>lt;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>&</sup>lt;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\*\*

<sup>\*\*</sup> Total Liabilities = Balance Sheet Total Assets - (Capital & Reserves + All Provisions & Interest in Suspense except Staff Benefit Provisions + Refinancing + Subordinated Borrowing/Deposits)

<sup>&</sup>lt;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 CBUAE vide Circular 52/2017 .

<sup>&</sup>lt;sup>11</sup>Representation of one branch each of the Kingdom of Saudi Arabia, Oman, Qatar and two branches of Kuwait and Bahrain