

UAE Banking Indicators																
(End of month, figures in billions of Dirhams unless otherwise indicated)																
	2021		2022													
	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov*	% Month-on- Month	% Year-to-Date	% Year-on- Year
<b>Gross Banks' Assets</b>	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	3,583.0	3,615.2	3,639.3	0.7%	9.6%	10.4%
<b>1.Total Banks' Reserves at the Central Bank</b>	349.1	371.5	369.5	372.4	364.1	362.2	361.3	352.1	354.4	361.6	350.7	352.4	364.1	3.3%	-2.0%	4.3%
Reserve Account	95.5	104.0	80.3	97.2	85.6	109.2	108.6	108.1	65.7	92.8	120.2	121.6	92.8	-23.7%	-10.8%	-2.8%
Current Accounts & Overnight Deposits of Banks	75.8	102.8	111.8	91.2	115.1	95.9	94.6	93.1	143.9	123.1	84.8	73.9	117.4	58.9%	14.2%	54.9%
Certificates of Deposit/Monetary Bills held by Banks	177.8	164.7	177.4	184.0	163.4	157.1	158.1	150.9	144.8	145.7	145.7	156.9	153.9	-1.9%	-6.6%	-13.4%
of which: Islamic Certificates of Deposit	65.6	49.1	50.3	44.3	44.8	30.6	41.4	39.0	36.2	36.1	25.3	35.0	43.2	23.4%	-12.0%	-34.1%
<b>2.Gross Credit</b>	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	1,873.4	1,877.9	1,887.7	0.5%	5.2%	5.6%
Domestic Credit	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	1,655.4	1,656.7	1,670.2	0.8%	3.2%	3.2%
Government	234.3	236.0	224.9	224.9	226.8	211.0	213.9	222.4	214.0	212.1	212.5	211.1	211.9	0.4%	-10.2%	-9.6%
Public Sector (GRes)	241.3	245.4	256.2	254.8	263.9	257.4	260.8	260.0	251.3	248.3	255.7	257.4	262.6	2.0%	7.0%	8.8%
Private Sector	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	1,173.7	1,175.0	1,183.0	0.7%	5.6%	5.0%
Business & Industrial Sector Credit <sup>1</sup>	779.0	773.1	771.7	769.9	776.2	782.5	801.3	801.6	806.0	800.6	805.1	804.6	807.9	0.4%	4.5%	3.7%
of which: Total Funded SME Lending	-	91.2	-	-	87.9	-	-	84.0	-	-	86.4	-	-	-	-	-
Individual	347.4	347.6	349.1	352.0	356.8	355.3	375.9	361.2	362.1	365.6	368.6	370.4	375.1	1.3%	7.9%	8.0%
Non-Banking Financial Institutions	15.7	16.8	16.3	18.4	15.5	14.8	17.3	13.7	13.4	13.2	13.5	13.2	12.7	-3.8%	-24.4%	-19.1%
Foreign Credit <sup>2</sup>	170.6	175.1	182.2	190.1	192.7	196.4	196.3	207.2	210.6	211.3	218.0	221.2	217.5	-1.7%	24.2%	27.5%
of which: Loans & Advances to Non-Residents in AED	14.2	14.1	13.6	13.5	13.8	13.6	15.2	14.9	16.3	16.5	18.2	18.2	18.4	1.1%	30.5%	29.6%
<b>3.Total Investments by Banks <sup>3</sup></b>	474.5	473.2	469.4	470.1	472.7	476.7	490.7	486.4	487.7	489.8	483.3	493.7	511.1	3.5%	8.0%	7.7%
Debt securities	301.4	295.7	289.5	290.3	275.2	277.2	279.8	275.5	248.6	246.1	239.5	240.1	250.9	4.5%	-15.2%	-16.8%
Equities	14.0	17.1	16.4	17.0	16.9	17.0	16.4	17.0	16.3	16.6	11.3	11.7	12.2	4.3%	-28.7%	-12.9%
Held to maturity securities	114.0	117.8	120.4	119.0	135.7	137.7	149.0	149.2	178.1	182.4	187.8	195.1	200.8	2.9%	70.5%	76.1%
Other Investments	45.1	42.6	43.1	43.8	44.9	44.8	45.5	44.7	44.7	44.7	44.7	46.8	47.2	0.9%	10.8%	4.7%
<b>4. Other Assets</b>	683.9	682.8	650.9	629.5	667.7	688.5	725.2	744.6	790.9	821.0	875.6	891.2	876.4	-1.7%	28.4%	28.1%
Due from Head Office/Own Branches/Banking Subsidiaries	176.3	190.1	152.8	121.6	136.7	146.9	171.5	173.2	214.5	234.8	254.1	229.0	238.2	4.0%	25.3%	35.1%
Due from Other Banks	243.4	243.5	241.7	248.9	262.2	262.3	276.8	283.9	291.3	285.5	300.8	326.2	313.1	-4.0%	28.6%	28.6%
Other Items <sup>4</sup>	264.2	249.2	256.4	259.0	268.8	279.3	276.9	287.5	285.1	300.7	320.7	336.0	325.1	-3.2%	30.5%	23.1%
<b>Bank Deposits</b>	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	2,186.9	2,204.7	2,239.2	1.6%	12.2%	13.8%
Resident Deposits	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	1,958.3	1,966.4	2,015.7	2.5%	14.2%	16.0%
Government Sector	308.6	288.2	286.9	291.9	291.4	291.0	321.9	317.3	362.1	387.7	401.8	428.7	431.2	0.6%	49.6%	39.7%
GRes (Govt. ownership of more than 50%)	228.6	247.9	245.8	230.1	239.3	205.1	217.6	212.6	221.1	228.4	232.3	209.5	230.1	9.8%	-7.2%	0.7%
Private Sector	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	1,274.7	1,290.6	1,316.3	2.0%	10.5%	13.1%
Non-Banking Financial Institutions	36.2	38.1	38.3	41.7	40.9	47.9	39.3	48.2	36.7	37.0	49.5	37.6	38.1	1.3%	0.0%	5.2%
Non-Resident Deposits	229.7	231.0	220.5	217.5	214.8	246.5	243.5	248.4	256.3	238.3	228.6	238.3	223.5	-6.2%	-3.2%	-2.7%
<b>Average Cost on Bank Deposits <sup>5</sup></b>		0.8%			0.8%			0.9%					1.4%			
<b>Average Yield on Credit <sup>6</sup></b>		3.6%			3.8%			4.3%					5.1%			
<b>Capital &amp; Reserves <sup>7</sup></b>	399.3	402.5	404.3	400.3	395.5	395.9	398.7	399.3	406.9	413.8	413.3	417.5	424.9	1.8%	5.6%	6.4%
<b>Specific provisions &amp; Interest in Suspense</b>	120.9	121.5	122.6	122.3	121.7	121.4	122.3	121.0	121.6	121.7	121.0	121.6	121.5	-0.1%	0.0%	0.5%
<b>General provisions</b>	35.1	34.8	35.4	35.3	35.5	35.6	35.7	36.4	36.3	36.3	36.6	36.7	37.3	1.6%	7.2%	6.3%
<b>Lending to Stable Resources Ratio <sup>8</sup></b>	78.0%	77.3%	78.0%	78.9%	79.4%	79.2%	80.3%	79.1%	76.4%	75.4%	76.4%	76.6%	75.5%	-1.4%	-2.3%	-3.2%
<b>Eligible Liquid Assets Ratio (ELAR) <sup>9</sup></b>	19.0%	19.6%	19.6%	19.8%	19.0%	18.8%	18.6%	18.0%	17.7%	18.0%	17.3%	17.0%	17.7%	4.1%	-9.7%	-6.8%
<b>Capital Adequacy Ratio - ( Tier 1 + Tier 2 ) <sup>10</sup></b>		17.2%			17.1%			16.9%					17.5%			
of which: Tier 1 Ratio		16.1%			16.0%			15.8%					16.3%			
Common Equity Tier 1(CET 1) Capital Ratio		14.2%			14.2%			14.0%					14.5%			
<b>Banks Operating in the UAE</b>																
National Banks (Including specialized banks)		22			22			23					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>		12.5%			12.5%			12.3%					11.7%			
Conventional Banks (including wholesale banks)		49			49			50					51			
Islamic Banks		10			10			10					9			
<b>Share of Islamic Banks in Total Assets</b>		17.8%			18.2%			17.7%					16.9%			

\*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 CBUAE 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