

UAE Banking Indicators - Conventional Banks (CB) & Islamic Banks (IB) *

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

	2021										2022																	All Banks								
	Aug		Sep		Oct		Nov		Dec		Jan		Feb		Mar		Apr		May		Jun		Jul		Aug**		% Month-on-Month		% Year-to-Date		% Year-on-Year		% Month-on-Month	% Year-to-Date	% Year-on-Year	
	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB		IB	CB	IB	CB	IB	CB	IB	
1. Gross Bank Assets	2629.6	598.9	2649.4	597.7	2675.9	595.3	2698.2	597.6	2731.2	590.3	2700.5	589.7	2689.0	593.1	2730.7	605.7	2760.7	584.1	2844.3	598.4	2840.4	608.8	2886.7	603.7	2926.1	597.4	1.4%	-1.0%	7.1%	1.2%	11.3%	-0.3%	0.9%	6.1%	9.1%	
2. Gross Credit	1,383.4	388.0	1,390.1	386.4	1,385.5	377.5	1,405.8	382.5	1,411.0	383.0	1,416.8	383.6	1,425.1	385.0	1,441.5	390.4	1,426.7	390.7	1,471.6	393.9	1,470.7	395.4	1,460.9	396.5	1,455.2	395.9	-0.4%	-0.2%	3.1%	3.4%	5.2%	2.0%	-0.3%	3.2%	4.5%	
Domestic Credit	1,243.8	354.6	1,248.1	354.0	1,244.0	345.9	1,269.2	348.5	1,270.1	348.8	1,268.6	349.6	1,268.9	351.1	1,282.9	356.3	1,264.4	356.6	1,309.6	359.6	1,298.1	360.8	1,285.3	361.5	1,278.3	361.5	-0.5%	0.0%	0.6%	3.6%	2.8%	1.9%	-0.4%	1.3%	2.6%	
Government	212.8	33.2	212.2	33.0	210.1	25.7	208.6	25.7	210.6	25.4	199.3	25.6	199.6	25.3	198.7	28.1	180.3	30.7	183.2	30.7	191.4	31.0	181.2	32.8	179.2	32.9	-1.1%	0.3%	-14.9%	29.5%	-15.8%	-0.9%	-0.9%	-10.1%	-13.8%	
Public Sector (GREs)	181.2	43.7	179.4	43.4	179.4	43.0	196.6	44.7	200.7	44.7	210.5	45.7	209.8	45.0	216.6	47.3	209.8	47.6	212.9	47.9	211.7	48.3	204.1	47.2	200.8	47.5	-1.6%	0.6%	0.0%	6.3%	10.8%	8.7%	-1.2%	1.2%	10.4%	
Private Sector	837.5	276.0	843.6	275.8	841.2	275.4	850.1	276.3	843.7	277.0	844.1	276.7	842.7	279.2	853.6	279.4	861.0	276.8	897.7	279.5	882.8	280.0	887.9	280.2	886.5	279.7	-0.2%	-0.2%	5.1%	1.0%	5.9%	1.3%	-0.2%	4.1%	4.7%	
Business & Industrial Sector Credit ¹	630.8	142.0	634.5	141.1	631.7	140.6	638.5	140.5	632.0	141.1	631.2	140.5	628.1	141.8	634.7	141.5	643.9	138.6	660.2	141.1	660.8	140.8	665.7	140.3	662.0	138.6	-0.6%	-1.2%	4.7%	-1.8%	4.9%	-2.4%	-0.7%	3.6%	3.6%	
Individual	206.7	134.0	209.1	134.7	209.5	134.8	211.6	135.8	211.7	135.9	212.9	136.2	214.6	137.4	218.9	137.9	217.1	138.2	237.5	138.4	222.0	139.2	222.2	139.9	224.5	141.1	1.0%	0.9%	6.0%	3.8%	8.6%	5.3%	1.0%	5.2%	7.3%	
Non-Banking Financial Institutions	12.3	1.7	12.9	1.8	13.3	1.8	13.9	1.8	15.1	1.7	14.7	1.6	16.8	1.6	14.0	1.5	13.3	1.5	15.8	1.5	12.2	1.5	12.1	1.3	11.8	1.4	-2.5%	7.7%	-21.9%	-17.6%	-4.1%	-17.6%	-1.5%	-21.4%	-5.7%	
Foreign Credit ²	139.6	33.4	142.0	32.4	141.5	31.6	136.6	34.0	140.9	34.2	148.2	34.0	156.2	33.9	158.6	34.1	162.3	34.1	162.0	34.3	172.6	34.6	175.6	35.0	176.9	34.4	0.7%	-1.7%	25.6%	0.6%	26.7%	3.0%	0.3%	20.7%	22.1%	
of which: Loans & Advances to Non-Residents in AED	10.4	3.7	10.6	3.1	11.2	3.1	11.2	3.0	11.2	2.9	11.0	2.6	11.1	2.4	11.2	2.6	11.0	2.6	11.5	3.7	12.4	2.5	13.8	2.5	13.9	2.6	0.7%	4.0%	24.1%	-10.3%	33.7%	-29.7%	1.2%	17.0%	17.0%	
3. Total Investments by Banks³	388.6	81.8	393.4	82.5	393.0	84.1	389.9	84.6	388.9	84.3	381.1	88.3	379.4	90.7	381.4	91.3	383.8	92.9	398.1	92.6	391.0	95.4	391.3	96.4	393.1	96.7	0.5%	0.3%	1.1%	14.7%	1.2%	18.2%	0.4%	3.5%	4.1%	
Debt securities	272.7	17.0	279.2	16.7	279.4	17.1	284.6	16.8	278.9	16.8	271.6	17.9	271.8	18.5	257.0	18.2	257.5	19.7	260.4	19.4	256.2	19.3	229.3	19.3	227.4	18.7	-0.8%	-3.1%	-18.5%	11.3%	-16.6%	10.0%	-1.0%	-16.8%	-15.1%	
Equities	11.2	2.4	11.3	2.5	11.2	2.5	11.5	2.5	14.6	2.5	13.9	2.5	14.5	2.5	14.4	2.5	14.4	2.6	13.8	2.6	14.4	2.6	13.6	2.7	14.0	2.6	2.9%	-3.7%	-4.1%	4.0%	25.0%	8.3%	1.8%	-2.9%	22.1%	
Held to maturity securities	68.6	52.4	66.8	53.2	66.3	54.3	59.0	55.0	62.9	54.9	62.6	57.8	59.5	59.5	75.2	60.5	77.3	60.4	88.7	60.3	86.0	63.2	114.0	64.1	117.3	65.1	2.9%	1.6%	86.5%	18.6%	71.0%	24.2%	2.4%	54.8%	50.7%	
Other Investments	36.1	10.0	36.1	10.1	36.1	10.2	34.8	10.3	32.5	10.1	33.0	10.1	33.6	10.2	34.8	10.1	34.6	10.2	35.2	10.3	34.4	10.3	34.4	10.3	34.4	10.3	0.0%	0.0%	5.8%	2.0%	-4.7%	3.0%	0.0%	4.9%	-3.0%	
4. Bank Deposits	1500.1	428.6	1513.6	428.7	1543.0	424.3	1540.3	426.5	1573.7	422.8	1561.4	421.0	1564.9	423.3	1579.2	427.0	1594.3	414.1	1622.4	418.1	1661.2	430.7	1701.9	431.0	1739.7	426.9	2.2%	-1.0%	10.5%	1.0%	16.0%	-0.4%	1.6%	8.5%	12.3%	
Resident Deposits	1308.6	385.6	1313.0	386.1	1344.7	383.6	1349.7	387.4	1377.3	388.2	1370.1	391.8	1373.9	396.8	1385.9	405.5	1365.5	396.4	1394.5	402.5	1427.2	416.3	1461.1	415.5	1514.1	414.2	3.6%	-0.3%	9.9%	6.7%	15.7%	7.4%	2.8%	9.2%	13.8%	
Government Sector	220.5	68.2	232.4	64.6	250.5	62.7	242.8	65.8	226.5	61.7	224.3	62.6	229.3	62.6	226.6	64.8	222.6	68.4	251.3	70.6	242.1	75.2	282.2	79.9	309.7	78.0	9.7%	-2.4%	36.7%	26.4%	40.5%	14.4%	7.1%	34.5%	34.3%	
GREs (Govt. ownership of more than 50%)	184.2	48.8	171.5	48.7	178.8	48.1	180.1	48.5	195.6	52.3	193.0	52.8	176.2	53.9	183.7	55.6	160.8	44.3	165.5	52.1	159.1	53.5	170.3	50.8	179.9	48.5	5.6%	-4.5%	-8.0%	-7.3%	-2.3%	-0.6%	3.3%	-7.9%	-2.0%	
Private Sector	877.7	260.7	881.6	264.6	886.8	266.1	897.6	266.1	924.3	267.0	921.5	269.4	934.2	272.8	941.0	278.8	940.5	277.4	944.3	273.9	983.6	281.8	977.3	279.4	993.3	281.9	1.6%	0.9%	7.5%	5.6%	13.2%	8.1%	1.5%	7.0%	12.0%	
Non-Banking Financial Institutions	26.2	7.9	27.5	8.2	28.6	6.7	29.2	7.0	30.9	7.2	31.3	7.0	34.2	7.5	34.6	6.3	41.6	6.3	33.4	5.9	42.4	5.8	31.3	5.4	31.2	5.8	-0.3%	7.4%	1.0%	-19.4%	19.1%	-26.6%	0.8%	-2.9%	8.5%	
Non-Resident Deposits	191.5	43.0	200.6	42.6	198.3	40.7	190.6	39.1	196.4	34.6	191.3	29.2	191.0	26.5	193.3	21.5	228.8	17.7	227.9	15.6	234.0	14.4	240.8	15.5	225.6	12.7	-6.3%	-18.1%	14.9%	-63.3%	17.8%	-70.5%	-7.0%	3.2%	1.6%	
Capital & Reserves⁴	328.8	64.3	328.9	64.8	330.7	65.6	333.1	66.2	336.8	65.7	338.1	66.2	333.4	66.9	331.2	64.3	331.1	64.8	333.2	65.5	333.2	66.1	340.0	66.9	345.8	68.0	1.7%	1.6%	2.7%	3.5%	5.2%	5.8%	1.7%	2.8%	5.3%	
Specific provisions & Interest in Suspense	103.7	19.3	103.6	17.3	103.4	17.5	103.3	17.6	104.1	17.4	104.9	17.7	104.5	17.8	104.1	17.6	103.6	17.8	104.4	17.9	102.8	18.2	103.4	18.2	103.4	18.3	0.0%	0.5%	-0.7%	5.2%	-0.3%	-5.2%	0.1%	0.2%	-1.1%	
General provisions	30.3	5.5	29.7	5.4	30.1	5.3	29.7	5.4	29.5	5.3	30.1	5.3	30.1	5.2	30.3	5.2	30.4	5.2	30.4	5.3	31.2	5.2	31.1	5.2	31.1	5.2	0.0%	0.0%	5.4%	-1.9%	2.6%	-5.5%	0.0%	4.3%	1.4%	
Lending to Stable Resources Ratio⁵	76.9%	80.2%	77.2%	80.6%	76.4%	79.0%	77.5%	79.6%	76.4%	81.2%	77.1%	81.6%	78.3%	81.0%	78.9%	81.5%	78.2%	83.4%	79.6%	83.2%	78.5%	81.7%	75.2%	81.5%	73.8%	82.3%	-1.9%	1.0%	-3.4%	1.4%	-4.0%	2.6%	-1.3%	-2.5%	-2.8%	
Eligible Liquid Assets Ratio (ELAR)⁶	17.9%	18.9%	18.0%	19.3%	18.2%	20.3%	18.8%	19.7%	19.7%	18.7%	20.0%	17.6%	20.4%	17.0%	19.4%	17.2%	19.8%	13.9%	19.2%	15.5%	18.2%	16.0%	18.1%	14.7%	18.6%	14.0%	2.8%	-4.8%	-5.6%	-25.1%	3.9%	-25.9%	1.7%	-8.2%	-0.6%	
Capital adequacy ratio - (Tier 1 + Tier 2)⁷			17.4%	18.7%					17.0%	18.1%					17.0%	18.0%					16.6%	18.2%														
of which: Tier 1 Ratio			16.3%	17.6%					15.9%	17.0%					15.8%	16.9%					15.5%	17.0%														
Common Equity Tier 1 (CET 1) Capital Ratio			14.8%	14.2%					14.4%	13.6%					14.4%	13.6%					14.1%	13.8%														

* Data consists of 50 Conventional Banks & 9 Islamic Banks

** Preliminary data, subject to revision

¹ Includes lending to (Resident): Trade Bills Discounted and Insurance Companies

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 Currency

³ Excludes Bank's Deposit with Central Bank in the forms of Certificate of Deposits & Monetary Bills.

⁴ Excluding subordinated borrowings/deposits but including current year profit.

⁵ The Ratio of the Total Advances (Net Lending + Net