

المؤشرات المصرفية حسب نوعية المصارف: وطنية وأجنبية																																											
UAE Banking Indicators - National Banks (NB) & Foreign Banks (FB)																																											
بنهاية الشهر، الأرقام بالمليار درهم إلا إذا تمت الإشارة إلى ما هو خلاف ذلك																																											
(End of month, figures in billions of Dirhams unless otherwise indicated)																																											
	يناير-25		فبراير-25		مارس-25		أبريل-25		مايو-25		يونيو-25		يوليو-25		أغسطس-25		سبتمبر-25		أكتوبر-25		نوفمبر-25		ديسمبر-25		يناير-26 *		التغير من ديسمبر الماضي حتى الآن %		التغير الشهري %		التغير من ديسمبر الماضي حتى الآن %												
	Jan-25		Feb-25		Mar-25		Apr-25		May-25		Jun-25		Jul-25		Aug-25		Sep-25		Oct-25		Nov-25		Dec-25		Jan-26 *		% Month-on-Month		% Year-to-Date		% Year-on-Year		% Month-on-Month		% Year-to-Date		% Year-on-Year						
	بنوك وطنية		بنوك أجنبية		بنوك وطنية		بنوك أجنبية		بنوك وطنية		بنوك أجنبية		بنوك وطنية		بنوك أجنبية		بنوك وطنية		بنوك أجنبية		بنوك وطنية		بنوك أجنبية		بنوك وطنية		بنوك أجنبية		بنوك وطنية		بنوك أجنبية		بنوك وطنية		بنوك أجنبية		بنوك وطنية		بنوك أجنبية				
NB		FB		NB		FB		NB		FB		NB		FB		NB		FB		NB		FB		NB		FB		NB		FB		NB		FB		NB		FB		NB		FB	
1. إجمالي أصول البنوك	4044.0	518.3	4116.5	515.6	4179.3	540.1	4220.2	529.7	4335.4	542.9	4404.9	568.5	4473.3	550.8	4532.8	554.2	4615.8	584.0	4642.2	566.7	4684.4	567.5	4759.7	580.1	4842.9	570.7	1.7%	-1.6%	1.7%	-1.6%	19.8%	10.1%	1.4%	1.4%	18.7%								
2. Gross Credit	2,007.5	178.5	2,026.4	177.7	2,059.4	180.7	2,080.7	178.6	2,111.2	182.2	2,149.5	184.8	2,184.6	181.6	2,234.5	182.7	2,286.9	192.0	2,327.3	187.9	2,340.6	192.4	2,380.9	189.3	2,404.5	193.7	1.0%	2.3%	1.0%	2.3%	19.8%	8.5%	1.1%	1.1%	18.9%								
Domestic Credit	1,712.6	135.6	1,716.5	132.6	1,734.1	134.8	1,747.0	134.1	1,751.9	136.3	1,772.5	138.2	1,795.5	136.2	1,831.3	136.7	1,868.8	143.3	1,887.2	141.3	1,892.5	145.1	1,904.6	144.4	1,921.7	143.3	0.9%	-0.8%	0.9%	-0.8%	12.2%	5.7%	0.8%	0.8%	11.7%								
Government	187.9	6.9	187.2	4.8	186.3	5.1	187.3	5.5	191.3	5.5	190.4	5.5	199.9	6.1	219.3	6.2	220.1	6.3	219.3	6.1	225.0	6.3	221.1	5.4	227.3	5.0	2.8%	-7.4%	2.8%	-7.4%	21.0%	-27.5%	2.6%	2.6%	19.3%								
Public Sector (GREs - Govt. ownership of more than 50%)	268.8	20.4	264.4	18.9	265.8	18.1	270.0	17.4	261.1	19.4	255.3	18.6	259.0	19.0	257.8	18.7	275.6	21.0	287.1	19.4	283.7	19.6	287.4	21.3	291.0	20.9	1.3%	-1.9%	1.3%	-1.9%	8.3%	2.5%	1.0%	1.0%	7.8%								
Private Sector	1241.4	107.6	1249.7	108.0	1266.5	110.7	1274.9	110.3	1285.2	110.4	1312.0	112.8	1321.3	110.0	1337.6	110.8	1354.9	115.0	1362.4	114.8	1365.1	117.8	1375.1	116.4	1383.6	116.2	0.6%	-0.2%	0.6%	-0.2%	11.5%	8.0%	0.6%	0.6%	11.2%								
Business & Industrial Sector Credit 1	775.2	78.7	778.1	78.6	790.1	81.1	790.8	80.2	794.3	80.0	817.0	81.8	819.8	78.6	828.4	78.7	840.0	82.2	838.0	82.1	832.7	84.5	840.7	82.8	843.7	82.2	0.4%	-0.7%	0.4%	-0.7%	8.8%	4.4%	0.3%	0.3%	8.4%								
Individual	466.2	28.9	471.6	29.4	476.4	29.6	484.1	30.1	490.9	30.4	495.0	31.0	501.5	31.4	509.2	32.1	514.9	32.8	524.4	32.7	532.4	33.3	534.4	33.6	539.9	34.0	1.0%	1.2%	1.0%	1.2%	15.8%	17.6%	1.0%	1.0%	15.9%								
Non-Banking Financial Institutions	14.5	0.7	15.2	0.9	15.5	0.9	14.8	0.9	14.3	1.0	14.8	1.3	15.3	1.1	16.6	1.0	18.2	1.0	18.4	1.0	18.7	1.4	21.0	1.3	19.8	1.2	-5.7%	-7.7%	-5.7%	-7.7%	36.6%	71.4%	-5.8%	-5.8%	38.2%								
Foreign Credit 2	294.9	42.9	309.9	45.1	325.3	45.9	333.7	44.5	359.3	45.9	377.0	46.6	389.1	45.4	403.2	46.0	418.1	48.7	440.1	47.3	476.3	44.9	482.8	50.4	1.4%	12.2%	1.4%	12.2%	63.7%	17.5%	2.3%	2.3%	57.8%										
of which: Loans & Advances to Non-Residents in AED	20.9	3.8	25.5	3.7	27.4	3.7	27.0	3.6	28.5	4.1	30.3	3.5	30.7	4.0	32.9	4.2	34.3	4.8	34.5	4.8	44.3	4.8	39.5	4.9	40.4	5.0	2.3%	2.0%	2.3%	2.0%	93.3%	31.6%	2.3%	2.3%	83.8%								
3. Total Investments by Banks 3	690.7	52.2	703.0	53.1	711.9	52.0	721.0	53.5	733.5	54.5	742.4	54.4	762.2	55.3	764.3	55.6	769.3	59.7	778.3	56.7	781.5	59.2	795.5	60.0	811.2	61.1	2.0%	1.8%	2.0%	1.8%	17.4%	17.0%	2.0%	2.0%	17.4%								
Debt securities	297.7	34.6	304.1	35.0	309.5	33.7	317.6	34.8	331.0	35.2	334.5	34.5	349.3	34.8	352.9	35.1	350.4	38.2	354.5	34.6	363.7	36.0	368.3	37.8	380.6	37.9	3.3%	0.3%	3.3%	0.3%	27.8%	9.5%	3.1%	3.1%	26.0%								
Equities	18.8	0.3	18.4	0.3	18.4	0.4	19.0	0.4	19.6	0.4	21.2	0.4	22.4	0.4	22.4	0.4	22.7	0.4	23.1	0.4	22.7	0.4	24.1	0.3	24.8	0.4	2.9%	33.3%	2.9%	33.3%	31.9%	33.3%	3.3%	3.3%	31.9%								
Held to maturity securities	318.4	17.3	324.4	17.8	327.4	17.9	327.6	18.3	325.8	18.9	329.2	19.5	333.0	20.1	331.6	20.1	338.8	21.1	343.2	21.7	337.4	22.8	346.2	21.9	348.4	22.8	0.6%	4.1%	0.6%	4.1%	9.4%	31.8%	0.8%	0.8%	10.3%								
Other Investments	55.8	0.0	56.1	0.0	56.6	0.0	56.8	0.0	57.1	0.0	57.5	0.0	57.5	0.0	57.4	0.0	57.5	0.0	57.5	0.0	57.7	0.0	56.9	0.0	57.4	0.0	0.9%	0.0%	0.9%	0.0%	2.9%	0.0%	0.9%	0.9%	2.9%								
4. Bank Deposits	2515.7	325.1	2544.6	326.9	2602.0	334.3	2634.2	331.1	2679.9	338.6	2704.8	341.1	2745.0	335.3	2784.5	344.0	2827.4	358.6	2851.2	352.4	2876.3	360.2	2931.0	376.0	2971.8	364.9	1.4%	-3.0%	1.4%	-3.0%	18.1%	12.2%	0.9%	0.9%	17.5%								
Resident Deposits	2329.3	274.5	2347.2	276.6	2406.9	280.7	2415.1	274.5	2457.6	283.7	2500.7	288.0	2541.8	278.8	2583.0	288.2	2589.6	301.7	2640.5	291.1	2673.2	298.0	2695.8	313.4	2739.8	306.2	1.6%	-2.3%	1.6%	-2.3%	17.6%	11.5%	1.2%	1.2%	17.0%								
Government Sector	410.6	1.2	394.2	1.0	385.5	0.6	388.8	0.8	402.0	0.9	395.3	1.0	406.6	0.9	437.0	1.9	435.0	1.5	435.2	1.3	437.5	1.7	392.0	1.4	400.0	1.3	2.0%	-7.1%	2.0%	-7.1%	-2.6%	8.3%	2.0%	2.0%	-2.5%								
GREs (Govt. ownership of more than 50%)	230.3	22.8	239.6	23.2	254.6	19.5	239.9	16.4	239.4	20.3	246.1	19.5	260.9	18.1	260.7	19.7	256.1	24.1	252.5	21.9	261.6	21.1	270.4	25.8	287.0	19.7	6.1%	-23.6%	6.1%	-23.6%	24.6%	-13.6%	3.5%	3.5%	21.2%								
Private Sector	1642.8	244.2	1665.7	245.3	1717.0	252.8	1741.5	249.9	1773.7	255.9	1804.5	260.0	1825.8	253.0	1835.9	257.1	1848.3	259.3	1901.4	259.3	1920.7	266.6	1972.4	277.2	1999.3	273.4	1.4%	-1.4%	1.4%	-1.4%	21.7%	12.0%	1.0%	1.0%	20.4%								
Non-Banking Financial Institutions	45.6	6.3	47.7	7.1	49.8	7.8	44.9	7.4	42.5	6.6	54.8	7.5	48.5	6.8	49.4	9.5	50.2	16.8	51.4	8.6	53.4	8.6	61.0	9.0	53.5	11.8	-12.3%	31.1%	-12.3%	31.1%	17.3%	87.3%	-6.7%	-6.7%	25.8%								
Non-Resident Deposits	186.4	50.6	197.4	50.3	195.1	53.6	219.1	56.6	222.3	54.9	204.1	53.1	203.2	56.5	201.5	55.8	237.8	56.9	210.7	61.3	203.1	62.2	235.2	62.6	232.0	58.7	-1.4%	-6.2%	-1.4%	-6.2%	24.5%	16.0%	-2.4%	-2.4%	22.7%								
Capital & Reserves 4	469.6	72.8	475.4	73.7	449.8	74.4	455.2	73.6	461.9	73.6	470.4	75.3	476.9	76.5	486.7	76.1	493.1	76.7	500.5	77.6	506.6	78.3	519.7	78.6	526.1	79.4	1.2%	1.0%	1.2%	1.0%	12.0%	9.1%	1.2%	1.2%	11.6%								
Specific provisions	75.0	17.0	74.8	17.0	74.0	16.9	74.2	16.8	73.2	16.9	67.0	16.8	67.6	15.2	65.3	15.3	64.3	15.3	64.3	15.2	62.4	15.3	56.7	15.1	56.9	14.9	0.4%	-1.3%	0.4%	-1.3%	-24.1%	-12.4%	0.0%	0.0%	-22.0%								
General provisions	34.6	2.4	35.2	2.4	35.2	2.4	35.6	2.4	35.3	2.4	35.7	2.5	35.5	2.5	35.3	2.4	35.5	2.4	35.6	2.4	35.2	2.4	34.7	2.4	34.9	2.4	0.6%	0.0%	0.6%	0.0%	0.9%	0.0%	0.8%	0.8%	1.1%								
Lending to Stable Resources Ratio 5	74.3%	56.0%	74.3%	55.6%	74.8%	56.9%	74.8%	56.6%	75.2%	57.3%	75.7%	58.1%	76.0%	58.4%	76.4%	57.8%	77.0%	59.4%	77.8%	59.1%	76.5%	58.7%	76.2%	53.6%	77.0%	55.7%	1.1%	3.8%	1.1%	3.8%	3.7%	-0.6%	2.2%	2.2%	1.9%								
Eligible Liquid Assets Ratio (ELAR) 6	19.1%	38.7%	19.4%	39.1%	19.0%	41.1%	18.1%	41.0%	17.8%	40.3%	18.3%	38.1%	18.2%	40.0%	17.3%	40.8%	16.6%	38.3%	17.0%	39.8%	16.7%	40.2%	17.6%	41.6%	17.6%	40.1%	0.3%	-3.5%	-0.3%	-3.5%	-8.3%	3.6%	-2.5%	-2.5%	-0.3%								
Capital adequacy ratio - (Tier 1 + Tier 2) 7					17.2%	22.2%					16.9%	22.0%				16.9%	22.0%						16.6%	22.0%																			
of which: Tier 1 Ratio					15.7%	21.2%					15.5%	21.1%				15.7%	21.4%						15.4%	21.4%																			
Common Equity Tier 1 (CET 1) Capital Ratio					14.1%	21.2%					13.9%	21.1%				14.2%	21.4%						13.8%	21.4%																			