

UAE Banking Indicators - National Banks (NB) & Foreign Banks (FB) *

(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		% Month-on-Month	% Year-to-Date	% Year-on-Year	
	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	All Banks	
1. Gross Bank Assets	2,830.8	397.7	2,843.4	403.7	2,864.8	406.4	2,881.1	414.7	2,906.0	415.5	2,880.3	409.9	2,872.8	409.3	2,919.8	416.6	2,922.8	422.0	3,023.3	419.4	3,026.3	422.9	3,077.5	412.9	3,109.5	414.0	1.0%	0.3%	7.0%	-0.4%	9.8%	4.1%	0.9%	6.1%	9.1%	
2. Gross Credit	1,601.5	169.9	1,606.6	169.9	1,592.5	170.5	1,614.8	173.5	1,619.4	174.6	1,626.8	173.6	1,636.1	174.0	1,657.8	174.1	1,644.5	172.9	1,693.8	171.7	1,688.9	177.2	1,681.9	175.5	1,678.2	172.9	-0.2%	-1.5%	3.6%	-1.0%	4.8%	1.8%	-0.3%	3.2%	4.5%	
Domestic Credit	1,455.5	142.9	1,459.3	142.8	1,445.8	144.1	1,470.1	147.6	1,470.5	148.4	1,474.2	144.0	1,475.8	144.2	1,496.8	142.4	1,480.1	140.9	1,529.7	139.5	1,514.8	144.1	1,505.3	141.5	1,499.9	139.9	-0.4%	-1.1%	2.0%	-5.7%	3.1%	-2.1%	-0.4%	1.3%	2.6%	
Government	235.3	10.7	233.4	11.8	224.0	11.8	222.4	11.9	223.3	12.7	213.2	11.7	212.7	12.2	214.4	12.4	201.8	9.2	202.5	11.4	210.5	11.9	202.9	11.1	202.1	10.0	-0.4%	-9.9%	-9.5%	-21.3%	-14.1%	-6.5%	-0.9%	-10.1%	-13.8%	
Public Sector (GREs)	210.5	14.4	208.2	14.6	207.9	14.5	226.3	15.0	229.1	16.3	239.3	16.9	237.7	17.1	247.1	16.8	240.5	16.9	242.0	18.8	240.6	19.4	233.9	17.4	230.8	17.5	-1.3%	0.6%	0.7%	7.4%	9.6%	21.5%	-1.2%	1.2%	10.4%	
Private Sector	997.2	116.3	1004.2	115.2	1000.9	115.7	1008.0	118.4	1003.6	117.1	1006.5	114.3	1010.4	111.5	1021.3	111.7	1024.1	113.7	1069.7	107.5	1051.0	111.8	1056.1	112.0	1054.8	111.4	-0.1%	-0.5%	5.1%	-4.9%	5.8%	-4.2%	-0.2%	4.1%	4.7%	
Business & Industrial Sector Credit ¹	683.4	89.4	687.6	88.0	683.8	88.5	688.2	90.8	683.6	89.5	684.9	86.8	686.2	83.7	692.7	83.5	696.7	85.8	721.6	79.7	718.1	83.5	722.0	84.0	717.3	83.3	-0.7%	-0.8%	4.9%	-6.9%	5.0%	-6.8%	-0.7%	3.6%	3.6%	
Individual	313.8	26.9	316.6	27.2	317.1	27.2	319.8	27.6	320.0	27.6	321.6	27.5	324.2	27.8	328.6	28.2	327.4	27.9	348.1	27.8	332.9	28.3	334.1	28.0	337.5	28.1	1.0%	0.4%	5.5%	1.8%	7.6%	4.5%	1.0%	5.2%	7.3%	
Non-Banking Financial Institutions	12.5	1.5	13.5	1.2	13.0	2.1	13.4	2.3	14.5	2.3	15.2	1.1	15.0	3.4	14.0	1.5	13.7	1.1	15.5	1.8	12.7	1.0	12.4	1.0	12.2	1.0	-1.6%	0.0%	-15.9%	-56.5%	-2.4%	-33.3%	-1.5%	-21.4%	-5.7%	
Foreign Credit ²	146.0	27.0	147.3	27.1	146.7	26.4	144.7	25.9	148.9	26.2	152.6	29.6	160.3	29.8	161.0	31.7	164.4	32.0	164.1	32.2	174.1	33.1	176.6	34.0	178.3	33.0	1.0%	-2.9%	19.7%	26.0%	22.1%	22.2%	0.3%	20.7%	22.1%	
of which: Loans & Advances to Non-Residents in AED	12.2	1.9	11.6	2.1	12.2	2.1	12.0	2.2	12.0	2.1	11.5	2.1	11.4	2.1	11.6	2.2	11.4	2.2	13.0	2.2	12.1	2.8	13.2	3.1	13.4	3.1	1.5%	0.0%	11.7%	47.6%	9.8%	63.2%	1.2%	17.0%	17.0%	
3. Total Investments by Banks³	416.3	54.1	421.5	54.4	421.5	55.6	417.7	56.8	419.0	54.2	418.4	51.0	420.6	49.5	424.3	48.4	426.8	49.9	441.0	49.7	438.0	48.4	445.5	42.2	447.6	42.2	0.5%	0.0%	6.8%	-22.1%	7.5%	-22.0%	0.4%	3.5%	4.1%	
Debt securities	241.1	48.6	247.5	48.4	247.4	49.1	251.6	49.8	248.5	47.2	245.2	44.3	247.6	42.7	232.8	42.4	232.6	44.6	234.8	45.0	232.6	42.9	209.9	38.7	207.4	38.7	-1.2%	0.0%	-16.5%	-18.0%	-14.0%	-20.4%	-1.0%	-16.8%	-15.1%	
Equities	13.6	0.0	13.8	0.0	13.7	0.0	14.0	0.0	17.1	0.0	16.4	0.0	17.0	0.0	16.9	0.0	17.0	0.0	16.4	0.0	17.0	0.0	16.3	0.0	16.6	0.0	1.8%	0.0%	-2.9%	0.0%	22.1%	0.0%	1.8%	-2.9%	22.1%	
Held to maturity securities	115.5	5.5	114.0	6.0	114.1	6.5	107.0	7.0	110.8	7.0	113.7	6.7	112.2	6.8	129.7	6.0	132.4	5.3	144.3	4.7	143.7	5.5	174.6	3.5	178.9	3.5	2.5%	0.0%	61.5%	-50.0%	54.9%	-36.4%	2.4%	54.8%	50.7%	
Other Investments	46.1	0.0	46.2	0.0	46.3	0.0	45.1	0.0	42.6	0.0	43.1	0.0	43.8	0.0	44.9	0.0	44.8	0.0	45.5	0.0	44.7	0.0	44.7	0.0	44.7	0.0	0.0%	0.0%	4.9%	0.0%	-3.0%	0.0%	0.0%	4.9%	-3.0%	
4. Bank Deposits	1706.4	222.3	1712.8	229.5	1739.9	227.4	1737.8	229.0	1762.6	233.9	1749.3	233.1	1752.4	235.8	1760.6	245.6	1761.8	246.6	1799.2	241.3	1841.7	250.2	1890.4	242.5	1919.3	247.3	1.5%	2.0%	8.9%	5.7%	12.5%	11.2%	1.6%	8.5%	12.3%	
Resident Deposits	1504.0	190.2	1503.3	195.8	1534.7	193.6	1541.3	195.8	1564.2	201.3	1561.9	200.0	1568.6	202.1	1581.2	210.2	1550.3	211.6	1592.5	204.5	1627.6	215.9	1669.0	207.6	1716.9	211.4	2.9%	1.8%	9.8%	5.0%	14.2%	11.1%	2.8%	9.2%	13.8%	
Government Sector	287.9	0.8	295.7	1.3	311.9	1.3	307.3	1.3	285.8	2.4	285.6	1.3	291.2	0.7	290.6	0.8	290.4	0.6	321.3	0.6	315.8	1.5	361.2	0.9	387.2	0.5	7.2%	-44.4%	35.5%	-79.2%	34.5%	-37.5%	7.1%	34.5%	34.3%	
GREs (Govt. ownership of more than 50%)	226.7	6.3	213.7	6.5	220.8	6.1	220.2	8.4	239.0	8.9	237.4	8.4	221.3	8.8	228.4	10.9	197.6	7.5	210.3	7.3	202.9	9.7	211.7	9.4	217.2	11.2	2.6%	19.1%	-9.1%	25.8%	-4.2%	77.8%	3.3%	-7.9%	-2.0%	
Private Sector	961.4	177.0	964.1	182.1	972.5	180.4	983.4	180.3	1007.3	184.0	1006.5	184.4	1020.6	186.4	1028.2	191.6	1026.6	191.3	1028.4	189.8	1067.3	198.1	1065.0	191.7	1081.1	194.1	1.5%	1.3%	7.3%	5.5%	12.5%	9.7%	1.5%	7.0%	12.0%	
Non-Banking Financial Institutions	28.0	6.1	29.8	5.9	29.5	5.8	30.4	5.8	32.1	6.0	32.4	5.9	35.5	6.2	34.0	6.9	35.7	12.2	32.5	6.8	41.6	6.6	31.1	5.6	31.4	5.6	1.0%	0.0%	-2.2%	-6.7%	12.1%	-8.2%	0.8%	-2.9%	8.5%	
Non-Resident Deposits	202.4	32.1	209.5	33.7	205.2	33.8	196.5	33.2	198.4	32.6	187.4	33.1	183.8	33.7	179.4	35.4	211.5	35.0	206.7	36.8	214.1	34.3	221.4	34.9	202.4	35.9	-8.6%	2.9%	2.0%	10.1%	0.0%	11.8%	-7.0%	3.2%	1.6%	
Capital & Reserves⁴	339.0	54.1	339.5	54.2	341.9	54.4	344.8	54.5	348.5	54.0	350.2	54.1	346.0	54.3	341.0	54.5	341.5	54.4	343.9	54.8	343.7	55.6	350.8	56.1	357.3	56.5	1.9%	0.7%	2.5%	4.6%	5.4%	4.4%	1.7%	2.8%	5.3%	
Specific provisions & Interest in Suspense	93.3	29.7	91.6	29.3	91.6	29.3	91.9	29.0	92.9	28.6	93.9	28.7	94.5	27.8	94.6	27.1	94.3	27.1	95.1	27.2	94.1	26.9	94.8	26.8	94.8	26.9	0.0%	0.4%	2.0%	-5.9%	1.6%	-9.4%	0.1%	0.2%	-1.1%	
General provisions	32.8	3.0	32.4	2.7	32.6	2.8	32.2	2.9	32.0	2.8	32.7	2.7	32.7	2.6	33.1	2.4	33.2	2.4	33.3	2.4	34.1	2.3	34.0	2.3	33.9	2.4	-0.3%	4.3%	5.9%	-14.3%	3.4%	-20.0%	0.0%	4.3%	1.4%	
Lending to Stable Resources Ratio⁵	79.7%	61.0%	80.1%	61.2%	78.7%	63.0%	79.8%	64.0%	79.4%	61.7%	80.2%	61.2%	81.2%	61.3%	82.2%	59.7%	81.8%	60.6%	82.8%	61.4%	81.3%	62.5%	78.3%	61.7%	77.4%	59.3%	-1.1%	-3.9%	-2.5%	-3.9%	-2.9%	-2.8%	-1.3%	-2.5%	-2.8%	
Eligible Liquid Assets Ratio (ELAR)⁶	15.8%	34.5%	16.2%	33.9%	16.1%	34.9%	16.9%	33.7%	17.4%	34.3%	17.5%	34.2%	17.5%	35.2%	16.8%	34.1%	16.6%	33.4%	16.2%	35.6%	15.8%	33.4%	15.9%	30.7%	16.0%	32.8%	0.6%	6.8%	-8.0%	-4.4%	1.3%	-4.9%	1.7%	-8.2%	-0.6%	
Capital adequacy ratio - (Tier 1 + Tier 2)⁷			17.2%	21.5%					16.8%	21.1%				16.8%	20.7%					16.5%	20.5%															
<i>of which: Tier 1 Ratio</i>			16.1%	20.3%					15.6%	19.9%				15.6%	19.6%					15.4%	19.4%															
Common Equity Tier 1 (CET 1) Capital Ratio			14.1%	20.3%					13.6%	19.9%				13.7%	19.6%					13.5%	19.4%															

* Data consists of 22 National Banks & 37 Foreign Banks

** Preliminary data, subject to revision

¹ Includes lending to (Resident): Trade Bills Discounted and Insurance Companies² 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 Financial Guarantees & Stand-by LC + Interbank Placements more than 3 months) to the sum of (Net Free Capital Funds + Total Other Stable Resources)⁶ ELAR = The Ratio