

| المؤشرات المصرفية حسب نوعية المصارف: تقليدية وإسلامية<br>UAE Banking Indicators - Conventional Banks (CB) & Islamic Banks (IB)                           |              |       |              |       |              |       |              |       |              |       |              |       |              |       |              |       |              |       |              |       |              |       |              |       |              |       |                  |       |                                    |        |                 |        |                                    |                 |                |    |              |    |              |           |  |
|--|--------------|-------|--------------|-------|--------------|-------|--------------|-------|--------------|-------|--------------|-------|--------------|-------|--------------|-------|--------------|-------|--------------|-------|--------------|-------|--------------|-------|--------------|-------|------------------|-------|------------------------------------|--------|-----------------|--------|------------------------------------|-----------------|----------------|----|--------------|----|--------------|-----------|--|
| (نهاية الشهر، الأرقام بالمليار درهم إلا إذا تمت الإشارة إلى ما هو خلاف ذلك)<br>(End of month, figures in billions of Dirhams unless otherwise indicated) |              |       |              |       |              |       |              |       |              |       |              |       |              |       |              |       |              |       |              |       |              |       |              |       |              |       |                  |       |                                    |        |                 |        |                                    |                 |                |    |              |    |              |           |  |
|  | فبراير-25    |       | مارس-25      |       | أبريل-25     |       | مايو-25      |       | يونيو-25     |       | يوليو-25     |       | أغسطس-25     |       | سبتمبر-25    |       | أكتوبر-25    |       | نوفمبر-25    |       | ديسمبر-25 *  |       | يناير-26     |       | فبراير-26 ** |       | التغير الشهري %  |       | التغير من ديسمبر الماضي حتى الآن % |        | التغير السنوي % |        | التغير من ديسمبر الماضي حتى الآن % | التغير السنوي % |                |    |              |    |              |           |  |
|  | Feb-25       |       | Mar-25       |       | Apr-25       |       | May-25       |       | Jun-25       |       | Jul-25       |       | Aug-25       |       | Sep-25       |       | Oct-25       |       | Nov-25       |       | Dec-25 *     |       | Jan-26       |       | Feb-26 **    |       | % Month-on-Month |       | % Year-to-Date                     |        | % Year-on-Year  |        | % Month-on-Month                   | % Year-to-Date  | % Year-on-Year |    |              |    |              |           |  |
|  | بنوك تقليدية |       | بنوك اسلامية |       | بنوك تقليدية |       | بنوك اسلامية |       | بنوك تقليدية |       | بنوك اسلامية |       | بنوك تقليدية |       | بنوك اسلامية |       | بنوك تقليدية |       | بنوك اسلامية |       | بنوك تقليدية |       | بنوك اسلامية |       | بنوك تقليدية |       | بنوك اسلامية     |       | بنوك تقليدية                       |        | بنوك اسلامية    |        | بنوك تقليدية                       |                 | بنوك اسلامية   |    | بنوك تقليدية |    | بنوك اسلامية |           |  |
| CB   |              | IB    |              | CB    |              | IB    |              | CB    |              | IB    |              | CB    |              | IB    |              | CB    |              | IB    |              | CB    |              | IB    |              | CB    |              | IB    |                  | CB    |                                    | IB     |                 | CB     |                                    | IB              |                | CB |              | IB |              | All Banks |  |
| <b>1. Gross Bank Assets</b>  | 3813.4       | 818.7 | 3880.0       | 839.4 | 3905.0       | 844.8 | 4009.2       | 869.1 | 4085.0       | 888.3 | 4127.8       | 896.3 | 4184.2       | 902.8 | 4283.6       | 916.2 | 4286.2       | 922.6 | 4296.7       | 955.3 | 4375.5       | 964.2 | 4440.1       | 973.5 | 4482.4       | 990.1 | 1.0%             | 1.7%  | 2.4%                               | 2.7%   | 17.5%           | 20.9%  | 1.1%                               | 2.5%            | 18.1%          |    |              |    |              |           |  |
| <b>2. Gross Credit</b>   | 1,700.8      | 503.4 | 1,726.2      | 513.8 | 1,739.9      | 519.4 | 1,763.0      | 530.4 | 1,787.2      | 547.0 | 1,809.5      | 556.7 | 1,856.8      | 560.6 | 1,908.8      | 570.1 | 1,936.3      | 579.1 | 1,946.4      | 586.6 | 1,971.8      | 598.1 | 1,993.0      | 605.3 | 2,019.8      | 610.9 | 1.3%             | 0.9%  | 2.4%                               | 2.1%   | 18.8%           | 21.4%  | 1.2%                               | 2.4%            | 19.3%          |    |              |    |              |           |  |
| <b>Domestic Credit</b>   | 1,407.4      | 441.7 | 1,422.1      | 446.7 | 1,430.2      | 450.9 | 1,432.7      | 455.5 | 1,446.2      | 464.5 | 1,458.7      | 473.0 | 1,491.6      | 476.6 | 1,528.6      | 483.5 | 1,537.2      | 491.4 | 1,551.5      | 486.1 | 1,560.9      | 488.1 | 1,570.5      | 494.7 | 1,588.1      | 497.7 | 1.1%             | 0.6%  | 1.7%                               | 2.0%   | 12.8%           | 12.7%  | 1.0%                               | 1.8%            | 12.8%          |    |              |    |              |           |  |
| Government   | 148.3        | 43.7  | 147.1        | 44.3  | 147.9        | 44.9  | 151.4        | 45.4  | 146.3        | 49.6  | 156.0        | 50.0  | 175.5        | 49.9  | 175.9        | 50.5  | 174.1        | 51.3  | 179.1        | 52.2  | 175.9        | 51.0  | 181.6        | 50.7  | 180.7        | 49.1  | -0.5%            | -3.2% | 2.7%                               | -3.7%  | 21.8%           | 12.4%  | -1.1%                              | 1.3%            | 19.7%          |    |              |    |              |           |  |
| Public Sector (GREs - Govt. ownership of more than 50%)  | 237.4        | 45.9  | 238.1        | 45.8  | 242.0        | 45.4  | 234.6        | 45.9  | 226.5        | 47.5  | 230.3        | 47.7  | 230.4        | 46.2  | 244.6        | 52.0  | 252.8        | 53.6  | 252.2        | 51.1  | 257.8        | 51.7  | 260.4        | 51.5  | 266.0        | 49.3  | -4.3%            | 3.2%  | -4.6%                              | 12.0%  | 7.4%            | 1.1%   | 1.9%                               | 11.3%           |                |    |              |    |              |           |  |
| Private Sector   | 1007.4       | 350.3 | 1022.4       | 354.7 | 1026.5       | 358.7 | 1033.3       | 362.3 | 1059.4       | 365.4 | 1058.0       | 373.3 | 1070.1       | 378.5 | 1099.9       | 379.0 | 1102.1       | 380.8 | 1107.2       | 383.6 | 1109.2       | 390.7 | 1121.9       | 397.5 | 1121.9       | 397.5 | 1.1%             | 1.7%  | 1.3%                               | 3.6%   | 11.4%           | 13.5%  | 1.3%                               | 1.9%            | 11.9%          |    |              |    |              |           |  |
| Business & Industrial Sector Credit 1  | 700.1        | 156.6 | 713.6        | 157.6 | 713.3        | 157.7 | 716.4        | 157.9 | 739.7        | 159.1 | 734.8        | 163.6 | 742.2        | 165.0 | 759.6        | 162.6 | 755.5        | 164.7 | 759.4        | 157.8 | 764.4        | 158.6 | 762.4        | 163.6 | 772.6        | 166.9 | 1.3%             | 2.0%  | 1.1%                               | 5.2%   | 10.4%           | 6.6%   | 1.5%                               | 1.8%            | 9.7%           |    |              |    |              |           |  |
| Individual   | 307.3        | 193.7 | 308.8        | 197.1 | 313.2        | 201.0 | 316.9        | 204.4 | 319.7        | 206.3 | 323.2        | 209.7 | 327.9        | 213.5 | 331.3        | 216.4 | 337.4        | 219.8 | 342.7        | 223.0 | 342.8        | 225.0 | 346.8        | 227.1 | 349.3        | 230.6 | 0.7%             | 1.5%  | 1.9%                               | 2.5%   | 13.7%           | 19.1%  | 1.0%                               | 2.1%            | 15.7%          |    |              |    |              |           |  |
| Non-Banking Financial Institutions   | 14.3         | 1.8   | 14.5         | 1.9   | 13.8         | 1.9   | 13.2         | 1.9   | 13.4         | 1.9   | 14.0         | 2.0   | 15.6         | 2.0   | 17.2         | 2.0   | 17.4         | 2.0   | 18.1         | 2.0   | 20.0         | 1.8   | 19.3         | 1.8   | 19.5         | 1.8   | 1.0%             | 0.0%  | -2.5%                              | 36.4%  | 0.0%            | 0.5%   | -2.8%                              | 31.7%           |                |    |              |    |              |           |  |
| <b>Foreign Credit 2</b>  | 293.4        | 61.7  | 304.1        | 67.1  | 309.7        | 68.5  | 330.3        | 74.9  | 341.0        | 82.5  | 350.8        | 83.7  | 365.2        | 84.0  | 380.2        | 86.6  | 399.1        | 87.7  | 394.9        | 100.5 | 410.9        | 110.0 | 422.5        | 110.6 | 431.7        | 113.2 | 2.2%             | 2.4%  | 5.1%                               | 47.1%  | 83.5%           | 2.2%   | 4.6%                               | 53.4%           |                |    |              |    |              |           |  |
| of which: Loans & Advances to Non-Residents in AED   | 22.9         | 6.3   | 24.8         | 6.4   | 24.0         | 6.7   | 25.8         | 6.9   | 26.7         | 7.2   | 27.4         | 7.3   | 29.8         | 7.3   | 30.9         | 8.1   | 30.7         | 8.7   | 31.4         | 17.7  | 26.5         | 17.9  | 27.0         | 18.4  | 26.9         | 18.8  | -0.4%            | 2.2%  | 1.5%                               | 5.0%   | 17.5%           | 198.4% | 0.7%                               | 2.9%            | 56.5%          |    |              |    |              |           |  |
| <b>3. Total Investments by Banks 3</b>   | 591.9        | 164.2 | 599.6        | 164.4 | 608.8        | 165.6 | 617.2        | 170.7 | 622.9        | 173.8 | 641.4        | 176.2 | 643.5        | 176.4 | 647.8        | 181.0 | 652.9        | 182.3 | 664.3        | 176.4 | 680.4        | 175.0 | 692.0        | 180.4 | 700.5        | 180.3 | 1.2%             | -0.1% | 3.0%                               | 3.0%   | 18.3%           | 9.8%   | 1.0%                               | 3.0%            | 16.5%          |    |              |    |              |           |  |
| Debt securities  | 320.6        | 18.5  | 325.3        | 18.0  | 334.0        | 18.3  | 347.1        | 19.1  | 350.0        | 19.1  | 364.3        | 19.8  | 368.1        | 19.9  | 368.3        | 20.3  | 367.8        | 21.3  | 377.8        | 21.8  | 385.5        | 20.7  | 396.9        | 21.7  | 405.1        | 21.5  | 2.1%             | -0.9% | 5.1%                               | 3.9%   | 26.4%           | 16.2%  | 1.9%                               | 5.0%            | 25.8%          |    |              |    |              |           |  |
| Equities   | 15.9         | 2.8   | 16.0         | 2.8   | 16.6         | 2.8   | 17.2         | 2.7   | 18.9         | 2.6   | 20.3         | 2.5   | 20.3         | 2.5   | 20.5         | 2.5   | 21.1         | 2.5   | 20.6         | 2.6   | 21.8         | 2.6   | 22.6         | 2.6   | 23.0         | 2.6   | 1.8%             | 0.0%  | 5.5%                               | 0.0%   | 44.7%           | -7.1%  | 1.6%                               | 4.9%            | 36.9%          |    |              |    |              |           |  |
| Held to maturity securities  | 210.6        | 131.6 | 213.1        | 132.1 | 212.8        | 133.1 | 207.3        | 137.4 | 208.4        | 140.2 | 211.2        | 142.0 | 209.6        | 142.1 | 213.4        | 146.4 | 218.3        | 146.6 | 220.2        | 140.0 | 228.3        | 139.6 | 227.3        | 143.9 | 226.6        | 144.1 | -0.3%            | 0.1%  | -0.7%                              | 3.2%   | 7.6%            | 9.5%   | -0.1%                              | 0.8%            | 8.3%           |    |              |    |              |           |  |
| Other Investments  | 44.8         | 11.3  | 45.2         | 11.5  | 45.4         | 11.4  | 45.6         | 11.5  | 45.6         | 11.9  | 45.6         | 11.9  | 45.5         | 11.9  | 45.6         | 11.8  | 45.7         | 11.9  | 45.7         | 12.0  | 44.8         | 12.1  | 45.2         | 12.2  | 45.8         | 12.1  | 1.3%             | -0.8% | 2.2%                               | 0.0%   | 2.2%            | 7.1%   | 0.9%                               | 1.8%            | 3.2%           |    |              |    |              |           |  |
| <b>4. Bank Deposits</b>  | 2276.1       | 595.3 | 2327.0       | 609.4 | 2344.9       | 620.5 | 2380.1       | 638.2 | 2389.9       | 655.9 | 2414.5       | 665.9 | 2458.4       | 670.0 | 2508.6       | 677.3 | 2514.4       | 689.2 | 2525.0       | 711.6 | 2588.4       | 717.2 | 2606.0       | 730.7 | 2651.9       | 748.0 | 1.8%             | 2.4%  | 4.3%                               | 16.5%  | 25.7%           | 1.9%   | 2.9%                               | 18.4%           |                |    |              |    |              |           |  |
| <b>Resident Deposits</b>   | 2037.5       | 586.1 | 2089.3       | 598.5 | 2081.6       | 608.2 | 2114.6       | 626.6 | 2143.5       | 645.1 | 2165.6       | 655.1 | 2212.6       | 658.5 | 2226.0       | 665.3 | 2255.7       | 675.9 | 2273.3       | 697.9 | 2305.4       | 702.3 | 2326.8       | 719.2 | 2361.9       | 736.3 | 1.5%             | 2.4%  | 2.5%                               | 4.8%   | 15.9%           | 25.6%  | 1.7%                               | 3.0%            | 18.1%          |    |              |    |              |           |  |
| Government Sector  | 264.6        | 130.6 | 255.0        | 131.2 | 252.3        | 137.4 | 258.1        | 144.8 | 253.6        | 142.7 | 262.3        | 145.3 | 290.3        | 148.6 | 284.4        | 152.1 | 280.6        | 155.9 | 277.0        | 162.2 | 234.7        | 158.7 | 236.8        | 164.5 | 225.0        | 167.0 | -5.0%            | 1.5%  | -4.1%                              | 5.2%   | -15.0%          | 27.9%  | -2.3%                              | -0.4%           | -0.8%          |    |              |    |              |           |  |
| GREs (Govt. ownership of more than 50%)  | 210.1        | 52.6  | 220.1        | 54.1  | 202.8        | 53.6  | 201.5        | 58.1  | 198.5        | 67.1  | 208.8        | 70.1  | 209.4        | 71.0  | 208.8        | 71.4  | 205.7        | 68.7  | 210.3        | 72.4  | 227.0        | 69.1  | 230.8        | 75.9  | 229.9        | 82.3  | -0.4%            | 8.4%  | 1.3%                               | 19.1%  | 9.4%            | 56.5%  | 1.8%                               | 5.4%            | 18.8%          |    |              |    |              |           |  |
| Private Sector   | 1515.7       | 395.2 | 1564.0       | 405.9 | 1581.6       | 409.8 | 1614.0       | 415.6 | 1638.7       | 425.8 | 1649.1       | 429.8 | 1664.2       | 428.8 | 1675.4       | 432.3 | 1719.1       | 441.6 | 1734.3       | 453.0 | 1785.8       | 464.0 | 1804.0       | 468.7 | 1844.9       | 477.1 | 2.3%             | 1.8%  | 3.3%                               | 2.8%   | 21.7%           | 20.7%  | 2.2%                               | 3.2%            | 21.5%          |    |              |    |              |           |  |
| Non-Banking Financial Institutions   | 47.1         | 7.7   | 50.2         | 7.3   | 44.9         | 7.4   | 41.0         | 8.1   | 52.7         | 9.5   | 45.4         | 9.9   | 48.7         | 10.1  | 57.4         | 9.5   | 50.3         | 9.7   | 51.7         | 10.3  | 57.9         | 10.5  | 55.2         | 10.1  | 62.1         | 9.9   | 12.5%            | -2.0% | 7.3%                               | -5.7%  | 31.8%           | 28.6%  | 10.3%                              | 5.3%            | 31.4%          |    |              |    |              |           |  |
| <b>Non-Resident Deposits</b>   | 238.6        | 9.2   | 237.7        | 10.9  | 265.3        | 12.3  | 265.5        | 11.6  | 246.4        | 10.8  | 248.9        | 10.8  | 245.8        | 11.5  | 282.6        | 12.0  | 258.7        | 13.3  | 251.7        | 13.7  | 283.0        | 14.9  | 279.2        | 11.5  | 290.0        | 11.7  | 3.9%             | 1.7%  | 2.5%                               | -21.5% | 21.5%           | 27.2%  | 3.8%                               | 1.3%            | 21.8%          |    |              |    |              |           |  |
| <b>Capital &amp; Reserves 4</b>  | 459.2        | 89.9  | 439.0        | 85.3  | 442.6        | 86.2  | 447.7        | 87.8  | 455.7        | 90.0  | 462.2        | 91.3  | 470.0        | 92.8  | 475.5        | 94.4  | 482.1        | 96.1  | 487.5        | 97.4  | 499.2        | 98.4  | 505.9        | 99.6  | 507.4        | 98.5  | 0.3%             | -1.1% | 1.6%                               | 0.1%   | 10.5%           | 9.6%   | 0.1%                               | 1.4%            | 10.3%          |    |              |    |              |           |  |
| <b>Specific provisions</b>   | 76.1         | 15.7  | 75.7         | 15.2  | 75.9         | 15.2  | 75.0         | 15.2  | 69.7         | 14.1  | 68.6         | 14.2  | 66.5         | 14.1  | 65.8         | 13.7  | 65.9         | 13.6  | 64.0         | 13.7  | 59.3         | 12.1  | 59.7         | 12.1  | 59.9         | 12.2  | 0.3%             | 0.8%  | 1.0%                               | 0.8%   | -21.3%          | -22.3% | 0.4%                               | 1.0%            | -21.5%         |    |              |    |              |           |  |
| <b>General provisions</b>  | 31.6         | 6.0   | 31.6         | 6.1   | 31.8         | 6.1   | 31.6         | 6.1   | 32.1         | 6.0   | 31.9         | 6.1   | 31.6         | 6.1   | 31.6         | 6.3   | 31.7         | 6.3   | 31.3         | 6.2   | 30.6         | 6.4   | 31.0         | 6.4   | 30.9         | 6.3   | -0.3%            | -1.6% | 1.0%                               | -1.6%  | -2.2%           | 5.0%   | -0.5%                              | 0.5%            | -1.1%          |    |              |    |              |           |  |
| <b>Lending to Stable Resources Ratio 5</b>   | 70.5%        | 79.4% | 71.0%        | 80.0% | 71.2%        | 79.5% | 71.8%        | 78.9% | 72.7%        | 78.4% | 72.7%        | 79.9% | 73.0%        | 80.2% | 73.8%        | 80.3% | 74.7%        | 80.3% | 73.5%        | 78.8% | 72.2%        | 80.1% | 73.5%        | 79.7% | 73.9%        | 79.2% | 0.5%             | -0.7% | 2.4%                               | -1.2%  | 4.8%            | -0.3%  | -0.1%                              | 0.5%            | 2.1%           |    |              |    |              |           |  |
| <b>Eligible Liquid Assets Ratio (ELAR) 6</b>   | 22.7%        | 16.3% | 22.6%        | 16.0% | 21.4%        | 16.5% | 21.0%        | 16.5% | 21.6%        | 15.8% | 21.6%        | 15.5% | 20.7%        | 15.5% | 19.8%        | 15.2% | 20.3%        | 15.0% | 19.4%        | 17.9% | 20.7%        | 17.5% | 20.5%        | 17.0% | 20.7%        | 17.6% | 0.9%             | 3.3%  | -0.2%                              | 0.2%   | -9.0%           | 7.9%   | 2.0%                               | 0.0%            | -4.9%          |    |              |    |              |           |  |
| <b>Capital adequacy ratio - ( Tier 1 + Tier 2 ) 7</b>  |              |       | 17.7%        | 17.2% |              |       | 17.4%        | 17.0% |              |       |              |       | 17.5%        | 17.0% |              |       | 17.3%        | 15.7% |              |       |              |       |              |       |              |       |                  |       |                                    |        |                 |        |                                    |                 |                |    |              |    |              |           |  |
| <b>of which: Tier 1 Ratio</b>  |              |       | 16.3%        | 16.1% |              |       | 16.0%        | 15.8% |              |       |              |       | 16.2%        | 16.1% |              |       | 16.1%        | 14.8% |              |       |              |       |              |       |              |       |                  |       |                                    |        |                 |        |                                    |                 |                |    |              |    |              |           |  |
| <b>Common Equity Tier 1 (CET 1) Capital Ratio</b>  |              |       | 15.0%        | 13.7% |              |       | 14.8%        | 13.6% |              |       |              |       | 15.0%        | 14.0% |              |       | 14.8%        | 12.7% |              |       |              |       |              |       |              |       |                  |       |                                    |        |                 |        |                                    |                 |                |    |              |    |              |           |  |

\* بيانات معدة لحساب تحولات نهاية السنة  
\*\* بيانات أولية ، قابلة للتعديل  
1 تشمل إقراض (المقيمين) الأوراق التجارية المخفضة وشركات التأمين.  
2 تشمل إقراض (غير المقيمين) المؤسسات المالية غير المصرفية الأوراق التجارية المخفضة والقروض والسلف (القطاع الحكومي والعام، القطاع الخاص (الشركات والأفراد)) بالعملة المحلية والأجنبية.  
3 لا تتضمن ودائع البنوك لدى المصرف المركزي في شكل شهادات الإيداع والأذونات النقدية.  
4 لا تشمل القروض والودائع الثابتة لكنها تتضمن أرباح السنة الحالية.  
5 نسبة القروض إلى الموارد المستقرة = نسبة إجمالي السلف (صافي الإقراض + صافي الضمانات المالية وخطبات الاعتماد المعززة + إيداعات ما بين المصارف لفترة أكثر من 3 أشهر) إلى حاصل جمع (صافي الأموال الرأسمالية الحرة + إجمالي المصادر المستقرة الأخرى).  
6 نسبة الأصول السائلة الموهلة = تتضمن النقد في الصندوق والأصول السائلة لدى المصرف المركزي والسندات / الصكوك الموهلة كما هو منصوص عليه في المادة 33/2015 ومبادئ بازل ولا تتضمن الإقراض بين البنوك) إلى إجمالي الخصوم إجمالي الخصوم = إجمالي الأصول في الميزانية العمومية ... (رأس المال والاحتياطيات + جميع المخصصات باستثناء مخصصات الموظفين + إعادة التمويل + القروض والودائع الثابتة)  
7 يتم احتساب نسبة رأس المال (نسبة الشئ 1 + الشئ 2) ونسبة الشئ 1 المشترك CET1 للفترة التي تبدأ من ديسمبر 2017 وفقاً لمبادئ بازل 3 التوجيهية الصادرة في تعميم المصرف المركزي رقم 52/2017.