

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

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

	2021												2022												% Month-on-Month	% Year-to-Date	% Year-on-Year	% Month-on-Month	% Year-to-Date	% Year-on-Year					
	Jul		Aug		Sep		Oct		Nov		Dec		Jan		Feb		Mar		Apr		May		Jun								Jul**				
	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
1. Gross Bank Assets	2635.2	598.2	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	1.6%	-0.8%	5.7%	2.3%	9.5%	0.9%	1.2%	5.1%	7.9%
2. Gross Credit	1,381.0	387.6	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	-0.7%	0.3%	3.5%	3.5%	5.8%	2.3%	-0.5%	3.5%	5.0%
Domestic Credit	1,240.0	354.2	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	-1.0%	0.2%	1.2%	3.6%	3.7%	2.1%	-0.7%	1.7%	3.3%
Government	211.7	32.9	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	-5.3%	5.8%	-14.0%	29.1%	-14.4%	-0.3%	-3.8%	-9.3%	-12.5%
Public Sector (GREs)	181.9	43.6	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	-3.6%	-2.3%	1.7%	5.6%	12.2%	8.3%	-3.3%	2.4%	11.4%
Private Sector	834.7	276.0	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	0.6%	0.1%	5.2%	1.2%	6.4%	1.5%	0.5%	4.2%	5.2%
Business & Industrial Sector Credit ¹	629.9	142.5	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	0.7%	-0.4%	5.3%	-0.6%	5.7%	-1.5%	0.5%	4.3%	4.4%
Individual	204.8	133.5	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	0.1%	0.5%	5.0%	2.9%	8.5%	4.8%	0.2%	4.2%	7.0%
Non-Banking Financial Institutions	11.7	1.7	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	-0.8%	-13.3%	-19.9%	-23.5%	3.4%	-23.5%	-2.2%	-20.2%	0.0%
Foreign Credit ²	141.0	33.4	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	1.7%	1.2%	24.6%	2.3%	24.5%	4.8%	1.6%	20.3%	20.8%
of which: Loans & Advances to Non-Residents in AED	10.4	3.8	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	11.3%	0.0%	23.2%	-13.8%	32.7%	-34.2%	9.4%	15.6%	14.8%
3. Total Investments by Banks³	387.0	82.3	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	0.1%	1.0%	0.6%	14.4%	1.1%	17.1%	0.3%	3.1%	3.9%
Debt securities	270.6	17.2	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	-10.5%	0.0%	-17.8%	14.9%	-15.3%	12.2%	-9.8%	-15.9%	-13.6%
Equities	10.9	2.3	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	-5.6%	3.8%	-6.8%	8.0%	24.8%	17.4%	-4.1%	-4.7%	23.5%
Held to maturity securities	69.4	52.8	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	32.6%	1.4%	81.2%	16.8%	64.3%	21.4%	19.4%	51.2%	45.7%
Other Investments	36.1	10.0	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	0.0%	0.0%	5.8%	2.0%	-4.7%	3.0%	0.0%	4.9%	-3.0%
4. Bank Deposits	1488.3	426.8	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	2.5%	0.1%	8.1%	1.9%	14.4%	1.0%	2.0%	6.8%	11.4%
Resident Deposits	1300.4	383.7	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	2.4%	-0.2%	6.1%	7.0%	12.4%	8.3%	1.8%	6.3%	11.4%
Government Sector	224.0	67.5	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	16.6%	6.3%	24.6%	29.5%	26.0%	18.4%	14.1%	25.6%	24.2%
GREs (Govt. ownership of more than 50%)	176.1	46.6	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	7.0%	-5.0%	-12.9%	-2.9%	-3.3%	9.0%	4.0%	-10.8%	-0.7%
Private Sector	869.5	261.6	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	-0.6%	-0.9%	5.7%	4.6%	12.4%	6.8%	-0.7%	5.5%	11.1%
Non-Banking Financial Institutions	30.8	8.0	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	-26.2%	-6.9%	1.3%	-25.0%	1.6%	-32.5%	-23.9%	-3.7%	-5.4%
Non-Resident Deposits	187.9	43.1	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	2.9%	7.6%	22.6%	-55.2%	28.2%	-64.0%	3.2%	11.0%	11.0%
Capital & Reserves⁴	326.4	63.5	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	2.0%	1.2%	1.0%	1.8%	4.2%	5.4%	1.9%	1.1%	4.4%
Specific provisions & Interest in Suspense	104.4	19.2	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	0.6%	0.0%	-0.7%	4.6%	-1.0%	-5.2%	0.5%	0.1%	-1.6%
General provisions	30.4	5.5	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	-0.3%	0.0%	5.4%	-1.9%	2.3%	-5.5%	-0.3%	4.3%	1.1%
Lending to Stable Resources Ratio⁵	77.0%	79.8%	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%	-4.2%	-0.2%	-1.6%	0.4%	-2.3%	2.1%	-3.4%	-1.2%	-1.5%
Eligible Liquid Assets Ratio (ELAR)⁶	17.3%	19.2%	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%	-0.5%	-8.1%	-8.1%	-21.4%	4.6%	-23.4%	-1.7%	-9.7%	-1.7%
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 & 10 Islamic 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 Currency³ 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 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 ***</