

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								
	Nov		Dec		Jan		Feb		Mar		Apr		May		Jun		Jul		Aug		Sep		Oct											Nov **							
	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	CB	IB	CB	IB	CB	IB	CB
1. Gross Bank Assets	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	2978.6	604.4	3007.4	607.8	3021.2	618.1	0.5%	1.7%	10.6%	4.7%	12.0%	3.4%	0.7%	9.6%	10.4%						
2. Gross Credit	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	1,476.9	396.5	1,478.8	399.1	1,484.9	402.8	0.4%	0.9%	5.2%	5.2%	5.6%	5.3%	0.5%	5.2%	5.6%						
Domestic Credit	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	1,293.8	361.6	1,292.8	363.9	1,301.9	368.3	0.7%	1.2%	2.5%	5.6%	2.6%	5.7%	0.8%	3.2%	3.2%						
Government	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	178.7	33.8	176.8	34.3	177.7	34.2	0.5%	-0.3%	-15.6%	34.6%	-14.8%	33.1%	0.4%	-10.2%	-9.6%						
Public Sector (GREs)	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	209.7	46.0	210.7	46.7	213.7	48.9	1.4%	4.7%	6.5%	9.4%	8.7%	9.4%	2.0%	7.0%	8.8%						
Private Sector	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	893.3	280.4	893.5	281.5	899.2	283.8	0.6%	0.8%	6.6%	2.5%	5.8%	2.7%	0.7%	5.6%	5.0%						
Business & Industrial Sector Credit ¹	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	666.6	138.5	665.8	138.8	667.9	140.0	0.3%	0.9%	5.7%	-0.8%	4.6%	-0.4%	0.4%	4.5%	3.7%						
Individual	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	226.7	141.9	227.7	142.7	231.3	143.8	1.6%	0.8%	9.3%	5.8%	9.3%	5.9%	1.3%	7.9%	8.0%						
Non-Banking Financial Institutions	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	12.1	1.4	11.8	1.4	11.3	1.4	-4.2%	0.0%	-25.2%	-17.6%	-18.7%	-22.2%	-3.8%	-24.4%	-19.1%						
Foreign Credit ²	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	183.1	34.9	186.0	35.2	183.0	34.5	-1.6%	-2.0%	29.9%	0.9%	34.0%	1.5%	-1.7%	24.2%	27.5%						
of which: Loans & Advances to Non-Residents in AED	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	15.6	2.6	15.6	2.6	15.8	2.6	1.3%	0.0%	41.1%	-10.3%	41.1%	-13.3%	1.1%	30.5%	29.6%						
3. Total Investments by Banks ³	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	385.7	97.6	391.1	102.6	406.9	104.2	4.0%	1.6%	4.6%	23.6%	4.4%	23.2%	3.5%	8.0%	7.7%						
Debt securities	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	221.5	18.0	221.8	18.3	232.2	18.7	4.7%	2.2%	-16.7%	11.3%	-18.4%	11.3%	4.5%	-15.2%	-16.8%						
Equities	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	8.6	2.7	9.0	2.7	9.4	2.8	4.4%	3.7%	-35.6%	12.0%	-18.3%	12.0%	4.3%	-28.7%	-12.9%						
Held to maturity securities	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	121.3	66.5	123.8	71.3	128.9	71.9	4.1%	0.8%	104.9%	31.0%	118.5%	30.7%	2.9%	70.5%	76.1%						
Other Investments	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	34.3	10.4	36.5	10.3	36.4	10.8	-0.3%	4.9%	12.0%	6.9%	4.6%	4.9%	0.9%	10.8%	4.7%						
4. Bank Deposits	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	1768.1	418.8	1776.2	428.5	1803.7	435.5	1.5%	1.6%	14.6%	3.0%	17.1%	2.1%	1.6%	12.2%	13.8%						
Resident Deposits	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	1550.9	407.4	1548.5	417.9	1590.2	425.5	2.7%	1.8%	15.5%	9.6%	17.8%	9.8%	2.5%	14.2%	16.0%						
Government Sector	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	322.1	79.7	343.3	85.4	341.1	90.1	-0.6%	5.5%	50.6%	46.0%	40.5%	36.9%	0.6%	49.6%	39.7%						
GREs (Govt. ownership of more than 50%)	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	188.3	44.0	164.7	44.8	187.7	42.4	14.0%	-5.4%	-4.0%	-18.9%	4.2%	-12.6%	9.8%	-7.2%	0.7%						
Private Sector	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	996.4	278.3	1008.4	282.2	1028.6	287.7	2.0%	1.9%	11.3%	7.8%	14.6%	8.1%	2.0%	10.5%	13.1%						
Non-Banking Financial Institutions	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	44.1	5.4	32.1	5.5	32.8	5.3	2.2%	-3.6%	6.1%	-26.4%	12.3%	-24.3%	1.3%	0.0%	5.2%						
Non-Resident Deposits	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	217.2	11.4	227.7	10.6	213.5	10.0	-6.2%	-5.7%	8.7%	-71.1%	12.0%	-74.4%	-6.2%	-3.2%	-2.7%						
Capital & Reserves ⁴	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	345.0	68.3	348.6	68.9	354.7	70.2	1.7%	1.9%	5.3%	6.8%	6.5%	6.0%	1.8%	5.6%	6.4%						
Specific provisions & Interest in Suspense	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	103.0	18.0	103.3	18.3	103.2	18.3	-0.1%	0.0%	-0.9%	5.2%	-0.1%	4.0%	-0.1%	0.0%	0.5%						
General provisions	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	31.4	5.2	31.6	5.1	32.1	5.2	1.6%	2.0%	8.8%	-1.9%	8.1%	-3.7%	1.6%	7.2%	6.3%						
Lending to Stable Resources Ratio ⁵	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%	74.9%	83.1%	75.2%	82.8%	73.9%	82.1%	-1.7%	-0.8%	-3.3%	1.1%	-4.6%	3.1%	-1.4%	-2.3%	-3.2%						
Eligible Liquid Assets Ratio (ELAR) ⁶	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%	17.5%	14.4%	17.3%	13.9%	17.8%	15.3%	2.9%	10.1%	-9.6%	-18.2%	-5.3%	-22.3%	4.1%	-9.7%	-6.8%						
Capital adequacy ratio - (Tier 1 + Tier 2) ⁷			17.0%	18.1%					17.0%	18.0%				16.6%	18.2%							17.2%	18.5%																		
of which: Tier 1 Ratio			15.9%	17.0%					15.8%	16.9%				15.5%	17.0%							16.1%	17.4%																		
Common Equity Tier 1 (CET 1) Capital Ratio			14.4%	13.6%					14.4%	13.6%				14.1%	13.8%							14.6%	14.2%																		

* Data consists of 53 Conventional Banks & 8 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.