CBUAE Classification: Public

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

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

	2021						2022																												
	Oct		Nov		Dec		Jan		Feb		Mar		Apr		May		Jun		Jul		Aug		Sep		Oct**		% Month -on-Month		% Year -to-Date		% Year -on- Year		% Month -on-Month	% Year -to-Date	% Year -on-Year
	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	All Banks		
1.Gross Bank Assets	***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***	***2926.1***	***597.4***	***2978.6***	***604.4***	***3007.4***	***607.8***	***1.0%***	***0.6%***	***10.1%***	***3.0%***	***12.4%***	***2.1%***	***0.9%***	***8.8%***	***10.5%***
2.Gross Credit	***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***	***1,455.2***	***395.9***	***1,476.9***	***396.5***	***1,478.8***	***399.1***	***0.1%***	***0.7%***	***4.8%***	***4.2%***	***6.7%***	***5.7%***	***0.2%***	***4.7%***	***6.5%***
Domestic Credit	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	1,278.3	361.5	1,293.8	361.6	1,292.8	363.9	-0.1%	0.6%	1.8%	4.3%	3.9%	5.2%	0.1%	2.3%	4.2%
Government	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	179.2	32.9	178.7	33.8	176.8	34.3	-1.1%	1.5%	-16.0%	35.0%	-15.8%	33.5%	-0.7%	-10.6%	-10.5%
Public Sector (GREs)	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	200.8	47.5	209.7	46.0	210.7	46.7	0.5%	1.5%	5.0%	4.5%	17.4%	8.6%	0.7%	4.9%	15.7%
Private Sector	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	886.5	279.7	893.3	280.4	893.5	281.5	0.0%	0.4%	5.9%	1.6%	6.2%	2.2%	0.1%	4.8%	5.2%
Business & Industrial Sector Credit [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	662.0	138.6	666.6	138.5	665.8	138.8	-0.1%	0.2%	5.3%	-1.6%	5.4%	-1.3%	-0.1%	4.1%	4.2%
Individual	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	224.5	141.1	226.7	141.9	227.7	142.7	0.4%	0.6%	7.6%	5.0%	8.7%	5.9%	0.5%	6.6%	7.6%
Non-Banking Financial Institutions	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	11.8	1.4	12.1	1.4	11.8	1.4	-2.5%	0.0%	-21.9%	-17.6%	-11.3%	-22.2%	-2.2%	-21.4%	-12.6%
Foreign Credit [2]	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	176.9	34.4	183.1	34.9	186.0	35.2	1.6%	0.9%	32.0%	2.9%	31.4%	11.4%	1.5%	26.3%	27.8%
of which: Loans & Advances to Non-Residents in AED	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	13.9	2.6	15.6	2.6	15.6	2.6	0.0%	0.0%	39.3%	-10.3%	39.3%	-16.1%	0.0%	29.1%	27.3%
3.Total Investments by Banks [3]	***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***	***393.1***	***96.7***	***385.7***	***97.6***	***391.1***	***102.6***	***1.4%***	***5.1%***	***0.6%***	***21.7%***	***-0.5%***	***22.0%***	***2.2%***	***4.3%***	***3.5%***
Debt securities	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	227.4	18.7	221.5	18.0	221.8	18.3	0.1%	1.7%	-20.5%	8.9%	-20.6%	7.0%	0.3%	-18.8%	-19.0%
Equities	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	14.0	2.6	8.6	2.7	9.0	2.7	4.7%	0.0%	-38.4%	8.0%	-19.6%	8.0%	3.5%	-31.6%	-14.6%
Held to maturity securities	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	117.3	65.1	121.3	66.5	123.8	71.3	2.1%	7.2%	96.8%	29.9%	86.7%	31.3%	3.9%	65.6%	61.8%
Other Investments	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	34.4	10.3	34.3	10.4	36.5	10.3	6.4%	-1.0%	12.3%	2.0%	1.1%	1.0%	4.7%	9.9%	1.1%
4.Bank Deposits	***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***	***1739.7***	***426.9***	***1768.1***	***418.8***	***1776.2***	***428.5***	***0.5%***	***2.3%***	***12.9%***	***1.3%***	***15.1%***	***1.0%***	***0.8%***	***10.4%***	***12.1%***
Resident Deposits	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	1514.1	414.2	1550.9	407.4	1548.5	417.9	-0.2%	2.6%	12.4%	7.7%	15.2%	8.9%	0.4%	11.4%	13.8%
Government Sector	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	309.7	78.0	322.1	79.7	343.3	85.4	6.6%	7.2%	51.6%	38.4%	37.0%	36.2%	6.7%	48.8%	36.9%
GREs (Govt. ownership of more than 50%)	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	179.9	48.5	188.3	44.0	164.7	44.8	-12.5%	1.8%	-15.8%	-14.3%	-7.9%	-6.9%	-9.8%	-15.5%	-7.7%
Private Sector	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	993.3	281.9	996.4	278.3	1008.4	282.2	1.2%	1.4%	9.1%	5.7%	13.7%	6.1%	1.2%	8.3%	11.9%
Non-Banking Financial Institutions	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	31.2	5.8	44.1	5.4	32.1	5.5	-27.2%	1.9%	3.9%	-23.6%	12.2%	-17.9%	-24.0%	-1.3%	6.5%
Non-Resident Deposits	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	225.6	12.7	217.2	11.4	227.7	10.6	4.8%	-7.0%	15.9%	-69.4%	14.8%	-74.0%	4.2%	3.2%	-0.3%
Capital & Reserves [4]	***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***	***345.8***	***68.0***	***345.0***	***68.3***	***348.6***	***68.9***	***1.0%***	***0.9%***	***3.5%***	***4.9%***	***5.4%***	***5.0%***	***1.0%***	***3.7%***	***5.3%***
Specific provisions & Interest in Suspense	***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***	***103.4***	***18.3***	***103.0***	***18.0***	***103.3***	***18.3***	***0.3%***	***1.7%***	***-0.8%***	***5.2%***	***-0.1%***	***4.6%***	***0.5%***	***0.1%***	***0.6%***
General provisions	***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***	***31.1***	***5.2***	***31.4***	***5.2***	***31.6***	***5.1***	***0.6%***	***-1.9%***	***7.1%***	***-3.8%***	***5.0%***	***-3.8%***	***0.3%***	***5.5%***	***3.7%***
Lending to Stable Resources Ratio [5]	***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%***	***73.8%***	***82.3%***	***74.9%***	***83.1%***	***75.2%***	***82.8%***	***0.4%***	***-0.4%***	***-1.6%***	***2.0%***	***-1.6%***	***4.8%***	***0.3%***	***-0.9%***	***-0.4%***
Eligible Liquid Assets Ratio (ELAR) [6]	***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%***	***18.6%***	***14.0%***	***17.5%***	***14.4%***	***17.3%***	***13.9%***	***-1.1%***	***-3.5%***	***-12.2%***	***-25.7%***	***-4.9%***	***-31.5%***	***-1.7%***	***-13.3%***	***-8.6%***
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 52 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.

[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 ***

*** Total Liabilities = Balance Sheet Total Assets - (Capital & Reserves + All Provisions except Staff Benefit Provisions + Refinancing + Subordinated Borrowing/Deposits)

[7] Capital Adequacy Ratio , Tier 1 Ratio and CET 1 Ratio for the period starting from Dec 2017 are calculated according to Basel III Guidelines issued by CBUAE vide Circular 52/2017 .