

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

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

	2021														2022																								
	Jun		Jul		Aug		Sep		Oct		Nov		Dec		Jan		Feb		Mar		Apr		May		Jun**		% 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	CB	IB	CB	IB	CB	IB	All Banks
1. Gross Bank Assets	2607.3	601.5	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	-0.1%	1.7%	4.0%	3.1%	8.9%	1.2%	0.2%	3.8%	7.5%				
2. Gross Credit	1,382.1	387.3	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	-0.1%	0.4%	4.2%	3.2%	6.4%	2.1%	0.0%	4.0%	5.5%				
Domestic Credit	1,240.1	355.5	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	-0.9%	0.3%	2.2%	3.4%	4.7%	1.5%	-0.6%	2.5%	4.0%				
Government	212.7	33.0	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	4.5%	1.0%	-9.1%	22.0%	-10.0%	-6.1%	4.0%	-5.8%	-9.5%				
Public Sector (GRÉs)	180.4	43.2	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	-0.6%	0.8%	5.5%	8.1%	17.4%	11.8%	-0.3%	5.9%	16.3%				
Private Sector	835.2	277.6	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	-1.7%	0.2%	4.6%	1.1%	5.7%	0.9%	-1.2%	3.8%	4.5%				
Business & Industrial Sector Credit ¹	631.1	145.2	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	0.1%	-0.2%	4.6%	-0.2%	4.7%	-3.0%	0.0%	3.7%	3.3%				
Individual	204.1	132.4	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	-6.5%	0.6%	4.9%	2.4%	8.8%	5.1%	-3.9%	3.9%	7.3%				
Non-Banking Financial Institutions	11.8	1.7	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	-22.8%	0.0%	-19.2%	-11.8%	3.4%	-11.8%	-20.8%	-18.5%	1.5%				
Foreign Credit ²	142.0	31.8	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	6.5%	0.9%	22.5%	1.2%	21.5%	8.8%	5.6%	18.3%	19.2%				
of which: Loans & Advances to Non-Residents in AED	11.0	3.5	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	7.8%	-32.4%	10.7%	-13.8%	12.7%	-28.6%	-2.0%	5.7%	2.8%				
3. Total Investments by Banks³	384.6	81.6	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	-1.8%	3.0%	0.5%	13.2%	1.7%	16.9%	-0.9%	2.8%	4.3%				
Debt securities	272.9	17.0	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	-1.6%	-0.5%	-8.1%	14.9%	-6.1%	13.5%	-1.5%	-6.8%	-5.0%				
Equities	9.7	2.3	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	4.3%	0.0%	-1.4%	4.0%	48.5%	13.0%	3.7%	-0.6%	41.7%				
Held to maturity securities	65.9	52.3	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	-3.0%	4.8%	36.7%	15.1%	30.5%	20.8%	0.1%	26.7%	26.2%				
Other Investments	36.1	10.0	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	-2.3%	0.0%	5.8%	2.0%	-4.7%	3.0%	-1.8%	4.9%	-3.0%				
4. Bank Deposits	1480.5	428.1	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	2.4%	3.0%	5.6%	1.9%	12.2%	0.6%	2.5%	4.8%	9.6%				
Resident Deposits	1297.2	385.7	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	2.3%	3.4%	3.6%	7.2%	10.0%	7.9%	2.6%	4.4%	9.5%				
Government Sector	212.8	68.8	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	-3.7%	6.5%	6.9%	21.9%	13.8%	9.3%	-1.4%	10.1%	12.7%				
GRÉs (Govt. ownership of more than 50%)	179.5	47.7	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	-3.9%	2.7%	-18.7%	2.3%	-11.4%	12.2%	-2.3%	-14.2%	-6.4%				
Private Sector	872.1	261.4	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	4.2%	2.9%	6.4%	5.5%	12.8%	7.8%	3.9%	6.2%	11.6%				
Non-Banking Financial Institutions	32.8	7.8	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	26.9%	-1.7%	37.2%	-19.4%	29.3%	-25.6%	22.6%	26.5%	18.7%				
Non-Resident Deposits	183.3	42.4	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	2.7%	-7.7%	19.1%	-58.4%	27.7%	-66.0%	2.0%	7.5%	10.1%				
Capital & Reserves⁴	321.6	62.9	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	0.0%	0.9%	-1.1%	0.6%	3.6%	5.1%	0.2%	-0.8%	3.8%				
Specific provisions & Interest in Suspense	104.4	19.0	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	-1.5%	1.7%	-1.2%	4.6%	-1.5%	-4.2%	-1.1%	-0.4%	-1.9%				
General provisions	31.0	5.4	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	5.2	30.3	5.2	30.4	5.2	30.4	5.2	30.4	5.3	31.2	5.2	2.6%	-1.9%	5.8%	-1.9%	0.6%	-3.7%	2.0%	4.6%	0.0%				
Lending to Stable Resources Ratio⁵	77.3%	79.6%	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%	-1.4%	-1.8%	2.7%	0.6%	1.6%	2.6%	-1.5%	2.3%	1.8%				
Eligible Liquid Assets Ratio (ELAR)⁶	17.7%	19.4%	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%	-5.2%	3.2%	-7.6%	-14.4%	2.8%	-17.5%	-3.2%	-8.2%	-1.6%				
Capital adequacy ratio - (Tier 1 + Tier 2)⁷	17.3%	18.2%					17.4%	18.7%					17.0%	18.1%					17.0%	18.0%					16.6%	18.2%													
of which: Tier 1 Ratio	16.2%	17.1%					16.3%	17.6%					15.9%	17.0%					15.8%	16.9%					15.5%	17.0%													
Common Equity Tier 1 (CET 1) Capital Ratio	14.7%	13.8%					14.8%	14.2%					14.4%	13.6%					14.4%	13.6%					14.1%	13.8%													

* Data consists of 49 Conventional Banks & 10 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.