

CBUAE Classification: Public																																			
UAE Banking Indicators - Conventional Banks (CB) & Islamic Banks (IB) *																																			
(End of month, figures in billions of Dirhams unless otherwise indicated)																																			
	2022				2023																														
	Nov		Dec		Jan		Feb		Mar		Apr		May		Jun		Jul		Aug		Sep		Oct		Nov**		% 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	All Banks				
1.Gross Bank Assets	3,021.2	618.1	3,036.9	630.7	3,047.3	620.9	3,116.1	631.7	3,114.7	650.0	3,155.4	647.3	3,208.9	660.0	3,206.1	667.0	3,216.2	665.6	3,231.5	670.0	3,259.8	692.1	3,301.3	694.4	3,327.1	698.9	0.8%	0.6%	9.6%	10.8%	10.1%	13.1%	0.8%	9.8%	10.6%
2.Gross Credit	1,484.9	402.8	1,481.6	397.8	1,477.4	396.9	1,500.3	396.6	1,495.6	400.2	1,496.6	400.4	1,522.9	404.8	1,534.4	410.4	1,530.0	409.2	1,539.8	413.6	1,557.1	424.5	1,548.8	425.4	1,564.8	429.7	1.0%	1.0%	5.6%	8.0%	5.4%	6.7%	1.0%	6.1%	5.7%
Domestic Credit	1,301.9	368.3	1,286.3	364.6	1,285.8	365.1	1,311.9	366.2	1,304.1	369.7	1,309.2	370.9	1,333.1	376.2	1,336.2	381.0	1,334.3	379.9	1,345.2	383.2	1,352.0	388.2	1,349.0	389.3	1,358.8	393.2	0.7%	1.0%	5.6%	7.8%	4.4%	6.8%	0.8%	6.1%	4.9%
Government	177.7	34.2	177.0	34.7	175.2	34.5	175.0	34.2	181.3	34.7	180.7	34.5	178.6	34.9	182.7	36.1	176.0	35.8	177.4	35.6	177.3	35.3	176.3	35.2	150.7	35.0	-14.5%	-0.6%	-14.9%	0.9%	-15.2%	2.3%	-12.2%	-12.3%	-12.4%
Public Sector (GRES - Govt. ownership of more than 50%)	213.7	48.9	206.1	47.2	207.1	44.4	202.2	43.9	201.1	44.0	203.2	43.8	210.2	44.8	220.4	44.0	224.5	43.3	227.0	44.5	231.5	48.9	231.6	50.6	244.6	51.8	5.6%	2.4%	18.7%	9.7%	14.5%	5.9%	5.0%	17.0%	12.9%
Private Sector	899.2	283.8	891.7	281.3	892.3	284.8	923.2	286.6	910.5	289.5	914.7	291.1	933.9	295.0	922.3	299.4	924.0	299.3	931.6	301.7	933.7	302.5	930.9	302.0	952.6	304.9	2.3%	1.0%	6.8%	8.4%	5.9%	7.4%	2.0%	7.2%	6.3%
Business & Industrial Sector Credit ¹	667.9	140.0	661.1	137.1	659.8	139.5	674.9	140.2	673.6	142.3	675.5	143.4	679.8	145.8	677.2	148.7	678.0	148.0	681.1	148.6	679.9	148.2	674.8	146.4	689.5	147.0	2.2%	0.4%	4.3%	7.2%	3.2%	5.0%	1.9%	4.8%	3.5%
Individual	231.3	143.8	230.6	144.2	232.5	145.3	248.3	146.4	236.9	147.2	239.2	147.7	254.1	149.2	245.1	150.7	246.0	151.3	250.5	153.1	253.8	154.3	256.1	155.6	263.1	157.9	2.7%	1.5%	14.1%	9.5%	13.7%	9.8%	2.3%	12.3%	12.2%
Non-Banking Financial Institutions	11.3	1.4	11.5	1.4	11.2	1.4	11.5	1.5	11.2	1.5	10.6	1.5	10.4	1.5	10.8	1.5	9.8	1.5	9.2	1.4	9.5	1.5	10.2	1.5	10.9	1.5	6.9%	0.0%	-5.2%	7.1%	-3.5%	7.1%	6.0%	-3.9%	-2.4%
Foreign Credit ²	183.0	34.5	195.3	33.2	191.6	31.8	188.4	30.4	191.5	30.5	187.4	29.5	189.8	28.6	198.2	29.4	195.7	29.3	194.6	30.4	205.1	36.3	199.8	36.1	206.0	36.5	3.1%	1.1%	5.5%	9.9%	12.6%	5.8%	2.8%	6.1%	11.5%
of which: Loans & Advances to Non-Residents in AED	15.8	2.6	15.7	2.6	15.7	2.6	16.5	2.6	16.7	2.8	16.5	2.7	17.2	2.6	16.7	2.4	16.9	1.9	17.1	1.9	17.8	2.0	17.7	2.0	18.7	1.9	5.6%	-5.0%	19.1%	-26.9%	18.4%	-26.9%	4.6%	12.6%	12.0%
3.Total Investments by Banks ³	406.9	104.2	423.0	104.4	430.2	106.0	431.9	109.5	437.0	111.5	438.6	112.3	440.7	117.9	453.3	121.0	456.9	122.6	460.7	124.7	467.7	126.2	471.7	129.3	488.8	131.4	3.6%	1.6%	15.6%	25.9%	20.1%	26.1%	3.2%	17.6%	21.3%
Debt securities	232.2	18.7	239.7	18.7	235.2	19.0	230.5	18.4	231.7	18.4	231.2	17.6	227.7	17.4	230.3	18.2	231.4	18.5	228.2	18.3	227.3	18.0	228.0	18.2	238.6	18.5	4.6%	1.6%	-0.5%	-1.1%	2.8%	-1.1%	4.4%	-0.5%	2.5%
Equities	9.4	2.8	9.1	2.7	9.0	2.8	9.2	2.8	9.2	2.7	9.4	2.7	9.3	2.6	9.5	2.6	10.0	2.5	10.1	2.5	10.2	2.3	9.8	2.3	10.1	2.2	3.1%	-4.3%	11.0%	-18.5%	7.4%	-21.4%	1.7%	4.2%	0.8%
Held to maturity securities	128.9	71.9	137.4	71.5	147.2	72.8	153.4	76.9	157.4	78.9	159.3	80.5	164.9	86.4	174.7	88.6	176.8	90.0	183.7	92.3	191.9	95.1	195.6	98.1	202.5	99.8	3.5%	1.7%	47.4%	39.6%	57.1%	38.8%	2.9%	44.7%	50.5%
Other Investments	36.4	10.8	36.8	11.5	38.8	11.4	38.8	11.4	38.7	11.5	38.7	11.5	38.8	11.5	38.8	11.6	38.7	11.6	38.7	11.6	38.3	10.8	38.3	10.7	37.6	10.9	-1.8%	1.9%	2.2%	-5.2%	3.3%	0.9%	-1.0%	0.4%	2.8%
4.Bank Deposits	1,803.7	435.5	1,782.2	440.0	1,799.1	434.1	1,802.4	439.9	1,852.6	453.4	1,889.4	461.5	1,933.1	472.8	1,909.4	472.7	1,921.6	471.4	1,931.5	472.0	1,931.6	489.3	1,960.9	494.5	1,953.2	491.1	-0.4%	-0.7%	9.6%	11.6%	8.3%	12.8%	-0.5%	10.0%	9.2%
Resident Deposits	1,590.2	425.5	1,580.0	429.7	1,600.4	424.1	1,599.6	429.8	1,648.8	443.8	1,683.8	451.7	1,701.6	465.0	1,705.9	465.1	1,726.4	463.6	1,727.4	464.7	1,748.9	481.9	1,763.9	487.4	1,774.7	484.5	0.6%	-0.6%	12.3%	12.8%	11.6%	13.9%	0.4%	12.4%	12.1%
Government Sector	341.1	90.1	306.9	89.9	323.7	79.9	299.7	80.2	319.7	86.7	328.4	89.1	321.8	93.6	331.8	93.9	347.5	89.8	341.2	91.2	322.6	100.8	329.5	103.5	327.5	103.4	-0.6%	-0.1%	6.7%	15.0%	-4.0%	14.8%	-0.5%	8.6%	-0.1%
GRES (Govt. ownership of more than 50%)	187.7	42.4	170.5	46.4	167.5	41.5	171.5	41.8	169.4	44.9	190.4	43.9	186.4	47.0	167.2	46.8	171.5	45.1	169.1	43.1	182.9	48.3	191.3	47.8	180.5	39.6	-5.6%	-17.2%	5.9%	-14.7%	-3.8%	-6.6%	-7.9%	1.5%	-4.3%
Private Sector	1,028.6	287.7	1,062.3	287.2	1,069.1	296.7	1,092.0	302.1	1,116.3	306.2	1,129.9	312.5	1,157.4	318.3	1,163.2	318.4	1,171.8	322.6	1,180.5	324.2	1,197.9	326.9	1,205.3	329.8	1,228.7	335.4	1.9%	1.7%	15.7%	16.8%	19.5%	16.6%	1.9%	15.9%	18.8%
Non-Banking Financial Institutions	32.8	5.3	40.3	6.2	40.1	6.0	36.4	5.7	43.4	6.0	35.1	6.2	36.0	6.1	43.7	6.0	35.6	6.1	36.6	6.2	45.5	5.9	37.8	6.3	38.0	6.1	0.5%	-3.2%	-5.7%	-1.6%	15.9%	15.1%	0.0%	-5.2%	15.7%
Non-Resident Deposits	213.5	10.0	202.2	10.3	198.7	10.0	202.8	10.1	203.8	9.6	205.6	9.8	231.5	7.8	203.5	7.6	195.2	7.8	204.1	7.3	182.7	7.4	197.0	7.1	178.5	6.6	-9.4%	-7.0%	-11.7%	-35.9%	-16.4%	-34.0%	-9.3%	-12.9%	-17.2%
Capital & Reserves ⁴	354.7	70.2	357.8	70.8	366.5	72.1	365.3	73.2	361.0	69.7	364.5	70.8	370.6	71.8	374.9	72.9	380.8	74.1	385.9	75.8	389.0	75.6	393.5	76.4	403.6	77.9	2.6%	2.0%	12.8%	10.0%	13.8%	11.0%	2.5%	12.3%	13.3%
Specific provisions & Interest in Suspense	103.2	18.3	102.1	17.8	103.1	17.8	102.9	18.0	102.9	18.1	103.8	18.2	104.0	18.3	104.6	18.4	105.2	18.6	104.6	18.7	102.4	18.2	100.9	18.3	100.6	18.4	-0.3%	0.5%	-1.5%	3.4%	-2.5%	0.5%	-0.2%	-0.8%	-2.1%
General provisions	32.1	5.2	31.1	5.6	31.0	5.7	31.3	5.7	32.5	5.9	32.6	6.0	32.9	6.0	33.1	6.0	32.9	6.1	33.1	6.1	32.5	6.2	32.7	6.3	32.8	6.3	0.3%	0.0%	5.5%	12.5%	2.2%	21.2%	0.3%	6.5%	4.8%
Lending to Stable Resources Ratio ⁵	73.9%	82.1%	74.5%	80.6%	73.0%	80.7%	74.8%	79.1%	73.9%	78.5%	72.3%	77.4%	72.5%	76.6%	73.0%	77.4%	72.1%	77.2%	72.7%	77.9%	76.1%	78.5%	75.2%	78.6%	76.2%	79.4%	1.3%	1.0%	2.3%	-1.5%	3.1%	-3.3%	1.3%	1.7%	1.9%
Eligible Liquid Assets Ratio (ELAR) ⁶	17.8%	15.3%	18.8%	17.8%	19.3%	15.6%	18.9%	15.9%	19.5%	18.7%	20.1%	19.0%	21.0%	18.9%	20.7%	18.4%	21.4%	18.0%	20.7%	17.9%	20.7%	18.1%	20.8%	17.7%	20.9%	17.6%	0.5%	-0.6%	11.2%	-1.1%	17.4%	15.0%	0.0%	8.4%	16.9%
Capital adequacy ratio - (Tier 1 + Tier 2) ⁷			17.3%	17.7%					17.7%	18.1%					18.2%	18.2%					18.6%	18.4%													
of which: Tier 1 Ratio			16.1%	16.6%					16.5%	17.0%					17.0%	17.0%					17.4%	17.3%													
Common Equity Tier 1(CET 1) Capital Ratio			14.6%	13.5%					15.1%	13.9%					15.6%	14.0%					15.9%	14.4%													