CBUAE Classification: Public

UAE Banking Indicators - National Banks (NB) & Foreign Banks (FB) *

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

	Dec-23		Jan-24		Feb-24		Mar-24		Apr-24		May-24		Jun-24		Jul-24		Aug-24		Sep-24		Oct-24		Nov-24		Dec-24 **		% Month -on-Month		% Year -on- Year		% Month -on- Month	% Year -on- Year
	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	All Banks	
1.Gross Bank Assets	***3608.7***	***462.4***	***3645.3***	***463.8***	***3728.4***	***469.6***	***3761.4***	***493.1***	***3805.7***	***490.8***	***3797.6***	***489.4***	***3814.5***	***495.7***	***3855.9***	***492.7***	***3879.6***	***498.4***	***3894.6***	***507.1***	***3949.4***	***507.4***	***3946.0***	***505.4***	***4034.6***	***525.4***	***2.2%***	***4.0%***	***11.8%***	***13.6%***	***2.4%***	***12.0%***
2.Gross Credit	***1,824.5***	***166.8***	***1,833.8***	***162.4***	***1,851.6***	***161.9***	***1,880.3***	***166.7***	***1,896.9***	***166.2***	***1,908.3***	***169.4***	***1,931.6***	***169.3***	***1,934.7***	***167.4***	***1,945.1***	***167.8***	***1,989.2***	***172.7***	***1,998.0***	***176.8***	***1,987.9***	***175.5***	***2,000.6***	***180.5***	***0.6%***	***2.8%***	***9.7%***	***8.1%***	***0.8%***	***9.5%***
Domestic Credit	***1,603.3***	***134.3***	***1,604.9***	***132.9***	***1,621.7***	***134.9***	***1,638.0***	***138.6***	***1,652.5***	***136.5***	***1,664.1***	***137.0***	***1,679.2***	***137.2***	***1,686.4***	***135.4***	***1,694.1***	***136.2***	***1,720.9***	***138.9***	***1,728.9***	***141.8***	***1,718.5***	***138.0***	***1,709.9***	***138.8***	***-0.5%***	***0.5%***	***6.7%***	***3.3%***	***-0.4%***	***6.4%***
Government	176.9	7.4	176.3	7.7	186.7	7.5	181.2	7.1	189.9	7.2	185.6	7.1	183.3	7.3	185.3	7.5	185.4	7.4	186.8	6.7	187.1	6.7	185.1	6.3	187.9	6.6	1.5%	4.4%	6.2%	-11.1%	1.6%	5.5%
Public Sector (GREs - Govt. ownership of more than 50%)	274.8	17.7	271.4	17.4	271.1	18.4	278.8	18.8	278.2	18.0	280.6	17.5	284.4	18.0	279.3	17.5	277.2	18.6	283.8	20.1	291.6	21.5	279.7	20.4	271.5	21.0	-2.9%	2.9%	-1.2%	18.6%	-2.5%	0.0%
Private Sector	1132.2	108.0	1140.7	106.5	1147.3	107.5	1161.0	111.3	1167.4	110.6	1181.7	111.5	1195.4	111.0	1205.8	109.6	1216.1	109.3	1234.6	111.2	1234.9	112.6	1238.4	110.4	1235.3	110.6	-0.2%	0.1%	9.1%	2.3%	-0.2%	8.5%
Business & Industrial Sector Credit [1]	741.5	80.9	745.5	79.5	748.1	80.4	757.4	84.3	760.4	83.7	767.2	84.7	771.5	84.2	775.5	82.9	778.7	82.3	788.8	83.7	782.8	84.4	781.1	82.0	775.2	81.9	-0.7%	-0.2%	4.6%	1.2%	-0.7%	4.2%
Individual	390.7	27.1	395.2	27.0	399.2	27.1	403.6	27.0	407.0	26.9	414.5	26.8	423.9	26.8	430.3	26.7	437.4	27.0	445.8	27.5	452.1	28.2	457.3	28.4	460.1	28.7	0.6%	0.9%	17.8%	5.8%	0.6%	17.0%
Non-Banking Financial Institutions	19.4	1.2	16.5	1.3	16.6	1.5	17.0	1.4	17.0	0.7	16.2	0.9	16.1	0.9	16.0	0.8	15.4	0.9	15.7	0.9	15.3	1.0	15.3	0.9	15.2	0.6	-0.7%	-33.3%	-21.6%	-50.0%	-2.5%	-23.3%
Foreign Credit [2]	***221.2***	***32.5***	***228.9***	***29.5***	***229.9***	***27.0***	***242.3***	***28.1***	***244.4***	***29.7***	***244.2***	***32.4***	***252.4***	***32.1***	***248.3***	***32.0***	***251.0***	***31.6***	***268.3***	***33.8***	***269.1***	***35.0***	***269.4***	***37.5***	***290.7***	***41.7***	***7.9%***	***11.1%***	***31.4%***	***28.2%***	***8.3%***	***31.0%***
of which: Loans & Advances to Non-Residents in AED	15.5	3.4	16.2	3.3	16.5	3.6	16.8	3.5	16.8	3.5	17.5	3.5	17.9	3.5	19.5	3.5	20.9	3.6	21.0	3.5	20.9	3.4	21.5	3.8	20.8	3.7	-3.3%	-3.6%	34.2%	8.8%	-3.3%	29.6%
3.Total Investments by Banks [3]	***589.0***	***46.1***	***592.6***	***47.5***	***604.8***	***47.9***	***616.3***	***48.1***	***615.9***	***50.3***	***624.1***	***49.0***	***631.6***	***48.6***	***640.4***	***50.8***	***651.2***	***52.0***	***662.8***	***51.6***	***666.6***	***49.6***	***676.5***	***50.5***	***684.3***	***51.3***	***1.1%***	***1.6%***	***16.2%***	***11.3%***	***1.2%***	***15.8%***
Debt securities	232.0	32.7	231.1	32.5	234.7	32.3	241.5	32.6	237.0	33.5	242.0	32.1	248.2	31.4	256.2	33.3	265.5	35.1	273.4	35.3	274.8	32.5	284.8	33.0	288.3	33.9	1.2%	2.7%	24.3%	3.7%	1.4%	21.7%
Equities	15.9	0.3	15.8	0.2	15.5	0.3	15.3	0.4	16.2	0.4	16.1	0.3	16.3	0.4	16.6	0.4	16.5	0.4	17.0	0.3	18.7	0.3	18.7	0.3	19.1	0.3	2.1%	0.0%	20.1%	0.0%	2.2%	19.9%
Held to maturity securities	292.2	13.1	296.4	14.8	305.3	15.3	310.5	15.1	312.1	16.4	315.4	16.6	315.4	16.8	316.8	17.1	318.4	16.5	317.6	16.0	318.5	16.8	318.4	17.2	322.3	17.1	1.2%	-0.6%	10.3%	30.5%	1.1%	11.2%
Other Investments	48.9	0.0	49.3	0.0	49.3	0.0	49.0	0.0	50.6	0.0	50.6	0.0	51.7	0.0	50.8	0.0	50.8	0.0	54.8	0.0	54.6	0.0	54.6	0.0	54.6	0.0	0.0%	0.0%	11.7%	0.0%	0.0%	11.6%
4.Bank Deposits	***2229.8***	***292.1***	***2248.8***	***291.1***	***2311.2***	***296.8***	***2351.7***	***305.4***	***2411.9***	***305.6***	***2375.1***	***303.1***	***2387.3***	***305.2***	***2428.1***	***307.9***	***2423.2***	***317.3***	***2441.6***	***319.8***	***2474.7***	***327.8***	***2482.3***	***322.1***	***2516.9***	***330.3***	***1.4%***	***2.5%***	***12.9%***	***13.1%***	***1.5%***	***12.9%***
Resident Deposits	***2066.2***	***253.7***	***2088.0***	***254.0***	***2140.6***	***259.7***	***2168.2***	***268.0***	***2236.4***	***266.7***	***2210.0***	***263.6***	***2206.1***	***264.6***	***2241.3***	***267.6***	***2253.5***	***274.5***	***2272.2***	***275.7***	***2297.8***	***281.1***	***2316.4***	***274.3***	***2322.9***	***281.0***	***0.3%***	***2.4%***	***12.4%***	***10.7%***	***0.5%***	***12.2%***
Government Sector	400.6	1.1	419.7	0.9	404.7	1.5	418.7	1.1	473.1	1.2	431.7	1.2	418.5	1.4	421.4	1.2	432.5	1.2	415.9	1.1	425.5	1.0	430.5	0.6	407.9	0.6	-5.3%	0.3%	1.8%	-45.3%	-5.2%	1.7%
GREs (Govt. ownership of more than 50%)	202.9	21.3	204.3	22.9	247.2	21.8	223.5	25.5	224.5	23.3	214.4	23.3	213.2	24.3	236.8	25.9	220.2	27.0	234.0	25.2	242.0	26.5	233.2	25.3	242.7	26.7	4.1%	5.4%	19.6%	25.2%	4.2%	20.1%
Private Sector	1405.7	224.4	1422.9	223.3	1448.9	230.1	1478.3	234.8	1501.8	235.1	1525.4	232.3	1532.6	232.4	1542.5	233.3	1558.0	239.3	1569.4	242.3	1585.7	246.0	1607.7	241.3	1618.6	246.7	0.7%	2.2%	15.1%	9.9%	0.9%	14.4%
Non-Banking Financial Institutions	57.0	6.9	41.1	6.9	39.8	6.3	47.7	6.6	37.0	7.1	38.5	6.8	41.8	6.5	40.6	7.2	42.8	7.0	52.9	7.1	44.6	7.6	45.0	7.1	53.7	7.0	19.3%	-1.0%	-5.9%	1.8%	16.5%	-5.0%
Non-Resident Deposits	***163.6***	***38.4***	***160.8***	***37.1***	***170.6***	***37.1***	***183.5***	***37.4***	***175.5***	***38.9***	***165.1***	***39.5***	***181.2***	***40.6***	***186.8***	***40.3***	***169.7***	***42.8***	***169.4***	***44.1***	***176.9***	***46.7***	***165.9***	***47.8***	***194.0***	***49.3***	***16.9%***	***3.2%***	***18.6%***	***28.4%***	***13.9%***	***20.4%***
Capital & Reserves [4]	422.4	66.9	429.4	67.4	433.7	67.8	407.7	68.9	412.5	67.5	419.5	68.3	427.5	67.7	433.7	68.9	441.7	70.0	448.7	70.8	451.5	71.3	456.8	71.8	462.7	71.9	1.3%	0.2%	9.5%	7.5%	1.1%	9.3%
Specific provisions	82.4	21.0	82.5	21.2	82.7	21.2	81.5	21.1	83.2	20.1	83.5	20.1	81.3	18.7	81.5	18.4	81.6	18.5	79.5	18.5	79.0	17.7	78.6	17.6	74.7	17.0	-9.7%	-6.0%	-13.9%	-21.2%	-9.0%	-15.4%
General provisions	35.1	2.3	35.4	2.3	35.6	2.3	35.0	2.2	35.1	2.2	34.4	2.3	33.9	2.2	34.1	2.4	34.6	2.4	35.1	2.3	34.2	2.3	34.3	2.3	34.1	2.4	-0.6%	4.3%	-2.8%	4.3%	-0.3%	-2.4%
Lending to Stable Resources Ratio [5]	***76.0%***	***57.8%***	***75.2%***	***55.8%***	***74.1%***	***54.7%***	***74.6%***	***55.2%***	***73.3%***	***55.6%***	***74.1%***	***56.8%***	***74.6%***	***57.0%***	***73.2%***	***55.4%***	***73.6%***	***54.1%***	***75.3%***	***54.7%***	***75.1%***	***55.0%***	***74.7%***	***55.5%***	***74.2%***	***56.2%***	***-0.6%***	***1.3%***	***-2.4%***	***-2.7%***	***-0.4%***	***-2.4%***
Eligible Liquid Assets Ratio (ELAR) [6]	***18.6%***	***35.0%***	***18.4%***	***37.2%***	***18.5%***	***36.8%***	***18.2%***	***37.2%***	***18.9%***	***35.8%***	***19.1%***	***37.3%***	***18.4%***	***38.3%***	***18.2%***	***38.1%***	***18.6%***	***39.5%***	***18.8%***	***39.6%***	***18.3%***	***39.2%***	***18.7%***	***37.7%***	***19.2%***	***38.4%***	***2.7%***	***1.9%***	***3.2%***	***9.7%***	***2.4%***	***4.5%***
Capital adequacy ratio - (Tier 1 + Tier 2) [7]	***17.4%***	***22.6%***					***17.5%***	***22.5%***					***17.8%***	***22.7%***					***18.2%***	***22.9%***					***17.3%***	***22.7%***						
of which: Tier 1 Ratio	***16.1%***	***21.5%***					***16.2%***	***21.4%***					***16.5%***	***21.6%***					***16.7%***	***21.8%***					***15.9%***	***21.6%***						
Common Equity Tier 1(CET 1) Capital Ratio	***14.2%***	***21.5%***					***14.3%***	***21.4%***					***14.6%***	***21.6%***					***14.8%***	***21.8%***					***14.1%***	***21.6%***						

* Data consists of 22 National Banks & 39 Foreign 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 + Tier 2 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.