

UAE Banking Indicators - Conventional Banks (CB) & Islamic Banks (IB) *																																				
(End of month, figures in billions of Dirhams unless otherwise indicated)																																				
	2022										2023																									
	Aug		Sep		Oct		Nov		Dec		Jan		Feb		Mar		Apr		May		Jun		Jul		Aug **		% 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	2,926.1	597.4	2,978.6	604.4	3,007.4	607.8	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	0.5%	0.7%	6.4%	6.2%	10.4%	12.2%	0.5%	6.4%	10.7%	
2.Gross Credit	1,455.2	395.9	1,476.9	396.5	1,478.8	399.1	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	0.6%	1.1%	3.9%	4.0%	5.8%	4.5%	0.7%	3.9%	5.5%	
Domestic Credit	1,278.3	361.5	1,293.8	361.6	1,292.8	363.9	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	0.8%	0.9%	4.6%	5.1%	5.2%	6.0%	0.8%	4.7%	5.4%	
Government	179.2	32.9	178.7	33.8	176.8	34.3	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	0.8%	-0.6%	0.2%	2.6%	-1.0%	8.2%	0.6%	0.6%	0.4%	
Public Sector (GREs)	200.8	47.5	209.7	46.0	210.7	46.7	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	1.1%	2.8%	10.1%	-5.7%	13.0%	-6.3%	1.4%	7.2%	9.3%	
Private Sector	886.5	279.7	893.3	280.4	893.5	281.5	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	0.8%	0.8%	4.5%	7.3%	5.1%	7.9%	0.8%	5.1%	5.8%	
Business & Industrial Sector Credit <sup>1</sup>	662.0	138.6	666.6	138.5	665.8	138.8	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	0.5%	0.4%	3.0%	8.4%	2.9%	7.2%	0.4%	3.9%	3.6%	
Individual	224.5	141.1	226.7	141.9	227.7	142.7	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	1.8%	1.2%	8.6%	6.2%	11.6%	8.5%	1.6%	7.7%	10.4%	
Non-Banking Financial Institutions	11.8	1.4	12.1	1.4	11.8	1.4	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	-6.1%	-6.7%	-20.0%	0.0%	-22.0%	0.0%	-6.2%	-17.8%	-19.7%	
Foreign Credit <sup>2</sup>	176.9	34.4	183.1	34.9	186.0	35.2	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	-0.6%	3.8%	-0.4%	-8.4%	10.0%	-11.6%	0.0%	-1.5%	6.5%	
of which: Loans & Advances to Non-Residents in AED	13.9	2.6	15.6	2.6	15.6	2.6	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	1.2%	0.0%	8.9%	-26.9%	23.0%	-26.9%	1.1%	3.8%	15.2%	
3.Total Investments by Banks <sup>3</sup>	393.1	96.7	385.7	97.6	391.1	102.6	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	0.8%	1.7%	8.9%	19.4%	17.2%	29.0%	1.0%	11.0%	19.5%	
Debt securities	227.4	18.7	221.5	18.0	221.8	18.3	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	-1.4%	-1.1%	-4.8%	-2.1%	0.4%	-2.1%	-1.4%	-4.6%	0.2%	
Equities	14.0	2.6	8.6	2.7	9.0	2.7	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	1.0%	0.0%	11.0%	-7.4%	-27.9%	-3.8%	0.8%	6.8%	-24.1%	
Held to maturity securities	117.3	65.1	121.3	66.5	123.8	71.3	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	3.9%	2.6%	33.7%	29.1%	56.6%	41.8%	3.4%	32.1%	51.3%	
Other Investments	34.4	10.3	34.3	10.4	36.5	10.3	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	0.0%	0.0%	5.2%	0.9%	12.5%	12.6%	0.0%	4.1%	12.5%	
4.Bank Deposits	1,739.7	426.9	1,768.1	418.8	1,776.2	428.5	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	0.5%	0.1%	8.4%	7.3%	11.0%	10.6%	0.4%	8.2%	10.9%	
Resident Deposits	1,514.1	414.2	1,550.9	407.4	1,548.5	417.9	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	0.1%	0.2%	9.3%	8.1%	14.1%	12.2%	0.1%	9.1%	13.7%	
Government Sector	309.7	78.0	322.1	79.7	343.3	85.4	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	-1.8%	1.6%	11.2%	1.4%	10.2%	16.9%	-1.1%	9.0%	11.5%	
GREs (Govt. ownership of more than 50%)	179.9	48.5	188.3	44.0	164.7	44.8	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	-1.4%	-4.4%	-0.8%	-7.1%	-6.0%	-11.1%	-2.0%	-2.2%	-7.1%	
Private Sector	993.3	281.9	996.4	278.3	1,008.4	282.2	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	0.7%	0.5%	11.1%	12.9%	18.8%	15.0%	0.7%	11.5%	18.0%	
Non-Banking Financial Institutions	31.2	5.8	44.1	5.4	32.1	5.5	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	2.8%	1.6%	-9.2%	0.0%	17.3%	6.9%	2.6%	-8.0%	15.7%	
Non-Resident Deposits	225.6	12.7	217.2	11.4	227.7	10.6	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	4.6%	-6.4%	0.9%	-29.1%	-9.5%	-42.5%	4.1%	-0.5%	-11.3%	
Capital & Reserves <sup>4</sup>	345.8	68.0	345.0	68.3	348.6	68.9	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	1.3%	2.3%	7.9%	7.1%	11.6%	11.5%	1.5%	7.7%	11.6%	
Specific provisions & Interest in Suspense	103.4	18.3	103.0	18.0	103.3	18.3	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	-0.6%	0.5%	2.4%	5.1%	1.2%	2.2%	-0.4%	2.8%	1.3%	
General provisions	31.1	5.2	31.4	5.2	31.6	5.1	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	0.6%	0.0%	6.4%	8.9%	6.4%	17.3%	0.5%	6.8%	8.0%	
Lending to Stable Resources Ratio <sup>5</sup>	73.8%	82.3%	74.9%	83.1%	75.2%	82.8%	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%	0.8%	0.9%	-2.4%	-3.3%	-1.5%	-5.3%	0.7%	-2.6%	-2.4%	
Eligible Liquid Assets Ratio (ELAR) <sup>6</sup>	18.6%	14.0%	17.5%	14.4%	17.3%	13.9%	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%	-3.3%	-0.6%	10.1%	0.6%	11.3%	27.9%	-1.9%	8.4%	15.0%	
Capital adequacy ratio - ( Tier 1 + Tier 2 ) <sup>7</sup>			17.2%	18.5%							17.3%	17.7%							17.7%	18.1%							18.2%	18.2%								
of which: Tier 1 Ratio			16.1%	17.4%							16.1%	16.6%							16.5%	17.0%							17.0%	17.0%								
Common Equity Tier 1(CET 1 ) Capital Ratio			14.6%	14.2%							14.6%	13.5%							15.1%																	