

UAE Banking Indicators - Conventional Banks (CB) & Islamic Banks (IB) *																																			
(End of month, figures in billions of Dirhams unless otherwise indicated)																																			
	2022						2023																												
	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	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	3,259.8	692.1	3,301.3	694.4	1.3%	0.3%	8.7%	10.1%	9.8%	14.2%	1.1%	8.9%	10.5%
2.Gross Credit	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	1,557.1	424.5	1,548.8	425.4	-0.5%	0.2%	4.5%	6.9%	4.7%	6.6%	-0.4%	5.0%	5.1%
Domestic Credit	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	1,352.0	388.2	1,349.0	389.3	-0.2%	0.3%	4.9%	6.8%	4.3%	7.0%	-0.1%	5.3%	4.9%
Government	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	177.3	35.3	176.3	35.2	-0.6%	-0.3%	-0.4%	1.4%	-0.3%	2.6%	-0.5%	-0.09%	0.2%
Public Sector (GREs - Govt. ownership of more than 50%)	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	231.5	48.9	231.6	50.6	0.04%	3.5%	12.4%	7.2%	9.9%	8.4%	0.6%	11.4%	9.6%
Private Sector	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	933.7	302.5	930.9	302.0	-0.3%	-0.2%	4.4%	7.4%	4.2%	7.3%	-0.3%	5.1%	4.9%
Business & Industrial Sector Credit ¹	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	679.9	148.2	674.8	146.4	-0.8%	-1.2%	2.1%	6.8%	1.4%	5.5%	-0.8%	2.9%	2.1%
Individual	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	253.8	154.3	256.1	155.6	0.9%	0.8%	11.1%	7.9%	12.5%	9.0%	0.9%	9.8%	11.2%
Non-Banking Financial Institutions	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	9.5	1.5	10.2	1.5	7.4%	0.0%	-11.3%	7.1%	-13.6%	7.1%	6.4%	-9.3%	-11.4%
Foreign Credit ²	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	205.1	36.3	199.8	36.1	-2.6%	-0.6%	2.3%	8.7%	7.4%	2.6%	-2.3%	3.2%	6.6%
of which: Loans & Advances to Non-Residents in AED	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	17.8	2.0	17.7	2.0	-0.6%	0.0%	12.7%	-23.1%	13.5%	-23.1%	-0.5%	7.7%	8.2%
3.Total Investments by Banks ³	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	467.7	126.2	471.7	129.3	0.9%	2.5%	11.5%	23.9%	20.6%	26.0%	1.2%	14.0%	21.7%
Debt securities	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	227.3	18.0	228.0	18.2	0.3%	1.1%	-4.9%	-2.7%	2.8%	-0.5%	0.4%	-4.7%	2.5%
Equities	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	10.2	2.3	9.8	2.3	-3.9%	0.0%	7.7%	-14.8%	8.9%	-14.8%	-3.2%	2.5%	3.4%
Held to maturity securities	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	191.9	95.1	195.6	98.1	1.9%	3.2%	42.4%	37.2%	58.0%	37.6%	2.3%	40.6%	50.5%
Other Investments	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	38.3	10.8	38.3	10.7	0.0%	-0.9%	4.1%	-7.0%	4.9%	3.9%	-0.2%	1.4%	4.7%
4.Bank Deposits	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	1,931.6	489.3	1,960.9	494.5	1.5%	1.1%	10.0%	12.4%	10.4%	15.4%	1.4%	10.5%	11.4%
Resident Deposits	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	1,748.9	481.9	1,763.9	487.4	0.9%	1.1%	11.6%	13.4%	13.9%	16.6%	0.9%	12.0%	14.5%
Government Sector	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	322.6	100.8	329.5	103.5	2.1%	2.7%	7.4%	15.1%	-4.0%	21.2%	2.3%	9.1%	1.0%
GREs (Govt. ownership of more than 50%)	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	182.9	48.3	191.3	47.8	4.6%	-1.0%	12.2%	3.0%	16.2%	6.7%	3.4%	10.2%	14.1%
Private Sector	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	1,197.9	326.9	1,205.3	329.8	0.6%	0.9%	13.5%	14.8%	19.5%	16.9%	0.7%	13.8%	18.9%
Non-Banking Financial Institutions	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	45.5	5.9	37.8	6.3	-16.9%	6.8%	-6.2%	1.6%	17.8%	14.5%	-14.2%	-5.2%	17.3%
Non-Resident Deposits	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	182.7	7.4	197.0	7.1	7.8%	-4.1%	-2.6%	-31.1%	-13.5%	-33.0%	7.4%	-4.0%	-14.4%
Capital & Reserves ⁴	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	389.0	75.6	393.5	76.4	1.2%	1.1%	10.0%	7.9%	12.9%	10.9%	1.1%	9.6%	12.6%
Specific provisions & Interest in Suspense	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	102.4	18.2	100.9	18.3	-1.5%	0.5%	-1.2%	2.8%	-2.3%	0.0%	-1.2%	-0.6%	-2.0%
General provisions	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	32.5	6.2	32.7	6.3	0.6%	1.6%	5.1%	12.5%	3.5%	23.5%	0.8%	6.3%	6.3%
Lending to Stable Resources Ratio ⁵	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%	76.1%	78.5%	75.2%	78.6%	-1.2%	0.1%	0.9%	-2.5%	0.0%	-5.1%	-0.8%	0.4%	-0.9%
Eligible Liquid Assets Ratio (ELAR) ⁶	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%	20.7%	18.1%	20.8%	17.7%	0.5%	-2.2%	10.6%	-0.6%	20.2%	27.3%	0.0%	8.4%	21.8%
Capital adequacy ratio - (Tier 1 + Tier 2) ⁷					17.3%	17.7%					17.7%	18.1%					18																		

* Data consists of 53 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 (