

CBUAE Classification: Public																																																		
UAE Banking Indicators - Based on the Emirates (Abu Dhabi (AD), Dubai (DXB) and Other Emirates (OE)) Where Bank Head Office is located *																																																		
(End of month, figures in billions of Dirhams unless otherwise indicated)																																																		
	Jan-23			Feb-23			Mar-23			Apr-23			May-23			Jun-23			Jul-23			Aug-23			Sep-23			Oct-23			Nov-23			Dec-23 **			Jan-24 **			% Month-on-Month			% Year-on-Year			% Month-on-Month All Banks	% Year-on-Year All Banks			
	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB
1. Gross Bank Assets	1766.6	1618.5	283.1	1822.0	1637.7	288.1	1801.8	1670.0	292.9	1837.3	1674.2	291.2	1867.3	1706.6	295.0	1838.6	1735.1	299.4	1854.7	1729.2	297.9	1864.5	1738.1	298.9	1867.2	1775.5	307.2	1892.5	1795.3	307.9	1907.6	1807.1	311.3	1948.9	1806.1	320.2	1975.1	1818.9	315.1	1.3%	0.7%	-1.6%	11.8%	12.4%	11.3%	0.8%	12.0%			
2. Gross Credit	851.9	863.1	159.3	867.9	867.7	161.3	861.5	872.8	161.5	858.9	874.6	163.5	869.7	894.2	163.8	876.0	903.5	165.3	871.0	902.3	165.9	875.9	910.3	167.2	884.2	929.8	167.6	882.6	923.0	168.6	903.0	920.8	170.7	915.9	904.6	171.2	920.0	907.6	168.6	0.4%	0.3%	-1.5%	8.0%	5.2%	5.8%	0.2%	6.5%			
Domestic Credit	720.3	777.7	152.9	741.8	781.3	155.0	730.8	788.1	154.9	729.5	793.7	156.9	743.4	808.7	157.2	743.8	814.9	158.5	739.3	815.7	159.2	744.8	823.3	160.3	745.0	834.3	160.9	747.9	828.5	161.9	764.7	823.4	163.9	766.4	807.1	164.5	766.6	809.0	162.2	0.0%	0.2%	-1.4%	6.4%	4.0%	6.1%	0.0%	5.3%			
Government	58.3	142.3	9.1	58.1	142.3	8.8	59.9	147.5	8.6	59.4	147.2	8.6	59.0	144.9	9.6	62.2	146.5	10.1	57.6	144.2	10.0	57.4	145.1	10.5	58.0	144.2	10.4	58.4	142.8	10.3	58.7	116.4	10.6	60.1	113.4	10.6	60.1	114.6	9.3	0.0%	1.1%	-12.3%	3.1%	-19.5%	2.2%	-0.1%	-12.3%			
Public Sector (GREs - Govt. ownership of more than 50%)	129.2	108.1	14.2	126.1	108.1	11.9	126.2	106.5	12.4	126.1	108.0	12.9	121.3	121.5	12.2	131.1	121.2	12.1	131.6	122.9	13.3	132.2	126.1	13.2	135.2	132.0	13.2	137.0	132.0	13.2	139.8	143.8	12.8	141.0	137.4	14.2	138.5	136.2	14.1	-1.8%	-0.9%	-0.7%	7.2%	26.0%	-0.7%	-1.3%	14.8%			
Private Sector	526.4	522.2	128.5	551.1	525.5	133.2	538.4	528.6	133.0	538.4	533.0	134.4	557.4	537.1	134.4	544.6	541.7	135.4	544.8	543.5	135.0	550.6	547.2	135.5	546.7	553.3	136.2	547.1	548.5	137.3	560.5	557.7	139.3	551.6	550.7	138.4	557.2	552.5	137.5	1.0%	0.3%	-0.7%	5.9%	5.8%	7.0%	0.5%	6.0%			
Business & Industrial Sector Credit ¹	357.2	345.5	96.6	367.0	347.1	101.0	366.6	348.7	100.6	365.6	351.3	102.0	370.1	353.7	101.8	367.4	356.2	102.3	366.4	357.7	101.9	368.8	358.8	102.1	362.8	362.8	102.5	360.9	356.8	103.5	367.9	363.9	104.7	361.9	356.2	104.6	365.9	355.6	103.5	1.1%	-0.2%	-1.1%	2.4%	2.9%	7.1%	0.3%	3.2%			
Individual	169.2	176.7	31.9	184.1	178.4	32.2	171.8	179.9	32.4	172.8	181.7	32.4	187.3	183.4	32.6	177.2	185.5	33.1	178.4	185.8	33.1	181.8	188.4	33.4	183.9	190.5	33.7	186.2	191.7	33.8	192.6	193.8	34.6	189.7	194.5	33.8	191.3	196.9	34.0	0.8%	1.2%	0.6%	13.1%	11.4%	6.6%	1.0%	11.8%			
Non-Banking Financial Institutions	6.4	5.1	1.1	6.5	5.4	1.1	6.3	5.5	0.9	5.6	5.5	1.0	5.7	5.2	1.0	5.9	5.5	0.9	5.3	5.1	0.9	4.6	4.9	1.1	5.1	4.8	1.1	5.4	5.2	1.1	5.7	5.5	1.2	13.7	5.6	1.3	10.8	5.7	1.3	-21.2%	1.8%	0.0%	68.8%	11.8%	18.2%	-13.6%	41.3%			
Foreign Credit ²	131.6	85.4	6.4	126.1	86.4	6.3	130.7	84.7	6.6	129.4	80.9	6.6	126.3	85.5	6.6	132.2	88.6	6.8	131.7	86.6	6.7	131.1	87.0	6.9	139.2	95.5	6.7	134.7	94.5	6.7	138.3	97.4	6.8	149.5	97.5	6.7	153.4	98.6	6.4	2.6%	1.1%	-4.5%	16.6%	15.5%	0.0%	1.9%	15.7%			
of which: Loans & Advances to Non-Residents in AED	8.4	8.7	1.2	8.9	9.1	1.1	8.4	9.7	1.4	8.4	9.4	1.4	9.1	9.4	1.3	8.5	9.3	1.3	8.4	9.0	1.4	8.6	9.0	1.4	8.7	9.7	1.4	8.6	9.7	1.4	8.8	10.4	1.4	8.6	9.2	1.1	8.9	9.5	1.1	3.5%	3.3%	0.0%	6.0%	9.2%	-8.3%	3.2%	6.6%			
3. Total Investments by Banks ³	285.7	204.5	46.0	294.6	207.9	48.9	289.5	210.3	48.7	292.5	208.9	49.5	295.4	212.8	50.4	298.8	225.2	50.3	298.2	229.7	51.6	297.0	236.8	51.6	298.3	243.3	52.3	301.1	246.2	53.7	315.1	250.6	54.5	325.5	253.9	55.0	326.0	256.6	57.5	0.2%	1.1%	4.5%	14.1%	25.5%	25.0%	0.9%	19.4%			
Debt securities	180.7	58.7	14.8	177.3	56.8	14.8	179.7	56.0	14.4	180.5	53.8	14.5	180.1	50.1	14.9	178.8	54.9	14.8	177.5	56.7	15.7	174.9	55.8	15.8	172.5	56.4	16.4	172.8	56.6	16.8	182.7	56.8	17.6	188.4	58.4	18.1	186.9	57.3	19.4	-0.8%	-1.9%	7.2%	3.4%	-2.4%	31.1%	-0.5%	3.7%			
Equities	6.1	2.6	3.1	6.2	2.6	3.2	6.2	2.6	3.1	6.3	2.6	3.2	6.3	2.5	3.1	6.4	2.5	3.2	6.8	2.5	3.2	7.0	2.5	3.1	7.0	2.4	3.1	6.8	2.4	2.9	7.1	2.4	2.8	10.5	2.3	3.0	10.7	2.3	3.0	1.9%	0.0%	0.0%	75.4%	-11.5%	-3.2%	1.3%	35.6%			
Held to maturity securities	83.5	111.7	24.8	85.7	117.0	27.6	88.2	120.2	27.9	90.3	121.0	28.5	93.6	128.6	29.1	98.2	136.1	29.0	98.5	138.9	29.4	99.7	146.8	29.5	103.5	153.5	30.0	106.1	156.4	31.2	109.9	160.5	31.9	111.0	161.7	32.1	112.8	165.2	33.2	1.6%	2.2%	3.4%	35.1%	47.9%	33.9%	2.1%	41.5%			
Other Investments	15.4	31.5	3.3	15.4	31.5	3.3	15.4	31.5	3.3	15.4	31.5	3.3	15.4	31.5	3.3	15.4	31.6	3.3	15.4	31.7	3.2	15.3	31.0	2.8	15.4	30.8	2.8	15.4	30.9	2.2	15.6	31.5	1.8	15.6	31.8	1.9	0.0%	1.0%	5.6%	1.3%	1.0%	-42.4%	0.8%	-1.8%						
4. Bank Deposits	1058.4	989.8	185.0	1052.8	1001.2	188.3	1074.6	1038.1	193.3	1109.0	1046.6	195.3	1134.9	1074.3	196.7	1102.9	1083.4	195.8	1110.4	1088.5	194.1	1112.9	1092.3	198.3	1106.9	1111.0	203.0	1126.4	1123.6	205.4	1105.8	1132.9	205.6	1164.6	1147.5	209.8	1175.5	1156.9	207.5	0.9%	0.8%	-1.1%	11.1%	16.9%	12.2%	0.7%	13.7%			
Resident Deposits	946.4	899.6	178.5	933.2	914.4	181.8	956.7	949.3	186.6	987.6	959.7	188.2	990.7	985.8	190.1	986.9	994.4	189.7	1005.5	996.7	187.8	999.2	1000.8	192.1	1012.2	1020.8	197.8	1023.3	1028.4	199.6	1019.2	1040.5	199.5	1046.9	1070.2	203.3	1058.8	1081.9	201.3	1.1%	1.1%	-1.0%	11.9%	20.3%	12.8%	0.9%	15.7%			
Government Sector	302.7	63.5	37.4	278.3	63.3	38.3	288.9	77.9	39.6	300.0	78.2	39.3	285.0	88.5	41.9	289.4	95.5	40.8	308.6	89.5	39.2	298.7	94.4	39.3	281.8	99.0	42.6	290.8	99.6	42.6	289.6	100.3	41.0	271.5	86.6	43.6	292.0	87.7	40.9	7.6%	1.3%	-6.2%	-3.5%	38.1%	9.4%	4.7%	4.2%			
GREs (Govt. ownership of more than 50%)	117.1	82.4	9.5	115.4	87.8	10.1	114.9	88.7	10.7	134.2	89.7	10.4	130.1	92.2	11.1	110.8	91.9	11.3	112.5	94.7	9.4	108.4	92.7	11.1	114.3	105.3	11.6	118.7	107.7	12.7	110.2	97.3	12.6	115.8	97.6	11.6	116.8	98.6	11.8	0.9%	1.0%	1.7%	-0.3%	19.7%	24.2%	1.0%	8.7%			
Private Sector	500.5	737.2	128.1	517.4	746.8	129.9	524.2	765.5	132.8	533.1	774.1	135.2	554.4	787.4	133.9	558.6	788.9	134.1	564.3	794.1	136.0	571.4	795.0	138.3	584.8	799.6	140.4	590.4	803.8	140.9	596.9	824.8	142.4	620.1	865.4	144.3	626.3	875.2	144.7	1.0%	1.1%	0.3%	25.1%	18.7%	13.0%	1.0%	20.5%			
Non-Banking Financial Institutions	26.1	16.5	3.5	22.1	16.5	3.5	28.7	17.2	3.5	20.3	17.7	3.3	21.2	17.7	3.2	28.1	18.1	3.5	20.1	18.4	3.2	20.7	18.7	3.4	31.3	16.9	3.2	23.4	17.3	3.4	22.5	18.1	3.5	39.5	20.6	3.8	23.7	20.4	3.9	-40.0%	-1.0%	2.6%	-9.2%	23.6%	11.4%	-24.9%	4.1%			
Non-Resident Deposits	112.0	90.2	6.5	119.6	86.8	6.5	117.9	88.8	6.7	121.4	86.9	7.1	144.2	88.5	6.6	116.0	89.0	6.1	104.9	91.8	6.3	113.7	91.5	6.2	94.7	90.2	5.2	103.1	95.2	5.8	86.6	92.4	6.1	117.7	77.3	6.5	116.7	75.0	6.2	-0.8%	-3.0%	-4.6%	4.2%	-16.9%	-4.6%	-1.8%	-5.2%			
Capital & Reserves ⁴	194.9	211.0	32.7	191.5	214.0	33.0	189.7	208.3	32.7	192.3	210.3	32.7	195.7	213.8	32.9	196.9	216.7	34.2	200.2	219.8	34.9	202.0	223.9	35.8	205.4	225.8	35.4	205.0	229.5	35.4	210.0	233.2	38.3	212.7	238.5	37.5	215.2	243.6	38.0	1.2%	2.1%	1.3%	10.4%	15.5%	16.2%	1.7%	13.3%			
Specific provisions & Interest in Suspense	39.5	68.9	12.5	39.8	68.6	12.5	40.1	68.7	12.2	40.7	69.1	12.2	40.8	69.2	12.3	41.2	69.7	12.1	41.7	69.9	12.2	41.2	70.0	12.1	38.2	70.2	12.2	37.4	69.6	12.2	37.7	69.1	12.2	35.6	55.6	12.1	35.7	55.8	12.2	0.3%	0.4%	0.8%	-9.6%	-19.0%	-2.4%	0.4%	-14.2%			
General provisions	13.1	19.3	4.3	13.5	19.2	4.3	13.7	20.3	4.4	13.9	20.2	4.5	14.0	20.3	4.6	14.2	20.4	4.5	13.9	20.5	4.6	14.0	20.6	4.6	13.6	20.4	4.7	13.8	20.4	4.8	13.8	20.4	4.9	13.3	19.2	4.8	13.5	19.3	4.9	1.5%	0.									