

CBUAE Classification: Public																																			
UAE Banking Indicators - National Banks (NB) & Foreign Banks (FB) *																																			
(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
	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	3,216.8	422.5	3,229.0	438.6	3,237.1	431.1	3,312.8	435.0	3,320.8	443.9	3,360.9	441.8	3,422.9	446.0	3,420.5	452.6	3,430.6	451.2	3,451.6	449.9	3,493.4	458.5	3,540.8	454.9	3,564.7	461.3	0.7%	1.4%	10.4%	5.2%	10.8%	9.2%	0.8%	9.8%	10.6%
2.Gross Credit	1,717.0	170.7	1,706.6	172.8	1,704.7	169.6	1,727.8	169.1	1,727.9	167.9	1,731.6	165.4	1,759.1	168.6	1,773.4	171.4	1,770.0	169.2	1,787.7	165.7	1,813.6	168.0	1,807.1	167.1	1,825.5	169.0	1.0%	1.1%	7.0%	-2.2%	6.3%	-1.0%	1.0%	6.1%	5.7%
Domestic Credit	1,532.4	137.8	1,514.8	136.1	1,517.2	133.7	1,545.2	132.9	1,540.8	133.0	1,546.7	133.4	1,577.7	131.6	1,584.1	133.1	1,581.9	132.3	1,596.9	131.5	1,606.5	133.7	1,605.3	133.0	1,616.2	135.8	0.7%	2.1%	6.7%	-0.2%	5.5%	-1.5%	0.8%	6.1%	4.9%
Government	202.0	9.9	200.9	10.8	198.8	10.9	200.7	8.5	208.5	7.5	208.3	6.9	205.9	7.6	210.9	7.9	204.0	7.8	205.0	8.0	204.8	7.8	203.5	8.0	177.6	8.1	-12.7%	1.3%	-11.6%	-25.0%	-12.1%	-18.2%	-12.2%	-12.3%	-12.4%
Public Sector (GREs - Govt. ownership of more than 50%)	246.6	16.0	237.9	15.4	236.3	15.2	230.7	15.4	228.6	16.5	230.1	16.9	239.1	15.9	247.9	16.5	250.5	17.3	254.5	17.0	263.3	17.1	264.7	17.5	278.4	18.0	5.2%	2.9%	17.0%	16.9%	12.9%	12.5%	5.0%	17.0%	12.9%
Private Sector	1,072.0	111.0	1,064.3	108.7	1,070.6	106.5	1,102.2	107.6	1,092.3	107.7	1,097.3	108.5	1,122.0	106.9	1,114.2	107.5	1,117.3	106.0	1,128.0	105.3	1,128.7	107.5	1,127.1	105.8	1,149.1	108.4	2.0%	2.5%	8.0%	-0.3%	7.2%	-2.3%	2.0%	7.2%	6.3%
Business & Industrial Sector Credit <sup>1</sup>	724.7	83.2	717.1	81.1	720.2	79.1	734.7	80.4	735.2	80.7	737.3	81.6	745.5	80.1	745.6	80.3	746.8	79.2	751.3	78.4	747.6	80.5	742.2	79.0	755.2	81.3	1.8%	2.9%	5.3%	0.2%	4.2%	-2.3%	1.9%	4.8%	3.5%
Individual	347.3	27.8	347.2	27.6	350.4	27.4	367.5	27.2	357.1	27.0	360.0	26.9	376.5	26.8	368.6	27.2	370.5	26.8	376.7	26.9	381.1	27.0	384.9	26.8	393.9	27.1	2.3%	1.1%	13.5%	-1.8%	13.4%	-2.5%	2.3%	12.3%	12.2%
Non-Banking Financial Institutions	11.8	0.9	11.7	1.2	11.5	1.1	11.6	1.4	11.4	1.3	11.0	1.1	10.7	1.2	11.1	1.2	10.1	1.2	9.4	1.2	9.7	1.3	10.0	1.7	11.1	1.3	11.0%	-23.5%	-5.1%	8.3%	-5.9%	44.4%	6.0%	-3.9%	-2.4%
Foreign Credit <sup>2</sup>	184.6	32.9	191.8	36.7	187.5	35.9	182.6	36.2	187.1	34.9	184.9	32.0	181.4	37.0	189.3	38.3	188.1	36.9	190.8	34.2	207.1	34.3	201.8	34.1	209.3	33.2	3.7%	-2.6%	9.1%	-9.5%	13.4%	0.9%	2.8%	6.1%	11.5%
of which: Loans & Advances to Non-Residents in AED	15.3	3.1	15.3	3.0	15.3	3.0	16.1	3.0	16.6	2.9	16.2	3.0	16.8	3.0	16.1	3.0	15.5	3.3	15.7	3.3	16.4	3.4	16.3	3.4	17.0	3.6	4.3%	5.9%	11.1%	20.0%	11.1%	16.1%	4.6%	12.6%	12.0%
3.Total Investments by Banks <sup>3</sup>	468.9	42.2	482.2	45.2	495.5	40.7	500.5	40.9	506.4	42.1	511.2	39.7	521.4	37.2	531.8	42.5	536.4	43.1	543.5	41.9	550.0	43.9	556.7	44.3	576.6	43.6	3.6%	-1.6%	19.6%	-3.5%	23.0%	3.3%	3.2%	17.6%	21.3%
Debt securities	214.8	36.1	219.3	39.1	219.6	34.6	214.6	34.3	215.8	34.3	217.1	31.7	216.8	28.3	214.7	33.8	215.7	34.2	213.3	33.2	211.1	34.2	212.1	34.1	224.5	32.6	5.8%	-4.4%	2.4%	-16.6%	4.5%	-9.7%	4.4%	-0.5%	2.5%
Equities	12.1	0.1	11.8	0.0	11.7	0.1	11.8	0.2	11.7	0.2	11.9	0.2	11.7	0.2	11.8	0.3	12.2	0.3	12.4	0.2	12.3	0.2	11.8	0.3	12.0	0.3	1.7%	0.0%	1.7%	0.0%	-0.8%	200.0%	1.7%	4.2%	0.8%
Held to maturity securities	194.8	6.0	202.8	6.1	214.0	6.0	223.9	6.4	228.7	7.6	232.0	7.8	242.6	8.7	254.9	8.4	258.2	8.6	267.5	8.5	277.5	9.5	283.8	9.9	291.6	10.7	2.7%	8.1%	43.8%	75.4%	49.7%	78.3%	2.9%	44.7%	50.5%
Other Investments	47.2	0.0	48.3	0.0	50.2	0.0	50.2	0.0	50.2	0.0	50.2	0.0	50.3	0.0	50.4	0.0	50.3	0.0	50.3	0.0	49.1	0.0	49.0	0.0	48.5	0.0	-1.0%	0.0%	0.4%	0.0%	2.8%	0.0%	-1.0%	0.4%	2.8%
4.Bank Deposits	1,984.7	254.5	1,955.0	267.2	1,968.8	264.4	1,972.0	270.3	2,032.3	273.7	2,075.9	275.0	2,124.9	281.0	2,107.8	274.3	2,114.8	278.2	2,127.8	275.7	2,141.2	279.7	2,171.9	283.5	2,161.6	282.7	-0.5%	-0.3%	10.6%	5.8%	8.9%	11.1%	-0.5%	10.0%	9.2%
Resident Deposits	1,798.1	217.6	1,779.7	230.0	1,796.1	228.4	1,794.4	235.0	1,854.8	237.8	1,897.2	238.3	1,922.6	244.0	1,932.2	238.8	1,949.7	240.3	1,951.5	240.6	1,987.0	243.8	2,004.8	246.5	2,013.2	246.0	0.4%	-0.2%	13.1%	7.0%	12.0%	13.1%	0.4%	12.4%	12.1%
Government Sector	430.7	0.5	395.9	0.9	403.2	0.4	379.2	0.7	405.7	0.7	416.9	0.6	414.4	1.0	424.9	0.8	436.6	0.7	431.7	0.7	421.6	1.8	431.9	1.1	430.0	0.9	-0.4%	-18.2%	8.6%	0.0%	-0.2%	80.0%	-0.5%	8.6%	-0.1%
GREs (Govt. ownership of more than 50%)	216.2	13.9	200.5	16.4	194.7	14.3	196.0	17.3	197.5	16.8	215.8	18.5	211.9	21.5	195.2	18.8	196.7	19.9	191.5	20.7	208.6	22.6	217.4	21.7	199.0	21.1	-8.5%	-2.8%	-0.7%	28.7%	-8.0%	51.8%	-7.9%	1.5%	-4.3%
Private Sector	1,118.2	198.1	1,142.0	207.5	1,157.5	208.3	1,182.5	211.6	1,207.8	214.7	1,228.9	213.5	1,260.2	215.5	1,268.2	213.4	1,281.3	213.1	1,291.0	213.7	1,311.0	213.8	1,317.1	218.0	1,346.3	217.8	2.2%	-0.1%	17.9%	5.0%	20.4%	9.9%	1.9%	15.9%	18.8%
Non-Banking Financial Institutions	33.0	5.1	41.3	5.2	40.7	5.4	36.7	5.4	43.8	5.6	35.6	5.7	36.1	6.0	43.9	5.8	35.1	6.6	37.3	5.5	45.8	5.6	38.4	5.7	37.9	6.2	-1.3%	8.8%	-8.2%	19.2%	14.8%	21.6%	0.0%	-5.2%	15.7%
Non-Resident Deposits	186.6	36.9	175.3	37.2	172.7	36.0	177.6	35.3	177.5	35.9	178.7	36.7	202.3	37.0	175.6	35.5	165.1	37.9	176.3	35.1	154.2	35.9	167.1	37.0	148.4	36.7	-11.2%	-0.8%	-15.3%	-1.3%	-20.5%	-0.5%	-9.3%	-12.9%	-17.2%
Capital & Reserves <sup>4</sup>	366.8	58.1	370.2	58.4	379.3	59.3	378.6	59.9	370.1	60.6	376.1	59.2	382.1	60.3	386.6	61.2	392.9	62.0	398.8	62.9	401.1	63.5	405.5	64.4	416.5	65.0	2.7%	0.9%	12.5%	11.3%	13.5%	11.9%	2.5%	12.3%	13.3%
Specific provisions & Interest in Suspense	95.9	25.6	95.2	24.7	96.2	24.7	96.4	24.5	96.9	24.1	97.8	24.2	98.2	24.1	99.3	23.7	100.3	23.5	99.7	23.6	97.1	23.5	96.1	23.1	96.6	22.4	0.5%	-3.0%	1.5%	-9.3%	0.7%	-12.5%	-0.2%	-0.8%	-2.1%
General provisions	34.9	2.4	34.3	2.4	34.3	2.4	34.6	2.4	35.9	2.5	36.1	2.5	36.4	2.5	36.6	2.5	36.6	2.4	36.8	2.4	36.4	2.3	36.7	2.3	36.8	2.3	0.3%	0.0%	7.3%	-4.2%	5.4%	-4.2%	0.3%	6.5%	4.8%
Lending to Stable Resources Ratio <sup>5</sup>	77.5%	59.2%	77.9%	58.7%	76.7%	57.0%	78.2%	56.1%	77.3%	55.9%	75.7%	54.7%	75.5%	55.9%	76.0%	56.6%	75.2%	56.4%	76.0%	55.4%	79.2%	56.5%	78.6%	55.6%	79.3%	58.0%	0.9%	4.3%	1.8%	-1.2%	2.3%	-2.0%	1.3%	1.7%	1.9%
Eligible Liquid Assets Ratio (ELAR) <sup>6</sup>	15.8%	32.7%	16.8%	35.4%	16.8%	36.0%	16.5%	37.0%	17.4%	37.1%	18.1%	37.5%	18.7%	37.3%	18.8%	35.8%	19.0%	37.9%	18.5%	38.0%	18.7%	36.7%	18.7%	36.8%	18.7%	36.7%	0.0%	-0.3%	11.3%	3.7%	18.4%	12.2%	0.0%	8.4%	16.9%
Capital adequacy ratio - ( Tier 1 + Tier 2 ) <sup>7</sup>			16.9%	22.0%						17.3%	22.2%						17.8%	22.4%						18.1%	22.4%										
of which: Tier 1 Ratio			15.7%	20.9%						16.1%	21.1%						16.6%	21.3%						16.9%	21.3%										
Common Equity Tier 1(CET 1 ) Capital Ratio			13.7%	20.9%						14.2%	21.1%						14.7%	21.3%						15.0%	21.3%										