

UAE Banking Indicators - Conventional Banks (CB) & Islamic Banks (IB) *																																
CBUAE Classification: Public																																
(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
	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	3369.2	701.9	3402.4	706.7	3480.3	717.7	3525.2	729.3	3559.1	737.4	3546.5	740.5	3557.0	753.2	3590.4	758.2	3615.3	762.7	3633.9	767.8	3676.7	780.1	3670.0	781.4	3765.4	794.6	2.6%	1.7%	11.8%	13.2%	2.4%	12.0%
2.Gross Credit	1,562.4	428.9	1,565.2	431.0	1,579.5	434.0	1,611.7	435.3	1,629.4	433.7	1,634.0	443.7	1,644.5	456.4	1,637.7	464.4	1,643.9	469.0	1,688.7	473.2	1,697.0	477.8	1,687.6	475.8	1,692.4	488.7	0.3%	2.7%	8.3%	13.9%	0.8%	9.5%
Domestic Credit	1,343.9	393.7	1,344.3	393.5	1,360.4	396.2	1,379.0	397.6	1,393.3	395.7	1,395.1	406.0	1,397.4	419.0	1,395.0	426.8	1,399.7	430.6	1,427.4	432.4	1,435.9	434.8	1,422.3	434.2	1,411.4	437.3	-0.8%	0.7%	5.0%	11.1%	-0.4%	6.4%
Government	149.6	34.7	150.6	33.4	158.6	35.6	152.9	35.4	156.6	40.5	151.4	41.3	149.5	41.1	151.6	41.2	151.0	41.8	150.5	43.0	149.9	43.9	147.1	44.3	151.5	43.0	3.0%	-2.9%	1.3%	23.9%	1.6%	5.5%
Public Sector (GRES - Govt. ownership of more than 50%)	242.6	49.9	239.0	49.8	239.7	49.8	248.5	49.1	255.0	41.2	253.5	44.6	251.4	51.0	245.5	51.3	245.3	50.5	255.6	48.3	262.9	50.2	252.7	47.4	247.0	45.5	-2.3%	-4.0%	1.8%	-8.8%	-2.5%	0.0%
Private Sector	932.6	307.6	938.4	308.8	945.4	309.4	960.5	311.8	965.3	312.7	974.5	318.7	980.9	325.5	982.4	333.0	988.4	337.0	1006.1	339.7	1008.1	339.3	1008.0	340.8	998.8	347.1	-0.9%	1.8%	7.1%	12.8%	-0.2%	8.5%
Business & Industrial Sector Credit ¹	672.9	149.5	676.2	148.8	680.8	147.7	694.0	147.7	696.7	147.4	701.7	150.2	704.2	151.5	701.8	156.6	702.9	158.1	713.6	158.9	711.2	156.0	708.2	154.9	697.5	159.6	-1.5%	3.0%	3.7%	6.8%	-0.7%	4.2%
Individual	259.7	158.1	262.2	160.0	264.6	161.7	266.5	164.1	268.6	165.3	272.8	168.5	276.7	174.0	280.6	176.4	285.5	178.9	292.5	180.8	296.9	183.3	299.8	185.9	301.3	187.5	0.5%	0.9%	16.0%	18.6%	0.6%	17.0%
Non-Banking Financial Institutions	19.1	1.5	16.3	1.5	16.7	1.4	17.1	1.3	16.4	1.3	15.7	1.4	15.6	1.4	15.5	1.3	15.0	1.3	15.2	1.4	15.0	1.4	14.5	1.7	14.1	1.7	-2.8%	0.0%	-26.2%	13.3%	-2.5%	-23.3%
Foreign Credit ²	218.5	35.2	220.9	37.5	219.1	37.8	232.7	37.7	236.1	38.0	238.9	37.7	247.1	37.4	242.7	37.6	244.2	38.4	261.3	40.8	261.1	43.0	265.3	41.6	281.0	51.4	5.9%	23.6%	28.6%	46.0%	8.3%	31.0%
of which: Loans & Advances to Non-Residents in AED	17.0	1.9	17.6	1.9	18.1	2.0	18.3	2.0	18.4	1.9	19.2	1.8	19.5	1.9	20.8	2.2	22.3	2.2	22.2	2.3	22.0	2.3	22.9	2.4	22.0	2.6	-3.9%	4.2%	29.4%	31.6%	-3.2%	29.6%
3.Total Investments by Banks ³	502.4	132.7	503.4	136.7	511.0	141.7	519.6	144.8	520.5	145.7	523.6	149.5	529.7	150.5	540.5	150.7	551.8	151.4	562.1	152.3	560.6	155.6	569.5	157.5	577.8	157.8	1.5%	0.2%	15.0%	18.9%	1.2%	15.8%
Debt securities	245.7	19.0	244.3	19.3	247.7	19.3	255.4	18.7	252.0	18.5	255.4	18.7	261.7	17.9	271.5	18.0	282.4	18.2	290.5	18.2	289.1	18.2	299.5	18.3	304.0	18.2	1.5%	-0.5%	23.7%	-4.2%	1.4%	21.7%
Equities	13.9	2.3	13.8	2.2	13.5	2.3	13.5	2.2	14.3	2.3	14.2	2.2	14.4	2.3	14.6	2.4	14.5	2.4	14.9	2.4	16.4	2.6	16.3	2.7	16.5	2.9	1.2%	7.4%	18.7%	26.1%	2.1%	19.8%
Held to maturity securities	204.9	100.4	207.1	104.1	211.6	109.0	212.7	112.9	214.7	113.8	214.4	117.6	214.1	118.1	214.8	119.1	215.3	119.6	213.0	120.6	211.4	123.9	210.0	125.6	213.8	125.5	1.8%	0.0%	4.3%	25.1%	1.1%	11.2%
Other Investments	37.9	11.0	38.2	11.1	38.2	11.1	38.0	11.0	39.5	11.1	39.6	11.0	39.5	12.2	39.6	11.2	39.6	11.2	43.7	11.1	43.8	10.9	43.7	10.9	43.5	11.1	-0.5%	1.8%	14.8%	0.9%	0.0%	11.7%
4.Bank Deposits	2026.6	495.3	2039.8	500.1	2098.6	509.4	2136.0	521.1	2185.2	532.3	2143.6	534.6	2154.5	538.0	2188.6	547.4	2187.6	552.9	2211.1	550.3	2248.0	554.5	2249.0	555.4	2278.2	568.8	1.3%	2.4%	12.4%	14.8%	1.5%	12.9%
Resident Deposits	1831.6	488.3	1849.7	492.3	1898.4	501.9	1922.4	513.8	1977.7	525.4	1946.7	526.9	1940.4	530.3	1968.8	540.1	1982.5	545.5	2004.9	543.0	2031.6	547.3	2042.6	548.1	2041.8	562.0	0.0%	2.5%	11.5%	15.1%	0.5%	12.2%
Government Sector	297.8	103.9	317.5	103.1	302.7	103.5	313.6	106.2	359.1	115.2	316.6	116.3	301.8	118.1	300.5	122.1	311.7	122.0	299.7	117.3	304.6	121.9	308.7	122.4	279.7	128.7	-9.4%	5.2%	-6.1%	24.0%	-5.2%	1.7%
GRES (Govt. ownership of more than 50%)	185.3	38.9	187.7	39.5	227.9	41.1	208.0	41.0	206.1	41.7	198.3	39.4	199.3	38.2	215.4	47.3	200.0	47.2	216.2	43.0	226.6	41.9	217.9	40.6	225.8	43.5	3.6%	7.1%	21.9%	11.8%	4.2%	20.1%
Private Sector	1292.2	337.9	1304.3	341.9	1329.1	349.9	1354.1	359.0	1375.8	361.1	1393.8	363.9	1398.1	366.9	1410.6	365.2	1427.4	369.9	1436.0	375.7	1455.8	375.9	1471.1	377.9	1482.6	382.6	0.8%	1.2%	14.7%	13.2%	0.9%	14.4%
Non-Banking Financial Institutions	56.3	7.6	40.2	7.8	38.7	7.4	46.7	7.6	36.7	7.4	38.0	7.3	41.2	7.1	42.3	5.5	43.4	6.4	53.0	7.0	44.6	7.6	44.9	7.2	53.6	7.1	19.4%	-1.4%	-4.8%	-6.6%	16.5%	-5.0%
Non-Resident Deposits	195.0	7.0	190.1	7.8	200.2	7.5	213.6	7.3	207.5	6.9	196.9	7.7	214.1	7.7	219.8	7.3	205.1	7.4	206.2	7.3	216.4	7.2	206.4	7.3	236.5	6.8	14.6%	-6.8%	21.3%	-2.9%	13.9%	20.4%
Capital & Reserves ⁴	410.6	78.7	417.2	79.6	420.9	80.6	400.6	76.0	403.0	77.0	409.2	78.6	414.0	81.2	421.1	81.5	428.8	82.9	434.6	84.9	437.4	85.4	442.3	86.3	447.0	87.7	1.1%	1.6%	8.9%	11.4%	1.2%	9.3%
Specific Provisions	86.0	17.4	86.1	17.6	86.4	17.5	86.3	16.3	86.9	16.4	87.2	16.4	83.7	16.3	83.6	16.3	83.8	16.4	82.2	15.8	80.7	16.0	80.4	15.8	76.3	15.4	-5.1%	-2.5%	-11.3%	-11.5%	-4.7%	-11.3%
General Provisions	31.0	6.4	31.2	6.5	31.4	6.5	31.1	6.1	31.1	6.2	30.4	6.3	29.5	6.6	29.8	6.7	30.2	6.8	30.7	6.7	29.9	6.6	30.0	6.6	30.6	5.9	2.0%	-10.6%	-1.3%	-7.8%	-0.3%	-2.4%
Lending to Stable Resources Ratio ⁵	72.9%	78.7%	71.8%	78.2%	70.7%	77.5%	71.4%	76.6%	70.5%	75.1%	71.2%	76.4%	71.6%	77.1%	69.9%	77.2%	69.9%	77.6%	71.6%	78.5%	71.5%	78.5%	71.2%	78.0%	70.4%	79.7%	-1.1%	2.1%	-3.4%	1.3%	-0.4%	-2.3%
Eligible Liquid Assets Ratio (ELAR) ⁶	21.1%	16.8%	21.1%	17.2%	21.1%	17.4%	20.9%	17.4%	21.0%	19.8%	21.9%	17.3%	21.7%	15.5%	21.4%	15.5%	21.9%	15.9%	22.2%	16.1%	21.6%	16.4%	21.7%	17.0%	22.4%	16.2%	3.2%	-4.7%	6.2%	-3.6%	2.4%	4.5%
Capital adequacy ratio - (Tier 1 + Tier 2) ⁷	18.0%	17.5%					18.0%	17.7%							18.3%	18.0%			18.7%	18.3%					17.8%	17.7%						
of which: Tier 1 Ratio	16.7%	16.4%					16.7%	16.6%							17.0%	16.8%			17.2%	17.1%					16.4%	16.6%						
Common Equity Tier 1(CET 1) Capital Ratio	15.2%	13.5%					15.2%	13.8%							15.5%	14.1%			15.7%	14.5%					15.0%	13.7%						

* 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 (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.