

| UAE Banking Indicators - Conventional Banks (CB) & Islamic Banks (IB) * | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---------|-------|---------|-------|---------|-------|---------|-------|---------|-------|---------|-------|---------|-------|---------|-------|---------|-------|---------|-------|-----------|-------|---------|-------|-----------|-------|------------------|-------|----------------|--------|----------------|--------|------------------|----------------|----------------|----|
| (End of month, figures in billions of Dirhams unless otherwise indicated) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Feb-23 | | Mar-23 | | Apr-23 | | May-23 | | Jun-23 | | Jul-23 | | Aug-23 | | Sep-23 | | Oct-23 | | Nov-23 | | Dec-23 ** | | Jan-24 | | Feb-24 ** | | % 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 | CB | IB | CB | IB |
| 1. Gross Bank Assets | 3116.1 | 631.7 | 3114.7 | 650.0 | 3155.4 | 647.3 | 3208.9 | 660.0 | 3206.1 | 667.0 | 3216.2 | 665.6 | 3231.5 | 670.0 | 3259.8 | 692.1 | 3301.3 | 694.4 | 3327.1 | 698.9 | 3372.1 | 703.1 | 3402.4 | 706.7 | 3480.3 | 717.7 | 2.3% | 1.6% | 3.2% | 2.1% | 11.7% | 13.6% | 2.2% | 3.0% | 12.0% | |
| 2. Gross Credit | 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 | 1,564.8 | 429.7 | 1,562.8 | 428.9 | 1,565.2 | 431.0 | 1,579.5 | 434.0 | 0.9% | 0.7% | 1.1% | 1.2% | 5.3% | 9.4% | 0.9% | 1.1% | 6.1% | |
| Domestic Credit | 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 | 1,358.8 | 393.2 | 1,344.3 | 393.7 | 1,344.3 | 393.5 | 1,360.4 | 396.2 | 1.2% | 0.7% | 1.2% | 0.6% | 3.7% | 8.2% | 1.1% | 1.1% | 4.7% | |
| Government | 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 | 150.7 | 35.0 | 149.4 | 34.7 | 150.6 | 33.4 | 158.6 | 35.6 | 5.3% | 6.6% | 6.2% | 2.6% | -9.4% | 4.1% | 5.5% | 5.5% | -7.2% | |
| Public Sector (GREs - Govt. ownership of more than 50%) | 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 | 244.6 | 51.8 | 242.7 | 49.9 | 239.0 | 49.8 | 239.7 | 49.8 | 0.3% | 0.0% | -1.2% | -0.2% | 18.5% | 13.4% | 0.2% | -1.1% | 17.6% | |
| Private Sector | 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 | 952.6 | 304.9 | 933.1 | 307.6 | 938.4 | 308.8 | 945.4 | 309.4 | 0.7% | 0.2% | 1.3% | 0.6% | 2.4% | 8.0% | 0.6% | 1.1% | 3.7% | |
| Business & Industrial Sector Credit ¹ | 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 | 689.5 | 147.0 | 673.3 | 149.4 | 676.2 | 148.8 | 680.8 | 147.7 | 0.7% | -0.7% | 1.1% | -1.1% | 0.9% | 5.3% | 0.4% | 0.7% | 1.6% | |
| Individual | 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 | 263.1 | 157.9 | 259.8 | 158.2 | 262.2 | 160.0 | 264.6 | 161.7 | 0.9% | 1.1% | 1.8% | 2.2% | 6.6% | 10.5% | 1.0% | 2.0% | 8.0% | |
| Non-Banking Financial Institutions | 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 | 10.9 | 1.5 | 16.3 | 1.5 | 16.7 | 1.4 | 2.5% | -6.7% | -12.6% | -6.7% | 45.2% | -6.7% | 1.7% | -12.1% | 39.2% | | | |
| Foreign Credit ² | 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 | 206.0 | 36.5 | 218.5 | 35.2 | 220.9 | 37.5 | 219.1 | 37.8 | -0.8% | 0.8% | 0.3% | 7.4% | 16.3% | 24.3% | -0.6% | 1.3% | 17.4% | |
| of which: Loans & Advances to Non-Residents in AED | 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 | 18.7 | 1.9 | 17.1 | 1.8 | 17.6 | 1.9 | 18.1 | 2.0 | 2.8% | 5.3% | 5.8% | 11.1% | 9.7% | -23.1% | 3.1% | 6.3% | 5.2% | |
| 3. Total Investments by Banks ³ | 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 | 488.8 | 131.4 | 501.7 | 132.7 | 503.4 | 136.7 | 511.0 | 141.7 | 1.5% | 3.7% | 1.9% | 6.8% | 18.3% | 29.4% | 2.0% | 2.9% | 20.6% | |
| Debt securities | 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 | 238.6 | 18.5 | 246.2 | 18.7 | 244.3 | 19.3 | 247.7 | 19.3 | 1.4% | 0.0% | 0.6% | 3.2% | 7.5% | 4.9% | 1.3% | 0.8% | 7.3% | |
| Equities | 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 | 10.1 | 2.2 | 13.2 | 2.6 | 13.8 | 2.2 | 13.5 | 2.3 | -2.2% | 4.5% | 2.3% | -11.5% | 46.7% | -17.9% | -1.3% | 0.0% | 31.7% | |
| Held to maturity securities | 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 | 202.5 | 99.8 | 204.4 | 100.4 | 207.1 | 104.1 | 211.6 | 109.0 | 2.2% | 4.7% | 3.5% | 8.6% | 37.9% | 41.7% | 3.0% | 5.2% | 39.2% | |
| Other Investments | 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 | 37.6 | 10.9 | 37.9 | 11.0 | 38.2 | 11.1 | 38.2 | 11.1 | 0.0% | 0.0% | 0.8% | 0.9% | -1.5% | -2.6% | 0.0% | 0.8% | -1.8% | |
| 4. Bank Deposits | 1802.4 | 439.9 | 1852.6 | 453.4 | 1889.4 | 461.5 | 1933.1 | 472.8 | 1909.4 | 472.7 | 1921.6 | 471.4 | 1931.5 | 472.0 | 1931.6 | 489.3 | 1960.9 | 494.5 | 1953.2 | 491.1 | 2026.4 | 495.5 | 2039.8 | 500.1 | 2098.6 | 509.4 | 2.9% | 1.9% | 3.6% | 2.8% | 16.4% | 15.8% | 2.7% | 3.4% | 16.3% | |
| Resident Deposits | 1599.6 | 429.8 | 1648.8 | 443.8 | 1683.8 | 451.7 | 1701.6 | 465.0 | 1705.9 | 465.1 | 1726.4 | 463.6 | 1727.4 | 464.7 | 1748.9 | 481.9 | 1763.9 | 487.4 | 1774.7 | 484.5 | 1832.0 | 488.4 | 1849.7 | 492.3 | 1898.4 | 501.9 | 2.6% | 2.0% | 3.6% | 2.8% | 18.7% | 16.8% | 2.5% | 3.4% | 18.3% | |
| Government Sector | 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 | 327.5 | 103.4 | 297.8 | 103.9 | 317.5 | 103.1 | 302.7 | 103.5 | -4.7% | 0.4% | 1.6% | -0.4% | 1.0% | 29.1% | -3.4% | 1.1% | 6.9% | |
| GREs (Govt. ownership of more than 50%) | 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 | 180.5 | 39.6 | 185.2 | 39.8 | 187.7 | 39.5 | 227.9 | 41.1 | 21.4% | 4.1% | 23.1% | 3.3% | 32.9% | -1.7% | 18.4% | 19.6% | 26.1% | |
| Private Sector | 1092.0 | 302.1 | 1116.3 | 306.2 | 1129.9 | 312.5 | 1157.4 | 318.3 | 1163.2 | 318.4 | 1171.8 | 322.6 | 1180.5 | 324.2 | 1197.9 | 326.9 | 1205.3 | 329.8 | 1228.7 | 335.4 | 1292.7 | 337.1 | 1304.3 | 341.9 | 1329.1 | 349.9 | 1.9% | 2.3% | 2.8% | 3.8% | 21.7% | 15.8% | 2.0% | 3.0% | 20.4% | |
| Non-Banking Financial Institutions | 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 | 38.0 | 6.1 | 56.3 | 7.6 | 40.2 | 7.8 | 38.7 | 7.4 | -3.7% | -5.1% | -31.3% | -2.6% | 6.3% | 29.8% | -4.0% | -27.9% | 9.5% | |
| Non-Resident Deposits | 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 | 178.5 | 6.6 | 194.4 | 7.1 | 190.1 | 7.8 | 200.2 | 7.5 | 5.3% | -3.8% | 3.0% | 5.6% | -1.3% | -25.7% | 5.0% | 3.1% | -2.4% | |
| Capital & Reserves ⁴ | 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 | 403.6 | 77.9 | 410.0 | 78.7 | 417.2 | 79.6 | 420.9 | 80.6 | 0.9% | 1.3% | 2.7% | 2.4% | 15.2% | 10.1% | 0.9% | 2.6% | 14.4% | |
| Specific provisions & Interest in Suspense | 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 | 100.6 | 18.4 | 85.9 | 17.4 | 86.1 | 17.6 | 86.4 | 17.5 | 0.3% | -0.6% | 0.6% | 0.6% | -16.0% | -2.8% | 0.2% | 0.6% | -14.1% | |
| General provisions | 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 | 32.8 | 6.3 | 30.9 | 6.4 | 31.2 | 6.5 | 31.4 | 6.5 | 0.6% | 0.0% | 1.6% | 1.6% | 0.3% | 14.0% | 0.5% | 1.6% | 2.4% | |
| Lending to Stable Resources Ratio ⁵ | 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% | 76.2% | 79.4% | 72.9% | 78.8% | 71.8% | 78.2% | 70.7% | 77.5% | -1.6% | -0.9% | -3.0% | -1.6% | -5.5% | -2.0% | -1.4% | -2.7% | -4.8% | |
| Eligible Liquid Assets Ratio (ELAR) 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% | 20.8% | 17.9% | 20.7% | 18.1% | 20.8% | 17.7% | 20.9% | 17.6% | 22.3% | 17.6% | 22.5% | 18.4% | 22.4% | 18.5% | -0.4% | 0.6% | 0.4% | 4.9% | 18.4% | 16.4% | -0.3% | 0.2% | 17.2% | |
| Capital adequacy ratio - (Tier 1 + Tier 2) ⁷ | | | 17.7% | 18.1% | | | | | 18.2% | 18.2% | | | | 18.6% | 18.4% | | | | | | | | | | | | | | | | | | | | | |
| of which: Tier 1 Ratio | | | 16.5% | 17.0% | | | | | 17.0% | 17.0% | | | | 17.4% | 17.3% | | | | | | | | | | | | | | | | | | | | | |
| Common Equity Tier 1 (CET 1) Capital Ratio | | | 15.1% | 13.9% | | | | | 15.6% | 14.0% | | | | 15.9% | 14.4% | | | | | | | | | | | | | | | | | | | | | |

* 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