

CBUAE Classification: Public																																				
UAE Banking Indicators - Conventional Banks (CB) & Islamic Banks (IB) *																																				
(End of month, figures in billions of Dirhams unless otherwise indicated)																																				
	Apr-23		May-23		Jun-23		Jul-23		Aug-23		Sep-23		Oct-23		Nov-23		Dec-23		Jan-24		Feb-24		Mar-24		Apr-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	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	3525.2	729.3	3559.1	737.4	1.0%	1.1%	5.5%	4.9%	12.8%	13.9%	1.0%	5.4%	13.0%	
2. Gross Credit	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	1,611.7	435.3	1,629.4	433.7	1.1%	-0.4%	4.3%	1.1%	8.9%	8.3%	0.8%	3.6%	8.8%	
Domestic Credit	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	1,379.0	397.6	1,393.3	395.7	1.0%	-0.5%	3.6%	0.5%	6.4%	6.7%	0.7%	2.9%	6.5%	
Government	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	152.9	35.4	156.6	40.5	2.4%	14.4%	4.8%	16.7%	-13.3%	17.4%	4.7%	7.1%	-8.4%	
Public Sector (GREs - Govt. ownership of more than 50%)	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	248.5	49.1	255.0	41.2	2.6%	-16.1%	5.1%	-17.4%	25.5%	-5.9%	-0.5%	1.2%	19.9%	
Private Sector	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	960.5	311.8	965.3	312.7	0.5%	0.3%	3.5%	1.7%	5.5%	7.4%	0.4%	3.0%	6.0%	
Business & Industrial Sector Credit ¹	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	694.0	147.7	696.7	147.4	0.4%	-0.2%	3.5%	-1.3%	3.1%	2.8%	0.3%	2.6%	3.1%	
Individual	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	266.5	164.1	268.6	165.3	0.8%	0.7%	3.4%	4.5%	12.3%	11.9%	0.8%	3.8%	12.1%	
Non-Banking Financial Institutions	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	19.1	1.5	16.3	1.5	16.7	1.4	17.1	1.3	16.4	1.3	-4.1%	0.0%	-14.1%	-13.3%	54.7%	-13.3%	-3.8%	-14.1%	46.3%	
Foreign Credit ²	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	232.7	37.7	236.1	38.0	1.5%	0.8%	8.1%	8.0%	26.0%	28.8%	1.4%	8.0%	26.4%	
of which: Loans & Advances to Non-Residents in AED	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	18.3	2.0	18.4	1.9	0.5%	-5.0%	7.6%	5.6%	11.5%	-29.6%	0.0%	7.4%	5.7%	
3. Total Investments by Banks ³	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	519.6	144.8	520.5	145.7	0.2%	0.6%	3.7%	9.8%	18.7%	29.7%	0.3%	5.0%	20.9%	
Debt securities	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	255.4	18.7	252.0	18.5	-1.3%	-1.1%	2.4%	-1.1%	9.0%	5.1%	-1.3%	2.1%	8.7%	
Equities	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	13.5	2.2	14.3	2.3	5.9%	4.5%	8.3%	-11.5%	52.1%	-14.8%	5.7%	5.1%	37.2%	
Held to maturity securities	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	212.7	112.9	214.7	113.8	0.9%	0.8%	5.0%	13.3%	34.8%	41.4%	0.9%	7.8%	37.0%	
Other Investments	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	38.0	11.0	39.5	11.1	3.9%	0.9%	4.2%	0.9%	2.1%	-3.5%	3.3%	3.5%	0.8%	
4. Bank Deposits	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	2136.0	521.1	2185.2	532.3	2.3%	2.1%	7.8%	7.4%	15.7%	15.3%	2.3%	7.8%	15.6%	
Resident Deposits	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	1922.4	513.8	1977.7	525.4	2.9%	2.3%	8.0%	7.6%	17.5%	16.3%	2.7%	7.9%	17.2%	
Government Sector	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	313.6	106.2	359.1	115.2	14.5%	8.5%	20.6%	10.9%	9.3%	29.3%	13.0%	18.1%	13.6%	
GREs (Govt. ownership of more than 50%)	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	208.0	41.0	206.1	41.7	-0.9%	1.7%	11.3%	4.8%	8.2%	-5.0%	-0.5%	10.1%	5.8%	
Private Sector	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	1354.1	359.0	1375.8	361.1	1.6%	0.6%	6.4%	7.1%	21.8%	15.6%	1.4%	6.6%	20.4%	
Non-Banking Financial Institutions	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	46.7	7.6	36.7	7.4	-21.4%	-2.6%	-34.8%	-2.6%	4.6%	19.4%	-18.8%	-31.0%	6.8%	
Non-Resident Deposits	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	213.6	7.3	207.5	6.9	-2.9%	-5.5%	6.7%	-2.8%	0.9%	-29.6%	-2.9%	6.4%	-0.5%	
Capital & Reserves ⁴	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	400.6	76.0	403.0	77.0	0.6%	1.3%	-1.7%	-2.2%	10.6%	8.8%	0.7%	-1.8%	10.3%	
Specific provisions & Interest in Suspense	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	86.3	16.3	86.9	16.4	0.7%	0.6%	1.2%	-5.7%	-16.3%	-9.9%	0.7%	0.0%	-15.3%	
General provisions	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	31.1	6.1	31.1	6.2	0.0%	1.6%	0.6%	-3.1%	-4.6%	3.3%	0.3%	0.0%	-3.4%	
Lending to Stable Resources Ratio 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%	71.4%	76.6%	70.5%	75.1%	-1.3%	-1.9%	-3.3%	-4.6%	-2.5%	-2.9%	-1.4%	-3.5%	-2.6%	
Eligible Liquid Assets Ratio (ELAR) ⁶	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%	22.3%	18.5%	22.3%	20.6%	0.2%	11.3%	0.0%	16.9%	10.8%	8.8%	1.3%	1.5%	9.9%	
Capital adequacy ratio - (Tier 1 + Tier 2) ⁷					18.2%	18.2%					18.6%	18.4%					18.0%	17.5%					18.0%	17.7%												
of which: Tier 1 Ratio					17.0%	17.0%					17.4%	17.3%					16.7%	16.4%					16.7%	16.6%												
Common Equity Tier 1 (CET 1) Capital Ratio					15.6%	14.0%					15.9%	14.4%					15.2%	13.5%					15.2%	13.8%												

* 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