

CBUAE Classification: Public																																				
UAE Banking Indicators - National Banks (NB) & Foreign Banks (FB) *																																				
(End of month, figures in billions of Dirhams unless otherwise indicated)																																				
	Nov-23		Dec-23		Jan-24		Feb-24		Mar-24		Apr-24		May-24		Jun-24		Jul-24		Aug-24		Sep-24		Oct-24		Nov-24 **		% 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	NB	FB	NB	FB	All Banks	
1. Gross Bank Assets	3564.7	461.3	3608.7	462.4	3645.3	463.8	3728.4	469.6	3761.4	493.1	3805.7	490.8	3797.6	489.4	3814.5	495.7	3855.9	492.7	3879.6	498.4	3894.6	507.1	3949.4	507.4	3946.0	505.4	-0.1%	-0.4%	9.3%	9.3%	10.7%	9.6%	-0.1%	9.3%	10.6%	
2. Gross Credit	1,825.5	169.0	1,824.5	166.8	1,833.8	162.4	1,851.6	161.9	1,880.3	166.7	1,896.9	166.2	1,908.3	169.4	1,931.6	169.3	1,934.7	167.4	1,945.1	167.8	1,989.2	172.7	1,998.0	176.8	1,987.9	175.5	-0.5%	-0.7%	9.0%	5.2%	8.9%	3.8%	-0.5%	8.6%	8.5%	
Domestic Credit	1,616.2	135.8	1,603.3	134.3	1,604.9	132.9	1,621.7	134.9	1,638.0	138.6	1,652.5	136.5	1,664.1	137.0	1,679.2	137.2	1,686.4	135.4	1,694.1	136.2	1,720.9	138.9	1,728.9	141.8	1,718.5	138.0	-0.6%	-2.7%	7.2%	2.8%	6.3%	1.6%	-0.8%	6.8%	6.0%	
Government	177.6	8.1	176.9	7.4	176.3	7.7	186.7	7.5	181.2	7.1	189.9	7.2	185.6	7.1	183.3	7.3	185.3	7.5	185.4	7.4	186.8	6.7	187.1	6.7	185.1	6.3	-1.1%	-6.0%	4.6%	-14.9%	4.2%	-22.2%	-1.2%	3.9%	3.1%	
Public Sector (GREs - Govt. ownership of more than 50%)	278.4	18.0	274.8	17.7	271.4	17.4	271.1	18.4	278.8	18.8	278.2	18.0	280.6	17.5	284.4	18.0	279.3	17.5	277.2	18.6	283.8	20.1	291.6	21.5	279.7	20.4	-4.1%	-5.1%	1.8%	15.3%	0.5%	13.3%	-4.2%	2.6%	1.2%	
Private Sector	1149.1	108.4	1132.2	108.0	1140.7	106.5	1147.3	107.5	1161.0	111.3	1167.4	110.6	1181.7	111.5	1195.4	111.0	1205.8	109.6	1216.1	109.3	1234.6	111.2	1234.9	112.6	1238.4	110.4	0.3%	-2.0%	9.4%	2.2%	7.8%	1.8%	0.1%	8.8%	7.3%	
Business & Industrial Sector Credit ¹	755.2	81.3	741.5	80.9	745.5	79.5	748.1	80.4	757.4	84.3	760.4	83.7	767.2	84.7	771.5	84.2	775.5	82.9	778.7	82.3	788.8	83.7	782.8	84.4	781.1	82.0	-0.2%	-2.8%	5.3%	1.4%	3.4%	0.9%	-0.5%	4.9%	3.2%	
Individual	393.9	27.1	390.7	27.1	395.2	27.0	399.2	27.1	403.6	27.0	407.0	26.9	414.5	26.8	423.9	26.8	430.3	26.7	437.4	27.0	445.8	27.5	452.1	28.2	457.3	28.4	1.2%	0.7%	17.0%	4.8%	16.1%	4.8%	1.1%	16.3%	15.4%	
Non-Banking Financial Institutions	11.1	1.3	19.4	1.2	16.5	1.3	16.6	1.5	17.0	1.4	17.0	0.7	16.2	0.9	16.1	0.9	16.0	0.8	15.4	0.9	15.7	0.9	15.3	1.0	15.3	0.9	0.0%	-10.0%	-21.1%	-25.0%	37.8%	-30.8%	-0.4%	-21.4%	30.6%	
Foreign Credit ²	209.3	33.2	221.2	32.5	228.9	29.5	229.9	27.0	242.3	28.1	244.4	29.7	244.2	32.4	252.4	32.1	248.3	32.0	251.0	31.6	268.3	33.8	269.1	35.0	269.4	37.5	0.1%	7.1%	21.8%	15.4%	28.7%	13.0%	0.9%	21.0%	26.6%	
of which: Loans & Advances to Non-Residents in AED	17.0	3.6	15.5	3.4	16.2	3.3	16.5	3.6	16.8	3.5	16.8	3.5	17.5	3.5	17.9	3.5	19.5	3.5	20.9	3.6	21.0	3.5	20.9	3.4	21.5	3.8	2.9%	11.8%	38.7%	11.8%	26.5%	5.6%	4.1%	33.9%	22.8%	
3. Total Investments by Banks ³	576.6	43.6	589.0	46.1	592.6	47.5	604.8	47.9	616.3	48.1	615.9	50.3	624.1	49.0	631.6	48.6	640.4	50.8	651.2	52.0	662.8	51.6	666.6	49.6	676.5	50.5	1.5%	1.8%	14.9%	9.5%	17.3%	15.8%	1.5%	14.5%	17.2%	
Debt securities	224.5	32.6	232.0	32.7	231.1	32.5	234.7	32.3	241.5	32.6	237.0	33.5	242.0	32.1	248.2	31.4	256.2	33.3	265.5	35.1	273.4	35.3	274.8	32.5	284.8	33.0	3.6%	1.5%	22.8%	0.9%	26.9%	1.2%	3.4%	20.1%	23.6%	
Equities	12.0	0.3	15.9	0.3	15.8	0.2	15.5	0.3	15.3	0.4	16.2	0.4	16.1	0.3	16.3	0.4	16.6	0.4	16.5	0.4	17.0	0.3	18.7	0.3	18.7	0.3	0.0%	0.0%	17.6%	0.0%	55.8%	0.0%	0.0%	17.3%	54.5%	
Held to maturity securities	291.6	10.7	292.2	13.1	296.4	14.8	305.3	15.3	310.5	15.1	312.1	16.4	315.4	16.6	315.4	16.8	316.8	17.1	318.4	16.5	317.6	16.0	318.5	16.8	318.4	17.2	0.0%	2.4%	9.0%	31.3%	9.2%	60.7%	0.1%	9.9%	11.0%	
Other Investments	48.5	0.0	48.9	0.0	49.3	0.0	49.3	0.0	49.0	0.0	50.6	0.0	50.6	0.0	51.7	0.0	50.8	0.0	50.8	0.0	54.8	0.0	54.6	0.0	54.6	0.0	0.0%	0.0%	11.7%	0.0%	12.6%	0.0%	0.0%	11.7%	12.6%	
4. Bank Deposits	2161.6	282.7	2229.8	292.1	2248.8	291.1	2311.2	296.8	2351.7	305.4	2411.9	305.6	2375.1	303.1	2387.3	305.2	2428.1	307.9	2423.2	317.3	2441.6	319.8	2474.7	327.8	2482.3	322.1	0.3%	-1.7%	11.3%	10.3%	14.8%	13.9%	0.1%	11.2%	14.7%	
Resident Deposits	2013.2	246.0	2066.2	253.7	2088.0	254.0	2140.6	259.7	2168.2	268.0	2236.4	266.7	2210.0	263.6	2206.1	264.6	2241.3	267.6	2253.5	274.5	2272.2	275.7	2297.8	281.1	2316.4	274.3	0.8%	-2.4%	12.1%	8.1%	15.1%	11.5%	0.5%	11.7%	14.7%	
Government Sector	430.0	0.9	400.6	1.1	419.7	0.9	404.7	1.5	418.7	1.1	473.1	1.2	431.7	1.2	418.5	1.4	421.4	1.2	432.5	1.2	415.9	1.1	425.5	1.0	430.5	0.6	1.2%	-40.0%	7.5%	-45.5%	0.1%	-33.3%	1.1%	7.3%	0.0%	
GREs (Govt. ownership of more than 50%)	199.0	21.1	202.9	21.3	204.3	22.9	247.2	21.8	223.5	25.5	224.5	23.3	214.4	23.3	213.2	24.3	236.8	25.9	220.2	27.0	234.0	25.2	242.0	26.5	233.2	25.3	-3.6%	-4.5%	14.9%	18.8%	17.2%	19.9%	-3.7%	15.3%	17.4%	
Private Sector	1346.3	217.8	1405.7	224.4	1422.9	223.3	1448.9	230.1	1478.3	234.8	1501.8	235.1	1525.4	232.3	1532.6	232.4	1542.5	233.3	1558.0	239.3	1569.4	242.3	1585.7	246.0	1607.7	241.3	1.4%	-1.9%	14.4%	7.5%	19.4%	10.8%	0.9%	13.4%	18.2%	
Non-Banking Financial Institutions	37.9	6.2	57.0	6.9	41.1	6.9	39.8	6.3	47.7	6.6	37.0	7.1	38.5	6.8	41.8	6.5	40.6	7.2	42.8	7.0	52.9	7.1	44.6	7.6	45.0	7.1	0.9%	-6.6%	-21.1%	2.9%	18.7%	14.5%	-0.2%	-18.5%	18.1%	
Non-Resident Deposits	148.4	36.7	163.6	38.4	160.8	37.1	170.6	37.1	183.5	37.4	175.5	38.9	165.1	39.5	181.2	40.6	186.8	40.3	169.7	42.8	169.4	44.1	176.9	46.7	165.9	47.8	-6.2%	2.4%	1.4%	24.5%	11.8%	30.2%	-4.4%	5.8%	15.5%	
Capital & Reserves ⁴	416.5	65.0	422.4	66.9	429.4	67.4	433.7	67.8	407.7	68.9	412.5	67.5	419.5	68.3	427.5	67.7	433.7	68.9	441.7	70.0	448.7	70.8	451.5	71.3	456.8	71.8	1.2%	0.7%	8.1%	7.3%	9.7%	10.5%	1.1%	8.0%	9.8%	
Specific provisions & Interest in Suspense	96.6	22.4	82.4	21.0	82.5	21.2	82.7	21.2	81.5	21.1	83.2	20.1	83.5	20.1	81.3	18.7	81.5	18.4	81.6	18.5	79.5	18.5	79.0	17.7	78.6	17.6	-0.5%	-0.6%	-4.6%	-16.2%	-18.6%	-21.4%	-0.5%	-7.0%	-19.2%	
General provisions	36.8	2.3	35.1	2.3	35.4	2.3	35.6	2.3	35.0	2.2	35.1	2.2	34.4	2.3	33.9	2.2	34.1	2.4	34.6	2.4	35.1	2.3	34.2	2.3	34.3	2.3	0.3%	0.0%	-2.3%	0.0%	-6.8%	0.0%	0.3%	-2.1%	-6.4%	
Lending to Stable Resources Ratio ⁵	79.3%	58.0%	76.0%	57.8%	75.2%	55.8%	74.1%	54.7%	74.6%	55.2%	73.3%	55.6%	74.1%	56.8%	74.6%	57.0%	73.2%	55.4%	73.6%	54.1%	75.3%	54.7%	75.1%	55.0%	74.7%	55.5%	-0.6%	1.0%	-1.8%	-3.9%	-5.8%	-4.3%	-0.4%	-1.9%	-5.7%	
Eligible Liquid Assets Ratio (ELAR) ⁶	17.1%	34.3%	18.6%	35.0%	18.4%	37.2%	18.5%	36.8%	18.2%	37.2%	18.9%	35.8%	19.1%	37.3%	18.4%	38.3%	18.2%	38.1%	18.6%	39.5%	18.8%	39.6%	18.3%	39.2%	18.7%	37.7%	2.2%	-3.8%	0.5%	7.7%	9.4%	9.9%	0.6%	2.1%	9.3%	
Capital adequacy ratio - (Tier 1 + Tier 2) ⁷			17.4%	22.6%					17.5%	22.5%				17.8%	22.7%					18.2%	22.9%															
of which: Tier 1 Ratio			16.1%	21.5%					16.2%	21.4%				16.5%	21.6%					16.7%	21.8%															
Common Equity Tier 1 (CET 1) Capital Ratio			14.2%	21.5%					14.3%	21.4%				14.6%	21.6%					14.8%	21.8%															

* Data consists of 22 National Banks & 39 Foreign 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.