

CBUAE Classification: Public																																				
UAE Banking Indicators - Conventional Banks ( CB ) & Islamic Banks ( IB ) *																																				
(End of month, figures in billions of Dirhams unless otherwise indicated)																																				
	Oct-23		Nov-23		Dec-23		Jan-24		Feb-24		Mar-24		Apr-24		May-24		Jun-24		Jul-24		Aug-24		Sep-24		Oct-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
<b>1. Gross Bank Assets</b>	<b>3301.3</b>	<b>694.4</b>	<b>3327.1</b>	<b>698.9</b>	<b>3369.2</b>	<b>701.9</b>	<b>3402.4</b>	<b>706.7</b>	<b>3480.3</b>	<b>717.7</b>	<b>3525.2</b>	<b>729.3</b>	<b>3559.1</b>	<b>737.4</b>	<b>3546.5</b>	<b>740.5</b>	<b>3557.0</b>	<b>753.2</b>	<b>3590.4</b>	<b>758.2</b>	<b>3615.3</b>	<b>762.7</b>	<b>3633.9</b>	<b>767.8</b>	<b>3676.7</b>	<b>780.1</b>	<b>1.2%</b>	<b>1.6%</b>	<b>9.1%</b>	<b>11.1%</b>	<b>11.4%</b>	<b>12.3%</b>	<b>1.3%</b>	<b>9.5%</b>	<b>11.5%</b>	
<b>2. Gross Credit</b>	<b>1,548.8</b>	<b>425.4</b>	<b>1,564.8</b>	<b>429.7</b>	<b>1,562.4</b>	<b>428.9</b>	<b>1,565.2</b>	<b>431.0</b>	<b>1,579.5</b>	<b>434.0</b>	<b>1,611.7</b>	<b>435.3</b>	<b>1,629.4</b>	<b>433.7</b>	<b>1,634.0</b>	<b>443.7</b>	<b>1,644.5</b>	<b>456.4</b>	<b>1,637.7</b>	<b>464.4</b>	<b>1,643.9</b>	<b>469.0</b>	<b>1,688.7</b>	<b>473.2</b>	<b>1,697.0</b>	<b>477.8</b>	<b>0.5%</b>	<b>1.0%</b>	<b>8.6%</b>	<b>11.4%</b>	<b>9.6%</b>	<b>12.3%</b>	<b>0.6%</b>	<b>9.2%</b>	<b>10.2%</b>	
<b>Domestic Credit</b>	<b>1,349.0</b>	<b>389.3</b>	<b>1,358.8</b>	<b>393.2</b>	<b>1,343.9</b>	<b>393.7</b>	<b>1,344.3</b>	<b>393.5</b>	<b>1,360.4</b>	<b>396.2</b>	<b>1,379.0</b>	<b>397.6</b>	<b>1,393.3</b>	<b>395.7</b>	<b>1,395.1</b>	<b>406.0</b>	<b>1,397.4</b>	<b>419.0</b>	<b>1,395.0</b>	<b>426.8</b>	<b>1,399.7</b>	<b>430.6</b>	<b>1,427.4</b>	<b>432.4</b>	<b>1,435.9</b>	<b>434.8</b>	<b>0.6%</b>	<b>0.6%</b>	<b>6.8%</b>	<b>10.4%</b>	<b>6.4%</b>	<b>11.7%</b>	<b>0.6%</b>	<b>7.7%</b>	<b>7.6%</b>	
Government	176.3	35.2	150.7	35.0	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	-0.4%	2.1%	0.2%	26.5%	-15.0%	24.7%	0.2%	5.2%	-8.4%	
Public Sector (GREs - Govt. ownership of more than 50%)	231.6	50.6	244.6	51.8	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	2.9%	3.9%	8.4%	0.6%	13.5%	-0.8%	3.0%	7.0%	10.9%	
Private Sector	930.9	302.0	952.6	304.9	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	0.2%	-0.1%	8.1%	10.3%	8.3%	12.4%	0.1%	8.7%	9.3%	
Business & Industrial Sector Credit <sup>1</sup>	674.8	146.4	689.5	147.0	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	-0.3%	-1.8%	5.7%	4.3%	5.4%	6.6%	-0.6%	5.4%	5.6%	
Individual	256.1	155.6	263.1	157.9	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	1.5%	1.4%	14.3%	15.9%	15.9%	17.8%	1.5%	15.0%	16.7%	
Non-Banking Financial Institutions	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	15.7	1.4	15.6	1.4	15.5	1.3	15.0	1.3	15.2	1.4	15.0	1.4	-1.3%	0.0%	-21.5%	-6.7%	47.1%	-6.7%	-1.2%	-20.4%	40.2%	
<b>Foreign Credit</b> <sup>2</sup>	<b>199.8</b>	<b>36.1</b>	<b>206.0</b>	<b>36.5</b>	<b>218.5</b>	<b>35.2</b>	<b>220.9</b>	<b>37.5</b>	<b>219.1</b>	<b>37.8</b>	<b>232.7</b>	<b>37.7</b>	<b>236.1</b>	<b>38.0</b>	<b>238.9</b>	<b>37.7</b>	<b>247.1</b>	<b>37.4</b>	<b>242.7</b>	<b>37.6</b>	<b>244.2</b>	<b>38.4</b>	<b>261.3</b>	<b>40.8</b>	<b>261.1</b>	<b>43.0</b>	<b>-0.1%</b>	<b>5.4%</b>	<b>19.5%</b>	<b>22.2%</b>	<b>30.7%</b>	<b>19.1%</b>	<b>0.7%</b>	<b>19.9%</b>	<b>28.9%</b>	
of which: Loans & Advances to Non-Residents in AED	17.7	2.0	18.7	1.9	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	-0.9%	0.0%	29.4%	21.1%	24.3%	15.0%	-0.8%	28.6%	23.4%	
<b>3. Total Investments by Banks</b> <sup>3</sup>	<b>471.7</b>	<b>129.3</b>	<b>488.8</b>	<b>131.4</b>	<b>502.4</b>	<b>132.7</b>	<b>503.4</b>	<b>136.7</b>	<b>511.0</b>	<b>141.7</b>	<b>519.6</b>	<b>144.8</b>	<b>520.5</b>	<b>145.7</b>	<b>523.6</b>	<b>149.5</b>	<b>529.7</b>	<b>150.5</b>	<b>540.5</b>	<b>150.7</b>	<b>551.8</b>	<b>151.4</b>	<b>562.1</b>	<b>152.3</b>	<b>560.6</b>	<b>155.6</b>	<b>-0.3%</b>	<b>2.1%</b>	<b>11.6%</b>	<b>17.2%</b>	<b>18.8%</b>	<b>20.3%</b>	<b>0.3%</b>	<b>12.8%</b>	<b>19.2%</b>	
Debt securities	228.0	18.2	238.6	18.5	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	-0.5%	0.0%	17.7%	-4.2%	26.8%	0.0%	-0.5%	16.1%	24.8%	
Equities	9.8	2.3	10.1	2.2	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	10.1%	8.3%	18.0%	13.0%	67.3%	13.0%	9.8%	17.3%	57.0%	
Held to maturity securities	195.6	98.1	202.5	99.8	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	-0.8%	2.7%	3.2%	23.4%	8.1%	26.3%	0.5%	9.8%	14.2%	
Other Investments	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	39.6	11.0	39.5	12.2	39.6	11.2	39.6	11.2	43.7	11.1	43.8	10.9	0.1%	-2.3%	15.4%	-1.4%	14.2%	1.4%	-0.4%	11.7%	11.4%	
<b>4. Bank Deposits</b>	<b>1960.9</b>	<b>494.5</b>	<b>1953.2</b>	<b>491.1</b>	<b>2026.6</b>	<b>495.3</b>	<b>2039.8</b>	<b>500.1</b>	<b>2098.6</b>	<b>509.4</b>	<b>2136.0</b>	<b>521.1</b>	<b>2185.2</b>	<b>532.3</b>	<b>2143.6</b>	<b>534.6</b>	<b>2154.5</b>	<b>538.0</b>	<b>2188.6</b>	<b>547.4</b>	<b>2187.6</b>	<b>552.9</b>	<b>2211.1</b>	<b>550.3</b>	<b>2248.0</b>	<b>554.5</b>	<b>1.7%</b>	<b>0.8%</b>	<b>10.9%</b>	<b>12.0%</b>	<b>14.6%</b>	<b>12.1%</b>	<b>1.5%</b>	<b>11.1%</b>	<b>14.1%</b>	
<b>Resident Deposits</b>	<b>1763.9</b>	<b>487.4</b>	<b>1774.7</b>	<b>484.5</b>	<b>1831.6</b>	<b>488.3</b>	<b>1849.7</b>	<b>492.3</b>	<b>1898.4</b>	<b>501.9</b>	<b>1922.4</b>	<b>513.8</b>	<b>1977.7</b>	<b>525.4</b>	<b>1946.7</b>	<b>526.9</b>	<b>1940.4</b>	<b>530.3</b>	<b>1968.8</b>	<b>540.1</b>	<b>1982.5</b>	<b>545.5</b>	<b>2004.9</b>	<b>543.0</b>	<b>2031.6</b>	<b>547.3</b>	<b>1.3%</b>	<b>0.8%</b>	<b>10.9%</b>	<b>12.1%</b>	<b>15.2%</b>	<b>12.3%</b>	<b>1.2%</b>	<b>11.2%</b>	<b>14.6%</b>	
Government Sector	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	316.6	116.3	301.8	118.1	300.5	122.1	311.7	122.0	299.7	117.3	304.6	121.9	1.6%	3.9%	2.3%	17.3%	-7.6%	17.8%	2.3%	6.2%	-1.5%	
GREs (Govt. ownership of more than 50%)	191.3	47.8	180.5	39.6	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	4.8%	-2.6%	22.3%	7.7%	18.5%	-12.3%	3.6%	19.8%	12.3%	
Private Sector	1205.3	329.8	1228.7	335.4	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	1.4%	0.1%	12.7%	11.2%	20.8%	14.0%	1.1%	12.4%	19.3%	
Non-Banking Financial Institutions	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	38.0	7.3	41.2	7.1	42.3	5.5	43.4	6.4	53.0	7.0	44.6	7.6	-15.8%	8.6%	-20.8%	0.0%	18.0%	20.6%	-13.0%	-18.3%	18.4%	
<b>Non-Resident Deposits</b>	<b>197.0</b>	<b>7.1</b>	<b>178.5</b>	<b>6.6</b>	<b>195.0</b>	<b>7.0</b>	<b>190.1</b>	<b>7.8</b>	<b>200.2</b>	<b>7.5</b>	<b>213.6</b>	<b>7.3</b>	<b>207.5</b>	<b>6.9</b>	<b>196.9</b>	<b>7.7</b>	<b>214.1</b>	<b>7.7</b>	<b>219.8</b>	<b>7.3</b>	<b>205.1</b>	<b>7.4</b>	<b>206.2</b>	<b>7.3</b>	<b>216.4</b>	<b>7.2</b>	<b>4.9%</b>	<b>-1.4%</b>	<b>11.0%</b>	<b>2.9%</b>	<b>9.8%</b>	<b>1.4%</b>	<b>4.7%</b>	<b>10.7%</b>	<b>9.6%</b>	
<b>Capital &amp; Reserves</b> <sup>4</sup>	<b>393.5</b>	<b>76.4</b>	<b>403.6</b>	<b>77.9</b>	<b>410.6</b>	<b>78.7</b>	<b>417.2</b>	<b>79.6</b>	<b>420.9</b>	<b>80.6</b>	<b>400.6</b>	<b>76.0</b>	<b>403.0</b>	<b>77.0</b>	<b>409.2</b>	<b>78.6</b>	<b>414.0</b>	<b>81.2</b>	<b>421.1</b>	<b>81.5</b>	<b>428.8</b>	<b>82.9</b>	<b>434.6</b>	<b>84.9</b>	<b>437.4</b>	<b>85.4</b>	<b>0.6%</b>	<b>0.6%</b>	<b>6.5%</b>	<b>8.5%</b>	<b>11.2%</b>	<b>11.8%</b>	<b>0.6%</b>	<b>6.8%</b>	<b>11.3%</b>	
<b>Specific provisions &amp; Interest in Suspense</b>	<b>100.9</b>	<b>18.3</b>	<b>100.6</b>	<b>18.4</b>	<b>86.0</b>	<b>17.4</b>	<b>86.1</b>	<b>17.6</b>	<b>86.4</b>	<b>17.5</b>	<b>86.3</b>	<b>16.3</b>	<b>86.9</b>	<b>16.4</b>	<b>87.2</b>	<b>16.4</b>	<b>83.7</b>	<b>16.3</b>	<b>83.6</b>	<b>16.3</b>	<b>83.8</b>	<b>16.4</b>	<b>82.2</b>	<b>15.8</b>	<b>80.7</b>	<b>16.0</b>	<b>-1.8%</b>	<b>1.3%</b>	<b>-6.2%</b>	<b>-8.0%</b>	<b>-20.0%</b>	<b>-12.6%</b>	<b>-1.3%</b>	<b>-6.5%</b>	<b>-18.9%</b>	
<b>General provisions</b>	<b>32.7</b>	<b>6.3</b>	<b>32.8</b>	<b>6.3</b>	<b>31.0</b>	<b>6.4</b>	<b>31.2</b>	<b>6.5</b>	<b>31.4</b>	<b>6.5</b>	<b>31.1</b>	<b>6.1</b>	<b>31.1</b>	<b>6.2</b>	<b>30.4</b>	<b>6.3</b>	<b>29.5</b>	<b>6.6</b>	<b>29.8</b>	<b>6.7</b>	<b>30.2</b>	<b>6.8</b>	<b>30.7</b>	<b>6.7</b>	<b>29.9</b>	<b>6.6</b>	<b>-2.6%</b>	<b>-1.5%</b>	<b>-3.5%</b>	<b>3.1%</b>	<b>-8.6%</b>	<b>4.8%</b>	<b>-2.4%</b>	<b>-2.4%</b>	<b>-6.4%</b>	
<b>Lending to Stable Resources Ratio</b> <sup>5</sup>	<b>75.2%</b>	<b>78.6%</b>	<b>76.2%</b>	<b>79.4%</b>	<b>72.9%</b>	<b>78.7%</b>	<b>71.8%</b>	<b>78.2%</b>	<b>70.7%</b>	<b>77.5%</b>	<b>71.4%</b>	<b>76.6%</b>	<b>70.5%</b>	<b>75.1%</b>	<b>71.2%</b>	<b>76.4%</b>	<b>71.6%</b>	<b>77.1%</b>	<b>69.9%</b>	<b>77.2%</b>	<b>69.9%</b>	<b>77.6%</b>	<b>71.6%</b>	<b>78.5%</b>	<b>71.5%</b>	<b>78.5%</b>	<b>-0.2%</b>	<b>0.0%</b>	<b>-1.9%</b>	<b>-0.3%</b>	<b>-5.0%</b>	<b>-0.1%</b>	<b>-0.2%</b>	<b>-1.5%</b>	<b>-4.1%</b>	
<b>Eligible Liquid Assets Ratio (ELAR)</b> <sup>6</sup>	<b>19.3%</b>	<b>16.9%</b>	<b>19.5%</b>	<b>16.6%</b>	<b>21.1%</b>	<b>16.8%</b>	<b>21.1%</b>	<b>17.2%</b>	<b>21.1%</b>	<b>17.4%</b>	<b>20.9%</b>	<b>17.4%</b>	<b>21.0%</b>	<b>19.8%</b>	<b>21.9%</b>	<b>17.3%</b>	<b>21.7%</b>	<b>15.5%</b>	<b>21.4%</b>	<b>15.5%</b>	<b>21.9%</b>	<b>15.9%</b>	<b>22.2%</b>	<b>16.1%</b>	<b>21.6%</b>	<b>16.4%</b>	<b>-2.7%</b>	<b>1.9%</b>	<b>2.4%</b>	<b>-2.4%</b>	<b>11.9%</b>	<b>-3.0%</b>	<b>-2.2%</b>	<b>1.6%</b>	<b>9.7%</b>	
<b>Capital adequacy ratio - ( Tier 1 + Tier 2 )</b> <sup>7</sup>					<b>18.0%</b>	<b>17.5%</b>					<b>18.0%</b>	<b>17.7%</b>					<b>18.3%</b>	<b>18.0%</b>					<b>18.7%</b>	<b>1</b>												