

UAE Banking Indicators - Conventional Banks (CB) & Islamic Banks (IB) *

(End of month, figures in billions of Dirhams unless otherwise indicated)

	2022												2023																						
	Jul		Aug		Sep		Oct		Nov		Dec		Jan		Feb		Mar		Apr		May		Jun		Jul**		% 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
1. Gross Bank Assets	2,886.7	603.7	2,926.1	597.4	2,978.6	604.4	3,007.4	607.8	3,021.2	618.1	3,036.9	630.7	3,047.3	620.9	3,116.1	631.7	3,114.7	650.0	3,155.4	647.3	3,208.9	660.0	3,206.1	667.0	3,216.2	665.6	0.3%	-0.2%	5.9%	5.5%	11.4%	10.3%	0.2%	5.8%	11.2%
2. Gross Credit	1,460.9	396.5	1,455.2	395.9	1,476.9	396.5	1,478.8	399.1	1,484.9	402.8	1,481.6	397.8	1,477.4	396.9	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	-0.3%	-0.3%	3.3%	2.9%	4.7%	3.2%	-0.3%	3.2%	4.4%
Domestic Credit	1,285.3	361.5	1,278.3	361.5	1,293.8	361.6	1,292.8	363.9	1,301.9	368.3	1,286.3	364.6	1,285.8	365.1	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	-0.1%	-0.3%	3.7%	4.2%	3.8%	5.1%	-0.2%	3.8%	4.1%
Government	181.2	32.8	179.2	32.9	178.7	33.8	176.8	34.3	177.7	34.2	177.0	34.7	175.2	34.5	175.0	34.2	181.3	34.7	180.7	34.5	178.6	34.9	182.7	36.1	176.0	35.8	-3.7%	-0.8%	-0.6%	3.2%	-2.9%	9.1%	-3.2%	0.05%	-1.0%
Public Sector (GREs)	204.1	47.2	200.8	47.5	209.7	46.0	210.7	46.7	213.7	48.9	206.1	47.2	207.1	44.4	202.2	43.9	201.1	44.0	203.2	43.8	210.2	44.8	220.4	44.0	224.5	43.3	1.9%	-1.6%	8.9%	-8.3%	10.0%	-8.3%	1.3%	5.7%	6.6%
Private Sector	887.9	280.2	886.5	279.7	893.3	280.4	893.5	281.5	899.2	283.8	891.7	281.3	892.3	284.8	923.2	286.6	910.5	289.5	914.7	291.1	933.9	295.0	922.3	299.4	924.0	299.3	0.2%	-0.03%	3.6%	6.4%	4.1%	6.8%	0.1%	4.3%	4.7%
Business & Industrial Sector Credit ¹	665.7	140.3	662.0	138.6	666.6	138.5	665.8	138.8	667.9	140.0	661.1	137.1	659.8	139.5	674.9	140.2	673.6	142.3	675.5	143.4	679.8	145.8	677.2	148.7	678.0	148.0	0.1%	-0.5%	2.6%	8.0%	1.8%	5.5%	0.01%	3.5%	2.5%
Individual	222.2	139.9	224.5	141.1	226.7	141.9	227.7	142.7	231.3	143.8	230.6	144.2	232.5	145.3	248.3	146.4	236.9	147.2	239.2	147.7	254.1	149.2	245.1	150.7	246.0	151.3	0.4%	0.4%	6.7%	4.9%	10.7%	8.1%	0.4%	6.0%	9.7%
Non-Banking Financial Institutions	12.1	1.3	11.8	1.4	12.1	1.4	11.8	1.4	11.3	1.4	11.5	1.4	11.2	1.4	11.5	1.5	11.2	1.5	10.6	1.5	10.4	1.5	10.8	1.5	9.8	1.5	-9.3%	0.0%	-14.8%	7.1%	-19.0%	15.4%	-8.1%	-12.4%	-15.7%
Foreign Credit ²	175.6	35.0	176.9	34.4	183.1	34.9	186.0	35.2	183.0	34.5	195.3	33.2	191.6	31.8	188.4	30.4	191.5	30.5	187.4	29.5	189.8	28.6	198.2	29.4	195.7	29.3	-1.3%	-0.3%	0.2%	-11.7%	11.4%	-16.3%	-1.1%	-1.5%	6.8%
of which: Loans & Advances to Non-Residents in AED	13.8	2.5	13.9	2.6	15.6	2.6	15.6	2.6	15.8	2.6	15.7	2.6	15.7	2.6	16.5	2.6	16.7	2.8	16.5	2.7	17.2	2.6	16.7	2.4	16.9	1.9	1.2%	-20.8%	7.6%	-26.9%	22.5%	-24.0%	-1.6%	2.7%	15.3%
3. Total Investments by Banks ³	391.3	96.4	393.1	96.7	385.7	97.6	391.1	102.6	406.9	104.2	423.0	104.4	430.2	106.0	431.9	109.5	437.0	111.5	438.6	112.3	440.7	117.9	453.3	121.0	456.9	122.6	0.8%	1.3%	8.0%	17.4%	16.8%	27.2%	0.9%	9.9%	18.8%
Debt securities	229.3	19.3	227.4	18.7	221.5	18.0	221.8	18.3	232.2	18.7	239.7	18.7	235.2	19.0	230.5	18.4	231.7	18.4	231.2	17.6	227.7	17.4	230.3	18.2	231.4	18.5	0.5%	1.6%	-3.5%	-1.1%	0.9%	-4.1%	0.6%	-3.3%	0.5%
Equities	13.6	2.7	14.0	2.6	8.6	2.7	9.0	2.7	9.4	2.8	9.1	2.7	9.0	2.8	9.2	2.8	9.2	2.7	9.4	2.7	9.3	2.6	9.5	2.6	10.0	2.5	5.3%	-3.8%	9.9%	-7.4%	-26.5%	-7.4%	3.3%	5.9%	-23.3%
Held to maturity securities	114.0	64.1	117.3	65.1	121.3	66.5	123.8	71.3	128.9	71.9	137.4	71.5	147.2	72.8	153.4	76.9	157.4	78.9	159.3	80.5	164.9	86.4	174.7	88.6	176.8	90.0	1.2%	1.6%	28.7%	25.9%	55.1%	40.4%	1.3%	27.7%	49.8%
Other Investments	34.4	10.3	34.4	10.3	34.3	10.4	36.5	10.3	36.4	10.8	36.8	11.5	38.8	11.4	38.8	11.4	38.7	11.5	38.7	11.5	38.8	11.5	38.8	11.6	38.7	11.6	-0.3%	0.0%	5.2%	0.9%	12.5%	12.6%	-0.2%	4.1%	12.5%
4. Bank Deposits	1,701.9	431.0	1,739.7	426.9	1,768.1	418.8	1,776.2	428.5	1,803.7	435.5	1,782.2	440.0	1,799.1	434.1	1,802.4	439.9	1,852.6	453.4	1,889.4	461.5	1,933.1	472.8	1,909.4	472.7	1,921.6	471.4	0.6%	-0.3%	7.8%	7.1%	12.9%	9.4%	0.5%	7.7%	12.2%
Resident Deposits	1,461.1	415.5	1,514.1	414.2	1,550.9	407.4	1,548.5	417.9	1,590.2	425.5	1,580.0	429.7	1,600.4	424.1	1,599.6	429.8	1,648.8	443.8	1,683.8	451.7	1,701.6	465.0	1,705.9	465.1	1,726.4	463.6	1.2%	-0.3%	9.3%	7.9%	18.2%	11.6%	0.9%	9.0%	16.7%
Government Sector	282.2	79.9	309.7	78.0	322.1	79.7	343.3	85.4	341.1	90.1	306.9	89.9	323.7	79.9	299.7	80.2	319.7	86.7	328.4	89.1	321.8	93.6	331.8	93.9	347.5	89.8	4.7%	-4.4%	13.2%	-0.1%	23.1%	12.4%	2.7%	10.2%	20.8%
GREs (Govt. ownership of more than 50%)	170.3	50.8	179.9	48.5	188.3	44.0	164.7	44.8	187.7	42.4	170.5	46.4	167.5	41.5	171.5	41.8	169.4	44.9	190.4	43.9	186.4	47.0	167.2	46.8	171.5	45.1	2.6%	-3.6%	0.6%	-2.8%	0.7%	-11.2%	1.2%	-0.1%	-2.0%
Private Sector	977.3	279.4	993.3	281.9	996.4	278.3	1,008.4	282.2	1,028.6	287.7	1,062.3	287.2	1,069.1	296.7	1,092.0	302.1	1,116.3	306.2	1,129.9	312.5	1,157.4	318.3	1,163.2	318.4	1,171.8	322.6	0.7%	1.3%	10.3%	12.3%	19.9%	15.5%	0.9%	10.7%	18.9%
Non-Banking Financial Institutions	31.3	5.4	31.2	5.8	44.1	5.4	32.1	5.5	32.8	5.3	40.3	6.2	40.1	6.0	36.4	5.7	43.4	6.0	35.1	6.2	36.0	6.1	43.7	6.0	35.6	6.1	-18.5%	1.7%	-11.7%	-1.6%	13.7%	13.0%	-16.1%	-10.3%	13.6%
Non-Resident Deposits	240.8	15.5	225.6	12.7	217.2	11.4	227.7	10.6	213.5	10.0	202.2	10.3	198.7	10.0	202.8	10.1	203.8	9.6	205.6	9.8	231.5	7.8	203.5	7.6	195.2	7.8	-4.1%	2.6%	-3.5%	-24.3%	-18.9%	-49.7%	-3.8%	-4.5%	-20.8%
Capital & Reserves ⁴	340.0	66.9	345.8	68.0	345.0	68.3	348.6	68.9	354.7	70.2	357.8	70.8	366.5	72.1	365.3	73.2	361.0	69.7	364.5	70.8	370.6	71.8	374.9	72.9	380.8	74.1	1.6%	1.6%	6.4%	4.7%	12.0%	10.8%	1.6%	6.1%	11.8%
Specific provisions & Interest in Suspense	103.4	18.2	103.4	18.3	103.0	18.0	103.3	18.3	103.2	18.3	102.1	17.8	103.1	17.8	102.9	18.0	102.9	18.1	103.8	18.2	104.0	18.3	104.6	18.4	105.2	18.6	0.6%	1.1%	3.0%	4.5%	1.7%	2.2%	0.7%	3.3%	1.8%
General provisions	31.1	5.2	31.1	5.2	31.4	5.2	31.6	5.1	32.1	5.2	31.1	5.6	31.0	5.7	31.3	5.7	32.5	5.9	32.6	6.0	32.9	6.0	33.1	6.0	32.9	6.1	-0.6%	1.7%	5.8%	8.9%	5.8%	17.3%	-0.3%	6.3%	7.4%
Lending to Stable Resources Ratio ⁵	75.2%	81.5%	73.8%	82.3%	74.9%	83.1%	75.2%	82.8%	73.9%	82.1%	74.5%	80.6%	73.0%	80.7%	74.8%	79.1%	73.9%	78.5%	72.3%	77.4%	72.5%	76.6%	73.0%	77.4%	72.1%	77.2%	-1.2%	-0.3%	-3.2%	-4.2%	-4.1%	-5.3%	-0.9%	-3.3%	-4.3%
Eligible Liquid Assets Ratio (ELAR) ⁶	18.1%	14.7%	18.6%	14.0%	17.5%	14.4%	17.3%	13.9%	17.8%	15.3%	18.8%	17.8%	19.3%	15.6%	18.9%	15.9%	19.5%	18.7%	20.1%	19.0%	21.0%	18.9%	20.7%	18.4%	21.4%	18.0%	3.4%	-2.2%	13.8%	1.1%	18.2%	22.4%	1.4%	10.5%	19.2%
Capital adequacy ratio - (Tier 1 + Tier 2) ⁷					17.2%	18.5%					17.3%	17.7%					17.7%	18.1%					18.2%	18.2%											
of which: Tier 1 Ratio					16.1%	17.4%					16.1%	16.6%					16.5%	17.0%					17.0%	17.0%											
Common Equity Tier 1 (CET 1) Capital Ratio					14.6%	14.2%					14.6%	13.5%					15.1%	13.9%					15.6%	14.0%											

* 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****