

| Banking Indicators - Based on the Emirates (Abu Dhabi (AD), Dubai (DXB) and Other Emirates (OE)) Where Bank Head Office is located * | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|---------|---------|-------|---------|---------|-------|---------|---------|-------|---------|---------|-------|---------|---------|-------|---------|---------|-------|---------|---------|-------|---------|---------|-------|---------|---------|-------|---------|---------|-------|---------|---------|-------|---------|---------|-------|---------|---------|-------|------------------|-------|----------------|--------|----------------|-------|------------------|----------------|----------------|-------|--------|--------|
| (End of month, figures in billions of Dirhams unless otherwise indicated) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 2022 | | | | | | | | | | | | | | | 2023 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Aug | | | Sep | | | Oct | | | Nov | | | Dec | | | Jan | | | Feb | | | Mar | | | Apr | | | May | | | Jun | | | Jul | | | Aug ** | | | % Month-on-Month | | % Year-to-Date | | % Year-on-Year | | % Month-on-Month | % Year-to-Date | % Year-on-Year | | | |
| | AD | DXB | OE | AD | DXB | OE | AD | DXB | OE | AD | DXB | OE | AD | DXB | OE | AD | DXB | OE | AD | DXB | OE | AD | DXB | OE | AD | DXB | OE | AD | DXB | OE | AD | DXB | OE | AD | DXB | OE | AD | DXB | OE | AD | DXB | OE | | | | | | | | | |
| 1.Gross Bank Assets | 1,696.2 | 1,558.9 | 268.4 | 1,737.1 | 1,574.1 | 271.8 | 1,746.9 | 1,597.3 | 271.0 | 1,773.3 | 1,590.9 | 275.1 | 1,758.7 | 1,621.2 | 287.7 | 1,766.6 | 1,618.5 | 283.1 | 1,822.0 | 1,637.7 | 288.1 | 1,801.8 | 1,670.0 | 292.9 | 1,837.3 | 1,674.2 | 291.2 | 1,867.3 | 1,706.6 | 295.0 | 1,838.6 | 1,735.1 | 299.4 | 1,854.7 | 1,729.2 | 297.9 | 1,864.5 | 1,738.1 | 298.9 | 0.5% | 0.5% | 0.3% | 6.0% | 7.2% | 3.9% | 9.9% | 11.5% | 11.4% | 0.5% | 6.4% | 10.7% |
| 2.Gross Credit | 813.7 | 880.9 | 156.5 | 830.9 | 883.6 | 158.9 | 836.4 | 882.7 | 158.8 | 844.9 | 883.5 | 159.3 | 850.5 | 868.8 | 160.1 | 851.9 | 863.1 | 159.3 | 867.9 | 867.7 | 161.3 | 861.5 | 872.8 | 161.5 | 858.9 | 874.6 | 163.5 | 869.7 | 894.2 | 163.8 | 876.0 | 903.5 | 165.3 | 871.0 | 902.3 | 165.9 | 875.9 | 910.3 | 167.2 | 0.6% | 0.9% | 0.8% | 3.0% | 4.8% | 4.4% | 7.6% | 3.3% | 6.8% | 0.7% | 3.9% | 5.5% |
| Domestic Credit | 696.2 | 793.9 | 149.7 | 709.9 | 793.6 | 151.9 | 711.3 | 793.5 | 151.9 | 719.1 | 798.5 | 152.6 | 716.0 | 781.3 | 153.6 | 720.3 | 777.7 | 152.9 | 741.8 | 781.3 | 155.0 | 730.8 | 788.1 | 154.9 | 729.5 | 793.7 | 156.9 | 743.4 | 808.7 | 157.2 | 743.8 | 814.9 | 158.5 | 739.3 | 815.7 | 159.2 | 744.8 | 823.3 | 160.3 | 0.7% | 0.9% | 0.7% | 4.0% | 5.4% | 4.4% | 7.0% | 3.7% | 7.1% | 0.8% | 4.7% | 5.4% |
| Government | 54.0 | 150.7 | 7.4 | 55.9 | 147.9 | 8.7 | 54.6 | 147.7 | 8.8 | 54.4 | 148.2 | 9.3 | 55.2 | 147.2 | 9.3 | 58.3 | 142.3 | 9.1 | 58.1 | 142.3 | 8.8 | 59.9 | 147.5 | 8.6 | 59.4 | 147.2 | 8.6 | 59.0 | 144.9 | 9.6 | 62.2 | 146.5 | 10.1 | 57.6 | 144.2 | 10.0 | 57.4 | 145.1 | 10.5 | -0.3% | 0.6% | 5.0% | 4.0% | -1.4% | 12.9% | 6.3% | -3.7% | 41.9% | 0.6% | 0.6% | 0.4% |
| Public Sector (GREs) | 123.4 | 113.0 | 11.9 | 130.1 | 113.9 | 11.7 | 132.9 | 112.1 | 12.4 | 135.1 | 115.0 | 12.5 | 130.8 | 110.6 | 11.9 | 129.2 | 108.1 | 14.2 | 126.1 | 108.1 | 11.9 | 126.2 | 106.5 | 12.4 | 126.1 | 108.0 | 12.9 | 121.3 | 121.5 | 12.2 | 131.1 | 121.2 | 12.1 | 131.6 | 122.9 | 13.3 | 132.2 | 126.1 | 13.2 | 0.5% | 2.6% | -0.8% | 1.1% | 14.0% | 10.9% | 7.1% | 11.6% | 10.9% | 1.4% | 7.2% | 9.3% |
| Private Sector | 512.4 | 524.4 | 129.4 | 517.4 | 525.9 | 130.4 | 517.7 | 527.7 | 129.6 | 523.5 | 529.9 | 129.6 | 523.6 | 518.2 | 131.2 | 526.4 | 522.2 | 128.5 | 551.1 | 525.5 | 133.2 | 538.4 | 528.6 | 133.0 | 538.4 | 533.0 | 134.4 | 557.4 | 537.1 | 134.4 | 544.6 | 541.7 | 135.4 | 544.8 | 543.5 | 135.0 | 550.6 | 547.2 | 135.5 | 1.1% | 0.7% | 0.4% | 5.2% | 5.6% | 3.3% | 7.5% | 4.3% | 4.7% | 0.8% | 5.1% | 5.8% |
| Business & Industrial Sector Credit ¹ | 346.5 | 355.5 | 98.6 | 350.6 | 354.8 | 99.7 | 350.4 | 355.2 | 99.0 | 353.6 | 355.3 | 99.0 | 355.7 | 343.1 | 99.4 | 357.2 | 345.5 | 96.6 | 367.0 | 347.1 | 101.0 | 366.6 | 348.7 | 100.6 | 365.6 | 351.3 | 102.0 | 370.1 | 353.7 | 101.8 | 367.4 | 356.2 | 102.3 | 366.4 | 357.7 | 101.9 | 368.8 | 358.8 | 102.1 | 0.7% | 0.3% | 0.2% | 3.7% | 4.6% | 2.7% | 6.4% | 0.9% | 3.5% | 0.4% | 3.9% | 3.6% |
| Individual | 165.9 | 168.9 | 30.8 | 166.8 | 171.1 | 30.7 | 167.3 | 172.5 | 30.6 | 169.9 | 174.6 | 30.6 | 167.9 | 175.1 | 31.8 | 169.2 | 176.7 | 31.9 | 184.1 | 178.4 | 32.2 | 171.8 | 179.9 | 32.4 | 172.8 | 181.7 | 32.4 | 187.3 | 183.4 | 32.6 | 177.2 | 185.5 | 33.1 | 178.4 | 185.8 | 33.1 | 181.8 | 188.4 | 33.4 | 1.9% | 1.4% | 0.9% | 8.3% | 7.6% | 5.0% | 9.6% | 11.5% | 8.4% | 1.6% | 7.7% | 10.4% |
| Non-Banking Financial Institutions | 6.4 | 5.8 | 1.0 | 6.5 | 5.9 | 1.1 | 6.1 | 6.0 | 1.1 | 6.1 | 5.4 | 1.2 | 6.4 | 5.3 | 1.2 | 6.4 | 5.1 | 1.1 | 6.5 | 5.4 | 1.1 | 6.3 | 5.5 | 0.9 | 5.6 | 5.5 | 1.0 | 5.7 | 5.2 | 1.0 | 5.9 | 5.5 | 0.9 | 5.3 | 5.1 | 0.9 | 4.6 | 4.9 | 1.1 | -13.2% | -3.9% | 22.2% | -28.1% | -7.5% | -8.3% | -28.1% | -15.5% | 10.0% | -6.2% | -17.8% | -19.7% |
| Foreign Credit ² | 117.5 | 87.0 | 6.8 | 121.0 | 90.0 | 7.0 | 125.1 | 89.2 | 6.9 | 125.8 | 85.0 | 6.7 | 134.5 | 87.5 | 6.5 | 131.6 | 85.4 | 6.4 | 126.1 | 86.4 | 6.3 | 130.7 | 84.7 | 6.6 | 129.4 | 80.9 | 6.6 | 126.3 | 85.5 | 6.6 | 132.2 | 88.6 | 6.8 | 131.7 | 86.6 | 6.7 | 131.1 | 87.0 | 6.9 | -0.5% | 0.5% | 3.0% | -2.5% | -0.6% | 6.2% | 11.6% | 0.0% | 1.5% | 0.0% | -1.5% | 6.5% |
| of which: Loans & Advances to Non-Residents in AED | 7.3 | 8.1 | 1.1 | 8.2 | 8.9 | 1.1 | 8.3 | 8.7 | 1.2 | 8.4 | 8.9 | 1.1 | 8.4 | 8.8 | 1.1 | 8.4 | 8.7 | 1.2 | 8.9 | 9.1 | 1.1 | 8.4 | 9.7 | 1.4 | 8.4 | 9.4 | 1.4 | 9.1 | 9.4 | 1.3 | 8.5 | 9.3 | 1.3 | 8.4 | 9.0 | 1.4 | 8.6 | 9.0 | 1.4 | 2.4% | 0.0% | 0.0% | 2.4% | 2.3% | 27.3% | 17.8% | 11.1% | 27.3% | 1.1% | 3.8% | 15.2% |
| 3.Total Investments by Banks ³ | 264.0 | 186.6 | 39.2 | 254.5 | 189.1 | 39.7 | 262.1 | 190.5 | 41.1 | 273.6 | 195.3 | 42.2 | 279.5 | 202.6 | 45.3 | 285.7 | 204.5 | 46.0 | 284.6 | 207.9 | 48.9 | 289.5 | 210.3 | 48.7 | 292.5 | 208.9 | 49.5 | 295.4 | 212.8 | 50.4 | 298.8 | 225.2 | 50.3 | 298.2 | 229.7 | 51.6 | 297.0 | 236.8 | 51.6 | -0.4% | 3.1% | 0.0% | 6.3% | 16.9% | 13.9% | 12.5% | 26.9% | 31.6% | 1.0% | 11.0% | 19.5% |
| Debt securities | 172.4 | 60.2 | 13.5 | 167.5 | 58.7 | 13.3 | 171.6 | 54.7 | 13.8 | 178.6 | 58.1 | 14.2 | 183.0 | 61.2 | 14.2 | 180.7 | 58.7 | 14.8 | 177.3 | 56.8 | 14.8 | 179.7 | 56.0 | 14.4 | 180.5 | 53.8 | 14.5 | 180.1 | 50.1 | 14.9 | 178.8 | 54.9 | 14.8 | 177.5 | 56.7 | 15.7 | 174.9 | 55.8 | 15.8 | -1.5% | -1.6% | 0.6% | -4.4% | -8.8% | 11.3% | 1.5% | -7.3% | 17.0% | -1.4% | -4.6% | 0.2% |
| Equities | 10.9 | 2.6 | 3.1 | 5.6 | 2.6 | 3.1 | 5.8 | 2.7 | 3.2 | 6.2 | 2.8 | 3.2 | 6.0 | 2.6 | 3.2 | 6.1 | 2.6 | 3.1 | 6.2 | 2.6 | 3.2 | 6.2 | 2.6 | 3.1 | 6.3 | 2.6 | 3.2 | 6.3 | 2.5 | 3.1 | 6.4 | 2.5 | 3.2 | 6.8 | 2.5 | 3.2 | 7.0 | 2.5 | 3.1 | 2.9% | 0.0% | -3.1% | 16.7% | -3.8% | -3.1% | -35.8% | -3.8% | 0.0% | 0.8% | 6.8% | -24.1% |
| Held to maturity securities | 67.6 | 95.0 | 19.8 | 68.4 | 98.9 | 20.5 | 69.6 | 104.2 | 21.3 | 73.8 | 105.5 | 21.5 | 74.9 | 109.4 | 24.6 | 83.5 | 111.7 | 24.8 | 85.7 | 117.0 | 27.6 | 88.2 | 120.2 | 27.9 | 90.3 | 121.0 | 28.5 | 93.6 | 128.6 | 29.1 | 98.2 | 136.1 | 29.0 | 98.5 | 138.9 | 29.4 | 99.7 | 146.8 | 29.5 | 1.2% | 5.7% | 0.3% | 33.1% | 34.2% | 19.9% | 47.5% | 54.5% | 49.0% | 3.4% | 32.1% | 51.3% |
| Other Investments | 13.1 | 28.8 | 2.8 | 13.0 | 28.9 | 2.8 | 15.1 | 28.9 | 2.8 | 15.0 | 28.9 | 3.3 | 15.6 | 29.4 | 3.3 | 15.4 | 31.5 | 3.3 | 15.4 | 31.5 | 3.3 | 15.4 | 31.5 | 3.3 | 15.4 | 31.5 | 3.3 | 15.4 | 31.6 | 3.3 | 15.4 | 31.7 | 3.3 | 15.4 | 31.6 | 3.3 | 15.4 | 31.7 | 3.2 | 0.0% | 0.3% | -3.0% | -1.3% | 7.8% | -3.0% | 17.6% | 10.1% | 14.3% | 0.0% | 4.1% | 12.5% |
| 4.Bank Deposits | 1,036.9 | 952.3 | 177.4 | 1,066.2 | 945.6 | 175.1 | 1,072.3 | 954.5 | 177.9 | 1,095.3 | 965.2 | 178.7 | 1,043.7 | 990.6 | 187.9 | 1,058.4 | 989.8 | 185.0 | 1,052.8 | 1,001.2 | 188.3 | 1,074.6 | 1,038.1 | 193.3 | 1,109.0 | 1,046.6 | 195.3 | 1,134.9 | 1,074.3 | 196.7 | 1,102.9 | 1,083.4 | 195.8 | 1,110.4 | 1,088.5 | 194.1 | 1,112.9 | 1,092.3 | 198.3 | 0.2% | 0.3% | 2.2% | 6.6% | 10.3% | 5.5% | 7.3% | 14.7% | 11.8% | 0.4% | 8.2% | 10.9% |
| Resident Deposits | 902.6 | 856.0 | 169.7 | 939.8 | 851.0 | 167.5 | 929.4 | 868.4 | 168.6 | 965.0 | 880.2 | 170.5 | 924.2 | 905.2 | 180.3 | 946.4 | 899.6 | 178.5 | 933.2 | 914.4 | 181.8 | 956.7 | 949.3 | 186.6 | 987.6 | 959.7 | 188.2 | 990.7 | 985.8 | 190.1 | 986.9 | 994.4 | 189.7 | 1,005.5 | 996.7 | 187.8 | 999.2 | 1,000.8 | 192.1 | -0.6% | 0.4% | 2.3% | 8.1% | 10.6% | 6.5% | 10.7% | 16.9% | 13.2% | 0.1% | 9.1% | 13.7% |
| Government Sector | 288.1 | 67.3 | 32.3 | 301.6 | 68.5 | 31.7 | 324.1 | 71.4 | 33.2 | 324.0 | 72.3 | 34.9 | 281.6 | 75.2 | 40.0 | 302.7 | 63.5 | 37.4 | 278.3 | 63.3 | 38.3 | 288.9 | 77.9 | 39.6 | 300.0 | 78.2 | 39.3 | 285.0 | 88.5 | 41.9 | 289.4 | 95.5 | 40.8 | 308.6 | 89.5 | 39.2 | 298.7 | 94.4 | 39.3 | -3.2% | 5.5% | 0.3% | 6.1% | 25.5% | -1.8% | 3.7% | 40.3% | 21.7% | -1.1% | 9.0% | 11.5% |
| GREs (Govt. ownership of more than 50%) | 132.3 | 83.9 | 12.2 | 140.6 | 79.8 | 11.9 | 115.7 | 83.3 | 10.5 | 139.1 | 80.5 | 10.5 | 118.9 | 87.3 | 10.7 | 117.1 | 82.4 | 9.5 | 115.4 | 87.8 | 10.1 | 114.9 | 88.7 | 10.7 | 134.2 | 89.7 | 10.4 | 130.1 | 92.2 | 11.1 | 110.8 | 91.9 | 11.3 | 112.5 | 94.7 | 9.4 | 108.4 | 92.7 | 11.1 | -3.6% | -2.1% | 18.1% | -8.8% | 6.2% | 3.7% | -18.1% | 10.5% | -9.0% | -2.0% | -2.2% | -7.1% |
| Private Sector | 464.8 | 688.7 | 121.7 | 467.0 | 687.3 | 120.4 | 470.4 | 698.6 | 121.6 | 482.0 | 712.1 | 122.2 | 497.2 | 726.3 | 126.0 | 500.5 | 737.2 | 128.1 | 517.4 | 746.8 | 129.9 | 524.2 | 765.5 | 132.8 | 533.1 | 774.1 | 135.2 | 554.4 | 787.4 | 133.9 | 558.6 | 788.9 | 134.1 | 564.3 | 794.1 | 136.0 | 571.4 | 795.0 | 138.3 | 1.3% | 0.1% | 1.7% | 14.9% | 9.5% | 9.8% | 22.9% | 15.4% | 13.6% | 0.7% | 11.5% | 18.0% |
| Non-Banking Financial Institutions | 17.4 | 16.1 | 3.5 | 30.6 | 15.4 | 3.5 | 19.2 | 15.1 | 3.3 | 19.9 | 15.3 | 2.9 | 26.5 | 16.4 | 3.6 | 26.1 | 16.5 | 3.5 | 22.1 | 16.5 | 3.5 | 28.7 | 17.2 | 3.5 | 20.3 | 17.7 | 3.3 | 21.2 | 17.1 | | | | | | | | | | | | | | | | | | | | | | |