

CBUAE Classification: Public																																	UAE Banking Indicators - National Banks (NB) & Foreign Banks (FB) *																					
(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																			
	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	3,109.5	414.0	3,164.1	418.9	3,190.1	425.1	3,216.8	422.5	3,229.0	438.6	3,237.1	431.1	3,312.8	435.0	3,320.8	443.9	3,360.9	441.8	3,422.9	446.0	3,420.5	452.6	3,430.6	451.2	3,451.6	449.9	0.6%	-0.3%	6.9%	2.6%	11.0%	8.7%	0.5%	6.4%	10.7%																			
2.Gross Credit	1,678.2	172.9	1,698.6	174.8	1,705.2	172.7	1,717.0	170.7	1,706.6	172.8	1,704.7	169.6	1,727.8	169.1	1,727.9	167.9	1,731.6	165.4	1,759.1	168.6	1,773.4	171.4	1,770.0	169.2	1,787.7	165.7	1.0%	-2.1%	4.8%	-4.1%	6.5%	-4.2%	0.7%	3.9%	5.5%																			
Domestic Credit	1,499.9	139.9	1,514.8	140.6	1,517.9	138.8	1,532.4	137.8	1,514.8	136.1	1,517.2	133.7	1,545.2	132.9	1,540.8	133.0	1,546.7	133.4	1,577.7	131.6	1,584.1	133.1	1,581.9	132.3	1,596.9	131.5	0.9%	-0.6%	5.4%	-3.4%	6.5%	-6.0%	0.8%	4.7%	5.4%																			
Government	202.1	10.0	202.5	10.0	201.1	10.0	202.0	9.9	200.9	10.8	198.8	10.9	200.7	8.5	208.5	7.5	208.3	6.9	205.9	7.6	210.9	7.9	204.0	7.8	205.0	8.0	0.5%	2.6%	2.0%	-25.9%	1.4%	-20.0%	0.6%	0.6%	0.4%																			
Public Sector (GRes)	230.8	17.5	239.0	16.7	240.4	17.0	246.6	16.0	237.9	15.4	236.3	15.2	230.7	15.4	228.6	16.5	230.1	16.9	239.1	15.9	247.9	16.5	250.5	17.3	254.5	17.0	1.6%	-1.7%	7.0%	10.4%	10.3%	-2.9%	1.4%	7.2%	9.3%																			
Private Sector	1,054.8	111.4	1,061.0	112.7	1,064.2	110.8	1,072.0	111.0	1,064.3	108.7	1,070.6	106.5	1,102.2	107.6	1,092.3	107.7	1,097.3	108.5	1,122.0	106.9	1,114.2	107.5	1,117.3	106.0	1,128.0	105.3	1.0%	-0.7%	6.0%	-3.1%	6.9%	-5.5%	0.8%	5.1%	5.8%																			
Business & Industrial Sector Credit ¹	717.3	83.3	720.8	84.3	721.7	82.9	724.7	83.2	717.1	81.1	720.2	79.1	734.7	80.4	735.2	80.7	737.3	81.6	745.5	80.1	745.6	80.3	746.8	79.2	751.3	78.4	0.6%	-1.0%	4.8%	-3.3%	4.7%	-5.9%	0.4%	3.9%	3.6%																			
Individual	337.5	28.1	340.2	28.4	342.5	27.9	347.3	27.8	347.2	27.6	350.4	27.4	367.5	27.2	357.1	27.0	360.0	26.9	376.5	26.8	368.6	27.2	370.5	26.8	376.7	26.9	1.7%	0.4%	8.5%	-2.5%	11.6%	-4.3%	1.6%	7.7%	10.4%																			
Non-Banking Financial Institutions	12.2	1.0	12.3	1.2	12.2	1.0	11.8	0.9	11.7	1.2	11.5	1.1	11.6	1.4	11.4	1.3	11.0	1.1	10.7	1.2	11.1	1.2	10.1	1.2	9.4	1.2	-6.9%	0.0%	-19.7%	0.0%	-23.0%	20.0%	-6.2%	-17.8%	-19.7%																			
Foreign Credit ²	178.3	33.0	183.8	34.2	187.3	33.9	184.6	32.9	191.8	36.7	187.5	35.9	182.6	36.2	187.1	34.9	184.9	32.0	181.4	37.0	189.3	38.3	188.1	36.9	190.8	34.2	1.4%	-7.3%	-0.5%	-6.8%	7.0%	3.6%	0.0%	-1.5%	6.5%																			
of which: Loans & Advances to Non-Residents in AED	13.4	3.1	15.1	3.1	15.1	3.1	15.3	3.1	15.3	3.0	15.3	3.0	16.1	3.0	16.6	2.9	16.2	3.0	16.8	3.0	16.1	3.0	15.5	3.3	15.7	3.3	1.3%	0.0%	2.6%	10.0%	17.2%	6.5%	1.1%	3.8%	15.2%																			
3.Total Investments by Banks ³	447.6	42.2	439.7	43.6	454.1	39.6	468.9	42.2	482.2	45.2	495.5	40.7	500.5	40.9	506.4	42.1	511.2	39.7	521.4	37.2	531.8	42.5	536.4	43.1	543.5	41.9	1.3%	-2.8%	12.7%	-7.3%	21.4%	-0.7%	1.0%	11.0%	19.5%																			
Debt securities	207.4	38.7	201.7	37.8	206.5	33.6	214.8	36.1	219.3	39.1	219.6	34.6	214.6	34.3	215.8	34.3	217.1	31.7	216.8	28.3	214.7	33.8	215.7	34.2	213.3	33.2	-1.1%	-2.9%	-2.7%	-15.1%	2.8%	-14.2%	-1.4%	-4.6%	0.2%																			
Equities	16.6	0.0	11.3	0.0	11.7	0.0	12.1	0.1	11.8	0.0	11.7	0.1	11.8	0.2	11.7	0.2	11.9	0.2	11.7	0.2	11.8	0.3	12.2	0.3	12.4	0.2	1.6%	-33.3%	5.1%	0.0%	-25.3%	0.0%	0.8%	6.8%	-24.1%																			
Held to maturity securities	178.9	3.5	182.0	5.8	189.1	6.0	194.8	6.0	202.8	6.1	214.0	6.0	223.9	6.4	228.7	7.6	232.0	7.8	242.6	8.7	254.9	8.4	258.2	8.6	267.5	8.5	3.6%	-1.2%	31.9%	39.3%	49.5%	142.9%	3.4%	32.1%	51.3%																			
Other Investments	44.7	0.0	44.7	0.0	46.8	0.0	47.2	0.0	48.3	0.0	50.2	0.0	50.2	0.0	50.2	0.0	50.2	0.0	50.3	0.0	50.4	0.0	50.3	0.0	50.3	0.0	0.0%	0.0%	4.1%	0.0%	12.5%	0.0%	0.0%	4.1%	12.5%																			
4.Bank Deposits	1,919.3	247.3	1,936.1	250.8	1,953.5	251.2	1,984.7	254.5	1,955.0	267.2	1,968.8	264.4	1,972.0	270.3	2,032.3	273.7	2,075.9	275.0	2,124.9	281.0	2,107.8	274.3	2,114.8	278.2	2,127.8	275.7	0.6%	-0.9%	8.8%	3.2%	10.9%	11.5%	0.4%	8.2%	10.9%																			
Resident Deposits	1,716.9	211.4	1,743.1	215.2	1,750.4	216.0	1,798.1	217.6	1,779.7	230.0	1,796.1	228.4	1,794.4	235.0	1,854.8	237.8	1,897.2	238.3	1,922.6	244.0	1,932.2	238.8	1,949.7	240.3	1,951.5	240.6	0.1%	0.1%	9.7%	4.6%	13.7%	13.8%	0.1%	9.1%	13.7%																			
Government Sector	387.2	0.5	401.0	0.8	428.2	0.5	430.7	0.5	395.9	0.9	403.2	0.4	379.2	0.7	405.7	0.7	416.9	0.6	414.4	1.0	424.9	0.8	436.6	0.7	431.7	0.7	-1.1%	0.0%	9.0%	-22.2%	11.5%	40.0%	-1.1%	9.0%	11.5%																			
GRes (Govt. ownership of more than 50%)	217.2	11.2	221.1	11.2	196.2	13.3	216.2	13.9	200.5	16.4	194.7	14.3	196.0	17.3	197.5	16.8	215.8	18.5	211.9	21.5	195.2	18.8	196.7	19.9	191.5	20.7	-2.6%	4.0%	-4.5%	26.2%	-11.8%	84.8%	-2.0%	-2.2%	-7.1%																			
Private Sector	1,081.1	194.1	1,077.2	197.5	1,093.5	197.1	1,118.2	198.1	1,142.0	207.5	1,157.5	208.3	1,182.5	211.6	1,207.8	214.7	1,228.9	213.5	1,260.2	215.5	1,268.2	213.4	1,281.3	213.1	1,291.0	213.7	0.8%	0.3%	13.0%	3.0%	19.4%	10.1%	0.7%	11.5%	18.0%																			
Non-Banking Financial Institutions	31.4	5.6	43.8	5.7	32.5	5.1	33.0	5.1	41.3	5.2	40.7	5.4	36.7	5.4	43.8	5.6	35.6	5.7	36.1	6.0	43.9	5.8	35.1	6.6	37.3	5.5	6.3%	-16.7%	-9.7%	5.8%	18.8%	-1.8%	2.6%	-8.0%	15.7%																			
Non-Resident Deposits	202.4	35.9	193.0	35.6	203.1	35.2	186.6	36.9	175.3	37.2	172.7	36.0	177.6	35.3	177.5	35.9	178.7	36.7	202.3	37.0	175.6	35.5	165.1	37.9	176.3	35.1	6.8%	-7.4%	0.6%	-5.6%	-12.9%	-2.2%	4.1%	-0.5%	-11.3%																			
Capital & Reserves ⁴	357.3	56.5	356.6	56.7	360.0	57.5	366.8	58.1	370.2	58.4	379.3	59.3	378.6	59.9	370.1	60.6	376.1	59.2	382.1	60.3	386.6	61.2	392.9	62.0	398.8	62.9	1.5%	1.5%	7.7%	7.7%	11.6%	11.3%	1.5%	7.7%	11.6%																			
Specific provisions & Interest in Suspense	94.8	26.9	94.2	26.8	95.3	26.3	95.9	25.6	95.2	24.7	96.2	24.7	96.4	24.5	96.9	24.1	97.8	24.2	98.2	24.1	99.3	23.7	100.3	23.5	99.7	23.6	-0.6%	0.4%	4.7%	-4.5%	5.2%	-12.3%	-0.4%	2.8%	1.3%																			
General provisions	33.9	2.4	34.3	2.3	34.3	2.4	34.9	2.4	34.3	2.4	34.3	2.4	34.6	2.4	35.9	2.5	36.1	2.5	36.4	2.5	36.6	2.5	36.6	2.4	36.8	2.4	0.5%	0.0%	7.3%	0.0%	8.6%	0.0%	0.5%	6.8%	8.0%																			
Lending to Stable Resources Ratio ⁵	77.4%	59.3%	78.7%	59.1%	78.7%	59.9%	77.5%	59.2%	77.9%	58.7%	76.7%	57.0%	78.2%	56.1%	77.3%	55.9%	75.7%	54.7%	75.5%	55.9%	76.0%	56.6%	75.2%	56.4%	76.0%	55.4%	1.0%	-1.8%	-2.5%	-5.7%	-1.9%	-6.6%	0.7%	-2.6%	-2.4%																			
Eligible Liquid Assets Ratio (ELAR) ⁶	16.0%	32.8%	15.2%	32.8%	15.0%	32.8%	15.8%	32.7%	16.8%	35.4%	16.8%	36.0%	16.5%	37.0%	17.4%	37.1%	18.1%	37.5%	18.7%	37.3%	18.8%	35.8%	19.0%	37.9%	18.5%	38.0%	-2.7%	0.4%	10.1%	7.5%	15.6%	16.0%	-1.9%	8.4%	15.0%																			
Capital adequacy ratio - (Tier 1 + Tier 2) ⁷			17.1%	20.8%					16.9%	22.0%					17.3%	22.2%					17.8%	22.4%																																
of which: Tier 1 Ratio			16.0%	19.7%					15.7%	20.9%					16.1%	21.1%					16.6%	21.3%																																
Common Equity Tier 1(CET 1) Capital Ratio			14.0%	19.7%					13.7%	20.9%					14.2%	21.1%					14.7%	21.3%																																