

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																										
	Sep		Oct		Nov		Dec		Jan		Feb		Mar		Apr		May		Jun		Jul		Aug		Sep**		% 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	3,164.1	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	3,493.4	458.5	1.2%	1.9%	8.2%	4.5%	10.4%	9.5%	1.3%	7.8%	10.3%
2.Gross Credit	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	1,813.6	168.0	1.4%	1.4%	6.3%	-2.8%	6.8%	-3.9%	1.4%	5.4%	5.8%
Domestic Credit	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	1,606.5	133.7	0.6%	1.7%	6.1%	-1.8%	6.1%	-4.9%	0.7%	5.4%	5.1%
Government	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	204.8	7.8	-0.1%	-2.5%	1.9%	-27.8%	1.1%	-22.0%	-0.2%	0.4%	0.0%
Public Sector (GREs - Govt. ownership of more than 50%)	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	263.3	17.1	3.5%	0.6%	10.7%	11.0%	10.2%	2.4%	3.3%	10.7%	9.7%
Private Sector	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	1,128.7	107.5	0.1%	2.1%	6.1%	-1.1%	6.4%	-4.6%	0.2%	5.4%	5.3%
Business & Industrial Sector Credit ¹	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	747.6	80.5	-0.5%	2.7%	4.3%	-0.7%	3.7%	-4.5%	-0.2%	3.7%	2.9%
Individual	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	381.1	27.0	1.2%	0.4%	9.8%	-2.2%	12.0%	-4.9%	1.1%	8.9%	10.7%
Non-Banking Financial Institutions	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	9.7	1.3	3.2%	8.3%	-17.1%	8.3%	-21.1%	8.3%	3.8%	-14.7%	-18.5%
Foreign Credit ²	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	207.1	34.3	8.5%	0.3%	8.0%	-6.5%	12.7%	0.3%	7.3%	5.6%	10.7%
of which: Loans & Advances to Non-Residents in AED	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	16.4	3.4	4.5%	3.0%	7.2%	13.3%	8.6%	9.7%	4.2%	8.2%	8.8%
3.Total Investments by Banks ³	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	550.0	43.9	1.2%	4.8%	14.1%	-2.9%	25.1%	0.7%	1.5%	12.6%	22.9%
Debt securities	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	211.1	34.2	-1.0%	3.0%	-3.7%	-12.5%	4.7%	-9.5%	-0.5%	-5.1%	2.4%
Equities	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	12.3	0.2	-0.8%	0.0%	4.2%	0.0%	8.8%	0.0%	-0.8%	5.9%	10.6%
Held to maturity securities	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	277.5	9.5	3.7%	11.8%	36.8%	55.7%	52.5%	63.8%	4.0%	37.4%	52.8%
Other Investments	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	49.1	0.0	-2.4%	0.0%	1.7%	0.0%	9.8%	0.0%	-2.4%	1.7%	9.8%
4.Bank Deposits	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	2,141.2	279.7	0.6%	1.5%	9.5%	4.7%	10.6%	11.5%	0.7%	8.9%	10.7%
Resident Deposits	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	1,987.0	243.8	1.8%	1.3%	11.6%	6.0%	14.0%	13.3%	1.8%	11.0%	13.9%
Government Sector	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	421.6	1.8	-2.3%	157.1%	6.5%	100.0%	5.1%	125.0%	-2.1%	6.7%	5.4%
GREs (Govt. ownership of more than 50%)	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	208.6	22.6	8.9%	9.2%	4.0%	37.8%	-5.7%	101.8%	9.0%	6.6%	-0.5%
Private Sector	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	1,311.0	213.8	1.5%	0.05%	14.8%	3.0%	21.7%	8.3%	1.3%	13.0%	19.6%
Non-Banking Financial Institutions	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	45.8	5.6	22.8%	1.8%	10.9%	7.7%	4.6%	-1.8%	20.1%	10.5%	3.8%
Non-Resident Deposits	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	154.2	35.9	-12.5%	2.3%	-12.0%	-3.5%	-20.1%	0.8%	-10.1%	-10.5%	-16.8%
Capital & Reserves ⁴	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	401.1	63.5	0.6%	1.0%	8.3%	8.7%	12.5%	12.0%	0.6%	8.4%	12.4%
Specific provisions & Interest in Suspense	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	97.1	23.5	-2.6%	-0.4%	2.0%	-4.9%	3.1%	-12.3%	-2.2%	0.6%	-0.3%
General provisions	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	36.4	2.3	-1.1%	-4.2%	6.1%	-4.2%	6.1%	0.0%	-1.3%	5.4%	5.7%
Lending to Stable Resources Ratio ⁵	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%	79.2%	56.5%	4.3%	2.0%	1.7%	-3.7%	0.6%	-4.4%	3.9%	1.2%	0.1%
Eligible Liquid Assets Ratio (ELAR) ⁶	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%	18.7%	36.7%	1.1%	-3.5%	11.3%	3.7%	23.0%	11.9%	0.0%	8.4%	19.7%
Capital adequacy ratio - (Tier 1 + Tier 2) ⁷	17.1%	20.8%					16.9%	22.0%					17.3%	22.2%					17.8%	22.4%					18.1%	22.4%									
	16.0%	19.7%																																	
of which: Tier 1 Ratio							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%					15.0%	21.3%									