

CBUAE Classification: Public																																					
UAE Banking Indicators - Conventional Banks (CB) & Islamic Banks (IB) *																																					
(End of month, figures in billions of Dirhams unless otherwise indicated)																																					
	Jun-23		Jul-23		Aug-23		Sep-23		Oct-23		Nov-23		Dec-23**		Jan-24		Feb-24		Mar-24		Apr-24		May-24		Jun-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	
1. Gross Bank Assets	3206.1	667.0	3216.2	665.6	3231.5	670.0	3259.8	692.1	3301.3	694.4	3327.1	698.9	3369.2	701.9	3402.4	706.7	3480.3	717.7	3525.2	729.3	3559.1	737.4	3546.5	740.5	3557.0	753.2	0.3%	1.7%	5.6%	7.3%	10.9%	12.9%		0.5%	5.9%	11.3%	
2. Gross Credit	1,534.4	410.4	1,530.0	409.2	1,539.8	413.6	1,557.1	424.5	1,548.8	425.4	1,564.8	429.7	1,562.4	428.9	1,565.2	431.0	1,579.5	434.0	1,611.7	435.3	1,629.4	433.7	1,634.0	443.7	1,644.5	456.4	0.6%	2.9%	5.3%	6.4%	7.2%	11.2%		1.1%	5.5%	8.0%	
Domestic Credit	1,336.2	381.0	1,334.3	379.9	1,345.2	383.2	1,352.0	388.2	1,349.0	389.3	1,358.8	393.2	1,343.9	393.7	1,344.3	393.5	1,360.4	396.2	1,379.0	397.6	1,393.3	395.7	1,395.1	406.0	1,397.4	419.0	0.2%	3.2%	4.0%	6.4%	4.6%	10.0%		0.8%	4.5%	5.8%	
Government	182.7	36.1	176.0	35.8	177.4	35.6	177.3	35.3	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	-1.3%	-0.5%	-0.1%	18.4%	-18.2%	13.9%	-1.1%	3.4%	-12.9%		
Public Sector (GREs - Govt. ownership of more than 50%)	220.4	44.0	224.5	43.3	227.0	44.5	231.5	48.9	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	-0.8%	14.3%	3.6%	2.2%	14.1%	15.9%	1.4%	3.4%	14.4%		
Private Sector	922.3	299.4	924.0	299.3	931.6	301.7	933.7	302.5	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	0.7%	2.1%	5.2%	5.8%	6.4%	8.7%	1.0%	5.3%	6.9%		
Business & Industrial Sector Credit ¹	677.2	148.7	678.0	148.0	681.1	148.6	679.9	148.2	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	0.4%	0.9%	4.7%	1.3%	4.0%	1.9%	0.4%	4.0%	3.6%		
Individual	245.1	150.7	246.0	151.3	250.5	153.1	253.8	154.3	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	1.4%	3.3%	6.5%	10.1%	12.9%	15.5%	2.1%	7.9%	13.9%		
Non-Banking Financial Institutions	10.8	1.5	9.8	1.5	9.2	1.4	9.5	1.5	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	-0.6%	0.0%	-18.3%	-6.7%	44.4%	-6.7%	-0.6%	-17.5%	38.2%		
Foreign Credit ²	198.2	29.4	195.7	29.3	194.6	30.4	205.1	36.3	199.8	36.1	206.0	36.5	218.5	35.2	220.9	37.5	219.1	37.8	232.7	37.7	236.1	38.0	238.9	37.7	247.1	37.4	3.4%	-0.8%	13.1%	6.3%	24.7%	27.2%	2.9%	12.1%	25.0%		
of which: Loans & Advances to Non-Residents in AED	16.7	2.4	16.9	1.9	17.1	1.9	17.8	2.0	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	1.6%	5.6%	14.7%	0.0%	16.8%	-20.8%	1.9%	13.2%	12.0%		
3. Total Investments by Banks ³	453.3	121.0	456.9	122.6	460.7	124.7	467.7	126.2	471.7	129.3	488.8	131.4	502.4	132.7	503.4	136.7	511.0	141.7	519.6	144.8	520.5	145.7	523.6	149.5	529.7	150.5	1.2%	0.7%	5.4%	13.4%	16.9%	24.4%		1.1%	7.1%	18.4%	
Debt securities	230.3	18.2	231.4	18.5	228.2	18.3	227.3	18.0	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	2.5%	-4.3%	6.5%	-5.8%	13.6%	-1.6%	2.0%	5.6%	12.5%		
Equities	9.5	2.6	10.0	2.5	10.1	2.5	10.2	2.3	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	1.4%	4.5%	3.6%	0.0%	51.6%	-11.5%	1.8%	3.1%	38.0%		
Held to maturity securities	174.7	88.6	176.8	90.0	183.7	92.3	191.9	95.1	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	-0.1%	0.4%	4.5%	17.6%	22.6%	33.3%	0.1%	8.8%	26.2%		
Other Investments	38.8	11.6	38.7	11.6	38.7	11.6	38.3	10.8	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	-0.3%	10.9%	4.2%	10.9%	1.8%	5.2%	2.2%	5.7%	2.6%		
4. Bank Deposits	1909.4	472.7	1921.6	471.4	1931.5	472.0	1931.6	489.3	1960.9	494.5	1953.2	491.1	2026.6	495.3	2039.8	500.1	2098.6	509.4	2136.0	521.1	2185.2	532.3	2143.6	534.6	2154.5	538.0	0.5%	0.6%	6.3%	8.6%	12.8%	13.8%		0.5%	6.8%	13.0%	
Resident Deposits	1705.9	465.1	1726.4	463.6	1727.4	464.7	1748.9	481.9	1763.9	487.4	1774.7	484.5	1831.6	488.3	1849.7	492.3	1898.4	501.9	1922.4	513.8	1977.7	525.4	1946.7	526.9	1940.4	530.3	-0.3%	0.6%	5.9%	8.6%	13.7%	14.0%		-0.1%	6.5%	13.8%	
Government Sector	331.8	93.9	347.5	89.8	341.2	91.2	322.6	100.8	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	-4.7%	1.5%	1.3%	13.7%	-9.0%	25.8%	-3.0%	4.5%	-1.4%		
GREs (Govt. ownership of more than 50%)	167.2	46.8	171.5	45.1	169.1	43.1	182.9	48.3	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	0.5%	-3.0%	7.6%	-1.8%	19.2%	-18.4%	-0.1%	5.9%	11.0%		
Private Sector	1163.2	318.4	1171.8	322.6	1180.5	324.2	1197.9	326.9	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	0.3%	0.8%	8.2%	8.6%	20.2%	15.2%	0.4%	8.3%	19.1%		
Non-Banking Financial Institutions	43.7	6.0	35.6	6.1	36.6	6.2	45.5	5.9	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	8.4%	-2.7%	-26.8%	-6.6%	-5.7%	18.3%	6.6%	-24.4%	-2.8%		
Non-Resident Deposits	203.5	7.6	195.2	7.8	204.1	7.3	182.7	7.4	197.0	7.1	178.5	6.6	195.0	7.0	190.1	7.8	200.2	7.5	213.6	7.3	207.5	6.9	196.9	7.7	214.1	7.7	8.7%	0.0%	9.8%	10.0%	5.2%	1.3%	8.4%	9.8%	5.1%		
Capital & Reserves ⁴	374.9	72.9	380.8	74.1	385.9	75.8	389.0	75.6	393.5	76.4	403.6	77.9	410.6	78.7	417.2	79.6	420.9	80.6	400.6	76.0	403.0	77.0	409.2	78.6	414.0	81.2	1.2%	3.3%	0.8%	3.2%	10.4%	11.4%	1.5%	1.2%	10.6%		
Specific provisions & Interest in Suspense	104.6	18.4	105.2	18.6	104.6	18.7	102.4	18.2	100.9	18.3	100.6	18.4	86.0	17.4	86.1	17.6	86.4	17.5	86.3	16.3	86.9	16.4	87.2	16.4	83.7	16.3	-4.0%	-0.6%	-2.7%	-6.3%	-20.0%	-11.4%	-3.5%	-3.3%	-18.7%		
General provisions	33.1	6.0	32.9	6.1	33.1	6.1	32.5	6.2	32.7	6.3	32.8	6.3	31.0	6.4	31.2	6.5	31.4	6.5	31.1	6.1	31.1	6.2	30.4	6.3	29.5	6.6	-3.0%	4.8%	-4.8%	3.1%	-10.9%	10.0%	-1.6%	-3.5%	-7.7%		
Lending to Stable Resources Ratio ⁵	73.0%	77.4%	72.1%	77.2%	72.7%	77.9%	76.1%	78.5%	75.2%	78.6%	76.2%	79.4%	72.9%	78.7%	71.8%	78.2%	70.7%	77.5%	71.4%	76.6%	70.5%	75.1%	71.2%	76.4%	71.6%	77.1%	0.6%	0.9%	-1.8%	-2.1%	-1.9%	-0.5%	0.7%	-1.7%	-1.6%		
Eligible Liquid Assets Ratio (ELAR) ⁶	20.7%	18.4%	21.4%	18.0%	20.8%	17.9%	20.7%	18.1%	20.8%	17.7%	20.9%	17.6%	22.3%	17.6%	22.5%	18.4%	22.4%	18.5%	22.3%	18.5%	22.3%	20.6%	23.2%	18.5%	23.0%	17.2%	-0.6%	-7.0%	3.1%	-2.5%	11.1%	-6.4%	-1.3%	0.9%	6.6%		
Capital adequacy ratio - (Tier 1 + Tier 2) ⁷	18.2%	18.2%					18.6%	18.4%				18.0%	17.5%						18.0%	17.7%																	
of which: Tier 1 Ratio	17.0%	17.0%					17.4%	17.3%				16.7%	16.4%						16.7%	16.6%																	
Common Equity Tier 1 (CET 1) Capital Ratio	15.6%	14.0%					15.9%	14.4%				15.2%	13.5%						15.2%	13.8%																	

* Data consists of 53 Conventional Banks & 8 Islamic Banks

**Revised to account for year end amendments

***Preliminary data, subject to revision

¹ 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

² Excludes Bank's Deposit with Central Bank in the forms of Certificate of Deposits & Monetary Bills.