

UAE 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																				% Month-on-Month			% Year-to-Date			% Year-on-Year			% Month-on-Month	% Year-to-Date	% Year-on-Year
	Jun			Jul			Aug			Sep			Oct			Nov			Dec			Jan			Feb			Mar			Apr			May			Jun **															
	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	All Banks									
1. Gross Bank Assets	1,592.8	1,584.8	271.6	1,657.0	1,564.6	268.8	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	1,788.7	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	-1.5%	1.7%	1.5%	4.5%	7.0%	4.1%	15.4%	9.5%	10.2%	0.1%	5.6%	12.3%	
2. Gross Credit	810.1	899.5	156.5	817.4	884.1	155.9	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	863.5	872.8	161.5	858.9	874.6	163.5	869.7	894.2	163.8	876.0	903.5	165.3	0.7%	1.0%	0.9%	3.0%	4.0%	3.2%	8.1%	0.4%	5.6%	0.9%	3.5%	4.2%	
Domestic Credit	697.2	812.2	149.5	701.3	796.6	148.9	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	0.1%	0.8%	0.8%	3.9%	4.3%	3.2%	6.7%	0.3%	6.0%	0.5%	4.0%	3.5%	
Government	56.3	158.9	7.2	55.0	152.0	7.0	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	5.4%	1.1%	5.2%	12.7%	-0.5%	8.6%	10.5%	-7.8%	40.3%	2.5%	3.4%	-1.6%	
Public Sector (GREs)	127.2	121.2	11.6	126.0	113.7	11.6	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	8.1%	-0.2%	-0.8%	0.2%	9.6%	1.7%	3.1%	0.0%	4.3%	3.7%	4.4%	1.7%	
Private Sector	507.1	526.1	129.6	513.9	525.0	129.2	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	-2.3%	0.9%	0.7%	4.0%	4.5%	3.2%	7.4%	3.0%	4.5%	-0.6%	4.2%	5.1%	
Business & Industrial Sector Credit ¹	341.9	361.2	98.5	349.3	358.3	98.4	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	-0.7%	0.7%	0.5%	3.3%	3.8%	2.9%	7.5%	-1.4%	3.9%	0.04%	3.5%	3.0%	
Individual	165.2	164.9	31.1	164.6	166.7	30.8	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	-5.4%	1.1%	1.5%	5.5%	5.9%	4.1%	7.3%	12.5%	6.4%	-1.9%	5.6%	9.6%	
Non-Banking Financial Institutions	6.6	6.0	1.1	6.4	5.9	1.1	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	3.5%	5.8%	-10.0%	-7.8%	3.8%	-25.0%	-10.6%	-8.3%	-18.2%	3.4%	-4.7%	-10.2%	
Foreign Credit ²	112.9	87.3	7.0	116.1	87.5	7.0	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	4.7%	3.6%	3.0%	-1.7%	1.3%	4.6%	17.1%	1.5%	-2.9%	4.2%	-0.4%	9.8%	
of which: Loans & Advances to Non-Residents in AED	6.6	7.2	1.1	7.1	8.1	1.1	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	-6.6%	-1.1%	0.0%	1.2%	5.7%	18.2%	28.8%	29.2%	18.2%	-3.5%	4.4%	28.2%	
3. Total Investments by Banks ³	258.1	188.6	39.7	266.2	182.6	38.9	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	1.2%	5.8%	-0.2%	6.9%	11.2%	11.0%	15.8%	19.4%	26.7%	2.8%	8.9%	18.1%	
Debt securities	193.0	68.6	13.9	175.4	59.8	13.4	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	-0.7%	9.6%	-0.7%	-2.3%	-10.3%	4.2%	-7.4%	-20.0%	6.5%	1.4%	-3.8%	-9.8%	
Equities	11.3	2.6	3.1	10.6	2.5	3.2	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	6.3	2.5	3.1	6.4	2.5	3.2	1.6%	0.0%	3.2%	6.7%	-3.8%	0.0%	-43.4%	-3.8%	3.2%	1.7%	2.5%	-28.8%							
Held to maturity securities	40.8	88.6	19.8	67.1	91.5	19.5	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	4.9%	5.8%	-0.3%	31.1%	24.4%	17.9%	140.7%	53.6%	46.3%	4.8%	26.0%	76.5%	
Other Investments	13.0	28.8	2.9	13.1	28.8	2.8	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	31.6	3.3	15.4	31.7	3.3	0.0%	0.3%	0.0%	-1.3%	7.8%	0.0%	18.5%	10.1%	13.8%	0.2%	4.3%	12.8%				
4. Bank Deposits	950.9	961.8	179.2	1,004.6	949.8	178.5	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	-2.8%	0.8%	-0.5%	5.7%	9.4%	4.2%	16.0%	12.6%	9.3%	-1.0%	7.2%	13.9%	
Resident Deposits	816.4	858.0	169.1	859.1	849.9	167.6	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	-0.4%	0.9%	-0.2%	6.8%	9.9%	5.2%	20.9%	15.9%	12.2%	0.2%	8.0%	17.8%	
Government Sector	218.4	64.8	34.1	260.3	68.4	33.4	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	1.5%	7.9%	-2.6%	2.8%	27.0%	2.0%	32.5%	47.4%	19.6%	2.5%	7.3%	34.2%	
GREs (Govt. ownership of more than 50%)	117.5	81.1	14.0	124.1	84.8	12.2	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	-14.8%	-0.3%	1.8%	-6.8%	5.3%	5.6%	-5.7%	13.3%	-19.3%	-8.3%	-1.3%	0.7%	
Private Sector	452.9	695.2	117.3	456.7	681.6	118.4	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	0.8%	0.2%	0.1%	12.3%	8.6%	6.4%	23.3%	13.5%	14.3%	0.4%	9.8%	17.1%	
Non-Banking Financial Institutions	27.6	16.9	3.7	18.0	15.1	3.6	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	17.7	3.2	28.1	18.1	3.5	32.5%	2.3%	9.4%	6.0%	10.4%	-2.8%	1.8%	7.1%	-5.4%	18.1%	6.9%	3.1%	
Non-Resident Deposits	134.5	103.8	10.1	145.5	99.9	10.9	134.3	96.3	7.7	126.4	94.6	7.6	142.9	86.1	9.3	130.3	85.0	8.2	119.5	85.4	7.6	112.0	90.2	6.5	119.6	86.8	6.5	117.9	88.8	6.7	121.4	86.9	7.1	144.2	88.5	6.6	116.0	89.0	6.1	-19.6%	0.6%	-7.6%	-2.9%	4.2%	-19.7%	-13.8%	-14.3%	-39.6%	-11.8%	-0.7%	-15.0%	
Capital & Reserves ⁴	177.1	190.8	31.4	180.7	194.6	31.6	185.4	196.6	31.8	184.5	197.1	31.7	186.2	199.6	31.7	189.9																																				