

UAE Banking Indicators - National Banks (NB) & Foreign Banks (FB) *																																				
(End of month, figures in billions of Dirhams unless otherwise indicated)																																				
	May-23		Jun-23		Jul-23		Aug-23		Sep-23		Oct-23		Nov-23		Dec-23**		Jan-24		Feb-24		Mar-24		Apr-24		May-24 ***		% 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	NB	FB	NB	FB	All Banks	
1.Gross Bank Assets	3422.9	446.0	3420.5	452.6	3430.6	451.2	3451.6	449.9	3493.4	458.5	3540.8	454.9	3564.7	461.3	3608.7	462.4	3645.3	463.8	3728.4	469.6	3761.4	493.1	3805.7	490.8	3797.6	489.4	-0.2%	-0.3%	5.2%	5.8%	10.9%	9.7%	-0.2%	5.3%	10.8%	
2.Gross Credit	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	1,807.1	167.1	1,825.5	169.0	1,824.5	166.8	1,833.8	162.4	1,851.6	161.9	1,880.3	166.7	1,896.9	166.2	1,908.3	169.4	0.6%	1.9%	4.6%	1.6%	8.5%	0.5%	0.7%	4.3%	7.8%	
Domestic Credit	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	1,605.3	133.0	1,616.2	135.8	1,603.3	134.3	1,604.9	132.9	1,621.7	134.9	1,638.0	138.6	1,652.5	136.5	1,664.1	137.0	0.7%	0.4%	3.8%	2.0%	5.5%	4.1%	0.7%	3.7%	5.4%	
Government	205.9	7.6	210.9	7.9	204.0	7.8	205.0	8.0	204.8	7.8	203.5	8.0	177.6	8.1	176.9	7.4	176.3	7.7	186.7	7.5	181.2	7.1	189.9	7.2	185.6	7.1	-2.3%	-1.4%	4.9%	-4.1%	-9.9%	-6.6%	-2.2%	4.6%	-9.7%	
Public Sector (GREs - Govt. ownership of more than 50%)	239.1	15.9	247.9	16.5	250.5	17.3	254.5	17.0	263.3	17.1	264.7	17.5	278.4	18.0	274.8	17.7	271.4	17.4	271.1	18.4	278.8	18.8	278.2	18.0	280.6	17.5	0.9%	-2.8%	2.1%	-1.1%	17.4%	10.1%	0.6%	1.9%	16.9%	
Private Sector	1122.0	106.9	1114.2	107.5	1117.3	106.0	1128.0	105.3	1128.7	107.5	1127.1	105.8	1149.1	108.4	1132.2	108.0	1140.7	106.5	1147.3	107.5	1161.0	111.3	1167.4	110.6	1181.7	111.5	1.2%	0.8%	4.4%	3.2%	5.3%	4.3%	1.2%	4.3%	5.2%	
Business & Industrial Sector Credit ¹	745.5	80.1	745.6	80.3	746.8	79.2	751.3	78.4	747.6	80.5	742.2	79.0	755.2	81.3	741.5	80.9	745.5	79.5	748.1	80.4	757.4	84.3	760.4	83.7	767.2	84.7	0.9%	1.2%	3.5%	4.7%	2.9%	5.7%	0.9%	3.6%	3.2%	
Individual	376.5	26.8	368.6	27.2	370.5	26.8	376.7	26.9	381.1	27.0	384.9	26.8	393.9	27.1	390.7	27.1	395.2	27.0	399.2	27.1	403.6	27.0	407.0	26.9	414.5	26.8	1.8%	-0.4%	6.1%	-1.1%	10.1%	0.0%	1.7%	5.6%	9.4%	
Non-Banking Financial Institutions	10.7	1.2	11.1	1.2	10.1	1.2	9.4	1.2	9.7	1.3	10.0	1.7	11.1	1.3	19.4	1.2	16.5	1.3	16.6	1.5	17.0	1.4	17.0	0.7	16.2	0.9	-4.7%	28.6%	-16.5%	-25.0%	51.4%	-25.0%	-3.4%	-17.0%	43.7%	
Foreign Credit ²	181.4	37.0	189.3	38.3	188.1	36.9	190.8	34.2	207.1	34.3	201.8	34.1	209.3	33.2	221.2	32.5	228.9	29.5	229.9	27.0	242.3	28.1	244.4	29.7	244.2	32.4	-0.1%	9.1%	10.4%	-0.3%	34.6%	-12.4%	0.9%	9.0%	26.6%	
of which: Loans & Advances to Non-Residents in AED	16.8	3.0	16.1	3.0	15.5	3.3	15.7	3.3	16.4	3.4	16.3	3.4	17.0	3.6	15.5	3.4	16.2	3.3	16.5	3.6	16.8	3.5	16.8	3.5	17.5	3.5	4.2%	0.0%	12.9%	2.9%	4.2%	16.7%	3.4%	11.1%	6.1%	
3.Total Investments by Banks ³	521.4	37.2	531.8	42.5	536.4	43.1	543.5	41.9	550.0	43.9	556.7	44.3	576.6	43.6	589.0	46.1	592.6	47.5	604.8	47.9	616.3	48.1	615.9	50.3	624.1	49.0	1.3%	-2.6%	6.0%	6.3%	19.7%	31.7%	1.0%	6.0%	20.5%	
Debt securities	216.8	28.3	214.7	33.8	215.7	34.2	213.3	33.2	211.1	34.2	212.1	34.1	224.5	32.6	232.0	32.7	231.1	32.5	234.7	32.3	241.5	32.6	237.0	33.5	242.0	32.1	2.1%	-4.2%	4.3%	-1.8%	11.6%	13.4%	1.3%	3.6%	11.8%	
Equities	11.7	0.2	11.8	0.3	12.2	0.3	12.4	0.2	12.3	0.2	11.8	0.3	12.0	0.3	15.9	0.3	15.8	0.2	15.5	0.3	15.3	0.4	16.2	0.4	16.1	0.3	-0.6%	-25.0%	1.3%	0.0%	37.6%	50.0%	-1.2%	1.2%	37.8%	
Held to maturity securities	242.6	8.7	254.9	8.4	258.2	8.6	267.5	8.5	277.5	9.5	283.8	9.9	291.6	10.7	292.2	13.1	296.4	14.8	305.3	15.3	310.5	15.1	312.1	16.4	315.4	16.6	1.1%	1.2%	7.9%	26.7%	30.0%	90.8%	1.1%	8.7%	32.1%	
Other Investments	50.3	0.0	50.4	0.0	50.3	0.0	50.3	0.0	49.1	0.0	49.0	0.0	48.5	0.0	48.9	0.0	49.3	0.0	49.3	0.0	49.0	0.0	50.6	0.0	50.6	0.0	0.0%	0.0%	3.5%	0.0%	0.6%	0.0%	0.0%	3.5%	0.6%	
4.Bank Deposits	2124.9	281.0	2107.8	274.3	2114.8	278.2	2127.8	275.7	2141.2	279.7	2171.9	283.5	2161.6	282.7	2229.8	292.1	2248.8	291.1	2311.2	296.8	2351.7	305.4	2411.9	305.6	2375.1	303.1	-1.5%	-0.8%	6.5%	3.8%	11.8%	7.9%	-1.4%	6.2%	11.3%	
Resident Deposits	1922.6	244.0	1932.2	238.8	1949.7	240.3	1951.5	240.6	1987.0	243.8	2004.8	246.5	2013.2	246.0	2066.2	253.7	2088.0	254.0	2140.6	259.7	2168.2	268.0	2236.4	266.7	2210.0	263.6	-1.2%	-1.2%	7.0%	3.9%	14.9%	8.0%	-1.2%	6.6%	14.2%	
Government Sector	414.4	1.0	424.9	0.8	436.6	0.7	431.7	0.7	421.6	1.8	431.9	1.1	430.0	0.9	400.6	1.1	419.7	0.9	404.7	1.5	418.7	1.1	473.1	1.2	431.7	1.2	-8.8%	0.0%	7.8%	9.1%	4.2%	20.0%	-8.7%	7.8%	4.2%	
GREs (Govt. ownership of more than 50%)	211.9	21.5	195.2	18.8	196.7	19.9	191.5	20.7	208.6	22.6	217.4	21.7	199.0	21.1	202.9	21.3	204.3	22.9	247.2	21.8	223.5	25.5	224.5	23.3	214.4	23.3	-4.5%	0.0%	5.7%	9.4%	1.2%	8.4%	-4.1%	6.0%	1.8%	
Private Sector	1260.2	215.5	1268.2	213.4	1281.3	213.1	1291.0	213.7	1311.0	213.8	1317.1	218.0	1346.3	217.8	1405.7	224.4	1422.9	223.3	1448.9	230.1	1478.3	234.8	1501.8	235.1	1525.4	232.3	1.6%	-1.2%	8.5%	3.5%	21.0%	7.8%	1.2%	7.8%	19.1%	
Non-Banking Financial Institutions	36.1	6.0	43.9	5.8	35.1	6.6	37.3	5.5	45.8	5.6	38.4	5.7	37.9	6.2	57.0	6.9	41.1	6.9	39.8	6.3	47.7	6.6	37.0	7.1	38.5	6.8	4.1%	-4.2%	-32.5%	-1.4%	6.6%	13.3%	2.7%	-29.1%	7.6%	
Non-Resident Deposits	202.3	37.0	175.6	35.5	165.1	37.9	176.3	35.1	154.2	35.9	167.1	37.0	148.4	36.7	163.6	38.4	160.8	37.1	170.6	37.1	183.5	37.4	175.5	38.9	165.1	39.5	-5.9%	1.5%	0.9%	2.9%	-18.4%	6.8%	-4.6%	1.3%	-14.5%	
Capital & Reserves ⁴	382.1	60.3	386.6	61.2	392.9	62.0	398.8	62.9	401.1	63.5	405.5	64.4	416.5	65.0	422.4	66.9	429.4	67.4	433.7	67.8	407.7	68.9	412.5	67.5	419.5	68.3	1.7%	1.2%	-0.7%	2.1%	9.8%	13.3%	1.6%	-0.3%	10.3%	
Specific provisions & Interest in Suspense	98.2	24.1	99.3	23.7	100.3	23.5	99.7	23.6	97.1	23.5	96.1	23.1	96.6	22.4	82.4	21.0	82.5	21.2	82.7	21.2	81.5	21.1	83.2	20.1	83.5	20.1	0.4%	0.0%	1.3%	-4.3%	-15.0%	-16.6%	0.3%	0.2%	-15.3%	
General provisions	36.4	2.5	36.6	2.5	36.6	2.4	36.8	2.4	36.4	2.3	36.7	2.3	36.8	2.3	35.1	2.3	35.4	2.3	35.6	2.3	35.0	2.2	35.1	2.2	34.4	2.3	-2.0%	4.5%	-2.0%	0.0%	-5.5%	-8.0%	-1.6%	-1.9%	-5.7%	
Lending to Stable Resources Ratio ⁵	75.5%	55.9%	76.0%	56.6%	75.2%	56.4%	76.0%	55.4%	79.2%	56.5%	78.6%	55.6%	79.3%	58.0%	76.0%	57.8%	75.2%	55.8%	74.1%	54.7%	74.6%	55.2%	73.3%	55.6%	74.1%	56.8%	1.0%	2.3%	-2.5%	-1.6%	-1.9%	1.7%	1.1%	-2.4%	-1.5%	
Eligible Liquid Assets Ratio (ELAR) ⁶	18.7%	37.3%	18.8%	35.8%	19.0%	37.9%	18.5%	38.0%	18.7%	36.7%	18.7%	36.8%	18.7%	36.7%	20.1%	37.3%	20.0%	38.8%	20.0%	38.4%	19.9%	38.8%	20.4%	37.7%	20.4%	38.8%	0.4%	2.9%	1.8%	3.9%	9.5%	3.9%	0.8%	2.0%	8.3%	
Capital adequacy ratio - (Tier 1 + Tier 2) ⁷			17.8%	22.4%					18.1%	22.4%				17.4%	22.6%					17.5%	22.5%															
of which: Tier 1 Ratio			16.6%	21.3%					16.9%	21.3%				16.1%	21.5%					16.2%	21.4%															
Common Equity Tier 1(CET 1) Capital Ratio			14.7%	21.3%					15.0%	21.3%				14.2%	21.5%					14.3%	21.4%															

* Data consists of 23 National Banks & 38 Foreign Banks

** Preliminary data subject to revision

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¹ Includes lending to (Resident): Trade Bills Discounted and Insurance Companies

² 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

³ Excludes Bank's Deposit with Central Bank in the forms of Certificate of Deposits & Monetary Bills.

⁴ Excluding subordinated borrowings/deposits but including current year profit.

⁵ The Ratio of the Total Advances (Net Lending + Net Financial Guarantees &