

UAE Banking Indicators - Conventional Banks (CB) & Islamic Banks (IB) *

(End of month, figures in billions of Dirhams unless otherwise indicated)

	2022														2023																				
	Jun		Jul		Aug		Sep		Oct		Nov		Dec		Jan		Feb		Mar		Apr		May		Jun**		% 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	All Banks
1. Gross Bank Assets	2,840.4	608.8	2,886.7	603.7	2,926.1	597.4	2,978.6	604.4	3,007.4	607.8	3,021.2	618.1	3,036.9	630.7	3,047.3	620.9	3,116.1	631.7	3,114.7	650.0	3,155.4	647.3	3,208.9	660.0	3,206.1	667.0	-0.1%	1.1%	5.6%	5.8%	12.9%	9.6%	0.1%	5.6%	12.3%
2. Gross Credit	1,470.7	395.4	1,460.9	396.5	1,455.2	395.9	1,476.9	396.5	1,478.8	399.1	1,484.9	402.8	1,481.6	397.8	1,477.4	396.9	1,500.3	396.6	1,495.6	400.2	1,496.6	400.4	1,522.9	404.8	1,534.4	410.4	0.8%	1.4%	3.6%	3.2%	4.3%	3.8%	0.9%	3.5%	4.2%
Domestic Credit	1,298.1	360.8	1,285.3	361.5	1,278.3	361.5	1,293.8	361.6	1,292.8	363.9	1,301.9	368.3	1,286.3	364.6	1,285.8	365.1	1,311.9	366.2	1,304.1	369.7	1,309.2	370.9	1,333.1	376.2	1,336.2	381.0	0.2%	1.3%	3.9%	4.5%	2.9%	5.6%	0.5%	4.0%	3.5%
Government	191.4	31.0	181.2	32.8	179.2	32.9	178.7	33.8	176.8	34.3	177.7	34.2	177.0	34.7	175.2	34.5	175.0	34.2	181.3	34.7	180.7	34.5	178.6	34.9	182.7	36.1	2.3%	3.4%	3.2%	4.0%	-4.5%	16.5%	2.5%	3.4%	-1.6%
Public Sector (GREs)	211.7	48.3	204.1	47.2	200.8	47.5	209.7	46.0	210.7	46.7	213.7	48.9	206.1	47.2	207.1	44.4	202.2	43.9	201.1	44.0	203.2	43.8	210.2	44.8	220.4	44.0	4.9%	-1.8%	6.9%	-6.8%	4.1%	-8.9%	3.7%	4.4%	1.7%
Private Sector	882.8	280.0	887.9	280.2	886.5	279.7	893.3	280.4	893.5	281.5	899.2	283.8	891.7	281.3	892.3	284.8	923.2	286.6	910.5	289.5	914.7	291.1	933.9	295.0	922.3	299.4	-1.2%	1.5%	3.4%	6.4%	4.5%	6.9%	-0.6%	4.2%	5.1%
Business & Industrial Sector Credit ¹	660.8	140.8	665.7	140.3	662.0	138.6	666.6	138.5	665.8	138.8	667.9	140.0	661.1	137.1	659.8	139.5	674.9	140.2	673.6	142.3	675.5	143.4	679.8	145.8	677.2	148.7	-0.4%	2.0%	2.4%	8.5%	2.5%	5.6%	0.04%	3.5%	3.0%
Individual	222.0	139.2	222.2	139.9	224.5	141.1	226.7	141.9	227.7	142.7	231.3	143.8	230.6	144.2	232.5	145.3	248.3	146.4	236.9	147.2	239.2	147.7	254.1	149.2	245.1	150.7	-3.5%	1.0%	6.3%	4.5%	10.4%	8.3%	-1.9%	5.6%	9.6%
Non-Banking Financial Institutions	12.2	1.5	12.1	1.3	11.8	1.4	12.1	1.4	11.8	1.4	11.3	1.4	11.5	1.4	11.2	1.4	11.5	1.5	11.2	1.5	10.6	1.5	10.4	1.5	10.8	1.5	3.8%	0.0%	-6.1%	7.1%	-11.5%	0.0%	3.4%	-4.7%	-10.2%
Foreign Credit ²	172.6	34.6	175.6	35.0	176.9	34.4	183.1	34.9	186.0	35.2	183.0	34.5	195.3	33.2	191.6	31.8	188.4	30.4	191.5	30.5	187.4	29.5	189.8	28.6	198.2	29.4	4.4%	2.8%	1.5%	-11.4%	14.8%	-15.0%	4.2%	-0.4%	9.8%
of which: Loans & Advances to Non-Residents in AED	12.4	2.5	13.8	2.5	13.9	2.6	15.6	2.6	15.6	2.6	15.8	2.6	15.7	2.6	15.7	2.6	16.5	2.6	16.7	2.8	16.5	2.7	17.2	2.6	16.7	2.4	-2.9%	-7.7%	6.4%	-7.7%	34.7%	-4.0%	-3.5%	4.4%	28.2%
3. Total Investments by Banks ³	391.0	95.4	391.3	96.4	393.1	96.7	385.7	97.6	391.1	102.6	406.9	104.2	423.0	104.4	430.2	106.0	431.9	109.5	437.0	111.5	438.6	112.3	440.7	117.9	453.3	121.0	2.9%	2.6%	7.2%	15.9%	15.9%	26.8%	2.8%	8.9%	18.1%
Debt securities	256.2	19.3	229.3	19.3	227.4	18.7	221.5	18.0	221.8	18.3	232.2	18.7	239.7	18.7	235.2	19.0	230.5	18.4	231.7	18.4	231.2	17.6	227.7	17.4	230.3	18.2	1.1%	4.6%	-3.9%	-2.7%	-10.1%	-5.7%	1.4%	-3.8%	-9.8%
Equities	14.4	2.6	13.6	2.7	14.0	2.6	8.6	2.7	9.0	2.7	9.4	2.8	9.1	2.7	9.0	2.8	9.2	2.8	9.2	2.7	9.4	2.7	9.3	2.6	9.5	2.6	2.2%	0.0%	4.4%	-3.7%	-34.0%	0.0%	1.7%	2.5%	-28.8%
Held to maturity securities	86.0	63.2	114.0	64.1	117.3	65.1	121.3	66.5	123.8	71.3	128.9	71.9	137.4	71.5	147.2	72.8	153.4	76.9	157.4	78.9	159.3	80.5	164.9	86.4	174.7	88.6	5.9%	2.5%	27.1%	23.9%	103.1%	40.2%	4.8%	26.0%	76.5%
Other Investments	34.4	10.3	34.4	10.3	34.4	10.3	34.3	10.4	36.5	10.3	36.4	10.8	36.8	11.5	38.8	11.4	38.8	11.4	38.7	11.5	38.7	11.5	38.8	11.5	38.8	11.6	0.0%	0.9%	5.4%	0.9%	12.8%	12.6%	0.2%	4.3%	12.8%
4. Bank Deposits	1,661.2	430.7	1,701.9	431.0	1,739.7	426.9	1,768.1	418.8	1,776.2	428.5	1,803.7	435.5	1,782.2	440.0	1,799.1	434.1	1,802.4	439.9	1,852.6	453.4	1,889.4	461.5	1,933.1	472.8	1,909.4	472.7	-1.2%	-0.02%	7.1%	7.4%	14.9%	9.8%	-1.0%	7.2%	13.9%
Resident Deposits	1,427.2	416.3	1,461.1	415.5	1,514.1	414.2	1,550.9	407.4	1,548.5	417.9	1,590.2	425.5	1,580.0	429.7	1,600.4	424.1	1,599.6	429.8	1,648.8	443.8	1,683.8	451.7	1,701.6	465.0	1,705.9	465.1	0.3%	0.02%	8.0%	8.2%	19.5%	11.7%	0.2%	8.0%	17.8%
Government Sector	242.1	75.2	282.2	79.9	309.7	78.0	322.1	79.7	343.3	85.4	341.1	90.1	306.9	89.9	323.7	79.9	299.7	80.2	319.7	86.7	328.4	89.1	321.8	93.6	331.8	93.9	3.1%	0.3%	8.1%	4.4%	37.1%	24.9%	2.5%	7.3%	34.2%
GREs (Govt. ownership of more than 50%)	159.1	53.5	170.3	50.8	179.9	48.5	188.3	44.0	164.7	44.8	187.7	42.4	170.5	46.4	167.5	41.5	171.5	41.8	169.4	44.9	190.4	43.9	186.4	47.0	167.2	46.8	-10.3%	-0.4%	-1.9%	0.9%	5.1%	-12.5%	-8.3%	-1.3%	0.7%
Private Sector	983.6	281.8	977.3	279.4	993.3	281.9	996.4	278.3	1,008.4	282.2	1,028.6	287.7	1,062.3	287.2	1,069.1	296.7	1,092.0	302.1	1,116.3	306.2	1,129.9	312.5	1,157.4	318.3	1,163.2	318.4	0.5%	0.03%	9.5%	10.9%	18.3%	13.0%	0.4%	9.8%	17.1%
Non-Banking Financial Institutions	42.4	5.8	31.3	5.4	31.2	5.8	44.1	5.4	32.1	5.5	32.8	5.3	40.3	6.2	40.1	6.0	36.4	5.7	43.4	6.0	35.1	6.2	36.0	6.1	43.7	6.0	21.4%	-1.6%	8.4%	-3.2%	3.1%	3.4%	18.1%	6.9%	3.1%
Non-Resident Deposits	234.0	14.4	240.8	15.5	225.6	12.7	217.2	11.4	227.7	10.6	213.5	10.0	202.2	10.3	198.7	10.0	202.8	10.1	203.8	9.6	205.6	9.8	231.5	7.8	203.5	7.6	-12.1%	-2.6%	0.6%	-26.2%	-13.0%	-47.2%	-11.8%	-0.7%	-15.0%
Capital & Reserves ⁴	333.2	66.1	340.0	66.9	345.8	68.0	345.0	68.3	348.6	68.9	354.7	70.2	357.8	70.8	366.5	72.1	365.3	73.2	361.0	69.7	364.5	70.8	370.6	71.8	374.9	72.9	1.2%	1.5%	4.8%	3.0%	12.5%	10.3%	1.2%	4.5%	12.1%
Specific provisions & Interest in Suspense	102.8	18.2	103.4	18.2	103.4	18.3	103.0	18.0	103.3	18.3	103.2	18.3	102.1	17.8	103.1	17.8	102.9	18.0	102.9	18.1	103.8	18.2	104.0	18.3	104.6	18.4	0.6%	0.5%	2.4%	3.4%	1.8%	1.1%	0.6%	2.6%	1.7%
General provisions	31.2	5.2	31.1	5.2	31.1	5.2	31.4	5.2	31.6	5.1	32.1	5.2	31.1	5.6	31.0	5.7	31.3	5.7	32.5	5.9	32.6	6.0	32.9	6.0	33.1	6.0	0.6%	0.0%	6.4%	7.1%	6.1%	15.4%	0.5%	6.5%	7.4%
Lending to Stable Resources Ratio ⁵	78.5%	81.7%	75.2%	81.5%	73.8%	82.3%	74.9%	83.1%	75.2%	82.8%	73.9%	82.1%	74.5%	80.6%	73.0%	80.7%	74.8%	79.1%	73.9%	78.5%	72.3%	77.4%	72.5%	76.6%	73.0%	77.4%	0.7%	1.0%	-2.0%	-4.0%	-7.0%	-5.3%	0.8%	-2.4%	-6.7%
Eligible Liquid Assets Ratio (ELAR) ⁶	18.2%	16.0%	18.1%	14.7%	18.6%	14.0%	17.5%	14.4%	17.3%	13.9%	17.8%	15.3%	18.8%	17.8%	19.3%	15.6%	18.9%	15.9%	19.5%	18.7%	20.1%	19.0%	21.0%	18.9%	20.7%	18.4%	-1.4%	-2.6%	10.1%	3.4%	13.7%	15.0%	0.0%	8.9%	15.6%
Capital adequacy ratio - (Tier 1 + Tier 2) ⁷	16.6%	18.2%					17.2%	18.5%					17.3%	17.7%					17.7%	18.1%						18.2%	18.2%								
of which: Tier 1 Ratio	15.5%	17.0%					16.1%	17.4%					16.1%	16.6%					16.5%	17.0%						17.0%	17.0%								
Common Equity Tier 1 (CET 1) Capital Ratio	14.1%	13.8%					14.6%	14.2%					14.6%	13.5%					15.1%	13.9%						15.6%	14.0%								

* Data consists of 53 Conventional Banks & 8 Islamic Banks

**Preliminary data, subject to revision

¹ Includes lending to (Resident): Trade Bills Discounted and Insurance Companies² 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 Currency³ Excludes Bank's Deposit with Central Bank in the forms of Certificate of Deposits & Monetary Bills.⁴ Excluding subordinated borrowings/de