CBUAE Classification: Public

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)

	Oct-23			Nov-23			Dec-23			Jan-24			Feb-24		
	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE
1.Gross Bank Assets	1892.5	1795.3	307.9	1907.6	1807.1	311.3	1948.9	1802.3	319.9	1975.1	1818.9	315.1	2020.5	1855.3	322.2
2.Gross Credit	882.6	923.0	168.6	903.0	920.8	170.7	915.9	904.4	171.0	920.0	907.6	168.6	933.0	909.9	170.6
Domestic Credit	747.9	828.5	161.9	764.7	823.4	163.9	766.4	806.9	164.3	766.6	809.0	162.2	781.0	811.8	163.8
Government	58.4	142.8	10.3	58.7	116.4	10.6	60.3	113.4	10.6	60.1	114.6	9.3	69.5	114.1	10.6
Public Sector (GREs - Govt. ownership of more than 50%)	137.0	132.0	13.2	139.8	143.8	12.8	140.8	137.5	14.2	138.5	136.2	14.1	138.2	137.4	13.9
Private Sector	547.1	548.5	137.3	560.5	557.7	139.3	551.6	550.4	138.2	557.2	552.5	137.5	562.3	554.5	138.0
Business & Industrial Sector Credit [1]	360.9	356.8	103.5	367.9	363.9	104.7	361.9	356.0	104.5	365.9	355.6	103.5	369.3	355.4	103.8
Individual	186.2	191.7	33.8	192.6	193.8	34.6	189.7	194.4	33.7	191.3	196.9	34.0	193.0	199.1	34.2
Non-Banking Financial Institutions	5.4	5.2	1.1	5.7	5.5	1.2	13.7	5.6	1.3	10.8	5.7	1.3	11.0	5.8	1.3
Foreign Credit [2]	134.7	94.5	6.7	138.3	97.4	6.8	149.5	97.5	6.7	153.4	98.6	6.4	152.0	98.1	6.8
of which: Loans & Advances to Non-Residents in AED	8.6	9.7	1.4	8.8	10.4	1.4	8.6	9.2	1.1	8.9	9.5	1.1	9.0	10.0	1.1
3.Total Investments by Banks [3]	301.1	246.2	53.7	315.1	250.6	54.5	326.1	254.1	54.9	326.0	256.6	57.5	330.0	263.8	58.9
Debt securities	172.8	56.6	16.8	182.7	56.8	17.6	188.7	58.0	18.0	186.9	57.3	19.4	188.3	58.8	19.9
Equities	6.8	2.4	2.9	7.1	2.4	2.8	10.8	2.4	3.0	10.7	2.3	3.0	10.5	2.4	2.9
Held to maturity securities	106.1	156.4	31.2	109.9	160.5	31.9	111.0	162.2	32.1	112.8	165.2	33.2	115.6	170.7	34.3
Other Investments	15.4	30.8	2.8	15.4	30.9	2.2	15.6	31.5	1.8	15.6	31.8	1.9	15.6	31.9	1.8
4.Bank Deposits	1126.4	1123.6	205.4	1105.8	1132.9	205.6	1164.6	1147.5	209.8	1175.5	1156.9	207.5	1209.7	1186.1	212.2
Resident Deposits	1023.3	1028.4	199.6	1019.2	1040.5	199.5	1046.9	1069.7	203.3	1058.8	1081.9	201.3	1087.0	1107.7	205.6
Government Sector	290.8	99.6	42.6	289.6	100.3	41.0	271.5	86.6	43.6	292.0	87.7	40.9	277.7	87.1	41.4
GREs (Govt. ownership of more than 50%)	118.7	107.7	12.7	110.2	97.3	12.6	115.8	96.8	11.6	116.8	98.6	11.8	152.8	103.9	12.3
Private Sector	590.4	803.8	140.9	596.9	824.8	142.4	620.1	865.7	144.3	626.3	875.2	144.7	633.8	897.0	148.2
Non-Banking Financial Institutions	23.4	17.3	3.4	22.5	18.1	3.5	39.5	20.6	3.8	23.7	20.4	3.9	22.7	19.7	3.7
Non-Resident Deposits	103.1	95.2	5.8	86.6	92.4	6.1	117.7	77.8	6.5	116.7	75.0	6.2	122.7	78.4	6.6
Capital & Reserves [4]	205.0	229.5	35.4	210.0	233.2	38.3	213.3	238.6	37.4	215.2	243.6	38.0	217.0	246.4	38.1
Specific provisions & Interest in Suspense	37.4	69.6	12.2	37.7	69.1	12.2	35.6	55.6	12.2	35.7	55.8	12.2	36.1	55.6	12.2
General provisions	13.8	20.4	4.8	13.8	20.4	4.9	13.4	19.2	4.8	13.5	19.3	4.9	13.8	19.2	4.9
Lending to Stable Resources Ratio [5]	77.6%	74.2%	76.5%	80.0%	74.0%	76.2%	74.2%	73.5%	74.9%	73.3%	72.4%	74.7%	72.3%	71.1%	74.6%
Eligible Liquid Assets Ratio (ELAR) [6]	13.7%	24.7%	18.1%	14.3%	24.4%	17.7%	16.2%	25.4%	18.6%	15.2%	26.7%	18.5%	15.1%	26.8%	18.9%
Capital adequacy ratio - (Tier 1 + Tier 2) [7]							17.4%	18.1%	19.4%						
of which: Tier 1 Ratio							16.0%	16.9%	18.2%						
Common Equity Tier 1(CET 1) Capital Ratio							14.0%	15.4%	16.5%						
Banks Operating in the UAE (Including Wholesale Banks)															
Number of Banks Operating from Each Emirate							22.0	31.0	8.0						
Share of Banks Operating from Each Emirate in Total Assets							47.9%	44.3%	7.9%						

	Mar-24			Apr-24			May-24			Jun-24			Jul-24		
	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE
1.Gross Bank Assets	2032.2	1893.8	328.5	2065.3	1908.0	323.2	2049.1	1906.3	331.6	2050.7	1919.3	340.2	2087.9	1916.9	343.8
2.Gross Credit	954.1	920.6	172.3	961.7	929.8	171.6	966.5	936.6	174.6	986.9	936.5	177.5	986.2	937.5	178.4
Domestic Credit	793.3	818.5	164.8	801.4	822.6	165.0	807.4	826.3	167.4	823.1	823.3	170.0	825.3	825.8	170.7
Government	68.4	109.6	10.3	77.1	109.6	10.4	74.6	106.7	11.4	74.8	104.6	11.2	76.9	104.8	11.1
Public Sector (GREs - Govt. ownership of more than 50%)	144.5	138.7	14.4	136.2	145.7	14.3	136.0	147.4	14.7	145.2	141.1	16.1	139.4	140.9	16.5
Private Sector	569.1	564.5	138.7	576.9	562.2	138.9	585.8	567.6	139.8	592.1	573.2	141.1	597.8	576.0	141.6
Business & Industrial Sector Credit [1]	374.1	363.3	104.3	379.9	359.8	104.4	384.8	362.2	104.9	384.7	365.0	106.0	386.8	365.5	106.1
Individual	195.0	201.2	34.4	197.0	202.4	34.5	201.0	205.4	34.9	207.4	208.2	35.1	211.0	210.5	35.5
Non-Banking Financial Institutions	11.3	5.7	1.4	11.2	5.1	1.4	11.0	4.6	1.5	11.0	4.4	1.6	11.2	4.1	1.5
Foreign Credit [2]	160.8	102.1	7.5	160.3	107.2	6.6	159.1	110.3	7.2	163.8	113.2	7.5	160.9	111.7	7.7
of which: Loans & Advances to Non-Residents in AED	9.1	10.1	1.1	9.0	10.2	1.1	9.0	10.9	1.1	9.2	10.9	1.3	10.4	11.3	1.3
3.Total Investments by Banks [3]	337.8	266.9	59.7	335.9	271.9	58.4	341.8	272.8	58.5	346.3	275.0	58.9	354.4	277.1	59.7
Debt securities	194.2	59.3	20.6	187.8	62.4	20.3	191.3	62.6	20.2	196.2	63.0	20.4	202.6	65.8	21.1
Equities	10.6	2.2	2.9	11.6	2.2	2.8	11.4	2.2	2.8	11.7	2.1	2.9	12.0	2.1	2.9
Held to maturity securities	117.7	173.5	34.4	121.2	173.8	33.5	123.7	174.6	33.7	123.1	175.3	33.8	124.4	175.6	33.9
Other Investments	15.3	31.9	1.8	15.3	33.5	1.8	15.4	33.4	1.8	15.3	34.6	1.8	15.4	33.6	1.8
4.Bank Deposits	1222.6	1220.2	214.3	1264.9	1237.5	215.1	1221.2	1237.7	219.3	1229.6	1236.7	226.2	1262.1	1246.5	227.4
Resident Deposits	1087.7	1141.1	207.4	1138.1	1156.2	208.8	1106.9	1155.4	211.3	1102.1	1150.1	218.5	1130.2	1160.1	218.6
Government Sector	286.7	91.9	41.2	333.7	101.3	39.3	288.5	104.1	40.3	276.9	100.4	42.6	278.4	100.8	43.4
GREs (Govt. ownership of more than 50%)	127.3	108.1	13.6	123.7	110.7	13.4	123.4	101.2	13.1	124.1	98.4	15.0	137.6	110.1	15.0
Private Sector	643.8	920.3	149.0	662.1	922.6	152.2	675.2	928.6	153.9	677.9	930.2	156.9	690.1	929.5	156.2
Non-Banking Financial Institutions	29.9	20.8	3.6	18.6	21.6	3.9	19.8	21.5	4.0	23.2	21.1	4.0	24.1	19.7	4.0
Non-Resident Deposits	134.9	79.1	6.9	126.8	81.3	6.3	114.3	82.3	8.0	127.5	86.6	7.7	131.9	86.4	8.8
Capital & Reserves [4]	204.0	235.2	37.4	205.7	236.6	37.7	207.9	241.3	38.6	211.0	245.2	39.0	214.0	249.0	39.6
Specific provisions & Interest in Suspense	35.3	55.1	12.2	35.8	54.4	13.1	36.2	54.0	13.4	34.5	52.3	13.2	34.6	52.2	13.1
General provisions	14.3	18.1	4.8	14.5	18.0	4.8	14.7	17.0	5.0	14.0	17.1	5.0	14.4	17.1	5.0
Lending to Stable Resources Ratio [5]	73.3%	70.9%	75.8%	71.3%	70.7%	76.1%	72.3%	71.4%	76.2%	73.9%	71.0%	75.0%	71.8%	70.3%	74.0%
Eligible Liquid Assets Ratio (ELAR) [6]	15.1%	26.6%	17.6%	16.0%	26.5%	18.6%	16.9%	26.1%	19.5%	15.8%	26.3%	19.2%	15.3%	26.2%	20.4%
Capital adequacy ratio - (Tier 1 + Tier 2) [7]	17.3%	18.4%	19.1%							17.5%	18.8%	19.3%			
of which: Tier 1 Ratio	15.9%	17.2%	18.0%							16.1%	17.5%	18.2%			
Common Equity Tier 1(CET 1) Capital Ratio	13.9%	15.7%	16.3%							14.2%	16.0%	16.6%			
Banks Operating in the UAE (Including Wholesale Banks)															
Number of Banks Operating from Each Emirate	21.0	31.0	9.0							21.0	31.0	9.0			
Share of Banks Operating from Each Emirate in Total Assets	47.8%	44.5%	7.7%							47.6%	44.5%	7.9%			

	Aug-24			Sep-24			Oct-24 **			% Month -on-Month		
	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE
1.Gross Bank Assets	2108.2	1926.6	343.2	2108.2	1943.7	349.8	2127.7	1976.0	353.1	0.9%	1.7%	0.9%
2.Gross Credit	992.3	940.5	180.1	1,015.5	960.3	186.1	1,017.5	968.7	188.6	0.2%	0.9%	1.3%
Domestic Credit	832.0	825.8	172.5	844.3	839.6	175.9	849.8	843.3	177.6	0.7%	0.4%	1.0%
Government	76.5	104.7	11.6	79.6	102.1	11.8	79.6	101.7	12.5	0.0%	-0.4%	5.9%
Public Sector (GREs - Govt. ownership of more than 50%)	142.2	137.1	16.5	144.5	142.4	17.0	149.8	146.1	17.2	3.7%	2.6%	1.2%
Private Sector	602.3	580.1	143.0	609.2	591.1	145.5	609.6	591.5	146.4	0.1%	0.1%	0.6%
Business & Industrial Sector Credit [1]	388.1	366.1	106.8	390.1	374.0	108.4	387.5	371.0	108.7	-0.7%	-0.8%	0.3%
Individual	214.2	214.0	36.2	219.1	217.1	37.1	222.1	220.5	37.7	1.4%	1.6%	1.6%
Non-Banking Financial Institutions	11.0	3.9	1.4	11.0	4.0	1.6	10.8	4.0	1.5	-1.8%	0.0%	-6.3%
Foreign Credit [2]	160.3	114.7	7.6	171.2	120.7	10.2	167.7	125.4	11.0	-2.0%	3.9%	7.8%
of which: Loans & Advances to Non-Residents in AED	10.4	12.9	1.2	10.4	12.9	1.2	10.3	12.8	1.2	-1.0%	-0.8%	0.0%
3.Total Investments by Banks [3]	364.7	278.1	60.4	374.4	279.1	60.9	376.3	277.0	62.9	0.5%	-0.8%	3.3%
Debt securities	211.2	67.8	21.6	216.8	69.4	22.5	218.0	65.8	23.5	0.6%	-5.2%	4.4%
Equities	11.8	2.2	2.9	12.2	2.2	2.9	14.3	1.6	3.1	17.2%	-27.3%	6.9%
Held to maturity securities	126.2	174.6	34.1	125.9	173.9	33.8	124.7	176.0	34.6	-1.0%	1.2%	2.4%
Other Investments	15.5	33.5	1.8	19.5	33.6	1.7	19.3	33.6	1.7	-1.0%	0.0%	0.0%
4.Bank Deposits	1251.1	1263.0	226.4	1271.5	1264.0	225.9	1288.5	1282.4	231.6	1.3%	1.5%	2.5%
Resident Deposits	1136.8	1173.5	217.7	1156.7	1174.1	217.1	1164.8	1191.5	222.6	0.7%	1.5%	2.5%
Government Sector	286.9	105.2	41.6	277.2	99.8	40.0	280.0	104.0	42.5	1.0%	4.2%	6.3%
GREs (Govt. ownership of more than 50%)	123.3	108.9	15.0	138.6	104.4	16.2	143.2	110.0	15.3	3.3%	5.4%	-5.6%
Private Sector	701.3	939.0	157.0	706.6	948.3	156.8	716.7	955.1	159.9	1.4%	0.72%	2.0%
Non-Banking Financial Institutions	25.3	20.4	4.1	34.3	21.6	4.1	24.9	22.4	4.9	-27.4%	3.7%	19.5%
Non-Resident Deposits	114.3	89.5	8.7	114.8	89.9	8.8	123.7	90.9	9.0	7.8%	1.1%	2.3%
Capital & Reserves [4]	217.4	253.9	40.4	221.2	257.2	41.1	221.7	260.3	40.8	0.2%	1.2%	-0.7%
Specific provisions & Interest in Suspense	34.7	52.2	13.2	33.2	51.7	13.1	33.3	50.2	13.2	0.3%	-2.9%	0.8%
General provisions	14.5	17.0	5.5	14.7	17.4	5.3	14.6	16.4	5.5	-0.7%	-5.7%	3.8%
Lending to Stable Resources Ratio [5]	72.4%	69.7%	74.5%	73.7%	71.7%	75.2%	74.1%	71.1%	75.4%	0.5%	-0.9%	0.2%
Eligible Liquid Assets Ratio (ELAR) [6]	16.2%	26.4%	19.9%	17.2%	26.0%	19.6%	15.1%	27.4%	17.9%	-12.2%	5.4%	-8.7%
Capital adequacy ratio - (Tier 1 + Tier 2) [7]				17.9%	18.9%	20.6%						
of which: Tier 1 Ratio				16.2%	17.7%	19.1%						
Common Equity Tier 1(CET 1) Capital Ratio				14.3%	16.2%	17.1%						
Banks Operating in the UAE (Including Wholesale Banks)												
Number of Banks Operating from Each Emirate				21.0	31.0	9.0						
Share of Banks Operating from Each Emirate in Total Assets				47.9%	44.2%	7.9%						

	% Year -to- Date			% Year -on- Year			% Month -on-Month	% Year -to-Date	% Year -on-Year
	AD	DXB	OE	AD	DXB	OE	All Banks		
1.Gross Bank Assets	9.2%	9.6%	10.4%	12.4%	10.1%	14.7%	1.3%	9.5%	11.5%
2.Gross Credit	11.1%	7.1%	10.3%	15.3%	5.0%	11.9%	0.6%	9.2%	10.2%
Domestic Credit	10.9%	4.5%	8.1%	13.6%	1.8%	9.7%	0.6%	7.7%	7.6%
Government	32.0%	-10.3%	17.9%	36.3%	-28.8%	21.4%	0.2%	5.2%	-8.4%
Public Sector (GREs - Govt. ownership of more than 50%)	6.4%	6.3%	21.1%	9.3%	10.7%	30.3%	3.0%	7.0%	10.9%
Private Sector	10.5%	7.5%	5.9%	11.4%	7.8%	6.6%	0.1%	8.7%	9.3%
Business & Industrial Sector Credit [1]	7.1%	4.2%	4.0%	7.4%	4.0%	5.0%	-0.6%	5.4%	5.6%
Individual	17.1%	13.4%	11.9%	19.3%	15.0%	11.5%	1.5%	15.0%	16.7%
Non-Banking Financial Institutions	-21.2%	-28.6%	15.4%	100.0%	-23.1%	36.4%	-1.8%	-20.9%	39.3%
Foreign Credit [2]	12.2%	28.6%	64.2%	24.5%	32.7%	64.2%	0.7%	19.9%	28.9%
of which: Loans & Advances to Non-Residents in AED	19.8%	39.1%	9.1%	19.8%	32.0%	-14.3%	-0.8%	28.6%	23.4%
3.Total Investments by Banks [3]	15.4%	9.0%	14.6%	25.0%	12.5%	17.1%	0.3%	12.8%	19.2%
Debt securities	15.5%	13.4%	30.6%	26.2%	16.3%	39.9%	-0.5%	16.1%	24.8%
Equities	32.4%	-33.3%	3.3%	110.3%	-33.3%	6.9%	9.8%	17.3%	57.0%
Held to maturity securities	12.3%	8.5%	7.8%	17.5%	12.5%	10.9%	0.5%	9.8%	14.2%
Other Investments	23.7%	6.7%	-5.6%	25.3%	9.1%	-39.3%	-0.4%	11.7%	11.4%
4.Bank Deposits	10.6%	11.8%	10.4%	14.4%	14.1%	12.8%	1.5%	11.1%	14.1%
Resident Deposits	11.3%	11.4%	9.5%	13.8%	15.9%	11.5%	1.2%	11.2%	14.6%
Government Sector	3.1%	20.1%	-2.5%	-3.7%	4.4%	-0.2%	2.3%	6.2%	-1.5%
GREs (Govt. ownership of more than 50%)	23.7%	13.6%	31.9%	20.6%	2.1%	20.5%	3.6%	19.8%	12.3%
Private Sector	15.6%	10.3%	10.8%	21.4%	18.8%	13.5%	1.1%	12.4%	19.3%
Non-Banking Financial Institutions	-37.0%	8.7%	28.9%	6.4%	29.5%	44.1%	-13.0%	-18.3%	18.4%
Non-Resident Deposits	5.1%	16.8%	38.5%	20.0%	-4.5%	55.2%	4.7%	10.7%	9.6%
Capital & Reserves [4]	3.9%	9.1%	9.1%	8.1%	13.4%	15.3%	0.6%	6.8%	11.3%
Specific provisions & Interest in Suspense	-6.5%	-9.7%	8.2%	-11.0%	-27.9%	8.2%	-1.3%	-6.5%	-18.9%
General provisions	9.0%	-14.6%	14.6%	5.8%	-19.6%	14.6%	-2.4%	-2.4%	-6.4%
Lending to Stable Resources Ratio [5]	-0.2%	-3.3%	0.5%	-4.5%	-4.2%	-1.5%	-0.2%	-1.5%	-4.1%
Eligible Liquid Assets Ratio (ELAR) [6]	-6.8%	7.9%	-3.8%	10.2%	10.9%	-1.1%	-2.2%	1.6%	9.7%

* Emirate wise data is distributed based on the respective Emirate where the Head Office of the Banks in the UAE is located. I.e. If a Bank has operation in all the Seven Emirates of the UAE but Head Office is located in Abu Dhabi, Whole data of that Bank is allocated to the Emirate of Abu Dhabi.
Other Emirates (OE) include remaining five Emirates of Sharjah, Ajman, Ras Al Khaimah, Fujairah and Umm Al Quwain.

**Preliminary data, subject to revision

[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 & Stand -by LC + Interbank Placements more than 3 months) to the sum of (Net Free Capital Funds + Total Other Stable Resources)

[6] ELAR = The Ratio of Total Banks' Eligible Liquid Assets (Consist of Cash in Hand,Liquid Assets at the Central Bank and Eligible Bonds/Sukuks as prescribed by regulation 33/2015 & Basel Principles but excludes interbank positions) to Total Liabilities ***

***Total Liabilities = Balance Sheet Total Assets - (Capital & Reserves + All Provisions except Staff Benefit Provisions + Refinancing + Subordinated Borrowing/Deposits)

Note: ELAR figures updated due to change in ELAR aggregation methodology for the above table and change being applied retrospectively to ensure reporting consistencies

[7] Capital Adequacy Ratio (Tier 1 + Tier 2 Ratio) , Tier 1 Ratio and CET 1 Ratio for the period starting from Dec 2017 are calculated according to Basel III Guidelines issued by CBUAE vide Circular 52/2017.