

CBUAE Classification: Public																																					
UAE Banking Indicators - Conventional Banks ( CB ) & Islamic Banks ( IB ) *																																					
(End of month, figures in billions of Dirhams unless otherwise indicated)																																					
	Jul-23		Aug-23		Sep-23		Oct-23		Nov-23		Dec-23		Jan-24		Feb-24		Mar-24		Apr-24		May-24		Jun-24		Jul-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	
<b>1. Gross Bank Assets</b>	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	3590.4	758.2	0.9%	0.7%	6.6%	8.0%	11.6%	13.9%	0.9%	6.8%	12.0%		
<b>2. Gross Credit</b>	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	1,637.7	464.4	-0.4%	1.8%	4.8%	8.3%	7.0%	13.5%	0.1%	5.6%	8.4%		
<b>Domestic Credit</b>	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	1,395.0	426.8	-0.2%	1.9%	3.8%	8.4%	4.5%	12.3%	0.3%	4.8%	6.3%		
Government	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	151.6	41.2	1.4%	0.2%	1.3%	18.7%	-13.9%	15.1%	1.2%	4.6%	-9.0%		
Public Sector (GREs - Govt. ownership of more than 50%)	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	245.5	51.3	-2.3%	0.6%	1.2%	2.8%	9.4%	18.5%	-1.9%	1.5%	10.8%		
Private Sector	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	982.4	333.0	0.2%	2.3%	5.3%	8.3%	6.3%	11.3%	0.7%	6.1%	7.5%		
Business & Industrial Sector Credit <sup>1</sup>	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	701.8	156.6	-0.3%	3.4%	4.3%	4.7%	3.5%	5.8%	0.3%	4.4%	3.9%		
Individual	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	280.6	176.4	1.4%	1.4%	8.0%	11.6%	14.1%	16.6%	1.4%	9.4%	15.0%		
Non-Banking Financial Institutions	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	15.5	1.3	-0.6%	-7.1%	-18.8%	-13.3%	58.2%	-13.3%	-1.2%	-18.4%	48.7%		
<b>Foreign Credit <sup>2</sup></b>	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	242.7	37.6	-1.8%	0.5%	11.1%	6.8%	24.0%	28.3%	-1.5%	10.5%	24.6%		
of which: Loans & Advances to Non-Residents in AED	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	1.9	18.4	1.9	19.2	1.8	19.5	1.9	20.8	2.2	6.7%	15.8%	22.4%	15.8%	23.1%	15.8%	7.5%	21.7%	22.3%		
<b>3. Total Investments by Banks <sup>3</sup></b>	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	540.5	150.7	2.0%	0.1%	7.6%	13.6%	18.3%	22.9%	1.6%	8.8%	19.3%		
Debt securities	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	271.5	18.0	3.7%	0.6%	10.5%	-5.3%	17.3%	-2.7%	3.5%	9.4%	15.8%		
Equities	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	14.6	2.4	1.4%	4.3%	5.0%	4.3%	46.0%	-4.0%	1.8%	4.9%	36.0%		
Held to maturity securities	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	214.8	119.1	0.3%	0.8%	4.8%	18.6%	21.5%	32.3%	0.5%	9.4%	25.1%		
Other Investments	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	39.6	11.2	0.3%	-8.2%	4.5%	1.8%	2.3%	-3.4%	-1.7%	3.9%	1.0%		
<b>4. Bank Deposits</b>	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	2188.6	547.4	1.6%	1.7%	8.0%	10.5%	13.9%	16.1%	1.6%	8.5%	14.3%		
<b>Resident Deposits</b>	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	1968.8	540.1	1.5%	1.8%	7.5%	10.6%	14.0%	16.5%	1.5%	8.1%	14.6%		
Government Sector	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	300.5	122.1	-0.4%	3.4%	0.9%	17.5%	-13.5%	36.0%	0.6%	5.2%	-3.4%		
GREs (Govt. ownership of more than 50%)	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	215.4	47.3	8.1%	23.8%	16.2%	21.6%	25.6%	4.9%	10.6%	17.2%	21.3%		
Private Sector	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	1410.6	365.2	0.9%	-0.5%	9.2%	8.1%	20.4%	13.2%	0.6%	8.9%	18.8%		
Non-Banking Financial Institutions	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	42.3	5.5	2.7%	-22.5%	-24.9%	-27.6%	18.8%	-9.8%	-1.0%	-25.2%	14.6%		
<b>Non-Resident Deposits</b>	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	219.8	7.3	2.7%	-5.2%	12.7%	4.3%	12.6%	-6.4%	2.4%	12.4%	11.9%		
<b>Capital &amp; Reserves <sup>4</sup></b>	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	421.1	81.5	1.7%	0.4%	2.6%	3.6%	10.6%	10.0%	1.5%	2.7%	10.5%		
<b>Specific provisions &amp; Interest in Suspense</b>	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	83.6	16.3	-0.1%	0.0%	-2.8%	-6.3%	-20.5%	-12.4%	-0.1%	-3.4%	-19.3%		
<b>General provisions</b>	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	29.8	6.7	1.0%	1.5%	-3.9%	4.7%	-9.4%	9.8%	1.1%	-2.4%	-6.4%		
<b>Lending to Stable Resources Ratio <sup>5</sup></b>	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%	69.9%	77.2%	-2.4%	0.2%	-4.2%	-1.9%	-3.1%	0.0%	-1.9%	-3.6%	-2.5%		
<b>Eligible Liquid Assets Ratio (ELAR) <sup>6</sup></b>	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%	22.7%	17.0%	-1.3%	-0.9%	1.8%	-3.4%	6.5%	-5.5%	-1.0%	0.0%	4.0%		
<b>Capital adequacy ratio - ( Tier 1 + Tier 2 ) <sup>7</sup></b>					18.6%	18.4%					18.0%	17.5%											18.3%	18.0%													
<b>of which: Tier 1 Ratio</b>					17.4%	17.3%					16.7%	16.4%											17.0%	16.8%													
<b>Common Equity Tier 1 ( CET 1 ) Capital Ratio</b>					15.9%	14.4%					15.2%	13.5%											15.5%	14.1%													

\* Data consists of 53 Conventional Banks & 8 Islamic Banks

\*\*Preliminary data, subject to revision

<sup>1</sup> Includes lending to (Resident): Trade Bills Discounted and Insurance Companies

<sup>2</sup> 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

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

<sup>4</sup> Excluding subordinated borrow