

CBUAE Classification: Public																																				
UAE Banking Indicators - Conventional Banks ( CB ) & Islamic Banks ( IB ) *																																				
(End of month, figures in billions of Dirhams unless otherwise indicated)																																				
	Mar-23		Apr-23		May-23		Jun-23		Jul-23		Aug-23		Sep-23		Oct-23		Nov-23		Dec-23 **		Jan-24		Feb-24		Mar-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																
<b>1. Gross Bank Assets</b>	3114.7	650.0	3155.4	647.3	3208.9	660.0	3206.1	667.0	3216.2	665.6	3231.5	670.0	3259.8	692.1	3301.3	694.4	3327.1	698.9	3372.1	703.1	3402.4	706.7	3480.3	717.7	3525.2	729.3	1.3%	1.6%	4.5%	3.7%	13.2%	12.2%	1.3%	4.4%	13.0%	
<b>2. Gross Credit</b>	1,495.6	400.2	1,496.6	400.4	1,522.9	404.8	1,534.4	410.4	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	1,562.8	428.9	1,565.2	431.0	1,579.5	434.0	1,611.7	435.3	2.0%	0.3%	3.1%	1.5%	7.8%	8.8%	1.7%	2.8%	8.0%	
<b>Domestic Credit</b>	1,304.1	369.7	1,309.2	370.9	1,333.1	376.2	1,336.2	381.0	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	1,344.3	393.7	1,344.3	393.5	1,360.4	396.2	1,379.0	397.6	1.4%	0.4%	2.6%	1.0%	5.7%	7.5%	1.1%	2.2%	6.1%	
Government	181.3	34.7	180.7	34.5	178.6	34.9	182.7	36.1	176.0	35.8	177.4	35.6	177.3	35.3	176.3	35.2	150.7	35.0	149.4	34.7	150.6	33.4	158.6	35.6	152.9	35.4	-3.6%	-0.6%	2.3%	2.0%	-15.7%	2.0%	-3.0%	2.3%	-12.8%	
Public Sector (GREs - Govt. ownership of more than 50%)	201.1	44.0	203.2	43.8	210.2	44.8	220.4	44.0	224.5	43.3	227.0	44.5	231.5	48.9	231.6	45.6	244.6	51.8	242.7	49.9	239.0	49.8	239.7	49.8	248.5	49.1	3.7%	-1.4%	2.4%	-1.6%	23.6%	11.6%	2.8%	1.7%	21.4%	
Private Sector	910.5	289.5	914.7	291.1	933.9	295.0	922.3	299.4	924.0	299.3	931.6	301.7	933.7	302.5	930.9	302.0	952.6	304.9	933.1	307.6	938.4	308.8	945.4	309.4	960.5	311.8	1.6%	0.8%	2.9%	1.4%	5.5%	7.7%	1.4%	2.5%	6.0%	
Business & Industrial Sector Credit <sup>1</sup>	673.6	142.3	675.5	143.4	679.8	145.8	677.2	148.7	678.0	148.0	681.1	148.6	679.9	148.2	674.8	146.4	689.5	147.0	673.3	149.4	676.2	148.8	680.8	147.7	694.0	147.7	1.9%	0.0%	3.1%	-1.1%	3.0%	3.8%	1.6%	2.3%	3.2%	
Individual	236.9	147.2	239.2	147.7	254.1	149.2	245.1	150.7	246.0	151.3	250.5	153.1	253.8	154.3	256.1	155.6	263.1	157.9	259.8	158.2	262.2	160.0	264.6	161.7	266.5	164.1	0.7%	1.5%	2.6%	3.7%	12.5%	11.5%	1.0%	3.0%	12.1%	
Non-Banking Financial Institutions	11.2	1.5	10.6	1.5	10.4	1.5	10.8	1.5	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	2.4%	-7.1%	-10.5%	-13.3%	52.7%	-13.3%	1.7%	-10.7%	44.9%	
<b>Foreign Credit <sup>2</sup></b>	191.5	30.5	187.4	29.5	189.8	28.6	198.2	29.4	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	6.2%	-0.3%	6.5%	7.1%	21.5%	23.6%	5.3%	6.6%	21.8%	
of which: Loans & Advances to Non-Residents in AED	16.7	2.8	16.5	2.7	17.2	2.6	16.7	2.4	16.9	1.9	17.1	1.9	17.8	2.0	17.7	2.0	18.7	1.9	17.1	1.8	17.6	1.9	18.1	2.0	18.3	2.0	1.1%	0.0%	7.0%	11.1%	9.6%	-28.6%	1.0%	7.4%	4.1%	
<b>3. Total Investments by Banks <sup>3</sup></b>	437.0	111.5	438.6	112.3	440.7	117.9	453.3	121.0	456.9	122.6	460.7	124.7	467.7	126.2	471.7	129.3	488.8	131.4	501.7	132.7	503.4	136.7	511.0	141.7	519.6	144.8	1.7%	2.2%	3.6%	9.1%	18.9%	29.9%	1.8%	4.7%	21.1%	
Debt securities	231.7	18.4	231.2	17.6	227.7	17.4	230.3	18.2	231.4	18.5	228.2	18.3	227.3	18.0	228.0	18.2	238.6	18.5	246.2	18.7	244.3	19.3	247.7	19.3	255.4	18.7	3.1%	-3.1%	3.7%	0.0%	10.2%	1.6%	2.7%	3.5%	9.6%	
Equities	9.2	2.7	9.4	2.7	9.3	2.6	9.5	2.6	10.0	2.5	10.1	2.5	10.2	2.3	9.8	2.3	10.1	2.2	13.2	2.6	13.8	2.2	13.5	2.3	13.5	2.2	0.0%	-4.3%	2.3%	-15.4%	46.7%	-18.5%	-0.6%	-0.6%	31.9%	
Held to maturity securities	157.4	78.9	159.3	80.5	164.9	86.4	174.7	88.6	176.8	90.0	183.7	92.3	191.9	95.1	195.6	98.1	202.5	99.8	204.4	100.4	207.1	104.1	211.6	109.0	212.7	112.9	0.5%	3.6%	4.1%	12.5%	35.1%	43.1%	1.6%	6.8%	37.8%	
Other Investments	38.7	11.5	38.7	11.5	38.8	11.5	38.8	11.6	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	-0.5%	-0.9%	0.3%	0.0%	-1.8%	-4.3%	-0.6%	0.2%	-2.4%	
<b>4. Bank Deposits</b>	1852.6	453.4	1889.4	461.5	1933.1	472.8	1909.4	472.7	1921.6	471.4	1931.5	472.0	1931.6	489.3	1960.9	494.5	1953.2	491.1	2026.4	495.5	2039.8	500.1	2098.6	509.4	2136.0	521.1	1.8%	2.3%	5.4%	5.2%	15.3%	14.9%	1.9%	5.4%	15.2%	
<b>Resident Deposits</b>	1648.8	443.8	1683.8	451.7	1701.6	465.0	1705.9	465.1	1726.4	463.6	1727.4	464.7	1748.9	481.9	1763.9	487.4	1774.7	484.5	1832.0	488.4	1849.7	492.3	1898.4	501.9	1922.4	513.8	1.3%	2.4%	4.9%	5.2%	16.6%	15.8%	1.5%	5.0%	16.4%	
Government Sector	319.7	86.7	328.4	89.1	321.8	93.6	331.8	93.9	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	3.6%	2.6%	5.3%	2.2%	-1.9%	22.5%	3.3%	4.5%	3.3%	
GREs (Govt. ownership of more than 50%)	169.4	44.9	190.4	43.9	186.4	47.0	167.2	46.8	171.5	45.1	169.1	43.1	182.9	48.3	191.3	47.8	180.5	39.6	185.2	39.8	187.7	39.5	227.9	41.1	208.0	41.0	-8.7%	-0.2%	12.3%	3.0%	22.8%	-8.7%	-7.4%	10.7%	16.2%	
Private Sector	1116.3	306.2	1129.9	312.5	1157.4	318.3	1163.2	318.4	1171.8	322.6	1180.5	324.2	1197.9	326.9	1205.3	329.8	1228.7	335.4	1292.7	337.1	1304.3	341.9	1329.1	349.9	1354.1	359.0	1.9%	2.6%	4.7%	6.5%	21.3%	17.2%	2.0%	5.1%	20.4%	
Non-Banking Financial Institutions	43.4	6.0	35.1	6.2	36.0	6.1	43.7	6.0	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	20.7%	2.7%	-17.1%	0.0%	7.6%	26.7%	17.8%	-15.0%	9.9%	
<b>Non-Resident Deposits</b>	203.8	9.6	205.6	9.8	231.5	7.8	203.5	7.6	195.2	7.8	204.1	7.3	182.7	7.4	197.0	7.1	178.5	6.6	194.4	7.1	190.1	7.8	200.2	7.5	213.6	7.3	6.7%	-2.7%	9.9%	2.8%	4.8%	-24.0%	6.4%	9.6%	3.5%	
<b>Capital &amp; Reserves <sup>4</sup></b>	361.0	69.7	364.5	70.8	370.6	71.8	374.9	72.9	380.8	74.1	385.9	75.8	389.0	75.6	393.5	76.4	403.6	77.9	410.0	78.7	417.2	79.6	420.9	80.6	400.6	76.0	-4.8%	-5.7%	-2.3%	-3.4%	11.0%	9.0%	-5.0%	-2.5%	10.7%	
<b>Specific provisions &amp; Interest in Suspense</b>	102.9	18.1	103.8	18.2	104.0	18.3	104.6	18.4	105.2	18.6	104.6	18.7	102.4	18.2	100.9	18.3	100.6	18.4	85.9	17.4	86.1	17.6	86.4	17.5	86.3	16.3	-0.1%	-6.9%	0.5%	-6.3%	-16.1%	-9.9%	-1.3%	-0.7%	-15.2%	
<b>General provisions</b>	32.5	5.9	32.6	6.0	32.9	6.0	33.1	6.0	32.9	6.1	33.1	6.1	32.5	6.2	32.7	6.3	32.8	6.3	30.9	6.4	31.2	6.5	31.4	6.5	31.1	6.1	-1.0%	-6.2%	0.6%	-4.7%	-4.3%	3.4%	-1.8%	-0.3%	-3.1%	
<b>Lending to Stable Resources Ratio <sup>5</sup></b>	73.9%	78.5%	72.3%	77.4%	72.5%	76.6%	73.0%	77.4%	72.1%	77.2%	72.7%	77.9%	76.1%	78.5%	75.2%	78.6%	76.2%	79.4%	72.9%	78.8%	71.8%	78.2%	70.7%	77.5%	71.4%	76.6%	1.0%	-1.1%	-2.0%	-2.7%	-3.3%	-2.5%	0.6%	-2.1%	-3.2%	
<b>Eligible Liquid Assets Ratio (ELAR) <sup>6</sup></b>	19.5%	18.7%	20.1%	19.0%	21.0%	18.9%	20.7%	18.4%	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%	-0.7%	0.0%	-0.2%	5.0%	14.0%	-0.9%	0.1%	0.3%	11.8%	
<b>Capital adequacy ratio - ( Tier 1 + Tier 2 ) <sup>7</sup></b>	17.7%	18.1%					18.2%	18.2%					18.6%	18.4%																						
of which: Tier 1 Ratio	16.5%	17.0%					17.0%	17.0%					17.4%	17.3%																						
<b>Common Equity Tier 1 (CET 1 ) Capital Ratio</b>	15.1%	13.9%					15.6%	14.0%					15.9%	14.4%																						

\* Data consists of 52 Conventional Banks & 9 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 borrowings/deposits but including current year profit.