

UAE Banking Indicators - National Banks (NB) & Foreign Banks (FB) *																																			
(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
	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	All Banks																
1. Gross Bank Assets	3320.8	443.9	3360.9	441.8	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	3610.3	464.9	3645.3	463.8	3728.4	469.6	3761.4	493.1	0.9%	5.0%	4.2%	6.1%	13.3%	11.1%	1.3%	4.4%	13.0%
2. Gross Credit	1,727.9	167.9	1,731.6	165.4	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	1,824.9	166.8	1,833.8	162.4	1,851.6	161.9	1,880.3	166.7	1.6%	3.0%	3.0%	-0.1%	8.8%	-0.7%	1.7%	2.8%	8.0%
Domestic Credit	1,540.8	133.0	1,546.7	133.4	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	1,603.7	134.3	1,604.9	132.9	1,621.7	134.9	1,638.0	138.6	1.0%	2.7%	2.1%	3.2%	6.3%	4.2%	1.1%	2.2%	6.1%
Government	208.5	7.5	208.3	6.9	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	7.2	176.3	7.7	186.7	7.5	181.2	7.1	-2.9%	-5.3%	2.4%	-1.4%	-13.1%	-5.3%	-3.0%	2.3%	-12.8%
Public Sector (GREs - Govt. ownership of more than 50%)	228.6	16.5	230.1	16.9	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	17.8	271.4	17.4	271.1	18.4	278.8	18.8	2.8%	2.2%	1.5%	5.6%	22.0%	13.9%	2.8%	1.7%	21.4%
Private Sector	1092.3	107.7	1097.3	108.5	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	1132.6	108.1	1140.7	106.5	1147.3	107.5	1161.0	111.3	1.2%	3.5%	2.5%	3.0%	6.3%	3.3%	1.4%	2.5%	6.0%
Business & Industrial Sector Credit ¹	735.2	80.7	737.3	81.6	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	741.8	80.9	745.5	79.5	748.1	80.4	757.4	84.3	1.2%	4.9%	2.1%	4.2%	3.0%	4.5%	1.6%	2.3%	3.2%
Individual	357.1	27.0	360.0	26.9	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	390.8	27.2	395.2	27.0	399.2	27.1	403.6	27.0	1.1%	-0.4%	3.3%	-0.7%	13.0%	0.0%	1.0%	3.0%	12.1%
Non-Banking Financial Institutions	11.4	1.3	11.0	1.1	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	2.4%	-6.7%	-12.4%	16.7%	49.1%	7.7%	1.7%	-10.7%	44.9%
Foreign Credit ²	187.1	34.9	184.9	32.0	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	5.4%	4.1%	9.5%	-13.5%	29.5%	-19.5%	5.3%	6.6%	21.8%
of which: Loans & Advances to Non-Residents in AED	16.6	2.9	16.2	3.0	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	1.8%	-2.8%	8.4%	2.9%	1.2%	20.7%	1.0%	7.4%	4.1%
3. Total Investments by Banks ³	506.4	42.1	511.2	39.7	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	588.3	46.1	592.6	47.5	604.8	47.9	616.3	48.1	1.9%	0.4%	4.8%	4.3%	21.7%	14.3%	1.8%	4.7%	21.1%
Debt securities	215.8	34.3	217.1	31.7	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	231.7	33.2	231.1	32.5	234.7	32.3	241.5	32.6	2.9%	0.9%	4.2%	-1.8%	11.9%	-5.0%	2.7%	3.5%	9.6%
Equities	11.7	0.2	11.9	0.2	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	15.5	0.3	15.8	0.2	15.5	0.3	15.3	0.4	-1.3%	33.3%	-1.3%	33.3%	30.8%	100.0%	-0.6%	-0.6%	31.9%
Held to maturity securities	228.7	7.6	232.0	7.8	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	12.6	296.4	14.8	305.3	15.3	310.5	15.1	1.7%	-1.3%	6.3%	19.8%	35.8%	98.7%	1.6%	6.8%	37.8%
Other Investments	50.2	0.0	50.2	0.0	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	-0.6%	#DIV/0!	0.2%	#DIV/0!	-2.4%	#DIV/0!	-0.6%	0.2%	-2.4%
4. Bank Deposits	2032.3	273.7	2075.9	275.0	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	1.8%	2.9%	5.5%	4.6%	15.7%	11.6%	1.9%	5.4%	15.2%
Resident Deposits	1854.8	237.8	1897.2	238.3	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	254.2	2088.0	254.0	2140.6	259.7	2168.2	268.0	1.3%	3.2%	4.9%	5.4%	16.9%	12.7%	1.5%	5.0%	16.4%
Government Sector	405.7	0.7	416.9	0.6	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	3.5%	-26.7%	4.5%	0.0%	3.2%	57.1%	3.3%	4.5%	3.3%
GREs (Govt. ownership of more than 50%)	197.5	16.8	215.8	18.5	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	203.7	21.3	204.3	22.9	247.2	21.8	223.5	25.5	-9.6%	17.0%	9.7%	19.7%	13.2%	51.8%	-7.4%	10.7%	16.2%
Private Sector	1207.8	214.7	1228.9	213.5	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	1404.9	224.9	1422.9	223.3	1448.9	230.1	1478.3	234.8	2.0%	2.0%	5.2%	4.4%	22.4%	9.4%	2.0%	5.1%	20.4%
Non-Banking Financial Institutions	43.8	5.6	35.6	5.7	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	19.8%	4.8%	-16.3%	-4.3%	8.9%	17.9%	17.8%	-15.0%	9.9%
Non-Resident Deposits	177.5	35.9	178.7	36.7	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	37.9	160.8	37.1	170.6	37.1	183.5	37.4	7.6%	0.8%	12.2%	-1.3%	3.4%	4.2%	6.4%	9.6%	3.5%
Capital & Reserves ⁴	370.1	60.6	376.1	59.2	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	421.9	66.8	429.4	67.4	433.7	67.8	407.7	68.9	-6.0%	1.6%	-3.4%	3.1%	10.2%	13.7%	-5.0%	-2.5%	10.7%
Specific provisions & Interest in Suspense	96.9	24.1	97.8	24.2	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	82.3	21.0	82.5	21.2	82.7	21.2	81.5	21.1	-1.5%	-0.5%	-1.0%	0.5%	-15.9%	-12.4%	-1.3%	-0.7%	-15.2%
General provisions	35.9	2.5	36.1	2.5	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	35.0	2.3	35.4	2.3	35.6	2.3	35.0	2.2	-1.7%	-4.3%	0.0%	-4.3%	-2.5%	-12.0%	-1.8%	-0.3%	-3.1%
Lending to Stable Resources Ratio ⁵	77.3%	55.9%	75.7%	54.7%	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%	0.6%	0.9%	-1.9%	-4.4%	-3.5%	-1.3%	0.6%	-2.1%	-3.2%
Eligible Liquid Assets Ratio (ELAR) ⁶	17.4%	37.1%	18.1%	37.5%	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%	20.0%	37.0%	20.0%	38.8%	20.0%	38.4%	19.9%	38.8%	-0.5%	1.0%	-0.7%	4.7%	14.2%	4.6%	0.1%	0.3%	11.8%
Capital adequacy ratio - (Tier 1 + Tier 2) ⁷	17.3%	22.2%					17.8%	22.4%				18.1%	22.4%				17.4%	22.9%							17.5%	22.5%									
of which: Tier 1 Ratio	16.1%	21.1%					16.6%	21.3%				16.9%	21.3%				16.1%	21.8%							16.2%	21.4%									
Common Equity Tier 1 (CET 1) Capital Ratio	14.2%	21.1%					14.7%	21.3%				15.0%	21.3%				14.2%	21.8%							14.3%	21.4%									

* Data consists of 23 National Banks & 38 Foreign Banks

**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