CBUAE Classification: Public													UAE	Banking	g Indicator	rs - Based	d on the								E)) Wher	e Bank Hea	d Office is	is located	ed *																		
																(End of month, figures in billions of Dirhams un				ms unless o	iss otherwise indicated)														0/					% % %							
	Jul-23			Aug	-23		S	Sep-23		(Oct-23		Nov-23	1		Dec-23			Jan-24			Feb-24			Mar-24		Apr-2	r-24		May-24		Ju	n-24		Jul-24 **		Mont	% th -on-Month	h	Year -to	o- Date		Year -on- Y				Year -on- Year
	AD DXB	OE	AI	D DX	B O	E A	AD	DXB	OE	AD	DXB OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	1	AD	DXB	OE AI		XB O	OE AD	DXB			OXB (DE AD	DXB	OE	AD	DXB	OE	AD DX	В ОЕ	AD	D DXB			All Banks	
1.Gross Bank Assets	1854.7 1729.	.2 29	7.9 180	64.5 17	38.1 2	298.9 1	1867.2	1777.5	307.2	1892.5	1795.3 307	7.9 1907.	6 1807.	.1 311.	.3 1948.9	1802.3	319.9	9 1975.1	1818.9	315.1	2020.5	1855.3	322.2	2032.2	1893.8	328.5 200	65.3 190	908.0	323.2 2049	0.1 1906.3	331.6	2050.7	919.3	340.2 2087.	.9 1916.9	343.8	1.8%	-0.1%	1.1%	7.1% 6	.4% 7.5	_	.6% 10.9%	15.4%	0.9%	6.8%	12.0%
2.Gross Credit	871.0 902.	3 16	5.9 87	75.9 9.	10.3	67.2	884.2	929.8	167.6	882.6	923.0 168	903.0	920.	8 170.	7 915.9	904.4	171.0	920.0	907.6	168.6	933.0	909.9	170.6	954.1	920.6	172.3 96	61.7 92	029.8 1	171.6 966	.5 936.6	174.6	986.9	936.5	177.5 986.	2 937.5	178.4	-0.1%	0.1%	0.5%	7.7% 3	.7% 4.3	3% 13	.2% 3.9%	7.5%	0.1%	5.6%	8.4%
Domestic Credit	739.3 815.	7 159	0.2 74	44.8 82	23.3	60.3	745.0	834.3	160.9	747.9	828.5 161.	.9 764.7	823.4	4 163.9	9 766.4	806.9	164.3	766.6	809.0	162.2	781.0	811.8	163.8	793.3	818.5	164.8 80	1.4 822	222.6	165.0 807.	4 826.3	167.4	823.1	823.3	70.0 825.3	3 825.8	170.7	0.3%	0.3%	0.4%	7.7% 2	3.9	9% 11.	.6% 1.2%	7.2%	0.3%	4.8%	6.3%
Government	57.6 144	1.2	0.0	57.4	145.1	10.5	58.0	144.2	10.4	58.4	142.8	0.3 58.	7 116	5.4 10	0.6 60.3	3 113.4	4 10.	60.1	114.6	9.3	69.5	114.1	10.6	68.4	109.6	10.3	77.1 10	109.6	10.4 7	4.6 106.7	11.4	74.8	104.6	11.2 76	5.9 104.8	8 11.1	2.8%	0.2%	-0.9%	27.5% -7	7.6% 4.7	7% 33	3.5% -27.3%	11.0%	1.2%	4.6%	-9.0%
Public Sector (GREs - Govt. ownership of more than 50%)	131.6 122	2.9	3.3	132.2	126.1	13.2	135.2	132.0	13.2	137.0	132.0	3.2 139.	8 143	5.8 12	2.8 140.8	8 137.5	5 14.	2 138.5	136.2	14.1	138.2	137.4	13.9	144.5	138.7	14.4 1	36.2 14	145.7	14.3 130	6.0 147.4	14.7	145.2	141.1	16.1 139	0.4 140.9	9 16.5	-4.0%	-0.1%	2.5%	-1.0%	2.5% 16.2	2% 5	5.9% 14.6%	24.1%	-1.9%	1.5%	10.8%
Private Sector	544.8 543	3.5	5.0 5	550.6	547.2	135.5	546.7	553.3	136.2	547.1	548.5 13	7.3 560.	5 557	7.7 139	551.6	550.4	4 138.	2 557.2	552.5	137.5	562.3	554.5	138.0	569.1	564.5	138.7 5	76.9 50	562.2	138.9 58	5.8 567.6	139.8	592.1	573.2	141.1 597	7.8 576.0	141.6	1.0%	0.5%	0.4%	8.4%	1.7% 2.5	5% 9.	9.7% 6.0%	4.9%	0.7%	6.1%	7.5%
Business & Industrial Sector Credit ¹	366.4 357	7.7	1.9	368.8	358.8	102.1	362.8	362.8	102.5	360.9	356.8 10	3.5 367.	9 363	104	361.9	356.0	0 104.	5 365.9	355.6	103.5	369.3	355.4	103.8	374.1	363.3	104.3	79.9	359.8	104.4 384	4.8 362.2	104.9	384.7	365.0	106.0 386	5.8 365.5	5 106.1	0.5%	0.1%	0.1%	6.9%	2.7% 1.5	5% 5	5.6% 2.2%	4.1%	0.3%	4.4%	3.9%
Individual	178.4 185	5.8	3.1 1	181.8	188.4	33.4	183.9	190.5	33.7	186.2	191.7	3.8 192.	6 193	3.8	189.7	7 194.4	4 33.	7 191.3	196.9	34.0	193.0	199.1	34.2	195.0	201.2	34.4 1	97.0 20	202.4	34.5 20	1.0 205.4	34.9	207.4	208.2	35.1 211	210.5	35.5	1.7%	1.1%	1.1%	11.2%	5.3%	3% 18	3.3%	7.3%	1.4%	9.4%	15.0%
Non-Banking Financial Institutions	5.3	5.1	0.9	4.6	4.9	1.1	5.1	4.8	1.1	5.4	5.2	1.1 5.	7 5	5.5	.2 13.7	5.6	6 1.	3 10.8	5.7	1.3	11.0	5.8	1.3	11.3	5.7	1.4	11.2	5.1	1.4	1.0 4.6	1.5	11.0	4.4	1.6 11	4.1	1 1.5	1.8%	-6.8%	-6.3% -	18.2% -26	5.8% 15.4	4% 111	-19.6%	66.7%	-1.2%	-18.4%	48.7%
Foreign Credit ²	131.7	.6	6.7	31.1	87.0	6.9	139.2	95.5	6.7	134.7	94.5	5.7 138	97.	.4 6.	.8 149.5	97.5	6.2	7 153.4	98.6	6.4	152.0	98.1	6.8	160.8	102.1	7.5	60.3	107.2	6.6 159	0.1 110.3	7.2	163.8	113.2	7.5 160.	.9 111.7	7.7	-1.8%	-1.3%	2.7%	7.6% 14	.6% 14.9	22	.2% 29.0%	14.9%	-1.5%	10.5%	24.6%
of which: Loans & Advances to Non-Residents in AED	8.4	0.0	1.4	8.6	9.0	1.4	8.7	9.7	1.4	8.6	9.7	1.4 8.	8 10	0.4 1	.4 8.6	9.2	2 1.	1 8.9	9.5	1.1	9.0	10.0	1.1	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	3 1.3	13.0%	3.7%	0.0%	20.9% 22	2.8% 18.2	2% 23.	3.8% 25.6%	-7.1%	7.5%	21.7%	22.3%
3.Total Investments by Banks ³	298.2 229	.7 5	1.6 29	97.0 2	36.8	51.6	298.3	243.3	52.3	301.1	246.2 53	3.7 315	250.	.6 54.	.5 326.1	254.1	54.9	326.0	256.6	57.5	330.0	263.8	58.9	337.8	266.9	59.7 3.	35.9 27	271.9	58.4 341	272.8	58.5	346.3	275.0	58.9 354.	.4 277.1	59.7	2.3%	0.8%	1.4%	8.7% 9	.1% 8.79	7% 18.	.8% 20.6%	15.7%	1.6%	8.8%	19.3%
Debt securities	177.5 56	5.7	5.7 1	174.9	55.8	15.8	172.5	56.4	16.4	172.8	56.6	6.8 182.	7 56	5.8 17	'.6 188.7	7 58.0	0 18.	0 186.9	57.3	3 19.4	188.3	58.8	19.9	194.2	59.3	20.6 1	87.8	62.4	20.3 19	1.3 62.6	20.2	196.2	63.0	20.4 202	2.6 65.8	8 21.1	3.3%	4.4%	3.4%	7.4% 13	3.4% 17.2	2% 14	16.0%	34.4%	3.5%	9.4%	15.8%
Equities	6.8 2	2.5	3.2	7.0	2.5	3.1	7.0	2.4	3.1	6.8	2.4	2.9 7.	1 2	2.4 2	2.8 10.8	8 2.4	4 3.	0 10.7	2.3	3.0	10.5	2.4	2.9	10.6	2.2	2.9	11.6	2.2	2.8 1	1.4 2.2	2.8	11.7	2.1	2.9 12	2.0 2.1	1 2.9	2.6%	0.0%	0.0%	11.1% -12	2.5% -3.3	3% 76	5.5% -16.0%	-9.4%	1.8%	4.9%	36.0%
Held to maturity securities	98.5 138	3.9	9.4	99.7	146.8	29.5	103.5	153.5	30.0	106.1	156.4 3	1.2 109.	9 160	0.5 31	.9 111.0) 162.2	2 32.	1 112.8	165.2	33.2	115.6	170.7	34.3	117.7	173.5	34.4 1	21.2	173.8	33.5 123	3.7 174.6	33.7	123.1	175.3	33.8 124	1.4 175.0	6 33.9	1.1%	0.2%	0.3%	12.1%	3.3% 5.6	6% 26	5.3% 26.4%	15.3%	0.5%	9.4%	25.1%
Other Investments	15.4 31	6	3.3	15.4	31.7	3.2	15.3	31.0	2.8	15.4	30.8	2.8 15.	4 30	0.9 2	2.2 15.6	5 31.5	5 1.	8 15.6	31.8	3 1.9	15.6	31.9	1.8	15.3	31.9	1.8	15.3	33.5	1.8	5.4 33.4	1.8	15.3	34.6	1.8 15	33.0	5 1.8	0.7%	-2.9%	0.0%	-1.3%	5.7% 0.0	0% 0.	0.0% 6.3%	-45.5%	-1.7%	3.9%	1.0%
4.Bank Deposits	1110.4 1088	.5 19	4.1 11.	12.9 10	92.3	198.3	1106.9	1111.0	203.0	1126.4	1123.6 205	5.4 1105.	8 1132.	.9 205.	.6 1164.6	1147.5	5 209.8	8 1175.5	1156.9	207.5	1209.7	1186.1	212.2	1222.6	1220.2	214.3 120	64.9 123	237.5	215.1 1221	1.2 1237.7	219.3	1229.6	236.7	226.2 1262.	.1 1246.5	227.4	2.6%	0.8%	0.5%	8.4%	.6% 8.49	13.	.7% 14.5%	17.2%	1.6%	8.5%	14.3%
Resident Deposits	1005.5 996	.7 18	7.8 99	99.2 10	000.8 1	192.1 1	1012.2	1020.8	197.8	1023.3	1028.4 199	0.6 1019	2 1040.	.5 199.	.5 1046.9	1069.7	7 203.3	3 1058.8	1081.9	201.3	1087.0	1107.7	205.6	1087.7	1141.1	207.4 11.	38.1 115	156.2	208.8 1100	5.9 1155.4	211.3	1102.1	150.1	218.5 1130.	.2 1160.1	218.6	2.5%	0.9%	0.0%	8.0% 8	.5% 7.59	5% 12.	.4% 16.4%	16.4%	1.5%	8.1%	14.6%
Government Sector	308.6	0.5	9.2 2	298.7	94.4	39.3	281.8	99.0	42.6	290.8	99.6 4	2.6 289.	6 100	0.3 41	.0 271.5	5 86.6	6 43.	6 292.0	87.7	7 40.9	277.7	87.1	41.4	286.7	91.9	41.2 3	33.7 10	101.3	39.3 28	8.5 104.1	40.3	276.9	100.4	42.6 278	3.4 100.8	8 43.4	0.5%	0.4%	1.9%	2.5% 16	5.4% -0.5	5% -9	9.8% 12.6%	10.7%	0.6%	5.2%	-3.4%
GREs (Govt. ownership of more than 50%)	112.5 94	1.7	9.4 1	108.4	92.7	11.1	114.3	105.3	11.6	118.7	107.7	2.7 110.	2 97	'.3 12	2.6 115.8	96.8	8 11.	6 116.8	98.6	5 11.8	152.8	103.9	12.3	127.3	108.1	13.6 1	23.7	110.7	13.4 12:	3.4 101.2	13.1	124.1	98.4	15.0 137	7.6 110.1	1 15.0	10.9%	11.9%	0.0%	18.8% 13	3.7% 29.3	3% 22	2.3% 16.3%	59.6%	10.6%	17.2%	21.3%
Private Sector	564.3 794	1.1 13	66.0 5	571.4	795.0	138.3	584.8	799.6	140.4	590.4	803.8 14	0.9 596.	9 824	.8 142	2.4 620.1	1 865.7	7 144.	3 626.3	875.2	2 144.7	633.8	897.0	148.2	643.8	920.3	149.0 6	62.1 92	922.6	152.2 673	5.2 928.6	153.9	677.9	930.2	156.9 690	0.1 929.5	5 156.2	1.8%	-0.08%	-0.4%	11.3%	7.4% 8.2	2% 22	2.3% 17.1%	14.9%	0.6%	8.9%	18.8%
Non-Banking Financial Institutions	20.1 18	3.4	3.2	20.7	18.7	3.4	31.3	16.9	3.2	23.4	17.3	3.4 22.	5 18	3.1 3	39.5	5 20.6	6 3.	8 23.7	20.4	3.9	22.7	19.7	3.7	29.9	20.8	3.6	18.6	21.6	3.9	9.8 21.5	4.0	23.2	21.1	4.0 24	19.7	7 4.0	3.9%	-6.6%	0.0% -	39.0%	5.3	3% 19	9.9% 7.1%	25.0%	-1.0%	-25.2%	14.6%
Non-Resident Deposits	104.9 91	.8	6.3	13.7	91.5	6.2	94.7	90.2	5.2	103.1	95.2	5.8 86.	92.	.4 6.	.1 117.7	77.8	6.5	5 116.7	75.0	6.2	122.7	78.4	6.6	134.9	79.1	6.9 12	26.8	81.3	6.3 114	82.3	8.0	127.5	86.6	7.7 131.	.9 86.4	8.8	3.5%	-0.2%	14.3%	12.1% 11	.1% 35.49	1 % 25.	.7% -5.9%	39.7%	2.4%	12.4%	11.9%
Capital & Reserves 4	200.2 219	0.8	34.9 2	202.0	223.9	35.8	203.4	225.8	35.4	205.0	229.5 3.	5.4 210.	0 233	3.2 38	3.3 213.3	3 238.6	6 37.	4 215.2	2 243.6	38.0	217.0	246.4	38.1	204.0	235.2	37.4 2	05.7 23	236.6	37.7 20	7.9 241.3	38.6	211.0	245.2	39.0 214	1.0 249.0	39.6	1.4%	1.5%	1.5%	0.3%	5.9	9% 6	5.9% 13.3%	13.5%	1.5%	2.7%	10.5%
Specific provisions & Interest in Suspense	41.7 69	0.9	2.2	41.2	70.0	12.1	38.2	70.2	12.2	37.4	69.6	2.2 37.	7 69	0.1 12	2.2 35.6	55.6	6 12.	2 35.7	55.8	3 12.2	36.1	55.6	12.2	35.3	55.1	12.2	35.8	54.4	13.1 30	54.0	13.4	34.5	52.3	13.2 34	1.6 52.2	2 13.1	0.3%	-0.2%	-0.8%	-2.8% -6	5.1% 7.4	4% -17	7.0% -25.3%	7.4%	-0.1%	-3.4%	-19.3%
General provisions	13.9 20).5	4.6	14.0	20.6	4.6	13.6	20.4	4.7	13.8	20.4	4.8 13.	8 20	0.4 4	.9 13.4	4 19.2	2 4.	8 13.5	19.3	3 4.9	13.8	19.2	4.9	14.3	18.1	4.8	14.5	18.0	4.8	4.7 17.0	5.0	14.0	17.1	5.0 14	17.	1 5.0	2.9%	0.0%	0.0%	7.5% -10	0.9% 4.2	2% 3.	3.6% -16.6%	8.7%	1.1%	-2.4%	-6.4%
Lending to Stable Resources Ratio 5	72.2% 73.1	<i>%</i> 78.	3% 72	2.9% 73	3.8% 77	7.2%	78.6%	74.6%	76.4%	77.6%	74.2% 76.5	5% 80.0%	6 74.09	% 76.29	% 74.2%	73.5%	74.9%	73.3%	72.4%	74.7%	72.3%	71.1%	74.6%	73.3%	70.9%	75.8% 71	.3% 70.	0.7%	76.1% 72.3	71.4%	76.2%	73.9%	71.0%	71.89	% 70.3%	74.0%	-2.8%	-1.1%	-1.3%	-3.3% -4	.4% -1.3	3% -0	.5% -3.9%	-5.5%	-1.9%	-3.6%	-2.5%
Eligible Liquid Assets Ratio (ELAR) 6	16.1% 25.5	% 19.	5% 15	5.4% 25	5.5% 18	8.8% 1	16.3%	24.2%	20.9%	14.8%	25.5% 20.3	3% 15.4%	6 25.49	% 20.19	% 17.0%	26.3%	6 20.7%	6 16.1%	27.6%	20.8%	16.0%	27.6%	21.1%	16.2%	27.4%	19.7% 17	.2% 27.	7.4% 2	20.3% 17.8	27.0%	21.4%	16.7%	27.2% 2	0.8% 16.29	% 27.2%	21.8%	-3.1%	-0.3%	4.8%	-4.7% 3	.3% 5.29	2% 0.	.6% 6.5%	12.0%	-1.0%	0.0%	4.0%
Capital adequacy ratio - (Tier 1 + Tier 2) 7						1	17.4%	19.4%	19.2%						17.4%	18.1%	6 19.4%	6						17.3%	18.4%	19.1%						17.5%	18.8%	9.3%											<u></u>		
of which: Tier 1 Ratio						1	16.3%	18.2%	18.1%						16.0%	16.9%	6 18.2%	6						15.9%	17.2%	18.0%						16.1%	17.5%	8.2%													
Common Equity Tier 1(CET 1) Capital Ratio						1	14.5%	16.6%	16.4%						14.0%	15.4%	6 16.5%	ó						13.9%	15.7%	16.3%						14.2%	16.0%	6.6%													
Common Equal 100 1 (OB1 1) Cupum Iumo																	1																														
Banks Operating in the UAE (Including Wholesale Banks)																																															
Number of Banks Operating from Each Emirate							22.0	31.0	8.0						22.0	31.0	8.0)						21.0	31.0	9.0						21.0	31.0	9.0													
Share of Banks Operating from Each Emirate in Total Assets						4		45.0%	7.8%							44.3%		6		 					44.5%	7.7%						47.6%		7.9%													
Share of Danks Operating from Each Emirale in Total Assets																1	1]										L					l		1	<u> </u>										

* 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.

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)

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.

^{**}Preliminary data, subject to revision