

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)																																															
	2021						2022																																								
	Dec			Jan			Feb			Mar			Apr			May			Jun			Jul			Aug			Sep			Oct			Nov			Dec **			% Month-on-Month			% Year-on-Year			% Month-on-Month	% Year-on-Year
	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	All Banks							
1.Gross Bank Assets	1515.9	1538.1	267.5	1485.5	1537.9	266.8	1479.7	1533.1	269.3	1500.2	1568.1	268.1	1524.5	1554.7	265.6	1605.1	1570.4	267.2	1592.8	1584.8	271.6	1657.0	1564.6	268.8	1696.2	1558.9	268.4	1737.1	1574.1	271.8	1746.9	1597.3	271.0	1773.3	1590.9	275.1	1759.7	1622.5	287.5	-0.8%	2.0%	4.5%	16.1%	5.5%	7.5%	0.8%	10.5%
2.Gross Credit	761.5	877.2	155.3	763.7	879.7	157.0	770.4	881.6	158.1	783.6	890.3	158.0	783.9	876.9	156.6	825.0	882.3	158.2	810.1	899.5	156.5	817.4	884.1	155.9	813.7	880.9	156.5	830.9	883.6	158.9	836.4	882.7	158.8	844.9	883.5	159.3	850.5	870.3	160.3	0.7%	-1.5%	0.6%	11.7%	-0.8%	3.2%	-0.3%	4.9%
Domestic Credit	667.7	802.9	148.3	666.5	801.7	150.0	666.1	803.1	150.8	678.7	810.1	150.4	677.5	794.4	149.1	718.4	799.9	150.9	697.2	812.2	149.5	701.3	796.6	148.9	696.2	793.9	149.7	709.9	793.6	151.9	711.3	793.5	151.9	719.1	798.5	152.6	716.0	781.6	153.8	-0.4%	-2.1%	0.8%	7.2%	-2.7%	3.7%	-1.1%	2.0%
Government	46.7	182.2	7.1	45.3	172.2	7.4	45.3	172.1	7.5	47.6	172.1	7.1	47.3	156.6	7.1	48.2	158.7	7.0	56.3	158.9	7.2	55.0	152.0	7.0	54.0	150.7	7.4	55.9	147.9	8.7	54.6	147.7	8.8	54.4	148.2	9.3	55.2	147.2	9.3	1.5%	-0.7%	0.0%	18.2%	-19.2%	31.0%	-0.1%	-10.3%
Public Sector (GREGs)	138.8	92.5	14.1	138.0	104.1	14.1	136.5	104.1	14.2	142.9	107.6	13.4	137.6	107.9	11.9	135.5	113.5	11.8	127.2	121.2	11.6	126.0	113.7	11.6	123.4	113.0	11.9	130.1	113.9	11.7	132.9	112.1	12.4	135.1	115.0	12.5	130.7	110.5	12.0	-3.3%	-3.9%	-4.0%	-5.8%	19.5%	-14.9%	-3.6%	3.2%
Private Sector	474.3	520.9	125.5	474.7	519.0	127.1	475.7	518.5	127.7	480.6	523.9	128.5	485.2	523.7	128.9	525.5	521.0	130.7	507.1	526.1	129.6	513.9	525.0	129.2	512.4	524.4	129.4	517.4	525.9	130.4	517.7	527.7	129.6	523.5	529.9	129.6	524.1	518.5	131.3	0.1%	-2.2%	1.3%	10.5%	-0.5%	4.6%	-0.8%	4.7%
Business & Industrial Sector Credit ¹	313.0	366.4	93.7	313.1	363.2	95.4	313.9	360.5	95.5	315.4	364.4	96.4	322.4	362.6	97.5	343.4	358.3	99.6	341.9	361.2	98.5	349.3	358.3	98.4	346.5	355.5	98.6	350.6	354.8	99.7	350.4	355.2	99.0	353.6	355.3	99.0	356.2	343.4	99.5	0.7%	-3.3%	0.5%	13.8%	-6.3%	6.2%	-1.1%	3.4%
Individual	161.3	154.5	31.8	161.6	155.8	31.7	161.8	158.0	32.2	165.2	159.5	32.1	162.8	161.1	31.4	182.1	162.7	31.1	165.2	164.9	31.1	164.6	166.7	30.8	165.9	168.9	30.8	166.8	171.1	30.7	167.3	172.5	30.6	169.9	174.6	30.6	167.9	175.1	31.8	-1.2%	0.3%	3.9%	4.1%	13.3%	0.0%	-0.1%	7.8%
Non-Banking Financial Institutions	7.9	7.3	1.6	8.5	6.4	1.4	8.6	8.4	1.4	7.6	6.5	1.4	7.4	6.2	1.2	9.2	6.7	1.4	6.6	6.0	1.1	6.4	5.9	1.1	6.4	5.8	1.0	6.5	5.9	1.1	6.1	6.0	1.1	6.1	5.4	1.2	6.0	5.4	1.2	-1.6%	0.0%	0.0%	-24.1%	-26.0%	-25.0%	-0.8%	-25.0%
Foreign Credit ²	93.8	74.3	7.0	97.2	78.0	7.0	104.3	78.5	7.3	104.9	80.2	7.6	106.4	82.5	7.5	106.6	82.4	7.3	112.9	87.3	7.0	116.1	87.5	7.0	117.5	87.0	6.8	121.0	90.0	7.0	125.1	89.2	6.9	125.8	85.0	6.7	134.5	88.7	6.5	6.9%	4.4%	-3.0%	43.4%	19.4%	-7.1%	5.6%	31.2%
of which: Loans & Advances to Non-Residents in AED	6.1	6.9	1.1	5.9	6.5	1.2	5.9	6.5	1.1	6.1	6.6	1.1	5.9	6.5	1.2	6.3	7.8	1.1	6.6	7.2	1.1	7.1	8.1	1.1	7.3	8.1	1.1	8.2	8.9	1.1	8.3	8.7	1.2	8.4	8.9	1.1	8.4	8.8	1.1	0.0%	-1.1%	0.0%	37.7%	27.5%	0.0%	-0.5%	29.8%
3.Total Investments by Banks ³	254.5	180.4	38.3	248.8	182.2	38.4	253.0	177.5	39.6	252.1	182.1	38.5	254.1	183.2	39.4	255.8	195.3	39.6	258.1	188.6	39.7	266.2	182.6	38.9	264.0	186.6	39.2	254.5	189.1	39.7	262.1	190.5	41.1	273.6	195.3	42.2	279.7	202.7	45.3	2.2%	3.8%	7.3%	9.9%	12.4%	18.3%	3.2%	11.5%
Debt securities	207.6	74.4	13.7	202.0	73.5	14.0	205.0	70.4	14.9	193.1	68.3	13.8	194.4	68.6	14.2	193.6	72.4	13.8	193.0	68.6	13.9	175.4	59.8	13.4	172.4	60.2	13.5	167.5	58.7	13.3	171.6	54.7	13.8	178.6	58.1	14.2	183.0	61.3	14.2	2.5%	5.5%	0.0%	-11.8%	-17.6%	3.6%	3.0%	-12.6%
Equities	11.1	3.0	3.0	10.6	2.7	3.1	11.1	2.7	3.2	10.9	2.7	3.3	10.8	2.8	3.4	10.4	2.7	3.3	11.3	2.6	3.1	10.6	2.5	3.2	10.9	2.6	3.1	5.6	2.6	3.1	5.8	2.7	3.2	6.2	2.8	3.2	6.2	2.6	3.2	0.0%	-7.1%	0.0%	-44.1%	-13.3%	6.7%	-1.6%	-29.8%
Held to maturity securities	25.1	74.7	18.0	25.5	77.2	17.7	25.5	75.6	17.9	35.7	82.2	17.8	36.6	82.9	18.2	38.7	91.4	18.9	40.8	88.6	19.8	67.1	91.5	19.5	67.6	95.0	19.8	68.4	98.9	20.5	69.6	104.2	21.3	73.8	105.5	21.5	74.9	109.4	24.6	1.5%	3.7%	14.4%	198.4%	46.5%	36.7%	4.0%	77.3%
Other Investments	10.7	28.3	3.6	10.7	28.8	3.6	11.4	28.8	3.6	12.4	28.9	3.6	12.3	28.9	3.6	13.1	28.8	3.6	13.0	28.8	2.9	13.1	28.8	2.8	13.1	28.8	2.8	13.0	28.9	2.8	15.1	28.9	2.8	15.0	28.9	3.3	15.6	29.4	3.3	4.0%	1.7%	0.0%	45.8%	3.9%	-8.3%	2.3%	13.4%
4.Bank Deposits	886.4	932.1	178.0	873.7	929.1	179.6	877.8	929.0	181.4	868.8	958.6	178.8	886.9	941.7	179.8	918.8	944.5	177.2	950.9	961.8	179.2	1004.6	949.8	178.5	1036.9	952.3	177.4	1066.2	945.6	175.1	1072.3	954.5	177.9	1095.3	965.2	178.7	1043.8	990.7	187.6	-4.7%	2.6%	5.0%	17.8%	6.3%	5.4%	-0.8%	11.3%
Resident Deposits	796.2	805.5	163.8	787.8	808.3	165.8	788.1	813.9	168.7	778.1	845.6	167.7	759.0	835.6	167.3	792.7	838.4	165.9	816.4	858.0	169.1	859.1	849.9	167.6	902.6	856.0	169.7	939.8	851.0	167.5	929.4	868.4	168.6	965.0	880.2	170.5	923.8	905.3	180.0	-4.3%	2.9%	5.6%	16.0%	12.4%	9.9%	-0.3%	13.8%
Government Sector	201.4	56.9	29.9	202.5	52.8	31.6	209.6	51.4	30.9	207.5	52.9	31.0	201.2	56.3	33.5	230.0	58.8	33.1	218.4	64.8	34.1	260.3	68.4	33.4	288.1	67.3	32.3	301.6	68.5	31.7	324.1	71.4	33.2	324.0	72.3	34.9	281.6	75.2	40.0	-13.1%	4.0%	14.6%	39.8%	32.2%	33.8%	-8.0%	37.7%
GREGs (Govt. ownership of more than 50%)	142.4	92.4	13.1	140.2	92.4	13.2	122.7	92.6	14.8	122.0	102.8	14.5	109.6	81.6	13.9	120.8	83.2	13.6	117.5	81.1	14.0	124.1	84.8	12.2	132.3	83.9	12.2	140.6	79.8	11.9	115.7	83.3	10.5	139.1	80.5	10.5	118.9	87.3	10.7	-14.5%	8.4%	1.9%	-16.5%	-5.5%	-18.3%	-5.7%	-12.5%
Private Sector	436.6	638.6	116.1	427.4	646.9	116.6	435.0	653.3	118.7	428.5	673.1	118.2	426.6	675.2	116.1	423.5	679.2	115.5	452.9	695.2	117.3	456.7	681.6	118.4	464.8	688.7	121.7	467.0	687.3	120.4	470.4	698.6	121.6	482.0	712.1	122.2	496.8	726.4	125.7	3.1%	2.0%	2.9%	13.8%	13.7%	8.3%	2.5%	13.2%
Non-Banking Financial Institutions	15.8	17.6	4.7	17.7	16.2	4.4	20.8	16.6	4.3	20.1	16.8	4.0	21.6	22.5	3.8	1																															