

UAE Banking Indicators - National Banks ( NB ) & Foreign Banks ( FB ) *																																				
(End of month, figures in billions of Dirhams unless otherwise indicated)																																				
	Feb-23		Mar-23		Apr-23		May-23		Jun-23		Jul-23		Aug-23		Sep-23		Oct-23		Nov-23		Dec-23 **		Jan-24		Feb-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	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	All Banks	
<b>1. Gross Bank Assets</b>	3,312.8	435.0	3,320.8	443.9	3,360.9	441.8	3,422.9	446.0	3,420.5	452.6	3,430.6	451.2	3,451.6	449.9	3,493.4	458.5	3,540.8	454.9	3,564.7	461.3	3,610.3	464.9	3,645.3	463.8	3,728.4	469.6	2.3%	1.3%	3.3%	1.0%	12.5%	8.0%	2.2%	3.0%	12.0%	
<b>2. Gross Credit</b>	1,727.8	169.1	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	1.0%	-0.3%	1.5%	-2.9%	7.2%	-4.3%	0.9%	1.1%	6.1%	
<b>Domestic Credit</b>	1,545.2	132.9	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	1.0%	1.5%	1.1%	0.4%	5.0%	1.5%	1.1%	1.1%	4.7%	
Government	200.7	8.5	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	5.9%	-2.6%	5.5%	4.2%	-7.0%	-11.8%	5.5%	5.5%	-7.2%	
Public Sector (GREs - Govt. ownership of more than 50%)	230.7	15.4	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	-0.1%	5.7%	-1.3%	3.4%	17.5%	19.5%	0.2%	-1.1%	17.6%	
Private Sector	1,102.2	107.6	1,092.3	107.7	1,097.3	108.5	1,122.0	106.9	1,114.2	107.5	1,117.3	106.0	1,128.0	105.3	1,128.7	107.5	1,127.1	105.8	1,149.1	108.4	1,132.6	108.1	1,140.7	106.5	1,147.3	107.5	0.6%	0.9%	1.3%	-0.6%	4.1%	-0.1%	0.6%	1.1%	3.7%	
Business & Industrial Sector Credit <sup>1</sup>	734.7	80.4	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	0.3%	1.1%	0.8%	-0.6%	1.8%	0.0%	0.4%	0.7%	1.6%	
Individual	367.5	27.2	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	1.0%	0.4%	2.1%	-0.4%	8.6%	-0.4%	1.0%	2.0%	8.0%	
Non-Banking Financial Institutions	11.6	1.4	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	10.9	1.2	16.5	1.3	16.6	1.5	0.6%	15.4%	-14.4%	25.0%	43.1%	7.1%	1.7%	-12.1%	39.2%	
<b>Foreign Credit</b> <sup>2</sup>	182.6	36.2	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	0.4%	-8.5%	3.9%	-16.9%	25.9%	-25.4%	-0.6%	1.3%	17.4%	
of which: Loans & Advances to Non-Residents in AED	16.1	3.0	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	1.9%	9.1%	6.5%	5.9%	2.5%	20.0%	3.1%	6.3%	5.2%	
<b>3. Total Investments by Banks</b> <sup>3</sup>	500.5	40.9	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	2.1%	0.8%	2.8%	3.9%	20.8%	17.1%	2.0%	2.9%	20.6%	
Debt securities	214.6	34.3	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	1.6%	-0.6%	1.3%	-2.7%	9.4%	-5.8%	1.3%	0.8%	7.3%	
Equities	11.8	0.2	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	-1.9%	50.0%	0%	0%	31.4%	50.0%	-1.3%	0%	31.7%	
Held to maturity securities	223.9	6.4	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	3.0%	3.4%	4.5%	21.4%	36.4%	139.1%	3.0%	5.2%	39.2%	
Other Investments	50.2	0.0	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	0.0%	0.0%	0.8%	0.0%	-1.8%	0.0%	0.0%	0.8%	-1.8%	
<b>4. Bank Deposits</b>	1,972.0	270.3	2,032.3	273.7	2,075.9	275.0	2,124.9	281.0	2,107.8	274.3	2,114.8	278.2	2,127.8	275.7	2,141.2	279.7	2,171.9	283.5	2,161.6	282.7	2,229.8	292.1	2,248.8	291.1	2,311.2	296.8	2.8%	2.0%	3.7%	1.6%	17.2%	9.8%	2.7%	3.4%	16.3%	
<b>Resident Deposits</b>	1,794.4	235.0	1,854.8	237.8	1,897.2	238.3	1,922.6	244.0	1,932.2	238.8	1,949.7	240.3	1,951.5	240.6	1,987.0	243.8	2,004.8	246.5	2,013.2	246.0	2,066.2	254.2	2,088.0	254.0	2,140.6	259.7	2.5%	2.2%	3.6%	2.2%	19.3%	10.5%	2.5%	3.4%	18.3%	
Government Sector	379.2	0.7	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	-3.6%	66.7%	1.0%	36.4%	6.7%	114.3%	-3.4%	1.1%	6.9%	
GREs (Govt. ownership of more than 50%)	196.0	17.3	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	21.0%	-4.8%	21.4%	2.3%	26.1%	26.0%	18.4%	19.6%	26.1%	
Private Sector	1,182.5	211.6	1,207.8	214.7	1,228.9	213.5	1,260.2	215.5	1,268.2	213.4	1,281.3	213.1	1,291.0	213.7	1,311.0	213.8	1,317.1	218.0	1,346.3	217.8	1,404.9	224.9	1,422.9	223.3	1,448.9	230.1	1.8%	3.0%	3.1%	2.3%	22.5%	8.7%	2.0%	3.0%	20.4%	
Non-Banking Financial Institutions	36.7	5.4	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	-3.2%	-8.7%	-30.2%	-8.7%	8.4%	16.7%	-4.0%	-27.9%	9.5%	
<b>Non-Resident Deposits</b>	177.6	35.3	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	6.1%	0.0%	4.3%	-2.1%	-3.9%	5.1%	5.0%	3.1%	-2.4%	
<b>Capital &amp; Reserves</b> <sup>4</sup>	378.6	59.9	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	1.0%	0.6%	2.8%	1.5%	14.6%	13.2%	0.9%	2.6%	14.4%	
<b>Specific provisions &amp; Interest in Suspense</b>	96.4	24.5	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	0.2%	0.0%	0.5%	1.0%	-14.2%	-13.5%	0.2%	0.6%	-14.1%	
<b>General provisions</b>	34.6	2.4	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	0.6%	0.0%	1.7%	0.0%	2.9%	-4.2%	0.5%	1.6%	2.4%	
<b>Lending to Stable Resources Ratio</b> <sup>5</sup>	78.2%	56.1%	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%	-1.4%	-1.9%	-2.5%	-5.3%	-5.3%	-2.4%	-1.4%	-2.7%	-4.8%	
<b>Eligible Liquid Assets Ratio (ELAR)</b> <sup>6</sup>	16.5%	37.0%	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%	0.0%	-1.1%	-0.1%	3.7%	21.5%	3.8%	-0.3%	0.2%	17.2%	
<b>Capital adequacy ratio - ( Tier 1 + Tier 2 )</b> <sup>7</sup>	17.3%		22.2%		17.8%		22.4%		18.1%		22.4%		18.1%		22.4%		17.4%		22.9%		17.4%		22.9%		16.1%		21.8%		14.2%		21.8%					
<b>of which: Tier 1 Ratio</b>	16.1%		21.1%		16.6%		21.3%		16.9%		21.3%		16.9%		21.3%		16.1%		21.8%		16.1%		21.8%		14.2%		21.8%									
<b>Common Equity Tier 1 ( CET 1 ) Capital Ratio</b>	14.2%		21.1%		14.7%		21.3%		15.0%		21.3%		15.0%		21.3%		14.2%		21.8%		14.2%		21.8%													

\* Data consists of 22 National Banks & 39 Foreign 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.

<sup>5</sup> The Ratio of the Total Advances (Net Lending + Net Financial Guarantees & Stand