CRUAE Classification: Public									UA	AE Banking	g Indica	ators - Conve	ntiona	al Banks ((CB)&	Islamic	Banks (IB) *														
										(En	d of mon	th, figures in bill	ions of	Dirhams ur	nless otherw	vise indica	nted)															
	Oct-23 Nov-23 Dec-23 Jan-24 Feb-24		24	Mar-24		Apr-24 May-2		24	Jun-24		Jul-24		Aug	Aug-24		Sep-24		Oct-24 **		% Month -on-Month Year -		% % -to- Date Year -on- Year		% Month -on- Month	% Year -to- Date % Year -on- Year							
	CB IB	СВ	IB	СВ	IB	СВ	IB	СВ	IB		IB	CB I		СВ	IB	СВ	IB	СВ	IB	СВ	IB		IB				IB C					All Banks
1.Gross Bank Assets		94.4 3322	698.9	3369.2	701.9	3402.4	706.7	3480.3	717.7	3525.2	729.3		737.4	3546.5	740.5	3557.0		3590.4		3615.3	762.7	3633.9	767.8	3676.7	780.1	1.2%		.1% 11.1			1.3%	9.5% 11.5%
2.Gross Credit		5.4 1,564		1,562.4		1,565.2	431.0	1,579.5	434.0	1,611.7	435.3	· ·	433.7	1,634.0	443.7	1,644.5		1,637.7		1,643.9	469.0	-	473.2		477.8	0.5%		.6% 11.4		12.3%	0.6%	9.2% 10.2%
Domestic Credit	1,349.0 38	9.3 1,358	.8 393.2	1,343.9	393.7	1,344.3	393.5	1,360.4	396.2	1,379.0	397.6	1,393.3	395.7	1,395.1	406.0	1,397.4	419.0	1,395.0	426.8	1,399.7	430.6	1,427.4	432.4	1,435.9	434.8	0.6%	0.6% 6	.8% 10.4	6.4%	11.7%	0.6%	7.7% 7.6%
Government	176.3	35.2 15).7 35.0	149.6	34.7	150.6	33.4	158.6	35.6	152.9	35.4	156.6	40.5	151.4	41.3	149.5	41.1	151.6	41.2	151.0	41.8	150.5	43.0	149.9	43.9	-0.4%	2.1% (.2% 26.	5% -15.0%	24.7%	0.2%	5.2% -8.4%
Public Sector (GREs - Govt. ownership of more than 50%)	231.6	50.6 24	4.6 51.8	242.6	49.9	239.0	49.8	239.7	49.8	248.5	49.1	255.0	41.2	253.5	44.6	251.4	51.0	245.5	51.3	245.3	50.5	255.6	48.3	262.9	50.2	2.9%	3.9% 8	.4% 0.	6% 13.5%	-0.8%	3.0%	7.0% 10.9%
Private Sector	930.9 30	02.0 95	2.6 304.9	932.6	307.6	938.4	308.8	945.4	309.4	960.5	311.8	965.3	312.7	974.5	318.7	980.9	325.5	982.4	333.0	988.4	337.0	1006.1	339.7	1008.1	339.3	0.2%	-0.1% 8	.1% 10.	3% 8.3%	12.4%	0.1%	8.7% 9.3%
Business & Industrial Sector Credit ¹	674.8 14	46.4 68	9.5 147.0	672.9	149.5	676.2	148.8	680.8	147.7	694.0	147.7	696.7	147.4	701.7	150.2	704.2	151.5	701.8	156.6	702.9	158.1	713.6	158.9	711.2	156.0	-0.3%	-1.8% 5	.7% 4.	3% 5.4%	6.6%	-0.6%	5.4% 5.6%
Individual	256.1 1.	55.6 26	3.1 157.9	259.7	158.1	262.2	160.0	264.6	161.7	266.5	164.1	268.6	165.3	272.8	168.5	276.7	174.0	280.6	176.4	285.5	178.9	292.5	180.8	296.9	183.3	1.5%	1.4% 14	.3% 15.	9% 15.9%	17.8%	1.5%	15.0% 16.7%
Non-Banking Financial Institutions	10.2	1.5 1).9 1.5	19.1	1.5	16.3	1.5	16.7	1.4	17.1	1.3	16.4	1.3	15.7	1.4	15.6	1.4	15.5	1.3	15.0	1.3	15.2	1.4	15.0	1.4	-1.3%	0.0% -21	.5% -6.	7% 47.1%	-6.7%	-1.2%	-20.4% 40.2%
Foreign Credit ²	199.8 3	36.1 200	5.0 36.5	218.5	35.2	220.9	37.5	219.1	37.8	232.7	37.7	236.1	38.0	238.9	37.7	247.1	37.4	242.7	37.6	244.2	38.4	261.3	40.8	261.1	43.0	-0.1%	5.4% 19	.5% 22.2	2% 30.7%	19.1%	0.7%	19.9% 28.9%
of which: Loans & Advances to Non-Residents in AED	17.7	2.0 1	3.7 1.9	17.0	1.9	17.6	1.9	18.1	2.0	18.3	2.0	18.4	1.9	19.2	1.8	19.5	1.9	20.8	2.2	22.3	2.2	22.2	2.3	22.0	2.3	-0.9%	0.0% 29	.4% 21.	1% 24.3%	15.0%	-0.8%	28.6% 23.4%
3. Total Investments by Banks ³	471.7 12	29.3 488	2.8 131.4	502.4	132.7	503.4	136.7	511.0	141.7	519.6	144.8	520.5	145.7	523.6	149.5	529.7	150.5	540.5	150.7	551.8	151.4	562.1	152.3	560.6	155.6	-0.3%	2.1% 11	6% 17.2	2% 18.8%	20.3%	0.3%	12.8% 19.2%
Debt securities	228.0	18.2 23	8.6 18.5	245.7	19.0	244.3	19.3	247.7	19.3	255.4	18.7	252.0	18.5	255.4	18.7	261.7	17.9	271.5	18.0	282.4	18.2	290.5	18.2	289.1	18.2	-0.5%	0.0% 17	.7% -4.	2% 26.8%	0.0%	-0.5%	16.1% 24.8%
Equities	9.8	2.3 1	0.1 2.2	. 13.9	2.3	13.8	2.2	13.5	2.3	13.5	2.2	14.3	2.3	14.2	2.2	14.4	2.3	14.6	2.4	14.5	2.4	14.9	2.4	16.4	2.6	10.1%	8.3% 18	.0% 13.	0% 67.3%	13.0%	9.8%	17.3% 57.0%
Held to maturity securities	195.6	98.1 20	2.5 99.8	204.9	100.4	207.1	104.1	211.6	109.0	212.7	112.9	214.7	113.8	214.4	117.6	214.1	118.1	214.8	119.1	215.3	119.6	213.0	120.6	211.4	123.9	-0.8%	2.7% 3	.2% 23.	4% 8.1%	26.3%	0.5%	9.8% 14.2%
Other Investments	38.3	10.7 3	7.6 10.9	37.9	11.0	38.2	11.1	38.2	11.1	38.0	11.0	39.5	11.1	39.6	11.0	39.5	12.2	39.6	11.2	39.6	11.2	43.7	11.1	43.8	10.9	0.1%	-2.3% 15	.4% -1.	4% 14.2%	1.4%	-0.4%	11.7% 11.4%
4.Bank Deposits	1960.9 49	94.5 1953	.2 491.1	2026.6	495.3	2039.8	500.1	2098.6	509.4	2136.0	521.1	2185.2	532.3	2143.6	534.6	2154.5	538.0	2188.6	547.4	2187.6	552.9	2211.1	550.3	2248.0	554.5	1.7%	0.8% 10	9% 12.0	0% 14.6%	12.1%	1.5%	11.1% 14.1%
Resident Deposits	1763.9 48	37.4 1774	484.5	1831.6	488.3	1849.7	492.3	1898.4	501.9	1922.4	513.8	1977.7	525.4	1946.7	526.9	1940.4	530.3	1968.8	540.1	1982.5	545.5	2004.9	543.0	2031.6	547.3	1.3%	0.8% 10	9% 12.1	1% 15.2%	12.3%	1.2%	11.2% 14.6%
Government Sector	329.5 10	03.5 32	7.5 103.4	297.8	103.9	317.5	103.1	302.7	103.5	313.6	106.2	359.1	115.2	316.6	116.3	301.8	118.1	300.5	122.1	311.7	122.0	299.7	117.3	304.6	121.9	1.6%	3.9% 2	.3% 17.	3% -7.6%	17.8%	2.3%	6.2% -1.5%
GREs (Govt. ownership of more than 50%)	191.3	47.8 18).5 39.6	5 185.3	38.9	187.7	39.5	227.9	41.1	208.0	41.0	206.1	41.7	198.3	39.4	199.3	38.2	215.4	47.3	200.0	47.2	216.2	43.0	226.6	41.9	4.8%	-2.6% 22	.3% 7.	7% 18.5%	-12.3%	3.6%	19.8% 12.3%
Private Sector	1205.3 32	29.8 122	3.7 335.4	1292.2	337.9	1304.3	341.9	1329.1	349.9	1354.1	359.0	1375.8	361.1	1393.8	363.9	1398.1	366.9	1410.6	365.2	1427.4	369.9	1436.0	375.7	1455.8	375.9	1.4%	0.1% 12	.7% 11.	2% 20.8%	14.0%	1.1%	12.4% 19.3%
Non-Banking Financial Institutions	37.8	6.3 3	8.0 6.1	56.3	7.6	40.2	7.8	38.7	7.4	46.7	7.6	36.7	7.4	38.0	7.3	41.2	7.1	42.3	5.5	43.4	6.4	53.0	7.0	44.6	7.6	-15.8%	8.6% -20	0.8% 0.	0% 18.0%	20.6%	-13.0%	-18.3% 18.4%
Non-Resident Deposits	197.0	7.1 178	8.5 6.6	195.0	7.0	190.1	7.8	200.2	7.5	213.6	7.3	207.5	6.9	196.9	7.7	214.1	7.7	219.8	7.3	205.1	7.4	206.2	7.3	216.4	7.2	4.9%	-1.4% 11	.0% 2.9	9.8%	1.4%	4.7%	10.7% 9.6%
Capital & Reserves ⁴	393.5	76.4 40	3.6 77.9	410.6	78.7	417.2	79.6	420.9	80.6	400.6	76.0	403.0	77.0	409.2	78.6	414.0	81.2	421.1	81.5	428.8	82.9	434.6	84.9	437.4	85.4	0.6%	0.6%	.5% 8.	5% 11.2%	11.8%	0.6%	6.8% 11.3%
Specific provisions & Interest in Suspense	100.9	18.3 10	0.6 18.4	86.0	17.4	86.1	17.6	86.4	17.5	86.3	16.3	86.9	16.4	87.2	16.4	83.7	16.3	83.6	16.3	83.8	16.4	82.2	15.8	80.7	16.0	-1.8%	1.3% -6	.2% -8.	0% -20.0%	-12.6%	-1.3%	-6.5% -18.9%
General provisions	32.7	6.3 3	2.8 6.3	31.0	6.4	31.2	6.5	31.4	6.5	31.1	6.1	31.1	6.2	30.4	6.3	29.5	6.6	29.8	6.7	30.2	6.8	30.7	6.7	29.9	6.6	-2.6%	-1.5% -3	.5% 3.	1% -8.6%	4.8%	-2.4%	-2.4% -6.4%
Lending to Stable Resources Ratio ⁵	75.2% 78.	6% 76.2	% 79.4%	72.9%	78.7%	71.8%	78.2%	70.7%	77.5%	71.4%	76.6%	70.5%	5.1%	71.2%	76.4%	71.6%	77.1%	69.9%	77.2%	69.9%	77.6%	71.6%	78.5%	71.5%	78.5%	-0.2%	0.0% -1	9% -0.3	3% -5.0%	-0.1%	-0.2%	-1.5% -4.1%
Eligible Liquid Assets Ratio (ELAR) ⁶	19.3% 16.	9% 19.5	% 16.6%	21.1%	16.8%	21.1%	17.2%	21.1%	17.4%	20.9%	17.4%	21.0%	9.8%	21.9%	17.3%	21.7%	15.5%	21.4%	15.5%	21.9%	15.9%	22.2%	16.1%	21.6%	16.4%	-2.7%	1.9% 2	.4% -2.4	4% 11.9%	-3.0%	-2.2%	1.6% 9.7%
Capital adequacy ratio - (Tier 1 + Tier 2) ⁷				18.0%	17.5%					18.0%	17.7%					18.3%	18.0%					18.7%	18.3%									
of which: Tier 1 Ratio				16.7%	16.4%					16.7%	16.6%					17.0%	16.8%					17.2%	17.1%									
Common Equity Tier 1(CET 1) Capital Ratio				15.2%	13.5%					15.2%	13.8%					15.5%	14.1%					15.7%	14.5%									
		-	-	-	· · ·				•	I							· •		· ·													

* Data consists of 53 Conventional Banks & 8 Islamic 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 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)

Note: ELAR figures updated due to change in ELAR aggregation methodology for the above table and change being applied retrospectively to ensure reporting consistencies 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.