

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)																																																												
	Jun-23			Jul-23			Aug-23			Sep-23			Oct-23			Nov-23			Dec-23**			Jan-24			Feb-24			Mar-24			Apr-24			May-24			Jun-24***			% Month-on-Month			% Year -to- Date			% Year-on- Year			% Month-on-Month			% Year -to- Date			% 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	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE
1. Gross Bank Assets	1838.6	1735.1	299.4	1854.7	1729.2	297.9	1864.5	1738.1	298.9	1867.2	1777.5	307.2	1892.5	1795.3	307.9	1907.6	1807.1	311.3	1948.9	1802.3	319.9	1975.1	1818.9	315.1	2020.5	1855.3	322.2	2032.2	1893.8	328.5	2065.3	1908.0	323.2	2049.1	1906.3	331.6	2050.7	1919.3	340.2	0.1%	0.7%	2.6%	5.2%	6.5%	6.3%	11.5%	10.6%	13.6%	0.5%	5.9%	11.1%									
2. Gross Credit	876.0	903.5	165.3	871.0	902.3	165.9	875.9	910.3	167.2	884.2	929.8	167.6	882.6	923.0	168.6	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	961.7	929.8	171.6	966.5	936.6	174.6	986.9	936.5	177.5	2.1%	0.0%	1.7%	7.8%	3.5%	3.8%	12.7%	3.7%	7.4%	1.1%	5.5%	8.0%									
Domestic Credit	743.8	814.9	158.5	739.3	815.7	159.2	744.8	823.3	160.3	745.0	834.3	160.9	747.9	828.5	161.9	764.7	823.4	163.9	766.4	806.9	164.3	766.6	809.0	162.2	781.0	811.8	163.8	793.3	818.5	164.8	801.4	822.6	165.0	807.4	826.3	167.4	823.1	823.3	170.0	1.9%	-0.4%	1.6%	7.4%	2.0%	3.5%	10.7%	1.0%	7.3%	0.8%	4.5%	5.8%									
Government	62.2	146.5	10.1	57.6	144.2	10.0	57.4	145.1	10.5	58.0	144.2	10.4	58.4	142.8	10.3	58.7	116.4	10.6	60.3	113.4	10.6	60.1	114.6	9.3	69.5	114.1	10.6	68.4	109.6	10.3	77.1	109.6	10.4	74.6	106.7	11.4	74.8	104.6	11.2	0.3%	-2.0%	-1.8%	24.0%	-7.8%	5.7%	20.3%	-28.6%	10.9%	-1.1%	3.4%	-12.9%									
Public Sector (GREs - Govt. ownership of more than 50%)	131.1	121.2	12.1	131.6	122.9	13.3	132.2	126.1	13.2	135.2	132.0	13.2	137.0	132.0	13.2	139.8	143.8	12.8	140.8	137.5	14.2	138.5	136.2	14.1	138.2	137.4	13.9	144.5	138.7	14.4	136.2	145.7	14.3	136.0	147.4	14.7	145.2	141.1	16.1	6.8%	-4.3%	9.5%	3.1%	2.6%	13.4%	10.8%	16.4%	33.1%	1.4%	3.4%	14.4%									
Private Sector	544.6	541.7	135.4	544.8	543.5	135.0	550.6	547.2	135.5	546.7	553.3	136.2	547.1	548.5	137.3	560.5	557.7	139.3	551.6	550.4	138.2	557.2	552.5	137.5	562.3	554.5	138.0	569.1	564.5	138.7	576.9	562.2	138.9	585.8	567.6	139.8	592.1	573.2	141.1	1.1%	1.0%	0.9%	7.3%	4.1%	2.1%	8.7%	5.8%	4.2%	1.0%	5.3%	6.9%									
Business & Industrial Sector Credit ¹	367.4	356.2	102.3	366.4	357.7	101.9	368.8	358.8	102.1	362.8	362.8	102.5	360.9	356.8	103.5	367.9	363.9	104.7	361.9	356.0	104.5	365.9	355.6	103.5	369.3	355.4	103.8	374.1	363.3	104.3	379.9	359.8	104.4	384.8	362.2	104.9	384.7	365.0	106.0	0.0%	0.8%	1.0%	6.3%	2.5%	1.4%	4.7%	2.5%	3.6%	0.4%	4.0%	3.0%									
Individual	177.2	185.5	33.1	178.4	185.8	33.1	181.8	188.4	33.4	183.9	190.5	33.7	186.2	191.7	33.8	192.6	193.8	34.6	189.7	194.4	33.7	191.3	196.9	34.0	193.0	199.1	34.2	193.0	201.2	34.4	197.0	202.4	34.5	201.0	205.4	34.9	207.4	208.2	35.1	3.2%	1.4%	0.6%	9.3%	7.1%	4.2%	17.0%	12.2%	6.0%	2.1%	7.9%	13.9%									
Non-Banking Financial Institutions	5.9	5.5	0.9	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	1.2	13.7	5.6	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	11.0	4.6	1.5	11.0	4.4	1.6	0.0%	-4.3%	6.7%	-19.7%	-21.4%	23.1%	86.4%	-20.0%	77.8%	-0.6%	-17.5%	38.2%									
Foreign Credit ²	132.2	88.6	6.8	131.7	86.6	6.7	131.1	87.0	6.9	139.2	95.5	6.7	134.7	94.5	6.7	138.3	97.4	6.8	149.5	97.5	6.7	153.4	98.6	6.4	152.0	98.1	6.8	160.8	102.1	7.5	160.3	107.2	6.6	159.1	110.3	7.2	163.8	113.2	7.5	3.0%	2.6%	4.2%	9.6%	16.1%	11.9%	23.9%	27.8%	10.3%	2.9%	12.1%	25.0%									
of which: Loans & Advances to Non-Residents in AED	8.5	9.3	1.3	8.4	9.0	1.4	8.6	9.0	1.4	8.7	9.7	1.4	8.6	9.7	1.4	8.8	10.4	1.4	8.6	9.2	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	2.2%	0.0%	18.2%	7.0%	18.5%	18.2%	8.2%	17.2%	0.0%	1.9%	13.2%	12.0%									
3. Total Investments by Banks ³	298.8	225.2	50.3	298.2	229.7	51.6	297.0	236.8	51.4	298.3	243.3	52.3	301.1	246.2	53.7	315.1	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	335.9	271.9	58.4	341.8	272.8	58.5	346.3	275.0	58.9	1.3%	0.8%	0.7%	6.2%	8.2%	7.3%	15.9%	22.1%	17.1%	1.1%	7.1%	18.4%									
Debt securities	178.8	54.9	14.8	177.5	56.7	15.7	174.9	55.8	15.8	172.5	56.4	16.4	172.8	56.6	16.8	182.7	56.8	17.6	188.7	58.0	18.0	186.9	57.3	19.4	188.3	58.8	19.9	194.2	59.3	20.6	187.8	62.4	20.3	191.3	62.6	20.2	196.2	63.0	20.4	2.6%	0.6%	1.0%	4.0%	8.6%	13.3%	9.7%	14.8%	37.8%	2.0%	5.6%	12.5%									
Equities	6.4	2.5	3.2	6.8	2.5	3.2	7.0	2.4	3.1	6.8	2.4	2.9	7.1	2.4	2.8	10.8	2.4	3.0	10.5	2.4	2.9	10.6	2.2	2.9	11.6	2.2	2.9	11.6	2.2	2.8	11.4	2.2	2.8	11.7	2.1	2.9	2.6%	-4.5%	3.6%	8.3%	-12.5%	-3.3%	82.8%	-16.0%	-9.4%	1.8%	3.1%	38.0%												
Held to maturity securities	98.2	136.1	29.0	98.5	138.9	29.4	99.7	146.8	29.5	103.5	153.5	30.0	106.1	156.4	31.2	109.9	160.5	31.9	111.0	162.2	32.1	112.8	165.2	33.2	115.6	170.7	34.3	117.7	173.5	34.4	121.2	173.8	33.5	123.7	174.6	33.7	123.1	175.3	33.8	-0.5%	0.4%	0.3%	10.9%	8.1%	5.3%	25.4%	28.8%	16.6%	0.1%	8.8%	26.2%									
Other Investments	15.4	31.7	3.3	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	30.9	2.2	15.6	31.5	1.8	15.6	31.8	1.9	15.6	31.9	1.8	15.3	33.5	1.8	15.4	33.4	1.8	15.3	34.6	1.8	-0.6%	3.6%	0.0%	-1.9%	9.8%	0.0%	-0.6%	9.1%	-45.5%	2.2%	5.7%	2.0%												
4. Bank Deposits	1102.9	1083.4	195.8	1110.4	1088.5	194.1	1112.9	1092.3	198.3	1106.9	1111.0	203.0	1126.4	1123.6	205.4	1105.8	1132.9	205.6	1164.6	1147.5	209.8	1175.5	1156.9	207.5	1209.7	1186.1	212.2	1222.6	1220.2	214.3	1264.9	1237.5	215.1	1221.2	1237.7	219.3	1229.6	1236.7	226.2	0.7%	-0.1%	3.1%	5.6%	7.8%	7.8%	11.5%	14.1%	15.5%	0.5%	6.8%	13.0%									
Resident Deposits	988.9	994.4	189.7	1005.5	996.7	187.8	999.2	1000.8	192.1	1012.2	1020.8	197.8	1023.3	1028.4	199.6	1019.2	1040.5	199.5	1046.9	1069.7	203.3	1058.8	1081.9	201.3	1087.0	1107.7	205.6	1087.7	1141.1	207.4	1138.1	1156.2	208.8	1106.9	1155.4	211.3	1102.1	1150.1	218.5	-0.4%	-0.5%	3.4%	5.3%	7.5%	7.5%	11.7%	15.7%	15.2%	-0.1%	6.5%	13.8%									
Government Sector	289.4	95.5	40.8	308.6	89.5	39.2	298.7	94.4	39.3	281.8	99.0	42.6	290.8	99.6	42.6	289.6	100.3	41.0	271.5	86.6	43.6	292.0	87.7	40.9	277.7	87.1	41.4	286.7	91.9	41.2	333.7	101.3	39.3	288.5	104.1	40.3	276.9	100.4	42.6	-4.0%	-3.6%	5.7%	2.0%	15.9%	-2.3%	-4.3%	5.1%	4.4%	-3.0%	4.5%	-1.4%									
GREs (Govt. ownership of more than 50%)	110.8	91.9	11.3	112.5	94.7	9.4	108.4	92.7	11.1	114.3	105.3	11.6	118.7	107.7	12.7	110.2	97.3	12.6	115.8	96.8	11.6	116.8	98.6	11.8	152.8	103.9	12.3	127.3	108.1	13.6	123.7	110.7	13.4	123.4	101.2	13.1	124.1	98.4	15.0	0.6%	-2.8%	14.5%	7.2%	1.7%	29.3%	12.0%	7.1%	32.7%	-0.1%	5.9%	11.0%									
Private Sector	558.6	788.9	134.1	564.3	794.1	136.0	571.4	795.0	138.3	584.8	799.6	140.4	590.4	803.8	140.9	596.9	824.8	142.4	620.1	865.7	144.3	826.3	875.2	144.7	633.8	897.0	148.2	643.8	920.3	149.0	662.1	922.6	152.2	675.2	928.6	153.9	677.9	930.2	156.9	0.4%	0.17%	1.9%	9.3%	7.5%	8.7%	21.4%	17.9%	17.0%	0.4%	8.3%	19.1%									
Non-Banking Financial Institutions	28.1	18.1	3.5	20.1	18.4	3.2	20.7	18.7	3.4	31.3	16.9	3.2	23.4	17.3	3.4	22.5	18.1	3.5	39.5	20.6	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	19.8	21.5	4.0	23.2	21.1	4.0	17.2%	-1.9%	0.0%	-41.3%	2.4%	5.3%	-17.4%	16.6%	14.3%	6.6%	-24.4%	-2.8%									
Non-Resident Deposits	116.0	89.0	6.1	104.9	91.8	6.3	113.7	91.5	6.2	94.7	90.2	5.2	103.1	95.2	5.8	86.6	92.4	6.1	117.7	77.8	6.5	116.7	75.0	6.2	122.7	78.4	6.6	134.9	79.1	6.9	126.8	81.3	6.3	114.3	82.3	8.0	127.5	86.6	7.7	11.5%	5.2%	-3.8%	8.3%	11.3%	18.5%	9.9%	-2.7%	26.2%	8.4%	9.										