CBUAE Classification: Public														UAE B	anking I	ndicators	s - Based o		`		` //	bai (DXB)			` , ,	here Bank	Head Offic	ce is locate	<u>d * </u>																	
		(End of month, figures in billions of Dirhams unless otherwise indicated)																								24		%	% 9																	
		Jun-23 Jul-23					Aug-23			Sep-23			Oct-23			Nov-23			Dec-23**		Jan	-24		Feb-24		N	Mar-24		Apr-24		May-24			Jun-24	***	Mo	% nth -on-Month	ı	Year	% r -to- Date		% Year -on- Year		lonth -on-	Year -to- Year Date Ye	
	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD	DXB	OE	AD DY	XB OE	AD	DXB	OE	AD	DXB (DE .	AD DXB	OE	AD	DXB	OE	AD DXB	В ОЕ	E AD	DXB	OE	AD 7	OXB OE	E AD	D DXB		WOITH	All Banks
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	318.9	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	2050.7 191	19.3	40.2 0.1%	0.7%	2.6%	5.2%	6.5%	3% 11.5	.5% 10.6%	13.6%	0.5%	5.9%
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	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	6.5	77.5 2.1%	0.0%	1.7%	7.8%	3.5%	8% 12.7	.7% 3.7%	7.4%	1.1%	5.5%
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	09.0 162.	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	3.3	70.0 1.9%	-0.4%	1.6%	7.4%	2.0% 3	5% 10.7	.7% 1.0%	7.3%	0.8%	4.5%
Government	62.	2 146.5	10.1	57.6	5 144.2	2 10.	.0 57.4	145.1	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	.3 69	114.1	10.6	68.4	109.6	10.3	77.1 109	0.6	74.6	106.7	11.4	74.8	04.6	11.2 0.3%	-2.0%	-1.8%	24.0%	-7.8% 5.	.7% 20.	-28.6%	10.9%	-1.1%	3.4%
Public Sector (GREs - Govt. ownership of more than 50%)	131.	1 121.2	12.1	131.6	5 122.9	9 13.	.3 132.2	126.1	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	.1 138	137.4	13.9	144.5	138.7	14.4	136.2	5.7 14.	.3 136.0	147.4	14.7	145.2	41.1	16.1 6.8%	-4.3%	9.5%	3.1%	2.6% 13.	.4% 10.	0.8% 16.4%	33.1%	1.4%	3.4%
Private Sector	544.	541.7	135.4	544.8	543.5	5 135.	.0 550.6	547.2	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	.5 562	554.5	138.0	569.1	564.5	138.7	576.9 562	2.2 138.	.9 585.8	567.6	139.8	592.1 57	73.2	41.1 1.1%	1.0%	0.9%	7.3%	4.1% 2.	.1% 8.	5.8%	4.2%	1.0%	5.3%
Business & Industrial Sector Credit ¹	367.	356.2	102.3	366.4	357.	7 101.	.9 368.8	358.8	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	355.4	103.8	374.1	363.3	104.3	379.9 359	0.8 104.	384.8	362.2	104.9	384.7 36	65.0	0.0%	0.8%	1.0%	6.3%	2.5% 1.	.4% 4.	1.7% 2.5%	3.6%	0.4%	4.0%
Individual	177.	2 185.5	33.1	178.4	185.8	8 33.	.1 181.8	188.4	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	195.0	201.2	34.4	197.0 202	2.4 34.	.5 201.0	205.4	34.9	207.4 20	08.2	35.1 3.2%	1.4%	0.6%	9.3%	7.1% 4.	.2% 17.	7.0% 12.2%	6.0%	2.1%	7.9%
Non-Banking Financial Institutions	5.	5.5	0.9	5.3	5.	1 0.	.9 4.6	4.9	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	.3 11	.0 5.8	1.3	11.3	5.7	1.4	11.2 5	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.	5.4% -20.0%	77.8%	-0.6%	-17.5%
Foreign Credit ²	132.2	88.6	6.8	131.7	86.6	6.1	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	4 152.	98.1	6.8	160.8	102.1	7.5	160.3 107	.2 6.	6 159.1	110.3	7.2	163.8 111	13.2	7.5 3.0%	2.6%	4.2%	9.6%	6.1% 11.5	9% 23.9	.9% 27.8%	10.3%	2.9%	12.1%
of which: Loans & Advances to Non-Residents in AED	8.	9.3	1.3	8.4	9.0	0 1.	.4 8.6	9.0	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 9	10.0	1.1	9.1	10.1	1.1	9.0	0.2	.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.	3.2% 17.2%	0.0%	1.9%	13.2%
3. Total Investments by Banks ³	298.8	225.2	50.3	298.2	229.7	7 51.0	6 297.0	236.8	51.6	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 27	75.0 5	58.9 1.3%	0.8%	0.7%	6.2%	8.2% 7	3% 15.9	.9% 22.1%	17.1%	1.1%	7.1%
Debt securities	178.	54.9	14.8	177.5	5 56.	7 15.	.7 174.9	55.8	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	.4 188	58.8	19.9	194.2	59.3	20.6	187.8 62	2.4 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.	9.7% 14.8%	37.8%	2.0%	5.6%
Equities	6.	4 2.5	3.2	6.8	3 2.5	5 3.	.2 7.0	2.5	5 3.1	7.0	2.4	3.1	6.8	2.4	2.9	7.1	2.4	2.8	10.8	2.4	3.0	10.7	2.3	.0 10	0.5 2.4	2.9	10.6	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.	2.8% -16.0%	-9.4%	1.8%	3.1%
Held to maturity securities	98.	2 136.1	29.0	98.5	5 138.9	9 29.	.4 99.7	146.8	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	.2 115	170.7	34.3	117.7	173.5	34.4	121.2 173	3.8 33.	.5 123.7	174.6	33.7	123.1 17	75.3	33.8 -0.5%	0.4%	0.3%	10.9%	8.1% 5.	.3% 25.	5.4% 28.8%	16.6%	0.1%	8.8%
Other Investments	15.	4 31.7	3.3	15.4	31.0	6 3.	.3 15.4	31.7	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	.9 15	31.9	1.8	15.3	31.9	1.8	15.3 33	3.5	.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.	9.1%	-45.5%	2.2%	5.7%
4.Bank Deposits	1102.9	1083.4	195.8	1110.4	1088.5	5 194	1 1112.9	1092.3	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 11	156.9 207	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	1229.6 123	36.7 22	26.2 0.7%	-0.1%	3.1%	5.6%	7.8% 7.0	8% 11.5	.5% 14.1%	15.5%	0.5%	6.8%
Resident Deposits	986.9	994.4	189.7	1005.5	996.7	7 187.8	8 999.2	1000.8	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	081.9 201	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	1102.1 115	50.1 21	18.5 -0.4%	-0.5%	3.4%	5.3%	7.5% 7	5% 11.7	.7% 15.7%	15.2%	-0.1%	6.5%
Government Sector	289.	95.5	40.8	308.6	5 89.:	5 39.	.2 298.7	94.4	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	.9 277	87.1	41.4	286.7	91.9	41.2	333.7 101	3 39.	.3 288.5	104.1	40.3	276.9	00.4	42.6 -4.0%	-3.6%	5.7%	2.0%	15.9% -2.	.3% -4.	5.1%	4.4%	-3.0%	4.5%
GREs (Govt. ownership of more than 50%)	110.	91.9	11.3	112.5	94.	7 9.	.4 108.4	92.7	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	.8 152	103.9	12.3	127.3	108.1	13.6	123.7	0.7	.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.	2.0% 7.1%	32.7%	-0.1%	5.9%
Private Sector	558.	788.9	134.1	564.3	794.	1 136.	.0 571.4	795.0	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	626.3	875.2 144	.7 633	897.0	148.2	643.8	920.3	149.0	662.1 922	2.6 152.	.2 675.2	928.6	153.9	677.9 93	30.2	0.4%	0.17%	1.9%	9.3%	7.5% 8.	.7% 21.	17.9%	17.0%	0.4%	8.3%
Non-Banking Financial Institutions	28.	18.1	3.5	20.1	18.4	4 3.	.2 20.7	18.7	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	.9 22	19.7	3.7	29.9	20.8	3.6	18.6	6	.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.	7.4% 16.6%	14.3%	6.6%	-24.4%
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	2 122.	78.4	6.6	134.9	79.1	6.9	126.8	.3 6.	3 114.3	82.3	8.0	127.5	86.6	7.7 11.5%	5.2%	-3.8%	8.3%	1.3% 18	5% 9.9	.9% -2.7%	26.2%	8.4%	9.8%
Capital & Reserves ⁴	196.	216.7	34.2	200.2	2 219.8	8 34.	.9 202.0	223.9	9 35.8	203.4	225.8	35.4	205.0	229.5	35.4	210.0	233.2	38.3	213.3	238.6	37.4	215.2	243.6	.0 217	246.4	38.1	204.0	235.2	37.4	205.7 236	5.6 37.	.7 207.9	241.3	38.6	211.0 24	45.2	39.0 1.5%	1.6%	1.0%	-1.1%	2.8% 4.	7.	7.2% 13.2%	14.0%	1.5%	1.2%
Specific provisions & Interest in Suspense	41.	69.7	12.1	41.7	69.9	9 12.	.2 41.2	70.0	0 12.1	38.2	70.2	12.2	37.4	69.6	12.2	37.7	69.1	12.2	35.6	55.6	12.2	35.7	55.8	.2 36	55.6	12.2	35.3	55.1	12.2	35.8 54	13.	.1 36.2	54.0	13.4	34.5	52.3	13.2 -4.7%	-3.1%	-1.5%	-3.1%	-5.9% 8.	.2% -16.	5.3% -25.0%	9.1%	-3.5%	-3.3%
General provisions	14.	2 20.4	4.5	13.9	20.5	5 4.	.6 14.0	20.6	6 4.6	13.6	20.4	4.7	13.8	20.4	4.8	13.8	20.4	4.9	13.4	19.2	4.8	13.5	19.3	.9 13	19.2	4.9	14.3	18.1	4.8	14.5	3.0	.8 14.7	17.0	5.0	14.0	17.1	5.0 -4.8%	0.6%	0.0%	4.5%	10.9% 4.	-1.	-16.2%	11.1%	-1.6%	-3.5%
Lending to Stable Resources Ratio 5	73.5%	73.5%	77.8%	72.2%	73.1%	78.3%	72.9%	73.8%	77.2%	78.6%	74.6%	76.4%	77.6%	74.2%	76.5%	80.0%	74.0%	76.2%	74.2%	73.5%	74.9%	73.3% 72	2.4% 74.7	72.3	% 71.1%	74.6%	73.3%	70.9%	75.8%	71.3% 70.7	% 76.1%	72.3%	71.4%	76.2%	73.9% 71.0	0% 75.	5.0% 2.2%	-0.4%	-1.6%	-0.5%	3.3% 0.0	0% 0.5	.5% -3.4%	-3.7%	0.7%	-1.7%
Eligible Liquid Assets Ratio (ELAR) 6	15.9%	24.7%	19.0%	16.1%	25.5%	19.5%	6 15.4%	25.5%	18.8%	16.3%	24.2%	20.9%	14.8%	25.5%	20.3%	15.4%	25.4%	20.1%	17.0%	26.3%	20.7%	16.1% 22	7.6% 20.8	76.0	% 27.6%	21.1%	16.2%	27.4%	19.7%	17.2% 27.4	% 20.3%	6 17.8%	27.0%	21.4%	16.7% 27.2	2% 20.	0.8% -6.0%	0.8%	-3.1%	-1.7%	3.6% 0	3% 5.1	.1% 10.4%	9.3%	-1.3%	0.9%
Capital adequacy ratio - (Tier 1 + Tier 2) 7	17.1%	19.2%	18.5%							17.4%	19.4%	19.2%							17.4%	18.1%	19.4%						17.3%	18.4%	19.1%						17.5% 18.8	8% 19.	0.3%					•				
of which: Tier 1 Ratio	16.0%	17.9%	17.4%							16.3%	18.2%	18.1%							16.0%	16.9%	18.2%						15.9%	17.2%	18.0%						16.1% 17.3	5% 18.	3.2%									
Common Equity Tier 1(CET 1) Capital Ratio	14.1%	16.3%	15.7%							14.5%	16.6%	16.4%							14.0%	15.4%	16.5%						13.9%	15.7%	16.3%						14.2% 16.0	0% 16.	5.6%									
							·				•									•	,		·				-																			
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							22.0	31.0	8.0						21.0	31.0	9.0							31.0	9.0									
Share of Banks Operating from Each Emirate in Total Assets	47.5%	44.8%	7.7%							47.2%	45.0%	7.8%							47.9%	44.3%	7.9%					1	47.8%	44.5%	7.7%			1 1			47.6% 44.:	<i>5</i> % <i>7</i> .	7.9%									

* 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.

**Revised to account for year end amendments

***Preliminary data, subject to revision

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.