

**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															% Month-on-Month			% Year-to-Date			% Year-on-Year			% Month-on-Month	% Year-to-Date	% Year-on-Year									
	Aug			Sep			Oct			Nov			Dec			Jan			Feb			Mar			Apr			May															Jun			Jul			Aug**		
	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	All Banks								
<b>1. Gross Bank Assets</b>	1455.7	1510.1	262.7	1467.1	1517.7	262.3	1480.8	1527.4	263.0	1488.8	1542.2	264.8	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	2.4%	-0.4%	-0.1%	11.9%	1.4%	0.3%	16.5%	3.2%	2.2%	0.9%	6.1%	9.1%
<b>2. Gross Credit</b>	740.2	874.8	156.4	743.8	876.3	156.4	737.7	868.4	156.9	752.7	878.0	157.6	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	-0.5%	-0.4%	0.4%	6.9%	0.4%	0.8%	9.9%	0.7%	0.1%	-0.3%	3.2%	4.5%	
Domestic Credit	645.3	803.2	149.9	648.4	803.6	150.1	642.5	797.1	150.3	662.4	804.6	150.7	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	-0.7%	-0.3%	0.5%	4.3%	-1.1%	0.9%	7.9%	-1.2%	-0.1%	-0.4%	1.3%	2.6%
Government	45.5	193.5	7.0	44.9	193.2	7.1	44.8	183.9	7.1	44.9	181.9	7.5	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	-1.8%	-0.9%	5.7%	15.6%	-17.3%	4.2%	18.7%	-22.1%	5.7%	-0.9%	-10.1%	-13.8%
Public Sector (GREs)	123.4	88.3	13.2	121.0	88.7	13.1	120.0	88.9	13.5	134.5	93.3	13.5	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	-2.1%	-0.6%	2.6%	-11.1%	22.2%	-15.6%	0.0%	28.0%	-9.8%	-1.2%	1.2%	10.4%
Private Sector	470.3	515.0	128.2	476.2	514.7	128.5	471.9	516.4	128.3	476.8	521.3	128.3	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	-0.3%	-0.1%	0.2%	8.0%	0.7%	3.1%	9.0%	1.8%	0.9%	-0.2%	4.1%	4.7%
Business & Industrial Sector Credit <sup>1</sup>	309.6	366.3	96.9	314.6	364.0	97.0	310.9	364.6	96.8	315.0	367.3	96.7	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	-0.8%	-0.8%	0.2%	10.7%	-3.0%	5.2%	11.9%	-2.9%	1.8%	-0.7%	3.6%	3.6%
Individual	160.7	148.7	31.3	161.6	150.7	31.5	161.0	151.8	31.5	161.8	154.0	31.6	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	0.8%	1.3%	0.0%	2.9%	9.3%	-3.1%	3.2%	13.6%	-1.6%	1.0%	5.2%	7.3%
Non-Banking Financial Institutions	6.1	6.4	1.5	6.3	7.0	1.4	5.8	7.9	1.4	6.2	8.1	1.4	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	0.0%	-1.7%	-9.1%	-19.0%	-20.5%	-37.5%	4.9%	-9.4%	-33.3%	-1.5%	-21.4%	-5.7%
Foreign Credits <sup>2</sup>	94.9	71.6	6.5	95.4	72.7	6.3	95.2	71.3	6.6	90.3	73.4	6.9	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	12.0%	-0.6%	-2.9%	25.3%	17.1%	-2.9%	23.8%	21.5%	4.6%	0.3%	20.7%	22.1%
of which: Loans & Advances to Non-Residents in AED	5.5	7.3	1.3	5.4	7.1	1.2	6.0	7.0	1.3	5.9	7.1	1.2	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	2.8%	0.0%	0.0%	19.7%	17.4%	0.0%	32.7%	11.0%	-15.4%	1.2%	17.0%	17.0%
<b>3. Total Investments by Banks<sup>3</sup></b>	247.1	186.0	37.3	253.1	184.9	37.9	253.5	185.3	38.3	252.2	183.8	38.5	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	-0.8%	2.2%	0.8%	3.7%	3.4%	2.3%	6.8%	0.3%	5.1%	0.4%	3.5%	4.1%
Debt securities	204.9	71.2	13.6	211.7	70.0	14.2	210.9	71.2	14.4	210.4	76.7	14.3	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	-1.7%	0.7%	0.7%	-17.0%	-19.1%	-1.5%	-15.9%	-15.4%	-0.7%	-1.0%	-16.8%	-15.1%
Equities	8.0	2.6	3.0	8.3	2.7	2.8	8.3	2.6	2.8	8.5	2.6	2.9	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	2.8%	4.0%	-3.1%	-1.8%	-13.3%	3.3%	36.3%	0.0%	3.3%	1.8%	-2.9%	22.1%
Held to maturity securities	22.4	81.5	17.1	21.3	81.4	17.3	22.4	80.8	17.4	22.6	73.8	17.6	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	0.7%	3.8%	1.5%	169.3%	27.2%	10.0%	201.8%	16.6%	15.8%	2.4%	54.8%	50.7%
Other Investments	11.8	30.7	3.6	11.8	30.8	3.6	11.9	30.7	3.7	10.7	30.7	3.7	10.7	28.3	3.6	10.7	28.8	3.6	11.4	28.8	3.6	12.4	28.9	3.6	13.1	28.9	3.6	13.1	28.8	3.6	13.0	28.8	2.9	13.1	28.8	2.8	0.0%	0.0%	0.0%	22.4%	1.8%	-22.2%	11.0%	-6.2%	-22.2%	0.0%	4.9%	-3.0%			
<b>4. Bank Deposits</b>	845.9	911.6	171.2	851.3	920.1	170.9	870.9	924.3	172.1	868.6	924.6	173.6	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	3.2%	0.3%	-0.6%	17.0%	2.2%	-0.3%	22.6%	4.5%	3.6%	1.6%	8.5%	12.3%
Resident Deposits	764.2	775.0	155.0	762.8	781.9	154.4	783.6	788.0	156.7	784.4	793.4	159.3	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	5.1%	0.7%	1.3%	13.4%	6.3%	3.6%	18.1%	10.5%	9.5%	2.8%	9.2%	13.8%
Government Sector	196.7	61.6	30.4	208.2	60.2	28.6	225.0	60.2	28.0	220.0	59.5	29.1	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	10.7%	-1.6%	-3.3%	43.0%	18.3%	8.0%	46.5%	9.3%	6.3%	7.1%	34.5%	34.3%
GREs (Govt. ownership of more than 50%)	141.8	79.3	11.9	129.8	78.4	12.0	134.5	79.8	12.6	129.2	86.9	12.5	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	6.6%	-1.1%	0.0%	-7.1%	-9.2%	-6.9%	-6.7%	5.8%	2.5%	3.3%	-7.9%	-2.0%
Private Sector	415.4	614.4	108.6	412.7	623.8	109.7	410.9	630.2	111.8	421.9	628.8	113.0	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	1.8%	1.0%	2.8%	6.5%	7.8%	4.8%	11.9%	12.1%	12.1%	1.5%	7.0%	12.0%
Non-Banking Financial Institutions	10.3	19.7	4.1	12.1	19.5	4.1	13.2	17.8	4.3	13.3	18.2	4.7	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	18.4	17.2	3.7	27.6	16.9	3.7	18.0	15.1	3.6	17.4	16.1	3.5	-3.3%	6.6%	-2.8%	10.1%	-8.5%	-25.5%	68.9%	-18.3%	-14.6%	0.8%	-2.9%	8.5%
Non-Resident Deposits	81.7	136.6	16.2	88.5	138.2	16.5	87.3	136.3	15.4	84.2	131.2	14.3	90.2	126.6	14.2	85.9	120.8	13.8	89.7	115.1	12.7	90.7	113.0	11.1	127.9	106.1	12.5	126.1	106.1	11.3	134.5	103.8	10.1	145.5	99.9	10.9	134.3	96.3	7.7	-7.7%	-3.6%	-29.4%	48.9%	-23.9%	-45.8%	64.4%	-29.5%	-52.5%	-7.0%	3.2%	1.6%
<b>Capital &amp; Reserves<sup>4</sup></b>	172.7	188.7	31.7	173.0	188.9	31.8	174.1	190.2	32.0	175.6	191.5	32.2	179.3	190.8	32.																																				