CBUAE Classification: Public											1	UAE Banki	ing Indi	cators - B	Based on									Where Ba	ank Hea	ad Office is	s located	*																		
																(]	End of month	n, figures ir	n billions c	of Dirhams u	unless other	wise indicat	ed)																							
	May-23		Jun-23			Jul-23			Aug-23		S	ep-23		Oc	ct-23		Nov	-23		Dec	c-23**		Jan-24	4		Feb-2	24		Mar-24			Apr-24		May-2	24 ***		Month ·	% on-Month	Y	% /ear -to- Dat	te	Year	% -on- Year	% Month Mon		o- Year -on Year
	AD DXB OE			OE					DXB	OE		DXB O		AD D			AD D						D DXB			D DXI						DXB		AD DX				OXB OE		DXB			DXB OF		All Ban	S
1.Gross Bank Assets	1867.3 1706.6 295.0	1838.6	1735.1			1729.2	297.9		1738.1														075.1 1818		5.1 20		_	22.2 2032	_			1908.0			006.3			-0.1% 2.6	_			9.7%		.4% -	0.2% 5.	% 10.8
2.Gross Credit	869.7 894.2 163.8		903.5	165.3	871.0	902.3	165.9	875.9	910.3	167.2													20.0 907					0.6 954.							36.6	174.6	0.5%	0.7% 1.7	% 5.5%	3.6%	2.1%	11.1%	4.7% 6.	.6%	0.7% 4.	% 7.8
Domestic Credit	743.4 808.7 157.2	743.8	814.9	158.5	739.3	815.7	159.2	744.8	823.3	160.3	745.0	834.3 10	60.9	747.9 8	828.5	161.9	764.7 8.	23.4	163.9	766.4	806.9	164.3 7	66.6 809.	.0 162.	2.2 78	81.0 811	1.8 163	3.8 793	3 818.5	164.8	801.4	822.6	165.0	807.4 82	26.3	167.4	0.7%	0.4% 1.5	% 5.3%	2.4%	1.9%	8.6%	2.2% 6.	.5%	0.7% 3.	% 5.4
Government	59.0 144.9 9.6	662.2	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 11	4.6 9	9.3	69.5 11	14.1 1	10.6 68	3.4 109.6	5 10.3	3 77.1	109.6	10.4	74.6	106.7	11.4	-3.2%	-2.6% 9.6	5% 23.7%	6 -5.9%	7.5%	26.4%	-26.4% 18	3.8%	2.2% 4	5% -9.1
Public Sector (GREs - Govt. ownership of more than 50%)	121.3 121.5 12.2	2 131.1	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 13	6.2 14	4.1	138.2 13	37.4 1	13.9 144	138.7	7 14.4	4 136.2	145.7	14.3	136.0	147.4	14.7	-0.1%	1.2% 2.8	-3.4%	6 7.2%	3.5%	12.1%	21.3% 20).5%	0.6% 1	<i>3</i> % 16. [€]
Private Sector	557.4 537.1 134.4	4 544.6	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 55	2.5 137	37.5	562.3 55	54.5 13	38.0 569	9.1 564.5	5 138.7	7 576.9	562.2	138.9	585.8	567.6	139.8	1.5%	1.0% 0.6	6.2%	ő <u>3.1%</u>	1.2%	5.1%	5.7% 4	4.0%	1.2% 4	3% 5.'
Business & Industrial Sector Credit ¹	370.1 353.7 101.8	8 367.4	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 35	5.6 103)3.5	369.3 35	55.4 10	03.8 374	4.1 363.3	3 104.3	3 379.9	359.8	104.4	384.8	362.2	104.9	1.3%	0.7% 0.5	6.3%	6 1.7%	0.4%	4.0%	2.4% 3	3.0%	0.9% 3	5% 3.
Individual	187.3 183.4 32.6	5 177.2	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 19	6.9 34	34.0	193.0 19	99.1 3	34.2 195	5.0 201.2	2 34.4	4 197.0	202.4	34.5	201.0	205.4	34.9	2.0%	1.5% 1.2	6.0%	ő <u>5.7%</u>	3.6%	7.3%	12.0% 7	7.1%	1.7% 5	<i>5</i> % 9.
Non-Banking Financial Institutions	5.7 5.2 1.0	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		7 1.4	4 11.2	5.1	1.4	11.0	4.6	1.5	-1.8%	-9.8% 7.1	-19.7%	6 -17.9%	15.4%	93.0%	-11.5% 50	.0%	3.4% -17	J% 43.
Foreign Credit ²	126.3 85.5 6.6	5 132.2	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	8.6 6	6.4 1	152.0 9	98.1	6.8 160	.8 102.1	7.5	160.3	107.2	6.6	159.1 1	10.3	7.2	-0.7%	2.9% 9.1	% 6.4%	5 13.1%	7.5%	26.0%	29.0% 9.	.1%	9.9%	26.
of which: Loans & Advances to Non-Residents in AED	9.1 9.4 1.3	3 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	0.1 10.1	l 1.1	1 9.0	10.2	1.1	9.0	10.9	1.1	0.0%	6.9% 0.0	9% 4.7%	6 18.5%	0.0%	-1.1%	16.0% -15	5.4%	3.4% 11	1% 6.
3. Total Investments by Banks ³	295.4 212.8 50.4	298.8	225.2	50.3	298.2	229.7	51.6	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	326.0 250	5.6 57	7.5 3	330.0 26	53.8 5	58.9 337	.8 266.9	59.7	335.9	271.9	58.4	341.8 2	272.8	58.5	1.8%	0.3% 0.2	% 4.8%	5 7.4%	6.6%	15.7%	28.2% 16.	.1%	1.0% 6.	0% 20.5
Debt securities	180.1 50.1 14.9	9 178.8	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 5	7.3 19	9.4	188.3 5	58.8 1	19.9 194	1.2 59.3	3 20.6	5 187.8	62.4	20.3	191.3	62.6	20.2	1.9%	0.3% -0.5	5% 1.4%	6 7.9%	12.2%	6.2%	25.0% 35	5.6%	1.3% 3	6% 11.
Equities	6.3 2.5 3.1	1 6.4	2.5	3.2	6.8	2.5	3.2	7.0	2.5	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	3.0	10.5	2.4	2.9 10).6 2.2	2 2.9	9 11.6	2.2	2.8	11.4	2.2	2.8	-1.7%	0.0% 0.0)% 5.6%	6 -8.3%	-6.7%	81.0%	-12.0% -9	9.7%	1.2% 1	.2% 37.8
Held to maturity securities	93.6 128.6 29.1	1 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 16	5.2 33	33.2	115.6 17	70.7 3	34.3 117	7.7 173.5	5 34.4	4 121.2	173.8	33.5	123.7	174.6	33.7	2.1%	0.5% 0.6	5% 11.4%	6 7.6%	5.0%	32.2%	35.8% 15	5.8%	1.1% 8	7% 32.
Other Investments	15.4 31.6 3.3	3 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 3	1.8	1.9	15.6	31.9	1.8 15	5.3 31.9) 1.8	3 15.3	33.5	1.8	15.4	33.4	1.8	0.7%	-0.3% 0.0	-1.3%	6.0%	0.0%	0.0%	5.7% -45	5.5%	0.0% 3	.5% 0.6
4.Bank Deposits	1134.9 1074.3 196.7	/ 1102.9	1083.4	195.8	1110.4	1088.5	194.1	1112.9	1092.3	198.3	1106.9	1111.0 2	203.0 1	126.4 1	1123.6	205.4	1105.8 11	132.9	205.6	1164.6 1	1147.5	209.8 1.	175.5 1150	5.9 207	7.5 12	209.7 118	36.1 21	12.2 1222	.6 1220.2	214.3	1264.9	1237.5	215.1	1221.2 12	237.7	219.3	-3.5%	0.0% 2.0	% 4.9%	5 7.9%	4.5%	7.6%	15.2% 11.	.5% -	1.4% 6.	2% 11.3
Resident Deposits	990.7 985.8 190.1	986.9	994.4	189.7	1005.5	996.7	187.8	999.2	1000.8	192.1	1012.2	1020.8 1	197.8 1	023.3 1	1028.4	199.6	1019.2 10	040.5	199.5	1046.9 1	1069.7	203.3 1	058.8 1081	1.9 201	1.3 10	087.0 110	07.7 20	05.6 1087	.7 1141.1	207.4	1138.1	1156.2	208.8	1106.9 11	55.4	211.3	-2.7% -	-0.1% 1.2	% 5.7%	8.0%	3.9%	11.7%	17.2% 11.	.2% -	1.2% 6.	6% 14.2
Government Sector	285.0 88.5 41.9	9 289.4	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 8	7.7 40	0.9	277.7 8	87.1 4	41.4 286	5.7 91.9	9 41.2	2 333.7	101.3	39.3	288.5	104.1	40.3 -	-13.5%	2.8% 2.5	5% 6.3%	6 20.2%	-7.6%	1.2%	17.6% -3	3.8%	8.7% 7	8% 4.
GREs (Govt. ownership of more than 50%)	130.1 92.2 11.1	1 110.8	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 9	8.6 11	1.8	152.8 10	03.9 1	12.3 127	7.3 108.1	13.6	5 123.7	110.7	13.4	123.4	101.2	13.1	-0.2%	-8.6% -2.2	2% 6.6%	6 4.5%	12.9%	-5.1%	9.8% 18	3.0%	4.1% 6	.0% 1.8
Private Sector	554.4 787.4 133.9	9 558.6	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	626.3 87	5.2 144	4.7 (633.8 89	97.0 14	48.2 643	3.8 920.3	3 149.0) 662.1	922.6	152.2	675.2	928.6	153.9	2.0%	0.65% 1.1	8.9%	6 7.3%	6.7%	21.8%	17.9% 14	4.9%	1.2% 7	8% 19.
Non-Banking Financial Institutions	21.2 17.7 3.2	2 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 2	0.4	3.9	22.7	19.7	3.7 29	0.9 20.8	3 3.6	5 18.6	21.6	3.9	19.8	21.5	4.0	6.5%	-0.5% 2.6	5% -49.9%	6 4.4%	5.3%	-6.6%	21.5% 25	5.0%	2.7% -29	.1% 7.6
Non-Resident Deposits	144.2 88.5 6.6	5 116.0	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	16.7 75	5.0 6	6.2 1	122.7 7	78.4	6.6 134	.9 79.1	6.9	126.8	81.3	6.3	114.3	82.3	8.0	-9.9%	1.2% 27.0	% -2.9%	5.8%	23.1%	-20.7%	-7.0% 21.	.2% -	4.6% 1.	3% -14.5
Capital & Reserves ⁴	195.7 213.8 32.9	9 196.9	216.7	34.2	200.2	219.8	34.9	202.0	223.9	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 24	3.6 38	88.0	217.0 24	46.4 3	38.1 204	1.0 235.2	2 37.4	4 205.7	236.6	37.7	207.9	241.3	38.6	1.1%	2.0% 2.4	-2.5%	6 1.1%	3.2%	6.2%	12.9% 17	7.3%	1.6% -0	3% 10
Specific provisions & Interest in Suspense	40.8 69.2 12.3	3 41.2	69.7	12.1	41.7	69.9	12.2	41.2	70.0	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 5.	5.8 12	2.2	36.1 5	55.6 1	12.2 35	5.3 55.1	l 12.2	2 35.8	54.4	13.1	36.2	54.0	13.4	1.1%	-0.7% 2.3	3% 1.7%	<i>6</i> -2.9%	9.8%	-11.3%	-22.0% 8	3.9%	0.3% 0	2% -15
General provisions	14.0 20.3 4.6	5 14.2	20.4	4.5	13.9	20.5	4.6	14.0	20.6	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 1	9.3	4.9	13.8	19.2	4.9 14	18.1	4.8	3 14.5	18.0	4.8	14.7	17.0	5.0	1.4%	-5.6% 4.2	2% 9.7%	6 -11.5%	4.2%	5.0%	-16.3% 8	3.7%	1.6% -1	9% -5.
Lending to Stable Resources Ratio ⁵	72.0% 73.7% 78.3%	73.5%	73.5%	77.8%	72.2%	73.1%	78.3%	72.9%	73.8%	77.2%	78.6%	74.6% 76	6.4%	77.6% 7	74.2%	76.5%	80.0% 74	4.0% 7	76.2%	74.2%	73.5%	74.9% 7	3.3% 72.4	1% 74.7	7% 72	2.3% 71.	1% 74.	6% 73.3	% 70.9%	75.8%	71.3%	70.7%	76.1%	72.3% 71	1.4%	76.2%	1.5%	1.0% 0.1	% -2.6%	-2.9%	1.6%	0.5%	-3.2% -2.	.6%	1.1% -2.	4% -1./
Eligible Liquid Assets Ratio (ELAR) ⁶	16.3% 24.8% 18.0%	15.9%	24.7%	19.0%	16.1%	25.5%	19.5%	15.4%	25.5%	18.8%	16.3%	24.2% 20	0.9%	14.8% 2	25.5%	20.3%	15.4% 2.	5.4% 2	20.1%	17.2%	26.3%	20.5% 1	6.1% 27.6	5% 20.8	8% 10	6.0% 27.	<i>6% 21.</i>	1% 16.2	% 27.4%	19.7%	17.2%	27.4%	20.3%	17.8% 27	7.0%	21.4%	3.7% -	-1.2% 5.6	% 3.9%	2.7%	4.7%	9.4%	8.8% 19.	.0%	0.8% 2.	0% 8.3
Capital adequacy ratio - (Tier 1 + Tier 2) ⁷		17.1%	19.2%	18.5%							17.4%	19.4% 19	9.2%							17.4%	18.1%	19.4%						17.3	% 18.4%	19.1%	;														I	L
of which: Tier 1 Ratio		16.0%		17.4%							16.3%	18.2% 18	8.1%							16.0%	16.9%	18.2%						15.9	% 17.2%	18.0%	;															
Common Equity Tier 1(CET 1) Capital Ratio		14.1%	16.3%	15.7%							14.5%	16.6% 10	6.4%							14.0%	15.4%	16.5%						13.9	% 15.7%	16.3%	;															
Common Equal Int 1(CEI I) Cupum Muno		l																																												
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)															
Share of Banks Operating from Each Emirate in Total Assets		47.5%	44.8%	7.7%							47.2%	45.0% 7	7.8%							47.9%	44.3%	7.9%						47.8	% 44.5%	7.7%	;															
Share of Danks Operating from Each Emirale in 101al Assels		1										I	<u> </u>						I	I			<u> </u>		<u> </u>		<u> </u>						1			I										

* 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

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)

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.