

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)																																																				
	May-23			Jun-23			Jul-23			Aug-23			Sep-23			Oct-23			Nov-23			Dec-23**			Jan-24			Feb-24			Mar-24			Apr-24			May-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	
<b>1. Gross Bank Assets</b>	1867.3	1706.6	295.0	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	2032.2	1893.8	328.5	2065.3	1908.0	322.2	2049.1	1906.3	331.6	-0.8%	-0.1%	2.6%	5.1%	5.8%	3.7%	9.7%	11.7%	12.4%	-0.2%	5.3%	10.8%
<b>2. Gross Credit</b>	869.7	894.2	163.8	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	0.5%	0.7%	1.7%	5.5%	3.6%	2.1%	11.1%	4.7%	6.6%	0.7%	4.3%	7.8%	
<b>Domestic Credit</b>	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	160.9	747.9	826.5	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	0.7%	0.4%	1.5%	5.3%	2.4%	1.9%	8.6%	2.2%	6.5%	0.7%	3.7%	5.4%	
Government	59.0	144.9	9.6	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	60.1	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	-3.2%	-2.6%	9.6%	23.7%	-5.9%	7.5%	26.4%	-26.4%	18.8%	-2.2%	4.6%	-9.7%				
Public Sector (GREs - Govt. ownership of more than 50%)	121.3	121.5	12.2	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	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	-0.1%	1.2%	2.8%	-3.4%	7.2%	3.5%	12.1%	21.3%	20.5%	0.6%	1.9%	16.9%	
Private Sector	557.4	537.1	134.4	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	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	1.5%	1.0%	0.6%	6.2%	3.1%	1.2%	5.1%	5.7%	4.0%	4.0%	1.2%	4.3%	5.2%
Business & Industrial Sector Credit <sup>1</sup>	370.1	353.7	101.8	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	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	1.3%	0.7%	0.5%	6.3%	1.7%	0.4%	4.0%	2.4%	3.0%	0.9%	3.6%	3.2%	
Individual	187.3	183.4	32.6	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	195.0	201.2	34.4	197.0	202.4	34.5	201.0	205.4	34.9	2.0%	1.5%	1.2%	6.0%	5.7%	3.6%	7.3%	12.0%	7.1%	1.7%	5.6%	9.4%	
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	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	-1.8%	-9.8%	7.1%	-19.7%	-17.9%	15.4%	93.0%	-11.5%	50.0%	-3.4%	-17.0%	43.7%
<b>Foreign Credit <sup>2</sup></b>	126.3	85.5	6.6	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	-0.7%	2.9%	9.1%	6.4%	13.1%	7.5%	26.0%	29.0%	9.1%	0.9%	9.0%	26.6%	
of which: Loans & Advances to Non-Residents in AED	9.1	9.4	1.3	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	9.1	10.1	1.1	9.0	10.2	1.1	9.0	10.9	1.1	0.0%	6.9%	0.0%	4.7%	18.5%	0.0%	-1.1%	16.0%	-15.4%	3.4%	11.1%	6.1%	
<b>3. Total Investments by Banks <sup>3</sup></b>	295.4	212.8	50.4	298.8	235.2	50.3	298.2	239.7	51.4	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	262.8	58.9	337.8	266.9	59.7	335.9	271.9	58.4	341.8	272.8	58.5	1.8%	0.3%	0.2%	4.8%	7.4%	6.6%	15.7%	28.2%	16.1%	1.0%	6.9%	20.5%	
Debt securities	180.1	50.1	14.9	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	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	1.9%	0.3%	-0.5%	1.4%	7.9%	12.2%	6.2%	25.0%	35.6%	1.3%	3.6%	11.8%	
Equities	6.3	2.5	3.1	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	11.6	2.2	2.8	11.4	2.2	2.8	11.4	2.2	2.8	-1.7%	0.0%	0.0%	5.6%	-8.3%	-6.7%	81.0%	-12.0%	-9.7%	-1.2%	1.2%	37.8%	
Held to maturity securities	93.6	128.6	29.1	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	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	2.1%	0.5%	0.6%	11.4%	7.6%	5.0%	32.2%	35.8%	15.8%	1.1%	8.7%	32.1%	
Other Investments	15.4	31.6	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	31.8	1.9	15.6	31.9	1.8	15.3	31.9	1.8	15.3	33.5	1.8	15.4	33.4	1.8	0.7%	-0.3%	0.0%	-1.3%	6.0%	0.0%	5.7%	-45.5%	0.0%	3.5%	0.0%		
<b>4. Bank Deposits</b>	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	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	-3.5%	0.0%	2.0%	4.9%	7.9%	4.5%	7.6%	15.2%	11.5%	-1.4%	6.2%	11.3%	
<b>Resident Deposits</b>	990.7	955.8	190.1	986.9	994.4	189.7	1005.5	996.7	187.8	999.2	1000.8	192.1	1012.2	1020.8	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	-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	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	-13.5%	2.8%	2.5%	6.3%	20.2%	-7.6%	1.2%	17.6%	-3.8%	-8.7%	7.8%	4.2%	
GREs (Govt. ownership of more than 50%)	130.1	92.2	11.1	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	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	-0.2%	-8.6%	-2.2%	6.6%	4.5%	12.9%	-5.1%	9.8%	18.0%	-4.1%	6.0%	1.8%	
Private Sector	554.4	787.4	133.9	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	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	2.0%	0.65%	1.1%	8.9%	7.3%	6.7%	21.8%	17.9%	14.9%	1.2%	7.8%	19.1%	
Non-Banking Financial Institutions	21.2	17.7	3.2	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	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	6.5%	-0.5%	2.6%	-49.9%	4.4%	5.3%	-6.6%	21.5%	25.0%	2.7%	-29.1%	7.6%	
<b>Non-Resident Deposits</b>	144.2	88.5	6.6	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	-8.9%	1.2%	27.0%	-2.9%	5.8%	23.1%	-20.7%	-7.0%	21.2%	-4.6%	1.3%	-14.5%	
<b>Capital &amp; Reserves <sup>4</sup></b>	19																																																			