CBUAE Classification: Public					UAE Bankir	ng Indicato	ors - Based on	the Emirates(Abu]					Where Bank	k Head Offic	ce is located *													
		1	1		1		1	(End of month,	figures in bi	llions of Dirhams un	less otherwise indic	ated)	1		1					T		1		I		1		
	Dec-23	Jan-24	Feb-24	Mar-24		Apr-24		May-24		Jun-24	Jul-24			Aug-24		Sep-24	Oct-2		4 N		Nov-24		Dec-24 **		% Month -on-Mon	nth	% Year -on- Year	% % Month -on- Year - Month Yea
	AD DXB OE	AD DXB OE	AD DXB OF						AD	1 1				DXB				AD DX					D DXB	OE AD	DXB	OE AD	DXB OI	
1.Gross Bank Assets	1948.9 1802.3 319.9	1975.1 1818.9 315.1	2020.5 1855.3 32	22.2 2032.2 1893.8	328.5 2065.3	3 1908.0	323.2 20	049.1 1906.3 33	2050		40.2 2087.9		343.8 2108						976.0 353.1		1972.5		170.4 2023.8	365.8 2.2	2% 2.6%	3.0% 11.		
2.Gross Credit	915.9 904.4 171.0	920.0 907.6 168.6	933.0 909.9 17	70.6 954.1 920.6	172.3 961.7	929.8	171.6 9	966.5 936.6 174	4.6 986	9 936.5 12	77.5 986.2	937.5 1	78.4 992.	.3 940.5	180.1 1,015	5.5 960.3	186.1	1,017.5 9	68.7 188.6	1,019.7	955.2	188.5 1,0	927.0 963.7	190.3 0.7	7% 0.9%	1.0% 12.	1% 6.6% 11	3% 0.8%
Domestic Credit	766.4 806.9 164.3	766.6 809.0 162.2	781.0 811.8 16	3.8 793.3 818.5	164.8 801.4	822.6	165.0 80	07.4 826.3 167	7.4 823.	1 823.3 17	70.0 825.3	825.8 1	70.7 832.	0 825.8	172.5 844	.3 839.6	175.9	849.8 84	43.3 177.6	851.0	828.2	177.3 8	47.2 823.7	177.8 -0.4	4% -0.5%	0.3% 10.	5% 2.1% 8	2% -0.4%
Government	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	1 109.6	10.4	74.6 106.7 1	11.4 74	4.8 104.6	11.2 76.9	104.8	11.1 76	5.5 104.7	11.6 7	9.6 102.1	11.8	79.6	101.7 12.:	5 80.7	97.8	12.9	83.8 98.8	11.9 3.8	8% 1.0%	-7.8% 39	.0% -12.9% 12	.3% 1.6%
Public Sector (GREs - Govt. ownership of more than 50%)	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	2 145.7	14.3	136.0 147.4 1	14.7 145	5.2 141.1	16.1 139.4	140.9	16.5 142	2.2 137.1	16.5 14	4.5 142.4	17.0	149.8	146.1 17.2	2 149.1	134.3	16.7	148.0 128.0	16.5 -0.7	7% -4.7%	-1.2% 5	.1% -6.9% 16	.2% -2.5%
Private Sector	551.6 550.4 138.2	557.2 552.5 137.5	5 562.3 554.5 1	38.0 569.1 564.5	138.7 576.9	9 562.2	138.9	585.8 567.6 13	39.8 592	2.1 573.2 1	41.1 597.8	576.0	141.6 602	2.3 580.1	143.0 60	9.2 591.1	145.5	609.6	591.5 146.4	4 610.8	591.8	146.2	605.3 592.9	147.7 -0.9	9% 0.2%	1.0% 9	.7% 7.7% 6	.9% -0.2%
Business & Industrial Sector Credit ¹	361.9 356.0 104.5	365.9 355.6 103.5	369.3 355.4 1	03.8 374.1 363.3	104.3 379.9	9 359.8	104.4	384.8 362.2 10	04.9 384	4.7 365.0 1	.06.0 386.8	365.5	106.1 388	3.1 366.1	106.8 39	0.1 374.0	108.4	387.5	371.0 108.7	7 386.4	368.3	108.4	379.8 367.5	109.8 -1.7	7% -0.2%	1.3% 4	.9% 3.2% 5	.1% -0.7%
Individual	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	0 202.4	34.5	201.0 205.4 3	34.9 207	7.4 208.2	35.1 211.0	210.5	35.5 214	4.2 214.0	36.2 21	9.1 217.1	37.1	222.1	220.5 37.7	7 224.4	223.5	37.8	225.5 225.4	37.9 0.5	5% 0.9%	0.3% 18	.9% 15.9% 12	.5% 0.6% 1
Non-Banking Financial Institutions	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	2 5.1	1.4	11.0 4.6	1.5 1	4.4	1.6 11.2	4.1	1.5 11	1.0 3.9	1.4 1	1.0 4.0	1.6	10.8	4.0 1.5	5 10.4	4.3	1.5	10.1 4.0	1.7 -2.9	9% -7.0%	13.3% -26	.3% -28.6% 30	.8% -2.5% -2
Foreign Credit ²	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	3 107.2	6.6 1	159.1 110.3	7.2 163	.8 113.2	7.5 160.9	111.7	7.7 160	.3 114.7	7.6 17	1.2 120.7	10.2	167.7	125.4 11.0) 168.7	127.0	11.2	179.8 140.1	12.5 6.6	6% 10.3%	11.6% 20.	3% 43.7% 86	6% 8.3% 3
of which: Loans & Advances to Non-Residents in AED	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	0 10.2	1.1	9.0 10.9	1.1	0.2 10.9	1.3 10.4	11.3	1.3 10).4 12.9	1.2 1	0.4 12.9	1.2	10.3	12.8 1.2	2 10.5	13.8	1.0	10.4 13.0	1.1 -1.0	0% -5.8%	10.0% 20	.9% 41.3% 0	.0% -3.2% 2
3.Total Investments by Banks ³	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 3	341.8 272.8 5	8.5 346	.3 275.0	58.9 354.4	277.1	59.7 364	.7 278.1	60.4 37	4.4 279.1	60.9	376.3 2	62.9	383.3	279.7	64.0	384.4 286.1	65.1 0.3	3% 2.3%	1.7% 17.	9% 12.6% 18	6% 1.2% 1
Debt securities	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	8 62.4	20.3	191.3 62.6 2	20.2 196	6.2 63.0	20.4 202.6	65.8	21.1 211	1.2 67.8	21.6 21	6.8 69.4	22.5	218.0	65.8 23.5	5 226.8	66.8	24.2	230.2 67.4	24.6 1.5	5% 0.9%	1.7% 22	.0% 16.2% 36	.7% 1.4% 2
Equities	10.8 2.4 3.0	10.7 2.3 3.0	0 10.5 2.4	2.9 10.6 2.2	2.9 11.6	6 2.2	2.8	11.4 2.2	2.8 1	1.7 2.1	2.9 12.0	2.1	2.9 11	1.8 2.2	2.9 1	2.2 2.2	2.9	14.3	1.6 3.	1 14.2	1.6	3.2	14.2 1.6	3.6 0.0	0% 0.0%	12.5% 31	.5% -33.3% 20	.0% 2.1% 1
Held to maturity securities	111.0 162.2 32.1	112.8 165.2 33.2	2 115.6 170.7	34.3 117.7 173.5	34.4 121.2	2 173.8	33.5	123.7 174.6 3	33.7 123	3.1 175.3	33.8 124.4	175.6	33.9 126	5.2 174.6	34.1 12	5.9 173.9	33.8	124.7	176.0 34.0	6 123.1	177.7	34.8	121.0 183.2	35.1 -1.6	6% 3.1%	0.9% 9	.1% 12.9% 9	.3% 1.1% 1
Other Investments	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	3 33.5	1.8	15.4 33.4	1.8 15	5.3 34.6	1.8 15.4	33.6	1.8 15	5.5 33.5	1.8 1	9.5 33.6	1.7	19.3	33.6 1.7	7 19.2	33.6	1.8	18.9 33.9	1.8 -1.6	6% 0.9%	0.0% 21	.2% 7.6% 0	.0% 0.0% 1
4.Bank Deposits	1164.6 1147.5 209.8	1175.5 1156.9 207.5	1209.7 1186.1 2.	12.2 1222.6 1220.2	214.3 1264.9	1237.5	215.1 12	221.2 1237.7 21	9.3 1229	.6 1236.7 2	26.2 1262.1	1246.5	227.4 1251	.1 1263.0	226.4 127	1.5 1264.0	225.9	1288.5 12	282.4 231.6	5 1286.6	1283.8	234.0 13	302.6 1304.9	239.5 1.2	2% 1.6%	2.4% 11.	8% 13.7% 14	2% 1.5% 1
Resident Deposits	1046.9 1069.7 203.3	1058.8 1081.9 201.3	1087.0 1107.7 20	05.6 1087.7 1141.1	207.4 1138.1	1156.2	208.8 11	106.9 1155.4 21	1.3 1102	.1 1150.1 2	18.5 1130.2	1160.1	218.6 1136	5.8 1173.5	217.7 115	6.7 1174.1	217.1	1164.8 11	91.5 222.6	5 1172.8	1193.9	224.0 1	162.4 1211.7	229.7 -0.9	9% 1.5%	2.5% 11.	0% 13.3% 12	9% 0.5% 1
Government Sector	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	7 101.3	39.3	288.5 104.1 4	40.3 276	5.9 100.4	42.6 278.4	100.8	43.4 286	5.9 105.2	41.6 27	7.2 99.8	40.0	280.0	104.0 42.:	5 283.3	103.5	44.3	252.7 110.0	45.8 -10.8	8% 6.3%	3.4% -6	.9% 27.0% 5	.0% -5.2%
GREs (Govt. ownership of more than 50%)	115.8 96.8 11.6	116.8 98.6 11.8	8 152.8 103.9	12.3 127.3 108.1	13.6 123.7	7 110.7	13.4	123.4 101.2 1	13.1 124	4.1 98.4	15.0 137.6	110.1	15.0 123	3.3 108.9	15.0 13	8.6 104.4	16.2	143.2	110.0 15.3	3 133.4	109.9	15.2	139.9 113.8	15.6 4.9	9% 3.5%	2.6% 20	.8% 17.6% 34	.5% 4.2% 2
Private Sector	620.1 865.7 144.3	626.3 875.2 144.7	633.8 897.0 1	48.2 643.8 920.3	149.0 662.1	1 922.6	152.2	675.2 928.6 15	53.9 677	7.9 930.2 1	.56.9 690.1	929.5	156.2 701	1.3 939.0	157.0 70	6.6 948.3	156.8	716.7	955.1 159.9	9 730.3	958.7	160.0	735.2 966.4	163.6 0.7	7% 0.8%	2.3% 18	.6% 11.6% 13	.4% 0.9%
Non-Banking Financial Institutions	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	6 21.6	3.9	19.8 21.5	4.0 23	3.2 21.1	4.0 24.1	19.7	4.0 25	5.3 20.4	4.1 3	4.3 21.6	4.1	24.9	22.4 4.9	9 25.8	21.8	4.5	34.6 21.5	4.6 34.1	1% -1.4%	2.2% -12	.4% 4.4% 21	.1% 16.5%
Non-Resident Deposits	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	8 81.3	6.3 1	114.3 82.3	8.0 127	.5 86.6	7.7 131.9	86.4	8.8 114	.3 89.5	8.7 11	4.8 89.9	8.8	123.7	90.9 9.0) 113.8	89.9	10.0	140.2 93.2	9.9 23.2	2% 3.7%	-1.0% 19.	1% 19.8% 52	3% 13.9% 2
Capital & Reserves ⁴	213.3 238.6 37.4	215.2 243.6 38.0	217.0 246.4	38.1 204.0 235.2	37.4 205.7	7 236.6	37.7	207.9 241.3 3	38.6 21	1.0 245.2	39.0 214.0	249.0	39.6 217	7.4 253.9	40.4 22	1.2 257.2	41.1	221.7	260.3 40.8	8 224.2	263.1	41.3	226.8 265.6	42.3 1.2	2% 1.0%	2.4% 6	.3% 11.3% 13	.1% 1.2%
Specific provisions	35.6 55.6 12.2	35.7 55.8 12.2	2 36.1 55.6	12.2 35.3 55.1	12.2 35.8	8 54.4	13.1	36.2 54.0 1	13.4 34	4.5 52.3	13.2 34.6	52.2	13.1 34	4.7 52.2	13.2 3	3.2 51.7	13.1	33.3	50.2 13.2	2 33.2	49.7	13.3	33.2 44.6	13.9 0.0	0% -10.3%	4.5% -6	.7% -19.8% 13	.9% -4.7% -1
General provisions	13.4 19.2 4.8	13.5 19.3 4.9	13.8 19.2	4.9 14.3 18.1	4.8 14.5	5 18.0	4.8	14.7 17.0	5.0 14	4.0 17.1	5.0 14.4	17.1	5.0 14	4.5 17.0	5.5 1	4.7 17.4	5.3	14.6	16.4 5.:	5 14.4	16.6	5.6	14.3 16.6	5.6 -0.7	7% 0.0%	0.0% 6	.7% -13.5% 16	.7% -0.3%
Lending to Stable Resources Ratio ⁵	74.2% 73.5% 74.9%	73.3% 72.4% 74.7%	72.3% 71.1% 74	.6% 73.3% 70.9%	75.8% 71.3%	5 70.7%	76.1% 72	2.3% 71.4% 76.	2% 73.9	% 71.0% 75	5.0% 71.8%	70.3% 7	4.0% 72.4	69.7%	74.5% 73.1	7% 71.7%	75.2%	74.1% 7.	1.1% 75.4%	5 74.4%	70.1%	75.4% 7.	3.4% 70.4%	75.4% -1.3	3% 0.4%	0.0% -1.	1% -4.2% 0	6% -0.4% -
Eligible Liquid Assets Ratio (ELAR) ⁶	16.2% 25.4% 18.6%	15.2% 26.7% 18.5%	15.1% 26.8% 18	.9% 15.1% 26.6%	17.6% 16.0%	6 26.5%	18.6% 10	6.9% 26.1% 19.	5% 15.8	% 26.3% 19	0.2% 15.3%	26.2% 2	0.4% 16.2	% 26.4%	19.9% 17.2	2% 26.0%	19.6%	15.1% 2	7.4% 17.9%	5 15.9%	26.9%	17.5% 1	6.8% 26.9%	19.0% 5.7	7% 0.0%	8.6% 3.	7% 5.9% 2	2% 2.4%
Capital adequacy ratio - (Tier 1 + Tier 2) 7	17.4% 18.1% 19.4%			17.3% 18.4%	19.1%				17.5	% 18.8% 19	0.3%				17.	9% 18.9%	20.6%					1	7.2% 18.2%	18.5%				I I
of which: Tier 1 Ratio	16.0% 16.9% 18.2%			15.9% 17.2%	18.0%				16.1	% 17.5% 18	3.2%				16.2	2% 17.7%	19.1%					1	5.5% 17.1%	17.0%				
Common Equity Tier 1(CET 1) Capital Ratio	14.0% 15.4% 16.5%			13.9% 15.7%	16.3%				14.2	% 16.0% 16	5.6%				14	3% 16.2%	17.1%					1	3.7% 15.5%	16.0%				
Banks Operating in the UAE (Including Wholesale Banks)	22.0 31.0 8.0			21.0 31.0	9.0				21	.0 31.0	9.0				2	1.0 31.0	9.0						21.0 31.0	90				
Number of Banks Operating from Each Emirate					7.70/	+					7.00/									+				9.0 8.0%				
Share of Banks Operating from Each Emirate in Total Assets	47.9% 44.3% 7.9%			47.8% 44.5%	7.7%				47.6	% 44.5% 7	7.9%				47.	9% 44.2%	7.9%					4	7.6% 44.4%	8.0%				

* 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. **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.

⁶The 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) ⁷ 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) ⁸ 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.