

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)																																																			
	Feb-23			Mar-23			Apr-23			May-23			Jun-23			Jul-23			Aug-23			Sep-23			Oct-23			Nov-23			Dec-23 **			Jan-24			Feb-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			
1. Gross Bank Assets	1822.0	1637.7	288.1	1801.8	1670.0	292.9	1837.3	1674.2	291.2	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	1806.1	320.2	1975.1	1818.9	315.1	2020.5	1855.3	322.2	2.3%	2.0%	2.3%	3.7%	2.7%	0.6%	10.9%	13.3%	11.8%	2.2%	3.0%	12.0%
2. Gross Credit	867.9	867.7	161.3	861.5	872.8	161.5	858.9	874.6	163.5	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	904.6	171.2	920.0	907.6	168.6	933.0	909.9	170.6	1.4%	0.3%	1.2%	1.9%	0.6%	-0.4%	7.5%	4.9%	5.8%	0.9%	1.1%	6.1%
Domestic Credit	741.8	781.3	155.0	730.8	788.1	154.9	729.5	793.7	156.9	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	828.5	161.9	764.7	823.4	163.9	766.4	807.1	164.5	766.6	809.0	162.2	781.0	811.8	163.8	1.9%	0.3%	1.0%	1.9%	0.6%	-0.4%	5.3%	3.9%	5.7%	1.1%	1.1%	4.7%
Government	58.1	142.3	8.8	59.9	147.5	8.6	59.4	147.2	8.6	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	15.6%	-0.4%	14.0%	15.6%	0.6%	0.0%	19.6%	-19.8%	20.5%	5.5%	5.5%	-7.2%			
Public Sector (GREs - Govt. ownership of more than 50%)	126.1	108.1	11.9	126.2	106.5	12.4	126.1	108.0	12.9	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	141.0	137.4	14.2	138.5	136.2	14.1	138.2	137.4	13.9	-0.2%	0.9%	-1.4%	-2.0%	0.0%	-2.1%	9.6%	27.1%	16.8%	0.2%	-1.1%	17.0%
Private Sector	551.1	525.5	133.2	538.4	528.6	133.0	538.4	533.0	134.4	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	550.7	138.4	552.2	552.5	137.5	562.3	554.5	138.0	0.9%	0.4%	0.4%	1.9%	0.7%	-0.3%	2.0%	5.5%	3.6%	0.6%	1.1%	3.7%
Business & Industrial Sector Credit ¹	367.0	347.1	101.0	366.6	348.7	100.6	365.6	351.3	102.0	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	356.2	104.6	365.9	355.6	103.5	369.3	355.4	103.8	0.9%	-0.1%	0.3%	2.0%	-0.2%	-0.8%	0.6%	2.4%	2.8%	0.4%	0.7%	1.0%
Individual	184.1	178.4	32.2	171.8	179.9	32.4	172.8	181.7	32.4	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	194.5	33.8	191.3	196.9	34.0	193.0	199.1	34.2	0.9%	1.1%	0.6%	1.7%	2.4%	1.2%	4.8%	11.6%	6.2%	1.0%	2.0%	8.0%
Non-Banking Financial Institutions	6.5	5.4	1.1	6.3	5.5	0.9	5.6	5.5	1.0	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	1.9%	1.8%	0.0%	-19.7%	3.6%	0.0%	69.2%	7.4%	18.2%	1.7%	-12.1%	39.2%
Foreign Credit ²	126.1	86.4	6.3	130.7	84.7	6.6	129.4	80.9	6.4	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	-0.9%	-0.5%	6.3%	1.7%	0.6%	1.5%	20.5%	13.5%	7.9%	-0.6%	1.3%	17.4%
of which: Loans & Advances to Non-Residents in AED	8.9	9.1	1.1	8.4	9.7	1.4	8.4	9.4	1.4	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	1.1%	5.3%	0.0%	4.7%	8.7%	0.0%	1.1%	9.9%	0.0%	3.1%	6.3%	5.2%
3. Total Investments by Banks ³	284.6	207.9	48.9	289.5	210.3	48.7	292.5	208.9	49.5	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	325.5	253.9	55.0	326.0	256.6	57.5	330.0	263.8	58.9	1.2%	2.8%	2.4%	1.4%	3.9%	7.1%	16.0%	26.9%	20.4%	2.9%	20.6%	
Debt securities	177.3	56.8	14.8	179.7	56.0	14.4	180.5	53.8	14.5	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	188.4	58.4	18.1	186.9	57.3	19.4	188.3	58.8	19.9	0.7%	2.6%	2.6%	-0.1%	0.7%	9.9%	6.2%	3.5%	34.5%	1.3%	0.8%	7.3%
Equities	6.2	2.6	3.2	6.2	2.6	3.1	6.3	2.6	3.2	6.3	2.5	3.1	6.4	2.5	3.2	6.8	2.5	3.2	7.0	2.4	3.1	6.8	2.4	2.9	7.1	2.4	2.8	10.5	2.3	3.0	10.7	2.3	3.0	10.5	2.4	2.9	-1.9%	4.3%	-3.3%	0.0%	4.3%	-3.3%	69.4%	-7.7%	-9.4%	-1.3%	0.0%	31.7%			
Held to maturity securities	85.7	117.0	27.6	88.2	120.2	27.9	90.3	121.0	28.5	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	161.7	32.1	112.8	165.2	33.2	115.6	170.7	34.3	2.5%	3.3%	3.3%	4.1%	5.6%	6.9%	34.9%	45.9%	24.3%	3.0%	5.2%	39.2%
Other Investments	15.4	31.5	3.3	15.4	31.5	3.3	15.4	31.5	3.3	15.4	31.6	3.3	15.4	31.7	3.3	15.4	31.7	3.3	15.4	31.7	3.3	15.4	31.7	3.3	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	0.0%	0.3%	-5.3%	0.0%	1.3%	1.3%	-45.5%	0.0%	0.8%	-1.8%	-1.8%	
4. Bank Deposits	1052.8	1001.2	188.3	1074.6	1038.1	193.3	1109.0	1046.6	195.3	1134.9	1074.3	196.7	1102.9	1083.4	195.8	1110.4	1088.5	194.1	1112.9	1092.3	193.3	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	2.9%	2.5%	2.3%	3.9%	3.4%	1.1%	14.9%	18.5%	12.7%	2.7%	3.4%	16.3%
Resident Deposits	933.2	914.4	181.8	956.7	949.3	186.6	987.6	959.7	188.2	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	197.8	1023.3	1028.4	199.6	1019.2	1040.5	199.5	1046.9	1070.2	203.3	1058.8	1081.9	201.3	1087.0	1107.7	205.6	2.7%	2.4%	2.1%	3.8%	3.5%	1.1%	16.5%	21.1%	13.1%	2.5%	3.4%	18.3%
Government Sector	278.3	63.3	38.3	288.9	77.9	39.6	300.0	78.2	39.3	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	-4.9%	-0.7%	1.2%	2.3%	0.6%	-5.0%	-0.2%	37.6%	8.1%	-3.4%	1.1%	6.9%
GREs (Govt. ownership of more than 50%)	115.4	87.8	10.1	114.9	88.7	10.7	134.2	89.7	10.4	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	97.6	11.6	116.8	98.6	11.8	152.8	103.9	12.3	30.8%	5.4%	4.2%	32.0%	6.5%	6.0%	32.4%	18.3%	21.8%	18.4%	19.6%	26.1%
Private Sector	517.4	746.8	129.9	524.2	765.5	132.8	533.1	774.1	135.2	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	865.4	144.3	626.3	875.2	144.7	633.8	897.0	148.2	1.2%	2.5%	2.4%	2.2%	3.7%	2.7%	22.5%	20.1%	14.1%	2.0%	3.0%	20.4%
Non-Banking Financial Institutions	22.1	16.5	3.5	28.7	17.2	3.5	20.3	17.7	3.3	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	-4.2%	-3.4%	-5.1%	-42.5%	-4.4%	-2.6%	2.7%	19.4%	5.7%	-4.0%	-27.9%	9.3%
Non-Resident Deposits	119.6	86.8	6.5	117.9	88.8	6.7	121.4	86.9	7.1	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	77.3	6.5	116.7	75.0	6.2	122.7	78.4	6.6	5.1%	4.5%	6.5%	4.2%	1.4%	1.5%	2.6%	-9.7%	1.5%	5.0%	3.1%	-2.4%
Capital & Reserves ⁴	191.5	214.0	33.0	189.7	208.3	32.7	192.3	210.3	32.7	195.7	213.8	32.9																																							