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)	2022				2023		
	Jun Jul	Aug Sep Oct	Nov Dec	Jan Feb Mar	Apr May Jun **	% Month -on-Month% Year -to -Date% Year -on- Year -on- Year -on- Year -on- Year -on- Year -on- Year -on- Year -to -Date% % Year -on- Year	
	AD DXB OE AD DXB OE AD	D DXB OE AD DXB OE AD DXB OE	AD DXB OE AD DXB OE AD	DXB OE AD DXB OE AD DXB OE	E AD DXB OE AD DXB OE AD DXB OE OE	AD DXB OE AD DXB OE AD DXB OE All Banks	
1. Gross Bank Assets	1,592.8     1,584.8     271.6     1,657.0     1,564.6     268.8     1,69	06.2     1,558.9     268.4     1,737.1     1,574.1     271.8     1,746.9     1,597.3     271.	0 1,773.3 1,590.9 275.1 1,758.7 1,621.2 287.7 1,766.6	1,618.5     283.1     1,822.0     1,637.7     288.1     1,801.8     1,670.0     292	2.9   1,837.3   1,674.2   291.2   1,867.3   1,706.6   295.0   1,838.6   1,735.1   299	4   -1.5%   1.7%   1.5%   4.5%   7.0%   4.1%   15.4%   9.5%   10.2%   0.1%   5.6%   12.3%	
2.Gross Credit	<u>810.1</u> 899.5 156.5 817.4 884.1 155.9 81	3.7     880.9     156.5     830.9     883.6     158.9     836.4     882.7     158.	8     844.9     883.5     159.3     850.5     868.8     160.1     851.9	863.1     159.3     867.9     867.7     161.3     861.5     872.8     161	1.5     858.9     874.6     163.5     869.7     894.2     163.8     876.0     903.5     165	3     0.7%     1.0%     0.9%     3.0%     4.0%     3.2%     8.1%     0.4%     5.6%     0.9%     3.5%     4.2%	
Domestic Credit	697.2     812.2     149.5     701.3     796.6     148.9     69	06.2     793.9     149.7     709.9     793.6     151.9     711.3     793.5     151.	9 719.1 798.5 152.6 716.0 781.3 153.6 720.3	777.7 152.9 741.8 781.3 155.0 730.8 788.1 154	4.9     729.5     793.7     156.9     743.4     808.7     157.2     743.8     814.9     158	5     0.1%     0.8%     0.8%     3.9%     4.3%     3.2%     6.7%     0.3%     6.0%     0.5%     4.0%     3.5%	
Government	56.3     158.9     7.2     55.0     152.0     7.0     5	14.0     150.7     7.4     55.9     147.9     8.7     54.6     147.7     8.	8 54.4 148.2 9.3 55.2 147.2 9.3 58.3	142.3 9.1 58.1 142.3 8.8 59.9 147.5 8	8.6 59.4 147.2 8.6 59.0 144.9 9.6 62.2 146.5 10	1 5.4% 1.1% 5.2% 12.7% -0.5% 8.6% 10.5% -7.8% 40.3% 2.5% 3.4% -1.6%	
Public Sector (GREs)	127.2 121.2 11.6 126.0 113.7 11.6 12	3.4 113.0 11.9 130.1 113.9 11.7 132.9 112.1 12.	4 135.1 115.0 12.5 130.8 110.6 11.9 129.2	108.1     14.2     126.1     108.1     11.9     126.2     106.5     12	2.4 126.1 108.0 12.9 121.3 121.5 12.2 131.1 121.2 12	1 8.1% -0.2% -0.8% 0.2% 9.6% 1.7% 3.1% 0.0% 4.3% 3.7% 4.4% 1.7%	
Private Sector	507.1 526.1 129.6 513.9 525.0 129.2 51	2.4 524.4 129.4 517.4 525.9 130.4 517.7 527.7 129.	6     523.5     529.9     129.6     523.6     518.2     131.2     526.4	522.2 128.5 551.1 525.5 133.2 538.4 528.6 133	3.0 538.4 533.0 134.4 557.4 537.1 134.4 544.6 541.7 135	4 -2.3% 0.9% 0.7% 4.0% 4.5% 3.2% 7.4% 3.0% 4.5% -0.6% 4.2% 5.1%	
Business & Industrial Sector Credit <sup>1</sup>	341.9 361.2 98.5 349.3 358.3 98.4 34	6.5     355.5     98.6     350.6     354.8     99.7     350.4     355.2     99.	0 353.6 355.3 99.0 355.7 343.1 99.4 357.2	345.5 96.6 367.0 347.1 101.0 366.6 348.7 100	0.6 365.6 351.3 102.0 370.1 353.7 101.8 367.4 356.2 102	3 -0.7% 0.7% 0.5% 3.3% 3.8% 2.9% 7.5% -1.4% 3.9% 0.04% 3.5% 3.0%	
Individual	165.2 164.9 31.1 164.6 166.7 30.8 16	5.9     168.9     30.8     166.8     171.1     30.7     167.3     172.5     30.	6     169.9     174.6     30.6     167.9     175.1     31.8     169.2	176.7 31.9 184.1 178.4 32.2 171.8 179.9 32	2.4 172.8 181.7 32.4 187.3 183.4 32.6 177.2 185.5 33	1 -5.4% 1.1% 1.5% 5.5% 5.9% 4.1% 7.3% 12.5% 6.4% -1.9% 5.6% 9.6%	
Non-Banking Financial Institutions	6.6 6.0 1.1 6.4 5.9 1.1	6.4     5.8     1.0     6.5     5.9     1.1     6.1     6.0     1.	1 6.1 5.4 1.2 6.4 5.3 1.2 6.4	5.1 1.1 6.5 5.4 1.1 6.3 5.5 0	0.9 5.6 5.5 1.0 5.7 5.2 1.0 5.9 5.5 0	9 3.5% 5.8% -10.0% -7.8% 3.8% -25.0% -10.6% -8.3% -18.2% 3.4% -4.7% -10.2%	
Foreign Credit <sup>2</sup>	112.9 87.3 7.0 116.1 87.5 7.0 11	7.5 87.0 6.8 121.0 90.0 7.0 125.1 89.2 6.	9 125.8 85.0 6.7 134.5 87.5 6.5 131.6	85.4 6.4 126.1 86.4 6.3 130.7 84.7 6	6.6     129.4     80.9     6.6     126.3     85.5     6.6     132.2     88.6     6	8 4.7% 3.6% 3.0% -1.7% 1.3% 4.6% 17.1% 1.5% -2.9% 4.2% -0.4% 9.8%	
of which: Loans & Advances to Non-Residents in AED	6.6 7.2 1.1 7.1 8.1 1.1	7.3 8.1 1.1 8.2 8.9 1.1 8.3 8.7 1.	2 8.4 8.9 1.1 8.4 8.8 1.1 8.4	8.7 1.2 8.9 9.1 1.1 8.4 9.7 1	1.4 8.4 9.4 1.4 9.1 9.4 1.3 8.5 9.3 1	3 -6.6% -1.1% 0.0% 1.2% 5.7% 18.2% 28.8% 29.2% 18.2% -3.5% 4.4% 28.2%	
3. Total Investments by Banks <sup>3</sup>	258.1 188.6 39.7 266.2 182.6 38.9 26	54.0     186.6     39.2     254.5     189.1     39.7     262.1     190.5     41.	1 273.6 195.3 42.2 279.5 202.6 45.3 285.7	204.5 46.0 284.6 207.9 48.9 289.5 210.3 48	8.7 292.5 208.9 49.5 295.4 212.8 50.4 298.8 225.2 50	3 1.2% 5.8% -0.2% 6.9% 11.2% 11.0% 15.8% 19.4% 26.7% 2.8% 8.9% 18.1%	
Debt securities	193.0 68.6 13.9 175.4 59.8 13.4 17	12.4 60.2 13.5 167.5 58.7 13.3 171.6 54.7 13.3	8 178.6 58.1 14.2 183.0 61.2 14.2 180.7	58.7 14.8 177.3 56.8 14.8 179.7 56.0 14	4.4     180.5     53.8     14.5     180.1     50.1     14.9     178.8     54.9     14	8 -0.7% 9.6% -0.7% -2.3% -10.3% 4.2% -7.4% -20.0% 6.5% 1.4% -3.8% -9.8%	
Equities	11.3 2.6 3.1 10.6 2.5 3.2 1	0.9 2.6 3.1 5.6 2.6 3.1 5.8 2.7 3.	2 6.2 2.8 3.2 6.0 2.6 3.2 6.1	2.6 3.1 6.2 2.6 3.2 6.2 2.6 3	3.1     6.3     2.6     3.2     6.3     2.5     3.1     6.4     2.5     3	2 1.6% 0.0% 3.2% 6.7% -3.8% 0.0% -43.4% -3.8% 3.2% 1.7% 2.5% -28.8%	
Held to maturity securities	40.8 88.6 19.8 67.1 91.5 19.5 6	97.6     95.0     19.8     68.4     98.9     20.5     69.6     104.2     21.	3 73.8 105.5 21.5 74.9 109.4 24.6 83.5	111.7 24.8 85.7 117.0 27.6 88.2 120.2 27	7.9     90.3     121.0     28.5     93.6     128.6     29.1     98.2     136.1     29	0 4.9% 5.8% -0.3% 31.1% 24.4% 17.9% 140.7% 53.6% 46.5% 4.8% 26.0% 76.5%	
Other Investments	13.0 28.8 2.9 13.1 28.8 2.8 1	3.1 28.8 2.8 13.0 28.9 2.8 15.1 28.9 2.	8 15.0 28.9 3.3 15.6 29.4 3.3 15.4	31.5 3.3 15.4 31.5 3.3 15.4 31.5 3	3.3     15.4     31.5     3.3     15.4     31.6     3.3     15.4     31.7     3	3 0.0% 0.3% 0.0% -1.3% 7.8% 0.0% 18.5% 10.1% 13.8% 0.2% 4.3% 12.8%	
4.Bank Deposits	950.9 961.8 179.2 1,004.6 949.8 178.5 1,03	<b>26.9 952.3 177.4 1,066.2 945.6 175.1 1,072.3 954.5 177.</b>	9 1,095.3 965.2 178.7 1,043.7 990.6 187.9 1,058.4	989.8     185.0     1,052.8     1,001.2     188.3     1,074.6     1,038.1     193	3.3 1,109.0 1,046.6 195.3 1,134.9 1,074.3 196.7 1,102.9 1,083.4 195	8 -2.8% 0.8% -0.5% 5.7% 9.4% 4.2% 16.0% 12.6% 9.3% -1.0% 7.2% 13.9%	
Resident Deposits	816.4 858.0 169.1 859.1 849.9 167.6 90	92.6     856.0     169.7     939.8     851.0     167.5     929.4     868.4     168.	6     965.0     880.2     170.5     924.2     905.2     180.3     946.4	899.6 178.5 933.2 914.4 181.8 956.7 949.3 186	5.6     987.6     959.7     188.2     990.7     985.8     190.1     986.9     994.4     189	7 -0.4% 0.9% -0.2% 6.8% 9.9% 5.2% 20.9% 15.9% 12.2% 0.2% 8.0% 17.8%	
Government Sector	218.4 64.8 34.1 260.3 68.4 33.4 28	38.1     67.3     32.3     301.6     68.5     31.7     324.1     71.4     33.	2 324.0 72.3 34.9 281.6 75.2 40.0 302.7	63.5     37.4     278.3     63.3     38.3     288.9     77.9     39	9.6 300.0 78.2 39.3 285.0 88.5 41.9 289.4 95.5 40	8 1.5% 7.9% -2.6% 2.8% 27.0% 2.0% 32.5% 47.4% 19.6% 2.5% 7.3% 34.2%	
GREs (Govt. ownership of more than 50%)	117.5 81.1 14.0 124.1 84.8 12.2 13	2.3 83.9 12.2 140.6 79.8 11.9 115.7 83.3 10.	5 139.1 80.5 10.5 118.9 87.3 10.7 117.1	82.4 9.5 115.4 87.8 10.1 114.9 88.7 10	0.7 134.2 89.7 10.4 130.1 92.2 11.1 110.8 91.9 11	3 -14.8% -0.3% 1.8% -6.8% 5.3% 5.6% -5.7% 13.3% -19.3% -8.3% -1.3% 0.7%	
Private Sector	452.9 695.2 117.3 456.7 681.6 118.4 46	64.8     688.7     121.7     467.0     687.3     120.4     470.4     698.6     121.	6     482.0     712.1     122.2     497.2     726.3     126.0     500.5	737.2 128.1 517.4 746.8 129.9 524.2 765.5 132	2.8 533.1 774.1 135.2 554.4 787.4 133.9 558.6 788.9 134	1 0.8% 0.2% 0.1% 12.3% 8.6% 6.4% 23.3% 13.5% 14.3% 0.4% 9.8% 17.1%	
Non-Banking Financial Institutions	27.6 16.9 3.7 18.0 15.1 3.6 1	7.4 16.1 3.5 30.6 15.4 3.5 19.2 15.1 3.	3 19.9 15.3 2.9 26.5 16.4 3.6 26.1	16.5 3.5 22.1 16.5 3.5 28.7 17.2 3	3.5     20.3     17.7     3.3     21.2     17.7     3.2     28.1     18.1     3	5 32.5% 2.3% 9.4% 6.0% 10.4% -2.8% 1.8% 7.1% -5.4% 18.1% 6.9% 3.1%	
Non-Resident Deposits	134.5 103.8 10.1 145.5 99.9 10.9 13	4.3 96.3 7.7 126.4 94.6 7.6 142.9 86.1 9.	3 130.3 85.0 8.2 119.5 85.4 7.6 112.0	90.2 6.5 119.6 86.8 6.5 117.9 88.8 6	6.7     121.4     86.9     7.1     144.2     88.5     6.6     116.0     89.0     6	1 -19.6% 0.6% -7.6% -2.9% 4.2% -19.7% -13.8% -14.3% -39.6% -11.8% -0.7% -15.0%	
Capital & Reserves <sup>4</sup>	177.1 190.8 31.4 180.7 194.6 31.6 18	25.4 196.6 31.8 184.5 197.1 31.7 186.2 199.6 31.	7     189.9     202.9     32.1     192.1     204.3     32.2     194.9	211.0 32.7 191.5 214.0 33.0 189.7 208.3 32	2.7     192.3     210.3     32.7     195.7     213.8     32.9     196.9     216.7     34	2 0.6% 1.4% 4.0% 2.5% 6.1% 6.2% 11.2% 13.6% 8.9% 1.2% 4.5% 12.1%	
Specific provisions & Interest in Suspense	36.4 71.5 13.1 36.9 71.6 13.1 3	26.3     72.0     13.4     36.8     70.9     13.3     37.1     71.1     13.	4 37.4 70.7 13.4 39.0 68.5 12.4 39.5	68.9     12.5     39.8     68.6     12.5     40.1     68.7     12	2.2 40.7 69.1 12.2 40.8 69.2 12.3 41.2 69.7 12	1 1.0% 0.7% -1.6% 5.6% 1.8% -2.4% 13.2% -2.5% -7.6% 0.6% 2.6% 1.7%	
General provisions	<u>14.5</u> <u>18.2</u> <u>3.7</u> <u>14.4</u> <u>18.2</u> <u>3.7</u> <u>1</u>	4.3     18.2     3.8     14.1     18.9     3.6     14.1     18.8     3.	8 14.4 18.8 4.1 13.1 19.3 4.3 13.1	<i>19.3 4.3 13.5 19.2 4.3 13.7 20.3 4</i>	<i>4.4 13.9 20.2 4.5 14.0 20.3 4.6 14.2 20.4 4</i>	5 1.4% 0.5% -2.2% 8.4% 5.7% 4.7% -2.1% 12.1% 21.6% 0.5% 6.5% 7.4%	
Lending to Stable Resources Ratio <sup>5</sup>	77.0% 81.4% 77.8% 73.8% 78.9% 77.8% 71.	.3% 79.3% 78.1% 72.5% 80.0% 81.0% 72.9% 79.9% 80.5	% 71.5% 78.9% 80.9% 74.1% 76.7% 78.6% 72.8%	75.4% 79.1% 75.5% 75.2% 78.7% 74.6% 74.3% 77.9	<b>9</b> % 72.1% 73.5% 78.6% 72.0% 73.7% 78.3% 73.5% 73.5% 77.8	% 2.1% -0.3% -0.6% -0.8% -4.2% -1.0% -4.5% -9.7% 0.0% 0.8% -2.4% -6.7%	
Eligible Liquid Assets Ratio (ELAR) <sup>6</sup>	14.5% 21.1% 15.7% 14.8% 20.3% 15.9% 15.	.2% 21.0% 15.5% 13.7% 20.6% 15.1% 13.4% 20.3% 15.3	% 14.2% 20.8% 15.8% 14.4% 23.3% 17.6% 14.1%	23.3% 17.0% 13.7% 23.5% 16.6% 14.3% 24.5% 18.6	6%   15.3%   24.9%   17.6%   16.3%   24.8%   18.0%   15.9%   24.7%   19.0	%   -2.5%   -0.4%   5.6%   10.4%   6.0%   8.0%   9.7%   17.1%   21.0%   0.0%   8.9%   15.6%	
Capital adequacy ratio - ( Tier 1 + Tier 2 ) $^7$	16.1% 17.5% 17.7%	16.6% 18.1% 17.9%	16.4% 18.2% 17.4%	16.7% 18.7% 17.9	9% 17.1% 19.2% 18.5	%	
of which: Tier 1 Ratio	15.0% 16.3% 16.6%	15.5% 17.0% 16.7%	15.3% 17.0% 16.2%	15.6% 17.5% 16.7	7% 16.0% 17.9% 17.4	%	
Common Equity Tier 1(CET 1) Capital Ratio	13.1% 14.7% 15.0%	13.6% 15.3% 15.2%	13.4% 15.3% 14.7%	13.7% 15.8% 15.0	0% 14.1% 16.3% 15.7	%	
Banks Operating in the UAE (Including Wholesale Banks)	20 22 0	21 21 0		22 21	8	8	
Number of Banks Operating from Each Emirate					8     22     31       89/     47.59/     44.99/     7.7		
Share of Banks Operating from Each Emirate in Total Assets	46.2% 45.9% 7.9%	48.5% 43.9% 7.6%	48.0% 44.2% 7.8%	47.9% 44.4% 7.8	8% 47.5% 44.8% 7.7	Ϋ́ο	

\* 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

<sup>1</sup> Includes lending to (Resident): Trade Bills Discounted and Insurance Companies

<sup>2</sup> 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 <sup>3</sup> Excludes Bank's Deposit with Central Bank in the forms of Certificate of Deposits & Monetary Bills.

<sup>4</sup> Excluding subordinated borrowings/deposits but including current year profit.

<sup>5</sup> 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) <sup>6</sup> 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)

<sup>7</sup> Capital Adequacy 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.