

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)																																																			
	Apr-23			May-23			Jun-23			Jul-23			Aug-23			Sep-23			Oct-23			Nov-23			Dec-23			Jan-24			Feb-24			Mar-24			Apr-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	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	2032.2	1893.8	328.5	2065.3	1998.0	323.2	1.6%	0.7%	-1.6%	6.0%	5.6%	0.9%	12.4%	14.0%	11.0%	1.0%	5.4%	13.0%
2. Gross Credit	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	954.1	920.6	172.3	961.7	929.8	171.6	0.8%	1.0%	-0.4%	5.0%	2.8%	0.2%	12.0%	6.3%	5.0%	0.8%	3.6%	8.8%
Domestic Credit	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	793.3	818.5	164.8	801.4	822.6	165.0	1.0%	0.5%	0.1%	4.6%	1.9%	0.3%	9.9%	-3.6%	5.2%	0.7%	2.9%	6.5%
Government	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	113.4	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	12.7%	0.0%	1.0%	28.3%	-3.4%	-1.9%	29.8%	-25.5%	20.9%	4.7%	7.1%	-8.4%
Public Sector (GRIEs - Govt. ownership of more than 50%)	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	144.5	138.7	14.4	136.2	145.7	14.3	-5.7%	5.0%	-0.7%	-3.4%	6.0%	0.7%	8.0%	34.9%	10.9%	-0.5%	1.2%	19.9%
Private Sector	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	557.2	552.5	137.5	562.3	554.5	138.0	569.1	564.5	138.7	576.9	562.2	138.9	1.4%	-0.4%	0.1%	4.6%	2.1%	0.4%	7.2%	5.5%	3.3%	0.4%	3.0%	6.0%
Business & Industrial Sector Credit ¹	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	374.1	363.3	104.3	379.9	359.8	104.4	1.6%	-1.0%	0.1%	5.0%	1.0%	-0.2%	3.9%	2.4%	2.4%	0.3%	2.6%	3.1%
Individual	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	195.0	201.2	34.4	197.0	202.4	34.5	1.0%	0.6%	0.3%	3.8%	4.1%	2.1%	14.0%	11.4%	6.5%	0.8%	3.8%	12.1%
Non-Banking Financial Institutions	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	5.2	1.2	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	5.1	1.4	-0.9%	-10.5%	0.0%	-18.2%	-8.9%	7.7%	100.0%	-7.3%	40.0%	-3.8%	-14.1%	46.3%
Foreign Credit ²	129.4	80.9	6.6	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	-0.3%	5.0%	-12.0%	7.2%	9.9%	-1.5%	23.9%	32.5%	0.0%	1.4%	8.0%	26.4%
of which: Loans & Advances to Non-Residents in AED	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	9.1	10.1	1.1	9.0	10.2	1.1	-1.1%	1.0%	0.0%	4.7%	10.9%	0.0%	7.1%	8.5%	-21.4%	0.0%	7.4%	5.7%
3. Total Investments by Banks ³	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	337.8	266.9	59.7	335.9	271.9	58.4	-0.6%	1.9%	-2.2%	3.2%	7.1%	6.2%	14.8%	30.2%	18.0%	6.3%	5.0%	20.9%
Debt securities	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	194.2	59.3	20.6	187.8	62.4	20.3	-3.3%	5.2%	-1.5%	-0.3%	6.8%	12.2%	4.0%	16.0%	40.0%	-1.3%	2.1%	8.7%
Equities	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	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	10.6	2.2	2.9	11.6	2.2	2.8	9.4%	0.0%	-3.4%	10.5%	-4.3%	-6.7%	84.1%	-15.4%	-12.5%	5.7%	5.1%	37.2%
Held to maturity securities	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	117.7	173.5	34.4	121.2	173.8	33.5	3.0%	0.2%	-2.6%	9.2%	7.5%	4.4%	34.2%	43.6%	17.5%	0.9%	7.8%	37.0%
Other Investments	15.4	31.5	3.3	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	31.9	1.8	15.3	31.9	1.8	15.3	33.5	1.8	0.0%	5.0%	0.0%	-1.9%	6.3%	0.0%	-0.6%	6.3%	-45.5%	3.3%	3.5%	0.8%			
4. Bank Deposits	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	198.3	1106.9	1111.0	203.0	1126.4	1123.6	205.4	1165.8	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	3.5%	1.4%	0.4%	8.6%	7.8%	2.5%	14.1%	18.2%	10.1%	2.3%	7.8%	15.6%
Resident Deposits	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	1092.2	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	4.6%	1.3%	0.7%	8.7%	8.0%	2.7%	15.2%	20.5%	10.9%	2.7%	7.9%	17.2%
Government Sector	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	286.7	91.9	41.2	333.7	101.3	39.3	16.4%	10.2%	-4.6%	22.9%	17.0%	-9.9%	11.2%	29.5%	0.0%	13.0%	18.1%	13.6%
GRIEs (Govt. ownership of more than 50%)	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	127.3	108.1	13.6	123.7	110.7	13.4	-2.8%	2.4%	-1.5%	6.8%	13.4%	15.5%	-7.8%	23.4%	28.8%	-0.5%	10.1%	5.8%
Private Sector	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	643.8	920.3	149.0	662.1	922.6	152.2	2.8%	0.25%	2.1%	6.8%	6.6%	5.5%	24.2%	19.2%	12.6%	1.4%	6.6%	20.4%
Non-Banking Financial Institutions	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	29.9	20.8	3.6	18.6	21.6	3.9	-37.8%	3.8%	8.3%	-52.9%	4.9%	2.6%	-8.4%	22.0%	18.2%	-18.8%	-31.0%	6.8%
Non-Resident Deposits	121.4	86.9	7.1	144.2	88.5	6.6	116.0	89.0	6.7	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	134.9	79.1	6.9	126.8	81.3	6.3	-6.0%	2.8%	-8.7%	7.7%	5.2%	-3.1%	4.4%	-6.4%	-11.3%	-2.9%	6.4%	-6.5%
Capital & Reserves ⁴	192.3	2																																																	