CBUAE Classification: Public											UAE Bank	king Indicate	ors - Based	d on the E			i (AD), Duba				(OE) ) Whe	ere Bank H	lead Office is	s located *	*																
		1		<u> </u>											(End of m	nonth, figure	es in billions of I	Dirhams unles	ess otherwise i	indicated)		1						1		<u> </u>							<del></del>		0/	/ 1 01	0/
	Nov-23		Dec-23		Ja	nn-24		Feb-24		N	Mar-24		Apr-24			May-24		Jun-2			Jul-24		Aug			Sep-24			Oct-24		Nov-2			% nth -on-Month	Yea	% r -to- Date		% ear -on- Year	Mont	on- Year -to-	
	AD DXB OE			OE				DXB		AD			DXB						B OE				AD DX			D DXB						В ОЕ		DXB OE		DXB OE		DXB O		All Banks	
1.Gross Bank Assets	1907.6 1807.1 311.3						2020.5					328.5 2065.						950.7 191								108.2 1943.					2123.6 19					9.4% 11.1%					3% 10.6%
2.Gross Credit	903.0 920.8 170.7		904.4				68.6 933.0					172.3 961.							36.5 177.3						,	960		, i	968.7			55.2 188.5				5.6% 10.2%					8.5%
Domestic Credit	764.7 823.4 163.9	766.4	806.9	164.3	766.6	809.0 16	52.2 781.0	811.8	163.8	793.3	818.5	801.4	822.6	165.0	807.4	826.3	167.4 8.	23.1 823	3.3 170.0	825.3	825.8	170.7	832.0 82	25.8 17	72.5	839.6	175.9	849.8	843.3	177.6	851.0 82	28.2 177.3	0.1%	-1.8% -0.2%	11.0%	2.6% 7.9%	11.3%		8.2% -0	0.8% 6.8	8% 6.0%
Government	58.7 116.4 10.	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	7.1 109.6	6 10.4	74.6	106.7	11.4	74.8 10	04.6	.2 76.	.9 104.8	11.1	76.5	104.7	11.6	79.6 102	.1 11.8	79.6	101.7	12.5	80.7	97.8 12.9	1.4%	-3.8% 3.2%	33.8%	-13.8% 21.7%	37.5%	-16.0% 2	-1.7%	1.2% 3.9	3.19
Public Sector (GREs - Govt. ownership of more than 50%)	139.8 143.8 12.	140.8	137.5	14.2	138.5	136.2	14.1 138.	137.4	13.9	144.5	138.7	14.4 136	5.2 145.7	7 14.3	3 136.0	147.4	14.7	145.2 14	41.1 16	.1 139.	.4 140.9	16.5	142.2	137.1	16.5	144.5 142	.4 17.0	149.8	146.1	17.2	149.1	134.3 16.7	-0.5%	-8.1% -2.9%	5.9%	-2.3% 17.6%	6.7%	-6.6% 3	-4	4.2% 2.6	5% 1.29
Private Sector	560.5 557.7 139.	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	5.9 562.2	2 138.9	585.8	567.6	139.8	592.1 57	73.2 141	.1 597.	576.0	141.6	602.3	580.1 1	143.0	609.2 591	.1 145.5	609.6	591.5	146.4	610.8	591.8 146.2	0.2%	0.1% -0.1%	10.7%	7.5% 5.8%	9.0%	6.1%	5.0%	0.1% 8.8	3% 7.39
Business & Industrial Sector Credit <sup>1</sup>	367.9 363.9 104.	7 361.9	356.0	104.5	365.9	355.6	103.5 369.	355.4	103.8	374.1	363.3	104.3 379	359.8	8 104.4	384.8	362.2	104.9	384.7 36	65.0 106	.0 386.	365.5	106.1	388.1	366.1 1	106.8	390.1 374	.0 108.4	387.5	371.0	108.7	386.4	368.3 108.4	-0.3%	-0.7% -0.3%	6.8%	3.5% 3.7%	5.0%	1.2%	3.5%	0.5% 4.9	3.29
Individual	192.6 193.8 34.	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	202.4	34.5	5 201.0	205.4	34.9	207.4 20	08.2	.1 211.	.0 210.5	35.5	214.2	214.0	36.2	219.1 217	.1 37.1	222.1	220.5	37.7	224.4	223.5 37.8	1.0%	1.4% 0.3%	18.3%	15.0% 12.2%	16.5%	15.3%	9.2%	1.1%	15.49
Non-Banking Financial Institutions	5.7 5.5 1.	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 1.4	11.0	4.6	1.5	11.0	4.4	.6 11.	.2 4.1	1.5	11.0	3.9	1.4	11.0 4	.0 1.6	10.8	4.0	1.5	10.4	4.3	-3.7%	7.5% 0.0%	-24.1%	-23.2% 15.4%	82.5%	-21.8% 2.	-(	0.4% -21.4	4% 30.69
Foreign Credit <sup>2</sup>	138.3 97.4 6.8	149.5	97.5	6.7	153.4	98.6	6.4 152.0	0 98.1	6.8	160.8	102.1	7.5 160.	.3 107.2	6.6	159.1	110.3	7.2	63.8	13.2 7.	5 160.9	9 111.7	7.7	160.3	114.7	7.6	171.2 120.	7 10.2	167.7	125.4	11.0	168.7	27.0 11.2	0.6%	1.3% 1.8%	12.8%	30.3% 67.2%	22.0%	30.4% 64	4.7%	0.9% 21.0	26.6%
of which: Loans & Advances to Non-Residents in AED	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	0.0 10.2	2 1.1	9.0	10.9	1.1	9.2 1	10.9	.3 10.	11.3	1.3	10.4	12.9	1.2	10.4 12	.9 1.2	10.3	12.8	1.2	10.5	13.8 1.0	1.9%	7.8% -16.7%	22.1%	50.0% -9.1%	19.3%	32.7% -2	28.6%	4.1% 33.9	9% 22.89
3. Total Investments by Banks <sup>3</sup>	315.1 250.6 54.5	326.1	254.1	54.9	326.0	256.6	57.5 330.0	0 263.8	58.9	337.8	266.9	59.7 335.	.9 271.9	58.4	341.8	272.8	58.5	346.3 27	75.0 58.	9 354.4	.4 277.1	59.7	364.7 2	278.1	60.4	374.4 279.	1 60.9	376.3	277.0	62.9	383.3 2	79.7 64.0	1.9%	1.0% 1.7%	17.5%	10.1% 16.6%	21.6%	11.6% 17	7.4%	1.5% 14.5	% 17.29
Debt securities	182.7 56.8 17.	5 188.7	58.0	18.0	186.9	57.3	19.4 188.	58.8	19.9	194.2	59.3	20.6 187	'.8 62.4	4 20.3	3 191.3	62.6	20.2	196.2	63.0 20	.4 202.	65.8	21.1	211.2	67.8	21.6	216.8 69	.4 22.5	218.0	65.8	23.5	226.8	66.8 24.2	4.0%	1.5% 3.0%	20.2%	15.2% 34.4%	24.1%	17.6% 3	7.5%	3.4% 20.1	1% 23.6°
Equities	7.1 2.4 2.	8 10.8	2.4	3.0	10.7	2.3	3.0 10.	2.4	2.9	10.6	2.2	2.9 11	.6 2.2	2 2.8	8 11.4	2.2	2.8	11.7	2.1 2	.9 12.	2.1	2.9	11.8	2.2	2.9	12.2 2	.2 2.9	14.3	1.6	3.1	14.2	1.6 3.2	-0.7%	0.0% 3.2%	31.5%	-33.3% 6.7%	100.0%	-33.3% 1	4.3%	0.0% 17.3	3% 54.5°
Held to maturity securities	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	8 33.5	5 123.7	174.6	33.7	123.1 17	75.3 33	.8 124.	.4 175.6	33.9	126.2	174.6	34.1	125.9 173	.9 33.8	124.7	176.0	34.6	123.1	177.7 34.8	-1.3%	1.0% 0.6%	10.9%	9.6% 8.4%	12.0%	10.7%	9.1%	0.1% 9.9	9% 11.0°
Other Investments	15.4 30.9 2.5	2 15.6	31.5	1.8	15.6	31.8	1.9 15.	31.9	1.8	15.3	31.9	1.8 15	33.5	5 1.8	8 15.4	33.4	1.8	15.3	34.6	.8 15.	33.6	1.8	15.5	33.5	1.8	19.5 33	.6 1.7	19.3	33.6	1.7	19.2	33.6 1.8	-0.5%	0.0% 5.9%	23.1%	6.7% 0.0%	24.7%	8.7% -1	8.2%	0.0% 11.7	7% 12.6°
4.Bank Deposits	1105.8 1132.9 205.6	1164.6	1147.5	209.8	1175.5	1156.9 2	07.5 1209.7	7 1186.1	212.2	1222.6	1220.2	214.3 1264.	.9 1237.5	215.1	1221.2	1237.7	219.3	229.6 123	36.7 226.	2 1262.1	1 1246.5	227.4	1251.1 12	263.0 2.	226.4	271.5 1264.	0 225.9	1288.5	1282.4	231.6	1286.6 12	283.8 234.0	-0.1%	0.1% 1.0%	10.5%	11.9% 11.5%	16.4%	13.3% 13	3.8%	0.1% 11.2	% 14.7%
Resident Deposits	1019.2 1040.5 199.5	1046.9	1069.7	203.3	1058.8	1081.9 2	01.3 1087.0	0 1107.7	205.6	1087.7	1141.1 2	207.4 1138.	.1 1156.2	208.8	1106.9	1155.4	211.3	02.1 115	50.1 218.	5 1130.2	2 1160.1	218.6	1136.8 11	273.5	217.7	156.7 1174.	1 217.1	1164.8	1191.5	222.6	1172.8 11	93.9 224.0	0.7%	0.2% 0.6%	12.0%	11.6% 10.2%	15.1%	14.7% 12	2.3%	0.5% 11.7	% 14.7%
Government Sector	289.6 100.3 41.4	271.5	86.6	43.6	292.0	87.7	40.9 277.	87.1	41.4	286.7	91.9	41.2 333	3.7 101.3	39.3	3 288.5	104.1	40.3	276.9	00.4 42	.6 278.	100.8	43.4	286.9	105.2	41.6	277.2 99	.8 40.0	280.0	104.0	42.5	283.3	103.5 44.3	1.2%	-0.5% 4.2%	4.3%	19.5% 1.6%	-2.2%	3.2%	8.0%	1.1% 7.3	3% 0.09
GREs (Govt. ownership of more than 50%)	110.2 97.3 12.	5 115.8	96.8	11.6	116.8	98.6	11.8 152.	.8 103.9	12.3	127.3	108.1	13.6 123	3.7 110.7	7 13.4	123.4	101.2	13.1	124.1	98.4 15	.0 137.	1.6	15.0	123.3	108.9	15.0	138.6 104	.4 16.2	143.2	110.0	15.3	133.4	109.9 15.2	-6.8%	-0.1%	15.2%	13.5% 31.0%	21.1%	12.9%	-3	3.7% 15.3	3% 17.49
Private Sector	596.9 824.8 142.	620.1	865.7	144.3	626.3	875.2	633.	.8 897.0	148.2	643.8	920.3	149.0 662	922.6	6 152.2	2 675.2	928.6	153.9	577.9 93	30.2	.9 690.	929.5	156.2	701.3	939.0 1	157.0	706.6 948	.3 156.8	716.7	955.1	159.9	730.3	958.7 160.0	1.9%	0.38% 0.1%	17.8%	10.7% 10.9%	22.3%	16.2%	2.4%	0.9% 13.4	4% 18.2%
Non-Banking Financial Institutions	22.5 18.1 3.	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	3.6 21.6	6 3.9	9 19.8	21.5	4.0	23.2	21.1 4	.0 24.	.1 19.7	4.0	25.3	20.4	4.1	34.3 21	.6 4.1	24.9	22.4	4.9	25.8	21.8 4.5	3.6%	-2.7% -8.2%	-34.7%	5.8% 18.4%	14.7%	20.4% 2	-(	0.2% -18.5	.5% 18.19
Non-Resident Deposits	86.6 92.4 6.1	117.7	77.8	6.5	116.7	75.0	6.2 122.7	7 78.4	6.6	134.9	79.1	6.9 126.	.8 81.3	6.3	114.3	82.3	8.0	27.5 8	86.6 7.	7 131.9	9 86.4	8.8	114.3	89.5	8.7	114.8 89.	9 8.8	123.7	90.9	9.0	113.8	89.9 10.0	-8.0%	-1.1% 11.1%	-3.3%	15.6% 53.8%	31.4%	-2.7% 63	3.9% -4	4.4% 5.8	8% 15.5%
Capital & Reserves <sup>4</sup>	210.0 233.2 38.	3 213.3	238.6	37.4	215.2	243.6	38.0 217.	246.4	38.1	204.0	235.2	37.4 205	5.7 236.6	6 37.7	7 207.9	241.3	38.6	211.0 24	45.2 39	.0 214.	.0 249.0	39.6	217.4	253.9	40.4	221.2 257	.2 41.1	221.7	260.3	40.8	224.2	263.1 41.3	1.1%	1.1% 1.2%	5.1%	10.3% 10.4%	6.8%	12.8%	7.8%	1.1% 8.0	.0% 9.89
Specific provisions & Interest in Suspense	37.7 69.1 12.5	2 35.6	55.6	12.2	35.7	55.8	12.2 36.	55.6	12.2	35.3	55.1	12.2 35	54.4	4 13.1	1 36.2	54.0	13.4	34.5	52.3 13	.2 34.	52.2	13.1	34.7	52.2	13.2	33.2 51	.7 13.1	33.3	50.2	13.2	33.2	49.7 13.3	-0.3%	-1.0% 0.8%	-6.7%	-10.6% 9.0%	-11.9%	-28.1%	9.0%	0.5% -7.0	J% -19.2°
General provisions	13.8 20.4 4.9	9 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	18.0	0 4.8	8 14.7	17.0	5.0	14.0	17.1 5	.0 14.	.4 17.1	5.0	14.5	17.0	5.5	14.7 17	.4 5.3	14.6	16.4	5.5	14.4	16.6 5.6	-1.4%	1.2% 1.8%	7.5%	-13.5% 16.7%	4.3%	-18.6% 1	4.3%	0.3% -2.1	1% -6.40
Lending to Stable Resources Ratio 5	80.0% 74.0% 76.2%	74.2%	73.5%	74.9%	73.3%	72.4% 74	1.7% 72.3%	% 71.1%	74.6%	73.3%	70.9% 73	75.8% 71.39	% 70.7%	6 76.1%	72.3%	71.4%	76.2% 7.	3.9% 71.0	.0% 75.0%	71.8%	% 70.3%	74.0%	72.4% 69	9.7% 74	4.5% 7	3.7% 71.7%	% 75.2%	74.1%	71.1%	75.4%	74.4% 70	0.1% 75.4%	0.4%	-1.4% 0.0%	0.2%	-4.6% 0.6%	-7.0%	-5.3% -1	1.1% -0	0.4% -1.9	-5.7%
Eligible Liquid Assets Ratio (ELAR) 6	14.3% 24.4% 17.7%	16.2%	25.4%	18.6%	15.2%	26.7% 18	8.5% 15.1%	% 26.8%	18.9%	15.1%	26.6% 1	17.6% 16.0	% 26.5%	18.6%	16.9%	26.1%	19.5% 1	5.8% 26.	5.3% 19.29	% 15.3%	% 26.2%	20.4%	16.2% 2	6.4%	19.9%	17.2% 26.09	% 19.6%	15.1%	27.4%	17.9%	15.9% 2	6.9% 17.5%	5.3%	-1.8% -2.2%	-1.9%	5.9% -5.9%	11.2%	10.2% -1	1.1%	0.6% 2.1	9.3%
Capital adequacy ratio - ( Tier 1 + Tier 2 ) 7		17.4%	18.1%	19.4%						17.3%	18.4%	9.1%					12	7.5% 18.0	.8% 19.3%	%					1	7.9% 18.9%	20.6%														
of which: Tier 1 Ratio		16.0%	16.9%	18.2%						15.9%	17.2% 18	8.0%					10	5.1% 17	.5% 18.2%	%					1	6.2% 17.7%	% 19.1%														
Common Equity Tier 1(CET 1 ) Capital Ratio		14.0%	15.4%	16.5%						13.9%	15.7% 16	6.3%					1.	4.2% 16.0	.0% 16.6%	%					1	4.3% 16.2%	% 17.1%														
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Banks Operating in the UAE (Including Wholesale Banks)																																									
Number of Banks Operating from Each Emirate		22.0	31.0	8.0						21.0	31.0	9.0						21.0 3	31.0 9.	0						21.0 31.	0 9.0														
Share of Banks Operating from Each Emirate in Total Assets		47.9%	44.3%	7.9%						47.8%	44.5%	7.7%					42	7.6% 44	.5% 7.9%	%					4	7.9% 44.2%	7.9%														

<sup>\*</sup> 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.

<sup>\*\*</sup>Preliminary data, subject to revision

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

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

<sup>&</sup>lt;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>&</sup>lt;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 \*\*\*\*

<sup>\*\*\*\*</sup>Total Liabilities = Balance Sheet Total Assets - (Capital & Reserves + All Provisions except Staff Benefit Provisions + Refinancing + Subordinated Borrowing/Deposits)

<sup>&</sup>lt;sup>7</sup> 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.