

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)																																																			
	Mar-23			Apr-23			May-23			Jun-23			Jul-23			Aug-23			Sep-23			Oct-23			Nov-23			Dec-23			Jan-24			Feb-24			Mar-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	AD	DXB	OE
1. Gross Bank Assets	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	2032.2	1893.8	328.5	0.6%	2.1%	2.0%	4.3%	4.9%	2.6%	12.8%	13.4%	12.2%	1.3%	4.4%	13.0%
2. Gross Credit	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	954.1	920.6	172.3	2.3%	1.2%	1.0%	4.2%	1.8%	0.6%	10.7%	5.5%	6.7%	1.7%	2.8%	8.0%
Domestic Credit	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	793.3	818.5	164.8	1.6%	0.8%	0.6%	3.5%	1.4%	0.2%	8.6%	3.9%	6.4%	1.1%	2.2%	6.1%
Government	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	113.4	10.6	60.1	114.6	9.3	69.5	114.1	10.6	68.4	109.6	10.3	-1.6%	-3.9%	-2.8%	13.8%	-3.4%	-2.8%	14.2%	-25.7%	19.8%	-3.0%	2.3%	-12.8%
Public Sector (GREs - Govt. ownership of more than 50%)	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	144.5	138.7	14.4	4.6%	0.9%	3.6%	2.5%	0.9%	1.4%	14.5%	30.2%	16.1%	2.8%	1.7%	21.4%
Private Sector	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	557.2	552.5	137.5	562.3	554.5	138.0	569.1	564.5	138.7	1.2%	1.8%	0.5%	3.2%	5.7%	6.8%	4.3%	1.4%	2.5%	6.0%		
Business & Industrial Sector Credit ¹	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	374.1	363.3	104.3	1.3%	2.2%	0.5%	3.4%	2.0%	0.3%	2.0%	4.2%	3.7%	1.6%	2.3%	3.2%
Individual	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	195.0	201.2	34.4	1.0%	1.1%	0.6%	2.8%	3.4%	1.8%	13.5%	11.8%	6.2%	1.0%	3.0%	12.1%
Non-Banking Financial Institutions	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	11.3	5.7	1.4	2.7%	-1.7%	7.7%	-17.5%	1.8%	7.7%	79.4%	3.6%	55.6%	1.7%	-10.7%	44.9%
Foreign Credit ²	130.7	84.7	6.6	129.4	80.9	6.6	126.3	85.5	6.4	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	5.8%	4.1%	10.3%	7.6%	4.7%	11.9%	23.0%	20.5%	13.6%	5.3%	6.6%	21.8%
of which: Loans & Advances to Non-Residents in AED	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	9.1	10.1	1.1	1.1%	1.0%	0.0%	5.8%	9.8%	0.0%	8.3%	4.1%	-21.4%	1.0%	7.4%	4.1%
3. Total Investments by Banks ³	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	336.0	263.8	58.9	337.8	266.9	59.7	2.4%	1.2%	1.4%	3.8%	5.1%	8.5%	16.7%	26.9%	22.6%	1.8%	4.7%	21.1%
Debt securities	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	194.2	59.3	20.6	3.1%	0.9%	3.5%	3.1%	1.5%	13.8%	8.1%	5.9%	43.1%	2.7%	3.5%	9.0%
Equities	6.2	2.6	3.1	6.3	2.6	3.2	6.3	2.5	3.1	6.4	2.5	3.2	6.2	2.5	3.1	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	10.6	2.2	2.9	1.0%	-8.3%	0.0%	1.0%	-4.3%	-3.3%	71.0%	-15.4%	-6.5%	-0.6%	-0.6%	31.9%			
Held to maturity securities	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	117.7	173.5	34.4	1.8%	1.6%	0.3%	6.0%	7.3%	7.2%	33.4%	44.3%	23.3%	1.6%	6.8%	37.8%
Other Investments	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	31.6	3.3	15.4	31.7	3.2	15.3	31.0	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	15.3	31.9	1.8	-1.9%	0.0%	0.0%	-1.9%	1.3%	0.0%	-0.6%	1.3%	-45.5%	-0.6%	0.2%	-2.4%			
4. Bank Deposits	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	198.3	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	1222.6	1220.2	214.3	1.1%	2.9%	1.0%	5.0%	6.3%	2.1%	13.8%	17.5%	10.9%	1.9%	5.4%	15.2%
Resident Deposits	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	1087.7	1141.1	207.4	0.1%	3.0%	0.9%	3.9%	6.6%	2.0%	13.7%	20.2%	11.1%	1.5%	5.6%	16.4%
Government Sector	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	286.7	91.9	41.2	3.2%	5.5%	-0.5%	5.6%	6.1%	-5.5%	-0.8%	18.0%	4.0%	3.3%	4.5%	3.3%
GREs (Govt. ownership of more than 50%)	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	127.3	108.1	13.6	-16.7%	4.0%	10.6%	9.9%	10.8%	17.2%	10.8%	21.9%	27.1%	-7.4%	10.7%	16.2%
Private Sector	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	643.8	920.3	149.0	1.6%	2.60%	0.5%	3.8%	6.3%	3.3%	22.8%	20.2%	12.2%	2.0%	5.1%	20.4%
Non-Banking Financial Institutions	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	29.9	20.8	3.6	31.7%	5.6%	-2.7%	-24.3%	1.0%	-5.3%	4.2%	20.9%	2.9%	17.8%	-15.0%	9.9%
Non-Resident Deposits	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	134.9	79.1	6.9	9.9%	0.9%	4.5%	14.6%	2.3%	6.2%	14.4%	-10.9%	3.0%	6.4%	9.6%	3.5%
Capital & Reserves ⁴	189.7	208.3	32.7	192.3	210.3	32.7	195.7	213.8	32.9																																										