

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																																
	Sep			Oct			Nov			Dec			Jan			Feb			Mar			Apr			May			Jun			Jul			Aug			Sep**			% 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	All Banks								
1.Gross Bank Assets	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	292.9	1,837.3	1,674.2	291.2	1,867.3	1,706.6	295.0	1,839.6	1,735.1	299.4	1,854.7	1,729.2	297.9	1,864.5	1,738.1	298.9	1,867.2	1,777.5	307.2	0.1%	2.1%	2.8%	6.2%	9.6%	6.8%	7.5%	12.9%	13.0%	1.3%	7.6%	10.3%
2.Gross Credit	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	161.5	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	0.9%	2.1%	0.2%	4.0%	7.0%	4.7%	6.4%	5.2%	5.5%	1.4%	5.4%	5.8%
Domestic Credit	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	154.9	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	0.0%	1.3%	0.4%	4.1%	6.8%	4.8%	4.9%	5.1%	5.9%	0.7%	5.4%	5.1%
Government	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	8.6	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	1.0%	-0.6%	-1.0%	5.1%	-2.0%	11.8%	3.8%	-2.5%	19.5%	-0.2%	0.4%	0.0%
Public Sector (GREs - Govt. ownership of more than 50%)	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	12.4	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	2.3%	4.7%	0.0%	3.4%	19.3%	10.9%	3.9%	15.9%	12.8%	3.3%	10.7%	9.7%
Private Sector	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	133.0	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	-0.7%	1.1%	0.5%	4.4%	6.8%	3.8%	5.7%	5.2%	4.4%	0.2%	5.4%	5.3%
Business & Industrial Sector Credit <sup>1</sup>	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	100.6	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	-1.6%	1.1%	0.4%	2.0%	5.7%	3.1%	3.5%	2.2%	2.8%	-0.2%	3.7%	2.9%
Individual	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	32.4	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	1.2%	1.1%	0.9%	9.5%	8.8%	6.0%	10.3%	11.3%	9.8%	1.1%	8.9%	10.7%
Non-Banking Financial Institutions	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	0.9	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	10.9%	-2.0%	0.0%	-20.3%	-9.4%	-8.3%	-21.5%	-18.6%	0.0%	3.8%	-14.7%	-18.5%
Foreign Credit <sup>2</sup>	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	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	6.2%	9.8%	-2.9%	3.5%	9.1%	3.1%	15.0%	6.1%	-4.3%	7.3%	5.6%	10.7%
of which: Loans & Advances to Non-Residents in AED	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	1.4	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	1.2%	7.8%	0.0%	3.6%	10.2%	27.3%	6.1%	9.0%	27.3%	4.2%	8.2%	8.8%
3.Total Investments by Banks <sup>3</sup>	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	48.7	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	0.4%	2.7%	1.4%	6.7%	20.1%	15.5%	17.2%	28.7%	31.7%	1.5%	12.6%	22.9%
Debt securities	167.5	58.7	13.3	171.6	54.7	13.8	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	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	-1.4%	1.1%	3.8%	-5.7%	-7.8%	15.5%	3.0%	-3.9%	23.3%	-0.5%	-5.1%	2.4%
Equities	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	3.1	6.3	2.6	3.1	6.3	2.6	3.2	6.3	2.6	3.1	6.4	2.5	3.2	6.8	2.5	3.2	7.0	2.5	3.1	7.0	2.4	3.1	0.0%	1.0%	0.0%	16.2%	-7.7%	-3.1%	25.0%	-3.7%	0.0%	-4.0%	5.9%	10.6%
Held to maturity securities	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	27.9	90.3	121.0	28.5	93.6	128.6	31.1	98.2	136.1	29.0	98.5	138.9	29.4	99.7	146.8	29.5	103.5	153.5	30.0	3.8%	4.6%	1.7%	38.2%	40.3%	22.0%	51.3%	55.2%	46.3%	4.0%	37.4%	52.8%
Other Investments	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	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	-0.6%	-2.2%	-12.5%	-1.9%	5.4%	-15.2%	17.7%	7.3%	0.0%	-2.4%	1.7%	9.8%
4.Bank Deposits	1,066.2	945.6	175.1	1,072.3	954.5	177.9	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	1,109.0	1,046.6	195.3	1,134.9	1,074.3	196.7	1,102.9	1,083.4	195.8	1,110.4	1,088.5	194.1	1,112.9	1,092.3	198.3	1,106.9	1,111.0	203.0	-0.5%	1.7%	2.4%	6.1%	12.2%	8.0%	3.8%	17.5%	15.9%	0.7%	8.9%	10.7%
Resident Deposits	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	186.6	987.6	959.7	188.2	990.7	985.8	190.1	986.9	994.4	189.7	1,005.5	996.7	187.8	999.2	1,000.8	192.1	1,012.2	1,020.8	197.8	1.3%	2.0%	3.0%	9.5%	12.8%	9.7%	7.7%	20.0%	18.1%	1.8%	11.0%	13.9%
Government Sector	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	39.6	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	-5.7%	4.9%	8.4%	0.1%	31.6%	6.5%	-6.6%	44.5%	34.4%	-2.1%	6.7%	5.4%
GREs (Govt. ownership of more than 50%)	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	10.7	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	5.4%	13.6%	4.5%	-3.9%	20.6%	8.4%	-18.7%	32.0%	-2.5%	9.0%	6.6%	-0.5%
Private Sector	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	748.8	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	2.3%	0.6%	1.5%	17.6%	10.1%	11.4%	25.2%	16.7%	16.6%	1.3%	13.0%	19.6%
Non-Banking Financial Institutions	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	3.5	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	51.2%	-9.6%	-5.9%	17.8%	3.0%	-11.1%	2.3%	9.7%	-8.6%	20.1%	10.5%	3.8%
Non-Resident Deposits	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	6.7	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	-16.7%	-1.4%	-16.1%	-20.8%	5.6%	-31.6%	-25.1%	-4.7%	-31.6%	-10.1%	-10.5%	-16.8%
Capital & Reserves <sup>4</sup>	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	32.7	192.3	210.3	32.7	195.7	213.8	32.9	196.9	216.7	34.2	200.2	219.8	34.9	202.0	223.9	35.8	203.4	225.8	35.4	0.7%	0.8%	-1.1%	5.9%	10.5%	9.9%	10.2%	14.6%	11.7%	0.6%	8.4%	12.4%
Specific provisions & Interest in Suspense	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																															