

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																																									
	Nov			Dec			Jan			Feb			Mar			Apr			May			Jun			Jul			Aug			Sep			Oct			Nov**			% 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	All Banks					
1.Gross Bank Assets	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	1,838.6	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	1,892.5	1,795.3	307.9	1,907.6	1,807.1	311.3	0.8%	0.7%	1.1%	8.5%	11.5%	8.2%	7.6%	13.6%	13.2%	0.8%	9.8%	10.6%
2.Gross Credit	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	882.6	923.0	168.6	903.0	920.8	170.7	2.3%	-0.2%	1.2%	6.2%	6.0%	6.6%	6.9%	4.2%	7.2%	1.0%	6.1%	5.7%
Domestic Credit	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	747.9	828.5	161.9	764.7	823.4	163.9	2.2%	-0.6%	1.2%	6.8%	5.4%	6.7%	6.3%	3.1%	7.4%	0.8%	6.1%	4.9%
Government	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	58.4	142.8	10.3	58.7	116.4	10.6	0.5%	-18.5%	2.9%	6.3%	-20.9%	14.0%	7.9%	-21.5%	14.0%	-12.2%	-12.3%	-12.4%
Public Sector (GREs - Govt. ownership of more than 50%)	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	137.0	132.0	13.2	139.8	143.8	12.8	2.0%	8.9%	-3.0%	6.9%	30.0%	7.6%	3.5%	25.0%	2.4%	5.0%	17.0%	12.9%
Private Sector	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	547.1	548.5	137.3	560.5	557.7	139.3	2.4%	1.7%	1.5%	7.0%	7.6%	6.2%	7.1%	5.2%	7.5%	2.0%	7.2%	6.3%
Business & Industrial Sector Credit ¹	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	360.9	356.8	103.5	367.9	363.9	104.7	1.9%	2.0%	1.2%	3.4%	6.1%	5.3%	4.0%	2.4%	5.8%	1.9%	4.8%	3.5%
Individual	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	186.2	191.7	33.8	192.6	193.8	34.6	3.4%	1.1%	2.4%	14.7%	10.7%	8.8%	13.4%	11.0%	13.1%	2.3%	12.3%	12.2%
Non-Banking Financial Institutions	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	5.4	5.2	1.1	5.7	5.5	1.2	5.6%	5.8%	9.1%	-10.9%	3.8%	0.0%	-6.6%	1.9%	0.0%	6.0%	-3.9%	-2.4%
Foreign Credit ²	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	134.7	94.5	6.7	138.3	97.4	6.8	2.7%	3.1%	1.5%	2.8%	11.3%	4.6%	9.9%	14.6%	1.5%	2.8%	6.1%	11.5%
of which: Loans & Advances to Non-Residents in AED	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	8.6	9.7	1.4	8.8	10.4	1.4	2.3%	7.2%	0.0%	4.8%	18.2%	27.3%	4.8%	16.9%	27.3%	4.6%	12.6%	12.0%
3.Total Investments by Banks ³	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	301.1	246.2	53.7	315.1	250.6	54.5	4.6%	1.8%	1.5%	12.7%	23.7%	20.3%	15.2%	28.3%	29.1%	3.2%	17.6%	21.3%
Debt securities	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	172.8	56.6	16.8	182.7	56.8	17.6	5.7%	0.4%	4.8%	-0.2%	-7.2%	23.9%	2.3%	-2.2%	23.9%	4.4%	-0.5%	2.5%
Equities	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	3.1	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	2.5	3.1	7.0	2.4	3.1	6.8	2.4	2.9	7.1	2.4	2.8	4.4%	0.0%	-3.4%	18.3%	-7.7%	-12.5%	14.5%	-14.3%	-12.5%	1.7%	4.2%	0.8%
Held to maturity securities	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	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	3.6%	2.6%	2.2%	46.7%	46.7%	29.7%	48.9%	52.1%	48.4%	2.9%	44.7%	50.5%
Other Investments	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	15.4	30.8	2.8	15.4	30.9	2.2	0.0%	0.3%	-21.4%	-1.3%	-33.3%	2.7%	6.9%	-33.3%	-1.0%	0.4%	2.8%	
4.Bank Deposits	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	1,126.4	1,123.6	205.4	1,105.8	1,132.9	205.6	-1.8%	0.8%	0.1%	5.9%	14.4%	9.4%	1.0%	17.4%	15.1%	-0.5%	10.0%	9.2%
Resident Deposits	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	1,023.3	1,028.4	199.6	1,019.2	1,040.5	199.5	-0.4%	1.2%	-0.1%	10.3%	14.9%	10.6%	5.6%	18.2%	17.0%	0.4%	12.4%	12.1%
Government Sector	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	290.8	99.6	42.6	289.6	100.3	41.0	-0.4%	0.7%	-3.8%	2.8%	33.4%	2.5%	-10.6%	38.7%	17.5%	-0.5%	8.6%	-0.1%
GREs (Govt. ownership of more than 50%)	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	118.7	107.7	12.7	110.2	97.3	12.6	-7.2%	-9.7%	-0.8%	-7.3%	11.5%	17.8%	-20.8%	20.9%	20.0%	-7.9%	1.5%	-4.3%
Private Sector	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	132.8	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	1.1.											