	i (AD), Dubai (DXB) a	nd Othe	r Emirate	es (OE)) V	Where Banl	k Head Off	fice is located	d *																				UAE Banking Indicators - Based on the Emirates(Abu Dhabi (AD), Dubai (DXB) and Other Emirates (OE)) Where Bank Head Office is located * CBUAE Classifications Public (End of month, figures in billions of Dirhams unless otherwise indicated)													
(End of month, figures in billions of Dirhams unless otherwise indicated)	ed) 2022						2023																																		
	Nov	Nov					Jan		Feb			Mar		Apr		Мау		Jun				Jul		Aug	Sep		Oct			Nov**		% Month -on-Month			% Year -to -Date		% Year -on- Year		%%Month -on- MonthYear -to - Date		
	AD DX	B O	E AD	DXI	B OE	AD	DXB O	DE AD	D DXB	OE	AD	DXB OE	AD	DXB	DE Al	D DX	B OE	AD	DXB	OE A	AD	DXB OE	A	AD DXB OE	AD	DXB	OE	AD	DXB	OE A	AD D	OXB OE	AD	DXB O	E Al	D DXB	OE	AD]	DXB	OE	All Banks
1.Gross Bank Assets	1,773.3 1,59	00.9 27.	5.1 1,758	8.7 1,62	1.2 287.7	1,766.6	1,618.5 28	83.1 1,82	22.0 1,637.7	288.1 1	1,801.8	1,670.0 292.9	1,837.3	1,674.2 2	91.2 1,8	67.3 1,70	06.6 295.	.0 1,838.6	1,735.1	299.4 1,8	854.7	1,729.2 297.9	9 1,8	,864.5 1,738.1 298.9	1,867.2	2 1,777.5	307.2	1,892.5	1,795.3	307.9 1,9	907.6 1,	807.1 311	3 0.8%	0.7% 1.	.1% 8	8.5% 11.5%	8.2%	7.6%	13.6%	13.2% 0.8%	<i>9.8% 9.6</i>
2.Gross Credit	844.9 88	33.5 15.	9.3 850	0.5 866	8.8 160.1	851.9	863.1 15	59.3 86	67.9 867.7	161.3	861.5	872.8 161.5	858.9	874.6 1	63.5 80	69.7 89	04.2 163.	.8 876.0	903.5	165.3 8	871.0	902.3 165.9	9 8	875.9 910.3 167.2	884.2	929.8	167.6	882.6	923.0	168.6 9	903.0	920.8 170.	7 2.3%	-0.2% 1.	6.2%	6.2% 6.0%	6.6%	6.9%	4.2%	7.2% 1.0%	6.1% 5.7
Domestic Credit	719.1 79	98.5 15	2.6 716	6.0 78	1.3 153.6	720.3	777.7 15	52.9 74	41.8 781.3	155.0	730.8	788.1 154.9	729.5	793.7 1	56.9 74	43.4 80)8.7 157.2	.2 743.8	814.9	158.5 7	739.3	815.7 159.2	2 7	744.8 823.3 160.3	3 745.0	834.3	160.9	747.9	828.5	161.9 7	764.7	823.4 163.9	9 2.2%	-0.6% 1	1.2%	6.8% 5.4%	6.7%	6.3%	3.1%	7.4% 0.8%	6.1% 4.9
Government	54.4 14	48.2	9.3 55	5.2 14	7.2 9.3	58.3	142.3	9.1 5	58.1 142.3	8.8	59.9	147.5 8.6	59.4	147.2	8.6	59.0 14	14.9 9.0	.6 62.2	146.5	10.1	57.6	144.2 10.0	0	57.4 145.1 10.5	5 58.0) 144.2	10.4	58.4	142.8	10.3	58.7	116.4 10.	6 0.5%	-18.5% 2	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 11	5.0 1	2.5 130	0.8 11	0.6 11.9	129.2	108.1 1	14.2 12	26.1 108.1	11.9	126.2	106.5 12.4	126.1	108.0	12.9 12	21.3 12	21.5 12.2	.2 131.1	121.2	12.1 1	131.6	122.9 13.3	3 1	132.2 126.1 13.2	2 135.2	2 132.0	13.2	137.0	132.0	13.2 1	139.8	143.8 12.5	8 2.0%	8.9% -3	3.0%	6.9% 30.0%	7.6%	3.5%	25.0%	2.4% 5.0%	% 17.0% 12.9
Private Sector	523.5 52	29.9 12	9.6 523	3.6 51	8.2 131.2	526.4	522.2 12	28.5 55	51.1 525.5	133.2	538.4	528.6 133.0	538.4	533.0 1	34.4 53	57.4 53	37.1 134.4	.4 544.6	541.7	135.4 5	544.8	543.5 135.0	0 5	550.6 547.2 135.5	5 546.7	553.3	136.2	547.1	548.5	137.3 5	560.5	557.7 139.3	3 2.4%	1.7% 1	1.5% 7	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 35	55.3 9	9.0 355	5.7 343	3.1 99.4	357.2	345.5 9	96.6 36	57.0 347.1	101.0	366.6	348.7 100.6	365.6	351.3 1	02.0 3	70.1 35	53.7 101.5	.8 367.4	356.2	102.3 3	366.4	357.7 101.9	9 3	368.8 358.8 102.1	362.8	3 362.8	102.5	360.9	356.8	103.5 3	367.9	363.9 104.	7 1.9%	2.0% 1	1.2% 3	3.4% 6.1%	5.3%	4.0%	2.4%	5.8% 1.9%	% 4.8% 3.5
Individual	169.9 17	74.6 3	0.6 167	7.9 17:	5.1 31.8	169.2	176.7 3	31.9 18	84.1 178.4	32.2	171.8	179.9 32.4	172.8	181.7	32.4 18	87.3 18	33.4 32.	.6 177.2	185.5	33.1 1	178.4	185.8 33.1	1	181.8 188.4 33.4	183.9	9 190.5	33.7	186.2	191.7	33.8 1	192.6	193.8 34.	5 3.4%	1.1% 2	2.4% 14	4.7% 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	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	.0 5.9	5.5	0.9	5.3	5.1 0.9	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	2 5.6%	5.8% 9	9.1% -10	0.9% 3.8%	0.0%	-6.6%	1.9%	0.0% 6.0%	% -3.9% -2.4
Foreign Credit ²	125.8 8	35.0	6.7 134	4.5 8'	7.5 6.5	131.6	85.4	6.4 12	26.1 86.4	6.3	130.7	84.7 6.6	129.4	80.9	6.6 12	26.3	35.5 6.0	.6 132.2	88.6	6.8 1	131.7	86.6 6.7	7 1	131.1 87.0 6.9	0 139.2	2 95.5	6.7	134.7	94.5	6.7 1	138.3	97.4 6.	8 2.7%	3.1% 1	1.5% 2	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	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	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	4 2.3%	7.2% 0).0% 4	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 19	95.3 4	2.2 279	9.5 202	2.6 45.3	285.7	204.5 4	46.0 28	84.6 207.9	48.9	289.5	210.3 48.7	292.5	208.9	49.5 29	95.4 21	2.8 50.4	.4 298.8	225.2	50.3 2	298.2	229.7 51.6	6 2	297.0 236.8 51.6	5 298.3	3 243.3	52.3	301.1	246.2	53.7 3	315.1	250.6 54	5 4.6%	1.8% 1.	.5% 12	2.7% 23.7%	20.3%	15.2%	28.3%	29.1% 3.2%	6 17.6% 21.3
Debt securities	178.6 5	58.1 1	4.2 183	3.0 6	1.2 14.2	180.7	58.7 1	14.8 17	77.3 56.8	14.8	179.7	56.0 14.4	180.5	53.8	14.5 18	80.1	50.1 14.9	.9 178.8	54.9	14.8 1	177.5	56.7 15.7	7 1	174.9 55.8 15.8	3 172.5	5 56.4	16.4	172.8	56.6	16.8 1	182.7	56.8 17.	5 5.7%	0.4% 4	4.8% -0	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	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	2	7.0 2.5 3.1	7.0) 2.4	3.1	6.8	2.4	2.9	7.1	2.4 2.5	8 4.4%	0.0% -3	3.4% 18	8.3% -7.7%	-12.5%	14.5%	-14.3%	-12.5% 1.7%	% 4.2% 0.8
Held to maturity securities	73.8 10)5.5 2	1.5 74	4.9 10	9.4 24.6	83.5	111.7 2	24.8 8	85.7 117.0	27.6	88.2	120.2 27.9	90.3	121.0	28.5	93.6 12	28.6 29.	.1 98.2	136.1	29.0	98.5	138.9 29.4	4	99.7 146.8 29.5	5 103.5	5 153.5	30.0	106.1	156.4	31.2 1	109.9	160.5 31.	9 3.6%	2.6% 2	2.2% 46	6.7% 46.7%	29.7%	48.9%	52.1%	48.4% 2.9%	% 44.7% 50.5
Other Investments	15.0 2	28.9	3.3 15	5.6 29	9.4 3.3	15.4	31.5	3.3 1	15.4 31.5	3.3	15.4	31.5 3.3	15.4	31.5	3.3	15.4	31.6 3.3	.3 15.4	31.7	3.3	15.4	31.6 3.3	3	15.4 31.7 3.2	2 15.3	3 31.0	2.8	15.4	30.8	2.8	15.4	30.9 2.2	2 0.0%	0.3% -21	1.4% -1	1.3% 5.1%	-33.3%	2.7%	6.9%	-33.3% -1.0%	% 0.4% 2.8
4.Bank Deposits	1,095.3 90	5.2 17	8.7 1,043	3.7 99	0.6 187.9	1,058.4	989.8 18	85.0 1,05	52.8 1,001.2	188.3 1	1,074.6	1,038.1 193.3	1,109.0	1,046.6 1	95.3 1,13	34.9 1,02	74.3 196.	.7 1,102.9	1,083.4	195.8 1,1	110.4	1,088.5 194.1	1 1,1	,112.9 1,092.3 198.3	3 1,106.9) 1,111.0	203.0	1,126.4	1,123.6	205.4 1,1	105.8 1,	132.9 205.	6 -1.8%	0.8% 0.	.1% 5	5.9% 14.4%	9.4%	1.0%	17.4%	15.1% -0.5%	6 10.0% 9.2
Resident Deposits	965.0 88	80.2 17	0.5 924	4.2 903	5.2 180.3	946.4	899.6 17	78.5 93	33.2 914.4	181.8	956.7	949.3 186.6	987.6	959.7 1	88.2 99	90.7 98	35.8 190.	.1 986.9	994.4	189.7 1,0	005.5	996.7 187.8	8 9	999.2 1,000.8 192.1	1,012.2	2 1,020.8	197.8	1,023.3	1,028.4	199.6 1,0	019.2 1,	040.5 199.	5 -0.4%	1.2% -0).1% 10	0.3% 14.9%	10.6%	5.6%	18.2%	17.0% 0.4%	% 12.4% 12.1
Government Sector	324.0	72.3 3	4.9 281	1.6 7:	5.2 40.0	302.7	63.5 3	37.4 27	78.3 63.3	38.3	288.9	77.9 39.6	300.0	78.2	39.3 23	85.0 8	38.5 41.9	.9 289.4	95.5	40.8 3	308.6	89.5 39.2	2 2	298.7 94.4 39.3	3 281.8	3 99.0	42.6	290.8	99.6	42.6 2	289.6	100.3 41.4	0 -0.4%	0.7% -3	3.8% 2	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 8	30.5 1	0.5 118	8.9 8'	7.3 10.7	117.1	82.4	9.5 11	15.4 87.8	10.1	114.9	88.7 10.7	134.2	89.7	10.4 13	30.1	92.2 11.	.1 110.8	91.9	11.3 1	112.5	94.7 9.4	4	108.4 92.7 11.1	114.3	3 105.3	11.6	118.7	107.7	12.7 1	110.2	97.3 12.	5 -7.2%	-9.7% -0).8% -7	7.3% 11.5%	17.8%	-20.8%	20.9%	20.0% -7.9%	% 1.5% -4.3
Private Sector	482.0 71	2.1 12	2.2 497	7.2 72	6.3 126.0	500.5	737.2 12	28.1 51	17.4 746.8	129.9	524.2	765.5 132.8	533.1	774.1 1	35.2 5:	54.4 78	37.4 133.	.9 558.6	788.9	134.1 5	564.3	794.1 136.0	0 5	571.4 795.0 138.3	584.8	3 799.6	140.4	590.4	803.8	140.9 5	596.9	824.8 142.4	4 1.1%	2.6% 1	1.1% 20	0.1% 13.6%	13.0%	23.8%	15.8%	16.5% 1.9%	% 15.9% 18.8
Non-Banking Financial Institutions	19.9	5.3	2.9 26	6.5 1	6.4 3.6	26.1	16.5	3.5 2	22.1 16.5	3.5	28.7	17.2 3.5	20.3	17.7	3.3	21.2	7.7 3.2	.2 28.1	18.1	3.5	20.1	18.4 3.2	2	20.7 18.7 3.4	31.3	3 16.9	3.2	23.4	17.3	3.4	22.5	18.1 3	5 -3.8%	4.6% 2	2.9% -15	5.1% 10.4%	-2.8%	13.1%	18.3%	20.7% 0.0%	% -5.2% 15.7
Non-Resident Deposits	130.3 8	35.0	8.2 119	9.5 83	5.4 7.6	112.0	90.2	6.5 11	19.6 86.8	6.5	117.9	88.8 6.7	121.4	86.9	7.1 14	44.2 8	38.5 6.	.6 116.0	89.0	6.1 1	104.9	91.8 6.3	3 1	113.7 91.5 6.2	2 94.7	90.2	5.2	103.1	95.2	5.8	86.6	92.4 6.	1 -16.0%	-2.9% 5	5.2% -27	7.5% 8.2%	-19.7%	-33.5%	8.7%	-25.6% -9.3%	% -12.9% -17.2
Capital & Reserves ⁴	189.9 20)2.9 3.	2.1 192	2.1 204	4.3 32.2	194.9	211.0 3	32.7 19	91.5 214.0	33.0	189.7	208.3 32.7	192.3	210.3	32.7 1	95.7 21	3.8 32.	.9 196.9	216.7	34.2 2	200.2	219.8 34.9	9 2	202.0 223.9 35.8	3 203.4	225.8	35.4	205.0	229.5	35.4 2	210.0	233.2 38	3 2.4%	1.6% 8.	9.2%	9.3% 14.1%	18.9%	10.6%	14.9%	19.3% 2.5%	6 12.3% 13.3
Specific provisions & Interest in Suspense	37.4	70.7 1.	3.4 39	9.0 60	8.5 12.4	39.5	68.9 1	12.5 3	39.8 68.6	12.5	40.1	68.7 12.2	40.7	69.1	12.2	40.8	<i>59.2 12.</i>	.3 41.2	69.7	12.1	41.7	<i>69.9 12.2</i>	2	41.2 70.0 12.1	38.2	2 70.2	12.2	37.4	69.6	12.2	37.7	<i>69.1 12.</i>	2 0.8%	-0.7% 0.	.0% -3	3.3% 0.9%	-1.6%	0.8%	-2.3%	-9.0% -0.2%	6 -0.8% -2.1
General provisions	14.4	8.8	4.1 13	3.1 1	9.3 4.3	13.1	19.3	4.3 1	13.5 19.2	4.3	13.7	20.3 4.4	13.9	20.2	4.5	14.0	20.3 4.0	.6 14.2	20.4	4.5	13.9	20.5 4.6	6	14.0 20.6 4.6	5 13.6	5 20.4	4.7	13.8	20.4	4.8	13.8	20.4 4.5	9 0.0%	0.0% 2.	5.1%	5.3% 5.7%	14.0%	-4.2%	8.5%	19.5% 0.3%	6.5% 4.8
Lending to Stable Resources Ratio ⁵	71.5% 78	.9% 80.	9% 74.3	1% 76.	7% 78.6%	72.8%	75.4% 79	9.1% 75.	5.5% 75.2%	78.7%	74.6%	74.3% 77.9%	72.1%	73.5% 7	8.6% 72	2.0% 73	.7% 78.39	% 73.5%	73.5%	77.8% 7	2.2%	73.1% 78.3%	% 7	72.9% 73.8% 77.2%	6 78.6%	<i>6</i> 74.6%	5 76.4%	77.6%	74.2%	76.5% 8	8 0.0%	74.0% 76.2%	3.1%	-0.3% -0.	.4% 8	8.0% -3.5%	-3.1%	11.9%	-6.2%	-5.8% 1.3%	6 1.7% 1.9
Eligible Liquid Assets Ratio (ELAR) ⁶	14.2% 20	.8% 15.	8% 14.4	<i>4% 23</i> .	3% 17.6%	14.1%	23.3% 17	7.0% 13.	23.5%	16.6%	14.3%	24.5% 18.6%	15.3%	24.9% 1	7.6% 16	6.3% 24	.8% 18.09	% 15.9%	24.7%	19.0% 1	6.1%	25.5% 19.5%	% 1	15.4% 25.5% 18.8%	6 16.3%	6 24.2%	<i>20.9%</i>	14.8%	25.5%	20.3% 1.	25.4%	25.4% 20.1%	% 4.1%	-0.4% -1.	6.0%	6.9% 9.0%	14.2%	8.5%	22.1%	27.2% 0.0%	6 8.4% 16.9
Capital adequacy ratio - (Tier 1 + Tier 2) 7			16.4	4% 18.	2% 17.4%						16.7%	18.7% 17.9%	5					17.1%	19.2%	18.5%					17.4%	6 19.4%	<i>19.2%</i>														
of which: Tier 1 Ratio			15.3	3% 17.	0% 16.2%						15.6%	17.5% 16.7%	,					16.0%	17.9%	17.4%					16.3%	6 18.2%	<i>18.1%</i>														
Common Equity Tier 1(CET 1) Capital Ratio			13.4	4% 15.	3% 14.7%						13.7%	15.8% 15.0%						14.1%	16.3%	15.7%					14.5%	6 16.6%	5 16.4%														
Parks Onerating in the UAE (Including Whatanta Danta)																																									
Banks Operating in the UAE (Including Wholesale Banks)				22	31 8						22	31 8	-					22	31	8					22	2 31	8														
Number of Banks Operating from Each Emirate			48.0	0% 44.	2% 7.8%						47.9%	44.4% 7.8%						47.5%	44.8%	7.7%					47.2%	6 45.0%	5 7.8%														
Share of Banks Operating from Each Emirate in Total Assets						I							1																												

* 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.

**Preliminary data, subject to revision ¹ Includes lending to (Resident): Trade Bills Discounted and Insurance Companies

² 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

³ Excludes Bank's Deposit with Central Bank in the forms of Certificate of Deposits & Monetary Bills.

⁴ Excluding subordinated borrowings/deposits but including current year profit.

⁵ 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) ⁶ 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 *** *** Total Liabilities = Balance Sheet Total Assets - (Capital & Reserves + All Provisions except Staff Benefit Provisions + Refinancing + Subordinated Borrowing/Deposits)

⁷ 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.