CBUAE Classification: Public										UAE 1	Banking In	<u>idicators</u>	- Based on the	•		AD), Dubai (In billions of Dirh				Where B	Bank Head (	Office is loc	cated *												
																													$\Box$			<u> </u>		<u> </u>	
Feb-23		Feb-23	Mar	r-23	Apr-23			<b>May-23</b>		Jun-23	Jul-23		Jul-23	Aug	g-23		Sep-23		Oct	-23		Nov-23		Dec-23 **	Jan-2			Feb-24 **		Month-on-Mo	-Month Year-to-Date			Year-on-Year	
		DXB OE	AD DY			†				DXB			DXB OE			DE AD			AD DX			DXB			1	OE					OE Al			AD DXB	
1.Gross Bank Assets	1822.0	1637.7 288.1			92.9 1837.3		291.2 1867		295.0 1836			1854.7	1729.2 297.9			298.9 1867.2		307.2			307.9 1907.0		311.3 1948.9							.3% 2.0%					11.8%
2.Gross Credit	867.9	867.7 161.3			51.5 858.9		163.5 869		163.8 876			871.0	902.3 165.9			167.2 884.2					168.6 903.0									.4% 0.3%			-0.4%	7.5% 4.9%	
Domestic Credit	741.8	781.3 155.0		788.1 154	729.5	793.7	156.9 743.		157.2 743	3.8 814.9	158.5	739.3	815.7 159.2			745.0		160.9	747.9 82	28.5 16.	61.9 764.7						781.0	811.8 163		.9% 0.3%			-0.4%	5.3% 3.9%	
Government	58.1	142.3 8.8	59.9	147.5	8.6 59.4	147.2	8.6 59	9.0 144.9	9.6 6	62.2 146.5	5 10.1	57.6	144.2 10.	37.4	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 11	7.3	69.5	114.1 1		5.6% -0.4%		5.6% 0.6%		19.6% -19.8%	1 1 1 1
Public Sector (GREs - Govt. ownership of more than 50%)	126.1	108.1 11.9	126.2	106.5	12.4 126.1	108.0	12.9 12	1.3 121.5	12.2	31.1 121.2	2 12.1	131.6	122.9 13.	102.2	126.1	13.2 135.2	132.0	13.2	137.0	132.0	13.2 139.	143.0	12.8 141.0	137.4 14.	2 138.5 13	5.2 14.1	138.2	137.4 1	13.5	0.9%	0 1.470 2	2.0% 0.0%	-2.1%	9.6% 27.1%	16.8%
Private Sector	551.1	525.5 133.2	230.1	528.6	33.0 538.4	533.0	134.4 55	7.4 537.1	134.4 54	44.6 541.7	7 135.4	544.8	543.5 135.	330.0	347.2	135.5 546.7	553.3	136.2	347.1	548.5 1	137.3 560.	.5 557.7	139.3 551.6	550.7 138.	4 557.2 55	2.5 137.5	562.3	554.5 13		0.4%	6 0.4% 1	1.9% 0.7%	-0.3%	2.0% 5.5%	3.6%
Business & Industrial Sector Credit <sup>1</sup>	367.0	347.1 101.0	366.6	348.7	00.6 365.6	351.3	102.0 370	0.1 353.7	101.8 36	67.4 356.2	2 102.3	366.4	357.7 101.			102.1 362.8	362.8	102.5		356.8 1	103.5 367.	.9 363.9	104.7 361.9	356.2 104.	6 365.9 35	5.6 103.5	369.3	355.4 10		0.9% -0.1%	6 0.3% 2	2.0% -0.2%	-0.8%	0.6% 2.4%	2.8%
Individual	184.1	178.4 32.2	171.8	179.9	32.4 172.8	181.7	32.4 18	7.3 183.4	32.6 17	77.2 185.5	5 33.1	178.4	185.8 33.	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 19	5.9 34.0	193.0	199.1 3	0.12	0.9% 1.1%	6 0.6% 1	1.7% 2.4%	1.2%	4.8% 11.6%	6.2%
Non-Banking Financial Institutions	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	5 0.9	5.3	5.1 0.	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 1	1.9% 1.8%	6 0.0% -19	9.7% 3.6%	0.0%	69.2% 7.4%	
Foreign Credit <sup>2</sup>	126.1	86.4 6.3	130.7	84.7	6.6 129.4	80.9	6.6 126	5.3 85.5	6.6 132	88.6	6.8	131.7	86.6 6.2	131.1	87.0	6.9 139.2	95.5	6.7	134.7	94.5	6.7 138.3	3 97.4	6.8 149.5	97.5 6.3	7 153.4 9	6.4	152.0	98.1	6.8 -0.	-0.5%	6 6.3% 1	1.7% 0.6%	1.5%	20.5% 13.5%	7.9%
of which: Loans & Advances to Non-Residents in AED	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	3 1.3	8.4	9.0 1.	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 1	.1% 5.3%	0.0%	4.7% 8.7%	0.0%	1.1% 9.9%	0.0%
3. Total Investments by Banks <sup>3</sup>	284.6	207.9 48.9	289.5	210.3	48.7 292.5	208.9	49.5 295	5.4 212.8	50.4 298	98.8 225.2	2 50.3	298.2	229.7 51.0	297.0	236.8	51.6 298.3	243.3	52.3	301.1 2	246.2	53.7 315.2	1 250.6	54.5 325.5	253.9 55.0	326.0 25	57.5	330.0	263.8 58	58.9 1	.2% 2.8%	6 2.4% 1	1.4% 3.9%	7.1%	16.0% 26.9%	20.4%
Debt securities	177.3	56.8 14.8	179.7	56.0	14.4 180.5	53.8	14.5 180	0.1 50.1	14.9 17	78.8 54.9	9 14.8	177.5	56.7 15.	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 5	7.3 19.4	188.3	58.8 1	19.9 0	0.7% 2.6%	6 2.6% -0	0.1% 0.7%	9.9%	6.2% 3.5%	34.5%
Equities	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	5 3.2	6.8	2.5 3.	7.0	2.5	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	10.5	2.4	2.9 -1	1.9% 4.3%	6 -3.3% 0	0.0% 4.3%	-3.3%	69.4% -7.7%	-9.4%
Held to maturity securities	85.7	117.0 27.6	88.2	120.2	27.9 90.3	121.0	28.5 93	3.6 128.6	29.1 9	98.2 136.1	1 29.0	98.5	138.9 29.	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 16	5.2 33.2	115.6	170.7	34.3 2	2.5% 3.3%	3.3%	4.1% 5.6%	6.9%	34.9% 45.9%	24.3%
Other Investments	15.4	31.5 3.3	15.4	31.5	3.3 15.4	31.5	3.3	5.4 31.6	3.3 1	15.4 31.7	7 3.3	15.4	31.6 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 15.6	31.5 1.	8 15.6 3	1.9	15.6	31.9	1.8 0	0.3%	-5.3%	).0% 1.3%	0.0%	1.3% 1.3%	-45.5%
4.Bank Deposits	1052.8	1001.2 188.3	1074.6	038.1	93.3 1109.0	1046.6	195.3 1134	1.9 1074.3	196.7 1102	02.9 1083.4	195.8	1110.4	1088.5 194.1	1112.9 10	092.3 1	198.3 1106.9	1111.0	203.0	1126.4 11	23.6	205.4 1105.8	8 1132.9	205.6 1164.6	1147.5 209.	3 1175.5 115	207.5	1209.7	1186.1 212	2.2 2.	.9% 2.5%	2.3% 3.	3.4%	1.1%	14.9% 18.5%	12.7%
Resident Deposits	933.2	914.4 181.8	956.7	949.3 18	86.6 987.6	959.7	188.2 990	985.8	190.1 986	86.9 994.4	189.7	1005.5	996.7 187.8	999.2 10	000.8 1	192.1 1012.2	1020.8	197.8	1023.3 10	028.4 19	199.6 1019.2	2 1040.5	199.5 1046.9	1070.2 203	3 1058.8 108	.9 201.3	1087.0	1107.7 20:	)5.6 2.	.7% 2.4%	2.1%	3.5%	1.1%	16.5% 21.1%	13.1%
Government Sector	278.3	63.3 38.3	288.9	77.9	39.6 300.0	78.2	39.3 28:	5.0 88.5	41.9 28	89.4 95.5	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 8	7.7 40.9	277.7	87.1	41.4 -4	1.9% -0.7%	1.2%	2.3% 0.6%	-5.0%	-0.2% 37.6%	8.1%
GREs (Govt. ownership of more than 50%)	115.4	87.8 10.1	114.9	88.7	10.7 134.2	89.7	10.4 130	0.1 92.2	11.1 11	10.8 91.9	9 11.3	112.5	94.7 9.	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 9	3.6 11.8	152.8	103.9	12.3 30	5.4%	4.2% 32	2.0% 6.5%	6.0%	32.4% 18.3%	21.8%
Private Sector	517.4	746.8 129.9	524.2	765.5	32.8 533.1	774.1	135.2 554	4.4 787.4	133.9 55	58.6 788.9	9 134.1	564.3	794.1 136.	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 87	5.2 144.7	633.8	897.0 14	48.2 1	1.2% 2.5%	2.4%	2.2% 3.7%	2.7%	22.5% 20.1%	14.1%
Non-Banking Financial Institutions	22.1	16.5 3.5	28.7	17.2	3.5 20.3	17.7	3.3 2	1.2 17.7	3.2 2	28.1 18.1	1 3.5	20.1	18.4 3.	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 2	).4 3.9	22.7	19.7	3.7 -4	-3.4%	6 -5.1% -42	2.5% -4.4%	-2.6%	2.7% 19.4%	5.7%
Non-Resident Deposits	119.6	86.8 6.5	117.9	88.8	6.7 121.4	86.9	7.1 144	88.5	6.6 110	16.0 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 86.0	6 92.4	6.1 117.7	77.3 6	5 116.7 7	6.2	122.7	78.4	6.6 5	4.5%	6.5% 4.	1.4%	1.5%	2.6% -9.7%	1.5%
Capital & Reserves <sup>4</sup>	191.5	214.0 33.0	189.7	208.3	32.7 192.3	210.3	32.7	5.7 213.8	32.9 19	96.9 216.7	7 34.2	200.2	219.8 34.	202.0	223.9	35.8 203.4	225.8	35.4	205.0	229.5	35.4 210.	.0 233.2	38.3 212.7	238.5 37.	5 215.2 24	38.0	217.0	246.4	38.1 C	0.8% 1.1%	0.3%	2.0% 3.3%	1.6%	13.3% 15.1%	15.5%
Specific provisions & Interest in Suspense	39.8	68.6 12.5	40.1	68.7	12.2 40.7	69.1	12.2	0.8 69.2	12.3 4	41.2 69.7	7 12.1	41.7	69.9 12.	41.2	70.0	12.1 38.2	70.2	12.2	37.4	69.6	12.2 37.	.7 69.1	12.2 35.6	55.6 12.	1 35.7 5	5.8 12.2	36.1	55.6	12.2	.1% -0.4%	0.0%	1.4% 0.0%	0.8%	-9.3% -19.0%	-2.4%
General provisions	13.5	19.2 4.3	13.7	20.3	4.4 13.9	20.2	4.5	4.0 20.3	4.6	14.2 20.4	4 4.5	13.9	20.5 4.	5 14.0	20.6	4.6 13.6	20.4	4.7	13.8	20.4	4.8 13.	.8 20.4	4.9 13.3	19.2 4.	8 13.5 1	9.3 4.9	13.8	19.2	4.9 2	.2% -0.5%	0.0%	3.8% 0.0%	2.1%	2.2% 0.0%	14.0%
Lending to Stable Resources Ratio 5	75.5%	75.2% 78.7%	74.6%	77.	72.1%	73.5%	78.6% 72.0	73.7%	78.3% 73.5	.5% 73.5%	77.8%	72.2%	73.1% 78.3%	72.9%	3.8% 77	77.2% 78.6%	74.6%	76.4%	77.6% 74	4.2% 76.	80.0%	74.0%	76.2% 74.3%	73.5% 75.0%	73.3% 72.4	% 74.7%	72.3%	71.1% 74.6	-1.	.4% -1.8%	6 -0.1% -2.	2.6% -3.2%	-0.6%	-4.2% -5.4%	-5.2%
Eligible Liquid Assets Ratio (ELAR) 6	13.7%	23.5% 16.6%	14.3% 24	4.5% 18.	15.3%	24.9%	17.6% 16.3	24.8%	18.0% 15.9	.9% 24.7%	19.0%	16.1%	25.5% 19.5%	15.4% 25	5.5% 18	8.8% 16.3%	24.2%	20.9%	14.8% 25	5.5% 20.	0.3% 15.4%	25.4%	20.1% 17.0%	26.2% 20.7%	6 16.1% 27.0	% 20.8%	16.0%	27.6% 21.1	.1% -0.	0.1%	6 1.4% -5.	5.8% 5.3%	1.9%	17.3% 17.4%	27.0%
Capital adequacy ratio - ( Tier 1 + Tier 2 ) 7			16.7%	8.7%	.9%				17.1	.1% 19.2%	18.5%					17.4%	19.4%	19.2%					17.4%	18.2% 19.2%	6										
of which: Tier 1 Ratio			15.6%	7.5% 16.	7%				16.0	.0% 17.9%	17.4%					16.3%	18.2%	18.1%					16.0%	17.0% 18.1%	6										
Common Equity Tier 1(CET 1 ) Capital Ratio			13.7%	5.8% 15.	.0%				14.1	.1% 16.3%	15.7%					14.5%	16.6%	16.4%					13.9%	15.4% 16.4%	6										
Banks Operating in the UAE (Including Wholesale Banks)																									1										
Number of Banks Operating from Each Emirate			22.0	31.0	8.0				22	22.0 31.0						22.0							22.0												
Share of Banks Operating from Each Emirate in Total Assets			47.9% 44	14.4% 7.	.8%				47.5	.5% 44.8%	7.7%					47.2%	45.0%	7.8%					47.8%	44.3% 7.9%	5										

Month-on- Year-to- Year-on-

17.4%

20.6%

18.3%

Month Date

2.4% | 2.1% | 3.8% | 3.5% | 1.1% | 16.5% | 21.1% | 13.1% | 2.5%

-0.5% | 6.3% | 1.7% | 0.6% | 1.5% | 20.5% | 13.5% | 7.9% | -0.6%

0.3% | 1.0% | 1.9% | 0.6% | -0.4% | 5.3% | 3.9% | 5.7% | 1.1%

\* 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

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

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

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