

**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)

	2021																		2022																																
	Jul			Aug			Sep			Oct			Nov			Dec			Jan			Feb			Mar			Apr			May			Jun			Jul **			% 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
<b>1. Gross Bank Assets</b>	1457.3	1513.0	263.1	1455.7	1510.1	262.7	1467.1	1517.7	262.3	1480.8	1527.4	263.0	1488.8	1542.2	264.8	1515.9	1538.1	267.5	1485.5	1537.9	266.8	1479.7	1533.1	269.3	1500.2	1568.1	268.1	1524.5	1554.7	265.6	1605.1	1570.4	267.2	1592.8	1584.8	271.6	1657.0	1564.6	268.8	4.0%	-1.3%	-1.0%	9.3%	1.7%	0.5%	13.7%	3.4%	2.2%	1.2%	5.1%	7.9%
<b>2. Gross Credit</b>	738.3	874.1	156.2	740.2	874.8	156.4	743.8	876.3	156.4	737.7	868.4	156.9	752.7	878.0	157.6	761.5	877.2	155.3	763.7	879.7	157.0	770.4	881.6	158.1	783.6	890.3	158.0	783.9	876.9	156.6	825.0	882.3	158.2	810.1	899.5	156.5	817.4	884.1	155.9	0.9%	-1.7%	-0.4%	7.3%	0.8%	0.4%	10.7%	1.1%	-0.2%	-0.5%	3.5%	5.0%
Domestic Credit	643.7	801.0	149.5	645.3	803.2	149.9	648.4	803.6	150.1	642.5	797.1	150.3	662.4	804.6	150.7	667.7	802.9	148.3	666.5	801.7	150.0	666.1	803.1	150.8	678.7	810.1	150.4	677.5	794.4	149.1	718.4	799.9	150.9	697.2	812.2	149.5	701.3	796.6	148.9	0.6%	-1.9%	-0.4%	5.0%	-0.8%	0.4%	8.9%	-0.5%	-0.4%	-0.7%	1.7%	3.3%
Government	44.2	193.3	7.1	45.5	193.5	7.0	44.9	193.2	7.1	44.8	183.9	7.1	44.9	181.9	7.5	46.7	182.2	7.1	45.3	172.2	7.4	45.3	172.1	7.5	47.6	172.1	7.1	47.3	156.6	7.1	48.2	158.7	7.0	56.3	158.9	7.2	55.0	152.0	7.0	-2.3%	-4.3%	-2.8%	17.8%	-16.6%	-1.4%	24.4%	-21.4%	-1.4%	-3.8%	-9.3%	-12.5%
Public Sector (GREs)	123.7	88.9	12.9	123.4	88.3	13.2	121.0	88.7	13.1	120.0	88.9	13.5	134.5	93.3	13.5	138.8	92.5	14.1	138.0	104.1	14.1	136.5	104.1	14.2	142.9	107.6	13.4	137.6	107.9	11.9	135.5	113.5	11.8	127.2	121.2	11.6	126.0	113.7	11.6	-0.9%	-6.2%	0.0%	-9.2%	22.9%	-17.7%	1.9%	27.9%	-10.1%	-3.3%	2.4%	11.4%
Private Sector	470.2	512.4	128.1	470.3	515.0	128.2	476.2	514.7	128.5	471.9	516.4	128.3	476.8	521.3	128.3	474.3	520.9	125.5	474.7	519.0	127.1	475.7	518.5	127.7	480.6	523.9	128.5	485.2	523.7	128.9	525.5	521.0	130.7	507.1	526.1	129.6	513.9	525.0	129.2	1.3%	-0.2%	-0.3%	8.3%	0.8%	2.9%	9.3%	2.5%	0.9%	0.5%	4.2%	5.2%
Business & Industrial Sector Credit <sup>1</sup>	310.1	365.7	96.6	309.6	366.3	96.9	314.6	364.0	97.0	310.9	364.6	96.8	315.0	367.3	96.7	313.0	366.4	93.7	313.1	363.2	95.4	313.9	360.5	95.5	315.4	364.4	96.4	322.4	362.6	97.5	343.4	358.3	99.6	341.9	361.2	98.5	349.3	358.3	98.4	2.2%	-0.8%	-0.1%	11.6%	-2.2%	5.0%	12.6%	-2.0%	1.9%	0.5%	4.3%	4.4%
Individual	160.1	146.7	31.5	160.7	148.7	31.3	161.6	150.7	31.5	161.0	151.8	31.5	161.8	154.0	31.6	161.3	154.5	31.8	161.6	155.8	31.7	161.8	158.0	32.2	165.2	159.5	32.1	162.8	161.1	31.4	182.1	162.7	31.1	165.2	164.9	31.1	164.6	166.7	30.8	-0.4%	1.1%	-1.0%	2.0%	7.9%	-3.1%	2.8%	13.6%	-2.2%	0.2%	4.2%	7.0%
Non-Banking Financial Institutions	5.6	6.4	1.4	6.1	6.4	1.5	6.3	7.0	1.4	5.8	7.9	1.4	6.2	8.1	1.4	7.9	7.3	1.6	8.5	6.4	1.4	8.6	8.4	1.4	7.6	6.5	1.4	7.4	6.2	1.2	9.2	6.7	1.4	6.6	6.0	1.1	6.4	5.9	1.1	-3.0%	-1.7%	0.0%	-19.0%	-19.2%	-31.3%	14.3%	-7.8%	-21.4%	-2.2%	-20.2%	0.0%
Foreign Credit <sup>2</sup>	94.6	73.1	6.7	94.9	71.6	6.5	95.4	72.7	6.3	95.2	71.3	6.6	90.3	73.4	6.9	93.8	74.3	7.0	97.2	78.0	7.0	104.3	78.5	7.3	104.9	80.2	7.6	106.4	82.5	7.5	106.6	82.4	7.3	112.9	87.3	7.0	116.1	87.5	7.0	2.8%	0.2%	0.0%	23.8%	17.8%	0.0%	22.7%	19.7%	4.5%	1.6%	20.3%	20.8%
of which: Loans & Advances to Non-Residents in AED	5.5	7.4	1.3	5.5	7.3	1.3	5.4	7.1	1.2	6.0	7.0	1.3	5.9	7.1	1.2	6.1	6.9	1.1	5.9	6.5	1.2	5.9	6.5	1.1	6.1	6.6	1.1	5.9	6.5	1.2	6.3	7.8	1.1	6.6	7.2	1.1	7.1	8.1	1.1	7.6%	12.5%	0.0%	16.4%	17.4%	0.0%	29.1%	9.5%	-15.4%	9.4%	15.6%	14.8%
<b>3. Total Investments by Banks<sup>3</sup></b>	246.8	185.0	37.5	247.1	186.0	37.3	253.1	184.9	37.9	253.5	185.3	38.3	252.2	183.8	38.5	254.5	180.4	38.3	248.8	182.2	38.4	253.0	177.5	39.6	252.1	182.1	38.5	254.1	183.2	39.4	255.8	195.3	39.6	258.1	188.6	39.7	266.2	182.6	38.9	3.1%	-3.2%	-2.0%	4.6%	1.2%	1.6%	7.9%	-1.3%	3.7%	0.3%	3.1%	3.9%
Debt securities	202.3	71.4	14.1	204.9	71.2	13.6	211.7	70.0	14.2	210.9	71.2	14.4	210.4	76.7	14.3	207.6	74.4	13.7	202.0	73.5	14.0	205.0	70.4	14.9	193.1	68.3	13.8	194.4	68.6	14.2	193.6	72.4	13.8	193.0	68.6	13.9	175.4	59.8	13.4	-9.1%	-12.8%	-3.6%	-15.5%	-19.6%	-2.2%	-13.3%	-16.2%	-5.0%	-9.8%	-15.9%	-13.6%
Equities	7.8	2.6	2.8	8.0	2.6	3.0	8.3	2.7	2.8	8.3	2.6	2.8	8.5	2.6	2.9	11.1	3.0	3.0	10.6	2.7	3.1	11.1	2.7	3.2	10.9	2.7	3.3	10.8	2.8	3.4	10.4	2.7	3.3	11.3	2.6	3.1	10.6	2.5	3.2	-6.2%	-3.8%	3.2%	-4.5%	-16.7%	6.7%	35.9%	-3.8%	14.3%	-4.1%	-4.7%	23.5%
Held to maturity securities	24.9	80.3	17.0	22.4	81.5	17.1	21.3	81.4	17.3	22.4	80.8	17.4	22.6	73.8	17.6	25.1	74.7	18.0	25.5	77.2	17.7	25.5	75.6	17.9	35.7	82.2	17.8	36.6	82.9	18.2	38.7	91.4	18.9	40.8	88.6	19.8	67.1	91.5	19.5	64.5%	3.3%	-1.5%	167.3%	22.5%	8.3%	169.5%	13.9%	14.7%	19.4%	51.2%	45.7%
Other Investments	11.8	30.7	3.6	11.8	30.7	3.6	11.8	30.8	3.6	11.9	30.7	3.7	10.7	30.7	3.7	10.7	28.3	3.6	10.7	28.8	3.6	11.4	28.8	3.6	12.4	28.9	3.6	12.3	28.9	3.6	13.1	28.8	2.8	0.8%	0.0%	-3.4%	22.4%	1.8%	-22.2%	11.0%	-6.2%	-22.2%	0.0%	4.9%	-3.0%						
<b>4. Bank Deposits</b>	833.9	910.7	170.5	845.9	911.6	171.2	851.3	920.1	170.9	870.9	924.3	172.1	868.6	924.6	173.6	886.4	932.1	178.0	873.7	929.1	179.6	877.8	929.0	181.4	868.8	958.6	178.8	886.9	941.7	179.8	918.8	944.5	177.2	950.9	961.8	179.2	1004.6	949.8	178.5	5.6%	-1.2%	-0.4%	13.3%	1.9%	0.3%	20.5%	4.3%	4.7%	2.0%	6.8%	11.4%
Resident Deposits	754.3	775.6	154.2	764.2	775.0	155.0	762.8	781.9	154.4	783.6	788.0	156.7	784.4	793.4	159.3	796.2	805.5	163.8	787.8	808.3	165.8	788.1	813.9	168.7	778.1	845.6	167.7	759.0	835.6	167.3	792.7	838.4	165.9	816.4	858.0	169.1	859.1	849.9	167.6	5.2%	-0.9%	-0.9%	7.9%	5.5%	2.3%	13.9%	9.6%	8.7%	1.8%	6.3%	11.4%
Government Sector	199.0	62.6	29.9	196.7	61.6	30.4	208.2	60.2	28.6	225.0	60.2	28.0	220.0	59.5	29.1	201.4	56.9	29.9	202.5	52.8	31.6	209.6	51.4	30.9	207.5	52.9	31.0	201.2	56.3	33.5	230.0	58.8	33.1	218.4	64.8	34.1	260.3	68.4	33.4	19.2%	5.6%	-2.1%	29.2%	20.2%	11.7%	30.8%	9.3%	11.7%	14.1%	25.6%	24.2%
GREs (Govt. ownership of more than 50%)	133.2	78.4	11.1	141.8	79.3	11.9	129.8	78.4	12.0	134.5	79.8	12.6	129.2	86.9	12.5	142.4	92.4	13.1	140.2	92.4	13.2	122.7	92.6	14.8	122.0	102.8	14.5	109.6	81.6	13.9	120.8	83.2	13.6	117.5	81.1	14.0	124.1	84.8	12.2	5.6%	4.6%	-12.9%	-12.9%	-8.2%	-6.9%	-6.8%	8.2%	9.9%	4.0%	-10.8%	-0.7%
Private Sector	407.1	615.0	109.0	415.4	614.4	108.6	412.7	623.8	109.7	410.9	630.2	111.8	421.9	628.8	113.0	436.6	638.6	116.1	427.4	646.9	116.6	435.0	653.3	118.7	428.5	673.1	118.2	426.6	675.2	116.1	423.5	679.2	115.5	452.9	695.2	117.3	456.7	681.6	118.4	0.8%	-2.0%	0.9%	4.6%	6.7%	2.0%	12.2%	10.8%	8.6%	-0.7%	5.5%	11.1%
Non-Banking Financial Institutions	15.0	19.6	4.2	10.3	19.7	4.1	12.1	19.5	4.1	13.2	17.8	4.3	13.3	18.2	4.7	15.8	17.6	4.7	17.7	16.2	4.4	20.8	16.6	4.3	20.1	16.8	4.0	21.6	22.5	3.8	18.4	17.2	3.7	27.6	16.9	3.7	18.0	15.1	3.6	-34.8%	-10.7%	-2.7%	13.9%	-14.2%	-23.4%	20.0%	-23.0%	-14.3%	-23.9%	-3.7%	-5.4%
Non-Resident Deposits	79.6	135.1	16.3	81.7	136.6	16.2	88.5	138.2	16.5	87.3	136.3	15.4	84.2	131.2	14.3	90.2	126.6	14.2	85.9	120.8	13.8	89.7	115.1	12.7	90.7	113.0	11.1	127.9	106.1	12.5	126.1	106.1	11.3	134.5	103.8	10.1	145.5	99.9	10.9	8.2%	-3.8%	7.9%	61.3%	-21.1%	-23.2%	82.8%	-26.1%	-33.1%	3.2%	11.0%	11.0%
<b>Capital &amp; Reserves<sup>4</sup></b>	171.5	187.0	31.4	172.7	188.7	31.7	173.0	188.9																																											