CBUAE Classification: Public											UA		0			`	CB) & Islar		` '																
	2022											(====		8								2023													
	Sep Oct		t N		ov Dec		Jan		Feb		Mar		A	Apr May		,	Jun		Ju	1	Aug		Sep **		% Month -on-Month		% Year-to-Date	Y	% Year -on- Year		% //onth -on- Month	% Year-to- Date	% Year -on- Year		
	СВ	IB	СВ	IB	СВ	IB	СВ	IB	СВ	IB	СВ	IB	СВ	IB	СВ	IB	СВ	IB	СВ	IB	СВ	IB	СВ	IB	СВ	IB	СВ	IB	CB 1	В С	В	IB	-	All Banks	
1.Gross Bank Assets	2,978.6	604.4	3,007.4	607.8	3,021.2	618.1	3,036.9	630.7	3,047.3	620.9	3,116.1	631.7	3,114.7	650.0	3,155.4	647.3	3,208.9	660.0	3,206.1	667.0	3,216.2	665.6	3,231.5	670.0	3,259.8	692.1	0.9%	3.3%	7.3%	0.7%	0.4%	14.5%	1.3%	7.8%	10.3%
2.Gross Credit	1,476.9	396.5	1,478.8	399.1	1,484.9	402.8	1,481.6	397.8	1,477.4	396.9	1,500.3	396.6	1,495.6	400.2	1,496.6	400.4	1,522.9	404.8	1,534.4	410.4	1,530.0	409.2	1,539.8	413.6	1,557.1	424.5	1.1%	2.6%	5.1%	5.7%	5.4%	7.1%	1.4%	5.4%	5.8%
Domestic Credit	1,293.8	361.6	1,292.8	363.9	1,301.9	368.3	1,286.3	364.6	1,285.8	365.1	1,311.9	366.2	1,304.1	369.7	1,309.2	370.9	1,333.1	376.2	1,336.2	381.0	1,334.3	379.9	1,345.2	383.2	1,352.0	388.2	0.5%	1.3%	5.1%	5.5%	4.5%	7.4%	0.7%	5.4%	5.1%
Government	178.7	33.8	176.8	34.3	177.7	34.2	177.0	34.7	175.2	34.5	175.0	34.2	181.3	34.7	180.7	34.5	178.6	34.9	182.7	36.1	176.0	35.8	177.4	35.6	177.3	35.3	-0.1%	-0.8%	0.2%	1.7% -0	0.8%	4.4%	-0.2%	0.4%	0.0%
Public Sector (GREs - Govt. ownership of more than 50%)	209.7	46.0	210.7	46.7	213.7	48.9	206.1	47.2	207.1	44.4	202.2	43.9	201.1	44.0	203.2	43.8	210.2	44.8	220.4	44.0	224.5	43.3	227.0	44.5	231.5	48.9	2.0%	9.9%	12.3%	3.6%	0.4%	6.3%	3.3%	10.7%	9.7%
Private Sector	893.3	280.4	893.5	281.5	899.2	283.8	891.7	281.3	892.3	284.8	923.2	286.6	910.5	289.5	914.7	291.1	933.9	295.0	922.3	299.4	924.0	299.3	931.6	301.7	933.7	302.5	0.2%	0.3%	4.7%	7.5%	4.5%	7.9%	0.2%	5.4%	5.3%
Business & Industrial Sector Credit ¹	666.6	138.5	665.8	138.8	667.9	140.0	661.1	137.1	659.8	139.5	674.9	140.2	673.6	142.3	675.5	143.4	679.8	145.8	677.2	148.7	678.0	148.0	681.1	148.6	679.9	148.2	-0.2%	-0.3%	2.8%	8.1%	2.0%	7.0%	-0.2%	3.7%	2.9%
Individual	226.7	141.9	227.7	142.7	231.3	143.8	230.6	144.2	232.5	145.3	248.3	146.4	236.9	147.2	239.2	147.7	254.1	149.2	245.1	150.7	246.0	151.3	250.5	153.1	253.8	154.3	1.3%	0.8%	10.1%	7.0%	2.0%	8.7%	1.1%	8.9%	10.7%
Non-Banking Financial Institutions	12.1	1.4	11.8	1.4	11.3	1.4	11.5	1.4	11.2	1.4	11.5	1.5	11.2	1.5	10.6	1.5	10.4	1.5	10.8	1.5	9.8	1.5	9.2	1.4	9.5	1.5	3.3%	7.1%	-17.4%	7.1% -2	1.5%	7.1%	3.8%	-14.7%	-18.5%
Foreign Credit ²	183.1	34.9	186.0	35.2	183.0	34.5	195.3	33.2	191.6	31.8	188.4	30.4	191.5	30.5	187.4	29.5	189.8	28.6	198.2	29.4	195.7	29.3	194.6	30.4	205.1	36.3	5.4%	19.4%	5.0%	9.3%	2.0%	4.0%	7.3%	5.6%	10.7%
of which: Loans & Advances to Non-Residents in AED	15.6	2.6	15.6	2.6	15.8	2.6	15.7	2.6	15.7	2.6	16.5	2.6	16.7	2.8	16.5	2.7	17.2	2.6	16.7	2.4	16.9	1.9	17.1	1.9	17.8	2.0	4.1%	5.3%	13.4% -2	3.1% 14	4.1%	-23.1%	4.2%	8.2%	8.8%
3.Total Investments by Banks ³	385.7	97.6	391.1	102.6	406.9	104.2	423.0	104.4	430.2	106.0	431.9	109.5	437.0	111.5	438.6	112.3	440.7	117.9	453.3	121.0	456.9	122.6	460.7	124.7	467.7	126.2	1.5%	1.2%	10.6% 2	0.9% 21	1.3%	29.3%	1.5%	12.6%	22.9%
Debt securities	221.5	18.0	221.8	18.3	232.2	18.7	239.7	18.7	235.2	19.0	230.5	18.4	231.7	18.4	231.2	17.6	227.7	17.4	230.3	18.2	231.4	18.5	228.2	18.3	227.3	18.0	-0.4%	-1.6%	-5.2%	3.7%	2.6%	0.0%	-0.5%	-5.1%	2.4%
Equities	8.6	2.7	9.0	2.7	9.4	2.8	9.1	2.7	9.0	2.8	9.2	2.8	9.2	2.7	9.4	2.7	9.3	2.6	9.5	2.6	10.0	2.5	10.1	2.5	10.2	2.3	1.0%	-8.0%	12.1% -1	4.8%	8.6%	-14.8%	-0.8%	5.9%	10.6%
Held to maturity securities	121.3	66.5	123.8	71.3	128.9	71.9	137.4	71.5	147.2	72.8	153.4	76.9	157.4	78.9	159.3	80.5	164.9	86.4	174.7	88.6	176.8	90.0	183.7	92.3	191.9	95.1	4.5%	3.0%	39.7%	3.0% 58	8.2%	43.0%	4.0%	37.4%	52.8%
Other Investments	34.3	10.4	36.5	10.3	36.4	10.8	36.8	11.5	38.8	11.4	38.8	11.4	38.7	11.5	38.7	11.5	38.8	11.5	38.8	11.6	38.7	11.6	38.7	11.6	38.3	10.8	-1.0%	-6.9%	4.1%	5.1%	1.7%	3.8%	-2.4%	1.7%	9.8%
4.Bank Deposits	1,768.1	418.8	1,776.2	428.5	1,803.7	435.5	1,782.2	440.0	1,799.1	434.1	1,802.4	439.9	1,852.6	453.4	1,889.4	461.5	1,933.1	472.8	1,909.4	472.7	1,921.6	471.4	1,931.5	472.0	1,931.6	489.3	0.01%	3.7%	8.4% 1	2.2%	0.2%	16.8%	0.7%	8.9%	10.7%
Resident Deposits	1,550.9	407.4	1,548.5	417.9	1,590.2	425.5	1,580.0	429.7	1,600.4	424.1	1,599.6	429.8	1,648.8	443.8	1,683.8	451.7	1,701.6	465.0	1,705.9	465.1	1,726.4	463.6	1,727.4	464.7	1,748.9	481.9	1.2%	3.7%	10.7% 1	2.1%	2.8%	18.3%	1.8%	11.0%	13.9%
Government Sector	322.1	79.7	343.3	85.4	341.1	90.1	306.9	89.9	323.7	79.9	299.7	80.2	319.7	86.7	328.4	89.1	321.8	93.6	331.8	93.9	347.5	89.8	341.2	91.2	322.6	100.8	-5.5%	10.5%	5.1%	2.1%	0.2%	26.5%	-2.1%	6.7%	5.4%
GREs (Govt. ownership of more than 50%)	188.3	44.0	164.7	44.8	187.7	42.4	170.5	46.4	167.5	41.5	171.5	41.8	169.4	44.9	190.4	43.9	186.4	47.0	167.2	46.8	171.5	45.1	169.1	43.1	182.9	48.3	8.2%	12.1%	7.3%	4.1%	2.9%	9.8%	9.0%	6.6%	-0.5%
Private Sector	996.4	278.3	1,008.4	282.2	1,028.6	287.7	1,062.3	287.2	1,069.1	296.7	1,092.0	302.1	1,116.3	306.2	1,129.9	312.5	1,157.4	318.3	1,163.2	318.4	1,171.8	322.6	1,180.5	324.2	1,197.9	326.9	1.5%	0.8%	12.8%	3.8% 20	0.2%	17.5%	1.3%	13.0%	19.6%
Non-Banking Financial Institutions	44.1	5.4	32.1	5.5	32.8	5.3	40.3	6.2	40.1	6.0	36.4	5.7	43.4	6.0	35.1	6.2	36.0	6.1	43.7	6.0	35.6	6.1	36.6	6.2	45.5	5.9	24.3%	-4.8%	12.9%	4.8%	3.2%	9.3%	20.1%	10.5%	3.8%
Non-Resident Deposits	217.2	11.4	227.7	10.6	213.5	10.0	202.2	10.3	198.7	10.0	202.8	10.1	203.8	9.6	205.6	9.8	231.5	7.8	203.5	7.6	195.2	7.8	204.1	7.3	182.7	7.4	-10.5%	1.4%	-9.6% -2	8.2% -15	5.9%	-35.1%	-10.1%	-10.5%	-16.8%
Capital & Reserves ⁴	345.0	68.3	348.6	68.9	354.7	70.2	357.8	70.8	366.5	72.1	365.3	73.2	361.0	69.7	364.5	70.8	370.6	71.8	374.9	72.9	380.8	74.1	385.9	75.8	389.0	75.6	0.8%	-0.3%	8.7%	5.8% 12	2.8%	10.7%	0.6%	8.4%	12.4%
Specific provisions & Interest in Suspense	103.0	18.0	103.3	18.3	103.2	18.3	102.1	17.8	103.1	17.8	102.9	18.0	102.9	18.1	103.8	18.2	104.0	18.3	104.6	18.4	105.2	18.6	104.6	18.7	102.4	18.2	-2.1%	-2.7%	0.3%	2.2% -0	0.6%	1.1%	-2.2%	0.6%	-0.3%
General provisions	31.4	5.2	31.6	5.1	32.1	5.2	31.1	5.6	31.0	5.7	31.3	5.7	32.5	5.9	32.6	6.0	32.9	6.0	33.1	6.0	32.9	6.1	33.1	6.1	32.5	6.2	-1.8%	1.6%	4.5% 1	0.7%	3.5%	19.2%	-1.3%	5.4%	5.7%
Lending to Stable Resources Ratio 5	74.9%	83.1%	75.2%	82.8%	73.9%	82.1%	74.5%	80.6%	73.0%	80.7%	74.8%	79.1%	73.9%	78.5%	72.3%	77.4%	72.5%	76.6%	73.0%	77.4%	72.1%	77.2%	72.7%	77.9%	76.1%	78.5%	4.7%	0.8%	2.1% -	2.6%	1.6%	-5.5%	3.9%	1.2%	0.1%
Eligible Liquid Assets Ratio (ELAR) 6	17.5%	14.4%	17.3%	13.9%	17.8%	15.3%	18.8%	17.8%	19.3%	15.6%	18.9%	15.9%	19.5%	18.7%	20.1%	19.0%	21.0%	18.9%	20.7%	18.4%	21.4%	18.0%	20.7%	17.9%	20.7%	18.1%	0.0%	1.1%	10.1%	1.7%	3.3%	25.7%	0.0%	8.4%	19.7%
Capital adequacy ratio - (Tier 1 + Tier 2) 7	17.2% 18	3.5%					17.3%	17.7%					17.7%	18.1%					18.2%	18.2%					18.6%	18.4%			•		•		•		
of which: Tier Ratio	16.1% 17	7.4%					16.1%	16.6%					16.5%	17.0%	1				17.0%	17.0%					17.4%	17.3%									

15.1% 13.9%

15.6% 14.0%

15.9% 14.4%

* Data consists of 53 Conventional Banks & 8 Islamic Banks

Common Equity Tier 1(CET 1) Capital Ratio

of which: Tier 1 Ratio

**Preliminary data, subject to revision

¹ Includes lending to (Resident): Trade Bills Discounted and Insurance Companies

14.6% | 13.5%

14.6% 14.2%

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)

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.