End of month, figures in billions of Dirhams unless otherwise indicated)													1																											
						2022	2	T														T					2023												%	%
	Aug		Se	p		Oct			Nov		Dec			Jan		Feb		]	Mar		Apr			May		Jun			Jul		Aug	**	М	% onth -on-Mon	.h	% Year -to -Date	e	% Year -on- Year	Month -on- Ye	
	AD DXB	OE	AD D	XB OF	E AD	DX	B OE	AD	DXB (	DE AD	DXB	OE	AD	DXB (	DE AI	D DXB	OE	AD	DXB	OE AD	DXB	OE	AD	DXB	OE A	DXI	В ОЕ	AD	DXB	DE AI	D D2	XB (	OE AD	DXB	OE AD	DXB	OE AD	DXB OE	Al	ll Banks
l. Gross Bank Assets	1,696.2 1,558.9	268.4 1,	,737.1 1,5	574.1 271	1.8 1,740	6.9 1,59	97.3 271.	0 1,773.3	1,590.9 2	75.1 1,758	1,621.2	2 287.7	1,766.6	1,618.5 2	83.1 1,82	22.0 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 1,8	338.6 1,73	5.1 299.4	1,854.7	1,729.2	97.9 1,86	64.5 1,7	38.1 2	98.9 0.5%	0.5%	0.3% 6.0	% 7.2%	3.9% 9.99	% 11.5% 11.4%	% 0.5%	6.4%
2.Gross Credit	813.7 880.9	156.5	830.9	383.6 158	8.9 836	6.4	82.7 158.	8 844.9	883.5	59.3 850	868.8	3 160.1	851.9	863.1 1.	59.3 86	867.7	161.3	861.5	872.8	161.5 858.	9 874.6	163.5	869.7	894.2	163.8	376.0 90	3.5 165.3	871.0	902.3	65.9 87	75.9 9	210.3	0.6%	0.9%	0.8% 3.0	% 4.8%	4.4% 7.69	3.3% 6.8%	% 0.7%	3.9%
Domestic Credit	696.2 793.9	149.7	709.9	793.6 151	1.9 711	1.3 79	93.5 151.	9 719.1	798.5 1	52.6 716	781.3	3 153.6	720.3	777.7	52.9 74	41.8 781.3	155.0	730.8	788.1	154.9 729.	5 793.7	156.9	743.4	808.7	157.2	743.8	4.9 158.5	739.3	815.7	59.2 74	4.8 8	323.3	60.3 0.7%	0.9%	0.7% 4.0	% 5.4%	4.4% 7.09	3.7% 7.1%	% 0.8%	4.7%
Government	54.0 150.7	7.4	55.9 1	147.9 8	8.7 54	4.6 14	17.7 8.	8 54.4	148.2	9.3 55	.2 147.2	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	144.9	9.6	62.2 14	6.5 10.1	57.6	144.2	10.0	57.4 1	45.1	10.5 -0.3%	0.6%	5.0% 4.0	% -1.4%	12.9% 6.39	% -3.7% 41.9%	% 0.6%	0.6%
Public Sector (GREs)	123.4 113.0	11.9	130.1	113.9 11	1.7 132	2.9 11	12.1 12.	4 135.1	115.0	12.5 130	.8 110.6	5 11.9	129.2	108.1	14.2 12	26.1 108.1	11.9	126.2	106.5	12.4 126.	1 108.0	12.9	121.3	121.5	12.2 1	31.1 12	1.2 12.1	131.6	122.9	13.3 13	32.2	26.1	13.2 0.5%	2.6%	-0.8% 1.1	% 14.0%	10.9% 7.15	% 11.6% 10.9%	% 1.4%	7.2%
Private Sector	512.4 524.4	129.4	517.4	525.9 130	0.4 517	7.7 52	27.7 129.	6 523.5	529.9 1	29.6 523	.6 518.2	2 131.2	526.4	522.2	28.5 55	51.1 525.5	133.2	538.4	528.6	133.0 538.	4 533.0	134.4	557.4	537.1	134.4 5	544.6 54	1.7 135.4	544.8	543.5	35.0 55	50.6	547.2 1	35.5 1.1%	0.7%	0.4% 5.2	% 5.6%	3.3% 7.59	% 4.3% 4.7%	% 0.8%	5.1%
Business & Industrial Sector Credit <sup>1</sup>	346.5 355.5	98.6	350.6	354.8 99	9.7 350	0.4 35	55.2 99.	0 353.6	355.3	99.0 355	.7 343.1	1 99.4	357.2	345.5	96.6 36	67.0 347.1	101.0	366.6	348.7	100.6 365.	6 351.3	102.0	370.1	353.7	101.8	367.4 35	6.2 102.3	366.4	357.7	01.9 36	58.8 3	358.8 1	02.1 0.7%	6 0.3%	0.2% 3.7	% 4.6%	2.7% 6.49	% 0.9% 3.5%	0.4%	3.9%
Individual	165.9 168.9	30.8	166.8 1	171.1 30	0.7 167	7.3 17	72.5 30.	6 169.9	174.6	30.6 167	.9 175.1	31.8	169.2	176.7	31.9 18	84.1 178.4	32.2	171.8	179.9	32.4 172.	8 181.7	32.4	187.3	183.4	32.6	177.2 18	5.5 33.1	178.4	185.8	33.1 18	31.8 1	88.4	33.4 1.9%	6 1.4%	0.9% 8.39	% 7.6%	5.0% 9.69	% 11.5% 8.4%	% 1.6%	7.7% 1
Non-Banking Financial Institutions	6.4 5.8	1.0	6.5	5.9 1	1.1	5.1	6.0 1.	1 6.1	5.4	1.2	5.4 5.3	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 -13.2%	6 -3.9%	22.2% -28.19	% -7.5%	-8.3% -28.19	% -15.5% 10.0%	% -6.2% .	-17.8% -1
Foreign Credit <sup>2</sup>	117.5 87.0	6.8	121.0	90.0	7.0 125	5.1 8	39.2 6.	9 125.8	85.0	6.7 134	.5 87.5	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	126.3	85.5	6.6 1	32.2 8	8.6 6.8	3 131.7	86.6	6.7 13	31.1	87.0	6.9 -0.5%	6 0.5%	3.0% -2.5	% -0.6%	6.2% 11.69	% 0.0% 1.5%	% 0.0%	-1.5%
of which: Loans & Advances to Non-Residents in AED	7.3 8.1	1.1	8.2	8.9	1.1 8	3.3	8.7 1.	2 8.4	8.9	1.1 8	.4 8.8	3 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 2.4%	6 0.0%	0.0% 2.4	% 2.3%	27.3% 17.89	% 11.1% 27.3%	% 1.1%	3.8% 1
3. Total Investments by Banks <sup>3</sup>	264.0 186.6	39.2	254.5	189.1 39	9.7 262	2.1 19	90.5 41.	1 273.6	195.3	12.2 279	202.6	5 45.3	285.7	204.5	46.0 28	84.6 207.9	48.9	289.5	210.3	48.7 292.	5 208.9	49.5	295.4	212.8	50.4 2	298.8 22	5.2 50.3	298.2	229.7	51.6 29	07.0 2	236.8	51.6 -0.4%	3.1%	0.0% 6.3	% 16.9%	13.9% 12.59	% 26.9% 31.6%	% 1.0%	11.0% 1
Debt securities	172.4 60.2	13.5			3.3 171		54.7 13.			14.2 183		2 14.2	180.7										180.1				4.9 14.8						15.8 -1.5%			% -8.8%		% -7.3% 17.0%		-4.6%
Equities	10.9 2.6	3.1	5.6	2.6	3.1	5.8	2.7 3.	2 6.2	2.8	3.2	5.0 2.6	5 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	2 6.8	2.5	3.2	7.0	2.5	3.1 2.9%	6 0.0%	-3.1% 16.79	% -3.8%	-3.1% -35.89	% -3.8% 0.0%	0.8%	6.8% -24
Held to maturity securities	67.6 95.0	19.8	68.4	98.9 20	0.5	9.6 10	04.2 21.	3 73.8	105.5	21.5 74	.9 109.4	1 24.6	83.5	111.7	24.8 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 13	6.1 29.0	98.5	138.9	29.4	9.7 1	46.8	29.5 1.2%	5.7%	0.3% 33.1	% 34.2%	19.9% 47.59	% 54.5% 49.0%		32.1% 51
Other Investments	13.1 28.8	2.8	13.0	28.9 2	2.8 15	5.1 2	28.9 2.	8 15.0	28.9	3.3 15	.6 29.4	1 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		15.4	31.6	3.3	15.4 3	1.7 3.3	15.4	31.6	3.3	5.4	31.7	3.2 0.0%	6 0.3%	-3.0% -1.3	% 7.8%	-3.0% 17.69	% 10.1% 14.3%	+	4.1% 1.
I.Bank Deposits	1,036.9 952.3	177.4 1.	.066.2	045.6 175	5.1 1.072	2.3 95	54.5 177.	9 1,095.3	965.2 1	78.7 1,043	.7 990.0	5 187.9	1.058.4	989.8 1	85.0 1.05	52.8 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 1.1	102.9 1.08	3.4 195.8	1.110.4	1.088.5	94.1 1.11	2.9 1.0	92.3 1	98.3 0.2%	0.3%	2.2% 6.6	% 10.3%	5.5% 7.39	% 14.7% 11.8%		8.2% 10
	902.6 856.0			351.0 167			58.4 168.					2 180.3				33.2 914.4																	92.1 -0.6%					% 16.9% 13.2%		9.1% 13
Resident Deposits	7	32.3		68.5 31	1.7 324		71.4 33	2 324.0		34.9 281		2 40.0								39.6 300.			285.0		41.9 2													% 40.3% 21.7%		9.0% 1
Government Sector	132.3 83.9			79.8 11	1.9 115		33.3			10.5 118						15.4 87.8				10.7 134.			130.1	92.2			1.9 11.3						11.1 -3.6%			% 6.2%				-2.2%
GREs (Govt. ownership of more than 50%)	464.8 688.7			587.3 120			98.6 121.				.2 726.3		<del> </del>			17.4 746.8											8.9 134.1											% 15.4% 13.6%		11.5% 1
Private Sector	17.4 16.1	2.5	20.6	15 / 3	2.5	0.4	15 1 2	3 10.0	15.2	2.0 26	.2 720.5	1 26	26.1	16.5	25 2	22.1 16.5	2.5	28.7	17.2	2.5 20	3 17.7		21.2	17.7	3.2	28 1 1	9.1 2.5	304.3	194.1	30.0	20.7	19.7	2 4 2 00		6.3% -21.99				+	-8.0% 1
Non-Banking Financial Institutions	134.3 96.3	7.7	126.4	94.6	7.6 142	2.0	26.1	3 130.3	95.0	8.2 119	5 95	1 7.6	112.0	90.2	6.5 11	19.6 86.8	6.5	117.9	88.8	6.7 121.			144.2	88.5	6.6	16.0 8	9.0 6.1	104.9	91.8	6.2 11	2.7	91.5	6.2 9.40	( 0.20/	1.60/	0/ 7.10/	19.40/ 15.20	% -5.0% -19.5%		-0.5% -1
Non-Resident Deposits	70.13		12011	,			00.1 9.					7.0																		24.0			35.0	-0.5%	2.60/ -4.9	0/ 0/0/	11.20/	70 -3.0% -19.3%	+	
Capital & Reserves 4	185.4 196.6				1.7 186		99.6 31.	7 189.9		32.1 192			<del>                                     </del>	211.0		91.5 214.0				32.7 192.				213.8			6.7 34.2						35.8 0.9%	6 1.9%		9.0%	2.404 12.54	76 13.9% 12.0%	+	7.7% 1
Specific provisions & Interest in Suspense	36.3 72.0	13.4	36.8	70.9 13	3.3 37	7.1 7	71.1 13.	37.4	70.7	13.4 39	68.5	5 12.4		68.9	12.5	39.8 68.6	12.5	40.1	68.7				40.8	69.2			9.7 12.1							0.1%		% 2.2%	-2.4% 13.59	26 -2.8% -9.7%		2.8%
General provisions	14.3 18.2	3.8	14.1	18.9	3.6 14	4.1 1	18.8 3.	8 14.4	18.8	4.1 13	1.1 19.3	3 4.3	13.1	19.3	4.3	13.5 19.2	4.3	13.7	20.3	4.4 13.			14.0	20.3		14.2 2	0.4 4.5	13.9					_		0.0% 6.99			26 13.2% 21.19		6.8%
Lending to Stable Resources Ratio 5	71.3% 79.3%	78.1%	72.5% 8	81.0	0% 72.9	9% 79	0.9% 80.5	71.5%	78.9% 80	74.1	76.7%	78.6%																										-6.9% -1.2%		
Eligible Liquid Assets Ratio (ELAR) 6	15.2% 21.0%	15.5%				4% 20	0.3% 15.3	14.2%	20.8% 15		23.3%		<del>                                     </del>	23.3% 17	7.0% 13	3.7% 23.5%					% 24.9%	17.6%	16.3%	24.8%	18.0% 1				25.5% 1	9.5% 15	.4% 2:	5.5% 1	<b>8.8%</b> -4.3%	0.0%	-3.6% 6.9'	9.4%	6.8% 1.39	% 21.4% 21.3%	<i>√</i> 0 -1.9%	8.4%
Capital adequacy ratio - ( Tier 1 + Tier 2 ) 7			16.6% 1	8.1% 17.9	9%					16.4	18.2%	6 17.4%						16.7%	18.7%	17.9%					1	7.1% 19.	2% 18.5%	<u>ó</u>												
of which: Tier 1 Ratio			15.5% 1	7.0% 16.7	7%					15.3	17.0%	6 16.2%						15.6%	17.5%	16.7%					1	6.0% 17.	9% 17.4%	ó												
Common Equity Tier 1(CET 1) Capital Ratio			13.6%	5.3% 15.2	2%					13.4	15.3%	6 14.7%						13.7%	15.8%	15.0%					1	4.1% 16.	3% 15.7%	ó												

47.5% 44.8% 7.7%

\* 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.

48.5% 43.9% 7.6%

48.0% 44.2% 7.8%

\*\*Preliminary data, subject to revision

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

Banks Operating in the UAE (Including Wholesale Banks)

Share of Banks Operating from Each Emirate in Total Assets

Number of Banks Operating from Each Emirate

<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>&</sup>lt;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>&</sup>lt;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)

Fine 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

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<sup>\*\*\*</sup>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.