

| CBUAE Classification: Public  |         |       |         |       |         |       |         |       |         |       |         |       |         |       |         |       |         |       |         |       |         |       |         |       |         |       |                  |        |                |        |                | UAE Banking Indicators - National Banks (NB) & Foreign Banks (FB) * |                  |                |                |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|---|---------|-------|---------|-------|---------|-------|---------|-------|---------|-------|---------|-------|---------|-------|---------|-------|---------|-------|---------|-------|---------|-------|---------|-------|---------|-------|------------------|--------|----------------|--------|----------------|---|------------------|----------------|----------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| (End of month, figures in billions of Dirhams unless otherwise indicated) |         |       |         |       |         |       |         |       |         |       |         |       |         |       |         |       |         |       |         |       |         |       |         |       |         |       |                  |        |                |        |                |   |                  |                |                |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|   | 2022    |       |         |       |         |       |         |       |         |       |         |       |         |       |         |       | 2023    |       |         |       |         |       |         |       |         |       |                  |        |                |        |                |   |                  |                |                |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|   | Jun     |       | Jul     |       | Aug     |       | Sep     |       | Oct     |       | Nov     |       | Dec     |       | Jan     |       | Feb     |       | Mar     |       | Apr     |       | May     |       | Jun **  |       | % Month-on-Month |        | % Year-to-Date |        | % Year-on-Year |   | % Month-on-Month | % Year-to-Date | % Year-on-Year |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|   | NB      | FB    | NB      | FB    | NB      | FB    | NB      | FB    | NB      | FB    | NB      | FB    | NB      | FB    | NB      | FB    | NB      | FB    | NB      | FB    | NB      | FB    | NB      | FB    | NB      | FB    | NB               | FB     | NB             | FB     | NB             | FB  | NB               | FB             | All Banks      |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| <b>1. Gross Bank Assets</b>   | 3,026.3 | 422.9 | 3,077.5 | 412.9 | 3,109.5 | 414.0 | 3,164.1 | 418.9 | 3,190.1 | 425.1 | 3,216.8 | 422.5 | 3,229.0 | 438.6 | 3,237.1 | 431.1 | 3,312.8 | 435.0 | 3,320.8 | 443.9 | 3,360.9 | 441.8 | 3,422.9 | 446.0 | 3,420.5 | 452.6 | -0.1%            | 1.5%   | 5.9%           | 3.2%   | 13.0%          | 7.0%  | 0.1%             | 5.6%           | 12.3%          |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| <b>2. Gross Credit</b>  | 1,688.9 | 177.2 | 1,681.9 | 175.5 | 1,678.2 | 172.9 | 1,698.6 | 174.8 | 1,705.2 | 172.7 | 1,717.0 | 170.7 | 1,706.6 | 172.8 | 1,704.7 | 169.6 | 1,727.8 | 169.1 | 1,727.9 | 167.9 | 1,731.6 | 165.4 | 1,759.1 | 168.6 | 1,773.4 | 171.4 | 0.8%             | 1.7%   | 3.9%           | -0.8%  | 5.0%           | -3.3%   | 0.9%             | 3.5%           | 4.2%           |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Domestic Credit   | 1,514.8 | 144.1 | 1,505.3 | 141.5 | 1,499.9 | 139.9 | 1,514.8 | 140.6 | 1,517.9 | 138.8 | 1,532.4 | 137.8 | 1,514.8 | 136.1 | 1,517.2 | 133.7 | 1,545.2 | 132.9 | 1,540.8 | 133.0 | 1,546.7 | 133.4 | 1,577.7 | 131.6 | 1,584.1 | 133.1 | 0.4%             | 1.1%   | 4.6%           | -2.2%  | 4.6%           | -7.6%   | 0.5%             | 4.0%           | 3.5%           |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Government  | 210.5   | 11.9  | 202.9   | 11.1  | 202.1   | 10.0  | 202.5   | 10.0  | 201.1   | 10.0  | 202.0   | 9.9   | 200.9   | 10.8  | 198.8   | 10.9  | 200.7   | 8.5   | 208.5   | 7.5   | 208.3   | 6.9   | 205.9   | 7.6   | 210.9   | 7.9   | 2.4%             | 3.9%   | 5.0%           | -26.9% | 0.2%           | -33.6%  | 2.5%             | 3.4%           | -1.6%          |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Public Sector (GREs)  | 240.6   | 19.4  | 233.9   | 17.4  | 230.8   | 17.5  | 239.0   | 16.7  | 240.4   | 17.0  | 246.6   | 16.0  | 237.9   | 15.4  | 236.3   | 15.2  | 230.7   | 15.4  | 228.6   | 16.5  | 230.1   | 16.9  | 239.1   | 15.9  | 247.9   | 16.5  | 3.7%             | 3.8%   | 4.2%           | 7.1%   | 3.0%           | -14.9%  | 3.7%             | 4.4%           | 1.7%           |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Private Sector  | 1,051.0 | 111.8 | 1,056.1 | 112.0 | 1,054.8 | 111.4 | 1,061.0 | 112.7 | 1,064.2 | 110.8 | 1,072.0 | 111.0 | 1,064.3 | 108.7 | 1,070.6 | 106.5 | 1,102.2 | 107.6 | 1,092.3 | 107.7 | 1,097.3 | 108.5 | 1,122.0 | 106.9 | 1,114.2 | 107.5 | -0.7%            | 0.6%   | 4.7%           | -1.1%  | 6.0%           | -3.8%   | -0.6%            | 4.2%           | 5.1%           |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Business & Industrial Sector Credit <sup>1</sup>                          | 718.1   | 83.5  | 722.0   | 84.0  | 717.3   | 83.3  | 720.8   | 84.3  | 721.7   | 82.9  | 724.7   | 83.2  | 717.1   | 81.1  | 720.2   | 79.1  | 734.7   | 80.4  | 735.2   | 80.7  | 737.3   | 81.6  | 745.5   | 80.1  | 745.6   | 80.3  | 0.01%            | 0.2%   | 4.0%           | -1.0%  | 3.8%           | -3.8%   | 0.04%            | 3.5%           | 3.0%           |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Individual  | 332.9   | 28.3  | 334.1   | 28.0  | 337.5   | 28.1  | 340.2   | 28.4  | 342.5   | 27.9  | 347.3   | 27.8  | 347.2   | 27.6  | 350.4   | 27.4  | 367.5   | 27.2  | 357.1   | 27.0  | 360.0   | 26.9  | 376.5   | 26.8  | 368.6   | 27.2  | -2.1%            | 1.5%   | 6.2%           | -1.4%  | 10.7%          | -3.9%   | -1.9%            | 5.6%           | 9.6%           |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Non-Banking Financial Institutions  | 12.7    | 1.0   | 12.4    | 1.0   | 12.2    | 1.0   | 12.3    | 1.2   | 12.2    | 1.0   | 11.8    | 0.9   | 11.7    | 1.2   | 11.5    | 1.1   | 11.6    | 1.4   | 11.4    | 1.3   | 11.0    | 1.1   | 10.7    | 1.2   | 11.1    | 1.2   | 3.7%             | 0.0%   | -5.1%          | 0.0%   | -12.6%         | 20.0%   | 3.4%             | -4.7%          | -10.2%         |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Foreign Credit <sup>2</sup>   | 174.1   | 33.1  | 176.6   | 34.0  | 178.3   | 33.0  | 183.8   | 34.2  | 187.3   | 33.9  | 184.6   | 32.9  | 191.8   | 36.7  | 187.5   | 35.9  | 182.6   | 36.2  | 187.1   | 34.9  | 184.9   | 32.0  | 181.4   | 37.0  | 189.3   | 38.3  | 4.4%             | 3.5%   | -1.3%          | 4.4%   | 8.7%           | 15.7%   | 4.2%             | -0.4%          | 9.8%           |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| of which: Loans & Advances to Non-Residents in AED                        | 12.1    | 2.8   | 13.2    | 3.1   | 13.4    | 3.1   | 15.1    | 3.1   | 15.1    | 3.1   | 15.3    | 3.1   | 15.3    | 3.0   | 15.3    | 3.0   | 16.1    | 3.0   | 16.6    | 2.9   | 16.2    | 3.0   | 16.8    | 3.0   | 16.1    | 3.0   | -4.2%            | 0.0%   | 5.2%           | 0.0%   | 33.1%          | 7.1%  | -3.5%            | 4.4%           | 28.2%          |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| <b>3. Total Investments by Banks <sup>3</sup></b>                         | 438.0   | 48.4  | 445.5   | 42.2  | 447.6   | 42.2  | 439.7   | 43.6  | 454.1   | 39.6  | 468.9   | 42.2  | 482.2   | 45.2  | 495.5   | 40.7  | 500.5   | 40.9  | 506.4   | 42.1  | 511.2   | 39.7  | 521.4   | 37.2  | 531.8   | 42.5  | 2.0%             | 14.2%  | 10.3%          | -6.0%  | 21.4%          | -12.2%  | 2.8%             | 8.9%           | 18.1%          |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Debt securities   | 232.6   | 42.9  | 209.9   | 38.7  | 207.4   | 38.7  | 201.7   | 37.8  | 206.5   | 33.6  | 214.8   | 36.1  | 219.3   | 39.1  | 219.6   | 34.6  | 214.6   | 34.3  | 215.8   | 34.3  | 217.1   | 31.7  | 216.8   | 28.3  | 214.7   | 33.8  | -1.0%            | 19.4%  | -2.1%          | -13.6% | -7.7%          | -21.2%  | 1.4%             | -3.8%          | -9.8%          |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Equities  | 17.0    | 0.0   | 16.3    | 0.0   | 16.6    | 0.0   | 11.3    | 0.0   | 11.7    | 0.0   | 12.1    | 0.1   | 11.8    | 0.0   | 11.7    | 0.1   | 11.8    | 0.2   | 11.7    | 0.2   | 11.9    | 0.2   | 11.7    | 0.2   | 11.8    | 0.3   | 0.9%             | 50.0%  | 0.0%           | 0.0%   | -30.6%         | 0.0%  | 1.7%             | 2.5%           | -28.8%         |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Held to maturity securities   | 143.7   | 5.5   | 174.6   | 3.5   | 178.9   | 3.5   | 182.0   | 5.8   | 189.1   | 6.0   | 194.8   | 6.0   | 202.8   | 6.1   | 214.0   | 6.0   | 223.9   | 6.4   | 228.7   | 7.6   | 232.0   | 7.8   | 242.6   | 8.7   | 254.9   | 8.4   | 5.1%             | -3.4%  | 25.7%          | 37.7%  | 77.4%          | 52.7%   | 4.8%             | 26.0%          | 76.5%          |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Other Investments   | 44.7    | 0.0   | 44.7    | 0.0   | 44.7    | 0.0   | 44.7    | 0.0   | 46.8    | 0.0   | 47.2    | 0.0   | 48.3    | 0.0   | 50.2    | 0.0   | 50.2    | 0.0   | 50.2    | 0.0   | 50.2    | 0.0   | 50.3    | 0.0   | 50.4    | 0.0   | 0.2%             | 0.0%   | 4.3%           | 0.0%   | 12.8%          | 0.0%  | 0.2%             | 4.3%           | 12.8%          |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| <b>4. Bank Deposits</b>   | 1,841.7 | 250.2 | 1,890.4 | 242.5 | 1,919.3 | 247.3 | 1,936.1 | 250.8 | 1,953.5 | 251.2 | 1,984.7 | 254.5 | 1,955.0 | 267.2 | 1,968.8 | 264.4 | 1,972.0 | 270.3 | 2,032.3 | 273.7 | 2,075.9 | 275.0 | 2,124.9 | 281.0 | 2,107.8 | 274.3 | -0.8%            | -2.4%  | 7.8%           | 2.7%   | 14.4%          | 9.6%  | -1.0%            | 7.2%           | 13.9%          |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Resident Deposits   | 1,627.6 | 215.9 | 1,669.0 | 207.6 | 1,716.9 | 211.4 | 1,743.1 | 215.2 | 1,750.4 | 216.0 | 1,798.1 | 217.6 | 1,779.7 | 230.0 | 1,796.1 | 228.4 | 1,794.4 | 235.0 | 1,854.8 | 237.8 | 1,897.2 | 238.3 | 1,922.6 | 244.0 | 1,932.2 | 238.8 | 0.5%             | -2.1%  | 8.6%           | 3.8%   | 18.7%          | 10.6%   | 0.2%             | 8.0%           | 17.8%          |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Government Sector   | 315.8   | 1.5   | 361.2   | 0.9   | 387.2   | 0.5   | 401.0   | 0.8   | 428.2   | 0.5   | 430.7   | 0.5   | 395.9   | 0.9   | 403.2   | 0.4   | 379.2   | 0.7   | 405.7   | 0.7   | 416.9   | 0.6   | 414.4   | 1.0   | 424.9   | 0.8   | 2.5%             | -20.0% | 7.3%           | -11.1% | 34.5%          | -46.7%  | 2.5%             | 7.3%           | 34.2%          |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| GREs (Govt. ownership of more than 50%)                                   | 202.9   | 9.7   | 211.7   | 9.4   | 217.2   | 11.2  | 221.1   | 11.2  | 196.2   | 13.3  | 216.2   | 13.9  | 200.5   | 16.4  | 194.7   | 14.3  | 196.0   | 17.3  | 197.5   | 16.8  | 215.8   | 18.5  | 211.9   | 21.5  | 195.2   | 18.8  | -7.9%            | -12.6% | -2.6%          | 14.6%  | -3.8%          | 93.8%   | -8.3%            | -1.3%          | 0.7%           |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Private Sector  | 1,067.3 | 198.1 | 1,065.0 | 191.7 | 1,081.1 | 194.1 | 1,077.2 | 197.5 | 1,093.5 | 197.1 | 1,118.2 | 198.1 | 1,142.0 | 207.5 | 1,157.5 | 208.3 | 1,182.5 | 211.6 | 1,207.8 | 214.7 | 1,228.9 | 213.5 | 1,260.2 | 215.5 | 1,268.2 | 213.4 | 0.6%             | -1.0%  | 11.1%          | 2.8%   | 18.8%          | 7.7%  | 0.4%             | 9.8%           | 17.1%          |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Non-Banking Financial Institutions  | 41.6    | 6.6   | 31.1    | 5.6   | 31.4    | 5.6   | 43.8    | 5.7   | 32.5    | 5.1   | 33.0    | 5.1   | 41.3    | 5.2   | 40.7    | 5.4   | 36.7    | 5.4   | 43.8    | 5.6   | 35.6    | 5.7   | 36.1    | 6.0   | 43.9    | 5.8   | 21.6%            | -3.3%  | 6.3%           | 11.5%  | 5.5%           | -12.1%  | 18.1%            | 6.9%           | 3.1%           |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Non-Resident Deposits   | 214.1   | 34.3  | 221.4   | 34.9  | 202.4   | 35.9  | 193.0   | 35.6  | 203.1   | 35.2  | 186.6   | 36.9  | 175.3   | 37.2  | 172.7   | 36.0  | 177.6   | 35.3  | 177.5   | 35.9  | 178.7   | 36.7  | 202.3   | 37.0  | 175.6   | 35.5  | -13.2%           | -4.1%  | 0.2%           | -4.6%  | -18.0%         | 3.5%  | -11.8%           | -0.7%          | -15.0%         |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| <b>Capital &amp; Reserves <sup>4</sup></b>                                | 343.7   | 55.6  | 350.8   | 56.1  | 357.3   | 56.5  | 356.6   | 56.7  | 360.0   | 57.5  | 366.8   | 58.1  | 370.2   | 58.4  | 379.3   | 59.3  | 378.6   | 59.9  | 370.1   | 60.6  | 376.1   | 59.2  | 382.1   | 60.3  | 386.6   | 61.2  | 1.2%             | 1.5%   | 4.4%           | 4.8%   | 12.5%          | 10.1%   | 1.2%             | 4.5%           | 12.1%          |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| <b>Specific provisions &amp; Interest in Suspense</b>                     | 94.1    | 26.9  | 94.8    | 26.8  | 94.8    | 26.9  | 94.2    | 26.8  | 95.3    | 26.3  | 95.9    | 25.6  | 95.2    | 24.7  | 96.2    | 24.7  | 96.4    | 24.5  | 96.9    | 24.1  | 97.8    | 24.2  | 98.2    | 24.1  | 99.3    | 23.7  | 1.1%             | -1.7%  | 4.3%           | -4.0%  | 5.5%           | -11.9%  | 0.6%             | 2.6%           | 1.7%           |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| <b>General provisions</b>   | 34.1    | 2.3   | 34.0    | 2.3   | 33.9    | 2.4   | 34.3    | 2.3   | 34.3    | 2.4   | 34.9    | 2.4   | 34.3    | 2.4   | 34.3    | 2.4   | 34.6    | 2.4   | 35.9    | 2.5   | 36.1    | 2.5   | 36.4    | 2.5   | 36.6    | 2.5   | 0.5%             | 0.0%   | 6.7%           | 4.2%   | 7.3%           | 8.7%  | 0.5%             | 6.5%           | 7.4%           |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| <b>Lending to Stable Resources Ratio <sup>5</sup></b>                     | 81.3%   | 62.5% | 78.3%   | 61.7% | 77.4%   | 59.3% | 78.7%   | 59.1% | 78.7%   | 59.9% | 77.5%   | 59.2% | 77.9%   | 58.7% | 76.7%   | 57.0% | 78.2%   | 56.1% | 77.3%   | 55.9% | 75.7%   | 54.7% | 75.5%   | 55.9% | 76.0%   | 56.6% | 0.7%             | 1.3%   | -2.4%          | -3.6%  | -6.5%          | -9.4%   | 0.8%             | -2.4%          | -6.7%          |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| <b>Eligible Liquid Assets Ratio (ELAR) <sup>6</sup></b>                   | 15.8%   | 33.4% | 15.9%   | 30.7% | 16.0%   | 32.8% | 15.2%   | 32.8% | 15.0%   | 32.8% | 15.8%   | 32.7% | 16.8%   | 35.4% | 16.8%   | 36.0% | 16.5%   | 37.0% | 17.4%   | 37.1% | 18.1%   | 37.5% | 18.7%   | 37.3% | 18.8%   | 35.8% | 0.5%             | -4.0%  | 11.9%          | 1.1%   | 19.0%          | 7.2%  | 0.0%             | 8.9%           | 15.6%          |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| <b>Capital adequacy ratio - ( Tier 1 + Tier 2 ) <sup>7</sup></b>          | 16.5%   | 20.5% |         |       |         |       | 17.1%   | 20.8% |         |       |         |       | 16.9%   | 22.0% |         |       |         |       |         |       |         |       |         |       |         |       | 17.8%            | 22.4%  |                |        |                |   |                  |                |                |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| of which: Tier 1 Ratio  | 15.4%   | 19.4% |         |       |         |       | 16.0%   | 19.7% |         |       |         |       | 15.7%   | 20.9% |         |       |         |       |         |       |         |       |         |       |         |       | 16.6%            | 21.3%  |                |        |                |   |                  |                |                |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Common Equity Tier 1 (CET 1) Capital Ratio                                | 13.5%   | 19.4% |         |       |         |       | 14.0%   | 19.7% |         |       |         |       | 13.7%   | 20.9% |         |       |         |       |         |       |         |       |         |       |         |       | 14.7%            | 21.3%  |                |        |                |   |                  |                |                |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

\* Data consists of 22 National Banks & 39 Foreign Banks

\*\* 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.