(End of month, figures in billions of Dirhams unless otherwise indicated)																													
	2	022			T					_		T		1	202	3		ľ			1		1						_
	Oct	lov	Dec	Jan	Feb		Mar		Apr		May		Jun	J	Jul	A	Aug	Se	•	Oct**		% Month -on-Month	Ye	% ear -to -Date	Year -o	∕₀ n- Year	% Month -on- Month	n- Year -to - Year -or Year	
				AD DXB OE			DXB OE				DXB OE				DXB OE							DXB OE				XB OE		All Banks	-
!.Gross Bank Assets	1,746.9 1,597.3 271.0 1,773.3 1	,590.9 275.1 1,758.7	1,621.2 287.7 1,5	766.6 1,618.5 283.1	1,822.0 1,63	37.7 288.1 1,801.8	1,670.0 292.	9 1,837.3	1,674.2 291.2	1,867.3	1,706.6 295.0	1,838.6	1,735.1 299.4	4 1,854.7 1	1,729.2 297.9	1,864.5 1	1,738.1 298.	9 1,867.2 1,7	77.5 307.2	1,892.5 1,795.3	3 307.9 1.4	% 1.0% 0.2%	7.6%	10.7% 7.0	8.3% 12	2.4% 13.6	1.1%	8.9% 10.5%	í
2.Gross Credit	836.4 882.7 158.8 844.9	883.5 159.3 850.5	868.8 160.1	851.9 863.1 159.3	867.9 86	67.7 161.3 861.5	872.8 161.	5 858.9	874.6 163.5	869.7	894.2 163.8	876.0	903.5 165.3	871.0	902.3 165.9	875.9	910.3 167.	2 884.2 9.	29.8 167.6	882.6 923.0	0 168.6 -0.2	% -0.7% 0.6%	3.8%	6.2% 5.3	5.5%	4.6% 6.2	% -0.4%	5.0% 5.1%	1
Domestic Credit	711.3 793.5 151.9 719.1	798.5 152.6 716.0	781.3 153.6	720.3 777.7 152.9	741.8 78	31.3 155.0 730.8	788.1 154.	9 729.5	793.7 156.9	743.4	808.7 157.2	743.8	814.9 158.5	5 739.3	815.7 159.2	744.8	823.3 160.	3 745.0 8	34.3 160.9	747.9 828.5	5 161.9 0.4	-0.7% 0.69	4.5%	6.0% 5.4	5.1%	4.4% 6.6	-0.1%	6 5.3% 4.99	*
Government	54.6 147.7 8.8 54.4	148.2 9.3 55.2	147.2 9.3	58.3 142.3 9.1	58.1 14	12.3 8.8 59.9	147.5 8.	6 59.4	147.2 8.6	59.0	144.9 9.6	62.2	146.5 10.1	1 57.6	144.2 10.0	57.4	145.1 10.	5 58.0 1	10.4	58.4 142.8	8 10.3 0.7	7% -1.0% -1.09	5.8%	-3.0% 10.8	3% 7.0% -	3.3% 17.0	-0.5%	% -0.1% 0.2%	1/1
Public Sector (GREs - Govt. ownership of more than 50%)	132.9 112.1 12.4 135.1	115.0 12.5 130.8	110.6 11.9	129.2 108.1 14.2	126.1	08.1 11.9 126.2	106.5	4 126.1	108.0 12.9	121.3	121.5 12.2	131.1	121.2 12.1	1 131.6	122.9 13.3	132.2	126.1 13.	2 135.2 1	32.0 13.2	137.0 132.0	0 13.2 1.3	0.0%	4.7%	19.3% 10.9	3.1% 1	7.8% 6.5	0.6%	% 11.4% 9.6%	1/1
Private Sector	517.7 527.7 129.6 523.5	529.9 129.6 523.6	518.2 131.2	526.4 522.2 128.5	551.1 52	25.5 133.2 538.4	528.6 133.	0 538.4	533.0 134.4	557.4	537.1 134.4	544.6	541.7 135.4	544.8	543.5 135.0	550.6	547.2 135.	5 546.7 5.	136.2	547.1 548.5	5 137.3 0.1	% -0.9% 0.89	4.5%	5.8% 4.6	5.7%	3.9% 5.9	-0.3%	% 5.1% 4.9%	1/1
Business & Industrial Sector Credit ¹	350.4 355.2 99.0 353.6	355.3 99.0 355.7	343.1 99.4	357.2 345.5 96.6	367.0 34	47.1 101.0 366.6	348.7 100.	6 365.6	351.3 102.0	370.1	353.7 101.8	367.4	356.2 102.3	3 366.4	357.7 101.9	368.8	358.8 102.	1 362.8 3	52.8 102.5	360.9 356.8	8 103.5 -0.5	5% -1.7% 1.09	1.5%	4.0% 4.1	3.0%	0.5% 4.5	-0.8%	6 2.9% 2.19	1/1
Individual	167.3 172.5 30.6 169.9	174.6 30.6 167.9	175.1 31.8	169.2 176.7 31.9	184.1 17	78.4 32.2 171.8	179.9 32.	4 172.8	181.7 32.4	187.3	183.4 32.6	177.2	185.5 33.1	1 178.4	185.8 33.1	181.8	188.4 33.	4 183.9 1	00.5 33.7	186.2 191.7	7 33.8 1.3	0.6% 0.39	% 10.9%	9.5% 6.3	3% 11.3% 1	1.1% 10.5	5% 0.9%	% 9.8% 11.2%	%
Non-Banking Financial Institutions	6.1 6.0 1.1 6.1	5.4 1.2 6.4	5.3 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	9 5.3	5.1 0.9	4.6	4.9 1.	1 5.1	4.8 1.1	5.4 5.2	2 1.1 5.9	9% 8.3% 0.09	6 -15.6%	-1.9% -8.3	3% -11.5% -1	3.3% 0.0	0% 6.4%	% -9.3% -11.4%	%
Foreign Credit ²	125.1 89.2 6.9 125.8	85.0 6.7 134.5	87.5 6.5	131.6 85.4 6.4	126.1	86.4 6.3 130.7	84.7 6.	6 129.4	80.9 6.6	126.3	85.5 6.6	132.2	88.6 6.8	8 131.7	86.6 6.7	131.1	87.0 6.	9 139.2	05.5 6.7	134.7 94.5	5 6.7 -3.2	-1.0% 0.09	% 0.1%	8.0% 3.1	1% 7.7%	5.9% -2.9	-2.3%	% 3.2% 6.6%	<i>y</i>
of which: Loans & Advances to Non-Residents in AED	8.3 8.7 1.2 8.4	8.9 1.1 8.4	8.8 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	3 8.4	9.0 1.4	8.6	9.0 1.	4 8.7	9.7 1.4	8.6 9.7	7 1.4 -1.1	% 0.0% 0.09	6 2.4%	10.2% 27.3	3% 3.6% 1	1.5% 16.7	7% -0.5%	6 7.7% 8.29	<i>)</i> /(
3. Total Investments by Banks ³	262.1 190.5 41.1 273.6	195.3 42.2 279.5	202.6 45.3	285.7 204.5 46.0	284.6 20	07.9 48.9 289.5	210.3 48.	7 292.5	208.9 49.5	295.4	212.8 50.4	298.8	225.2 50.3	3 298.2	229.7 51.6	297.0	236.8 51.	6 298.3 2	13.3 52.3	301.1 246.2	2 53.7 0.9	% 1.2% 2.7%	7.7%	21.5% 18.5	7% 14.9% 29	0.2% 30.7	1.2%	% 14.0% 21.7%	16
Debt securities	171.6 54.7 13.8 178.6	58.1 14.2 183.0	61.2 14.2	180.7 58.7 14.8	177.3 5	56.8 14.8 179.7	56.0 14.	4 180.5	53.8 14.5	180.1	50.1 14.9	178.8	54.9 14.8	8 177.5	56.7 15.7	174.9	55.8 15.	8 172.5	66.4 16.4	172.8 56.6	6 16.8 0.2	2% 0.4% 2.49	-5.6%	-7.5% 18.3	3% 0.7%	3.5% 21.7	7% 0.4%	6 -4.7% 2.59	%
Equities	5.8 2.7 3.2 6.2	2.8 3.2 6.0	2.6 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 7.0	2.4 3.1	6.8 2.4	4 2.9 -2.9	0.0% -6.59	% 13.3%	-7.7% -9.4	17.2% -1	1.1% -9.4	-3.2%	6 2.5% 3.49	<i>%</i>
Held to maturity securities	69.6 104.2 21.3 73.8	105.5 21.5 74.9	109.4 24.6	83.5 111.7 24.8	85.7 11	17.0 27.6 88.2	120.2 27.	9 90.3	121.0 28.5	93.6	128.6 29.1	98.2	136.1 29.0	98.5	138.9 29.4	99.7	146.8 29.	5 103.5 1	33.5	106.1 156.4	4 31.2 2.5	1.9% 4.09	41.7%	43.0% 26.8	52.4%	0.1% 46.5	5% 2.3%	% 40.6% 50.5%	<i>y</i> ₁
Other Investments	15.1 28.9 2.8 15.0	28.9 3.3 15.6	29.4 3.3	15.4 31.5 3.3	15.4	31.5 3.3 15.4	31.5 3.	3 15.4	31.5 3.3	15.4	31.6 3.3	15.4	31.7 3.3	3 15.4	31.6 3.3	15.4	31.7 3.	2 15.3	31.0 2.8	15.4 30.8	8 2.8 0.7	-0.6% 0.09	-1.3%	4.8% -15.2	2% 2.0%	6.6% 0.0	-0.2%	6 1.4% 4.79	<i>y</i> /
4.Bank Deposits	1,072.3 954.5 177.9 1,095.3	965.2 178.7 1,043.7	990.6 187.9 1,0	058.4 989.8 185.0	1,052.8 1,00	01.2 188.3 1,074.6	1,038.1 193.	3 1,109.0	1,046.6 195.3	1,134.9	1,074.3 196.7	1,102.9	1,083.4 195.8	8 1,110.4 1	1,088.5 194.1	1,112.9	1,092.3 198.	3 1,106.9 1,1	203.0	1,126.4 1,123.6	6 205.4 1.8	% 1.1% 1.2%	7.9%	13.4% 9.3	5.0%	7.7% 15.5	1.4%	% 10.5% 11.4%	6
Resident Deposits	929.4 868.4 168.6 965.0	880.2 170.5 924.2	905.2 180.3	946.4 899.6 178.5	933.2 91	14.4 181.8 956.7	949.3 186.	6 987.6	959.7 188.2	990.7	985.8 190.1	986.9	994.4 189.7	7 1,005.5	996.7 187.8	999.2 1	1,000.8 192.	1 1,012.2 1,0	20.8 197.8	1,023.3 1,028.4	4 199.6 1.1	% 0.7% 0.99	6 10.7%	13.6% 10.7	7% 10.1% 1	8.4% 18.4	0.9%	% 12.0% 14.5%	<u>%</u>
Government Sector	324.1 71.4 33.2 324.0	72.3 34.9 281.6	75.2 40.0	302.7 63.5 37.4	278.3	53.3 38.3 288.9	77.9 39.	6 300.0	78.2 39.3	285.0	88.5 41.9	289.4	95.5 40.8	8 308.6	89.5 39.2	298.7	94.4 39.	3 281.8	99.0 42.6	290.8 99.6	6 42.6 3.2	0.6% 0.09	3.3%	32.4% 6.5	5% -10.3% 3	9.5% 28.3	3% 2.3%	6 9.1% 1.09	<u>%</u>
GREs (Govt. ownership of more than 50%)	115.7 83.3 10.5 139.1	80.5 10.5 118.9	87.3 10.7	117.1 82.4 9.5	115.4	37.8 10.1 114.9	88.7 10.	7 134.2	89.7 10.4	130.1	92.2 11.1	110.8	91.9 11.3	3 112.5	94.7 9.4	108.4	92.7 11.	1 114.3 1	05.3 11.6	118.7 107.7	7 12.7 3.8	3% 2.3% 9.59	-0.2%	23.4% 18.7	7% 2.6% 2	9.3% 21.0	3.4%	% 10.2% 14.1%	1/1
Private Sector	470.4 698.6 121.6 482.0	712.1 122.2 497.2	726.3 126.0	500.5 737.2 128.1	517.4 74	16.8 129.9 524.2	765.5 132.	8 533.1	774.1 135.2	554.4	787.4 133.9	558.6	788.9 134.1	1 564.3	794.1 136.0	571.4	795.0 138.	3 584.8 7	9.6 140.4	590.4 803.8	8 140.9 1.0	0.5% 0.49	6 18.7%	10.7% 11.8	3% 25.5% 1	5.1% 15.9	0.7%	% 13.8% 18.9%	<u> </u>
Non-Banking Financial Institutions	19.2 15.1 3.3 19.9	15.3 2.9 26.5	16.4 3.6	26.1 16.5 3.5	22.1 1	16.5 3.5 28.7	17.2 3.	5 20.3	17.7 3.3	21.2	17.7 3.2	28.1	18.1 3.5	5 20.1	18.4 3.2	20.7	18.7 3.	4 31.3	6.9 3.2	23.4 17.3	3 3.4 -25.2	2.4% 6.39	-11.7%	5.5% -5.6	5% 21.9% 1	4.6% 3.0	-14.2%	% -5.2% 17.3%	1/
Non-Resident Deposits	142.9 86.1 9.3 130.3	85.0 8.2 119.5	85.4 7.6	112.0 90.2 6.5	119.6	36.8 6.5 117.9	88.8 6.	7 121.4	86.9 7.1	144.2	88.5 6.6	116.0	89.0 6.1	1 104.9	91.8 6.3	113.7	91.5 6.	2 94.7	00.2 5.2	103.1 95.2	2 5.8 8.9	5.5% 11.59	-13.7%	11.5% -23.7	7% -27.9% 1	0.6% -37.6	7.4%	% -4.0% -14.4%	1/1
Capital & Reserves ⁴	186.2 199.6 31.7 189.9	202.9 32.1 192.1	204.3 32.2	194.9 211.0 32.7	191.5 21	14.0 33.0 189.7	208.3 32.	7 192.3	210.3 32.7	195.7	213.8 32.9	196.9	216.7 34.2	2 200.2	219.8 34.9	202.0	223.9 35.	8 203.4 2.	25.8 35.4	205.0 229.5	5 35.4 0.8	% 1.6% 0.0%	6.7%	12.3% 9.9	0% 10.1% 15	5.0% 11.7	1.1%	9.6% 12.6%	6
Specific provisions & Interest in Suspense	37.1 71.1 13.4 37.4	70.7 13.4 39.0	68.5 12.4	39.5 68.9 12.5	39.8	58.6 12.5 40.1	68.7 12.	2 40.7	69.1 12.2	40.8	69.2 12.3	41.2	69.7 12.1	1 41.7	69.9 12.2	41.2	70.0 12.	1 38.2	70.2 12.2	37.4 69.6	6 12.2 -2.1	% -0.9% 0.0%	6 -4.1%	1.6% -1.6	0.8%	2.1% -9.0	% -1.2%	-0.6% -2.0%	4
General provisions	14.1 18.8 3.8 14.4	18.8 4.1 13.1	19.3 4.3	13.1 19.3 4.3	13.5	19.2 4.3 13.7	20.3	4 13.9	20.2 4.5	14.0	20.3 4.6	14.2	20.4 4.5	5 13.9	20.5 4.6	14.0	20.6 4.	6 13.6	20.4 4.7	13.8 20.4	4 4.8 1.5	% 0.0% 2.1%	5.3%	5.7% 11.6	-2.1%	3.5% 26.3	% 0.8%	6.3% 6.3%	1
Lending to Stable Resources Ratio 5	72.9% 79.9% 80.5% 71.5%	78.9% 80.9% 74.1%	76.7% 78.6%	72.8% 75.4% 79.1%	75.5% 75	7.2% 78.7% 74.6%	74.3% 77.99	% 72.1%	73.5% 78.6%	72.0%	73.7% 78.3%	73.5%	73.5% 77.8%	72.2%	73.1% 78.3%	72.9%	73.8% 77.29	% 78.6% 74	.6% 76.4%	77.6% 74.2%	% 76.5% -1.3	% -0.5% 0.1%	4.7%	-3.3% -2.7	6.4%	7.1% -5.0	-0.8%	6 0.4% -0.9%	4
Eligible Liquid Assets Ratio (ELAR) 6	13.4% 20.3% 15.3% 14.2%	20.8% 15.8% 14.4%	23.3% 17.6% 1	14.1% 23.3% 17.0%	3 13.7% 23	2.5% 16.6% 14.3%	24.5% 18.69	% 15.3%	24.9% 17.6%	16.3%	24.8% 18.0%	15.9%	24.7% 19.0%	% 16.1%	25.5% 19.5%	15.4%	25.5% 18.89	% 16.3% 24	.2% 20.9%	14.8% 25.5%	% 20.3% -9.2	% 5.4% -2.9%	2.8%	9.4% 15.3	10.4% 23	5.6% 32.7	0.0%	6 8.4% 21.8%	4
Capital adequacy ratio - (Tier 1 + Tier 2) 7		16.4%	18.2% 17.4%			16.7%	18.7% 17.99	%				17.1%	19.2% 18.5%	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~				17.4% 19	.4% 19.2%										•
of which: Tier 1 Ratio		15.3%	17.0% 16.2%			15.6%	17.5% 16.79	%				16.0%	17.9% 17.4%	%				16.3% 18	.2% 18.1%										
		13 10%	15.3% 14.7%			13.7%	15.8% 15.09	0/				14.10/	16.3% 15.7%	2/				14.5% 10	6% 16.4%										

47.9% 44.4%

47.5% 44.8% 7.7%

47.2% 45.0% 7.8%

48.0% 44.2%

7.8%

Banks Operating in the UAE (Including Wholesale Banks)

Number of Banks Operating from Each Emirate

Share of Banks Operating from Each Emirate in Total Assets

^{*} 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

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

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)

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 ***

^{****}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.