

	2021												2022												% Month-on-Month		% Year-to-Date		% Year-on-Year		% Month-on-Month		% Year-to-Date		% Year-on-Year			
	Jul		Aug		Sep		Oct		Nov		Dec		Jan		Feb		Mar		Apr		May		Jun														Jul**	
	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
1. Gross Bank Assets	2,834.1	399.3	2,830.8	397.7	2,843.4	403.7	2,864.8	406.4	2,881.1	414.7	2,906.0	415.5	2,880.3	409.9	2,872.8	409.3	2,919.8	416.6	2,922.8	422.0	3,023.3	419.4	3,026.3	422.9	3,077.5	412.9	1.7%	-2.4%	5.9%	-0.6%	8.6%	3.4%	1.2%	5.1%	7.9%			
2. Gross Credit	1,598.1	170.5	1,601.5	169.9	1,606.6	169.9	1,592.5	170.5	1,614.8	173.5	1,619.4	174.6	1,626.8	173.6	1,636.1	174.0	1,657.8	174.1	1,644.5	172.9	1,693.8	171.7	1,688.9	177.2	1,681.9	175.5	-0.4%	-1.0%	3.9%	0.5%	5.2%	2.9%	-0.5%	3.5%	5.0%			
Domestic Credit	1,451.8	142.4	1,455.5	142.9	1,459.3	142.8	1,445.8	144.1	1,470.1	147.6	1,470.5	148.4	1,474.2	144.0	1,475.8	144.2	1,496.8	142.4	1,480.1	140.9	1,529.7	139.5	1,514.8	144.1	1,505.3	141.5	-0.6%	-1.8%	2.4%	-4.6%	3.7%	-0.6%	-0.7%	1.7%	3.3%			
Government	235.2	9.4	235.3	10.7	233.4	11.8	224.0	11.8	222.4	11.9	223.3	12.7	213.2	11.7	212.7	12.2	214.4	12.4	201.8	9.2	202.5	11.4	210.5	11.9	202.9	11.1	-3.6%	-6.7%	-9.1%	-12.6%	-13.7%	18.1%	-3.8%	-9.3%	-12.5%			
Public Sector (GREs)	210.9	14.6	210.5	14.4	208.2	14.6	207.9	14.5	226.3	15.0	229.1	16.3	239.3	16.9	237.7	17.1	247.1	16.8	240.5	16.9	242.0	18.8	240.6	19.4	233.9	17.4	-2.8%	-10.3%	2.1%	6.7%	10.9%	19.2%	-3.3%	2.4%	11.4%			
Private Sector	993.6	117.1	997.2	116.3	1004.2	115.2	1000.9	115.7	1008.0	118.4	1003.6	117.1	1006.5	114.3	1010.4	111.5	1021.3	111.7	1024.1	113.7	1069.7	107.5	1051.0	111.8	1056.1	112.0	0.5%	0.2%	5.2%	-4.4%	6.3%	-4.4%	0.5%	4.2%	5.2%			
Business & Industrial Sector Credit ¹	681.8	90.6	683.4	89.4	687.6	88.0	683.8	88.5	688.2	90.8	683.6	89.5	684.9	86.8	686.2	83.7	692.7	83.5	696.7	85.8	721.6	79.7	718.1	83.5	722.0	84.0	0.5%	0.6%	5.6%	-6.1%	5.9%	-7.3%	0.5%	4.3%	4.4%			
Individual	311.8	26.5	313.8	26.9	316.6	27.2	317.1	27.2	319.8	27.6	320.0	27.6	321.6	27.5	324.2	27.8	328.6	28.2	327.4	27.9	348.1	27.8	332.9	28.3	334.1	28.0	0.4%	-1.1%	4.4%	1.4%	7.2%	5.7%	0.2%	4.2%	7.0%			
Non-Banking Financial Institutions	12.1	1.3	12.5	1.5	13.5	1.2	13.0	2.1	13.4	2.3	14.5	2.3	15.2	1.1	15.0	3.4	14.0	1.5	13.7	1.1	15.5	1.8	12.7	1.0	12.4	1.0	-2.4%	0.0%	-14.5%	-56.5%	2.5%	-23.1%	-2.2%	-20.2%	0.0%			
Foreign Credit ²	146.3	28.1	146.0	27.0	147.3	27.1	146.7	26.4	144.7	25.9	148.9	26.2	152.6	29.6	160.3	29.8	161.0	31.7	164.4	32.0	164.1	32.2	174.1	33.1	176.6	34.0	1.4%	2.7%	18.6%	29.8%	20.7%	21.0%	1.6%	20.3%	20.8%			
of which: Loans & Advances to Non-Residents in AED	12.2	2.0	12.2	1.9	11.6	2.1	12.2	2.1	12.0	2.2	12.0	2.1	11.5	2.1	11.4	2.1	11.6	2.2	11.4	2.2	13.0	2.2	12.1	2.8	13.2	3.1	9.1%	10.7%	10.0%	47.6%	8.2%	55.0%	9.4%	15.6%	14.8%			
3. Total Investments by Banks³	417.4	51.9	416.3	54.1	421.5	54.4	421.5	55.6	417.7	56.8	419.0	54.2	418.4	51.0	420.6	49.5	424.3	48.4	426.8	49.9	441.0	49.7	438.0	48.4	445.5	42.2	1.7%	-12.8%	6.3%	-22.1%	6.7%	-18.7%	0.3%	3.1%	3.9%			
Debt securities	241.3	46.5	241.1	48.6	247.5	48.4	247.4	49.1	251.6	49.8	248.5	47.2	245.2	44.3	247.6	42.7	232.8	42.4	232.6	44.6	234.8	45.0	232.6	42.9	209.9	38.7	-9.8%	-9.8%	-15.5%	-18.0%	-13.0%	-16.8%	-9.8%	-15.9%	-13.6%			
Equities	13.2	0.0	13.6	0.0	13.8	0.0	13.7	0.0	14.0	0.0	17.1	0.0	16.4	0.0	17.0	0.0	16.9	0.0	17.0	0.0	16.4	0.0	17.0	0.0	16.3	0.0	-4.1%	0.0%	-4.7%	0.0%	23.5%	0.0%	-4.1%	-4.7%	23.5%			
Held to maturity securities	116.8	5.4	115.5	5.5	114.0	6.0	114.1	6.5	107.0	7.0	110.8	7.0	113.7	6.7	112.2	6.8	129.7	6.0	132.4	5.3	144.3	4.7	143.7	5.5	174.6	3.5	21.5%	-36.4%	57.6%	-50.0%	49.5%	-35.2%	19.4%	51.2%	45.7%			
Other Investments	46.1	0.0	46.1	0.0	46.2	0.0	46.3	0.0	45.1	0.0	42.6	0.0	43.1	0.0	43.8	0.0	44.9	0.0	44.8	0.0	45.5	0.0	44.7	0.0	44.7	0.0	0.0%	0.0%	4.9%	0.0%	-3.0%	0.0%	0.0%	4.9%	-3.0%			
4. Bank Deposits	1691.7	223.4	1706.4	222.3	1712.8	229.5	1739.9	227.4	1737.8	229.0	1762.6	233.9	1749.3	233.1	1752.4	235.8	1760.6	245.6	1761.8	246.6	1799.2	241.3	1841.7	250.2	1890.4	242.5	2.6%	-3.1%	7.3%	3.7%	11.7%	8.5%	2.0%	6.8%	11.4%			
Resident Deposits	1492.3	191.8	1504.0	190.2	1503.3	195.8	1534.7	193.6	1541.3	195.8	1564.2	201.3	1561.9	200.0	1568.6	202.1	1581.2	210.2	1550.3	211.6	1592.5	204.5	1627.6	215.9	1669.0	207.6	2.5%	-3.8%	6.7%	3.1%	11.8%	8.2%	1.8%	6.3%	11.4%			
Government Sector	290.6	0.9	287.9	0.8	295.7	1.3	311.9	1.3	307.3	1.3	285.8	2.4	285.6	1.3	291.2	0.7	290.6	0.8	290.4	0.6	321.3	0.6	315.8	1.5	361.2	0.9	14.4%	-40.0%	26.4%	-62.5%	24.3%	0.0%	14.1%	25.6%	24.2%			
GREs (Govt. ownership of more than 50%)	216.7	6.0	226.7	6.3	213.7	6.5	220.8	6.1	220.2	8.4	239.0	8.9	237.4	8.4	221.3	8.8	228.4	10.9	197.6	7.5	210.3	7.3	202.9	9.7	211.7	9.4	4.3%	-3.1%	-11.4%	5.6%	-2.3%	56.7%	4.0%	-10.8%	-0.7%			
Private Sector	952.0	179.1	961.4	177.0	964.1	182.1	972.5	180.4	983.4	180.3	1007.3	184.0	1006.5	184.4	1020.6	186.4	1028.2	191.6	1026.6	191.3	1028.4	189.8	1067.3	198.1	1065.0	191.7	-0.2%	-3.2%	5.7%	4.2%	11.9%	7.0%	-0.7%	5.5%	11.1%			
Non-Banking Financial Institutions	33.0	5.8	28.0	6.1	29.8	5.9	29.5	5.8	30.4	5.8	32.1	6.0	32.4	5.9	35.5	6.2	34.0	6.9	35.7	12.2	32.5	6.8	41.6	6.6	31.1	5.6	-25.2%	-15.2%	-3.1%	-6.7%	-5.8%	-3.4%	-23.9%	-3.7%	-5.4%			
Non-Resident Deposits	199.4	31.6	202.4	32.1	209.5	33.7	205.2	33.8	196.5	33.2	198.4	32.6	187.4	33.1	183.8	33.7	179.4	35.4	211.5	35.0	206.7	36.8	214.1	34.3	221.4	34.9	3.4%	1.7%	11.6%	7.1%	11.0%	10.4%	3.2%	11.0%	11.0%			
Capital & Reserves⁴	336.0	53.9	339.0	54.1	339.5	54.2	341.9	54.4	344.8	54.5	348.5	54.0	350.2	54.1	346.0	54.3	341.0	54.5	341.5	54.4	343.9	54.8	343.7	55.6	350.8	56.1	2.1%	0.9%	0.7%	3.9%	4.4%	4.1%	1.9%	1.1%	4.4%			
Specific provisions & Interest in Suspense	93.1	30.5	93.3	29.7	91.6	29.3	91.6	29.3	91.9	29.0	92.9	28.6	93.9	28.7	94.5	27.8	94.6	27.1	94.3	27.1	95.1	27.2	94.1	26.9	94.8	26.8	0.7%	-0.4%	2.0%	-6.3%	1.8%	-12.1%	0.5%	0.1%	-1.6%			
General provisions	32.9	3.0	32.8	3.0	32.4	2.7	32.6	2.8	32.2	2.9	32.0	2.8	32.7	2.7	32.7	2.6	33.1	2.4	33.2	2.4	33.3	2.4	34.1	2.3	34.0	2.3	-0.3%	0.0%	6.3%	-17.9%	3.3%	-23.3%	-0.3%	4.3%	1.1%			
Lending to Stable Resources Ratio⁵	80.0%	59.5%	79.7%	61.0%	80.1%	61.2%	78.7%	63.0%	79.8%	64.0%	79.4%	61.7%	80.2%	61.2%	81.2%	61.3%	82.2%	59.7%	81.8%	60.6%	82.8%	61.4%	81.3%	62.5%	78.3%	61.7%	-3.7%	-1.3%	-1.4%	0.0%	-2.1%	3.7%	-3.4%	-1.2%	-1.5%			
Eligible Liquid Assets Ratio (ELAR)⁶	15.6%	35.1%	15.8%	34.5%	16.2%	33.9%	16.1%	34.9%	16.9%	33.7%	17.4%	34.3%	17.5%	34.2%	17.5%	35.2%	16.8%	34.1%	16.6%	33.4%	16.2%	35.6%	15.8%	33.4%	15.9%	30.7%	0.6%	-8.1%	-8.6%	-10.5%	1.9%	-12.5%	-1.7%	-9.7%	-1.7%			
Capital adequacy ratio - (Tier 1 + Tier 2)⁷					17.2%	21.5%					16.8%	21.1%					16.8%	20.7%					16.5%	20.5%														
of which: Tier 1 Ratio					16.1%	20.3%					15.6%	19.9%					15.6%	19.6%					15.4%	19.4%														
Common Equity Tier 1 (CET 1) Capital Ratio					14.1%	20.3%					13.6%	19.9%					13.7%	19.6%					13.5%	19.4%														

* Data consists of 23 National Banks & 37 Foreign Banks
 ** 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 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 .