CBUAE Classification: Public											U				onventional	`			` '																	
	<u> </u>				202	22				T		(En	d of month,	figures in l	billions of Di	rhams unle	ess otherwise	indicated))				2023													
	Aı	ıg	Sep		00		Nov		De	Dec		Jan		Feb		Mar		Apr		Мау		Jun Jui		1	Aug	g **	% Month -on-Month		% Year-to-Date		% Year -on- Year		% Month -on- Month	% Year-to- Date		
	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	СВ	IB	СВ	IB		All Banks		
1.Gross Bank Assets	2,926.1	597.4	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	0.5%	0.7%	6.4%	6.2%	10.4%	12.2%	0.5%	6.4%	10.7%	
2.Gross Credit	1,455.2	395.9	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	0.6%	1.1%	3.9%	4.0%	5.8%	4.5%	0.7%	3.9%	5.5%	
Domestic Credit	1,278.3	361.5	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	0.8%	0.9%	4.6%	5.1%	5.2%	6.0%	0.8%	4.7%	5.4%	
Government	179.2	32.9	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	0.8%	-0.6%	0.2%	2.6%	-1.0%	8.2%	0.6%	0.6%	0.4%	
Public Sector (GREs)	200.8	47.5	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	1.1%	2.8%	10.1%	-5.7%	13.0%	-6.3%	1.4%	7.2%	9.3%	
Private Sector	886.5	279.7	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	0.8%	0.8%	4.5%	7.3%	5.1%	7.9%	0.8%	5.1%	5.8%	
Business & Industrial Sector Credit ¹	662.0	138.6	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	0.5%	0.4%	3.0%	8.4%	2.9%	7.2%	0.4%	3.9%	3.6%	
Individual	224.5	141.1	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	1.8%	1.2%	8.6%	6.2%	11.6%	8.5%	1.6%	7.7%	10.4%	
Non-Banking Financial Institutions	11.8	1.4	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	-6.1%	-6.7%	-20.0%	0.0%	-22.0%	0.0%	-6.2%	-17.8%	-19.7%	
Foreign Credit ²	176.9	34.4	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	-0.6%	3.8%	-0.4%	-8.4%	10.0%	-11.6%	0.0%	-1.5%	6.5%	
of which: Loans & Advances to Non-Residents in AED	13.9	2.6	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	1.2%	0.0%	8.9%	-26.9%	23.0%	-26.9%	1.1%	3.8%	15.2%	
3.Total Investments by Banks ³	393.1	96.7	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	0.8%	1.7%	8.9%	19.4%	17.2%	29.0%	1.0%	11.0%	19.5%	
Debt securities	227.4	18.7	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	-1.4%	-1.1%	-4.8%	-2.1%	0.4%	-2.1%	-1.4%	-4.6%	0.2%	
Equities	14.0	2.6	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	1.0%	0.0%	11.0%	-7.4%	-27.9%	-3.8%	0.8%	6.8%	-24.1%	
Held to maturity securities	117.3	65.1	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	3.9%	2.6%	33.7%	29.1%	56.6%	41.8%	3.4%	32.1%	51.3%	
Other Investments	34.4	10.3	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	0.0%	0.0%	5.2%	0.9%	12.5%	12.6%	0.0%	4.1%	12.5%	
4.Bank Deposits	1,739.7	426.9	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	0.5%	0.1%	8.4%	7.3%	11.0%	10.6%	0.4%	8.2%	10.9%	
Resident Deposits	1,514.1	414.2	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	0.1%	0.2%	9.3%	8.1%	14.1%	12.2%	0.1%	9.1%	13.7%	
Government Sector	309.7	78.0	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	-1.8%	1.6%	11.2%	1.4%	10.2%	16.9%	-1.1%	9.0%	11.5%	
GREs (Govt. ownership of more than 50%)	179.9	48.5	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	-1.4%	-4.4%	-0.8%	-7.1%	-6.0%	-11.1%	-2.0%	-2.2%	-7.1%	
Private Sector	993.3	281.9	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	0.7%	0.5%	11.1%	12.9%	18.8%	15.0%	0.7%	11.5%	18.0%	
Non-Banking Financial Institutions	31.2	5.8	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	2.8%	1.6%	-9.2%	0.0%	17.3%	6.9%	2.6%	-8.0%	15.7%	
Non-Resident Deposits	225.6	12.7	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	4.6%	-6.4%	0.9%	-29.1%	-9.5%	-42.5%	4.1%	-0.5%	-11.3%	
Capital & Reserves ⁴	345.8	68.0	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	1.3%	2.3%	7.9%	7.1%	11.6%	11.5%	1.5%	7.7%	11.6%	
Specific provisions & Interest in Suspense	103.4	18.3	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	-0.6%	0.5%	2.4%	5.1%	1.2%	2.2%	-0.4%	2.8%	1.3%	

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14.0%

32.9

72.1%

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77.2%

18.0%

33.1

72.7%

20.7%

77.9%

17.9%

Common Equity Tier 1(CET 1) Capital Ratio

of which: Tier 1 Ratio

General provisions

Lending to Stable Resources Ratio 5

Eligible Liquid Assets Ratio (ELAR) 6

Capital adequacy ratio - (Tier 1 + Tier 2) 7

5.2

82.3%

31.4

74.9%

17.5%

17.2%

16.1%

14.6%

5.2

83.1%

14.4%

18.5%

17.4%

14.2%

31.6

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17.3%

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82.8%

13.9%

32.1

73.9%

17.8%

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16.1%

14.6%

17.3% 17.7%

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80.6%

17.8%

16.6%

13.5%

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73.0%

19.3%

5.7

80.7%

15.6%

31.1

73.8%

18.6% 14.0%

^{*} Data consists of 53 Conventional Banks & 8 Islamic 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

Excludes Bank's Deposit with Central Bank in the forms of Certificate of Deposits & Monetary Bills.
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.