(End of month, figures in billions of Dirhams unless otherwise indicated)																																									<u></u>										
							2022																												2023																
	Jul		Aug			Sep			Oct			Nov			Dec	1			Jan			Feb		Ţ	Mar			Apr			May				un			Jul **			% th -on-Month			% ear -to -Date			% Year -on- \		М	TOTAL	% ear -to -Date
1.Gross Bank Assets	AD DXB OE 1,657.0 1,564.6 268.8																																								-0.3% -									0.2%	All Banks 5.8%
2.Gross Credit	817.4 884.1 155.9								882.7			883.5						851.9															3.8 8								-0.1%				3.6%					-0.3%	3.2%
Domestic Credit	701.3 796.6 148.9		793.9						793.5			798.5				.3 15					741.8								.7 156.			8.7 15			814.9			815.7		-0.6%	0.1%	0.476	2.4/0	1 19/	3.6%		4 2.1	0.2	00/	0.3%	2.90
	55.0 152.0 7.0	54.0		7.4	55.9								0.2	55.2					142.3	0.1		142.3										4.9	0.6		146.5	10.1	57.6		10.0	7.40/	-1.6%	1.00/	4.20/	2.00/	7.5%		(0) 2.4	0.	.970	2.20/	0.050
Government								54.6	11,,,		54.4	148.2	9.3							9.1	58.1						27.	117			11		9.6			10.1		144.2		-7.4%	11070	-1.0%	4.3%	-2.0%	7.570	7.77			.9%	-3.2%	0.05%
Public Sector (GREs)	126.0 113.7 11.6		113.0				11.7	132.9	112.1				12.5						108.1											.9 12					121.2			122.9		0.4%	1.4%	9.9%	0.6%	11.1%	11.8%				.7%	1.3%	5.7%
Private Sector	513.9 525.0 129.2								527.7			529.9						526.4					133.2						134.			7.1 13			541.7			543.5		0.0%	0.3%	-0.3%	4.0%	4.9%	2.9%	0.07	3.2	-1.	.5%	0.1%	4.3%
Business & Industrial Sector Credit ¹	349.3 358.3 98.4	346.5	355.5	98.6	350.6				355.2			355.3	99.0								367.0								.3 102.			3.7 10	1.8 3	67.4	356.2				101.9	-0.3%		-0.4%	3.0%	4.3%	2.5%	4.9%	6 -0.2	3.	.6%	0.0%	3.5%
Individual	164.6 166.7 30.8	165.9	168.9	30.8	166.8	171.1	30.7	167.3	172.5	30.6	169.9	174.6	30.6	167.9	175	.1 3	1.8	169.2	176.7	31.9	184.1	178.4	32.2	171.8	179.9	32.4	172.8	8 181	.7 32.	.4 18	37.3 18	3.4 3	2.6 1	77.2	185.5	33.1	178.4	185.8	33.1	0.7%	0.2%	0.0%	6.3%	6.1%	4.1%	8.4%	6 11.5	7.	.5%	0.4%	6.0%
Non-Banking Financial Institutions	6.4 5.9 1.1	6.4	5.8	1.0	6.5	5.9	1.1	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	1.5	.0	5.7	5.2	1.0	5.9	5.5	0.9	5.3	5.1	0.9 -	-10.2%	-7.3%	0.0%	-17.2%	-3.8%	-25.0%	-17.2%	-13.6	-18.	.2%	-8.1%	-12.4%
Foreign Credit ²	116.1 87.5 7.0	117.5	87.0	6.8	121.0	90.0	7.0	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	4 80	0.9 6.	.6 12	26.3	5.5	6.6 1	32.2	88.6	6.8	131.7	86.6	6.7	-0.4%	-2.3%	-1.5%	-2.1%	-1.0%	3.1%	13.4%	-1.0	-4.	.3%	-1.1%	-1.5%
of which: Loans & Advances to Non-Residents in AED	7.1 8.1 1.1	7.3	8.1	1.1	8.2	8.9	1.1	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	4 9	0.4	.4	9.1	9.4	1.3	8.5	9.3	1.3	8.4	9.0	1.4	-1.2%	-3.2%	7.7%	0.0%	2.3%	27.3%	18.3%	6 11.1	% 27.	.3%	-1.6%	2.7%
3. Total Investments by Banks ³	266.2 182.6 38.9	264.0	186.6	39.2	254.5	189.1	39.7	262.1	190.5	41.1	273.6	195.3	42.2	279.5	202	2.6	5.3	285.7	204.5	46.0	284.6	207.9	48.9	289.5	210.3	48.7	292.5	5 208	2.9 49.	.5 29	05.4 21	2.8 5	0.4 2	98.8	225.2	50.3	298.2	229.7	51.6	-0.2%	2.0%	2.6%	6.7%	13.4%	13.9%	12.0%	25.89	% 32.0	6%	0.9%	9.9%
Debt securities	175.4 59.8 13.4	172.4	60.2	13.5	167.5	58.7	13.3	171.6	54.7	13.8	178.6	58.1	14.2	183.0	61	.2 1	4.2	180.7	58.7	14.8	177.3	56.8	14.8	179.7	56.0	14.4	180.5	5 53	.8 14.	.5 18	30.1 5	0.1 1	4.9 1	78.8	54.9	14.8	177.5	56.7	15.7	-0.7%	3.3%	6.1%	-3.0%	-7.4%	10.6%	1.2%	√₀ -5.2	17.	.2%	0.6%	-3.3%
Equities	10.6 2.5 3.2	10.9	2.6	3.1	5.6	2.6	3.1	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	3 2	3.	.2	6.3	2.5	3.1	6.4	2.5	3.2	6.8	2.5	3.2	6.3%	0.0%	0.0%	13.3%	-3.8%	0.0%	-35.8%	6 0.0	0.	.0%	3.3%	5.9%
Held to maturity securities	67.1 91.5 19.5	67.6	95.0	19.8	68.4	98.9	20.5	69.6	104.2	21.3	73.8	105.5	21.5	74.9	109	.4 2	4.6	83.5	111.7	24.8	85.7	117.0	27.6	88.2	120.2	27.9	90.3	3 121	.0 28.	.5	93.6 12	8.6 2	9.1	98.2	136.1	29.0	98.5	138.9	29.4	0.3%	2.1%	1.4%	31.5%	27.0%	19.5%	46.8%	6 51.8	50.	.8%	1.3%	27.7%
Other Investments	13.1 28.8 2.8	13.1	28.8	2.8	13.0	28.9	2.8	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	4 31	.5 3.	.3	5.4 3	1.6	3.3	15.4	31.7	3.3	15.4	31.6	3.3	0.0%	-0.3%	0.0%	-1.3%	7.5%	0.0%	17.6%	6 9.7	17.	.9%	-0.2%	4.1%
4.Bank Deposits	1,004.6 949.8 178.5	1,036.9	952.3	177.4 1	,066.2	945.6	175.1	1,072.3	954.5	77.9 1,	095.3	965.2	178.7	1,043.7	990	2.6 18	7.9 1,0	058.4	989.8	185.0	1,052.8	1,001.2	188.3	1,074.6	1,038.1	193.3	1,109.0	0 1,046	5.6 195.	.3 1,1.	34.9 1,07	4.3 19	6.7 1,1	02.9 1,	,083.4	195.8 1	1,110.4	1,088.5	194.1	0.7%	0.5%	-0.9%	6.4%	9.9%	3.3%	10.5%	6 14.6	% 8.1	7%	0.5%	7.7%
Resident Deposits	859.1 849.9 167.6	902.6	856.0	169.7	939.8	851.0	167.5	929.4	868.4	68.6	965.0	880.2	170.5	924.2	905	.2 18	0.3	946.4	899.6	178.5	933.2	914.4	181.8	956.7	949.3	186.6	987.6	6 959	0.7 188.	.2 99	00.7 98	5.8 19	0.1 9	86.9	994.4	189.7 1	,005.5	996.7	187.8	1.9%	0.2%	-1.0%	8.8%	10.1%	4.2%	17.0%	6 17.3	% 12.	.1%	0.9%	9.0%
Government Sector	260.3 68.4 33.4	288.1	67.3	32.3	301.6	68.5	31.7	324.1	71.4	33.2	324.0	72.3	34.9	281.6	75	.2 4	0.0	302.7	63.5	37.4	278.3	63.3	38.3	288.9	77.9	39.6	300.0	78	39.	.3 28	35.0 8	8.5 4	1.9 2	89.4	95.5	40.8	308.6	89.5	39.2	6.6%	-6.3%	-3.9%	9.6%	19.0%	-2.0%	18.6%	6 30.8	17.	.4%	2.7%	10.2%
GREs (Govt. ownership of more than 50%)	124.1 84.8 12.2	132.3	83.9	12.2	140.6	79.8	11.9	115.7	83.3	10.5	139.1	80.5	10.5	118.9	87	.3 1	0.7	117.1	82.4	9.5	115.4	87.8	10.1	114.9	88.7	10.7	134.2	2 89	0.7 10.	.4 1.	30.1 9	2.2 1	1.1 1	10.8	91.9	11.3	112.5	94.7	9.4	1.5%	3.0%	-16.8%	-5.4%	8.5%	-12.1%	-9.3%	6 11.7	-23.	.0%	1.2%	-0.1%
Private Sector	456.7 681.6 118.4	464.8	688.7	121.7	467.0	687.3	120.4	470.4	698.6	21.6	482.0	712.1	122.2	497.2	726	.3 12	6.0	500.5	737.2	128.1	517.4	746.8	129.9	524.2	765.5	132.8	533.1	1 774	.1 135.	.2 5:	54.4 78	7.4 13	3.9 5	58.6	788.9	134.1	564.3	794.1	136.0	1.0%	0.7%	1.4%	13.5%	9.3%	7.9%	23.6%	6 16.5	14.	.9%	0.9%	10.79
	18.0 15.1 3.6	17.4	16.1	3.5	30.6	15.4	3.5	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	16.5	3.5	28.7	17.2	3.5	20.3	3 17	7.7 3.	.3	21.2 1	7.7	3.2	28.1	18.1	3.5	20.1	18.4	3.2	28.5%	1.7%	-8.6%	-24.2%	12.2%	-11.1%	11.7%	6 21.9	-11.	.1%	-16.1%	-10.3%
Non-Banking Financial Institutions	145.5 99.9 10.9	134.3	96.3	7.7	126.4	94.6	7.6	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	86.8	6.5	117.9	88.8	6.7	121.4	4 86	5.9 7.	.1 14	14.2 8	8.5	6.6 1	16.0	89.0	6.1	104.9	91.8	6.3	-9.6%	3.1%		-12.2%	7.5%	-17.1%		6 -8.1	% -42.	.2%	-3.8%	-4.5%
Non-Resident Deposits	180.7 194.6 31.6						31.7		199.6			202.9					2.2		211.0		191.5		33.0			32.7		3 210	0.3 32.	.7 19		3.8 3	2.9 1	96.9	216.7	34.2	200.2	219.8	34.9	1.7%	1.4%			7.6%	8.4%	10.8%	6 12.9	% 10.4	4%	1.6%	6.1%
Capital & Reserves 4	36.9 71.6 13.1			13.4	36.8	70.9		37.1			37.4	70.7	13.4	39.0				39.5	68.9	12.5	39.8	68.6			68.7			7 69					2.3	41.2	69.7	12.1	41.7	69.9		1.2%		0.8%	6.9%	2.0%	-1.6%				9%	0.7%	3.39
Specific provisions & Interest in Suspense	14.4 18.2 3.7			3.8		18.9		14.1	18.8		14.4	18.8	4 1	13.1				13.1	19.3	43	13.5	19.2		13.7	20.7	4.4	13.9						4.6	14 2	20.4	45	13.9	20.5		-2.1%	0.5%	2 2%	6.1%	6.2%				% 24	3%	-0 3%	6 30
General provisions Lending to Stable Resources Ratio 5	73.8% 78.9% 77.8%												80 00/							70 10/				71 60/	71 20/	77 00/								3 50/		77 80/	2007	73 10/				0.60/								-0.9%	-3.3%
<u>.</u>																																																			
Eligible Liquid Assets Ratio (ELAR) 6	14.8% 20.3% 15.9%	13.2%	21.0%					13.4%	20.3%	3.3%	14.2%	20.8%	13.8%					14.1%	23.3%	1/.0%	13./%	23.3%	10.0%					24.9	7/0 1/.6	70 16	.3 % 24.	0% 18.					10.1%	23.3%	19.3%	1.3%	3.2%	2.0%	11.8%	9.4%	10.8%	8.8%	23.6	70 22.0	U 70	1.4%	10.5%
Capital adequacy ratio - (Tier 1 + Tier 2) 7							17.9%								18.2											17.9%									19.2% 1																
of which: Tier 1 Ratio	<u></u>						16.7%						_		5 17.6											6 16.7%									17.9% 1																
Common Equity Tier 1(CET 1) Capital Ratio					13.6%	15.3%	15.2%							13.4%	15.3	3% 14.	7%							13.7%	15.8%	15.0%							14	4.1%	16.3%	5.7%															

^{*} 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.

Number of Banks Operating from Each Emirate

Share of Banks Operating from Each Emirate in Total Assets

^{**}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 .