(End of month, figures in billions of Dirhams unless otherwise indicated)	1 1	2021	2022																		
	Nov	Dec		Jan	Feb	Mar	Apr	May	Jun	Jul		Aug	Sep	Oct		Nov **	% Month -on-Month	% Year -to-Da		Month	Year -to-Date Year
1. Gross Bank Assets							OE AD DXB OE AD 268.1 1524.5 1554.7 265.6 1605.												OE AD DXB 2.8% 19.1% 3.2%		All Banks 7% 9.6% 10.4
2. Gross Credit							158.0 783.9 876.9 156.6 825.												2.6% 12.2% 0.6%		
Domestic Credit							150.4 677.5 794.4 149.1 718.														
Government	44.9 181.9 7.	5 46.7 182.	2 7.1 45.3	3 172.2	7.4 45.3 172.1 7.	5 47.6 172.1			.0 56.3 158.9				4 55.9 147.9 8.7					/ ₆ 16.5% -18.7%	5 31.0% 21.2% -18.5%	6 24.0% 0.4	4% -10.2% -9.
Public Sector (GREs)	134.5 93.3 13.	5 138.8 92.	5 14.1 138.0			2 142.9 107.6		.5 113.5 11.				.4 113.0 11.9	9 130.1 113.9 11.7	7 132.9 112.1		115.0 12.5				6 -7.4% 2.0	
Private Sector	476.8 521.3 128.	3 474.3 520.	+ +		27.1 475.7 518.5 127.			.5 521.0 130.												6 1.0% 0.7	7% 5.6% 5
Business & Industrial Sector Credit ¹	315.0 367.3 96.	7 313.0 366.	4 93.7 313.	1 363.2	95.4 313.9 360.5 95.	5 315.4 364.4								7 350.4 355.2			0.9% 0.0% 0.09	/ ₀ 13.0% -3.0%	5.7% 12.3% -3.3%	6 2.4% 0.4	4% 4.5% 3
Individual	161.8 154.0 31.	6 161.3 154.	5 31.8 161.0	6 155.8	31.7 161.8 158.0 32.	2 165.2 159.5		.1 162.7 31.	1 165.2 164.9	31.1 164.6 166	5.7 30.8 165.	.9 168.9 30.	8 166.8 171.1 30.7	7 167.3 172.5	30.6 169.9	174.6 30.6			5 -3.8% 5.0% 13.4%	6 -3.2% 1.3	3% 7.9% 8
Non-Banking Financial Institutions	6.2 8.1 1.	4 7.9 7.	3 1.6 8.3	5 6.4	1.4 8.6 8.4 1.	4 7.6 6.5	1.4 7.4 6.2 1.2 9	.2 6.7 1.	4 6.6 6.0	1.1 6.4 5	5.9 1.1 6.	.4 5.8 1.0	0 6.5 5.9 1.1	1 6.1 6.0	1.1 6.1	5.4 1.2		/ ₆ -22.8% -26.0%			8% -24.4% -19
Foreign Credit ²	90.3 73.4 6.	9 93.8 74.	3 7.0 97.2	2 78.0	7.0 104.3 78.5 7.	3 104.9 80.2	7.6 106.4 82.5 7.5 106	.6 82.4 7.	3 112.9 87.3	7.0 116.1 87	7.5 7.0 117.	.5 87.0 6.1	8 121.0 90.0 7.0	0 125.1 89.2	6.9 125.8	85.0 6.7		34.1% 14.4%		6 -2.9% -1.7	
of which: Loans & Advances to Non-Residents in AED	5.9 7.1 1.	2 6.1 6.	9 1.1 5.9	9 6.5	1.2 5.9 6.5 1.	1 6.1 6.6	1.1 5.9 6.5 1.2 6	.3 7.8 1.	1 6.6 7.2	1.1 7.1 8	3.1 1.1 7.	.3 8.1 1.	1 8.2 8.9 1.1	1 8.3 8.7	1.2 8.4	8.9 1.1	1.2% 2.3% -8.39	37.7% 29.0%	5 0.0% 42.4% 25.4%	6 -8.3% 1.1	1% 30.5% 29
3. Total Investments by Banks ³	252.2 183.8 38.5	5 254.5 180.4	38.3 248.8	8 182.2	38.4 253.0 177.5 39.0	5 252.1 182.1	38.5 254.1 183.2 39.4 255.	8 195.3 39.0	6 258.1 188.6	39.7 266.2 182.	.6 38.9 264.	0 186.6 39.2	2 254.5 189.1 39.7	7 262.1 190.5	41.1 273.6	195.3 42.2			10.2% 8.5% 6.3%		8.0 % 7.
Debt securities	210.4 76.7 14.	3 207.6 74.	4 13.7 202.0		14.0 205.0 70.4 14.	9 193.1 68.3	13.8 194.4 68.6 14.2 193		8 193.0 68.6	13.9 175.4 59	9.8 13.4 172.		5 167.5 58.7 13.3	3 171.6 54.7	13.8 178.6			/ ₆ -14.0% -21.9%			5% -15.2% -16
Equities	8.5 2.6 2.	9 11.1 3.	0 3.0 10.0	6 2.7	3.1 11.1 2.7 3.	2 10.9 2.7	3.3 10.8 2.8 3.4 10	.4 2.7 3.	3 11.3 2.6	3.1 10.6 2	2.5 3.2 10.	.9 2.6 3.	1 5.6 2.6 3.1	1 5.8 2.7	3.2 6.2	2.8 3.2	6.9% 3.7% 0.09	√ ₆ -44.1% -6.7%	6 6.7% -27.1% 7.7%	6 10.3% 4.3	3% -28.7% -12.
Held to maturity securities	22.6 73.8 17.	6 25.1 74.	7 18.0 25.:	5 77.2	17.7 25.5 75.6 17.	9 35.7 82.2	17.8 36.6 82.9 18.2 38	.7 91.4 18.	9 40.8 88.6	19.8 67.1 91	1.5 19.5 67.	.6 95.0 19.	8 68.4 98.9 20.5	5 69.6 104.2	21.3 73.8	105.5 21.5	6.0% 1.2% 0.99	6 194.0% 41.2%	5 19.4% 226.5% 43.0%	6 22.2% 2.9	9% 70.5% 76.
Other Investments	10.7 30.7 3.	7 10.7 28.	3 3.6 10.	7 28.8	3.6 11.4 28.8 3.	6 12.4 28.9	3.6 12.3 28.9 3.6 13	.1 28.8 3.	6 13.0 28.8	2.9 13.1 28	3.8 2.8 13.	.1 28.8 2.	8 13.0 28.9 2.8	8 15.1 28.9	2.8 15.0	28.9 3.3	-0.7% 0.0% 17.99	40.2% 2.1%	6 -8.3% 40.2% -5.9%	6 -10.8% 0.9	9% 10.8% 4.
4.Bank Deposits	868.6 924.6 173.6	6 886.4 932.	1 178.0 873.7	7 929.1 1	79.6 877.8 929.0 181.4	868.8 958.6	178.8 886.9 941.7 179.8 918.	8 944.5 177.2	2 950.9 961.8	179.2 1004.6 949.	.8 178.5 1036.	9 952.3 177.4	4 1066.2 945.6 175.1	1 1072.3 954.5	177.9 1095.3	965.2 178.7	2.1% 1.1% 0.4%	6 23.6% 3.6%	0.4% 26.1% 4.4%	6 2.9% 1.6	5% 12.2% 13
Resident Deposits	784.4 793.4 159.		5 163.8 787.8															6 21.2% 9.3%		6 7.0% 2.5	5% 14.2% 16.0
Government Sector	220.0 59.5 29.	1 201.4 56.	9 29.9 202.:	5 52.8	31.6 209.6 51.4 30.	9 207.5 52.9	31.0 201.2 56.3 33.5 230	.0 58.8 33.	.1 218.4 64.8	34.1 260.3 68	3.4 33.4 288.	.1 67.3 32	3 301.6 68.5 31.7	7 324.1 71.4	33.2 324.0	72.3 34.9	0.0% 1.3% 5.19	60.9% 27.1%	5 16.7% 47.3% 21.5%	6 19.9% 0.6	6% 49.6% 39
GREs (Govt. ownership of more than 50%)	129.2 86.9 12.	5 142.4 92.	4 13.1 140.2	2 92.4	13.2 122.7 92.6 14.	8 122.0 102.8	14.5 109.6 81.6 13.9 120	.8 83.2 13.	.6 117.5 81.1	14.0 124.1 84	1.8 12.2 132.	.3 83.9 12.3	2 140.6 79.8 11.9	9 115.7 83.3	10.5 139.1	80.5 10.5	20.2% -3.4% 0.09	√₀ -2.3% -12.9%	5 -19.8% 7.7% -7.4%	6 -16.0% 9.8	3% -7.2% 0
Private Sector	421.9 628.8 113.	0 436.6 638.	6 116.1 427.4	4 646.9 1	16.6 435.0 653.3 118.	7 428.5 673.1	118.2 426.6 675.2 116.1 423	.5 679.2 115.	.5 452.9 695.2	117.3 456.7 681	1.6 118.4 464.	.8 688.7 121.	7 467.0 687.3 120.4	4 470.4 698.6	121.6 482.0	712.1 122.2	2.5% 1.9% 0.59	6 10.4% 11.5%	5.3% 14.2% 13.2%	6 8.1% 2.0)% 10.5% 13
Non-Banking Financial Institutions	13.3 18.2 4.	7 15.8 17.	6 4.7 17.	7 16.2	4.4 20.8 16.6 4.	3 20.1 16.8	4.0 21.6 22.5 3.8 18	.4 17.2 3.	7 27.6 16.9	3.7 18.0 15	5.1 3.6 17.	.4 16.1 3	5 30.6 15.4 3.5	5 19.2 15.1	3.3 19.9	15.3 2.9	3.6% 1.3% -12.19	√o 25.9% -13.1%	5 -38.3% 49.6% -15.9%	6 -38.3% 1.3	3% 0.0% 5
Non-Resident Deposits	84.2 131.2 14.	3 90.2 126.	6 14.2 85.9	9 120.8	13.8 89.7 115.1 12.	7 90.7 113.0	11.1 127.9 106.1 12.5 126	.1 106.1 11.	3 134.5 103.8	10.1 145.5 99	0.9 10.9 134	.3 96.3 7.	7 126.4 94.6 7.6	6 142.9 86.1	9.3 130.3	85.0 8.2	-8.8% -1.3% -11.89	√₀ 44.5% -32.9%	54.8% -35.2%	√o -42.7% -6.2	2% -3.2% -2
Capital & Reserves 4	175.6 191.5 32.2	2 179.3 190.8	32.4 179.6	0 192.7	32.6 174.4 193.2 32.	7 174.8 188.3	32.4 175.0 188.7 32.2 176.	1 190.3 32.3	3 177.1 190.8	31.4 180.7 194.	.6 31.6 185.	4 196.6 31.8	8 184.5 197.1 31.7	7 186.2 199.6	31.7 189.9	202.9 32.1	2.0% 1.7% 1.3%	6 5.9% 6.3%	-0.9% 8.1% 6.0%	6 -0.3% 1.8	5.6%
Specific provisions & Interest in Suspense	35.7 71.9 13.3	3 36.2 72.0	5 12.7 37.1	72.9	12.6 37.3 72.3 12.	7 36.8 72.3	12.6 36.6 72.2 12.6 37.	0 72.6 12.7	7 36.4 71.5	13.1 36.9 71.	.6 13.1 36	3 72.0 13.4	36.8 70.9 13.3	37.1 71.1	13.4 37.4	70.7 13.4	0.8% -0.6% 0.0%	6 3.3% -2.6%	5.5% 4.8% -1.7%	6 0.8% -0.1	1% 0.0% 0.
General provisions	14.3 17.2 3.6	6 14.2 17.2	2 3.4 14.1	1 17.6	3.7 14.2 17.4 3.3	7 14.1 17.8	3.6 14.2 17.7 3.7 14.	2 17.7 3.8	8 14.5 18.2	3.7 14.4 18.	.2 3.7 14.	3 18.2 3.8	8 14.1 18.9 3.6	5 14.1 18.8	3.8 14.4	18.8 4.1	2.1% 0.0% 7.9%	6 1.4% 9.3%	20.6% 0.7% 9.3%	6 13.9% 1.6	7.2% 6.
Lending to Stable Resources Ratio 5	74.8% 80.6% 80.0%	6 74.8% 79.6%	78.1% 75.7%	80.0% 78	3.7% 77.3% 80.4% 78.7%	79.3% 79.5%	79.9% 79.0% 79.6% 78.5% 80.33	% 80.4% 79.8%	% 77.0% 81.4%	77.8% 73.8% 78.99	% 77.8% 71.3%	% 79.3% 78.1%	6 72.5% 80.0% 81.0%	6 72.9% 79.9%	80.5% 71.5%	78.9% 80.9%	-1.9% -1.3% 0.5%	6 -4.4% -0.9%	3.6% -4.4% -2.1%	6 1.1% -1.4	-2.3% -3.
Eligible Liquid Assets Ratio (ELAR) 6	14.6% 22.8% 16.6%	6 16.1% 22.7%	6 19.1% 16.7%	6 22.7% 17	7.5% 17.0% 22.5% 17.9%	5 15.6% 22.3%	16.1% 15.6% 22.0% 15.9% 14.5%	% 22.7% 14.5%	% 14.5% 21.1%	15.7% 14.8% 20.3	% 15.9% 15.2%	% 21.0% 15.5%	6 13.7% 20.6% 15.1%	6 13.4% 20.3%	15.3% 14.2%	20.8% 15.8%	6.0% 2.5% 3.3%	6 -11.8% -8.4%	-17.3% -2.7% -8.8%	6 -4.8% 4.1	-9.7% -6.
Capital adequacy ratio - (Tier 1 + Tier 2) 7		16.3% 17.9%	6 18.1%	_11		16.5% 17.6%	17.8%		16.1% 17.5%	17.7%	<u> </u>		16.6% 18.1% 17.9%	6	<u> </u>	ı l	I I			1	
of which: Tier 1 Ratio		15.1% 16.8%	6 17.0%			15.4% 16.5%	16.6%		15.0% 16.3%	16.6%			15.5% 17.0% 16.7%	6							
Common Equity Tier 1(CET 1) Capital Ratio		13.1% 15.1%	6 15.4%			13.4% 14.8%	15.1%		13.1% 14.7%	15.0%			13.6% 15.3% 15.2%	6							

46.2% 45.9% 7.9%

48.5% 43.9% 7.6%

* 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.

45.6% 46.3% 8.1%

45.0% 47.0%

**Preliminary data, subject to revision ¹ Includes lending to (Resident): Trade Bills Discounted and Insurance Companies

Share of Banks Operating from Each Emirate in Total Assets

Banks Operating in the UAE (Including Wholesale Banks)

Number of Banks Operating from Each Emirate

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.

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 .

⁴ Excluding subordinated borrowings/deposits but including current year profit.