

(End of month, figures in billions of Dirhams unless otherwise indicated)

	2020																								20	
	May		Jun		Jul		Aug		Sep		Oct		Nov		Dec		Jan		Feb		Mar		Apr		May**	
	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	2758.7	407.0	2777.5	412.7	2796.9	403.6	2814.7	408.7	2843.1	409.4	2833.3	407.9	2797.1	405.1	2785.7	402.3	2772.1	400.2	2777.5	401.9	2777.9	398.0	2770.5	398.8	2771.7	410.3
2.Gross Credit	1,581.9	196.4	1,593.9	197.1	1,605.0	195.9	1,608.0	193.3	1,612.6	192.0	1,615.6	191.4	1,605.8	189.5	1,598.2	180.8	1,601.1	178.1	1,598.8	178.7	1,580.0	174.4	1,586.1	177.1	1,575.7	175.8
Domestic Credit	1,448.8	162.6	1,462.1	164.8	1,459.2	161.1	1,459.3	158.5	1,455.0	156.7	1,457.5	156.0	1,456.8	154.7	1,445.9	150.8	1,450.7	148.8	1,455.1	149.4	1,443.5	146.1	1,450.2	147.7	1,439.0	146.4
Government	228.5	9.8	241.9	10.5	241.8	10.9	245.1	10.8	244.5	11.0	245.1	10.4	244.5	10.3	242.1	9.8	246.4	10.6	246.4	10.8	243.4	9.1	242.5	9.8	238.8	10.0
Public Sector (GREs)	199.9	16.1	199.9	18.2	198.9	17.1	197.6	17.1	200.2	17.5	204.6	17.7	204.0	17.7	203.0	16.9	200.0	15.9	201.6	16.3	199.0	16.2	202.1	15.9	196.4	15.4
Private Sector	1004.8	135.0	1004.9	134.5	1003.0	131.5	1001.2	128.8	995.2	126.6	991.1	126.4	992.9	125.1	985.7	122.6	989.2	121.0	992.1	121.2	986.0	119.7	989.8	120.8	988.2	119.7
Business & Industrial Sector Credit ¹	707.9	107.8	707.4	107.3	704.8	104.4	701.9	101.7	695.3	99.8	689.2	99.9	688.8	98.6	682.6	96.2	685.1	94.8	687.7	94.9	681.4	93.4	682.1	94.3	679.9	93.5
Individual	296.9	27.2	297.5	27.2	298.2	27.1	299.3	27.1	299.9	26.8	301.9	26.5	304.1	26.5	303.1	26.4	304.1	26.2	304.4	26.3	304.6	26.3	307.7	26.5	308.3	26.2
Non-Banking Financial Institutions	15.6	1.7	15.4	1.6	15.5	1.6	15.4	1.8	15.1	1.6	16.7	1.5	15.4	1.6	15.1	1.5	15.1	1.3	15.0	1.1	15.1	1.1	15.8	1.2	15.6	1.3
Foreign Credit ²	133.1	33.8	131.8	32.3	145.8	34.8	148.7	34.8	157.6	35.3	158.1	35.4	149.0	34.8	152.3	30.0	150.4	29.3	143.7	29.3	136.5	28.3	135.9	29.4	136.7	29.4
of which: Loans & Advances to Non-Residents in AED	14.1	2.2	14.0	3.0	13.9	2.9	13.7	3.0	14.2	2.8	14.0	2.8	13.9	2.2	13.3	2.2	13.2	2.2	13.2	2.1	13.4	2.0	12.9	2.0	13.2	2.7
3.Total Investments by Banks	375.4	39.5	375.1	47.3	382.9	48.2	384.2	51.3	390.3	50.5	395.9	52.2	402.9	51.3	404.2	51.6	422.1	56.8	436.1	64.0	437.5	69.8	444.0	66.6	447.7	72.5
Debt securities	218.7	36.3	219.5	44.2	225.7	44.8	228.8	48.0	231.9	47.1	232.4	49.0	236.6	48.3	242.2	48.3	222.0	52.5	228.5	59.4	228.4	65.7	237.6	62.2	237.3	67.3
Equities	9.2	0.0	8.8	0.0	8.5	0.0	8.9	0.0	8.7	0.0	9.0	0.0	9.3	0.0	9.2	0.0	9.4	0.0	9.4	0.0	9.6	0.0	9.6	0.0	9.6	0.0
Held to maturity securities	98.1	3.2	97.5	3.1	99.3	3.4	97.1	3.3	100.3	3.4	109.5	3.2	112.9	3.0	108.1	3.3	146.4	4.3	153.7	4.6	155.2	4.1	150.2	4.4	154.2	5.2
Other Investments	49.4	0.0	49.3	0.0	49.4	0.0	49.4	0.0	49.4	0.0	45.0	0.0	44.1	0.0	44.7	0.0	44.3	0.0	44.5	0.0	44.3	0.0	46.6	0.0	46.6	0.0
4.Bank Deposits	1641.6	223.9	1641.0	225.2	1664.7	222.6	1672.1	226.9	1681.7	225.5	1684.6	226.0	1650.8	225.4	1653.5	231.0	1650.0	226.3	1649.8	228.6	1656.0	225.3	1652.9	224.4	1648.6	226.0
Resident Deposits	1472.2	190.4	1473.5	192.3	1500.7	189.6	1515.6	193.4	1524.1	191.8	1520.8	192.8	1489.2	190.5	1484.6	197.5	1484.0	194.1	1482.5	194.7	1484.1	193.7	1473.5	192.6	1467.0	193.2
Government Sector	291.1	0.9	288.0	1.0	281.3	1.7	279.5	1.0	332.8	0.8	315.3	0.7	314.8	0.7	286.5	0.8	273.6	0.7	266.3	0.7	276.3	1.0	290.6	0.7	287.1	0.8
GREs (Govt. ownership of more than 50%)	226.8	11.1	230.0	10.5	265.0	8.8	268.8	10.3	237.2	8.3	256.9	9.8	236.5	8.6	245.1	9.7	245.2	8.9	246.0	9.5	237.6	8.6	207.3	8.2	206.9	8.4
Private Sector	916.4	171.4	917.7	174.1	918.4	173.1	930.3	176.0	917.9	176.8	912.8	176.5	903.0	175.2	918.6	181.5	931.3	178.1	938.7	178.3	939.2	177.7	946.8	177.5	944.6	178.0
Non-Banking Financial Institutions	37.9	7.0	37.8	6.7	36.0	6.0	37.0	6.1	36.2	5.9	35.8	5.8	34.9	6.0	34.4	5.5	33.9	6.4	31.5	6.2	31.0	6.4	28.8	6.2	28.4	6.0
Non-Resident Deposits	169.4	33.5	167.5	32.9	164.0	33.0	156.5	33.5	157.6	33.7	163.8	33.2	161.6	34.9	168.9	33.5	166.0	32.2	167.3	33.9	171.9	31.6	179.4	31.8	181.6	32.8
Capital & Reserves ³	324.2	56.8	327.5	55.0	332.1	55.2	335.2	55.1	335.0	54.8	339.1	54.9	342.2	55.1	339.3	53.5	336.9	53.8	330.8	53.9	324.6	53.5	325.4	53.7	328.6	53.3
Specific provisions & Interest in Suspense	78.2	28.3	78.6	28.6	79.3	28.8	80.6	29.4	81.8	29.7	82.2	29.9	84.7	30.0	86.4	30.2	87.9	30.3	88.6	30.5	89.7	30.9	91.1	31.1	91.5	31.1
General provisions	34.7	3.4	34.4	4.0	35.1	3.9	35.3	3.9	34.8	3.9	34.2	3.9	35.1	3.9	34.5	3.8	34.2	3.5	34.0	3.4	34.5	3.3	34.0	3.2	34.1	3.1
Lending to Stable Resources Ratio ⁴	83.5%	69.1%	83.9%	67.9%	82.5%	67.8%	81.5%	66.2%	80.4%	65.6%	79.6%	64.6%	80.1%	63.9%	80.0%	60.4%	80.7%	61.0%	80.6%	62.4%	79.6%	62.4%	80.3%	62.6%	79.5%	61.8%
Eligible Liquid Assets Ratio (ELAR) ⁵	15.1%	27.2%	15.2%	26.0%	15.2%	24.8%	15.8%	23.0%	15.8%	24.6%	15.2%	24.5%	15.7%	25.7%	16.9%	28.6%	16.3%	28.4%	16.6%	29.3%	17.2%	30.3%	16.6%	31.6%	16.7%	34.6%
Capital adequacy ratio - (Tier 1 + Tier 2) ⁶			17.2%	20.9%					17.7%	20.8%					17.9%	20.9%					17.5%	21.2%				
of which: Tier 1 Ratio			16.0%	19.7%					16.5%	19.6%					16.8%	19.8%					16.3%	20.0%				
Common Equity Tier 1(CET 1) Capital Ratio			14.1%	19.7%					14.5%	19.6%					14.4%	19.8%					14.1%	20.0%				

* Data consists of 21 National Banks & 37 Foreign Banks

** Preliminary data, subject to revision

¹ Includes lending to (Resident): Trade Bills Discounted and Insurance Companies² 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 Currency³ Excluding subordinated borrowings/deposits but including current year profit.⁴ 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)⁵ 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)

⁶ 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 .

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% Month -on-Month		% Year -to-Date		% Year -on- Year		% Month -on- Month	% Year -to-Date	% Year -on- Year
NB	FB	NB	FB	NB	FB	All Banks		
<i>0.04%</i>	<i>2.9%</i>	<i>-0.5%</i>	<i>2.0%</i>	<i>0.5%</i>	<i>0.8%</i>	<i>0.4%</i>	<i>-0.2%</i>	<i>0.5%</i>
<i>-0.7%</i>	<i>-0.7%</i>	<i>-1.4%</i>	<i>-2.8%</i>	<i>-0.4%</i>	<i>-10.5%</i>	<i>-0.7%</i>	<i>-1.5%</i>	<i>-1.5%</i>
-0.8%	-0.9%	-0.5%	-2.9%	-0.7%	-10.0%	-0.8%	-0.7%	-1.6%
-1.5%	2.0%	-1.4%	2.0%	4.5%	2.0%	-1.4%	-1.2%	4.4%
-2.8%	-3.1%	-3.3%	-8.9%	-1.8%	-4.3%	-2.8%	-3.7%	-1.9%
-0.2%	-0.9%	0.3%	-2.4%	-1.7%	-11.3%	-0.2%	0.0%	-2.8%
-0.3%	-0.8%	-0.4%	-2.8%	-4.0%	-13.3%	-0.4%	-0.7%	-5.2%
0.2%	-1.1%	1.7%	-0.8%	3.8%	-3.7%	0.1%	1.5%	3.2%
-1.3%	8.3%	3.3%	-13.3%	0.0%	-23.5%	-0.6%	1.8%	-2.3%
0.6%	0.0%	-10.2%	-2.0%	2.7%	-13.0%	0.5%	-8.9%	-0.5%
2.3%	35.0%	-0.8%	22.7%	-6.4%	22.7%	6.7%	2.6%	-2.5%
<i>0.8%</i>	<i>8.9%</i>	<i>10.8%</i>	<i>40.5%</i>	<i>19.3%</i>	<i>83.5%</i>	<i>1.9%</i>	<i>14.1%</i>	<i>25.4%</i>
-0.1%	8.2%	-2.0%	39.3%	8.5%	85.4%	1.6%	4.9%	19.5%
0.0%	0.0%	4.3%	0.0%	4.3%	0.0%	0.0%	4.3%	4.3%
2.7%	18.2%	42.6%	57.6%	57.2%	62.5%	3.1%	43.1%	57.4%
0.0%	0.0%	4.3%	0.0%	-5.7%	0.0%	0.0%	4.3%	-5.7%
<i>-0.3%</i>	<i>0.7%</i>	<i>-0.3%</i>	<i>-2.2%</i>	<i>0.4%</i>	<i>0.9%</i>	<i>-0.1%</i>	<i>-0.5%</i>	<i>0.5%</i>
-0.4%	0.3%	-1.2%	-2.2%	-0.4%	1.5%	-0.4%	-1.3%	-0.1%
-1.2%	14.3%	0.2%	0.0%	-1.4%	-11.1%	-1.2%	0.2%	-1.4%
-0.2%	2.4%	-15.6%	-13.4%	-8.8%	-24.3%	-0.1%	-15.5%	-9.5%
-0.2%	0.3%	2.8%	-1.9%	3.1%	3.9%	-0.2%	2.0%	3.2%
-1.4%	-3.2%	-17.4%	9.1%	-25.1%	-14.3%	-1.7%	-13.8%	-23.4%
1.2%	3.1%	7.5%	-2.1%	7.2%	-2.1%	1.5%	5.9%	5.7%
<i>1.0%</i>	<i>-0.7%</i>	<i>-3.2%</i>	<i>-0.4%</i>	<i>1.4%</i>	<i>-6.2%</i>	<i>0.7%</i>	<i>-2.8%</i>	<i>0.2%</i>
<i>0.4%</i>	<i>0.0%</i>	<i>5.9%</i>	<i>3.0%</i>	<i>17.0%</i>	<i>9.9%</i>	<i>0.3%</i>	<i>5.1%</i>	<i>15.1%</i>
<i>0.3%</i>	<i>-3.1%</i>	<i>-1.2%</i>	<i>-18.4%</i>	<i>-1.7%</i>	<i>-8.8%</i>	<i>0.0%</i>	<i>-2.9%</i>	<i>-2.4%</i>
<i>-1.0%</i>	<i>-1.3%</i>	<i>-0.6%</i>	<i>2.3%</i>	<i>-4.8%</i>	<i>-10.6%</i>	<i>-1.0%</i>	<i>-0.3%</i>	<i>-5.3%</i>
<i>0.6%</i>	<i>9.5%</i>	<i>-1.2%</i>	<i>21.0%</i>	<i>10.6%</i>	<i>27.2%</i>	<i>2.7%</i>	<i>3.3%</i>	<i>14.5%</i>