

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

	2020																								2021			
	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	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	2808.9	399.9	2834.1	399.3		
2. Gross Credit	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	1,595.4	174.0	1,598.1	170.5		
Domestic Credit	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	1,450.7	144.9	1,451.8	142.4		
Government	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	235.1	10.6	235.2	9.4		
Public Sector (GREs)	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	208.9	14.7	210.9	14.6		
Private Sector	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	994.5	118.3	993.6	117.1		
Business & Industrial Sector Credit ¹	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	684.6	91.7	681.8	90.6		
Individual	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	309.9	26.6	311.8	26.5		
Non-Banking Financial Institutions	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	12.2	1.3	12.1	1.3		
Foreign Credit ²	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	144.7	29.1	146.3	28.1		
of which: Loans & Advances to Non-Residents in AED	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	12.4	2.1	12.2	2.0		
3. Total Investments by Banks	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	454.8	68.3	464.8	67.0		
Debt securities	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	240.9	63.3	241.3	61.6		
Equities	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	12.0	0.0	13.2	0.0		
Held to maturity securities	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	155.8	5.0	164.2	5.4		
Other Investments	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	46.1	0.0	46.1	0.0		
4. Bank Deposits	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	1686.0	222.6	1691.7	223.4		
Resident Deposits	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	1492.4	190.5	1492.3	191.8		
Government Sector	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	281.0	0.6	290.6	0.9		
GREs (Govt. ownership of more than 50%)	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	221.4	5.8	216.7	6.0		
Private Sector	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	955.7	177.8	952.0	179.1		
Non-Banking Financial Institutions	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	34.3	6.3	33.0	5.8		
Non-Resident Deposits	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	193.6	32.1	199.4	31.6		
Capital & Reserves ³	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	330.9	53.6	336.0	53.9		
Specific provisions & Interest in Suspense	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	92.9	30.5	93.1	30.5		
General provisions	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	33.4	3.0	32.9	3.0		
Lending to Stable Resources Ratio ⁴	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%	79.9%	61.3%	80.0%	59.5%		
Eligible Liquid Assets Ratio (ELAR) ⁵	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%	16.0%	33.9%	15.6%	35.1%		
Capital adequacy ratio - (Tier 1 + Tier 2) ⁶					17.7%	20.8%					17.9%	20.9%					17.5%	21.2%					17.1%	21.6%				
of which: Tier 1 Ratio					16.5%	19.6%					16.8%	19.8%					16.3%	20.0%					15.9%	20.4%				
Common Equity Tier 1 (CET 1) Capital Ratio					14.5%	19.6%					14.4%	19.8%					14.1%	20.0%					13.9%	20.4%				

* 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 .

% 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		
0.9%	-0.2%	1.7%	-0.7%	1.3%	-1.1%	0.8%	1.4%	1.0%
0.2%	-2.0%	-0.01%	-5.7%	-0.4%	-13.0%	-0.05%	-0.6%	-1.8%
0.1%	-1.7%	0.4%	-5.6%	-0.5%	-11.6%	-0.1%	-0.2%	-1.6%
0.0%	-11.3%	-2.9%	-4.1%	-2.7%	-13.8%	-0.4%	-2.9%	-3.2%
1.0%	-0.7%	3.9%	-13.6%	6.0%	-14.6%	0.8%	2.5%	4.4%
-0.1%	-1.0%	0.8%	-4.5%	-0.9%	-11.0%	-0.2%	0.2%	-2.1%
-0.4%	-1.2%	-0.1%	-5.8%	-3.3%	-13.2%	-0.5%	-0.8%	-4.5%
0.6%	-0.4%	2.9%	0.4%	4.6%	-2.2%	0.5%	2.7%	4.0%
-0.8%	0.0%	-19.9%	-13.3%	-21.9%	-18.8%	-0.7%	-19.3%	-21.6%
1.1%	-3.4%	-3.9%	-6.3%	0.3%	-19.3%	0.3%	-4.3%	-3.4%
-1.6%	-4.8%	-8.3%	-9.1%	-12.2%	-31.0%	-2.1%	-8.4%	-15.5%
2.2%	-1.9%	15.0%	29.8%	21.4%	39.0%	1.7%	16.7%	23.4%
0.2%	-2.7%	-0.4%	27.5%	6.9%	37.5%	-0.4%	4.3%	12.0%
10.0%	0.0%	43.5%	0.0%	55.3%	0.0%	10.0%	43.5%	55.3%
5.4%	8.0%	51.9%	63.6%	65.4%	58.8%	5.5%	52.2%	65.1%
0.0%	0.0%	3.1%	0.0%	-6.7%	0.0%	0.0%	3.1%	-6.7%
0.3%	0.4%	2.3%	-3.3%	1.6%	0.4%	0.3%	1.6%	1.5%
0.0%	0.7%	0.5%	-2.9%	-0.6%	1.2%	0.1%	0.1%	-0.4%
3.4%	50.0%	1.4%	12.5%	3.3%	-47.1%	3.5%	1.5%	3.0%
-2.1%	3.4%	-11.6%	-38.1%	-18.2%	-31.8%	-2.0%	-12.6%	-18.7%
-0.4%	0.7%	3.6%	-1.3%	3.7%	3.5%	-0.2%	2.8%	3.6%
-3.8%	-7.9%	-4.1%	5.5%	-8.3%	-3.3%	-4.4%	-2.8%	-7.6%
3.0%	-1.6%	18.1%	-5.7%	21.6%	-4.2%	2.3%	14.1%	17.3%
1.5%	0.6%	-1.0%	0.7%	1.2%	-2.4%	1.4%	-0.7%	0.7%
0.2%	0.0%	7.8%	1.0%	17.4%	5.9%	0.2%	6.0%	14.3%
-1.5%	0.0%	-4.6%	-21.1%	-6.3%	-23.1%	-1.4%	-6.3%	-7.9%
0.1%	-2.9%	-0.04%	-1.5%	-3.1%	-12.2%	-0.1%	0.0%	-3.8%
-2.2%	3.6%	-7.5%	22.8%	2.9%	41.7%	-1.6%	-2.2%	9.8%