

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

	2020												2021												% Month -on-Month			
	Nov		Dec		Jan		Feb		Mar		Apr		May		Jun		Jul		Aug		Sep		Oct			Nov**		
	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	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	2830.8	397.7	2843.4	403.7	2864.8	406.4	2881.1	414.7	0.6%	2.0%
2. Gross Credit	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	1,601.5	169.9	1,606.6	169.9	1,592.5	170.5	1,614.8	173.5	1.4%	1.8%
Domestic Credit	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	1,455.5	142.9	1,459.3	142.8	1,445.8	144.1	1,470.1	147.6	1.7%	2.4%
Government	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	235.3	10.7	233.4	11.8	224.0	11.8	222.4	11.9	-0.7%	0.8%
Public Sector (GREs)	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	210.5	14.4	208.2	14.6	207.9	14.5	226.3	15.0	8.9%	3.4%
Private Sector	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	997.2	116.3	1004.2	115.2	1000.9	115.7	1008.0	118.4	0.7%	2.3%
Business & Industrial Sector Credit ¹	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	683.4	89.4	687.6	88.0	683.8	88.5	688.2	90.8	0.6%	2.6%
Individual	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	313.8	26.9	316.6	27.2	317.1	27.2	319.8	27.6	0.9%	1.5%
Non-Banking Financial Institutions	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	12.5	1.5	13.5	1.2	13.0	2.1	13.4	2.3	3.1%	9.5%
Foreign Credit ²	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	146.0	27.0	147.3	27.1	146.7	26.4	144.7	25.9	-1.4%	-1.9%
of which: Loans & Advances to Non-Residents in AED	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	12.2	1.9	11.6	2.1	12.2	2.1	12.0	2.2	-1.6%	4.8%
3. Total Investments by Banks	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	469.3	73.2	481.2	73.6	478.4	74.1	487.8	75.6	2.0%	2.0%
Debt securities	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	241.1	67.7	247.5	67.6	247.4	67.6	251.6	68.6	1.7%	1.5%
Equities	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	13.6	0.0	13.8	0.0	13.7	0.0	14.0	0.0	2.2%	0.0%
Held to maturity securities	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	168.5	5.5	173.7	6.0	171.0	6.5	177.1	7.0	3.6%	7.7%
Other Investments	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	46.1	0.0	46.2	0.0	46.3	0.0	45.1	0.0	-2.6%	0.0%
4. Bank Deposits	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	1706.4	222.3	1712.8	229.5	1739.9	227.4	1737.8	229.0	-0.1%	0.7%
Resident Deposits	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	1504.0	190.2	1503.3	195.8	1534.7	193.6	1541.3	195.8	0.4%	1.1%
Government Sector	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	287.9	0.8	295.7	1.3	311.9	1.3	307.3	1.3	-1.5%	0.0%
GREs (Govt. ownership of more than 50%)	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	226.7	6.3	213.7	6.5	220.8	6.1	220.2	8.4	-0.3%	37.7%
Private Sector	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	961.4	177.0	964.1	182.1	972.5	180.4	983.4	180.3	1.1%	-0.1%
Non-Banking Financial Institutions	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	28.0	6.1	29.8	5.9	29.5	5.8	30.4	5.8	3.1%	0.0%
Non-Resident Deposits	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	202.4	32.1	209.5	33.7	205.2	33.8	196.5	33.2	-4.2%	-1.8%
Capital & Reserves ³	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	339.0	54.1	339.5	54.2	341.9	54.4	344.8	54.5	0.8%	0.2%
Specific provisions & Interest in Suspense	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	93.3	29.7	91.6	29.3	91.6	29.3	91.9	29.0	0.3%	-1.0%
General provisions	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	32.8	3.0	32.4	2.7	32.6	2.8	32.2	2.9	-1.2%	3.6%
Lending to Stable Resources Ratio ⁴	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%	79.7%	61.0%	80.1%	61.2%	78.7%	63.0%	79.8%	64.0%	1.4%	1.6%
Eligible Liquid Assets Ratio (ELAR) 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%	15.8%	34.5%	16.2%	33.9%	16.1%	34.9%	16.9%	33.7%	5.0%	-3.4%
Capital adequacy ratio - (Tier 1 + Tier 2) ⁶			17.9%	20.9%					17.5%	21.2%				17.1%	21.6%						17.2%	21.5%						
of which: Tier 1 Ratio			16.8%	19.8%					16.3%	20.0%				15.9%	20.4%						16.1%	20.3%						
Common Equity Tier 1 (CET 1) Capital Ratio			14.4%	19.8%					14.1%	20.0%				13.9%	20.4%						14.1%	20.3%						

* Data consists of 22 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 .

% Year -to-Date		% Year -on- Year		% Month -on- Month	% Year -to- Date	% Year -on- Year
NB	FB	NB	FB	All Banks		
3.4%	3.1%	3.0%	2.4%	0.8%	3.4%	2.9%
1.0%	-4.0%	0.6%	-8.4%	1.4%	0.5%	-0.4%
1.7%	-2.1%	0.9%	-4.6%	1.7%	1.3%	0.4%
-8.1%	21.4%	-9.0%	15.5%	-0.6%	-7.0%	-8.0%
11.5%	-11.2%	10.9%	-15.3%	8.5%	9.7%	8.8%
2.3%	-3.4%	1.5%	-5.4%	0.9%	1.6%	0.8%
0.8%	-5.6%	-0.1%	-7.9%	0.9%	0.0%	-1.1%
5.5%	4.5%	5.2%	4.2%	0.9%	5.4%	5.1%
-11.3%	53.3%	-13.0%	43.8%	4.0%	-5.4%	-7.6%
-5.0%	-13.7%	-2.9%	-25.6%	-1.4%	-6.4%	-7.2%
-9.8%	0.0%	-13.7%	0.0%	-0.7%	-8.4%	-11.8%
20.7%	46.5%	21.1%	47.4%	2.0%	23.6%	24.0%
3.9%	42.0%	6.3%	42.0%	1.7%	10.2%	12.4%
52.2%	0.0%	50.5%	0.0%	2.2%	52.2%	50.5%
63.8%	112.1%	56.9%	133.3%	3.7%	65.3%	58.8%
0.9%	0.0%	2.3%	0.0%	-2.6%	0.9%	2.3%
5.1%	-0.9%	5.3%	1.6%	-0.03%	4.4%	4.8%
3.8%	-0.9%	3.5%	2.8%	0.5%	3.3%	3.4%
7.3%	62.5%	-2.4%	85.7%	-1.5%	7.4%	-2.2%
-10.2%	-13.4%	-6.9%	-2.3%	0.7%	-10.3%	-6.7%
7.1%	-0.7%	8.9%	2.9%	0.9%	5.8%	7.9%
-11.6%	5.5%	-12.9%	-3.3%	2.5%	-9.3%	-11.5%
16.3%	-0.9%	21.6%	-4.9%	-3.9%	13.5%	16.9%
1.6%	1.9%	0.8%	-1.1%	0.8%	1.7%	0.5%
6.4%	-4.0%	8.5%	-3.3%	0.0%	3.7%	5.4%
-6.7%	-23.7%	-8.3%	-25.6%	-0.8%	-8.4%	-10.0%
-0.2%	6.0%	-0.4%	0.2%	1.4%	0.5%	-0.1%
0.0%	17.8%	7.6%	31.1%	2.2%	3.3%	11.8%