

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

	2020																								2021											
	Oct		Nov		Dec		Jan		Feb		Mar		Apr		May		Jun		Jul		Aug		Sep		Oct**											
	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB	CB	IB										
1. Gross Bank Assets	2638.9	602.3	2603.2	599.0	2586.8	601.2	2576.6	595.7	2580.2	599.2	2571.9	604.0	2569.1	600.2	2586.0	596.0	2607.3	601.5	2635.2	598.2	2629.6	598.9	2649.4	597.7	2675.9	595.3										
2. Gross Credit	1,415.7	391.3	1,404.3	391.0	1,387.2	391.8	1,387.8	391.4	1,384.0	393.5	1,364.1	390.3	1,373.6	389.6	1,365.2	386.3	1,382.1	387.3	1,381.0	387.6	1,383.4	388.0	1,390.1	386.4	1,385.5	377.5										
Domestic Credit	1,251.9	361.6	1,249.0	362.5	1,236.9	359.8	1,239.8	359.7	1,242.7	361.8	1,231.8	357.8	1,240.4	357.5	1,231.7	353.7	1,240.1	355.5	1,240.0	354.2	1,243.8	354.6	1,248.1	354.0	1,244.0	345.9										
Government	220.9	34.6	220.8	34.0	218.6	33.3	221.8	35.2	221.5	35.7	217.0	35.5	217.8	34.5	214.3	34.5	212.7	33.0	211.7	32.9	212.8	33.2	212.2	33.0	210.1	25.7										
Public Sector (GRÉs)	177.0	45.3	175.2	46.5	174.2	45.7	172.1	43.8	174.0	43.9	170.6	44.6	172.5	45.5	170.3	41.5	180.4	43.2	181.9	43.6	181.2	43.7	179.4	43.4	179.4	43.0										
Private Sector	837.5	280.0	837.7	280.3	829.2	279.1	831.2	279.0	832.7	280.6	829.7	276.0	834.7	275.9	831.9	276.0	835.2	277.6	834.7	276.0	837.5	276.0	843.6	275.8	841.2	275.4										
Business & Industrial Sector Credit ¹	642.1	147.0	639.9	147.5	632.4	146.4	633.9	146.0	634.8	147.8	631.4	143.4	632.8	143.6	629.6	143.8	631.1	145.2	629.9	142.5	630.8	142.0	634.5	141.1	631.7	140.6										
Individual	195.4	133.0	197.8	132.8	196.8	132.7	197.3	133.0	197.9	132.8	198.3	132.6	201.9	132.3	202.3	132.2	204.1	132.4	204.8	133.5	206.7	134.0	209.1	134.7	209.5	134.8										
Non-Banking Financial Institutions	16.5	1.7	15.3	1.7	14.9	1.7	14.7	1.7	14.5	1.6	14.5	1.7	15.4	1.6	15.2	1.7	11.8	1.7	11.7	1.7	12.3	1.7	12.9	1.8	13.3	1.8										
Foreign Credit ²	163.8	29.7	155.3	28.5	150.3	32.0	148.0	31.7	141.3	31.7	132.3	32.5	133.2	32.1	133.5	32.6	142.0	31.8	141.0	33.4	139.6	33.4	142.0	32.4	141.5	31.6										
of which: Loans & Advances to Non-Residents in AED	12.3	4.5	12.2	3.9	11.7	3.8	11.5	3.9	11.4	3.9	11.5	3.9	11.3	3.6	12.3	3.6	11.0	3.5	10.4	3.8	10.4	3.7	10.6	3.1	11.2	3.1										
3. Total Investments by Banks	370.6	77.5	376.7	77.5	380.0	75.8	378.0	76.0	381.2	76.5	376.7	78.2	381.7	78.3	382.6	76.2	384.6	81.6	387.0	82.3	388.6	81.8	393.4	82.5	393.0	84.1										
Debt securities	270.4	11.0	274.2	10.7	280.1	10.4	259.8	10.7	263.5	15.0	264.7	15.5	270.5	15.8	272.8	15.2	272.9	17.0	270.6	17.2	272.7	17.0	279.2	16.7	279.4	17.1										
Equities	6.0	3.0	6.3	3.0	6.4	2.8	6.9	2.5	7.0	2.4	7.1	2.5	7.0	2.6	7.1	2.5	9.7	2.3	10.9	2.3	11.2	2.4	11.3	2.5	11.2	2.5										
Held to maturity securities	59.2	53.5	62.2	53.7	58.8	52.6	76.9	52.9	76.1	49.2	70.4	50.4	67.5	50.0	66.0	48.6	65.9	52.3	69.4	52.8	68.6	52.4	66.8	53.2	66.3	54.3										
Other Investments	35.0	10.0	34.0	10.1	34.7	10.0	34.4	9.9	34.6	9.9	34.5	9.8	36.7	9.9	36.7	9.9	36.1	10.0	36.1	10.0	36.1	10.0	36.1	10.1	36.1	10.2										
4. Bank Deposits	1497.9	412.7	1470.5	405.7	1474.2	410.3	1460.9	415.4	1460.2	418.2	1459.5	421.8	1456.7	420.6	1453.6	421.0	1480.5	428.1	1488.3	426.8	1500.1	428.6	1513.6	428.7	1543.0	424.3										
Resident Deposits	1330.4	383.2	1300.8	378.9	1301.9	380.2	1294.3	383.8	1292.3	384.9	1293.9	383.9	1285.3	380.8	1281.0	379.2	1297.2	385.7	1300.4	383.7	1308.6	385.6	1313.0	386.1	1344.7	383.6										
Government Sector	241.0	75.0	244.9	70.6	218.2	69.1	207.1	67.2	198.7	68.3	207.7	69.6	222.7	68.6	219.4	68.5	212.8	68.8	224.0	67.5	220.5	68.2	232.4	64.6	250.5	62.7										
GRÉs (Govt. ownership of more than 50%)	220.3	46.4	197.4	47.7	205.7	49.1	204.1	50.0	206.7	48.8	199.5	46.7	171.7	43.8	171.9	43.4	179.5	47.7	176.1	46.6	184.2	48.8	171.5	48.7	178.8	48.1										
Private Sector	837.2	252.1	828.1	250.1	848.2	251.9	852.6	256.8	858.6	258.4	858.7	258.2	863.9	260.4	863.3	259.3	872.1	261.4	869.5	261.6	877.7	260.7	881.6	264.6	886.8	266.1										
Non-Banking Financial Institutions	31.9	9.7	30.4	10.5	29.8	10.1	30.5	9.8	28.3	9.4	28.0	9.4	27.0	8.0	26.4	8.0	32.8	7.8	30.8	8.0	26.2	7.9	27.5	8.2	28.6	6.7										
Non-Resident Deposits	167.5	29.5	169.7	26.8	172.3	30.1	166.6	31.6	167.9	33.3	165.6	37.9	171.4	39.8	172.6	41.8	183.3	42.4	187.9	43.1	191.5	43.0	200.6	42.6	198.3	40.7										
Capital & Reserves ³	325.2	68.8	327.8	69.5	324.7	68.1	327.4	63.3	320.7	64.0	316.2	61.9	317.2	61.9	319.3	62.6	321.6	62.9	326.4	63.5	328.8	64.3	328.9	64.8	330.7	65.6										
Specific provisions & Interest in Suspense	95.5	16.6	96.4	18.3	98.4	18.2	99.9	18.3	100.6	18.5	101.8	18.8	103.2	19.0	103.4	19.2	104.4	19.0	104.4	19.2	103.7	19.3	103.6	17.3	103.4	17.5										
General provisions	32.1	6.0	32.9	6.1	32.7	5.6	32.0	5.7	31.8	5.6	32.1	5.7	31.6	5.6	31.5	5.7	31.0	5.4	30.4	5.5	30.3	5.5	29.7	5.4	30.1	5.3										
Lending to Stable Resources Ratio ⁴	77.0%	80.9%	77.4%	80.8%	76.6%	81.4%	77.1%	83.1%	77.2%	83.0%	76.3%	82.2%	77.4%	81.5%	76.5%	80.7%	77.3%	79.6%	77.0%	79.8%	76.9%	80.2%	77.2%	80.6%	76.4%	79.0%										
Eligible Liquid Assets Ratio (ELAR) ⁵	15.2%	19.5%	16.0%	19.1%	17.6%	19.7%	16.9%	19.6%	17.4%	19.7%	17.9%	20.8%	17.5%	20.4%	18.4%	20.1%	17.7%	19.4%	17.3%	19.2%	17.9%	18.9%	18.0%	19.3%	18.2%	20.3%										
Capital adequacy ratio - (Tier 1 + Tier 2) ⁶					17.8%	20.0%					17.8%	18.3%					17.3%	18.2%					17.4%	18.7%												
of which: Tier 1 Ratio					16.7%	18.8%					16.6%	17.1%					16.2%	17.1%					16.3%	17.6%												
Common Equity Tier 1 (CET 1) Capital Ratio					15.0%	14.6%					15.0%	13.7%					14.7%	13.8%					14.8%	14.2%												

* Data consists of 48 Conventional Banks & 10 Islamic 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
CB	IB	CB	IB	CB	IB	All Banks		
<i>1.0%</i>	<i>-0.4%</i>	<i>3.4%</i>	<i>-1.0%</i>	<i>1.4%</i>	<i>-1.2%</i>	<i>0.7%</i>	<i>2.6%</i>	<i>0.9%</i>
<i>-0.3%</i>	<i>-2.3%</i>	<i>-0.1%</i>	<i>-3.6%</i>	<i>-2.1%</i>	<i>-3.5%</i>	<i>-0.8%</i>	<i>-0.9%</i>	<i>-2.4%</i>
-0.3%	-2.3%	0.6%	-3.9%	-0.6%	-4.3%	-0.8%	-0.4%	-1.5%
-1.0%	-22.1%	-3.9%	-22.8%	-4.9%	-25.7%	-3.8%	-6.4%	-7.7%
0.0%	-0.9%	3.0%	-5.9%	1.4%	-5.1%	-0.2%	1.1%	0.04%
-0.3%	-0.1%	1.4%	-1.3%	0.4%	-1.6%	-0.3%	0.7%	-0.1%
-0.4%	-0.4%	-0.1%	-4.0%	-1.6%	-4.4%	-0.4%	-0.8%	-2.1%
0.2%	0.1%	6.5%	1.6%	7.2%	1.4%	0.1%	4.5%	4.8%
3.1%	0.0%	-10.7%	5.9%	-19.4%	5.9%	2.7%	-9.0%	-17.0%
-0.4%	-2.5%	-5.9%	-1.3%	-13.6%	6.4%	-0.7%	-5.0%	-10.5%
5.7%	0.0%	-4.3%	-18.4%	-8.9%	-31.1%	4.4%	-7.7%	-14.9%
<i>-0.1%</i>	<i>1.9%</i>	<i>3.4%</i>	<i>10.9%</i>	<i>6.0%</i>	<i>8.5%</i>	<i>0.3%</i>	<i>4.7%</i>	<i>6.5%</i>
0.1%	2.4%	-0.2%	64.4%	3.3%	55.5%	0.20%	2.1%	5.4%
-0.9%	0.0%	75.0%	-10.7%	86.7%	-16.7%	-0.7%	48.9%	52.2%
-0.7%	2.1%	12.8%	3.2%	12.0%	1.5%	0.5%	8.3%	7.0%
0.0%	1.0%	4.0%	2.0%	3.1%	2.0%	0.2%	3.6%	2.9%
<i>1.9%</i>	<i>-1.0%</i>	<i>4.7%</i>	<i>3.4%</i>	<i>3.0%</i>	<i>2.8%</i>	<i>1.3%</i>	<i>4.4%</i>	<i>3.0%</i>
2.4%	-0.6%	3.3%	0.9%	1.1%	0.1%	1.7%	2.7%	0.9%
7.8%	-2.9%	14.8%	-9.3%	3.9%	-16.4%	5.5%	9.0%	-0.9%
4.3%	-1.2%	-13.1%	-2.0%	-18.8%	3.7%	3.0%	-10.9%	-14.9%
0.6%	0.6%	4.6%	5.6%	5.9%	5.6%	0.6%	4.8%	5.8%
4.0%	-18.3%	-4.0%	-33.7%	-10.3%	-30.9%	-1.1%	-11.5%	-15.1%
-1.1%	-4.5%	15.1%	35.2%	18.4%	38.0%	-1.7%	18.1%	21.3%
<i>0.5%</i>	<i>1.2%</i>	<i>1.8%</i>	<i>-3.7%</i>	<i>1.7%</i>	<i>-4.7%</i>	<i>0.7%</i>	<i>0.9%</i>	<i>0.6%</i>
<i>-0.2%</i>	<i>1.2%</i>	<i>5.1%</i>	<i>-3.8%</i>	<i>8.3%</i>	<i>5.4%</i>	<i>0.0%</i>	<i>3.7%</i>	<i>7.9%</i>
<i>1.3%</i>	<i>-1.9%</i>	<i>-8.0%</i>	<i>-5.4%</i>	<i>-6.2%</i>	<i>-11.7%</i>	<i>0.9%</i>	<i>-7.6%</i>	<i>-7.1%</i>
<i>-1.0%</i>	<i>-2.0%</i>	<i>-0.3%</i>	<i>-2.9%</i>	<i>-0.8%</i>	<i>-2.3%</i>	<i>-1.3%</i>	<i>-0.9%</i>	<i>-1.2%</i>
<i>1.1%</i>	<i>5.2%</i>	<i>3.4%</i>	<i>3.0%</i>	<i>19.7%</i>	<i>4.1%</i>	<i>1.1%</i>	<i>1.1%</i>	<i>13.4%</i>