



مصرف الإمارات العربية المتحدة المركزي
CENTRAL BANK OF THE U.A.E.

النشرة الاحصائية الشهرية
- البيانات المصرفية والنقدية -
فبراير 2021

Monthly Statistical Bulletin
- Banking & Monetary Statistics -
February 2021

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Contents (Contd)**Note:**

Data are as at the end of period unless otherwise indicated.

Abbreviations & Notations

UAE Dirhams	AED
Zero or Insignificant	(-)
Local Currency	LCY
Foreign Currency	FCY

Definitions**Monetary Base :**

Monetary Base, defined as the sum of Currency Issued (Currency in Circulation outside Banks and Cash at Banks), Total Banks' Reserves at the Central Bank and Certificates of Deposits held by Banks

Gross International Reserves :

Gross International Reserves , defined as the sum of Current Account Balances & Deposits with Banks abroad , Held to Maturity Foreign Securities , IMF Reserves & SDR Holdings and Other Foreign Assets

Money Supply (M₁) :

Consists of currency in circulation outside banks plus monetary deposits in local currency with banks (all short-term deposits on which bank customer can withdraw without prior notice)

Money Supply (M₂) :

Consists of Money Supply (M₁) plus quasi-monetary deposits (Resident Time and Savings Deposits in Dirham + Resident Deposits in foreign currencies)

Money Supply (M₃) :

Consists of Money Supply (M₂) plus Government deposits

Certificates of Deposits :

Certificates issued by the Central Bank and sold only to banks to absorb excess liquidity with the latter and are also used as an indicator to determine domestic interest rates.

Government:

Of the Seven Emirates.

Table 1 : Selected Monetary and Banking Indicators

(In Millions of AED)													
Indicator	Dec 2016	Dec 2017	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Jan 2021	Feb 2021 *
Central Bank of the UAE													
Total Assets/Liabilities	364,453	406,373	417,711	432,623	433,462	426,970	446,246	450,035	444,235	454,537	470,526	459,983	462,778
Gross International Reserves **	313,610	350,260	365,426	379,930	380,353	377,509	397,949	393,905	354,349	360,328	391,857	381,883	388,986
Money Supply Indicators													
Money Supply M ₁	474,054	492,366	485,699	512,011	507,839	511,860	515,061	542,681	557,414	568,007	600,060	613,547	624,967
Money Supply M ₂	1,225,452	1,276,140	1,308,432	1,328,654	1,350,953	1,361,272	1,413,166	1,454,903	1,458,008	1,468,664	1,478,607	1,488,953	1,496,040
Money Supply M ₃	1,411,339	1,487,079	1,602,379	1,631,732	1,645,355	1,679,936	1,717,456	1,714,131	1,752,345	1,805,628	1,769,368	1,768,644	1,766,442
Banks													
Total Assets	2,613,611	2,693,807	2,868,516	2,894,900	2,958,620	3,022,655	3,082,934	3,128,031	3,190,154	3,252,485	3,188,014	3,172,341	3,179,442
Foreign Assets (Net)	-50,079	-16,842	59,657	48,214	65,974	87,857	91,113	60,204	108,117	170,801	133,471	142,395	133,032
Foreign Assets	546,890	578,989	679,647	691,121	726,124	754,209	771,092	791,640	828,448	884,164	849,077	847,267	848,157
Foreign Assets to Total Assets (%)	20.9%	21.5%	23.7%	23.9%	24.5%	25.0%	25.0%	25.3%	26.0%	27.2%	26.6%	26.7%	26.7%
Foreign Liabilities	596,969	595,831	619,990	642,907	660,150	666,352	679,979	731,436	720,331	713,363	715,606	704,872	715,125
Foreign Liabilities to Total Liabilities (%)	22.8%	22.1%	21.6%	22.2%	22.3%	22.0%	22.1%	23.4%	22.6%	21.9%	22.4%	22.2%	22.5%
Deposits ¹	1,562,949	1,627,277	1,755,650	1,748,047	1,774,317	1,801,933	1,870,184	1,851,917	1,866,132	1,907,152	1,884,545	1,876,162	1,878,270
Residents	1,363,899	1,435,600	1,542,237	1,539,879	1,577,608	1,612,162	1,648,812	1,635,166	1,665,764	1,715,805	1,682,102	1,678,010	1,677,106
of which: Corporate	592,181	604,435	590,877	594,280	589,875	586,660	607,023	621,853	615,665	613,759	606,207	612,802	614,896
Non-Residents	199,050	191,677	213,413	208,168	196,709	189,771	221,372	216,751	200,368	191,347	202,443	198,152	201,164
of which: Corporate	88,352	88,310	91,889	85,899	88,662	85,012	87,964	91,844	73,495	73,341	72,250	69,773	69,780
Bank Credit (Domestic)	1,454,414	1,452,696	1,509,437	1,529,372	1,542,604	1,565,587	1,592,609	1,595,077	1,626,827	1,611,667	1,596,786	1,599,501	1,604,545
of which: Credit to Private Sector ***	1,094,632	1,105,007	1,150,018	1,160,532	1,164,681	1,167,217	1,149,953	1,164,887	1,156,346	1,138,449	1,124,913	1,126,598	1,129,505
Total Number of National Banks and Branches													
Head Offices	23	22	22	22	22	21	21	21	21	21	21	21	21
Branches	846	771	743	733	713	664	656	640	611	559	541	539	537
Pay Offices	76	51	34	34	34	31	31	31	31	26	23	23	22
Electronic Banking Service Units	33	36	33	33	33	33	33	34	33	32	34	34	35
Total Number of Foreign Banks and Branches													
Head Offices	37	39	38	38	38	38	38	38	38	38	37	37	37
of which: Full Fledged Commercial Banks	26	27	27	27	27	27	27	27	27	27	27	27	27
of which: Licensed Wholesale Banks	11	12	11	11	11	11	11	11	11	11	10	10	10
Branches	85	82	80	79	80	80	79	78	78	78	73	73	73
Pay Offices	1	1	1	1	1	1	1	1	1	1	1	1	1
Electronic Banking Service Units	31	25	21	21	21	21	22	22	22	23	23	23	23
Number of Employees in Banks (UAE) ²													
Employed with National Banks ²	29,532	29,056	30,966	30,767	30,605	29,786	29,673	28,591	28,219	26,722	26,408	26,408	26,408
Employed with Foreign Banks ²	7,439	5,619	5,663	5,681	5,706	5,732	5,964	7,247	7,204	7,169	7,036	7,036	7,036

* Preliminary

** Central Bank Gross International Reserves = Current Account Balances & Deposits with Banks abroad+ Held-to-Maturity Foreign Securities + IMF Reserves and SDR Holdings + Other Foreign Assets

*** Including Claims on Other Financial Institutions

¹ Excluding Inter-Bank Deposits² Excluding Auxiliary Staff. Data Subject to Revision on Quarterly Basis

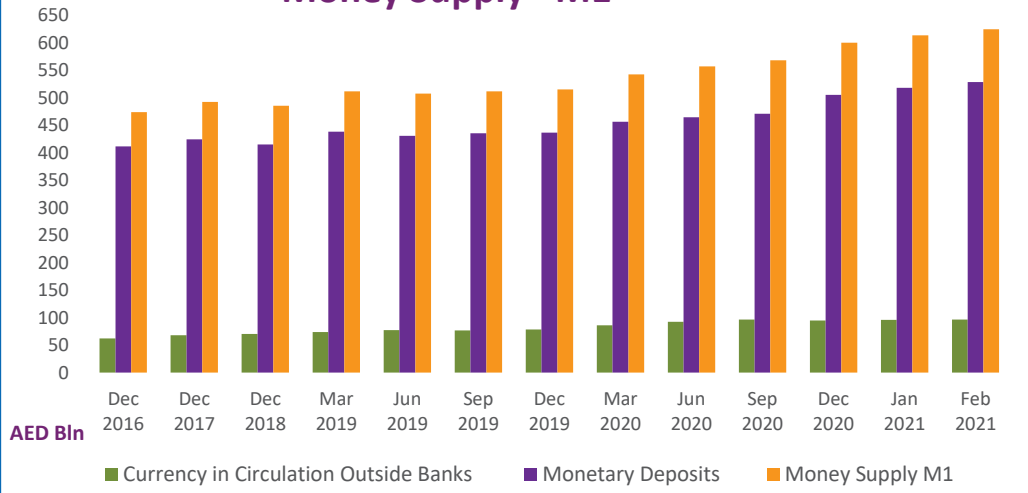
Table 2 : Monetary Survey

(In Millions of AED)													
Item	Dec 2016	Dec 2017	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Jan 2021	Feb 2021 *
Net International Reserves	258,816	328,285	418,099	423,295	439,785	461,548	485,330	449,629	459,105	525,241	514,516	519,626	518,522
Central Bank (Net)	308,895	345,127	358,442	375,081	373,811	373,691	394,217	389,425	350,988	354,440	381,045	377,231	385,490
Gross International Reserves	313,610	350,260	365,426	379,930	380,353	377,509	397,949	393,905	354,349	360,328	391,857	381,883	388,986
Foreign Liabilities	4,715	5,133	6,984	4,849	6,542	3,818	3,732	4,480	3,361	5,888	10,812	4,652	3,496
Banks (Net)	-50,079	-16,842	59,657	48,214	65,974	87,857	91,113	60,204	108,117	170,801	133,471	142,395	133,032
Foreign Assets	546,890	578,989	679,647	691,121	726,124	754,209	771,092	791,640	828,448	884,164	849,077	847,267	848,157
Foreign Liabilities	596,969	595,831	619,990	642,907	660,150	666,352	679,979	731,436	720,331	713,363	715,606	704,872	715,125
Net Domestic Assets	966,636	947,855	890,333	905,359	911,168	899,724	927,836	1,005,274	998,903	943,423	964,091	969,327	977,518
Claims on Private Sector	1,100,058	1,107,744	1,151,835	1,162,521	1,172,293	1,175,436	1,159,097	1,168,854	1,159,016	1,141,170	1,128,422	1,130,422	1,133,524
Net Claims on Government	56,196	64,534	-4,705	-8,114	1,057	-1,365	51,065	68,909	71,661	38,928	86,739	128,854	155,734
Claims on Government	265,092	277,440	291,141	296,623	297,149	318,659	356,571	329,207	366,998	376,799	378,299	409,307	426,866
Liabilities to Government	208,896	212,906	295,846	304,737	296,092	320,024	305,506	260,298	295,337	337,871	291,560	280,453	271,132
Claims on Official Entities	224,733	212,287	209,241	212,534	214,721	218,091	223,619	237,645	257,708	257,460	261,771	257,001	258,056
Claims on Nonbank Financial Institutions	29,824	31,422	32,098	33,181	28,564	27,998	25,874	27,575	28,575	28,320	28,208	27,336	27,069
Capital and Reserves	-328,800	-359,461	-378,471	-373,437	-388,151	-400,784	-417,903	-395,170	-408,459	-416,303	-419,445	-417,087	-409,357
Other Items (net)	-115,374	-108,671	-119,664	-121,327	-117,315	-119,651	-113,916	-102,539	-109,598	-106,152	-121,604	-157,200	-187,509
Money Supply M₁	474,054	492,366	485,699	512,011	507,839	511,860	515,061	542,681	557,414	568,007	600,060	613,547	624,967
Currency in Circulation Outside Banks	62,262	67,716	70,534	73,863	77,266	76,544	78,216	86,150	92,634	96,744	94,724	95,671	96,456
Monetary Deposits	411,792	424,650	415,165	438,148	430,573	435,316	436,845	456,531	464,780	471,263	505,336	517,876	528,511
Money Supply M₂	1,225,452	1,276,140	1,308,432	1,328,654	1,350,953	1,361,272	1,413,166	1,454,903	1,458,008	1,468,664	1,478,607	1,488,953	1,496,040
Quasi - Money	751,398	783,774	822,733	816,643	843,114	849,412	898,105	912,222	900,594	900,657	878,547	875,406	871,073
Foreign Currency Deposits	270,838	270,694	304,337	287,527	304,433	305,666	322,501	327,696	330,010	337,855	331,199	333,161	333,265
Dirham Deposits	480,560	513,080	518,396	529,116	538,681	543,746	575,604	584,526	570,584	562,802	547,348	542,245	537,808
Money Supply M₃	1,411,339	1,487,079	1,602,379	1,631,732	1,645,355	1,679,936	1,717,456	1,714,131	1,752,345	1,805,628	1,769,368	1,768,644	1,766,442
Government Deposits	185,887	210,939	293,947	303,078	294,402	318,664	304,290	259,228	294,337	336,964	290,761	279,691	270,402

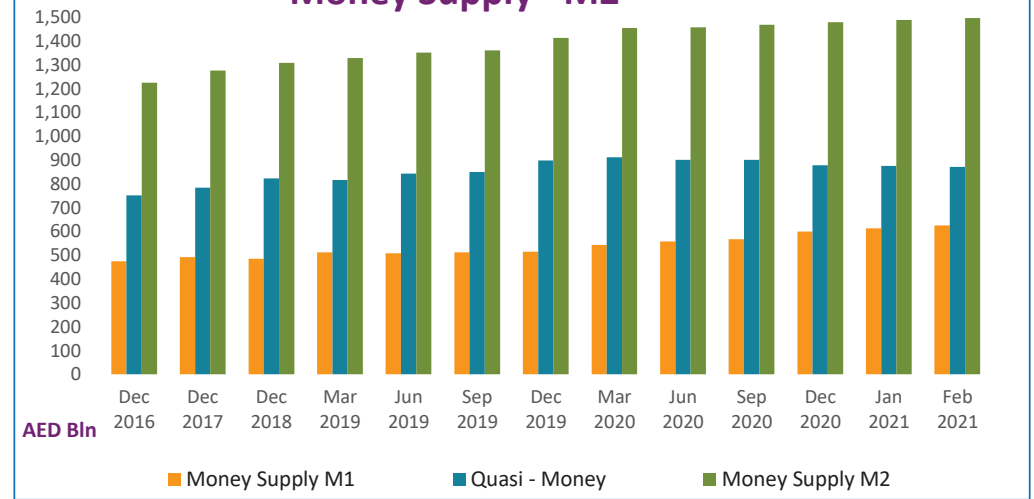
* Preliminary

Monetary Aggregates

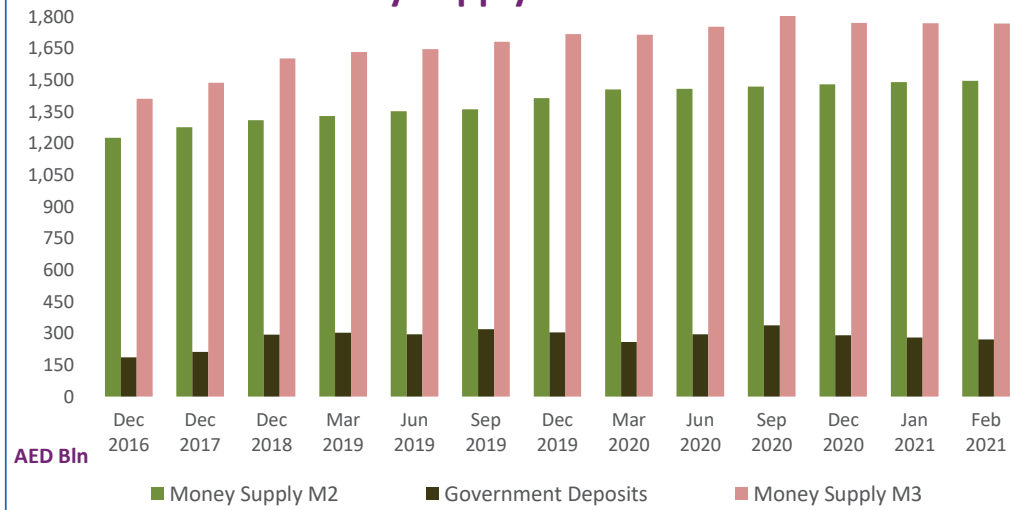
Money Supply - M1



Money Supply - M2



Money Supply - M3



Monetary Aggregates

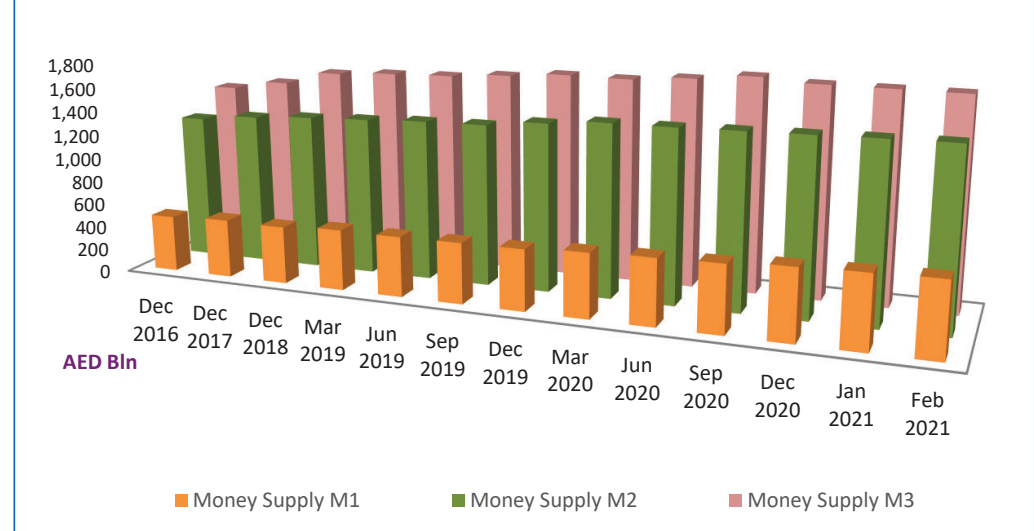


Table 3 : Monthly Changes in Factors Affecting Money Supply ¹

(In Millions of AED)												
Item	Dec 2017	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Jan 2021	Feb 2021 *
Net International Reserves	69,469	89,814	5,196	16,490	21,763	23,782	-35,701	9,476	66,136	-10,725	5,110	-1,104
Central Bank (Net)	36,232	13,315	16,639	-1,270	-120	20,526	-4,792	-38,437	3,452	26,605	-3,814	8,259
Gross International Reserves	36,650	15,166	14,504	423	-2,844	20,440	-4,044	-39,556	5,979	31,529	-9,974	7,103
Foreign Liabilities	418	1,851	-2,135	1,693	-2,724	-86	748	-1,119	2,527	4,924	-6,160	-1,156
Banks (Net)	33,237	76,499	-11,443	17,760	21,883	3,256	-30,909	47,913	62,684	-37,330	8,924	-9,363
Foreign Assets	32,099	100,658	11,474	35,003	28,085	16,883	20,548	36,808	55,716	-35,087	-1,810	890
Foreign Liabilities	-1,138	24,159	22,917	17,243	6,202	13,627	51,457	-11,105	-6,968	2,243	-10,734	10,253
Net Domestic Assets	-18,781	-57,522	15,026	5,809	-11,444	28,112	77,438	-6,371	-55,480	20,668	5,236	8,191
Claims on Private Sector	7,686	44,091	10,686	9,772	3,143	-16,338	9,757	-9,838	-17,846	-12,748	2,000	3,102
Net Claims on Government	8,339	-69,240	-3,408	9,170	-2,422	52,430	17,844	2,752	-32,732	47,811	42,115	26,880
Claims on Government	12,349	13,700	5,483	525	21,510	37,912	-27,364	37,791	9,802	1,500	31,008	17,559
Liabilities to Government	4,010	82,940	8,891	-8,645	23,932	-14,518	-45,208	35,039	42,534	-46,311	-11,107	-9,321
Claims on Official Entities	-12,446	-3,046	3,293	2,187	3,370	5,528	14,026	20,063	-248	4,311	-4,770	1,055
Claims on Nonbank Financial Institutions	1,597	676	1,083	-4,618	-566	-2,124	1,701	1,001	-256	-111	-872	-267
Capital and Reserves **	-30,661	-19,010	5,034	-14,714	-12,633	-17,119	22,733	-13,289	-7,844	-3,142	2,358	7,730
Other Items (net) **	6,704	-10,994	-1,662	4,011	-2,336	5,735	11,377	-7,059	3,447	-15,453	-35,595	-30,309
Money Supply M₁	18,312	-6,667	26,312	-4,172	4,021	3,201	27,620	14,733	10,593	32,053	13,487	11,420
Currency in Circulation Outside Banks	5,454	2,818	3,329	3,403	-722	1,672	7,934	6,484	4,110	-2,020	947	785
Monetary Deposits	12,858	-9,485	22,983	-7,575	4,743	1,529	19,686	8,249	6,483	34,073	12,540	10,635
Money Supply M₂	50,688	32,292	20,222	22,299	10,319	51,894	41,737	3,105	10,656	9,943	10,346	7,087
Quasi - Money	32,376	38,959	-6,090	26,471	6,298	48,693	14,117	-11,628	63	-22,110	-3,141	-4,333
Foreign Currency Deposits	-144	33,643	-16,810	16,906	1,233	16,835	5,195	2,314	7,845	-6,656	1,962	104
Dirham Deposits	32,520	5,316	10,720	9,565	5,065	31,858	8,922	-13,942	-7,782	-15,454	-5,103	-4,437
Money Supply M₃	75,740	115,300	29,353	13,623	34,581	37,520	-3,325	38,214	53,283	-36,260	-724	-2,202
Government Deposits	25,052	83,008	9,131	-8,676	24,262	-14,374	-45,062	35,109	42,627	-46,203	-11,070	-9,289

¹ Indicates change from end of the previous reporting period data (Table 2 data)

* Preliminary

** (-) Indicates an Increase and (+) Indicates a Decrease

Factors Affecting Money Supply (M2)

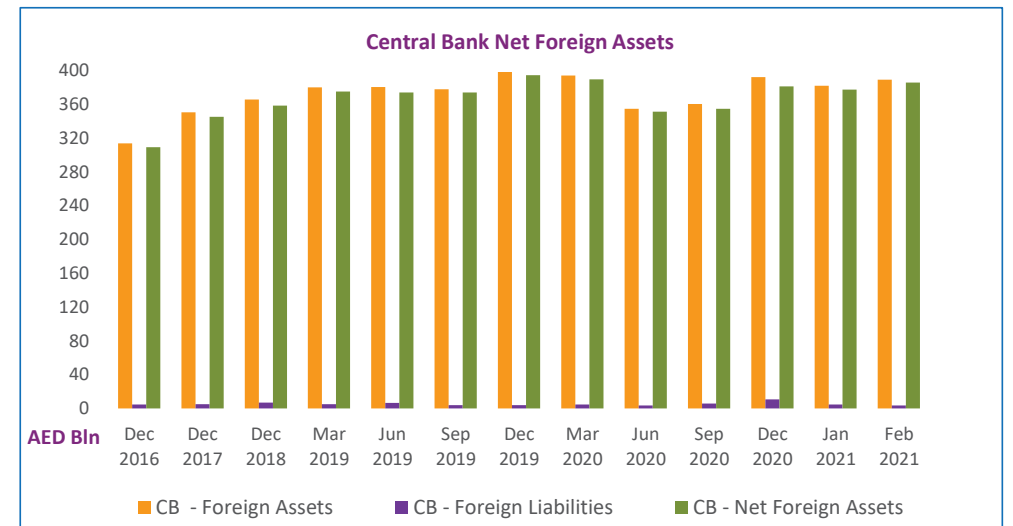
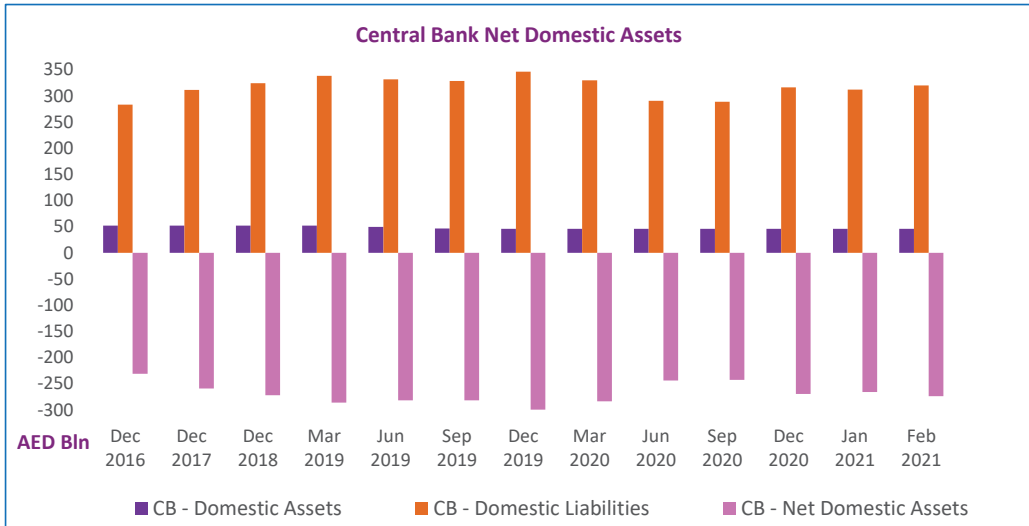
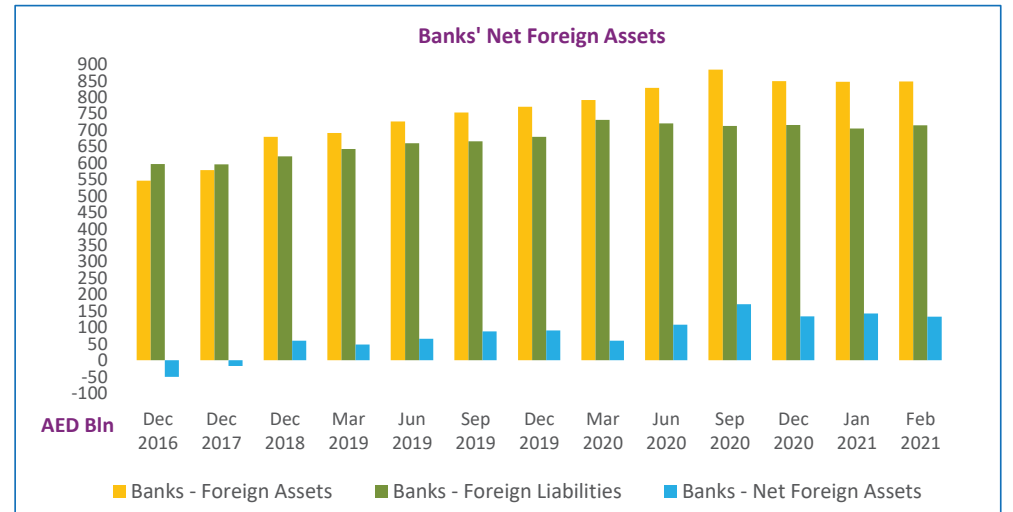
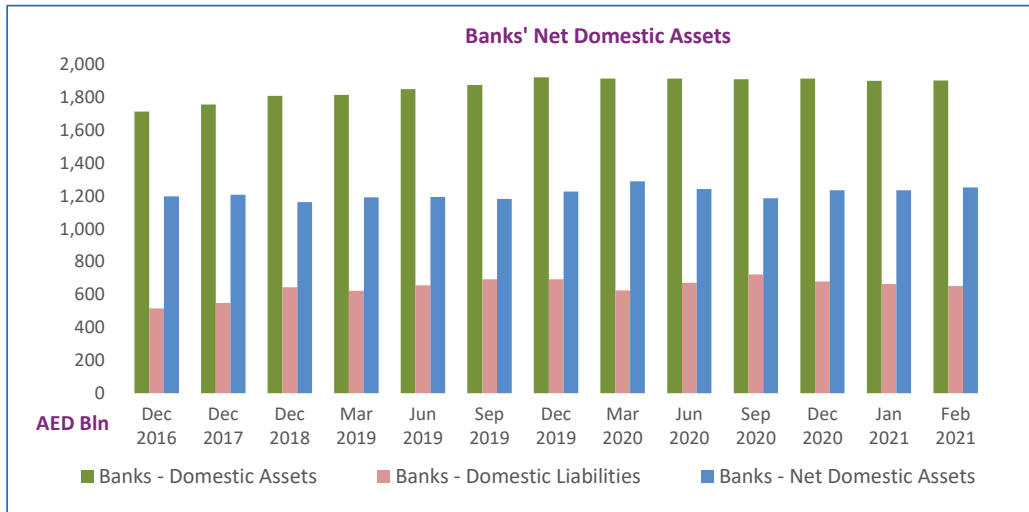


Table 4 : UAE Monetary Base (Monthly)

(In Millions of AED)

Item	Dec 2016	Dec 2017	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Jan 2021	Feb 2021 *
Monetary Base	338,072	377,349	379,658	372,854	397,157	392,760	409,593	415,177	408,230	416,816	427,445	416,906	426,287
Components of Monetary Base													
Currency Issued **	77,551	85,386	85,839	88,295	91,291	90,781	93,729	105,200	106,141	111,316	110,704	110,787	111,416
Reserve Requirements	116,947	121,427	120,608	123,064	124,828	126,233	129,735	132,583	73,287	75,105	89,400	88,107	89,912
Banks & OFCs Current Accounts at CBUAE	35,381	35,485	35,054	22,316	25,216	21,981	25,946	32,816	50,331	79,048	98,016	82,713	88,955
Certificates of Deposit & Monetary Bills	108,193	135,051	138,157	139,179	155,822	153,765	160,183	144,578	178,471	151,347	129,325	135,299	136,004

* Preliminary

** Currency Issued = currency in circulation plus cash at banks

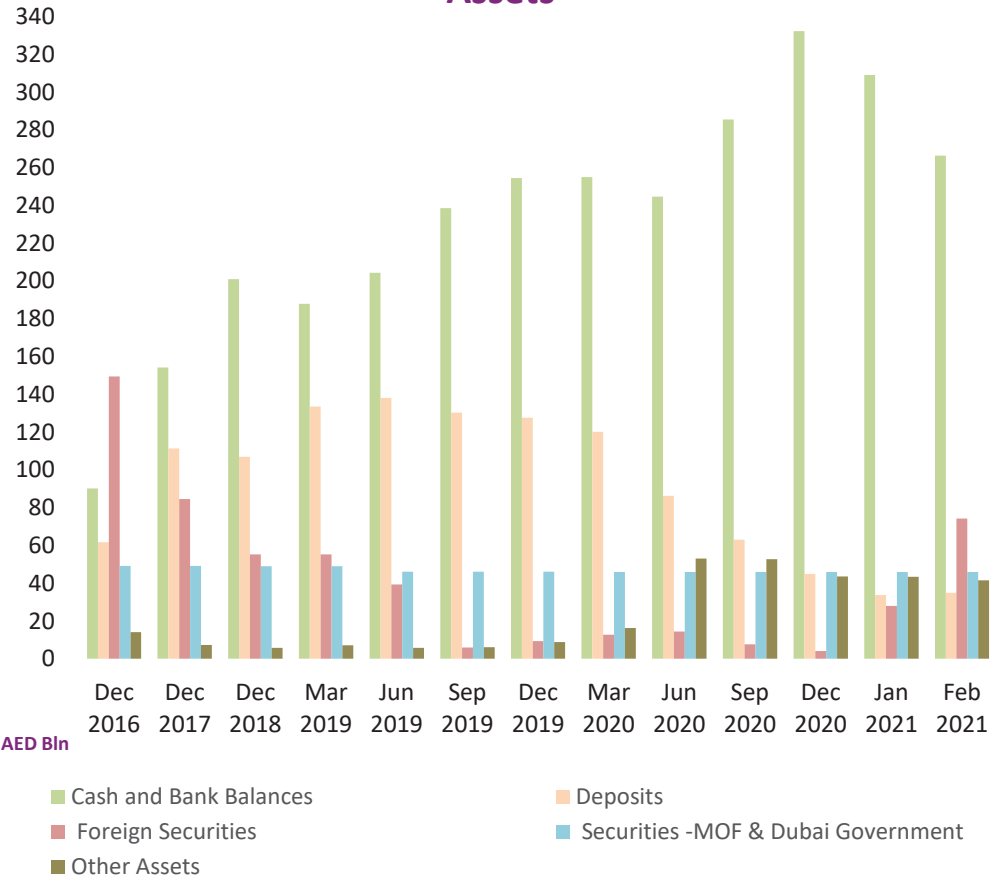
Table 5 : Balance Sheet - Central Bank of the UAE

(In Millions of AED)													
Item	Dec 2016	Dec 2017	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Jan 2021	Feb 2021 *
Assets													
Cash and Bank Balances	90,149	154,230	200,893	187,813	204,313	238,539	254,466	255,015	244,694	285,407	332,251	309,011	266,282
Deposits	61,698	111,277	106,842	133,481	138,013	130,342	127,591	120,060	86,282	62,967	44,802	33,785	34,843
Foreign Securities	149,337	84,493	55,231	55,250	39,315	5,986	9,294	12,759	14,308	7,642	4,012	27,957	74,268
Securities-Issued by Ministry of Finance & Dubai Government	49,165	49,165	48,998	48,965	46,116	46,067	46,018	45,969	45,920	45,903	45,902	45,902	45,902
Other Assets	14,104	7,208	5,747	7,114	5,705	6,036	8,877	16,232	53,031	52,618	43,559	43,328	41,483
Gold Bullion	1,015	1,152	1,134	1,143	1,247	2,709	4,044	5,951	6,580	8,961	12,862	11,168	10,481
Liquidity Support Facility	200	200	128	114	93	71	50	29	7	0	0	0	0
Other Assets/Receivables	12,790	5,771	4,377	5,751	4,255	3,133	4,657	10,129	46,296	43,492	30,528	31,994	30,823
Property & Equipment	99	85	108	106	110	123	126	123	148	165	169	166	179
Total Assets	364,453	406,373	417,711	432,623	433,462	426,970	446,246	450,035	444,235	454,537	470,526	459,983	462,778
Liabilities													
Current Accounts & Deposits **	154,775	159,791	162,833	178,573	155,945	152,379	160,706	171,354	130,171	158,804	192,046	177,362	183,346
Certificates of Deposit & Monetary Bills	108,193	135,051	138,157	139,179	155,822	153,765	160,183	144,578	178,471	151,347	129,325	135,299	136,004
Currency Issued	77,551	85,386	85,839	88,295	91,291	90,781	93,729	105,200	106,141	111,316	110,704	110,787	111,416
Other Liabilities	2,964	4,032	7,634	3,318	7,028	6,605	6,579	3,637	3,525	6,562	11,786	10,169	7,339
Total Liabilities	343,483	384,260	394,463	409,365	410,086	403,530	421,197	424,769	418,308	428,029	443,861	433,617	438,105
Capital and Reserves													
Authorized, Issued & Fully Paid Capital	2,500	2,500	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
General Reserve	18,486	19,457	3,108	3,108	3,108	3,108	4,603	4,603	4,603	4,603	4,603	4,603	4,603
Other Reserve	-16	156	140	150	268	332	446	663	1,324	1,905	2,062	1,763	70
Retained Earnings	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Capital & Reserves	20,970	22,113	23,248	23,258	23,376	23,440	25,049	25,266	25,927	26,508	26,665	26,366	24,673
Total Liabilities and Capital	364,453	406,373	417,711	432,623	433,462	426,970	446,246	450,035	444,235	454,537	470,526	459,983	462,778

* Preliminary

** Includes Banks' reserve requirement deposit with the CBUAE. Amount of Reserve Requirements declined due to the reduction in the rate of required reserves from 14% to 7% on Demand Deposits per the Targeted Economic Support Scheme (TESS) offered to Banks by the CBUAE in April 2020. Banks's liquidity increased as a result of the reduction in the required reserves ratio.

Balance Sheet - Central Bank of the UAE - Assets



Balance Sheet - Central Bank of the UAE - Liabilities and Capital

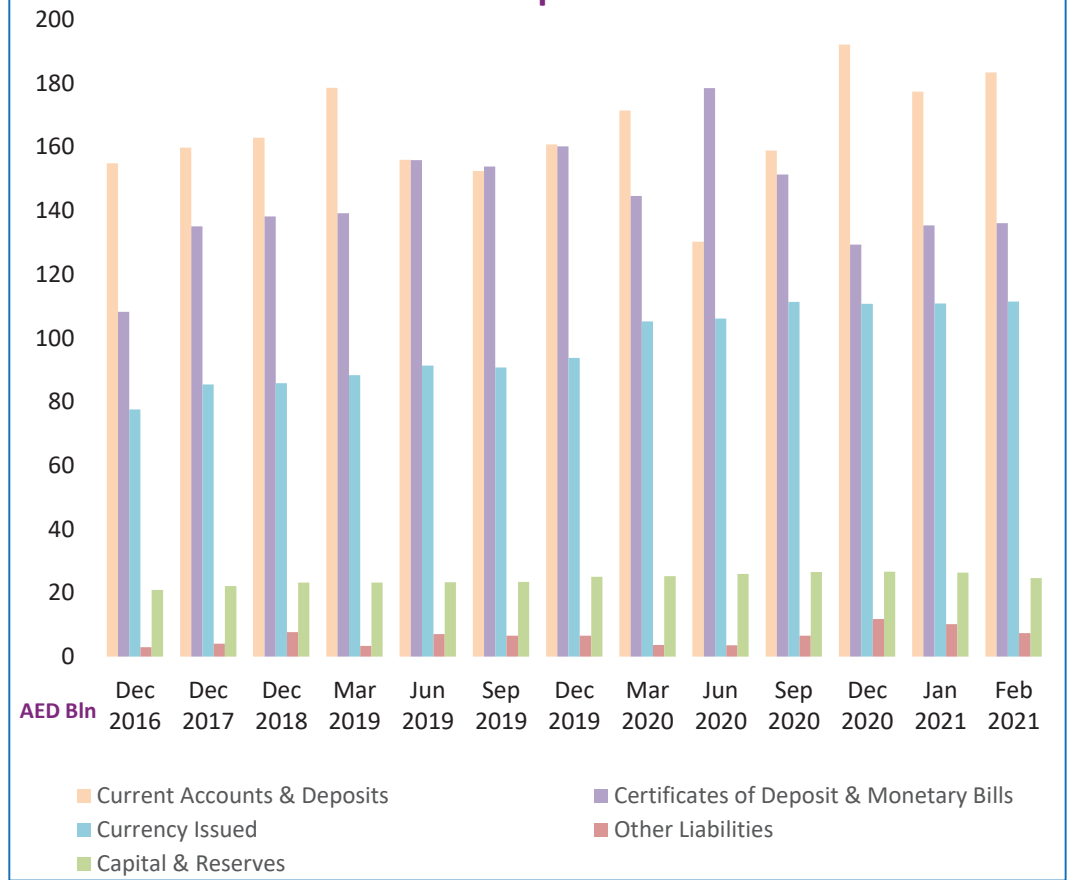


Table 6 : Central Bank International Reserves

(In Millions of AED)													
Item	Dec 2016	Dec 2017	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Jan 2021	Feb 2021 *
Gross International Reserves	313,610	350,260	365,426	379,930	380,353	377,509	397,950	393,905	354,349	360,328	391,857	381,883	388,986
Current Account Balances & Deposits with Banks Abroad	147,856	256,600	294,058	307,558	323,500	350,966	365,680	360,634	315,875	316,393	348,204	313,972	272,348
Foreign Securities	149,771	84,961	55,701	55,720	39,315	5,986	9,294	12,759	14,308	7,642	4,012	27,957	74,268
IMF Reserves Position + SDR Holdings	2,696	2,594	2,875	2,869	3,108	3,173	3,220	3,182	3,631	3,715	3,802	3,798	3,819
Other Foreign Assets	13,287	6,105	12,792	13,783	14,430	17,384	19,756	17,330	20,535	32,578	35,839	36,156	38,551
Foreign Liabilities	4,715	5,133	6,984	4,849	6,542	3,818	3,732	4,480	3,361	5,888	10,812	4,652	3,496
Net International Reserves	308,895	345,127	358,442	375,081	373,811	373,691	394,218	389,425	350,988	354,440	381,045	377,231	385,490

* Preliminary

Table 7 : Aggregated Balance Sheet of Banks - Assets (All Banks)

(In Millions of AED)

Item	Dec 2016	Dec 2017	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Jan 2021	Feb 2021 *
Domestic Assets													
Cash and Deposits with C.B	274,367	307,691	307,090	297,282	318,031	315,174	331,901	326,775	314,278	319,226	331,248	290,549	282,847
Cash in Hand (LCY)	15,289	17,670	15,305	14,432	14,025	14,237	15,513	19,050	13,507	14,572	15,980	15,116	14,960
Deposits with Central Bank	259,078	290,021	291,785	282,850	304,006	300,937	316,388	307,725	300,771	304,654	315,268	275,433	267,887
Due From Resident Banks	63,116	53,953	64,202	59,204	56,092	53,064	53,115	63,617	57,822	61,666	39,723	41,012	38,536
Domestic Credit and Investments	1,602,449	1,610,660	1,669,015	1,690,836	1,700,482	1,730,120	1,754,573	1,754,963	1,802,627	1,795,627	1,781,286	1,812,591	1,833,033
a) Credit Facilities	1,454,414	1,452,696	1,509,437	1,529,372	1,542,604	1,565,587	1,592,609	1,595,077	1,626,827	1,611,667	1,596,786	1,599,501	1,604,545
Claims on Private Sector	1,075,595	1,086,414	1,130,067	1,140,617	1,147,791	1,150,125	1,134,615	1,148,988	1,139,383	1,121,730	1,108,289	1,110,157	1,113,383
Commercial Bills	48,610	44,751	45,306	46,176	48,835	53,424	50,906	51,470	51,081	46,248	41,834	41,849	43,355
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	1,026,985	1,041,663	1,084,761	1,094,441	1,098,956	1,096,701	1,083,709	1,097,518	1,088,302	1,075,482	1,066,455	1,068,308	1,070,028
Claims on Government	172,366	175,428	191,498	197,144	201,616	219,474	257,383	229,086	252,387	255,481	251,923	256,994	257,176
Claims on Official Entities (GREs)	187,416	172,261	167,921	171,696	176,307	178,896	185,273	201,104	218,094	217,737	219,950	215,909	217,864
Commercial Bills	2,524	3,011	3,428	2,563	3,195	3,736	3,901	3,812	2,809	4,008	5,580	5,467	5,652
Loans,Advances & Overdrafts	184,892	169,250	164,493	169,133	173,112	175,160	181,372	197,292	215,285	213,729	214,370	210,442	212,212
Claims on Other Financial Institutions	19,037	18,593	19,951	19,915	16,890	17,092	15,338	15,899	16,963	16,719	16,624	16,441	16,122
Loans,Advances & Overdrafts	19,037	18,593	19,951	19,915	16,890	17,092	15,338	15,899	16,963	16,719	16,624	16,441	16,122
b) Domestic Investments	148,035	157,964	159,578	161,464	157,878	164,533	161,964	159,886	175,800	183,960	184,500	213,090	228,488
Unclassified Assets	126,789	142,514	148,562	156,457	157,891	170,088	172,253	191,036	186,979	191,802	186,680	180,922	176,869
Fixed Assets	26,244	27,272	28,651	30,470	31,087	31,007	33,866	34,043	33,689	33,902	34,986	35,169	34,768
Inter-Branch Transactions	9,736	10,600	8,590	2,438	2,396	8,281	8,764	12,622	7,028	11,272	9,090	6,245	3,392
Other Assets	90,809	104,642	111,321	123,549	124,408	130,800	129,623	144,371	146,262	146,628	142,604	139,508	138,709
Foreign Assets	546,890	578,989	679,647	691,121	726,124	754,209	771,092	791,640	828,448	884,164	849,077	847,267	848,157
Due from H.O. and/or Branches Abroad	102,313	104,442	160,591	122,114	144,252	142,542	154,635	152,958	177,452	187,772	156,027	153,896	159,637
Due from Other Banks Abroad	145,826	150,110	150,765	167,620	170,464	166,490	157,442	165,423	160,577	167,913	168,193	179,785	175,890
Cash in Hand (FCY)	157	240	158	139	129	163	144	166	149	180	165	191	173
Securities	140,811	153,139	173,217	206,343	209,256	232,639	236,985	217,711	246,598	256,831	271,183	265,752	271,605
Credit to Non-Residents	120,369	127,605	146,802	145,789	150,115	155,221	166,028	173,194	164,070	192,938	182,313	179,742	173,043
Other Foreign Assets	37,414	43,453	48,114	49,116	51,908	57,154	55,858	82,188	79,602	78,530	71,196	67,901	67,809
Total Assets	2,613,611	2,693,807	2,868,516	2,894,900	2,958,620	3,022,655	3,082,934	3,128,031	3,190,154	3,252,485	3,188,014	3,172,341	3,179,442

* Preliminary

Table 8 : Aggregated Balance Sheet of Banks - Liabilities (All Banks)**(In Millions of AED)**

Item	Dec 2016	Dec 2017	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Jan 2021	Feb 2021 *
Domestic Liabilities													
Monetary Deposits	411,792	424,650	415,165	438,148	430,573	435,316	436,845	456,531	464,780	471,263	505,336	517,876	528,511
Demand Deposits (LCY)	407,311	420,398	410,897	433,010	426,399	430,932	433,018	453,025	461,377	466,782	500,846	513,223	523,841
Bankers Drafts	4,481	4,252	4,268	5,138	4,174	4,384	3,827	3,506	3,403	4,481	4,490	4,653	4,670
Quasi Monetary Deposits	750,920	783,220	822,210	815,864	842,622	848,614	897,476	911,407	899,998	900,161	878,071	874,920	870,628
Time Deposits (LCY)	364,826	394,115	399,605	406,138	406,197	411,224	440,735	440,924	416,404	397,102	376,152	366,535	360,138
Savings Deposits (LCY)	115,257	118,412	118,268	122,199	131,992	131,724	134,240	142,787	153,584	165,204	170,720	175,224	177,225
Other Deposits (FCY)	270,837	270,693	304,337	287,527	304,433	305,666	322,501	327,696	330,010	337,855	331,199	333,161	333,265
Government Deposits (LCY + FCY)	185,036	210,009	288,422	271,374	289,742	315,273	300,093	254,057	288,029	332,647	286,471	273,498	266,228
Other Domestic Deposits (LCY + FCY) **	20,651	22,033	20,998	20,310	18,926	18,464	18,544	16,939	16,576	16,328	16,819	16,579	16,495
Government Lending Funds ***	21,197	0	0	0	0	0	0	0	0	0	0	0	0
Capital and Reserves	307,830	337,348	355,223	350,179	364,775	377,344	392,854	369,904	382,532	389,795	392,780	390,721	384,684
Due to Central Bank	1,157	6,165	2,950	3,881	6,391	6,842	5,453	12,364	47,101	51,134	31,523	31,403	27,066
Due to Resident Banks	54,798	48,925	57,201	53,495	50,276	48,616	47,933	59,124	53,413	57,984	32,510	33,980	30,863
Capital Market Funding & Term Borrowings	25,170	18,753	24,621	24,601	23,895	23,897	26,397	24,965	27,001	26,935	26,560	26,585	26,586
Foreign Liabilities	596,969	595,831	619,990	642,907	660,150	666,352	679,979	731,436	720,331	713,363	715,606	704,872	715,125
Due to H.O and/or Branches Abroad	50,759	62,891	54,542	58,653	67,825	72,121	76,669	79,738	88,220	82,479	62,459	55,113	54,116
Due to Other Banks Abroad	126,954	109,136	115,000	127,149	126,197	130,497	110,837	129,319	122,602	115,772	133,262	133,688	141,842
Capital Market Funding	87,518	124,024	128,187	135,730	147,222	151,970	156,158	153,379	153,181	169,803	170,991	178,108	182,218
Other Term Borrowings	67,068	45,951	47,953	50,333	51,678	47,624	47,269	46,763	50,352	52,682	55,403	54,664	52,276
Other Deposits (LCY + FCY)	199,050	191,677	213,413	208,168	196,709	189,771	221,372	216,751	200,368	191,347	202,443	198,152	201,164
Other Foreign Liabilities	65,620	62,152	60,895	62,874	70,519	74,369	67,674	105,486	105,608	101,280	91,048	85,147	83,509
Unclassified Liabilities	238,091	246,873	261,736	274,141	271,270	281,937	277,360	291,304	290,393	292,875	302,338	301,907	313,256
Inter-Branch Transactions	6,106	6,900	9,426	10,037	8,460	8,679	7,498	9,030	6,964	6,521	4,174	5,399	9,891
Other Liabilities	231,985	239,973	252,310	264,104	262,810	273,258	269,862	282,274	283,429	286,354	298,164	296,508	303,365
- Of which : Provisions ¹	110,372	113,295	123,032	124,902	133,776	137,081	132,700	140,609	145,822	150,579	156,248	156,402	156,993
Total Liabilities	2,613,611	2,693,807	2,868,516	2,894,900	2,958,620	3,022,655	3,082,934	3,128,031	3,190,154	3,252,485	3,188,014	3,172,341	3,179,442

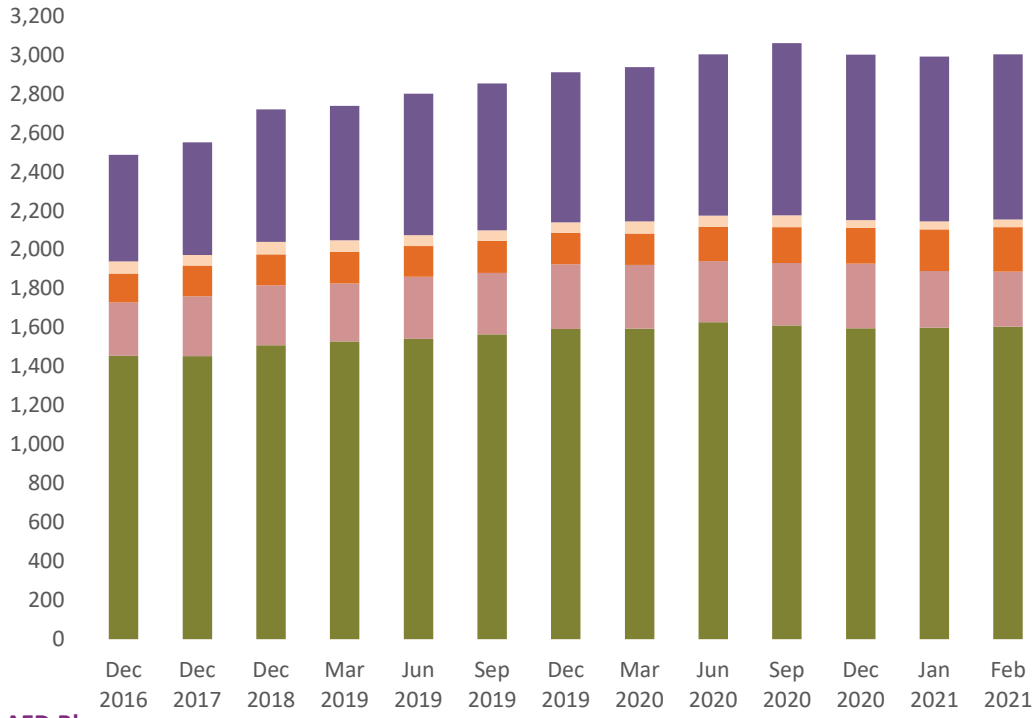
* Preliminary

** Commercial Prepayments (Margin Deposits) (L.Cy + F.Cy) & Borrowings under Repurchase Agreements

*** Refinancing of Housing Loans to Nationals under various schemes of Federal & Emirates Governments. Effective August 2017, the reduction in refinancing reflects accounting adjustments made by banks to set-off the amount of refinancing against related personal loans

¹ Provisions for Bad and Doubtful Debts as well as Interest in suspense

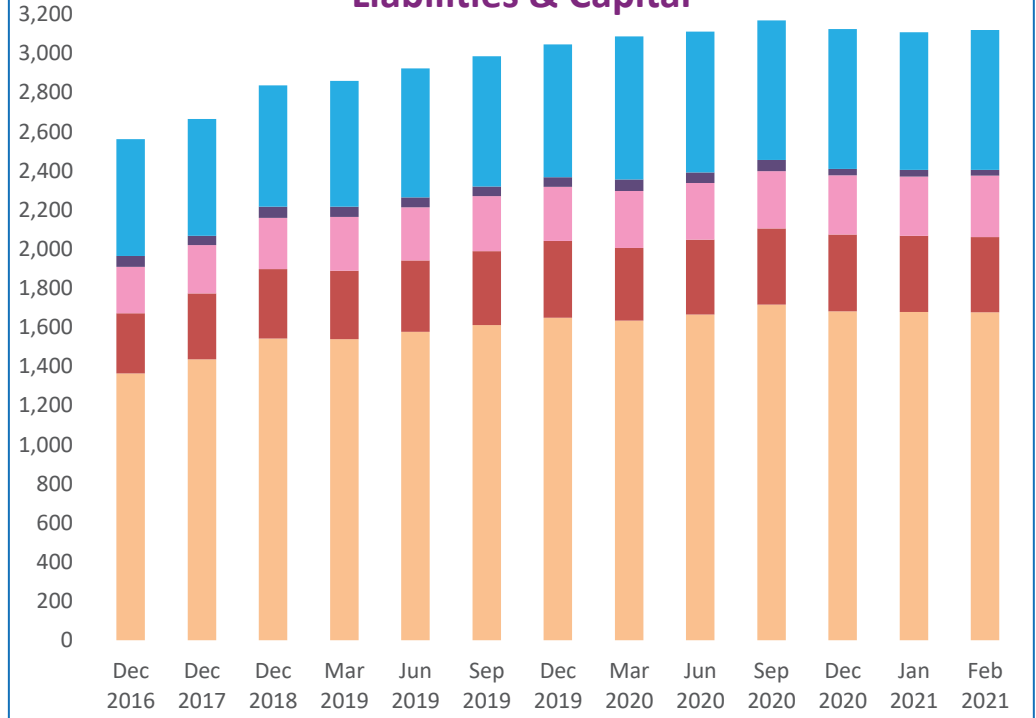
Aggregated Balance Sheet of Banks - Assets



AED Bln

- Domestic Credit
- Cash and Deposits with C.B
- Domestic Investments
- Due From Resident Banks
- Foreign Assets

Aggregated Balance Sheet of Banks - Liabilities & Capital



AED Bln

- Resident Deposits
- Capital and Reserves
- Other Liabilities
- Due to Resident Banks
- Foreign Liabilities

Table 9 : Aggregated Balance Sheet of Banks - Assets (National Banks)

(In Millions of AED)													
Item	Dec 2016	Dec 2017	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Jan 2021	Feb 2021 *
Domestic Assets													
Cash and Deposits with C.B	213,009	243,605	253,571	242,613	252,159	253,958	260,458	259,209	245,622	255,971	259,236	225,596	221,688
Cash in Hand (LCY)	13,290	15,690	13,645	12,717	12,309	12,289	13,556	16,441	12,078	13,183	14,591	13,618	13,526
Deposits with Central Bank	199,719	227,915	239,926	229,896	239,850	241,669	246,902	242,768	233,544	242,788	244,645	211,978	208,162
Due From Resident Banks	49,204	38,594	50,056	45,208	42,125	38,418	38,375	44,687	39,056	44,615	24,734	26,535	23,856
Domestic Credit and Investments	1,425,535	1,443,750	1,507,020	1,526,366	1,538,065	1,567,741	1,592,976	1,590,884	1,632,445	1,632,817	1,624,627	1,651,301	1,664,988
a) Credit Facilities	1,281,187	1,289,562	1,350,933	1,368,834	1,384,231	1,408,299	1,436,345	1,436,162	1,462,011	1,454,840	1,446,012	1,450,649	1,455,049
Claims on Private Sector	938,131	949,012	994,452	1,004,658	1,012,884	1,015,718	1,002,534	1,014,742	1,004,855	995,060	985,675	989,162	992,160
Commercial Bills	31,162	28,478	30,785	31,585	34,221	40,090	37,928	38,464	38,525	34,958	31,617	31,724	33,047
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	906,969	920,534	963,667	973,073	978,663	975,628	964,606	976,278	966,330	960,102	954,058	957,438	959,113
Claims on Government	166,397	170,096	184,825	189,066	194,925	212,702	250,422	221,429	241,869	244,495	242,135	246,374	246,339
Claims on Official Entities (GREs)	159,550	152,465	152,372	156,119	160,892	164,105	169,319	185,745	199,935	200,203	203,087	200,035	201,559
Commercial Bills	2,475	2,483	2,371	1,999	2,633	3,135	2,478	2,803	2,269	3,723	5,377	5,135	5,308
Loans,Advances & Overdrafts	157,075	149,982	150,001	154,120	158,259	160,970	166,841	182,942	197,666	196,480	197,710	194,900	196,251
Claims on Other Financial Institutions	17,109	17,989	19,284	18,991	15,530	15,774	14,070	14,246	15,352	15,082	15,115	15,078	14,991
Loans,Advances & Overdrafts	17,109	17,989	19,284	18,991	15,530	15,774	14,070	14,246	15,352	15,082	15,115	15,078	14,991
b) Domestic Investments	144,348	154,188	156,087	157,532	153,834	159,442	156,631	154,722	170,434	177,977	178,615	200,652	209,939
Unclassified Assets	110,850	129,051	133,514	137,663	138,620	151,385	152,983	168,822	166,449	173,599	169,806	161,241	157,256
Fixed Assets	25,590	26,609	26,998	28,806	29,411	29,160	32,063	32,267	31,941	32,182	33,208	33,406	33,008
Inter-Branch Transactions	9,722	10,565	8,584	2,431	2,387	8,276	8,758	12,613	6,957	11,257	9,070	6,235	3,375
Other Assets	75,538	91,877	97,932	106,426	106,822	113,949	112,162	123,942	127,551	130,160	127,528	121,600	120,873
Foreign Assets	439,707	478,447	570,210	582,000	614,161	631,483	643,458	665,452	693,878	736,038	707,268	707,409	709,728
Due from H.O. and/or Branches Abroad	78,864	82,805	141,068	107,504	126,739	127,049	141,353	138,492	164,793	175,722	145,068	143,813	150,132
Due from Other Banks Abroad	108,724	118,948	120,772	130,510	133,965	126,914	118,760	121,514	120,244	119,017	120,908	130,794	128,808
Cash in Hand (FCY)	133	170	123	108	107	116	119	125	114	159	126	149	110
Securities	122,861	136,537	149,423	182,594	185,207	203,867	203,222	192,889	204,674	212,331	225,475	221,394	226,206
Credit to Non-Residents	97,430	101,671	114,803	117,148	120,839	121,933	129,340	138,162	131,764	157,656	152,350	150,486	143,765
Other Foreign Assets	31,695	38,316	44,021	44,136	47,304	51,604	50,664	74,270	72,289	71,153	63,341	60,773	60,707
Total Assets	2,238,305	2,333,447	2,514,371	2,533,850	2,585,130	2,642,985	2,688,250	2,729,054	2,777,450	2,843,040	2,785,671	2,772,082	2,777,516

* Preliminary

Table 10 : Aggregated Balance Sheet of Banks - Liabilities (National Banks)

(In Millions of AED)													
Item	Dec 2016	Dec 2017	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Jan 2021	Feb 2021 *
Domestic Liabilities													
Monetary Deposits	348,553	360,527	356,254	379,135	371,363	377,607	374,401	392,029	398,609	400,626	427,062	440,078	450,522
Demand Deposits (LCY)	344,696	356,783	352,891	374,701	367,641	373,716	370,979	389,055	395,617	396,600	422,994	436,084	446,398
Bankers Drafts	3,857	3,744	3,363	4,434	3,722	3,891	3,422	2,974	2,992	4,026	4,068	3,994	4,124
Quasi Monetary Deposits	647,679	679,285	721,652	710,969	736,993	738,803	784,876	792,792	777,854	782,558	762,356	761,725	757,264
Time Deposits (LCY)	326,247	352,229	359,304	365,578	366,584	370,956	399,758	401,439	378,795	362,725	344,307	336,450	330,514
Savings Deposits (LCY)	108,217	110,506	110,691	114,000	124,290	123,851	125,893	133,683	141,127	152,351	157,675	161,979	163,926
Other Deposits (FCY)	213,215	216,550	251,657	231,391	246,119	243,996	259,225	257,670	257,932	267,482	260,374	263,296	262,824
Government Deposits (LCY + FCY)	183,662	208,128	286,918	270,868	289,159	314,484	298,954	253,038	287,061	331,877	285,721	272,790	265,526
Other Domestic Deposits (LCY + FCY) **	15,577	17,183	16,729	16,023	14,957	14,548	14,650	13,410	13,005	12,979	13,594	13,419	13,323
Government Lending Funds ***	21,197	0	0	0	0	0	0	0	0	0	0	0	0
Capital and Reserves	257,772	287,562	302,545	296,000	309,334	320,942	336,034	313,460	327,578	334,988	339,327	336,919	330,796
Due to Central Bank	589	6,095	2,889	2,947	5,854	5,198	635	11,169	45,467	47,505	30,762	30,716	26,487
Due to Resident Banks	50,065	46,604	55,259	51,690	47,227	45,659	46,236	57,188	50,372	57,176	31,669	33,178	30,045
Capital Market Funding & Term Borrowings	24,117	18,753	24,621	24,601	23,895	23,897	26,397	24,965	27,001	26,935	26,560	26,585	26,586
Foreign Liabilities	491,458	502,313	527,098	552,202	561,471	564,665	575,534	626,328	611,322	602,973	613,848	605,778	614,247
Due to H.O and/or Branches Abroad	31,042	38,549	29,228	30,834	35,454	34,804	34,509	43,313	45,708	37,820	27,683	22,012	21,696
Due to Other Banks Abroad	106,647	95,216	101,919	114,881	113,393	115,236	94,616	108,497	104,011	97,948	114,495	113,420	120,494
Capital Market Funding	75,543	112,826	116,434	128,455	140,028	144,042	149,189	148,292	148,107	164,831	165,879	173,053	177,152
Other Term Borrowings	65,598	44,666	46,667	49,048	50,393	46,889	46,871	46,366	49,955	52,285	55,006	54,267	51,848
Other Deposits (LCY + FCY)	160,163	158,466	180,413	174,906	160,730	158,902	188,504	184,588	167,465	157,647	168,895	165,990	167,257
Other Foreign Liabilities	52,465	52,590	52,437	54,078	61,473	64,792	61,845	95,272	96,076	92,442	81,890	77,036	75,800
Unclassified Liabilities	197,636	206,997	220,406	229,415	224,877	237,182	230,533	244,675	239,181	245,423	254,772	250,894	262,720
Inter-Branch Transactions	5,613	6,749	9,396	9,969	8,384	8,518	7,438	8,952	6,896	6,506	4,147	5,289	9,792
Other Liabilities	192,023	200,248	211,010	219,446	216,493	228,664	223,095	235,723	232,285	238,917	250,625	245,605	252,928
- Of which : Provisions ¹	87,050	86,925	93,777	95,811	103,863	107,544	103,713	109,977	113,540	117,363	122,568	122,910	123,502
Total Liabilities	2,238,305	2,333,447	2,514,371	2,533,850	2,585,130	2,642,985	2,688,250	2,729,054	2,777,450	2,843,040	2,785,671	2,772,082	2,777,516

* Preliminary

** Commercial Prepayments (Margin Deposits) (L.Cy + F.Cy) & Borrowings under Repurchase Agreements

*** Refinancing of Housing Loans to Nationals under various schemes of Federal & Emirates Governments. Effective August 2017, the reduction in refinancing reflects accounting adjustments made by banks to set-off the amount of refinancing against related personal loans

¹ Provisions for Bad and Doubtful Debts as well as Interest in suspense

Table 11 : Aggregated Balance Sheet of Banks - Assets (Foreign Banks)

(In Millions of AED)													
Item	Dec 2016	Dec 2017	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Jan 2021	Feb 2021 *
Domestic Assets													
Cash and Deposits with C.B	61,358	64,086	53,519	54,669	65,872	61,216	71,443	67,566	68,656	63,255	72,012	64,953	61,159
Cash in Hand (LCY)	1,999	1,980	1,660	1,715	1,716	1,948	1,957	2,609	1,429	1,389	1,389	1,498	1,434
Deposits with Central Bank	59,359	62,106	51,859	52,954	64,156	59,268	69,486	64,957	67,227	61,866	70,623	63,455	59,725
Due From Resident Banks	13,912	15,359	14,146	13,996	13,967	14,646	14,740	18,930	18,766	17,051	14,989	14,477	14,680
Domestic Credit and Investments	176,914	166,910	161,995	164,470	162,417	162,379	161,597	164,079	170,182	162,810	156,659	161,290	168,045
a) Credit Facilities	173,227	163,134	158,504	160,538	158,373	157,288	156,264	158,915	164,816	156,827	150,774	148,852	149,496
Claims on Private Sector	137,464	137,402	135,615	135,959	134,907	134,407	132,081	134,246	134,528	126,670	122,614	120,995	121,223
Commercial Bills	17,448	16,273	14,521	14,591	14,614	13,334	12,978	13,006	12,556	11,290	10,217	10,125	10,308
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	120,016	121,129	121,094	121,368	120,293	121,073	119,103	121,240	121,972	115,380	112,397	110,870	110,915
Claims on Government	5,969	5,332	6,673	8,078	6,691	6,772	6,961	7,657	10,518	10,986	9,788	10,620	10,837
Claims on Official Entities (GREs)	27,866	19,796	15,549	15,577	15,415	14,791	15,954	15,359	18,159	17,534	16,863	15,874	16,305
Commercial Bills	49	528	1,057	564	562	601	1,423	1,009	540	285	203	332	344
Loans,Advances & Overdrafts	27,817	19,268	14,492	15,013	14,853	14,190	14,531	14,350	17,619	17,249	16,660	15,542	15,961
Claims on Other Financial Institutions	1,928	604	667	924	1,360	1,318	1,268	1,653	1,611	1,637	1,509	1,363	1,131
Loans,Advances & Overdrafts	1,928	604	667	924	1,360	1,318	1,268	1,653	1,611	1,637	1,509	1,363	1,131
b) Domestic Investments	3,687	3,776	3,491	3,932	4,044	5,091	5,333	5,164	5,366	5,983	5,885	12,438	18,549
Unclassified Assets	15,939	13,463	15,048	18,794	19,271	18,703	19,270	22,214	20,530	18,203	16,874	19,681	19,613
Fixed Assets	654	663	1,653	1,664	1,676	1,847	1,803	1,776	1,748	1,720	1,778	1,763	1,760
Inter-Branch Transactions	14	35	6	7	9	5	6	9	71	15	20	10	17
Other Assets	15,271	12,765	13,389	17,123	17,586	16,851	17,461	20,429	18,711	16,468	15,076	17,908	17,836
Foreign Assets	107,183	100,542	109,437	109,121	111,963	122,726	127,634	126,188	134,570	148,126	141,809	139,858	138,429
Due from H.O. and/or Branches Abroad	23,449	21,637	19,523	14,610	17,513	15,493	13,282	14,466	12,659	12,050	10,959	10,083	9,505
Due from Other Banks Abroad	37,102	31,162	29,993	37,110	36,499	39,576	38,682	43,909	40,333	48,896	47,285	48,991	47,082
Cash in Hand (FCY)	24	70	35	31	22	47	25	41	35	21	39	42	63
Securities	17,950	16,602	23,794	23,749	24,049	28,772	33,763	24,822	41,924	44,500	45,708	44,358	45,399
Credit to Non-Residents	22,939	25,934	31,999	28,641	29,276	33,288	36,688	35,032	32,306	35,282	29,963	29,256	29,278
Other Foreign Assets	5,719	5,137	4,093	4,980	4,604	5,550	5,194	7,918	7,313	7,377	7,855	7,128	7,102
Total Assets	375,306	360,360	354,145	361,050	373,490	379,670	394,684	398,977	412,704	409,445	402,343	400,259	401,926

* Preliminary

Table 12 : Aggregated Balance Sheet of Banks - Liabilities (Foreign Banks)**(In Millions of AED)**

Item	Dec 2016	Dec 2017	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Jan 2021	Feb 2021 *
Domestic Liabilities													
Monetary Deposits	63,239	64,123	58,911	59,013	59,210	57,709	62,444	64,502	66,171	70,637	78,274	77,798	77,989
Demand Deposits (LCY)	62,615	63,615	58,006	58,309	58,758	57,216	62,039	63,970	65,760	70,182	77,852	77,139	77,443
Bankers Drafts	624	508	905	704	452	493	405	532	411	455	422	659	546
Quasi Monetary Deposits	103,241	103,935	100,558	104,895	105,629	109,811	112,600	118,615	122,144	117,603	115,715	113,195	113,364
Time Deposits (LCY)	38,579	41,886	40,301	40,560	39,613	40,268	40,977	39,485	37,609	34,377	31,845	30,085	29,624
Savings Deposits (LCY)	7,040	7,906	7,577	8,199	7,702	7,873	8,347	9,104	12,457	12,853	13,045	13,245	13,299
Other Deposits (FCY)	57,622	54,143	52,680	56,136	58,314	61,670	63,276	70,026	72,078	70,373	70,825	69,865	70,441
Government Deposits (LCY + FCY)	1,374	1,881	1,504	506	583	789	1,139	1,019	968	770	750	708	702
Other Domestic Deposits (LCY + FCY) **	5,074	4,850	4,269	4,287	3,969	3,916	3,894	3,529	3,571	3,349	3,225	3,160	3,172
Government Lending Funds	0	0	0	0	0	0	0	0	0	0	0	0	0
Capital and Reserves	50,058	49,786	52,678	54,179	55,441	56,402	56,820	56,444	54,954	54,807	53,453	53,802	53,888
Due to Central Bank	568	70	61	934	537	1,644	4,818	1,195	1,634	3,629	761	687	579
Due to Resident Banks	4,733	2,321	1,942	1,805	3,049	2,957	1,697	1,936	3,041	808	841	802	818
Capital Market Funding & Term Borrowings	1,053	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Liabilities	105,511	93,518	92,892	90,705	98,679	101,687	104,445	105,108	109,009	110,390	101,758	99,094	100,878
Due to H.O and/or Branches Abroad	19,717	24,342	25,314	27,819	32,371	37,317	42,160	36,425	42,512	44,659	34,776	33,101	32,420
Due to Other Banks Abroad	20,307	13,920	13,081	12,268	12,804	15,261	16,221	20,822	18,591	17,824	18,767	20,268	21,348
Capital Market Funding	11,975	11,198	11,753	7,275	7,194	7,928	6,969	5,087	5,074	4,972	5,112	5,055	5,066
Other Term Borrowings	1,470	1,285	1,286	1,285	1,285	735	398	397	397	397	397	397	428
Other Deposits (LCY + FCY)	38,887	33,211	33,000	33,262	35,979	30,869	32,868	32,163	32,903	33,700	33,548	32,162	33,907
Other Foreign Liabilities	13,155	9,562	8,458	8,796	9,046	9,577	5,829	10,214	9,532	8,838	9,158	8,111	7,709
Unclassified Liabilities	40,455	39,876	41,330	44,726	46,393	44,755	46,827	46,629	51,212	47,452	47,566	51,013	50,536
Inter-Branch Transactions	493	151	30	68	76	161	60	78	68	15	27	110	99
Other Liabilities	39,962	39,725	41,300	44,658	46,317	44,594	46,767	46,551	51,144	47,437	47,539	50,903	50,437
- Of which : Provisions ¹	23,322	26,370	29,255	29,091	29,913	29,537	28,987	30,632	32,282	33,216	33,680	33,492	33,491
Total Liabilities	375,306	360,360	354,145	361,050	373,490	379,670	394,684	398,977	412,704	409,445	402,343	400,259	401,926

* Preliminary

** Commercial Prepayments (Margin Deposits) (L.Cy + F.Cy) & Borrowings under Repurchase Agreements

¹ Provisions for Bad and Doubtful Debts as well as Interest in suspense

Table 13 : Aggregated Balance Sheet of Banks - Assets (Conventional Banks)**(In Millions of AED)**

Item	Dec 2016	Dec 2017	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Jan 2021	Feb 2021 *
Domestic Assets													
Cash and Deposits with C.B	217,432	231,152	232,445	225,861	249,904	245,938	258,396	259,442	245,914	238,432	252,120	211,447	203,233
Cash in Hand (LCY)	10,824	13,288	10,846	9,784	9,778	10,181	10,924	13,736	9,295	10,054	11,278	10,822	10,868
Deposits with Central Bank	206,608	217,864	221,599	216,077	240,126	235,757	247,472	245,706	236,619	228,378	240,842	200,625	192,365
Due From Resident Banks	46,357	38,130	43,001	42,050	39,000	40,591	38,445	45,048	44,212	41,197	32,359	35,478	33,133
Domestic Credit and Investments	1,243,382	1,239,531	1,276,286	1,298,943	1,317,026	1,343,435	1,371,513	1,364,327	1,385,701	1,378,112	1,373,506	1,405,129	1,423,623
a) Credit Facilities	1,136,236	1,123,105	1,165,054	1,185,178	1,205,960	1,226,303	1,255,716	1,254,229	1,262,258	1,247,138	1,236,998	1,239,825	1,242,616
Claims on Private Sector	803,699	805,649	834,614	843,923	857,249	859,906	849,126	865,113	856,492	838,749	829,243	831,196	832,680
Commercial Bills	48,610	44,751	45,306	46,176	48,835	53,424	50,906	51,470	51,081	46,248	41,834	41,849	43,355
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	755,089	760,898	789,308	797,747	808,414	806,482	798,220	813,643	805,411	792,501	787,409	789,347	789,325
Claims on Government	163,058	163,466	177,249	183,000	187,899	204,023	239,706	211,349	216,860	220,720	218,595	221,799	221,488
Claims on Official Entities (GREs)	153,531	139,277	136,587	141,798	146,102	147,535	153,842	163,877	173,838	172,661	174,238	172,086	173,970
Commercial Bills	2,524	3,011	3,428	2,563	3,195	3,736	3,901	3,812	2,809	4,008	5,580	5,467	5,652
Loans,Advances & Overdrafts	151,007	136,266	133,159	139,235	142,907	143,799	149,941	160,065	171,029	168,653	168,658	166,619	168,318
Claims on Other Financial Institutions	15,948	14,713	16,604	16,457	14,710	14,839	13,042	13,890	15,068	15,008	14,922	14,744	14,478
Loans,Advances & Overdrafts	15,948	14,713	16,604	16,457	14,710	14,839	13,042	13,890	15,068	15,008	14,922	14,744	14,478
b) Domestic Investments	107,146	116,426	111,232	113,765	111,066	117,132	115,797	110,098	123,443	130,974	136,508	165,304	181,007
Unclassified Assets	101,632	115,371	122,600	128,049	129,500	141,284	141,879	162,214	158,233	162,629	151,253	150,226	145,584
Fixed Assets	20,169	21,444	23,111	24,197	24,904	24,880	27,695	28,966	28,677	28,954	30,092	30,230	29,855
Inter-Branch Transactions	8,829	10,276	8,590	2,438	2,396	8,281	8,764	12,622	7,028	11,272	9,090	6,245	3,392
Other Assets	72,634	83,651	90,899	101,414	102,200	108,123	105,420	120,626	122,528	122,403	112,071	113,751	112,337
Foreign Assets	499,309	519,452	611,608	621,476	657,397	685,741	699,859	721,947	756,370	813,009	777,606	774,281	774,593
Due from H.O. and/or Branches Abroad	101,780	103,219	159,503	120,935	142,874	140,967	153,334	151,197	175,615	187,263	155,295	153,207	158,964
Due from Other Banks Abroad	133,956	136,343	140,423	157,109	160,758	157,695	147,013	156,706	149,793	157,954	158,226	168,479	165,010
Cash in Hand (FCY)	125	220	141	120	115	146	128	152	134	164	149	171	138
Securities	123,128	133,347	146,024	177,068	180,368	203,356	207,174	188,410	216,639	227,042	243,381	237,588	242,499
Credit to Non-Residents	103,364	103,217	117,876	117,693	121,899	127,014	136,877	144,257	135,357	163,134	150,278	147,970	141,287
Other Foreign Assets	36,956	43,106	47,641	48,551	51,383	56,563	55,333	81,225	78,832	77,452	70,277	66,866	66,695
Total Assets	2,108,112	2,143,636	2,285,940	2,316,379	2,392,827	2,456,989	2,510,092	2,552,978	2,590,430	2,633,379	2,586,844	2,576,561	2,580,166

* Preliminary

Table 14 : Aggregated Balance Sheet of Banks - Liabilities (Conventional Banks)

(In Millions of AED)													
Item	Dec 2016	Dec 2017	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Jan 2021	Feb 2021 *
Domestic Liabilities													
Monetary Deposits	324,457	336,520	327,894	348,616	349,304	355,762	359,921	377,718	382,018	386,950	420,414	430,448	439,207
Demand Deposits (LCY)	321,413	333,088	324,521	344,241	345,876	352,431	356,837	374,882	379,430	383,303	416,973	426,470	435,257
Bankers Drafts	3,044	3,432	3,373	4,375	3,428	3,331	3,084	2,836	2,588	3,647	3,441	3,978	3,950
Quasi Monetary Deposits	545,884	557,251	597,326	592,993	620,673	624,369	668,222	687,287	680,485	677,926	654,115	648,141	645,748
Time Deposits (LCY)	263,269	276,752	284,598	290,666	296,671	300,788	329,753	335,260	313,887	295,219	273,121	264,064	260,047
Savings Deposits (LCY)	49,217	50,218	49,678	51,613	52,332	52,644	55,469	59,506	68,541	74,064	77,526	78,810	80,191
Other Deposits (FCY)	233,398	230,281	263,050	250,714	271,670	270,937	283,000	292,521	298,057	308,643	303,468	305,267	305,510
Government Deposits (LCY + FCY)	141,286	157,150	224,839	207,560	223,283	248,971	234,880	187,828	213,002	253,816	217,387	206,314	197,991
Other Domestic Deposits (LCY + FCY) **	16,124	17,127	16,850	16,274	15,785	15,188	14,846	14,221	14,001	13,595	13,459	13,470	13,344
Government Lending Funds ***	21,197	0	0	0	0	0	0	0	0	0	0	0	0
Capital and Reserves	258,378	283,667	293,160	289,374	302,919	313,616	328,007	304,676	315,864	321,734	324,708	327,441	320,712
Due to Central Bank	589	810	126	1,547	770	2,235	4,924	9,696	32,629	40,492	24,463	24,232	19,958
Due to Resident Banks	38,255	31,712	37,707	39,211	38,236	38,872	36,272	45,739	38,028	33,839	22,424	25,752	21,991
Capital Market Funding & Term Borrowings	3,783	2,893	3,253	3,233	2,526	2,528	2,529	2,932	2,950	2,886	2,535	2,536	2,536
Foreign Liabilities	576,585	565,157	577,983	599,470	619,132	626,874	636,759	688,332	674,402	663,589	663,648	652,047	660,932
Due to H.O and/or Branches Abroad	50,525	62,695	53,712	58,096	67,319	71,642	76,238	79,286	87,853	81,867	61,746	54,356	53,127
Due to Other Banks Abroad	119,146	100,352	103,510	112,846	111,858	120,704	101,899	121,997	111,224	102,946	120,351	121,424	130,179
Capital Market Funding	84,856	115,468	121,478	129,854	141,348	146,462	150,653	147,873	147,676	162,463	163,651	170,769	174,878
Other Term Borrowings	67,068	45,951	47,953	50,333	51,678	47,624	47,269	46,763	50,352	52,682	55,403	54,664	52,276
Other Deposits (LCY + FCY)	189,644	178,860	190,860	185,946	177,169	166,630	193,705	187,849	172,575	163,488	172,344	166,605	167,857
Other Foreign Liabilities	65,346	61,831	60,470	62,395	69,760	73,812	66,995	104,564	104,722	100,143	90,153	84,229	82,615
Unclassified Liabilities	181,574	191,349	206,802	218,101	220,199	228,574	223,732	234,549	237,051	238,552	243,691	246,180	257,747
Inter-Branch Transactions	6,106	6,879	9,297	9,877	8,402	8,044	5,893	7,483	5,029	4,598	2,290	3,477	7,999
Other Liabilities	175,468	184,470	197,505	208,224	211,797	220,530	217,839	227,066	232,022	233,954	241,401	242,703	249,748
- Of which : Provisions ¹	85,011	90,943	100,382	101,861	111,726	115,058	111,330	117,997	122,877	126,719	132,517	132,489	132,945
Total Liabilities	2,108,112	2,143,636	2,285,940	2,316,379	2,392,827	2,456,989	2,510,092	2,552,978	2,590,430	2,633,379	2,586,844	2,576,561	2,580,166

* Preliminary

** Commercial Prepayments (Margin Deposits) (L.Cy + F.Cy) & Borrowings under Repurchase Agreements

*** Refinancing of Housing Loans to Nationals under various schemes of Federal & Emirates Governments. Effective August 2017, the reduction in refinancing reflects accounting adjustments made by banks to set-off the amount of refinancing against related personal loans

¹ Provisions for Bad and Doubtful Debts as well as Interest in suspense

Table 15 : Aggregated Balance Sheet of Banks - Assets (Islamic Banks)

(In Millions of AED)

Item	Dec 2016	Dec 2017	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Jan 2021	Feb 2021 *
Domestic Assets													
Cash and Deposits with C.B	56,935	76,539	74,645	71,421	68,127	69,236	73,505	67,333	68,364	80,794	79,128	79,102	79,614
Cash in Hand (LCY)	4,465	4,382	4,459	4,648	4,247	4,056	4,589	5,314	4,212	4,518	4,702	4,294	4,092
Deposits with Central Bank	52,470	72,157	70,186	66,773	63,880	65,180	68,916	62,019	64,152	76,276	74,426	74,808	75,522
Due From Resident Banks	16,759	15,823	21,201	17,154	17,092	12,473	14,670	18,569	13,610	20,469	7,364	5,534	5,403
Domestic Credit and Investments	359,067	371,129	392,729	391,893	383,456	386,685	383,060	390,636	416,926	417,515	407,780	407,462	409,410
a) Credit Facilities	318,178	329,591	344,383	344,194	336,644	339,284	336,893	340,848	364,569	364,529	359,788	359,676	361,929
Claims on Private Sector	271,896	280,765	295,453	296,694	290,542	290,219	285,489	283,875	282,891	282,981	279,046	278,961	280,703
Commercial Bills	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	271,896	280,765	295,453	296,694	290,542	290,219	285,489	283,875	282,891	282,981	279,046	278,961	280,703
Claims on Government	9,308	11,962	14,249	14,144	13,717	15,451	17,677	17,737	35,527	34,761	33,328	35,195	35,688
Claims on Official Entities (GREs)	33,885	32,984	31,334	29,898	30,205	31,361	31,431	37,227	44,256	45,076	45,712	43,823	43,894
Commercial Bills	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans,Advances & Overdrafts	33,885	32,984	31,334	29,898	30,205	31,361	31,431	37,227	44,256	45,076	45,712	43,823	43,894
Claims on Other Financial Institutions	3,089	3,880	3,347	3,458	2,180	2,253	2,296	2,009	1,895	1,711	1,702	1,697	1,644
Loans,Advances & Overdrafts	3,089	3,880	3,347	3,458	2,180	2,253	2,296	2,009	1,895	1,711	1,702	1,697	1,644
b) Domestic Investments	40,889	41,538	48,346	47,699	46,812	47,401	46,167	49,788	52,357	52,986	47,992	47,786	47,481
Unclassified Assets	25,157	27,143	25,962	28,408	28,391	28,804	30,374	28,822	28,746	29,173	35,427	30,696	31,285
Fixed Assets	6,075	5,828	5,540	6,273	6,183	6,127	6,171	5,077	5,012	4,948	4,894	4,939	4,913
Inter-Branch Transactions	907	324	0	0	0	0	0	0	0	0	0	0	0
Other Assets	18,175	20,991	20,422	22,135	22,208	22,677	24,203	23,745	23,734	24,225	30,533	25,757	26,372
Foreign Assets	47,581	59,537	68,039	69,645	68,727	68,468	71,233	69,693	72,078	71,155	71,471	72,986	73,564
Due from H.O. and/or Branches Abroad	533	1,223	1,088	1,179	1,378	1,575	1,301	1,761	1,837	509	732	689	673
Due from Other Banks Abroad	11,870	13,767	10,342	10,511	9,706	8,795	10,429	8,717	10,784	9,959	9,967	11,306	10,880
Cash in Hand (FCY)	32	20	17	19	14	17	16	14	15	16	16	20	35
Securities	17,683	19,792	27,193	29,275	28,888	29,283	29,811	29,301	29,959	29,789	27,802	28,164	29,106
Credit to Non-Residents	17,005	24,388	28,926	28,096	28,216	28,207	29,151	28,937	28,713	29,804	32,035	31,772	31,756
Other Foreign Assets	458	347	473	565	525	591	525	963	770	1,078	919	1,035	1,114
Total Assets	505,499	550,171	582,576	578,521	565,793	565,666	572,842	575,053	599,724	619,106	601,170	595,780	599,276

* Preliminary

Table 16 : Aggregated Balance Sheet of Banks - Liabilities (Islamic Banks)

(In Millions of AED)													
Item	Dec 2016	Dec 2017	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Jan 2021	Feb 2021 *
Domestic Liabilities													
Monetary Deposits	87,335	88,130	87,271	89,532	81,269	79,554	76,924	78,813	82,762	84,313	84,922	87,428	89,304
Demand Deposits (LCY)	85,898	87,310	86,376	88,769	80,523	78,501	76,181	78,143	81,947	83,479	83,873	86,753	88,584
Bankers Drafts	1,437	820	895	763	746	1,053	743	670	815	834	1,049	675	720
Quasi Monetary Deposits	205,036	225,969	224,884	222,871	221,949	224,245	229,254	224,120	219,513	222,235	223,956	226,779	224,880
Time Deposits (LCY)	101,557	117,363	115,007	115,472	109,526	110,436	110,982	105,664	102,517	101,883	103,031	102,471	100,091
Savings Deposits (LCY)	66,040	68,194	68,590	70,586	79,660	79,080	78,771	83,281	85,043	91,140	93,194	96,414	97,034
Other Deposits (FCY)	37,439	40,412	41,287	36,813	32,763	34,729	39,501	35,175	31,953	29,212	27,731	27,894	27,755
Government Deposits (LCY + FCY)	43,750	52,859	63,583	63,814	66,459	66,302	65,213	66,229	75,027	78,831	69,084	67,184	68,237
Other Domestic Deposits (LCY + FCY) **	4,527	4,906	4,148	4,036	3,141	3,276	3,698	2,718	2,575	2,733	3,360	3,109	3,151
Government Lending Funds	0	0	0	0	0	0	0	0	0	0	0	0	0
Capital and Reserves	49,452	53,681	62,063	60,805	61,856	63,728	64,847	65,228	66,668	68,061	68,072	63,280	63,972
Due to Central Bank	568	5,355	2,824	2,334	5,621	4,607	529	2,668	14,472	10,642	7,060	7,171	7,108
Due to Resident Banks	16,543	17,213	19,494	14,284	12,040	9,744	11,661	13,385	15,385	24,145	10,086	8,228	8,872
Capital Market Funding & Term Borrowings	21,387	15,860	21,368	21,368	21,369	21,369	23,868	22,033	24,051	24,049	24,025	24,049	24,050
Foreign Liabilities	20,384	30,674	42,007	43,437	41,018	39,478	43,220	43,104	45,929	49,774	51,958	52,825	54,193
Due to H.O and/or Branches Abroad	234	196	830	557	506	479	431	452	367	612	713	757	989
Due to Other Banks Abroad	7,808	8,784	11,490	14,303	14,339	9,793	8,938	7,322	11,378	12,826	12,911	12,264	11,663
Capital Market Funding	2,662	8,556	6,709	5,876	5,874	5,508	5,505	5,506	5,505	7,340	7,340	7,339	7,340
Other Term Borrowings	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Deposits (LCY + FCY)	9,406	12,817	22,553	22,222	19,540	23,141	27,667	28,902	27,793	27,859	30,099	31,547	33,307
Other Foreign Liabilities	274	321	425	479	759	557	679	922	886	1,137	895	918	894
Unclassified Liabilities	56,517	55,524	54,934	56,040	51,071	53,363	53,628	56,755	53,342	54,323	58,647	55,727	55,509
Inter-Branch Transactions	0	21	129	160	58	635	1,605	1,547	1,935	1,923	1,884	1,922	1,892
Other Liabilities	56,517	55,503	54,805	55,880	51,013	52,728	52,023	55,208	51,407	52,400	56,763	53,805	53,617
- Of which : Provisions ¹	25,361	22,352	22,650	23,041	22,050	22,023	21,370	22,612	22,945	23,860	23,731	23,913	24,048
Total Liabilities	505,499	550,171	582,576	578,521	565,793	565,666	572,842	575,053	599,724	619,106	601,170	595,780	599,276

* Preliminary

** Commercial Prepayments (Margin Deposits) (L.Cy + F.Cy) & Borrowings under Repurchase Agreements

¹ Provisions for Bad and Doubtful Debts as well as Interest in suspense

Table 17 : Aggregated Memoranda Accounts of Banks

(In Millions of AED)

Item	Dec 2016	Dec 2017	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Jan 2021	Feb 2021 *
Off-Balance Sheet Items													
Letters of Credit	96,678	84,647	99,796	103,060	106,099	101,475	104,731	101,816	96,035	98,262	102,672	96,660	99,069
Guarantees	387,131	384,475	390,886	389,117	385,488	387,384	387,646	382,840	376,068	364,481	356,939	347,796	346,153
Commitments	188,144	197,290	201,598	205,286	211,745	254,621	210,883	250,191	229,598	226,696	245,836	248,009	246,746
FX Derivatives	443,390	497,028	464,870	552,850	734,081	661,269	700,037	680,572	773,336	643,263	675,722	721,465	728,181
Interest Rate Derivatives	1,881,570	1,941,968	2,340,766	2,638,775	2,903,792	2,890,987	2,753,030	2,853,162	3,073,316	3,222,284	3,174,285	3,137,924	3,276,861
Others Derivatives	48,069	42,126	49,457	44,468	38,200	32,124	30,249	48,908	47,939	37,938	41,857	46,359	47,427
Other Memoranda Items	37,946	27,576	41,219	46,061	47,671	52,710	52,456	50,323	44,802	30,981	9,687	11,843	10,511
Total Memoranda Accounts	3,082,928	3,175,110	3,588,592	3,979,617	4,427,076	4,380,570	4,239,032	4,367,812	4,641,094	4,623,905	4,606,998	4,610,056	4,754,948

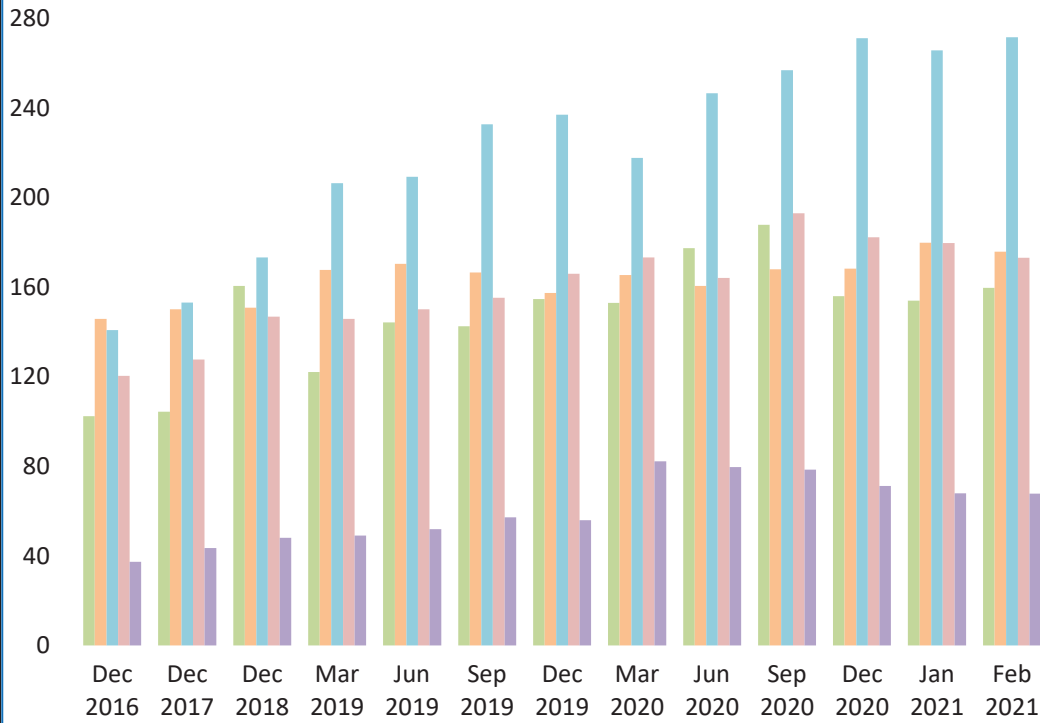
* Preliminary

Table 18 : Banks' Foreign Assets and Liabilities (All Banks)

(In Millions of AED)													
Item	Dec 2016	Dec 2017	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Jan 2021	Feb 2021 *
Foreign Assets	546,890	578,989	679,647	691,121	726,124	754,209	771,092	791,640	828,448	884,164	849,077	847,267	848,157
Notes and Coins	157	240	158	139	129	163	144	166	149	180	165	191	173
Due from H.O. and/or Branches Abroad	102,313	104,442	160,591	122,114	144,252	142,542	154,635	152,958	177,452	187,772	156,027	153,896	159,637
Due from Other Banks Abroad	145,826	150,110	150,765	167,620	170,464	166,490	157,442	165,423	160,577	167,913	168,193	179,785	175,890
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	61,219	79,207	76,517	81,752	78,524	87,039	79,766	84,316	91,192	94,425	102,595	101,684	99,929
- Term Placements	50,108	40,923	34,256	44,448	48,759	33,449	34,869	37,402	31,999	38,298	32,025	43,308	41,170
- Term Loans	34,499	29,980	39,992	41,420	43,181	46,002	42,807	43,705	37,386	35,190	33,573	34,793	34,791
Securities	140,811	153,139	173,217	206,343	209,256	232,639	236,985	217,711	246,598	256,831	271,183	265,752	271,605
Loans and Advances	120,369	127,605	146,802	145,789	150,115	155,221	166,028	173,194	164,070	192,938	182,313	179,742	173,043
Other Foreign Assets	37,414	43,453	48,114	49,116	51,908	57,154	55,858	82,188	79,602	78,530	71,196	67,901	67,809
Foreign Liabilities	596,969	595,831	619,990	642,907	660,150	666,352	679,979	731,436	720,331	713,363	715,606	704,872	715,125
Due to H.O and/or Branches Abroad	50,759	62,891	54,542	58,653	67,825	72,121	76,669	79,738	88,220	82,479	62,459	55,113	54,116
Due to Other Banks Abroad	126,954	109,136	115,000	127,149	126,197	130,497	110,837	129,319	122,602	115,772	133,262	133,688	141,842
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	51,060	54,141	62,979	71,228	70,961	70,526	56,426	74,294	69,131	58,434	74,289	75,956	82,490
- Inter Bank Borrowings	56,922	38,819	38,762	43,971	47,561	47,907	40,455	41,076	39,659	44,000	47,199	46,135	47,103
- Other Term Borrowings	18,972	16,176	13,259	11,950	7,675	12,064	13,956	13,949	13,812	13,338	11,774	11,597	12,249
Capital Market Funding	87,518	124,024	128,187	135,730	147,222	151,970	156,158	153,379	153,181	169,803	170,991	178,108	182,218
Other Term Borrowings	67,068	45,951	47,953	50,333	51,678	47,624	47,269	46,763	50,352	52,682	55,403	54,664	52,276
Other Deposits	199,050	191,677	213,413	208,168	196,709	189,771	221,372	216,751	200,368	191,347	202,443	198,152	201,164
- Demand Deposits	39,323	35,065	42,244	38,622	43,808	38,311	36,043	37,345	37,293	35,376	38,994	38,773	37,902
- Time Deposits	135,923	129,508	145,409	139,204	124,113	120,219	149,876	134,681	124,212	120,200	111,707	109,617	110,283
- Savings Deposits	21,524	20,087	17,196	17,215	16,978	16,890	17,312	16,882	17,448	17,469	18,192	18,644	18,872
- Commercial Prepayments(Margin Deposits)	360	323	707	330	436	421	359	745	690	668	660	668	699
- Borrowings Under Repurchase Agreements(NBFI)	1,920	6,694	7,857	12,797	11,374	13,930	17,782	27,098	20,725	17,634	32,890	30,450	33,408
Other Foreign Liabilities	65,620	62,152	60,895	62,874	70,519	74,369	67,674	105,486	105,608	101,280	91,048	85,147	83,509

* Preliminary

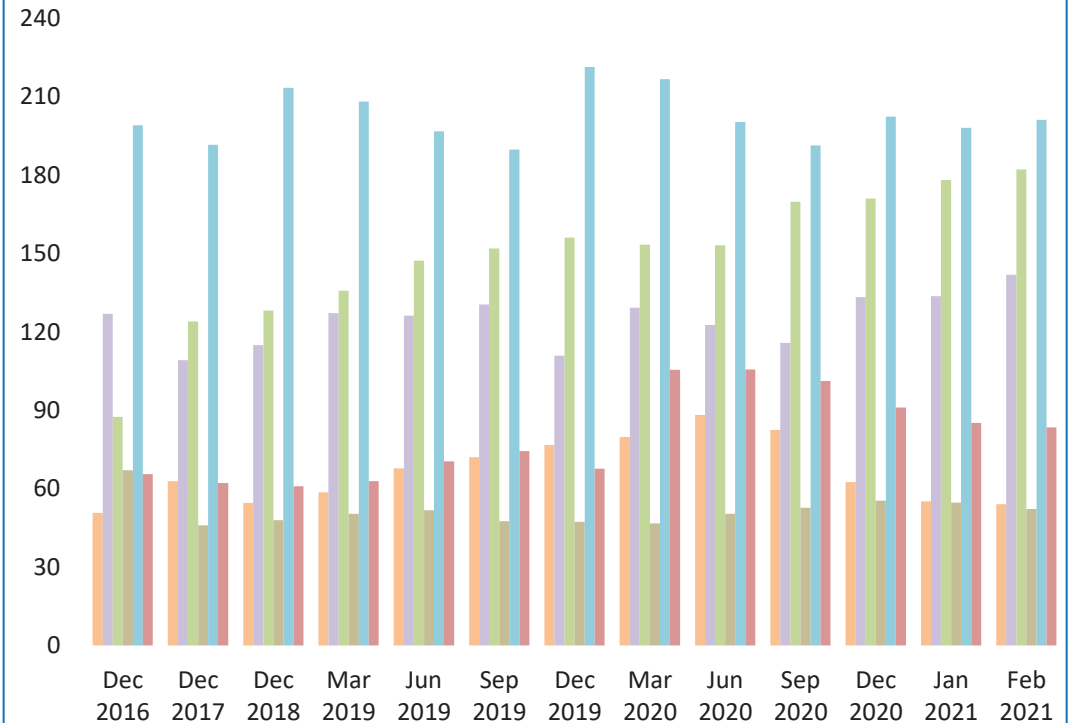
Foreign Assets of Banks



AED Bln

- Due from H.O. and/or Branches Abroad
- Securities
- Other Foreign Assets
- Due from Other Banks Abroad
- Loans and Advances

Foreign Liabilities of Banks



AED Bln

- Due to H.O and Branches
- Due to Other Banks Abroad
- Capital Market Funding
- Other Term Borrowings
- Other Deposits
- Other Foreign Liabilities

Table 19 : Banks' Foreign Assets and Liabilities (National Banks)**(In Millions of AED)**

Item	Dec 2016	Dec 2017	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Jan 2021	Feb 2021 *
Foreign Assets	439,707	478,447	570,210	582,000	614,161	631,483	643,458	665,452	693,878	736,038	707,268	707,409	709,728
Notes and Coins	133	170	123	108	107	116	119	125	114	159	126	149	110
Due from H.O. and/or Branches Abroad	78,864	82,805	141,068	107,504	126,739	127,049	141,353	138,492	164,793	175,722	145,068	143,813	150,132
Due from Other Banks Abroad	108,724	118,948	120,772	130,510	133,965	126,914	118,760	121,514	120,244	119,017	120,908	130,794	128,808
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	46,043	64,534	63,314	67,353	65,799	69,297	66,641	66,009	71,074	69,364	80,342	79,496	76,341
- Term Placements	30,941	27,226	22,386	26,681	30,388	17,904	16,122	18,316	18,025	20,148	11,776	21,345	22,297
- Term Loans	31,740	27,188	35,072	36,476	37,778	39,713	35,997	37,189	31,145	29,505	28,790	29,953	30,170
Securities	122,861	136,537	149,423	182,594	185,207	203,867	203,222	192,889	204,674	212,331	225,475	221,394	226,206
Loans and Advances	97,430	101,671	114,803	117,148	120,839	121,933	129,340	138,162	131,764	157,656	152,350	150,486	143,765
Other Foreign Assets	31,695	38,316	44,021	44,136	47,304	51,604	50,664	74,270	72,289	71,153	63,341	60,773	60,707
Foreign Liabilities	491,458	502,313	527,098	552,202	561,471	564,665	575,534	626,328	611,322	602,973	613,848	605,778	614,247
Due to H.O and/or Branches Abroad	31,042	38,549	29,228	30,834	35,454	34,804	34,509	43,313	45,708	37,820	27,683	22,012	21,696
Due to Other Banks Abroad	106,647	95,216	101,919	114,881	113,393	115,236	94,616	108,497	104,011	97,948	114,495	113,420	120,494
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	43,731	47,473	57,698	64,349	65,561	62,556	48,851	63,157	59,439	50,828	62,729	63,770	68,700
- Inter Bank Borrowings	44,400	32,254	31,266	38,623	40,358	44,873	38,338	37,910	37,463	40,545	45,326	43,384	44,838
- Other Term Borrowings	18,516	15,489	12,955	11,909	7,474	7,807	7,427	7,430	7,109	6,575	6,440	6,266	6,956
Capital Market Funding	75,543	112,826	116,434	128,455	140,028	144,042	149,189	148,292	148,107	164,831	165,879	173,053	177,152
Other Term Borrowings	65,598	44,666	46,667	49,048	50,393	46,889	46,871	46,366	49,955	52,285	55,006	54,267	51,848
Other Deposits	160,163	158,466	180,413	174,906	160,730	158,902	188,504	184,588	167,465	157,647	168,895	165,990	167,257
- Demand Deposits	24,244	21,340	27,346	24,326	26,404	23,453	20,234	21,926	21,810	20,303	23,492	23,135	20,392
- Time Deposits	117,890	114,340	131,235	123,950	109,429	108,142	136,895	122,336	111,433	106,417	98,764	98,271	99,177
- Savings Deposits	15,999	15,979	13,411	13,657	13,298	13,082	13,377	12,903	13,230	13,026	13,434	13,859	13,943
- Commercial Prepayments(Margin Deposits)	110	114	564	176	225	295	216	325	267	267	315	275	337
- Borrowings Under Repurchase Agreements(NBFI)	1,920	6,693	7,857	12,797	11,374	13,930	17,782	27,098	20,725	17,634	32,890	30,450	33,408
Other Foreign Liabilities	52,465	52,590	52,437	54,078	61,473	64,792	61,845	95,272	96,076	92,442	81,890	77,036	75,800

* Preliminary

Table 20 : Banks' Foreign Assets and Liabilities (Foreign Banks)

(In Millions of AED)

Item	Dec 2016	Dec 2017	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Jan 2021	Feb 2021 *
Foreign Assets	107,183	100,542	109,437	109,121	111,963	122,726	127,634	126,188	134,570	148,126	141,809	139,858	138,429
Notes and Coins	24	70	35	31	22	47	25	41	35	21	39	42	63
Due from H.O. and/or Branches Abroad	23,449	21,637	19,523	14,610	17,513	15,493	13,282	14,466	12,659	12,050	10,959	10,083	9,505
Due from Other Banks Abroad	37,102	31,162	29,993	37,110	36,499	39,576	38,682	43,909	40,333	48,896	47,285	48,991	47,082
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	15,176	14,673	13,203	14,399	12,725	17,742	13,125	18,307	20,118	25,061	22,253	22,188	23,588
- Term Placements	19,167	13,697	11,870	17,767	18,371	15,545	18,747	19,086	13,974	18,150	20,249	21,963	18,873
- Term Loans	2,759	2,792	4,920	4,944	5,403	6,289	6,810	6,516	6,241	5,685	4,783	4,840	4,621
Securities	17,950	16,602	23,794	23,749	24,049	28,772	33,763	24,822	41,924	44,500	45,708	44,358	45,399
Loans and Advances	22,939	25,934	31,999	28,641	29,276	33,288	36,688	35,032	32,306	35,282	29,963	29,256	29,278
Other Foreign Assets	5,719	5,137	4,093	4,980	4,604	5,550	5,194	7,918	7,313	7,377	7,855	7,128	7,102
Foreign Liabilities	105,511	93,518	92,892	90,705	98,679	101,687	104,445	105,108	109,009	110,390	101,758	99,094	100,878
Due to H.O and/or Branches Abroad	19,717	24,342	25,314	27,819	32,371	37,317	42,160	36,425	42,512	44,659	34,776	33,101	32,420
Due to Other Banks Abroad	20,307	13,920	13,081	12,268	12,804	15,261	16,221	20,822	18,591	17,824	18,767	20,268	21,348
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	7,330	6,668	5,281	6,879	5,399	7,970	7,575	11,137	9,692	7,606	11,560	12,186	13,790
- Inter Bank Borrowings	12,522	6,565	7,496	5,348	7,203	3,034	2,117	3,166	2,196	3,455	1,873	2,751	2,265
- Other Term Borrowings	455	687	304	41	202	4,257	6,529	6,519	6,703	6,763	5,334	5,331	5,293
Capital Market Funding	11,975	11,198	11,753	7,275	7,194	7,928	6,969	5,087	5,074	4,972	5,112	5,055	5,066
Other Term Borrowings	1,470	1,285	1,286	1,285	1,285	735	398	397	397	397	397	397	428
Other Deposits	38,887	33,211	33,000	33,262	35,979	30,869	32,868	32,163	32,903	33,700	33,548	32,162	33,907
- Demand Deposits	15,079	13,726	14,898	14,296	17,405	14,858	15,809	15,419	15,483	15,073	15,502	15,638	17,510
- Time Deposits	18,033	15,169	14,175	15,253	14,685	12,078	12,981	12,345	12,779	13,783	12,943	11,346	11,106
- Savings Deposits	5,525	4,108	3,784	3,559	3,679	3,807	3,935	3,979	4,218	4,443	4,758	4,785	4,929
- Commercial Prepayments(Margin Deposits)	250	208	143	154	210	126	143	420	423	401	345	393	362
- Borrowings Under Repurchase Agreements(NBFI)	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Foreign Liabilities	13,155	9,562	8,458	8,796	9,046	9,577	5,829	10,214	9,532	8,838	9,158	8,111	7,709

* Preliminary

Table 21 : Banks' Foreign Assets and Liabilities (Conventional Banks)**(In Millions of AED)**

Item	Dec 2016	Dec 2017	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Jan 2021	Feb 2021 *
Foreign Assets	499,309	519,452	611,608	621,476	657,397	685,741	699,859	721,947	756,370	813,009	777,606	774,281	774,593
Notes and Coins	125	220	141	120	115	146	128	152	134	164	149	171	138
Due from H.O. and/or Branches Abroad	101,780	103,219	159,503	120,935	142,874	140,967	153,334	151,197	175,615	187,263	155,295	153,207	158,964
Due from Other Banks Abroad	133,956	136,343	140,423	157,109	160,758	157,695	147,013	156,706	149,793	157,954	158,226	168,479	165,010
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	54,607	70,805	71,734	77,217	74,654	82,680	75,725	81,153	85,433	91,066	99,278	99,544	98,310
- Term Placements	46,586	38,108	30,871	41,018	45,041	30,788	30,469	34,432	29,682	34,810	28,489	37,657	35,303
- Term Loans	32,763	27,430	37,818	38,874	41,063	44,227	40,819	41,121	34,678	32,078	30,459	31,278	31,397
Securities	123,128	133,347	146,024	177,068	180,368	203,356	207,174	188,410	216,639	227,042	243,381	237,588	242,499
Loans and Advances	103,364	103,217	117,876	117,693	121,899	127,014	136,877	144,257	135,357	163,134	150,278	147,970	141,287
Other Foreign Assets	36,956	43,106	47,641	48,551	51,383	56,563	55,333	81,225	78,832	77,452	70,277	66,866	66,695
Foreign Liabilities	576,585	565,157	577,983	599,470	619,132	626,874	636,759	688,332	674,402	663,589	663,648	652,047	660,932
Due to H.O and/or Branches Abroad	50,525	62,695	53,712	58,096	67,319	71,642	76,238	79,286	87,853	81,867	61,746	54,356	53,127
Due to Other Banks Abroad	119,146	100,352	103,510	112,846	111,858	120,704	101,899	121,997	111,224	102,946	120,351	121,424	130,179
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	48,605	50,214	56,791	61,762	60,245	64,016	51,595	69,402	61,408	48,910	64,860	66,679	73,413
- Inter Bank Borrowings	52,492	35,339	34,927	39,483	43,953	44,628	36,352	38,650	36,004	40,698	43,717	43,148	44,517
- Other Term Borrowings	18,049	14,799	11,792	11,601	7,660	12,060	13,952	13,945	13,812	13,338	11,774	11,597	12,249
Capital Market Funding	84,856	115,468	121,478	129,854	141,348	146,462	150,653	147,873	147,676	162,463	163,651	170,769	174,878
Other Term Borrowings	67,068	45,951	47,953	50,333	51,678	47,624	47,269	46,763	50,352	52,682	55,403	54,664	52,276
Other Deposits	189,644	178,860	190,860	185,946	177,169	166,630	193,705	187,849	172,575	163,488	172,344	166,605	167,857
- Demand Deposits	37,764	33,215	40,404	37,175	39,747	36,981	34,312	35,611	35,590	33,731	37,345	37,024	36,171
- Time Deposits	130,986	124,011	134,364	129,343	118,230	110,097	137,042	121,997	110,967	107,207	104,676	101,545	102,297
- Savings Deposits	18,633	16,814	13,893	13,937	13,411	13,550	13,947	13,198	13,744	13,984	14,486	14,703	14,912
- Commercial Prepayments(Margin Deposits)	341	292	618	314	422	308	293	661	619	618	623	632	664
- Borrowings Under Repurchase Agreements(NBFI)	1,920	4,528	1,581	5,177	5,359	5,694	8,111	16,382	11,655	7,948	15,214	12,701	13,813
Other Foreign Liabilities	65,346	61,831	60,470	62,395	69,760	73,812	66,995	104,564	104,722	100,143	90,153	84,229	82,615

* Preliminary

Table 22 : Banks' Foreign Assets and Liabilities (Islamic Banks)

(In Millions of AED)

Item	Dec 2016	Dec 2017	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Jan 2021	Feb 2021 *
Foreign Assets	47,581	59,537	68,039	69,645	68,727	68,468	71,233	69,693	72,078	71,155	71,471	72,986	73,564
Notes and Coins	32	20	17	19	14	17	16	14	15	16	16	20	35
Due from H.O. and/or Branches Abroad	533	1,223	1,088	1,179	1,378	1,575	1,301	1,761	1,837	509	732	689	673
Due from Other Banks Abroad	11,870	13,767	10,342	10,511	9,706	8,795	10,429	8,717	10,784	9,959	9,967	11,306	10,880
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	6,612	8,402	4,783	4,535	3,870	4,359	4,041	3,163	5,759	3,359	3,317	2,140	1,619
- Term Placements	3,522	2,815	3,385	3,430	3,718	2,661	4,400	2,970	2,317	3,488	3,536	5,651	5,867
- Term Loans	1,736	2,550	2,174	2,546	2,118	1,775	1,988	2,584	2,708	3,112	3,114	3,515	3,394
Securities	17,683	19,792	27,193	29,275	28,888	29,283	29,811	29,301	29,959	29,789	27,802	28,164	29,106
Loans and Advances	17,005	24,388	28,926	28,096	28,216	28,207	29,151	28,937	28,713	29,804	32,035	31,772	31,756
Other Foreign Assets	458	347	473	565	525	591	525	963	770	1,078	919	1,035	1,114
Foreign Liabilities	20,384	30,674	42,007	43,437	41,018	39,478	43,220	43,104	45,929	49,774	51,958	52,825	54,193
Due to H.O and/or Branches Abroad	234	196	830	557	506	479	431	452	367	612	713	757	989
Due to Other Banks Abroad	7,808	8,784	11,490	14,303	14,339	9,793	8,938	7,322	11,378	12,826	12,911	12,264	11,663
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	2,456	3,927	6,188	9,466	10,715	6,510	4,831	4,892	7,723	9,524	9,429	9,277	9,077
- Inter Bank Borrowings	4,430	3,480	3,835	4,488	3,608	3,279	4,103	2,426	3,655	3,302	3,482	2,987	2,586
- Other Term Borrowings	922	1,377	1,467	349	16	4	4	4	0	0	0	0	0
Capital Market Funding	2,662	8,556	6,709	5,876	5,874	5,508	5,505	5,506	5,505	7,340	7,340	7,339	7,340
Other Term Borrowings	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Deposits	9,406	12,817	22,553	22,222	19,540	23,141	27,667	28,902	27,793	27,859	30,099	31,547	33,307
- Demand Deposits	1,559	1,851	1,840	1,447	4,062	1,329	1,731	1,734	1,703	1,645	1,649	1,749	1,730
- Time Deposits	4,937	5,498	11,046	9,860	5,884	10,123	12,834	12,684	13,245	12,993	7,031	8,072	7,987
- Savings Deposits	2,891	3,273	3,302	3,279	3,566	3,340	3,365	3,684	3,704	3,485	3,706	3,941	3,960
- Commercial Prepayments(Margin Deposits)	19	30	89	16	13	113	66	84	71	50	37	36	35
- Borrowings Under Repurchase Agreements(NBFI)	0	2,165	6,276	7,620	6,015	8,236	9,671	10,716	9,070	9,686	17,676	17,749	19,595
Other Foreign Liabilities	274	321	425	479	759	557	679	922	886	1,137	895	918	894

* Preliminary

Table 23 : Domestic Credit (All Banks) ¹

(In Millions of AED)													
Item	Dec 2016	Dec 2017	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Jan 2021	Feb 2021 *
Government	172,366	175,428	191,498	197,144	201,616	219,474	257,383	229,086	252,387	255,481	251,923	256,994	257,176
Public Sector	187,416	172,261	167,921	171,696	176,307	178,896	185,273	201,104	218,094	217,737	219,950	215,909	217,864
Private Sector	1,094,632	1,105,007	1,150,018	1,160,532	1,164,681	1,167,217	1,149,953	1,164,887	1,156,346	1,138,449	1,124,913	1,126,598	1,129,505
Private - Corporate	747,466	767,477	812,595	827,036	832,510	833,598	817,548	834,638	831,634	811,791	795,439	796,301	798,760
Financial Institutions	19,037	18,593	19,951	19,915	16,890	17,092	15,338	15,899	16,963	16,719	16,624	16,441	16,122
Business and Industrial Sector **	728,429	748,884	792,644	807,121	815,620	816,506	802,210	818,739	814,671	795,072	778,815	779,860	782,638
Private - Retail ***	347,166	337,530	337,423	333,496	332,171	333,619	332,405	330,249	324,712	326,658	329,474	330,297	330,745
Total	1,454,414	1,452,696	1,509,437	1,529,372	1,542,604	1,565,587	1,592,609	1,595,077	1,626,827	1,611,667	1,596,786	1,599,501	1,604,545

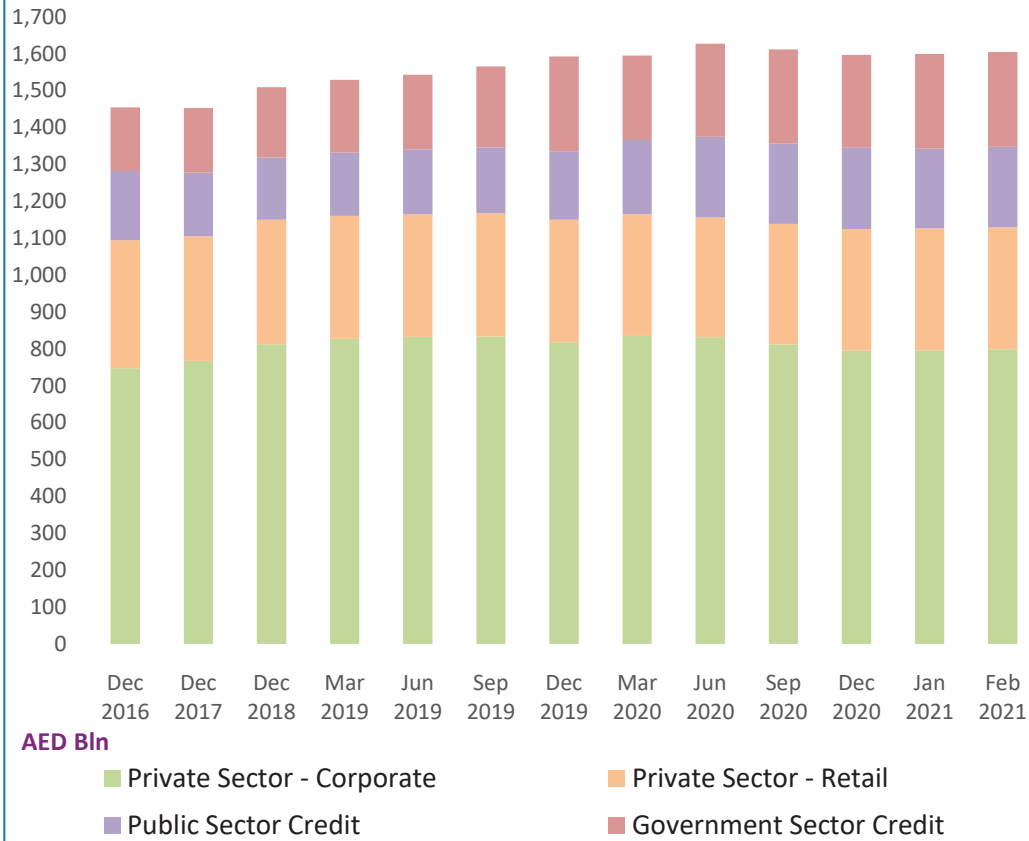
¹ Domestic Credit Included Lending to (Residents) : Non Banking Financial Institutions , Trade Bills Discounted and Loans and Advances for Government & Public Sector , Private Sector (Corporates and Individuals) in Local and Foreign Currency

* Preliminary

** Includes Lending to Insurance Companies

*** Effective August 2017, the reduction in private - retail sector loans reflects accounting adjustments made by banks to set-off the amount of refinancing against related personal loans. Excludes HNIs

Domestic Credit - Banks



Foreign Credit - Banks

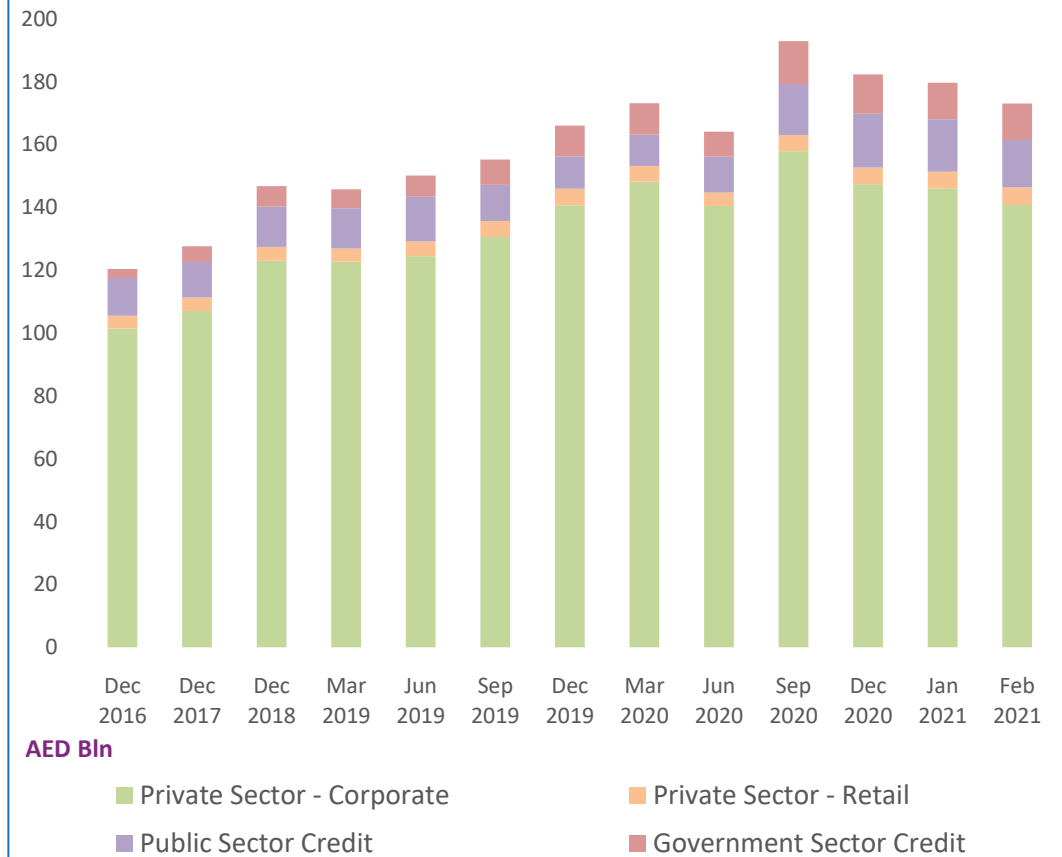


Table 24 : Domestic Credit (National Banks) ¹

(In Millions of AED)													
Item	Dec 2016	Dec 2017	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Jan 2021	Feb 2021 *
Government	166,397	170,096	184,825	189,066	194,925	212,702	250,422	221,429	241,869	244,495	242,135	246,374	246,339
Public Sector	159,550	152,465	152,372	156,119	160,892	164,105	169,319	185,745	199,935	200,203	203,087	200,035	201,559
Private Sector	955,240	967,001	1,013,736	1,023,649	1,028,414	1,031,492	1,016,604	1,028,988	1,020,207	1,010,142	1,000,790	1,004,240	1,007,151
Private - Corporate	640,941	661,995	707,074	720,064	725,936	727,530	713,790	727,226	722,714	710,324	697,701	700,149	702,734
Financial Institutions	17,109	17,989	19,284	18,991	15,530	15,774	14,070	14,246	15,352	15,082	15,115	15,078	14,991
Business and Industrial Sector **	623,832	644,006	687,790	701,073	710,406	711,756	699,720	712,980	707,362	695,242	682,586	685,071	687,743
Private - Retail ***	314,299	305,006	306,662	303,585	302,478	303,962	302,814	301,762	297,493	299,818	303,089	304,091	304,417
Total	1,281,187	1,289,562	1,350,933	1,368,834	1,384,231	1,408,299	1,436,345	1,436,162	1,462,011	1,454,840	1,446,012	1,450,649	1,455,049

¹ Domestic Credit Included Lending to (Residents) : Non Banking Financial Institutions , Trade Bills Discounted and Loans and Advances for Government & Public Sector , Private Sector (Corporates and Individuals) in Local and Foreign Currency

* Preliminary

** Includes Lending to Insurance Companies

*** Effective August 2017, the reduction in private - retail sector loans reflects accounting adjustments made by banks to set-off the amount of refinancing against related personal loans. Excludes HNIs

Table 25 : Domestic Credit (Foreign Banks) ¹

(In Millions of AED)													
Item	Dec 2016	Dec 2017	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Jan 2021	Feb 2021 *
Government	5,969	5,332	6,673	8,078	6,691	6,772	6,961	7,657	10,518	10,986	9,788	10,620	10,837
Public Sector	27,866	19,796	15,549	15,577	15,415	14,791	15,954	15,359	18,159	17,534	16,863	15,874	16,305
Private Sector	139,392	138,006	136,282	136,883	136,267	135,725	133,349	135,899	136,139	128,307	124,123	122,358	122,354
Private - Corporate	106,525	105,482	105,521	106,972	106,574	106,068	103,758	107,412	108,920	101,467	97,738	96,152	96,026
Financial Institutions	1,928	604	667	924	1,360	1,318	1,268	1,653	1,611	1,637	1,509	1,363	1,131
Business and Industrial Sector **	104,597	104,878	104,854	106,048	105,214	104,750	102,490	105,759	107,309	99,830	96,229	94,789	94,895
Private - Retail	32,867	32,524	30,761	29,911	29,693	29,657	29,591	28,487	27,219	26,840	26,385	26,206	26,328
Total	173,227	163,134	158,504	160,538	158,373	157,288	156,264	158,915	164,816	156,827	150,774	148,852	149,496

¹ Domestic Credit Included Lending to (Residents) : Non Banking Financial Institutions , Trade Bills Discounted and Loans and Advances for Government & Public Sector , Private Sector (Corporates and Individuals) in Local and Foreign Currency

* Preliminary

** Includes Lending to Insurance Companies

Table 26 : Domestic Credit (Conventional Banks) ¹

(In Millions of AED)													
Item	Dec 2016	Dec 2017	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Jan 2021	Feb 2021 *
Government	163,058	163,466	177,249	183,000	187,899	204,023	239,706	211,349	216,860	220,720	218,595	221,799	221,488
Public Sector	153,531	139,277	136,587	141,798	146,102	147,535	153,842	163,877	173,838	172,661	174,238	172,086	173,970
Private Sector	819,647	820,362	851,218	860,380	871,959	874,745	862,168	879,003	871,560	853,757	844,165	845,940	847,158
Private - Corporate	596,504	611,534	644,773	656,249	669,477	671,221	659,684	678,426	675,929	658,301	647,360	648,596	649,266
Financial Institutions	15,948	14,713	16,604	16,457	14,710	14,839	13,042	13,890	15,068	15,008	14,922	14,744	14,478
Business and Industrial Sector **	580,556	596,821	628,169	639,792	654,767	656,382	646,642	664,536	660,861	643,293	632,438	633,852	634,788
Private - Retail	223,143	208,828	206,445	204,131	202,482	203,524	202,484	200,577	195,631	195,456	196,805	197,344	197,892
Total	1,136,236	1,123,105	1,165,054	1,185,178	1,205,960	1,226,303	1,255,716	1,254,229	1,262,258	1,247,138	1,236,998	1,239,825	1,242,616

¹ Domestic Credit Included Lending to (Residents) : Non Banking Financial Institutions , Trade Bills Discounted and Loans and Advances for Government & Public Sector , Private Sector (Corporates and Individuals) in Local and Foreign Currency

* Preliminary

** Includes Lending to Insurance Companies

Table 27 : Domestic Credit (Islamic Banks) ¹

(In Millions of AED)													
Item	Dec 2016	Dec 2017	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Jan 2021	Feb 2021 *
Government	9,308	11,962	14,249	14,144	13,717	15,451	17,677	17,737	35,527	34,761	33,328	35,195	35,688
Public Sector	33,885	32,984	31,334	29,898	30,205	31,361	31,431	37,227	44,256	45,076	45,712	43,823	43,894
Private Sector	274,985	284,645	298,800	300,152	292,722	292,472	287,785	285,884	284,786	284,692	280,748	280,658	282,347
Private - Corporate	150,962	155,944	167,822	170,787	163,033	162,377	157,864	156,212	155,705	153,490	148,079	147,705	149,494
Financial Institutions	3,089	3,880	3,347	3,458	2,180	2,253	2,296	2,009	1,895	1,711	1,702	1,697	1,644
Business and Industrial Sector **	147,873	152,064	164,475	167,329	160,853	160,124	155,568	154,203	153,810	151,779	146,377	146,008	147,850
Private - Retail	124,023	128,701	130,978	129,365	129,689	130,095	129,921	129,672	129,081	131,202	132,669	132,953	132,853
Total	318,178	329,591	344,383	344,194	336,644	339,284	336,893	340,848	364,569	364,529	359,788	359,676	361,929

¹ Domestic Credit Included Lending to (Residents) : Non Banking Financial Institutions , Trade Bills Discounted and Loans and Advances for Government & Public Sector , Private Sector (Corporates and Individuals) in Local and Foreign Currency

* Preliminary

** Includes Lending to Insurance Companies

Table 28 : Bank Credit to Residents by Economic Activity (Quarterly)

(In Millions of AED)														
Economic Activity	End of Period	Dec 2016	Dec 2017	Jun 2018	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020 *
	1) Agriculture		1,374	2,127	1,914	1,948	1,984	1,836	1,674	1,721	1,052	1,542	1,820	2,159
2) Mining and Quarrying		13,550	12,101	12,911	13,383	14,734	15,939	15,463	14,864	10,660	11,810	11,444	12,724	14,940
3) Manufacturing		69,300	75,236	73,659	76,110	76,982	77,234	76,168	75,170	80,440	81,637	79,675	76,544	73,506
3.1 Food , Beverages and Tobacco		5,817	7,043	6,567	6,633	6,252	6,003	5,496	5,589	5,724	6,504	6,071	5,840	6,691
3.2 Textile and Leather Products		1,365	1,284	1,267	1,449	1,459	1,456	1,404	1,396	1,399	1,493	1,485	1,331	1,271
3.3 Furniture and Other Wood Products		2,403	2,786	3,272	2,665	2,538	2,385	2,432	2,439	2,291	2,157	2,311	2,321	2,285
3.4 Paper And Paper Products		1,958	2,374	2,542	2,457	2,368	2,672	2,501	2,375	2,436	2,450	2,471	2,524	2,424
3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals		17,266	16,123	14,914	17,853	19,881	19,910	19,482	19,626	23,091	22,876	22,368	20,842	18,007
3.6 Basic Metal Products (Including Aluminium)		13,683	14,501	16,199	16,427	15,306	16,498	16,518	16,534	17,220	18,071	17,988	17,381	17,477
3.7 Fabricated Metal Products, Machinery and Equipment		6,857	13,245	11,715	11,190	11,291	10,680	10,209	10,255	9,912	9,471	8,619	8,259	7,215
3.8 Other Manufactured Products		19,951	17,880	17,183	17,436	17,887	17,630	18,126	16,956	18,367	18,615	18,362	18,046	18,136
4) Electricity, Gas and Water		18,455	16,735	17,698	16,952	16,998	18,432	19,477	18,751	22,734	23,535	26,688	26,023	27,310
5) Construction and Real Estate		264,762	298,126	306,631	304,980	315,490	323,425	336,240	332,952	311,138	319,838	326,543	326,774	327,533
5.1 Construction		66,861	68,686	70,299	70,933	71,858	64,261	66,806	66,763	65,220	63,987	65,820	65,159	61,812
5.2 Real Estate		197,901	229,440	236,332	234,047	243,632	259,164	269,434	266,189	245,918	255,851	260,723	261,615	265,721
6) Trade		155,821	152,769	159,111	154,869	154,033	154,575	153,980	157,021	152,656	155,703	157,173	148,321	138,675
6.1 Wholesale		108,703	103,243	111,390	107,534	106,254	103,160	106,967	106,662	104,813	108,532	107,799	99,583	100,024
6.2 Retail		47,118	49,526	47,721	47,335	47,779	51,415	47,013	50,359	47,843	47,171	49,374	48,738	38,651
7) Transport, Storage and Communication		63,507	54,935	54,032	49,452	51,496	51,604	55,294	54,006	57,078	63,272	83,978	82,123	84,818
8) Financial Institutions		145,561	127,499	128,955	134,206	130,107	125,051	128,845	135,654	131,105	132,205	116,429	115,872	110,357
9) Government		162,727	168,251	177,456	184,037	186,629	194,497	198,712	215,349	251,689	226,628	247,145	244,569	240,856
10) Personal Loans for Business Purposes ¹		94,799	79,991	83,255	83,957	86,384	83,978	83,406	90,700	100,811	96,556	99,004	98,285	104,675
11) Personal Loans for Consumption Purposes ²		339,234	326,648	328,915	329,998	325,819	324,349	327,296	327,310	330,006	333,407	329,584	331,670	325,778
12) All Others ³		125,324	138,278	141,994	146,526	148,781	158,452	146,049	142,089	143,240	148,944	147,344	146,603	146,165
Total		1,454,414	1,452,696	1,486,531	1,496,418	1,509,437	1,529,372	1,542,604	1,565,587	1,592,609	1,595,077	1,626,827	1,611,667	1,596,786

* Preliminary

¹ Including credit to High Net-Worth Individuals.² Effective August 2017, the reduction in personal loans reflects accounting adjustments made by banks to set-off the amount of refinancing against related personal loans³ Including Credit to the Service Sector and Non-Profit Institutions

Table 29 : Bank Credit to Non - Residents by Economic Activity (Quarterly)

(In Millions of AED)	End of Period													
		Dec 2016	Dec 2017	Jun 2018	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020 *
Economic Activity														
1) Agriculture		53	45	50	275	275	27	27	219	227	224	217	188	188
2) Mining and Quarrying		7,844	6,216	6,265	7,085	7,176	6,954	8,193	7,505	8,005	9,305	9,725	20,381	18,083
3) Manufacturing		13,844	12,753	12,441	12,210	15,913	15,591	13,299	13,559	16,873	16,364	16,457	18,255	20,772
3.1 Food , Beverages and Tobacco		693	959	859	958	1,764	2,392	1,982	1,947	3,188	3,492	3,771	3,743	3,856
3.2 Textile and Leather Products		304	862	763	708	394	468	640	654	605	377	600	470	505
3.3 Furniture and Other Wood Products		359	324	325	380	381	394	398	435	389	381	383	391	432
3.4 Paper And Paper Products		11	12	37	1	2	51	53	54	1	2	1	0	0
3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals		6,803	5,799	5,870	5,493	8,459	7,296	5,761	5,721	7,076	6,683	7,014	8,992	11,089
3.6 Basic Metal Products (Including Aluminium)		2,515	2,145	2,232	2,113	2,504	2,557	1,830	1,858	3,040	2,518	1,731	2,163	2,405
3.7 Fabricated Metal Products, Machinery and Equipment		160	1,341	977	1,028	643	583	996	1,000	960	748	778	896	1,003
3.8 Other Manufactured Products		2,999	1,311	1,378	1,529	1,766	1,850	1,639	1,890	1,614	2,163	2,179	1,600	1,482
4) Electricity, Gas and Water		3,402	3,498	6,692	7,585	8,110	6,999	6,838	7,019	7,169	7,234	6,974	10,513	8,185
5) Construction and Real Estate		10,797	10,910	9,336	12,794	14,152	13,707	13,462	13,399	14,240	12,798	12,282	12,761	13,484
5.1 Construction		5,098	5,018	4,767	5,396	5,801	5,204	5,109	5,308	5,562	5,136	4,899	4,723	4,903
5.2 Real Estate		5,699	5,892	4,569	7,398	8,351	8,503	8,353	8,091	8,678	7,662	7,383	8,038	8,581
6) Trade		9,283	11,263	12,434	11,750	12,605	11,769	12,905	13,600	12,222	11,310	10,993	12,119	13,308
6.1 Wholesale		6,335	5,866	8,350	7,122	6,648	6,118	6,753	7,725	9,790	7,928	7,582	9,019	9,615
6.2 Retail		2,948	5,397	4,084	4,628	5,957	5,651	6,152	5,875	2,432	3,382	3,411	3,100	3,693
7) Transport, Storage and Communication		22,623	26,422	28,719	29,036	31,646	29,035	29,603	31,173	33,256	30,230	29,082	31,352	29,852
8) Financial Institutions		25,750	25,543	23,794	24,066	21,710	27,868	29,083	33,760	38,263	51,198	48,163	51,958	44,021
9) Government		2,620	4,548	6,277	6,535	6,689	5,853	7,157	8,717	9,137	9,196	7,073	11,808	11,573
10) Personal Loans for Business Purposes ¹		3,486	2,460	2,948	3,317	3,398	3,608	5,360	5,301	4,739	3,469	2,963	3,573	3,722
11) Personal Loans for Consumption Purposes		4,018	3,853	3,873	3,984	4,824	3,875	4,112	4,587	4,695	4,837	4,604	5,477	4,872
12) All Others ²		16,649	20,094	22,871	23,218	20,304	20,503	20,076	16,382	17,202	17,029	15,537	14,553	14,253
Total		120,369	127,605	135,700	141,855	146,802	145,789	150,115	155,221	166,028	173,194	164,070	192,938	182,313

* Preliminary

¹ Including credit to High Net-Worth Individuals.² Including Credit to the Service Sector and Non-Profit Institutions

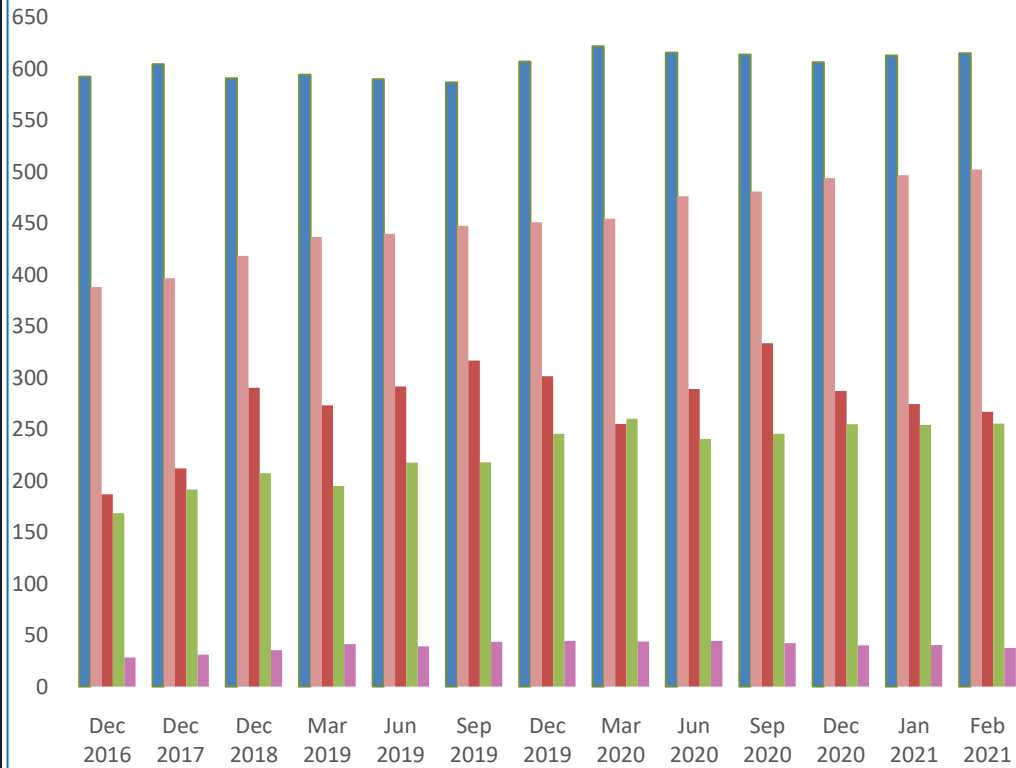
Table 30 : Deposits distributed Residents / Non Residents (All Banks) ¹

(In Millions of AED)													
Item	Dec 2016	Dec 2017	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Jan 2021	Feb 2021 *
(1) Residents	1,363,899	1,435,600	1,542,237	1,539,879	1,577,608	1,612,162	1,648,812	1,635,166	1,665,764	1,715,805	1,682,102	1,678,010	1,677,106
1.1 Corporate	592,181	604,435	590,877	594,280	589,875	586,660	607,023	621,853	615,665	613,759	606,207	612,802	614,896
1.2 Individuals	388,271	396,550	418,408	436,683	439,815	447,510	450,866	454,381	476,108	480,907	493,901	496,582	502,138
1.3 Government	186,847	211,977	290,321	273,033	291,432	316,634	301,309	255,127	289,028	333,554	287,270	274,260	266,958
1.4 GREs	168,365	191,530	207,145	194,661	217,384	217,958	245,329	260,083	240,503	245,460	254,805	254,097	255,452
1.5 Non Banking Financial Institutions	28,235	31,108	35,486	41,222	39,102	43,400	44,285	43,722	44,460	42,125	39,919	40,269	37,662
(2) Non-Residents	199,050	191,677	213,413	208,168	196,709	189,771	221,372	216,751	200,368	191,347	202,443	198,152	201,164
2.1 Corporate	88,352	88,310	91,889	85,899	88,662	85,012	87,964	91,844	73,495	73,341	72,250	69,773	69,780
2.2 Non Banking Financial Institutions	70,150	66,096	68,637	67,963	63,053	61,608	84,026	79,707	75,382	71,676	84,421	79,678	78,332
2.3 Individuals	28,084	26,497	25,932	25,920	25,413	24,876	24,867	23,952	23,781	24,382	24,604	24,754	25,097
2.4 Government and Non Commercial Entities	12,464	10,774	26,955	28,386	19,581	18,275	24,515	21,248	27,710	21,948	21,168	23,947	27,955
Total Deposits	1,562,949	1,627,277	1,755,650	1,748,047	1,774,317	1,801,933	1,870,184	1,851,917	1,866,132	1,907,152	1,884,545	1,876,162	1,878,270

¹ Excluding Inter-Bank Deposits and Bank Drafts but Including Commercial Prepayments & Borrowings under repurchase agreements

* Preliminary

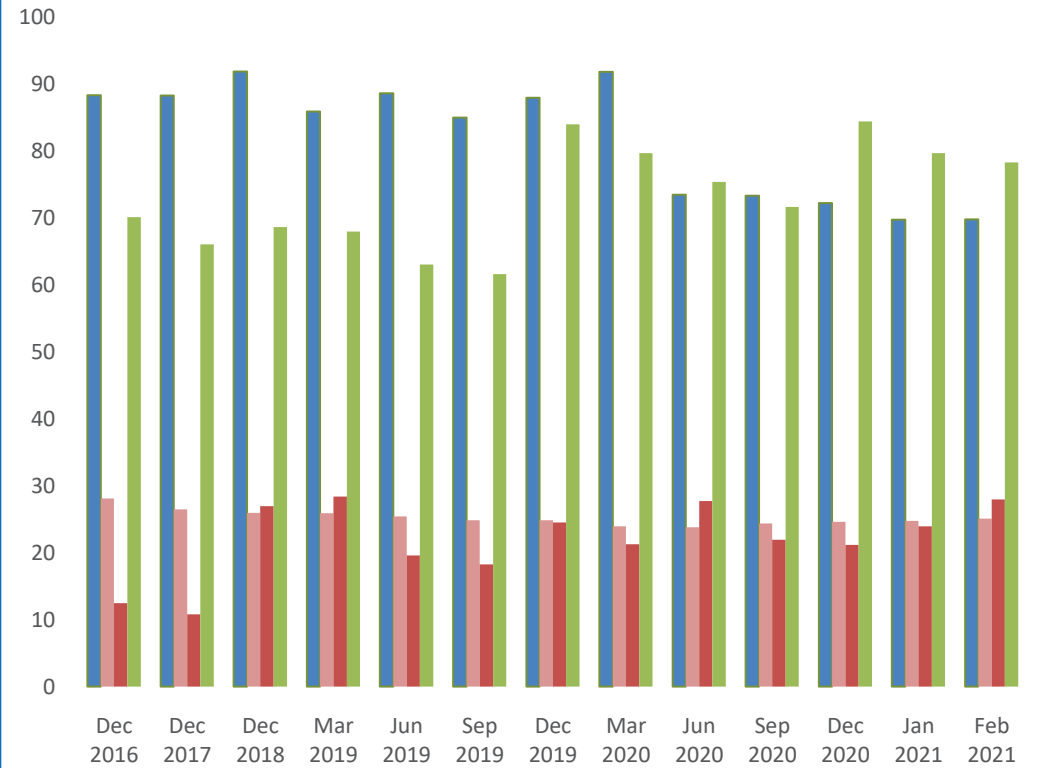
Resident Deposits - Banks



AED Bln

■ Private Corporates ■ Individuals ■ Government ■ GREs ■ NBFIs

Non - Resident Deposits - Banks



AED Bln

■ Private Corporates ■ Individuals ■ Government & GREs ■ NBFIs

Table 31 : Deposits distributed Residents / Non Residents (National Banks) ¹

(In Millions of AED)													
Item	Dec 2016	Dec 2017	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Jan 2021	Feb 2021 *
(1) Residents	1,191,614	1,261,377	1,378,188	1,372,557	1,408,749	1,441,551	1,469,458	1,448,294	1,473,536	1,524,013	1,484,664	1,484,017	1,482,509
1.1 Corporate	500,627	513,648	505,124	507,370	502,445	501,438	513,925	525,135	514,526	511,137	500,263	510,534	513,098
1.2 Individuals	322,121	329,301	354,591	369,783	372,566	380,115	382,434	384,578	403,141	406,696	418,351	420,768	425,664
1.3 Government	185,473	210,096	288,817	272,527	290,849	315,844	300,170	254,108	288,061	332,784	286,520	273,552	266,257
1.4 GREs	161,042	182,360	199,297	187,308	209,878	206,583	236,067	247,394	230,042	237,159	245,125	245,245	245,960
1.5 Non Banking Financial Institutions	22,351	25,972	30,359	35,569	33,011	37,571	36,862	37,079	37,766	36,237	34,405	33,918	31,530
(2) Non-Residents	160,163	158,466	180,413	174,906	160,730	158,902	188,504	184,588	167,465	157,647	168,895	165,990	167,257
2.1 Corporate	69,658	70,345	71,065	65,423	66,356	65,270	67,713	72,710	54,574	53,693	52,490	50,822	49,892
2.2 Non Banking Financial Institutions	61,481	61,654	65,318	64,402	59,152	58,770	80,314	75,665	70,833	66,999	79,340	75,189	73,257
2.3 Individuals	17,997	18,199	18,106	18,251	17,881	17,374	17,439	16,342	16,170	16,663	16,831	16,958	17,039
2.4 Government and Non Commercial Entities	11,027	8,268	25,924	26,830	17,341	17,488	23,038	19,871	25,888	20,292	20,234	23,021	27,069
Total Deposits	1,351,777	1,419,843	1,558,601	1,547,463	1,569,479	1,600,453	1,657,962	1,632,882	1,641,001	1,681,660	1,653,559	1,650,007	1,649,766

¹ Excluding Inter-Bank Deposits and Bank Drafts but Including Commercial Prepayments & Borrowings under repurchase agreements

* Preliminary

Table 32 : Deposits distributed Residents / Non Residents (Foreign Banks) ¹

(In Millions of AED)													
Item	Dec 2016	Dec 2017	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Jan 2021	Feb 2021 *
(1) Residents	172,285	174,223	164,049	167,322	168,859	170,611	179,354	186,872	192,228	191,792	197,438	193,993	194,597
1.1 Corporate	91,554	90,787	85,753	86,910	87,430	85,222	93,098	96,718	101,139	102,622	105,944	102,268	101,798
1.2 Individuals	66,150	67,249	63,817	66,900	67,249	67,395	68,432	69,803	72,967	74,211	75,550	75,814	76,474
1.3 Government	1,374	1,881	1,504	506	583	790	1,139	1,019	967	770	750	708	701
1.4 GREs	7,323	9,170	7,848	7,353	7,506	11,375	9,262	12,689	10,461	8,301	9,680	8,852	9,492
1.5 Non Banking Financial Institutions	5,884	5,136	5,127	5,653	6,091	5,829	7,423	6,643	6,694	5,888	5,514	6,351	6,132
(2) Non-Residents	38,887	33,211	33,000	33,262	35,979	30,869	32,868	32,163	32,903	33,700	33,548	32,162	33,907
2.1 Corporate	18,694	17,965	20,824	20,476	22,306	19,742	20,251	19,134	18,921	19,648	19,760	18,951	19,888
2.2 Non Banking Financial Institutions	8,669	4,442	3,319	3,561	3,901	2,838	3,712	4,042	4,549	4,677	5,081	4,489	5,075
2.3 Individuals	10,087	8,298	7,826	7,669	7,532	7,502	7,428	7,610	7,611	7,719	7,773	7,796	8,058
2.4 Government and Non Commercial Entities	1,437	2,506	1,031	1,556	2,240	787	1,477	1,377	1,822	1,656	934	926	886
Total Deposits	211,172	207,434	197,049	200,584	204,838	201,480	212,222	219,035	225,131	225,492	230,986	226,155	228,504

¹ Excluding Inter-Bank Deposits and Bank Drafts but Including Commercial Prepayments & Borrowings under repurchase agreements

* Preliminary

Table 33 : Deposits distributed Residents / Non Residents (Conventional Banks) ¹

(In Millions of AED)													
Item	Dec 2016	Dec 2017	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Jan 2021	Feb 2021 *
(1) Residents	1,024,688	1,064,557	1,163,244	1,160,391	1,205,539	1,239,837	1,274,465	1,263,956	1,286,703	1,328,527	1,301,830	1,294,184	1,292,255
1.1 Corporate	480,500	488,930	480,345	479,814	478,282	474,851	501,144	524,981	522,737	519,614	511,722	514,740	517,653
1.2 Individuals	257,123	260,535	278,563	297,682	298,709	305,162	306,542	307,884	320,830	324,446	336,455	337,821	340,911
1.3 Government	143,084	158,967	226,574	209,192	224,764	250,309	236,073	188,853	213,969	254,690	218,158	207,048	198,689
1.4 GREs	120,017	132,809	153,592	144,135	176,619	177,221	198,458	210,944	194,736	196,971	205,713	204,107	206,699
1.5 Non Banking Financial Institutions	23,964	23,316	24,170	29,568	27,165	32,294	32,248	31,294	34,431	32,806	29,782	30,468	28,303
(2) Non-Residents	189,644	178,860	190,860	185,946	177,169	166,630	193,705	187,849	172,575	163,488	172,344	166,605	167,857
2.1 Corporate	85,840	84,421	85,871	81,877	84,786	81,465	84,083	87,712	69,449	69,499	68,546	65,679	65,907
2.2 Non Banking Financial Institutions	66,118	60,577	55,847	53,350	50,965	45,627	64,239	58,897	55,308	51,213	61,502	55,839	52,565
2.3 Individuals	25,238	23,093	22,259	22,410	21,914	21,302	21,274	20,401	20,327	20,935	21,243	21,311	21,561
2.4 Government and Non Commercial Entities	12,448	10,769	26,883	28,309	19,504	18,236	24,109	20,839	27,491	21,841	21,053	23,776	27,824
Total Deposits	1,214,332	1,243,417	1,354,104	1,346,337	1,382,708	1,406,467	1,468,170	1,451,805	1,459,278	1,492,015	1,474,174	1,460,789	1,460,112

¹ Excluding Inter-Bank Deposits and Bank Drafts but Including Commercial Prepayments & Borrowings under repurchase agreements

* Preliminary

Table 34 : Deposits distributed Residents / Non Residents (Islamic Banks) ¹

(In Millions of AED)													
Item	Dec 2016	Dec 2017	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Jan 2021	Feb 2021 *
(1) Residents	339,211	371,043	378,993	379,488	372,069	372,325	374,347	371,210	379,061	387,278	380,272	383,826	384,851
1.1 Corporate	111,681	115,505	110,532	114,466	111,593	111,809	105,879	96,872	92,928	94,145	94,485	98,062	97,243
1.2 Individuals	131,148	136,015	139,845	139,001	141,106	142,348	144,324	146,497	155,278	156,461	157,446	158,761	161,227
1.3 Government	43,763	53,010	63,747	63,841	66,668	66,325	65,236	66,274	75,059	78,864	69,112	67,212	68,269
1.4 GREs	48,348	58,721	53,553	50,526	40,765	40,737	46,871	49,139	45,767	48,489	49,092	49,990	48,753
1.5 Non Banking Financial Institutions	4,271	7,792	11,316	11,654	11,937	11,106	12,037	12,428	10,029	9,319	10,137	9,801	9,359
(2) Non-Residents	9,406	12,817	22,553	22,222	19,540	23,141	27,667	28,902	27,793	27,859	30,099	31,547	33,307
2.1 Corporate	2,512	3,889	6,018	4,022	3,876	3,547	3,881	4,132	4,046	3,842	3,704	4,094	3,873
2.2 Non Banking Financial Institutions	4,032	5,519	12,790	14,613	12,088	15,981	19,787	20,810	20,074	20,463	22,919	23,839	25,767
2.3 Individuals	2,846	3,404	3,673	3,510	3,499	3,574	3,593	3,551	3,454	3,447	3,361	3,443	3,536
2.4 Government and Non Commercial Entities	16	5	72	77	77	39	406	409	219	107	115	171	131
Total Deposits	348,617	383,860	401,546	401,710	391,609	395,466	402,014	400,112	406,854	415,137	410,371	415,373	418,158

¹ Excluding Inter-Bank Deposits and Bank Drafts but Including Commercial Prepayments & Borrowings under repurchase agreements

* Preliminary

Table 35 : Classification of Deposits by Size (Quarterly) ¹

(In Millions of AED)													
Deposit Size	Dec 2016	Dec 2017	Jun 2018	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020 *
0 to AED 250,000	137,705	143,453	144,057	140,080	142,187	145,521	145,511	143,451	146,289	139,508	145,474	143,009	142,345
AED 250,001 to AED 500,000	65,041	67,555	68,468	67,136	67,491	70,724	70,874	70,448	70,645	68,403	71,217	71,990	73,158
AED 500,001 to AED 1,000,000	77,726	79,394	82,928	81,639	82,080	85,893	86,731	86,234	86,360	85,744	88,882	89,937	91,536
AED 1,000,001 to AED 5,000,000	199,708	205,261	209,766	207,637	206,901	214,666	217,818	216,312	220,400	224,097	230,564	232,903	238,289
AED 5 Million to AED 20 Million	199,537	207,673	205,295	202,697	204,714	209,326	209,611	212,704	217,603	219,429	219,747	224,192	229,206
Above AED 20 Million	883,232	923,941	973,800	1,029,111	1,052,277	1,021,917	1,043,772	1,072,784	1,128,887	1,114,736	1,110,248	1,145,121	1,110,011
Total Deposits	1,562,949	1,627,277	1,684,314	1,728,300	1,755,650	1,748,047	1,774,317	1,801,933	1,870,184	1,851,917	1,866,132	1,907,152	1,884,545

¹ Excluding Inter-Bank Deposits and Bank Drafts but Including Commercial Prepayments & Borrowings under repurchase agreements

* Preliminary

Table 36 : Deposits by Type and Currency (All Banks) ¹**(In Millions of AED)**

Item	Dec 2016	Dec 2017	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Jan 2021	Feb 2021 *
Demand	580,094	586,432	577,601	598,732	596,026	592,432	599,666	630,690	653,494	650,129	696,884	723,000	738,521
Local Currency	415,989	428,729	421,465	444,013	438,424	441,630	442,461	465,700	472,517	475,885	513,144	525,442	534,514
Foreign Currencies	164,105	157,703	156,136	154,719	157,602	150,802	157,205	164,990	180,977	174,244	183,740	197,558	204,007
Savings	153,745	156,263	152,037	156,179	166,873	167,099	172,214	183,442	194,620	207,911	215,208	223,692	225,398
Local Currency	124,990	128,016	128,160	132,220	141,792	141,485	143,957	152,125	163,561	174,835	180,484	185,185	187,445
Foreign Currencies	28,755	28,247	23,877	23,959	25,081	25,614	28,257	31,317	31,059	33,076	34,724	38,507	37,953
Time	609,806	636,195	683,671	663,212	673,975	677,691	738,554	719,646	676,956	663,897	616,591	592,396	581,697
Local Currency	391,831	415,342	425,384	435,187	433,107	433,520	457,614	455,122	427,466	411,338	389,317	379,468	372,713
Foreign Currencies	217,975	220,853	258,287	228,025	240,868	244,171	280,940	264,524	249,490	252,559	227,274	212,928	208,984
Total Deposits **	1,343,645	1,378,890	1,413,309	1,418,123	1,436,874	1,437,222	1,510,434	1,533,778	1,525,070	1,521,937	1,528,683	1,539,088	1,545,616
Total Local Currency	932,810	972,087	975,009	1,011,420	1,013,323	1,016,635	1,044,032	1,072,947	1,063,544	1,062,058	1,082,945	1,090,095	1,094,672
Total Foreign Currencies	410,835	406,803	438,300	406,703	423,551	420,587	466,402	460,831	461,526	459,879	445,738	448,993	450,944
Commercial Prepayments	20,686	21,957	21,368	20,301	19,266	18,854	18,879	17,661	17,261	16,996	17,284	17,057	17,011

¹ Excluding Inter-Bank Deposits

* Preliminary

** Residents and Non-Residents (Excluding Government Deposits, Commercial Prepayments and Borrowings under Repurchase Agreements)

Table 37 : Deposits by Type and Currency (National Banks) ¹**(In Millions of AED)**

Item	Dec 2016	Dec 2017	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Jan 2021	Feb 2021 *
Demand	468,426	479,056	475,681	496,654	489,297	490,456	491,970	514,439	533,464	525,840	561,771	588,007	601,193
Local Currency	349,055	361,148	358,813	381,037	373,676	379,549	376,056	397,213	402,618	401,655	430,610	443,634	451,678
Foreign Currencies	119,371	117,908	116,868	115,617	115,621	110,907	115,914	117,226	130,846	124,185	131,161	144,373	149,515
Savings	135,421	138,741	135,678	139,503	150,431	150,130	153,679	162,250	170,986	183,257	189,229	197,379	198,857
Local Currency	115,716	118,185	118,918	122,444	132,405	131,811	133,906	141,307	149,142	159,888	165,239	169,832	171,825
Foreign Currencies	19,705	20,556	16,760	17,059	18,026	18,319	19,773	20,943	21,844	23,369	23,990	27,547	27,032
Time	536,579	561,939	611,520	587,029	598,585	600,685	659,066	644,086	601,616	592,823	551,770	532,637	522,084
Local Currency	346,908	371,088	381,882	391,112	390,618	390,248	413,824	412,783	387,449	374,203	355,065	346,964	340,799
Foreign Currencies	189,671	190,851	229,638	195,917	207,967	210,437	245,242	231,303	214,167	218,620	196,705	185,673	181,285
Total Deposits **	1,140,426	1,179,736	1,222,879	1,223,186	1,238,313	1,241,271	1,304,715	1,320,775	1,306,066	1,301,920	1,302,770	1,318,023	1,322,134
Total Local Currency	811,679	850,421	859,613	894,593	896,699	901,608	923,786	951,303	939,209	935,746	950,914	960,430	964,302
Total Foreign Currencies	328,747	329,315	363,266	328,593	341,614	339,663	380,929	369,472	366,857	366,174	351,856	357,593	357,832
Commercial Prepayments	15,363	16,897	16,955	15,859	15,087	14,812	14,842	13,712	13,267	13,246	13,714	13,504	13,477

¹ Excluding Inter-Bank Deposits

* Preliminary

** Residents and Non-Residents (Excluding Government Deposits, Commercial Prepayments and Borrowings under Repurchase Agreements)

Table 38 : Deposits by Type and Currency (Foreign Banks) ¹**(In Millions of AED)**

Item	Dec 2016	Dec 2017	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Jan 2021	Feb 2021 *
Demand	111,668	107,376	101,920	102,078	106,729	101,976	107,696	116,251	120,030	124,289	135,113	134,993	137,328
Local Currency	66,934	67,581	62,652	62,976	64,749	62,081	66,405	68,487	69,899	74,230	82,534	81,808	82,836
Foreign Currencies	44,734	39,795	39,268	39,102	41,980	39,895	41,291	47,764	50,131	50,059	52,579	53,185	54,492
Savings	18,324	17,522	16,359	16,676	16,442	16,968	18,535	21,192	23,634	24,654	25,979	26,313	26,541
Local Currency	9,274	9,831	9,242	9,776	9,386	9,674	10,051	10,818	14,419	14,947	15,245	15,353	15,620
Foreign Currencies	9,050	7,691	7,117	6,900	7,056	7,294	8,484	10,374	9,215	9,707	10,734	10,960	10,921
Time	73,227	74,256	72,151	76,183	75,390	77,007	79,488	75,560	75,340	71,074	64,821	59,759	59,613
Local Currency	44,923	44,254	43,502	44,075	42,489	43,272	43,790	42,339	40,017	37,135	34,252	32,504	31,914
Foreign Currencies	28,304	30,002	28,649	32,108	32,901	33,735	35,698	33,221	35,323	33,939	30,569	27,255	27,699
Total Deposits **	203,219	199,154	190,430	194,937	198,561	195,951	205,719	213,003	219,004	220,017	225,913	221,065	223,482
Total Local Currency	121,131	121,666	115,396	116,827	116,624	115,027	120,246	121,644	124,335	126,312	132,031	129,665	130,370
Total Foreign Currencies	82,088	77,488	75,034	78,110	81,937	80,924	85,473	91,359	94,669	93,705	93,882	91,400	93,112
Commercial Prepayments	5,323	5,059	4,413	4,442	4,178	4,042	4,037	3,949	3,994	3,750	3,570	3,553	3,534

¹ Excluding Inter-Bank Deposits

* Preliminary

** Residents and Non-Residents (Excluding Government Deposits, Commercial Prepayments and Borrowings under Repurchase Agreements)

Table 39 : Deposits by Type and Currency (Conventional Banks) ¹**(In Millions of AED)**

Item	Dec 2016	Dec 2017	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Jan 2021	Feb 2021 *
Demand	479,675	484,792	476,802	495,992	500,342	501,957	512,222	541,225	559,855	554,731	600,087	623,093	636,307
Local Currency	329,506	340,733	334,283	354,787	357,509	362,700	365,476	386,768	389,840	391,692	428,516	437,904	445,147
Foreign Currencies	150,169	144,059	142,519	141,205	142,833	139,257	146,746	154,457	170,015	163,039	171,571	185,189	191,160
Savings	80,690	80,691	76,661	78,407	78,706	79,423	84,245	90,259	99,334	106,023	111,824	115,834	117,559
Local Currency	57,488	57,837	57,629	59,762	60,064	60,558	63,385	66,866	76,301	81,845	85,338	86,616	88,172
Foreign Currencies	23,202	22,854	19,032	18,645	18,642	18,865	20,860	23,393	23,033	24,178	26,486	29,218	29,387
Time	482,971	489,508	532,399	517,498	541,844	538,304	590,973	582,302	545,955	537,417	496,631	472,998	464,699
Local Currency	289,559	296,580	308,761	317,997	321,803	320,733	344,740	347,832	323,446	307,902	284,997	275,700	271,463
Foreign Currencies	193,412	192,928	223,638	199,501	220,041	217,571	246,233	234,470	222,509	229,515	211,634	197,298	193,236
Total Deposits **	1,043,336	1,054,991	1,085,862	1,091,897	1,120,892	1,119,684	1,187,440	1,213,786	1,205,144	1,198,171	1,208,542	1,211,925	1,218,565
Total Local Currency	676,553	695,150	700,673	732,546	739,376	743,991	773,601	801,466	789,587	781,439	798,851	800,220	804,782
Total Foreign Currencies	366,783	359,841	385,189	359,351	381,516	375,693	413,839	412,320	415,557	416,732	409,691	411,705	413,783
Commercial Prepayments	16,465	17,419	17,464	16,580	16,207	15,488	15,137	14,881	14,615	14,213	14,082	14,102	14,008

¹ Excluding Inter-Bank Deposits

* Preliminary

** Residents and Non-Residents (Excluding Government Deposits, Commercial Prepayments and Borrowings under Repurchase Agreements)

Table 40 : Deposits by Type and Currency (Islamic Banks) ¹

(In Millions of AED)

Item	Dec 2016	Dec 2017	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Jan 2021	Feb 2021 *
Demand	100,419	101,640	100,799	102,740	95,684	90,474	87,444	89,465	93,639	95,398	96,797	99,907	102,214
Local Currency	86,483	87,996	87,182	89,226	80,916	78,930	76,985	78,932	82,677	84,193	84,628	87,538	89,367
Foreign Currencies	13,936	13,644	13,617	13,514	14,768	11,544	10,459	10,533	10,962	11,205	12,169	12,369	12,847
Savings	73,055	75,572	75,376	77,772	88,167	87,676	87,969	93,183	95,286	101,888	103,384	107,858	107,839
Local Currency	67,502	70,179	70,531	72,458	81,727	80,927	80,572	85,259	87,260	92,990	95,146	98,569	99,273
Foreign Currencies	5,553	5,393	4,845	5,314	6,440	6,749	7,397	7,924	8,026	8,898	8,238	9,289	8,566
Time	126,835	146,687	151,272	145,714	132,131	139,388	147,581	137,344	131,001	126,480	119,960	119,398	116,998
Local Currency	102,272	118,762	116,623	117,190	111,304	112,786	112,874	107,290	104,020	103,436	104,320	103,768	101,250
Foreign Currencies	24,563	27,925	34,649	28,524	20,827	26,602	34,707	30,054	26,981	23,044	15,640	15,630	15,748
Total Deposits **	300,309	323,899	327,447	326,226	315,982	317,538	322,994	319,992	319,926	323,766	320,141	327,163	327,051
Total Local Currency	256,257	276,937	274,336	278,874	273,947	272,643	270,431	271,481	273,957	280,619	284,094	289,875	289,890
Total Foreign Currencies	44,052	46,962	53,111	47,352	42,035	44,895	52,563	48,511	45,969	43,147	36,047	37,288	37,161
Commercial Prepayments	4,221	4,537	3,904	3,721	3,058	3,366	3,742	2,780	2,646	2,783	3,202	2,955	3,003

¹ Excluding Inter-Bank Deposits

* Preliminary

** Residents and Non-Residents (Excluding Government Deposits, Commercial Prepayments and Borrowings under Repurchase Agreements)

Table 41 : Time Deposits by Maturity (All Banks) ¹

(In Millions of AED)													
Period	Dec 2016	Dec 2017	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Jan 2021	Feb 2021 *
	Maturity												
Upto 3 Months	452,328	468,102	560,943	534,410	500,822	593,961	624,099	594,673	541,879	546,288	458,803	461,178	444,924
Above 3 and Upto 6 Months	137,067	145,575	165,004	151,880	198,709	178,456	190,410	162,356	184,854	159,916	163,992	172,249	163,374
Above 6 and Upto 12 Months	137,798	165,268	179,971	186,821	198,345	159,758	176,235	180,000	160,876	170,160	176,416	135,120	141,521
Exceeding 12 Months	52,305	43,586	54,382	51,920	44,541	46,876	46,936	39,265	49,281	62,084	65,472	59,247	58,105
Total	779,498	822,531	960,300	925,031	942,417	979,051	1,037,680	976,294	936,890	938,448	864,683	827,794	807,924

¹ Excluding Inter-Bank Deposits but Including Government Deposits , Commercial Prepayments and Borrowings under Repurchase Agreements

* Preliminary

Table 42 : Time Deposits by Maturity (National Banks) ¹

(In Millions of AED)													
Period	Dec 2016	Dec 2017	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Jan 2021	Feb 2021 *
	Maturity												
Upto 3 Months	402,326	416,935	513,627	484,889	455,615	545,348	577,019	547,933	500,052	505,632	417,522	424,780	408,482
Above 3 and Upto 6 Months	123,194	130,983	151,278	138,168	182,586	162,227	172,218	147,604	168,127	143,287	150,405	158,047	150,704
Above 6 and Upto 12 Months	127,903	152,510	166,485	171,592	181,860	146,014	158,723	163,353	141,854	154,828	164,263	123,990	129,459
Exceeding 12 Months	46,184	40,879	51,724	49,252	41,410	43,714	44,137	36,671	46,533	58,886	63,131	56,951	55,470
Total	699,607	741,307	883,114	843,901	861,471	897,303	952,097	895,561	856,566	862,633	795,321	763,768	744,115

¹ Excluding Inter-Bank Deposits but Including Government Deposits , Commercial Prepayments and Borrowings under Repurchase Agreements

* Preliminary

Table 43 : Time Deposits by Maturity (Foreign Banks) ¹

(In Millions of AED)													
Period	Dec 2016	Dec 2017	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Jan 2021	Feb 2021 *
	Maturity												
Upto 3 Months	50,002	51,167	47,316	49,521	45,207	48,613	47,080	46,740	41,827	40,656	41,281	36,398	36,442
Above 3 and Upto 6 Months	13,873	14,592	13,726	13,712	16,123	16,229	18,192	14,752	16,727	16,629	13,587	14,202	12,670
Above 6 and Upto 12 Months	9,895	12,758	13,486	15,229	16,485	13,744	17,512	16,647	19,022	15,332	12,153	11,130	12,062
Exceeding 12 Months	6,121	2,707	2,658	2,668	3,131	3,162	2,799	2,594	2,748	3,198	2,341	2,296	2,635
Total	79,891	81,224	77,186	81,130	80,946	81,748	85,583	80,733	80,324	75,815	69,362	64,026	63,809

¹ Excluding Inter-Bank Deposits but Including Government Deposits , Commercial Prepayments and Borrowings under Repurchase Agreements

* Preliminary

Table 44 : Time Deposits by Maturity (Conventional Banks) ¹

(In Millions of AED)													
Period	Dec 2016	Dec 2017	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Jan 2021	Feb 2021 *
	Maturity												
Upto 3 Months	358,390	365,191	444,759	425,069	420,365	491,150	510,189	491,141	443,405	436,548	359,381	359,210	345,168
Above 3 and Upto 6 Months	101,428	100,890	122,347	113,511	145,022	119,186	144,374	111,948	137,161	111,725	126,101	135,493	126,540
Above 6 and Upto 12 Months	112,751	131,178	139,599	136,107	144,833	120,111	129,659	135,466	121,471	134,053	134,294	91,400	95,706
Exceeding 12 Months	47,327	40,253	47,257	48,834	42,097	43,304	42,829	34,108	44,214	57,076	58,134	54,227	52,415
Total	619,896	637,512	753,962	723,521	752,317	773,751	827,051	772,663	746,251	739,402	677,910	640,330	619,829

¹ Excluding Inter-Bank Deposits but Including Government Deposits , Commercial Prepayments and Borrowings under Repurchase Agreements

* Preliminary

Table 45 : Time Deposits by Maturity (Islamic Banks) ¹

(In Millions of AED)													
Period	Dec 2016	Dec 2017	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Jan 2021	Feb 2021 *
Maturity													
Upto 3 Months	93,938	102,911	116,184	109,341	80,457	102,811	113,910	103,532	98,474	109,740	99,422	101,968	99,756
Above 3 and Upto 6 Months	35,639	44,685	42,657	38,369	53,687	59,270	46,036	50,408	47,693	48,191	37,891	36,756	36,834
Above 6 and Upto 12 Months	25,047	34,090	40,372	50,714	53,512	39,647	46,576	44,534	39,405	36,107	42,122	43,720	45,815
Exceeding 12 Months	4,978	3,333	7,125	3,086	2,444	3,572	4,107	5,157	5,067	5,008	7,338	5,020	5,690
Total	159,602	185,019	206,338	201,510	190,100	205,300	210,629	203,631	190,639	199,046	186,773	187,464	188,095

¹ Excluding Inter-Bank Deposits but Including Government Deposits , Commercial Prepayments and Borrowings under Repurchase Agreements

* Preliminary

Table 46 : Currency Issued ¹

(In Millions of AED)													
Item	Dec 2016	Dec 2017	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Jan 2021	Feb 2021 *
Total Notes Issued (1) **	76,430	84,220	84,603	87,053	90,031	89,518	92,456	103,914	104,841	110,025	109,416	108,952	109,581
Total Coins Issued (2) ***	1,121	1,166	1,236	1,242	1,260	1,263	1,273	1,286	1,300	1,291	1,288	1,835	1,835
Total Currency Issued	77,551	85,386	85,839	88,295	91,291	90,781	93,729	105,200	106,141	111,316	110,704	110,787	111,416

¹ *Currency Issued = Currency in Circulation plus Cash at Banks*

* *Preliminary*

** *Excluding Mutilated Notes*

*** *Excluding Issued Gold Coins*

Table 47 : Cheques Cleared Statistics ¹

Item	Dec 2016	Dec 2017	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Jan 2021	Feb 2021 *
Cheques Cleared													
Number of Cheques	29,928,495	28,836,237	26,913,259	6,641,355	13,028,181	19,346,879	25,842,698	6,277,055	10,562,791	15,801,414	21,246,540	1,771,438	3,450,110
Amount (<i>In Millions of AED</i>)	1,479,692	1,437,710	1,305,828	307,328	612,328	910,818	1,224,482	301,464	493,904	734,642	990,317	82,220	162,436

¹ Cumulative data

* Preliminary

Table 48 : UAE Domestic Fund Transfer System Statistics ¹

Item	Dec 2016	Dec 2017	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Jan 2021	Feb 2021 *
Customer to Customer Trfers													
Number of Transfers	30,970,409	36,866,496	43,217,030	11,604,984	23,669,194	34,982,731	47,012,218	12,077,680	23,467,563	36,847,405	50,815,931	4,596,686	9,044,862
Amount (<i>In Millions of AED</i>)	2,693,086	2,897,804	3,189,829	821,026	1,746,278	2,575,342	3,513,280	937,294	1,714,153	2,537,907	3,395,642	276,817	542,576
Bank to Bank Trfers													
Number of Transfers	432,586	446,614	452,755	117,887	236,736	356,249	477,221	121,836	229,484	342,006	458,646	40,839	80,541
Amount (<i>In Millions of AED</i>)	7,137,118	6,857,108	6,847,576	1,764,429	3,608,851	5,515,068	7,471,444	1,860,652	3,240,034	4,511,792	5,741,066	468,462	894,920
Total Domestic Fund Trfers													
Number of Transfers	31,402,995	37,313,110	43,669,785	11,722,871	23,905,930	35,338,980	47,489,439	12,199,516	23,697,047	37,189,411	51,274,577	4,637,525	9,125,403
Amount (<i>In Millions of AED</i>)	9,830,204	9,754,912	10,037,405	2,585,455	5,355,129	8,090,410	10,984,724	2,797,946	4,954,187	7,049,699	9,136,708	745,279	1,437,496

¹ Cumulative data

* Preliminary

Table 49 : Banks and Branches Network Statistics (Quarterly)

Item	Dec 2016		Dec 2017		Jun 2018		Sep 2018		Dec 2018		Mar 2019		Jun 2019		Sep 2019		Dec 2019		Mar 2020		Jun 2020		Sep 2020		Dec 2020 *		
	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO
National Banks	23	846	22	771	22	755	22	751	22	743	22	733	22	713	21	664	21	656	21	640	21	611	21	559	21	541	
- Abu Dhabi	7	292	6	261	6	262	6	261	6	259	6	251	6	244	5	220	5	219	5	211	5	200	5	187	5	178	
- Dubai	8	332	8	311	8	299	8	297	8	293	8	291	8	283	8	269	8	266	8	259	8	246	8	216	8	209	
- Sharjah	4	122	4	108	4	105	4	104	4	103	4	102	4	100	4	93	4	92	4	89	4	86	4	81	4	79	
- RAK	1	34	1	33	1	33	1	33	1	33	1	33	1	33	1	30	1	28	1	29	1	27	1	26	1	27	
- Ajman	1	27	1	20	1	20	1	20	1	20	1	20	1	20	1	19	1	18	1	18	1	18	1	17	1	17	
- UAQ	1	10	1	10	1	10	1	10	1	9	1	9	1	8	1	8	1	8	1	8	1	8	1	8	1	7	
- Fujairah	1	29	1	28	1	26	1	26	1	26	1	27	1	25	1	25	1	25	1	26	1	26	1	24	1	24	
Foreign Banks **	26	85	27	82	27	81	27	81	27	80	27	79	27	79	27	79	27	79	27	78	27	78	27	78	27	73	
- Abu Dhabi	8	31	8	31	8	30	8	30	8	28	8	28	8	29	8	29	8	29	8	29	8	29	8	29	8	29	
- Dubai	18	30	19	27	19	27	19	27	19	28	19	27	19	27	19	27	19	27	19	26	19	26	19	26	19	23	
- Sharjah	-	14	-	14	-	14	-	14	-	14	-	14	-	14	-	14	-	14	-	14	-	14	-	14	-	13	
- RAK	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	5	
- Ajman	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1	
- UAQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Fujairah	-	3	-	3	-	3	-	3	-	3	-	3	-	2	-	2	-	2	-	2	-	2	-	2	-	2	
Wholesale Banks	11	-	12	-	12	-	12	-	11	-	11	-	11	1	11	1	11	-	11	-	11	-	11	-	10	-	
- Abu Dhabi	8	-	8	-	8	-	8	-	7	-	7	-	7	1	7	1	7	-	7	-	7	-	7	-	6	-	
- Dubai	3	-	4	-	4	-	4	-	4	-	4	-	4	-	4	-	4	-	4	-	4	-	4	-	4	-	
- Sharjah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- RAK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Ajman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- UAQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Fujairah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	60	931	61	853	61	836	61	832	60	823	60	812	60	793	59	744	59	735	59	718	59	689	59	637	58	614	
Total Excluding Wholesale Banks	49	931	49	853	49	836	49	832	49	823	49	812	49	792	48	743	48	735	48	718	48	689	48	637	48	614	

* Preliminary

** Does not include number of wholesale banks which is reported separately