

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

	2020											2021													
	Sep		Oct		Nov		Dec		Jan		Feb		Mar		Apr		May		Jun		Jul		Aug		Sep [†]
	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB	FB	NB
1.Gross Bank Assets	2843.1	409.4	2833.3	407.9	2797.1	405.1	2785.7	402.3	2772.1	400.2	2777.5	401.9	2777.9	398.0	2770.5	398.8	2771.7	410.3	2808.9	399.9	2834.1	399.3	2830.8	397.7	2843.4
2.Gross Credit	1,612.6	192.0	1,615.6	191.4	1,605.8	189.5	1,598.2	180.8	1,601.1	178.1	1,598.8	178.7	1,580.0	174.4	1,586.1	177.1	1,575.7	175.8	1,595.4	174.0	1,598.1	170.5	1,601.5	169.9	1,606.6
Domestic Credit	1,455.0	156.7	1,457.5	156.0	1,456.8	154.7	1,445.9	150.8	1,450.7	148.8	1,455.1	149.4	1,443.5	146.1	1,450.2	147.7	1,439.0	146.4	1,450.7	144.9	1,451.8	142.4	1,455.5	142.9	1,459.3
Government	244.5	11.0	245.1	10.4	244.5	10.3	242.1	9.8	246.4	10.6	246.4	10.8	243.4	9.1	242.5	9.8	238.8	10.0	235.1	10.6	235.2	9.4	235.3	10.7	233.4
Public Sector (GRÉs)	200.2	17.5	204.6	17.7	204.0	17.7	203.0	16.9	200.0	15.9	201.6	16.3	199.0	16.2	202.1	15.9	196.4	15.4	208.9	14.7	210.9	14.6	210.5	14.4	208.2
Private Sector	995.2	126.6	991.1	126.4	992.9	125.1	985.7	122.6	989.2	121.0	992.1	121.2	986.0	119.7	989.8	120.8	988.2	119.7	994.5	118.3	993.6	117.1	997.2	116.3	1004.2
Business & Industrial Sector Credit ¹	695.3	99.8	689.2	99.9	688.8	98.6	682.6	96.2	685.1	94.8	687.7	94.9	681.4	93.4	682.1	94.3	679.9	93.5	684.6	91.7	681.8	90.6	683.4	89.4	687.6
Individual	299.9	26.8	301.9	26.5	304.1	26.5	303.1	26.4	304.1	26.2	304.4	26.3	304.6	26.3	307.7	26.5	308.3	26.2	309.9	26.6	311.8	26.5	313.8	26.9	316.6
Non-Banking Financial Institutions	15.1	1.6	16.7	1.5	15.4	1.6	15.1	1.5	15.1	1.3	15.0	1.1	15.1	1.1	15.8	1.2	15.6	1.3	12.2	1.3	12.1	1.3	12.5	1.5	13.5
Foreign Credit ²	157.6	35.3	158.1	35.4	149.0	34.8	152.3	30.0	150.4	29.3	143.7	29.3	136.5	28.3	135.9	29.4	136.7	29.4	144.7	29.1	146.3	28.1	146.0	27.0	147.3
of which: Loans & Advances to Non-Residents in AED	14.2	2.8	14.0	2.8	13.9	2.2	13.3	2.2	13.2	2.2	13.2	2.1	13.4	2.0	12.9	2.0	13.2	2.7	12.4	2.1	12.2	2.0	12.2	1.9	11.6
3.Total Investments by Banks	390.3	50.5	395.9	52.2	402.9	51.3	404.2	51.6	401.2	52.8	403.1	54.6	399.0	55.9	406.9	53.1	402.9	55.9	412.2	54.0	417.4	51.9	416.3	54.1	421.5
Debt securities	231.9	47.1	232.4	49.0	236.6	48.3	242.2	48.3	222.0	48.5	228.5	50.0	228.4	51.8	237.6	48.7	237.3	50.7	240.9	49.0	241.3	46.5	241.1	48.6	247.5
Equities	8.7	0.0	9.0	0.0	9.3	0.0	9.2	0.0	9.4	0.0	9.4	0.0	9.6	0.0	9.6	0.0	9.6	0.0	12.0	0.0	13.2	0.0	13.6	0.0	13.8
Held to maturity securities	100.3	3.4	109.5	3.2	112.9	3.0	108.1	3.3	125.5	4.3	120.7	4.6	116.7	4.1	113.1	4.4	109.4	5.2	113.2	5.0	116.8	5.4	115.5	5.5	114.0
Other Investments	49.4	0.0	45.0	0.0	44.1	0.0	44.7	0.0	44.3	0.0	44.5	0.0	44.3	0.0	46.6	0.0	46.6	0.0	46.1	0.0	46.1	0.0	46.1	0.0	46.2
4.Bank Deposits	1681.7	225.5	1684.6	226.0	1650.8	225.4	1653.5	231.0	1650.0	226.3	1649.8	228.6	1656.0	225.3	1652.9	224.4	1648.6	226.0	1686.0	222.6	1691.7	223.4	1706.4	222.3	1712.8
Resident Deposits	1524.1	191.8	1520.8	192.8	1489.2	190.5	1484.6	197.5	1484.0	194.1	1482.5	194.7	1484.1	193.7	1473.5	192.6	1467.0	193.2	1492.4	190.5	1492.3	191.8	1504.0	190.2	1503.3
Government Sector	332.8	0.8	315.3	0.7	314.8	0.7	286.5	0.8	273.6	0.7	266.3	0.7	276.3	1.0	290.6	0.7	287.1	0.8	281.0	0.6	290.6	0.9	287.9	0.8	295.7
GRÉs (Govt. ownership of more than 50%)	237.2	8.3	256.9	9.8	236.5	8.6	245.1	9.7	245.2	8.9	246.0	9.5	237.6	8.6	207.3	8.2	206.9	8.4	221.4	5.8	216.7	6.0	226.7	6.3	213.7
Private Sector	917.9	176.8	912.8	176.5	903.0	175.2	918.6	181.5	931.3	178.1	938.7	178.3	939.2	177.7	946.8	177.5	944.6	178.0	955.7	177.8	952.0	179.1	961.4	177.0	964.1
Non-Banking Financial Institutions	36.2	5.9	35.8	5.8	34.9	6.0	34.4	5.5	33.9	6.4	31.5	6.2	31.0	6.4	28.8	6.2	28.4	6.0	34.3	6.3	33.0	5.8	28.0	6.1	29.8
Non-Resident Deposits	157.6	33.7	163.8	33.2	161.6	34.9	168.9	33.5	166.0	32.2	167.3	33.9	171.9	31.6	179.4	31.8	181.6	32.8	193.6	32.1	199.4	31.6	202.4	32.1	209.5
Capital & Reserves ³	335.0	54.8	339.1	54.9	342.2	55.1	339.3	53.5	336.9	53.8	330.8	53.9	324.6	53.5	325.4	53.7	328.6	53.3	330.9	53.6	336.0	53.9	339.0	54.1	339.5
Specific provisions & Interest in Suspense	81.8	29.7	82.2	29.9	84.7	30.0	86.4	30.2	87.9	30.3	88.6	30.5	89.7	30.9	91.1	31.1	91.5	31.1	92.9	30.5	93.1	30.5	93.3	29.7	91.6
General provisions	34.8	3.9	34.2	3.9	35.1	3.9	34.5	3.8	34.2	3.5	34.0	3.4	34.5	3.3	34.0	3.2	34.1	3.1	33.4	3.0	32.9	3.0	32.8	3.0	32.4
Lending to Stable Resources Ratio ⁴	80.4%	65.6%	79.6%	64.6%	80.1%	63.9%	80.0%	60.4%	80.7%	61.0%	80.6%	62.4%	79.6%	62.4%	80.3%	62.6%	79.5%	61.8%	79.9%	61.3%	80.0%	59.5%	79.7%	61.0%	80.1%
Eligible Liquid Assets Ratio (ELAR) ⁵	15.8%	24.6%	15.2%	24.5%	15.7%	25.7%	16.9%	28.6%	16.3%	28.4%	16.6%	29.3%	17.2%	30.3%	16.6%	31.6%	16.7%	34.6%	16.0%	33.9%	15.6%	35.1%	15.8%	34.5%	16.2%
Capital adequacy ratio - (Tier 1 + Tier 2) ⁶	17.7%	20.8%					17.9%	20.9%					17.5%	21.2%				17.1%	21.6%					17.2%	
of which: Tier 1 Ratio	16.5%	19.6%					16.8%	19.8%					16.3%	20.0%				15.9%	20.4%					16.1%	
Common Equity Tier 1(CET 1) Capital Ratio	14.5%	19.6%					14.4%	19.8%					14.1%	20.0%				13.9%	20.4%					14.1%	

* Data consists of 21 National Banks & 37 Foreign Banks

** Preliminary data, subject to revision

¹ Includes lending to (Resident): Trade Bills Discounted and Insurance Companies² Includes lending to (Non Resident): Loans to Non Banking Financial Institutions, Trade Bills Discounted and Loans & Advances (Government & Public Sector, Private Sector (corporate and Individuals) in Local and Foreign Currency³ Excluding subordinated borrowings/deposits but including current year profit.⁴ The Ratio of the Total Advances (Net Lending + Net Financial Guarantees & Stand -by LC + Interbank Placements more than 3 months) to the sum of (Net Free Capital Funds + Total Other Stable Resources)⁵ ELAR = The Ratio of Total Banks' Eligible Liquid Assets (Consist of Cash in Hand,Liquid Assets at the Central Bank and Eligible Bonds/Sukuks as prescribed by regulation 33/2015 & Basel Principles but excludes interbank positions) to Total Liabilities ***

*** Total Liabilities = Balance Sheet Total Assets - (Capital & Reserves + All Provisions except Staff Benefit Provisions + Refinancing + Subordinated Borrowing/Deposits)

⁶ Capital Adequacy Ratio , Tier 1 Ratio and CET 1 Ratio for the period starting from Dec 2017 are calculated according to Basel III Guidelines issued by CBUAE vide Circular 52/2017 .

