



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

## النشرة الاحصائية الشهرية - البيانات المصرفية والنقدية - نوفمبر 2020

## Monthly Statistical Bulletin - Banking & Monetary Statistics - November 2020

**Contents**

**الصفحات  
PAGES**

**Tables**

1	Selected Monetary and Banking Indicators	4
2	Monetary Survey	5 ~ 6
3	Monthly Changes in Factors Affecting Money Supply	7 ~ 8
4	UAE Monetary Base (Monthly)	9
5	Balance Sheet - Central Bank of the UAE	10 ~ 11
6	Central Bank International Reserves	12
7 - 8	Aggregated Balance Sheet of Banks - Assets & Liabilities ( All Banks )	13 ~ 15
9	Aggregated Balance Sheet of Banks - Assets ( National Banks )	16
10	Aggregated Balance Sheet of Banks - Liabilities ( National Banks )	17
11	Aggregated Balance Sheet of Banks - Assets ( Foreign Banks )	18
12	Aggregated Balance Sheet of Banks - Liabilities ( Foreign Banks )	19
13	Aggregated Balance Sheet of Banks - Assets ( Conventional Banks )	20
14	Aggregated Balance Sheet of Banks - Liabilities ( Conventional Banks )	21
15	Aggregated Balance Sheet of Banks - Assets ( Islamic Banks )	22
16	Aggregated Balance Sheet of Banks - Liabilities ( Islamic Banks )	23
17	Aggregated Memoranda Accounts of Banks	24
18	Banks' Foreign Assets and Liabilities ( All Banks )	25 ~ 26
19	Banks' Foreign Assets and Liabilities ( National Banks )	27
20	Banks' Foreign Assets and Liabilities ( Foreign Banks )	28
21	Banks' Foreign Assets and Liabilities ( Conventional Banks )	29
22	Banks' Foreign Assets and Liabilities ( Islamic Banks )	30
23	Domestic Credit ( All Banks )	31 ~ 32
24	Domestic Credit ( National Banks )	33
25	Domestic Credit ( Foreign Banks )	34
26	Domestic Credit ( Conventional Banks )	35
27	Domestic Credit ( Islamic Banks )	36
28	Bank Credit to Residents by Economic Activity ( Quarterly )	37
29	Bank Credit to Non - Residents by Economic Activity ( Quarterly )	38
30	Deposits distributed Residents / Non Residents ( All Banks )	39 ~ 40
31	Deposits distributed Residents / Non Residents ( National Banks )	41
32	Deposits distributed Residents / Non Residents ( Foreign Banks )	42
33	Deposits distributed Residents / Non Residents ( Conventional Banks )	43
34	Deposits distributed Residents / Non Residents ( Islamic Banks )	44
35	Classification of Deposits by Size ( Quarterly )	45
36	Deposits by Type and Currency ( All Banks )	46
37	Deposits by Type and Currency ( National Banks )	47
38	Deposits by Type and Currency ( Foreign Banks )	48
39	Deposits by Type and Currency ( Conventional Banks )	49
40	Deposits by Type and Currency ( Islamic Banks )	50
41	Time Deposits by Maturity ( All Banks )	51
42	Time Deposits by Maturity ( National Banks )	52
43	Time Deposits by Maturity ( Foreign Banks )	53
44	Time Deposits by Maturity ( Conventional Banks )	54
45	Time Deposits by Maturity ( Islamic Banks )	55
46	Currency Issued	56
47	Cheques Cleared Statistics	57
48	UAE Domestic Fund Transfer System Statistics	58
49	Banks and Branches Network Statistics ( Quarterly )	59

**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 (M<sub>1</sub>) :**

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 (M<sub>2</sub>) :**

Consists of Money Supply (M<sub>1</sub>) plus quasi-monetary deposits (Resident Time and Savings Deposits in Dirham + Resident Deposits in foreign currencies)

**Money Supply (M<sub>3</sub>) :**

Consists of Money Supply (M<sub>2</sub>) 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	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Oct 2020	Nov 2020 *
<b>Central Bank of the UAE</b>													
Total Assets/Liabilities	364,453	406,373	380,908	417,711	432,623	433,462	426,970	446,246	450,035	444,235	454,537	443,656	441,028
Gross International Reserves **	313,610	350,260	329,843	365,426	379,930	380,353	377,509	397,949	393,905	354,349	360,328	361,746	360,238
<b>Money Supply Indicators</b>													
Money Supply M <sub>1</sub>	474,054	492,366	484,138	485,699	512,011	507,839	511,860	515,061	542,681	557,414	568,007	574,581	584,525
Money Supply M <sub>2</sub>	1,225,452	1,276,140	1,291,006	1,308,432	1,328,654	1,350,953	1,361,272	1,413,166	1,454,903	1,458,008	1,468,664	1,486,571	1,450,183
Money Supply M <sub>3</sub>	1,411,339	1,487,079	1,579,675	1,602,379	1,631,732	1,645,355	1,679,936	1,717,456	1,714,131	1,752,345	1,805,628	1,807,236	1,768,002
<b>Banks</b>													
<b>Total Assets</b>	<b>2,613,611</b>	<b>2,693,807</b>	<b>2,838,238</b>	<b>2,868,516</b>	<b>2,894,900</b>	<b>2,958,620</b>	<b>3,022,655</b>	<b>3,082,934</b>	<b>3,128,031</b>	<b>3,190,154</b>	<b>3,252,485</b>	<b>3,241,175</b>	<b>3,202,221</b>
<b>Foreign Assets (Net)</b>	<b>-50,079</b>	<b>-16,842</b>	<b>76,778</b>	<b>59,657</b>	<b>48,214</b>	<b>65,974</b>	<b>87,857</b>	<b>91,113</b>	<b>60,204</b>	<b>108,117</b>	<b>170,801</b>	<b>181,060</b>	<b>155,641</b>
<b>Foreign Assets</b>	<b>546,890</b>	<b>578,989</b>	<b>693,078</b>	<b>679,647</b>	<b>691,121</b>	<b>726,124</b>	<b>754,209</b>	<b>771,092</b>	<b>791,640</b>	<b>828,448</b>	<b>884,164</b>	<b>908,837</b>	<b>870,791</b>
Foreign Assets to Total Assets (%)	20.9%	21.5%	24.4%	23.7%	23.9%	24.5%	25.0%	25.0%	25.3%	26.0%	27.2%	28.0%	27.2%
<b>Foreign Liabilities</b>	<b>596,969</b>	<b>595,831</b>	<b>616,300</b>	<b>619,990</b>	<b>642,907</b>	<b>660,150</b>	<b>666,352</b>	<b>679,979</b>	<b>731,436</b>	<b>720,331</b>	<b>713,363</b>	<b>727,777</b>	<b>715,150</b>
Foreign Liabilities to Total Liabilities (%)	22.8%	22.1%	21.7%	21.6%	22.2%	22.3%	22.0%	22.1%	23.4%	22.6%	21.9%	22.5%	22.3%
<b>Deposits <sup>1</sup></b>	<b>1,562,949</b>	<b>1,627,277</b>	<b>1,728,300</b>	<b>1,755,650</b>	<b>1,748,047</b>	<b>1,774,317</b>	<b>1,801,933</b>	<b>1,870,184</b>	<b>1,851,917</b>	<b>1,866,132</b>	<b>1,907,152</b>	<b>1,910,623</b>	<b>1,876,126</b>
Residents	1,363,899	1,435,600	1,522,861	1,542,237	1,539,879	1,577,608	1,612,162	1,648,812	1,635,166	1,665,764	1,715,805	1,713,598	1,679,669
<i>of which: Corporate</i>	592,181	604,435	592,195	590,877	594,280	589,875	586,660	607,023	621,853	615,665	613,759	606,944	592,637
Non-Residents	199,050	191,677	205,439	213,413	208,168	196,709	189,771	221,372	216,751	200,368	191,347	197,025	196,457
<i>of which: Corporate</i>	88,352	88,310	86,543	91,889	85,899	88,662	85,012	87,964	91,844	73,495	73,341	70,632	71,651
<b>Bank Credit (Domestic)</b>	<b>1,454,414</b>	<b>1,452,696</b>	<b>1,496,418</b>	<b>1,509,437</b>	<b>1,529,372</b>	<b>1,542,604</b>	<b>1,565,587</b>	<b>1,592,609</b>	<b>1,595,077</b>	<b>1,626,827</b>	<b>1,611,667</b>	<b>1,613,499</b>	<b>1,611,507</b>
<i>of which: Credit to Private Sector ***</i>	1,094,632	1,105,007	1,142,099	1,150,018	1,160,532	1,164,681	1,167,217	1,149,953	1,164,887	1,156,346	1,138,449	1,135,701	1,134,934
<b>Total Number of National Banks and Branches</b>													
Head Offices	23	22	22	22	22	22	21	21	21	21	21	21	21
Branches	846	771	751	743	733	713	664	656	640	611	559	547	541
Pay Offices	76	51	36	34	34	34	31	31	31	31	26	23	23
Electronic Banking Service Units	33	36	32	33	33	33	33	33	34	33	32	33	33
<b>Total Number of Foreign Banks and Branches</b>													
Head Offices	37	39	39	38	38	38	38	38	38	38	38	38	37
<i>of which: Full Fledged Commercial Banks</i>	26	27	27	27	27	27	27	27	27	27	27	27	27
<i>of which: Licensed Wholesale Banks</i>	11	12	12	11	11	11	11	11	11	11	11	11	10
Branches	85	82	81	80	79	80	80	79	78	78	78	78	76
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	21	22	22	22	23	23	23
<b>Number of Employees in Banks (UAE) <sup>2</sup></b>	<b>36,971</b>	<b>34,675</b>	<b>35,791</b>	<b>36,629</b>	<b>36,448</b>	<b>36,311</b>	<b>35,518</b>	<b>35,637</b>	<b>35,838</b>	<b>35,423</b>	<b>33,891</b>	<b>33,891</b>	<b>33,891</b>
Employed with National Banks <sup>2</sup>	29,532	29,056	30,232	30,966	30,767	30,605	29,786	29,673	28,591	28,219	26,722	26,722	26,722
Employed with Foreign Banks <sup>2</sup>	7,439	5,619	5,559	5,663	5,681	5,706	5,732	5,964	7,247	7,204	7,169	7,169	7,169

\* Preliminary

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

\*\*\* Including Claims on Other Financial Institutions

<sup>1</sup> Excluding Inter-Bank Deposits<sup>2</sup> Excluding Auxiliary Staff. Data Subject to Revision on Quarterly Basis

**Table 2 : Monetary Survey**

**(In Millions of AED)**

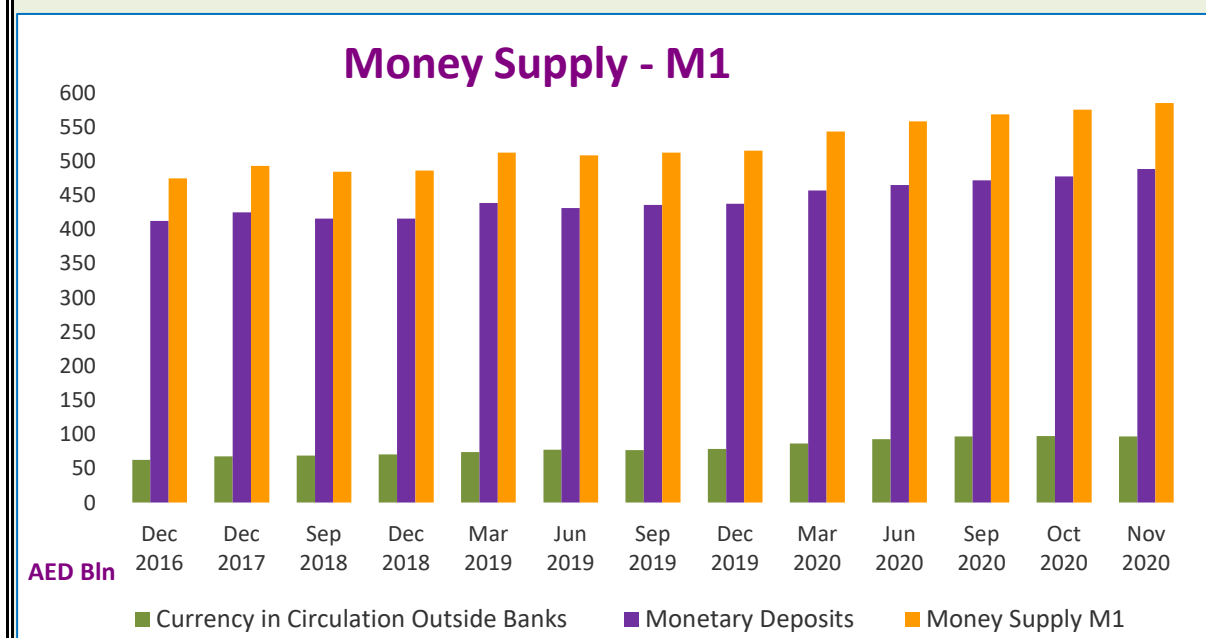
Item	Dec 2016	Dec 2017	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Oct 2020	Nov 2020 *
<b>Net International Reserves</b>	<b>258,816</b>	<b>328,285</b>	<b>401,836</b>	<b>418,099</b>	<b>423,295</b>	<b>439,785</b>	<b>461,548</b>	<b>485,330</b>	<b>449,629</b>	<b>459,105</b>	<b>525,241</b>	<b>535,017</b>	<b>506,996</b>
<b>Central Bank (Net)</b>	<b>308,895</b>	<b>345,127</b>	<b>325,058</b>	<b>358,442</b>	<b>375,081</b>	<b>373,811</b>	<b>373,691</b>	<b>394,217</b>	<b>389,425</b>	<b>350,988</b>	<b>354,440</b>	<b>353,957</b>	<b>351,355</b>
Gross International Reserves	313,610	350,260	329,843	365,426	379,930	380,353	377,509	397,949	393,905	354,349	360,328	361,746	360,238
Foreign Liabilities	4,715	5,133	4,785	6,984	4,849	6,542	3,818	3,732	4,480	3,361	5,888	7,789	8,883
<b>Banks (Net)</b>	<b>-50,079</b>	<b>-16,842</b>	<b>76,778</b>	<b>59,657</b>	<b>48,214</b>	<b>65,974</b>	<b>87,857</b>	<b>91,113</b>	<b>60,204</b>	<b>108,117</b>	<b>170,801</b>	<b>181,060</b>	<b>155,641</b>
Foreign Assets	546,890	578,989	693,078	679,647	691,121	726,124	754,209	771,092	791,640	828,448	884,164	908,837	870,791
Foreign Liabilities	596,969	595,831	616,300	619,990	642,907	660,150	666,352	679,979	731,436	720,331	713,363	727,777	715,150
<b>Net Domestic Assets</b>	<b>966,636</b>	<b>947,855</b>	<b>889,170</b>	<b>890,333</b>	<b>905,359</b>	<b>911,168</b>	<b>899,724</b>	<b>927,836</b>	<b>1,005,274</b>	<b>998,903</b>	<b>943,423</b>	<b>951,554</b>	<b>943,187</b>
Claims on Private Sector	1,100,058	1,107,744	1,143,385	1,151,835	1,162,521	1,172,293	1,175,436	1,159,097	1,168,854	1,159,016	1,141,170	1,136,782	1,137,568
Net Claims on Government	56,196	64,534	-6,140	-4,705	-8,114	1,057	-1,365	51,065	68,909	71,661	38,928	55,003	62,934
Claims on Government	265,092	277,440	284,474	291,141	296,623	297,149	318,659	356,571	329,207	366,998	376,799	376,549	381,578
Laibilities to Government	208,896	212,906	290,614	295,846	304,737	296,092	320,024	305,506	260,298	295,337	337,871	321,546	318,644
Claims on Official Entities	224,733	212,287	208,124	209,241	212,534	214,721	218,091	223,619	237,645	257,708	257,460	262,565	261,278
Claims on Nonbank Financial Institutions	29,824	31,422	34,860	32,098	33,181	28,564	27,998	25,874	27,575	28,575	28,320	29,856	27,967
Capital and Reserves	-328,800	-359,461	-364,834	-378,471	-373,437	-388,151	-400,784	-417,903	-395,170	-408,459	-416,303	-420,498	-423,252
Other Items (net)	-115,374	-108,671	-126,225	-119,664	-121,327	-117,315	-119,651	-113,916	-102,539	-109,598	-106,152	-112,154	-123,309
<b>Money Supply M<sub>1</sub></b>	<b>474,054</b>	<b>492,366</b>	<b>484,138</b>	<b>485,699</b>	<b>512,011</b>	<b>507,839</b>	<b>511,860</b>	<b>515,061</b>	<b>542,681</b>	<b>557,414</b>	<b>568,007</b>	<b>574,581</b>	<b>584,525</b>
Currency in Circulation Outside Banks	62,262	67,716	68,823	70,534	73,863	77,266	76,544	78,216	86,150	92,634	96,744	97,341	96,582
Monetary Deposits	411,792	424,650	415,315	415,165	438,148	430,573	435,316	436,845	456,531	464,780	471,263	477,240	487,943
<b>Money Supply M<sub>2</sub></b>	<b>1,225,452</b>	<b>1,276,140</b>	<b>1,291,006</b>	<b>1,308,432</b>	<b>1,328,654</b>	<b>1,350,953</b>	<b>1,361,272</b>	<b>1,413,166</b>	<b>1,454,903</b>	<b>1,458,008</b>	<b>1,468,664</b>	<b>1,486,571</b>	<b>1,450,183</b>
<b>Quasi - Money</b>	<b>751,398</b>	<b>783,774</b>	<b>806,868</b>	<b>822,733</b>	<b>816,643</b>	<b>843,114</b>	<b>849,412</b>	<b>898,105</b>	<b>912,222</b>	<b>900,594</b>	<b>900,657</b>	<b>911,990</b>	<b>865,658</b>
Foreign Currency Deposits	270,838	270,694	286,092	304,337	287,527	304,433	305,666	322,501	327,696	330,010	337,855	360,134	325,636
Dirham Deposits	480,560	513,080	520,776	518,396	529,116	538,681	543,746	575,604	584,526	570,584	562,802	551,856	540,022
<b>Money Supply M<sub>3</sub></b>	<b>1,411,339</b>	<b>1,487,079</b>	<b>1,579,675</b>	<b>1,602,379</b>	<b>1,631,732</b>	<b>1,645,355</b>	<b>1,679,936</b>	<b>1,717,456</b>	<b>1,714,131</b>	<b>1,752,345</b>	<b>1,805,628</b>	<b>1,807,236</b>	<b>1,768,002</b>
<b>Government Deposits</b>	<b>185,887</b>	<b>210,939</b>	<b>288,669</b>	<b>293,947</b>	<b>303,078</b>	<b>294,402</b>	<b>318,664</b>	<b>304,290</b>	<b>259,228</b>	<b>294,337</b>	<b>336,964</b>	<b>320,665</b>	<b>317,819</b>

\* Preliminary

## Monetary Aggregates

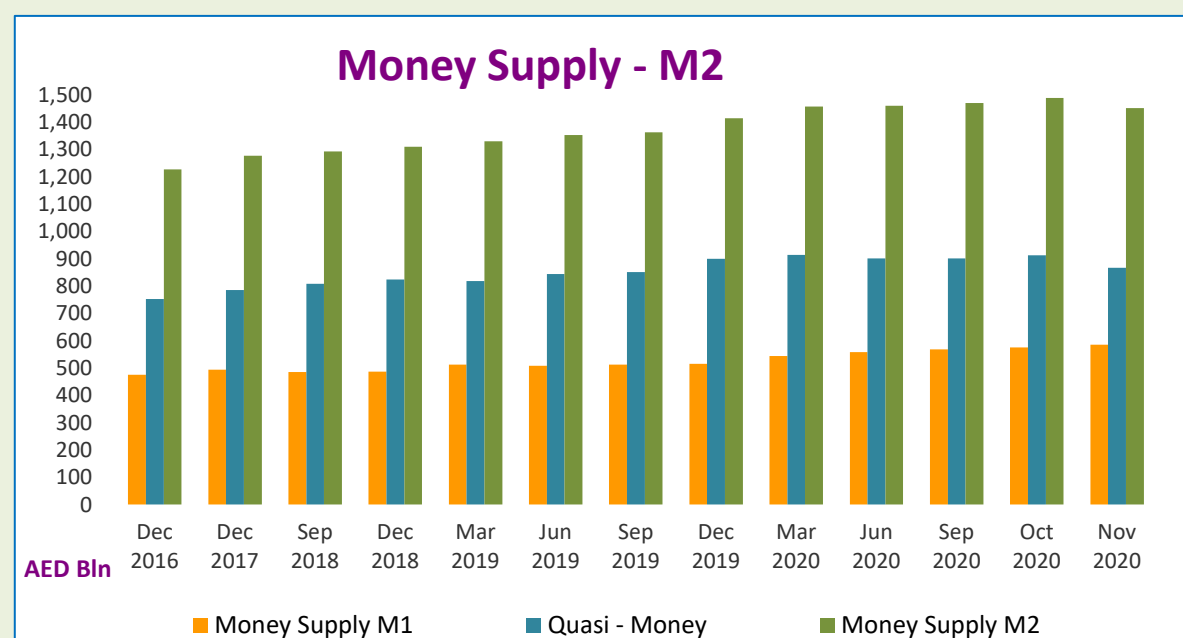
### A) Money Supply ( M1 )

Money Supply (M1) increased month on month by 1.7% at the end of November 2020 driven by increase in Monetary Deposits by 2.2%, overriding the decrease in Currency in Circulation Outside Banks by 0.8%.



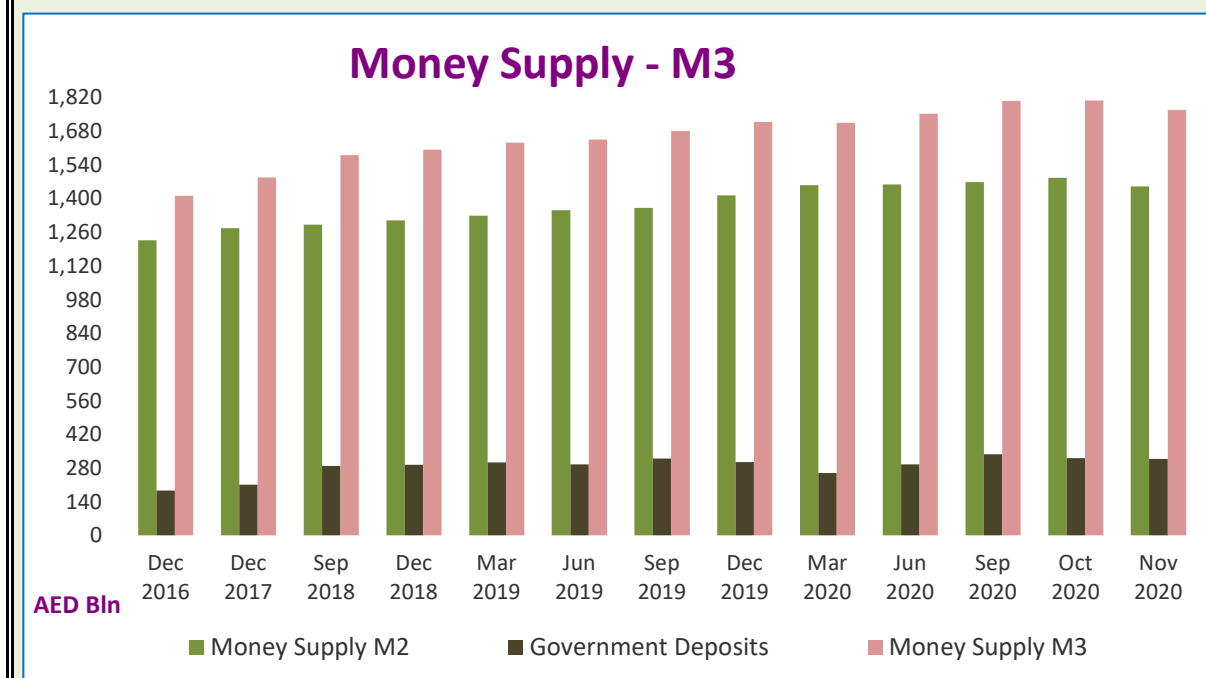
### B) Money Supply ( M2 )

Money Supply (M2) decreased month on month by 2.4% at the end of November 2020 due to the decrease of Quasi-Monetary Deposits by 5.1%, overriding the increase in M1.



### C) Money Supply ( M3 )

Money Supply (M3) decreased month on month by 2.2% at the end of November 2020 due to decreased M2 and 0.9% decrease in the resident government deposits.



### D) Monetary Aggregates

Year on Year analysis at the end of November 2020 indicated that M1, M2 and M3 increased by 14.1%, 5.0% and 5.1% respectively.

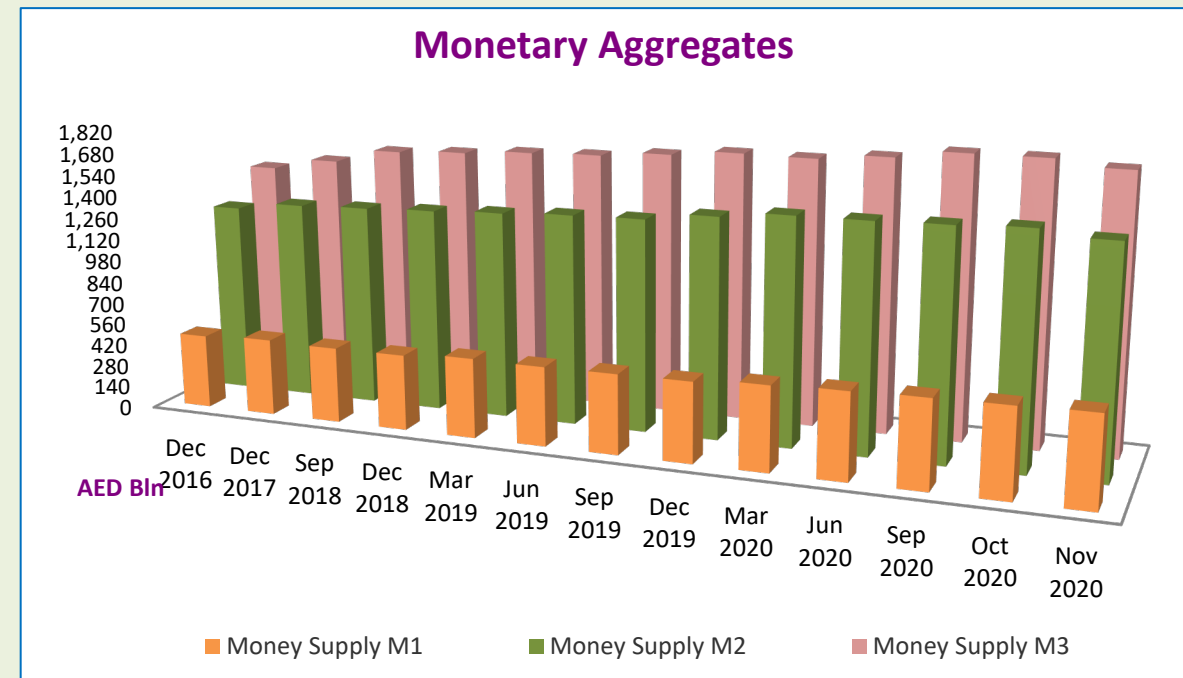




Table 3 : Monthly Changes in Factors Affecting Money Supply <sup>1</sup>

(In Millions of AED)												
Item	Dec 2017	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Oct 2020	Nov 2020 *
<b>Net International Reserves</b>	<b>69,469</b>	<b>73,551</b>	<b>16,263</b>	<b>5,196</b>	<b>16,490</b>	<b>21,763</b>	<b>23,782</b>	<b>-35,701</b>	<b>9,476</b>	<b>66,136</b>	<b>9,776</b>	<b>-28,021</b>
<b>Central Bank (Net)</b>	<b>36,232</b>	<b>-20,069</b>	<b>33,384</b>	<b>16,639</b>	<b>-1,270</b>	<b>-120</b>	<b>20,526</b>	<b>-4,792</b>	<b>-38,437</b>	<b>3,452</b>	<b>-483</b>	<b>-2,602</b>
Gross International Reserves	36,650	-20,417	35,583	14,504	423	-2,844	20,440	-4,044	-39,556	5,979	1,418	-1,508
Foreign Liabilities	418	-348	2,199	-2,135	1,693	-2,724	-86	748	-1,119	2,527	1,901	1,094
<b>Banks (Net)</b>	<b>33,237</b>	<b>93,620</b>	<b>-17,121</b>	<b>-11,443</b>	<b>17,760</b>	<b>21,883</b>	<b>3,256</b>	<b>-30,909</b>	<b>47,913</b>	<b>62,684</b>	<b>10,259</b>	<b>-25,419</b>
Foreign Assets	32,099	114,089	-13,431	11,474	35,003	28,085	16,883	20,548	36,808	55,716	24,673	-38,046
Foreign Liabilities	-1,138	20,469	3,690	22,917	17,243	6,202	13,627	51,457	-11,105	-6,968	14,414	-12,627
<b>Net Domestic Assets</b>	<b>-18,781</b>	<b>-58,685</b>	<b>1,163</b>	<b>15,026</b>	<b>5,809</b>	<b>-11,444</b>	<b>28,112</b>	<b>77,438</b>	<b>-6,371</b>	<b>-55,480</b>	<b>8,131</b>	<b>-8,367</b>
Claims on Private Sector	7,686	35,641	8,450	10,686	9,772	3,143	-16,338	9,757	-9,838	-17,846	-4,388	786
Net Claims on Government	8,339	-70,674	1,435	-3,408	9,170	-2,422	52,430	17,844	2,752	-32,732	16,075	7,931
Claims on Government	12,349	7,034	6,667	5,483	525	21,510	37,912	-27,364	37,791	9,802	-250	5,029
Laibilities to Government	4,010	77,708	5,232	8,891	-8,645	23,932	-14,518	-45,208	35,039	42,534	-16,325	-2,902
Claims on Official Entities	-12,446	-4,163	1,117	3,293	2,187	3,370	5,528	14,026	20,063	-248	5,105	-1,287
Claims on Nonbank Financial Institutions	1,597	3,438	-2,762	1,083	-4,618	-566	-2,124	1,701	1,001	-256	1,536	-1,889
Capital and Reserves **	-30,661	-5,373	-13,637	5,034	-14,714	-12,633	-17,119	22,733	-13,289	-7,844	-4,195	-2,754
Other Items (net) **	6,704	-17,554	6,560	-1,662	4,011	-2,336	5,735	11,377	-7,059	3,447	-6,003	-11,154
<b>Money Supply M<sub>1</sub></b>	<b>18,312</b>	<b>-8,228</b>	<b>1,561</b>	<b>26,312</b>	<b>-4,172</b>	<b>4,021</b>	<b>3,201</b>	<b>27,620</b>	<b>14,733</b>	<b>10,593</b>	<b>6,574</b>	<b>9,944</b>
Currency in Circulation Outside Banks	5,454	1,107	1,711	3,329	3,403	-722	1,672	7,934	6,484	4,110	597	-759
Monetary Deposits	12,858	-9,335	-150	22,983	-7,575	4,743	1,529	19,686	8,249	6,483	5,977	10,703
<b>Money Supply M<sub>2</sub></b>	<b>50,688</b>	<b>14,866</b>	<b>17,426</b>	<b>20,222</b>	<b>22,299</b>	<b>10,319</b>	<b>51,894</b>	<b>41,737</b>	<b>3,105</b>	<b>10,656</b>	<b>17,907</b>	<b>-36,388</b>
<b>Quasi - Money</b>	<b>32,376</b>	<b>23,094</b>	<b>15,865</b>	<b>-6,090</b>	<b>26,471</b>	<b>6,298</b>	<b>48,693</b>	<b>14,117</b>	<b>-11,628</b>	<b>63</b>	<b>11,333</b>	<b>-46,332</b>
Foreign Currency Deposits	-144	15,398	18,245	-16,810	16,906	1,233	16,835	5,195	2,314	7,845	22,279	-34,498
Dirham Deposits	32,520	7,696	-2,380	10,720	9,565	5,065	31,858	8,922	-13,942	-7,782	-10,946	-11,834
<b>Money Supply M<sub>3</sub></b>	<b>75,740</b>	<b>92,596</b>	<b>22,704</b>	<b>29,353</b>	<b>13,623</b>	<b>34,581</b>	<b>37,520</b>	<b>-3,325</b>	<b>38,214</b>	<b>53,283</b>	<b>1,608</b>	<b>-39,234</b>
<b>Government Deposits</b>	<b>25,052</b>	<b>77,730</b>	<b>5,278</b>	<b>9,131</b>	<b>-8,676</b>	<b>24,262</b>	<b>-14,374</b>	<b>-45,062</b>	<b>35,109</b>	<b>42,627</b>	<b>-16,299</b>	<b>-2,846</b>

<sup>1</sup> Indicates change from end of the previous reporting period data ( Table 2 data )

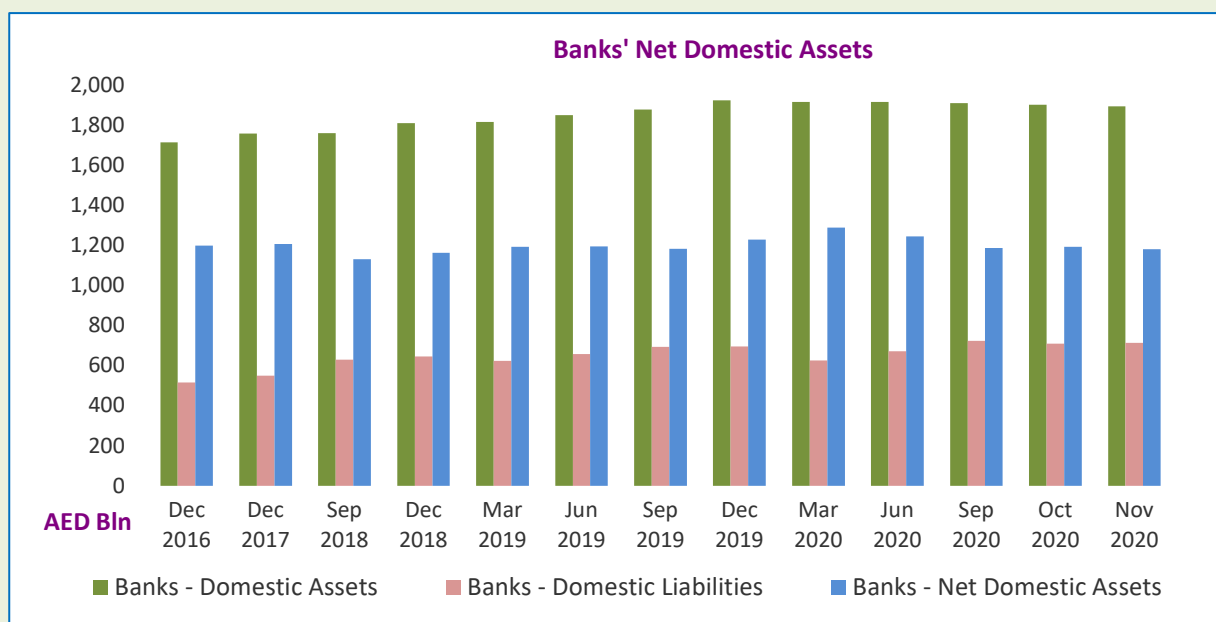
\* Preliminary

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

## Factors Affecting Money Supply ( M2 )

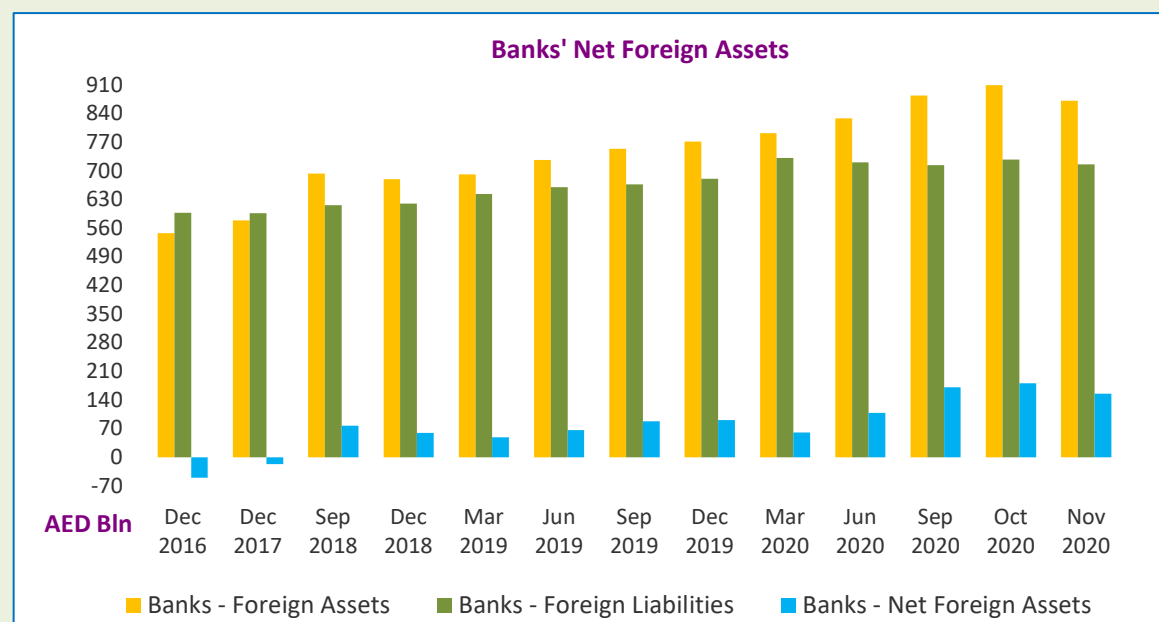
### A) Banks' Net Domestic Assets

Banks' Net Domestic Assets decreased by 1.0% during the month of November 2020 due to the decrease of domestic assets by 0.5% , in addition to the increase of domestic liabilities by 0.4%.



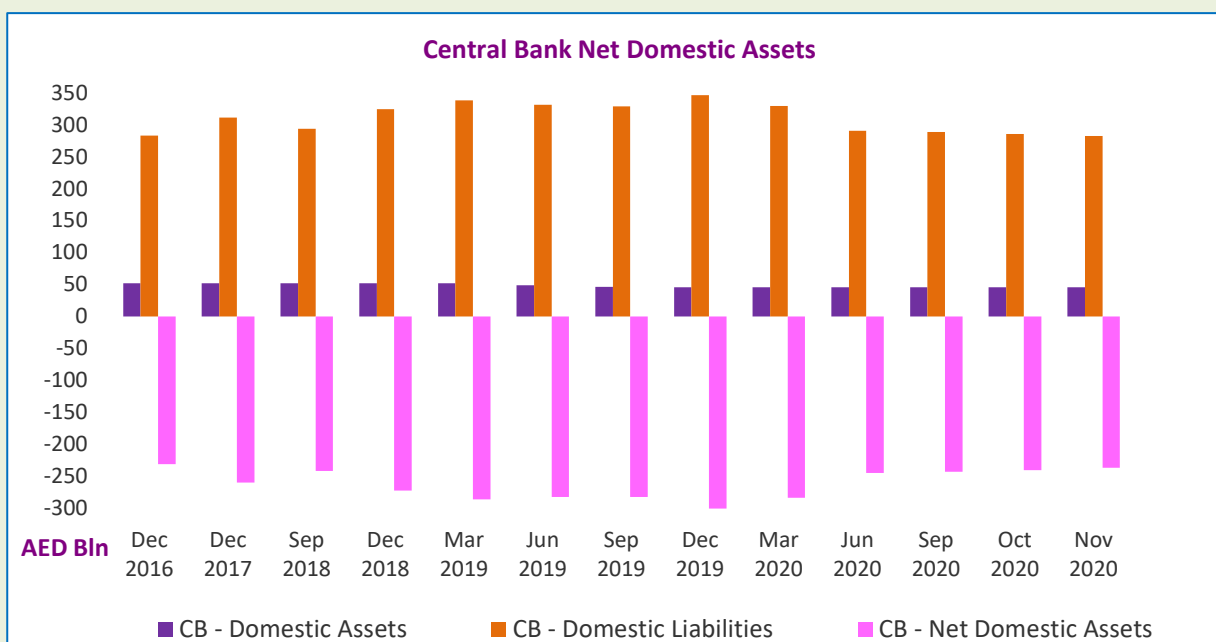
### B) Banks' Net Foreign Assets

Banks' Net Foreign Assets decreased by 14.0% during the month of November 2020 due to decrease of Banks's Foreign Assets by 4.2%, overriding the decrease of Banks' Foreign Liabilities by 1.7%.



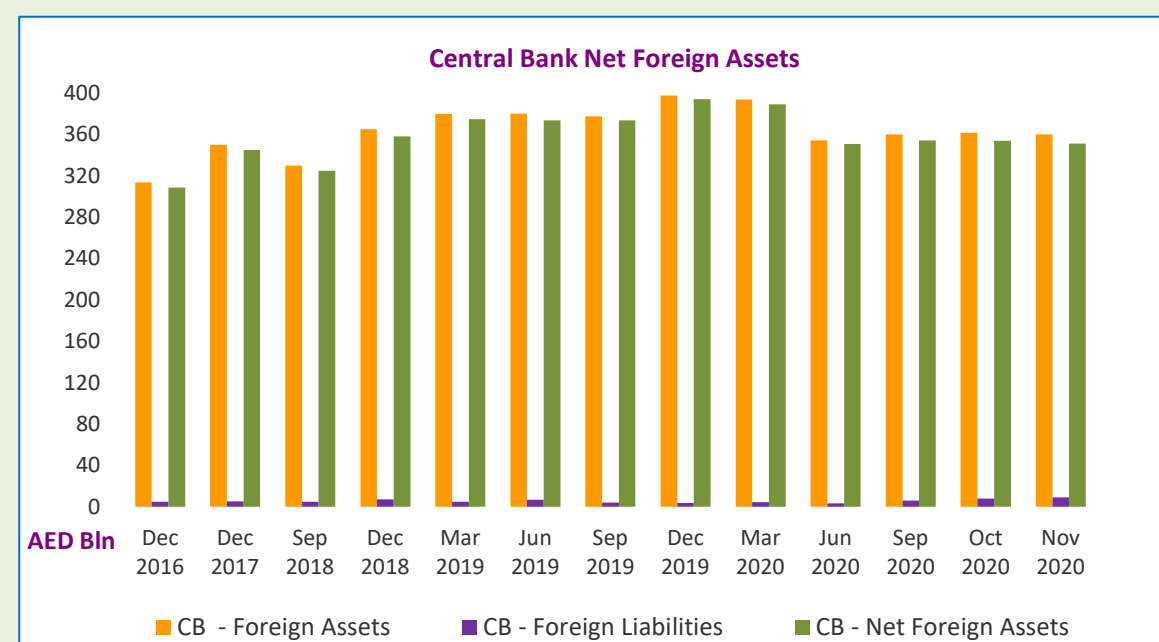
### C) Central Bank - Net Domestic Assets

Net Domestic Assets of the Central Bank increased by 1.3% during November 2020 mainly due to decrease of domestic liabilities by 1.1%, overriding the increase of domestic assets by 0.1%.



### D) Central Bank - Net Foreign Assets

Net Foreign Assets of the Central Bank witnessed a decrease of 0.7% during November 2020 mainly due to the decrease of foreign assets by 0.4%, in addition to the increase of foreign liabilities by 14.0%.





**Table 4 : UAE Monetary Base (Monthly)**

**(In Millions of AED)**

Item	Dec 2016	Dec 2017	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Oct 2020	Nov 2020 *
<b>Monetary Base</b>	<b>338,072</b>	<b>377,349</b>	<b>347,648</b>	<b>379,658</b>	<b>372,854</b>	<b>397,157</b>	<b>392,760</b>	<b>409,593</b>	<b>415,177</b>	<b>408,230</b>	<b>416,816</b>	<b>402,800</b>	<b>402,216</b>
<b>Components of Monetary Base</b>													
Currency Issued **	77,551	85,386	83,167	85,839	88,295	91,291	90,781	93,729	105,200	106,141	111,316	113,595	114,268
Reserve Requirements	116,947	121,427	120,919	120,608	123,064	124,828	126,233	129,735	132,583	73,287	75,105	75,599	85,078
Banks & OFCs Current Accounts at CBUAE	35,381	35,485	22,199	35,054	22,316	25,216	21,981	25,946	32,816	50,331	79,048	72,824	62,374
Certificates of Deposit	108,193	135,051	121,363	138,157	139,179	155,822	153,765	160,183	144,578	178,471	151,347	140,782	140,496

\* Preliminary

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

**Table 5 : Balance Sheet - Central Bank of the UAE**

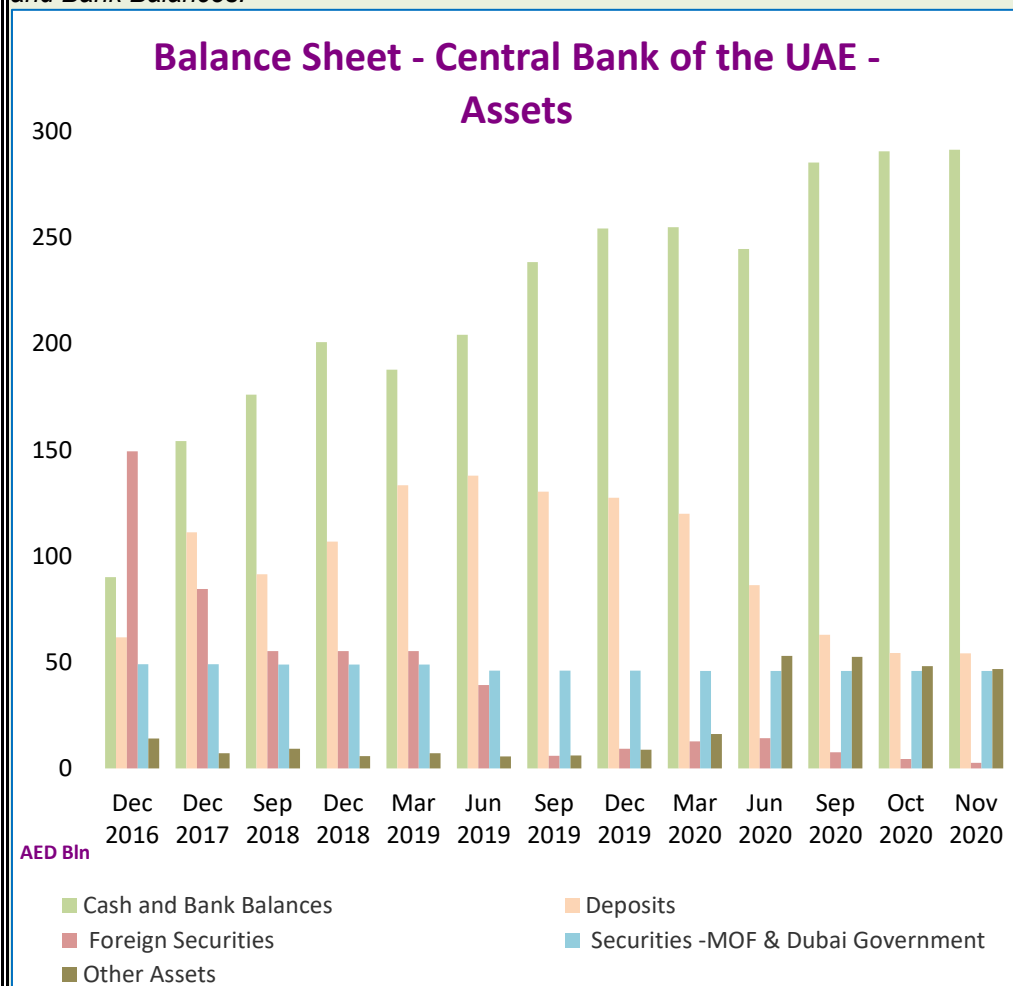
<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2016</b>	<b>Dec 2017</b>	<b>Sep 2018</b>	<b>Dec 2018</b>	<b>Mar 2019</b>	<b>Jun 2019</b>	<b>Sep 2019</b>	<b>Dec 2019</b>	<b>Mar 2020</b>	<b>Jun 2020</b>	<b>Sep 2020</b>	<b>Oct 2020</b>	<b>Nov 2020 *</b>
<b>Assets</b>													
<b>Cash and Bank Balances</b>	<b>90,149</b>	<b>154,230</b>	<b>176,049</b>	<b>200,893</b>	<b>187,813</b>	<b>204,313</b>	<b>238,539</b>	<b>254,466</b>	<b>255,015</b>	<b>244,694</b>	<b>285,407</b>	<b>290,692</b>	<b>291,518</b>
<b>Deposits</b>	<b>61,698</b>	<b>111,277</b>	<b>91,416</b>	<b>106,842</b>	<b>133,481</b>	<b>138,013</b>	<b>130,342</b>	<b>127,591</b>	<b>120,060</b>	<b>86,282</b>	<b>62,967</b>	<b>54,336</b>	<b>54,156</b>
<b>Foreign Securities</b>	<b>149,337</b>	<b>84,493</b>	<b>55,210</b>	<b>55,231</b>	<b>55,250</b>	<b>39,315</b>	<b>5,986</b>	<b>9,294</b>	<b>12,759</b>	<b>14,308</b>	<b>7,642</b>	<b>4,480</b>	<b>2,641</b>
<b>Securities-Issued by Ministry of Finance &amp; Dubai Government</b>	<b>49,165</b>	<b>49,165</b>	<b>48,993</b>	<b>48,998</b>	<b>48,965</b>	<b>46,116</b>	<b>46,067</b>	<b>46,018</b>	<b>45,969</b>	<b>45,920</b>	<b>45,903</b>	<b>45,903</b>	<b>45,902</b>
<b>Other Assets</b>	<b>14,104</b>	<b>7,208</b>	<b>9,240</b>	<b>5,747</b>	<b>7,114</b>	<b>5,705</b>	<b>6,036</b>	<b>8,877</b>	<b>16,232</b>	<b>53,031</b>	<b>52,618</b>	<b>48,245</b>	<b>46,811</b>
Gold Bullion	1,015	1,152	1,053	1,134	1,143	1,247	2,709	4,044	5,951	6,580	8,961	10,307	10,702
Liquidity Support Facility	200	200	128	128	114	93	71	50	29	7	0	0	0
Other Assets/Receivables	12,790	5,771	7,961	4,377	5,751	4,255	3,133	4,657	10,129	46,296	43,492	37,771	35,944
Property & Equipment	99	85	98	108	106	110	123	126	123	148	165	167	165
<b>Total Assets</b>	<b>364,453</b>	<b>406,373</b>	<b>380,908</b>	<b>417,711</b>	<b>432,623</b>	<b>433,462</b>	<b>426,970</b>	<b>446,246</b>	<b>450,035</b>	<b>444,235</b>	<b>454,537</b>	<b>443,656</b>	<b>441,028</b>
<b>Liabilities</b>													
<b>Current Accounts &amp; Deposits **</b>	<b>154,775</b>	<b>159,791</b>	<b>149,693</b>	<b>162,833</b>	<b>178,573</b>	<b>155,945</b>	<b>152,379</b>	<b>160,706</b>	<b>171,354</b>	<b>130,171</b>	<b>158,804</b>	<b>154,377</b>	<b>150,933</b>
<b>Certificates of Deposit</b>	<b>108,193</b>	<b>135,051</b>	<b>121,363</b>	<b>138,157</b>	<b>139,179</b>	<b>155,822</b>	<b>153,765</b>	<b>160,183</b>	<b>144,578</b>	<b>178,471</b>	<b>151,347</b>	<b>140,782</b>	<b>140,496</b>
<b>Currency Issued</b>	<b>77,551</b>	<b>85,386</b>	<b>83,167</b>	<b>85,839</b>	<b>88,295</b>	<b>91,291</b>	<b>90,781</b>	<b>93,729</b>	<b>105,200</b>	<b>106,141</b>	<b>111,316</b>	<b>113,595</b>	<b>114,268</b>
<b>Other Liabilities</b>	<b>2,964</b>	<b>4,032</b>	<b>4,768</b>	<b>7,634</b>	<b>3,318</b>	<b>7,028</b>	<b>6,605</b>	<b>6,579</b>	<b>3,637</b>	<b>3,525</b>	<b>6,562</b>	<b>8,423</b>	<b>9,421</b>
<b>Total Liabilities</b>	<b>343,483</b>	<b>384,260</b>	<b>358,991</b>	<b>394,463</b>	<b>409,365</b>	<b>410,086</b>	<b>403,530</b>	<b>421,197</b>	<b>424,769</b>	<b>418,308</b>	<b>428,029</b>	<b>417,177</b>	<b>415,118</b>
<b>Capital and Reserves</b>													
Authorized, Issued & Fully Paid Capital	2,500	2,500	2,500	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	19,363	3,108	3,108	3,108	3,108	4,603	4,603	4,603	4,603	4,603	4,603
Other Reserve	-16	156	54	140	150	268	332	446	663	1,324	1,905	1,876	1,307
Retained Earnings	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total Capital &amp; Reserves</b>	<b>20,970</b>	<b>22,113</b>	<b>21,917</b>	<b>23,248</b>	<b>23,258</b>	<b>23,376</b>	<b>23,440</b>	<b>25,049</b>	<b>25,266</b>	<b>25,927</b>	<b>26,508</b>	<b>26,479</b>	<b>25,910</b>
<b>Total Liabilities and Capital</b>	<b>364,453</b>	<b>406,373</b>	<b>380,908</b>	<b>417,711</b>	<b>432,623</b>	<b>433,462</b>	<b>426,970</b>	<b>446,246</b>	<b>450,035</b>	<b>444,235</b>	<b>454,537</b>	<b>443,656</b>	<b>441,028</b>

\* 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.

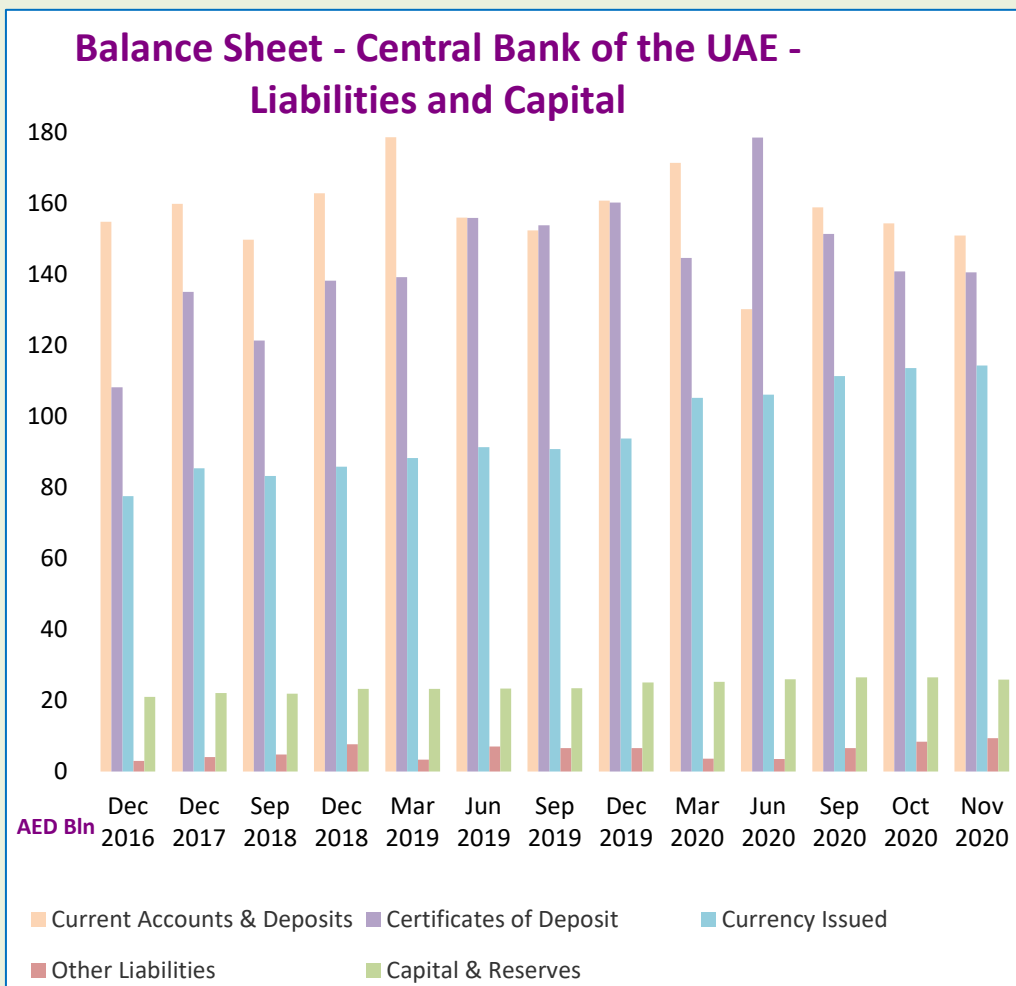
### Central Bank - Assets

Total Assets of the Central Bank at the end of November 2020 decreased by 0.6% compared to total assets at the end of October 2020. The decrease of assets during November 2020 was mainly driven by the decrease in Foreign Securities, Deposits and Other Assets, overshadowing the increase in Cash and Bank Balances.



### Central Bank - Liabilities and Capital

Decrease on the Liabilities side of the Central Bank Balance Sheet was mainly driven by the decrease in Current Accounts & Deposits, Certificate of Deposit and Capital & Reserves, overshadowing the increase in Currency Issued and Other Liabilities.



**Table 6 : Central Bank International Reserves****(In Millions of AED)**

<b>Item</b>	<b>Dec 2016</b>	<b>Dec 2017</b>	<b>Sep 2018</b>	<b>Dec 2018</b>	<b>Mar 2019</b>	<b>Jun 2019</b>	<b>Sep 2019</b>	<b>Dec 2019</b>	<b>Mar 2020</b>	<b>Jun 2020</b>	<b>Sep 2020</b>	<b>Oct 2020</b>	<b>Nov 2020 *</b>
<b>Gross International Reserves</b>	<b>313,610</b>	<b>350,260</b>	<b>329,843</b>	<b>365,426</b>	<b>379,930</b>	<b>380,353</b>	<b>377,509</b>	<b>397,950</b>	<b>393,905</b>	<b>354,349</b>	<b>360,328</b>	<b>361,746</b>	<b>360,238</b>
Current Account Balances & Deposits with Banks Abroad	147,856	256,600	255,058	294,058	307,558	323,500	350,966	365,680	360,634	315,875	316,393	319,910	319,942
Foreign Securities	149,771	84,961	55,676	55,701	55,720	39,315	5,986	9,294	12,759	14,308	7,642	4,480	2,641
IMF Reserves Position + SDR Holdings	2,696	2,594	2,539	2,875	2,869	3,108	3,173	3,220	3,182	3,631	3,715	3,727	3,775
Other Foreign Assets	13,287	6,105	16,570	12,792	13,783	14,430	17,384	19,756	17,330	20,535	32,578	33,629	33,880
<b>Foreign Liabilities</b>	<b>4,715</b>	<b>5,133</b>	<b>4,785</b>	<b>6,984</b>	<b>4,849</b>	<b>6,542</b>	<b>3,818</b>	<b>3,732</b>	<b>4,480</b>	<b>3,361</b>	<b>5,888</b>	<b>7,789</b>	<b>8,883</b>
<b>Net International Reserves</b>	<b>308,895</b>	<b>345,127</b>	<b>325,058</b>	<b>358,442</b>	<b>375,081</b>	<b>373,811</b>	<b>373,691</b>	<b>394,218</b>	<b>389,425</b>	<b>350,988</b>	<b>354,440</b>	<b>353,957</b>	<b>351,355</b>

\* Preliminary

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

(In Millions of AED)

Item	Dec 2016	Dec 2017	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Oct 2020	Nov 2020 *
<b>Domestic Assets</b>													
<b>Cash and Deposits with C.B</b>	<b>274,367</b>	<b>307,691</b>	<b>278,008</b>	<b>307,090</b>	<b>297,282</b>	<b>318,031</b>	<b>315,174</b>	<b>331,901</b>	<b>326,775</b>	<b>314,278</b>	<b>319,226</b>	<b>302,205</b>	<b>305,407</b>
Cash in Hand ( LCY )	15,289	17,670	14,344	15,305	14,432	14,025	14,237	15,513	19,050	13,507	14,572	16,254	17,686
Deposits with Central Bank	259,078	290,021	263,664	291,785	282,850	304,006	300,937	316,388	307,725	300,771	304,654	285,951	287,721
<b>Due From Resident Banks</b>	<b>63,116</b>	<b>53,953</b>	<b>64,582</b>	<b>64,202</b>	<b>59,204</b>	<b>56,092</b>	<b>53,064</b>	<b>53,115</b>	<b>63,617</b>	<b>57,822</b>	<b>61,666</b>	<b>44,875</b>	<b>40,484</b>
<b>Domestic Credit and Investments</b>	<b>1,602,449</b>	<b>1,610,660</b>	<b>1,656,530</b>	<b>1,669,015</b>	<b>1,690,836</b>	<b>1,700,482</b>	<b>1,730,120</b>	<b>1,754,573</b>	<b>1,754,963</b>	<b>1,802,627</b>	<b>1,795,627</b>	<b>1,792,997</b>	<b>1,794,755</b>
<b>a) Credit Facilities</b>	<b>1,454,414</b>	<b>1,452,696</b>	<b>1,496,418</b>	<b>1,509,437</b>	<b>1,529,372</b>	<b>1,542,604</b>	<b>1,565,587</b>	<b>1,592,609</b>	<b>1,595,077</b>	<b>1,626,827</b>	<b>1,611,667</b>	<b>1,613,499</b>	<b>1,611,507</b>
<b>Claims on Private Sector</b>	<b>1,075,595</b>	<b>1,086,414</b>	<b>1,120,797</b>	<b>1,130,067</b>	<b>1,140,617</b>	<b>1,147,791</b>	<b>1,150,125</b>	<b>1,134,615</b>	<b>1,148,988</b>	<b>1,139,383</b>	<b>1,121,730</b>	<b>1,117,498</b>	<b>1,117,976</b>
Commercial Bills	48,610	44,751	45,301	45,306	46,176	48,835	53,424	50,906	51,470	51,081	46,248	42,966	41,623
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	1,026,985	1,041,663	1,075,496	1,084,761	1,094,441	1,098,956	1,096,701	1,083,709	1,097,518	1,088,302	1,075,482	1,074,532	1,076,353
<b>Claims on Government</b>	<b>172,366</b>	<b>175,428</b>	<b>185,571</b>	<b>191,498</b>	<b>197,144</b>	<b>201,616</b>	<b>219,474</b>	<b>257,383</b>	<b>229,086</b>	<b>252,387</b>	<b>255,481</b>	<b>255,542</b>	<b>254,845</b>
<b>Claims on Official Entities ( GREs )</b>	<b>187,416</b>	<b>172,261</b>	<b>168,748</b>	<b>167,921</b>	<b>171,696</b>	<b>176,307</b>	<b>178,896</b>	<b>185,273</b>	<b>201,104</b>	<b>218,094</b>	<b>217,737</b>	<b>222,256</b>	<b>221,728</b>
Commercial Bills	2,524	3,011	3,449	3,428	2,563	3,195	3,736	3,901	3,812	2,809	4,008	5,323	5,497
Loans,Advances & Overdrafts	184,892	169,250	165,299	164,493	169,133	173,112	175,160	181,372	197,292	215,285	213,729	216,933	216,231
<b>Claims on Other Financial Institutions</b>	<b>19,037</b>	<b>18,593</b>	<b>21,302</b>	<b>19,951</b>	<b>19,915</b>	<b>16,890</b>	<b>17,092</b>	<b>15,338</b>	<b>15,899</b>	<b>16,963</b>	<b>16,719</b>	<b>18,203</b>	<b>16,958</b>
Loans,Advances & Overdrafts	19,037	18,593	21,302	19,951	19,915	16,890	17,092	15,338	15,899	16,963	16,719	18,203	16,958
<b>b) Domestic Investments</b>	<b>148,035</b>	<b>157,964</b>	<b>160,112</b>	<b>159,578</b>	<b>161,464</b>	<b>157,878</b>	<b>164,533</b>	<b>161,964</b>	<b>159,886</b>	<b>175,800</b>	<b>183,960</b>	<b>179,498</b>	<b>183,248</b>
<b>Unclassified Assets</b>	<b>126,789</b>	<b>142,514</b>	<b>146,040</b>	<b>148,562</b>	<b>156,457</b>	<b>157,891</b>	<b>170,088</b>	<b>172,253</b>	<b>191,036</b>	<b>186,979</b>	<b>191,802</b>	<b>192,261</b>	<b>190,784</b>
Fixed Assets	26,244	27,272	29,556	28,651	30,470	31,087	31,007	33,866	34,043	33,689	33,902	34,159	34,078
Inter-Branch Transactions	9,736	10,600	4,282	8,590	2,438	2,396	8,281	8,764	12,622	7,028	11,272	6,685	7,629
Other Assets	90,809	104,642	112,202	111,321	123,549	124,408	130,800	129,623	144,371	146,262	146,628	151,417	149,077
<b>Foreign Assets</b>	<b>546,890</b>	<b>578,989</b>	<b>693,078</b>	<b>679,647</b>	<b>691,121</b>	<b>726,124</b>	<b>754,209</b>	<b>771,092</b>	<b>791,640</b>	<b>828,448</b>	<b>884,164</b>	<b>908,837</b>	<b>870,791</b>
Due from H.O. and/or Branches Abroad	102,313	104,442	155,098	160,591	122,114	144,252	142,542	154,635	152,958	177,452	187,772	199,418	169,738
Due from Other Banks Abroad	145,826	150,110	172,500	150,765	167,620	170,464	166,490	157,442	165,423	160,577	167,913	173,322	172,709
Cash in Hand ( FCY )	157	240	171	158	139	129	163	144	166	149	180	207	139
Securities	140,811	153,139	168,098	173,217	206,343	209,256	232,639	236,985	217,711	246,598	256,831	268,608	271,022
Credit to Non-Residents	120,369	127,605	141,855	146,802	145,789	150,115	155,221	166,028	173,194	164,070	192,938	193,515	183,820
Other Foreign Assets	37,414	43,453	55,356	48,114	49,116	51,908	57,154	55,858	82,188	79,602	78,530	73,767	73,363
<b>Total Assets</b>	<b>2,613,611</b>	<b>2,693,807</b>	<b>2,838,238</b>	<b>2,868,516</b>	<b>2,894,900</b>	<b>2,958,620</b>	<b>3,022,655</b>	<b>3,082,934</b>	<b>3,128,031</b>	<b>3,190,154</b>	<b>3,252,485</b>	<b>3,241,175</b>	<b>3,202,221</b>

\* Preliminary

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

(In Millions of AED)

Item	Dec 2016	Dec 2017	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Oct 2020	Nov 2020 *
<b>Domestic Liabilities</b>													
<b>Monetary Deposits</b>	<b>411,792</b>	<b>424,650</b>	<b>415,315</b>	<b>415,165</b>	<b>438,148</b>	<b>430,573</b>	<b>435,316</b>	<b>436,845</b>	<b>456,531</b>	<b>464,780</b>	<b>471,263</b>	<b>477,240</b>	<b>487,943</b>
Demand Deposits ( LCY )	407,311	420,398	411,379	410,897	433,010	426,399	430,932	433,018	453,025	461,377	466,782	473,177	483,429
Bankers Drafts	4,481	4,252	3,936	4,268	5,138	4,174	4,384	3,827	3,506	3,403	4,481	4,063	4,514
<b>Quasi Monetary Deposits</b>	<b>750,920</b>	<b>783,220</b>	<b>806,345</b>	<b>822,210</b>	<b>815,864</b>	<b>842,622</b>	<b>848,614</b>	<b>897,476</b>	<b>911,407</b>	<b>899,998</b>	<b>900,161</b>	<b>911,378</b>	<b>865,086</b>
Time Deposits ( LCY )	364,826	394,115	400,180	399,605	406,138	406,197	411,224	440,735	440,924	416,404	397,102	384,335	370,820
Savings Deposits ( LCY )	115,257	118,412	120,073	118,268	122,199	131,992	131,724	134,240	142,787	153,584	165,204	166,909	168,630
Other Deposits ( FCY )	270,837	270,693	286,092	304,337	287,527	304,433	305,666	322,501	327,696	330,010	337,855	360,134	325,636
<b>Government Deposits ( LCY + FCY )</b>	<b>185,036</b>	<b>210,009</b>	<b>283,966</b>	<b>288,422</b>	<b>271,374</b>	<b>289,742</b>	<b>315,273</b>	<b>300,093</b>	<b>254,057</b>	<b>288,029</b>	<b>332,647</b>	<b>315,129</b>	<b>314,686</b>
<b>Other Domestic Deposits ( LCY + FCY ) **</b>	<b>20,651</b>	<b>22,033</b>	<b>21,198</b>	<b>20,998</b>	<b>20,310</b>	<b>18,926</b>	<b>18,464</b>	<b>18,544</b>	<b>16,939</b>	<b>16,576</b>	<b>16,328</b>	<b>16,399</b>	<b>16,574</b>
<b>Government Lending Funds ***</b>	<b>21,197</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Capital and Reserves</b>	<b>307,830</b>	<b>337,348</b>	<b>342,917</b>	<b>355,223</b>	<b>350,179</b>	<b>364,775</b>	<b>377,344</b>	<b>392,854</b>	<b>369,904</b>	<b>382,532</b>	<b>389,795</b>	<b>394,019</b>	<b>397,342</b>
<b>Due to Central Bank</b>	<b>1,157</b>	<b>6,165</b>	<b>1,166</b>	<b>2,950</b>	<b>3,881</b>	<b>6,391</b>	<b>6,842</b>	<b>5,453</b>	<b>12,364</b>	<b>47,101</b>	<b>51,134</b>	<b>38,630</b>	<b>39,317</b>
<b>Due to Resident Banks</b>	<b>54,798</b>	<b>48,925</b>	<b>55,584</b>	<b>57,201</b>	<b>53,495</b>	<b>50,276</b>	<b>48,616</b>	<b>47,933</b>	<b>59,124</b>	<b>53,413</b>	<b>57,984</b>	<b>38,543</b>	<b>33,099</b>
<b>Capital Market Funding &amp; Term Borrowings</b>	<b>25,170</b>	<b>18,753</b>	<b>24,703</b>	<b>24,621</b>	<b>24,601</b>	<b>23,895</b>	<b>23,897</b>	<b>26,397</b>	<b>24,965</b>	<b>27,001</b>	<b>26,935</b>	<b>26,583</b>	<b>26,475</b>
<b>Foreign Liabilities</b>	<b>596,969</b>	<b>595,831</b>	<b>616,300</b>	<b>619,990</b>	<b>642,907</b>	<b>660,150</b>	<b>666,352</b>	<b>679,979</b>	<b>731,436</b>	<b>720,331</b>	<b>713,363</b>	<b>727,777</b>	<b>715,150</b>
Due to H.O and/or Branches Abroad	50,759	62,891	51,248	54,542	58,653	67,825	72,121	76,669	79,738	88,220	82,479	80,718	72,064
Due to Other Banks Abroad	126,954	109,136	115,200	115,000	127,149	126,197	130,497	110,837	129,319	122,602	115,772	128,335	128,563
Capital Market Funding	87,518	124,024	132,083	128,187	135,730	147,222	151,970	156,158	153,379	153,181	169,803	172,577	167,970
Other Term Borrowings	67,068	45,951	46,612	47,953	50,333	51,678	47,624	47,269	46,763	50,352	52,682	55,733	56,436
Other Deposits ( LCY + FCY )	199,050	191,677	205,439	213,413	208,168	196,709	189,771	221,372	216,751	200,368	191,347	197,025	196,457
Other Foreign Liabilities	65,620	62,152	65,718	60,895	62,874	70,519	74,369	67,674	105,486	105,608	101,280	93,389	93,660
<b>Unclassified Liabilities</b>	<b>238,091</b>	<b>246,873</b>	<b>270,744</b>	<b>261,736</b>	<b>274,141</b>	<b>271,270</b>	<b>281,937</b>	<b>277,360</b>	<b>291,304</b>	<b>290,393</b>	<b>292,875</b>	<b>295,477</b>	<b>306,549</b>
Inter-Branch Transactions	6,106	6,900	10,909	9,426	10,037	8,460	8,679	7,498	9,030	6,964	6,521	5,260	5,178
Other Liabilities	231,985	239,973	259,835	252,310	264,104	262,810	273,258	269,862	282,274	283,429	286,354	290,217	301,371
- Of which : Provisions <sup>1</sup>	110,372	113,295	124,578	123,032	124,902	133,776	137,081	132,700	140,609	145,822	150,579	150,285	153,814
<b>Total Liabilities</b>	<b>2,613,611</b>	<b>2,693,807</b>	<b>2,838,238</b>	<b>2,868,516</b>	<b>2,894,900</b>	<b>2,958,620</b>	<b>3,022,655</b>	<b>3,082,934</b>	<b>3,128,031</b>	<b>3,190,154</b>	<b>3,252,485</b>	<b>3,241,175</b>	<b>3,202,221</b>

\* Preliminary

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

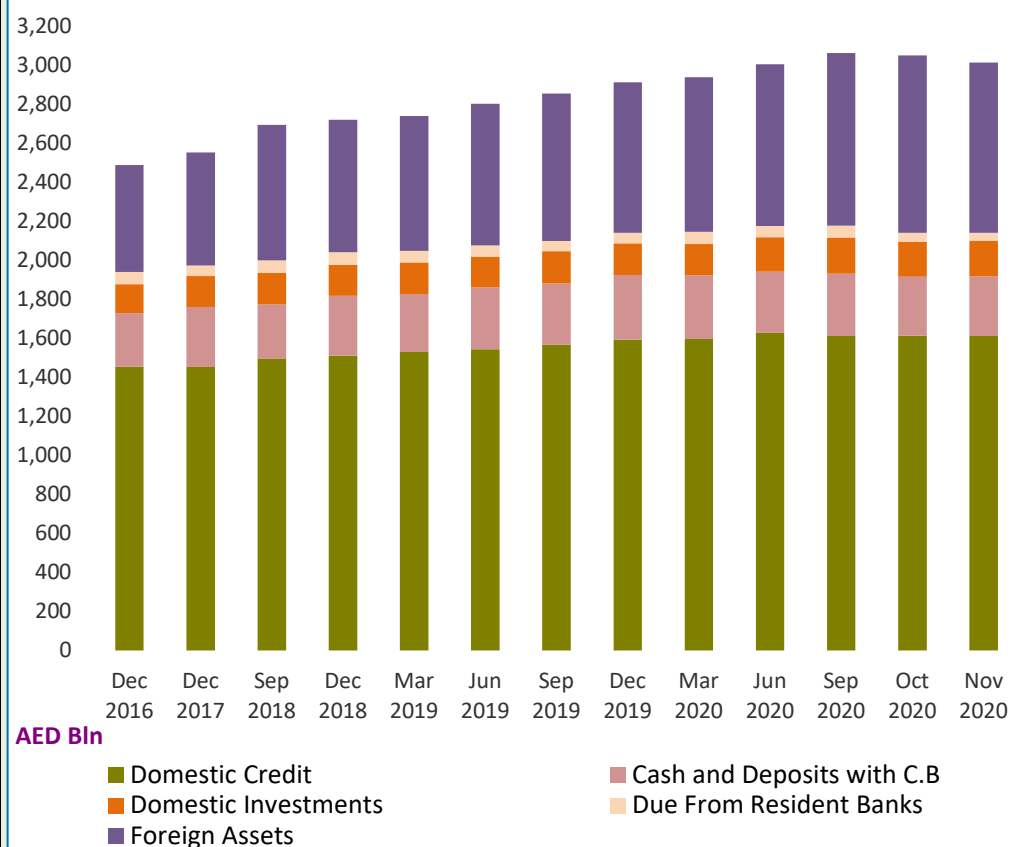
\*\*\* Refinancing of Housing Loans to Nationals under various schemes of Federal & Emirates Governments.Effective August 2017, the reduction in refinancing reflects accounting adjustments made by banks to set-off the amount of refinancing against related personal loans

<sup>1</sup> Provisions for Bad and Doubtful Debts as well as Interest in suspense

### Banks' Assets

The Aggregated Assets of the Banks registered a month on month decrease of 1.2% at the end of November 2020, which was mainly due to the decrease in Due from Resident Banks, Domestic Credit, Other Assets and Foreign Assets by 9.8%, 0.1%, 0.8% and 4.2% respectively, overshadowing the increase in Cash and Deposits with CB and Domestic Investments by 1.1% and 2.1% respectively.

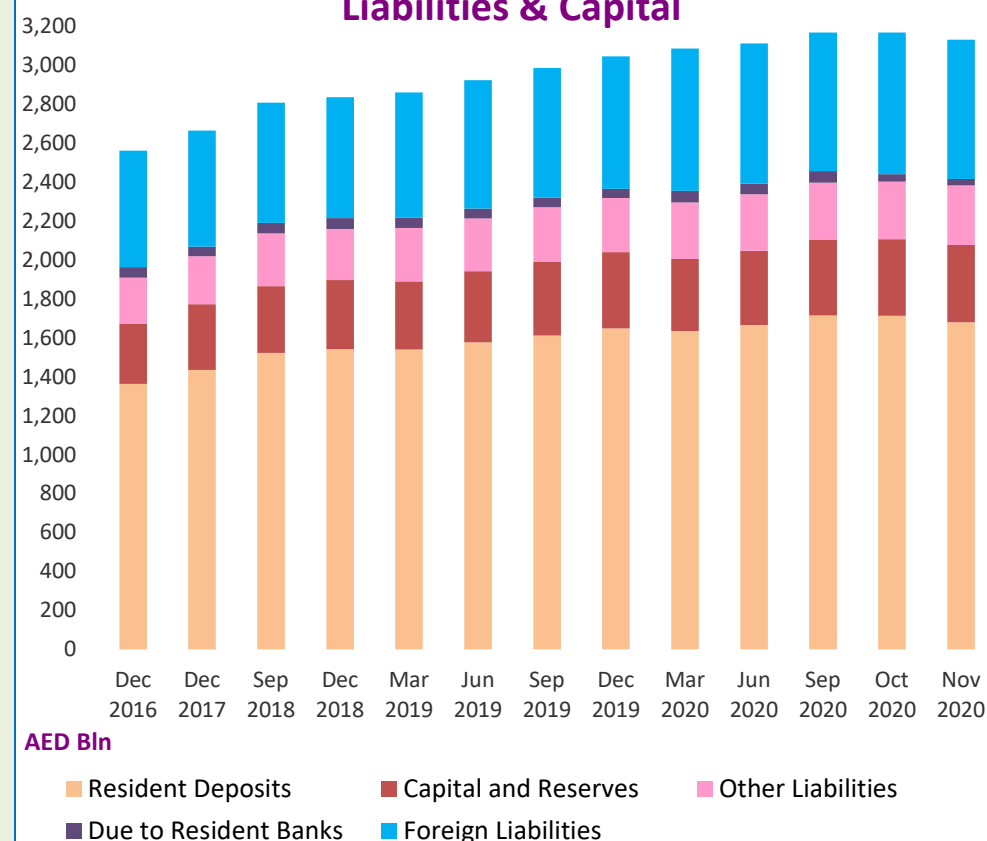
#### Aggregated Balance Sheet of Banks - Assets



### Banks' Liabilities and Capital

The month on month decrease on the Liabilities side of the Aggregated Balance Sheet of the Banks at the end of November 2020 was mainly due to the decrease in Quasi Monetary Deposits, Due to Resident Banks and Foreign Liabilities by 5.1%, 14.1% and 1.7% respectively, overriding the increase in Monetary Deposits, Capital and Reserves and Other Liabilities by 2.2%, 0.8% and 3.7% respectively.

#### Aggregated Balance Sheet of Banks - Liabilities & Capital





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

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2016</b>	<b>Dec 2017</b>	<b>Sep 2018</b>	<b>Dec 2018</b>	<b>Mar 2019</b>	<b>Jun 2019</b>	<b>Sep 2019</b>	<b>Dec 2019</b>	<b>Mar 2020</b>	<b>Jun 2020</b>	<b>Sep 2020</b>	<b>Oct 2020</b>	<b>Nov 2020 *</b>
<b>Domestic Assets</b>													
<b>Cash and Deposits with C.B</b>	<b>213,009</b>	<b>243,605</b>	<b>226,338</b>	<b>253,571</b>	<b>242,613</b>	<b>252,159</b>	<b>253,958</b>	<b>260,458</b>	<b>259,209</b>	<b>245,622</b>	<b>255,971</b>	<b>239,890</b>	<b>240,921</b>
Cash in Hand ( LCY )	13,290	15,690	12,618	13,645	12,717	12,309	12,289	13,556	16,441	12,078	13,183	14,512	16,222
Deposits with Central Bank	199,719	227,915	213,720	239,926	229,896	239,850	241,669	246,902	242,768	233,544	242,788	225,378	224,699
<b>Due From Resident Banks</b>	<b>49,204</b>	<b>38,594</b>	<b>50,225</b>	<b>50,056</b>	<b>45,208</b>	<b>42,125</b>	<b>38,418</b>	<b>38,375</b>	<b>44,687</b>	<b>39,056</b>	<b>44,615</b>	<b>28,467</b>	<b>25,940</b>
<b>Domestic Credit and Investments</b>	<b>1,425,535</b>	<b>1,443,750</b>	<b>1,490,734</b>	<b>1,507,020</b>	<b>1,526,366</b>	<b>1,538,065</b>	<b>1,567,741</b>	<b>1,592,976</b>	<b>1,590,884</b>	<b>1,632,445</b>	<b>1,632,817</b>	<b>1,631,093</b>	<b>1,634,092</b>
<b>a) Credit Facilities</b>	<b>1,281,187</b>	<b>1,289,562</b>	<b>1,333,958</b>	<b>1,350,933</b>	<b>1,368,834</b>	<b>1,384,231</b>	<b>1,408,299</b>	<b>1,436,345</b>	<b>1,436,162</b>	<b>1,462,011</b>	<b>1,454,840</b>	<b>1,457,592</b>	<b>1,456,815</b>
<b>Claims on Private Sector</b>	<b>938,131</b>	<b>949,012</b>	<b>982,805</b>	<b>994,452</b>	<b>1,004,658</b>	<b>1,012,884</b>	<b>1,015,718</b>	<b>1,002,534</b>	<b>1,014,742</b>	<b>1,004,855</b>	<b>995,060</b>	<b>991,113</b>	<b>992,927</b>
Commercial Bills	31,162	28,478	30,506	30,785	31,585	34,221	40,090	37,928	38,464	38,525	34,958	31,896	31,137
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	906,969	920,534	952,299	963,667	973,073	978,663	975,628	964,606	976,278	966,330	960,102	959,217	961,790
<b>Claims on Government</b>	<b>166,397</b>	<b>170,096</b>	<b>178,651</b>	<b>184,825</b>	<b>189,066</b>	<b>194,925</b>	<b>212,702</b>	<b>250,422</b>	<b>221,429</b>	<b>241,869</b>	<b>244,495</b>	<b>245,134</b>	<b>244,521</b>
<b>Claims on Official Entities ( GREs )</b>	<b>159,550</b>	<b>152,465</b>	<b>152,014</b>	<b>152,372</b>	<b>156,119</b>	<b>160,892</b>	<b>164,105</b>	<b>169,319</b>	<b>185,745</b>	<b>199,935</b>	<b>200,203</b>	<b>204,649</b>	<b>203,991</b>
Commercial Bills	2,475	2,483	2,976	2,371	1,999	2,633	3,135	2,478	2,803	2,269	3,723	5,040	5,301
Loans,Advances & Overdrafts	157,075	149,982	149,038	150,001	154,120	158,259	160,970	166,841	182,942	197,666	196,480	199,609	198,690
<b>Claims on Other Financial Institutions</b>	<b>17,109</b>	<b>17,989</b>	<b>20,488</b>	<b>19,284</b>	<b>18,991</b>	<b>15,530</b>	<b>15,774</b>	<b>14,070</b>	<b>14,246</b>	<b>15,352</b>	<b>15,082</b>	<b>16,696</b>	<b>15,376</b>
Loans,Advances & Overdrafts	17,109	17,989	20,488	19,284	18,991	15,530	15,774	14,070	14,246	15,352	15,082	16,696	15,376
<b>b) Domestic Investments</b>	<b>144,348</b>	<b>154,188</b>	<b>156,776</b>	<b>156,087</b>	<b>157,532</b>	<b>153,834</b>	<b>159,442</b>	<b>156,631</b>	<b>154,722</b>	<b>170,434</b>	<b>177,977</b>	<b>173,501</b>	<b>177,277</b>
<b>Unclassified Assets</b>	<b>110,850</b>	<b>129,051</b>	<b>131,206</b>	<b>133,514</b>	<b>137,663</b>	<b>138,620</b>	<b>151,385</b>	<b>152,983</b>	<b>168,822</b>	<b>166,449</b>	<b>173,599</b>	<b>172,902</b>	<b>173,023</b>
Fixed Assets	25,590	26,609	27,927	26,998	28,806	29,411	29,160	32,063	32,267	31,941	32,182	32,439	32,365
Inter-Branch Transactions	9,722	10,565	4,268	8,584	2,431	2,387	8,276	8,758	12,613	6,957	11,257	6,675	7,541
Other Assets	75,538	91,877	99,011	97,932	106,426	106,822	113,949	112,162	123,942	127,551	130,160	133,788	133,117
<b>Foreign Assets</b>	<b>439,707</b>	<b>478,447</b>	<b>575,291</b>	<b>570,210</b>	<b>582,000</b>	<b>614,161</b>	<b>631,483</b>	<b>643,458</b>	<b>665,452</b>	<b>693,878</b>	<b>736,038</b>	<b>760,905</b>	<b>723,102</b>
Due from H.O. and/or Branches Abroad	78,864	82,805	132,446	141,068	107,504	126,739	127,049	141,353	138,492	164,793	175,722	188,006	157,722
Due from Other Banks Abroad	108,724	118,948	133,195	120,772	130,510	133,965	126,914	118,760	121,514	120,244	119,017	125,696	126,149
Cash in Hand ( FCY )	133	170	149	123	108	107	116	119	125	114	159	175	111
Securities	122,861	136,537	147,406	149,423	182,594	185,207	203,867	203,222	192,889	204,674	212,331	222,433	225,618
Credit to Non-Residents	97,430	101,671	111,682	114,803	117,148	120,839	121,933	129,340	138,162	131,764	157,656	158,087	149,045
Other Foreign Assets	31,695	38,316	50,413	44,021	44,136	47,304	51,604	50,664	74,270	72,289	71,153	66,508	64,457
<b>Total Assets</b>	<b>2,238,305</b>	<b>2,333,447</b>	<b>2,473,794</b>	<b>2,514,371</b>	<b>2,533,850</b>	<b>2,585,130</b>	<b>2,642,985</b>	<b>2,688,250</b>	<b>2,729,054</b>	<b>2,777,450</b>	<b>2,843,040</b>	<b>2,833,257</b>	<b>2,797,078</b>

\* Preliminary

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

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2016</b>	<b>Dec 2017</b>	<b>Sep 2018</b>	<b>Dec 2018</b>	<b>Mar 2019</b>	<b>Jun 2019</b>	<b>Sep 2019</b>	<b>Dec 2019</b>	<b>Mar 2020</b>	<b>Jun 2020</b>	<b>Sep 2020</b>	<b>Oct 2020</b>	<b>Nov 2020 *</b>
<b>Domestic Liabilities</b>													
<b>Monetary Deposits</b>	<b>348,553</b>	<b>360,527</b>	<b>358,081</b>	<b>356,254</b>	<b>379,135</b>	<b>371,363</b>	<b>377,607</b>	<b>374,401</b>	<b>392,029</b>	<b>398,609</b>	<b>400,626</b>	<b>405,379</b>	<b>414,867</b>
Demand Deposits ( LCY )	344,696	356,783	354,546	352,891	374,701	367,641	373,716	370,979	389,055	395,617	396,600	401,756	410,888
Bankers Drafts	3,857	3,744	3,535	3,363	4,434	3,722	3,891	3,422	2,974	2,992	4,026	3,623	3,979
<b>Quasi Monetary Deposits</b>	<b>647,679</b>	<b>679,285</b>	<b>701,534</b>	<b>721,652</b>	<b>710,969</b>	<b>736,993</b>	<b>738,803</b>	<b>784,876</b>	<b>792,792</b>	<b>777,854</b>	<b>782,558</b>	<b>791,467</b>	<b>750,968</b>
Time Deposits ( LCY )	326,247	352,229	359,044	359,304	365,578	366,584	370,956	399,758	401,439	378,795	362,725	350,610	338,129
Savings Deposits ( LCY )	108,217	110,506	112,279	110,691	114,000	124,290	123,851	125,893	133,683	141,127	152,351	153,729	155,638
Other Deposits ( FCY )	213,215	216,550	230,211	251,657	231,391	246,119	243,996	259,225	257,670	257,932	267,482	287,128	257,201
<b>Government Deposits ( LCY + FCY )</b>	<b>183,662</b>	<b>208,128</b>	<b>282,618</b>	<b>286,918</b>	<b>270,868</b>	<b>289,159</b>	<b>314,484</b>	<b>298,954</b>	<b>253,038</b>	<b>287,061</b>	<b>331,877</b>	<b>314,403</b>	<b>314,007</b>
<b>Other Domestic Deposits ( LCY + FCY ) **</b>	<b>15,577</b>	<b>17,183</b>	<b>16,797</b>	<b>16,729</b>	<b>16,023</b>	<b>14,957</b>	<b>14,548</b>	<b>14,650</b>	<b>13,410</b>	<b>13,005</b>	<b>12,979</b>	<b>13,193</b>	<b>13,315</b>
<b>Government Lending Funds ***</b>	<b>21,197</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Capital and Reserves</b>	<b>257,772</b>	<b>287,562</b>	<b>291,788</b>	<b>302,545</b>	<b>296,000</b>	<b>309,334</b>	<b>320,942</b>	<b>336,034</b>	<b>313,460</b>	<b>327,578</b>	<b>334,988</b>	<b>339,133</b>	<b>342,240</b>
<b>Due to Central Bank</b>	<b>589</b>	<b>6,095</b>	<b>514</b>	<b>2,889</b>	<b>2,947</b>	<b>5,854</b>	<b>5,198</b>	<b>635</b>	<b>11,169</b>	<b>45,467</b>	<b>47,505</b>	<b>37,458</b>	<b>36,549</b>
<b>Due to Resident Banks</b>	<b>50,065</b>	<b>46,604</b>	<b>52,675</b>	<b>55,259</b>	<b>51,690</b>	<b>47,227</b>	<b>45,659</b>	<b>46,236</b>	<b>57,188</b>	<b>50,372</b>	<b>57,176</b>	<b>37,501</b>	<b>31,671</b>
<b>Capital Market Funding &amp; Term Borrowings</b>	<b>24,117</b>	<b>18,753</b>	<b>24,703</b>	<b>24,621</b>	<b>24,601</b>	<b>23,895</b>	<b>23,897</b>	<b>26,397</b>	<b>24,965</b>	<b>27,001</b>	<b>26,935</b>	<b>26,583</b>	<b>26,475</b>
<b>Foreign Liabilities</b>	<b>491,458</b>	<b>502,313</b>	<b>517,266</b>	<b>527,098</b>	<b>552,202</b>	<b>561,471</b>	<b>564,665</b>	<b>575,534</b>	<b>626,328</b>	<b>611,322</b>	<b>602,973</b>	<b>620,801</b>	<b>608,444</b>
Due to H.O and/or Branches Abroad	31,042	38,549	26,134	29,228	30,834	35,454	34,804	34,509	43,313	45,708	37,820	40,138	31,875
Due to Other Banks Abroad	106,647	95,216	97,253	101,919	114,881	113,393	115,236	94,616	108,497	104,011	97,948	109,271	111,493
Capital Market Funding	75,543	112,826	120,802	116,434	128,455	140,028	144,042	149,189	148,292	148,107	164,831	167,598	162,956
Other Term Borrowings	65,598	44,666	45,326	46,667	49,048	50,393	46,889	46,871	46,366	49,955	52,285	55,335	56,038
Other Deposits ( LCY + FCY )	160,163	158,466	170,970	180,413	174,906	160,730	158,902	188,504	184,588	167,465	157,647	163,788	161,646
Other Foreign Liabilities	52,465	52,590	56,781	52,437	54,078	61,473	64,792	61,845	95,272	96,076	92,442	84,671	84,436
<b>Unclassified Liabilities</b>	<b>197,636</b>	<b>206,997</b>	<b>227,818</b>	<b>220,406</b>	<b>229,415</b>	<b>224,877</b>	<b>237,182</b>	<b>230,533</b>	<b>244,675</b>	<b>239,181</b>	<b>245,423</b>	<b>247,339</b>	<b>258,542</b>
Inter-Branch Transactions	5,613	6,749	10,668	9,396	9,969	8,384	8,518	7,438	8,952	6,896	6,506	5,187	5,145
Other Liabilities	192,023	200,248	217,150	211,010	219,446	216,493	228,664	223,095	235,723	232,285	238,917	242,152	253,397
- Of which : Provisions <sup>1</sup>	87,050	86,925	96,215	93,777	95,811	103,863	107,544	103,713	109,977	113,540	117,363	116,828	120,165
<b>Total Liabilities</b>	<b>2,238,305</b>	<b>2,333,447</b>	<b>2,473,794</b>	<b>2,514,371</b>	<b>2,533,850</b>	<b>2,585,130</b>	<b>2,642,985</b>	<b>2,688,250</b>	<b>2,729,054</b>	<b>2,777,450</b>	<b>2,843,040</b>	<b>2,833,257</b>	<b>2,797,078</b>

\* 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

<sup>1</sup> 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	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Oct 2020	Nov 2020 *
<b>Domestic Assets</b>													
<b>Cash and Deposits with C.B</b>	<b>61,358</b>	<b>64,086</b>	<b>51,670</b>	<b>53,519</b>	<b>54,669</b>	<b>65,872</b>	<b>61,216</b>	<b>71,443</b>	<b>67,566</b>	<b>68,656</b>	<b>63,255</b>	<b>62,315</b>	<b>64,486</b>
Cash in Hand ( LCY )	1,999	1,980	1,726	1,660	1,715	1,716	1,948	1,957	2,609	1,429	1,389	1,742	1,464
Deposits with Central Bank	59,359	62,106	49,944	51,859	52,954	64,156	59,268	69,486	64,957	67,227	61,866	60,573	63,022
<b>Due From Resident Banks</b>	<b>13,912</b>	<b>15,359</b>	<b>14,357</b>	<b>14,146</b>	<b>13,996</b>	<b>13,967</b>	<b>14,646</b>	<b>14,740</b>	<b>18,930</b>	<b>18,766</b>	<b>17,051</b>	<b>16,408</b>	<b>14,544</b>
<b>Domestic Credit and Investments</b>	<b>176,914</b>	<b>166,910</b>	<b>165,796</b>	<b>161,995</b>	<b>164,470</b>	<b>162,417</b>	<b>162,379</b>	<b>161,597</b>	<b>164,079</b>	<b>170,182</b>	<b>162,810</b>	<b>161,904</b>	<b>160,663</b>
<b>a) Credit Facilities</b>	<b>173,227</b>	<b>163,134</b>	<b>162,460</b>	<b>158,504</b>	<b>160,538</b>	<b>158,373</b>	<b>157,288</b>	<b>156,264</b>	<b>158,915</b>	<b>164,816</b>	<b>156,827</b>	<b>155,907</b>	<b>154,692</b>
<b>Claims on Private Sector</b>	<b>137,464</b>	<b>137,402</b>	<b>137,992</b>	<b>135,615</b>	<b>135,959</b>	<b>134,907</b>	<b>134,407</b>	<b>132,081</b>	<b>134,246</b>	<b>134,528</b>	<b>126,670</b>	<b>126,385</b>	<b>125,049</b>
Commercial Bills	17,448	16,273	14,795	14,521	14,591	14,614	13,334	12,978	13,006	12,556	11,290	11,070	10,486
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	120,016	121,129	123,197	121,094	121,368	120,293	121,073	119,103	121,240	121,972	115,380	115,315	114,563
<b>Claims on Government</b>	<b>5,969</b>	<b>5,332</b>	<b>6,920</b>	<b>6,673</b>	<b>8,078</b>	<b>6,691</b>	<b>6,772</b>	<b>6,961</b>	<b>7,657</b>	<b>10,518</b>	<b>10,986</b>	<b>10,408</b>	<b>10,324</b>
<b>Claims on Official Entities ( GREs )</b>	<b>27,866</b>	<b>19,796</b>	<b>16,734</b>	<b>15,549</b>	<b>15,577</b>	<b>15,415</b>	<b>14,791</b>	<b>15,954</b>	<b>15,359</b>	<b>18,159</b>	<b>17,534</b>	<b>17,607</b>	<b>17,737</b>
Commercial Bills	49	528	473	1,057	564	562	601	1,423	1,009	540	285	283	196
Loans,Advances & Overdrafts	27,817	19,268	16,261	14,492	15,013	14,853	14,190	14,531	14,350	17,619	17,249	17,324	17,541
<b>Claims on Other Financial Institutions</b>	<b>1,928</b>	<b>604</b>	<b>814</b>	<b>667</b>	<b>924</b>	<b>1,360</b>	<b>1,318</b>	<b>1,268</b>	<b>1,653</b>	<b>1,611</b>	<b>1,637</b>	<b>1,507</b>	<b>1,582</b>
Loans,Advances & Overdrafts	1,928	604	814	667	924	1,360	1,318	1,268	1,653	1,611	1,637	1,507	1,582
<b>b) Domestic Investments</b>	<b>3,687</b>	<b>3,776</b>	<b>3,336</b>	<b>3,491</b>	<b>3,932</b>	<b>4,044</b>	<b>5,091</b>	<b>5,333</b>	<b>5,164</b>	<b>5,366</b>	<b>5,983</b>	<b>5,997</b>	<b>5,971</b>
<b>Unclassified Assets</b>	<b>15,939</b>	<b>13,463</b>	<b>14,834</b>	<b>15,048</b>	<b>18,794</b>	<b>19,271</b>	<b>18,703</b>	<b>19,270</b>	<b>22,214</b>	<b>20,530</b>	<b>18,203</b>	<b>19,359</b>	<b>17,761</b>
Fixed Assets	654	663	1,629	1,653	1,664	1,676	1,847	1,803	1,776	1,748	1,720	1,720	1,713
Inter-Branch Transactions	14	35	14	6	7	9	5	6	9	71	15	10	88
Other Assets	15,271	12,765	13,191	13,389	17,123	17,586	16,851	17,461	20,429	18,711	16,468	17,629	15,960
<b>Foreign Assets</b>	<b>107,183</b>	<b>100,542</b>	<b>117,787</b>	<b>109,437</b>	<b>109,121</b>	<b>111,963</b>	<b>122,726</b>	<b>127,634</b>	<b>126,188</b>	<b>134,570</b>	<b>148,126</b>	<b>147,932</b>	<b>147,689</b>
Due from H.O. and/or Branches Abroad	23,449	21,637	22,652	19,523	14,610	17,513	15,493	13,282	14,466	12,659	12,050	11,412	12,016
Due from Other Banks Abroad	37,102	31,162	39,305	29,993	37,110	36,499	39,576	38,682	43,909	40,333	48,896	47,626	46,560
Cash in Hand ( FCY )	24	70	22	35	31	22	47	25	41	35	21	32	28
Securities	17,950	16,602	20,692	23,794	23,749	24,049	28,772	33,763	24,822	41,924	44,500	46,175	45,404
Credit to Non-Residents	22,939	25,934	30,173	31,999	28,641	29,276	33,288	36,688	35,032	32,306	35,282	35,428	34,775
Other Foreign Assets	5,719	5,137	4,943	4,093	4,980	4,604	5,550	5,194	7,918	7,313	7,377	7,259	8,906
<b>Total Assets</b>	<b>375,306</b>	<b>360,360</b>	<b>364,444</b>	<b>354,145</b>	<b>361,050</b>	<b>373,490</b>	<b>379,670</b>	<b>394,684</b>	<b>398,977</b>	<b>412,704</b>	<b>409,445</b>	<b>407,918</b>	<b>405,143</b>

\* Preliminary

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

(In Millions of AED)

Item	Dec 2016	Dec 2017	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Oct 2020	Nov 2020 *
<b>Domestic Liabilities</b>													
<b>Monetary Deposits</b>	<b>63,239</b>	<b>64,123</b>	<b>57,234</b>	<b>58,911</b>	<b>59,013</b>	<b>59,210</b>	<b>57,709</b>	<b>62,444</b>	<b>64,502</b>	<b>66,171</b>	<b>70,637</b>	<b>71,861</b>	<b>73,076</b>
Demand Deposits ( LCY )	62,615	63,615	56,833	58,006	58,309	58,758	57,216	62,039	63,970	65,760	70,182	71,421	72,541
Bankers Drafts	624	508	401	905	704	452	493	405	532	411	455	440	535
<b>Quasi Monetary Deposits</b>	<b>103,241</b>	<b>103,935</b>	<b>104,811</b>	<b>100,558</b>	<b>104,895</b>	<b>105,629</b>	<b>109,811</b>	<b>112,600</b>	<b>118,615</b>	<b>122,144</b>	<b>117,603</b>	<b>119,911</b>	<b>114,118</b>
Time Deposits ( LCY )	38,579	41,886	41,136	40,301	40,560	39,613	40,268	40,977	39,485	37,609	34,377	33,725	32,691
Savings Deposits ( LCY )	7,040	7,906	7,794	7,577	8,199	7,702	7,873	8,347	9,104	12,457	12,853	13,180	12,992
Other Deposits ( FCY )	57,622	54,143	55,881	52,680	56,136	58,314	61,670	63,276	70,026	72,078	70,373	73,006	68,435
<b>Government Deposits ( LCY + FCY )</b>	<b>1,374</b>	<b>1,881</b>	<b>1,348</b>	<b>1,504</b>	<b>506</b>	<b>583</b>	<b>789</b>	<b>1,139</b>	<b>1,019</b>	<b>968</b>	<b>770</b>	<b>726</b>	<b>679</b>
<b>Other Domestic Deposits ( LCY + FCY ) **</b>	<b>5,074</b>	<b>4,850</b>	<b>4,401</b>	<b>4,269</b>	<b>4,287</b>	<b>3,969</b>	<b>3,916</b>	<b>3,894</b>	<b>3,529</b>	<b>3,571</b>	<b>3,349</b>	<b>3,206</b>	<b>3,259</b>
<b>Government Lending Funds</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Capital and Reserves</b>	<b>50,058</b>	<b>49,786</b>	<b>51,129</b>	<b>52,678</b>	<b>54,179</b>	<b>55,441</b>	<b>56,402</b>	<b>56,820</b>	<b>56,444</b>	<b>54,954</b>	<b>54,807</b>	<b>54,886</b>	<b>55,102</b>
<b>Due to Central Bank</b>	<b>568</b>	<b>70</b>	<b>652</b>	<b>61</b>	<b>934</b>	<b>537</b>	<b>1,644</b>	<b>4,818</b>	<b>1,195</b>	<b>1,634</b>	<b>3,629</b>	<b>1,172</b>	<b>2,768</b>
<b>Due to Resident Banks</b>	<b>4,733</b>	<b>2,321</b>	<b>2,909</b>	<b>1,942</b>	<b>1,805</b>	<b>3,049</b>	<b>2,957</b>	<b>1,697</b>	<b>1,936</b>	<b>3,041</b>	<b>808</b>	<b>1,042</b>	<b>1,428</b>
<b>Capital Market Funding &amp; Term Borrowings</b>	<b>1,053</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Foreign Liabilities</b>	<b>105,511</b>	<b>93,518</b>	<b>99,034</b>	<b>92,892</b>	<b>90,705</b>	<b>98,679</b>	<b>101,687</b>	<b>104,445</b>	<b>105,108</b>	<b>109,009</b>	<b>110,390</b>	<b>106,976</b>	<b>106,706</b>
Due to H.O and/or Branches Abroad	19,717	24,342	25,114	25,314	27,819	32,371	37,317	42,160	36,425	42,512	44,659	40,580	40,189
Due to Other Banks Abroad	20,307	13,920	17,947	13,081	12,268	12,804	15,261	16,221	20,822	18,591	17,824	19,064	17,070
Capital Market Funding	11,975	11,198	11,281	11,753	7,275	7,194	7,928	6,969	5,087	5,074	4,972	4,979	5,014
Other Term Borrowings	1,470	1,285	1,286	1,286	1,285	1,285	735	398	397	397	397	398	398
Other Deposits ( LCY + FCY )	38,887	33,211	34,469	33,000	33,262	35,979	30,869	32,868	32,163	32,903	33,700	33,237	34,811
Other Foreign Liabilities	13,155	9,562	8,937	8,458	8,796	9,046	9,577	5,829	10,214	9,532	8,838	8,718	9,224
<b>Unclassified Liabilities</b>	<b>40,455</b>	<b>39,876</b>	<b>42,926</b>	<b>41,330</b>	<b>44,726</b>	<b>46,393</b>	<b>44,755</b>	<b>46,827</b>	<b>46,629</b>	<b>51,212</b>	<b>47,452</b>	<b>48,138</b>	<b>48,007</b>
Inter-Branch Transactions	493	151	241	30	68	76	161	60	78	68	15	73	33
Other Liabilities	39,962	39,725	42,685	41,300	44,658	46,317	44,594	46,767	46,551	51,144	47,437	48,065	47,974
- Of which : Provisions <sup>1</sup>	23,322	26,370	28,363	29,255	29,091	29,913	29,537	28,987	30,632	32,282	33,216	33,457	33,649
<b>Total Liabilities</b>	<b>375,306</b>	<b>360,360</b>	<b>364,444</b>	<b>354,145</b>	<b>361,050</b>	<b>373,490</b>	<b>379,670</b>	<b>394,684</b>	<b>398,977</b>	<b>412,704</b>	<b>409,445</b>	<b>407,918</b>	<b>405,143</b>

\* Preliminary

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

<sup>1</sup> 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	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Oct 2020	Nov 2020 *
<b>Domestic Assets</b>													
<b>Cash and Deposits with C.B</b>	<b>217,432</b>	<b>231,152</b>	<b>207,202</b>	<b>232,445</b>	<b>225,861</b>	<b>249,904</b>	<b>245,938</b>	<b>258,396</b>	<b>259,442</b>	<b>245,914</b>	<b>238,432</b>	<b>221,381</b>	<b>228,259</b>
Cash in Hand ( LCY )	10,824	13,288	10,176	10,846	9,784	9,778	10,181	10,924	13,736	9,295	10,054	11,407	12,037
Deposits with Central Bank	206,608	217,864	197,026	221,599	216,077	240,126	235,757	247,472	245,706	236,619	228,378	209,974	216,222
<b>Due From Resident Banks</b>	<b>46,357</b>	<b>38,130</b>	<b>44,357</b>	<b>43,001</b>	<b>42,050</b>	<b>39,000</b>	<b>40,591</b>	<b>38,445</b>	<b>45,048</b>	<b>44,212</b>	<b>41,197</b>	<b>37,574</b>	<b>33,035</b>
<b>Domestic Credit and Investments</b>	<b>1,243,382</b>	<b>1,239,531</b>	<b>1,266,165</b>	<b>1,276,286</b>	<b>1,298,943</b>	<b>1,317,026</b>	<b>1,343,435</b>	<b>1,371,513</b>	<b>1,364,327</b>	<b>1,385,701</b>	<b>1,378,112</b>	<b>1,383,261</b>	<b>1,383,190</b>
<b>a) Credit Facilities</b>	<b>1,136,236</b>	<b>1,123,105</b>	<b>1,153,653</b>	<b>1,165,054</b>	<b>1,185,178</b>	<b>1,205,960</b>	<b>1,226,303</b>	<b>1,255,716</b>	<b>1,254,229</b>	<b>1,262,258</b>	<b>1,247,138</b>	<b>1,251,903</b>	<b>1,248,965</b>
<b>Claims on Private Sector</b>	<b>803,699</b>	<b>805,649</b>	<b>826,789</b>	<b>834,614</b>	<b>843,923</b>	<b>857,249</b>	<b>859,906</b>	<b>849,126</b>	<b>865,113</b>	<b>856,492</b>	<b>838,749</b>	<b>837,512</b>	<b>837,706</b>
Commercial Bills	48,610	44,751	45,301	45,306	46,176	48,835	53,424	50,906	51,470	51,081	46,248	42,966	41,623
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	755,089	760,898	781,488	789,308	797,747	808,414	806,482	798,220	813,643	805,411	792,501	794,546	796,083
<b>Claims on Government</b>	<b>163,058</b>	<b>163,466</b>	<b>173,068</b>	<b>177,249</b>	<b>183,000</b>	<b>187,899</b>	<b>204,023</b>	<b>239,706</b>	<b>211,349</b>	<b>216,860</b>	<b>220,720</b>	<b>220,897</b>	<b>220,795</b>
<b>Claims on Official Entities ( GREs )</b>	<b>153,531</b>	<b>139,277</b>	<b>135,985</b>	<b>136,587</b>	<b>141,798</b>	<b>146,102</b>	<b>147,535</b>	<b>153,842</b>	<b>163,877</b>	<b>173,838</b>	<b>172,661</b>	<b>176,996</b>	<b>175,213</b>
Commercial Bills	2,524	3,011	3,449	3,428	2,563	3,195	3,736	3,901	3,812	2,809	4,008	5,323	5,497
Loans,Advances & Overdrafts	151,007	136,266	132,536	133,159	139,235	142,907	143,799	149,941	160,065	171,029	168,653	171,673	169,716
<b>Claims on Other Financial Institutions</b>	<b>15,948</b>	<b>14,713</b>	<b>17,811</b>	<b>16,604</b>	<b>16,457</b>	<b>14,710</b>	<b>14,839</b>	<b>13,042</b>	<b>13,890</b>	<b>15,068</b>	<b>15,008</b>	<b>16,498</b>	<b>15,251</b>
Loans,Advances & Overdrafts	15,948	14,713	17,811	16,604	16,457	14,710	14,839	13,042	13,890	15,068	15,008	16,498	15,251
<b>b) Domestic Investments</b>	<b>107,146</b>	<b>116,426</b>	<b>112,512</b>	<b>111,232</b>	<b>113,765</b>	<b>111,066</b>	<b>117,132</b>	<b>115,797</b>	<b>110,098</b>	<b>123,443</b>	<b>130,974</b>	<b>131,358</b>	<b>134,225</b>
<b>Unclassified Assets</b>	<b>101,632</b>	<b>115,371</b>	<b>117,787</b>	<b>122,600</b>	<b>128,049</b>	<b>129,500</b>	<b>141,284</b>	<b>141,879</b>	<b>162,214</b>	<b>158,233</b>	<b>162,629</b>	<b>157,196</b>	<b>155,662</b>
Fixed Assets	20,169	21,444	23,651	23,111	24,197	24,904	24,880	27,695	28,966	28,677	28,954	29,225	29,171
Inter-Branch Transactions	8,829	10,276	3,777	8,590	2,438	2,396	8,281	8,764	12,622	7,028	11,272	6,685	7,629
Other Assets	72,634	83,651	90,359	90,899	101,414	102,200	108,123	105,420	120,626	122,528	122,403	121,286	118,862
<b>Foreign Assets</b>	<b>499,309</b>	<b>519,452</b>	<b>623,782</b>	<b>611,608</b>	<b>621,476</b>	<b>657,397</b>	<b>685,741</b>	<b>699,859</b>	<b>721,947</b>	<b>756,370</b>	<b>813,009</b>	<b>839,510</b>	<b>803,044</b>
Due from H.O. and/or Branches Abroad	101,780	103,219	153,812	159,503	120,935	142,874	140,967	153,334	151,197	175,615	187,263	199,030	169,030
Due from Other Banks Abroad	133,956	136,343	158,949	140,423	157,109	160,758	157,695	147,013	156,706	149,793	157,954	164,346	163,833
Cash in Hand ( FCY )	125	220	153	141	120	115	146	128	152	134	164	191	124
Securities	123,128	133,347	142,296	146,024	177,068	180,368	203,356	207,174	188,410	216,639	227,042	239,300	242,468
Credit to Non-Residents	103,364	103,217	113,724	117,876	117,693	121,899	127,014	136,877	144,257	135,357	163,134	163,751	155,266
Other Foreign Assets	36,956	43,106	54,848	47,641	48,551	51,383	56,563	55,333	81,225	78,832	77,452	72,892	72,323
<b>Total Assets</b>	<b>2,108,112</b>	<b>2,143,636</b>	<b>2,259,293</b>	<b>2,285,940</b>	<b>2,316,379</b>	<b>2,392,827</b>	<b>2,456,989</b>	<b>2,510,092</b>	<b>2,552,978</b>	<b>2,590,430</b>	<b>2,633,379</b>	<b>2,638,922</b>	<b>2,603,190</b>

\* Preliminary



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

(In Millions of AED)

Item	Dec 2016	Dec 2017	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Oct 2020	Nov 2020 *
<b>Domestic Liabilities</b>													
<b>Monetary Deposits</b>	<b>324,457</b>	<b>336,520</b>	<b>325,315</b>	<b>327,894</b>	<b>348,616</b>	<b>349,304</b>	<b>355,762</b>	<b>359,921</b>	<b>377,718</b>	<b>382,018</b>	<b>386,950</b>	<b>393,322</b>	<b>403,391</b>
Demand Deposits ( LCY )	321,413	333,088	322,197	324,521	344,241	345,876	352,431	356,837	374,882	379,430	383,303	390,049	399,693
Bankers Drafts	3,044	3,432	3,118	3,373	4,375	3,428	3,331	3,084	2,836	2,588	3,647	3,273	3,698
<b>Quasi Monetary Deposits</b>	<b>545,884</b>	<b>557,251</b>	<b>584,447</b>	<b>597,326</b>	<b>592,993</b>	<b>620,673</b>	<b>624,369</b>	<b>668,222</b>	<b>687,287</b>	<b>680,485</b>	<b>677,926</b>	<b>689,260</b>	<b>643,721</b>
Time Deposits ( LCY )	263,269	276,752	289,786	284,598	290,666	296,671	300,788	329,753	335,260	313,887	295,219	281,561	269,522
Savings Deposits ( LCY )	49,217	50,218	50,201	49,678	51,613	52,332	52,644	55,469	59,506	68,541	74,064	75,501	76,310
Other Deposits ( FCY )	233,398	230,281	244,460	263,050	250,714	271,670	270,937	283,000	292,521	298,057	308,643	332,198	297,889
<b>Government Deposits ( LCY + FCY )</b>	<b>141,286</b>	<b>157,150</b>	<b>218,371</b>	<b>224,839</b>	<b>207,560</b>	<b>223,283</b>	<b>248,971</b>	<b>234,880</b>	<b>187,828</b>	<b>213,002</b>	<b>253,816</b>	<b>240,191</b>	<b>244,150</b>
<b>Other Domestic Deposits ( LCY + FCY ) **</b>	<b>16,124</b>	<b>17,127</b>	<b>17,144</b>	<b>16,850</b>	<b>16,274</b>	<b>15,785</b>	<b>15,188</b>	<b>14,846</b>	<b>14,221</b>	<b>14,001</b>	<b>13,595</b>	<b>13,413</b>	<b>13,411</b>
<b>Government Lending Funds ***</b>	<b>21,197</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Capital and Reserves</b>	<b>258,378</b>	<b>283,667</b>	<b>284,009</b>	<b>293,160</b>	<b>289,374</b>	<b>302,919</b>	<b>313,616</b>	<b>328,007</b>	<b>304,676</b>	<b>315,864</b>	<b>321,734</b>	<b>325,248</b>	<b>327,763</b>
<b>Due to Central Bank</b>	<b>589</b>	<b>810</b>	<b>1,033</b>	<b>126</b>	<b>1,547</b>	<b>770</b>	<b>2,235</b>	<b>4,924</b>	<b>9,696</b>	<b>32,629</b>	<b>40,492</b>	<b>27,358</b>	<b>28,707</b>
<b>Due to Resident Banks</b>	<b>38,255</b>	<b>31,712</b>	<b>40,248</b>	<b>37,707</b>	<b>39,211</b>	<b>38,236</b>	<b>38,872</b>	<b>36,272</b>	<b>45,739</b>	<b>38,028</b>	<b>33,839</b>	<b>26,507</b>	<b>23,934</b>
<b>Capital Market Funding &amp; Term Borrowings</b>	<b>3,783</b>	<b>2,893</b>	<b>3,337</b>	<b>3,253</b>	<b>3,233</b>	<b>2,526</b>	<b>2,528</b>	<b>2,529</b>	<b>2,932</b>	<b>2,950</b>	<b>2,886</b>	<b>2,534</b>	<b>2,534</b>
<b>Foreign Liabilities</b>	<b>576,585</b>	<b>565,157</b>	<b>574,968</b>	<b>577,983</b>	<b>599,470</b>	<b>619,132</b>	<b>626,874</b>	<b>636,759</b>	<b>688,332</b>	<b>674,402</b>	<b>663,589</b>	<b>678,735</b>	<b>667,663</b>
Due to H.O and/or Branches Abroad	50,525	62,695	50,426	53,712	58,096	67,319	71,642	76,238	79,286	87,853	81,867	80,246	71,430
Due to Other Banks Abroad	119,146	100,352	103,747	103,510	112,846	111,858	120,704	101,899	121,997	111,224	102,946	117,498	116,821
Capital Market Funding	84,856	115,468	123,538	121,478	129,854	141,348	146,462	150,653	147,873	147,676	162,463	165,237	160,631
Other Term Borrowings	67,068	45,951	46,612	47,953	50,333	51,678	47,624	47,269	46,763	50,352	52,682	55,733	56,435
Other Deposits ( LCY + FCY )	189,644	178,860	185,611	190,860	185,946	177,169	166,630	193,705	187,849	172,575	163,488	167,510	169,703
Other Foreign Liabilities	65,346	61,831	65,034	60,470	62,395	69,760	73,812	66,995	104,564	104,722	100,143	92,511	92,643
<b>Unclassified Liabilities</b>	<b>181,574</b>	<b>191,349</b>	<b>210,421</b>	<b>206,802</b>	<b>218,101</b>	<b>220,199</b>	<b>228,574</b>	<b>223,732</b>	<b>234,549</b>	<b>237,051</b>	<b>238,552</b>	<b>242,354</b>	<b>247,916</b>
Inter-Branch Transactions	6,106	6,879	10,886	9,297	9,877	8,402	8,044	5,893	7,483	5,029	4,598	3,372	3,329
Other Liabilities	175,468	184,470	199,535	197,505	208,224	211,797	220,530	217,839	227,066	232,022	233,954	238,982	244,587
- Of which : Provisions <sup>1</sup>	85,011	90,943	100,237	100,382	101,861	111,726	115,058	111,330	117,997	122,877	126,719	127,575	129,447
<b>Total Liabilities</b>	<b>2,108,112</b>	<b>2,143,636</b>	<b>2,259,293</b>	<b>2,285,940</b>	<b>2,316,379</b>	<b>2,392,827</b>	<b>2,456,989</b>	<b>2,510,092</b>	<b>2,552,978</b>	<b>2,590,430</b>	<b>2,633,379</b>	<b>2,638,922</b>	<b>2,603,190</b>

\* 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

<sup>1</sup> 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	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Oct 2020	Nov 2020 *
<b>Domestic Assets</b>													
<b>Cash and Deposits with C.B</b>	<b>56,935</b>	<b>76,539</b>	<b>70,806</b>	<b>74,645</b>	<b>71,421</b>	<b>68,127</b>	<b>69,236</b>	<b>73,505</b>	<b>67,333</b>	<b>68,364</b>	<b>80,794</b>	<b>80,824</b>	<b>77,148</b>
Cash in Hand ( LCY )	4,465	4,382	4,168	4,459	4,648	4,247	4,056	4,589	5,314	4,212	4,518	4,847	5,649
Deposits with Central Bank	52,470	72,157	66,638	70,186	66,773	63,880	65,180	68,916	62,019	64,152	76,276	75,977	71,499
<b>Due From Resident Banks</b>	<b>16,759</b>	<b>15,823</b>	<b>20,225</b>	<b>21,201</b>	<b>17,154</b>	<b>17,092</b>	<b>12,473</b>	<b>14,670</b>	<b>18,569</b>	<b>13,610</b>	<b>20,469</b>	<b>7,301</b>	<b>7,449</b>
<b>Domestic Credit and Investments</b>	<b>359,067</b>	<b>371,129</b>	<b>390,365</b>	<b>392,729</b>	<b>391,893</b>	<b>383,456</b>	<b>386,685</b>	<b>383,060</b>	<b>390,636</b>	<b>416,926</b>	<b>417,515</b>	<b>409,736</b>	<b>411,565</b>
<b>a) Credit Facilities</b>	<b>318,178</b>	<b>329,591</b>	<b>342,765</b>	<b>344,383</b>	<b>344,194</b>	<b>336,644</b>	<b>339,284</b>	<b>336,893</b>	<b>340,848</b>	<b>364,569</b>	<b>364,529</b>	<b>361,596</b>	<b>362,542</b>
<b>Claims on Private Sector</b>	<b>271,896</b>	<b>280,765</b>	<b>294,008</b>	<b>295,453</b>	<b>296,694</b>	<b>290,542</b>	<b>290,219</b>	<b>285,489</b>	<b>283,875</b>	<b>282,891</b>	<b>282,981</b>	<b>279,986</b>	<b>280,270</b>
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	294,008	295,453	296,694	290,542	290,219	285,489	283,875	282,891	282,981	279,986	280,270
<b>Claims on Government</b>	<b>9,308</b>	<b>11,962</b>	<b>12,503</b>	<b>14,249</b>	<b>14,144</b>	<b>13,717</b>	<b>15,451</b>	<b>17,677</b>	<b>17,737</b>	<b>35,527</b>	<b>34,761</b>	<b>34,645</b>	<b>34,050</b>
<b>Claims on Official Entities ( GREs )</b>	<b>33,885</b>	<b>32,984</b>	<b>32,763</b>	<b>31,334</b>	<b>29,898</b>	<b>30,205</b>	<b>31,361</b>	<b>31,431</b>	<b>37,227</b>	<b>44,256</b>	<b>45,076</b>	<b>45,260</b>	<b>46,515</b>
Commercial Bills	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans,Advances & Overdrafts	33,885	32,984	32,763	31,334	29,898	30,205	31,361	31,431	37,227	44,256	45,076	45,260	46,515
<b>Claims on Other Financial Institutions</b>	<b>3,089</b>	<b>3,880</b>	<b>3,491</b>	<b>3,347</b>	<b>3,458</b>	<b>2,180</b>	<b>2,253</b>	<b>2,296</b>	<b>2,009</b>	<b>1,895</b>	<b>1,711</b>	<b>1,705</b>	<b>1,707</b>
Loans,Advances & Overdrafts	3,089	3,880	3,491	3,347	3,458	2,180	2,253	2,296	2,009	1,895	1,711	1,705	1,707
<b>b) Domestic Investments</b>	<b>40,889</b>	<b>41,538</b>	<b>47,600</b>	<b>48,346</b>	<b>47,699</b>	<b>46,812</b>	<b>47,401</b>	<b>46,167</b>	<b>49,788</b>	<b>52,357</b>	<b>52,986</b>	<b>48,140</b>	<b>49,023</b>
<b>Unclassified Assets</b>	<b>25,157</b>	<b>27,143</b>	<b>28,253</b>	<b>25,962</b>	<b>28,408</b>	<b>28,391</b>	<b>28,804</b>	<b>30,374</b>	<b>28,822</b>	<b>28,746</b>	<b>29,173</b>	<b>35,065</b>	<b>35,122</b>
Fixed Assets	6,075	5,828	5,905	5,540	6,273	6,183	6,127	6,171	5,077	5,012	4,948	4,934	4,907
Inter-Branch Transactions	907	324	505	0	0	0	0	0	0	0	0	0	0
Other Assets	18,175	20,991	21,843	20,422	22,135	22,208	22,677	24,203	23,745	23,734	24,225	30,131	30,215
<b>Foreign Assets</b>	<b>47,581</b>	<b>59,537</b>	<b>69,296</b>	<b>68,039</b>	<b>69,645</b>	<b>68,727</b>	<b>68,468</b>	<b>71,233</b>	<b>69,693</b>	<b>72,078</b>	<b>71,155</b>	<b>69,327</b>	<b>67,747</b>
Due from H.O. and/or Branches Abroad	533	1,223	1,286	1,088	1,179	1,378	1,575	1,301	1,761	1,837	509	388	708
Due from Other Banks Abroad	11,870	13,767	13,551	10,342	10,511	9,706	8,795	10,429	8,717	10,784	9,959	8,976	8,876
Cash in Hand ( FCY )	32	20	18	17	19	14	17	16	14	15	16	16	15
Securities	17,683	19,792	25,802	27,193	29,275	28,888	29,283	29,811	29,301	29,959	29,789	29,308	28,554
Credit to Non-Residents	17,005	24,388	28,131	28,926	28,096	28,216	28,207	29,151	28,937	28,713	29,804	29,764	28,554
Other Foreign Assets	458	347	508	473	565	525	591	525	963	770	1,078	875	1,040
<b>Total Assets</b>	<b>505,499</b>	<b>550,171</b>	<b>578,945</b>	<b>582,576</b>	<b>578,521</b>	<b>565,793</b>	<b>565,666</b>	<b>572,842</b>	<b>575,053</b>	<b>599,724</b>	<b>619,106</b>	<b>602,253</b>	<b>599,031</b>

\* Preliminary



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

(In Millions of AED)

Item	Dec 2016	Dec 2017	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Oct 2020	Nov 2020 *
<b>Domestic Liabilities</b>													
<b>Monetary Deposits</b>	<b>87,335</b>	<b>88,130</b>	<b>90,000</b>	<b>87,271</b>	<b>89,532</b>	<b>81,269</b>	<b>79,554</b>	<b>76,924</b>	<b>78,813</b>	<b>82,762</b>	<b>84,313</b>	<b>83,918</b>	<b>84,552</b>
Demand Deposits ( LCY )	85,898	87,310	89,182	86,376	88,769	80,523	78,501	76,181	78,143	81,947	83,479	83,128	83,736
Bankers Drafts	1,437	820	818	895	763	746	1,053	743	670	815	834	790	816
<b>Quasi Monetary Deposits</b>	<b>205,036</b>	<b>225,969</b>	<b>221,898</b>	<b>224,884</b>	<b>222,871</b>	<b>221,949</b>	<b>224,245</b>	<b>229,254</b>	<b>224,120</b>	<b>219,513</b>	<b>222,235</b>	<b>222,118</b>	<b>221,365</b>
Time Deposits ( LCY )	101,557	117,363	110,394	115,007	115,472	109,526	110,436	110,982	105,664	102,517	101,883	102,774	101,298
Savings Deposits ( LCY )	66,040	68,194	69,872	68,590	70,586	79,660	79,080	78,771	83,281	85,043	91,140	91,408	92,320
Other Deposits ( FCY )	37,439	40,412	41,632	41,287	36,813	32,763	34,729	39,501	35,175	31,953	29,212	27,936	27,747
<b>Government Deposits ( LCY + FCY )</b>	<b>43,750</b>	<b>52,859</b>	<b>65,595</b>	<b>63,583</b>	<b>63,814</b>	<b>66,459</b>	<b>66,302</b>	<b>65,213</b>	<b>66,229</b>	<b>75,027</b>	<b>78,831</b>	<b>74,938</b>	<b>70,536</b>
<b>Other Domestic Deposits ( LCY + FCY ) **</b>	<b>4,527</b>	<b>4,906</b>	<b>4,054</b>	<b>4,148</b>	<b>4,036</b>	<b>3,141</b>	<b>3,276</b>	<b>3,698</b>	<b>2,718</b>	<b>2,575</b>	<b>2,733</b>	<b>2,986</b>	<b>3,163</b>
<b>Government Lending Funds</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Capital and Reserves</b>	<b>49,452</b>	<b>53,681</b>	<b>58,908</b>	<b>62,063</b>	<b>60,805</b>	<b>61,856</b>	<b>63,728</b>	<b>64,847</b>	<b>65,228</b>	<b>66,668</b>	<b>68,061</b>	<b>68,771</b>	<b>69,579</b>
<b>Due to Central Bank</b>	<b>568</b>	<b>5,355</b>	<b>133</b>	<b>2,824</b>	<b>2,334</b>	<b>5,621</b>	<b>4,607</b>	<b>529</b>	<b>2,668</b>	<b>14,472</b>	<b>10,642</b>	<b>11,272</b>	<b>10,610</b>
<b>Due to Resident Banks</b>	<b>16,543</b>	<b>17,213</b>	<b>15,336</b>	<b>19,494</b>	<b>14,284</b>	<b>12,040</b>	<b>9,744</b>	<b>11,661</b>	<b>13,385</b>	<b>15,385</b>	<b>24,145</b>	<b>12,036</b>	<b>9,165</b>
<b>Capital Market Funding &amp; Term Borrowings</b>	<b>21,387</b>	<b>15,860</b>	<b>21,366</b>	<b>21,368</b>	<b>21,368</b>	<b>21,369</b>	<b>21,369</b>	<b>23,868</b>	<b>22,033</b>	<b>24,051</b>	<b>24,049</b>	<b>24,049</b>	<b>23,941</b>
<b>Foreign Liabilities</b>	<b>20,384</b>	<b>30,674</b>	<b>41,332</b>	<b>42,007</b>	<b>43,437</b>	<b>41,018</b>	<b>39,478</b>	<b>43,220</b>	<b>43,104</b>	<b>45,929</b>	<b>49,774</b>	<b>49,042</b>	<b>47,487</b>
Due to H.O and/or Branches Abroad	234	196	822	830	557	506	479	431	452	367	612	472	634
Due to Other Banks Abroad	7,808	8,784	11,453	11,490	14,303	14,339	9,793	8,938	7,322	11,378	12,826	10,837	11,742
Capital Market Funding	2,662	8,556	8,545	6,709	5,876	5,874	5,508	5,505	5,506	5,505	7,340	7,340	7,339
Other Term Borrowings	0	0	0	0	0	0	0	0	0	0	0	0	1
Other Deposits ( LCY + FCY )	9,406	12,817	19,828	22,553	22,222	19,540	23,141	27,667	28,902	27,793	27,859	29,515	26,754
Other Foreign Liabilities	274	321	684	425	479	759	557	679	922	886	1,137	878	1,017
<b>Unclassified Liabilities</b>	<b>56,517</b>	<b>55,524</b>	<b>60,323</b>	<b>54,934</b>	<b>56,040</b>	<b>51,071</b>	<b>53,363</b>	<b>53,628</b>	<b>56,755</b>	<b>53,342</b>	<b>54,323</b>	<b>53,123</b>	<b>58,633</b>
Inter-Branch Transactions	0	21	23	129	160	58	635	1,605	1,547	1,935	1,923	1,888	1,849
Other Liabilities	56,517	55,503	60,300	54,805	55,880	51,013	52,728	52,023	55,208	51,407	52,400	51,235	56,784
- Of which : Provisions <sup>1</sup>	25,361	22,352	24,341	22,650	23,041	22,050	22,023	21,370	22,612	22,945	23,860	22,710	24,367
<b>Total Liabilities</b>	<b>505,499</b>	<b>550,171</b>	<b>578,945</b>	<b>582,576</b>	<b>578,521</b>	<b>565,793</b>	<b>565,666</b>	<b>572,842</b>	<b>575,053</b>	<b>599,724</b>	<b>619,106</b>	<b>602,253</b>	<b>599,031</b>

\* Preliminary

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

<sup>1</sup> 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	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Oct 2020	Nov 2020 *
<b>Off-Balance Sheet Items</b>													
Letters of Credit	96,678	84,647	97,285	99,796	103,060	106,099	101,475	104,731	101,816	96,035	98,262	98,573	99,765
Guarantees	387,131	384,475	387,545	390,886	389,117	385,488	387,384	387,646	382,840	376,068	364,481	361,004	359,217
Commitments	188,144	197,290	199,629	201,598	205,286	211,745	254,621	210,883	250,191	229,598	226,696	229,265	234,928
FX Derivatives	443,390	497,028	489,054	464,870	552,850	734,081	661,269	700,037	680,572	773,336	643,263	785,318	723,389
Interest Rate Derivatives	1,881,570	1,941,968	2,247,133	2,340,766	2,638,775	2,903,792	2,890,987	2,753,030	2,853,162	3,073,316	3,222,284	3,250,210	3,284,897
Others Derivatives	48,069	42,126	62,932	49,457	44,468	38,200	32,124	30,249	48,908	47,939	37,938	39,188	41,395
Other Memoranda Items	37,946	27,576	61,530	41,219	46,061	47,671	52,710	52,456	50,323	44,802	30,981	27,213	13,175
<b>Total Memoranda Accounts</b>	<b>3,082,928</b>	<b>3,175,110</b>	<b>3,545,108</b>	<b>3,588,592</b>	<b>3,979,617</b>	<b>4,427,076</b>	<b>4,380,570</b>	<b>4,239,032</b>	<b>4,367,812</b>	<b>4,641,094</b>	<b>4,623,905</b>	<b>4,790,771</b>	<b>4,756,766</b>

\* Preliminary

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

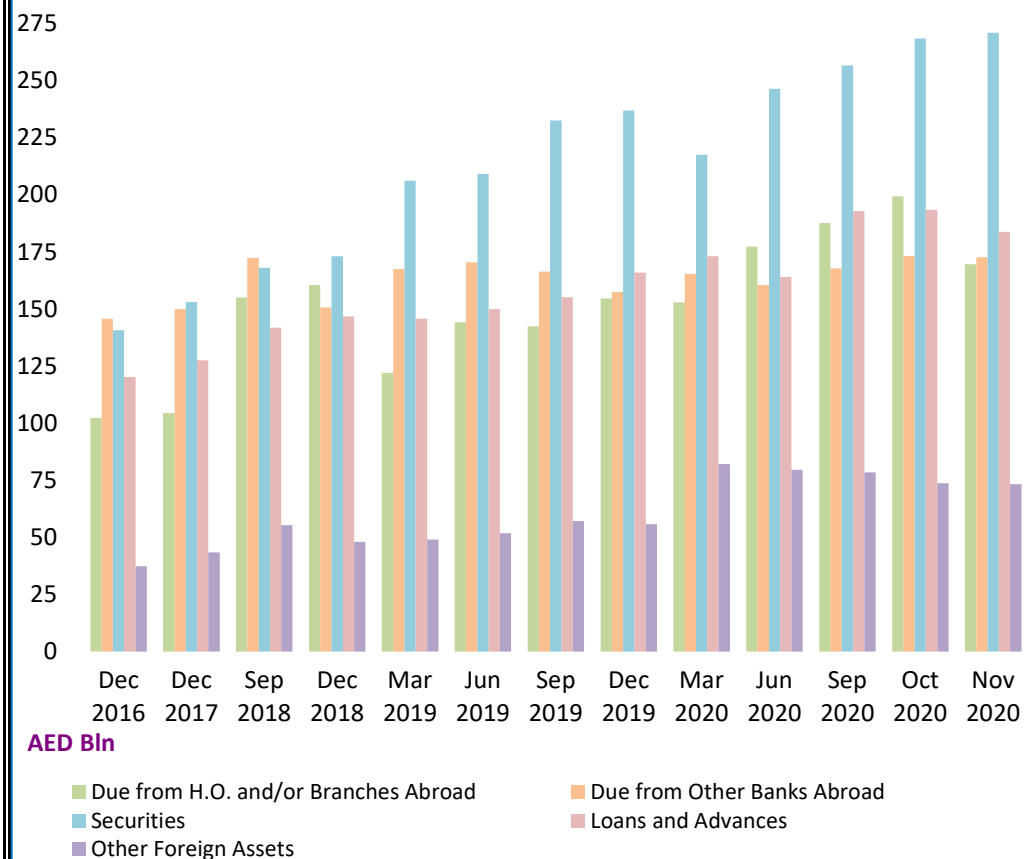
<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2016</b>	<b>Dec 2017</b>	<b>Sep 2018</b>	<b>Dec 2018</b>	<b>Mar 2019</b>	<b>Jun 2019</b>	<b>Sep 2019</b>	<b>Dec 2019</b>	<b>Mar 2020</b>	<b>Jun 2020</b>	<b>Sep 2020</b>	<b>Oct 2020</b>	<b>Nov 2020 *</b>
<b>Foreign Assets</b>	<b>546,890</b>	<b>578,989</b>	<b>693,078</b>	<b>679,647</b>	<b>691,121</b>	<b>726,124</b>	<b>754,209</b>	<b>771,092</b>	<b>791,640</b>	<b>828,448</b>	<b>884,164</b>	<b>908,837</b>	<b>870,791</b>
Notes and Coins	157	240	171	158	139	129	163	144	166	149	180	207	139
Due from H.O. and/or Branches Abroad	102,313	104,442	155,098	160,591	122,114	144,252	142,542	154,635	152,958	177,452	187,772	199,418	169,738
Due from Other Banks Abroad	145,826	150,110	172,500	150,765	167,620	170,464	166,490	157,442	165,423	160,577	167,913	173,322	172,709
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	61,219	79,207	76,006	76,517	81,752	78,524	87,039	79,766	84,316	91,192	94,425	99,281	99,211
- Term Placements	50,108	40,923	48,866	34,256	44,448	48,759	33,449	34,869	37,402	31,999	38,298	39,705	39,348
- Term Loans	34,499	29,980	47,628	39,992	41,420	43,181	46,002	42,807	43,705	37,386	35,190	34,336	34,150
Securities	140,811	153,139	168,098	173,217	206,343	209,256	232,639	236,985	217,711	246,598	256,831	268,608	271,022
Loans and Advances	120,369	127,605	141,855	146,802	145,789	150,115	155,221	166,028	173,194	164,070	192,938	193,515	183,820
Other Foreign Assets	37,414	43,453	55,356	48,114	49,116	51,908	57,154	55,858	82,188	79,602	78,530	73,767	73,363
<b>Foreign Liabilities</b>	<b>596,969</b>	<b>595,831</b>	<b>616,300</b>	<b>619,990</b>	<b>642,907</b>	<b>660,150</b>	<b>666,352</b>	<b>679,979</b>	<b>731,436</b>	<b>720,331</b>	<b>713,363</b>	<b>727,777</b>	<b>715,150</b>
Due to H.O and/or Branches Abroad	50,759	62,891	51,248	54,542	58,653	67,825	72,121	76,669	79,738	88,220	82,479	80,718	72,064
Due to Other Banks Abroad	126,954	109,136	115,200	115,000	127,149	126,197	130,497	110,837	129,319	122,602	115,772	128,335	128,563
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	51,060	54,141	59,657	62,979	71,228	70,961	70,526	56,426	74,294	69,131	58,434	67,509	69,336
- Inter Bank Borrowings	56,922	38,819	41,081	38,762	43,971	47,561	47,907	40,455	41,076	39,659	44,000	48,580	46,587
- Other Term Borrowings	18,972	16,176	14,462	13,259	11,950	7,675	12,064	13,956	13,949	13,812	13,338	12,246	12,640
Capital Market Funding	87,518	124,024	132,083	128,187	135,730	147,222	151,970	156,158	153,379	153,181	169,803	172,577	167,970
Other Term Borrowings	67,068	45,951	46,612	47,953	50,333	51,678	47,624	47,269	46,763	50,352	52,682	55,733	56,436
Other Deposits	199,050	191,677	205,439	213,413	208,168	196,709	189,771	221,372	216,751	200,368	191,347	197,025	196,457
- Demand Deposits	39,323	35,065	38,243	42,244	38,622	43,808	38,311	36,043	37,345	37,293	35,376	39,234	39,876
- Time Deposits	135,923	129,508	142,262	145,409	139,204	124,113	120,219	149,876	134,681	124,212	120,200	115,549	109,859
- Savings Deposits	21,524	20,087	17,165	17,196	17,215	16,978	16,890	17,312	16,882	17,448	17,469	17,406	17,587
- Commercial Prepayments(Margin Deposits)	360	323	304	707	330	436	421	359	745	690	668	605	606
- Borrowings Under Repurchase Agreements(NBFI)	1,920	6,694	7,465	7,857	12,797	11,374	13,930	17,782	27,098	20,725	17,634	24,231	28,529
Other Foreign Liabilities	65,620	62,152	65,718	60,895	62,874	70,519	74,369	67,674	105,486	105,608	101,280	93,389	93,660

\* Preliminary

### Banks' Foreign Assets

Foreign Assets account for 27.2% share of the Total Assets of the Banks as at the end of November 2020. Foreign Assets of the Banks decreased month on month by 4.2% at the end of November 2020, which was driven mainly by the decrease in Due from H.O and Branches Abroad, Due From Other Banks Abroad, Loans and Advances and Other Foreign Assets by 14.9%.0.4%.5.0% and 0.5% respectively.

#### Foreign Assets of Banks



### Banks' Foreign Liabilities

Foreign Liabilities account for 22.3% share of the Total Liabilities and Capital of the Banks as at the end of November 2020. Foreign Liabilities of the Banks decreased month on month by 1.7% at the end of November 2020, which was mainly due to the decrease in Due to H.O and Branches Abroad, Capital market Funding and Non Resident Deposits by 10.7%,2.7% and 0.3% respectively.

#### Foreign Liabilities of Banks



**Table 19 : Banks' Foreign Assets and Liabilities ( National Banks )**

**(In Millions of AED)**

Item	Dec 2016	Dec 2017	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Oct 2020	Nov 2020 *
<b>Foreign Assets</b>	<b>439,707</b>	<b>478,447</b>	<b>575,291</b>	<b>570,210</b>	<b>582,000</b>	<b>614,161</b>	<b>631,483</b>	<b>643,458</b>	<b>665,452</b>	<b>693,878</b>	<b>736,038</b>	<b>760,905</b>	<b>723,102</b>
Notes and Coins	133	170	149	123	108	107	116	119	125	114	159	175	111
Due from H.O. and/or Branches Abroad	78,864	82,805	132,446	141,068	107,504	126,739	127,049	141,353	138,492	164,793	175,722	188,006	157,722
Due from Other Banks Abroad	108,724	118,948	133,195	120,772	130,510	133,965	126,914	118,760	121,514	120,244	119,017	125,696	126,149
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	46,043	64,534	60,784	63,314	67,353	65,799	69,297	66,641	66,009	71,074	69,364	77,451	78,500
- Term Placements	30,941	27,226	30,438	22,386	26,681	30,388	17,904	16,122	18,316	18,025	20,148	19,549	19,525
- Term Loans	31,740	27,188	41,973	35,072	36,476	37,778	39,713	35,997	37,189	31,145	29,505	28,696	28,124
Securities	122,861	136,537	147,406	149,423	182,594	185,207	203,867	203,222	192,889	204,674	212,331	222,433	225,618
Loans and Advances	97,430	101,671	111,682	114,803	117,148	120,839	121,933	129,340	138,162	131,764	157,656	158,087	149,045
Other Foreign Assets	31,695	38,316	50,413	44,021	44,136	47,304	51,604	50,664	74,270	72,289	71,153	66,508	64,457
<b>Foreign Liabilities</b>	<b>491,458</b>	<b>502,313</b>	<b>517,266</b>	<b>527,098</b>	<b>552,202</b>	<b>561,471</b>	<b>564,665</b>	<b>575,534</b>	<b>626,328</b>	<b>611,322</b>	<b>602,973</b>	<b>620,801</b>	<b>608,444</b>
Due to H.O and/or Branches Abroad	31,042	38,549	26,134	29,228	30,834	35,454	34,804	34,509	43,313	45,708	37,820	40,138	31,875
Due to Other Banks Abroad	106,647	95,216	97,253	101,919	114,881	113,393	115,236	94,616	108,497	104,011	97,948	109,271	111,493
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	43,731	47,473	51,737	57,698	64,349	65,561	62,556	48,851	63,157	59,439	50,828	57,789	60,622
- Inter Bank Borrowings	44,400	32,254	31,161	31,266	38,623	40,358	44,873	38,338	37,910	37,463	40,545	45,329	43,972
- Other Term Borrowings	18,516	15,489	14,355	12,955	11,909	7,474	7,807	7,427	7,430	7,109	6,575	6,153	6,899
Capital Market Funding	75,543	112,826	120,802	116,434	128,455	140,028	144,042	149,189	148,292	148,107	164,831	167,598	162,956
Other Term Borrowings	65,598	44,666	45,326	46,667	49,048	50,393	46,889	46,871	46,366	49,955	52,285	55,335	56,038
Other Deposits	160,163	158,466	170,970	180,413	174,906	160,730	158,902	188,504	184,588	167,465	157,647	163,788	161,646
- Demand Deposits	24,244	21,340	23,211	27,346	24,326	26,404	23,453	20,234	21,926	21,810	20,303	23,000	22,857
- Time Deposits	117,890	114,340	126,885	131,235	123,950	109,429	108,142	136,895	122,336	111,433	106,417	103,251	96,984
- Savings Deposits	15,999	15,979	13,255	13,411	13,657	13,298	13,082	13,377	12,903	13,230	13,026	13,037	13,008
- Commercial Prepayments(Margin Deposits)	110	114	154	564	176	225	295	216	325	267	267	269	268
- Borrowings Under Repurchase Agreements(NBFI)	1,920	6,693	7,465	7,857	12,797	11,374	13,930	17,782	27,098	20,725	17,634	24,231	28,529
Other Foreign Liabilities	52,465	52,590	56,781	52,437	54,078	61,473	64,792	61,845	95,272	96,076	92,442	84,671	84,436

\* Preliminary

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

**(In Millions of AED)**

Item	Dec 2016	Dec 2017	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Oct 2020	Nov 2020 *
<b>Foreign Assets</b>	<b>107,183</b>	<b>100,542</b>	<b>117,787</b>	<b>109,437</b>	<b>109,121</b>	<b>111,963</b>	<b>122,726</b>	<b>127,634</b>	<b>126,188</b>	<b>134,570</b>	<b>148,126</b>	<b>147,932</b>	<b>147,689</b>
Notes and Coins	24	70	22	35	31	22	47	25	41	35	21	32	28
Due from H.O. and/or Branches Abroad	23,449	21,637	22,652	19,523	14,610	17,513	15,493	13,282	14,466	12,659	12,050	11,412	12,016
Due from Other Banks Abroad	37,102	31,162	39,305	29,993	37,110	36,499	39,576	38,682	43,909	40,333	48,896	47,626	46,560
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	15,176	14,673	15,222	13,203	14,399	12,725	17,742	13,125	18,307	20,118	25,061	21,830	20,711
- Term Placements	19,167	13,697	18,428	11,870	17,767	18,371	15,545	18,747	19,086	13,974	18,150	20,156	19,823
- Term Loans	2,759	2,792	5,655	4,920	4,944	5,403	6,289	6,810	6,516	6,241	5,685	5,640	6,026
Securities	17,950	16,602	20,692	23,794	23,749	24,049	28,772	33,763	24,822	41,924	44,500	46,175	45,404
Loans and Advances	22,939	25,934	30,173	31,999	28,641	29,276	33,288	36,688	35,032	32,306	35,282	35,428	34,775
Other Foreign Assets	5,719	5,137	4,943	4,093	4,980	4,604	5,550	5,194	7,918	7,313	7,377	7,259	8,906
<b>Foreign Liabilities</b>	<b>105,511</b>	<b>93,518</b>	<b>99,034</b>	<b>92,892</b>	<b>90,705</b>	<b>98,679</b>	<b>101,687</b>	<b>104,445</b>	<b>105,108</b>	<b>109,009</b>	<b>110,390</b>	<b>106,976</b>	<b>106,706</b>
Due to H.O and/or Branches Abroad	19,717	24,342	25,114	25,314	27,819	32,371	37,317	42,160	36,425	42,512	44,659	40,580	40,189
Due to Other Banks Abroad	20,307	13,920	17,947	13,081	12,268	12,804	15,261	16,221	20,822	18,591	17,824	19,064	17,070
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	7,330	6,668	7,920	5,281	6,879	5,399	7,970	7,575	11,137	9,692	7,606	9,720	8,714
- Inter Bank Borrowings	12,522	6,565	9,920	7,496	5,348	7,203	3,034	2,117	3,166	2,196	3,455	3,251	2,615
- Other Term Borrowings	455	687	107	304	41	202	4,257	6,529	6,519	6,703	6,763	6,093	5,741
Capital Market Funding	11,975	11,198	11,281	11,753	7,275	7,194	7,928	6,969	5,087	5,074	4,972	4,979	5,014
Other Term Borrowings	1,470	1,285	1,286	1,286	1,285	1,285	735	398	397	397	397	398	398
Other Deposits	38,887	33,211	34,469	33,000	33,262	35,979	30,869	32,868	32,163	32,903	33,700	33,237	34,811
- Demand Deposits	15,079	13,726	15,032	14,898	14,296	17,405	14,858	15,809	15,419	15,483	15,073	16,234	17,019
- Time Deposits	18,033	15,169	15,377	14,175	15,253	14,685	12,078	12,981	12,345	12,779	13,783	12,298	12,875
- Savings Deposits	5,525	4,108	3,910	3,784	3,559	3,679	3,807	3,935	3,979	4,218	4,443	4,369	4,579
- Commercial Prepayments(Margin Deposits)	250	208	150	143	154	210	126	143	420	423	401	336	338
- 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	8,937	8,458	8,796	9,046	9,577	5,829	10,214	9,532	8,838	8,718	9,224

\* Preliminary



**Table 21 : Banks' Foreign Assets and Liabilities ( Conventional Banks )**

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2016</b>	<b>Dec 2017</b>	<b>Sep 2018</b>	<b>Dec 2018</b>	<b>Mar 2019</b>	<b>Jun 2019</b>	<b>Sep 2019</b>	<b>Dec 2019</b>	<b>Mar 2020</b>	<b>Jun 2020</b>	<b>Sep 2020</b>	<b>Oct 2020</b>	<b>Nov 2020 *</b>
<b>Foreign Assets</b>	<b>499,309</b>	<b>519,452</b>	<b>623,782</b>	<b>611,608</b>	<b>621,476</b>	<b>657,397</b>	<b>685,741</b>	<b>699,859</b>	<b>721,947</b>	<b>756,370</b>	<b>813,009</b>	<b>839,510</b>	<b>803,044</b>
Notes and Coins	125	220	153	141	120	115	146	128	152	134	164	191	124
Due from H.O. and/or Branches Abroad	101,780	103,219	153,812	159,503	120,935	142,874	140,967	153,334	151,197	175,615	187,263	199,030	169,030
Due from Other Banks Abroad	133,956	136,343	158,949	140,423	157,109	160,758	157,695	147,013	156,706	149,793	157,954	164,346	163,833
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	54,607	70,805	68,010	71,734	77,217	74,654	82,680	75,725	81,153	85,433	91,066	96,443	96,571
- Term Placements	46,586	38,108	45,675	30,871	41,018	45,041	30,788	30,469	34,432	29,682	34,810	36,629	35,817
- Term Loans	32,763	27,430	45,264	37,818	38,874	41,063	44,227	40,819	41,121	34,678	32,078	31,274	31,445
Securities	123,128	133,347	142,296	146,024	177,068	180,368	203,356	207,174	188,410	216,639	227,042	239,300	242,468
Loans and Advances	103,364	103,217	113,724	117,876	117,693	121,899	127,014	136,877	144,257	135,357	163,134	163,751	155,266
Other Foreign Assets	36,956	43,106	54,848	47,641	48,551	51,383	56,563	55,333	81,225	78,832	77,452	72,892	72,323
<b>Foreign Liabilities</b>	<b>576,585</b>	<b>565,157</b>	<b>574,968</b>	<b>577,983</b>	<b>599,470</b>	<b>619,132</b>	<b>626,874</b>	<b>636,759</b>	<b>688,332</b>	<b>674,402</b>	<b>663,589</b>	<b>678,735</b>	<b>667,663</b>
Due to H.O and/or Branches Abroad	50,525	62,695	50,426	53,712	58,096	67,319	71,642	76,238	79,286	87,853	81,867	80,246	71,430
Due to Other Banks Abroad	119,146	100,352	103,747	103,510	112,846	111,858	120,704	101,899	121,997	111,224	102,946	117,498	116,821
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	48,605	50,214	53,621	56,791	61,762	60,245	64,016	51,595	69,402	61,408	48,910	58,674	60,671
- Inter Bank Borrowings	52,492	35,339	37,122	34,927	39,483	43,953	44,628	36,352	38,650	36,004	40,698	46,578	43,510
- Other Term Borrowings	18,049	14,799	13,004	11,792	11,601	7,660	12,060	13,952	13,945	13,812	13,338	12,246	12,640
Capital Market Funding	84,856	115,468	123,538	121,478	129,854	141,348	146,462	150,653	147,873	147,676	162,463	165,237	160,631
Other Term Borrowings	67,068	45,951	46,612	47,953	50,333	51,678	47,624	47,269	46,763	50,352	52,682	55,733	56,435
Other Deposits	189,644	178,860	185,611	190,860	185,946	177,169	166,630	193,705	187,849	172,575	163,488	167,510	169,703
- Demand Deposits	37,764	33,215	36,388	40,404	37,175	39,747	36,981	34,312	35,611	35,590	33,731	37,037	38,071
- Time Deposits	130,986	124,011	133,613	134,364	129,343	118,230	110,097	137,042	121,997	110,967	107,207	102,634	102,882
- Savings Deposits	18,633	16,814	13,817	13,893	13,937	13,411	13,550	13,947	13,198	13,744	13,984	13,775	14,101
- Commercial Prepayments(Margin Deposits)	341	292	251	618	314	422	308	293	661	619	618	552	568
- Borrowings Under Repurchase Agreements(NBFI)	1,920	4,528	1,542	1,581	5,177	5,359	5,694	8,111	16,382	11,655	7,948	13,512	14,081
Other Foreign Liabilities	65,346	61,831	65,034	60,470	62,395	69,760	73,812	66,995	104,564	104,722	100,143	92,511	92,643

\* Preliminary



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

**(In Millions of AED)**

Item	Dec 2016	Dec 2017	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Oct 2020	Nov 2020 *
<b>Foreign Assets</b>	<b>47,581</b>	<b>59,537</b>	<b>69,296</b>	<b>68,039</b>	<b>69,645</b>	<b>68,727</b>	<b>68,468</b>	<b>71,233</b>	<b>69,693</b>	<b>72,078</b>	<b>71,155</b>	<b>69,327</b>	<b>67,747</b>
Notes and Coins	32	20	18	17	19	14	17	16	14	15	16	16	15
Due from H.O. and/or Branches Abroad	533	1,223	1,286	1,088	1,179	1,378	1,575	1,301	1,761	1,837	509	388	708
Due from Other Banks Abroad	11,870	13,767	13,551	10,342	10,511	9,706	8,795	10,429	8,717	10,784	9,959	8,976	8,876
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	6,612	8,402	7,996	4,783	4,535	3,870	4,359	4,041	3,163	5,759	3,359	2,838	2,640
- Term Placements	3,522	2,815	3,191	3,385	3,430	3,718	2,661	4,400	2,970	2,317	3,488	3,076	3,531
- Term Loans	1,736	2,550	2,364	2,174	2,546	2,118	1,775	1,988	2,584	2,708	3,112	3,062	2,705
Securities	17,683	19,792	25,802	27,193	29,275	28,888	29,283	29,811	29,301	29,959	29,789	29,308	28,554
Loans and Advances	17,005	24,388	28,131	28,926	28,096	28,216	28,207	29,151	28,937	28,713	29,804	29,764	28,554
Other Foreign Assets	458	347	508	473	565	525	591	525	963	770	1,078	875	1,040
<b>Foreign Liabilities</b>	<b>20,384</b>	<b>30,674</b>	<b>41,332</b>	<b>42,007</b>	<b>43,437</b>	<b>41,018</b>	<b>39,478</b>	<b>43,220</b>	<b>43,104</b>	<b>45,929</b>	<b>49,774</b>	<b>49,042</b>	<b>47,487</b>
Due to H.O and/or Branches Abroad	234	196	822	830	557	506	479	431	452	367	612	472	634
Due to Other Banks Abroad	7,808	8,784	11,453	11,490	14,303	14,339	9,793	8,938	7,322	11,378	12,826	10,837	11,742
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	2,456	3,927	6,036	6,188	9,466	10,715	6,510	4,831	4,892	7,723	9,524	8,835	8,665
- Inter Bank Borrowings	4,430	3,480	3,959	3,835	4,488	3,608	3,279	4,103	2,426	3,655	3,302	2,002	3,077
- Other Term Borrowings	922	1,377	1,458	1,467	349	16	4	4	4	0	0	0	0
Capital Market Funding	2,662	8,556	8,545	6,709	5,876	5,874	5,508	5,505	5,506	5,505	7,340	7,340	7,339
Other Term Borrowings	0	0	0	0	0	0	0	0	0	0	0	0	1
Other Deposits	9,406	12,817	19,828	22,553	22,222	19,540	23,141	27,667	28,902	27,793	27,859	29,515	26,754
- Demand Deposits	1,559	1,851	1,855	1,840	1,447	4,062	1,329	1,731	1,734	1,703	1,645	2,197	1,805
- Time Deposits	4,937	5,498	8,649	11,046	9,860	5,884	10,123	12,834	12,684	13,245	12,993	12,915	6,977
- Savings Deposits	2,891	3,273	3,348	3,302	3,279	3,566	3,340	3,365	3,684	3,704	3,485	3,631	3,486
- Commercial Prepayments(Margin Deposits)	19	30	53	89	16	13	113	66	84	71	50	53	38
- Borrowings Under Repurchase Agreements(NBFI)	0	2,165	5,923	6,276	7,620	6,015	8,236	9,671	10,716	9,070	9,686	10,719	14,448
Other Foreign Liabilities	274	321	684	425	479	759	557	679	922	886	1,137	878	1,017

\* Preliminary

**Table 23 : Domestic Credit ( All Banks ) <sup>1</sup>**

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2016</b>	<b>Dec 2017</b>	<b>Sep 2018</b>	<b>Dec 2018</b>	<b>Mar 2019</b>	<b>Jun 2019</b>	<b>Sep 2019</b>	<b>Dec 2019</b>	<b>Mar 2020</b>	<b>Jun 2020</b>	<b>Sep 2020</b>	<b>Oct 2020</b>	<b>Nov 2020 *</b>
<b>Government</b>	<b>172,366</b>	<b>175,428</b>	<b>185,571</b>	<b>191,498</b>	<b>197,144</b>	<b>201,616</b>	<b>219,474</b>	<b>257,383</b>	<b>229,086</b>	<b>252,387</b>	<b>255,481</b>	<b>255,542</b>	<b>254,845</b>
<b>Public Sector</b>	<b>187,416</b>	<b>172,261</b>	<b>168,748</b>	<b>167,921</b>	<b>171,696</b>	<b>176,307</b>	<b>178,896</b>	<b>185,273</b>	<b>201,104</b>	<b>218,094</b>	<b>217,737</b>	<b>222,256</b>	<b>221,728</b>
<b>Private Sector</b>	<b>1,094,632</b>	<b>1,105,007</b>	<b>1,142,099</b>	<b>1,150,018</b>	<b>1,160,532</b>	<b>1,164,681</b>	<b>1,167,217</b>	<b>1,149,953</b>	<b>1,164,887</b>	<b>1,156,346</b>	<b>1,138,449</b>	<b>1,135,701</b>	<b>1,134,934</b>
<b>Private - Corporate</b>	<b>747,466</b>	<b>767,477</b>	<b>803,718</b>	<b>812,595</b>	<b>827,036</b>	<b>832,510</b>	<b>833,598</b>	<b>817,548</b>	<b>834,638</b>	<b>831,634</b>	<b>811,791</b>	<b>807,262</b>	<b>804,360</b>
Financial Institutions	19,037	18,593	21,302	19,951	19,915	16,890	17,092	15,338	15,899	16,963	16,719	18,203	16,958
Business and Industrial Sector **	728,429	748,884	782,416	792,644	807,121	815,620	816,506	802,210	818,739	814,671	795,072	789,059	787,402
<b>Private - Retail ***</b>	<b>347,166</b>	<b>337,530</b>	<b>338,381</b>	<b>337,423</b>	<b>333,496</b>	<b>332,171</b>	<b>333,619</b>	<b>332,405</b>	<b>330,249</b>	<b>324,712</b>	<b>326,658</b>	<b>328,439</b>	<b>330,574</b>
<b>Total</b>	<b>1,454,414</b>	<b>1,452,696</b>	<b>1,496,418</b>	<b>1,509,437</b>	<b>1,529,372</b>	<b>1,542,604</b>	<b>1,565,587</b>	<b>1,592,609</b>	<b>1,595,077</b>	<b>1,626,827</b>	<b>1,611,667</b>	<b>1,613,499</b>	<b>1,611,507</b>

<sup>1</sup> 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

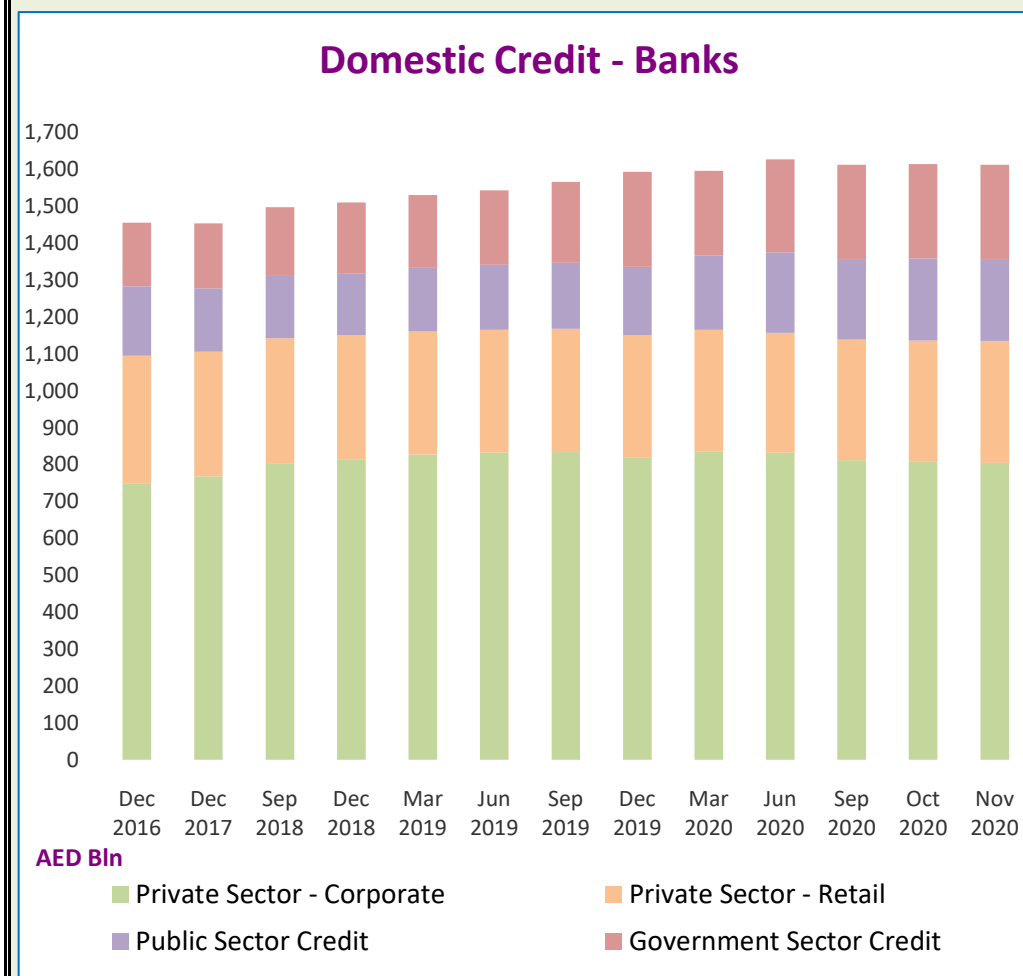
\* Preliminary

\*\* 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

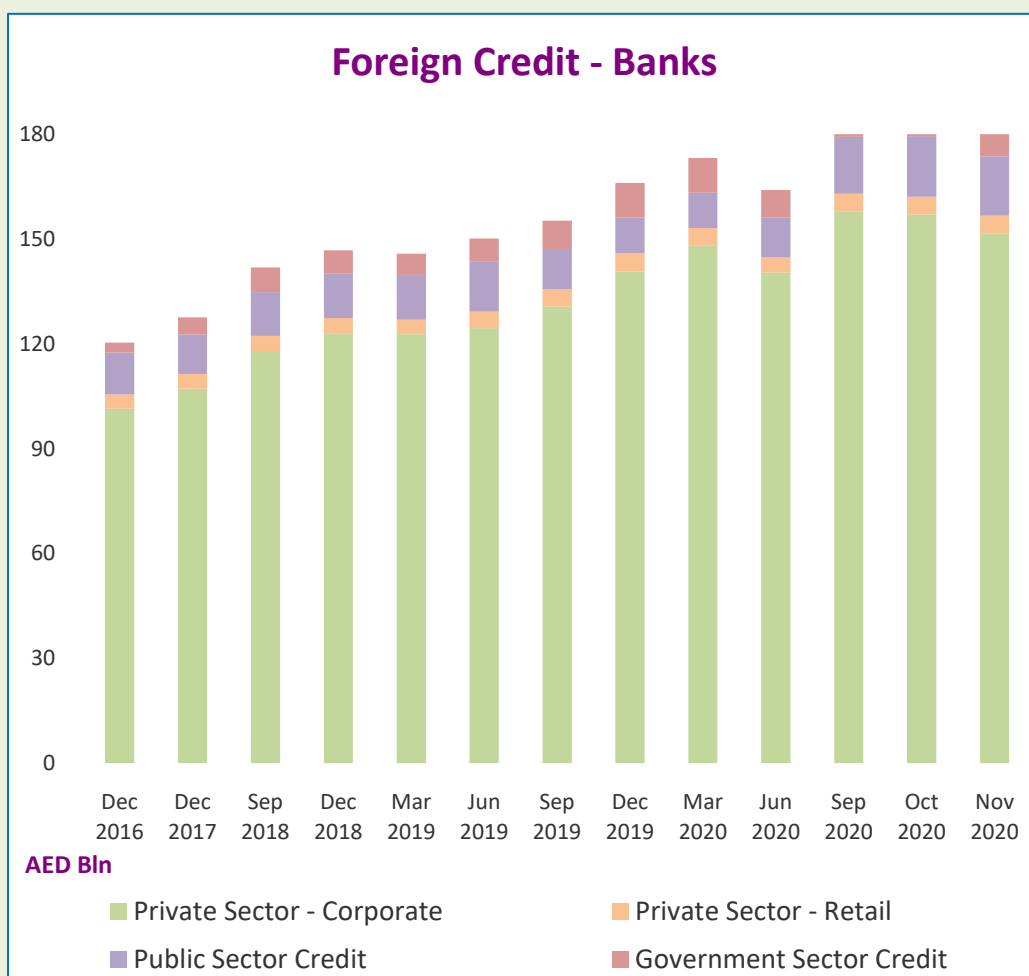
### Banks' Domestic Credit

Domestic Credit account for 89.8% share of the total credit portfolio of the Banks as at the end of November 2020. Domestic Credit decreased month on month by 0.1% at the end of November 2020, which was driven by the decrease in credit to the Government Sector, Public Sector and Private Sector by 0.3%,0.2% and 0.1% respectively.



### Banks' Foreign Credit

Foreign Credit account for 10.2% share of the total credit portfolio of the Banks as at the end of November 2020. Foreign Credit at the end of November 2020 decreased by 5.0%, which was driven by the decrease in credit to Private Sector, Public Sector and Government Sector by 3.3%,3.0% and 27.4% respectively.



**Table 24 : Domestic Credit ( National Banks ) <sup>1</sup>**

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2016</b>	<b>Dec 2017</b>	<b>Sep 2018</b>	<b>Dec 2018</b>	<b>Mar 2019</b>	<b>Jun 2019</b>	<b>Sep 2019</b>	<b>Dec 2019</b>	<b>Mar 2020</b>	<b>Jun 2020</b>	<b>Sep 2020</b>	<b>Oct 2020</b>	<b>Nov 2020 *</b>
<b>Government</b>	<b>166,397</b>	<b>170,096</b>	<b>178,651</b>	<b>184,825</b>	<b>189,066</b>	<b>194,925</b>	<b>212,702</b>	<b>250,422</b>	<b>221,429</b>	<b>241,869</b>	<b>244,495</b>	<b>245,134</b>	<b>244,521</b>
<b>Public Sector</b>	<b>159,550</b>	<b>152,465</b>	<b>152,014</b>	<b>152,372</b>	<b>156,119</b>	<b>160,892</b>	<b>164,105</b>	<b>169,319</b>	<b>185,745</b>	<b>199,935</b>	<b>200,203</b>	<b>204,649</b>	<b>203,991</b>
<b>Private Sector</b>	<b>955,240</b>	<b>967,001</b>	<b>1,003,293</b>	<b>1,013,736</b>	<b>1,023,649</b>	<b>1,028,414</b>	<b>1,031,492</b>	<b>1,016,604</b>	<b>1,028,988</b>	<b>1,020,207</b>	<b>1,010,142</b>	<b>1,007,809</b>	<b>1,008,303</b>
<b>Private - Corporate</b>	<b>640,941</b>	<b>661,995</b>	<b>696,480</b>	<b>707,074</b>	<b>720,064</b>	<b>725,936</b>	<b>727,530</b>	<b>713,790</b>	<b>727,226</b>	<b>722,714</b>	<b>710,324</b>	<b>705,881</b>	<b>704,168</b>
Financial Institutions	17,109	17,989	20,488	19,284	18,991	15,530	15,774	14,070	14,246	15,352	15,082	16,696	15,376
Business and Industrial Sector **	623,832	644,006	675,992	687,790	701,073	710,406	711,756	699,720	712,980	707,362	695,242	689,185	688,792
<b>Private - Retail ***</b>	<b>314,299</b>	<b>305,006</b>	<b>306,813</b>	<b>306,662</b>	<b>303,585</b>	<b>302,478</b>	<b>303,962</b>	<b>302,814</b>	<b>301,762</b>	<b>297,493</b>	<b>299,818</b>	<b>301,928</b>	<b>304,135</b>
<b>Total</b>	<b>1,281,187</b>	<b>1,289,562</b>	<b>1,333,958</b>	<b>1,350,933</b>	<b>1,368,834</b>	<b>1,384,231</b>	<b>1,408,299</b>	<b>1,436,345</b>	<b>1,436,162</b>	<b>1,462,011</b>	<b>1,454,840</b>	<b>1,457,592</b>	<b>1,456,815</b>

<sup>1</sup> 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 ) <sup>1</sup>**

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2016</b>	<b>Dec 2017</b>	<b>Sep 2018</b>	<b>Dec 2018</b>	<b>Mar 2019</b>	<b>Jun 2019</b>	<b>Sep 2019</b>	<b>Dec 2019</b>	<b>Mar 2020</b>	<b>Jun 2020</b>	<b>Sep 2020</b>	<b>Oct 2020</b>	<b>Nov 2020 *</b>
<b>Government</b>	<b>5,969</b>	<b>5,332</b>	<b>6,920</b>	<b>6,673</b>	<b>8,078</b>	<b>6,691</b>	<b>6,772</b>	<b>6,961</b>	<b>7,657</b>	<b>10,518</b>	<b>10,986</b>	<b>10,408</b>	<b>10,324</b>
<b>Public Sector</b>	<b>27,866</b>	<b>19,796</b>	<b>16,734</b>	<b>15,549</b>	<b>15,577</b>	<b>15,415</b>	<b>14,791</b>	<b>15,954</b>	<b>15,359</b>	<b>18,159</b>	<b>17,534</b>	<b>17,607</b>	<b>17,737</b>
<b>Private Sector</b>	<b>139,392</b>	<b>138,006</b>	<b>138,806</b>	<b>136,282</b>	<b>136,883</b>	<b>136,267</b>	<b>135,725</b>	<b>133,349</b>	<b>135,899</b>	<b>136,139</b>	<b>128,307</b>	<b>127,892</b>	<b>126,631</b>
<b>Private - Corporate</b>	<b>106,525</b>	<b>105,482</b>	<b>107,238</b>	<b>105,521</b>	<b>106,972</b>	<b>106,574</b>	<b>106,068</b>	<b>103,758</b>	<b>107,412</b>	<b>108,920</b>	<b>101,467</b>	<b>101,381</b>	<b>100,192</b>
Financial Institutions	1,928	604	814	667	924	1,360	1,318	1,268	1,653	1,611	1,637	1,507	1,582
Business and Industrial Sector **	104,597	104,878	106,424	104,854	106,048	105,214	104,750	102,490	105,759	107,309	99,830	99,874	98,610
<b>Private - Retail</b>	<b>32,867</b>	<b>32,524</b>	<b>31,568</b>	<b>30,761</b>	<b>29,911</b>	<b>29,693</b>	<b>29,657</b>	<b>29,591</b>	<b>28,487</b>	<b>27,219</b>	<b>26,840</b>	<b>26,511</b>	<b>26,439</b>
<b>Total</b>	<b>173,227</b>	<b>163,134</b>	<b>162,460</b>	<b>158,504</b>	<b>160,538</b>	<b>158,373</b>	<b>157,288</b>	<b>156,264</b>	<b>158,915</b>	<b>164,816</b>	<b>156,827</b>	<b>155,907</b>	<b>154,692</b>

<sup>1</sup> 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 ) <sup>1</sup>**

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2016</b>	<b>Dec 2017</b>	<b>Sep 2018</b>	<b>Dec 2018</b>	<b>Mar 2019</b>	<b>Jun 2019</b>	<b>Sep 2019</b>	<b>Dec 2019</b>	<b>Mar 2020</b>	<b>Jun 2020</b>	<b>Sep 2020</b>	<b>Oct 2020</b>	<b>Nov 2020 *</b>
<b>Government</b>	<b>163,058</b>	<b>163,466</b>	<b>173,068</b>	<b>177,249</b>	<b>183,000</b>	<b>187,899</b>	<b>204,023</b>	<b>239,706</b>	<b>211,349</b>	<b>216,860</b>	<b>220,720</b>	<b>220,897</b>	<b>220,795</b>
<b>Public Sector</b>	<b>153,531</b>	<b>139,277</b>	<b>135,985</b>	<b>136,587</b>	<b>141,798</b>	<b>146,102</b>	<b>147,535</b>	<b>153,842</b>	<b>163,877</b>	<b>173,838</b>	<b>172,661</b>	<b>176,996</b>	<b>175,213</b>
<b>Private Sector</b>	<b>819,647</b>	<b>820,362</b>	<b>844,600</b>	<b>851,218</b>	<b>860,380</b>	<b>871,959</b>	<b>874,745</b>	<b>862,168</b>	<b>879,003</b>	<b>871,560</b>	<b>853,757</b>	<b>854,010</b>	<b>852,957</b>
<b>Private - Corporate</b>	<b>596,504</b>	<b>611,534</b>	<b>637,206</b>	<b>644,773</b>	<b>656,249</b>	<b>669,477</b>	<b>671,221</b>	<b>659,684</b>	<b>678,426</b>	<b>675,929</b>	<b>658,301</b>	<b>658,569</b>	<b>655,151</b>
Financial Institutions	15,948	14,713	17,811	16,604	16,457	14,710	14,839	13,042	13,890	15,068	15,008	16,498	15,251
Business and Industrial Sector **	580,556	596,821	619,395	628,169	639,792	654,767	656,382	646,642	664,536	660,861	643,293	642,071	639,900
<b>Private - Retail</b>	<b>223,143</b>	<b>208,828</b>	<b>207,394</b>	<b>206,445</b>	<b>204,131</b>	<b>202,482</b>	<b>203,524</b>	<b>202,484</b>	<b>200,577</b>	<b>195,631</b>	<b>195,456</b>	<b>195,441</b>	<b>197,806</b>
<b>Total</b>	<b>1,136,236</b>	<b>1,123,105</b>	<b>1,153,653</b>	<b>1,165,054</b>	<b>1,185,178</b>	<b>1,205,960</b>	<b>1,226,303</b>	<b>1,255,716</b>	<b>1,254,229</b>	<b>1,262,258</b>	<b>1,247,138</b>	<b>1,251,903</b>	<b>1,248,965</b>

<sup>1</sup> 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 ) <sup>1</sup>**

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2016</b>	<b>Dec 2017</b>	<b>Sep 2018</b>	<b>Dec 2018</b>	<b>Mar 2019</b>	<b>Jun 2019</b>	<b>Sep 2019</b>	<b>Dec 2019</b>	<b>Mar 2020</b>	<b>Jun 2020</b>	<b>Sep 2020</b>	<b>Oct 2020</b>	<b>Nov 2020 *</b>
<b>Government</b>	<b>9,308</b>	<b>11,962</b>	<b>12,503</b>	<b>14,249</b>	<b>14,144</b>	<b>13,717</b>	<b>15,451</b>	<b>17,677</b>	<b>17,737</b>	<b>35,527</b>	<b>34,761</b>	<b>34,645</b>	<b>34,050</b>
<b>Public Sector</b>	<b>33,885</b>	<b>32,984</b>	<b>32,763</b>	<b>31,334</b>	<b>29,898</b>	<b>30,205</b>	<b>31,361</b>	<b>31,431</b>	<b>37,227</b>	<b>44,256</b>	<b>45,076</b>	<b>45,260</b>	<b>46,515</b>
<b>Private Sector</b>	<b>274,985</b>	<b>284,645</b>	<b>297,499</b>	<b>298,800</b>	<b>300,152</b>	<b>292,722</b>	<b>292,472</b>	<b>287,785</b>	<b>285,884</b>	<b>284,786</b>	<b>284,692</b>	<b>281,691</b>	<b>281,977</b>
<b>Private - Corporate</b>	<b>150,962</b>	<b>155,944</b>	<b>166,512</b>	<b>167,822</b>	<b>170,787</b>	<b>163,033</b>	<b>162,377</b>	<b>157,864</b>	<b>156,212</b>	<b>155,705</b>	<b>153,490</b>	<b>148,693</b>	<b>149,209</b>
Financial Institutions	3,089	3,880	3,491	3,347	3,458	2,180	2,253	2,296	2,009	1,895	1,711	1,705	1,707
Business and Industrial Sector **	147,873	152,064	163,021	164,475	167,329	160,853	160,124	155,568	154,203	153,810	151,779	146,988	147,502
<b>Private - Retail</b>	<b>124,023</b>	<b>128,701</b>	<b>130,987</b>	<b>130,978</b>	<b>129,365</b>	<b>129,689</b>	<b>130,095</b>	<b>129,921</b>	<b>129,672</b>	<b>129,081</b>	<b>131,202</b>	<b>132,998</b>	<b>132,768</b>
<b>Total</b>	<b>318,178</b>	<b>329,591</b>	<b>342,765</b>	<b>344,383</b>	<b>344,194</b>	<b>336,644</b>	<b>339,284</b>	<b>336,893</b>	<b>340,848</b>	<b>364,569</b>	<b>364,529</b>	<b>361,596</b>	<b>362,542</b>

<sup>1</sup> 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 )**

<b>(In Millions of AED)</b>													
<b>End of Period</b>	<b>Dec 2016</b>	<b>Dec 2017</b>	<b>Mar 2018</b>	<b>Jun 2018</b>	<b>Sep 2018</b>	<b>Dec 2018</b>	<b>Mar 2019</b>	<b>Jun 2019</b>	<b>Sep 2019</b>	<b>Dec 2019</b>	<b>Mar 2020</b>	<b>Jun 2020</b>	<b>Sep 2020 *</b>
<b>Economic Activity</b>													
<b>1) Agriculture</b>	<b>1,374</b>	<b>2,127</b>	<b>2,040</b>	<b>1,914</b>	<b>1,948</b>	<b>1,984</b>	<b>1,836</b>	<b>1,674</b>	<b>1,721</b>	<b>1,052</b>	<b>1,542</b>	<b>1,820</b>	<b>2,159</b>
<b>2) Mining and Quarrying</b>	<b>13,550</b>	<b>12,101</b>	<b>12,059</b>	<b>12,911</b>	<b>13,383</b>	<b>14,734</b>	<b>15,939</b>	<b>15,463</b>	<b>14,864</b>	<b>10,660</b>	<b>11,810</b>	<b>11,444</b>	<b>12,724</b>
<b>3) Manufacturing</b>	<b>69,300</b>	<b>75,236</b>	<b>75,530</b>	<b>73,659</b>	<b>76,110</b>	<b>76,982</b>	<b>77,234</b>	<b>76,168</b>	<b>75,170</b>	<b>80,440</b>	<b>81,637</b>	<b>79,675</b>	<b>76,544</b>
3.1 Food , Beverages and Tobacco	5,817	7,043	6,861	6,567	6,633	6,252	6,003	5,496	5,589	5,724	6,504	6,071	5,840
3.2 Textile and Leather Products	1,365	1,284	1,368	1,267	1,449	1,459	1,456	1,404	1,396	1,399	1,493	1,485	1,331
3.3 Furniture and Other Wood Products	2,403	2,786	3,296	3,272	2,665	2,538	2,385	2,432	2,439	2,291	2,157	2,311	2,321
3.4 Paper And Paper Products	1,958	2,374	2,443	2,542	2,457	2,368	2,672	2,501	2,375	2,436	2,450	2,471	2,524
3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals	17,266	16,123	16,421	14,914	17,853	19,881	19,910	19,482	19,626	23,091	22,876	22,368	20,842
3.6 Basic Metal Products (Including Aluminium)	13,683	14,501	14,185	16,199	16,427	15,306	16,498	16,518	16,534	17,220	18,071	17,988	17,381
3.7 Fabricated Metal Products, Machinery and Equipment	6,857	13,245	12,543	11,715	11,190	11,291	10,680	10,209	10,255	9,912	9,471	8,619	8,259
3.8 Other Manufactured Products	19,951	17,880	18,413	17,183	17,436	17,887	17,630	18,126	16,956	18,367	18,615	18,362	18,046
<b>4) Electricity, Gas and Water</b>	<b>18,455</b>	<b>16,735</b>	<b>18,901</b>	<b>17,698</b>	<b>16,952</b>	<b>16,998</b>	<b>18,432</b>	<b>19,477</b>	<b>18,751</b>	<b>22,734</b>	<b>23,535</b>	<b>26,688</b>	<b>26,023</b>
<b>5) Construction and Real Estate</b>	<b>264,762</b>	<b>298,126</b>	<b>300,549</b>	<b>306,631</b>	<b>304,980</b>	<b>315,490</b>	<b>323,425</b>	<b>336,240</b>	<b>332,952</b>	<b>311,138</b>	<b>319,838</b>	<b>326,543</b>	<b>326,774</b>
5.1 Construction	66,861	68,686	71,243	70,299	70,933	71,858	64,261	66,806	66,763	65,220	63,987	65,820	65,159
5.2 Real Estate	197,901	229,440	229,306	236,332	234,047	243,632	259,164	269,434	266,189	245,918	255,851	260,723	261,615
<b>6) Trade</b>	<b>155,821</b>	<b>152,769</b>	<b>157,148</b>	<b>159,111</b>	<b>154,869</b>	<b>154,033</b>	<b>154,575</b>	<b>153,980</b>	<b>157,021</b>	<b>152,656</b>	<b>155,703</b>	<b>157,173</b>	<b>148,321</b>
6.1 Wholesale	108,703	103,243	105,840	111,390	107,534	106,254	103,160	106,967	106,662	104,813	108,532	107,799	99,583
6.2 Retail	47,118	49,526	51,308	47,721	47,335	47,779	51,415	47,013	50,359	47,843	47,171	49,374	48,738
<b>7) Transport, Storage and Communication</b>	<b>63,507</b>	<b>54,935</b>	<b>52,742</b>	<b>54,032</b>	<b>49,452</b>	<b>51,496</b>	<b>51,604</b>	<b>55,294</b>	<b>54,006</b>	<b>57,078</b>	<b>63,272</b>	<b>83,978</b>	<b>82,123</b>
<b>8) Financial Institutions</b>	<b>145,561</b>	<b>127,499</b>	<b>133,626</b>	<b>128,955</b>	<b>134,206</b>	<b>130,107</b>	<b>125,051</b>	<b>128,845</b>	<b>135,654</b>	<b>131,105</b>	<b>132,205</b>	<b>116,429</b>	<b>115,872</b>
<b>9) Government</b>	<b>162,727</b>	<b>168,251</b>	<b>172,891</b>	<b>177,456</b>	<b>184,037</b>	<b>186,629</b>	<b>194,497</b>	<b>198,712</b>	<b>215,349</b>	<b>251,689</b>	<b>226,628</b>	<b>247,145</b>	<b>244,569</b>
<b>10) Personal Loans for Business Purposes <sup>1</sup></b>	<b>94,799</b>	<b>79,991</b>	<b>82,029</b>	<b>83,255</b>	<b>83,957</b>	<b>86,384</b>	<b>83,978</b>	<b>83,406</b>	<b>90,700</b>	<b>100,811</b>	<b>96,556</b>	<b>99,004</b>	<b>98,285</b>
<b>11) Personal Loans for Consumption Purposes <sup>2</sup></b>	<b>339,234</b>	<b>326,648</b>	<b>326,015</b>	<b>328,915</b>	<b>329,998</b>	<b>325,819</b>	<b>324,349</b>	<b>327,296</b>	<b>327,310</b>	<b>330,006</b>	<b>333,407</b>	<b>329,584</b>	<b>331,670</b>
<b>12) All Others <sup>3</sup></b>	<b>125,323</b>	<b>138,278</b>	<b>139,221</b>	<b>141,994</b>	<b>146,526</b>	<b>148,781</b>	<b>158,452</b>	<b>146,049</b>	<b>142,089</b>	<b>143,240</b>	<b>148,944</b>	<b>147,499</b>	<b>146,603</b>
<b>Total</b>	<b>1,454,413</b>	<b>1,452,696</b>	<b>1,472,751</b>	<b>1,486,531</b>	<b>1,496,418</b>	<b>1,509,437</b>	<b>1,529,372</b>	<b>1,542,604</b>	<b>1,565,587</b>	<b>1,592,609</b>	<b>1,595,077</b>	<b>1,626,982</b>	<b>1,611,667</b>

\* Preliminary

<sup>1</sup> Including credit to High Net-Worth Individuals.

<sup>2</sup> Effective August 2017, the reduction in personal loans reflects accounting adjustments made by banks to set-off the amount of refinancing against related personal loans

<sup>3</sup> 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	Mar 2018	Jun 2018	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020 *
Economic Activity													
<b>1) Agriculture</b>	<b>53</b>	<b>45</b>	<b>50</b>	<b>50</b>	<b>275</b>	<b>275</b>	<b>27</b>	<b>27</b>	<b>219</b>	<b>227</b>	<b>224</b>	<b>217</b>	<b>188</b>
<b>2) Mining and Quarrying</b>	<b>7,844</b>	<b>6,216</b>	<b>6,439</b>	<b>6,265</b>	<b>7,085</b>	<b>7,176</b>	<b>6,954</b>	<b>8,193</b>	<b>7,505</b>	<b>8,005</b>	<b>9,305</b>	<b>9,725</b>	<b>20,381</b>
<b>3) Manufacturing</b>	<b>13,844</b>	<b>12,753</b>	<b>13,486</b>	<b>12,441</b>	<b>12,210</b>	<b>15,913</b>	<b>15,591</b>	<b>13,299</b>	<b>13,559</b>	<b>16,873</b>	<b>16,364</b>	<b>16,457</b>	<b>18,255</b>
3.1 Food , Beverages and Tobacco	693	959	912	859	958	1,764	2,392	1,982	1,947	3,188	3,492	3,771	3,743
3.2 Textile and Leather Products	304	862	768	763	708	394	468	640	654	605	377	600	470
3.3 Furniture and Other Wood Products	359	324	324	325	380	381	394	398	435	389	381	383	391
3.4 Paper And Paper Products	11	12	38	37	1	2	51	53	54	1	2	1	0
3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals	6,803	5,799	6,403	5,870	5,493	8,459	7,296	5,761	5,721	7,076	6,683	7,014	8,992
3.6 Basic Metal Products (Including Aluminium)	2,515	2,145	2,452	2,232	2,113	2,504	2,557	1,830	1,858	3,040	2,518	1,731	2,163
3.7 Fabricated Metal Products, Machinery and Equipment	160	1,341	1,305	977	1,028	643	583	996	1,000	960	748	778	896
3.8 Other Manufactured Products	2,999	1,311	1,284	1,378	1,529	1,766	1,850	1,639	1,890	1,614	2,163	2,179	1,600
<b>4) Electricity, Gas and Water</b>	<b>3,402</b>	<b>3,498</b>	<b>6,018</b>	<b>6,692</b>	<b>7,585</b>	<b>8,110</b>	<b>6,999</b>	<b>6,838</b>	<b>7,019</b>	<b>7,169</b>	<b>7,234</b>	<b>6,974</b>	<b>10,513</b>
<b>5) Construction and Real Estate</b>	<b>10,797</b>	<b>10,910</b>	<b>9,296</b>	<b>9,336</b>	<b>12,794</b>	<b>14,152</b>	<b>13,707</b>	<b>13,462</b>	<b>13,399</b>	<b>14,240</b>	<b>12,798</b>	<b>12,282</b>	<b>12,761</b>
5.1 Construction	5,098	5,018	4,198	4,767	5,396	5,801	5,204	5,109	5,308	5,562	5,136	4,899	4,723
5.2 Real Estate	5,699	5,892	5,098	4,569	7,398	8,351	8,503	8,353	8,091	8,678	7,662	7,383	8,038
<b>6) Trade</b>	<b>9,283</b>	<b>11,263</b>	<b>11,379</b>	<b>12,434</b>	<b>11,750</b>	<b>12,605</b>	<b>11,769</b>	<b>12,905</b>	<b>13,600</b>	<b>12,222</b>	<b>11,310</b>	<b>10,993</b>	<b>12,119</b>
6.1 Wholesale	6,335	5,866	6,338	8,350	7,122	6,648	6,118	6,753	7,725	9,790	7,928	7,582	9,019
6.2 Retail	2,948	5,397	5,041	4,084	4,628	5,957	5,651	6,152	5,875	2,432	3,382	3,411	3,100
<b>7) Transport, Storage and Communication</b>	<b>22,623</b>	<b>26,422</b>	<b>28,949</b>	<b>28,719</b>	<b>29,036</b>	<b>31,646</b>	<b>29,035</b>	<b>29,603</b>	<b>31,173</b>	<b>33,256</b>	<b>30,230</b>	<b>29,082</b>	<b>31,352</b>
<b>8) Financial Institutions</b>	<b>25,750</b>	<b>25,543</b>	<b>24,987</b>	<b>23,794</b>	<b>24,066</b>	<b>21,710</b>	<b>27,868</b>	<b>29,083</b>	<b>33,760</b>	<b>38,263</b>	<b>51,198</b>	<b>48,163</b>	<b>51,958</b>
<b>9) Government</b>	<b>2,620</b>	<b>4,548</b>	<b>6,180</b>	<b>6,277</b>	<b>6,535</b>	<b>6,689</b>	<b>5,853</b>	<b>7,157</b>	<b>8,717</b>	<b>9,137</b>	<b>9,196</b>	<b>7,073</b>	<b>11,808</b>
<b>10) Personal Loans for Business Purposes <sup>1</sup></b>	<b>3,486</b>	<b>2,460</b>	<b>2,991</b>	<b>2,948</b>	<b>3,317</b>	<b>3,398</b>	<b>3,608</b>	<b>5,360</b>	<b>5,301</b>	<b>4,739</b>	<b>3,469</b>	<b>2,963</b>	<b>3,573</b>
<b>11) Personal Loans for Consumption Purposes</b>	<b>4,018</b>	<b>3,853</b>	<b>3,946</b>	<b>3,873</b>	<b>3,984</b>	<b>4,824</b>	<b>3,875</b>	<b>4,112</b>	<b>4,587</b>	<b>4,695</b>	<b>4,837</b>	<b>4,604</b>	<b>5,477</b>
<b>12) All Others <sup>2</sup></b>	<b>16,649</b>	<b>20,094</b>	<b>21,627</b>	<b>22,871</b>	<b>23,218</b>	<b>20,304</b>	<b>20,503</b>	<b>20,076</b>	<b>16,382</b>	<b>17,202</b>	<b>17,029</b>	<b>16,370</b>	<b>14,553</b>
<b>Total</b>	<b>120,369</b>	<b>127,605</b>	<b>135,348</b>	<b>135,700</b>	<b>141,855</b>	<b>146,802</b>	<b>145,789</b>	<b>150,115</b>	<b>155,221</b>	<b>166,028</b>	<b>173,194</b>	<b>164,903</b>	<b>192,938</b>

\* Preliminary

<sup>1</sup> Including credit to High Net-Worth Individuals.

<sup>2</sup> Including Credit to the Service Sector and Non-Profit Institutions

**Table 30 : Deposits distributed Residents / Non Residents ( All Banks ) <sup>1</sup>**

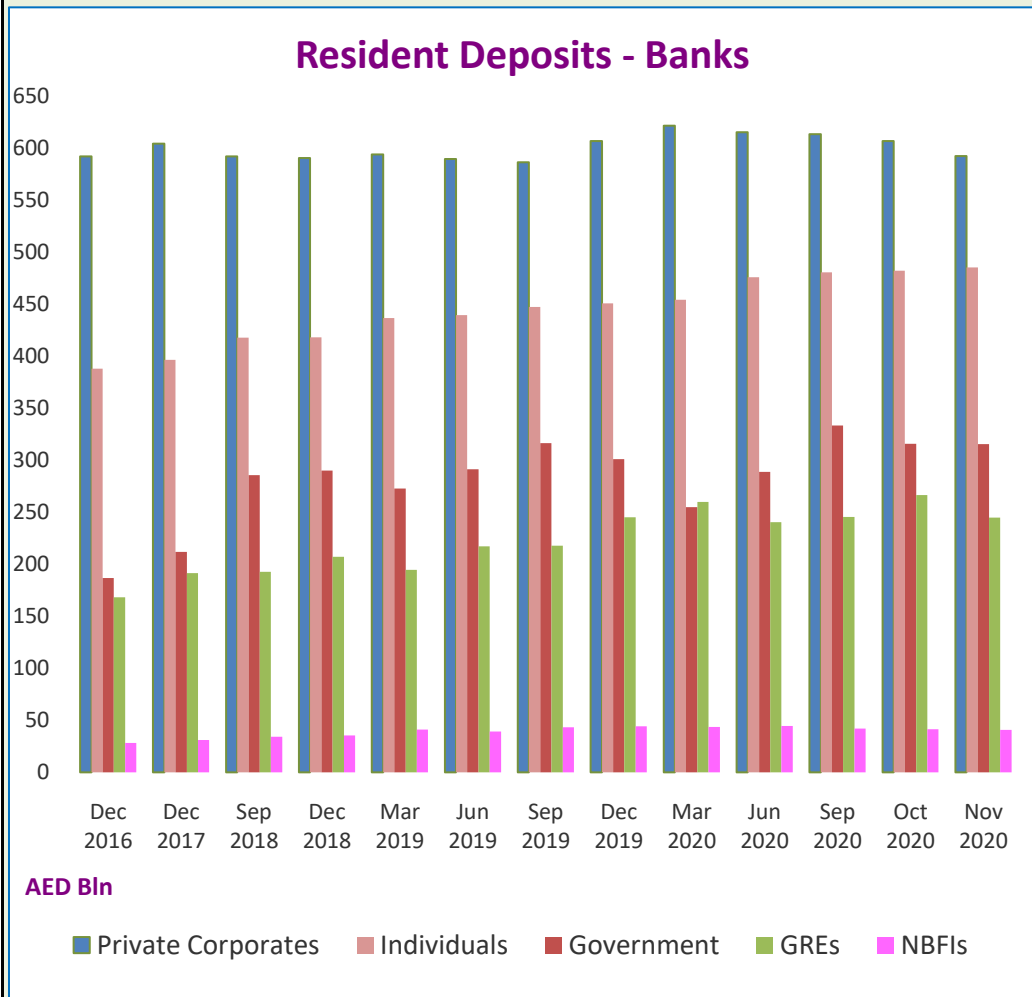
<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2016</b>	<b>Dec 2017</b>	<b>Sep 2018</b>	<b>Dec 2018</b>	<b>Mar 2019</b>	<b>Jun 2019</b>	<b>Sep 2019</b>	<b>Dec 2019</b>	<b>Mar 2020</b>	<b>Jun 2020</b>	<b>Sep 2020</b>	<b>Oct 2020</b>	<b>Nov 2020 *</b>
<b>(1) Residents</b>	<b>1,363,899</b>	<b>1,435,600</b>	<b>1,522,861</b>	<b>1,542,237</b>	<b>1,539,879</b>	<b>1,577,608</b>	<b>1,612,162</b>	<b>1,648,812</b>	<b>1,635,166</b>	<b>1,665,764</b>	<b>1,715,805</b>	<b>1,713,598</b>	<b>1,679,669</b>
1.1 Corporate	592,181	604,435	592,195	590,877	594,280	589,875	586,660	607,023	621,853	615,665	613,759	606,944	592,637
1.2 Individuals	388,271	396,550	417,930	418,408	436,683	439,815	447,510	450,866	454,381	476,108	480,907	482,321	485,528
1.3 Government	186,847	211,977	285,912	290,321	273,033	291,432	316,634	301,309	255,127	289,028	333,554	316,010	315,512
1.4 GREs	168,365	191,530	192,709	207,145	194,661	217,384	217,958	245,329	260,083	240,503	245,460	266,748	245,091
1.5 Non Banking Financial Institutions	28,235	31,108	34,115	35,486	41,222	39,102	43,400	44,285	43,722	44,460	42,125	41,575	40,901
<b>(2) Non-Residents</b>	<b>199,050</b>	<b>191,677</b>	<b>205,439</b>	<b>213,413</b>	<b>208,168</b>	<b>196,709</b>	<b>189,771</b>	<b>221,372</b>	<b>216,751</b>	<b>200,368</b>	<b>191,347</b>	<b>197,025</b>	<b>196,457</b>
2.1 Corporate	88,352	88,310	86,543	91,889	85,899	88,662	85,012	87,964	91,844	73,495	73,341	70,632	71,651
2.2 Non Banking Financial Institutions	70,150	66,096	71,618	68,637	67,963	63,053	61,608	84,026	79,707	75,382	71,676	82,847	80,767
2.3 Individuals	28,084	26,497	24,951	25,932	25,920	25,413	24,876	24,867	23,952	23,781	24,382	24,454	24,417
2.4 Government and Non Commercial Entities	12,464	10,774	22,327	26,955	28,386	19,581	18,275	24,515	21,248	27,710	21,948	19,092	19,622
<b>Total Deposits</b>	<b>1,562,949</b>	<b>1,627,277</b>	<b>1,728,300</b>	<b>1,755,650</b>	<b>1,748,047</b>	<b>1,774,317</b>	<b>1,801,933</b>	<b>1,870,184</b>	<b>1,851,917</b>	<b>1,866,132</b>	<b>1,907,152</b>	<b>1,910,623</b>	<b>1,876,126</b>

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

\* Preliminary

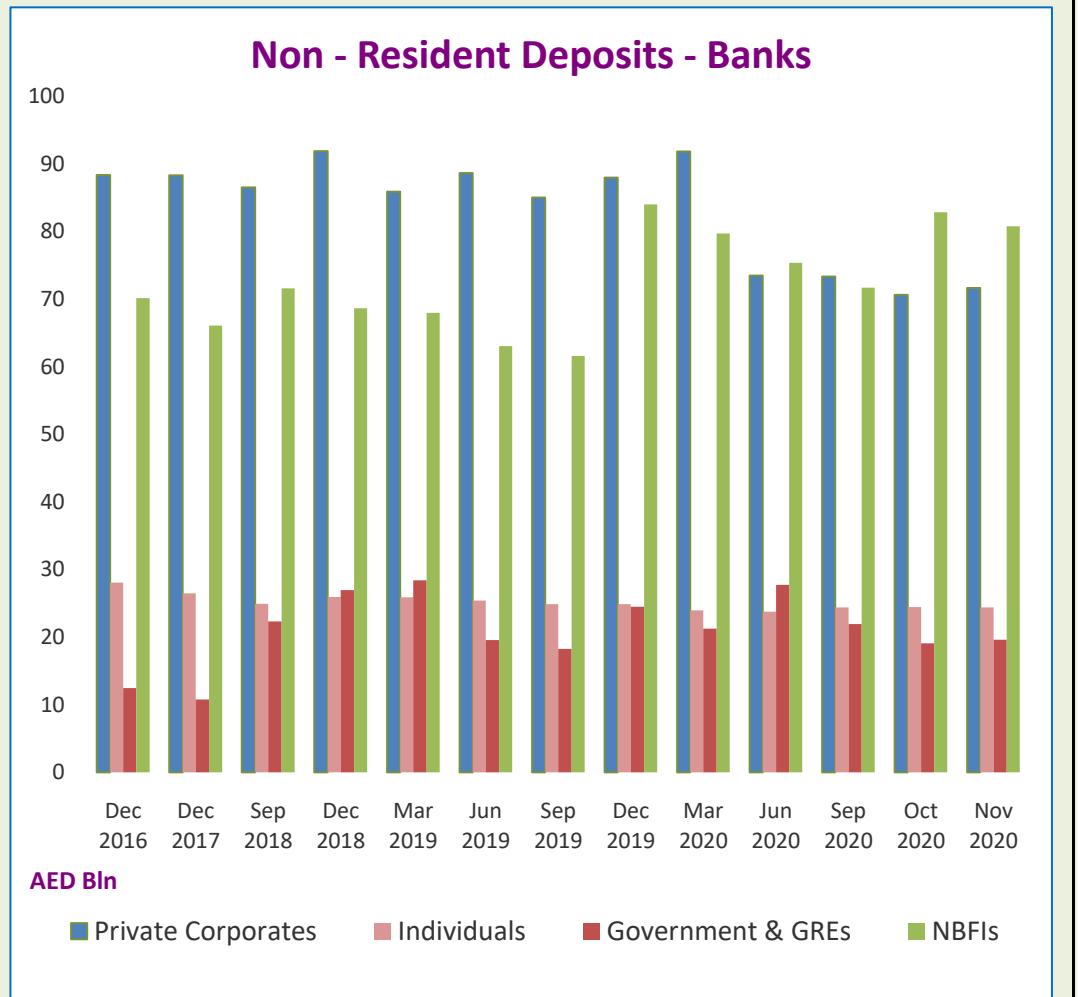
### Banks' Resident Deposits

Resident Deposits account for 89.5% share of total deposits of the Banks as at the end of November 2020. Resident Deposits decreased 2.0% during the month of November 2020, which was mainly driven by the decrease in the deposits from Private Corporates, Government, GREs and NBFIs by 2.4%,0.2%,8.1% and 1.6% respectively, overshadowing the increase in the deposits from Individuals by 0.7%.



### Banks' Non - Resident Deposits

Non - Resident Deposits account for 10.5% share of total deposits of the Banks as at the end of November 2020. Non - Resident Deposits decreased month on month by 0.3% at the end of November 2020, which was mainly driven by the decrease in the deposits from NBFIs by 2.5%, overshadowing the increase in Deposits from Private Sector & Government and GREs.



**Table 31 : Deposits distributed Residents / Non Residents ( National Banks ) <sup>1</sup>**

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2016</b>	<b>Dec 2017</b>	<b>Sep 2018</b>	<b>Dec 2018</b>	<b>Mar 2019</b>	<b>Jun 2019</b>	<b>Sep 2019</b>	<b>Dec 2019</b>	<b>Mar 2020</b>	<b>Jun 2020</b>	<b>Sep 2020</b>	<b>Oct 2020</b>	<b>Nov 2020 *</b>
<b>(1) Residents</b>	<b>1,191,614</b>	<b>1,261,377</b>	<b>1,355,492</b>	<b>1,378,188</b>	<b>1,372,557</b>	<b>1,408,749</b>	<b>1,441,551</b>	<b>1,469,458</b>	<b>1,448,294</b>	<b>1,473,536</b>	<b>1,524,013</b>	<b>1,520,817</b>	<b>1,489,178</b>
1.1 Corporate	500,627	513,648	508,532	505,124	507,370	502,445	501,438	513,925	525,135	514,526	511,137	504,630	492,088
1.2 Individuals	322,121	329,301	353,643	354,591	369,783	372,566	380,115	382,434	384,578	403,141	406,696	408,172	410,867
1.3 Government	185,473	210,096	284,563	288,817	272,527	290,849	315,844	300,170	254,108	288,061	332,784	315,285	314,833
1.4 GREs	161,042	182,360	180,170	199,297	187,308	209,878	206,583	236,067	247,394	230,042	237,159	256,888	236,525
1.5 Non Banking Financial Institutions	22,351	25,972	28,584	30,359	35,569	33,011	37,571	36,862	37,079	37,766	36,237	35,842	34,865
<b>(2) Non-Residents</b>	<b>160,163</b>	<b>158,466</b>	<b>170,970</b>	<b>180,413</b>	<b>174,906</b>	<b>160,730</b>	<b>158,902</b>	<b>188,504</b>	<b>184,588</b>	<b>167,465</b>	<b>157,647</b>	<b>163,788</b>	<b>161,646</b>
2.1 Corporate	69,658	70,345	65,678	71,065	65,423	66,356	65,270	67,713	72,710	54,574	53,693	50,917	51,017
2.2 Non Banking Financial Institutions	61,481	61,654	67,297	65,318	64,402	59,152	58,770	80,314	75,665	70,833	66,999	78,256	75,464
2.3 Individuals	17,997	18,199	17,220	18,106	18,251	17,881	17,374	17,439	16,342	16,170	16,663	16,644	16,674
2.4 Government and Non Commercial Entities	11,027	8,268	20,775	25,924	26,830	17,341	17,488	23,038	19,871	25,888	20,292	17,971	18,491
<b>Total Deposits</b>	<b>1,351,777</b>	<b>1,419,843</b>	<b>1,526,462</b>	<b>1,558,601</b>	<b>1,547,463</b>	<b>1,569,479</b>	<b>1,600,453</b>	<b>1,657,962</b>	<b>1,632,882</b>	<b>1,641,001</b>	<b>1,681,660</b>	<b>1,684,605</b>	<b>1,650,824</b>

<sup>1</sup> 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 ) <sup>1</sup>**

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2016</b>	<b>Dec 2017</b>	<b>Sep 2018</b>	<b>Dec 2018</b>	<b>Mar 2019</b>	<b>Jun 2019</b>	<b>Sep 2019</b>	<b>Dec 2019</b>	<b>Mar 2020</b>	<b>Jun 2020</b>	<b>Sep 2020</b>	<b>Oct 2020</b>	<b>Nov 2020 *</b>
<b>(1) Residents</b>	<b>172,285</b>	<b>174,223</b>	<b>167,369</b>	<b>164,049</b>	<b>167,322</b>	<b>168,859</b>	<b>170,611</b>	<b>179,354</b>	<b>186,872</b>	<b>192,228</b>	<b>191,792</b>	<b>192,781</b>	<b>190,491</b>
1.1 Corporate	91,554	90,787	83,663	85,753	86,910	87,430	85,222	93,098	96,718	101,139	102,622	102,314	100,549
1.2 Individuals	66,150	67,249	64,287	63,817	66,900	67,249	67,395	68,432	69,803	72,967	74,211	74,149	74,661
1.3 Government	1,374	1,881	1,349	1,504	506	583	790	1,139	1,019	967	770	725	679
1.4 GREs	7,323	9,170	12,539	7,848	7,353	7,506	11,375	9,262	12,689	10,461	8,301	9,860	8,566
1.5 Non Banking Financial Institutions	5,884	5,136	5,531	5,127	5,653	6,091	5,829	7,423	6,643	6,694	5,888	5,733	6,036
<b>(2) Non-Residents</b>	<b>38,887</b>	<b>33,211</b>	<b>34,469</b>	<b>33,000</b>	<b>33,262</b>	<b>35,979</b>	<b>30,869</b>	<b>32,868</b>	<b>32,163</b>	<b>32,903</b>	<b>33,700</b>	<b>33,237</b>	<b>34,811</b>
2.1 Corporate	18,694	17,965	20,865	20,824	20,476	22,306	19,742	20,251	19,134	18,921	19,648	19,715	20,634
2.2 Non Banking Financial Institutions	8,669	4,442	4,321	3,319	3,561	3,901	2,838	3,712	4,042	4,549	4,677	4,591	5,303
2.3 Individuals	10,087	8,298	7,731	7,826	7,669	7,532	7,502	7,428	7,610	7,611	7,719	7,810	7,743
2.4 Government and Non Commercial Entities	1,437	2,506	1,552	1,031	1,556	2,240	787	1,477	1,377	1,822	1,656	1,121	1,131
<b>Total Deposits</b>	<b>211,172</b>	<b>207,434</b>	<b>201,838</b>	<b>197,049</b>	<b>200,584</b>	<b>204,838</b>	<b>201,480</b>	<b>212,222</b>	<b>219,035</b>	<b>225,131</b>	<b>225,492</b>	<b>226,018</b>	<b>225,302</b>

<sup>1</sup> 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 ) <sup>1</sup>**

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2016</b>	<b>Dec 2017</b>	<b>Sep 2018</b>	<b>Dec 2018</b>	<b>Mar 2019</b>	<b>Jun 2019</b>	<b>Sep 2019</b>	<b>Dec 2019</b>	<b>Mar 2020</b>	<b>Jun 2020</b>	<b>Sep 2020</b>	<b>Oct 2020</b>	<b>Nov 2020 *</b>
<b>(1) Residents</b>	<b>1,024,688</b>	<b>1,064,557</b>	<b>1,142,132</b>	<b>1,163,244</b>	<b>1,160,391</b>	<b>1,205,539</b>	<b>1,239,837</b>	<b>1,274,465</b>	<b>1,263,956</b>	<b>1,286,703</b>	<b>1,328,527</b>	<b>1,330,429</b>	<b>1,300,867</b>
1.1 Corporate	480,500	488,930	478,948	480,345	479,814	478,282	474,851	501,144	524,981	522,737	519,614	512,701	500,018
1.2 Individuals	257,123	260,535	279,639	278,563	297,682	298,709	305,162	306,542	307,884	320,830	324,446	324,468	328,092
1.3 Government	143,084	158,967	220,156	226,574	209,192	224,764	250,309	236,073	188,853	213,969	254,690	241,034	244,947
1.4 GREs	120,017	132,809	140,032	153,592	144,135	176,619	177,221	198,458	210,944	194,736	196,971	220,283	197,417
1.5 Non Banking Financial Institutions	23,964	23,316	23,357	24,170	29,568	27,165	32,294	32,248	31,294	34,431	32,806	31,943	30,393
<b>(2) Non-Residents</b>	<b>189,644</b>	<b>178,860</b>	<b>185,611</b>	<b>190,860</b>	<b>185,946</b>	<b>177,169</b>	<b>166,630</b>	<b>193,705</b>	<b>187,849</b>	<b>172,575</b>	<b>163,488</b>	<b>167,510</b>	<b>169,703</b>
2.1 Corporate	85,840	84,421	81,678	85,871	81,877	84,786	81,465	84,083	87,712	69,449	69,499	66,788	67,980
2.2 Non Banking Financial Institutions	66,118	60,577	60,146	55,847	53,350	50,965	45,627	64,239	58,897	55,308	51,213	60,680	61,137
2.3 Individuals	25,238	23,093	21,465	22,259	22,410	21,914	21,302	21,274	20,401	20,327	20,935	21,051	21,080
2.4 Government and Non Commercial Entities	12,448	10,769	22,322	26,883	28,309	19,504	18,236	24,109	20,839	27,491	21,841	18,991	19,506
<b>Total Deposits</b>	<b>1,214,332</b>	<b>1,243,417</b>	<b>1,327,743</b>	<b>1,354,104</b>	<b>1,346,337</b>	<b>1,382,708</b>	<b>1,406,467</b>	<b>1,468,170</b>	<b>1,451,805</b>	<b>1,459,278</b>	<b>1,492,015</b>	<b>1,497,939</b>	<b>1,470,570</b>

<sup>1</sup> 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 ) <sup>1</sup>**

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2016</b>	<b>Dec 2017</b>	<b>Sep 2018</b>	<b>Dec 2018</b>	<b>Mar 2019</b>	<b>Jun 2019</b>	<b>Sep 2019</b>	<b>Dec 2019</b>	<b>Mar 2020</b>	<b>Jun 2020</b>	<b>Sep 2020</b>	<b>Oct 2020</b>	<b>Nov 2020 *</b>
<b>(1) Residents</b>	<b>339,211</b>	<b>371,043</b>	<b>380,729</b>	<b>378,993</b>	<b>379,488</b>	<b>372,069</b>	<b>372,325</b>	<b>374,347</b>	<b>371,210</b>	<b>379,061</b>	<b>387,278</b>	<b>383,169</b>	<b>378,802</b>
1.1 Corporate	111,681	115,505	113,247	110,532	114,466	111,593	111,809	105,879	96,872	92,928	94,145	94,243	92,619
1.2 Individuals	131,148	136,015	138,291	139,845	139,001	141,106	142,348	144,324	146,497	155,278	156,461	157,853	157,436
1.3 Government	43,763	53,010	65,756	63,747	63,841	66,668	66,325	65,236	66,274	75,059	78,864	74,976	70,565
1.4 GREs	48,348	58,721	52,677	53,553	50,526	40,765	40,737	46,871	49,139	45,767	48,489	46,465	47,674
1.5 Non Banking Financial Institutions	4,271	7,792	10,758	11,316	11,654	11,937	11,106	12,037	12,428	10,029	9,319	9,632	10,508
<b>(2) Non-Residents</b>	<b>9,406</b>	<b>12,817</b>	<b>19,828</b>	<b>22,553</b>	<b>22,222</b>	<b>19,540</b>	<b>23,141</b>	<b>27,667</b>	<b>28,902</b>	<b>27,793</b>	<b>27,859</b>	<b>29,515</b>	<b>26,754</b>
2.1 Corporate	2,512	3,889	4,865	6,018	4,022	3,876	3,547	3,881	4,132	4,046	3,842	3,844	3,671
2.2 Non Banking Financial Institutions	4,032	5,519	11,472	12,790	14,613	12,088	15,981	19,787	20,810	20,074	20,463	22,167	19,630
2.3 Individuals	2,846	3,404	3,486	3,673	3,510	3,499	3,574	3,593	3,551	3,454	3,447	3,403	3,337
2.4 Government and Non Commercial Entities	16	5	5	72	77	77	39	406	409	219	107	101	116
<b>Total Deposits</b>	<b>348,617</b>	<b>383,860</b>	<b>400,557</b>	<b>401,546</b>	<b>401,710</b>	<b>391,609</b>	<b>395,466</b>	<b>402,014</b>	<b>400,112</b>	<b>406,854</b>	<b>415,137</b>	<b>412,684</b>	<b>405,556</b>

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

\* Preliminary

**Table 35 : Classification of Deposits by Size ( Quarterly ) <sup>1</sup>**

<b>(In Millions of AED)</b>													
<b>Deposit Size</b>	<b>Dec 2016</b>	<b>Dec 2017</b>	<b>Mar 2018</b>	<b>Jun 2018</b>	<b>Sep 2018</b>	<b>Dec 2018</b>	<b>Mar 2019</b>	<b>Jun 2019</b>	<b>Sep 2019</b>	<b>Dec 2019</b>	<b>Mar 2020</b>	<b>Jun 2020</b>	<b>Sep 2020 *</b>
0 to AED 250,000	137,705	143,453	141,788	144,057	140,080	142,187	145,521	145,511	143,451	146,289	139,508	145,474	143,009
AED 250,001 to AED 500,000	65,041	67,555	68,365	68,468	67,136	67,491	70,724	70,874	70,448	70,645	68,403	71,217	71,990
AED 500,001 to AED 1,000,000	77,726	79,394	82,494	82,928	81,639	82,080	85,893	86,731	86,234	86,360	85,744	88,882	89,937
AED 1,000,001 to AED 5,000,000	199,708	205,261	214,196	209,766	207,637	206,901	214,666	217,818	216,312	220,400	224,097	230,564	232,903
AED 5 Million to AED 20 Million	199,537	207,673	207,525	205,295	202,697	204,714	209,326	209,611	212,704	217,603	219,429	219,747	224,192
Above AED 20 Million	883,232	923,941	948,075	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
<b>Total Deposits</b>	<b>1,562,949</b>	<b>1,627,277</b>	<b>1,662,443</b>	<b>1,684,314</b>	<b>1,728,300</b>	<b>1,755,650</b>	<b>1,748,047</b>	<b>1,774,317</b>	<b>1,801,933</b>	<b>1,870,184</b>	<b>1,851,917</b>	<b>1,866,132</b>	<b>1,907,152</b>

<sup>1</sup> 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 ) <sup>1</sup>**

**(In Millions of AED)**

Item	Dec 2016	Dec 2017	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Oct 2020	Nov 2020 *
<b>Demand</b>	<b>580,094</b>	<b>586,432</b>	<b>573,804</b>	<b>577,601</b>	<b>598,732</b>	<b>596,026</b>	<b>592,432</b>	<b>599,666</b>	<b>630,690</b>	<b>653,494</b>	<b>650,129</b>	<b>703,321</b>	<b>714,828</b>
Local Currency	415,989	428,729	420,676	421,465	444,013	438,424	441,630	442,461	465,700	472,517	475,885	484,310	496,067
Foreign Currencies	164,105	157,703	153,128	156,136	154,719	157,602	150,802	157,205	164,990	180,977	174,244	219,011	218,761
<b>Savings</b>	<b>153,745</b>	<b>156,263</b>	<b>154,436</b>	<b>152,037</b>	<b>156,179</b>	<b>166,873</b>	<b>167,099</b>	<b>172,214</b>	<b>183,442</b>	<b>194,620</b>	<b>207,911</b>	<b>210,411</b>	<b>211,748</b>
Local Currency	124,990	128,016	129,966	128,160	132,220	141,792	141,485	143,957	152,125	163,561	174,835	176,456	178,195
Foreign Currencies	28,755	28,247	24,470	23,877	23,959	25,081	25,614	28,257	31,317	31,059	33,076	33,955	33,553
<b>Time</b>	<b>609,806</b>	<b>636,195</b>	<b>668,547</b>	<b>683,671</b>	<b>663,212</b>	<b>673,975</b>	<b>677,691</b>	<b>738,554</b>	<b>719,646</b>	<b>676,956</b>	<b>663,897</b>	<b>624,722</b>	<b>572,581</b>
Local Currency	391,831	415,342	423,334	425,384	435,187	433,107	433,520	457,614	455,122	427,466	411,338	397,902	383,487
Foreign Currencies	217,975	220,853	245,213	258,287	228,025	240,868	244,171	280,940	264,524	249,490	252,559	226,820	189,094
<b>Total Deposits **</b>	<b>1,343,645</b>	<b>1,378,890</b>	<b>1,396,787</b>	<b>1,413,309</b>	<b>1,418,123</b>	<b>1,436,874</b>	<b>1,437,222</b>	<b>1,510,434</b>	<b>1,533,778</b>	<b>1,525,070</b>	<b>1,521,937</b>	<b>1,538,454</b>	<b>1,499,157</b>
Total Local Currency	932,810	972,087	973,976	975,009	1,011,420	1,013,323	1,016,635	1,044,032	1,072,947	1,063,544	1,062,058	1,058,668	1,057,749
Total Foreign Currencies	410,835	406,803	422,811	438,300	406,703	423,551	420,587	466,402	460,831	461,526	459,879	479,786	441,408
Commercial Prepayments	20,686	21,957	21,165	21,368	20,301	19,266	18,854	18,879	17,661	17,261	16,996	17,004	16,963

<sup>1</sup> 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 ) <sup>1</sup>**

(In Millions of AED)

Item	Dec 2016	Dec 2017	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Oct 2020	Nov 2020 *
<b>Demand</b>	<b>468,426</b>	<b>479,056</b>	<b>471,915</b>	<b>475,681</b>	<b>496,654</b>	<b>489,297</b>	<b>490,456</b>	<b>491,970</b>	<b>514,439</b>	<b>533,464</b>	<b>525,840</b>	<b>575,343</b>	<b>586,444</b>
Local Currency	349,055	361,148	359,162	358,813	381,037	373,676	379,549	376,056	397,213	402,618	401,655	408,209	418,450
Foreign Currencies	119,371	117,908	112,753	116,868	115,617	115,621	110,907	115,914	117,226	130,846	124,185	167,134	167,994
<b>Savings</b>	<b>135,421</b>	<b>138,741</b>	<b>137,753</b>	<b>135,678</b>	<b>139,503</b>	<b>150,431</b>	<b>150,130</b>	<b>153,679</b>	<b>162,250</b>	<b>170,986</b>	<b>183,257</b>	<b>185,248</b>	<b>186,397</b>
Local Currency	115,716	118,185	120,382	118,918	122,444	132,405	131,811	133,906	141,307	149,142	159,888	161,278	163,159
Foreign Currencies	19,705	20,556	17,371	16,760	17,059	18,026	18,319	19,773	20,943	21,844	23,369	23,970	23,238
<b>Time</b>	<b>536,579</b>	<b>561,939</b>	<b>592,255</b>	<b>611,520</b>	<b>587,029</b>	<b>598,585</b>	<b>600,685</b>	<b>659,066</b>	<b>644,086</b>	<b>601,616</b>	<b>592,823</b>	<b>557,088</b>	<b>506,291</b>
Local Currency	346,908	371,088	379,075	381,882	391,112	390,618	390,248	413,824	412,783	387,449	374,203	361,906	348,666
Foreign Currencies	189,671	190,851	213,180	229,638	195,917	207,967	210,437	245,242	231,303	214,167	218,620	195,182	157,625
<b>Total Deposits **</b>	<b>1,140,426</b>	<b>1,179,736</b>	<b>1,201,923</b>	<b>1,222,879</b>	<b>1,223,186</b>	<b>1,238,313</b>	<b>1,241,271</b>	<b>1,304,715</b>	<b>1,320,775</b>	<b>1,306,066</b>	<b>1,301,920</b>	<b>1,317,679</b>	<b>1,279,132</b>
Total Local Currency	811,679	850,421	858,619	859,613	894,593	896,699	901,608	923,786	951,303	939,209	935,746	931,393	930,275
Total Foreign Currencies	328,747	329,315	343,304	363,266	328,593	341,614	339,663	380,929	369,472	366,857	366,174	386,286	348,857
Commercial Prepayments	15,363	16,897	16,614	16,955	15,859	15,087	14,812	14,842	13,712	13,267	13,246	13,462	13,366

<sup>1</sup> 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 ) <sup>1</sup>**

(In Millions of AED)

Item	Dec 2016	Dec 2017	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Oct 2020	Nov 2020 *
<b>Demand</b>	<b>111,668</b>	<b>107,376</b>	<b>101,889</b>	<b>101,920</b>	<b>102,078</b>	<b>106,729</b>	<b>101,976</b>	<b>107,696</b>	<b>116,251</b>	<b>120,030</b>	<b>124,289</b>	<b>127,978</b>	<b>128,384</b>
Local Currency	66,934	67,581	61,514	62,652	62,976	64,749	62,081	66,405	68,487	69,899	74,230	76,101	77,617
Foreign Currencies	44,734	39,795	40,375	39,268	39,102	41,980	39,895	41,291	47,764	50,131	50,059	51,877	50,767
<b>Savings</b>	<b>18,324</b>	<b>17,522</b>	<b>16,683</b>	<b>16,359</b>	<b>16,676</b>	<b>16,442</b>	<b>16,968</b>	<b>18,535</b>	<b>21,192</b>	<b>23,634</b>	<b>24,654</b>	<b>25,163</b>	<b>25,351</b>
Local Currency	9,274	9,831	9,584	9,242	9,776	9,386	9,674	10,051	10,818	14,419	14,947	15,178	15,036
Foreign Currencies	9,050	7,691	7,099	7,117	6,900	7,056	7,294	8,484	10,374	9,215	9,707	9,985	10,315
<b>Time</b>	<b>73,227</b>	<b>74,256</b>	<b>76,292</b>	<b>72,151</b>	<b>76,183</b>	<b>75,390</b>	<b>77,007</b>	<b>79,488</b>	<b>75,560</b>	<b>75,340</b>	<b>71,074</b>	<b>67,634</b>	<b>66,290</b>
Local Currency	44,923	44,254	44,259	43,502	44,075	42,489	43,272	43,790	42,339	40,017	37,135	35,996	34,821
Foreign Currencies	28,304	30,002	32,033	28,649	32,108	32,901	33,735	35,698	33,221	35,323	33,939	31,638	31,469
<b>Total Deposits **</b>	<b>203,219</b>	<b>199,154</b>	<b>194,864</b>	<b>190,430</b>	<b>194,937</b>	<b>198,561</b>	<b>195,951</b>	<b>205,719</b>	<b>213,003</b>	<b>219,004</b>	<b>220,017</b>	<b>220,775</b>	<b>220,025</b>
Total Local Currency	121,131	121,666	115,357	115,396	116,827	116,624	115,027	120,246	121,644	124,335	126,312	127,275	127,474
Total Foreign Currencies	82,088	77,488	79,507	75,034	78,110	81,937	80,924	85,473	91,359	94,669	93,705	93,500	92,551
Commercial Prepayments	5,323	5,059	4,551	4,413	4,442	4,178	4,042	4,037	3,949	3,994	3,750	3,542	3,597

<sup>1</sup> 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 ) <sup>1</sup>**

(In Millions of AED)

Item	Dec 2016	Dec 2017	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Oct 2020	Nov 2020 *
<b>Demand</b>	<b>479,675</b>	<b>484,792</b>	<b>471,031</b>	<b>476,802</b>	<b>495,992</b>	<b>500,342</b>	<b>501,957</b>	<b>512,222</b>	<b>541,225</b>	<b>559,855</b>	<b>554,731</b>	<b>607,736</b>	<b>618,630</b>
Local Currency	329,506	340,733	330,672	334,283	354,787	357,509	362,700	365,476	386,768	389,840	391,692	400,409	411,436
Foreign Currencies	150,169	144,059	140,359	142,519	141,205	142,833	139,257	146,746	154,457	170,015	163,039	207,327	207,194
<b>Savings</b>	<b>80,690</b>	<b>80,691</b>	<b>77,417</b>	<b>76,661</b>	<b>78,407</b>	<b>78,706</b>	<b>79,423</b>	<b>84,245</b>	<b>90,259</b>	<b>99,334</b>	<b>106,023</b>	<b>107,939</b>	<b>109,314</b>
Local Currency	57,488	57,837	58,033	57,629	59,762	60,064	60,558	63,385	66,866	76,301	81,845	83,079	83,944
Foreign Currencies	23,202	22,854	19,384	19,032	18,645	18,642	18,865	20,860	23,393	23,033	24,178	24,860	25,370
<b>Time</b>	<b>482,971</b>	<b>489,508</b>	<b>523,407</b>	<b>532,399</b>	<b>517,498</b>	<b>541,844</b>	<b>538,304</b>	<b>590,973</b>	<b>582,302</b>	<b>545,955</b>	<b>537,417</b>	<b>498,851</b>	<b>453,919</b>
Local Currency	289,559	296,580	311,583	308,761	317,997	321,803	320,733	344,740	347,832	323,446	307,902	293,604	280,886
Foreign Currencies	193,412	192,928	211,824	223,638	199,501	220,041	217,571	246,233	234,470	222,509	229,515	205,247	173,033
<b>Total Deposits **</b>	<b>1,043,336</b>	<b>1,054,991</b>	<b>1,071,855</b>	<b>1,085,862</b>	<b>1,091,897</b>	<b>1,120,892</b>	<b>1,119,684</b>	<b>1,187,440</b>	<b>1,213,786</b>	<b>1,205,144</b>	<b>1,198,171</b>	<b>1,214,526</b>	<b>1,181,863</b>
Total Local Currency	676,553	695,150	700,288	700,673	732,546	739,376	743,991	773,601	801,466	789,587	781,439	777,092	776,266
Total Foreign Currencies	366,783	359,841	371,567	385,189	359,351	381,516	375,693	413,839	412,320	415,557	416,732	437,434	405,597
Commercial Prepayments	16,465	17,419	17,390	17,464	16,580	16,207	15,488	15,137	14,881	14,615	14,213	13,965	13,979

<sup>1</sup> 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 ) <sup>1</sup>**

(In Millions of AED)

Item	Dec 2016	Dec 2017	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Oct 2020	Nov 2020 *
<b>Demand</b>	<b>100,419</b>	<b>101,640</b>	<b>102,773</b>	<b>100,799</b>	<b>102,740</b>	<b>95,684</b>	<b>90,474</b>	<b>87,444</b>	<b>89,465</b>	<b>93,639</b>	<b>95,398</b>	<b>95,585</b>	<b>96,198</b>
Local Currency	86,483	87,996	90,004	87,182	89,226	80,916	78,930	76,985	78,932	82,677	84,193	83,901	84,631
Foreign Currencies	13,936	13,644	12,769	13,617	13,514	14,768	11,544	10,459	10,533	10,962	11,205	11,684	11,567
<b>Savings</b>	<b>73,055</b>	<b>75,572</b>	<b>77,019</b>	<b>75,376</b>	<b>77,772</b>	<b>88,167</b>	<b>87,676</b>	<b>87,969</b>	<b>93,183</b>	<b>95,286</b>	<b>101,888</b>	<b>102,472</b>	<b>102,434</b>
Local Currency	67,502	70,179	71,933	70,531	72,458	81,727	80,927	80,572	85,259	87,260	92,990	93,377	94,251
Foreign Currencies	5,553	5,393	5,086	4,845	5,314	6,440	6,749	7,397	7,924	8,026	8,898	9,095	8,183
<b>Time</b>	<b>126,835</b>	<b>146,687</b>	<b>145,140</b>	<b>151,272</b>	<b>145,714</b>	<b>132,131</b>	<b>139,388</b>	<b>147,581</b>	<b>137,344</b>	<b>131,001</b>	<b>126,480</b>	<b>125,871</b>	<b>118,662</b>
Local Currency	102,272	118,762	111,751	116,623	117,190	111,304	112,786	112,874	107,290	104,020	103,436	104,298	102,601
Foreign Currencies	24,563	27,925	33,389	34,649	28,524	20,827	26,602	34,707	30,054	26,981	23,044	21,573	16,061
<b>Total Deposits **</b>	<b>300,309</b>	<b>323,899</b>	<b>324,932</b>	<b>327,447</b>	<b>326,226</b>	<b>315,982</b>	<b>317,538</b>	<b>322,994</b>	<b>319,992</b>	<b>319,926</b>	<b>323,766</b>	<b>323,928</b>	<b>317,294</b>
Total Local Currency	256,257	276,937	273,688	274,336	278,874	273,947	272,643	270,431	271,481	273,957	280,619	281,576	281,483
Total Foreign Currencies	44,052	46,962	51,244	53,111	47,352	42,035	44,895	52,563	48,511	45,969	43,147	42,352	35,811
Commercial Prepayments	4,221	4,537	3,775	3,904	3,721	3,058	3,366	3,742	2,780	2,646	2,783	3,039	2,984

<sup>1</sup> 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 ) <sup>1</sup>**

<b>(In Millions of AED)</b>													
<b>Period</b>	<b>Dec 2016</b>	<b>Dec 2017</b>	<b>Sep 2018</b>	<b>Dec 2018</b>	<b>Mar 2019</b>	<b>Jun 2019</b>	<b>Sep 2019</b>	<b>Dec 2019</b>	<b>Mar 2020</b>	<b>Jun 2020</b>	<b>Sep 2020</b>	<b>Oct 2020</b>	<b>Nov 2020 *</b>
<b>Maturity</b>													
Upto 3 Months	452,328	468,102	573,617	560,943	534,410	500,822	593,961	624,099	594,673	541,879	546,288	501,510	450,106
Above 3 and Upto 6 Months	137,067	145,575	149,833	165,004	151,880	198,709	178,456	190,410	162,356	184,854	159,916	154,530	149,108
Above 6 and Upto 12 Months	137,798	165,268	175,947	179,971	186,821	198,345	159,758	176,235	180,000	160,876	170,160	170,046	175,701
Exceeding 12 Months	52,305	43,586	41,852	54,382	51,920	44,541	46,876	46,936	39,265	49,281	62,084	63,184	64,318
<b>Total</b>	<b>779,498</b>	<b>822,531</b>	<b>941,249</b>	<b>960,300</b>	<b>925,031</b>	<b>942,417</b>	<b>979,051</b>	<b>1,037,680</b>	<b>976,294</b>	<b>936,890</b>	<b>938,448</b>	<b>889,270</b>	<b>839,233</b>

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

\* Preliminary

**Table 42 : Time Deposits by Maturity ( National Banks ) <sup>1</sup>**

<b>(In Millions of AED)</b>													
<b>Period</b>	<b>Dec 2016</b>	<b>Dec 2017</b>	<b>Sep 2018</b>	<b>Dec 2018</b>	<b>Mar 2019</b>	<b>Jun 2019</b>	<b>Sep 2019</b>	<b>Dec 2019</b>	<b>Mar 2020</b>	<b>Jun 2020</b>	<b>Sep 2020</b>	<b>Oct 2020</b>	<b>Nov 2020 *</b>
<b>Maturity</b>													
Upto 3 Months	402,326	416,935	523,964	513,627	484,889	455,615	545,348	577,019	547,933	500,052	505,632	459,327	407,397
Above 3 and Upto 6 Months	123,194	130,983	133,878	151,278	138,168	182,586	162,227	172,218	147,604	168,127	143,287	141,686	136,777
Above 6 and Upto 12 Months	127,903	152,510	162,785	166,485	171,592	181,860	146,014	158,723	163,353	141,854	154,828	155,379	162,303
Exceeding 12 Months	46,184	40,879	39,101	51,724	49,252	41,410	43,714	44,137	36,671	46,533	58,886	60,802	61,952
<b>Total</b>	<b>699,607</b>	<b>741,307</b>	<b>859,728</b>	<b>883,114</b>	<b>843,901</b>	<b>861,471</b>	<b>897,303</b>	<b>952,097</b>	<b>895,561</b>	<b>856,566</b>	<b>862,633</b>	<b>817,194</b>	<b>768,429</b>

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

\* Preliminary

**Table 43 : Time Deposits by Maturity ( Foreign Banks ) <sup>1</sup>**

(In Millions of AED)													
<div>Period</div> <div>Maturity</div>	Dec 2016	Dec 2017	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Oct 2020	Nov 2020 *
Upto 3 Months	50,002	51,167	49,653	47,316	49,521	45,207	48,613	47,080	46,740	41,827	40,656	42,183	42,709
Above 3 and Upto 6 Months	13,873	14,592	15,955	13,726	13,712	16,123	16,229	18,192	14,752	16,727	16,629	12,844	12,331
Above 6 and Upto 12 Months	9,895	12,758	13,162	13,486	15,229	16,485	13,744	17,512	16,647	19,022	15,332	14,667	13,398
Exceeding 12 Months	6,121	2,707	2,751	2,658	2,668	3,131	3,162	2,799	2,594	2,748	3,198	2,382	2,366
Total	79,891	81,224	81,521	77,186	81,130	80,946	81,748	85,583	80,733	80,324	75,815	72,076	70,804

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

\* Preliminary

**Table 44 : Time Deposits by Maturity ( Conventional Banks ) <sup>1</sup>**

(In Millions of AED)													
<div>Period</div> <div>Maturity</div>	Dec 2016	Dec 2017	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Oct 2020	Nov 2020 *
Upto 3 Months	358,390	365,191	454,941	444,759	425,069	420,365	491,150	510,189	491,141	443,405	436,548	391,345	346,438
Above 3 and Upto 6 Months	101,428	100,890	107,839	122,347	113,511	145,022	119,186	144,374	111,948	137,161	111,725	109,243	105,639
Above 6 and Upto 12 Months	112,751	131,178	138,423	139,599	136,107	144,833	120,111	129,659	135,466	121,471	134,053	133,907	139,922
Exceeding 12 Months	47,327	40,253	35,159	47,257	48,834	42,097	43,304	42,829	34,108	44,214	57,076	58,531	59,125
Total	619,896	637,512	736,362	753,962	723,521	752,317	773,751	827,051	772,663	746,251	739,402	693,026	651,124

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

\* Preliminary

**Table 45 : Time Deposits by Maturity ( Islamic Banks ) <sup>1</sup>**

(In Millions of AED)													
<div>Period</div> <div>Maturity</div>	Dec 2016	Dec 2017	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Oct 2020	Nov 2020 *
Upto 3 Months	93,938	102,911	118,676	116,184	109,341	80,457	102,811	113,910	103,532	98,474	109,740	110,165	103,668
Above 3 and Upto 6 Months	35,639	44,685	41,994	42,657	38,369	53,687	59,270	46,036	50,408	47,693	48,191	45,287	43,469
Above 6 and Upto 12 Months	25,047	34,090	37,524	40,372	50,714	53,512	39,647	46,576	44,534	39,405	36,107	36,139	35,779
Exceeding 12 Months	4,978	3,333	6,693	7,125	3,086	2,444	3,572	4,107	5,157	5,067	5,008	4,653	5,193
Total	159,602	185,019	204,887	206,338	201,510	190,100	205,300	210,629	203,631	190,639	199,046	196,244	188,109

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

\* Preliminary

**Table 46 : Currency Issued <sup>1</sup>**

**(In Millions of AED)**

Item	Dec 2016	Dec 2017	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Oct 2020	Nov 2020 *
<b>Total Notes Issued ( 1 ) **</b>	76,430	84,220	81,937	84,603	87,053	90,031	89,518	92,456	103,914	104,841	110,025	112,309	112,981
<b>Total Coins Issued ( 2 ) ***</b>	1,121	1,166	1,230	1,236	1,242	1,260	1,263	1,273	1,286	1,300	1,291	1,286	1,287
<b>Total Currency Issued</b>	<b>77,551</b>	<b>85,386</b>	<b>83,167</b>	<b>85,839</b>	<b>88,295</b>	<b>91,291</b>	<b>90,781</b>	<b>93,729</b>	<b>105,200</b>	<b>106,141</b>	<b>111,316</b>	<b>113,595</b>	<b>114,268</b>

<sup>1</sup> *Currency Issued = Currency in Circulation plus Cash at Banks*

\* *Preliminary*

\*\* *Excluding Mutilated Notes*

\*\*\* *Excluding Issued Gold Coins*

**Table 47 : Cheques Cleared Statistics <sup>1</sup>**

Item	Dec 2016	Dec 2017	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Oct 2020	Nov 2020 *
<b>Cheques Cleared</b>													
Number of Cheques	29,928,495	28,836,237	20,152,968	26,913,259	6,641,355	13,028,181	19,346,879	25,842,698	6,277,055	10,562,791	15,801,414	17,574,635	19,430,924
Amount ( <i>In Millions of AED</i> )	1,479,692	1,437,710	983,375	1,305,828	307,328	612,328	910,818	1,224,482	301,464	493,904	734,642	814,506	903,631

<sup>1</sup> Cumulative data

\* Preliminary



**Table 48 : UAE Domestic Fund Transfer System Statistics <sup>1</sup>**

Item	Dec 2016	Dec 2017	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Oct 2020	Nov 2020 *
<b>Customer to Customer Tranfers</b>													
Number of Transfers	30,970,409	36,866,496	31,793,420	43,217,030	11,604,984	23,669,194	34,982,731	47,012,218	12,077,680	23,467,563	36,847,405	41,382,848	46,051,220
Amount ( <i>In Millions of AED</i> )	2,693,086	2,897,804	2,336,634	3,189,829	821,026	1,746,278	2,575,342	3,513,280	937,294	1,714,153	2,537,907	2,805,775	3,084,138
<b>Bank to Bank Tranfers</b>													
Number of Transfers	432,586	446,614	335,120	452,755	117,887	236,736	356,249	477,221	121,836	229,484	342,006	380,179	419,342
Amount ( <i>In Millions of AED</i> )	7,137,118	6,857,108	5,079,447	6,847,576	1,764,429	3,608,851	5,515,068	7,471,444	1,860,652	3,240,034	4,511,792	4,894,996	5,299,259
<b>Total Domestic Fund Tranfers</b>													
Number of Transfers	31,402,995	37,313,110	32,128,540	43,669,785	11,722,871	23,905,930	35,338,980	47,489,439	12,199,516	23,697,047	37,189,411	41,763,027	46,470,562
Amount ( <i>In Millions of AED</i> )	9,830,204	9,754,912	7,416,081	10,037,405	2,585,455	5,355,129	8,090,410	10,984,724	2,797,946	4,954,187	7,049,699	7,700,771	8,383,397

<sup>1</sup> Cumulative data

\* Preliminary

**Table 49 : Banks and Branches Network Statistics ( Quarterly )**

Item	Dec 2016		Dec 2017		Mar 2018		Jun 2018		Sep 2018		Dec 2018		Mar 2019		Jun 2019		Sep 2019		Dec 2019		Mar 2020		Jun 2020		Sep 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
<b>National Banks</b>	<b>23</b>	<b>846</b>	<b>22</b>	<b>771</b>	<b>22</b>	<b>761</b>	<b>22</b>	<b>755</b>	<b>22</b>	<b>751</b>	<b>22</b>	<b>743</b>	<b>22</b>	<b>733</b>	<b>22</b>	<b>713</b>	<b>21</b>	<b>664</b>	<b>21</b>	<b>656</b>	<b>21</b>	<b>640</b>	<b>21</b>	<b>611</b>	<b>21</b>	<b>559</b>
- Abu Dhabi	7	292	6	261	6	262	6	262	6	261	6	259	6	251	6	244	5	220	5	219	5	211	5	200	5	187
- Dubai	8	332	8	311	8	305	8	299	8	297	8	293	8	291	8	283	8	269	8	266	8	259	8	246	8	216
- Sharjah	4	122	4	108	4	104	4	105	4	104	4	103	4	102	4	100	4	93	4	92	4	89	4	86	4	81
- RAK	1	34	1	33	1	33	1	33	1	33	1	33	1	33	1	33	1	30	1	28	1	29	1	27	1	26
- Ajman	1	27	1	20	1	20	1	20	1	20	1	20	1	20	1	20	1	19	1	18	1	18	1	18	1	17
- UAQ	1	10	1	10	1	10	1	10	1	10	1	9	1	9	1	8	1	8	1	8	1	8	1	8	1	8
- Fujairah	1	29	1	28	1	27	1	26	1	26	1	26	1	27	1	25	1	25	1	25	1	26	1	26	1	24
<b>Foreign Banks **</b>	<b>26</b>	<b>85</b>	<b>27</b>	<b>82</b>	<b>27</b>	<b>81</b>	<b>27</b>	<b>81</b>	<b>27</b>	<b>81</b>	<b>27</b>	<b>80</b>	<b>27</b>	<b>79</b>	<b>27</b>	<b>79</b>	<b>27</b>	<b>79</b>	<b>27</b>	<b>79</b>	<b>27</b>	<b>78</b>	<b>27</b>	<b>78</b>	<b>27</b>	<b>78</b>
- Abu Dhabi	8	31	8	31	8	30	8	30	8	30	8	28	8	28	8	29	8	29	8	29	8	29	8	29	8	29
- Dubai	18	30	19	27	19	27	19	27	19	27	19	28	19	27	19	27	19	27	19	27	19	26	19	26	19	26
- Sharjah	-	14	-	14	-	14	-	14	-	14	-	14	-	14	-	14	-	14	-	14	-	14	-	14	-	14
- RAK	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6
- Ajman	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1
- UAQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Fujairah	-	3	-	3	-	3	-	3	-	3	-	3	-	3	-	2	-	2	-	2	-	2	-	2	-	2
<b>Wholesale Banks</b>	<b>11</b>	<b>-</b>	<b>12</b>	<b>-</b>	<b>12</b>	<b>-</b>	<b>12</b>	<b>-</b>	<b>12</b>	<b>-</b>	<b>11</b>	<b>-</b>	<b>11</b>	<b>-</b>	<b>11</b>	<b>1</b>	<b>11</b>	<b>1</b>	<b>11</b>	<b>-</b>	<b>11</b>	<b>-</b>	<b>11</b>	<b>-</b>	<b>11</b>	<b>-</b>
- Abu Dhabi	8	-	8	-	8	-	8	-	8	-	7	-	7	-	7	1	7	1	7	-	7	-	7	-	7	-
- Dubai	3	-	4	-	4	-	4	-	4	-	4	-	4	-	4	-	4	-	4	-	4	-	4	-	4	-
- Sharjah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- RAK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Ajman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- UAQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Fujairah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>60</b>	<b>931</b>	<b>61</b>	<b>853</b>	<b>61</b>	<b>842</b>	<b>61</b>	<b>836</b>	<b>61</b>	<b>832</b>	<b>60</b>	<b>823</b>	<b>60</b>	<b>812</b>	<b>60</b>	<b>793</b>	<b>59</b>	<b>744</b>	<b>59</b>	<b>735</b>	<b>59</b>	<b>718</b>	<b>59</b>	<b>689</b>	<b>59</b>	<b>637</b>
<b>Total Excluding Wholesale Banks</b>	<b>49</b>	<b>931</b>	<b>49</b>	<b>853</b>	<b>49</b>	<b>842</b>	<b>49</b>	<b>836</b>	<b>49</b>	<b>832</b>	<b>49</b>	<b>823</b>	<b>49</b>	<b>812</b>	<b>49</b>	<b>792</b>	<b>48</b>	<b>743</b>	<b>48</b>	<b>735</b>	<b>48</b>	<b>718</b>	<b>48</b>	<b>689</b>	<b>48</b>	<b>637</b>

\* Preliminary

\*\* Does not include number of wholesale banks which is reported seperately