



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

النشرة الاحصائية الشهرية
- البيانات المصرفية والنقديّة -
يناير 2020

Monthly Statistical Bulletin
- Banking & Monetary Statistics -
January 2020

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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_1) :

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_2) :

Consists of Money Supply (M_1) plus quasi-monetary deposits (Resident Time and Savings Deposits in Dirham + Resident Deposits in foreign currencies)

Money Supply (M_3) :

Consists of Money Supply (M_2) 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 2015	Dec 2016	Dec 2017	Mar 2018	Jun 2018	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Nov 2019	Dec 2019 *	Jan 2020 *
Central Bank of the UAE													
Total Assets/Liabilities	393,655	364,453	406,373	395,607	386,066	380,908	417,711	432,623	433,462	426,970	439,776	446,243	447,157
Gross International Reserves **	345,147	313,610	350,260	338,990	333,622	329,843	365,426	379,930	380,353	377,509	396,285	397,943	403,111
Money Supply Indicators													
Money Supply M ₁	456,934	474,054	492,366	510,620	495,522	484,138	485,699	512,011	507,839	511,860	512,051	514,789	540,474
Money Supply M ₂	1,186,819	1,225,452	1,276,140	1,293,803	1,300,062	1,291,006	1,308,432	1,328,654	1,350,953	1,361,272	1,380,497	1,411,463	1,426,830
Money Supply M ₃	1,342,879	1,411,339	1,487,079	1,526,751	1,553,554	1,579,675	1,602,379	1,631,732	1,645,355	1,679,936	1,682,282	1,717,397	1,689,716
Banks													
Total Assets	2,478,225	2,613,611	2,693,807	2,718,271	2,748,937	2,838,238	2,868,516	2,894,900	2,958,620	3,022,655	3,043,143	3,085,839	3,080,348
Foreign Assets (Net)	-89,820	-50,079	-16,842	23,042	40,379	76,778	59,657	48,214	65,974	87,857	92,251	89,799	88,657
Foreign Assets	496,450	546,890	578,989	603,110	629,974	693,078	679,647	691,121	726,124	754,209	772,662	769,946	789,836
Foreign Assets to Total Assets (%)	20.0%	20.9%	21.5%	22.2%	22.9%	24.4%	23.7%	23.9%	24.5%	25.0%	25.4%	25.0%	25.6%
Foreign Liabilities	586,270	596,969	595,831	580,068	589,595	616,300	619,990	642,907	660,150	666,352	680,411	680,147	701,179
Foreign Liabilities to Total Liabilities (%)	23.7%	22.8%	22.1%	21.3%	21.4%	21.7%	21.6%	22.2%	22.3%	22.0%	22.4%	22.0%	22.8%
Deposits ¹	1,471,618	1,562,949	1,627,277	1,662,443	1,684,314	1,728,300	1,755,650	1,748,047	1,774,317	1,801,933	1,819,616	1,870,154	1,826,293
Residents	1,300,126	1,363,899	1,435,600	1,472,992	1,494,193	1,522,861	1,542,237	1,539,879	1,577,608	1,612,162	1,615,217	1,648,752	1,615,938
of which: Corporate	563,100	592,181	604,435	600,333	613,799	592,195	590,877	594,280	589,875	586,660	592,308	605,758	631,853
Non-Residents	171,492	199,050	191,677	189,451	190,121	205,439	213,413	208,168	196,709	189,771	204,399	221,402	210,355
of which: Corporate	72,807	88,352	88,310	79,909	80,202	86,543	91,889	85,899	88,662	85,012	84,337	87,692	83,172
Bank Credit (Domestic)	1,381,181	1,454,414	1,452,696	1,472,751	1,486,531	1,496,418	1,509,437	1,529,372	1,542,604	1,565,587	1,561,785	1,593,847	1,565,839
of which: Credit to Private Sector ***	1,043,202	1,094,632	1,105,007	1,121,505	1,137,363	1,142,099	1,150,018	1,160,532	1,164,681	1,167,217	1,158,190	1,150,880	1,153,442
Total Number of National Banks and Branches													
Head Offices	23	23	22	22	22	22	22	22	22	21	21	21	21
Branches	874	846	771	761	755	751	743	733	713	664	661	656	648
Pay Offices	90	76	51	48	48	36	34	34	34	31	31	31	31
Electronic Banking Service Units	37	33	36	32	32	32	33	33	33	33	34	33	35
Total Number of Foreign Banks and Branches													
Head Offices	34	37	39	39	39	39	38	38	38	38	38	38	38
of which: Full Fledged Commercial Banks	26	26	27	27	27	27	27	27	27	27	27	27	27
of which: Licensed Wholesale Banks	8	11	12	12	12	12	11	11	11	11	11	11	11
Branches	86	85	82	81	81	81	80	79	80	80	79	79	78
Pay Offices	1	1	1	1	1	1	1	1	1	1	1	1	1
Electronic Banking Service Units	40	31	25	21	21	21	21	21	21	21	22	22	22
Number of Employees in Banks (UAE) ²	40,159	36,971	34,675	35,012	35,435	35,791	36,629	36,448	36,311	35,518	35,518	35,637	35,637
Employed with National Banks ²	32,352	29,532	29,056	29,414	29,847	30,232	30,966	30,767	30,605	29,786	29,786	29,673	29,673
Employed with Foreign Banks ²	7,807	7,439	5,619	5,598	5,588	5,559	5,663	5,681	5,706	5,732	5,732	5,964	5,964

* Preliminary

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

*** Including Claims on Other Financial Institutions

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

Table 2 : Monetary Survey

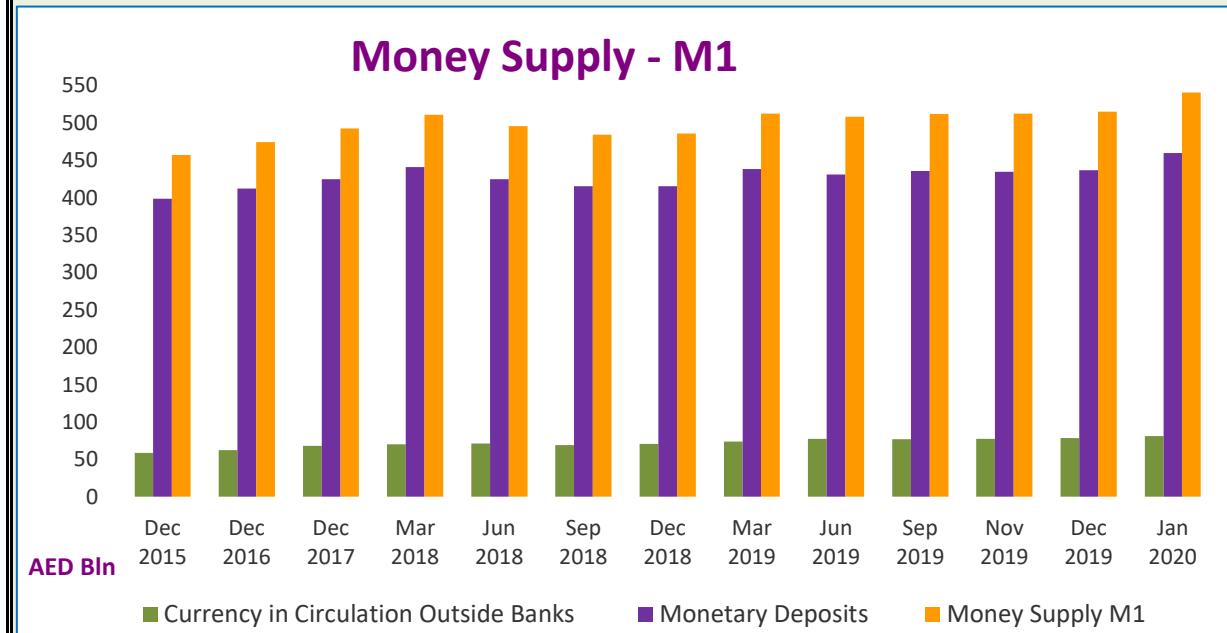
(In Millions of AED)	Dec 2015	Dec 2016	Dec 2017	Mar 2018	Jun 2018	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Nov 2019	Dec 2019 *	Jan 2020 *
Net International Reserves	246,402	258,816	328,285	354,417	369,095	401,836	418,099	423,295	439,785	461,548	484,838	484,010	487,512
Central Bank (Net)	336,222	308,895	345,127	331,375	328,716	325,058	358,442	375,081	373,811	373,691	392,587	394,211	398,855
Gross International Reserves	345,147	313,610	350,260	338,990	333,622	329,843	365,426	379,930	380,353	377,509	396,285	397,943	403,111
Foreign Liabilities	8,925	4,715	5,133	7,615	4,906	4,785	6,984	4,849	6,542	3,818	3,698	3,732	4,256
Banks (Net)	-89,820	-50,079	-16,842	23,042	40,379	76,778	59,657	48,214	65,974	87,857	92,251	89,799	88,657
Foreign Assets	496,450	546,890	578,989	603,110	629,974	693,078	679,647	691,121	726,124	754,209	772,662	769,946	789,836
Foreign Liabilities	586,270	596,969	595,831	580,068	589,595	616,300	619,990	642,907	660,150	666,352	680,411	680,147	701,179
Net Domestic Assets	940,417	966,636	947,855	939,386	930,967	889,170	890,333	905,359	911,168	899,724	895,659	927,453	939,318
Claims on Private Sector	1,040,059	1,100,058	1,107,744	1,122,014	1,139,637	1,143,385	1,151,835	1,162,521	1,172,293	1,175,436	1,166,604	1,159,685	1,158,972
Net Claims on Government	68,324	56,196	64,534	46,657	24,346	-6,140	-4,705	-8,114	1,057	-1,365	20,248	50,329	64,864
Claims on Government	245,822	265,092	277,440	281,570	279,794	284,474	291,141	296,623	297,149	318,659	323,292	357,480	328,919
Liabilities to Government	177,498	208,896	212,906	234,913	255,448	290,614	295,846	304,737	296,092	320,024	303,044	307,151	264,055
Claims on Official Entities	204,886	224,733	212,287	212,983	209,728	208,124	209,241	212,534	214,721	218,091	218,217	222,952	220,829
Claims on Nonbank Financial Institutions	49,310	29,824	31,422	32,311	33,550	34,860	32,098	33,181	28,564	27,998	27,596	26,800	27,819
Capital and Reserves	-306,490	-328,800	-359,461	-338,354	-352,226	-364,834	-378,471	-373,437	-388,151	-400,784	-414,599	-418,334	-425,561
Other Items (net)	-115,672	-115,374	-108,671	-136,225	-124,068	-126,225	-119,664	-121,327	-117,315	-119,651	-122,407	-113,978	-107,605
Money Supply M₁	456,934	474,054	492,366	510,620	495,522	484,138	485,699	512,011	507,839	511,860	512,051	514,789	540,474
Currency in Circulation Outside Banks	58,391	62,262	67,716	69,906	71,103	68,823	70,534	73,863	77,266	76,544	77,469	78,216	80,845
Monetary Deposits	398,543	411,792	424,650	440,714	424,419	415,315	415,165	438,148	430,573	435,316	434,582	436,573	459,629
Money Supply M₂	1,186,819	1,225,452	1,276,140	1,293,803	1,300,062	1,291,006	1,308,432	1,328,654	1,350,953	1,361,272	1,380,497	1,411,463	1,426,830
Quasi - Money	729,885	751,398	783,774	783,183	804,540	806,868	822,733	816,643	843,114	849,412	868,446	896,674	886,356
Foreign Currency Deposits	245,127	270,838	270,694	280,858	280,414	286,092	304,337	287,527	304,433	305,666	303,607	322,474	299,803
Dirham Deposits	484,758	480,560	513,080	502,325	524,126	520,776	518,396	529,116	538,681	543,746	564,839	574,200	586,553
Money Supply M₃	1,342,879	1,411,339	1,487,079	1,526,751	1,553,554	1,579,675	1,602,379	1,631,732	1,645,355	1,679,936	1,682,282	1,717,397	1,689,716
Government Deposits	156,060	185,887	210,939	232,948	253,492	288,669	293,947	303,078	294,402	318,664	301,785	305,934	262,886

* Preliminary

Monetary Aggregates

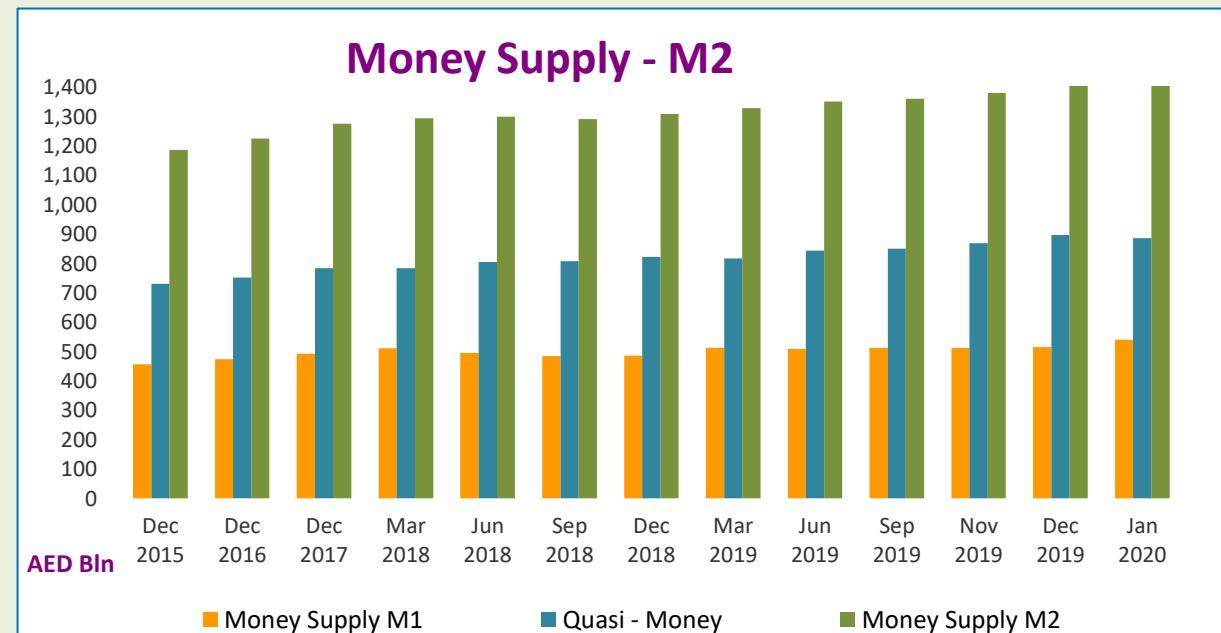
A) Money Supply (M1)

Money Supply (M1) increased month on month by 5% at the end of January 2020 driven by increase in Currency in Circulation Outside Banks and Monetary Deposits by 3.4% and 5.3% respectively.



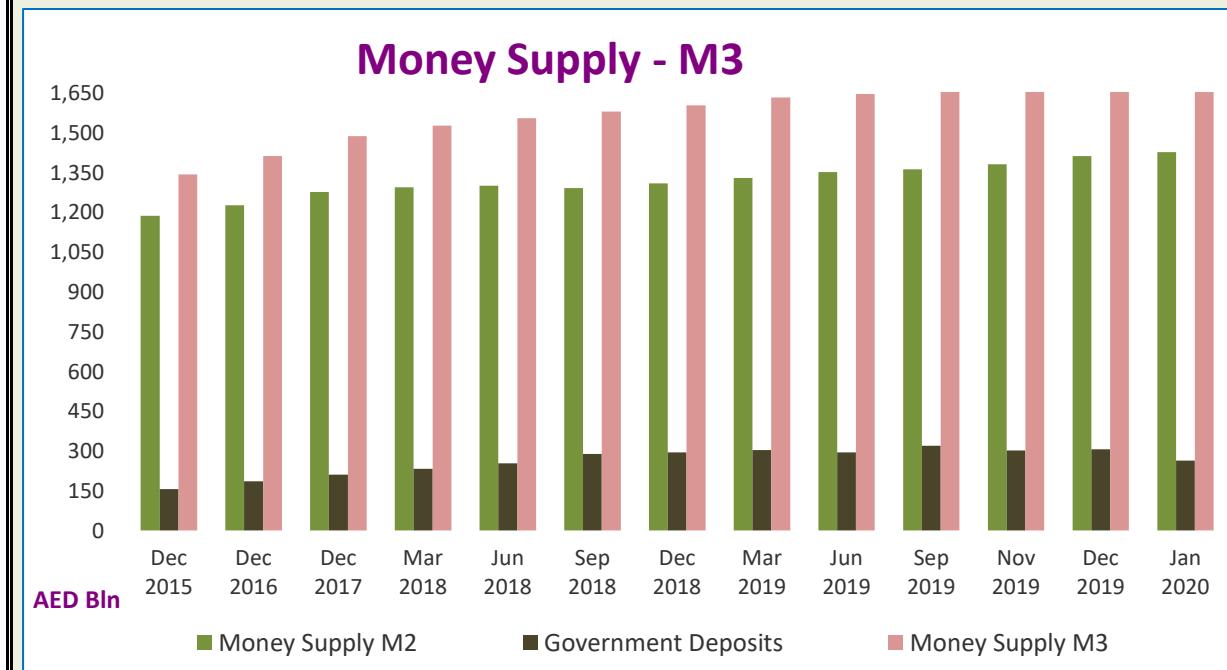
B) Money Supply (M2)

Money Supply (M2) increased month on month by 1.1% at the end of January 2020 mainly due to increased M1, despite the decrease of Quasi-Monetary Deposits by 1.2%.



C) Money Supply (M3)

Money Supply (M3) decreased month on month by 1.6% at the end of January 2020 mainly due to decrease in Resident Government Deposits by 14.1%, overriding the increases in M1&M2.



D) Monetary Aggregates

Year on Year analysis at the end of January 2020 indicated that M1, M2 and M3 increased by 5.6%, 7.4% and 3.6% respectively.

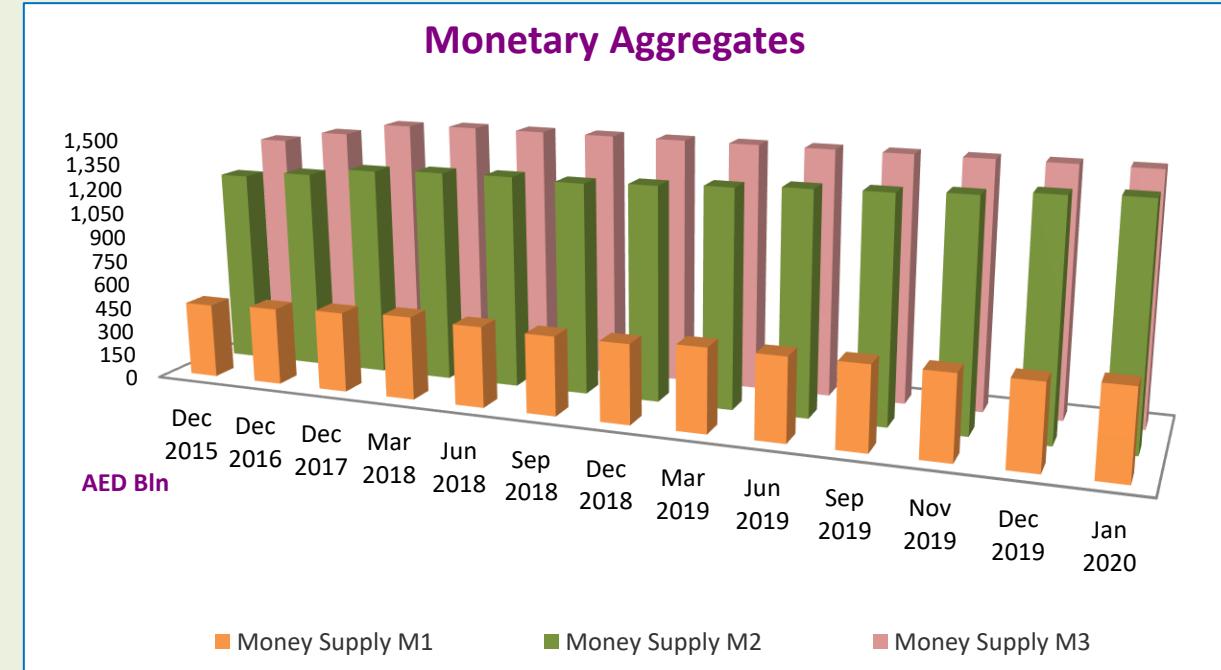


Table 3 : Monthly Changes in Factors Affecting Money Supply¹

(In Millions of AED)	Dec 2016	Dec 2017	Mar 2018	Jun 2018	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Nov 2019	Dec 2019 *	Jan 2020 *
Net International Reserves	12,414	69,469	26,132	14,678	32,741	16,263	5,196	16,490	21,763	23,290	-828	3,502
Central Bank (Net)	-27,327	36,232	-13,752	-2,659	-3,658	33,384	16,639	-1,270	-120	18,896	1,624	4,644
Gross International Reserves	-31,537	36,650	-11,270	-5,368	-3,779	35,583	14,504	423	-2,844	18,776	1,658	5,168
Foreign Liabilities	-4,210	418	2,482	-2,709	-121	2,199	-2,135	1,693	-2,724	-120	34	524
Banks (Net)	39,741	33,237	39,884	17,337	36,399	-17,121	-11,443	17,760	21,883	4,394	-2,452	-1,142
Foreign Assets	50,440	32,099	24,121	26,864	63,104	-13,431	11,474	35,003	28,085	18,453	-2,716	19,890
Foreign Liabilities	10,699	-1,138	-15,763	9,527	26,705	3,690	22,917	17,243	6,202	14,059	-264	21,032
Net Domestic Assets	26,219	-18,781	-8,469	-8,419	-41,797	1,163	15,026	5,809	-11,444	-4,065	31,794	11,865
Claims on Private Sector	59,999	7,686	14,270	17,624	3,748	8,450	10,686	9,772	3,143	-8,832	-6,919	-714
Net Claims on Government	-12,128	8,339	-17,878	-22,311	-30,486	1,435	-3,408	9,170	-2,422	21,613	30,081	14,535
Claims on Government	19,270	12,349	4,129	-1,776	4,680	6,667	5,483	525	21,510	4,633	34,188	-28,561
Liabilities to Government	31,398	4,010	22,007	20,535	35,166	5,232	8,891	-8,645	23,932	-16,980	4,107	-43,096
Claims on Official Entities	19,847	-12,446	697	-3,255	-1,604	1,117	3,293	2,187	3,370	126	4,735	-2,123
Claims on Nonbank Financial Institutions	-19,486	1,597	889	1,239	1,310	-2,762	1,083	-4,618	-566	-401	-797	1,019
Capital and Reserves **	-22,310	-30,661	21,107	-13,872	-12,608	-13,637	5,034	-14,714	-12,633	-13,815	-3,735	-7,227
Other Items (net) **	298	6,704	-27,554	12,157	-2,157	6,560	-1,662	4,011	-2,336	-2,755	8,429	6,374
Money Supply M₁	17,120	18,312	18,254	-15,098	-11,384	1,561	26,312	-4,172	4,021	191	2,738	25,685
Currency in Circulation Outside Banks	3,871	5,454	2,190	1,197	-2,280	1,711	3,329	3,403	-722	925	747	2,629
Monetary Deposits	13,249	12,858	16,064	-16,295	-9,104	-150	22,983	-7,575	4,743	-734	1,991	23,056
Money Supply M₂	38,633	50,688	17,663	6,259	-9,056	17,426	20,222	22,299	10,319	19,225	30,966	15,367
Quasi - Money	21,513	32,376	-591	21,357	2,328	15,865	-6,090	26,471	6,298	19,034	28,228	-10,318
Foreign Currency Deposits	25,711	-144	10,164	-444	5,678	18,245	-16,810	16,906	1,233	-2,059	18,867	-22,671
Dirham Deposits	-4,198	32,520	-10,755	21,801	-3,350	-2,380	10,720	9,565	5,065	21,093	9,361	12,353
Money Supply M₃	68,460	75,740	39,672	26,803	26,121	22,704	29,353	13,623	34,581	2,346	35,115	-27,681
Government Deposits	29,827	25,052	22,009	20,544	35,177	5,278	9,131	-8,676	24,262	-16,879	4,149	-43,048

¹ Indicates Change from End of the Previous Reporting Period

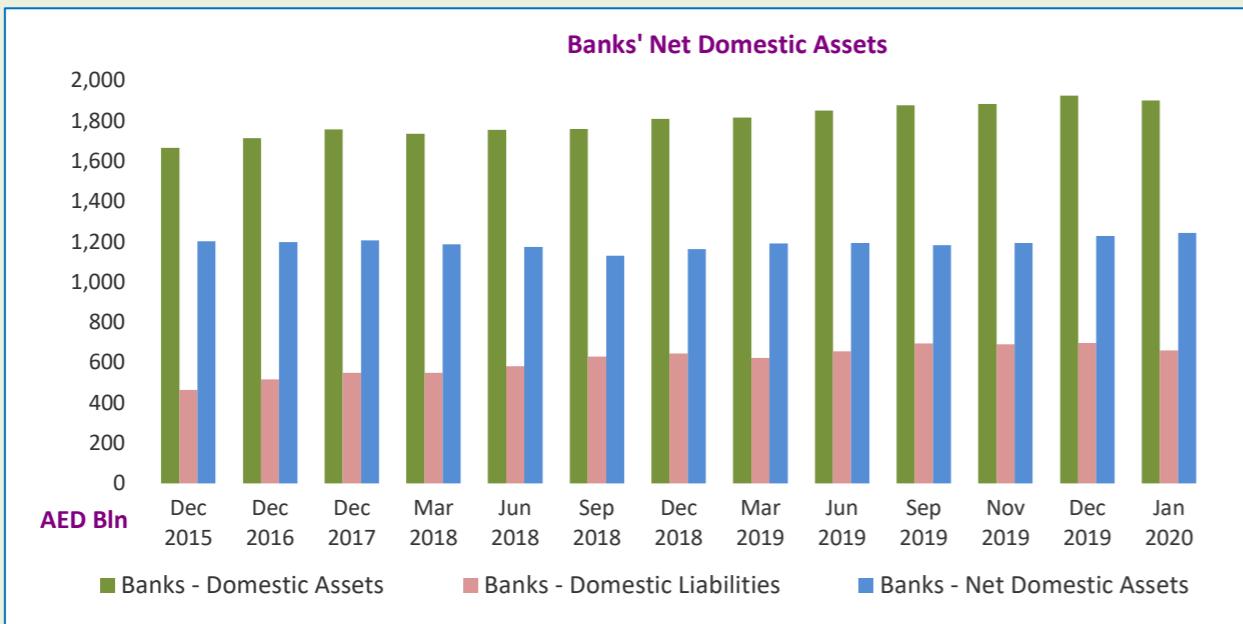
* Preliminary

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

Factors Affecting Money Supply (M2)

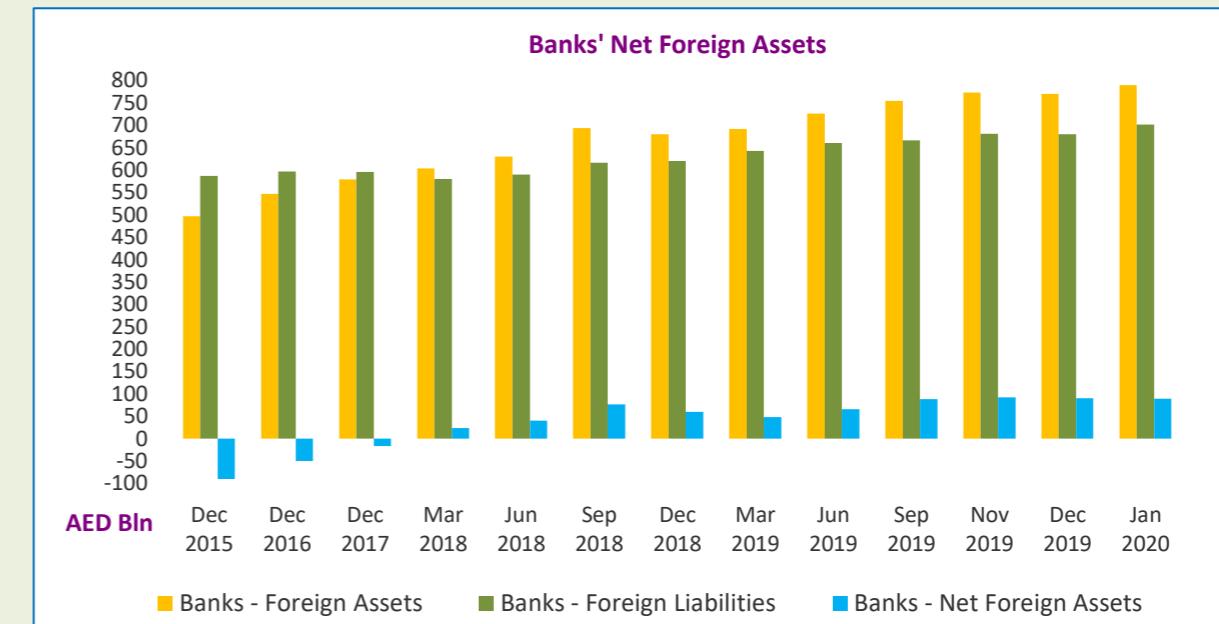
A) Banks' Net Domestic Assets

Banks' Net Domestic Assets increased by 1.2% during the month of January 2020 due to the decrease of domestic liabilities 5.4%, overshadowing the decrease of domestic assets by 1.2%. The decrease in domestic assets was mainly driven by the decreases in Claims on Government, and Claims on Official Entities by 9.2% and 1% respectively, overshadowing the increases in Claims on NBFIs and Other Items(Net) by 3.8% and 4% respectively. Whereas, the decrease in Domestic Liabilities are mainly attributed to the decrease in Liabilities to Government by 14.7%, overshadowing the increase in Capital and Reserves by 1.8%.



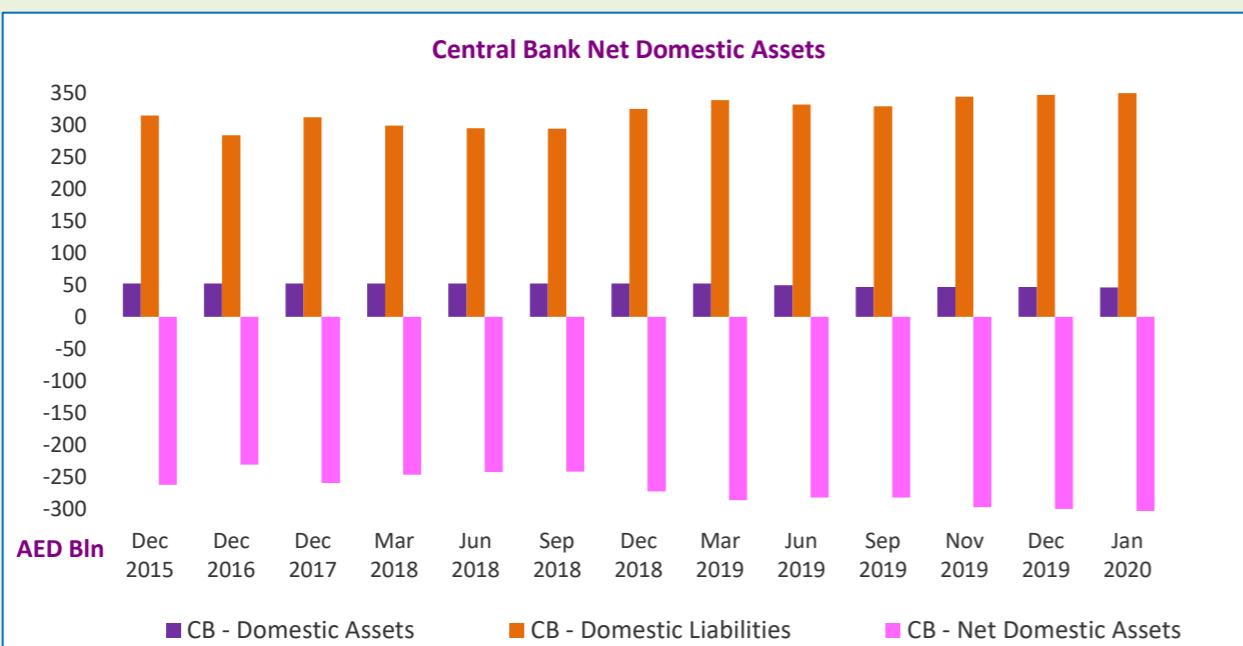
B) Banks' Net Foreign Assets

Banks' Net Foreign Assets decreased by 1.3% during the month of January 2020 due to increase of Banks's Foreign Liabilities by 3.1%, overriding the increase of Banks' Foreign Assets by 2.6%. The increase in Banks' Foreign Assets mainly contributed by the increase of Due from Other Banks abroad, Securities, Loans and Advances and Other Foreign Assets by 1.3%, 4.4%, 3.5% and 9.1% respectively, overriding the decrease in Due from H.O and Branches abroad by 2.3%. The increase in Banks' Foreign Liabilities mainly contributed by the increase in Due to H.O and Branches abroad, Due to Other Banks abroad, Capital market funding, Other Term Borrowings and Other Foreign Liabilities by 13.2%, 12.4%, 0.3%, 2.7% and 9.5% respectively, overshadowing the decrease in Non Resident Deposits by 5%.



C) Central Bank - Net Domestic Assets

Net Domestic Assets of the Central Bank decreased by 1.1% during January 2020 mainly due to increase of domestic liabilities by 0.9%.



D) Central Bank - Net Foreign Assets

Net Foreign Assets of the Central Bank witnessed an increase of 1.2% during January 2020 mainly due to the increase of foreign assets by 1.3%, which was primarily driven by the increase in Current Account Balances & Deposits with Banks Abroad and Foreign Securities.

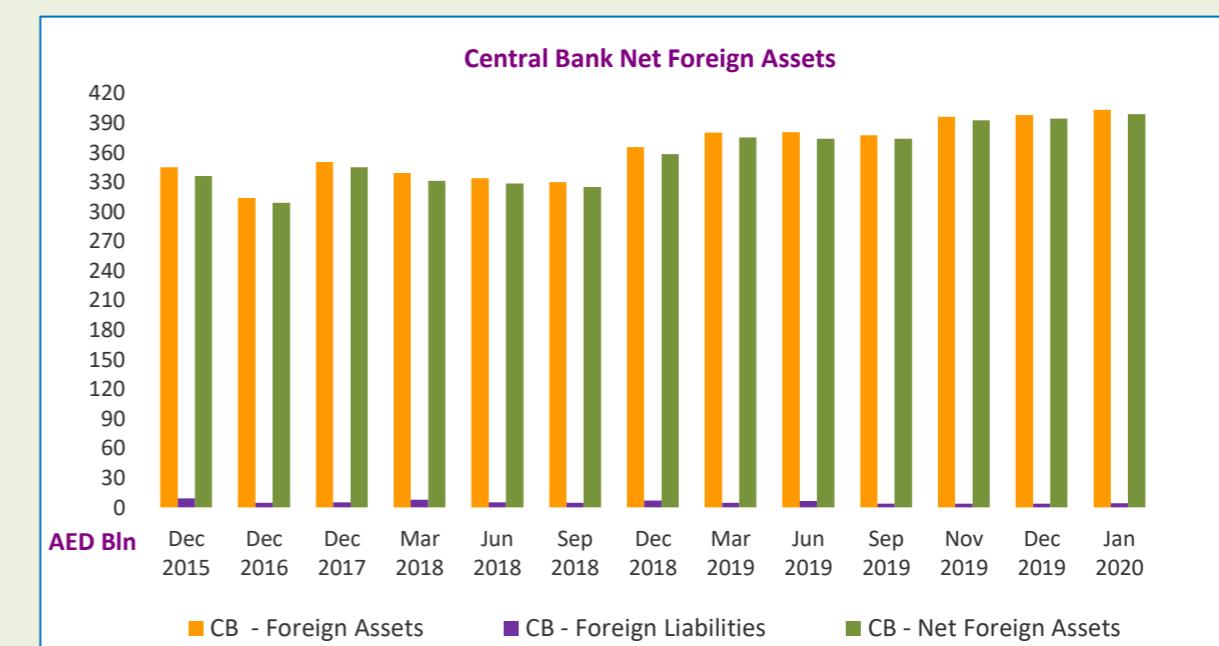


Table 4 : UAE Monetary Base (Monthly)

(In Millions of AED)	Dec 2015	Dec 2016	Dec 2017	Mar 2018	Jun 2018	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Nov 2019	Dec 2019 *	Jan 2020 *
Monetary Base	365,158	338,072	377,349	365,223	354,009	347,648	379,658	372,854	397,157	392,760	404,998	409,593	408,446
Components of Monetary Base													
Currency Issued **	73,522	77,551	85,386	84,676	86,139	83,167	85,839	88,295	91,291	90,781	94,798	93,729	95,137
Reserve Requirements	111,917	116,947	121,427	122,038	125,113	120,919	120,608	123,064	124,828	126,233	127,499	129,735	130,784
Banks & OFCs Current Accounts at CBUAE	39,946	35,381	35,485	24,173	17,523	22,199	35,054	22,316	25,216	21,981	32,921	25,946	26,262
Certificates of Deposit	139,773	108,193	135,051	134,336	125,234	121,363	138,157	139,179	155,822	153,765	149,780	160,183	156,263

* Preliminary

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

Table 5 : Balance Sheet - Central Bank of the UAE

(In Millions of AED)													
Item	Dec 2015	Dec 2016	Dec 2017	Mar 2018	Jun 2018	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Nov 2019	Dec 2019 *	Jan 2020 *
Assets													
Cash and Bank Balances	78,611	90,149	154,230	195,200	185,595	176,049	200,893	187,813	204,313	238,539	237,000	254,466	238,969
Deposits	96,362	61,698	111,277	90,500	88,483	91,416	106,842	133,481	138,013	130,342	140,989	127,591	142,458
Foreign Securities	164,495	149,337	84,493	55,173	55,192	55,210	55,231	55,250	39,315	5,986	5,981	9,287	11,474
Securities-Issued by Ministry of Finance & Dubai Government	49,231	49,165	49,165	48,993	48,993	48,993	48,998	48,965	46,116	46,067	46,034	46,018	46,002
Other Assets	4,956	14,104	7,208	5,741	7,803	9,240	5,747	7,114	5,705	6,036	9,772	8,881	8,254
Gold Bullion	940	1,015	1,152	1,172	1,108	1,053	1,134	1,143	1,247	2,709	3,627	4,044	5,314
Liquidity Support Facility	228	200	200	128	128	128	128	114	93	71	57	50	43
Other Assets/Receivables	3,709	12,790	5,771	4,361	6,491	7,961	4,377	5,751	4,255	3,133	5,964	4,661	2,773
Property & Equipment	79	99	85	80	76	98	108	106	110	123	124	126	124
Total Assets	393,655	364,453	406,373	395,607	386,066	380,908	417,711	432,623	433,462	426,970	439,776	446,243	447,157
Liabilities													
Current Accounts & Deposits **	157,031	154,775	159,791	149,734	149,402	149,693	162,833	178,573	155,945	152,379	164,330	160,706	163,433
Certificates of Deposit	139,773	108,193	135,051	134,336	125,234	121,363	138,157	139,179	155,822	153,765	149,780	160,183	156,263
Currency Issued	73,522	77,551	85,386	84,676	86,139	83,167	85,839	88,295	91,291	90,781	94,798	93,729	95,137
Other Liabilities	3,111	2,964	4,032	4,813	3,307	4,768	7,634	3,318	7,028	6,605	7,476	6,581	7,113
Total Liabilities	373,437	343,483	384,260	373,559	364,082	358,991	394,463	409,365	410,086	403,530	416,384	421,199	421,946
Capital and Reserves													
Authorized,Issued & Fully Paid Capital	2,500	2,500	2,500	2,500	2,500	2,500	20,000	20,000	20,000	20,000	20,000	20,000	20,000
General Reserve	17,812	18,486	19,457	19,363	19,363	19,363	3,108	3,108	3,108	3,108	3,108	4,603	4,602
Other Reserve	-94	-16	156	185	121	54	140	150	268	332	284	441	609
Retained Earnings	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Capital & Reserves	20,218	20,970	22,113	22,048	21,984	21,917	23,248	23,258	23,376	23,440	23,392	25,044	25,211
Total Liabilities and Capital	393,655	364,453	406,373	395,607	386,066	380,908	417,711	432,623	433,462	426,970	439,776	446,243	447,157

* Preliminary

** Includes Banks' reserve requirement deposit with the CBUAE

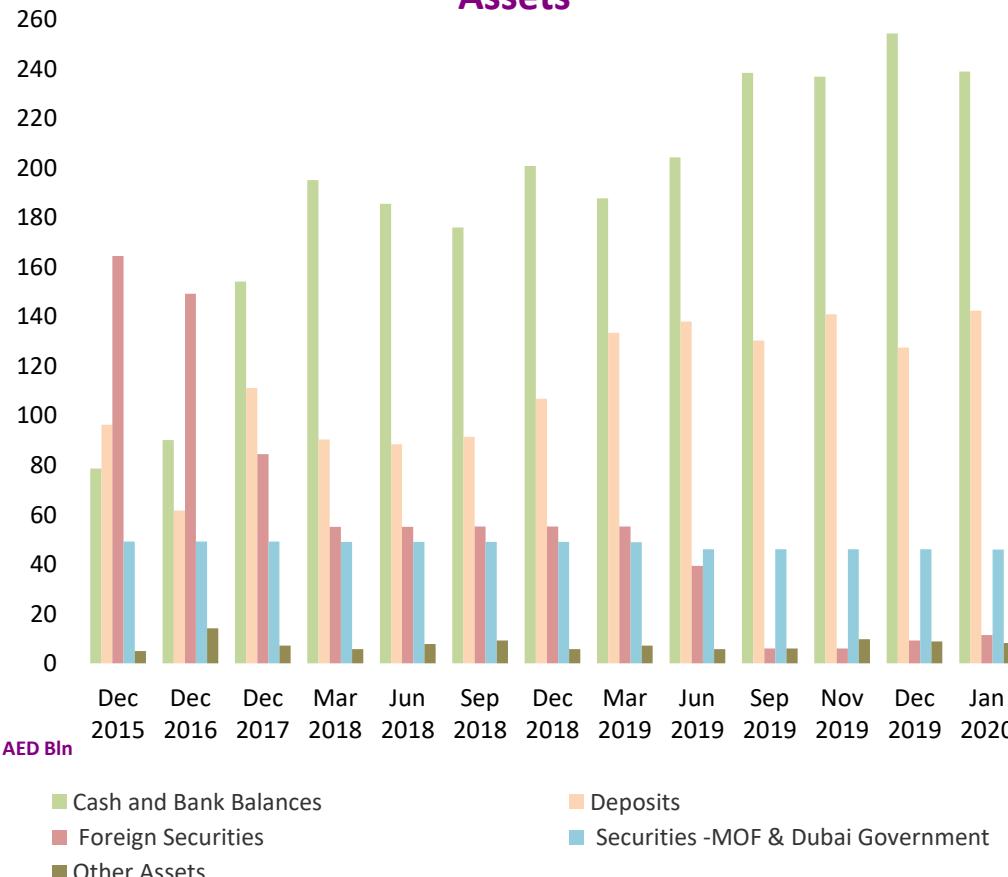
Central Bank - Assets

Total Assets of the Central Bank at the end of January 2020 increased by 0.2% compared to total assets at the end of December 2019. The increase of assets during January 2020 was mainly driven by the increase in Deposits and Foreign Securities by 11.7% and 23.5% respectively, overshadowing the decrease in Cash and Bank Balances and Other Assets by 6.1% and 7.1% respectively.

Central Bank - Liabilities and Capital

Increase on the Liabilities side of the Central Bank Balance Sheet was mainly driven by the increase in Current Accounts & Deposits, Currency Issued and Other Liabilities by 1.7%, 1.5% and 8.1% respectively, overriding the decrease in Certificate of Deposit by 2.4%.

Balance Sheet - Central Bank of the UAE - Assets



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

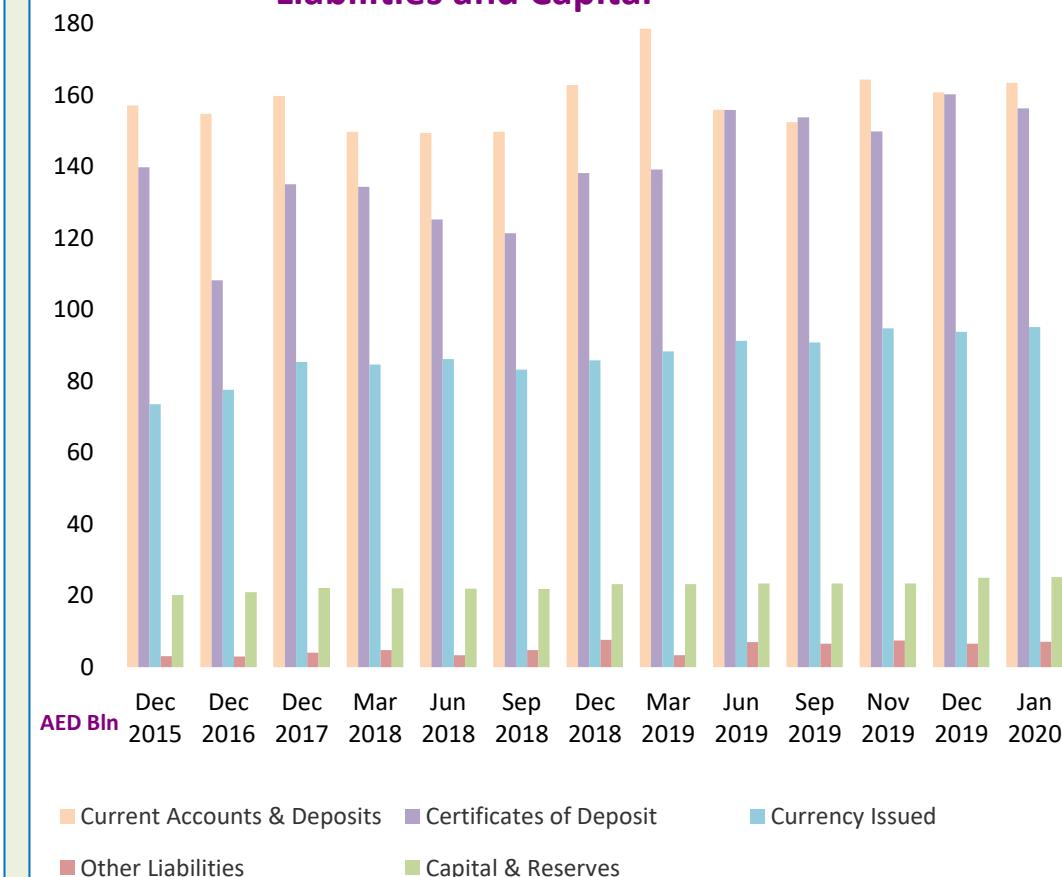


Table 6 : Central Bank International Reserves

(In Millions of AED)													
Item	Dec 2015	Dec 2016	Dec 2017	Mar 2018	Jun 2018	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Nov 2019	Dec 2019 *	Jan 2020 *
Gross International Reserves	345,147	313,610	350,260	338,990	333,622	329,843	365,426	379,930	380,353	377,509	396,285	397,943	403,111
Current Account Balances & Deposits with Banks Abroad	171,792	147,856	256,600	271,222	260,475	255,058	294,058	307,558	323,500	350,966	366,295	365,680	368,945
Foreign Securities	164,925	149,771	84,961	55,651	55,669	55,676	55,701	55,720	39,315	5,986	5,981	9,287	11,474
IMF Reserves Position + SDR Holdings	4,047	2,696	2,594	2,648	2,561	2,539	2,875	2,869	3,108	3,173	3,196	3,220	3,203
Other Foreign Assets	4,383	13,287	6,105	9,469	14,917	16,570	12,792	13,783	14,430	17,384	20,813	19,756	19,489
Foreign Liabilities	8,925	4,715	5,133	7,615	4,906	4,785	6,984	4,849	6,542	3,818	3,698	3,732	4,256
Net International Reserves	336,222	308,895	345,127	331,375	328,716	325,058	358,442	375,081	373,811	373,691	392,587	394,211	398,855

* Preliminary

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

(In Millions of AED)													
Item	Dec 2015	Dec 2016	Dec 2017	Mar 2018	Jun 2018	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Nov 2019	Dec 2019 *	Jan 2020 *
Domestic Assets													
Cash and Deposits with C.B	304,186	274,367	307,691	292,244	280,431	278,008	307,090	297,282	318,031	315,174	325,951	334,424	326,542
Cash in Hand (LCY)	15,131	15,289	17,670	14,770	15,036	14,344	15,305	14,432	14,025	14,237	17,329	15,513	14,292
Deposits with Central Bank	289,055	259,078	290,021	277,474	265,395	263,664	291,785	282,850	304,006	300,937	308,622	318,911	312,250
Due From Resident Banks	53,947	63,116	53,953	52,987	49,545	64,582	64,202	59,204	56,092	53,064	47,215	53,117	54,884
Domestic Credit and Investments	1,502,210	1,602,449	1,610,660	1,634,670	1,648,452	1,656,530	1,669,015	1,690,836	1,700,482	1,730,120	1,725,017	1,756,303	1,730,989
a) Credit Facilities	1,381,181	1,454,414	1,452,696	1,472,751	1,486,531	1,496,418	1,509,437	1,529,372	1,542,604	1,565,587	1,561,785	1,593,847	1,565,839
Claims on Private Sector	1,018,485	1,075,595	1,086,414	1,100,751	1,117,407	1,120,797	1,130,067	1,140,617	1,147,791	1,150,125	1,141,218	1,134,826	1,137,502
Commercial Bills	53,018	48,610	44,751	47,151	46,857	45,301	45,306	46,176	48,835	53,424	49,831	51,724	51,622
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	965,467	1,026,985	1,041,663	1,053,600	1,070,550	1,075,496	1,084,761	1,094,441	1,098,956	1,096,701	1,091,387	1,083,102	1,085,880
Claims on Government	166,586	172,366	175,428	181,081	180,780	185,571	191,498	197,144	201,616	219,474	223,691	258,333	229,336
Claims on Official Entities (GREs)	171,393	187,416	172,261	170,165	168,388	168,748	167,921	171,696	176,307	178,896	179,904	184,634	183,061
Commercial Bills	1,546	2,524	3,011	2,830	1,916	3,449	3,428	2,563	3,195	3,736	3,260	3,258	3,723
Loans,Advances & Overdrafts	169,847	184,892	169,250	167,335	166,472	165,299	164,493	169,133	173,112	175,160	176,644	181,376	179,338
Claims on Other Financial Institutions	24,717	19,037	18,593	20,754	19,956	21,302	19,951	19,915	16,890	17,092	16,972	16,054	15,940
Loans,Advances & Overdrafts	24,717	19,037	18,593	20,754	19,956	21,302	19,951	19,915	16,890	17,092	16,972	16,054	15,940
b) Domestic Investments	121,029	148,035	157,964	161,919	161,921	160,112	159,578	161,464	157,878	164,533	163,232	162,456	165,150
Unclassified Assets	121,432	126,789	142,514	135,260	140,535	146,040	148,562	156,457	157,891	170,088	172,298	172,049	178,097
Fixed Assets	25,094	26,244	27,272	27,824	28,516	29,556	28,651	30,470	31,087	31,007	32,091	33,960	34,710
Inter-Branch Transactions	10,944	9,736	10,600	2,525	2,995	4,282	8,590	2,438	2,396	8,281	8,892	8,764	9,237
Other Assets	85,394	90,809	104,642	104,911	109,024	112,202	111,321	123,549	124,408	130,800	131,315	129,325	134,150
Foreign Assets	496,450	546,890	578,989	603,110	629,974	693,078	679,647	691,121	726,124	754,209	772,662	769,946	789,836
Due from H.O. and/or Branches Abroad	84,290	102,313	104,442	109,488	126,799	155,098	160,591	122,114	144,252	142,542	153,555	154,467	150,978
Due from Other Banks Abroad	151,453	145,826	150,110	154,321	154,070	172,500	150,765	167,620	170,464	166,490	168,183	157,397	159,401
Cash in Hand (FCY)	203	157	240	142	138	171	158	139	129	163	135	144	131
Securities	129,097	140,811	153,139	157,030	163,999	168,098	173,217	206,343	209,256	232,639	233,024	236,646	247,121
Credit to Non-Residents	103,850	120,369	127,605	135,348	135,700	141,855	146,802	145,789	150,115	155,221	160,149	165,280	171,104
Other Foreign Assets	27,557	37,414	43,453	46,781	49,268	55,356	48,114	49,116	51,908	57,154	57,616	56,012	61,101
Total Assets	2,478,225	2,613,611	2,693,807	2,718,271	2,748,937	2,838,238	2,868,516	2,894,900	2,958,620	3,022,655	3,043,143	3,085,839	3,080,348

* Preliminary

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

(In Millions of AED)													
Item	Dec 2015	Dec 2016	Dec 2017	Mar 2018	Jun 2018	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Nov 2019	Dec 2019 *	Jan 2020 *
Domestic Liabilities													
Monetary Deposits	398,543	411,792	424,650	440,714	424,419	415,315	415,165	438,148	430,573	435,316	434,582	436,573	459,629
Demand Deposits (LCY)	393,969	407,311	420,398	436,327	420,436	411,379	410,897	433,010	426,399	430,932	430,776	432,746	455,741
Bankers Drafts	4,574	4,481	4,252	4,387	3,983	3,936	4,268	5,138	4,174	4,384	3,806	3,827	3,888
Quasi Monetary Deposits	729,523	750,920	783,220	782,513	803,891	806,345	822,210	815,864	842,622	848,614	867,811	896,045	885,762
Time Deposits (LCY)	378,307	364,826	394,115	379,637	399,611	400,180	399,605	406,138	406,197	411,224	429,818	439,331	449,347
Savings Deposits (LCY)	106,090	115,257	118,412	122,018	123,867	120,073	118,268	122,199	131,992	131,724	134,386	134,240	136,612
Other Deposits (FCY)	245,126	270,837	270,693	280,858	280,413	286,092	304,337	287,527	304,433	305,666	303,607	322,474	299,803
Government Deposits (LCY + FCY)	155,613	185,036	210,009	231,261	248,659	283,966	288,422	271,374	289,742	315,273	298,660	301,737	257,326
Other Domestic Deposits (LCY + FCY) **	21,021	20,651	22,033	22,982	21,226	21,198	20,998	20,310	18,926	18,464	18,047	18,544	17,575
Government Lending Funds ***	19,614	21,197	0										
Capital and Reserves	286,272	307,830	337,348	316,306	330,242	342,917	355,223	350,179	364,775	377,344	391,207	393,290	400,350
Due to Central Bank	560	1,157	6,165	7,150	2,948	1,166	2,950	3,881	6,391	6,842	311	5,132	1,227
Due to Resident Banks	47,136	54,798	48,925	47,068	40,989	55,584	57,201	53,495	50,276	48,616	42,491	47,935	49,473
Capital Market Funding & Term Borrowings	14,079	25,170	18,753	22,414	24,770	24,703	24,621	24,601	23,895	23,897	26,654	26,397	26,850
Foreign Liabilities	586,270	596,969	595,831	580,068	589,595	616,300	619,990	642,907	660,150	666,352	680,411	680,147	701,179
Due to H.O and/or Branches Abroad	87,748	50,759	62,891	50,216	59,426	51,248	54,542	58,653	67,825	72,121	75,096	76,763	86,872
Due to Other Banks Abroad	129,956	126,954	109,136	106,895	105,569	115,200	115,000	127,149	126,197	130,497	124,553	110,749	124,502
Capital Market Funding	90,530	87,518	124,024	129,902	127,681	132,083	128,187	135,730	147,222	151,970	155,468	156,149	156,668
Other Term Borrowings	43,499	67,068	45,951	43,419	45,715	46,612	47,953	50,333	51,678	47,624	48,435	47,269	48,534
Other Deposits (LCY + FCY)	171,492	199,050	191,677	189,451	190,121	205,439	213,413	208,168	196,709	189,771	204,399	221,402	210,355
Other Foreign Liabilities	63,045	65,620	62,152	60,185	61,083	65,718	60,895	62,874	70,519	74,369	72,460	67,815	74,248
Unclassified Liabilities	219,594	238,091	246,873	267,795	262,198	270,744	261,736	274,141	271,270	281,937	282,969	280,039	280,977
Inter-Branch Transactions	3,538	6,106	6,900	7,602	8,768	10,909	9,426	10,037	8,460	8,679	9,083	10,437	9,834
Other Liabilities	216,056	231,985	239,973	260,193	253,430	259,835	252,310	264,104	262,810	273,258	273,886	269,602	271,143
- Of which : Provisions ¹	101,526	110,372	113,295	124,059	124,348	124,578	123,032	124,902	133,776	137,081	137,298	132,466	133,830
Total Liabilities	2,478,225	2,613,611	2,693,807	2,718,271	2,748,937	2,838,238	2,868,516	2,894,900	2,958,620	3,022,655	3,043,143	3,085,839	3,080,348

* Preliminary

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

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

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

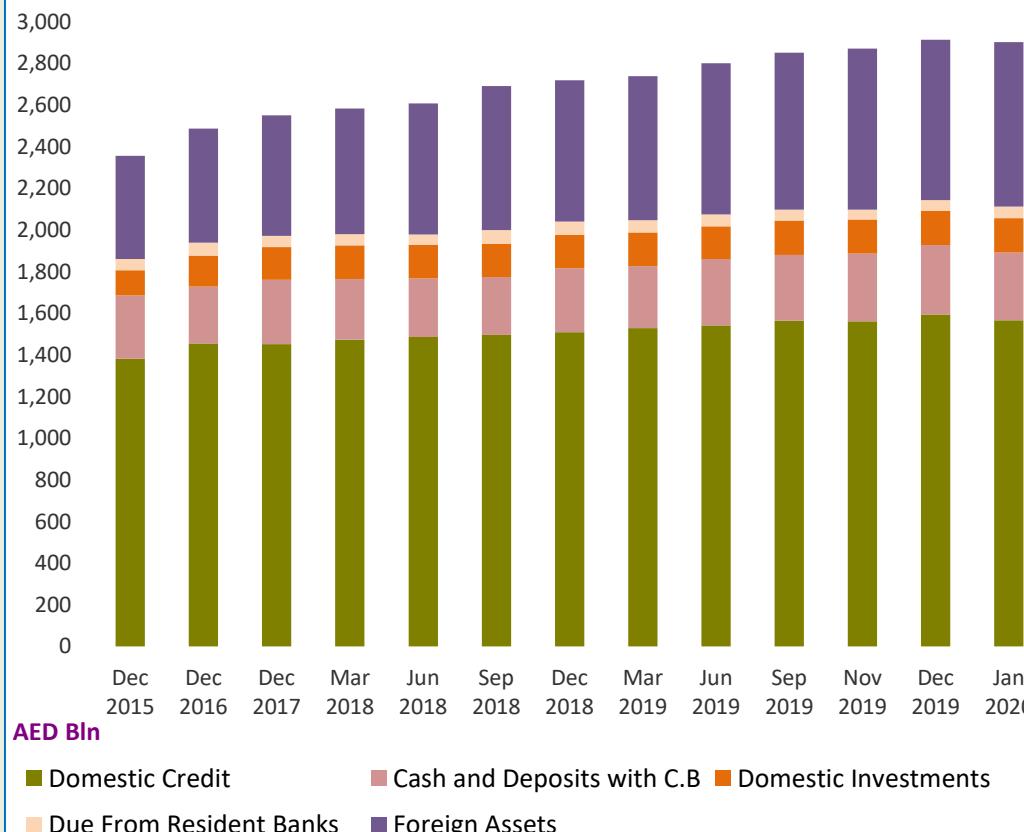
Banks' Assets

The Aggregated Assets of the Banks registered a month on month decrease of 0.2% at the end of January 2020, which was mainly due to the decrease in Cash and Deposits with CB and Domestic Credit by 2.4% and 1.8% respectively, overshadowing the increase in Due from Resident Banks, Domestic Investments, Other Assets and Foreign Assets by 3.3%, 1.7%, 3.5% and 2.6% respectively.

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 January 2020 was mainly due to the decrease in Quasi Monetary Deposits, Government Deposits and Other Domestic Deposits by 1.1%, 14.7% and 5.2% respectively, overriding the increase in Monetary Deposits, Capital & Reserves, Due to Resident Banks, Foreign Liabilities and Other Liabilities by 5.3%, 1.8%, 3.2%, 3.1% and 0.3% respectively.

Aggregated Balance Sheet of Banks - Assets



Aggregated Balance Sheet of Banks - Liabilities & Capital

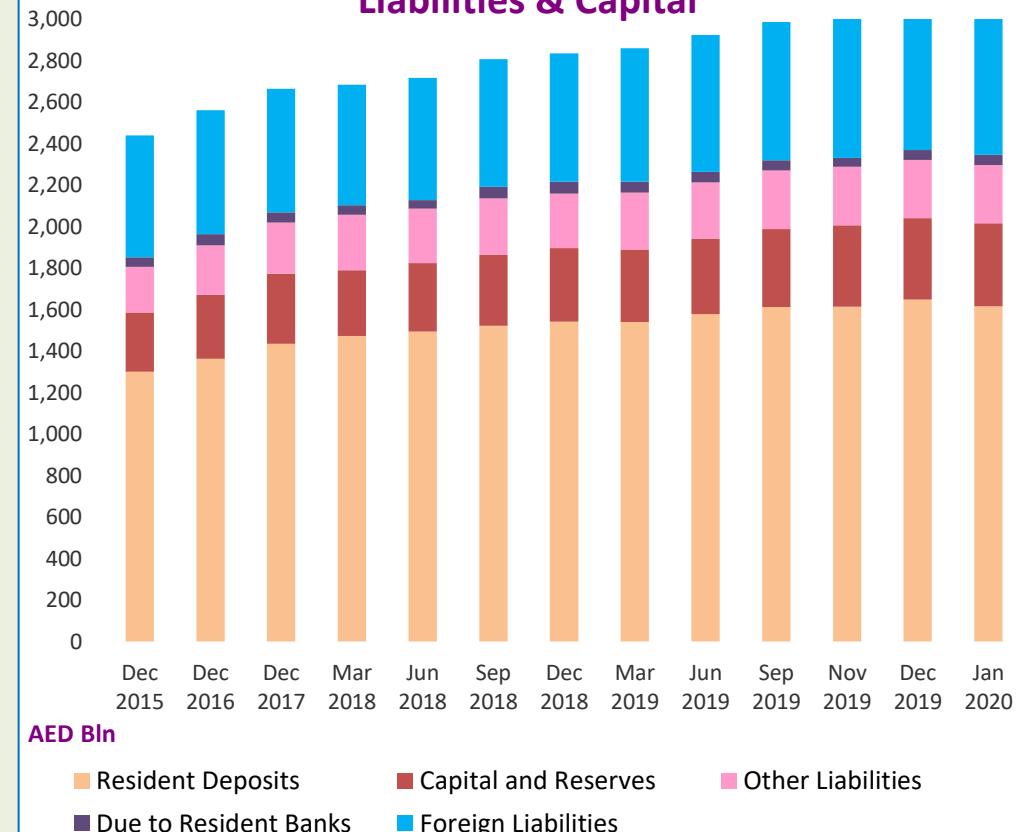


Table 9 : Aggregated Balance Sheet of Banks - Assets (National Banks)

(In Millions of AED)	Dec 2015	Dec 2016	Dec 2017	Mar 2018	Jun 2018	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Nov 2019	Dec 2019 *	Jan 2020 *
Domestic Assets													
Cash and Deposits with C.B	242,005	213,009	243,605	236,756	227,121	226,338	253,571	242,613	252,159	253,958	259,856	260,448	257,789
Cash in Hand (LCY)	13,060	13,290	15,690	12,717	13,078	12,618	13,645	12,717	12,309	12,289	15,144	13,556	12,302
Deposits with Central Bank	228,945	199,719	227,915	224,039	214,043	213,720	239,926	229,896	239,850	241,669	244,712	246,892	245,487
Due From Resident Banks	39,961	49,204	38,594	38,337	36,920	50,225	50,056	45,208	42,125	38,418	34,401	38,377	38,294
Domestic Credit and Investments	1,310,195	1,425,535	1,443,750	1,464,655	1,478,820	1,490,734	1,507,020	1,526,366	1,538,065	1,567,741	1,563,258	1,594,729	1,568,626
a) Credit Facilities	1,192,762	1,281,187	1,289,562	1,306,499	1,320,483	1,333,958	1,350,933	1,368,834	1,384,231	1,408,299	1,405,446	1,437,625	1,408,809
Claims on Private Sector	870,282	938,131	949,012	962,057	977,251	982,805	994,452	1,004,658	1,012,884	1,015,718	1,007,669	1,002,080	1,004,119
Commercial Bills	31,968	31,162	28,478	31,453	31,247	30,506	30,785	31,585	34,221	40,090	36,227	38,103	37,872
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	838,314	906,969	920,534	930,604	946,004	952,299	963,667	973,073	978,663	975,628	971,442	963,977	966,247
Claims on Government	158,927	166,397	170,096	174,762	174,373	178,651	184,825	189,066	194,925	212,702	216,973	251,366	222,132
Claims on Official Entities (GReEs)	139,587	159,550	152,465	149,670	149,716	152,014	152,372	156,119	160,892	164,105	165,216	169,428	168,120
Commercial Bills	1,078	2,475	2,483	2,262	1,357	2,976	2,371	1,999	2,633	3,135	2,494	2,478	3,017
Loans,Advances & Overdrafts	138,509	157,075	149,982	147,408	148,359	149,038	150,001	154,120	158,259	160,970	162,722	166,950	165,103
Claims on Other Financial Institutions	23,966	17,109	17,989	20,010	19,143	20,488	19,284	18,991	15,530	15,774	15,588	14,751	14,438
Loans,Advances & Overdrafts	23,966	17,109	17,989	20,010	19,143	20,488	19,284	18,991	15,530	15,774	15,588	14,751	14,438
b) Domestic Investments	117,433	144,348	154,188	158,156	158,337	156,776	156,087	157,532	153,834	159,442	157,812	157,104	159,817
Unclassified Assets	107,858	110,850	129,051	120,456	126,161	131,206	133,514	137,663	138,620	151,385	152,061	152,593	157,243
Fixed Assets	24,463	25,590	26,609	27,146	27,797	27,927	26,998	28,806	29,411	29,160	30,283	32,158	32,913
Inter-Branch Transactions	10,943	9,722	10,565	2,483	2,965	4,268	8,584	2,431	2,387	8,276	8,887	8,758	9,228
Other Assets	72,452	75,538	91,877	90,827	95,399	99,011	97,932	106,426	106,822	113,949	112,891	111,677	115,102
Foreign Assets	388,830	439,707	478,447	495,206	522,658	575,291	570,210	582,000	614,161	631,483	647,572	642,171	659,557
Due from H.O. and/or Branches Abroad	55,802	78,864	82,805	88,160	104,603	132,446	141,068	107,504	126,739	127,049	140,702	141,177	136,676
Due from Other Banks Abroad	117,429	108,724	118,948	121,918	122,246	133,195	120,772	130,510	133,965	126,914	130,249	118,726	121,691
Cash in Hand (FCY)	139	133	170	122	115	149	123	108	107	116	107	119	107
Securities	110,018	122,861	136,537	138,710	145,350	147,406	149,423	182,594	185,207	203,867	199,894	202,900	210,700
Credit to Non-Residents	82,958	97,430	101,671	105,670	106,171	111,682	114,803	117,148	120,839	121,933	124,470	128,588	135,054
Other Foreign Assets	22,484	31,695	38,316	40,626	44,173	50,413	44,021	44,136	47,304	51,604	52,150	50,661	55,329
Total Assets	2,088,849	2,238,305	2,333,447	2,355,410	2,391,680	2,473,794	2,514,371	2,533,850	2,585,130	2,642,985	2,657,148	2,688,318	2,681,509

* Preliminary

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

(In Millions of AED)	Dec 2015	Dec 2016	Dec 2017	Mar 2018	Jun 2018	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Nov 2019	Dec 2019 *	Jan 2020 *
Domestic Liabilities													
Monetary Deposits	330,993	348,553	360,527	378,583	364,064	358,081	356,254	379,135	371,363	377,607	373,674	374,130	396,601
Demand Deposits (LCY)	327,113	344,696	356,783	374,736	360,590	354,546	352,891	374,701	367,641	373,716	370,294	370,708	393,297
Bankers Drafts	3,880	3,857	3,744	3,847	3,474	3,535	3,363	4,434	3,722	3,891	3,380	3,422	3,304
Quasi Monetary Deposits	625,130	647,679	679,285	680,752	703,914	701,534	721,652	710,969	736,993	738,803	757,821	783,444	773,023
Time Deposits (LCY)	336,084	326,247	352,229	338,541	359,533	359,044	359,304	365,578	366,584	370,956	390,288	398,354	408,164
Savings Deposits (LCY)	99,046	108,217	110,506	113,885	115,900	112,279	110,691	114,000	124,290	123,851	125,885	125,893	127,962
Other Deposits (FCY)	190,000	213,215	216,550	228,326	228,481	230,211	251,657	231,391	246,119	243,996	241,648	259,197	236,897
Government Deposits (LCY + FCY)	153,853	183,662	208,128	228,404	247,180	282,618	286,918	270,868	289,159	314,484	297,252	300,598	256,300
Other Domestic Deposits (LCY + FCY) **	15,651	15,577	17,183	18,182	16,659	16,797	16,729	16,023	14,957	14,548	14,089	14,650	13,981
Government Lending Funds ***	19,614	21,197	0										
Capital and Reserves	238,956	257,772	287,562	266,709	280,344	291,788	302,545	296,000	309,334	320,942	334,765	336,642	343,393
Due to Central Bank	307	589	6,095	6,392	1,847	514	2,889	2,947	5,854	5,198	311	635	412
Due to Resident Banks	42,781	50,065	46,604	45,310	39,017	52,675	55,259	51,690	47,227	45,659	40,303	46,237	46,815
Capital Market Funding & Term Borrowings	12,965	24,117	18,753	22,414	24,770	24,703	24,621	24,601	23,895	23,897	26,654	26,397	26,850
Foreign Liabilities	463,571	491,458	502,313	483,402	493,794	517,266	527,098	552,202	561,471	564,665	575,572	575,448	589,831
Due to H.O and/or Branches Abroad	64,759	31,042	38,549	23,130	33,925	26,134	29,228	30,834	35,454	34,804	36,341	34,509	41,245
Due to Other Banks Abroad	107,375	106,647	95,216	93,995	90,784	97,253	101,919	114,881	113,393	115,236	107,367	94,527	103,746
Capital Market Funding	76,907	75,543	112,826	118,230	116,194	120,802	116,434	128,455	140,028	144,042	148,554	149,179	149,670
Other Term Borrowings	41,681	65,598	44,666	42,133	44,430	45,326	46,667	49,048	50,393	46,889	48,037	46,871	48,137
Other Deposits (LCY + FCY)	128,683	160,163	158,466	155,648	156,931	170,970	180,413	174,906	160,730	158,902	171,795	188,534	179,312
Other Foreign Liabilities	44,166	52,465	52,590	50,266	51,530	56,781	52,437	54,078	61,473	64,792	63,478	61,828	67,721
Unclassified Liabilities	185,028	197,636	206,997	225,262	220,091	227,818	220,406	229,415	224,877	237,182	236,707	230,137	234,303
Inter-Branch Transactions	3,345	5,613	6,749	7,482	8,655	10,668	9,396	9,969	8,384	8,518	9,011	7,524	9,665
Other Liabilities	181,683	192,023	200,248	217,780	211,436	217,150	211,010	219,446	216,493	228,664	227,696	222,613	224,638
- Of which : Provisions ¹	81,062	87,050	86,925	96,348	95,977	96,215	93,777	95,811	103,863	107,544	108,194	103,599	104,650
Total Liabilities	2,088,849	2,238,305	2,333,447	2,355,410	2,391,680	2,473,794	2,514,371	2,533,850	2,585,130	2,642,985	2,657,148	2,688,318	2,681,509

* Preliminary

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

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

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

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

(In Millions of AED)	Dec 2015	Dec 2016	Dec 2017	Mar 2018	Jun 2018	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Nov 2019	Dec 2019 *	Jan 2020 *
Domestic Assets													
Cash and Deposits with C.B	62,181	61,358	64,086	55,488	53,310	51,670	53,519	54,669	65,872	61,216	66,095	73,976	68,753
Cash in Hand (LCY)	2,071	1,999	1,980	2,053	1,958	1,726	1,660	1,715	1,716	1,948	2,185	1,957	1,990
Deposits with Central Bank	60,110	59,359	62,106	53,435	51,352	49,944	51,859	52,954	64,156	59,268	63,910	72,019	66,763
Due From Resident Banks	13,986	13,912	15,359	14,650	12,625	14,357	14,146	13,996	13,967	14,646	12,814	14,740	16,590
Domestic Credit and Investments	192,015	176,914	166,910	170,015	169,632	165,796	161,995	164,470	162,417	162,379	161,759	161,574	162,363
a) Credit Facilities	188,419	173,227	163,134	166,252	166,048	162,460	158,504	160,538	158,373	157,288	156,339	156,222	157,030
Claims on Private Sector	148,203	137,464	137,402	138,694	140,156	137,992	135,615	135,959	134,907	134,407	133,549	132,746	133,383
Commercial Bills	21,050	17,448	16,273	15,698	15,610	14,795	14,521	14,591	14,614	13,334	13,604	13,621	13,750
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	127,153	120,016	121,129	122,996	124,546	123,197	121,094	121,368	120,293	121,073	119,945	119,125	119,633
Claims on Government	7,659	5,969	5,332	6,319	6,407	6,920	6,673	8,078	6,691	6,772	6,718	6,967	7,204
Claims on Official Entities (GREs)	31,806	27,866	19,796	20,495	18,672	16,734	15,549	15,577	15,415	14,791	14,688	15,206	14,941
Commercial Bills	468	49	528	568	559	473	1,057	564	562	601	766	780	706
Loans,Advances & Overdrafts	31,338	27,817	19,268	19,927	18,113	16,261	14,492	15,013	14,853	14,190	13,922	14,426	14,235
Claims on Other Financial Institutions	751	1,928	604	744	813	814	667	924	1,360	1,318	1,384	1,303	1,502
Loans,Advances & Overdrafts	751	1,928	604	744	813	814	667	924	1,360	1,318	1,384	1,303	1,502
b) Domestic Investments	3,596	3,687	3,776	3,763	3,584	3,336	3,491	3,932	4,044	5,091	5,420	5,352	5,333
Unclassified Assets	13,574	15,939	13,463	14,804	14,374	14,834	15,048	18,794	19,271	18,703	20,237	19,456	20,854
Fixed Assets	631	654	663	678	719	1,629	1,653	1,664	1,676	1,847	1,808	1,802	1,797
Inter-Branch Transactions	1	14	35	42	30	14	6	7	9	5	5	6	9
Other Assets	12,942	15,271	12,765	14,084	13,625	13,191	13,389	17,123	17,586	16,851	18,424	17,648	19,048
Foreign Assets	107,620	107,183	100,542	107,904	107,316	117,787	109,437	109,121	111,963	122,726	125,090	127,775	130,279
Due from H.O. and/or Branches Abroad	28,488	23,449	21,637	21,328	22,196	22,652	19,523	14,610	17,513	15,493	12,853	13,290	14,302
Due from Other Banks Abroad	34,024	37,102	31,162	32,403	31,824	39,305	29,993	37,110	36,499	39,576	37,934	38,671	37,710
Cash in Hand (FCY)	64	24	70	20	23	22	35	31	22	47	28	25	24
Securities	19,079	17,950	16,602	18,320	18,649	20,692	23,794	23,749	24,049	28,772	33,130	33,746	36,421
Credit to Non-Residents	20,892	22,939	25,934	29,678	29,529	30,173	31,999	28,641	29,276	33,288	35,679	36,692	36,050
Other Foreign Assets	5,073	5,719	5,137	6,155	5,095	4,943	4,093	4,980	4,604	5,550	5,466	5,351	5,772
Total Assets	389,376	375,306	360,360	362,861	357,257	364,444	354,145	361,050	373,490	379,670	385,995	397,521	398,839

* Preliminary

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

(In Millions of AED)	Dec 2015	Dec 2016	Dec 2017	Mar 2018	Jun 2018	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Nov 2019	Dec 2019 *	Jan 2020 *
Domestic Liabilities													
Monetary Deposits	67,550	63,239	64,123	62,131	60,355	57,234	58,911	59,013	59,210	57,709	60,908	62,443	63,028
Demand Deposits (LCY)	66,856	62,615	63,615	61,591	59,846	56,833	58,006	58,309	58,758	57,216	60,482	62,038	62,444
Bankers Drafts	694	624	508	540	509	401	905	704	452	493	426	405	584
Quasi Monetary Deposits	104,393	103,241	103,935	101,761	99,977	104,811	100,558	104,895	105,629	109,811	109,990	112,601	112,739
Time Deposits (LCY)	42,223	38,579	41,886	41,096	40,078	41,136	40,301	40,560	39,613	40,268	39,530	40,977	41,183
Savings Deposits (LCY)	7,044	7,040	7,906	8,133	7,967	7,794	7,577	8,199	7,702	7,873	8,501	8,347	8,650
Other Deposits (FCY)	55,126	57,622	54,143	52,532	51,932	55,881	52,680	56,136	58,314	61,670	61,959	63,277	62,906
Government Deposits (LCY + FCY)	1,760	1,374	1,881	2,857	1,479	1,348	1,504	506	583	789	1,408	1,139	1,026
Other Domestic Deposits (LCY + FCY) **	5,370	5,074	4,850	4,800	4,567	4,401	4,269	4,287	3,969	3,916	3,958	3,894	3,594
Government Lending Funds	0												
Capital and Reserves	47,316	50,058	49,786	49,597	49,898	51,129	52,678	54,179	55,441	56,402	56,442	56,648	56,957
Due to Central Bank	253	568	70	758	1,101	652	61	934	537	1,644	0	4,497	815
Due to Resident Banks	4,355	4,733	2,321	1,758	1,972	2,909	1,942	1,805	3,049	2,957	2,188	1,698	2,658
Capital Market Funding & Term Borrowings	1,114	1,053	0										
Foreign Liabilities	122,699	105,511	93,518	96,666	95,801	99,034	92,892	90,705	98,679	101,687	104,839	104,699	111,348
Due to H.O and/or Branches Abroad	22,989	19,717	24,342	27,086	25,501	25,114	25,314	27,819	32,371	37,317	38,755	42,254	45,627
Due to Other Banks Abroad	22,581	20,307	13,920	12,900	14,785	17,947	13,081	12,268	12,804	15,261	17,186	16,222	20,756
Capital Market Funding	13,623	11,975	11,198	11,672	11,487	11,281	11,753	7,275	7,194	7,928	6,914	6,970	6,998
Other Term Borrowings	1,818	1,470	1,285	1,286	1,285	1,286	1,286	1,285	1,285	735	398	398	397
Other Deposits (LCY + FCY)	42,809	38,887	33,211	33,803	33,190	34,469	33,000	33,262	35,979	30,869	32,604	32,868	31,043
Other Foreign Liabilities	18,879	13,155	9,562	9,919	9,553	8,937	8,458	8,796	9,046	9,577	8,982	5,987	6,527
Unclassified Liabilities	34,566	40,455	39,876	42,533	42,107	42,926	41,330	44,726	46,393	44,755	46,262	49,902	46,674
Inter-Branch Transactions	193	493	151	120	113	241	30	68	76	161	72	2,913	169
Other Liabilities	34,373	39,962	39,725	42,413	41,994	42,685	41,300	44,658	46,317	44,594	46,190	46,989	46,505
- Of which : Provisions ¹	20,464	23,322	26,370	27,711	28,371	28,363	29,255	29,091	29,913	29,537	29,104	28,867	29,180
Total Liabilities	389,376	375,306	360,360	362,861	357,257	364,444	354,145	361,050	373,490	379,670	385,995	397,521	398,839

* Preliminary

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

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

Table 13 : Aggregated Balance Sheet of Banks - Assets (Conventional Banks)

(In Millions of AED)													
Item	Dec 2015	Dec 2016	Dec 2017	Mar 2018	Jun 2018	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Nov 2019	Dec 2019 *	Jan 2020 *
Domestic Assets													
Cash and Deposits with C.B	250,401	217,432	231,152	212,719	208,792	207,202	232,445	225,861	249,904	245,938	259,718	260,919	257,109
Cash in Hand (LCY)	10,126	10,824	13,288	10,699	10,828	10,176	10,846	9,784	9,778	10,181	12,668	10,924	9,780
Deposits with Central Bank	240,275	206,608	217,864	202,020	197,964	197,026	221,599	216,077	240,126	235,757	247,050	249,995	247,329
Due From Resident Banks	39,256	46,357	38,130	38,474	33,977	44,357	43,001	42,050	39,000	40,591	36,011	38,447	44,567
Domestic Credit and Investments	1,172,928	1,243,382	1,239,531	1,257,000	1,261,666	1,266,165	1,276,286	1,298,943	1,317,026	1,343,435	1,339,551	1,372,557	1,345,528
a) Credit Facilities	1,086,957	1,136,236	1,123,105	1,139,910	1,146,692	1,153,653	1,165,054	1,185,178	1,205,960	1,226,303	1,223,079	1,256,657	1,230,280
Claims on Private Sector	766,892	803,699	805,649	816,277	825,397	826,789	834,614	843,923	857,249	859,906	852,271	849,073	853,103
Commercial Bills	52,973	48,610	44,751	47,151	46,857	45,301	45,306	46,176	48,835	53,424	49,831	51,724	51,622
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	713,919	755,089	760,898	769,126	778,540	781,488	789,308	797,747	808,414	806,482	802,440	797,349	801,481
Claims on Government	156,918	163,058	163,466	169,352	169,130	173,068	177,249	183,000	187,899	204,023	207,566	240,656	211,765
Claims on Official Entities (GReEs)	142,670	153,531	139,277	137,336	135,810	135,985	136,587	141,798	146,102	147,535	148,771	153,171	151,602
Commercial Bills	1,545	2,524	3,011	2,830	1,916	3,449	3,428	2,563	3,195	3,736	3,260	3,258	3,723
Loans,Advances & Overdrafts	141,125	151,007	136,266	134,506	133,894	132,536	133,159	139,235	142,907	143,799	145,511	149,913	147,879
Claims on Other Financial Institutions	20,477	15,948	14,713	16,945	16,355	17,811	16,604	16,457	14,710	14,839	14,471	13,757	13,810
Loans,Advances & Overdrafts	20,477	15,948	14,713	16,945	16,355	17,811	16,604	16,457	14,710	14,839	14,471	13,757	13,810
b) Domestic Investments	85,971	107,146	116,426	117,090	114,974	112,512	111,232	113,765	111,066	117,132	116,472	115,900	115,248
Unclassified Assets	95,547	101,632	115,371	110,003	113,257	117,787	122,600	128,049	129,500	141,284	142,858	142,408	148,623
Fixed Assets	18,904	20,169	21,444	21,878	22,509	23,651	23,111	24,197	24,904	24,880	25,886	27,788	28,540
Inter-Branch Transactions	8,493	8,829	10,276	2,525	2,552	3,777	8,590	2,438	2,396	8,281	8,892	8,764	9,237
Other Assets	68,150	72,634	83,651	85,600	88,196	90,359	90,899	101,414	102,200	108,123	108,080	105,856	110,846
Foreign Assets	455,942	499,309	519,452	541,416	566,288	623,782	611,608	621,476	657,397	685,741	703,659	699,101	717,836
Due from H.O. and/or Branches Abroad	83,937	101,780	103,219	108,128	125,529	153,812	159,503	120,935	142,874	140,967	151,948	153,166	149,214
Due from Other Banks Abroad	137,818	133,956	136,343	141,888	143,078	158,949	140,423	157,109	160,758	157,695	160,253	146,968	149,329
Cash in Hand (FCY)	170	125	220	124	108	153	141	120	115	146	119	128	115
Securities	115,010	123,128	133,347	134,762	140,667	142,296	146,024	177,068	180,368	203,356	202,740	207,224	217,273
Credit to Non-Residents	91,694	103,364	103,217	110,153	108,038	113,724	117,876	117,693	121,899	127,014	131,572	136,129	141,672
Other Foreign Assets	27,313	36,956	43,106	46,361	48,868	54,848	47,641	48,551	51,383	56,563	57,027	55,486	60,233
Total Assets	2,014,074	2,108,112	2,143,636	2,159,612	2,183,980	2,259,293	2,285,940	2,316,379	2,392,827	2,456,989	2,481,797	2,513,432	2,513,663

* Preliminary

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

(In Millions of AED)													
Item	Dec 2015	Dec 2016	Dec 2017	Mar 2018	Jun 2018	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Nov 2019	Dec 2019 *	Jan 2020 *
Domestic Liabilities													
Monetary Deposits	316,502	324,457	336,520	345,511	330,063	325,315	327,894	348,616	349,304	355,762	358,380	359,649	381,748
Demand Deposits (LCY)	313,053	321,413	333,088	342,486	326,965	322,197	324,521	344,241	345,876	352,431	355,319	356,565	378,598
Bankers Drafts	3,449	3,044	3,432	3,025	3,098	3,118	3,373	4,375	3,428	3,331	3,061	3,084	3,150
Quasi Monetary Deposits	540,100	545,884	557,251	559,081	586,264	584,447	597,326	592,993	620,673	624,369	643,152	666,791	656,174
Time Deposits (LCY)	285,647	263,269	276,752	265,466	293,936	289,786	284,598	290,666	296,671	300,788	321,535	328,349	337,274
Savings Deposits (LCY)	47,198	49,217	50,218	52,062	51,470	50,201	49,678	51,613	52,332	52,644	54,848	55,469	56,499
Other Deposits (FCY)	207,255	233,398	230,281	241,553	240,858	244,460	263,050	250,714	271,670	270,937	266,769	282,973	262,401
Government Deposits (LCY + FCY)	105,230	141,286	157,150	175,018	187,724	218,371	224,839	207,560	223,283	248,971	233,761	236,524	196,729
Other Domestic Deposits (LCY + FCY) **	16,286	16,124	17,127	17,326	16,923	17,144	16,850	16,274	15,785	15,188	14,956	14,846	14,492
Government Lending Funds ***	19,614	21,197	0										
Capital and Reserves	244,093	258,378	283,667	266,904	273,776	284,009	293,160	289,374	302,919	313,616	326,164	327,871	331,345
Due to Central Bank	290	589	810	1,050	1,224	1,033	126	1,547	770	2,235	220	4,603	837
Due to Resident Banks	35,751	38,255	31,712	34,220	25,814	40,248	37,707	39,211	38,236	38,872	31,253	36,273	42,539
Capital Market Funding & Term Borrowings	3,979	3,783	2,893	2,881	3,405	3,337	3,253	3,233	2,526	2,528	2,529	2,529	2,981
Foreign Liabilities	565,948	576,585	565,157	545,965	554,598	574,968	577,983	599,470	619,132	626,874	641,545	637,025	658,511
Due to H.O and/or Branches Abroad	87,559	50,525	62,695	49,874	58,726	50,426	53,712	58,096	67,319	71,642	74,751	76,333	86,408
Due to Other Banks Abroad	125,504	119,146	100,352	97,465	94,428	103,747	103,510	112,846	111,858	120,704	116,425	101,908	116,335
Capital Market Funding	81,723	84,856	115,468	123,183	120,963	123,538	121,478	129,854	141,348	146,462	149,962	150,643	151,162
Other Term Borrowings	43,499	67,068	45,951	43,419	45,715	46,612	47,953	50,333	51,678	47,624	48,435	47,269	48,534
Other Deposits (LCY + FCY)	164,814	189,644	178,860	172,331	174,163	185,611	190,860	185,946	177,169	166,630	180,218	193,735	182,708
Other Foreign Liabilities	62,849	65,346	61,831	59,693	60,603	65,034	60,470	62,395	69,760	73,812	71,754	67,137	73,364
Unclassified Liabilities	166,281	181,574	191,349	211,656	204,189	210,421	206,802	218,101	220,199	228,574	229,837	227,321	228,307
Inter-Branch Transactions	3,538	6,106	6,879	7,567	8,746	10,886	9,297	9,877	8,402	8,044	8,326	8,734	8,188
Other Liabilities	162,743	175,468	184,470	204,089	195,443	199,535	197,505	208,224	211,797	220,530	221,511	218,587	220,119
- Of which : Provisions ¹	78,483	85,011	90,943	100,047	99,531	100,237	100,382	101,861	111,726	115,058	114,984	111,335	112,293
Total Liabilities	2,014,074	2,108,112	2,143,636	2,159,612	2,183,980	2,259,293	2,285,940	2,316,379	2,392,827	2,456,989	2,481,797	2,513,432	2,513,663

* Preliminary

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

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

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

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

(In Millions of AED)													
Item	Dec 2015	Dec 2016	Dec 2017	Mar 2018	Jun 2018	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Nov 2019	Dec 2019 *	Jan 2020 *
Domestic Assets													
Cash and Deposits with C.B	53,785	56,935	76,539	79,525	71,639	70,806	74,645	71,421	68,127	69,236	66,233	73,505	69,433
Cash in Hand (LCY)	5,005	4,465	4,382	4,071	4,208	4,168	4,459	4,648	4,247	4,056	4,661	4,589	4,512
Deposits with Central Bank	48,780	52,470	72,157	75,454	67,431	66,638	70,186	66,773	63,880	65,180	61,572	68,916	64,921
Due From Resident Banks	14,691	16,759	15,823	14,513	15,568	20,225	21,201	17,154	17,092	12,473	11,204	14,670	10,317
Domestic Credit and Investments	329,282	359,067	371,129	377,670	386,786	390,365	392,729	391,893	383,456	386,685	385,466	383,746	385,461
a) Credit Facilities	294,224	318,178	329,591	332,841	339,839	342,765	344,383	344,194	336,644	339,284	338,706	337,190	335,559
Claims on Private Sector	251,593	271,896	280,765	284,474	292,010	294,008	295,453	296,694	290,542	290,219	288,947	285,753	284,399
Commercial Bills	45	0	0	0	0	0	0	0	0	0	0	0	0
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	251,548	271,896	280,765	284,474	292,010	294,008	295,453	296,694	290,542	290,219	288,947	285,753	284,399
Claims on Government	9,668	9,308	11,962	11,729	11,650	12,503	14,249	14,144	13,717	15,451	16,125	17,677	17,571
Claims on Official Entities (GREs)	28,723	33,885	32,984	32,829	32,578	32,763	31,334	29,898	30,205	31,361	31,133	31,463	31,459
Commercial Bills	1	0	0	0	0	0	0	0	0	0	0	0	0
Loans,Advances & Overdrafts	28,722	33,885	32,984	32,829	32,578	32,763	31,334	29,898	30,205	31,361	31,133	31,463	31,459
Claims on Other Financial Institutions	4,240	3,089	3,880	3,809	3,601	3,491	3,347	3,458	2,180	2,253	2,501	2,297	2,130
Loans,Advances & Overdrafts	4,240	3,089	3,880	3,809	3,601	3,491	3,347	3,458	2,180	2,253	2,501	2,297	2,130
b) Domestic Investments	35,058	40,889	41,538	44,829	46,947	47,600	48,346	47,699	46,812	47,401	46,760	46,556	49,902
Unclassified Assets	25,885	25,157	27,143	25,257	27,278	28,253	25,962	28,408	28,391	28,804	29,440	29,641	29,474
Fixed Assets	6,190	6,075	5,828	5,946	6,007	5,905	5,540	6,273	6,183	6,127	6,205	6,172	6,170
Inter-Branch Transactions	2,451	907	324	0	443	505	0	0	0	0	0	0	0
Other Assets	17,244	18,175	20,991	19,311	20,828	21,843	20,422	22,135	22,208	22,677	23,235	23,469	23,304
Foreign Assets	40,508	47,581	59,537	61,694	63,686	69,296	68,039	69,645	68,727	68,468	69,003	70,845	72,000
Due from H.O. and/or Branches Abroad	353	533	1,223	1,360	1,270	1,286	1,088	1,179	1,378	1,575	1,607	1,301	1,764
Due from Other Banks Abroad	13,635	11,870	13,767	12,433	10,992	13,551	10,342	10,511	9,706	8,795	7,930	10,429	10,072
Cash in Hand (FCY)	33	32	20	18	30	18	17	19	14	17	16	16	16
Securities	14,087	17,683	19,792	22,268	23,332	25,802	27,193	29,275	28,888	29,283	30,284	29,422	29,848
Credit to Non-Residents	12,156	17,005	24,388	25,195	27,662	28,131	28,926	28,096	28,216	28,207	28,577	29,151	29,432
Other Foreign Assets	244	458	347	420	400	508	473	565	525	591	589	526	868
Total Assets	464,151	505,499	550,171	558,659	564,957	578,945	582,576	578,521	565,793	565,666	561,346	572,407	566,685

* Preliminary

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

(In Millions of AED)	Dec 2015	Dec 2016	Dec 2017	Mar 2018	Jun 2018	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Nov 2019	Dec 2019 *	Jan 2020 *
Domestic Liabilities													
Monetary Deposits	82,041	87,335	88,130	95,203	94,356	90,000	87,271	89,532	81,269	79,554	76,202	76,924	77,881
Demand Deposits (LCY)	80,916	85,898	87,310	93,841	93,471	89,182	86,376	88,769	80,523	78,501	75,457	76,181	77,143
Bankers Drafts	1,125	1,437	820	1,362	885	818	895	763	746	1,053	745	743	738
Quasi Monetary Deposits	189,423	205,036	225,969	223,432	217,627	221,898	224,884	222,871	221,949	224,245	224,659	229,254	229,588
Time Deposits (LCY)	92,660	101,557	117,363	114,171	105,675	110,394	115,007	115,472	109,526	110,436	108,283	110,982	112,073
Savings Deposits (LCY)	58,892	66,040	68,194	69,956	72,397	69,872	68,590	70,586	79,660	79,080	79,538	78,771	80,113
Other Deposits (FCY)	37,871	37,439	40,412	39,305	39,555	41,632	41,287	36,813	32,763	34,729	36,838	39,501	37,402
Government Deposits (LCY + FCY)	50,383	43,750	52,859	56,243	60,935	65,595	63,583	63,814	66,459	66,302	64,899	65,213	60,597
Other Domestic Deposits (LCY + FCY) **	4,735	4,527	4,906	5,656	4,303	4,054	4,148	4,036	3,141	3,276	3,091	3,698	3,083
Government Lending Funds	0												
Capital and Reserves	42,179	49,452	53,681	49,402	56,466	58,908	62,063	60,805	61,856	63,728	65,043	65,419	69,005
Due to Central Bank	270	568	5,355	6,100	1,724	133	2,824	2,334	5,621	4,607	91	529	390
Due to Resident Banks	11,385	16,543	17,213	12,848	15,175	15,336	19,494	14,284	12,040	9,744	11,238	11,662	6,934
Capital Market Funding & Term Borrowings	10,100	21,387	15,860	19,533	21,365	21,366	21,368	21,368	21,369	21,369	24,125	23,868	23,869
Foreign Liabilities	20,322	20,384	30,674	34,103	34,997	41,332	42,007	43,437	41,018	39,478	38,866	43,122	42,668
Due to H.O and/or Branches Abroad	189	234	196	342	700	822	830	557	506	479	345	430	464
Due to Other Banks Abroad	4,452	7,808	8,784	9,430	11,141	11,453	11,490	14,303	14,339	9,793	8,128	8,841	8,167
Capital Market Funding	8,807	2,662	8,556	6,719	6,718	8,545	6,709	5,876	5,874	5,508	5,506	5,506	5,506
Other Term Borrowings	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Deposits (LCY + FCY)	6,678	9,406	12,817	17,120	15,958	19,828	22,553	22,222	19,540	23,141	24,181	27,667	27,647
Other Foreign Liabilities	196	274	321	492	480	684	425	479	759	557	706	678	884
Unclassified Liabilities	53,313	56,517	55,524	56,139	58,009	60,323	54,934	56,040	51,071	53,363	53,132	52,718	52,670
Inter-Branch Transactions	0	0	21	35	22	23	129	160	58	635	757	1,703	1,646
Other Liabilities	53,313	56,517	55,503	56,104	57,987	60,300	54,805	55,880	51,013	52,728	52,375	51,015	51,024
- Of which : Provisions ¹	23,043	25,361	22,352	24,012	24,817	24,341	22,650	23,041	22,050	22,023	22,314	21,131	21,537
Total Liabilities	464,151	505,499	550,171	558,659	564,957	578,945	582,576	578,521	565,793	565,666	561,346	572,407	566,685

* Preliminary

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

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

Table 17 : Aggregated Memoranda Accounts of Banks

(In Millions of AED)

Item	Dec 2015	Dec 2016	Dec 2017	Mar 2018	Jun 2018	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Nov 2019	Dec 2019 *	Jan 2020 *
Off-Balance Sheet Items													
Letters of Credit	110,897	96,678	84,647	86,294	95,863	97,285	99,796	103,060	106,099	101,475	109,925	104,765	101,740
Guarantees	373,399	387,131	384,475	391,560	386,979	387,545	390,886	389,117	385,488	387,384	388,772	388,167	385,895
Commitments	185,767	188,144	197,290	186,927	186,562	199,629	201,598	205,286	211,745	254,621	247,877	210,776	239,123
FX Derivatives	682,430	443,390	497,028	439,424	563,658	489,054	464,870	552,850	734,081	661,269	728,221	700,189	766,304
Interest Rate Derivatives	1,427,143	1,881,570	1,941,968	2,123,707	2,259,858	2,247,133	2,340,766	2,638,775	2,903,792	2,890,987	2,829,573	2,753,093	2,763,976
Others Derivatives	115,200	48,069	42,126	62,615	66,437	62,932	49,457	44,468	38,200	32,124	30,680	29,525	34,152
Other Memoranda Items	52,636	37,946	27,576	28,941	52,875	61,530	41,219	46,061	47,671	52,710	60,424	52,456	56,210
Total Memoranda Accounts	2,947,472	3,082,928	3,175,110	3,319,468	3,612,232	3,545,108	3,588,592	3,979,617	4,427,076	4,380,570	4,395,472	4,238,971	4,347,400

* Preliminary

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

(In Millions of AED)													
Item	Dec 2015	Dec 2016	Dec 2017	Mar 2018	Jun 2018	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Nov 2019	Dec 2019 *	Jan 2020 *
Foreign Assets	496,450	546,890	578,989	603,110	629,974	693,078	679,647	691,121	726,124	754,209	772,662	769,946	789,836
Notes and Coins	203	157	240	142	138	171	158	139	129	163	135	144	131
Due from H.O. and/or Branches Abroad	84,290	102,313	104,442	109,488	126,799	155,098	160,591	122,114	144,252	142,542	153,555	154,467	150,978
Due from Other Banks Abroad	151,453	145,826	150,110	154,321	154,070	172,500	150,765	167,620	170,464	166,490	168,183	157,397	159,401
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	64,459	61,219	79,207	78,686	87,193	76,006	76,517	81,752	78,524	87,039	91,918	79,888	80,923
- Term Placements	46,731	50,108	40,923	44,364	35,809	48,866	34,256	44,448	48,759	33,449	37,181	34,434	36,509
- Term Loans	40,263	34,499	29,980	31,271	31,068	47,628	39,992	41,420	43,181	46,002	39,084	43,075	41,969
Securities	129,097	140,811	153,139	157,030	163,999	168,098	173,217	206,343	209,256	232,639	233,024	236,646	247,121
Loans and Advances	103,850	120,369	127,605	135,348	135,700	141,855	146,802	145,789	150,115	155,221	160,149	165,280	171,104
Other Foreign Assets	27,557	37,414	43,453	46,781	49,268	55,356	48,114	49,116	51,908	57,154	57,616	56,012	61,101
Foreign Liabilities	586,270	596,969	595,831	580,068	589,595	616,300	619,990	642,907	660,150	666,352	680,411	680,147	701,179
Due to H.O and/or Branches Abroad	87,748	50,759	62,891	50,216	59,426	51,248	54,542	58,653	67,825	72,121	75,096	76,763	86,872
Due to Other Banks Abroad	129,956	126,954	109,136	106,895	105,569	115,200	115,000	127,149	126,197	130,497	124,553	110,749	124,502
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	55,750	51,060	54,141	54,197	54,788	59,657	62,979	71,228	70,961	70,526	58,241	56,329	64,097
- Inter Bank Borrowings	62,695	56,922	38,819	37,918	35,950	41,081	38,762	43,971	47,561	47,907	53,070	40,455	46,715
- Other Term Borrowings	11,511	18,972	16,176	14,780	14,831	14,462	13,259	11,950	7,675	12,064	13,242	13,965	13,690
Capital Market Funding	90,530	87,518	124,024	129,902	127,681	132,083	128,187	135,730	147,222	151,970	155,468	156,149	156,668
Other Term Borrowings	43,499	67,068	45,951	43,419	45,715	46,612	47,953	50,333	51,678	47,624	48,435	47,269	48,534
Other Deposits	171,492	199,050	191,677	189,451	190,121	205,439	213,413	208,168	196,709	189,771	204,399	221,402	210,355
- Demand Deposits	32,826	39,323	35,065	37,528	35,406	38,243	42,244	38,622	43,808	38,311	39,749	36,073	34,289
- Time Deposits	114,072	135,923	129,508	123,631	127,810	142,262	145,409	139,204	124,113	120,219	130,977	149,876	140,760
- Savings Deposits	20,733	21,524	20,087	20,615	19,981	17,165	17,196	17,215	16,978	16,890	16,923	17,312	17,101
- Commercial Prepayments(Margin Deposits)	334	360	323	232	284	304	707	330	436	421	460	359	443
- Borrowings Under Repurchase Agreements(NBFI)	3,527	1,920	6,694	7,445	6,640	7,465	7,857	12,797	11,374	13,930	16,290	17,782	17,762
Other Foreign Liabilities	63,045	65,620	62,152	60,185	61,083	65,718	60,895	62,874	70,519	74,369	72,460	67,815	74,248

* Preliminary

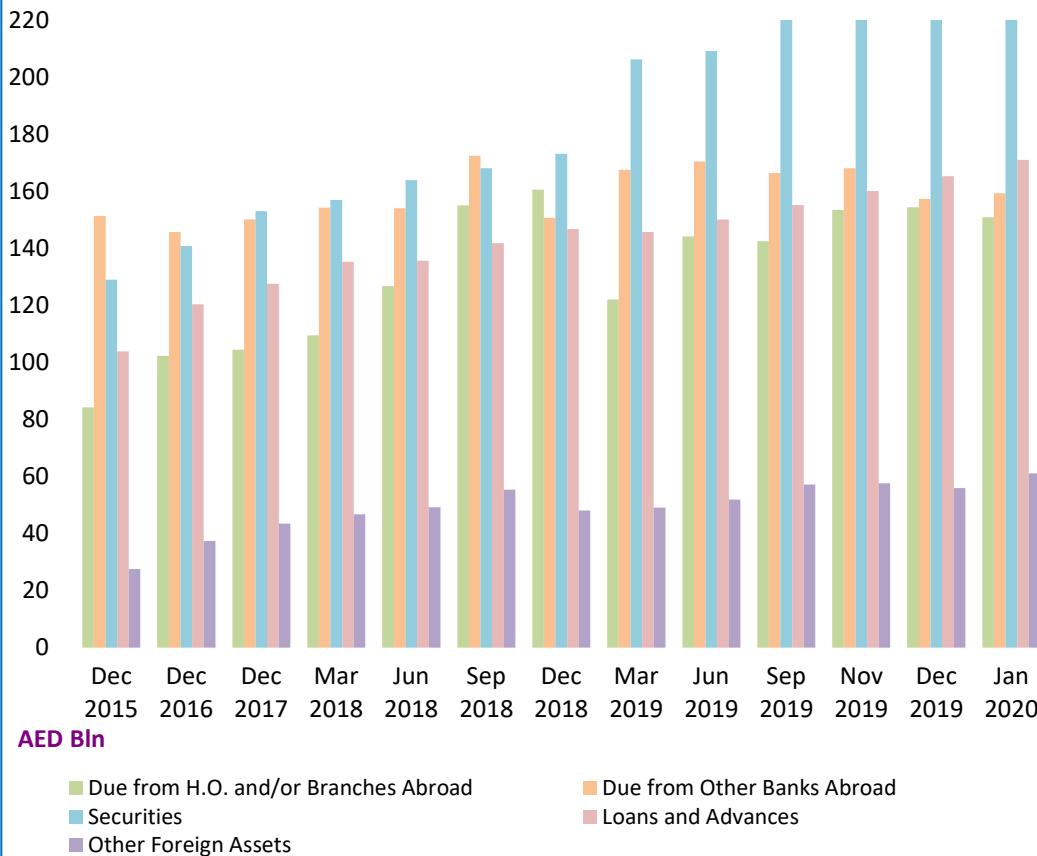
Banks' Foreign Assets

Foreign Assets account for 25.6% share of the Total Assets of the Banks as at the end of January 2020. Foreign Assets of the Banks increased month on month by 2.6% at the end of January 2020, which was driven mainly by the increase in Due from Other Banks Abroad, Securities, Loans and Advances and Other Foreign Assets by 1.3%, 4.4%, 3.5% and 9.1% respectively, despite the decrease in Due from H.O and Branches abroad by 2.3%.

Banks' Foreign Liabilities

Foreign Liabilities account for 22.8% share of the Total Liabilities and Capital of the Banks as at the end of January 2020. Foreign Liabilities of the Banks increased month on month by 3.1% at the end of January 2020, which was mainly due to the increase in Due to H.O and Branches abroad, Due to Other Banks abroad, Other Term Borrowings and Other Foreign Liabilities by 13.2%, 12.4%, 2.7% and 9.5% respectively, despite of the decrease in Non Resident Deposits by 5%.

Foreign Assets of Banks



Foreign Liabilities of Banks

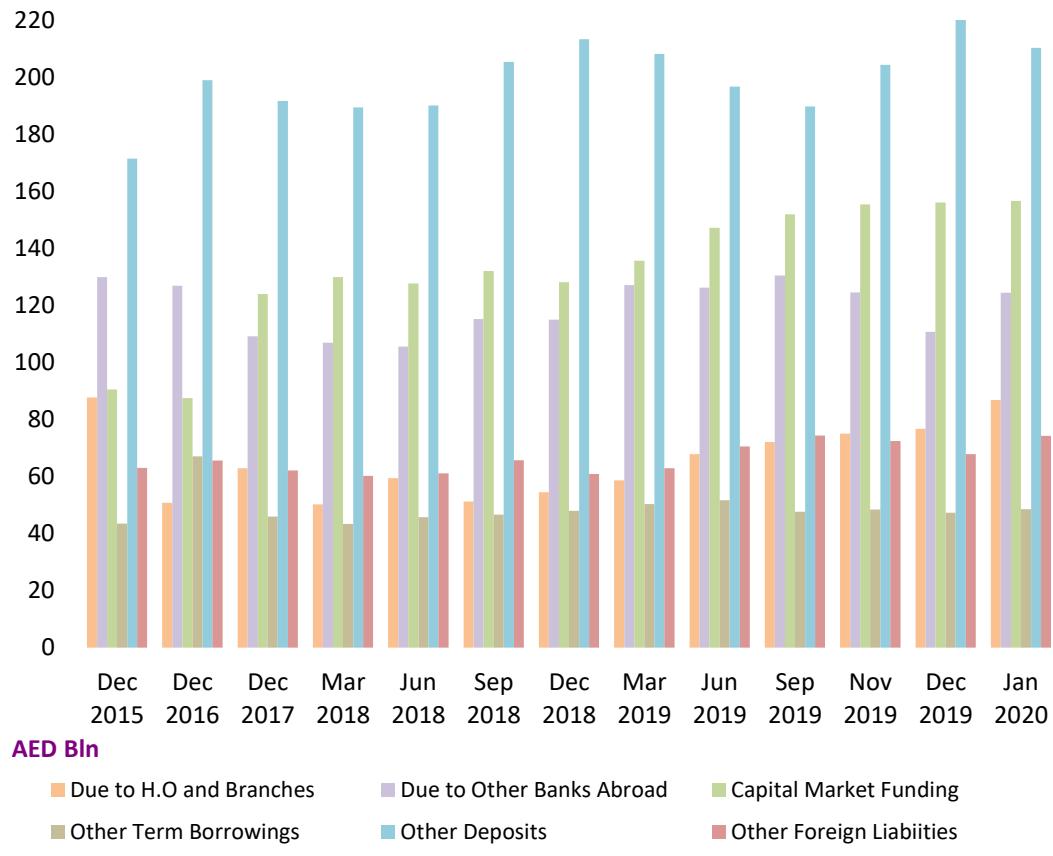


Table 19 : Banks' Foreign Assets and Liabilities (National Banks)

(In Millions of AED)													
Item	Dec 2015	Dec 2016	Dec 2017	Mar 2018	Jun 2018	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Nov 2019	Dec 2019 *	Jan 2020 *
Foreign Assets	388,830	439,707	478,447	495,206	522,658	575,291	570,210	582,000	614,161	631,483	647,572	642,171	659,557
Notes and Coins	139	133	170	122	115	149	123	108	107	116	107	119	107
Due from H.O. and/or Branches Abroad	55,802	78,864	82,805	88,160	104,603	132,446	141,068	107,504	126,739	127,049	140,702	141,177	136,676
Due from Other Banks Abroad	117,429	108,724	118,948	121,918	122,246	133,195	120,772	130,510	133,965	126,914	130,249	118,726	121,691
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	51,051	46,043	64,534	64,049	70,898	60,784	63,314	67,353	65,799	69,297	77,414	66,606	65,202
- Term Placements	28,820	30,941	27,226	29,382	24,141	30,438	22,386	26,681	30,388	17,904	19,849	15,854	20,908
- Term Loans	37,558	31,740	27,188	28,487	27,207	41,973	35,072	36,476	37,778	39,713	32,986	36,266	35,581
Securities	110,018	122,861	136,537	138,710	145,350	147,406	149,423	182,594	185,207	203,867	199,894	202,900	210,700
Loans and Advances	82,958	97,430	101,671	105,670	106,171	111,682	114,803	117,148	120,839	121,933	124,470	128,588	135,054
Other Foreign Assets	22,484	31,695	38,316	40,626	44,173	50,413	44,021	44,136	47,304	51,604	52,150	50,661	55,329
Foreign Liabilities	463,571	491,458	502,313	483,402	493,794	517,266	527,098	552,202	561,471	564,665	575,572	575,448	589,831
Due to H.O and/or Branches Abroad	64,759	31,042	38,549	23,130	33,925	26,134	29,228	30,834	35,454	34,804	36,341	34,509	41,245
Due to Other Banks Abroad	107,375	106,647	95,216	93,995	90,784	97,253	101,919	114,881	113,393	115,236	107,367	94,527	103,746
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	50,071	43,731	47,473	47,359	48,532	51,737	57,698	64,349	65,561	62,556	49,620	48,753	51,127
- Inter Bank Borrowings	45,890	44,400	32,254	31,995	27,553	31,161	31,266	38,623	40,358	44,873	50,188	38,338	45,098
- Other Term Borrowings	11,414	18,516	15,489	14,641	14,699	14,355	12,955	11,909	7,474	7,807	7,559	7,436	7,521
Capital Market Funding	76,907	75,543	112,826	118,230	116,194	120,802	116,434	128,455	140,028	144,042	148,554	149,179	149,670
Other Term Borrowings	41,681	65,598	44,666	42,133	44,430	45,326	46,667	49,048	50,393	46,889	48,037	46,871	48,137
Other Deposits	128,683	160,163	158,466	155,648	156,931	170,970	180,413	174,906	160,730	158,902	171,795	188,534	179,312
- Demand Deposits	14,770	24,244	21,340	23,923	22,730	23,211	27,346	24,326	26,404	23,453	23,834	20,265	19,533
- Time Deposits	95,000	117,890	114,340	107,892	111,530	126,885	131,235	123,950	109,429	108,142	118,136	136,894	128,492
- Savings Deposits	15,216	15,999	15,979	16,268	15,923	13,255	13,411	13,657	13,298	13,082	13,224	13,377	13,296
- Commercial Prepayments(Margin Deposits)	170	110	114	120	108	154	564	176	225	295	311	216	229
- Borrowings Under Repurchase Agreements(NBFI)	3,527	1,920	6,693	7,445	6,640	7,465	7,857	12,797	11,374	13,930	16,290	17,782	17,762
Other Foreign Liabilities	44,166	52,465	52,590	50,266	51,530	56,781	52,437	54,078	61,473	64,792	63,478	61,828	67,721

* Preliminary

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

(In Millions of AED)

Item	Dec 2015	Dec 2016	Dec 2017	Mar 2018	Jun 2018	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Nov 2019	Dec 2019 *	Jan 2020 *
Foreign Assets	107,620	107,183	100,542	107,904	107,316	117,787	109,437	109,121	111,963	122,726	125,090	127,775	130,279
Notes and Coins	64	24	70	20	23	22	35	31	22	47	28	25	24
Due from H.O. and/or Branches Abroad	28,488	23,449	21,637	21,328	22,196	22,652	19,523	14,610	17,513	15,493	12,853	13,290	14,302
Due from Other Banks Abroad	34,024	37,102	31,162	32,403	31,824	39,305	29,993	37,110	36,499	39,576	37,934	38,671	37,710
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	13,408	15,176	14,673	14,637	16,295	15,222	13,203	14,399	12,725	17,742	14,504	13,282	15,721
- Term Placements	17,911	19,167	13,697	14,982	11,668	18,428	11,870	17,767	18,371	15,545	17,332	18,580	15,601
- Term Loans	2,705	2,759	2,792	2,784	3,861	5,655	4,920	4,944	5,403	6,289	6,098	6,809	6,388
Securities	19,079	17,950	16,602	18,320	18,649	20,692	23,794	23,749	24,049	28,772	33,130	33,746	36,421
Loans and Advances	20,892	22,939	25,934	29,678	29,529	30,173	31,999	28,641	29,276	33,288	35,679	36,692	36,050
Other Foreign Assets	5,073	5,719	5,137	6,155	5,095	4,943	4,093	4,980	4,604	5,550	5,466	5,351	5,772
Foreign Liabilities	122,699	105,511	93,518	96,666	95,801	99,034	92,892	90,705	98,679	101,687	104,839	104,699	111,348
Due to H.O and/or Branches Abroad	22,989	19,717	24,342	27,086	25,501	25,114	25,314	27,819	32,371	37,317	38,755	42,254	45,627
Due to Other Banks Abroad	22,581	20,307	13,920	12,900	14,785	17,947	13,081	12,268	12,804	15,261	17,186	16,222	20,756
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	5,679	7,330	6,668	6,838	6,256	7,920	5,281	6,879	5,399	7,970	8,621	7,576	12,970
- Inter Bank Borrowings	16,805	12,522	6,565	5,923	8,397	9,920	7,496	5,348	7,203	3,034	2,882	2,117	1,617
- Other Term Borrowings	97	455	687	139	132	107	304	41	202	4,257	5,683	6,529	6,169
Capital Market Funding	13,623	11,975	11,198	11,672	11,487	11,281	11,753	7,275	7,194	7,928	6,914	6,970	6,998
Other Term Borrowings	1,818	1,470	1,285	1,286	1,285	1,286	1,286	1,285	1,285	735	398	398	397
Other Deposits	42,809	38,887	33,211	33,803	33,190	34,469	33,000	33,262	35,979	30,869	32,604	32,868	31,043
- Demand Deposits	18,057	15,079	13,726	13,605	12,676	15,032	14,898	14,296	17,405	14,858	15,917	15,808	14,756
- Time Deposits	19,071	18,033	15,169	15,739	16,280	15,377	14,175	15,253	14,685	12,078	12,839	12,982	12,268
- Savings Deposits	5,517	5,525	4,108	4,346	4,058	3,910	3,784	3,559	3,679	3,807	3,700	3,935	3,805
- Commercial Prepayments(Margin Deposits)	164	250	208	113	176	150	143	154	210	126	148	143	214
- Borrowings Under Repurchase Agreements(NBFI)	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Foreign Liabilities	18,879	13,155	9,562	9,919	9,553	8,937	8,458	8,796	9,046	9,577	8,982	5,987	6,527

* Preliminary

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

(In Millions of AED)													
Item	Dec 2015	Dec 2016	Dec 2017	Mar 2018	Jun 2018	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Nov 2019	Dec 2019 *	Jan 2020 *
Foreign Assets	455,942	499,309	519,452	541,416	566,288	623,782	611,608	621,476	657,397	685,741	703,659	699,101	717,836
Notes and Coins	170	125	220	124	108	153	141	120	115	146	119	128	115
Due from H.O. and/or Branches Abroad	83,937	101,780	103,219	108,128	125,529	153,812	159,503	120,935	142,874	140,967	151,948	153,166	149,214
Due from Other Banks Abroad	137,818	133,956	136,343	141,888	143,078	158,949	140,423	157,109	160,758	157,695	160,253	146,968	149,329
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	56,048	54,607	70,805	71,613	81,060	68,010	71,734	77,217	74,654	82,680	88,098	75,847	77,258
- Term Placements	41,980	46,586	38,108	41,951	32,879	45,675	30,871	41,018	45,041	30,788	34,793	30,034	32,433
- Term Loans	39,790	32,763	27,430	28,324	29,139	45,264	37,818	38,874	41,063	44,227	37,362	41,087	39,638
Securities	115,010	123,128	133,347	134,762	140,667	142,296	146,024	177,068	180,368	203,356	202,740	207,224	217,273
Loans and Advances	91,694	103,364	103,217	110,153	108,038	113,724	117,876	117,693	121,899	127,014	131,572	136,129	141,672
Other Foreign Assets	27,313	36,956	43,106	46,361	48,868	54,848	47,641	48,551	51,383	56,563	57,027	55,486	60,233
Foreign Liabilities	565,948	576,585	565,157	545,965	554,598	574,968	577,983	599,470	619,132	626,874	641,545	637,025	658,511
Due to H.O and/or Branches Abroad	87,559	50,525	62,695	49,874	58,726	50,426	53,712	58,096	67,319	71,642	74,751	76,333	86,408
Due to Other Banks Abroad	125,504	119,146	100,352	97,465	94,428	103,747	103,510	112,846	111,858	120,704	116,425	101,908	116,335
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	53,607	48,605	50,214	49,260	48,876	53,621	56,791	61,762	60,245	64,016	52,989	51,595	59,295
- Inter Bank Borrowings	60,900	52,492	35,339	34,803	31,804	37,122	34,927	39,483	43,953	44,628	50,198	36,352	43,354
- Other Term Borrowings	10,997	18,049	14,799	13,402	13,748	13,004	11,792	11,601	7,660	12,060	13,238	13,961	13,686
Capital Market Funding	81,723	84,856	115,468	123,183	120,963	123,538	121,478	129,854	141,348	146,462	149,962	150,643	151,162
Other Term Borrowings	43,499	67,068	45,951	43,419	45,715	46,612	47,953	50,333	51,678	47,624	48,435	47,269	48,534
Other Deposits	164,814	189,644	178,860	172,331	174,163	185,611	190,860	185,946	177,169	166,630	180,218	193,735	182,708
- Demand Deposits	31,911	37,764	33,215	35,384	33,736	36,388	40,404	37,175	39,747	36,981	38,399	34,343	32,565
- Time Deposits	110,424	130,986	124,011	116,568	121,143	133,613	134,364	129,343	118,230	110,097	119,751	137,041	128,165
- Savings Deposits	18,687	18,633	16,814	17,144	16,688	13,817	13,893	13,937	13,411	13,550	13,645	13,947	13,593
- Commercial Prepayments(Margin Deposits)	265	341	292	197	260	251	618	314	422	308	394	293	376
- Borrowings Under Repurchase Agreements(NBFI)	3,527	1,920	4,528	3,038	2,336	1,542	1,581	5,177	5,359	5,694	8,029	8,111	8,009
Other Foreign Liabilities	62,849	65,346	61,831	59,693	60,603	65,034	60,470	62,395	69,760	73,812	71,754	67,137	73,364

* Preliminary

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

(In Millions of AED)

Item	Dec 2015	Dec 2016	Dec 2017	Mar 2018	Jun 2018	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Nov 2019	Dec 2019 *	Jan 2020 *
Foreign Assets	40,508	47,581	59,537	61,694	63,686	69,296	68,039	69,645	68,727	68,468	69,003	70,845	72,000
Notes and Coins	33	32	20	18	30	18	17	19	14	17	16	16	16
Due from H.O. and/or Branches Abroad	353	533	1,223	1,360	1,270	1,286	1,088	1,179	1,378	1,575	1,607	1,301	1,764
Due from Other Banks Abroad	13,635	11,870	13,767	12,433	10,992	13,551	10,342	10,511	9,706	8,795	7,930	10,429	10,072
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	8,411	6,612	8,402	7,073	6,133	7,996	4,783	4,535	3,870	4,359	3,820	4,041	3,665
- Term Placements	4,751	3,522	2,815	2,413	2,930	3,191	3,385	3,430	3,718	2,661	2,388	4,400	4,076
- Term Loans	473	1,736	2,550	2,947	1,929	2,364	2,174	2,546	2,118	1,775	1,722	1,988	2,331
Securities	14,087	17,683	19,792	22,268	23,332	25,802	27,193	29,275	28,888	29,283	30,284	29,422	29,848
Loans and Advances	12,156	17,005	24,388	25,195	27,662	28,131	28,926	28,096	28,216	28,207	28,577	29,151	29,432
Other Foreign Assets	244	458	347	420	400	508	473	565	525	591	589	526	868
Foreign Liabilities	20,322	20,384	30,674	34,103	34,997	41,332	42,007	43,437	41,018	39,478	38,866	43,122	42,668
Due to H.O and/or Branches Abroad	189	234	196	342	700	822	830	557	506	479	345	430	464
Due to Other Banks Abroad	4,452	7,808	8,784	9,430	11,141	11,453	11,490	14,303	14,339	9,793	8,128	8,841	8,167
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	2,143	2,456	3,927	4,937	5,912	6,036	6,188	9,466	10,715	6,510	5,252	4,734	4,802
- Inter Bank Borrowings	1,795	4,430	3,480	3,115	4,146	3,959	3,835	4,488	3,608	3,279	2,872	4,103	3,361
- Other Term Borrowings	514	922	1,377	1,378	1,083	1,458	1,467	349	16	4	4	4	4
Capital Market Funding	8,807	2,662	8,556	6,719	6,718	8,545	6,709	5,876	5,874	5,508	5,506	5,506	5,506
Other Term Borrowings	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Deposits	6,678	9,406	12,817	17,120	15,958	19,828	22,553	22,222	19,540	23,141	24,181	27,667	27,647
- Demand Deposits	916	1,559	1,851	2,144	1,670	1,855	1,840	1,447	4,062	1,329	1,351	1,729	1,724
- Time Deposits	3,647	4,937	5,498	7,063	6,667	8,649	11,046	9,860	5,884	10,123	11,226	12,837	12,595
- Savings Deposits	2,046	2,891	3,273	3,470	3,293	3,348	3,302	3,279	3,566	3,340	3,278	3,364	3,508
- Commercial Prepayments(Margin Deposits)	69	19	30	36	24	53	89	16	13	113	65	66	67
- Borrowings Under Repurchase Agreements(NBFI)	0	0	2,165	4,407	4,304	5,923	6,276	7,620	6,015	8,236	8,261	9,671	9,753
Other Foreign Liabilities	196	274	321	492	480	684	425	479	759	557	706	678	884

* Preliminary

Table 23 : Domestic Credit (All Banks) ¹

(In Millions of AED)

Item	Dec 2015	Dec 2016	Dec 2017	Mar 2018	Jun 2018	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Nov 2019	Dec 2019 *	Jan 2020 *
Government	166,586	172,366	175,428	181,081	180,780	185,571	191,498	197,144	201,616	219,474	223,691	258,333	229,336
Public Sector	171,393	187,416	172,261	170,165	168,388	168,748	167,921	171,696	176,307	178,896	179,904	184,634	183,061
Private Sector	1,043,202	1,094,632	1,105,007	1,121,505	1,137,363	1,142,099	1,150,018	1,160,532	1,164,681	1,167,217	1,158,190	1,150,880	1,153,442
Private - Corporate	712,473	747,466	767,477	784,961	800,033	803,718	812,595	827,036	832,510	833,598	823,654	818,129	820,699
Financial Institutions	24,717	19,037	18,593	20,754	19,956	21,302	19,951	19,915	16,890	17,092	16,972	16,054	15,940
Business and Industrial Sector **	687,756	728,429	748,884	764,207	780,077	782,416	792,644	807,121	815,620	816,506	806,682	802,075	804,759
Private - Retail ***	330,729	347,166	337,530	336,544	337,330	338,381	337,423	333,496	332,171	333,619	334,536	332,751	332,743
Total	1,381,181	1,454,414	1,452,696	1,472,751	1,486,531	1,496,418	1,509,437	1,529,372	1,542,604	1,565,587	1,561,785	1,593,847	1,565,839

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

* Preliminary

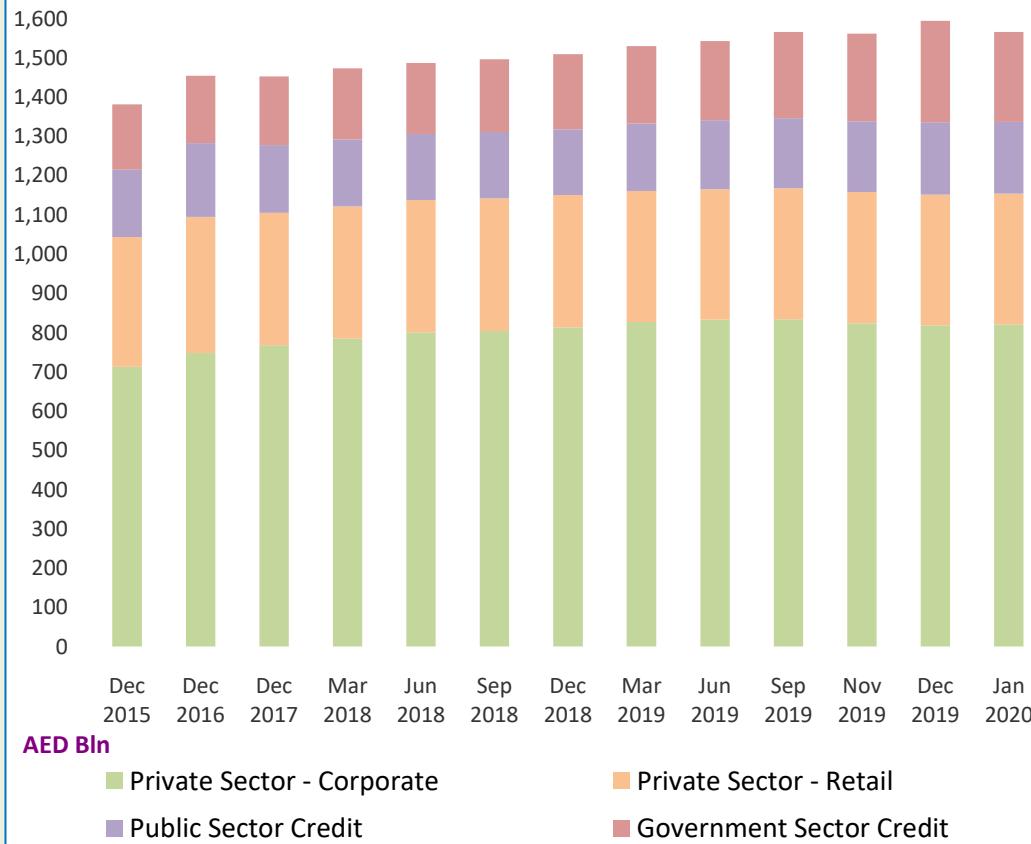
** Includes Lending to Insurance Companies

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

Banks' Domestic Credit

Domestic Credit account for 90.1% share of the total credit portfolio of the Banks as at the end of January 2020. Domestic Credit decreased month on month by 1.8% at the end of January 2020, which was mainly driven by the decrease in credit to the Government Sector and Public Sector by 11.2% and 0.9% respectively, overriding the increase in credit to the Private Sector by 0.2%.

Domestic Credit - Banks



Banks' Foreign Credit

Foreign Credit account for 9.9% share of the total credit portfolio of the Banks as at the end of January 2020. Foreign Credit at the end of January 2020 increased by 3.5%, which was mainly driven by the increase in credit to Private Sector, Public Sector and Government Sector by 3.6%, 3.9% and 1.6% respectively.

Foreign Credit - Banks

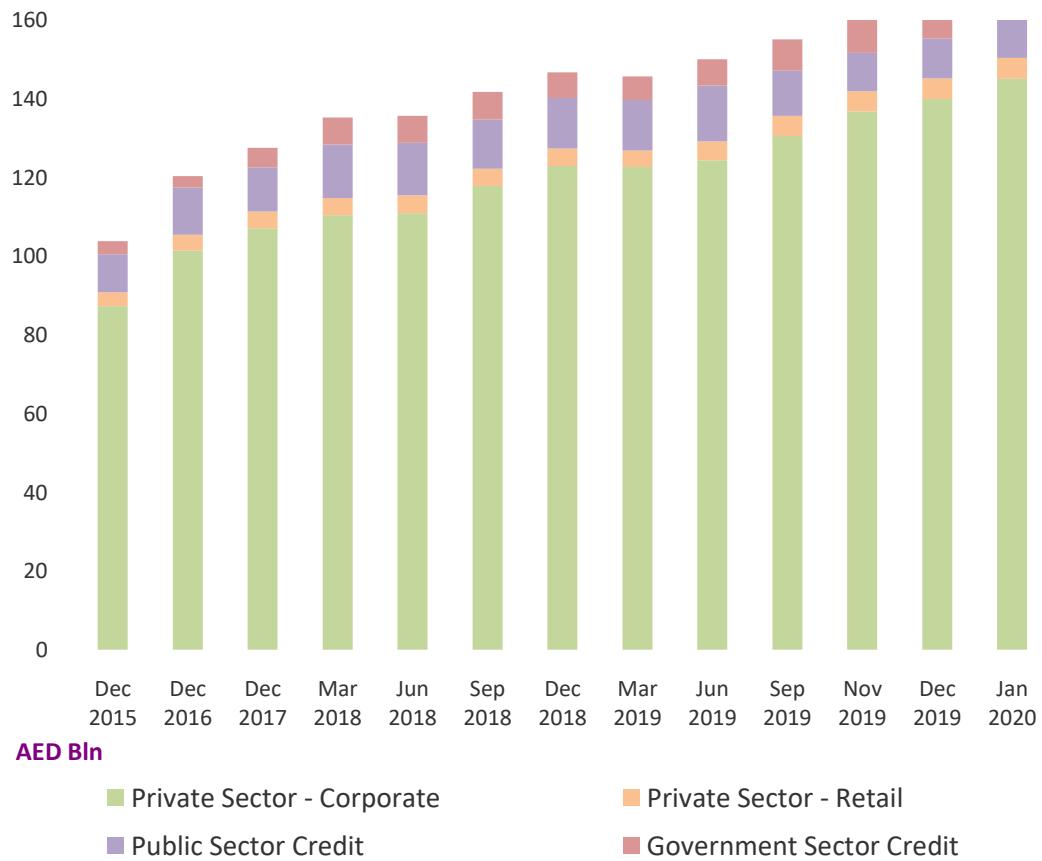


Table 24 : Domestic Credit (National Banks) ¹

(In Millions of AED)

Item	Dec 2015	Dec 2016	Dec 2017	Mar 2018	Jun 2018	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Nov 2019	Dec 2019 *	Jan 2020 *
Government	158,927	166,397	170,096	174,762	174,373	178,651	184,825	189,066	194,925	212,702	216,973	251,366	222,132
Public Sector	139,587	159,550	152,465	149,670	149,716	152,014	152,372	156,119	160,892	164,105	165,216	169,428	168,120
Private Sector	894,248	955,240	967,001	982,067	996,394	1,003,293	1,013,736	1,023,649	1,028,414	1,031,492	1,023,257	1,016,831	1,018,557
Private - Corporate	599,125	640,941	661,995	677,601	691,013	696,480	707,074	720,064	725,936	727,530	718,311	713,671	715,261
Financial Institutions	23,966	17,109	17,989	20,010	19,143	20,488	19,284	18,991	15,530	15,774	15,588	14,751	14,438
Business and Industrial Sector **	575,159	623,832	644,006	657,591	671,870	675,992	687,790	701,073	710,406	711,756	702,723	698,920	700,823
Private - Retail ***	295,123	314,299	305,006	304,466	305,381	306,813	306,662	303,585	302,478	303,962	304,946	303,160	303,296
Total	1,192,762	1,281,187	1,289,562	1,306,499	1,320,483	1,333,958	1,350,933	1,368,834	1,384,231	1,408,299	1,405,446	1,437,625	1,408,809

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

* Preliminary

** Includes Lending to Insurance Companies

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

Table 25 : Domestic Credit (Foreign Banks) ¹

(In Millions of AED)

Item	Dec 2015	Dec 2016	Dec 2017	Mar 2018	Jun 2018	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Nov 2019	Dec 2019 *	Jan 2020 *
Government	7,659	5,969	5,332	6,319	6,407	6,920	6,673	8,078	6,691	6,772	6,718	6,967	7,204
Public Sector	31,806	27,866	19,796	20,495	18,672	16,734	15,549	15,577	15,415	14,791	14,688	15,206	14,941
Private Sector	148,954	139,392	138,006	139,438	140,969	138,806	136,282	136,883	136,267	135,725	134,933	134,049	134,885
Private - Corporate	113,348	106,525	105,482	107,360	109,020	107,238	105,521	106,972	106,574	106,068	105,343	104,458	105,438
Financial Institutions	751	1,928	604	744	813	814	667	924	1,360	1,318	1,384	1,303	1,502
Business and Industrial Sector **	112,597	104,597	104,878	106,616	108,207	106,424	104,854	106,048	105,214	104,750	103,959	103,155	103,936
Private - Retail	35,606	32,867	32,524	32,078	31,949	31,568	30,761	29,911	29,693	29,657	29,590	29,591	29,447
Total	188,419	173,227	163,134	166,252	166,048	162,460	158,504	160,538	158,373	157,288	156,339	156,222	157,030

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

* Preliminary

** Includes Lending to Insurance Companies

Table 26 : Domestic Credit (Conventional Banks) ¹

(In Millions of AED)

Item	Dec 2015	Dec 2016	Dec 2017	Mar 2018	Jun 2018	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Nov 2019	Dec 2019 *	Jan 2020 *
Government	156,918	163,058	163,466	169,352	169,130	173,068	177,249	183,000	187,899	204,023	207,566	240,656	211,765
Public Sector	142,670	153,531	139,277	137,336	135,810	135,985	136,587	141,798	146,102	147,535	148,771	153,171	151,602
Private Sector	787,369	819,647	820,362	833,222	841,752	844,600	851,218	860,380	871,959	874,745	866,742	862,830	866,913
Private - Corporate	569,125	596,504	611,534	625,311	634,980	637,206	644,773	656,249	669,477	671,221	662,764	660,134	664,322
Financial Institutions	20,477	15,948	14,713	16,945	16,355	17,811	16,604	16,457	14,710	14,839	14,471	13,757	13,810
Business and Industrial Sector **	548,648	580,556	596,821	608,366	618,625	619,395	628,169	639,792	654,767	656,382	648,293	646,377	650,512
Private - Retail	218,244	223,143	208,828	207,911	206,772	207,394	206,445	204,131	202,482	203,524	203,978	202,696	202,591
Total	1,086,957	1,136,236	1,123,105	1,139,910	1,146,692	1,153,653	1,165,054	1,185,178	1,205,960	1,226,303	1,223,079	1,256,657	1,230,280

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

* Preliminary

** Includes Lending to Insurance Companies

Table 27 : Domestic Credit (Islamic Banks) ¹

(In Millions of AED)

Item	Dec 2015	Dec 2016	Dec 2017	Mar 2018	Jun 2018	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Nov 2019	Dec 2019 *	Jan 2020 *
Government	9,668	9,308	11,962	11,729	11,650	12,503	14,249	14,144	13,717	15,451	16,125	17,677	17,571
Public Sector	28,723	33,885	32,984	32,829	32,578	32,763	31,334	29,898	30,205	31,361	31,133	31,463	31,459
Private Sector	255,833	274,985	284,645	288,283	295,611	297,499	298,800	300,152	292,722	292,472	291,448	288,050	286,529
Private - Corporate	143,348	150,962	155,944	159,650	165,053	166,512	167,822	170,787	163,033	162,377	160,890	157,995	156,377
Financial Institutions	4,240	3,089	3,880	3,809	3,601	3,491	3,347	3,458	2,180	2,253	2,501	2,297	2,130
Business and Industrial Sector **	139,108	147,873	152,064	155,841	161,452	163,021	164,475	167,329	160,853	160,124	158,389	155,698	154,247
Private - Retail	112,485	124,023	128,701	128,633	130,558	130,987	130,978	129,365	129,689	130,095	130,558	130,055	130,152
Total	294,224	318,178	329,591	332,841	339,839	342,765	344,383	344,194	336,644	339,284	338,706	337,190	335,559

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

* Preliminary

** Includes Lending to Insurance Companies

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

(In Millions of AED)														
	End of Period	Dec 2015	Dec 2016	Jun 2017	Sep 2017	Dec 2017	Mar 2018	Jun 2018	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019 *
Economic Activity														
1) Agriculture		1,559	1,374	1,136	1,223	2,127	2,040	1,914	1,948	1,984	1,836	1,674	1,721	1,052
2) Mining and Quarrying		11,922	13,550	13,912	12,175	12,101	12,059	12,911	13,383	14,734	15,939	15,463	14,864	10,663
3) Manufacturing		69,110	69,300	70,339	72,016	75,236	75,530	73,659	76,110	76,982	77,234	76,168	75,170	80,283
3.1 Food , Beverages and Tobacco		6,516	5,817	7,793	7,164	7,043	6,861	6,567	6,633	6,252	6,003	5,496	5,589	5,724
3.2 Textile and Leather Products		1,477	1,365	1,237	1,332	1,284	1,368	1,267	1,449	1,459	1,456	1,404	1,396	1,399
3.3 Furniture and Other Wood Products		2,528	2,403	2,428	2,660	2,786	3,296	3,272	2,665	2,538	2,385	2,432	2,439	2,291
3.4 Paper And Paper Products		1,992	1,958	1,789	2,036	2,374	2,443	2,542	2,457	2,368	2,672	2,501	2,375	2,436
3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals		17,480	17,266	12,943	13,169	16,123	16,421	14,914	17,853	19,881	19,910	19,482	19,626	23,091
3.6 Basic Metal Products (Including Aluminium)		12,524	13,683	13,239	13,485	14,501	14,185	16,199	16,427	15,306	16,498	16,518	16,534	17,063
3.7 Fabricated Metal Products, Machinery and Equipment		6,869	6,857	11,298	13,283	13,245	12,543	11,715	11,190	11,291	10,680	10,209	10,255	9,912
3.8 Other Manufactured Products		19,724	19,951	19,612	18,887	17,880	18,413	17,183	17,436	17,887	17,630	18,126	16,956	18,367
4) Electricity, Gas and Water		20,482	18,455	17,397	16,953	16,735	18,901	17,698	16,952	16,998	18,432	19,477	18,751	22,734
5) Construction and Real Estate		235,010	264,762	281,214	295,186	298,126	300,549	306,631	304,980	315,490	323,425	336,240	332,952	311,408
5.1 Construction		60,501	66,861	64,563	63,658	68,686	71,243	70,299	70,933	71,858	64,261	66,806	66,763	65,236
5.2 Real Estate		174,509	197,901	216,651	231,528	229,440	229,306	236,332	234,047	243,632	259,164	269,434	266,189	246,172
6) Trade		161,689	155,821	149,523	147,721	152,769	157,148	159,111	154,869	154,033	154,575	153,980	157,021	152,627
6.1 Wholesale		114,877	108,703	99,119	95,090	103,243	105,840	111,390	107,534	106,254	103,160	106,967	106,662	104,786
6.2 Retail		46,812	47,118	50,404	52,631	49,526	51,308	47,721	47,335	47,779	51,415	47,013	50,359	47,841
7) Transport, Storage and Communication		59,155	63,507	63,128	63,738	54,935	52,742	54,032	49,452	51,496	51,604	55,294	54,006	56,902
8) Financial Institutions		135,599	145,561	138,931	130,293	127,499	133,626	128,955	134,206	130,107	125,051	128,845	135,654	131,403
9) Government		157,493	162,727	162,916	165,173	168,251	172,891	177,456	184,037	186,629	194,497	198,712	215,349	252,630
10) Personal Loans for Business Purposes ¹		95,812	94,799	83,037	84,814	79,991	82,029	83,255	83,957	86,384	83,978	83,406	90,700	100,811
11) Personal Loans for Consumption Purposes ²		320,700	339,234	349,071	324,849	326,648	326,015	328,915	329,998	325,819	324,349	327,296	327,310	330,141
12) All Others ³		112,649	125,323	126,237	132,919	138,278	139,221	141,994	146,526	148,781	158,452	146,049	142,089	143,193
Total		1,381,180	1,454,413	1,456,841	1,447,060	1,452,696	1,472,751	1,486,531	1,496,418	1,509,437	1,529,372	1,542,604	1,565,587	1,593,847

^{*} Preliminary¹ Including credit to High Net-Worth Individuals.² Effective August 2017, the reduction in personal loans reflects accounting adjustments made by banks to set-off the amount of refinancing against related personal loans³ Including Credit to the Service Sector and Non-Profit Institutions

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

(In Millions of AED)		End of Period	Dec 2015	Dec 2016	Jun 2017	Sep 2017	Dec 2017	Mar 2018	Jun 2018	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019 *
Economic Activity															
1) Agriculture		35	53	51	48	45	50	50	275	275	27	27	27	219	227
2) Mining and Quarrying		7,919	7,844	6,726	5,731	6,216	6,439	6,265	7,085	7,176	6,954	8,193	7,505	8,005	
3) Manufacturing		15,533	13,844	12,791	13,333	12,753	13,486	12,441	12,210	15,913	15,591	13,299	13,559	16,873	
3.1 Food , Beverages and Tobacco		482	693	721	906	959	912	859	958	1,764	2,392	1,982	1,947	3,188	
3.2 Textile and Leather Products		340	304	492	624	862	768	763	708	394	468	640	654	605	
3.3 Furniture and Other Wood Products		15	359	318	318	324	324	325	380	381	394	398	435	389	
3.4 Paper And Paper Products		9	11	11	12	12	38	37	1	2	51	53	54	1	
3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals		9,163	6,803	6,257	6,144	5,799	6,403	5,870	5,493	8,459	7,296	5,761	5,721	7,076	
3.6 Basic Metal Products (Including Aluminium)		2,606	2,515	2,584	2,450	2,145	2,452	2,232	2,113	2,504	2,557	1,830	1,858	3,040	
3.7 Fabricated Metal Products, Machinery and Equipment		526	160	976	1,286	1,341	1,305	977	1,028	643	583	996	1,000	960	
3.8 Other Manufactured Products		2,392	2,999	1,432	1,593	1,311	1,284	1,378	1,529	1,766	1,850	1,639	1,890	1,614	
4) Electricity, Gas and Water		2,174	3,402	3,007	3,709	3,498	6,018	6,692	7,585	8,110	6,999	6,838	7,019	7,169	
5) Construction and Real Estate		8,346	10,797	10,990	12,393	10,910	9,296	9,336	12,794	14,152	13,707	13,462	13,399	14,223	
5.1 Construction		4,280	5,098	5,287	5,670	5,018	4,198	4,767	5,396	5,801	5,204	5,109	5,308	5,545	
5.2 Real Estate		4,066	5,699	5,703	6,723	5,892	5,098	4,569	7,398	8,351	8,503	8,353	8,091	8,678	
6) Trade		9,169	9,283	9,604	10,581	11,263	11,379	12,434	11,750	12,605	11,769	12,905	13,600	12,222	
6.1 Wholesale		6,303	6,335	5,875	5,860	5,866	6,338	8,350	7,122	6,648	6,118	6,753	7,725	9,790	
6.2 Retail		2,866	2,948	3,729	4,721	5,397	5,041	4,084	4,628	5,957	5,651	6,152	5,875	2,432	
7) Transport, Storage and Communication		15,288	22,623	26,842	27,898	26,422	28,949	28,719	29,036	31,646	29,035	29,603	31,173	33,260	
8) Financial Institutions		22,991	25,750	31,881	29,336	25,543	24,987	23,794	24,066	21,710	27,868	29,083	33,760	38,263	
9) Government		3,651	2,620	3,037	4,241	4,548	6,180	6,277	6,535	6,689	5,853	7,157	8,717	9,136	
10) Personal Loans for Business Purposes ¹		1,350	3,486	8,296	3,394	2,460	2,991	2,948	3,317	3,398	3,608	5,360	5,301	4,739	
11) Personal Loans for Consumption Purposes		3,484	4,018	4,411	3,708	3,853	3,946	3,873	3,984	4,824	3,875	4,112	4,587	4,694	
12) All Others ²		13,910	16,649	16,772	18,671	20,094	21,627	22,871	23,218	20,304	20,503	20,076	16,382	16,469	
Total		103,850	120,369	134,408	133,043	127,605	135,348	135,700	141,855	146,802	145,789	150,115	155,221	165,280	

* Preliminary

¹ Including credit to High Net-Worth Individuals.

² Including Credit to the Service Sector and Non-Profit Institutions

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

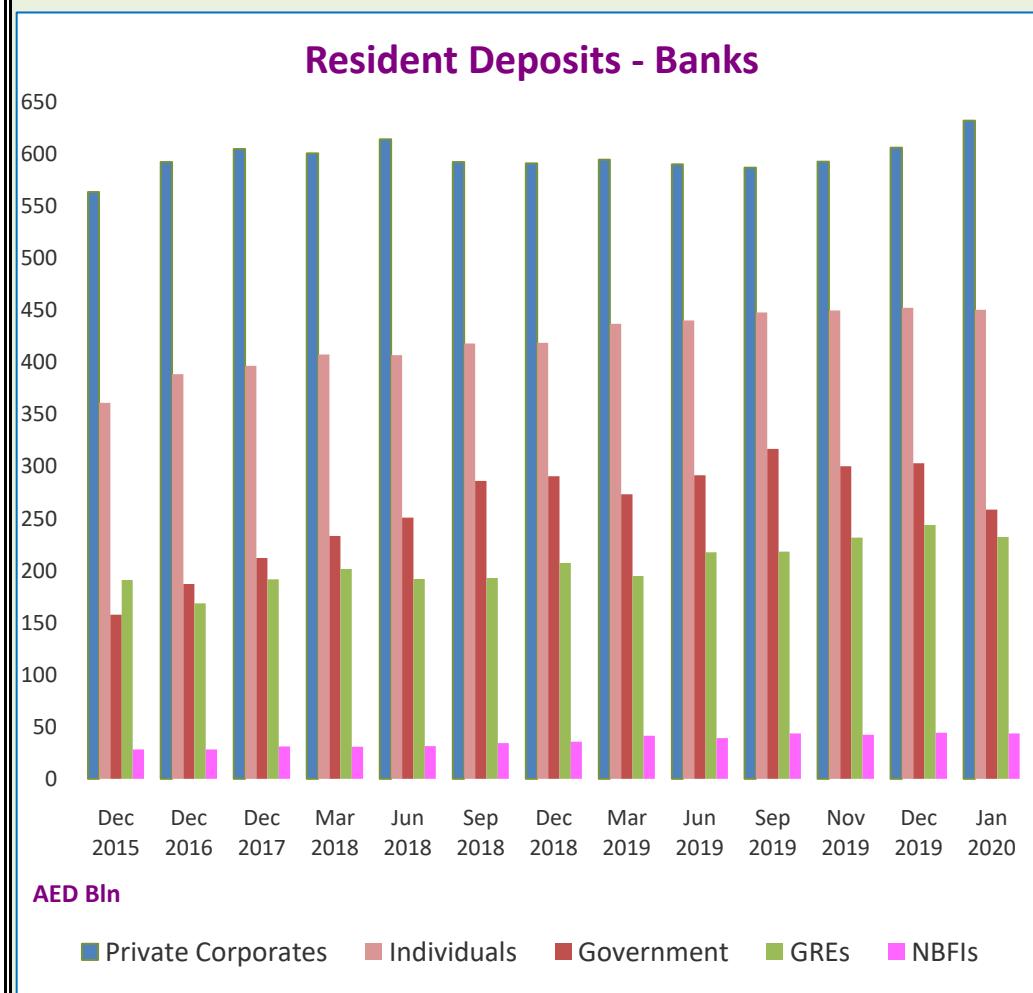
(In Millions of AED)													
Item	Dec 2015	Dec 2016	Dec 2017	Mar 2018	Jun 2018	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Nov 2019	Dec 2019 *	Jan 2020 *
(1) Residents	1,300,126	1,363,899	1,435,600	1,472,992	1,494,193	1,522,861	1,542,237	1,539,879	1,577,608	1,612,162	1,615,217	1,648,752	1,615,938
1.1 Corporate	563,100	592,181	604,435	600,333	613,799	592,195	590,877	594,280	589,875	586,660	592,308	605,758	631,853
1.2 Individuals	360,741	388,271	396,550	407,410	406,631	417,930	418,408	436,683	439,815	447,510	449,418	452,070	450,084
1.3 Government	157,438	186,847	211,977	233,226	250,615	285,912	290,321	273,033	291,432	316,634	299,918	302,954	258,494
1.4 GReS	190,755	168,365	191,530	201,342	191,767	192,709	207,145	194,661	217,384	217,958	231,397	243,680	232,102
1.5 Non Banking Financial Institutions	28,092	28,235	31,108	30,681	31,381	34,115	35,486	41,222	39,102	43,400	42,176	44,290	43,405
(2) Non-Residents	171,492	199,050	191,677	189,451	190,121	205,439	213,413	208,168	196,709	189,771	204,399	221,402	210,355
2.1 Corporate	72,807	88,352	88,310	79,909	80,202	86,543	91,889	85,899	88,662	85,012	84,337	87,692	83,172
2.2 Non Banking Financial Institutions	57,606	70,150	66,096	70,078	64,645	71,618	68,637	67,963	63,053	61,608	75,532	84,056	76,157
2.3 Individuals	27,492	28,084	26,497	25,680	24,937	24,951	25,932	25,920	25,413	24,876	25,187	25,139	24,547
2.4 Government and Non Commercial Entities	13,587	12,464	10,774	13,784	20,337	22,327	26,955	28,386	19,581	18,275	19,343	24,515	26,479
Total Deposits	1,471,618	1,562,949	1,627,277	1,662,443	1,684,314	1,728,300	1,755,650	1,748,047	1,774,317	1,801,933	1,819,616	1,870,154	1,826,293

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

* Preliminary

Banks' Resident Deposits

Resident Deposits account for 88.5% share of total deposits of the Banks as at the end of January 2020. Resident Deposits witnessed a decrease of 2% during the month of January 2020, which was mainly driven by the decrease in the deposits from Government, GReS, NBFIs and Individuals by 14.7%, 4.8%, 2% and 0.4% respectively, overshadowing the increase in the deposits from Private Corporates by 4.3%.



Banks' Non - Resident Deposits

Non - Resident Deposits account for 11.5% share of total deposits of the Banks as at the end of January 2020. Non - Resident Deposits decreased month on month by 5% at the end of January 2020, which was mainly driven by the decrease in the deposits from Private Corporates, NBFIs and Individuals by 5.2%, 9.4% and 2.4% respectively, overshadowing the increase in Deposits from Government & GReS by 8%.

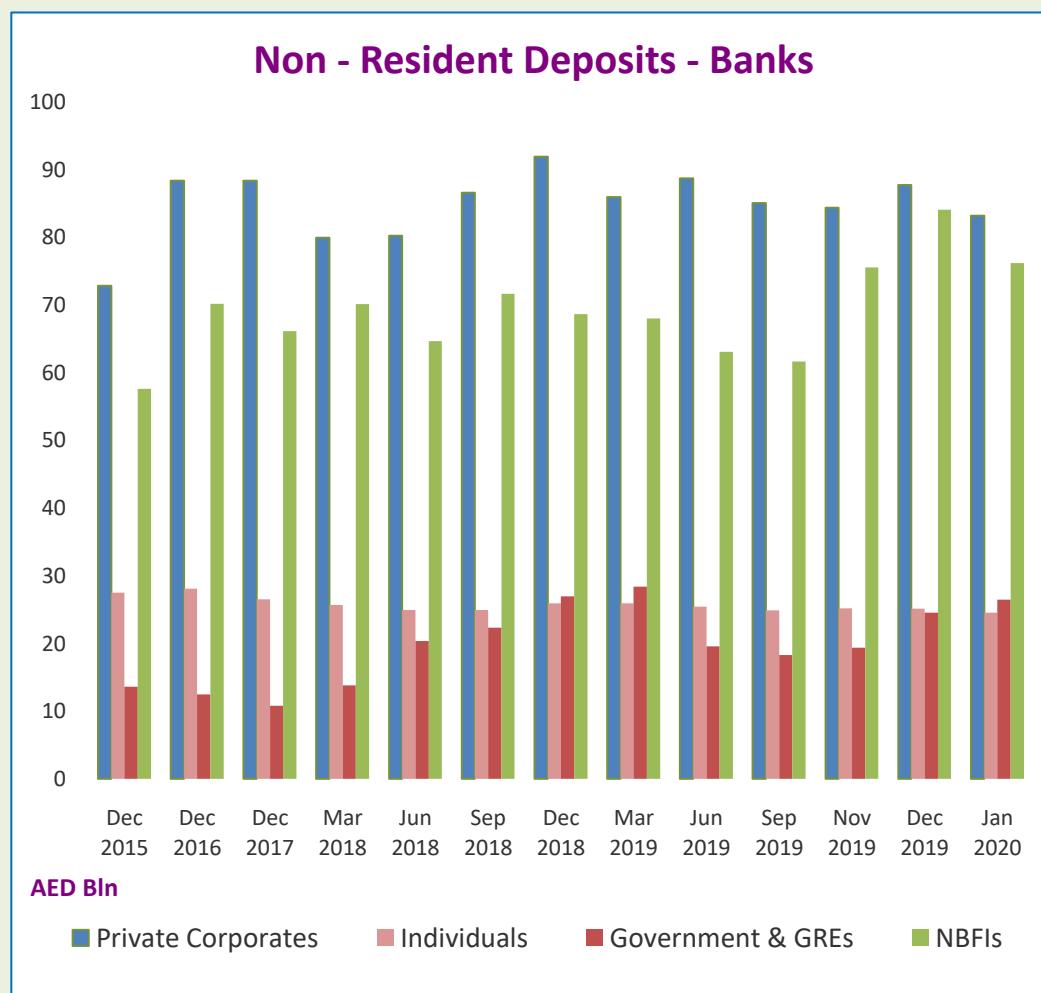


Table 27 : Deposits distributed Residents / Non Residents (National Banks) ¹

(In Millions of AED)

Item	Dec 2015	Dec 2016	Dec 2017	Mar 2018	Jun 2018	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Nov 2019	Dec 2019 *	Jan 2020 *
(1) Residents	1,121,746	1,191,614	1,261,377	1,302,070	1,328,341	1,355,492	1,378,188	1,372,557	1,408,749	1,441,551	1,439,455	1,469,398	1,436,600
1.1 Corporate	465,108	500,627	513,648	514,686	529,454	508,532	505,124	507,370	502,445	501,438	501,802	513,876	538,485
1.2 Individuals	295,832	322,121	329,301	338,541	338,872	353,643	354,591	369,783	372,566	380,115	381,211	382,427	381,340
1.3 Government	155,677	185,473	210,096	230,369	249,136	284,563	288,817	272,527	290,849	315,844	298,510	301,815	257,468
1.4 GReS	181,460	161,042	182,360	193,405	184,727	180,170	199,297	187,308	209,878	206,583	222,636	234,418	222,637
1.5 Non Banking Financial Institutions	23,669	22,351	25,972	25,069	26,152	28,584	30,359	35,569	33,011	37,571	35,296	36,862	36,670
(2) Non-Residents	128,683	160,163	158,466	155,648	156,931	170,970	180,413	174,906	160,730	158,902	171,795	188,534	179,312
2.1 Corporate	49,641	69,658	70,345	61,504	62,538	65,678	71,065	65,423	66,356	65,270	63,812	67,713	64,314
2.2 Non Banking Financial Institutions	51,100	61,481	61,654	65,379	59,775	67,297	65,318	64,402	59,152	58,770	71,621	80,344	72,757
2.3 Individuals	17,180	17,997	18,199	17,420	16,878	17,220	18,106	18,251	17,881	17,374	17,840	17,439	17,171
2.4 Government and Non Commercial Entities	10,762	11,027	8,268	11,345	17,740	20,775	25,924	26,830	17,341	17,488	18,522	23,038	25,070
Total Deposits	1,250,429	1,351,777	1,419,843	1,457,718	1,485,272	1,526,462	1,558,601	1,547,463	1,569,479	1,600,453	1,611,250	1,657,932	1,615,912

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

* Preliminary

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

(In Millions of AED)													
Item	Dec 2015	Dec 2016	Dec 2017	Mar 2018	Jun 2018	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Nov 2019	Dec 2019 *	Jan 2020 *
(1) Residents	178,380	172,285	174,223	170,922	165,852	167,369	164,049	167,322	168,859	170,611	175,762	179,354	179,338
1.1 Corporate	97,992	91,554	90,787	85,647	84,345	83,663	85,753	86,910	87,430	85,222	90,506	91,882	93,368
1.2 Individuals	64,909	66,150	67,249	68,869	67,759	64,287	63,817	66,900	67,249	67,395	68,207	69,643	68,744
1.3 Government	1,761	1,374	1,881	2,857	1,479	1,349	1,504	506	583	790	1,408	1,139	1,026
1.4 GReS	9,295	7,323	9,170	7,937	7,040	12,539	7,848	7,353	7,506	11,375	8,761	9,262	9,465
1.5 Non Banking Financial Institutions	4,423	5,884	5,136	5,612	5,229	5,531	5,127	5,653	6,091	5,829	6,880	7,428	6,735
(2) Non-Residents	42,809	38,887	33,211	33,803	33,190	34,469	33,000	33,262	35,979	30,869	32,604	32,868	31,043
2.1 Corporate	23,166	18,694	17,965	18,405	17,664	20,865	20,824	20,476	22,306	19,742	20,525	19,979	18,858
2.2 Non Banking Financial Institutions	6,506	8,669	4,442	4,699	4,870	4,321	3,319	3,561	3,901	2,838	3,911	3,712	3,400
2.3 Individuals	10,312	10,087	8,298	8,260	8,059	7,731	7,826	7,669	7,532	7,502	7,347	7,700	7,376
2.4 Government and Non Commercial Entities	2,825	1,437	2,506	2,439	2,597	1,552	1,031	1,556	2,240	787	821	1,477	1,409
Total Deposits	221,189	211,172	207,434	204,725	199,042	201,838	197,049	200,584	204,838	201,480	208,366	212,222	210,381

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

* Preliminary

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

(In Millions of AED)

Item	Dec 2015	Dec 2016	Dec 2017	Mar 2018	Jun 2018	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Nov 2019	Dec 2019 *	Jan 2020 *
(1) Residents	974,668	1,024,688	1,064,557	1,093,821	1,117,857	1,142,132	1,163,244	1,160,391	1,205,539	1,239,837	1,247,113	1,274,404	1,245,527
1.1 Corporate	470,533	480,500	488,930	483,483	498,208	478,948	480,345	479,814	478,282	474,851	487,766	499,878	526,537
1.2 Individuals	238,796	257,123	260,535	266,438	266,499	279,639	278,563	297,682	298,709	305,162	306,205	307,746	305,068
1.3 Government	106,986	143,084	158,967	176,825	189,523	220,156	226,574	209,192	224,764	250,309	234,997	237,718	197,867
1.4 GReS	135,631	120,017	132,809	144,847	142,122	140,032	153,592	144,135	176,619	177,221	185,116	196,808	184,715
1.5 Non Banking Financial Institutions	22,722	23,964	23,316	22,228	21,505	23,357	24,170	29,568	27,165	32,294	33,029	32,254	31,340
(2) Non-Residents	164,814	189,644	178,860	172,331	174,163	185,611	190,860	185,946	177,169	166,630	180,218	193,735	182,708
2.1 Corporate	71,263	85,840	84,421	74,399	75,645	81,678	85,871	81,877	84,786	81,465	80,886	83,812	78,970
2.2 Non Banking Financial Institutions	54,512	66,118	60,577	61,890	56,634	60,146	55,847	53,350	50,965	45,627	58,441	64,269	56,636
2.3 Individuals	25,459	25,238	23,093	22,264	21,552	21,465	22,259	22,410	21,914	21,302	21,584	21,545	20,988
2.4 Government and Non Commercial Entities	13,580	12,448	10,769	13,778	20,332	22,322	26,883	28,309	19,504	18,236	19,307	24,109	26,114
Total Deposits	1,139,482	1,214,332	1,243,417	1,266,152	1,292,020	1,327,743	1,354,104	1,346,337	1,382,708	1,406,467	1,427,331	1,468,139	1,428,235

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

* Preliminary

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

(In Millions of AED)													
Item	Dec 2015	Dec 2016	Dec 2017	Mar 2018	Jun 2018	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Nov 2019	Dec 2019 *	Jan 2020 *
(1) Residents	325,458	339,211	371,043	379,171	376,336	380,729	378,993	379,488	372,069	372,325	368,104	374,348	370,411
1.1 Corporate	92,567	111,681	115,505	116,850	115,591	113,247	110,532	114,466	111,593	111,809	104,542	105,880	105,316
1.2 Individuals	121,945	131,148	136,015	140,972	140,132	138,291	139,845	139,001	141,106	142,348	143,213	144,324	145,016
1.3 Government	50,452	43,763	53,010	56,401	61,092	65,756	63,747	63,841	66,668	66,325	64,921	65,236	60,627
1.4 GReS	55,124	48,348	58,721	56,495	49,645	52,677	53,553	50,526	40,765	40,737	46,281	46,872	47,387
1.5 Non Banking Financial Institutions	5,370	4,271	7,792	8,453	9,876	10,758	11,316	11,654	11,937	11,106	9,147	12,036	12,065
(2) Non-Residents	6,678	9,406	12,817	17,120	15,958	19,828	22,553	22,222	19,540	23,141	24,181	27,667	27,647
2.1 Corporate	1,544	2,512	3,889	5,510	4,557	4,865	6,018	4,022	3,876	3,547	3,451	3,880	4,202
2.2 Non Banking Financial Institutions	3,094	4,032	5,519	8,188	8,011	11,472	12,790	14,613	12,088	15,981	17,091	19,787	19,521
2.3 Individuals	2,033	2,846	3,404	3,416	3,385	3,486	3,673	3,510	3,499	3,574	3,603	3,594	3,559
2.4 Government and Non Commercial Entities	7	16	5	6	5	5	72	77	77	39	36	406	365
Total Deposits	332,136	348,617	383,860	396,291	392,294	400,557	401,546	401,710	391,609	395,466	392,285	402,015	398,058

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

* Preliminary

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

(In Millions of AED)	Dec 2015	Dec 2016	Jun 2017	Sep 2017	Dec 2017	Mar 2018	Jun 2018	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Dec 2019 *
Deposit Size													
0 to AED 250,000	130,560	137,705	147,145	140,215	143,453	141,788	144,057	140,080	142,187	145,521	145,511	143,451	146,259
AED 250,001 to AED 500,000	60,897	65,041	67,139	66,812	67,555	68,365	68,468	67,136	67,491	70,724	70,874	70,448	70,644
AED 500,001 to AED 1,000,000	73,789	77,726	81,432	79,565	79,394	82,494	82,928	81,639	82,080	85,893	86,731	86,234	86,360
AED 1,000,001 to AED 5,000,000	198,628	199,708	204,224	207,369	205,261	214,196	209,766	207,637	206,901	214,666	217,818	216,312	220,400
AED 5 Million to AED 20 Million	190,053	199,537	201,369	206,018	207,673	207,525	205,295	202,697	204,714	209,326	209,611	212,704	217,603
Above AED 20 Million	817,691	883,232	887,830	895,824	923,941	948,075	973,800	1,029,111	1,052,277	1,021,917	1,043,772	1,072,784	1,128,888
Total Deposits	1,471,618	1,562,949	1,589,139	1,595,803	1,627,277	1,662,443	1,684,314	1,728,300	1,755,650	1,748,047	1,774,317	1,801,933	1,870,154

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

* Preliminary

Table 36 : Deposits by Type and Currency (All Banks)¹

(In Millions of AED)

Item	Dec 2015	Dec 2016	Dec 2017	Mar 2018	Jun 2018	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Nov 2019	Dec 2019 *	Jan 2020 *
Demand	547,978	580,094	586,432	602,454	576,337	573,804	577,601	598,732	596,026	592,432	599,002	599,390	621,168
Local Currency	401,342	415,989	428,729	445,092	429,025	420,676	421,465	444,013	438,424	441,630	443,704	442,189	464,922
Foreign Currencies	146,636	164,105	157,703	157,362	147,312	153,128	156,136	154,719	157,602	150,802	155,298	157,201	156,246
Savings	141,244	153,745	156,263	159,982	161,214	154,436	152,037	156,179	166,873	167,099	170,534	172,214	175,328
Local Currency	115,630	124,990	128,016	131,752	133,473	129,966	128,160	132,220	141,792	141,485	144,034	143,957	146,337
Foreign Currencies	25,614	28,755	28,247	28,230	27,741	24,470	23,877	23,959	25,081	25,614	26,500	28,257	28,991
Time	589,148	609,806	636,195	625,484	652,171	668,547	683,671	663,212	673,975	677,691	698,839	737,150	711,778
Local Currency	397,795	391,831	415,342	396,059	417,203	423,334	425,384	435,187	433,107	433,520	449,501	456,210	464,666
Foreign Currencies	191,353	217,975	220,853	229,425	234,968	245,213	258,287	228,025	240,868	244,171	249,338	280,940	247,112
Total Deposits **	1,278,370	1,343,645	1,378,890	1,387,920	1,389,722	1,396,787	1,413,309	1,418,123	1,436,874	1,437,222	1,468,375	1,508,754	1,508,274
Total Local Currency	914,767	932,810	972,087	972,903	979,701	973,976	975,009	1,011,420	1,013,323	1,016,635	1,037,239	1,042,356	1,075,925
Total Foreign Currencies	363,603	410,835	406,803	415,017	410,021	422,811	438,300	406,703	423,551	420,587	431,136	466,398	432,349
Commercial Prepayments	21,278	20,686	21,957	22,891	21,146	21,165	21,368	20,301	19,266	18,854	18,481	18,879	17,992

¹ Excluding Inter-Bank Deposits

* Preliminary

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

Table 37 : Deposits by Type and Currency (National Banks)¹

(In Millions of AED)

Item	Dec 2015	Dec 2016	Dec 2017	Mar 2018	Jun 2018	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Nov 2019	Dec 2019 *	Jan 2020 *
Demand	425,351	468,426	479,056	498,551	475,460	471,915	475,681	496,654	489,297	490,456	491,623	491,695	513,598
Local Currency	330,146	349,055	361,148	379,340	365,359	359,162	358,813	381,037	373,676	379,549	376,777	375,785	398,190
Foreign Currencies	95,205	119,371	117,908	119,211	110,101	112,753	116,868	115,617	115,621	110,907	114,846	115,910	115,408
Savings	123,249	135,421	138,741	141,936	143,960	137,753	135,678	139,503	150,431	150,130	152,980	153,679	155,455
Local Currency	106,164	115,716	118,185	121,699	123,778	120,382	118,918	122,444	132,405	131,811	133,808	133,906	135,950
Foreign Currencies	17,085	19,705	20,556	20,237	20,182	17,371	16,760	17,059	18,026	18,319	19,172	19,773	19,505
Time	518,280	536,579	561,939	552,221	579,026	592,255	611,520	587,029	598,585	600,685	621,637	657,661	634,960
Local Currency	349,601	346,908	371,088	352,248	374,350	379,075	381,882	391,112	390,618	390,248	407,108	412,420	420,830
Foreign Currencies	168,679	189,671	190,851	199,973	204,676	213,180	229,638	195,917	207,967	210,437	214,529	245,241	214,130
Total Deposits **	1,066,880	1,140,426	1,179,736	1,192,708	1,198,446	1,201,923	1,222,879	1,223,186	1,238,313	1,241,271	1,266,240	1,303,035	1,304,013
Total Local Currency	785,911	811,679	850,421	853,287	863,487	858,619	859,613	894,593	896,699	901,608	917,693	922,111	954,970
Total Foreign Currencies	280,969	328,747	329,315	339,421	334,959	343,304	363,266	328,593	341,614	339,663	348,547	380,924	349,043
Commercial Prepayments	15,745	15,363	16,897	17,979	16,404	16,614	16,955	15,859	15,087	14,812	14,374	14,842	14,184

¹ Excluding Inter-Bank Deposits

* Preliminary

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

Table 38 : Deposits by Type and Currency (Foreign Banks)¹

(In Millions of AED)

Item	Dec 2015	Dec 2016	Dec 2017	Mar 2018	Jun 2018	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Nov 2019	Dec 2019 *	Jan 2020 *
Demand	122,627	111,668	107,376	103,903	100,877	101,889	101,920	102,078	106,729	101,976	107,381	107,695	107,570
Local Currency	71,196	66,934	67,581	65,752	63,666	61,514	62,652	62,976	64,749	62,081	66,927	66,404	66,732
Foreign Currencies	51,431	44,734	39,795	38,151	37,211	40,375	39,268	39,102	41,980	39,895	40,454	41,291	40,838
Savings	17,995	18,324	17,522	18,046	17,254	16,683	16,359	16,676	16,442	16,968	17,555	18,535	19,873
Local Currency	9,466	9,274	9,831	10,053	9,695	9,584	9,242	9,776	9,386	9,674	10,226	10,051	10,387
Foreign Currencies	8,529	9,050	7,691	7,993	7,559	7,099	7,117	6,900	7,056	7,294	7,329	8,484	9,486
Time	70,868	73,227	74,256	73,263	73,145	76,292	72,151	76,183	75,390	77,007	77,200	79,489	76,818
Local Currency	48,194	44,923	44,254	43,811	42,853	44,259	43,502	44,075	42,489	43,272	42,394	43,790	43,836
Foreign Currencies	22,674	28,304	30,002	29,452	30,292	32,033	28,649	32,108	32,901	33,735	34,806	35,699	32,982
Total Deposits **	211,490	203,219	199,154	195,212	191,276	194,864	190,430	194,937	198,561	195,951	202,136	205,719	204,261
Total Local Currency	128,856	121,131	121,666	119,616	116,214	115,357	115,396	116,827	116,624	115,027	119,547	120,245	120,955
Total Foreign Currencies	82,634	82,088	77,488	75,596	75,062	79,507	75,034	78,110	81,937	80,924	82,589	85,474	83,306
Commercial Prepayments	5,533	5,323	5,059	4,913	4,742	4,551	4,413	4,442	4,178	4,042	4,106	4,037	3,808

¹ Excluding Inter-Bank Deposits

* Preliminary

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

Table 39 : Deposits by Type and Currency (Conventional Banks)¹

(In Millions of AED)

Item	Dec 2015	Dec 2016	Dec 2017	Mar 2018	Jun 2018	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Nov 2019	Dec 2019 *	Jan 2020 *
Demand	455,443	479,675	484,792	494,153	468,991	471,031	476,802	495,992	500,342	501,957	512,487	511,946	532,738
Local Currency	320,211	329,506	340,733	350,310	334,948	330,672	334,283	354,787	357,509	362,700	367,726	365,204	386,942
Foreign Currencies	135,232	150,169	144,059	143,843	134,043	140,359	142,519	141,205	142,833	139,257	144,761	146,742	145,796
Savings	76,876	80,690	80,691	82,883	81,725	77,417	76,661	78,407	78,706	79,423	81,989	84,245	86,045
Local Currency	55,744	57,488	57,837	59,776	59,132	58,033	57,629	59,762	60,064	60,558	62,708	63,385	64,304
Foreign Currencies	21,132	23,202	22,854	23,107	22,593	19,384	19,032	18,645	18,642	18,865	19,281	20,860	21,741
Time	469,108	482,971	489,508	480,936	516,278	523,407	532,399	517,498	541,844	538,304	557,929	589,568	565,264
Local Currency	304,698	289,559	296,580	280,397	310,098	311,583	308,761	317,997	321,803	320,733	338,762	343,335	350,590
Foreign Currencies	164,410	193,412	192,928	200,539	206,180	211,824	223,638	199,501	220,041	217,571	219,167	246,233	214,674
Total Deposits **	1,001,427	1,043,336	1,054,991	1,057,972	1,066,994	1,071,855	1,085,862	1,091,897	1,120,892	1,119,684	1,152,405	1,185,759	1,184,047
Total Local Currency	680,653	676,553	695,150	690,483	704,178	700,288	700,673	732,546	739,376	743,991	769,196	771,924	801,836
Total Foreign Currencies	320,774	366,783	359,841	367,489	362,816	371,567	385,189	359,351	381,516	375,693	383,209	413,835	382,211
Commercial Prepayments	16,506	16,465	17,419	17,523	17,183	17,390	17,464	16,580	16,207	15,488	15,346	15,137	14,864

¹ Excluding Inter-Bank Deposits

* Preliminary

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

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

(In Millions of AED)

Item	Dec 2015	Dec 2016	Dec 2017	Mar 2018	Jun 2018	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Nov 2019	Dec 2019 *	Jan 2020 *
Demand	92,535	100,419	101,640	108,301	107,346	102,773	100,799	102,740	95,684	90,474	86,516	87,443	88,430
Local Currency	81,131	86,483	87,996	94,782	94,077	90,004	87,182	89,226	80,916	78,930	75,978	76,984	77,980
Foreign Currencies	11,404	13,936	13,644	13,519	13,269	12,769	13,617	13,514	14,768	11,544	10,538	10,459	10,450
Savings	64,368	73,055	75,572	77,099	79,489	77,019	75,376	77,772	88,167	87,676	88,545	87,968	89,283
Local Currency	59,886	67,502	70,179	71,976	74,341	71,933	70,531	72,458	81,727	80,927	81,326	80,572	82,033
Foreign Currencies	4,482	5,553	5,393	5,123	5,148	5,086	4,845	5,314	6,440	6,749	7,219	7,396	7,250
Time	120,040	126,835	146,687	144,548	135,893	145,140	151,272	145,714	132,131	139,388	140,910	147,584	146,514
Local Currency	93,097	102,272	118,762	115,662	107,105	111,751	116,623	117,190	111,304	112,786	110,739	112,874	114,076
Foreign Currencies	26,943	24,563	27,925	28,886	28,788	33,389	34,649	28,524	20,827	26,602	30,171	34,710	32,438
Total Deposits **	276,943	300,309	323,899	329,948	322,728	324,932	327,447	326,226	315,982	317,538	315,971	322,995	324,227
Total Local Currency	234,114	256,257	276,937	282,420	275,523	273,688	274,336	278,874	273,947	272,643	268,043	270,430	274,089
Total Foreign Currencies	42,829	44,052	46,962	47,528	47,205	51,244	53,111	47,352	42,035	44,895	47,928	52,565	50,138
Commercial Prepayments	4,772	4,221	4,537	5,369	3,963	3,775	3,904	3,721	3,058	3,366	3,134	3,742	3,128

¹ Excluding Inter-Bank Deposits

* Preliminary

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

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

(In Millions of AED)														
Maturity	Period	Dec 2015	Dec 2016	Dec 2017	Mar 2018	Jun 2018	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Nov 2019	Dec 2019 *	Jan 2020 *
Upto 3 Months		441,945	452,328	468,102	483,983	483,476	573,617	560,943	534,410	500,822	593,961	583,798	624,128	556,725
Above 3 and Upto 6 Months		148,382	137,067	145,575	123,510	180,787	149,833	165,004	151,880	198,709	178,456	205,240	190,410	184,738
Above 6 and Upto 12 Months		106,490	137,798	165,268	174,083	179,503	175,947	179,971	186,821	198,345	159,758	151,492	176,216	171,028
Exceeding 12 Months		41,694	52,305	43,586	42,563	35,524	41,852	54,382	51,920	44,541	46,876	43,338	46,926	48,001
Total		738,511	779,498	822,531	824,139	879,290	941,249	960,300	925,031	942,417	979,051	983,868	1,037,680	960,492

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

* Preliminary

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

(In Millions of AED)														
Maturity	Period	Dec 2015	Dec 2016	Dec 2017	Mar 2018	Jun 2018	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Nov 2019	Dec 2019 *	Jan 2020 *
Upto 3 Months		394,753	402,326	416,935	433,725	435,670	523,964	513,627	484,889	455,615	545,348	537,105	577,019	510,792
Above 3 and Upto 6 Months		132,537	123,194	130,983	108,533	165,021	133,878	151,278	138,168	182,586	162,227	187,785	172,218	168,672
Above 6 and Upto 12 Months		95,119	127,903	152,510	161,586	166,305	162,785	166,485	171,592	181,860	146,014	136,080	158,707	155,121
Exceeding 12 Months		37,242	46,184	40,879	39,811	32,712	39,101	51,724	49,252	41,410	43,714	40,331	44,153	43,692
Total		659,651	699,607	741,307	743,655	799,708	859,728	883,114	843,901	861,471	897,303	901,301	952,097	878,277

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

* Preliminary

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

(In Millions of AED)														
Maturity	Period	Dec 2015	Dec 2016	Dec 2017	Mar 2018	Jun 2018	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Nov 2019	Dec 2019 *	Jan 2020 *
Upto 3 Months		47,192	50,002	51,167	50,258	47,806	49,653	47,316	49,521	45,207	48,613	46,693	47,109	45,933
Above 3 and Upto 6 Months		15,845	13,873	14,592	14,977	15,766	15,955	13,726	13,712	16,123	16,229	17,455	18,192	16,066
Above 6 and Upto 12 Months		11,371	9,895	12,758	12,497	13,198	13,162	13,486	15,229	16,485	13,744	15,412	17,509	15,907
Exceeding 12 Months		4,452	6,121	2,707	2,752	2,812	2,751	2,658	2,668	3,131	3,162	3,007	2,773	4,309
Total		78,860	79,891	81,224	80,484	79,582	81,521	77,186	81,130	80,946	81,748	82,567	85,583	82,215

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

* Preliminary

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

(In Millions of AED)														
Maturity	Period	Dec 2015	Dec 2016	Dec 2017	Mar 2018	Jun 2018	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Nov 2019	Dec 2019 *	Jan 2020 *
Upto 3 Months		346,122	358,390	365,191	370,294	387,946	454,941	444,759	425,069	420,365	491,150	462,955	510,218	458,755
Above 3 and Upto 6 Months		116,209	101,428	100,890	90,282	139,964	107,839	122,347	113,511	145,022	119,186	161,442	144,374	129,756
Above 6 and Upto 12 Months		83,401	112,751	131,178	133,294	137,366	138,423	139,599	136,107	144,833	120,111	113,838	129,658	122,963
Exceeding 12 Months		32,654	47,327	40,253	38,645	32,087	35,159	47,257	48,834	42,097	43,304	39,498	42,802	42,303
Total		578,386	619,896	637,512	632,515	697,363	736,362	753,962	723,521	752,317	773,751	777,733	827,052	753,777

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

* Preliminary

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

(In Millions of AED)														
Maturity	Period	Dec 2015	Dec 2016	Dec 2017	Mar 2018	Jun 2018	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Nov 2019	Dec 2019 *	Jan 2020 *
Upto 3 Months		95,823	93,938	102,911	113,689	95,530	118,676	116,184	109,341	80,457	102,811	120,843	113,910	97,970
Above 3 and Upto 6 Months		32,173	35,639	44,685	33,228	40,823	41,994	42,657	38,369	53,687	59,270	43,798	46,036	54,982
Above 6 and Upto 12 Months		23,089	25,047	34,090	40,789	42,137	37,524	40,372	50,714	53,512	39,647	37,654	46,558	48,065
Exceeding 12 Months		9,040	4,978	3,333	3,918	3,437	6,693	7,125	3,086	2,444	3,572	3,840	4,124	5,698
Total		160,125	159,602	185,019	191,624	181,927	204,887	206,338	201,510	190,100	205,300	206,135	210,628	206,715

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

* Preliminary

Table 46 : Currency Issued¹

(In Millions of AED)

Item	Dec 2015	Dec 2016	Dec 2017	Mar 2018	Jun 2018	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Nov 2019	Dec 2019 *	Jan 2020 *
Total Notes Issued (1) **	72,457	76,430	84,220	83,486	84,919	81,937	84,603	87,053	90,031	89,518	93,534	92,456	93,859
Total Coins Issued (2) ***	1,065	1,121	1,166	1,190	1,220	1,230	1,236	1,242	1,260	1,263	1,264	1,273	1,278
Total Currency Issued	73,522	77,551	85,386	84,676	86,139	83,167	85,839	88,295	91,291	90,781	94,798	93,729	95,137

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

* Preliminary

** Excluding Mutilated Notes

*** Excluding Issued Gold Coins

Table 47 : Cheques Cleared Statistics ¹

Item	Dec 2015	Dec 2016	Dec 2017	Mar 2018	Jun 2018	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Nov 2019	Dec 2019 *	Jan 2020 *
Cheques Cleared													
Number of Cheques	31,215,470	29,928,495	28,836,237	6,858,012	13,654,622	20,152,968	26,913,259	6,641,355	13,028,181	19,346,879	23,709,072	25,842,698	2,066,414
Amount (<i>In Millions of AED</i>)	1,585,826	1,479,692	1,437,710	335,407	670,695	983,375	1,305,828	307,328	612,328	910,818	1,118,594	1,224,482	101,355

¹ Cumulative data

* Preliminary

Table 48 : UAE Domestic Fund Transfer System Statistics ¹

Item	Dec 2015	Dec 2016	Dec 2017	Mar 2018	Jun 2018	Sep 2018	Dec 2018	Mar 2019	Jun 2019	Sep 2019	Nov 2019	Dec 2019 *	Jan 2020 *
Customer to Customer Tranfers													
Number of Transfers	25,406,711	30,970,409	36,866,496	10,045,210	21,163,540	31,793,420	43,217,030	11,604,984	23,669,194	34,982,731	42,957,092	47,012,218	3,917,496
Amount (<i>In Millions of AED</i>)	2,570,715	2,693,086	2,897,804	728,453	1,564,920	2,336,634	3,189,829	821,026	1,746,278	2,575,342	3,178,239	3,513,280	312,646
Bank to Bank Tranfers													
Number of Transfers	413,161	432,586	446,614	111,492	225,014	335,120	452,755	117,887	236,736	356,249	436,014	477,221	39,896
Amount (<i>In Millions of AED</i>)	6,517,976	7,137,118	6,857,108	1,670,039	3,421,576	5,079,447	6,847,576	1,764,429	3,608,851	5,515,068	6,836,830	7,471,444	635,340
Total Domestic Fund Tranfers													
Number of Transfers	25,819,872	31,402,995	37,313,110	10,156,702	21,388,554	32,128,540	43,669,785	11,722,871	23,905,930	35,338,980	43,393,106	47,489,439	3,957,392
Amount (<i>In Millions of AED</i>)	9,088,691	9,830,204	9,754,912	2,398,492	4,986,496	7,416,081	10,037,405	2,585,455	5,355,129	8,090,410	10,015,069	10,984,724	947,986

¹ Cumulative data

* Preliminary

Table 41 : Banks and Branches Network Statistics (Quarterly)

Item	Dec 2015		Dec 2016		Jun 2017		Sep 2017		Dec 2017		Mar 2018		Jun 2018		Sep 2018		Dec 2018		Mar 2019		Jun 2019		Sep 2019		Dec 2019 *	
	HO	Branches	HO	Branches																						
National Banks	23	874	23	846	23	816	23	810	22	771	22	761	22	755	22	751	22	743	22	733	22	713	21	664	21	656
- Abu Dhabi	7	300	7	292	7	281	7	283	6	261	6	262	6	262	6	261	6	259	6	251	6	244	5	220	5	219
- Dubai	8	351	8	332	8	325	8	321	8	311	8	305	8	299	8	297	8	293	8	291	8	283	8	269	8	266
- Sharjah	4	125	4	122	4	116	4	114	4	108	4	104	4	105	4	104	4	103	4	102	4	100	4	93	4	92
- RAK	1	34	1	34	1	34	1	33	1	33	1	33	1	33	1	33	1	33	1	33	1	33	1	30	1	28
- Ajman	1	27	1	27	1	22	1	21	1	20	1	20	1	20	1	20	1	20	1	20	1	20	1	19	1	18
- UAQ	1	10	1	10	1	10	1	10	1	10	1	10	1	10	1	10	1	9	1	9	1	8	1	8	1	8
- Fujairah	1	27	1	29	1	28	1	28	1	28	1	27	1	26	1	26	1	26	1	27	1	25	1	25	1	25
Foreign Banks **	26	86	26	85	26	85	26	85	27	82	27	81	27	81	27	81	27	80	27	79	27	79	27	79	27	79
- Abu Dhabi	8	32	8	31	8	31	8	31	8	31	8	30	8	30	8	30	8	28	8	28	8	29	8	29	8	29
- Dubai	18	28	18	30	18	30	18	30	19	27	19	27	19	27	19	27	19	28	19	27	19	27	19	27	19	27
- Sharjah	-	15	-	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	-	2	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1
- UAQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Fujairah	-	3	-	3	-	3	-	3	-	3	-	3	-	3	-	3	-	3	-	3	-	2	-	2	-	2
Wholesale Banks	8	-	11	-	11	-	12	-	12	-	12	-	12	-	12	-	11	-	11	-	11	1	11	1	11	-
- Abu Dhabi	6	-	8	-	8	-	8	-	8	-	8	-	8	-	8	-	7	-	7	-	7	1	7	1	7	-
- Dubai	2	-	3	-	3	-	4	-	4	-	4	-	4	-	4	-	4	-	4	-	4	4	-	4	-	4
- Sharjah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- RAK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Ajman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- UAQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Fujairah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	57	960	60	931	60	901	61	895	61	853	61	842	61	836	61	832	60	823	60	812	60	793	59	744	59	735
Total Excluding Wholesale Banks	49	960	49	931	49	901	49	895	49	853	49	842	49	836	49	832	49	823	49	812	49	792	48	743	48	735

* Preliminary

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