



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

النشرة الاحصائية الشهرية  
- البيانات المصرفية والنقدية -  
مايو 2024

**Monthly Statistical Bulletin**  
**- Banking & Monetary Statistics -**  
**May 2024**

**Contents**

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

**Contents (Contd)**

**Note:**

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

**Abbreviations & Notations :**

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

**Definitions :**

**Government**

Of the Seven Emirates.

**Monetary Base**

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

**Gross International Reserves**

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

**Money Supply (M<sub>1</sub>)**

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

**Money Supply (M<sub>2</sub>)**

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

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

Consists of Money Supply (M<sub>2</sub>) plus Resident Government deposits with Banks & Central Bank

**Certificates of Deposits / Monetary Bills**

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

Table 1 : Selected Monetary and Banking Indicators

(In Millions of AED)													
Indicator	Dec 2020	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023*	Mar 2024	Apr 2024	May 2024 **
<b>Central Bank of the UAE</b>													
Total Assets/Liabilities	470,526	521,538	515,793	491,413	484,633	552,555	594,115	649,423	639,574	720,801	771,229	789,818	801,911
Gross International Reserves ***	391,857	481,528	475,008	447,833	438,117	508,402	552,244	606,870	598,348	695,887	746,218	764,831	781,334
<b>Money Supply Indicators</b>													
Money Supply M <sub>1</sub>	600,060	701,853	728,199	726,169	722,918	737,562	759,281	784,017	795,469	829,259	877,989	892,385	879,277
Money Supply M <sub>2</sub>	1,478,607	1,563,025	1,593,354	1,622,144	1,645,538	1,703,625	1,788,372	1,855,306	1,908,088	2,022,886	2,134,493	2,148,477	2,160,390
Money Supply M <sub>3</sub>	1,769,368	1,856,910	1,887,382	1,944,511	2,053,100	2,107,229	2,209,003	2,294,158	2,351,311	2,444,495	2,583,376	2,657,280	2,629,789
<b>Banks</b>													
<b>Total Assets</b>	<b>3,188,014</b>	<b>3,321,488</b>	<b>3,336,354</b>	<b>3,449,173</b>	<b>3,583,013</b>	<b>3,667,611</b>	<b>3,764,720</b>	<b>3,873,060</b>	<b>3,951,887</b>	<b>4,071,099</b>	<b>4,254,514</b>	<b>4,296,460</b>	<b>4,287,003</b>
<b>Foreign Assets (Net)</b>	<b>133,471</b>	<b>154,708</b>	<b>178,246</b>	<b>224,359</b>	<b>355,562</b>	<b>384,084</b>	<b>419,893</b>	<b>406,351</b>	<b>455,087</b>	<b>472,198</b>	<b>504,884</b>	<b>524,623</b>	<b>472,681</b>
<b>Foreign Assets</b>	<b>849,077</b>	<b>933,169</b>	<b>923,237</b>	<b>1,017,215</b>	<b>1,144,270</b>	<b>1,191,027</b>	<b>1,221,886</b>	<b>1,220,740</b>	<b>1,270,026</b>	<b>1,313,494</b>	<b>1,382,299</b>	<b>1,390,421</b>	<b>1,359,638</b>
Foreign Assets to Total Assets (%)	26.6%	28.1%	27.7%	29.5%	31.9%	32.5%	32.5%	31.5%	32.1%	32.3%	32.5%	32.4%	31.7%
<b>Foreign Liabilities</b>	<b>715,606</b>	<b>778,461</b>	<b>744,991</b>	<b>792,856</b>	<b>788,708</b>	<b>806,943</b>	<b>801,993</b>	<b>814,389</b>	<b>814,939</b>	<b>841,296</b>	<b>877,415</b>	<b>865,798</b>	<b>886,957</b>
Foreign Liabilities to Total Liabilities (%)	22.4%	23.4%	22.3%	23.0%	22.0%	22.0%	21.3%	21.0%	20.6%	20.7%	20.6%	20.2%	20.7%
<b>Deposits <sup>1</sup></b>	<b>1,884,545</b>	<b>1,996,527</b>	<b>2,006,237</b>	<b>2,091,833</b>	<b>2,186,962</b>	<b>2,222,226</b>	<b>2,305,909</b>	<b>2,381,999</b>	<b>2,420,871</b>	<b>2,521,902</b>	<b>2,657,279</b>	<b>2,717,428</b>	<b>2,678,289</b>
Residents	1,682,102	1,765,533	1,791,435	1,843,449	1,958,348	2,009,696	2,092,554	2,170,851	2,230,771	2,319,855	2,436,348	2,503,004	2,473,639
of which: Corporate	606,207	671,422	697,966	735,980	738,143	790,086	821,786	863,558	896,382	976,967	1,020,461	1,036,526	1,043,436
Non-Residents	202,443	230,994	214,802	248,384	228,614	212,530	213,355	211,148	190,100	202,047	220,931	214,424	204,650
of which: Corporate	72,250	82,170	92,340	138,302	119,744	103,101	107,722	111,929	105,083	110,387	117,576	108,766	103,087
<b>Bank Credit (Domestic)</b>	<b>1,596,786</b>	<b>1,618,957</b>	<b>1,639,109</b>	<b>1,658,863</b>	<b>1,655,408</b>	<b>1,650,937</b>	<b>1,673,785</b>	<b>1,717,116</b>	<b>1,740,086</b>	<b>1,737,691</b>	<b>1,776,591</b>	<b>1,789,049</b>	<b>1,801,128</b>
of which: Credit to Private Sector ****	1,124,913	1,137,528	1,148,420	1,176,516	1,187,177	1,185,901	1,212,729	1,233,964	1,247,159	1,260,910	1,290,720	1,295,780	1,310,249
<b>Total Number of National Banks and Branches</b>													
Head Offices (Including specialized banks but excluding investment banks)	21	22	22	23	23	22	22	22	22	22	23	23	23
Branches	541	513	511	508	506	498	494	493	492	489	484	484	482
Pay Offices	23	20	20	21	21	21	21	21	21	21	21	21	21
Electronic Banking Service Units	34	41	42	43	44	45	47	47	47	46	46	46	46
<b>Total Number of Foreign Banks and Branches</b>													
Head Offices	37	37	37	37	37	39	39	39	39	39	38	38	38
of which: Full Fledged Commercial Banks	27	27	27	27	27	28	28	28	28	28	27	27	27
of which: Licensed Wholesale Banks	10	10	10	10	10	11	11	11	11	11	11	11	11
Branches	73	74	74	74	74	73	72	72	72	72	72	72	72
Pay Offices	1	1	1	1	1	1	1	1	1	1	1	1	1
Electronic Banking Service Units	23	21	21	21	21	21	21	21	21	21	21	21	21
<b>Number of Employees in Banks (UAE) <sup>2</sup></b>	<b>33,444</b>	<b>33,491</b>	<b>33,882</b>	<b>34,332</b>	<b>35,157</b>	<b>35,830</b>	<b>36,314</b>	<b>36,737</b>	<b>37,394</b>	<b>38,168</b>	<b>37,494</b>	<b>37,494</b>	<b>37,494</b>
Employed with National Banks <sup>2</sup>	26,408	26,763	27,122	27,545	28,251	28,737	29,189	29,577	30,156	30,858	31,329	31,329	31,329
Employed with Foreign Banks <sup>2</sup>	7,036	6,728	6,760	6,787	6,906	7,093	7,125	7,160	7,238	7,310	6,165	6,165	6,165

\*Revised to account for year end amendments

\*\* Preliminary

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

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

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

Table 2 : Monetary Survey

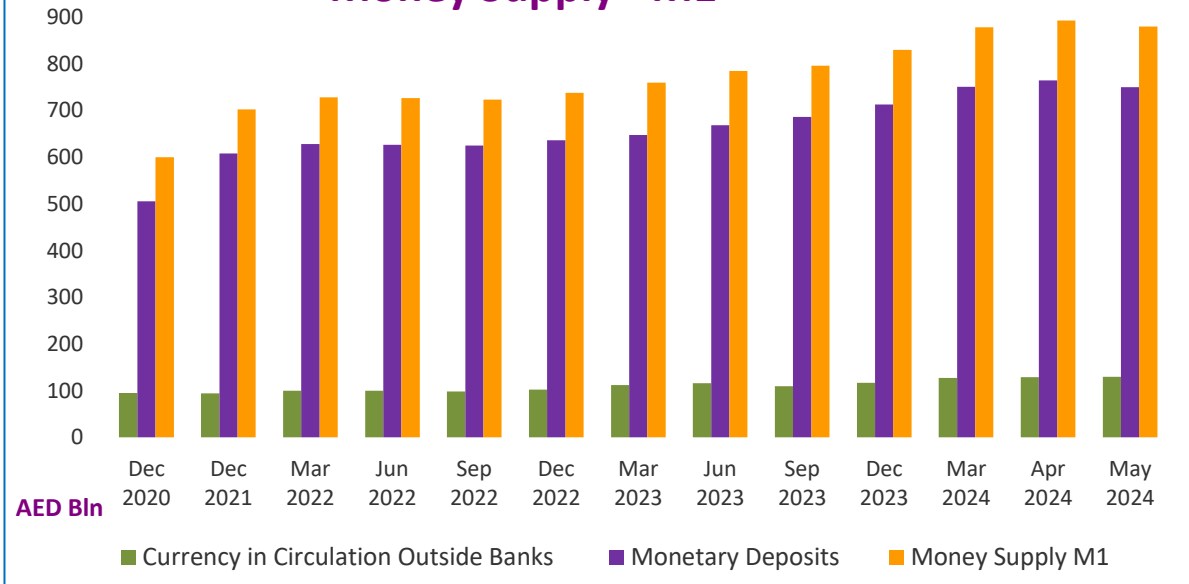
<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Mar 2022</b>	<b>Jun 2022</b>	<b>Sep 2022</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023*</b>	<b>Mar 2024</b>	<b>Apr 2024</b>	<b>May 2024 **</b>
<b>Net International Reserves</b>	<b>514,516</b>	<b>620,848</b>	<b>627,427</b>	<b>657,970</b>	<b>780,083</b>	<b>860,973</b>	<b>955,341</b>	<b>996,308</b>	<b>1,038,059</b>	<b>1,145,619</b>	<b>1,235,567</b>	<b>1,270,396</b>	<b>1,236,565</b>
<b>Central Bank (Net)</b>	<b>381,045</b>	<b>466,140</b>	<b>449,181</b>	<b>433,611</b>	<b>424,521</b>	<b>476,889</b>	<b>535,448</b>	<b>589,957</b>	<b>582,972</b>	<b>673,421</b>	<b>730,683</b>	<b>745,773</b>	<b>763,884</b>
Gross International Reserves	391,857	481,528	475,008	447,833	438,117	508,402	552,244	606,870	598,348	695,887	746,218	764,831	781,334
Foreign Liabilities	10,812	15,388	25,827	14,222	13,596	31,513	16,796	16,913	15,376	22,466	15,535	19,058	17,450
<b>Banks (Net)</b>	<b>133,471</b>	<b>154,708</b>	<b>178,246</b>	<b>224,359</b>	<b>355,562</b>	<b>384,084</b>	<b>419,893</b>	<b>406,351</b>	<b>455,087</b>	<b>472,198</b>	<b>504,884</b>	<b>524,623</b>	<b>472,681</b>
Foreign Assets	849,077	933,169	923,237	1,017,215	1,144,270	1,191,027	1,221,886	1,220,740	1,270,026	1,313,494	1,382,299	1,390,421	1,359,638
Foreign Liabilities	715,606	778,461	744,991	792,856	788,708	806,943	801,993	814,389	814,939	841,296	877,415	865,798	886,957
<b>Net Domestic Assets</b>	<b>964,091</b>	<b>942,177</b>	<b>965,927</b>	<b>964,174</b>	<b>865,455</b>	<b>842,652</b>	<b>833,031</b>	<b>858,998</b>	<b>870,029</b>	<b>877,267</b>	<b>898,926</b>	<b>878,081</b>	<b>923,825</b>
Claims on Private Sector	1,128,422	1,145,805	1,159,098	1,189,232	1,193,810	1,193,635	1,220,738	1,243,748	1,259,192	1,268,361	1,301,900	1,308,084	1,322,883
Net Claims on Government	86,739	76,994	64,802	33,614	-59,822	-53,219	-64,685	-79,711	-87,383	-104,582	-122,753	-166,844	-137,638
Claims on Government	378,299	371,314	359,546	356,752	348,393	351,101	356,668	359,660	356,348	317,569	326,651	342,455	332,270
Liabilities to Government	291,560	294,320	294,744	323,138	408,215	404,320	421,353	439,371	443,731	422,151	449,404	509,299	469,908
Claims on Official Entities	261,771	277,914	297,496	294,297	288,023	287,040	279,735	298,922	316,554	330,693	333,684	331,311	334,572
Claims on Nonbank Financial Institutions	28,208	26,608	27,634	25,892	25,388	25,674	25,346	23,457	20,968	30,370	28,002	27,366	26,995
Capital and Reserves	-419,445	-428,611	-415,880	-414,652	-425,666	-439,476	-444,921	-460,497	-475,256	-514,735	-502,771	-504,765	-513,133
Other Items (net)	-121,604	-156,534	-167,223	-164,209	-156,277	-171,002	-183,181	-166,920	-164,046	-132,840	-139,136	-117,070	-109,855
<b>Money Supply M<sub>1</sub></b>	<b>600,060</b>	<b>701,853</b>	<b>728,199</b>	<b>726,169</b>	<b>722,918</b>	<b>737,562</b>	<b>759,281</b>	<b>784,017</b>	<b>795,469</b>	<b>829,259</b>	<b>877,989</b>	<b>892,385</b>	<b>879,277</b>
Currency in Circulation Outside Banks	94,724	94,082	100,084	100,077	97,960	101,936	111,808	115,855	109,589	116,979	127,124	128,359	129,539
Monetary Deposits	505,336	607,771	628,115	626,092	624,958	635,626	647,473	668,162	685,880	712,280	750,865	764,026	749,738
<b>Money Supply M<sub>2</sub></b>	<b>1,478,607</b>	<b>1,563,025</b>	<b>1,593,354</b>	<b>1,622,144</b>	<b>1,645,538</b>	<b>1,703,625</b>	<b>1,788,372</b>	<b>1,855,306</b>	<b>1,908,088</b>	<b>2,022,886</b>	<b>2,134,493</b>	<b>2,148,477</b>	<b>2,160,390</b>
<b>Quasi - Money</b>	<b>878,547</b>	<b>861,172</b>	<b>865,155</b>	<b>895,975</b>	<b>922,620</b>	<b>966,063</b>	<b>1,029,091</b>	<b>1,071,289</b>	<b>1,112,619</b>	<b>1,193,627</b>	<b>1,256,504</b>	<b>1,256,092</b>	<b>1,281,113</b>
Foreign Currency Deposits	331,199	340,387	343,207	366,427	411,551	429,590	451,261	468,560	495,889	529,593	557,851	548,938	552,227
Dirham Deposits	547,348	520,785	521,948	529,548	511,069	536,473	577,830	602,729	616,730	664,034	698,653	707,154	728,886
<b>Money Supply M<sub>3</sub></b>	<b>1,769,368</b>	<b>1,856,910</b>	<b>1,887,382</b>	<b>1,944,511</b>	<b>2,053,100</b>	<b>2,107,229</b>	<b>2,209,003</b>	<b>2,294,158</b>	<b>2,351,311</b>	<b>2,444,495</b>	<b>2,583,376</b>	<b>2,657,280</b>	<b>2,629,789</b>
<b>Government Deposits</b>	<b>290,761</b>	<b>293,885</b>	<b>294,028</b>	<b>322,367</b>	<b>407,562</b>	<b>403,604</b>	<b>420,631</b>	<b>438,852</b>	<b>443,223</b>	<b>421,609</b>	<b>448,883</b>	<b>508,803</b>	<b>469,399</b>

\*Revised to account for year end amendments

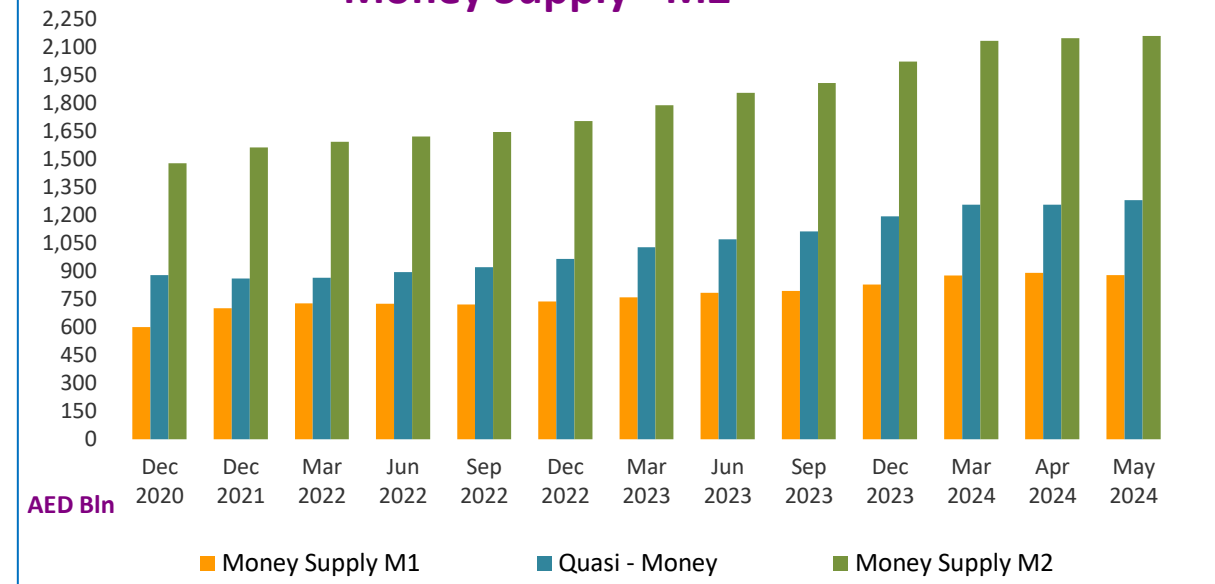
\*\* Preliminary

## Monetary Aggregates

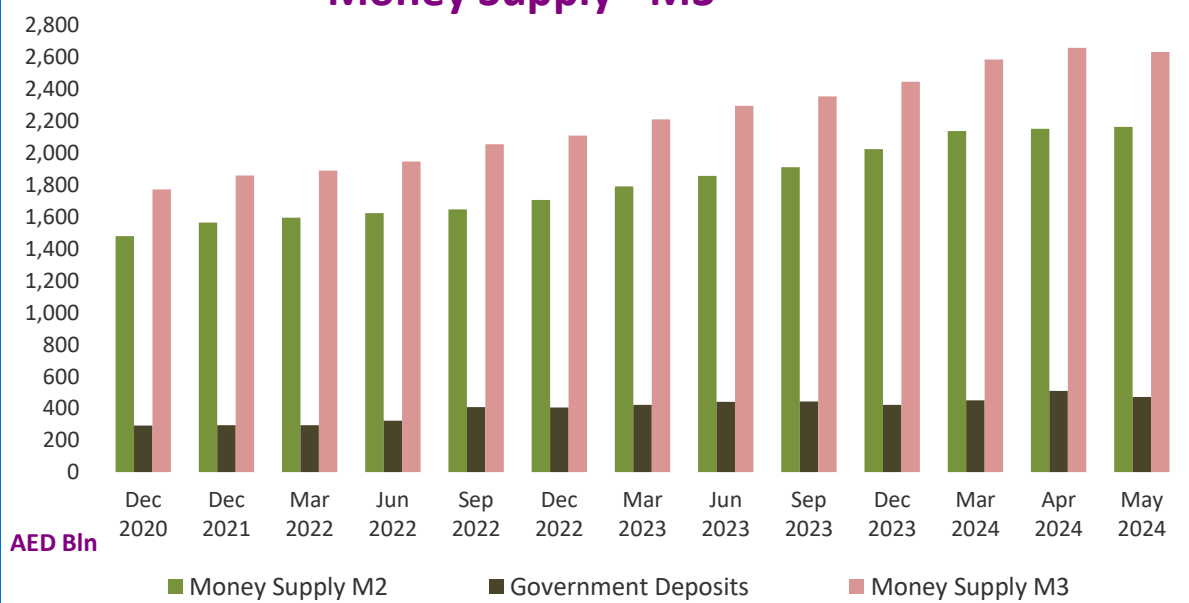
### Money Supply - M1



### Money Supply - M2



### Money Supply - M3



### Monetary Aggregates

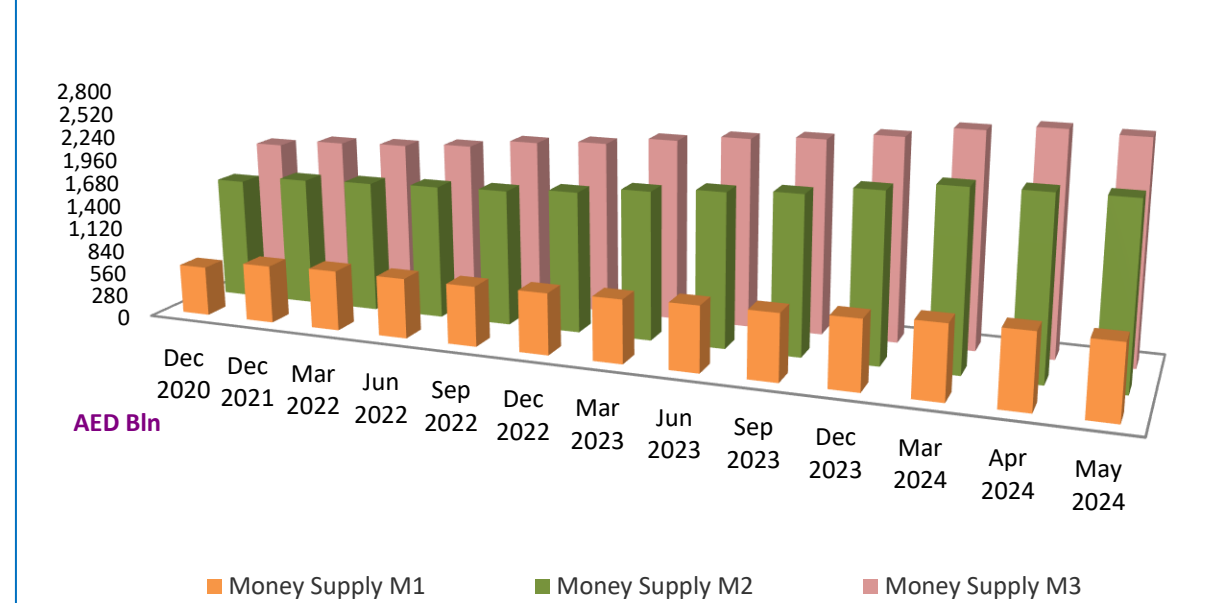


Table 3 : Monthly Changes in Factors Affecting Money Supply <sup>1</sup>

<b>(In Millions of AED)</b>												
<b>Item</b>	<b>Dec 2021</b>	<b>Mar 2022</b>	<b>Jun 2022</b>	<b>Sep 2022</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023*</b>	<b>Mar 2024</b>	<b>Apr 2024</b>	<b>May 2024 **</b>
<b>Net International Reserves</b>	<b>106,332</b>	<b>6,579</b>	<b>30,543</b>	<b>122,113</b>	<b>80,890</b>	<b>94,368</b>	<b>40,967</b>	<b>41,751</b>	<b>107,560</b>	<b>89,948</b>	<b>34,829</b>	<b>-33,831</b>
<b>Central Bank (Net)</b>	<b>85,095</b>	<b>-16,959</b>	<b>-15,570</b>	<b>-9,090</b>	<b>52,368</b>	<b>58,559</b>	<b>54,509</b>	<b>-6,985</b>	<b>90,449</b>	<b>57,262</b>	<b>15,090</b>	<b>18,111</b>
Gross International Reserves	89,671	-6,520	-27,175	-9,716	70,285	43,842	54,626	-8,522	97,539	50,331	18,613	16,503
Foreign Liabilities	4,576	10,439	-11,605	-626	17,917	-14,717	117	-1,537	7,090	-6,931	3,523	-1,608
<b>Banks (Net)</b>	<b>21,237</b>	<b>23,538</b>	<b>46,113</b>	<b>131,203</b>	<b>28,522</b>	<b>35,809</b>	<b>-13,542</b>	<b>48,736</b>	<b>17,111</b>	<b>32,686</b>	<b>19,739</b>	<b>-51,942</b>
Foreign Assets	84,092	-9,932	93,978	127,055	46,757	30,859	-1,146	49,286	43,468	68,805	8,122	-30,783
Foreign Liabilities	62,855	-33,470	47,865	-4,148	18,235	-4,950	12,396	550	26,357	36,119	-11,617	21,159
<b>Net Domestic Assets</b>	<b>-21,914</b>	<b>23,750</b>	<b>-1,753</b>	<b>-98,719</b>	<b>-22,803</b>	<b>-9,621</b>	<b>25,967</b>	<b>11,031</b>	<b>7,238</b>	<b>21,659</b>	<b>-20,845</b>	<b>45,744</b>
Claims on Private Sector	17,383	13,293	30,134	4,578	-175	27,103	23,010	15,444	9,170	33,538	6,184	14,800
Net Claims on Government	-9,745	-12,192	-31,188	-93,436	6,603	-11,466	-15,026	-7,672	-17,199	-18,171	-44,090	29,206
Claims on Government	-6,985	-11,768	-2,794	-8,359	2,708	5,567	2,992	-3,312	-38,779	9,082	15,805	-10,185
Liabilities to Government	2,760	424	28,394	85,077	-3,895	17,033	18,018	4,360	-21,580	27,253	59,895	-39,391
Claims on Official Entities	16,143	19,582	-3,199	-6,274	-983	-7,305	19,187	17,632	14,138	2,992	-2,373	3,261
Claims on Nonbank Financial Institutions	-1,600	1,025	-1,742	-504	286	-328	-1,889	-2,488	9,402	-2,368	-637	-371
Capital and Reserves ***	-9,166	12,731	1,228	-11,014	-13,810	-5,445	-15,576	-14,759	-39,479	11,964	-1,994	-8,368
Other Items (net) **	-34,929	-10,689	3,015	7,931	-14,725	-12,179	16,261	2,874	31,206	-6,296	22,066	7,215
<b>Money Supply M<sub>1</sub></b>	<b>101,793</b>	<b>26,346</b>	<b>-2,030</b>	<b>-3,251</b>	<b>14,644</b>	<b>21,719</b>	<b>24,736</b>	<b>11,452</b>	<b>33,790</b>	<b>48,730</b>	<b>14,396</b>	<b>-13,108</b>
Currency in Circulation Outside Banks	-642	6,002	-7	-2,117	3,976	9,872	4,047	-6,266	7,390	10,145	1,235	1,180
Monetary Deposits	102,435	20,344	-2,023	-1,134	10,668	11,847	20,689	17,718	26,400	38,585	13,161	-14,288
<b>Money Supply M<sub>2</sub></b>	<b>84,418</b>	<b>30,329</b>	<b>28,790</b>	<b>23,394</b>	<b>58,087</b>	<b>84,747</b>	<b>66,934</b>	<b>52,782</b>	<b>114,798</b>	<b>111,607</b>	<b>13,984</b>	<b>11,913</b>
<b>Quasi - Money</b>	<b>-17,375</b>	<b>3,983</b>	<b>30,820</b>	<b>26,645</b>	<b>43,443</b>	<b>63,028</b>	<b>42,198</b>	<b>41,330</b>	<b>81,008</b>	<b>62,877</b>	<b>-412</b>	<b>25,021</b>
Foreign Currency Deposits	9,188	2,820	23,220	45,124	18,039	21,671	17,299	27,329	33,704	28,258	-8,913	3,289
Dirham Deposits	-26,563	1,163	7,600	-18,479	25,404	41,357	24,899	14,001	47,304	34,619	8,501	21,732
<b>Money Supply M<sub>3</sub></b>	<b>87,542</b>	<b>30,472</b>	<b>57,129</b>	<b>108,589</b>	<b>54,129</b>	<b>101,774</b>	<b>85,155</b>	<b>57,153</b>	<b>93,184</b>	<b>138,881</b>	<b>73,904</b>	<b>-27,491</b>
<b>Government Deposits</b>	<b>3,124</b>	<b>143</b>	<b>28,339</b>	<b>85,195</b>	<b>-3,958</b>	<b>17,027</b>	<b>18,221</b>	<b>4,371</b>	<b>-21,614</b>	<b>27,274</b>	<b>59,920</b>	<b>-39,404</b>

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

\*Revised to account for year end amendments

\*\* Preliminary

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



## Factors Affecting Money Supply ( M2 )

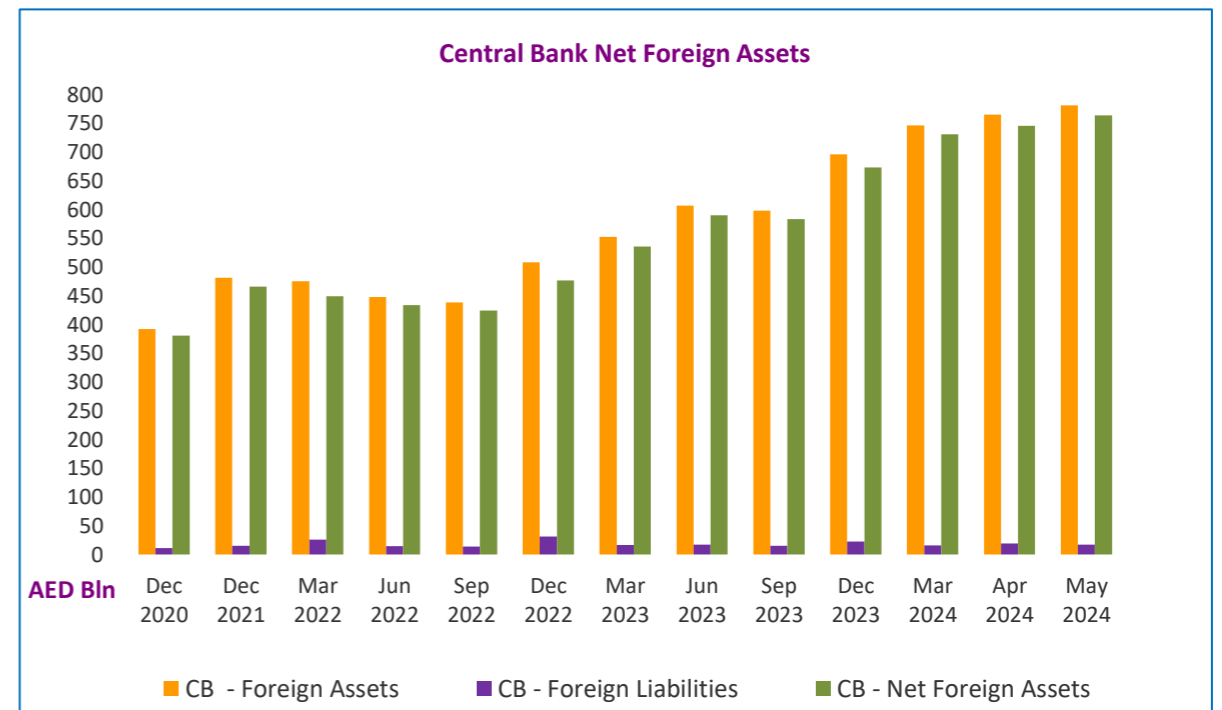
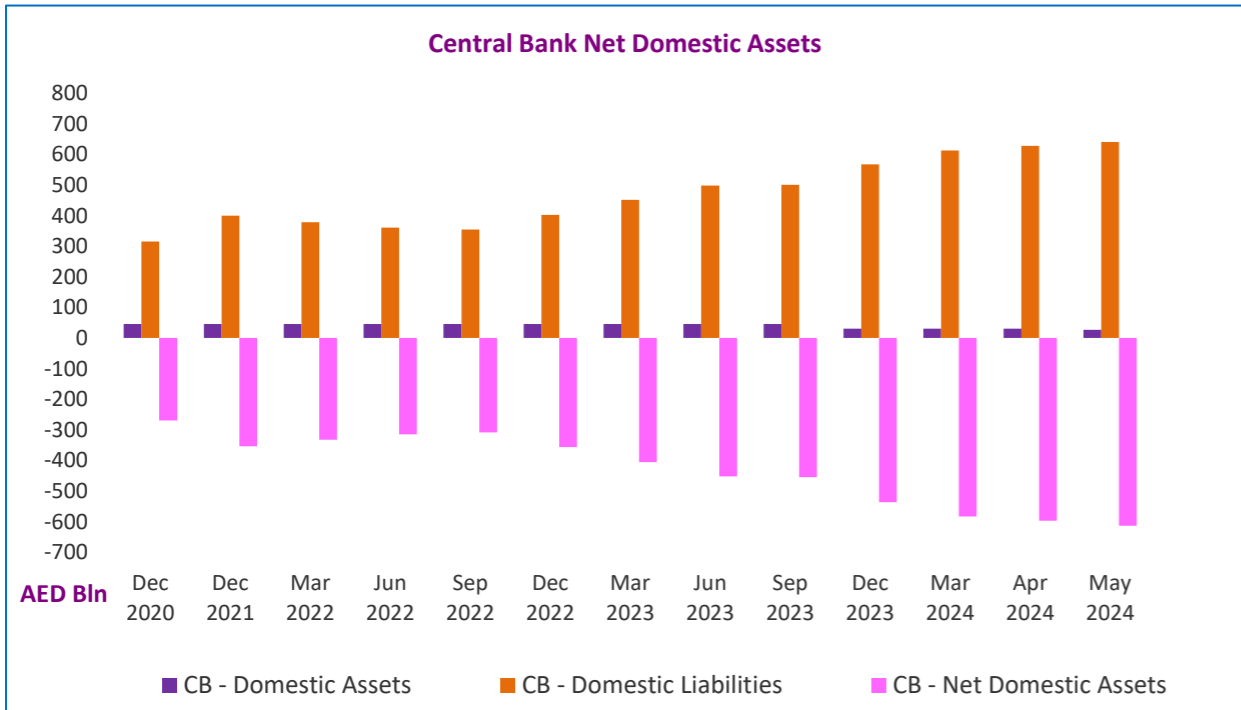
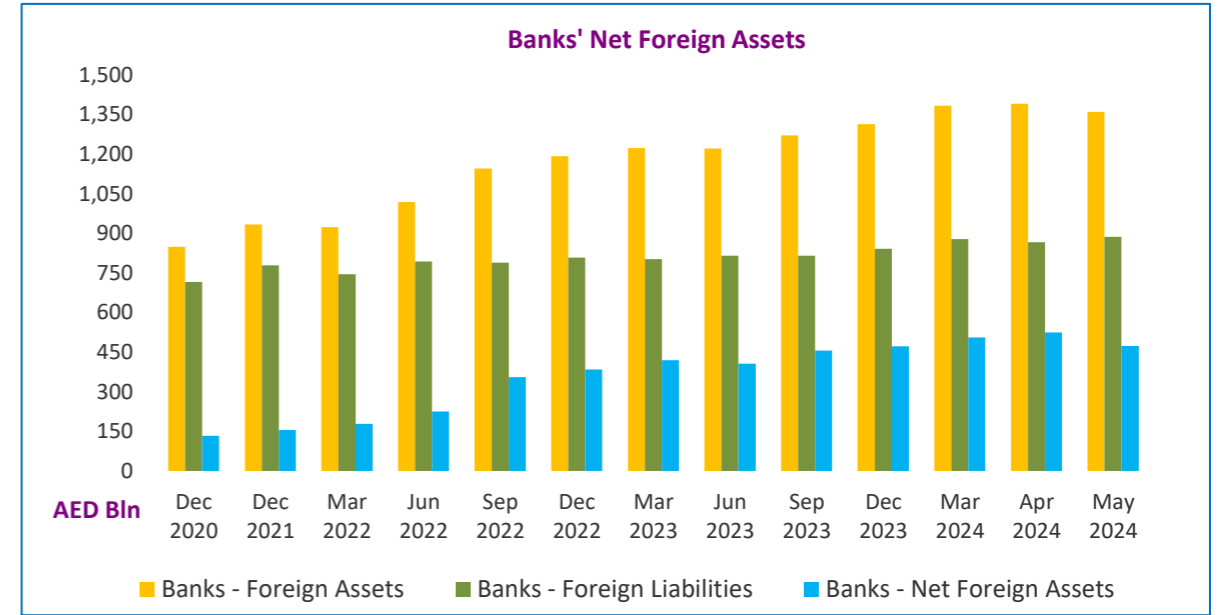
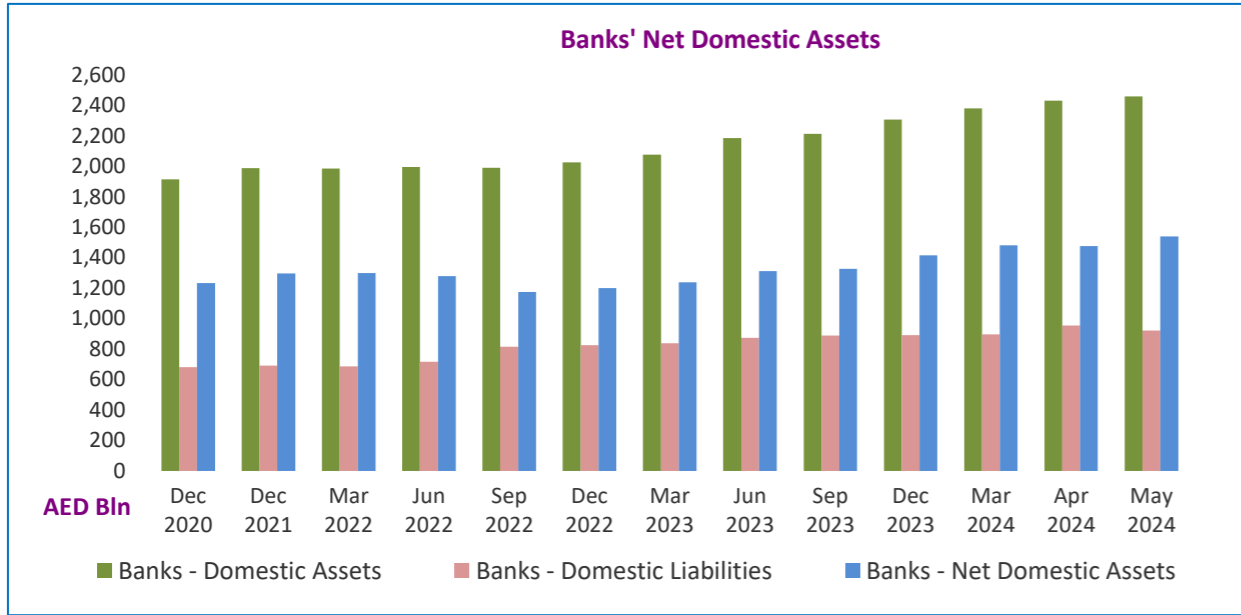




Table 4 : UAE Monetary Base (Monthly)

(In Millions of AED)														
Item	Dec 2020	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023*	Mar 2024	Apr 2024	May 2024 **	
<b>Monetary Base</b>	<b>427,445</b>	<b>484,025</b>	<b>478,895</b>	<b>466,044</b>	<b>461,467</b>	<b>512,273</b>	<b>555,755</b>	<b>611,344</b>	<b>597,311</b>	<b>658,748</b>	<b>703,660</b>	<b>714,289</b>	<b>727,173</b>	
<b>Components of Monetary Base</b>	Currency Issued **	110,704	111,815	116,216	118,092	115,089	120,011	129,208	136,478	127,153	135,780	146,848	148,809	
	Reserve Requirements	89,400	104,038	85,592	108,081	120,230	99,567	95,693	170,257	206,148	182,500	220,274	189,135	
	Banks & OFCs Current Accounts & Overnight Deposits of Banks at CBUAE	98,016	103,444	113,658	88,947	80,441	127,947	134,875	98,891	63,390	126,857	72,422	124,493	161,134
	Monetary Bills & Islamic Certificates of Deposit	129,325	164,728	163,429	150,924	145,707	164,748	195,979	205,718	200,620	213,611	264,116	259,921	228,095

\*Revised to account for year end amendments

\*\* Preliminary

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

Table 5 : Balance Sheet - Central Bank of the UAE

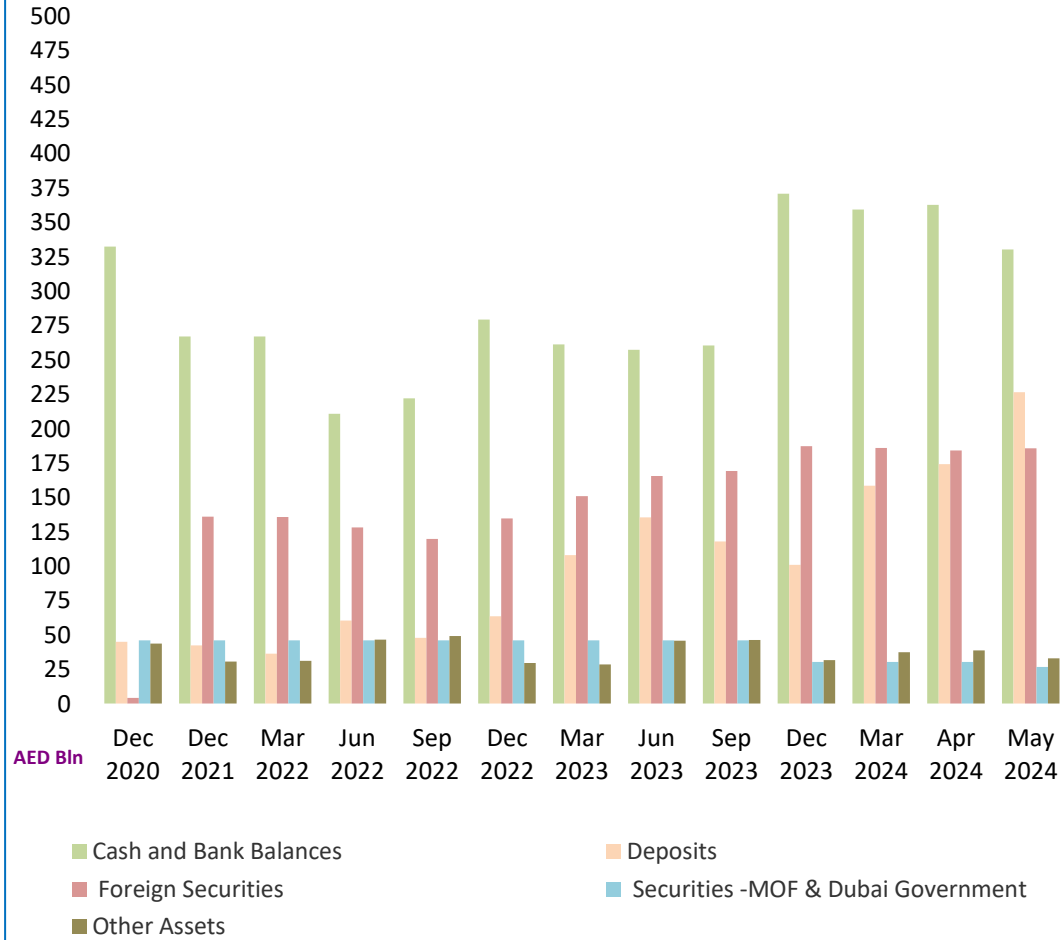
(In Millions of AED)													
Item	Dec 2020	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023*	Mar 2024	Apr 2024	May 2024 **
<b>Assets</b>													
Cash and Bank Balances	332,251	267,074	267,039	210,659	222,056	279,252	261,163	257,197	260,339	370,786	359,172	362,797	330,303
Deposits	44,802	42,230	36,170	60,230	47,794	63,425	107,821	135,343	117,812	100,957	158,456	174,161	226,511
Foreign Securities	4,012	135,875	135,624	128,133	119,763	134,543	150,917	165,420	169,242	187,168	185,833	183,929	185,558
Securities-Issued by Ministry of Finance & Dubai Government	45,902	45,903	45,903	45,903	45,903	45,902	45,902	45,902	45,902	30,379	30,379	30,379	26,707
Other Assets	43,559	30,456	31,057	46,488	49,117	29,433	28,312	45,561	46,279	31,511	37,389	38,552	32,832
Gold Bullion	12,862	11,913	12,638	11,853	12,749	16,045	17,413	16,768	16,261	18,147	19,615	20,360	20,619
Liquidity Support Facility	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Assets/Receivables	30,528	17,941	17,796	33,989	35,716	12,705	10,188	28,023	29,259	12,644	17,047	17,466	11,466
Property & Equipment	169	602	623	646	652	683	711	770	759	720	727	726	747
<b>Total Assets</b>	<b>470,526</b>	<b>521,538</b>	<b>515,793</b>	<b>491,413</b>	<b>484,633</b>	<b>552,555</b>	<b>594,115</b>	<b>649,423</b>	<b>639,574</b>	<b>720,801</b>	<b>771,229</b>	<b>789,818</b>	<b>801,911</b>
<b>Liabilities</b>													
Current Accounts & Deposits ***	192,046	214,428	213,558	203,476	207,464	236,659	247,140	284,781	291,134	331,601	322,936	343,258	388,605
Monetary Bills & Islamic Certificates of Deposit	129,325	164,728	163,429	150,924	145,707	164,748	195,979	205,718	200,620	213,611	264,116	259,921	228,095
Currency Issued	110,704	111,815	116,216	118,092	115,089	120,011	129,208	136,478	127,153	135,780	146,848	146,791	148,809
Other Liabilities	11,786	4,504	2,173	3,523	3,978	20,266	7,575	9,711	9,986	14,368	11,134	15,096	11,069
<b>Total Liabilities</b>	<b>443,861</b>	<b>495,475</b>	<b>495,376</b>	<b>476,015</b>	<b>472,238</b>	<b>541,684</b>	<b>579,902</b>	<b>636,688</b>	<b>628,893</b>	<b>695,360</b>	<b>745,034</b>	<b>765,066</b>	<b>776,578</b>
<b>Capital and Reserves</b>													
Authorized, Issued & Fully Paid Capital	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
General Reserve	4,603	6,056	6,138	6,139	6,139	3,655	3,655	3,655	3,655	9,542	9,542	9,542	9,542
Other Reserve	2,062	7	-5,721	-10,741	-13,744	-12,784	-9,442	-10,920	-12,974	-4,101	-3,347	-4,790	-4,209
Retained Earnings	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total Capital &amp; Reserves</b>	<b>26,665</b>	<b>26,063</b>	<b>20,417</b>	<b>15,398</b>	<b>12,395</b>	<b>10,871</b>	<b>14,213</b>	<b>12,735</b>	<b>10,681</b>	<b>25,441</b>	<b>26,195</b>	<b>24,752</b>	<b>25,333</b>
<b>Total Liabilities and Capital</b>	<b>470,526</b>	<b>521,538</b>	<b>515,793</b>	<b>491,413</b>	<b>484,633</b>	<b>552,555</b>	<b>594,115</b>	<b>649,423</b>	<b>639,574</b>	<b>720,801</b>	<b>771,229</b>	<b>789,818</b>	<b>801,911</b>

\*Revised to account for year end amendments

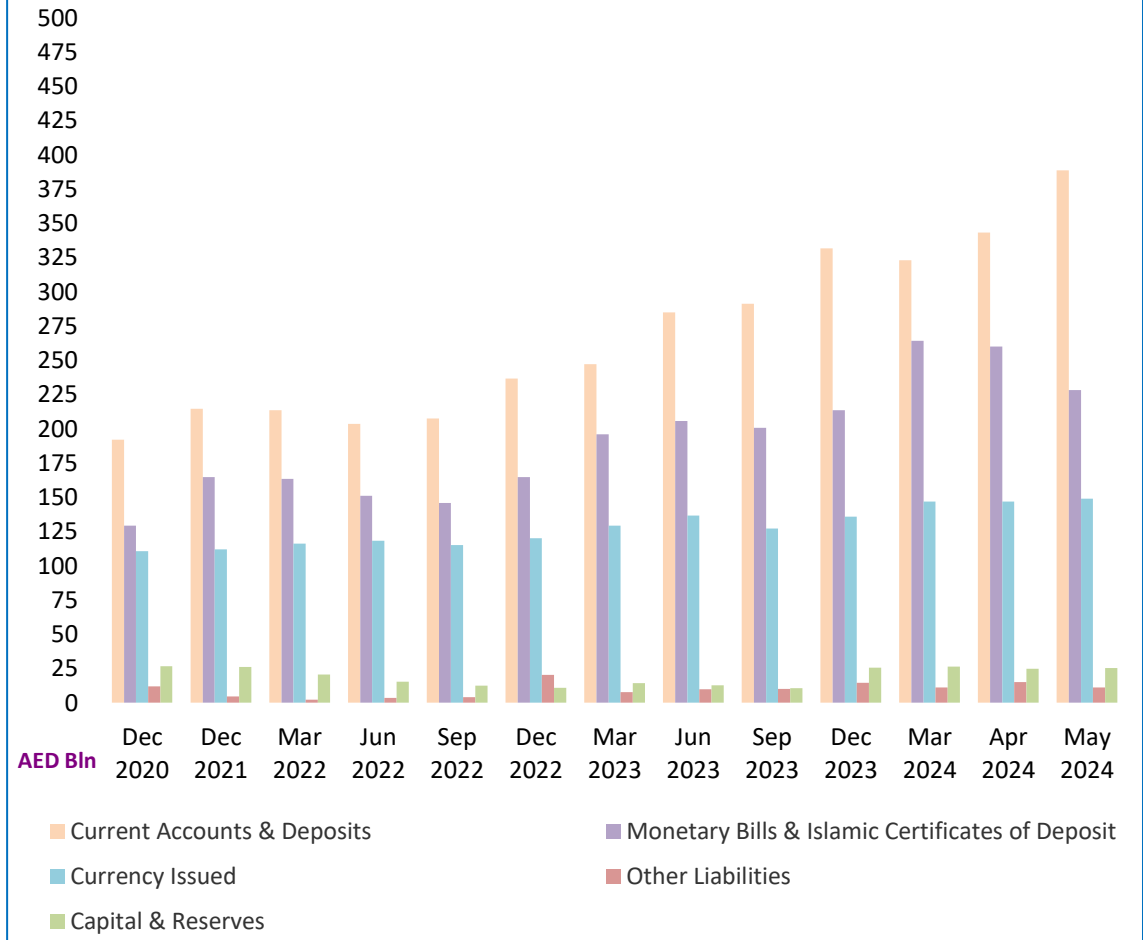
\*\* Preliminary

\*\*\* Includes Banks' reserve requirement deposit with the CBUAE.

### Balance Sheet - Central Bank of the UAE - Assets



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



**Table 6 : Central Bank International Reserves**

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Mar 2022</b>	<b>Jun 2022</b>	<b>Sep 2022</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023*</b>	<b>Mar 2024</b>	<b>Apr 2024</b>	<b>May 2024 **</b>
<b>Gross International Reserves</b>	<b>391,857</b>	<b>481,528</b>	<b>475,008</b>	<b>447,833</b>	<b>438,117</b>	<b>508,402</b>	<b>552,244</b>	<b>606,870</b>	<b>598,348</b>	<b>695,887</b>	<b>746,218</b>	<b>764,831</b>	<b>781,334</b>
Current Account Balances & Deposits with Banks Abroad	348,204	280,385	274,183	242,047	241,136	313,814	339,983	363,265	349,132	443,560	489,436	508,909	529,126
Foreign Investments ( FVOCI & FVTPL )	4,012	135,875	135,624	128,133	119,763	134,543	150,917	165,420	169,242	187,168	185,833	183,929	185,558
IMF Reserves Position + SDR Holdings	3,802	15,081	15,076	14,480	13,818	14,526	14,871	14,755	14,510	14,734	14,600	14,539	14,601
Other Foreign Assets	35,839	50,187	50,125	63,173	63,400	45,519	46,473	63,430	65,464	50,425	56,349	57,454	52,049
<b>Foreign Liabilities</b>	<b>10,812</b>	<b>15,388</b>	<b>25,827</b>	<b>14,222</b>	<b>13,596</b>	<b>31,513</b>	<b>16,796</b>	<b>16,913</b>	<b>15,376</b>	<b>22,466</b>	<b>15,535</b>	<b>19,058</b>	<b>17,450</b>
<b>Net International Reserves</b>	<b>381,045</b>	<b>466,140</b>	<b>449,181</b>	<b>433,611</b>	<b>424,521</b>	<b>476,889</b>	<b>535,448</b>	<b>589,957</b>	<b>582,972</b>	<b>673,421</b>	<b>730,683</b>	<b>745,773</b>	<b>763,884</b>

\*Revised to account for year end amendments

\*\* Preliminary

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

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Mar 2022</b>	<b>Jun 2022</b>	<b>Sep 2022</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023*</b>	<b>Mar 2024</b>	<b>Apr 2024</b>	<b>May 2024 **</b>
<b>Domestic Assets</b>													
<b>Cash and Deposits with C.B</b>	<b>331,248</b>	<b>381,878</b>	<b>371,316</b>	<b>358,768</b>	<b>362,543</b>	<b>408,573</b>	<b>443,035</b>	<b>484,500</b>	<b>485,417</b>	<b>537,350</b>	<b>572,325</b>	<b>586,723</b>	<b>594,728</b>
Cash in Hand ( LCY )	15,980	17,733	16,132	18,015	17,129	18,075	17,400	20,623	17,564	18,801	19,724	18,432	19,270
Deposits with Central Bank	315,268	364,145	355,184	340,753	345,414	390,498	425,635	463,877	467,853	518,549	552,601	568,291	575,458
<b>Due From Resident Banks</b>	<b>39,723</b>	<b>35,897</b>	<b>39,758</b>	<b>46,197</b>	<b>56,397</b>	<b>49,988</b>	<b>48,911</b>	<b>50,805</b>	<b>58,336</b>	<b>57,044</b>	<b>65,334</b>	<b>56,908</b>	<b>54,378</b>
<b>Domestic Credit and Investments</b>	<b>1,781,286</b>	<b>1,802,517</b>	<b>1,824,591</b>	<b>1,846,672</b>	<b>1,835,106</b>	<b>1,837,243</b>	<b>1,862,831</b>	<b>1,905,544</b>	<b>1,933,563</b>	<b>1,944,518</b>	<b>1,989,242</b>	<b>2,007,318</b>	<b>2,020,210</b>
<b>a) Credit Facilities</b>	<b>1,596,786</b>	<b>1,618,957</b>	<b>1,639,109</b>	<b>1,658,863</b>	<b>1,655,408</b>	<b>1,650,937</b>	<b>1,673,785</b>	<b>1,717,116</b>	<b>1,740,086</b>	<b>1,737,691</b>	<b>1,776,591</b>	<b>1,789,049</b>	<b>1,801,128</b>
<b>Claims on Private Sector</b>	<b>1,108,289</b>	<b>1,120,745</b>	<b>1,132,915</b>	<b>1,162,831</b>	<b>1,173,717</b>	<b>1,172,965</b>	<b>1,200,039</b>	<b>1,221,697</b>	<b>1,236,202</b>	<b>1,240,265</b>	<b>1,272,301</b>	<b>1,278,058</b>	<b>1,293,174</b>
Commercial Bills	41,834	47,573	50,412	52,739	61,262	60,450	60,361	70,256	75,265	69,655	75,185	76,100	77,685
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	1,066,455	1,073,172	1,082,503	1,110,092	1,112,455	1,112,515	1,139,678	1,151,441	1,160,937	1,170,610	1,197,116	1,201,958	1,215,489
<b>Claims on Government</b>	<b>251,923</b>	<b>236,038</b>	<b>226,815</b>	<b>222,366</b>	<b>212,527</b>	<b>211,730</b>	<b>215,976</b>	<b>218,752</b>	<b>212,566</b>	<b>184,299</b>	<b>188,334</b>	<b>197,099</b>	<b>192,731</b>
<b>Claims on Public Sector ( GREs )</b>	<b>219,950</b>	<b>245,391</b>	<b>263,874</b>	<b>259,981</b>	<b>255,704</b>	<b>253,306</b>	<b>245,080</b>	<b>264,400</b>	<b>280,361</b>	<b>292,482</b>	<b>297,537</b>	<b>296,170</b>	<b>298,148</b>
Commercial Bills	5,580	8,275	9,186	6,535	5,702	5,685	5,914	7,310	7,418	6,375	8,987	7,948	8,275
Loans,Advances & Overdrafts	214,370	237,116	254,688	253,446	250,002	247,621	239,166	257,090	272,943	286,107	288,550	288,222	289,873
<b>Claims on Other Financial Institutions</b>	<b>16,624</b>	<b>16,783</b>	<b>15,505</b>	<b>13,685</b>	<b>13,460</b>	<b>12,936</b>	<b>12,690</b>	<b>12,267</b>	<b>10,957</b>	<b>20,645</b>	<b>18,419</b>	<b>17,722</b>	<b>17,075</b>
Loans,Advances & Overdrafts	16,624	16,783	15,505	13,685	13,460	12,936	12,690	12,267	10,957	20,645	18,419	17,722	17,075
<b>b) Domestic Investments</b>	<b>184,500</b>	<b>183,560</b>	<b>185,482</b>	<b>187,809</b>	<b>179,698</b>	<b>186,306</b>	<b>189,046</b>	<b>188,428</b>	<b>193,477</b>	<b>206,827</b>	<b>212,651</b>	<b>218,269</b>	<b>219,082</b>
<b>Unclassified Assets</b>	<b>186,680</b>	<b>168,027</b>	<b>177,452</b>	<b>180,321</b>	<b>184,697</b>	<b>180,780</b>	<b>188,057</b>	<b>211,471</b>	<b>204,545</b>	<b>218,693</b>	<b>245,314</b>	<b>255,090</b>	<b>258,049</b>
Fixed Assets	34,986	33,855	34,630	34,401	33,956	33,253	33,199	32,395	31,799	32,743	33,961	33,893	34,269
Inter-Branch Transactions	9,090	4,433	6,254	8,465	9,888	9,159	15,503	30,949	33,591	46,149	64,243	72,082	75,477
Other Assets	142,604	129,739	136,568	137,455	140,853	138,368	139,355	148,127	139,155	139,801	147,110	149,115	148,303
<b>Foreign Assets</b>	<b>849,077</b>	<b>933,169</b>	<b>923,237</b>	<b>1,017,215</b>	<b>1,144,270</b>	<b>1,191,027</b>	<b>1,221,886</b>	<b>1,220,740</b>	<b>1,270,026</b>	<b>1,313,494</b>	<b>1,382,299</b>	<b>1,390,421</b>	<b>1,359,638</b>
Due from H.O. and/or Branches Abroad	156,027	190,091	136,689	173,237	254,056	225,419	234,952	189,431	181,751	195,945	195,525	186,013	164,329
Due from Other Banks Abroad	168,193	207,637	222,427	237,719	244,376	266,827	286,574	287,395	306,266	313,651	332,191	339,993	324,782
Cash in Hand ( FCY )	165	164	188	222	228	224	291	243	382	355	334	345	292
Securities	271,183	289,677	287,243	298,562	303,666	341,123	359,476	385,821	400,520	428,236	451,791	447,857	454,080
Credit to Non-Residents	182,313	175,095	192,742	207,166	218,047	228,499	221,999	227,559	241,385	253,655	270,308	274,067	276,645
Other Foreign Assets	71,196	70,505	83,948	100,309	123,897	128,935	118,594	130,291	139,722	121,652	132,150	142,146	139,510
<b>Total Assets</b>	<b>3,188,014</b>	<b>3,321,488</b>	<b>3,336,354</b>	<b>3,449,173</b>	<b>3,583,013</b>	<b>3,667,611</b>	<b>3,764,720</b>	<b>3,873,060</b>	<b>3,951,887</b>	<b>4,071,099</b>	<b>4,254,514</b>	<b>4,296,460</b>	<b>4,287,003</b>

\*Revised to account for year end amendments

\*\* Preliminary

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

(In Millions of AED)													
Item	Dec 2020	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023*	Mar 2024	Apr 2024	May 2024 **
<b>Domestic Liabilities</b>													
<b>Monetary Deposits</b>	<b>505,336</b>	<b>607,771</b>	<b>628,115</b>	<b>626,092</b>	<b>624,958</b>	<b>635,626</b>	<b>647,473</b>	<b>668,162</b>	<b>685,880</b>	<b>712,280</b>	<b>750,865</b>	<b>764,026</b>	<b>749,738</b>
Demand Deposits ( LCY )	500,846	602,766	620,802	617,115	618,022	629,196	638,318	657,652	676,384	704,618	738,782	752,390	739,186
Bankers Drafts	4,490	5,005	7,313	8,977	6,936	6,430	9,155	10,510	9,496	7,662	12,083	11,636	10,552
<b>Quasi Monetary Deposits</b>	<b>878,071</b>	<b>860,501</b>	<b>864,540</b>	<b>895,430</b>	<b>921,831</b>	<b>965,401</b>	<b>1,028,435</b>	<b>1,070,480</b>	<b>1,112,026</b>	<b>1,192,852</b>	<b>1,255,814</b>	<b>1,255,109</b>	<b>1,280,333</b>
Time Deposits ( LCY )	376,152	330,271	324,718	334,485	324,658	352,159	376,882	394,311	408,428	450,163	470,354	475,664	491,691
Savings Deposits ( LCY )	170,720	189,843	196,615	194,518	185,622	183,652	200,292	207,609	207,709	213,096	227,609	230,507	236,415
Other Deposits ( FCY )	331,199	340,387	343,207	366,427	411,551	429,590	451,261	468,560	495,889	529,593	557,851	548,938	552,227
<b>Government Deposits ( LCY + FCY )</b>	<b>286,471</b>	<b>287,408</b>	<b>290,674</b>	<b>316,486</b>	<b>401,182</b>	<b>396,055</b>	<b>405,642</b>	<b>425,143</b>	<b>422,845</b>	<b>401,129</b>	<b>419,328</b>	<b>473,800</b>	<b>432,417</b>
<b>Other Domestic Deposits ( LCY + FCY ) ***</b>	<b>16,819</b>	<b>16,652</b>	<b>16,735</b>	<b>17,196</b>	<b>17,704</b>	<b>19,480</b>	<b>20,583</b>	<b>19,971</b>	<b>20,377</b>	<b>21,715</b>	<b>22,687</b>	<b>22,239</b>	<b>22,515</b>
<b>Capital and Reserves</b>	<b>392,780</b>	<b>402,548</b>	<b>395,463</b>	<b>399,254</b>	<b>413,271</b>	<b>428,605</b>	<b>430,708</b>	<b>447,762</b>	<b>464,575</b>	<b>489,294</b>	<b>476,576</b>	<b>480,013</b>	<b>487,800</b>
<b>Due to Central Bank</b>	<b>31,523</b>	<b>2,848</b>	<b>3,958</b>	<b>3,664</b>	<b>5,246</b>	<b>5,836</b>	<b>6,601</b>	<b>7,253</b>	<b>5,365</b>	<b>4,342</b>	<b>4,203</b>	<b>2,597</b>	<b>3,512</b>
<b>Due to Resident Banks</b>	<b>32,510</b>	<b>32,939</b>	<b>36,260</b>	<b>44,948</b>	<b>55,035</b>	<b>47,685</b>	<b>48,038</b>	<b>50,505</b>	<b>56,512</b>	<b>54,578</b>	<b>62,896</b>	<b>53,512</b>	<b>51,067</b>
<b>Capital Market Funding &amp; Term Borrowings</b>	<b>26,560</b>	<b>26,957</b>	<b>26,041</b>	<b>26,042</b>	<b>26,035</b>	<b>28,791</b>	<b>28,796</b>	<b>26,429</b>	<b>26,157</b>	<b>25,887</b>	<b>29,564</b>	<b>27,730</b>	<b>27,730</b>
<b>Foreign Liabilities</b>	<b>715,606</b>	<b>778,461</b>	<b>744,991</b>	<b>792,856</b>	<b>788,708</b>	<b>806,943</b>	<b>801,993</b>	<b>814,389</b>	<b>814,939</b>	<b>841,296</b>	<b>877,415</b>	<b>865,798</b>	<b>886,957</b>
Due to H.O and/or Branches Abroad	62,459	62,486	53,140	56,138	62,536	74,066	97,256	96,179	112,816	129,991	122,560	119,322	138,621
Due to Other Banks Abroad	133,262	167,631	172,976	185,125	177,735	184,619	172,704	188,882	189,946	186,864	205,242	196,562	204,376
Capital Market Funding	170,991	184,395	161,854	153,505	154,154	165,356	162,883	149,482	149,210	161,995	160,454	159,623	166,273
Other Term Borrowings	55,403	49,986	54,168	47,560	35,422	35,799	36,413	41,039	36,838	36,457	35,489	34,064	37,634
Other Deposits ( LCY + FCY )	202,443	230,994	214,802	248,384	228,614	212,530	213,355	211,148	190,100	202,047	220,930	214,424	204,650
Other Foreign Liabilities	91,048	82,969	88,051	102,144	130,247	134,573	119,382	127,659	136,029	123,942	132,740	141,803	135,403
<b>Unclassified Liabilities</b>	<b>302,338</b>	<b>305,403</b>	<b>329,577</b>	<b>327,205</b>	<b>329,043</b>	<b>333,189</b>	<b>346,451</b>	<b>342,966</b>	<b>343,211</b>	<b>327,726</b>	<b>355,166</b>	<b>351,636</b>	<b>344,934</b>
Inter-Branch Transactions	4,174	14,013	9,306	8,155	8,849	7,635	5,249	4,891	6,930	8,117	9,929	9,815	8,961
Other Liabilities	298,164	291,390	320,271	319,050	320,194	325,554	341,202	338,075	336,281	319,609	345,237	341,821	335,973
- Of which : Provisions <sup>1</sup>	156,248	155,547	157,090	156,852	156,990	155,549	158,696	161,393	158,149	141,072	140,270	139,995	139,590
<b>Total Liabilities</b>	<b>3,188,014</b>	<b>3,321,488</b>	<b>3,336,354</b>	<b>3,449,173</b>	<b>3,583,013</b>	<b>3,667,611</b>	<b>3,764,720</b>	<b>3,873,060</b>	<b>3,951,887</b>	<b>4,071,099</b>	<b>4,254,514</b>	<b>4,296,460</b>	<b>4,287,003</b>

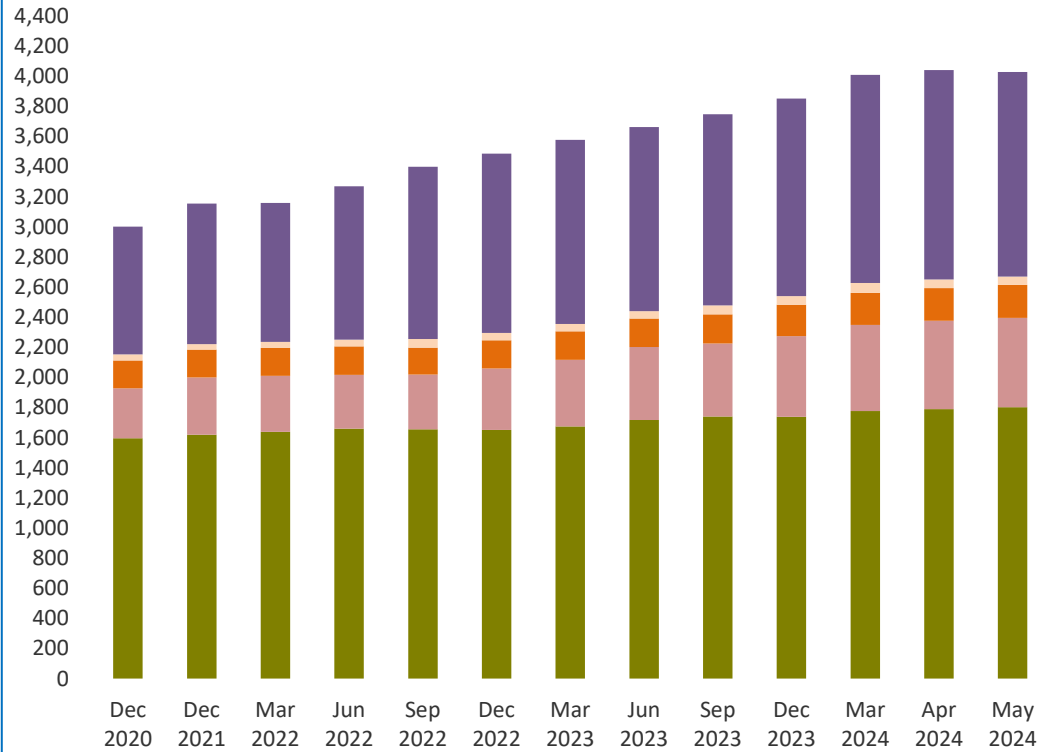
\*Revised to account for year end amendments

\*\* Preliminary

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

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

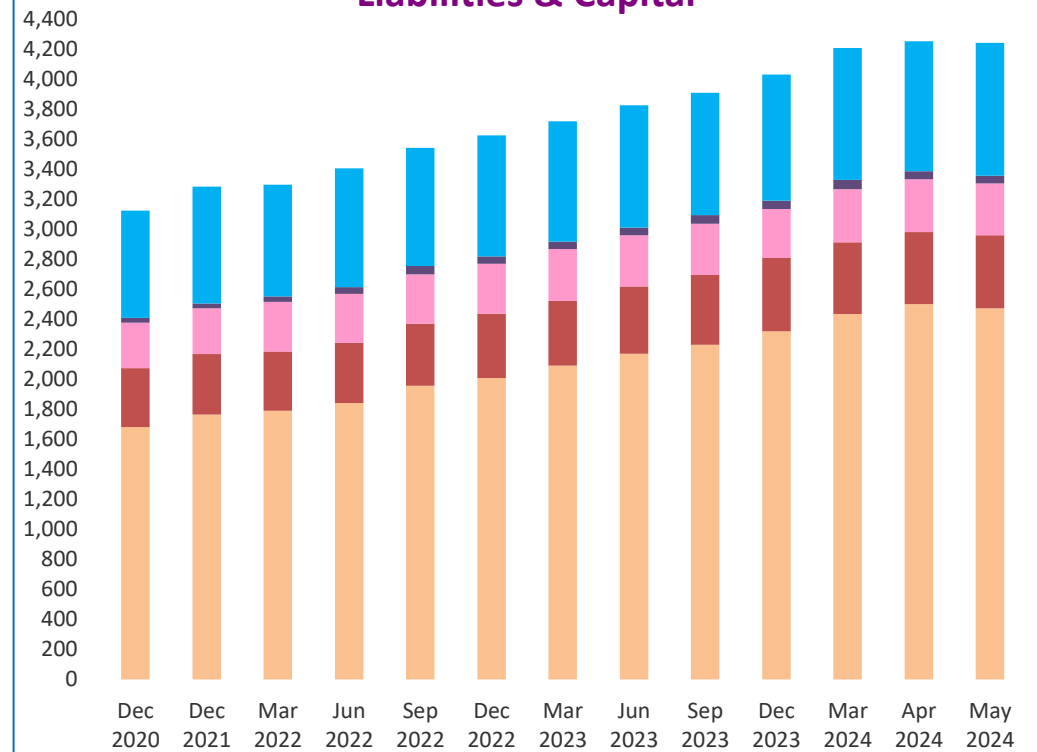
### Aggregated Balance Sheet of Banks - Assets



AED Bln

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

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



AED Bln

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



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

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Mar 2022</b>	<b>Jun 2022</b>	<b>Sep 2022</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023*</b>	<b>Mar 2024</b>	<b>Apr 2024</b>	<b>May 2024 **</b>
<b>Domestic Assets</b>													
<b>Cash and Deposits with C.B</b>	<b>259,236</b>	<b>291,537</b>	<b>284,347</b>	<b>271,974</b>	<b>273,196</b>	<b>304,601</b>	<b>332,614</b>	<b>374,209</b>	<b>371,759</b>	<b>421,513</b>	<b>441,513</b>	<b>461,819</b>	<b>466,056</b>
Cash in Hand ( LCY )	14,591	16,296	14,594	16,167	15,460	16,439	15,740	18,406	15,928	17,011	17,861	16,787	17,636
Deposits with Central Bank	244,645	275,241	269,753	255,807	257,736	288,162	316,874	355,803	355,831	404,502	423,652	445,032	448,420
<b>Due From Resident Banks</b>	<b>24,734</b>	<b>19,888</b>	<b>21,482</b>	<b>27,772</b>	<b>39,132</b>	<b>33,353</b>	<b>32,240</b>	<b>34,224</b>	<b>43,856</b>	<b>43,621</b>	<b>46,531</b>	<b>36,311</b>	<b>34,801</b>
<b>Domestic Credit and Investments</b>	<b>1,624,627</b>	<b>1,646,596</b>	<b>1,671,367</b>	<b>1,692,117</b>	<b>1,689,820</b>	<b>1,697,819</b>	<b>1,726,154</b>	<b>1,768,792</b>	<b>1,795,602</b>	<b>1,803,963</b>	<b>1,844,129</b>	<b>1,863,632</b>	<b>1,875,790</b>
<b>a) Credit Facilities</b>	<b>1,446,012</b>	<b>1,470,505</b>	<b>1,496,785</b>	<b>1,514,746</b>	<b>1,514,849</b>	<b>1,514,739</b>	<b>1,540,839</b>	<b>1,584,164</b>	<b>1,606,540</b>	<b>1,603,334</b>	<b>1,638,146</b>	<b>1,652,465</b>	<b>1,664,085</b>
<b>Claims on Private Sector</b>	<b>985,675</b>	<b>1,003,614</b>	<b>1,021,301</b>	<b>1,050,963</b>	<b>1,061,030</b>	<b>1,064,198</b>	<b>1,092,330</b>	<b>1,114,235</b>	<b>1,128,738</b>	<b>1,132,194</b>	<b>1,161,134</b>	<b>1,167,393</b>	<b>1,181,620</b>
Commercial Bills	31,617	37,525	41,075	41,981	50,164	50,088	50,734	61,319	66,667	60,064	63,622	64,204	65,400
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	954,058	966,089	980,226	1,008,982	1,010,866	1,014,110	1,041,596	1,052,916	1,062,071	1,072,130	1,097,512	1,103,189	1,116,220
<b>Claims on Government</b>	<b>242,135</b>	<b>223,299</b>	<b>214,420</b>	<b>210,531</b>	<b>202,516</b>	<b>200,882</b>	<b>208,517</b>	<b>210,900</b>	<b>204,805</b>	<b>176,890</b>	<b>181,175</b>	<b>189,914</b>	<b>185,669</b>
<b>Claims on Public Sector ( GREs )</b>	<b>203,087</b>	<b>229,076</b>	<b>247,082</b>	<b>240,597</b>	<b>239,016</b>	<b>237,876</b>	<b>228,592</b>	<b>247,894</b>	<b>263,269</b>	<b>274,824</b>	<b>278,841</b>	<b>278,192</b>	<b>280,583</b>
Commercial Bills	5,377	8,030	8,907	6,227	5,466	5,607	5,849	6,885	7,131	6,059	8,472	7,907	8,230
Loans,Advances & Overdrafts	197,710	221,046	238,175	234,370	233,550	232,269	222,743	241,009	256,138	268,765	270,369	270,285	272,353
<b>Claims on Other Financial Institutions</b>	<b>15,115</b>	<b>14,516</b>	<b>13,982</b>	<b>12,655</b>	<b>12,287</b>	<b>11,783</b>	<b>11,400</b>	<b>11,135</b>	<b>9,728</b>	<b>19,426</b>	<b>16,996</b>	<b>16,966</b>	<b>16,213</b>
Loans,Advances & Overdrafts	15,115	14,516	13,982	12,655	12,287	11,783	11,400	11,135	9,728	19,426	16,996	16,966	16,213
<b>b) Domestic Investments</b>	<b>178,615</b>	<b>176,091</b>	<b>174,582</b>	<b>177,371</b>	<b>174,971</b>	<b>183,080</b>	<b>185,315</b>	<b>184,628</b>	<b>189,062</b>	<b>200,629</b>	<b>205,983</b>	<b>211,167</b>	<b>211,705</b>
<b>Unclassified Assets</b>	<b>169,806</b>	<b>153,428</b>	<b>161,349</b>	<b>164,223</b>	<b>168,168</b>	<b>165,950</b>	<b>170,476</b>	<b>188,588</b>	<b>188,838</b>	<b>201,948</b>	<b>225,706</b>	<b>234,797</b>	<b>239,728</b>
Fixed Assets	33,208	32,092	33,048	32,847	32,416	31,734	31,676	30,912	30,325	31,261	32,492	32,415	32,788
Inter-Branch Transactions	9,070	4,412	6,204	8,385	9,833	9,104	15,468	30,859	33,529	46,118	64,144	72,018	75,315
Other Assets	127,528	116,924	122,097	122,991	125,919	125,112	123,332	126,817	124,984	124,569	129,070	130,364	131,625
<b>Foreign Assets</b>	<b>707,268</b>	<b>794,516</b>	<b>781,292</b>	<b>870,154</b>	<b>993,785</b>	<b>1,027,245</b>	<b>1,059,363</b>	<b>1,054,644</b>	<b>1,093,346</b>	<b>1,137,679</b>	<b>1,203,531</b>	<b>1,209,164</b>	<b>1,181,200</b>
Due from H.O. and/or Branches Abroad	145,068	179,284	120,405	158,326	235,967	207,818	216,085	172,123	158,279	169,422	172,751	162,047	139,063
Due from Other Banks Abroad	120,908	155,384	174,656	185,930	196,149	210,930	226,159	225,399	238,205	245,597	254,523	265,002	254,425
Cash in Hand ( FCY )	126	107	132	172	182	164	160	187	313	319	295	294	254
Securities	225,475	247,104	249,667	260,571	264,785	299,080	321,202	347,167	360,981	388,426	410,315	404,724	412,342
Credit to Non-Residents	152,350	148,946	161,027	174,061	183,876	191,753	187,120	189,270	207,062	221,111	242,343	244,470	244,241
Other Foreign Assets	63,341	63,691	75,405	91,094	112,826	117,500	108,637	120,498	128,506	112,804	123,304	132,627	130,875
<b>Total Assets</b>	<b>2,785,671</b>	<b>2,905,965</b>	<b>2,919,837</b>	<b>3,026,240</b>	<b>3,164,101</b>	<b>3,228,968</b>	<b>3,320,847</b>	<b>3,420,457</b>	<b>3,493,401</b>	<b>3,608,724</b>	<b>3,761,410</b>	<b>3,805,723</b>	<b>3,797,575</b>

\*Revised to account for year end amendments

\*\* Preliminary

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

(In Millions of AED)													
Item	Dec 2020	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023*	Mar 2024	Apr 2024	May 2024 **
<b>Domestic Liabilities</b>													
<b>Monetary Deposits</b>	<b>427,062</b>	<b>524,246</b>	<b>541,995</b>	<b>538,157</b>	<b>537,301</b>	<b>546,521</b>	<b>555,936</b>	<b>577,331</b>	<b>594,958</b>	<b>617,289</b>	<b>650,247</b>	<b>663,425</b>	<b>651,926</b>
Demand Deposits ( LCY )	422,994	519,861	535,392	530,138	531,203	540,948	547,739	568,551	587,092	610,483	639,552	653,028	642,440
Bankers Drafts	4,068	4,385	6,603	8,019	6,098	5,573	8,197	8,780	7,866	6,806	10,695	10,397	9,486
<b>Quasi Monetary Deposits</b>	<b>762,356</b>	<b>746,075</b>	<b>742,535</b>	<b>768,418</b>	<b>797,189</b>	<b>827,453</b>	<b>884,696</b>	<b>922,538</b>	<b>961,523</b>	<b>1,036,872</b>	<b>1,090,806</b>	<b>1,091,731</b>	<b>1,116,967</b>
Time Deposits ( LCY )	344,307	303,283	298,344	308,452	299,531	321,825	340,455	354,859	364,852	405,951	421,066	426,636	442,733
Savings Deposits ( LCY )	157,675	176,290	182,673	180,602	172,095	171,016	187,427	194,854	195,355	201,031	215,295	218,194	224,162
Other Deposits ( FCY )	260,374	266,502	261,518	279,364	325,563	334,612	356,814	372,825	401,316	429,890	454,445	446,901	450,072
<b>Government Deposits ( LCY + FCY )</b>	<b>285,721</b>	<b>285,052</b>	<b>289,878</b>	<b>315,026</b>	<b>400,366</b>	<b>395,110</b>	<b>404,966</b>	<b>424,388</b>	<b>421,122</b>	<b>400,066</b>	<b>418,152</b>	<b>472,647</b>	<b>431,221</b>
<b>Other Domestic Deposits ( LCY + FCY ) ***</b>	<b>13,594</b>	<b>13,275</b>	<b>13,468</b>	<b>14,018</b>	<b>14,372</b>	<b>16,150</b>	<b>17,337</b>	<b>16,722</b>	<b>17,376</b>	<b>18,785</b>	<b>19,625</b>	<b>19,092</b>	<b>19,318</b>
<b>Capital and Reserves</b>	<b>339,327</b>	<b>348,596</b>	<b>340,982</b>	<b>343,680</b>	<b>356,640</b>	<b>370,185</b>	<b>370,121</b>	<b>386,634</b>	<b>401,115</b>	<b>422,351</b>	<b>407,739</b>	<b>412,535</b>	<b>419,555</b>
<b>Due to Central Bank</b>	<b>30,762</b>	<b>2,830</b>	<b>3,750</b>	<b>3,627</b>	<b>5,189</b>	<b>5,812</b>	<b>6,252</b>	<b>7,193</b>	<b>5,252</b>	<b>4,149</b>	<b>3,488</b>	<b>2,427</b>	<b>3,366</b>
<b>Due to Resident Banks</b>	<b>31,669</b>	<b>31,700</b>	<b>35,163</b>	<b>43,326</b>	<b>53,734</b>	<b>46,086</b>	<b>46,835</b>	<b>47,795</b>	<b>53,554</b>	<b>51,994</b>	<b>59,781</b>	<b>50,860</b>	<b>48,846</b>
<b>Capital Market Funding &amp; Term Borrowings</b>	<b>26,560</b>	<b>26,957</b>	<b>26,041</b>	<b>26,042</b>	<b>26,035</b>	<b>28,791</b>	<b>28,796</b>	<b>26,429</b>	<b>26,157</b>	<b>25,887</b>	<b>29,564</b>	<b>27,730</b>	<b>27,730</b>
<b>Foreign Liabilities</b>	<b>613,848</b>	<b>665,190</b>	<b>639,489</b>	<b>689,620</b>	<b>686,802</b>	<b>699,350</b>	<b>699,900</b>	<b>710,396</b>	<b>711,194</b>	<b>745,209</b>	<b>771,149</b>	<b>757,895</b>	<b>776,193</b>
Due to H.O and/or Branches Abroad	27,683	25,604	21,941	28,077	35,838	47,395	70,856	66,436	86,524	104,292	94,726	92,224	112,060
Due to Other Banks Abroad	114,495	134,896	145,045	156,168	151,242	159,747	147,249	161,348	160,130	164,532	173,692	164,920	168,386
Capital Market Funding	165,879	181,608	159,224	150,937	152,195	163,522	161,368	148,204	148,062	160,802	159,221	158,494	165,166
Other Term Borrowings	55,006	49,538	53,709	47,101	34,944	35,320	35,934	40,958	36,713	36,332	35,364	33,940	37,509
Other Deposits ( LCY + FCY )	168,895	198,345	179,422	214,070	193,010	175,263	177,449	175,663	154,200	163,649	183,463	175,496	165,109
Other Foreign Liabilities	81,890	75,199	80,148	93,267	119,573	118,103	107,044	117,787	125,565	115,602	124,683	132,821	127,963
<b>Unclassified Liabilities</b>	<b>254,772</b>	<b>262,044</b>	<b>286,536</b>	<b>284,326</b>	<b>286,473</b>	<b>293,510</b>	<b>306,008</b>	<b>301,031</b>	<b>301,150</b>	<b>286,122</b>	<b>310,859</b>	<b>307,381</b>	<b>302,453</b>
Inter-Branch Transactions	4,147	13,952	9,196	8,052	8,745	7,581	5,172	4,801	6,747	7,535	9,703	9,677	8,777
Other Liabilities	250,625	248,092	277,340	276,274	277,728	285,929	300,836	296,230	294,403	278,587	301,156	297,704	293,676
- Of which : Provisions <sup>1</sup>	122,568	124,486	127,865	128,019	128,399	128,887	132,636	135,687	132,835	118,020	117,158	117,890	117,498
<b>Total Liabilities</b>	<b>2,785,671</b>	<b>2,905,965</b>	<b>2,919,837</b>	<b>3,026,240</b>	<b>3,164,101</b>	<b>3,228,968</b>	<b>3,320,847</b>	<b>3,420,457</b>	<b>3,493,401</b>	<b>3,608,724</b>	<b>3,761,410</b>	<b>3,805,723</b>	<b>3,797,575</b>

\*Revised to account for year end amendments

\*\* Preliminary

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

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

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

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Mar 2022</b>	<b>Jun 2022</b>	<b>Sep 2022</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023*</b>	<b>Mar 2024</b>	<b>Apr 2024</b>	<b>May 2024**</b>
<b>Domestic Assets</b>													
<b>Cash and Deposits with C.B</b>	<b>72,012</b>	<b>90,341</b>	<b>86,969</b>	<b>86,794</b>	<b>89,347</b>	<b>103,972</b>	<b>110,421</b>	<b>110,290</b>	<b>113,658</b>	<b>115,837</b>	<b>130,812</b>	<b>124,904</b>	<b>128,672</b>
Cash in Hand ( LCY )	1,389	1,437	1,538	1,848	1,669	1,636	1,660	2,217	1,636	1,790	1,863	1,645	1,634
Deposits with Central Bank	70,623	88,904	85,431	84,946	87,678	102,336	108,761	108,073	112,022	114,047	128,949	123,259	127,038
<b>Due From Resident Banks</b>	<b>14,989</b>	<b>16,009</b>	<b>18,276</b>	<b>18,425</b>	<b>17,265</b>	<b>16,635</b>	<b>16,671</b>	<b>16,581</b>	<b>14,480</b>	<b>13,423</b>	<b>18,803</b>	<b>20,597</b>	<b>19,577</b>
<b>Domestic Credit and Investments</b>	<b>156,659</b>	<b>155,921</b>	<b>153,224</b>	<b>154,555</b>	<b>145,286</b>	<b>139,424</b>	<b>136,677</b>	<b>136,753</b>	<b>137,961</b>	<b>140,555</b>	<b>145,113</b>	<b>143,686</b>	<b>144,420</b>
<b>a) Credit Facilities</b>	<b>150,774</b>	<b>148,452</b>	<b>142,324</b>	<b>144,117</b>	<b>140,559</b>	<b>136,198</b>	<b>132,946</b>	<b>132,952</b>	<b>133,546</b>	<b>134,357</b>	<b>138,445</b>	<b>136,584</b>	<b>137,043</b>
<b>Claims on Private Sector</b>	<b>122,614</b>	<b>117,131</b>	<b>111,614</b>	<b>111,868</b>	<b>112,687</b>	<b>108,767</b>	<b>107,709</b>	<b>107,462</b>	<b>107,464</b>	<b>108,071</b>	<b>111,167</b>	<b>110,665</b>	<b>111,554</b>
Commercial Bills	10,217	10,048	9,337	10,758	11,098	10,362	9,627	8,937	8,598	9,591	11,563	11,896	12,285
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	112,397	107,083	102,277	101,110	101,589	98,405	98,082	98,525	98,866	98,480	99,604	98,769	99,269
<b>Claims on Government</b>	<b>9,788</b>	<b>12,739</b>	<b>12,395</b>	<b>11,835</b>	<b>10,011</b>	<b>10,848</b>	<b>7,459</b>	<b>7,852</b>	<b>7,761</b>	<b>7,409</b>	<b>7,159</b>	<b>7,185</b>	<b>7,062</b>
<b>Claims on Public Sector ( GREs )</b>	<b>16,863</b>	<b>16,315</b>	<b>16,792</b>	<b>19,384</b>	<b>16,688</b>	<b>15,430</b>	<b>16,488</b>	<b>16,506</b>	<b>17,092</b>	<b>17,658</b>	<b>18,696</b>	<b>17,978</b>	<b>17,565</b>
Commercial Bills	203	245	279	308	236	78	65	425	287	316	515	41	45
Loans,Advances & Overdrafts	16,660	16,070	16,513	19,076	16,452	15,352	16,423	16,081	16,805	17,342	18,181	17,937	17,520
<b>Claims on Other Financial Institutions</b>	<b>1,509</b>	<b>2,267</b>	<b>1,523</b>	<b>1,030</b>	<b>1,173</b>	<b>1,153</b>	<b>1,290</b>	<b>1,132</b>	<b>1,229</b>	<b>1,219</b>	<b>1,423</b>	<b>756</b>	<b>862</b>
Loans,Advances & Overdrafts	1,509	2,267	1,523	1,030	1,173	1,153	1,290	1,132	1,229	1,219	1,423	756	862
<b>b) Domestic Investments</b>	<b>5,885</b>	<b>7,469</b>	<b>10,900</b>	<b>10,438</b>	<b>4,727</b>	<b>3,226</b>	<b>3,731</b>	<b>3,801</b>	<b>4,415</b>	<b>6,198</b>	<b>6,668</b>	<b>7,102</b>	<b>7,377</b>
<b>Unclassified Assets</b>	<b>16,874</b>	<b>14,599</b>	<b>16,103</b>	<b>16,098</b>	<b>16,529</b>	<b>14,830</b>	<b>17,581</b>	<b>22,883</b>	<b>15,707</b>	<b>16,745</b>	<b>19,608</b>	<b>20,293</b>	<b>18,321</b>
Fixed Assets	1,778	1,763	1,582	1,554	1,540	1,519	1,523	1,483	1,474	1,482	1,469	1,478	1,481
Inter-Branch Transactions	20	21	50	80	55	55	35	90	62	31	99	64	162
Other Assets	15,076	12,815	14,471	14,464	14,934	13,256	16,023	21,310	14,171	15,232	18,040	18,751	16,678
<b>Foreign Assets</b>	<b>141,809</b>	<b>138,653</b>	<b>141,945</b>	<b>147,061</b>	<b>150,485</b>	<b>163,782</b>	<b>162,523</b>	<b>166,096</b>	<b>176,680</b>	<b>175,815</b>	<b>178,768</b>	<b>181,257</b>	<b>178,438</b>
Due from H.O. and/or Branches Abroad	10,959	10,807	16,284	14,911	18,089	17,601	18,867	17,308	23,472	26,523	22,774	23,966	25,266
Due from Other Banks Abroad	47,285	52,253	47,771	51,789	48,227	55,897	60,415	61,996	68,061	68,054	77,668	74,991	70,357
Cash in Hand ( FCY )	39	57	56	50	46	60	131	56	69	36	39	51	38
Securities	45,708	42,573	37,576	37,991	38,881	42,043	38,274	38,654	39,539	39,810	41,476	43,133	41,738
Credit to Non-Residents	29,963	26,149	31,715	33,105	34,171	36,746	34,879	38,289	34,323	32,544	27,965	29,597	32,404
Other Foreign Assets	7,855	6,814	8,543	9,215	11,071	11,435	9,957	9,793	11,216	8,848	8,846	9,519	8,635
<b>Total Assets</b>	<b>402,343</b>	<b>415,523</b>	<b>416,517</b>	<b>422,933</b>	<b>418,912</b>	<b>438,643</b>	<b>443,873</b>	<b>452,603</b>	<b>458,486</b>	<b>462,375</b>	<b>493,104</b>	<b>490,737</b>	<b>489,428</b>

\* Revised to account for year end amendments

\*\* Preliminary

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

(In Millions of AED)													
Item	Dec 2020	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023*	Mar 2024	Apr 2024	May 2024 **
<b>Domestic Liabilities</b>													
<b>Monetary Deposits</b>	78,274	83,525	86,120	87,935	87,657	89,105	91,537	90,831	90,922	94,991	100,618	100,601	97,812
Demand Deposits ( LCY )	77,852	82,905	85,410	86,977	86,819	88,248	90,579	89,101	89,292	94,135	99,230	99,362	96,746
Bankers Drafts	422	620	710	958	838	857	958	1,730	1,630	856	1,388	1,239	1,066
<b>Quasi Monetary Deposits</b>	115,715	114,426	122,005	127,012	124,642	137,948	143,739	147,942	150,503	155,980	165,008	163,378	163,366
Time Deposits ( LCY )	31,845	26,988	26,374	26,033	25,127	30,334	36,427	39,452	43,576	44,212	49,288	49,028	48,958
Savings Deposits ( LCY )	13,045	13,553	13,942	13,916	13,527	12,636	12,865	12,755	12,354	12,065	12,314	12,313	12,253
Other Deposits ( FCY )	70,825	73,885	81,689	87,063	85,988	94,978	94,447	95,735	94,573	99,703	103,406	102,037	102,155
<b>Government Deposits ( LCY + FCY )</b>	750	2,356	796	1,460	816	945	676	755	1,723	1,063	1,176	1,153	1,196
<b>Other Domestic Deposits ( LCY + FCY ) ***</b>	3,225	3,377	3,267	3,178	3,332	3,330	3,246	3,249	3,001	2,930	3,062	3,147	3,197
<b>Capital and Reserves</b>	53,453	53,952	54,481	55,574	56,631	58,420	60,587	61,128	63,460	66,943	68,837	67,478	68,245
<b>Due to Central Bank</b>	761	18	208	37	57	24	349	60	113	193	715	170	146
<b>Due to Resident Banks</b>	841	1,239	1,097	1,622	1,301	1,599	1,203	2,710	2,958	2,584	3,115	2,652	2,221
<b>Capital Market Funding &amp; Term Borrowings</b>	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Foreign Liabilities</b>	101,758	113,271	105,502	103,236	101,906	107,593	102,093	103,993	103,745	96,087	106,266	107,903	110,764
Due to H.O and/or Branches Abroad	34,776	36,882	31,199	28,061	26,698	26,671	26,400	29,743	26,292	25,699	27,834	27,098	26,561
Due to Other Banks Abroad	18,767	32,735	27,931	28,957	26,493	24,872	25,455	27,534	29,816	22,332	31,550	31,642	35,990
Capital Market Funding	5,112	2,787	2,630	2,568	1,959	1,834	1,515	1,278	1,148	1,193	1,233	1,129	1,107
Other Term Borrowings	397	448	459	459	478	479	479	81	125	125	125	124	125
Other Deposits ( LCY + FCY )	33,548	32,649	35,380	34,314	35,604	37,267	35,906	35,485	35,900	38,398	37,467	38,928	39,541
Other Foreign Liabilities	9,158	7,770	7,903	8,877	10,674	16,470	12,338	9,872	10,464	8,340	8,057	8,982	7,440
<b>Unclassified Liabilities</b>	47,566	43,359	43,041	42,879	42,570	39,679	40,443	41,935	42,061	41,604	44,307	44,255	42,481
Inter-Branch Transactions	27	61	110	103	104	54	77	90	183	582	226	138	184
Other Liabilities	47,539	43,298	42,931	42,776	42,466	39,625	40,366	41,845	41,878	41,022	44,081	44,117	42,297
- Of which : Provisions <sup>1</sup>	33,680	31,061	29,225	28,833	28,591	26,662	26,060	25,706	25,314	23,052	23,112	22,105	22,092
<b>Total Liabilities</b>	<b>402,343</b>	<b>415,523</b>	<b>416,517</b>	<b>422,933</b>	<b>418,912</b>	<b>438,643</b>	<b>443,873</b>	<b>452,603</b>	<b>458,486</b>	<b>462,375</b>	<b>493,104</b>	<b>490,737</b>	<b>489,428</b>

\* Revised to account for year end amendments

\*\* Preliminary

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

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

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

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Mar 2022</b>	<b>Jun 2022</b>	<b>Sep 2022</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023*</b>	<b>Mar 2024</b>	<b>Apr 2024</b>	<b>May 2024 **</b>
<b>Domestic Assets</b>													
<b>Cash and Deposits with C.B</b>	<b>252,120</b>	<b>307,529</b>	<b>302,083</b>	<b>295,231</b>	<b>306,358</b>	<b>334,440</b>	<b>357,896</b>	<b>399,396</b>	<b>399,584</b>	<b>453,033</b>	<b>480,357</b>	<b>481,391</b>	<b>502,821</b>
Cash in Hand ( LCY )	11,278	12,251	11,209	12,739	11,941	12,873	12,191	15,310	13,037	12,776	13,650	12,828	13,097
Deposits with Central Bank	240,842	295,278	290,874	282,492	294,417	321,567	345,705	384,086	386,547	440,257	466,707	468,563	489,724
<b>Due From Resident Banks</b>	<b>32,359</b>	<b>30,133</b>	<b>33,995</b>	<b>37,523</b>	<b>48,938</b>	<b>43,107</b>	<b>41,228</b>	<b>44,308</b>	<b>51,021</b>	<b>48,873</b>	<b>58,054</b>	<b>52,194</b>	<b>48,504</b>
<b>Domestic Credit and Investments</b>	<b>1,373,506</b>	<b>1,407,069</b>	<b>1,418,626</b>	<b>1,435,009</b>	<b>1,421,535</b>	<b>1,419,925</b>	<b>1,438,555</b>	<b>1,469,862</b>	<b>1,487,258</b>	<b>1,491,335</b>	<b>1,527,554</b>	<b>1,546,818</b>	<b>1,547,487</b>
<b>a) Credit Facilities</b>	<b>1,236,998</b>	<b>1,270,066</b>	<b>1,282,792</b>	<b>1,298,069</b>	<b>1,293,704</b>	<b>1,286,434</b>	<b>1,304,011</b>	<b>1,336,210</b>	<b>1,351,969</b>	<b>1,343,925</b>	<b>1,378,948</b>	<b>1,393,303</b>	<b>1,395,054</b>
<b>Claims on Private Sector</b>	<b>829,243</b>	<b>843,753</b>	<b>853,573</b>	<b>882,799</b>	<b>893,279</b>	<b>891,722</b>	<b>910,476</b>	<b>922,266</b>	<b>933,703</b>	<b>932,619</b>	<b>960,477</b>	<b>965,275</b>	<b>974,539</b>
Commercial Bills	41,834	47,573	50,412	52,739	61,262	60,450	60,361	70,256	70,674	65,149	70,130	70,895	72,568
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	787,409	796,180	803,161	830,060	832,017	831,272	850,115	852,010	863,029	867,470	890,347	894,380	901,971
<b>Claims on Government</b>	<b>218,595</b>	<b>210,615</b>	<b>198,668</b>	<b>191,389</b>	<b>178,664</b>	<b>177,028</b>	<b>181,276</b>	<b>182,733</b>	<b>177,346</b>	<b>149,573</b>	<b>152,885</b>	<b>156,582</b>	<b>151,317</b>
<b>Claims on Public Sector ( GREs )</b>	<b>174,238</b>	<b>200,652</b>	<b>216,588</b>	<b>211,718</b>	<b>209,735</b>	<b>206,149</b>	<b>201,116</b>	<b>220,413</b>	<b>231,424</b>	<b>242,556</b>	<b>248,525</b>	<b>255,078</b>	<b>253,474</b>
Commercial Bills	5,580	8,275	9,186	6,535	5,702	5,685	5,914	7,310	6,766	5,905	8,305	7,170	7,814
Loans,Advances & Overdrafts	168,658	192,377	207,402	205,183	204,033	200,464	195,202	213,103	224,658	236,651	240,220	247,908	245,660
<b>Claims on Other Financial Institutions</b>	<b>14,922</b>	<b>15,046</b>	<b>13,963</b>	<b>12,163</b>	<b>12,026</b>	<b>11,535</b>	<b>11,143</b>	<b>10,798</b>	<b>9,496</b>	<b>19,177</b>	<b>17,061</b>	<b>16,368</b>	<b>15,724</b>
Loans,Advances & Overdrafts	14,922	15,046	13,963	12,163	12,026	11,535	11,143	10,798	9,496	19,177	17,061	16,368	15,724
<b>b) Domestic Investments</b>	<b>136,508</b>	<b>137,003</b>	<b>135,834</b>	<b>136,940</b>	<b>127,831</b>	<b>133,491</b>	<b>134,544</b>	<b>133,652</b>	<b>135,289</b>	<b>147,410</b>	<b>148,606</b>	<b>153,515</b>	<b>152,433</b>
<b>Unclassified Assets</b>	<b>151,253</b>	<b>139,344</b>	<b>144,536</b>	<b>151,368</b>	<b>154,279</b>	<b>150,771</b>	<b>159,289</b>	<b>182,472</b>	<b>174,916</b>	<b>190,700</b>	<b>216,233</b>	<b>226,398</b>	<b>228,496</b>
Fixed Assets	30,092	28,048	28,944	28,711	28,216	27,555	27,516	26,790	26,237	25,960	27,460	27,401	27,301
Inter-Branch Transactions	9,090	4,433	6,254	8,465	9,888	9,159	15,503	30,949	33,591	46,149	64,243	72,082	75,477
Other Assets	112,071	106,863	109,338	114,192	116,175	114,057	116,270	124,733	115,088	118,591	124,530	126,915	125,718
<b>Foreign Assets</b>	<b>777,606</b>	<b>847,091</b>	<b>831,479</b>	<b>921,203</b>	<b>1,047,544</b>	<b>1,088,639</b>	<b>1,117,707</b>	<b>1,110,058</b>	<b>1,147,042</b>	<b>1,185,287</b>	<b>1,243,051</b>	<b>1,252,267</b>	<b>1,219,183</b>
Due from H.O. and/or Branches Abroad	155,295	189,509	136,108	172,628	253,437	224,757	234,373	188,610	180,256	194,451	194,405	184,899	163,016
Due from Other Banks Abroad	158,226	195,407	208,788	223,019	230,925	251,708	272,378	274,776	291,602	297,604	315,401	324,549	309,197
Cash in Hand ( FCY )	149	149	170	211	211	209	275	230	369	344	316	324	273
Securities	243,381	251,875	245,486	254,004	258,026	289,513	302,602	319,686	332,380	355,028	370,908	366,930	371,105
Credit to Non-Residents	150,278	140,942	158,656	172,601	183,100	195,263	191,503	198,208	205,074	218,510	232,590	236,028	238,923
Other Foreign Assets	70,277	69,209	82,271	98,740	121,845	127,189	116,576	128,548	137,361	119,350	129,431	139,537	136,669
<b>Total Assets</b>	<b>2,586,844</b>	<b>2,731,166</b>	<b>2,730,719</b>	<b>2,840,334</b>	<b>2,978,654</b>	<b>3,036,882</b>	<b>3,114,675</b>	<b>3,206,096</b>	<b>3,259,821</b>	<b>3,369,228</b>	<b>3,525,249</b>	<b>3,559,068</b>	<b>3,546,491</b>

\* Revised to account for year end amendments

\*\* Preliminary



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

(In Millions of AED)													
Item	Dec 2020	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023*	Mar 2024	Apr 2024	May 2024 **
<b>Domestic Liabilities</b>													
<b>Monetary Deposits</b>	420,414	515,958	528,553	526,346	525,691	537,896	545,685	563,536	581,933	608,276	638,298	650,182	634,984
Demand Deposits ( LCY )	416,973	511,921	522,701	518,796	520,028	532,594	538,116	555,257	573,744	602,092	628,239	640,803	626,518
Bankers Drafts	3,441	4,037	5,852	7,550	5,663	5,302	7,569	8,279	8,189	6,184	10,059	9,379	8,466
<b>Quasi Monetary Deposits</b>	654,115	627,414	624,361	654,872	694,317	724,877	774,024	804,492	836,004	913,536	961,391	959,211	985,245
Time Deposits ( LCY )	273,121	227,361	222,196	232,160	231,237	249,847	267,586	283,164	289,817	326,065	342,453	345,395	366,173
Savings Deposits ( LCY )	77,526	84,860	87,029	87,786	86,397	80,864	93,505	96,762	97,541	101,790	108,411	110,976	113,095
Other Deposits ( FCY )	303,468	315,193	315,136	334,926	376,683	394,166	412,933	424,566	448,646	485,681	510,527	502,840	505,977
<b>Government Deposits ( LCY + FCY )</b>	217,387	225,784	225,914	241,391	321,472	306,275	319,002	331,348	322,071	297,293	313,106	358,636	316,070
<b>Other Domestic Deposits ( LCY + FCY ) ***</b>	13,459	14,029	14,215	14,877	15,422	16,840	18,125	17,244	17,900	19,151	19,985	19,551	19,710
<b>Capital and Reserves</b>	324,708	336,778	331,176	333,163	344,970	357,776	361,002	374,831	389,019	410,645	400,603	403,009	409,138
Due to Central Bank	24,463	2,609	3,932	3,588	5,180	5,779	6,499	6,071	4,980	3,925	4,078	2,360	3,119
Due to Resident Banks	22,424	27,534	26,669	30,924	36,064	29,735	28,905	32,128	31,257	31,463	40,159	36,047	34,965
<b>Capital Market Funding &amp; Term Borrowings</b>	2,535	2,904	2,906	2,906	2,899	2,899	2,904	4,209	3,937	3,667	3,671	1,836	1,836
<b>Foreign Liabilities</b>	663,648	726,628	705,776	760,184	759,728	779,668	774,158	788,315	791,730	814,562	849,055	837,528	857,267
Due to H.O and/or Branches Abroad	61,746	62,062	52,617	55,046	61,407	72,485	94,913	94,330	109,981	126,998	119,718	116,333	136,104
Due to Other Banks Abroad	120,351	157,380	162,513	174,526	168,314	175,945	164,553	180,465	182,756	177,936	196,703	187,851	197,402
Capital Market Funding	163,651	178,891	156,349	148,000	148,648	159,849	156,376	142,974	144,537	155,486	153,946	153,114	157,010
Other Term Borrowings	55,403	49,986	54,168	47,560	35,422	35,799	36,413	41,039	36,838	36,457	33,653	32,228	35,798
Other Deposits ( LCY + FCY )	172,344	196,400	193,267	234,006	217,180	202,201	203,798	203,555	182,722	194,983	213,559	207,475	196,915
Other Foreign Liabilities	90,153	81,909	86,862	101,046	128,757	133,389	118,105	125,952	134,896	122,702	131,476	140,527	134,038
<b>Unclassified Liabilities</b>	243,691	251,528	267,217	272,083	272,911	275,137	284,371	283,922	280,990	266,710	294,903	290,708	284,157
Inter-Branch Transactions	2,290	12,477	7,741	7,033	7,747	7,108	4,581	4,461	5,210	6,191	8,316	8,209	8,137
Other Liabilities	241,401	239,051	259,476	265,050	265,164	268,029	279,790	279,461	275,780	260,519	286,587	282,499	276,020
- Of which : Provisions <sup>1</sup>	132,517	132,852	134,310	133,671	133,824	132,194	134,780	137,035	133,848	117,365	117,753	117,346	116,843
<b>Total Liabilities</b>	<b>2,586,844</b>	<b>2,731,166</b>	<b>2,730,719</b>	<b>2,840,334</b>	<b>2,978,654</b>	<b>3,036,882</b>	<b>3,114,675</b>	<b>3,206,096</b>	<b>3,259,821</b>	<b>3,369,228</b>	<b>3,525,249</b>	<b>3,559,068</b>	<b>3,546,491</b>

\* Revised to account for year end amendments

\*\* Preliminary

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

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

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

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Mar 2022</b>	<b>Jun 2022</b>	<b>Sep 2022</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023*</b>	<b>Mar 2024</b>	<b>Apr 2024</b>	<b>May 2024 **</b>
<b>Domestic Assets</b>													
<b>Cash and Deposits with C.B</b>	<b>79,128</b>	<b>74,349</b>	<b>69,233</b>	<b>63,537</b>	<b>56,185</b>	<b>74,133</b>	<b>85,139</b>	<b>85,104</b>	<b>85,833</b>	<b>84,317</b>	<b>91,968</b>	<b>105,332</b>	<b>91,907</b>
Cash in Hand ( LCY )	4,702	5,482	4,923	5,276	5,188	5,202	5,209	5,313	4,527	6,025	6,074	5,604	6,173
Deposits with Central Bank	74,426	68,867	64,310	58,261	50,997	68,931	79,930	79,791	81,306	78,292	85,894	99,728	85,734
<b>Due From Resident Banks</b>	<b>7,364</b>	<b>5,764</b>	<b>5,763</b>	<b>8,674</b>	<b>7,459</b>	<b>6,881</b>	<b>7,683</b>	<b>6,497</b>	<b>7,315</b>	<b>8,171</b>	<b>7,280</b>	<b>4,714</b>	<b>5,874</b>
<b>Domestic Credit and Investments</b>	<b>407,780</b>	<b>395,448</b>	<b>405,965</b>	<b>411,663</b>	<b>413,571</b>	<b>417,318</b>	<b>424,276</b>	<b>435,683</b>	<b>446,305</b>	<b>453,183</b>	<b>461,688</b>	<b>460,500</b>	<b>472,723</b>
<b>a) Credit Facilities</b>	<b>359,788</b>	<b>348,891</b>	<b>356,317</b>	<b>360,794</b>	<b>361,704</b>	<b>364,503</b>	<b>369,774</b>	<b>380,906</b>	<b>388,117</b>	<b>393,766</b>	<b>397,643</b>	<b>395,746</b>	<b>406,074</b>
<b>Claims on Private Sector</b>	<b>279,046</b>	<b>276,992</b>	<b>279,342</b>	<b>280,032</b>	<b>280,438</b>	<b>281,243</b>	<b>289,563</b>	<b>299,431</b>	<b>302,499</b>	<b>307,646</b>	<b>311,824</b>	<b>312,783</b>	<b>318,635</b>
Commercial Bills	0	0	0	0	0	0	0	0	4,591	4,506	5,055	5,205	5,117
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	279,046	276,992	279,342	280,032	280,438	281,243	289,563	299,431	297,908	303,140	306,769	307,578	313,518
<b>Claims on Government</b>	<b>33,328</b>	<b>25,423</b>	<b>28,147</b>	<b>30,977</b>	<b>33,863</b>	<b>34,702</b>	<b>34,700</b>	<b>36,019</b>	<b>35,220</b>	<b>34,726</b>	<b>35,449</b>	<b>40,517</b>	<b>41,414</b>
<b>Claims on Public Sector ( GREs )</b>	<b>45,712</b>	<b>44,739</b>	<b>47,286</b>	<b>48,263</b>	<b>45,969</b>	<b>47,157</b>	<b>43,964</b>	<b>43,987</b>	<b>48,937</b>	<b>49,926</b>	<b>49,012</b>	<b>41,092</b>	<b>44,674</b>
Commercial Bills	0	0	0	0	0	0	0	0	652	470	682	778	461
Loans,Advances & Overdrafts	45,712	44,739	47,286	48,263	45,969	47,157	43,964	43,987	48,285	49,456	48,330	40,314	44,213
<b>Claims on Other Financial Institutions</b>	<b>1,702</b>	<b>1,737</b>	<b>1,542</b>	<b>1,522</b>	<b>1,434</b>	<b>1,401</b>	<b>1,547</b>	<b>1,469</b>	<b>1,461</b>	<b>1,468</b>	<b>1,358</b>	<b>1,354</b>	<b>1,351</b>
Loans,Advances & Overdrafts	1,702	1,737	1,542	1,522	1,434	1,401	1,547	1,469	1,461	1,468	1,358	1,354	1,351
<b>b) Domestic Investments</b>	<b>47,992</b>	<b>46,557</b>	<b>49,648</b>	<b>50,869</b>	<b>51,867</b>	<b>52,815</b>	<b>54,502</b>	<b>54,777</b>	<b>58,188</b>	<b>59,417</b>	<b>64,045</b>	<b>64,754</b>	<b>66,649</b>
<b>Unclassified Assets</b>	<b>35,427</b>	<b>28,683</b>	<b>32,916</b>	<b>28,953</b>	<b>30,418</b>	<b>30,009</b>	<b>28,768</b>	<b>28,999</b>	<b>29,629</b>	<b>27,993</b>	<b>29,081</b>	<b>28,692</b>	<b>29,553</b>
Fixed Assets	4,894	5,807	5,686	5,690	5,740	5,698	5,683	5,605	5,562	6,783	6,501	6,492	6,968
Inter-Branch Transactions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Assets	30,533	22,876	27,230	23,263	24,678	24,311	23,085	23,394	24,067	21,210	22,580	22,200	22,585
<b>Foreign Assets</b>	<b>71,471</b>	<b>86,078</b>	<b>91,758</b>	<b>96,012</b>	<b>96,726</b>	<b>102,388</b>	<b>104,179</b>	<b>110,681</b>	<b>122,984</b>	<b>128,207</b>	<b>139,248</b>	<b>138,154</b>	<b>140,455</b>
Due from H.O. and/or Branches Abroad	732	582	581	609	619	662	579	821	1,495	1,494	1,120	1,114	1,313
Due from Other Banks Abroad	9,967	12,230	13,639	14,700	13,451	15,119	14,196	12,619	14,664	16,047	16,790	15,444	15,585
Cash in Hand ( FCY )	16	15	18	11	17	15	16	13	13	11	18	21	19
Securities	27,802	37,802	41,757	44,558	45,640	51,610	56,874	66,134	68,140	73,208	80,883	80,927	82,975
Credit to Non-Residents	32,035	34,153	34,086	34,565	34,947	33,236	30,496	29,351	36,311	35,145	37,718	38,039	37,722
Other Foreign Assets	919	1,296	1,677	1,569	2,052	1,746	2,018	1,743	2,361	2,302	2,719	2,609	2,841
<b>Total Assets</b>	<b>601,170</b>	<b>590,322</b>	<b>605,635</b>	<b>608,839</b>	<b>604,359</b>	<b>630,729</b>	<b>650,045</b>	<b>666,964</b>	<b>692,066</b>	<b>701,871</b>	<b>729,265</b>	<b>737,392</b>	<b>740,512</b>

\* Revised to account for year end amendments

\*\* Preliminary



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

(In Millions of AED)													
Item	Dec 2020	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023*	Mar 2024	Apr 2024	May 2024 **
<b>Domestic Liabilities</b>													
<b>Monetary Deposits</b>	<b>84,922</b>	<b>91,813</b>	<b>99,562</b>	<b>99,746</b>	<b>99,267</b>	<b>97,730</b>	<b>101,788</b>	<b>104,626</b>	<b>103,947</b>	<b>104,004</b>	<b>112,567</b>	<b>113,844</b>	<b>114,754</b>
Demand Deposits ( LCY )	83,873	90,845	98,101	98,319	97,994	96,602	100,202	102,395	102,640	102,526	110,543	111,587	112,668
Bankers Drafts	1,049	968	1,461	1,427	1,273	1,128	1,586	2,231	1,307	1,478	2,024	2,257	2,086
<b>Quasi Monetary Deposits</b>	<b>223,956</b>	<b>233,087</b>	<b>240,179</b>	<b>240,558</b>	<b>227,514</b>	<b>240,524</b>	<b>254,411</b>	<b>265,988</b>	<b>276,022</b>	<b>279,316</b>	<b>294,423</b>	<b>295,898</b>	<b>295,088</b>
Time Deposits ( LCY )	103,031	102,910	102,522	102,325	93,421	102,312	109,296	111,147	118,611	124,098	127,901	130,269	125,518
Savings Deposits ( LCY )	93,194	104,983	109,586	106,732	99,225	102,788	106,787	110,847	110,168	111,306	119,198	119,531	123,320
Other Deposits ( FCY )	27,731	25,194	28,071	31,501	34,868	35,424	38,328	43,994	47,243	43,912	47,324	46,098	46,250
<b>Government Deposits ( LCY + FCY )</b>	<b>69,084</b>	<b>61,624</b>	<b>64,760</b>	<b>75,095</b>	<b>79,710</b>	<b>89,780</b>	<b>86,640</b>	<b>93,795</b>	<b>100,774</b>	<b>103,836</b>	<b>106,222</b>	<b>115,164</b>	<b>116,347</b>
<b>Other Domestic Deposits ( LCY + FCY ) ***</b>	<b>3,360</b>	<b>2,623</b>	<b>2,520</b>	<b>2,319</b>	<b>2,282</b>	<b>2,640</b>	<b>2,458</b>	<b>2,727</b>	<b>2,477</b>	<b>2,564</b>	<b>2,702</b>	<b>2,688</b>	<b>2,805</b>
<b>Capital and Reserves</b>	<b>68,072</b>	<b>65,770</b>	<b>64,287</b>	<b>66,091</b>	<b>68,301</b>	<b>70,829</b>	<b>69,706</b>	<b>72,931</b>	<b>75,556</b>	<b>78,649</b>	<b>75,973</b>	<b>77,004</b>	<b>78,662</b>
<b>Due to Central Bank</b>	<b>7,060</b>	<b>239</b>	<b>26</b>	<b>76</b>	<b>66</b>	<b>57</b>	<b>102</b>	<b>1,182</b>	<b>385</b>	<b>417</b>	<b>125</b>	<b>237</b>	<b>393</b>
<b>Due to Resident Banks</b>	<b>10,086</b>	<b>5,405</b>	<b>9,591</b>	<b>14,024</b>	<b>18,971</b>	<b>17,950</b>	<b>19,133</b>	<b>18,377</b>	<b>25,255</b>	<b>23,115</b>	<b>22,737</b>	<b>17,465</b>	<b>16,102</b>
<b>Capital Market Funding &amp; Term Borrowings</b>	<b>24,025</b>	<b>24,053</b>	<b>23,135</b>	<b>23,136</b>	<b>23,136</b>	<b>25,892</b>	<b>25,892</b>	<b>22,220</b>	<b>22,220</b>	<b>22,220</b>	<b>25,893</b>	<b>25,894</b>	<b>25,894</b>
<b>Foreign Liabilities</b>	<b>51,958</b>	<b>51,833</b>	<b>39,215</b>	<b>32,672</b>	<b>28,980</b>	<b>27,275</b>	<b>27,835</b>	<b>26,074</b>	<b>23,209</b>	<b>26,734</b>	<b>28,360</b>	<b>28,270</b>	<b>29,690</b>
Due to H.O and/or Branches Abroad	713	424	523	1,092	1,129	1,581	2,343	1,849	2,835	2,993	2,842	2,989	2,517
Due to Other Banks Abroad	12,911	10,251	10,463	10,599	9,421	8,674	8,151	8,417	7,190	8,928	8,539	8,711	6,974
Capital Market Funding	7,340	5,504	5,505	5,505	5,506	5,507	6,507	6,508	4,673	6,509	6,508	6,509	9,263
Other Term Borrowings	0	0	0	0	0	0	0	0	0	0	1,836	1,836	1,836
Other Deposits ( LCY + FCY )	30,099	34,594	21,535	14,378	11,434	10,329	9,557	7,593	7,378	7,064	7,371	6,949	7,735
Other Foreign Liabilities	895	1,060	1,189	1,098	1,490	1,184	1,277	1,707	1,133	1,240	1,264	1,276	1,365
<b>Unclassified Liabilities</b>	<b>58,647</b>	<b>53,875</b>	<b>62,360</b>	<b>55,122</b>	<b>56,132</b>	<b>58,052</b>	<b>62,080</b>	<b>59,044</b>	<b>62,221</b>	<b>61,016</b>	<b>60,263</b>	<b>60,928</b>	<b>60,777</b>
Inter-Branch Transactions	1,884	1,536	1,565	1,122	1,102	527	668	430	1,720	1,926	1,613	1,606	824
Other Liabilities	56,763	52,339	60,795	54,000	55,030	57,525	61,412	58,614	60,501	59,090	58,650	59,322	59,953
- Of which : Provisions <sup>1</sup>	23,731	22,695	22,780	23,181	23,166	23,355	23,916	24,358	24,301	23,707	22,517	22,649	22,747
<b>Total Liabilities</b>	<b>601,170</b>	<b>590,322</b>	<b>605,635</b>	<b>608,839</b>	<b>604,359</b>	<b>630,729</b>	<b>650,045</b>	<b>666,964</b>	<b>692,066</b>	<b>701,871</b>	<b>729,265</b>	<b>737,392</b>	<b>740,512</b>

\* Revised to account for year end amendments

\*\* Preliminary

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

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

**Table 17 : Aggregated Memoranda Accounts of Banks**

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Mar 2022</b>	<b>Jun 2022</b>	<b>Sep 2022</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023*</b>	<b>Mar 2024</b>	<b>Apr 2024</b>	<b>May 2024 **</b>
<b>Memoranda Accounts / Off-Balance Sheet Items</b>													
Letters of Credit	102,672	106,886	103,306	103,149	101,179	104,588	104,807	98,581	97,787	98,057	93,223	94,761	96,892
Guarantees	356,939	340,666	341,931	340,904	344,813	344,986	353,892	357,874	367,430	392,440	400,272	401,470	406,148
Commitments	245,836	230,735	247,121	248,077	263,650	293,264	293,347	292,418	307,892	330,875	347,111	343,960	344,233
FX Derivatives	680,506	549,737	572,637	599,514	617,248	643,401	613,948	762,998	605,704	611,018	653,069	660,966	656,561
Interest Rate Derivatives	3,174,285	4,256,463	4,358,653	3,600,438	3,607,557	3,340,203	3,322,280	3,742,122	3,462,774	3,374,993	3,419,301	3,386,210	3,375,023
Others Derivatives	41,857	51,080	60,472	68,248	78,727	65,621	83,135	95,753	92,717	108,989	127,557	127,965	121,004
Other Memoranda Items	9,687	24,155	14,782	22,890	17,177	19,696	14,170	14,020	14,335	13,830	16,110	20,262	20,800
<b>Total Memoranda Accounts</b>	<b>4,611,782</b>	<b>5,559,722</b>	<b>5,698,902</b>	<b>4,983,220</b>	<b>5,030,351</b>	<b>4,811,759</b>	<b>4,785,579</b>	<b>5,363,766</b>	<b>4,948,639</b>	<b>4,930,202</b>	<b>5,056,643</b>	<b>5,035,594</b>	<b>5,020,661</b>

\* Revised to account for year end amendments

\* Preliminary

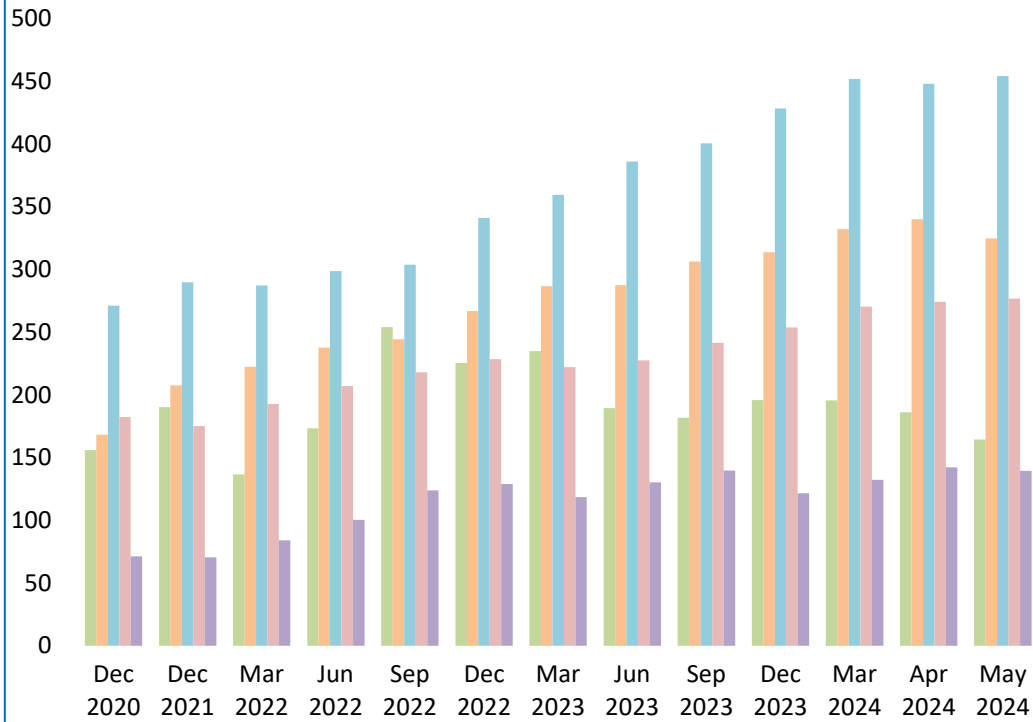
Table 18 : Banks' Foreign Assets and Liabilities ( All Banks )

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Mar 2022</b>	<b>Jun 2022</b>	<b>Sep 2022</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023*</b>	<b>Mar 2024</b>	<b>Apr 2024</b>	<b>May 2024 **</b>
<b>Foreign Assets</b>	<b>849,077</b>	<b>933,169</b>	<b>923,237</b>	<b>1,017,215</b>	<b>1,144,270</b>	<b>1,191,027</b>	<b>1,221,886</b>	<b>1,220,740</b>	<b>1,270,026</b>	<b>1,313,494</b>	<b>1,382,299</b>	<b>1,390,421</b>	<b>1,359,638</b>
Notes and Coins	165	164	188	222	228	224	291	243	382	355	334	345	292
Due from H.O. and/or Branches Abroad	156,027	190,091	136,689	173,237	254,056	225,419	234,952	189,431	181,751	195,945	195,525	186,013	164,329
Due from Other Banks Abroad	168,193	207,637	222,427	237,719	244,376	266,827	286,574	287,395	306,266	313,651	332,191	339,993	324,782
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	102,595	118,001	130,433	136,996	136,684	153,552	144,062	146,173	168,275	174,689	168,115	174,456	161,350
- Term Placements	32,025	35,936	33,216	36,528	41,675	47,120	65,637	54,625	49,969	54,210	61,579	63,038	59,113
- Term Loans	33,573	53,700	58,778	64,195	66,017	66,155	76,875	86,597	88,022	84,752	102,497	102,499	104,319
Investments	271,183	289,677	287,243	298,562	303,666	341,123	359,476	385,821	400,520	428,236	451,791	447,857	454,080
Loans and Advances	182,313	175,095	192,742	207,166	218,047	228,499	221,999	227,559	241,385	253,655	270,308	274,067	276,645
Other Foreign Assets	71,196	70,505	83,948	100,309	123,897	128,935	118,594	130,291	139,722	121,652	132,150	142,146	139,510
<b>Foreign Liabilities</b>	<b>715,606</b>	<b>778,461</b>	<b>744,991</b>	<b>792,856</b>	<b>788,708</b>	<b>806,943</b>	<b>801,993</b>	<b>814,389</b>	<b>814,939</b>	<b>841,296</b>	<b>877,415</b>	<b>865,798</b>	<b>886,957</b>
Due to H.O and/or Branches Abroad	62,459	62,486	53,140	56,138	62,536	74,066	97,256	96,179	112,816	129,991	122,560	119,322	138,621
Due to Other Banks Abroad	133,262	167,631	172,976	185,125	177,735	184,619	172,704	188,882	189,946	186,864	205,242	196,562	204,376
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	74,289	100,722	112,884	121,554	112,172	113,792	112,335	123,370	127,660	117,902	128,937	131,738	129,913
- Inter Bank Borrowings	47,199	49,120	42,006	52,857	54,288	58,818	43,002	47,670	43,808	49,224	57,686	47,640	56,565
- Other Term Borrowings	11,774	17,789	18,086	10,714	11,275	12,009	17,367	17,842	18,478	19,738	18,619	17,184	17,898
Capital Market Funding	170,991	184,395	161,854	153,505	154,154	165,356	162,883	149,482	149,210	161,995	160,454	159,623	166,273
Other Term Borrowings	55,403	49,986	54,168	47,560	35,422	35,799	36,413	41,039	36,838	36,457	35,489	34,064	37,634
Other Deposits	202,443	230,994	214,802	248,384	228,614	212,530	213,355	211,148	190,100	202,047	220,930	214,424	204,650
- Demand Deposits	38,994	42,367	52,380	75,575	68,765	51,887	55,706	62,511	58,261	56,913	54,717	50,103	54,490
- Time Deposits	111,707	126,845	116,030	128,399	123,851	118,407	115,299	105,642	95,713	112,273	132,187	130,208	112,973
- Savings Deposits	18,192	19,375	19,628	23,479	20,106	20,954	21,394	21,207	20,857	22,508	21,201	20,965	20,761
- Commercial Prepayments(Margin Deposits)	660	532	509	1,041	598	860	865	633	843	636	770	1,060	1,283
- Borrowings Under Repurchase Agreements(NBFI)	32,890	41,875	26,255	19,890	15,294	20,422	20,091	21,155	14,426	9,717	12,055	12,088	15,143
Other Foreign Liabilities	91,048	82,969	88,051	102,144	130,247	134,573	119,382	127,659	136,029	123,942	132,740	141,803	135,403

\* Revised to account for year end amendments

\*\* Preliminary

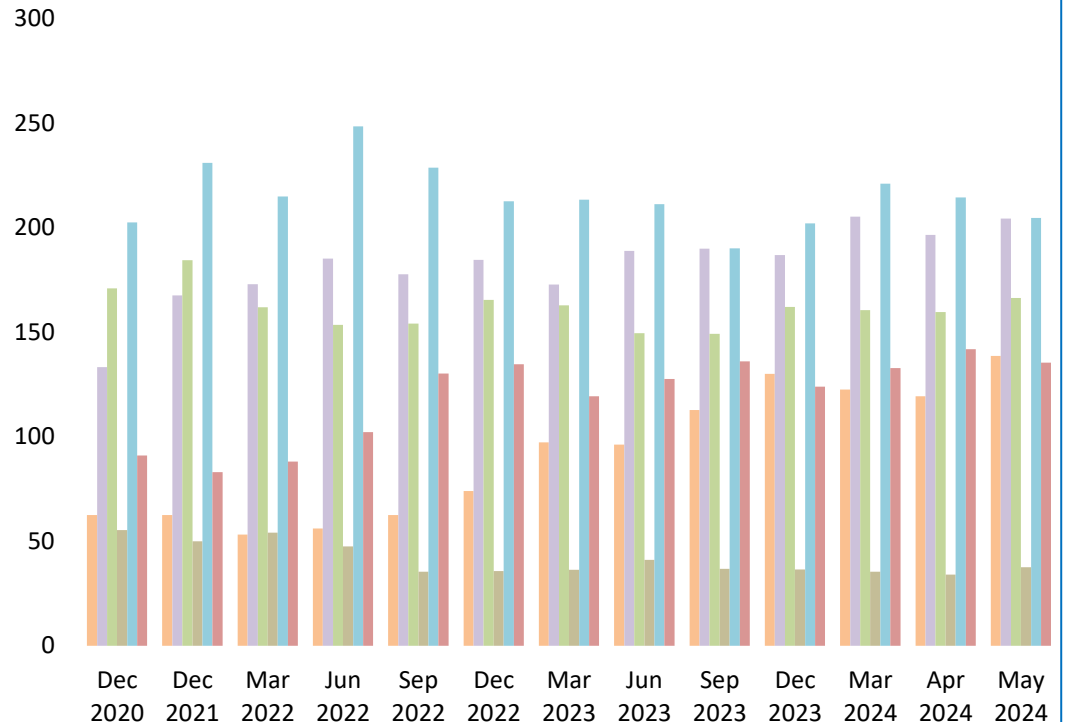
### Foreign Assets of Banks



**AED Bln**

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

### Foreign Liabilities of Banks



**AED Bln**

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

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

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Mar 2022</b>	<b>Jun 2022</b>	<b>Sep 2022</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023*</b>	<b>Mar 2024</b>	<b>Apr 2024</b>	<b>May 2024 **</b>
<b>Foreign Assets</b>	<b>707,268</b>	<b>794,516</b>	<b>781,292</b>	<b>870,154</b>	<b>993,785</b>	<b>1,027,245</b>	<b>1,059,363</b>	<b>1,054,644</b>	<b>1,093,346</b>	<b>1,137,679</b>	<b>1,203,531</b>	<b>1,209,164</b>	<b>1,181,200</b>
Notes and Coins	126	107	132	172	182	164	160	187	313	319	295	294	254
Due from H.O. and/or Branches Abroad	145,068	179,284	120,405	158,326	235,967	207,818	216,085	172,123	158,279	169,422	172,751	162,047	139,063
Due from Other Banks Abroad	120,908	155,384	174,656	185,930	196,149	210,930	226,159	225,399	238,205	245,597	254,523	265,002	254,425
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	80,342	90,059	102,412	108,071	115,780	125,382	118,771	119,248	135,235	146,866	133,295	138,040	130,588
- Term Placements	11,776	21,313	22,092	23,052	24,257	30,577	43,787	33,165	28,118	30,190	36,134	42,876	37,491
- Term Loans	28,790	44,012	50,152	54,807	56,112	54,971	63,601	72,986	74,852	68,541	85,094	84,086	86,346
Investments	225,475	247,104	249,667	260,571	264,785	299,080	321,202	347,167	360,981	388,426	410,315	404,724	412,342
Loans and Advances	152,350	148,946	161,027	174,061	183,876	191,753	187,120	189,270	207,062	221,111	242,343	244,470	244,241
Other Foreign Assets	63,341	63,691	75,405	91,094	112,826	117,500	108,637	120,498	128,506	112,804	123,304	132,627	130,875
<b>Foreign Liabilities</b>	<b>613,848</b>	<b>665,190</b>	<b>639,489</b>	<b>689,620</b>	<b>686,802</b>	<b>699,350</b>	<b>699,900</b>	<b>710,396</b>	<b>711,194</b>	<b>745,209</b>	<b>771,149</b>	<b>757,895</b>	<b>776,193</b>
Due to H.O and/or Branches Abroad	27,683	25,604	21,941	28,077	35,838	47,395	70,856	66,436	86,524	104,292	94,726	92,224	112,060
Due to Other Banks Abroad	114,495	134,896	145,045	156,168	151,242	159,747	147,249	161,348	160,130	164,532	173,692	164,920	168,386
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	62,729	75,938	92,030	99,421	93,242	96,728	93,349	102,700	104,000	100,930	107,366	108,429	102,047
- Inter Bank Borrowings	45,326	45,846	39,416	46,111	46,742	51,058	36,577	40,839	38,045	43,871	47,713	39,313	48,448
- Other Term Borrowings	6,440	13,112	13,599	10,636	11,258	11,961	17,323	17,809	18,085	19,731	18,613	17,178	17,891
Capital Market Funding	165,879	181,608	159,224	150,937	152,195	163,522	161,368	148,204	148,062	160,802	159,221	158,494	165,166
Other Term Borrowings	55,006	49,538	53,709	47,101	34,944	35,320	35,934	40,958	36,713	36,332	35,364	33,940	37,509
Other Deposits	168,895	198,345	179,422	214,070	193,010	175,263	177,449	175,663	154,200	163,649	183,463	175,496	165,109
- Demand Deposits	23,492	23,851	32,797	56,445	49,233	31,712	37,595	46,094	41,109	37,603	35,651	31,894	36,406
- Time Deposits	98,764	118,467	106,282	119,636	113,987	107,434	103,781	93,154	82,818	99,136	119,648	115,359	97,288
- Savings Deposits	13,434	13,817	13,756	17,308	14,178	15,194	15,411	14,943	15,358	16,863	15,651	15,404	15,297
- Commercial Prepayments(Margin Deposits)	315	335	332	791	318	501	571	317	489	330	458	751	975
- Borrowings Under Repurchase Agreements(NBFI)	32,890	41,875	26,255	19,890	15,294	20,422	20,091	21,155	14,426	9,717	12,055	12,088	15,143
Other Foreign Liabilities	81,890	75,199	80,148	93,267	119,573	118,103	107,044	117,787	125,565	115,602	124,683	132,821	127,963

\*Revised to account for year end amendments

\* Preliminary

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

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Mar 2022</b>	<b>Jun 2022</b>	<b>Sep 2022</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023*</b>	<b>Mar 2024</b>	<b>Apr 2024</b>	<b>May 2024 **</b>
<b>Foreign Assets</b>	<b>141,809</b>	<b>138,653</b>	<b>141,945</b>	<b>147,061</b>	<b>150,485</b>	<b>163,782</b>	<b>162,523</b>	<b>166,096</b>	<b>176,680</b>	<b>175,815</b>	<b>178,768</b>	<b>181,257</b>	<b>178,438</b>
Notes and Coins	39	57	56	50	46	60	131	56	69	36	39	51	38
Due from H.O. and/or Branches Abroad	10,959	10,807	16,284	14,911	18,089	17,601	18,867	17,308	23,472	26,523	22,774	23,966	25,266
Due from Other Banks Abroad	47,285	52,253	47,771	51,789	48,227	55,897	60,415	61,996	68,061	68,054	77,668	74,991	70,357
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	22,253	27,942	28,021	28,925	20,904	28,170	25,291	26,925	33,040	27,823	34,820	36,416	30,762
- Term Placements	20,249	14,623	11,124	13,476	17,418	16,543	21,850	21,460	21,851	24,020	25,445	20,162	21,622
- Term Loans	4,783	9,688	8,626	9,388	9,905	11,184	13,274	13,611	13,170	16,211	17,403	18,413	17,973
Investments	45,708	42,573	37,576	37,991	38,881	42,043	38,274	38,654	39,539	39,810	41,476	43,133	41,738
Loans and Advances	29,963	26,149	31,715	33,105	34,171	36,746	34,879	38,289	34,323	32,544	27,965	29,597	32,404
Other Foreign Assets	7,855	6,814	8,543	9,215	11,071	11,435	9,957	9,793	11,216	8,848	8,846	9,519	8,635
<b>Foreign Liabilities</b>	<b>101,758</b>	<b>113,271</b>	<b>105,502</b>	<b>103,236</b>	<b>101,906</b>	<b>107,593</b>	<b>102,093</b>	<b>103,993</b>	<b>103,745</b>	<b>96,087</b>	<b>106,266</b>	<b>107,903</b>	<b>110,764</b>
Due to H.O and/or Branches Abroad	34,776	36,882	31,199	28,061	26,698	26,671	26,400	29,743	26,292	25,699	27,834	27,098	26,561
Due to Other Banks Abroad	18,767	32,735	27,931	28,957	26,493	24,872	25,455	27,534	29,816	22,332	31,550	31,642	35,990
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	11,560	24,784	20,854	22,133	18,930	17,064	18,986	20,670	23,660	16,972	21,571	23,309	27,866
- Inter Bank Borrowings	1,873	3,274	2,590	6,746	7,546	7,760	6,425	6,831	5,763	5,353	9,973	8,327	8,117
- Other Term Borrowings	5,334	4,677	4,487	78	17	48	44	33	393	7	6	6	7
Capital Market Funding	5,112	2,787	2,630	2,568	1,959	1,834	1,515	1,278	1,148	1,193	1,233	1,129	1,107
Other Term Borrowings	397	448	459	459	478	479	479	81	125	125	125	124	125
Other Deposits	33,548	32,649	35,380	34,314	35,604	37,267	35,906	35,485	35,900	38,398	37,467	38,928	39,541
- Demand Deposits	15,502	18,516	19,583	19,130	19,532	20,175	18,111	16,417	17,152	19,310	19,066	18,209	18,084
- Time Deposits	12,943	8,378	9,748	8,763	9,864	10,973	11,518	12,488	12,895	13,137	12,539	14,849	15,685
- Savings Deposits	4,758	5,558	5,872	6,171	5,928	5,760	5,983	6,264	5,499	5,645	5,550	5,561	5,464
- Commercial Prepayments(Margin Deposits)	345	197	177	250	280	359	294	316	354	306	312	309	308
- Borrowings Under Repurchase Agreements(NBFI)	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Foreign Liabilities	9,158	7,770	7,903	8,877	10,674	16,470	12,338	9,872	10,464	8,340	8,057	8,982	7,440

\*Revised to account for year end amendments

\* Preliminary

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

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Mar 2022</b>	<b>Jun 2022</b>	<b>Sep 2022</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023*</b>	<b>Mar 2024</b>	<b>Apr 2024</b>	<b>May 2024 **</b>
<b>Foreign Assets</b>	<b>777,606</b>	<b>847,091</b>	<b>831,479</b>	<b>921,203</b>	<b>1,047,544</b>	<b>1,088,639</b>	<b>1,117,707</b>	<b>1,110,058</b>	<b>1,147,042</b>	<b>1,185,287</b>	<b>1,243,051</b>	<b>1,252,267</b>	<b>1,219,183</b>
Notes and Coins	149	149	170	211	211	209	275	230	369	344	316	324	273
Due from H.O. and/or Branches Abroad	155,295	189,509	136,108	172,628	253,437	224,757	234,373	188,610	180,256	194,451	194,405	184,899	163,016
Due from Other Banks Abroad	158,226	195,407	208,788	223,019	230,925	251,708	272,378	274,776	291,602	297,604	315,401	324,549	309,197
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	99,278	114,270	128,641	133,467	134,034	150,580	142,710	144,707	166,757	172,197	166,774	173,112	160,071
- Term Placements	28,489	33,011	28,440	33,106	38,190	42,887	60,102	50,286	45,185	50,341	56,434	59,071	55,130
- Term Loans	30,459	48,126	51,707	56,446	58,701	58,241	69,566	79,783	79,660	75,066	92,193	92,366	93,996
Investments	243,381	251,875	245,486	254,004	258,026	289,513	302,602	319,686	332,380	355,028	370,908	366,930	371,105
Loans and Advances	150,278	140,942	158,656	172,601	183,100	195,263	191,503	198,208	205,074	218,510	232,590	236,028	238,923
Other Foreign Assets	70,277	69,209	82,271	98,740	121,845	127,189	116,576	128,548	137,361	119,350	129,431	139,537	136,669
<b>Foreign Liabilities</b>	<b>663,648</b>	<b>726,628</b>	<b>705,776</b>	<b>760,184</b>	<b>759,728</b>	<b>779,668</b>	<b>774,158</b>	<b>788,315</b>	<b>791,730</b>	<b>814,562</b>	<b>849,055</b>	<b>837,528</b>	<b>857,267</b>
Due to H.O and/or Branches Abroad	61,746	62,062	52,617	55,046	61,407	72,485	94,913	94,330	109,981	126,998	119,718	116,333	136,104
Due to Other Banks Abroad	120,351	157,380	162,513	174,526	168,314	175,945	164,553	180,465	182,756	177,936	196,703	187,851	197,402
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	64,860	93,407	104,589	114,420	106,277	108,405	106,860	117,545	123,544	112,487	123,873	126,516	125,902
- Inter Bank Borrowings	43,717	46,184	39,838	49,392	50,762	55,532	40,326	45,078	40,734	45,711	54,211	44,151	53,602
- Other Term Borrowings	11,774	17,789	18,086	10,714	11,275	12,008	17,367	17,842	18,478	19,738	18,619	17,184	17,898
Capital Market Funding	163,651	178,891	156,349	148,000	148,648	159,849	156,376	142,974	144,537	155,486	153,946	153,114	157,010
Other Term Borrowings	55,403	49,986	54,168	47,560	35,422	35,799	36,413	41,039	36,838	36,457	33,653	32,228	35,798
Other Deposits	172,344	196,400	193,267	234,006	217,180	202,201	203,798	203,555	182,722	194,983	213,559	207,475	196,915
- Demand Deposits	37,345	40,380	50,531	73,687	66,690	50,022	53,984	61,223	56,880	55,859	53,616	49,041	53,541
- Time Deposits	104,676	120,266	112,024	125,218	120,620	115,404	111,920	103,243	93,671	110,358	129,999	128,076	109,929
- Savings Deposits	14,486	15,532	16,385	19,452	16,296	16,608	17,224	17,395	17,002	18,574	17,285	17,386	17,197
- Commercial Prepayments(Margin Deposits)	623	492	464	994	548	661	579	539	743	475	604	884	1,105
- Borrowings Under Repurchase Agreements(NBFI)	15,214	19,730	13,863	14,655	13,026	19,506	20,091	21,155	14,426	9,717	12,055	12,088	15,143
Other Foreign Liabilities	90,153	81,909	86,862	101,046	128,757	133,389	118,105	125,952	134,896	122,702	131,476	140,527	134,038

\*Revised to account for year end amendments

\*\* Preliminary



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

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Mar 2022</b>	<b>Jun 2022</b>	<b>Sep 2022</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023*</b>	<b>Mar 2024</b>	<b>Apr 2024</b>	<b>May 2024 **</b>
<b>Foreign Assets</b>	<b>71,471</b>	<b>86,078</b>	<b>91,758</b>	<b>96,012</b>	<b>96,726</b>	<b>102,388</b>	<b>104,179</b>	<b>110,681</b>	<b>122,984</b>	<b>128,207</b>	<b>139,248</b>	<b>138,154</b>	<b>140,455</b>
Notes and Coins	16	15	18	11	17	15	16	13	13	11	18	21	19
Due from H.O. and/or Branches Abroad	732	582	581	609	619	662	579	821	1,495	1,494	1,120	1,114	1,313
Due from Other Banks Abroad	9,967	12,230	13,639	14,700	13,451	15,119	14,196	12,619	14,664	16,047	16,790	15,444	15,585
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	3,317	3,731	1,792	3,529	2,650	2,972	1,352	1,466	1,518	2,492	1,341	1,344	1,279
- Term Placements	3,536	2,925	4,776	3,422	3,485	4,233	5,535	4,339	4,784	3,869	5,145	3,967	3,983
- Term Loans	3,114	5,574	7,071	7,749	7,316	7,914	7,309	6,814	8,362	9,686	10,304	10,133	10,323
Investments	27,802	37,802	41,757	44,558	45,640	51,610	56,874	66,134	68,140	73,208	80,883	80,927	82,975
Loans and Advances	32,035	34,153	34,086	34,565	34,947	33,236	30,496	29,351	36,311	35,145	37,718	38,039	37,722
Other Foreign Assets	919	1,296	1,677	1,569	2,052	1,746	2,018	1,743	2,361	2,302	2,719	2,609	2,841
<b>Foreign Liabilities</b>	<b>51,958</b>	<b>51,833</b>	<b>39,215</b>	<b>32,672</b>	<b>28,980</b>	<b>27,275</b>	<b>27,835</b>	<b>26,074</b>	<b>23,209</b>	<b>26,734</b>	<b>28,360</b>	<b>28,270</b>	<b>29,690</b>
Due to H.O and/or Branches Abroad	713	424	523	1,092	1,129	1,581	2,343	1,849	2,835	2,993	2,842	2,989	2,517
Due to Other Banks Abroad	12,911	10,251	10,463	10,599	9,421	8,674	8,151	8,417	7,190	8,928	8,539	8,711	6,974
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	9,429	7,315	8,295	7,134	5,895	5,387	5,475	5,825	4,116	5,415	5,064	5,222	4,011
- Inter Bank Borrowings	3,482	2,936	2,168	3,465	3,526	3,286	2,676	2,592	3,074	3,513	3,475	3,489	2,963
- Other Term Borrowings	0	0	0	0	0	1	0	0	0	0	0	0	0
Capital Market Funding	7,340	5,504	5,505	5,505	5,506	5,507	6,507	6,508	4,673	6,509	6,508	6,509	9,263
Other Term Borrowings	0	0	0	0	0	0	0	0	0	0	1,836	1,836	1,836
Other Deposits	30,099	34,594	21,535	14,378	11,434	10,329	9,557	7,593	7,378	7,064	7,371	6,949	7,735
- Demand Deposits	1,649	1,987	1,849	1,888	2,075	1,865	1,722	1,287	1,381	1,054	1,101	1,062	949
- Time Deposits	7,031	6,579	4,006	3,181	3,231	3,003	3,379	2,400	2,042	1,915	2,188	2,132	3,044
- Savings Deposits	3,706	3,843	3,243	4,027	3,810	4,346	4,170	3,812	3,855	3,934	3,916	3,579	3,564
- Commercial Prepayments(Margin Deposits)	37	40	45	47	50	199	286	94	100	161	166	176	178
- Borrowings Under Repurchase Agreements(NBFI)	17,676	22,145	12,392	5,235	2,268	916	0	0	0	0	0	0	0
Other Foreign Liabilities	895	1,060	1,189	1,098	1,490	1,184	1,277	1,707	1,133	1,240	1,264	1,276	1,365

\*Revised to account for year end amendments

\*\* Preliminary

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

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Mar 2022</b>	<b>Jun 2022</b>	<b>Sep 2022</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023*</b>	<b>Mar 2024</b>	<b>Apr 2024</b>	<b>May 2024 **</b>
<b>Government</b>	251,923	236,038	226,815	222,366	212,527	211,730	215,976	218,752	212,566	184,299	188,334	197,099	192,731
<b>Public Sector ( GREs )</b>	219,950	245,391	263,874	259,981	255,704	253,306	245,080	264,400	280,361	292,482	297,537	296,170	298,148
<b>Private Sector</b>	1,124,913	1,137,528	1,148,420	1,176,516	1,187,177	1,185,901	1,212,729	1,233,964	1,247,159	1,260,910	1,290,720	1,295,780	1,310,249
<b>Private - Corporate</b>	795,439	789,914	791,667	815,321	818,574	811,125	828,614	838,150	839,021	843,076	860,149	861,845	868,952
Financial Institutions	16,624	16,783	15,505	13,685	13,460	12,936	12,690	12,267	10,957	20,645	18,419	17,722	17,075
Business and Industrial Sector ***	778,815	773,131	776,162	801,636	805,114	798,189	815,924	825,883	828,064	822,431	841,730	844,123	851,877
<b>Private - Retail</b>	329,474	347,614	356,753	361,195	368,603	374,776	384,115	395,814	408,138	417,834	430,571	433,935	441,297
<b>Total</b>	<b>1,596,786</b>	<b>1,618,957</b>	<b>1,639,109</b>	<b>1,658,863</b>	<b>1,655,408</b>	<b>1,650,937</b>	<b>1,673,785</b>	<b>1,717,116</b>	<b>1,740,086</b>	<b>1,737,691</b>	<b>1,776,591</b>	<b>1,789,049</b>	<b>1,801,128</b>

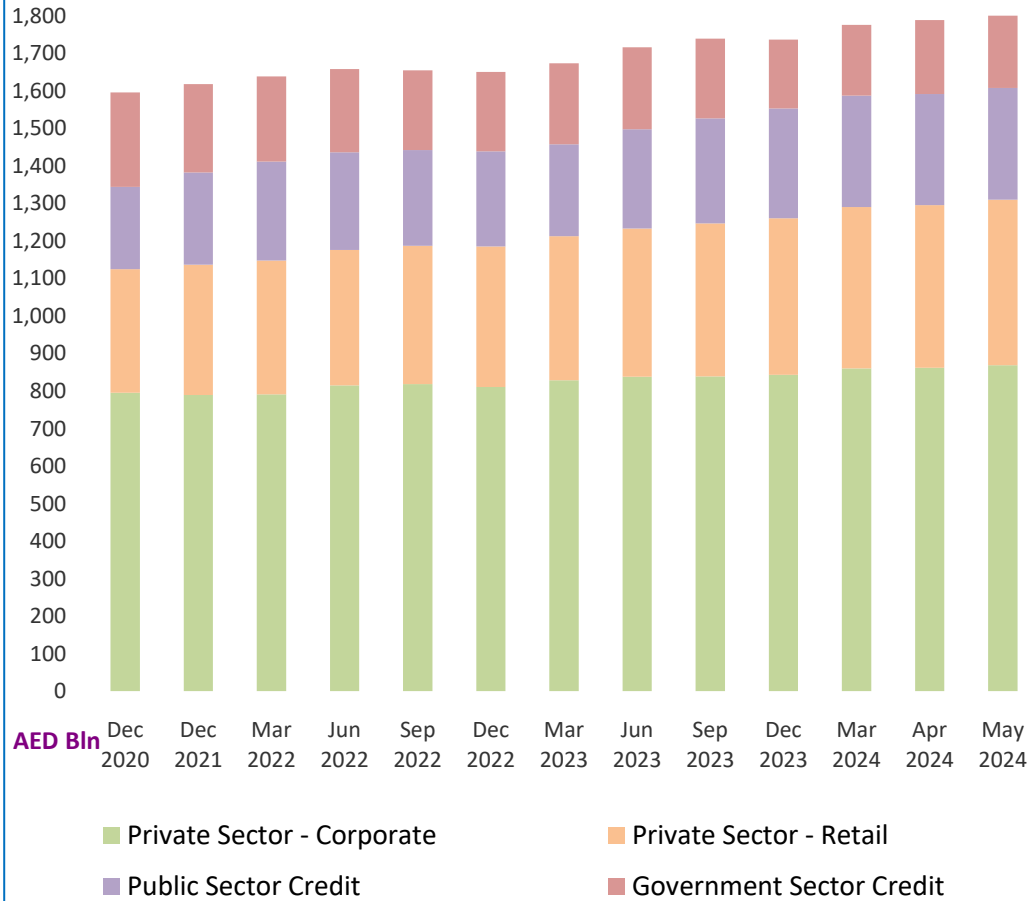
<sup>1</sup> Domestic Credit Included Lending to ( Residents ) : Non Banking Financial Institutions , Trade Bills Discounted and Loans and Advances for Government & Public Sector , Private Sector ( Corporates and Individuals ) in Local and Foreign Currency

\*Revised to account for year end amendments

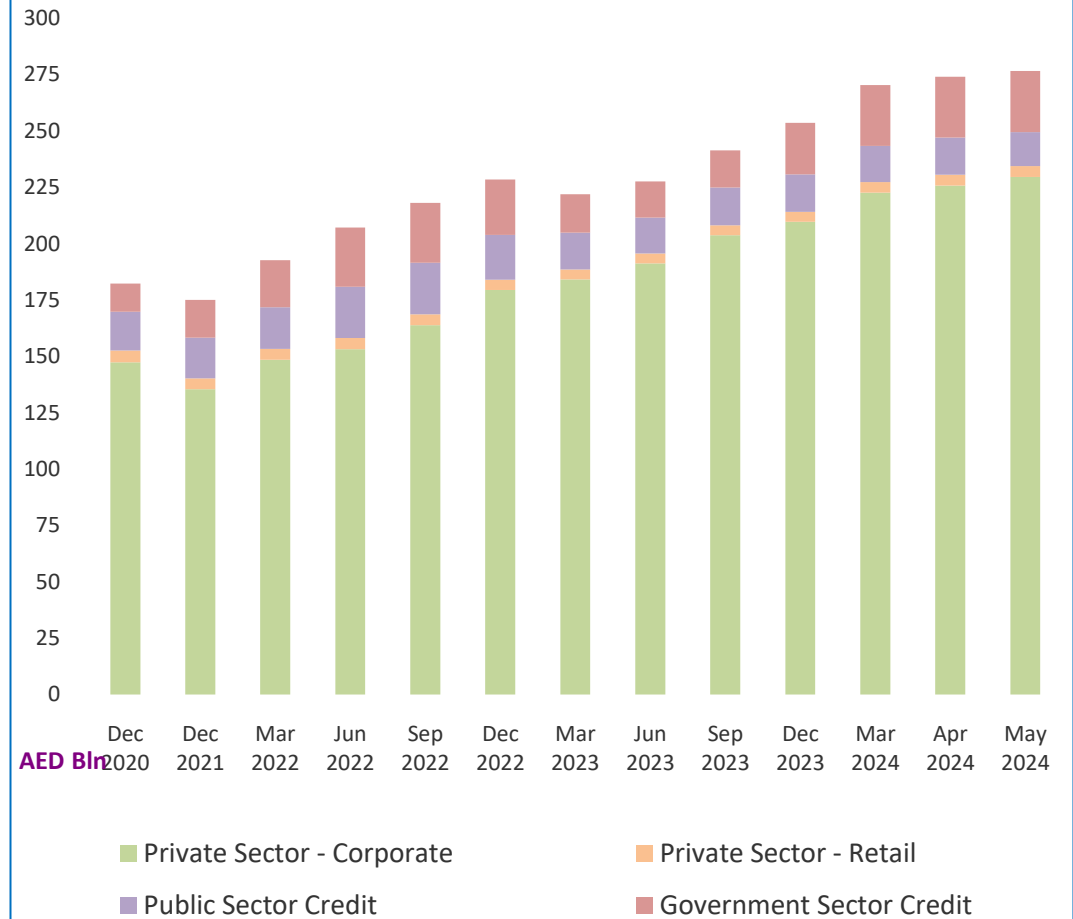
\*\* Preliminary

\*\*\* Includes Lending to Insurance Companies

### Domestic Credit - Banks



### Foreign Credit - Banks



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

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Mar 2022</b>	<b>Jun 2022</b>	<b>Sep 2022</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023*</b>	<b>Mar 2024</b>	<b>Apr 2024</b>	<b>May 2024 **</b>
<b>Government</b>	242,135	223,299	214,420	210,531	202,516	200,882	208,517	210,900	204,805	176,890	181,175	189,914	185,669
<b>Public Sector ( GREs )</b>	203,087	229,076	247,082	240,597	239,016	237,876	228,592	247,894	263,269	274,824	278,841	278,192	280,583
<b>Private Sector</b>	1,000,790	1,018,130	1,035,283	1,063,618	1,073,317	1,075,981	1,103,730	1,125,370	1,138,466	1,151,620	1,178,130	1,184,359	1,197,833
<b>Private - Corporate</b>	697,701	698,080	706,731	730,719	733,086	728,840	746,570	756,709	757,327	760,921	774,484	777,343	783,359
Financial Institutions	15,115	14,516	13,982	12,655	12,287	11,783	11,400	11,135	9,728	19,426	16,996	16,966	16,213
Business and Industrial Sector ***	682,586	683,564	692,749	718,064	720,799	717,057	735,170	745,574	747,599	741,495	757,488	760,377	767,146
<b>Private - Retail</b>	303,089	320,050	328,552	332,899	340,231	347,141	357,160	368,661	381,139	390,699	403,646	407,016	414,474
<b>Total</b>	<b>1,446,012</b>	<b>1,470,505</b>	<b>1,496,785</b>	<b>1,514,746</b>	<b>1,514,849</b>	<b>1,514,739</b>	<b>1,540,839</b>	<b>1,584,164</b>	<b>1,606,540</b>	<b>1,603,334</b>	<b>1,638,146</b>	<b>1,652,465</b>	<b>1,664,085</b>

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

\*Revised to account for year end amendments

\*\* Preliminary

\*\*\* Includes Lending to Insurance Companies

Table 25 : Domestic Credit ( Foreign Banks ) <sup>1</sup>

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Mar 2022</b>	<b>Jun 2022</b>	<b>Sep 2022</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023*</b>	<b>Mar 2024</b>	<b>Apr 2024</b>	<b>May 2024 **</b>
<b>Government</b>	<b>9,788</b>	<b>12,739</b>	<b>12,395</b>	<b>11,835</b>	<b>10,011</b>	<b>10,848</b>	<b>7,459</b>	<b>7,852</b>	<b>7,761</b>	<b>7,409</b>	<b>7,159</b>	<b>7,185</b>	<b>7,062</b>
<b>Public Sector ( GREs )</b>	<b>16,863</b>	<b>16,315</b>	<b>16,792</b>	<b>19,384</b>	<b>16,688</b>	<b>15,430</b>	<b>16,488</b>	<b>16,506</b>	<b>17,092</b>	<b>17,658</b>	<b>18,696</b>	<b>17,978</b>	<b>17,565</b>
<b>Private Sector</b>	<b>124,123</b>	<b>119,398</b>	<b>113,137</b>	<b>112,898</b>	<b>113,860</b>	<b>109,920</b>	<b>108,999</b>	<b>108,594</b>	<b>108,693</b>	<b>109,290</b>	<b>112,590</b>	<b>111,421</b>	<b>112,416</b>
<b>Private - Corporate</b>	<b>97,738</b>	<b>91,834</b>	<b>84,936</b>	<b>84,602</b>	<b>85,488</b>	<b>82,285</b>	<b>82,044</b>	<b>81,441</b>	<b>81,694</b>	<b>82,155</b>	<b>85,665</b>	<b>84,502</b>	<b>85,593</b>
Financial Institutions	1,509	2,267	1,523	1,030	1,173	1,153	1,290	1,132	1,229	1,219	1,423	756	862
Business and Industrial Sector ***	96,229	89,567	83,413	83,572	84,315	81,132	80,754	80,309	80,465	80,936	84,242	83,746	84,731
<b>Private - Retail</b>	<b>26,385</b>	<b>27,564</b>	<b>28,201</b>	<b>28,296</b>	<b>28,372</b>	<b>27,635</b>	<b>26,955</b>	<b>27,153</b>	<b>26,999</b>	<b>27,135</b>	<b>26,925</b>	<b>26,919</b>	<b>26,823</b>
<b>Total</b>	<b>150,774</b>	<b>148,452</b>	<b>142,324</b>	<b>144,117</b>	<b>140,559</b>	<b>136,198</b>	<b>132,946</b>	<b>132,952</b>	<b>133,546</b>	<b>134,357</b>	<b>138,445</b>	<b>136,584</b>	<b>137,043</b>

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

\*Revised to account for year end amendments

\*\* Preliminary

\*\*\* Includes Lending to Insurance Companies

**Table 26 : Domestic Credit ( Conventional Banks ) <sup>1</sup>**

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Mar 2022</b>	<b>Jun 2022</b>	<b>Sep 2022</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023*</b>	<b>Mar 2024</b>	<b>Apr 2024</b>	<b>May 2024 **</b>
<b>Government</b>	218,595	210,615	198,668	191,389	178,664	177,028	181,276	182,733	177,346	149,573	152,885	156,582	151,317
<b>Public Sector ( GREs )</b>	174,238	200,652	216,588	211,718	209,735	206,149	201,116	220,413	231,424	242,556	248,525	255,078	253,474
<b>Private Sector</b>	844,165	858,799	867,536	894,962	905,305	903,257	921,619	933,064	943,199	951,796	977,538	981,643	990,263
<b>Private - Corporate</b>	647,360	647,085	648,684	672,975	678,602	672,625	684,731	687,952	689,361	692,088	711,029	713,034	717,432
Financial Institutions	14,922	15,046	13,963	12,163	12,026	11,535	11,143	10,798	9,496	19,177	17,061	16,368	15,724
Business and Industrial Sector ***	632,438	632,039	634,721	660,812	666,576	661,090	673,588	677,154	679,865	672,911	693,968	696,666	701,708
<b>Private - Retail</b>	196,805	211,714	218,852	221,987	226,703	230,632	236,888	245,112	253,838	259,708	266,509	268,609	272,831
<b>Total</b>	<b>1,236,998</b>	<b>1,270,066</b>	<b>1,282,792</b>	<b>1,298,069</b>	<b>1,293,704</b>	<b>1,286,434</b>	<b>1,304,011</b>	<b>1,336,210</b>	<b>1,351,969</b>	<b>1,343,925</b>	<b>1,378,948</b>	<b>1,393,303</b>	<b>1,395,054</b>

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

\*Revised to account for year end amendments

\*\* Preliminary

\*\*\* Includes Lending to Insurance Companies

**Table 27 : Domestic Credit ( Islamic Banks ) <sup>1</sup>**

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Mar 2022</b>	<b>Jun 2022</b>	<b>Sep 2022</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023*</b>	<b>Mar 2024</b>	<b>Apr 2024</b>	<b>May 2024 **</b>
<b>Government</b>	<b>33,328</b>	<b>25,423</b>	<b>28,147</b>	<b>30,977</b>	<b>33,863</b>	<b>34,702</b>	<b>34,700</b>	<b>36,019</b>	<b>35,220</b>	<b>34,726</b>	<b>35,449</b>	<b>40,517</b>	<b>41,414</b>
<b>Public Sector ( GREs )</b>	<b>45,712</b>	<b>44,739</b>	<b>47,286</b>	<b>48,263</b>	<b>45,969</b>	<b>47,157</b>	<b>43,964</b>	<b>43,987</b>	<b>48,937</b>	<b>49,926</b>	<b>49,012</b>	<b>41,092</b>	<b>44,674</b>
<b>Private Sector</b>	<b>280,748</b>	<b>278,729</b>	<b>280,884</b>	<b>281,554</b>	<b>281,872</b>	<b>282,644</b>	<b>291,110</b>	<b>300,900</b>	<b>303,960</b>	<b>309,114</b>	<b>313,182</b>	<b>314,137</b>	<b>319,986</b>
<b>Private - Corporate</b>	<b>148,079</b>	<b>142,829</b>	<b>142,983</b>	<b>142,346</b>	<b>139,972</b>	<b>138,500</b>	<b>143,883</b>	<b>150,198</b>	<b>149,660</b>	<b>150,988</b>	<b>149,120</b>	<b>148,811</b>	<b>151,520</b>
Financial Institutions	1,702	1,737	1,542	1,522	1,434	1,401	1,547	1,469	1,461	1,468	1,358	1,354	1,351
Business and Industrial Sector ***	146,377	141,092	141,441	140,824	138,538	137,099	142,336	148,729	148,199	149,520	147,762	147,457	150,169
<b>Private - Retail</b>	<b>132,669</b>	<b>135,900</b>	<b>137,901</b>	<b>139,208</b>	<b>141,900</b>	<b>144,144</b>	<b>147,227</b>	<b>150,702</b>	<b>154,300</b>	<b>158,126</b>	<b>164,062</b>	<b>165,326</b>	<b>168,466</b>
<b>Total</b>	<b>359,788</b>	<b>348,891</b>	<b>356,317</b>	<b>360,794</b>	<b>361,704</b>	<b>364,503</b>	<b>369,774</b>	<b>380,906</b>	<b>388,117</b>	<b>393,766</b>	<b>397,643</b>	<b>395,746</b>	<b>406,074</b>

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

\*Revised to account for year end amendments

\*\* Preliminary

\*\*\* Includes Lending to Insurance Companies

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

(In Millions of AED)														
		Period	Dec 2019	Dec 2020	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec-22	Mar 2023	Jun 2023	Sep 2023	Dec 2023*
Economic Activity														
1)	Agriculture	1,052	2,173	1,830	1,708	2,504	2,419	2,955	2,942	2,931	2,926	3,331	2,988	2,999
2)	Mining and Quarrying	10,660	14,940	15,197	16,405	18,497	19,490	19,617	18,654	17,716	17,458	18,818	16,609	18,492
3)	Manufacturing	80,440	73,506	76,710	82,323	83,484	87,647	86,651	84,332	83,790	84,938	82,953	89,315	93,326
	3.1 Food , Beverages and Tobacco	5,724	6,691	8,030	8,962	10,303	11,479	11,623	12,259	11,103	11,198	10,899	10,702	10,596
	3.2 Textile and Leather Products	1,399	1,271	1,182	1,186	1,306	1,362	1,322	1,236	1,312	1,440	1,339	1,430	1,553
	3.3 Furniture and Other Wood Products	2,291	2,285	2,218	2,220	2,187	2,335	2,373	2,514	2,645	2,330	2,507	2,283	2,258
	3.4 Paper And Paper Products	2,436	2,424	2,402	2,221	2,288	2,383	2,555	2,603	2,582	2,760	2,531	1,586	1,893
	3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals	23,091	18,007	18,024	18,279	19,154	21,056	20,619	18,597	19,497	19,206	18,676	19,483	22,697
	3.6 Basic Metal Products (Including Aluminium)	17,220	17,477	18,824	17,961	17,837	18,980	17,145	16,815	16,220	16,069	15,167	14,692	15,420
	3.7 Fabricated Metal Products, Machinery and Equipment	9,912	7,215	8,096	8,615	8,547	9,131	9,899	9,522	10,621	11,316	10,982	10,048	9,931
	3.8 Other Manufactured Products	18,367	18,136	17,934	22,879	21,862	20,921	21,115	20,786	19,810	20,619	20,852	29,091	28,978
4)	Electricity, Gas and Water	22,734	27,310	28,697	28,125	38,695	38,208	41,855	43,479	42,343	52,088	50,450	50,808	51,880
5)	Construction and Real Estate	311,138	327,533	327,751	326,730	320,931	316,100	308,342	302,903	300,371	296,903	292,984	287,047	285,772
	5.1 Construction	65,220	61,812	66,432	65,973	64,819	63,406	63,226	58,504	57,242	57,704	56,275	52,908	50,030
	5.2 Real Estate	245,918	265,721	261,319	260,757	256,112	252,694	245,116	244,399	243,129	239,199	236,709	234,139	235,742
6)	Trade	152,656	138,675	136,516	131,479	136,583	140,490	140,566	136,532	142,240	145,604	145,999	154,390	162,841
	6.1 Wholesale	104,813	100,024	100,389	99,406	99,929	103,729	94,794	93,897	100,654	96,350	94,378	110,832	117,782
	6.2 Retail	47,843	38,651	36,127	32,073	36,654	36,761	45,772	42,635	41,586	49,254	51,621	43,558	45,059
7)	Transport, Storage and Communication	57,078	84,818	80,567	86,421	83,089	78,245	73,582	75,682	73,392	85,705	92,803	91,761	92,753
8)	Financial Institutions	131,105	110,357	113,242	116,770	120,687	133,313	147,428	148,347	159,358	161,298	161,855	177,753	174,900
9)	Government	251,689	240,856	233,204	222,952	214,895	210,005	200,893	200,227	203,535	208,117	203,041	174,985	183,089
10)	Personal Loans for Business Purposes <sup>1</sup>	100,811	104,675	100,877	99,186	106,172	97,930	91,061	92,666	96,856	95,406	92,261	88,726	87,078
11)	Personal Loans for Consumption Purposes	330,006	325,778	344,465	349,026	354,718	365,983	379,680	383,630	390,543	402,640	415,649	426,828	440,089
12)	All Others <sup>2</sup>	143,240	146,165	143,015	157,832	158,854	169,033	162,778	161,543	160,710	164,033	179,942	176,481	183,372
<b>Total</b>		<b>1,592,609</b>	<b>1,596,786</b>	<b>1,602,071</b>	<b>1,618,957</b>	<b>1,639,109</b>	<b>1,658,863</b>	<b>1,655,408</b>	<b>1,650,937</b>	<b>1,673,785</b>	<b>1,717,116</b>	<b>1,740,086</b>	<b>1,737,691</b>	<b>1,776,591</b>

\*Revised to account for year end amendments

\*\* Preliminary

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



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

(In Millions of AED)														
		Period												
		Dec 2019	Dec 2020	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023*	Mar 2024 **
Economic Activity														
1)	Agriculture	227	188	114	138	138	99	830	770	803	758	1,151	1,450	1,724
2)	Mining and Quarrying	8,005	18,083	18,758	14,765	17,438	16,829	18,400	22,952	21,770	20,491	21,086	20,736	19,380
3)	Manufacturing	16,873	20,772	22,486	22,942	21,874	21,221	20,366	23,516	27,080	28,951	25,110	26,751	26,497
	3.1 Food , Beverages and Tobacco	3,188	3,856	4,586	4,173	4,305	4,583	5,397	5,440	5,803	5,624	5,218	5,916	5,293
	3.2 Textile and Leather Products	605	505	440	474	409	442	426	521	1,159	1,268	1,382	1,092	1,005
	3.3 Furniture and Other Wood Products	389	432	413	421	421	400	441	499	509	528	514	479	456
	3.4 Paper And Paper Products	1	0	0	0	0	0	2	2	12	25	42	31	8
	3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals	7,076	11,089	10,797	10,638	9,044	8,161	5,753	8,026	10,920	12,400	8,644	9,884	10,301
	3.6 Basic Metal Products (Including Aluminium)	3,040	2,405	3,557	4,043	4,217	4,240	4,055	4,086	3,980	4,176	4,478	3,980	3,321
	3.7 Fabricated Metal Products, Machinery and Equipment	960	1,003	1,086	1,572	1,679	1,291	1,273	1,731	2,141	2,434	2,081	1,909	2,253
	3.8 Other Manufactured Products	1,614	1,482	1,607	1,621	1,799	2,104	3,019	3,211	2,556	2,496	2,751	3,460	3,860
4)	Electricity, Gas and Water	7,169	8,185	6,878	6,969	6,757	7,276	8,789	8,908	10,504	12,624	13,995	13,643	16,752
5)	Construction and Real Estate	14,240	13,484	13,674	12,827	12,973	12,928	14,634	17,365	17,651	18,700	19,849	19,182	20,415
	5.1 Construction	5,562	4,903	4,233	3,543	3,690	4,237	4,393	4,384	4,678	4,832	5,906	5,135	5,232
	5.2 Real Estate	8,678	8,581	9,441	9,284	9,283	8,691	10,241	12,981	12,973	13,868	13,943	14,047	15,183
6)	Trade	12,222	13,308	13,381	14,926	16,134	16,013	16,755	16,124	17,660	17,894	23,125	23,808	23,521
	6.1 Wholesale	9,790	9,615	10,486	12,401	13,208	13,113	13,386	12,977	14,157	14,652	18,605	19,925	19,537
	6.2 Retail	2,432	3,693	2,895	2,525	2,926	2,900	3,369	3,147	3,503	3,242	4,520	3,883	3,984
7)	Transport, Storage and Communication	33,256	29,852	32,743	33,475	34,147	36,862	36,637	36,551	32,767	32,579	40,876	39,749	42,432
8)	Financial Institutions	38,263	44,021	33,389	31,360	35,046	39,077	49,844	55,803	55,851	54,619	56,097	58,021	62,660
9)	Government	9,137	11,573	12,230	18,107	23,916	29,579	30,100	26,764	17,771	16,344	16,721	23,074	27,591
10)	Personal Loans for Business Purposes <sup>1</sup>	4,739	3,722	4,895	4,715	5,018	3,970	4,759	3,844	3,902	4,937	4,583	4,242	4,334
11)	Personal Loans for Consumption Purposes	4,695	4,872	5,284	4,057	3,515	3,675	3,767	3,654	3,685	3,812	3,893	3,886	4,286
12)	All Others <sup>2</sup>	17,202	14,253	10,598	10,814	15,786	19,637	13,166	12,248	12,555	15,660	14,899	19,113	20,716
<b>Total</b>		<b>166,028</b>	<b>182,313</b>	<b>174,430</b>	<b>175,095</b>	<b>192,742</b>	<b>207,166</b>	<b>218,047</b>	<b>228,499</b>	<b>221,999</b>	<b>227,369</b>	<b>241,385</b>	<b>253,655</b>	<b>270,308</b>

\*Revised to account for year end amendments

\*\* Preliminary

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

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

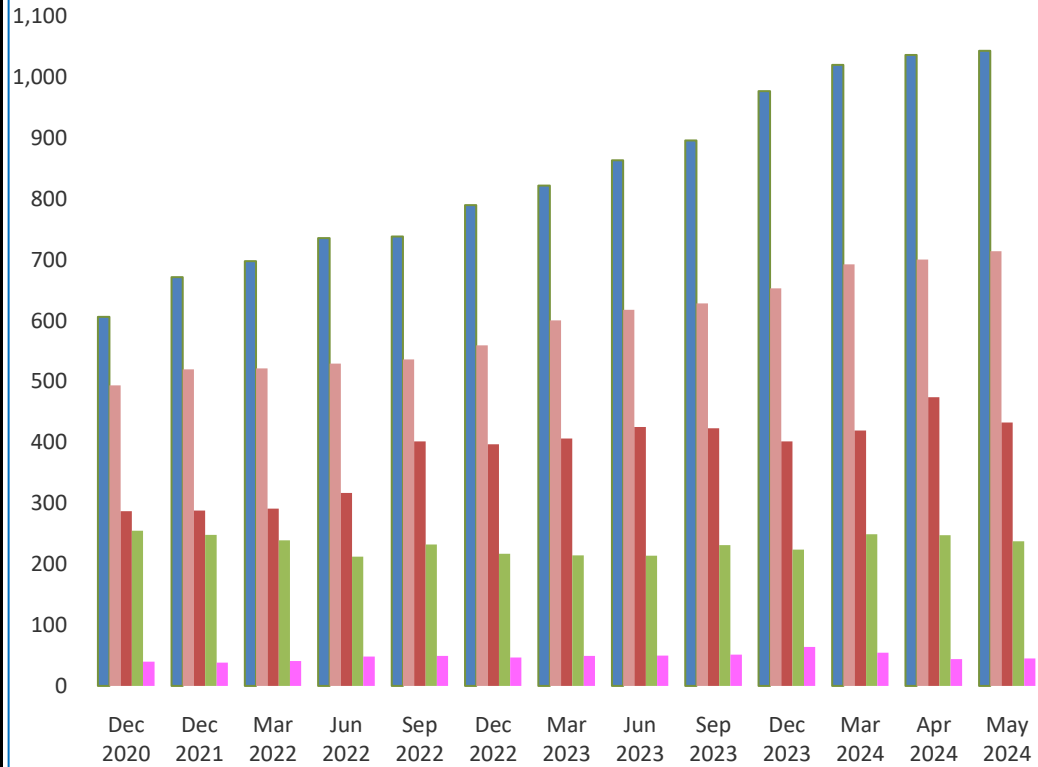
<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Mar 2022</b>	<b>Jun 2022</b>	<b>Sep 2022</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023*</b>	<b>Mar 2024</b>	<b>Apr 2024</b>	<b>May 2024 **</b>
<b>Residents</b>	<b>1,682,102</b>	<b>1,765,533</b>	<b>1,791,435</b>	<b>1,843,449</b>	<b>1,958,348</b>	<b>2,009,696</b>	<b>2,092,554</b>	<b>2,170,851</b>	<b>2,230,771</b>	<b>2,319,855</b>	<b>2,436,348</b>	<b>2,503,004</b>	<b>2,473,639</b>
(1) 1.1 Corporate	606,207	671,422	697,966	735,980	738,143	790,086	821,786	863,558	896,382	976,967	1,020,461	1,036,526	1,043,436
1.2 Individuals	493,901	519,917	521,801	529,383	536,581	559,456	600,694	617,997	628,424	653,122	692,674	700,340	714,307
1.3 Government	287,270	288,156	291,390	317,257	401,836	396,771	406,365	425,662	423,354	401,670	419,849	474,295	432,926
1.4 GREs	254,805	247,908	239,336	212,593	232,294	216,854	214,291	213,977	231,162	224,165	249,042	247,780	237,709
1.5 Non Banking Financial Institutions	39,919	38,130	40,942	48,236	49,494	46,529	49,418	49,657	51,449	63,931	54,322	44,063	45,261
<b>Non-Residents</b>	<b>202,443</b>	<b>230,994</b>	<b>214,802</b>	<b>248,384</b>	<b>228,614</b>	<b>212,530</b>	<b>213,355</b>	<b>211,148</b>	<b>190,100</b>	<b>202,047</b>	<b>220,931</b>	<b>214,424</b>	<b>204,650</b>
(2) 2.1 Corporate	72,250	82,170	92,340	138,302	119,744	103,101	107,722	111,929	105,083	110,387	117,576	108,766	103,087
2.2 Non Banking Financial Institutions	84,421	86,020	63,642	49,497	40,588	41,171	37,317	35,833	30,326	23,766	27,514	27,724	33,250
2.3 Individuals	24,604	26,261	27,377	29,372	31,077	33,475	35,104	37,930	37,683	38,960	39,130	38,880	39,488
2.4 Government and Non Commercial Entities	21,168	36,543	31,443	31,213	37,205	34,783	33,212	25,456	17,008	28,934	36,711	39,054	28,825
<b>Total Deposits</b>	<b>1,884,545</b>	<b>1,996,527</b>	<b>2,006,237</b>	<b>2,091,833</b>	<b>2,186,962</b>	<b>2,222,226</b>	<b>2,305,909</b>	<b>2,381,999</b>	<b>2,420,871</b>	<b>2,521,902</b>	<b>2,657,279</b>	<b>2,717,428</b>	<b>2,678,289</b>

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

\*Revised to account for year end amendments

\*\* Preliminary

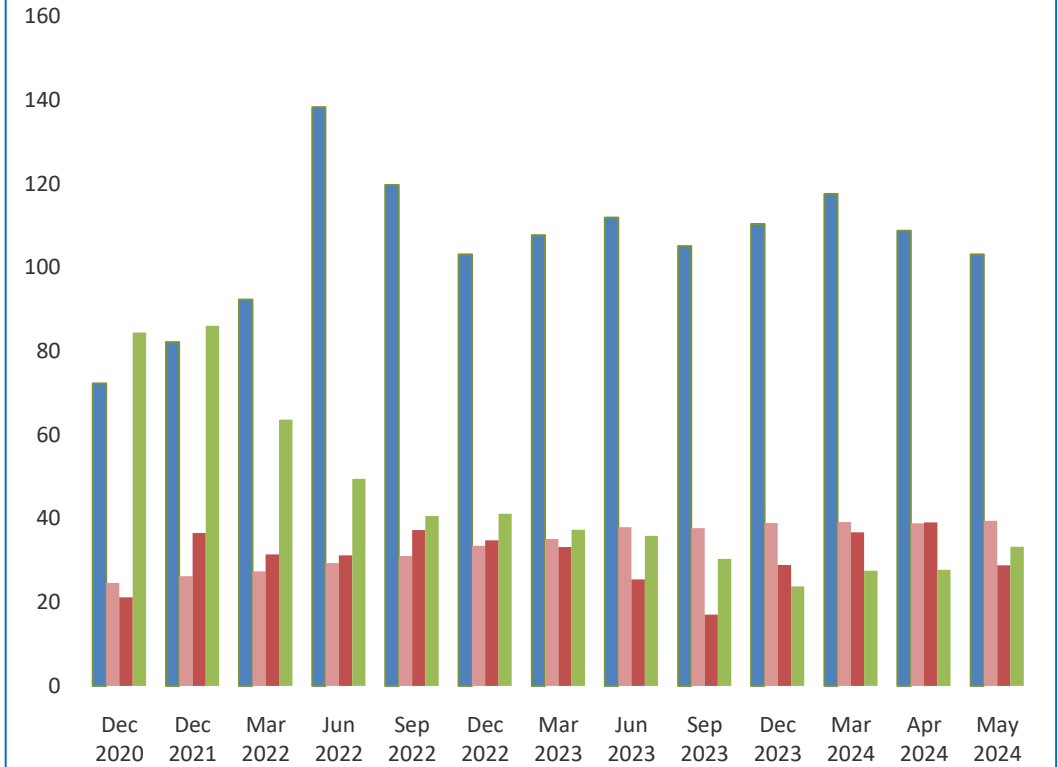
### Resident Deposits - Banks



AED Bln

■ Private Corporates ■ Individuals ■ Government ■ GREs ■ NBFIs

### Non - Resident Deposits - Banks



AED Bln

■ Private Corporates ■ Individuals ■ Government & GREs ■ NBFIs

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

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Mar 2022</b>	<b>Jun 2022</b>	<b>Sep 2022</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023*</b>	<b>Mar 2024</b>	<b>Apr 2024</b>	<b>May 2024 **</b>
<b>Residents</b>	<b>1,484,664</b>	<b>1,564,262</b>	<b>1,581,272</b>	<b>1,627,598</b>	<b>1,743,129</b>	<b>1,779,660</b>	<b>1,854,737</b>	<b>1,932,197</b>	<b>1,987,111</b>	<b>2,066,205</b>	<b>2,168,135</b>	<b>2,236,497</b>	<b>2,209,947</b>
(1) 1.1 Corporate	500,263	567,688	591,250	624,623	626,537	671,325	701,240	746,648	778,728	851,023	887,329	903,004	913,407
1.2 Individuals	418,351	439,616	436,918	442,680	450,674	470,654	506,535	521,562	532,278	554,651	590,946	598,823	611,957
1.3 Government	286,520	285,800	290,594	315,797	401,019	395,826	405,690	424,906	421,630	400,606	418,672	473,141	431,729
1.4 GREs	245,125	239,011	228,477	202,926	221,103	200,491	197,480	195,220	208,650	202,925	223,514	224,498	214,390
1.5 Non Banking Financial Institutions	34,405	32,147	34,033	41,572	43,796	41,364	43,792	43,861	45,825	57,000	47,674	37,031	38,464
<b>Non-Residents</b>	<b>168,895</b>	<b>198,345</b>	<b>179,421</b>	<b>214,070</b>	<b>193,010</b>	<b>175,263</b>	<b>177,449</b>	<b>175,663</b>	<b>154,200</b>	<b>163,648</b>	<b>183,463</b>	<b>175,496</b>	<b>165,109</b>
(2) 2.1 Corporate	52,490	64,222	72,733	119,458	100,745	82,869	88,129	92,199	86,062	89,833	97,500	89,616	83,058
2.2 Non Banking Financial Institutions	79,340	81,620	58,933	45,720	35,400	36,277	33,337	33,093	26,810	20,053	23,585	23,842	29,300
2.3 Individuals	16,831	17,588	18,109	19,247	21,079	23,356	24,928	27,141	27,145	28,526	28,524	28,282	28,857
2.4 Government and Non Commercial Entities	20,234	34,915	29,646	29,645	35,786	32,761	31,055	23,230	14,183	25,236	33,854	33,756	23,894
<b>Total Deposits</b>	<b>1,653,559</b>	<b>1,762,607</b>	<b>1,760,693</b>	<b>1,841,668</b>	<b>1,936,139</b>	<b>1,954,923</b>	<b>2,032,186</b>	<b>2,107,860</b>	<b>2,141,311</b>	<b>2,229,853</b>	<b>2,351,598</b>	<b>2,411,993</b>	<b>2,375,056</b>

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

\*Revised to account for year end amendments

\*\* Preliminary

**Table 32 : Deposits distributed Residents / Non Residents ( Foreign Banks ) <sup>1</sup>**

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Mar 2022</b>	<b>Jun 2022</b>	<b>Sep 2022</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023*</b>	<b>Mar 2024</b>	<b>Apr 2024</b>	<b>May 2024 **</b>
<b>Residents</b>	<b>197,438</b>	<b>201,271</b>	<b>210,163</b>	<b>215,851</b>	<b>215,219</b>	<b>230,036</b>	<b>237,817</b>	<b>238,654</b>	<b>243,660</b>	<b>253,650</b>	<b>268,213</b>	<b>266,507</b>	<b>263,692</b>
(1) 1.1 Corporate	105,944	103,734	106,716	111,357	111,606	118,761	120,546	116,910	117,654	125,944	133,132	133,522	130,029
1.2 Individuals	75,550	80,301	84,883	86,703	85,907	88,802	94,159	96,435	96,146	98,471	101,728	101,517	102,350
1.3 Government	750	2,356	796	1,460	817	945	675	756	1,724	1,064	1,177	1,154	1,197
1.4 GREs	9,680	8,897	10,859	9,667	11,191	16,363	16,811	18,757	22,512	21,240	25,528	23,282	23,319
1.5 Non Banking Financial Institutions	5,514	5,983	6,909	6,664	5,698	5,165	5,626	5,796	5,624	6,931	6,648	7,032	6,797
<b>Non-Residents</b>	<b>33,548</b>	<b>32,649</b>	<b>35,381</b>	<b>34,314</b>	<b>35,604</b>	<b>37,267</b>	<b>35,906</b>	<b>35,485</b>	<b>35,900</b>	<b>38,399</b>	<b>37,468</b>	<b>38,928</b>	<b>39,541</b>
(2) 2.1 Corporate	19,760	17,948	19,607	18,844	18,999	20,232	19,593	19,730	19,021	20,554	20,076	19,150	20,029
2.2 Non Banking Financial Institutions	5,081	4,400	4,709	3,777	5,188	4,894	3,980	2,740	3,516	3,713	3,929	3,882	3,950
2.3 Individuals	7,773	8,673	9,268	10,125	9,998	10,119	10,176	10,789	10,538	10,434	10,606	10,598	10,631
2.4 Government and Non Commercial Entities	934	1,628	1,797	1,568	1,419	2,022	2,157	2,226	2,825	3,698	2,857	5,298	4,931
<b>Total Deposits</b>	<b>230,986</b>	<b>233,920</b>	<b>245,544</b>	<b>250,165</b>	<b>250,823</b>	<b>267,303</b>	<b>273,723</b>	<b>274,139</b>	<b>279,560</b>	<b>292,049</b>	<b>305,681</b>	<b>305,435</b>	<b>303,233</b>

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

\*Revised to account for year end amendments

\*\* Preliminary

**Table 33 : Deposits distributed Residents / Non Residents ( Conventional Banks ) <sup>1</sup>**

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Mar 2022</b>	<b>Jun 2022</b>	<b>Sep 2022</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023*</b>	<b>Mar 2024</b>	<b>Apr 2024</b>	<b>May 2024 **</b>
<b>Residents</b>	<b>1,301,830</b>	<b>1,377,356</b>	<b>1,385,874</b>	<b>1,427,156</b>	<b>1,550,846</b>	<b>1,580,152</b>	<b>1,648,844</b>	<b>1,705,946</b>	<b>1,748,859</b>	<b>1,831,614</b>	<b>1,922,458</b>	<b>1,977,668</b>	<b>1,946,731</b>
(1) 1.1 Corporate	511,722	566,082	580,605	617,996	623,761	670,081	691,011	727,082	754,757	830,919	861,159	875,842	883,765
1.2 Individuals	336,455	358,259	360,374	365,604	372,628	392,270	425,339	436,159	443,118	461,264	492,969	499,950	510,044
1.3 Government	218,158	226,476	226,579	242,031	322,075	306,922	319,615	331,819	322,532	297,820	313,614	359,117	316,565
1.4 GREs	205,713	195,641	183,696	159,129	188,299	170,507	169,424	167,186	182,930	185,238	208,009	206,057	198,347
1.5 Non Banking Financial Institutions	29,782	30,898	34,620	42,396	44,083	40,372	43,455	43,700	45,522	56,373	46,707	36,702	38,010
<b>Non-Residents</b>	<b>172,344</b>	<b>196,400</b>	<b>193,267</b>	<b>234,006</b>	<b>217,180</b>	<b>202,201</b>	<b>203,798</b>	<b>203,555</b>	<b>182,722</b>	<b>194,983</b>	<b>213,562</b>	<b>207,475</b>	<b>196,915</b>
(2) 2.1 Corporate	68,546	78,278	89,166	134,410	116,137	98,753	103,993	109,005	101,982	107,575	114,484	105,965	100,421
2.2 Non Banking Financial Institutions	61,502	59,395	48,444	42,447	36,619	39,187	36,419	35,170	30,078	23,173	27,076	27,281	32,722
2.3 Individuals	21,243	22,976	24,403	26,183	27,483	29,846	31,085	34,010	33,776	35,348	35,422	35,289	35,956
2.4 Government and Non Commercial Entities	21,053	35,751	31,254	30,966	36,941	34,415	32,301	25,370	16,886	28,887	36,580	38,940	27,816
<b>Total Deposits</b>	<b>1,474,174</b>	<b>1,573,756</b>	<b>1,579,141</b>	<b>1,661,162</b>	<b>1,768,026</b>	<b>1,782,353</b>	<b>1,852,642</b>	<b>1,909,501</b>	<b>1,931,581</b>	<b>2,026,597</b>	<b>2,136,020</b>	<b>2,185,143</b>	<b>2,143,646</b>

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

\*Revised to account for year end amendments

\*\* Preliminary

**Table 34 : Deposits distributed Residents / Non Residents ( Islamic Banks ) <sup>1</sup>**

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Mar 2022</b>	<b>Jun 2022</b>	<b>Sep 2022</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023*</b>	<b>Mar 2024</b>	<b>Apr 2024</b>	<b>May 2024 **</b>
<b>Residents</b>	<b>380,272</b>	<b>388,177</b>	<b>405,561</b>	<b>416,293</b>	<b>407,502</b>	<b>429,544</b>	<b>443,710</b>	<b>464,905</b>	<b>481,912</b>	<b>488,241</b>	<b>513,890</b>	<b>525,336</b>	<b>526,908</b>
(1) 1.1 Corporate	94,485	105,340	117,361	117,984	114,382	120,005	130,775	136,476	141,625	146,048	159,302	160,684	159,671
1.2 Individuals	157,446	161,658	161,427	163,779	163,953	167,186	175,355	181,838	185,306	191,858	199,705	200,390	204,263
1.3 Government	69,112	61,680	64,811	75,226	79,761	89,849	86,750	93,843	100,822	103,850	106,235	115,178	116,361
1.4 GREs	49,092	52,267	55,640	53,464	43,995	46,347	44,867	46,791	48,232	38,927	41,033	41,723	39,362
1.5 Non Banking Financial Institutions	10,137	7,232	6,322	5,840	5,411	6,157	5,963	5,957	5,927	7,558	7,615	7,361	7,251
<b>Non-Residents</b>	<b>30,099</b>	<b>34,594</b>	<b>21,535</b>	<b>14,378</b>	<b>11,434</b>	<b>10,329</b>	<b>9,557</b>	<b>7,593</b>	<b>7,378</b>	<b>7,064</b>	<b>7,369</b>	<b>6,949</b>	<b>7,735</b>
(2) 2.1 Corporate	3,704	3,892	3,174	3,892	3,607	4,348	3,729	2,924	3,101	2,812	3,092	2,801	2,666
2.2 Non Banking Financial Institutions	22,919	26,625	15,198	7,050	3,969	1,984	898	663	248	593	438	443	528
2.3 Individuals	3,361	3,285	2,974	3,189	3,594	3,629	4,019	3,920	3,907	3,612	3,708	3,591	3,532
2.4 Government and Non Commercial Entities	115	792	189	247	264	368	911	86	122	47	131	114	1,009
<b>Total Deposits</b>	<b>410,371</b>	<b>422,771</b>	<b>427,096</b>	<b>430,671</b>	<b>418,936</b>	<b>439,873</b>	<b>453,267</b>	<b>472,498</b>	<b>489,290</b>	<b>495,305</b>	<b>521,259</b>	<b>532,285</b>	<b>534,643</b>

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

\*Revised to account for year end amendments

\*\* Preliminary



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

<b>(In Millions of AED)</b>													
<b>Deposit Size</b>	<b>Dec 2019</b>	<b>Dec 2020</b>	<b>Sep 2021</b>	<b>Dec 2021</b>	<b>Mar 2022</b>	<b>Jun 2022</b>	<b>Sep 2022</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023*</b>	<b>Mar 2024 **</b>
0 to AED 250,000	146,289	142,345	142,805	144,478	146,918	148,474	154,419	160,892	170,461	176,364	183,965	198,816	197,642
AED 250,001 to AED 500,000	70,645	73,158	88,971	87,428	90,639	83,337	87,443	84,258	90,953	95,417	98,248	103,249	107,141
AED 500,001 to AED 1,000,000	86,360	91,536	94,806	95,617	97,519	110,318	103,139	108,517	116,265	121,440	124,196	128,115	135,167
AED 1,000,001 to AED 5,000,000	220,400	238,289	245,791	250,630	258,401	251,778	272,017	288,733	305,479	316,942	325,739	353,112	353,078
AED 5 Million to AED 20 Million	217,603	229,206	238,603	242,462	248,581	250,794	246,014	269,238	282,728	288,328	298,721	309,269	326,935
Above AED 20 Million	1,128,887	1,110,011	1,131,350	1,175,912	1,164,179	1,247,132	1,323,931	1,310,588	1,340,023	1,383,508	1,390,002	1,429,341	1,537,317
<b>Total Deposits</b>	<b>1,870,184</b>	<b>1,884,545</b>	<b>1,942,326</b>	<b>1,996,527</b>	<b>2,006,237</b>	<b>2,091,833</b>	<b>2,186,963</b>	<b>2,222,226</b>	<b>2,305,909</b>	<b>2,381,999</b>	<b>2,420,871</b>	<b>2,521,902</b>	<b>2,657,280</b>

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

\*Revised to account for year end amendments

\*\*Preliminary

**Table 36 : Deposits by Type and Currency ( All Banks ) <sup>1</sup>**

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Mar 2022</b>	<b>Jun 2022</b>	<b>Sep 2022</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023*</b>	<b>Mar 2024</b>	<b>Apr 2024</b>	<b>May 2024 **</b>
<b>Demand</b>	<b>696,884</b>	<b>848,040</b>	<b>890,018</b>	<b>909,976</b>	<b>923,963</b>	<b>907,451</b>	<b>918,955</b>	<b>955,430</b>	<b>981,451</b>	<b>1,019,471</b>	<b>1,056,997</b>	<b>1,056,686</b>	<b>1,045,613</b>
Local Currency	513,144	614,109	632,515	634,318	639,938	646,030	659,642	676,421	693,721	724,856	757,785	770,855	759,438
Foreign Currencies	183,740	233,931	257,503	275,658	284,025	261,421	259,313	279,009	287,730	294,615	299,212	285,831	286,175
<b>Savings</b>	<b>215,208</b>	<b>241,819</b>	<b>251,333</b>	<b>253,834</b>	<b>244,332</b>	<b>245,868</b>	<b>263,141</b>	<b>268,621</b>	<b>266,453</b>	<b>272,825</b>	<b>286,665</b>	<b>289,787</b>	<b>294,668</b>
Local Currency	180,484	200,488	207,213	206,549	196,460	194,610	211,623	219,174	218,674	224,035	238,744	241,335	247,490
Foreign Currencies	34,724	41,331	44,120	47,285	47,872	51,258	51,518	49,447	47,779	48,790	47,921	48,452	47,178
<b>Time</b>	<b>616,591</b>	<b>533,565</b>	<b>509,541</b>	<b>551,054</b>	<b>563,875</b>	<b>613,015</b>	<b>659,630</b>	<b>678,838</b>	<b>702,560</b>	<b>780,941</b>	<b>840,098</b>	<b>840,133</b>	<b>842,989</b>
Local Currency	389,317	342,447	336,981	353,048	335,481	363,057	387,568	404,470	419,419	461,145	483,008	488,331	503,938
Foreign Currencies	227,274	191,118	172,560	198,006	228,394	249,958	272,062	274,368	283,141	319,796	357,090	351,802	339,051
<b>Total Deposits ***</b>	<b>1,528,683</b>	<b>1,623,424</b>	<b>1,650,892</b>	<b>1,714,864</b>	<b>1,732,170</b>	<b>1,766,334</b>	<b>1,841,726</b>	<b>1,902,889</b>	<b>1,950,464</b>	<b>2,073,237</b>	<b>2,183,760</b>	<b>2,186,606</b>	<b>2,183,270</b>
Total Local Currency	1,082,945	1,157,044	1,176,709	1,193,915	1,171,879	1,203,697	1,258,833	1,300,065	1,331,814	1,410,036	1,479,537	1,500,521	1,510,866
Total Foreign Currencies	445,738	466,380	474,183	520,949	560,291	562,637	582,893	602,824	618,650	663,201	704,223	686,085	672,404
Commercial Prepayments	17,284	17,122	17,237	18,237	18,121	19,066	20,174	19,004	19,474	20,591	21,697	21,684	22,183

<sup>1</sup> Excluding Inter-Bank Deposits

\*Revised to account for year end amendments

\*\* Preliminary

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

**Table 37 : Deposits by Type and Currency ( National Banks ) <sup>1</sup>**

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Mar 2022</b>	<b>Jun 2022</b>	<b>Sep 2022</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023*</b>	<b>Mar 2024</b>	<b>Apr 2024</b>	<b>May 2024 **</b>
<b>Demand</b>	<b>561,771</b>	<b>702,302</b>	<b>736,130</b>	<b>750,381</b>	<b>764,776</b>	<b>742,935</b>	<b>759,924</b>	<b>804,846</b>	<b>829,177</b>	<b>853,184</b>	<b>884,324</b>	<b>884,889</b>	<b>878,177</b>
Local Currency	430,610	525,103	540,536	539,920	545,990	551,472	563,138	581,986	598,343	624,616	651,758	665,480	656,157
Foreign Currencies	131,161	177,199	195,594	210,461	218,786	191,463	196,786	222,860	230,834	228,568	232,566	219,409	222,020
<b>Savings</b>	<b>189,229</b>	<b>212,095</b>	<b>220,174</b>	<b>221,834</b>	<b>212,719</b>	<b>215,328</b>	<b>232,637</b>	<b>238,342</b>	<b>237,865</b>	<b>244,746</b>	<b>258,138</b>	<b>261,444</b>	<b>266,663</b>
Local Currency	165,239	184,383	190,412	189,612	180,023	179,178	195,690	203,183	203,577	209,284	223,837	226,435	232,669
Foreign Currencies	23,990	27,712	29,762	32,222	32,696	36,150	36,947	35,159	34,288	35,462	34,301	35,009	33,994
<b>Time</b>	<b>551,770</b>	<b>482,364</b>	<b>454,644</b>	<b>498,748</b>	<b>509,589</b>	<b>547,235</b>	<b>581,207</b>	<b>591,292</b>	<b>610,881</b>	<b>689,391</b>	<b>741,444</b>	<b>743,375</b>	<b>743,923</b>
Local Currency	355,065	313,381	308,416	324,160	307,366	329,286	348,162	361,961	372,698	413,602	430,254	435,978	451,465
Foreign Currencies	196,705	168,983	146,228	174,588	202,223	217,949	233,045	229,331	238,183	275,789	311,190	307,397	292,458
<b>Total Deposits ***</b>	<b>1,302,770</b>	<b>1,396,761</b>	<b>1,410,948</b>	<b>1,470,963</b>	<b>1,487,084</b>	<b>1,505,498</b>	<b>1,573,768</b>	<b>1,634,480</b>	<b>1,677,923</b>	<b>1,787,321</b>	<b>1,883,906</b>	<b>1,889,708</b>	<b>1,888,763</b>
Total Local Currency	950,914	1,022,867	1,039,364	1,053,692	1,033,379	1,059,936	1,106,990	1,147,130	1,174,618	1,247,502	1,305,849	1,327,893	1,340,291
Total Foreign Currencies	351,856	373,894	371,584	417,271	453,705	445,562	466,778	487,350	503,305	539,819	578,057	561,815	548,472
Commercial Prepayments	13,714	13,548	13,793	14,809	14,509	15,377	16,634	15,439	16,119	17,355	18,323	18,228	18,678

<sup>1</sup> Excluding Inter-Bank Deposits

\*Revised to account for year end amendments

\*\* Preliminary

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

**Table 38 : Deposits by Type and Currency ( Foreign Banks )<sup>1</sup>**

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Mar 2022</b>	<b>Jun 2022</b>	<b>Sep 2022</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023*</b>	<b>Mar 2024</b>	<b>Apr 2024</b>	<b>May 2024 **</b>
<b>Demand</b>	<b>135,113</b>	<b>145,738</b>	<b>153,888</b>	<b>159,595</b>	<b>159,187</b>	<b>164,516</b>	<b>159,031</b>	<b>150,584</b>	<b>152,274</b>	<b>166,287</b>	<b>172,673</b>	<b>171,797</b>	<b>167,436</b>
Local Currency	82,534	89,006	91,979	94,398	93,948	94,558	96,504	94,435	95,378	100,240	106,027	105,375	103,281
Foreign Currencies	52,579	56,732	61,909	65,197	65,239	69,958	62,527	56,149	56,896	66,047	66,646	66,422	64,155
<b>Savings</b>	<b>25,979</b>	<b>29,724</b>	<b>31,159</b>	<b>32,000</b>	<b>31,613</b>	<b>30,540</b>	<b>30,504</b>	<b>30,279</b>	<b>28,588</b>	<b>28,079</b>	<b>28,527</b>	<b>28,343</b>	<b>28,005</b>
Local Currency	15,245	16,105	16,801	16,937	16,437	15,432	15,933	15,991	15,097	14,751	14,907	14,900	14,821
Foreign Currencies	10,734	13,619	14,358	15,063	15,176	15,108	14,571	14,288	13,491	13,328	13,620	13,443	13,184
<b>Time</b>	<b>64,821</b>	<b>51,201</b>	<b>54,897</b>	<b>52,306</b>	<b>54,286</b>	<b>65,780</b>	<b>78,423</b>	<b>87,546</b>	<b>91,679</b>	<b>91,550</b>	<b>98,654</b>	<b>96,758</b>	<b>99,066</b>
Local Currency	34,252	29,066	28,565	28,888	28,115	33,771	39,406	42,509	46,721	47,543	52,754	52,353	52,473
Foreign Currencies	30,569	22,135	26,332	23,418	26,171	32,009	39,017	45,037	44,958	44,007	45,900	44,405	46,593
<b>Total Deposits ***</b>	<b>225,913</b>	<b>226,663</b>	<b>239,944</b>	<b>243,901</b>	<b>245,086</b>	<b>260,836</b>	<b>267,958</b>	<b>268,409</b>	<b>272,541</b>	<b>285,916</b>	<b>299,854</b>	<b>296,898</b>	<b>294,507</b>
Total Local Currency	132,031	134,177	137,345	140,223	138,500	143,761	151,843	152,935	157,196	162,534	173,688	172,628	170,575
Total Foreign Currencies	93,882	92,486	102,599	103,678	106,586	117,075	116,115	115,474	115,345	123,382	126,166	124,270	123,932
Commercial Prepayments	3,570	3,574	3,444	3,428	3,612	3,689	3,540	3,565	3,355	3,236	3,374	3,456	3,505

<sup>1</sup> Excluding Inter-Bank Deposits

\*Revised to account for year end amendments

\*\* Preliminary

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

**Table 39 : Deposits by Type and Currency ( Conventional Banks ) <sup>1</sup>**

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Mar 2022</b>	<b>Jun 2022</b>	<b>Sep 2022</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023*</b>	<b>Mar 2024</b>	<b>Apr 2024</b>	<b>May 2024 **</b>
<b>Demand</b>	<b>600,087</b>	<b>742,300</b>	<b>776,150</b>	<b>795,653</b>	<b>808,847</b>	<b>793,753</b>	<b>801,618</b>	<b>834,836</b>	<b>860,233</b>	<b>900,593</b>	<b>928,556</b>	<b>926,099</b>	<b>914,483</b>
Local Currency	428,516	522,385	533,665	535,003	540,904	548,381	558,428	573,185	590,101	621,513	646,410	658,482	646,051
Foreign Currencies	171,571	219,915	242,485	260,650	267,943	245,372	243,190	261,651	270,132	279,080	282,146	267,617	268,432
<b>Savings</b>	<b>111,824</b>	<b>127,395</b>	<b>131,717</b>	<b>136,653</b>	<b>134,935</b>	<b>131,953</b>	<b>145,783</b>	<b>147,547</b>	<b>146,367</b>	<b>151,932</b>	<b>157,814</b>	<b>160,704</b>	<b>162,119</b>
Local Currency	85,338	93,150	95,741	97,338	94,965	89,441	102,215	105,932	106,196	110,341	117,133	119,598	121,864
Foreign Currencies	26,486	34,245	35,976	39,315	39,970	42,512	43,568	41,615	40,171	41,591	40,681	41,106	40,255
<b>Time</b>	<b>496,631</b>	<b>418,082</b>	<b>395,732</b>	<b>434,727</b>	<b>453,856</b>	<b>494,575</b>	<b>531,288</b>	<b>544,645</b>	<b>557,983</b>	<b>631,997</b>	<b>685,286</b>	<b>685,613</b>	<b>692,334</b>
Local Currency	284,997	238,212	233,280	249,578	240,840	259,498	276,993	291,971	299,256	335,851	353,693	356,660	377,026
Foreign Currencies	211,634	179,870	162,452	185,149	213,016	235,077	254,295	252,674	258,727	296,146	331,593	328,953	315,308
<b>Total Deposits **</b>	<b>1,208,542</b>	<b>1,287,777</b>	<b>1,303,599</b>	<b>1,367,033</b>	<b>1,397,638</b>	<b>1,420,281</b>	<b>1,478,689</b>	<b>1,527,028</b>	<b>1,564,583</b>	<b>1,684,522</b>	<b>1,771,656</b>	<b>1,772,416</b>	<b>1,768,936</b>
Total Local Currency	798,851	853,747	862,686	881,919	876,709	897,320	937,636	971,088	995,553	1,067,705	1,117,236	1,134,740	1,144,941
Total Foreign Currencies	409,691	434,030	440,913	485,114	520,929	522,961	541,053	555,940	569,030	616,817	654,420	637,676	623,995
Commercial Prepayments	14,082	14,521	14,679	15,871	15,789	16,227	17,430	16,183	16,897	17,866	18,829	18,820	19,200

<sup>1</sup> Excluding Inter-Bank Deposits

\*Revised to account for year end amendments

\*\* Preliminary

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

**Table 40 : Deposits by Type and Currency ( Islamic Banks )<sup>1</sup>**

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Mar 2022</b>	<b>Jun 2022</b>	<b>Sep 2022</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023*</b>	<b>Mar 2024</b>	<b>Apr 2024</b>	<b>May 2024 **</b>
<b>Demand</b>	<b>96,797</b>	<b>105,740</b>	<b>113,868</b>	<b>114,323</b>	<b>115,116</b>	<b>113,698</b>	<b>117,337</b>	<b>120,594</b>	<b>121,218</b>	<b>118,878</b>	<b>128,441</b>	<b>130,587</b>	<b>131,130</b>
Local Currency	84,628	91,724	98,850	99,315	99,034	97,649	101,214	103,236	103,620	103,343	111,375	112,373	113,387
Foreign Currencies	12,169	14,016	15,018	15,008	16,082	16,049	16,123	17,358	17,598	15,535	17,066	18,214	17,743
<b>Savings</b>	<b>103,384</b>	<b>114,424</b>	<b>119,616</b>	<b>117,181</b>	<b>109,397</b>	<b>113,915</b>	<b>117,358</b>	<b>121,074</b>	<b>120,086</b>	<b>120,893</b>	<b>128,851</b>	<b>129,083</b>	<b>132,549</b>
Local Currency	95,146	107,338	111,472	109,211	101,495	105,169	109,408	113,242	112,478	113,694	121,611	121,737	125,626
Foreign Currencies	8,238	7,086	8,144	7,970	7,902	8,746	7,950	7,832	7,608	7,199	7,240	7,346	6,923
<b>Time</b>	<b>119,960</b>	<b>115,483</b>	<b>113,809</b>	<b>116,327</b>	<b>110,019</b>	<b>118,440</b>	<b>128,342</b>	<b>134,193</b>	<b>144,577</b>	<b>148,944</b>	<b>154,812</b>	<b>154,520</b>	<b>150,655</b>
Local Currency	104,320	104,235	103,701	103,470	94,641	103,559	110,575	112,499	120,163	125,294	129,315	131,671	126,912
Foreign Currencies	15,640	11,248	10,108	12,857	15,378	14,881	17,767	21,694	24,414	23,650	25,497	22,849	23,743
<b>Total Deposits ***</b>	<b>320,141</b>	<b>335,647</b>	<b>347,293</b>	<b>347,831</b>	<b>334,532</b>	<b>346,053</b>	<b>363,037</b>	<b>375,861</b>	<b>385,881</b>	<b>388,715</b>	<b>412,104</b>	<b>414,190</b>	<b>414,334</b>
Total Local Currency	284,094	303,297	314,023	311,996	295,170	306,377	321,197	328,977	336,261	342,331	362,301	365,781	365,925
Total Foreign Currencies	36,047	32,350	33,270	35,835	39,362	39,676	41,840	46,884	49,620	46,384	49,803	48,409	48,409
Commercial Prepayments	3,202	2,601	2,558	2,366	2,332	2,839	2,744	2,821	2,577	2,725	2,868	2,864	2,983

<sup>1</sup> Excluding Inter-Bank Deposits

\*Revised to account for year end amendments

\*\* Preliminary

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

**Table 41 : Time Deposits by Maturity ( All Banks ) <sup>1</sup>**

<b>(In Millions of AED)</b>													
<b>Period</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Mar 2022</b>	<b>Jun 2022</b>	<b>Sep 2022</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023*</b>	<b>Mar 2024</b>	<b>Apr 2024</b>	<b>May 2024 **</b>
<b>Maturity</b>													
Upto 3 Months	458,803	453,936	426,258	497,074	476,564	472,546	537,858	579,967	585,455	604,994	669,719	719,074	659,011
Above 3 and Upto 6 Months	163,992	152,495	148,387	130,620	142,383	174,542	204,006	192,519	205,437	209,611	202,645	188,747	227,713
Above 6 and Upto 12 Months	176,416	165,463	147,463	174,822	268,103	280,784	230,914	199,937	219,030	260,649	271,665	277,345	275,897
Exceeding 12 Months	65,472	27,210	24,718	26,397	33,710	38,368	40,660	63,243	43,838	44,255	45,254	50,038	44,482
<b>Total</b>	<b>864,683</b>	<b>799,104</b>	<b>746,826</b>	<b>828,913</b>	<b>920,760</b>	<b>966,240</b>	<b>1,013,438</b>	<b>1,035,666</b>	<b>1,053,760</b>	<b>1,119,509</b>	<b>1,189,283</b>	<b>1,235,204</b>	<b>1,207,103</b>

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

\*Revised to account for year end amendments

\*\* Preliminary



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

<b>(In Millions of AED)</b>													
<b>Period</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Mar 2022</b>	<b>Jun 2022</b>	<b>Sep 2022</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023*</b>	<b>Mar 2024</b>	<b>Apr 2024</b>	<b>May 2024 **</b>
<b>Maturity</b>													
Upto 3 Months	417,522	420,563	389,937	463,899	442,469	431,863	492,930	527,445	524,859	545,536	609,233	658,406	598,991
Above 3 and Upto 6 Months	150,405	144,128	138,727	120,512	132,897	164,879	192,855	174,605	187,466	194,611	184,643	171,381	204,828
Above 6 and Upto 12 Months	164,263	155,816	136,183	163,426	255,090	262,934	206,571	181,043	203,234	241,333	249,339	253,987	254,474
Exceeding 12 Months	63,131	22,657	22,264	23,991	31,199	35,718	37,720	60,019	40,529	41,159	42,323	47,061	41,847
<b>Total</b>	<b>795,321</b>	<b>743,164</b>	<b>687,111</b>	<b>771,828</b>	<b>861,655</b>	<b>895,394</b>	<b>930,076</b>	<b>943,112</b>	<b>956,088</b>	<b>1,022,639</b>	<b>1,085,538</b>	<b>1,130,835</b>	<b>1,100,140</b>

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

\*Revised to account for year end amendments

\*\* Preliminary

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

<b>(In Millions of AED)</b>													
<b>Period</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Mar 2022</b>	<b>Jun 2022</b>	<b>Sep 2022</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023*</b>	<b>Mar 2024</b>	<b>Apr 2024</b>	<b>May 2024 **</b>
<b>Maturity</b>													
Upto 3 Months	41,281	33,373	36,321	33,175	34,095	40,683	44,928	52,522	60,596	59,458	60,486	60,668	60,020
Above 3 and Upto 6 Months	13,587	8,367	9,660	10,108	9,486	9,663	11,151	17,914	17,971	15,000	18,002	17,366	22,885
Above 6 and Upto 12 Months	12,153	9,647	11,280	11,396	13,013	17,850	24,343	18,894	15,796	19,316	22,326	23,358	21,423
Exceeding 12 Months	2,341	4,553	2,454	2,406	2,511	2,650	2,940	3,224	3,309	3,096	2,931	2,977	2,635
<b>Total</b>	<b>69,362</b>	<b>55,940</b>	<b>59,715</b>	<b>57,085</b>	<b>59,105</b>	<b>70,846</b>	<b>83,362</b>	<b>92,554</b>	<b>97,672</b>	<b>96,870</b>	<b>103,745</b>	<b>104,369</b>	<b>106,963</b>

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

\*Revised to account for year end amendments

\*\* Preliminary

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

<b>(In Millions of AED)</b>													
<b>Period</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Mar 2022</b>	<b>Jun 2022</b>	<b>Sep 2022</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023*</b>	<b>Mar 2024</b>	<b>Apr 2024</b>	<b>May 2024 **</b>
<b>Maturity</b>													
Upto 3 Months	359,381	358,300	347,228	401,830	394,929	382,472	446,300	482,190	472,298	475,197	533,165	569,393	510,149
Above 3 and Upto 6 Months	126,101	118,030	96,402	94,783	109,868	133,616	160,310	155,430	145,107	174,339	164,910	154,491	191,449
Above 6 and Upto 12 Months	134,294	124,102	113,056	138,294	214,296	230,582	175,913	147,931	175,998	205,467	214,819	222,998	221,564
Exceeding 12 Months	58,134	21,182	19,476	22,873	30,207	34,361	36,765	42,291	38,935	38,924	41,327	45,894	40,908
<b>Total</b>	<b>677,910</b>	<b>621,614</b>	<b>576,162</b>	<b>657,780</b>	<b>749,300</b>	<b>781,031</b>	<b>819,288</b>	<b>827,842</b>	<b>832,338</b>	<b>893,927</b>	<b>954,221</b>	<b>992,776</b>	<b>964,070</b>

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

\*Revised to account for year end amendments

\*\* Preliminary

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

<b>(In Millions of AED)</b>													
<b>Period</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Mar 2022</b>	<b>Jun 2022</b>	<b>Sep 2022</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023*</b>	<b>Mar 2024</b>	<b>Apr 2024</b>	<b>May 2024 **</b>
<b>Maturity</b>													
Upto 3 Months	99,422	95,636	79,030	95,244	81,635	90,074	91,558	97,777	113,157	129,797	136,554	149,681	148,862
Above 3 and Upto 6 Months	37,891	34,465	51,985	35,837	32,515	40,926	43,696	37,089	60,330	35,272	37,735	34,256	36,264
Above 6 and Upto 12 Months	42,122	41,361	34,407	36,528	53,807	50,202	55,001	52,006	43,032	55,182	56,846	54,347	54,333
Exceeding 12 Months	7,338	6,028	5,242	3,524	3,503	4,007	3,895	20,952	4,903	5,331	3,927	4,144	3,574
<b>Total</b>	<b>186,773</b>	<b>177,490</b>	<b>170,664</b>	<b>171,133</b>	<b>171,460</b>	<b>185,209</b>	<b>194,150</b>	<b>207,824</b>	<b>221,422</b>	<b>225,582</b>	<b>235,062</b>	<b>242,428</b>	<b>243,033</b>

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

\*Revised to account for year end amendments

\*\* Preliminary

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

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Mar 2022</b>	<b>Jun 2022</b>	<b>Sep 2022</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Apr 2024</b>	<b>May 2024 *</b>
<b>Total Notes Issued ( 1 ) **</b>	109,416	110,503	114,892	116,755	113,752	118,668	127,847	135,105	125,774	134,393	144,853	144,796	146,814
<b>Total Coins Issued ( 2 ) ***</b>	1,288	1,312	1,324	1,337	1,337	1,343	1,361	1,373	1,379	1,387	1,995	1,995	1,995
<b>Total Currency Issued</b>	<b>110,704</b>	<b>111,815</b>	<b>116,216</b>	<b>118,092</b>	<b>115,089</b>	<b>120,011</b>	<b>129,208</b>	<b>136,478</b>	<b>127,153</b>	<b>135,780</b>	<b>146,848</b>	<b>146,791</b>	<b>148,809</b>

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

\* *Preliminary*

\*\* *Excluding Mutilated Notes*

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

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

Item	Dec 2020	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Apr 2024	May 2024 *
<b>Cheques Cleared</b>													
Number of Cheques	21,246,540	21,283,261	5,524,603	10,886,924	16,260,678	21,819,330	5,564,665	10,809,658	16,451,282	22,125,474	5,657,667	7,325,231	9,337,842
Amount ( <i>In Millions of AED</i> )	990,317	1,096,076	290,741	607,127	913,780	1,225,172	306,450	613,345	930,656	1,263,324	328,841	421,745	544,475

<sup>1</sup> Cumulative data

\* Preliminary

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

Item	Dec 2020	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Apr 2024	May 2024 *
<b>Customer to Customer Trfers</b>													
Number of Transfers	50,815,931	60,572,382	17,228,871	35,252,920	54,063,774	74,540,998	20,742,330	41,997,708	65,046,762	89,505,431	25,556,480	34,048,250	43,566,269
Amount ( <i>In Millions of AED</i> )	3,395,642	3,868,969	1,120,612	2,383,051	3,577,033	4,910,567	1,417,924	2,938,683	4,463,925	6,140,128	1,687,838	2,279,507	2,931,760
<b>Bank to Bank Trfers</b>													
Number of Transfers	458,646	537,239	145,495	302,509	464,789	633,663	164,304	323,507	497,283	674,486	179,531	238,241	305,397
Amount ( <i>In Millions of AED</i> )	5,741,066	5,723,490	1,760,287	3,627,320	5,640,876	7,797,467	2,478,089	5,071,672	7,915,594	11,018,872	2,839,971	3,840,686	4,968,580
<b>Total Domestic Fund Trfers</b>													
Number of Transfers	51,274,577	61,109,621	17,374,366	35,555,429	54,528,563	75,174,661	20,906,634	42,321,215	65,544,045	90,179,917	25,736,011	34,286,491	43,871,666
Amount ( <i>In Millions of AED</i> )	9,136,708	9,592,459	2,880,899	6,010,371	9,217,909	12,708,034	3,896,013	8,010,355	12,379,519	17,159,000	4,527,809	6,120,193	7,900,340

<sup>1</sup> Cumulative data

\* Preliminary



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

Item	Dec 2019		Dec 2020		Sep 2021		Dec 2021		Mar 2022		Jun 2022		Sep 2022		Dec 2022		Mar 2023		Jun 2023		Sep 2023		Dec 2023		Mar 2024 *		
	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO
<b>National Banks</b>	<b>21</b>	<b>656</b>	<b>21</b>	<b>541</b>	<b>21</b>	<b>521</b>	<b>22</b>	<b>514</b>	<b>22</b>	<b>511</b>	<b>23</b>	<b>508</b>	<b>23</b>	<b>506</b>	<b>22</b>	<b>498</b>	<b>22</b>	<b>494</b>	<b>22</b>	<b>493</b>	<b>22</b>	<b>492</b>	<b>22</b>	<b>489</b>	<b>23</b>	<b>484</b>	
- Abu Dhabi	5	219	5	178	5	176	6	174	6	173	6	172	7	170	7	169	7	169	7	169	7	168	7	166	7	162	
- Dubai	8	266	8	209	8	196	8	192	8	190	9	190	8	190	7	186	7	183	7	183	7	183	7	182	7	182	
- Sharjah	4	92	4	79	4	77	4	76	4	76	4	76	4	76	4	75	4	75	4	74	4	74	4	74	4	74	
- RAK	1	28	1	27	1	26	1	26	1	26	1	25	1	25	1	23	1	23	1	23	1	23	1	23	1	22	
- Ajman	1	18	1	17	1	16	1	16	1	16	1	16	1	16	1	16	1	16	1	16	1	16	1	16	2	16	
- UAQ	1	8	1	7	1	7	1	7	1	7	1	6	1	6	1	6	1	6	1	6	1	6	1	6	1	6	
- Fujairah	1	25	1	24	1	23	1	23	1	23	1	23	1	23	1	23	1	22	1	22	1	22	1	22	1	22	
<b>Foreign Banks **</b>	<b>27</b>	<b>79</b>	<b>27</b>	<b>73</b>	<b>27</b>	<b>74</b>	<b>27</b>	<b>74</b>	<b>27</b>	<b>74</b>	<b>27</b>	<b>74</b>	<b>27</b>	<b>74</b>	<b>28</b>	<b>73</b>	<b>28</b>	<b>72</b>	<b>28</b>	<b>72</b>	<b>28</b>	<b>72</b>	<b>28</b>	<b>72</b>	<b>27</b>	<b>72</b>	
- Abu Dhabi	8	29	8	29	8	28	8	28	8	28	8	28	8	28	9	27	9	26	9	26	9	26	9	26	8	26	
- Dubai	19	27	19	23	19	25	19	25	19	25	19	25	19	25	19	25	19	25	19	25	19	25	19	25	19	25	
- Sharjah	-	14	-	13	-	13	-	13	-	13	-	13	-	13	-	13	-	13	-	13	-	13	-	13	-	13	
- RAK	-	6	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	5	
- Ajman	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1	
- UAQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Fujairah	-	2	-	2	-	2	-	2	-	2	-	2	-	2	-	2	-	2	-	2	-	2	-	2	-	2	
<b>Wholesale Banks</b>	<b>11</b>	<b>-</b>	<b>10</b>	<b>-</b>	<b>10</b>	<b>-</b>	<b>10</b>	<b>-</b>	<b>10</b>	<b>-</b>	<b>10</b>	<b>-</b>	<b>10</b>	<b>-</b>	<b>11</b>	<b>-</b>	<b>11</b>	<b>-</b>	<b>11</b>	<b>-</b>	<b>11</b>	<b>-</b>	<b>11</b>	<b>-</b>	<b>11</b>	<b>-</b>	
- Abu Dhabi	7	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	
- Dubai	4	-	4	-	4	-	4	-	4	-	4	-	4	-	5	-	5	-	5	-	5	-	5	-	5	-	
- Sharjah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- RAK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Ajman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- UAQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Fujairah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Total</b>	<b>59</b>	<b>735</b>	<b>58</b>	<b>614</b>	<b>58</b>	<b>595</b>	<b>59</b>	<b>588</b>	<b>59</b>	<b>585</b>	<b>60</b>	<b>582</b>	<b>60</b>	<b>580</b>	<b>61</b>	<b>571</b>	<b>61</b>	<b>566</b>	<b>61</b>	<b>565</b>	<b>61</b>	<b>564</b>	<b>61</b>	<b>561</b>	<b>61</b>	<b>556</b>	
<b>Total Excluding Wholesale Banks</b>	<b>48</b>	<b>735</b>	<b>48</b>	<b>614</b>	<b>48</b>	<b>595</b>	<b>49</b>	<b>588</b>	<b>49</b>	<b>585</b>	<b>50</b>	<b>582</b>	<b>50</b>	<b>580</b>	<b>50</b>	<b>571</b>	<b>50</b>	<b>566</b>	<b>50</b>	<b>565</b>	<b>50</b>	<b>564</b>	<b>50</b>	<b>561</b>	<b>50</b>	<b>556</b>	

\* Preliminary

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