



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

النشرة الاحصائية الشهرية
- البيانات المصرفية والنقدية -
نوفمبر 2023

**Monthly Statistical Bulletin
- Banking & Monetary Statistics -
November 2023**

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Note: <i>Data are as at the end of period unless otherwise indicated.</i> Abbreviations & Notations :		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 Certificates of Deposits/Monetary Bills held by Banks Gross International Reserves Gross International Reserves , defined as the sum of Current Account Balances & Deposits with Banks abroad , Foreign Securities , IMF Reserves & SDR Holdings and Other Foreign Assets Money Supply (M₁) Consists of currency in circulation outside banks plus monetary deposits in local currency with banks (all short-term deposits on which bank customer can withdraw without prior notice) Money Supply (M₂) Consists of Money Supply (M ₁) plus quasi-monetary deposits (Resident Time and Savings Deposits in Dirham + Resident Deposits in foreign currencies) Money Supply (M₃) Consists of Money Supply (M ₂) 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.
UAE Dirhams	AED	
Zero or Insignificant	(-)	
Local Currency	LCY	
Foreign Currency	FCY	

Table 1 : Selected Monetary and Banking Indicators

(In Millions of AED)														
Indicator	Dec 2019	Dec 2020	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Oct 2023	Nov 2023 *	
Central Bank of the UAE														
Total Assets/Liabilities	446,246	470,526	485,865	521,538	515,793	491,413	484,633	552,555	594,115	649,423	639,574	647,650	669,721	
Gross International Reserves **	397,949	391,857	432,325	481,528	475,008	447,833	438,117	508,402	552,244	606,870	598,348	612,240	634,616	
Money Supply Indicators														
Money Supply M ₁	515,061	600,060	668,485	701,853	728,199	726,169	722,918	737,562	759,281	784,017	795,469	799,271	797,428	
Money Supply M ₂	1,413,166	1,478,607	1,485,913	1,563,025	1,593,354	1,622,144	1,645,538	1,703,625	1,788,372	1,855,306	1,908,088	1,922,317	1,935,406	
Money Supply M ₃	1,717,456	1,769,368	1,786,880	1,856,910	1,887,382	1,944,511	2,053,100	2,107,229	2,209,003	2,294,158	2,351,311	2,376,750	2,388,647	
Banks														
Total Assets	3,082,934	3,188,014	3,247,128	3,321,488	3,336,354	3,449,173	3,583,013	3,667,611	3,764,720	3,873,060	3,951,887	3,995,693	4,025,976	
Foreign Assets (Net)	91,113	133,471	132,290	154,708	178,246	224,359	355,562	384,084	419,893	406,351	455,087	461,229	487,991	
Foreign Assets	771,092	849,077	898,713	933,169	923,237	1,017,215	1,144,270	1,191,027	1,221,886	1,220,740	1,270,026	1,294,567	1,301,319	
Foreign Assets to Total Assets (%)	25.0%	26.6%	27.7%	28.1%	27.7%	29.5%	31.9%	32.5%	32.5%	31.5%	32.1%	32.4%	32.3%	
Foreign Liabilities	679,979	715,606	766,423	778,461	744,991	792,856	788,708	806,943	801,993	814,389	814,939	833,338	813,328	
Foreign Liabilities to Total Liabilities (%)	22.1%	22.4%	23.6%	23.4%	22.3%	23.0%	22.0%	22.0%	21.3%	21.0%	20.6%	20.9%	20.2%	
Deposits ¹	1,870,184	1,884,545	1,942,326	1,996,527	2,006,237	2,091,833	2,186,962	2,222,226	2,305,909	2,381,999	2,420,871	2,455,350	2,444,467	
Residents	1,648,812	1,682,102	1,699,170	1,765,533	1,791,435	1,843,449	1,958,348	2,009,696	2,092,554	2,170,851	2,230,771	2,251,216	2,259,333	
of which: Corporate	607,023	606,207	638,529	671,422	697,966	735,980	738,143	790,086	821,786	863,558	896,382	903,971	923,510	
Non-Residents	221,372	202,443	243,156	230,994	214,802	248,384	228,614	212,530	213,355	211,148	190,100	204,134	185,134	
of which: Corporate	87,964	72,250	82,932	82,170	92,340	138,302	119,744	103,101	107,722	111,929	105,083	119,142	109,572	
Bank Credit (Domestic)	1,592,609	1,596,786	1,602,071	1,618,957	1,639,109	1,658,863	1,655,408	1,650,937	1,673,785	1,717,116	1,740,086	1,738,353	1,752,066	
of which: Credit to Private Sector ***	1,149,953	1,124,913	1,134,155	1,137,528	1,148,420	1,176,516	1,187,177	1,185,901	1,212,729	1,233,964	1,247,159	1,244,621	1,269,916	
Total Number of National Banks and Branches														
Head Offices (Including specialized banks but excluding investment banks)	21	21	21	22	22	23	23	22	22	22	22	22	22	
Branches	656	541	521	513	511	508	506	498	494	493	492	489	489	
Pay Offices	31	23	20	20	20	21	21	21	21	21	21	21	21	
Electronic Banking Service Units	33	34	42	41	42	43	44	45	47	47	47	46	46	
Total Number of Foreign Banks and Branches														
Head Offices	38	37	37	37	37	37	37	39	39	39	39	39	39	
of which: Full Fledged Commercial Banks	27	27	27	27	27	27	27	28	28	28	28	28	28	
of which: Licensed Wholesale Banks	11	10	10	10	10	10	10	11	11	11	11	11	11	
Branches	79	73	74	74	74	74	74	73	72	72	72	72	72	
Pay Offices	1	1	1	1	1	1	1	1	1	1	1	1	1	
Electronic Banking Service Units	22	23	21	21	21	21	21	21	21	21	21	21	21	
Number of Employees in Banks (UAE) ²	35,637	33,444	32,753	33,491	33,882	34,332	35,157	35,830	36,314	36,737	37,394	37,394	37,394	
Employed with National Banks ²	29,673	26,408	25,957	26,763	27,122	27,545	28,251	28,737	29,189	29,577	30,156	30,156	30,156	
Employed with Foreign Banks ²	5,964	7,036	6,796	6,728	6,760	6,787	6,906	7,093	7,125	7,160	7,238	7,238	7,238	

* Preliminary

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

*** Including Claims on Other Financial Institutions

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

Table 2 : Monetary Survey

(In Millions of AED)														
Item		Dec 2019	Dec 2020	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Oct 2023	Nov 2023 *
Net International Reserves		485,330	514,516	547,118	620,848	627,427	657,970	780,083	860,973	955,341	996,308	1,038,059	1,052,656	1,104,298
	Central Bank (Net)	394,217	381,045	414,828	466,140	449,181	433,611	424,521	476,889	535,448	589,957	582,972	591,427	616,307
	Gross International Reserves	397,949	391,857	432,325	481,528	475,008	447,833	438,117	508,402	552,244	606,870	598,348	612,240	634,616
	Foreign Liabilities	3,732	10,812	17,497	15,388	25,827	14,222	13,596	31,513	16,796	16,913	15,376	20,813	18,309
	Banks (Net)	91,113	133,471	132,290	154,708	178,246	224,359	355,562	384,084	419,893	406,351	455,087	461,229	487,991
	Foreign Assets	771,092	849,077	898,713	933,169	923,237	1,017,215	1,144,270	1,191,027	1,221,886	1,220,740	1,270,026	1,294,567	1,301,319
	Foreign Liabilities	679,979	715,606	766,423	778,461	744,991	792,856	788,708	806,943	801,993	814,389	814,939	833,338	813,328
Net Domestic Assets		927,836	964,091	938,795	942,177	965,927	964,174	865,455	842,652	833,031	858,998	870,029	869,661	831,108
	Claims on Private Sector	1,159,097	1,128,422	1,142,123	1,145,807	1,159,098	1,189,232	1,193,810	1,193,635	1,220,738	1,243,748	1,259,192	1,256,788	1,281,763
	Net Claims on Government	51,065	86,739	75,182	76,986	64,802	33,590	-59,822	-53,219	-64,685	-79,711	-87,383	-104,011	-126,208
	Claims on Government	356,571	378,299	376,876	371,306	359,546	356,728	348,393	351,101	356,668	359,660	356,348	350,935	327,549
	Laibilities to Government	305,506	291,560	301,694	294,320	294,744	323,138	408,215	404,320	421,353	439,371	443,731	454,946	453,757
	Claims on Official Entities	223,619	261,771	260,795	277,917	297,496	294,297	288,023	287,040	279,735	298,922	316,554	318,309	334,051
	Claims on Nonbank Financial Institutions	25,874	28,208	25,653	26,609	27,634	25,892	25,388	25,674	25,346	23,457	20,968	21,211	22,188
	Capital and Reserves	-417,903	-419,445	-419,229	-428,611	-415,880	-414,652	-425,666	-439,476	-444,921	-460,497	-475,256	-481,619	-496,941
	Other Items (net)	-113,916	-121,604	-145,730	-156,532	-167,223	-164,185	-156,277	-171,002	-183,181	-166,920	-164,046	-141,016	-183,745
Money Supply M ₁		515,061	600,060	668,485	701,853	728,199	726,169	722,918	737,562	759,281	784,017	795,469	799,271	797,428
	Currency in Circulation Outside Banks	78,216	94,724	93,179	94,082	100,084	100,077	97,960	101,936	111,808	115,855	109,589	112,083	115,095
	Monetary Deposits	436,845	505,336	575,306	607,771	628,115	626,092	624,958	635,626	647,473	668,162	685,880	687,188	682,333
Money Supply M ₂		1,413,166	1,478,607	1,485,913	1,563,025	1,593,354	1,622,144	1,645,538	1,703,625	1,788,372	1,855,306	1,908,088	1,922,317	1,935,406
	Quasi - Money	898,105	878,547	817,428	861,172	865,155	895,975	922,620	966,063	1,029,091	1,071,289	1,112,619	1,123,046	1,137,978
	Foreign Currency Deposits	322,501	331,199	311,536	340,387	343,207	366,427	411,551	429,590	451,261	468,560	495,889	494,412	493,060
	Dirham Deposits	575,604	547,348	505,892	520,785	521,948	529,548	511,069	536,473	577,830	602,729	616,730	628,634	644,918
Money Supply M ₃		1,717,456	1,769,368	1,786,880	1,856,910	1,887,382	1,944,511	2,053,100	2,107,229	2,209,003	2,294,158	2,351,311	2,376,750	2,388,647
	Government Deposits	304,290	290,761	300,967	293,885	294,028	322,367	407,562	403,604	420,631	438,852	443,223	454,433	453,241

* Preliminary

Monetary Aggregates

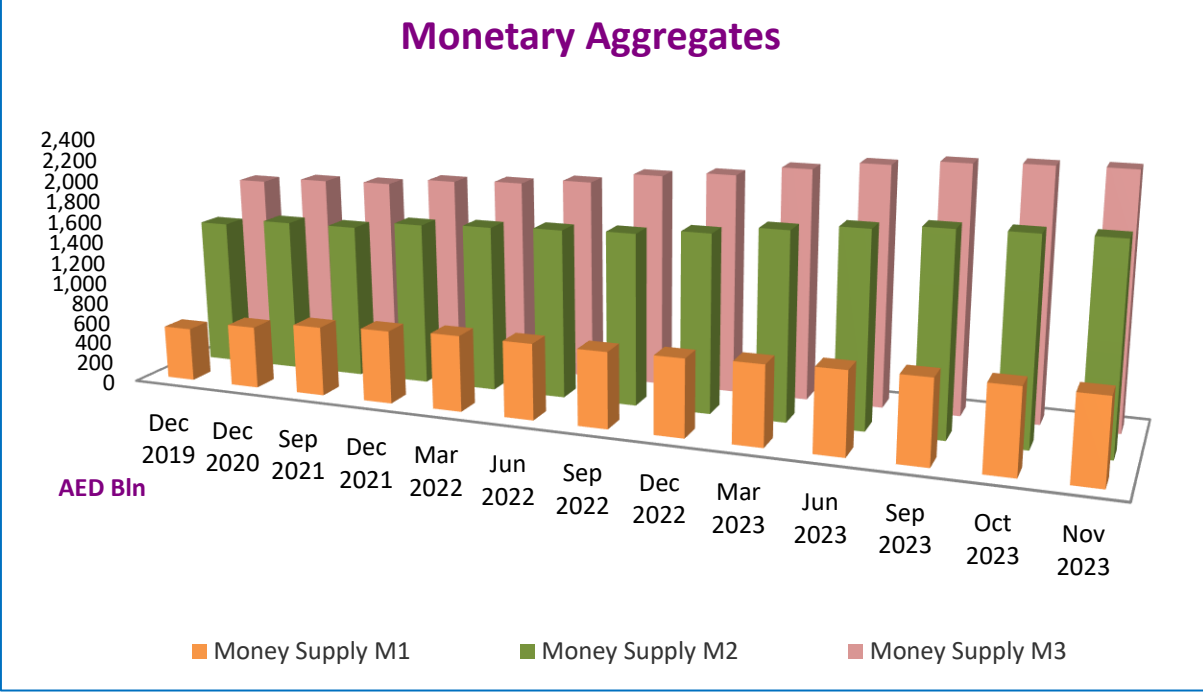
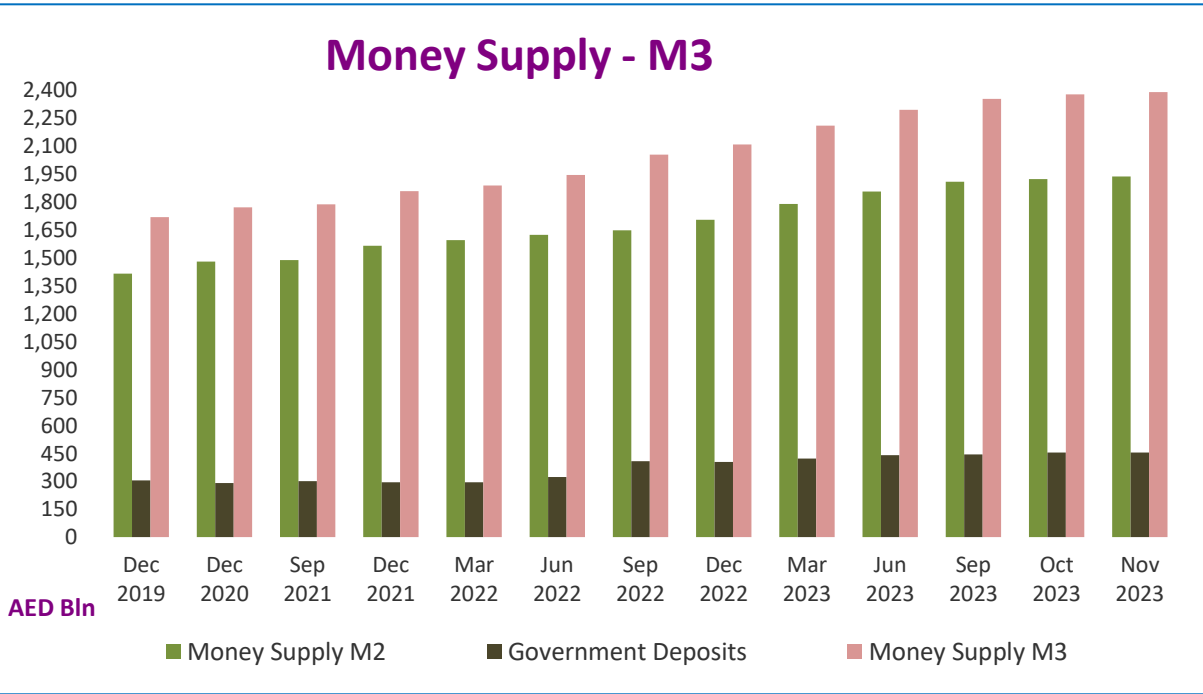
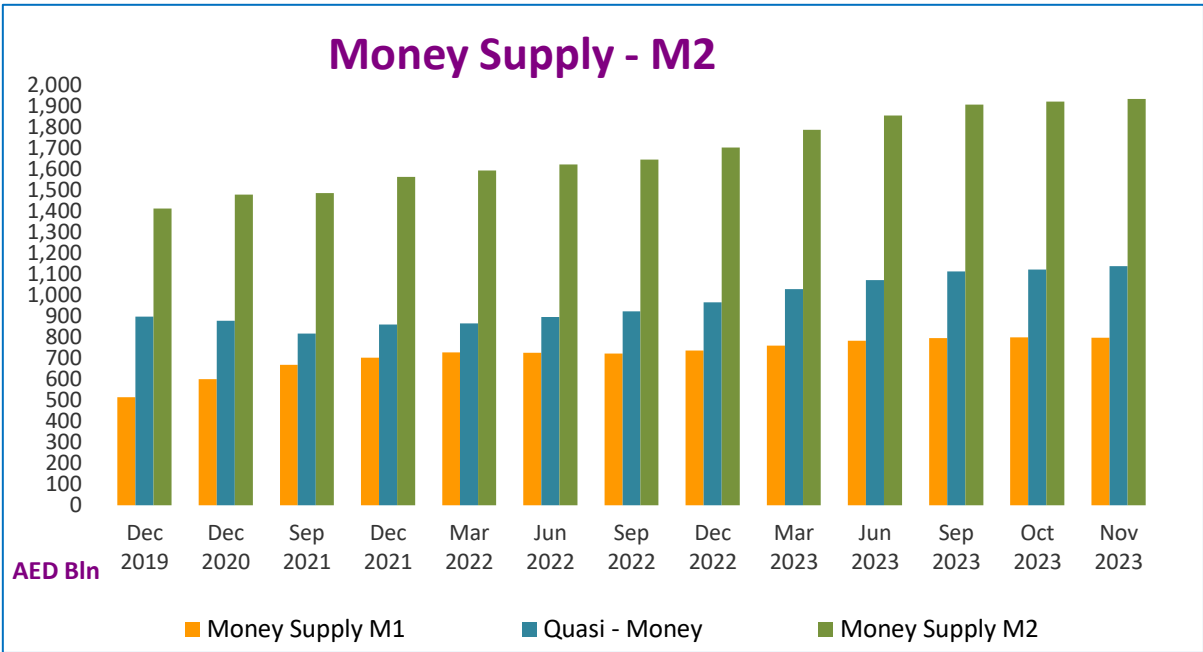
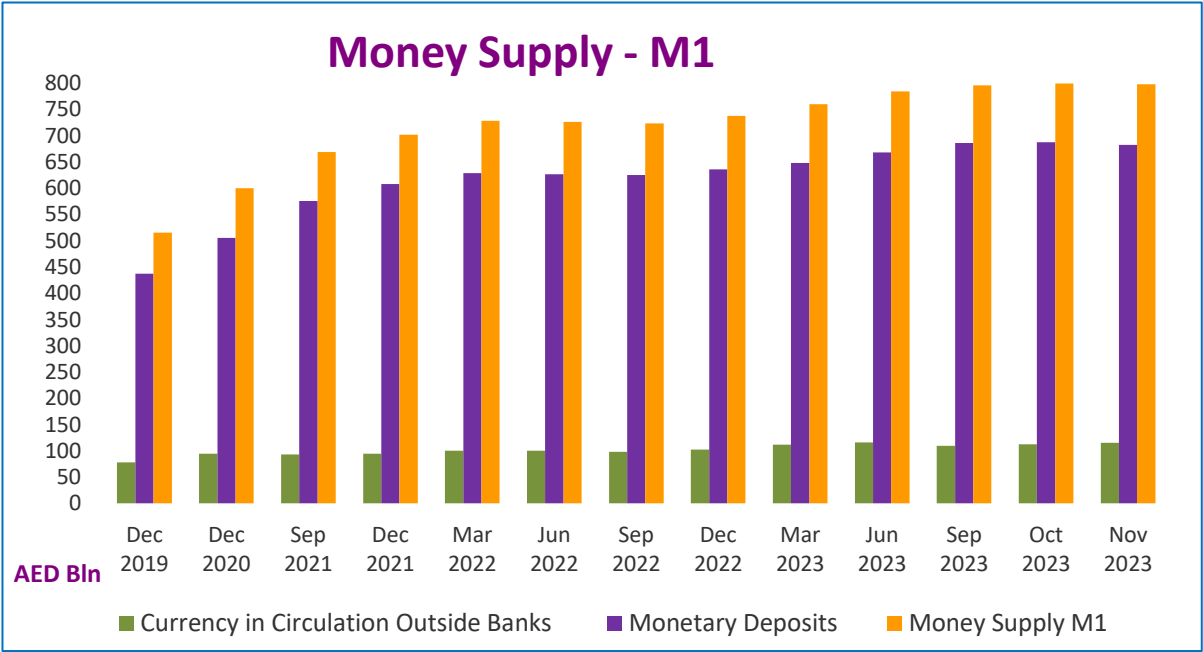


Table 3 : Monthly Changes in Factors Affecting Money Supply ¹

(In Millions of AED)												
Item	Dec 2020	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Oct 2023	Nov 2023 *
Net International Reserves	29,186	32,602	73,730	6,579	30,543	122,113	80,890	94,368	40,967	41,751	14,597	51,642
Central Bank (Net)	-13,172	33,783	51,312	-16,959	-15,570	-9,090	52,368	58,559	54,509	-6,985	8,455	24,880
Gross International Reserves	-6,092	40,468	49,203	-6,520	-27,175	-9,716	70,285	43,842	54,626	-8,522	13,892	22,376
Foreign Liabilities	7,080	6,685	-2,109	10,439	-11,605	-626	17,917	-14,717	117	-1,537	5,437	-2,504
Banks (Net)	42,358	-1,181	22,418	23,538	46,113	131,203	28,522	35,809	-13,542	48,736	6,142	26,762
Foreign Assets	77,985	49,636	34,456	-9,932	93,978	127,055	46,757	30,859	-1,146	49,286	24,541	6,752
Foreign Liabilities	35,627	50,817	12,038	-33,470	47,865	-4,148	18,235	-4,950	12,396	550	18,399	-20,010
Net Domestic Assets	36,255	-25,296	3,382	23,750	-1,753	-98,719	-22,803	-9,621	25,967	11,031	-368	-38,553
Claims on Private Sector	-30,675	13,701	3,684	13,291	30,134	4,578	-175	27,103	23,010	15,444	-2,404	24,975
Net Claims on Government	35,674	-11,557	1,804	-12,184	-31,212	-93,412	6,603	-11,466	-15,026	-7,672	-16,628	-22,197
Claims on Government	21,728	-1,423	-5,570	-11,760	-2,818	-8,335	2,708	5,567	2,992	-3,312	-5,413	-23,386
Laibilities to Government	-13,946	10,134	-7,374	424	28,394	85,077	-3,895	17,033	18,018	4,360	11,215	-1,189
Claims on Official Entities	38,152	-976	17,122	19,579	-3,199	-6,274	-983	-7,305	19,187	17,632	1,754	15,742
Claims on Nonbank Financial Institutions	2,335	-2,555	956	1,024	-1,742	-504	286	-328	-1,889	-2,488	243	977
Capital and Reserves **	-1,542	216	-9,382	12,731	1,228	-11,014	-13,810	-5,445	-15,576	-14,759	-6,363	-15,322
Other Items (net) **	-7,688	-24,125	-10,802	-10,691	3,039	7,907	-14,725	-12,179	16,261	2,874	23,030	-42,728
Money Supply M₁	84,999	68,425	33,368	26,346	-2,030	-3,251	14,644	21,719	24,736	11,452	3,802	-1,843
Currency in Circulation Outside Banks	16,508	-1,545	903	6,002	-7	-2,117	3,976	9,872	4,047	-6,266	2,494	3,012
Monetary Deposits	68,491	69,970	32,465	20,344	-2,023	-1,134	10,668	11,847	20,689	17,718	1,308	-4,855
Money Supply M₂	65,441	7,306	77,112	30,329	28,790	23,394	58,087	84,747	66,934	52,782	14,229	13,089
Quasi - Money	-19,558	-61,119	43,744	3,983	30,820	26,645	43,443	63,028	42,198	41,330	10,427	14,932
Foreign Currency Deposits	8,698	-19,663	28,851	2,820	23,220	45,124	18,039	21,671	17,299	27,329	-1,477	-1,352
Dirham Deposits	-28,256	-41,456	14,893	1,163	7,600	-18,479	25,404	41,357	24,899	14,001	11,904	16,284
Money Supply M₃	51,912	17,512	70,030	30,472	57,129	108,589	54,129	101,774	85,155	57,153	25,439	11,897
Government Deposits	-13,529	10,206	-7,082	143	28,339	85,195	-3,958	17,027	18,221	4,371	11,210	-1,192

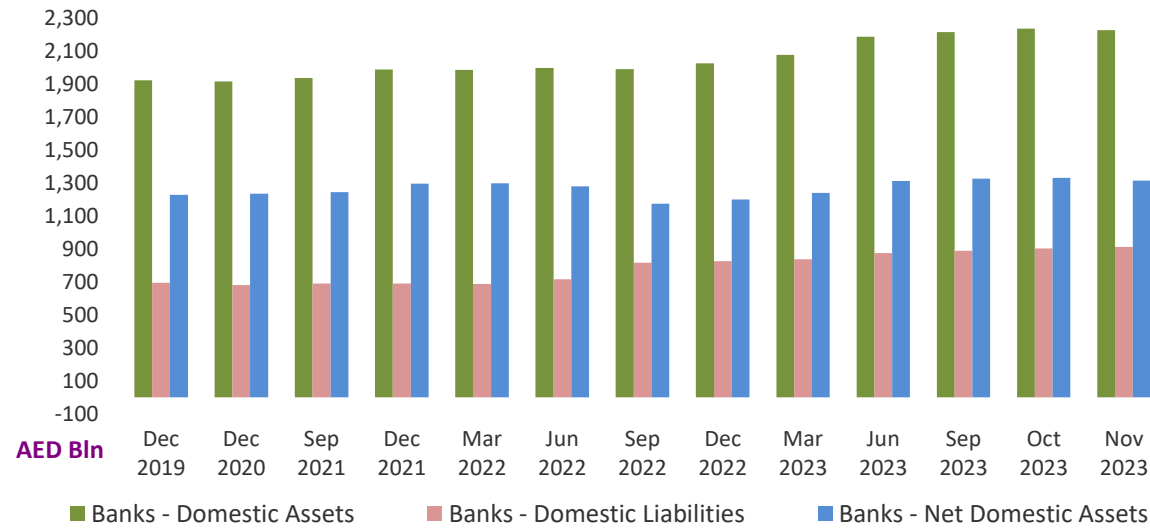
¹ Indicates change from end of the previous reporting period data (Table 2 data)

* Preliminary

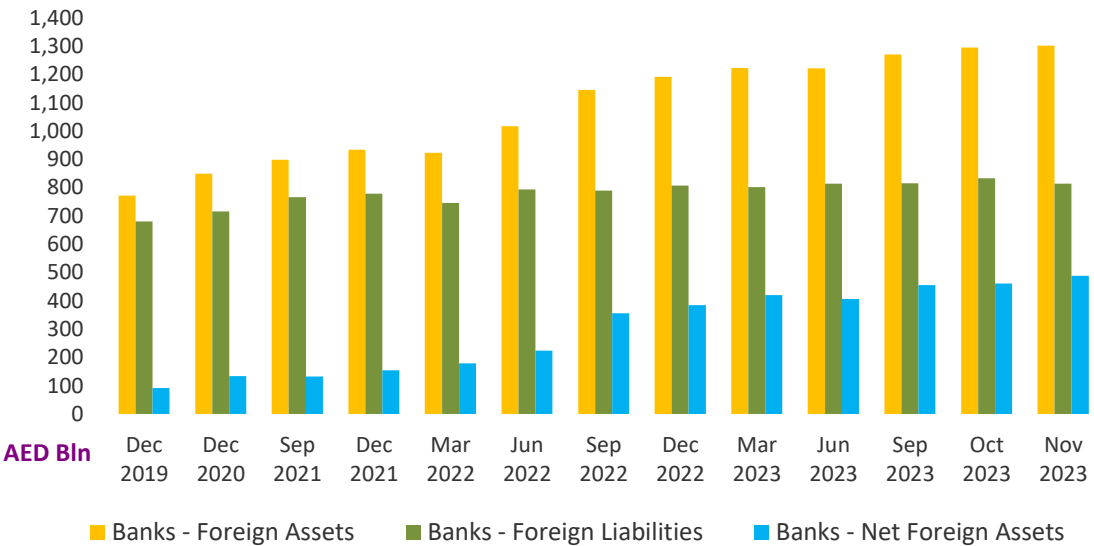
** (-) Indicates an Increase and (+) Indicates a Decrease

Factors Affecting Money Supply (M2)

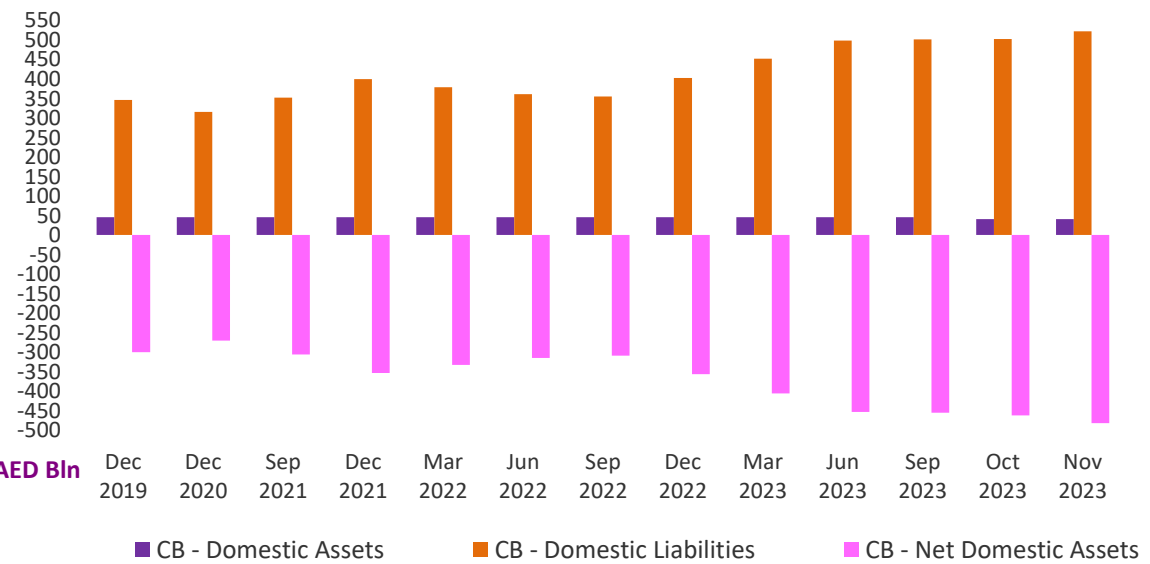
Banks' Net Domestic Assets



Banks' Net Foreign Assets



Central Bank Net Domestic Assets



Central Bank Net Foreign Assets

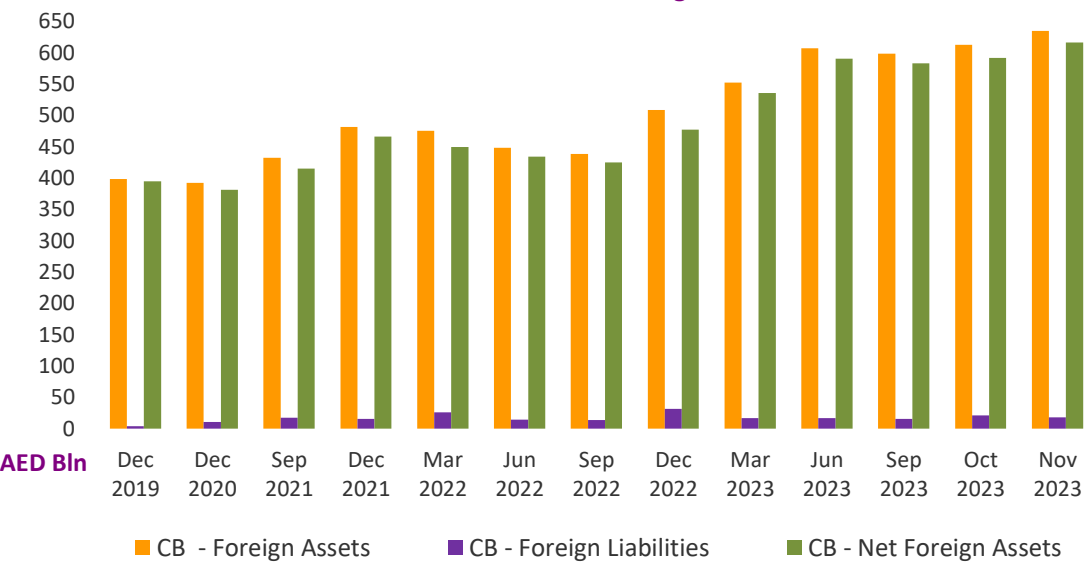


Table 4 : UAE Monetary Base (Monthly)

(In Millions of AED)														
Item		Dec 2019	Dec 2020	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Oct 2023	Nov 2023 *
Monetary Base		409,593	427,445	449,110	484,025	478,895	466,044	461,467	512,273	555,755	611,344	597,311	596,935	613,919
Components of Monetary Base	Currency Issued **	93,729	110,704	108,452	111,815	116,216	118,092	115,089	120,011	129,208	136,478	127,153	129,261	133,823
	Reserve Requirements	129,735	89,400	115,531	104,038	85,592	108,081	120,230	99,567	95,693	170,257	206,148	176,721	171,556
	Banks & OFCs Current Accounts & Overnight Deposits of Banks at CBUAE	25,946	98,016	61,189	103,444	113,658	88,947	80,441	127,947	134,875	98,891	63,390	80,212	95,476
	Certificates of Deposit / Monetary Bill	160,183	129,325	163,938	164,728	163,429	150,924	145,707	164,748	195,979	205,718	200,620	210,741	213,064

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

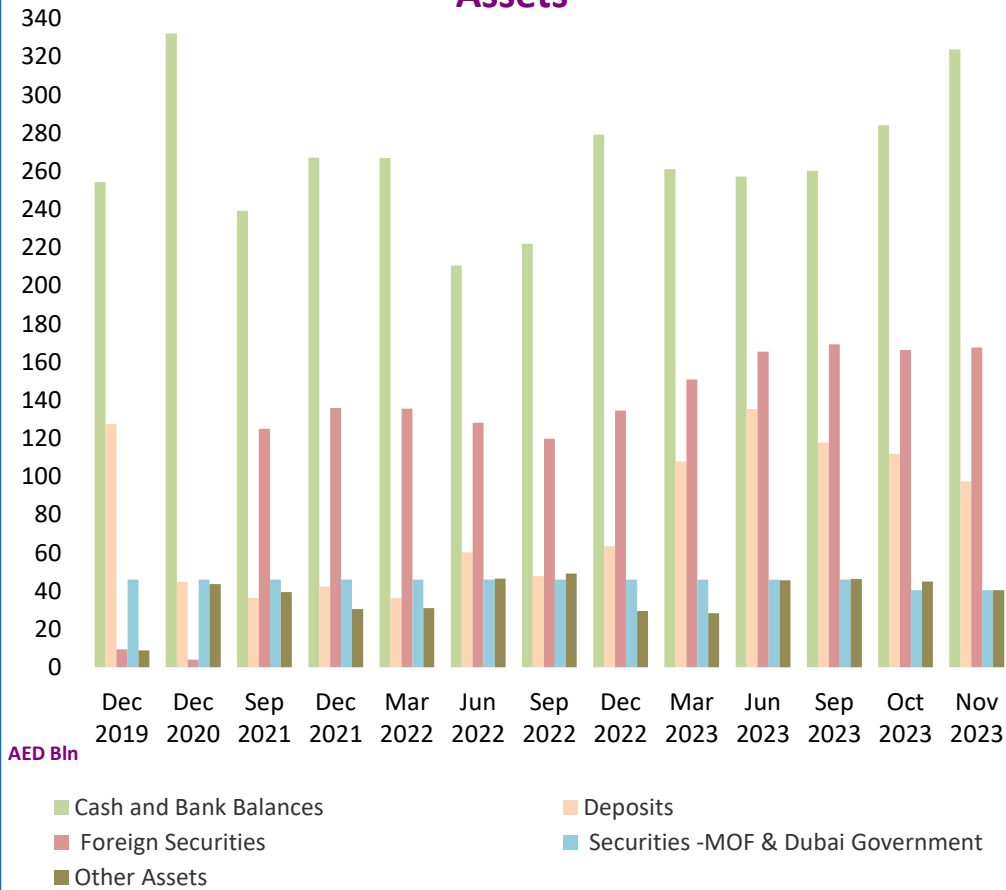
Table 5 : Balance Sheet - Central Bank of the UAE

(In Millions of AED)														
Item	Dec 2019	Dec 2020	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Oct 2023	Nov 2023 *	
Assets														
Cash and Bank Balances	254,466	332,251	239,251	267,074	267,039	210,659	222,056	279,252	261,163	257,197	260,339	284,048	323,819	
Deposits	127,591	44,802	36,370	42,230	36,170	60,230	47,794	63,425	107,821	135,343	117,812	111,926	97,460	
Foreign Securities	9,294	4,012	124,952	135,875	135,624	128,133	119,763	134,543	150,917	165,420	169,242	166,269	167,589	
Securities-Issued by Ministry of Finance & Dubai Government	46,018	45,902	45,902	45,903	45,903	45,903	45,903	45,902	45,902	45,902	45,902	40,393	40,394	
Other Assets	8,877	43,559	39,390	30,456	31,057	46,488	49,117	29,433	28,312	45,561	46,279	45,014	40,459	
Gold Bullion	4,044	12,862	11,286	11,913	12,638	11,853	12,749	16,045	17,413	16,768	16,261	17,591	17,926	
Liquidity Support Facility	50	0	0	0	0	0	0	0	0	0	0	0	0	
Other Assets/Receivables	4,657	30,528	27,912	17,941	17,796	33,989	35,716	12,705	10,188	28,023	29,259	26,654	21,758	
Property & Equipment	126	169	192	602	623	646	652	683	711	770	759	769	775	
Total Assets	446,246	470,526	485,865	521,538	515,793	491,413	484,633	552,555	594,115	649,423	639,574	647,650	669,721	
Liabilities														
Current Accounts & Deposits **	160,706	192,046	181,935	214,428	213,558	203,476	207,464	236,659	247,140	284,781	291,134	286,026	292,636	
Certificates of Deposit / Monetary Bill	160,183	129,325	163,938	164,728	163,429	150,924	145,707	164,748	195,979	205,718	200,620	210,741	213,064	
Currency Issued	93,729	110,704	108,452	111,815	116,216	118,092	115,089	120,011	129,208	136,478	127,153	129,261	133,823	
Other Liabilities	6,579	11,786	6,018	4,504	2,173	3,523	3,978	20,266	7,575	9,711	9,986	9,943	14,749	
Total Liabilities	421,197	443,861	460,343	495,475	495,376	476,015	472,238	541,684	579,902	636,688	628,893	635,971	654,272	
Capital and Reserves														
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	4,603	5,489	6,056	6,138	6,139	6,139	3,655	3,655	3,655	3,655	3,654	3,655	
Other Reserve	446	2,062	33	7	-5,721	-10,741	-13,744	-12,784	-9,442	-10,920	-12,974	-11,975	-8,206	
Retained Earnings	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total Capital & Reserves	25,049	26,665	25,522	26,063	20,417	15,398	12,395	10,871	14,213	12,735	10,681	11,679	15,449	
Total Liabilities and Capital	446,246	470,526	485,865	521,538	515,793	491,413	484,633	552,555	594,115	649,423	639,574	647,650	669,721	

* 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

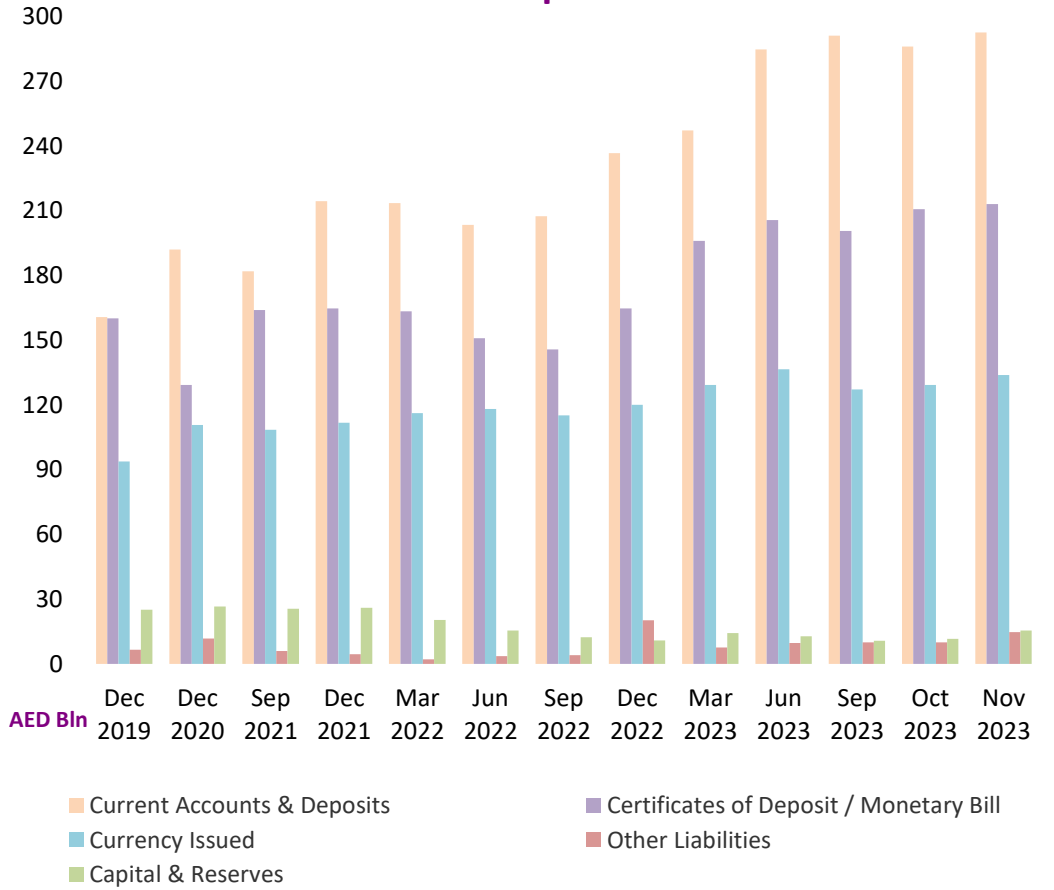


Table 6 : Central Bank International Reserves

(In Millions of AED)														
Item		Dec 2019	Dec 2020	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Oct 2023	Nov 2023 *
Gross International Reserves		397,949	391,857	432,325	481,528	475,008	447,833	438,117	508,402	552,244	606,870	598,348	612,240	634,616
	Current Account Balances & Deposits with Banks Abroad	365,680	348,204	246,790	280,385	274,183	242,047	241,136	313,814	339,983	363,265	349,132	367,178	392,812
	Foreign Securities	9,294	4,012	124,952	135,875	135,624	128,133	119,763	134,543	150,917	165,420	169,242	166,269	167,589
	IMF Reserves Position + SDR Holdings	3,220	3,802	15,181	15,081	15,076	14,480	13,818	14,526	14,871	14,755	14,510	14,515	14,765
	Other Foreign Assets	19,755	35,839	45,402	50,187	50,125	63,173	63,400	45,519	46,473	63,430	65,464	64,278	59,450
	Foreign Liabilities	3,732	10,812	17,497	15,388	25,827	14,222	13,596	31,513	16,796	16,913	15,376	20,813	18,309
Net International Reserves		394,217	381,045	414,828	466,140	449,181	433,611	424,521	476,889	535,448	589,957	582,972	591,427	616,307

* Preliminary

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

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Oct 2023	Nov 2023 *
Domestic Assets													
Cash and Deposits with C.B	331,901	331,248	348,872	381,878	371,316	358,768	362,543	408,573	443,035	484,500	485,417	491,826	490,089
Cash in Hand (LCY)	15,513	15,980	15,273	17,733	16,132	18,015	17,129	18,075	17,400	20,623	17,564	17,178	18,728
Deposits with Central Bank	316,388	315,268	333,599	364,145	355,184	340,753	345,414	390,498	425,635	463,877	467,853	474,648	471,361
Due From Resident Banks	53,115	39,723	39,900	35,897	39,758	46,197	56,397	49,988	48,911	50,805	58,336	51,496	57,375
Domestic Credit and Investments	1,754,573	1,781,286	1,788,674	1,802,517	1,824,591	1,846,672	1,835,106	1,837,243	1,862,831	1,905,544	1,933,563	1,933,803	1,952,796
a) Credit Facilities	1,592,609	1,596,786	1,602,071	1,618,957	1,639,109	1,658,863	1,655,408	1,650,937	1,673,785	1,717,116	1,740,086	1,738,353	1,752,066
Claims on Private Sector	1,134,615	1,108,289	1,119,428	1,120,745	1,132,915	1,162,831	1,173,717	1,172,965	1,200,039	1,221,697	1,236,202	1,232,951	1,257,526
Commercial Bills	50,906	41,834	45,939	47,573	50,412	52,739	61,262	60,450	60,361	70,256	75,265	76,156	77,022
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	1,083,709	1,066,455	1,073,489	1,073,172	1,082,503	1,110,092	1,112,455	1,112,515	1,139,678	1,151,441	1,160,937	1,156,795	1,180,504
Claims on Government	257,383	251,923	245,165	236,038	226,815	222,366	212,527	211,730	215,976	218,752	212,566	211,526	185,722
Claims on Official Entities (GREs)	185,273	219,950	222,751	245,391	263,874	259,981	255,704	253,306	245,080	264,400	280,361	282,206	296,428
Commercial Bills	3,901	5,580	7,659	8,275	9,186	6,535	5,702	5,685	5,914	7,310	7,418	7,308	7,202
Loans,Advances & Overdrafts	181,372	214,370	215,092	237,116	254,688	253,446	250,002	247,621	239,166	257,090	272,943	274,898	289,226
Claims on Other Financial Institutions	15,338	16,624	14,727	16,783	15,505	13,685	13,460	12,936	12,690	12,267	10,957	11,670	12,390
Loans,Advances & Overdrafts	15,338	16,624	14,727	16,783	15,505	13,685	13,460	12,936	12,690	12,267	10,957	11,670	12,390
b) Domestic Investments	161,964	184,500	186,603	183,560	185,482	187,809	179,698	186,306	189,046	188,428	193,477	195,450	200,730
Unclassified Assets	172,253	186,680	170,969	168,027	177,452	180,321	184,697	180,780	188,057	211,471	204,545	224,001	224,397
Fixed Assets	33,866	34,986	33,794	33,855	34,630	34,401	33,956	33,253	33,199	32,395	31,799	31,616	31,879
Inter-Branch Transactions	8,764	9,090	3,297	4,433	6,254	8,465	9,888	9,159	15,503	30,949	33,591	54,074	47,588
Other Assets	129,623	142,604	133,878	129,739	136,568	137,455	140,853	138,368	139,355	148,127	139,155	138,311	144,930
Foreign Assets	771,092	849,077	898,713	933,169	923,237	1,017,215	1,144,270	1,191,027	1,221,886	1,220,740	1,270,026	1,294,567	1,301,319
Due from H.O. and/or Branches Abroad	154,635	156,027	161,111	190,091	136,689	173,237	254,056	225,419	234,952	189,431	181,751	199,727	188,743
Due from Other Banks Abroad	157,442	168,193	203,636	207,637	222,427	237,719	244,376	266,827	286,574	287,395	306,266	305,810	316,989
Cash in Hand (FCY)	144	165	149	164	188	222	228	224	291	243	382	415	320
Securities	236,985	271,183	289,228	289,677	287,243	298,562	303,666	341,123	359,476	385,821	400,520	405,340	419,544
Credit to Non-Residents	166,028	182,313	174,430	175,095	192,742	207,166	218,047	228,499	221,999	227,559	241,385	235,895	242,472
Other Foreign Assets	55,858	71,196	70,159	70,505	83,948	100,309	123,897	128,935	118,594	130,291	139,722	147,380	133,251
Total Assets	3,082,934	3,188,014	3,247,128	3,321,488	3,336,354	3,449,173	3,583,013	3,667,611	3,764,720	3,873,060	3,951,887	3,995,693	4,025,976

* Preliminary

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

(In Millions of AED)														
Item		Dec 2019	Dec 2020	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Oct 2023	Nov 2023 *
Domestic Liabilities														
Monetary Deposits		436,845	505,336	575,306	607,771	628,115	626,092	624,958	635,626	647,473	668,162	685,880	687,188	682,333
	Demand Deposits (LCY)	433,018	500,846	569,395	602,766	620,802	617,115	618,022	629,196	638,318	657,652	676,384	676,061	671,506
	Bankers Drafts	3,827	4,490	5,911	5,005	7,313	8,977	6,936	6,430	9,155	10,510	9,496	11,127	10,827
Quasi Monetary Deposits		897,476	878,071	816,858	860,501	864,540	895,430	921,831	965,401	1,028,435	1,070,480	1,112,026	1,122,328	1,137,047
	Time Deposits (LCY)	440,735	376,152	320,546	330,271	324,718	334,485	324,658	352,159	376,882	394,311	408,428	419,962	433,712
	Savings Deposits (LCY)	134,240	170,720	184,776	189,843	196,615	194,518	185,622	183,652	200,292	207,609	207,709	207,954	210,275
	Other Deposits (FCY)	322,501	331,199	311,536	340,387	343,207	366,427	411,551	429,590	451,261	468,560	495,889	494,412	493,060
Government Deposits (LCY + FCY)		300,093	286,471	296,315	287,408	290,674	316,486	401,182	396,055	405,642	425,143	422,845	432,470	430,402
Other Domestic Deposits (LCY + FCY) **		18,544	16,819	16,774	16,652	16,735	17,196	17,704	19,480	20,583	19,971	20,377	21,744	21,775
Government Lending Funds		0	0	0	0	0	0	0	0	0	0	0	0	0
Capital and Reserves		392,854	392,780	393,707	402,548	395,463	399,254	413,271	428,605	430,708	447,762	464,575	469,940	481,492
Due to Central Bank		5,453	31,523	16,530	2,848	3,958	3,664	5,246	5,836	6,601	7,253	5,365	3,632	10,851
Due to Resident Banks		47,933	32,510	32,776	32,939	36,260	44,948	55,035	47,685	48,038	50,505	56,512	50,043	54,648
Capital Market Funding & Term Borrowings		26,397	26,560	26,954	26,957	26,041	26,042	26,035	28,791	28,796	26,429	26,157	26,158	25,885
Foreign Liabilities		679,979	715,606	766,423	778,461	744,991	792,856	788,708	806,943	801,993	814,389	814,939	833,338	813,328
	Due to H.O and/or Branches Abroad	76,669	62,459	56,929	62,486	53,140	56,138	62,536	74,066	97,256	96,179	112,816	105,515	119,943
	Due to Other Banks Abroad	110,837	133,262	144,450	167,631	172,976	185,125	177,735	184,619	172,704	188,882	189,946	195,521	183,857
	Capital Market Funding	156,158	170,991	179,390	184,395	161,854	153,505	154,154	165,356	162,883	149,482	149,210	144,554	154,316
	Other Term Borrowings	47,269	55,403	58,484	49,986	54,168	47,560	35,422	35,799	36,413	41,039	36,838	37,030	36,828
	Other Deposits (LCY + FCY)	221,372	202,443	243,156	230,994	214,802	248,384	228,614	212,530	213,355	211,148	190,100	204,134	185,134
	Other Foreign Liabilities	67,674	91,048	84,014	82,969	88,051	102,144	130,247	134,573	119,382	127,659	136,029	146,584	133,250
Unclassified Liabilities		277,360	302,338	305,485	305,403	329,577	327,205	329,043	333,189	346,451	342,966	343,211	348,852	368,215
	Inter-Branch Transactions	7,498	4,174	12,767	14,013	9,306	8,155	8,849	7,635	5,249	4,891	6,930	7,425	7,936
	Other Liabilities	269,862	298,164	292,718	291,390	320,271	319,050	320,194	325,554	341,202	338,075	336,281	341,427	360,279
	- Of which : Provisions ¹	132,700	156,248	155,627	155,547	157,090	156,852	156,990	155,549	158,696	161,393	158,149	157,062	157,720
Total Liabilities		3,082,934	3,188,014	3,247,128	3,321,488	3,336,354	3,449,173	3,583,013	3,667,611	3,764,720	3,873,060	3,951,887	3,995,693	4,025,976

* Preliminary

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

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

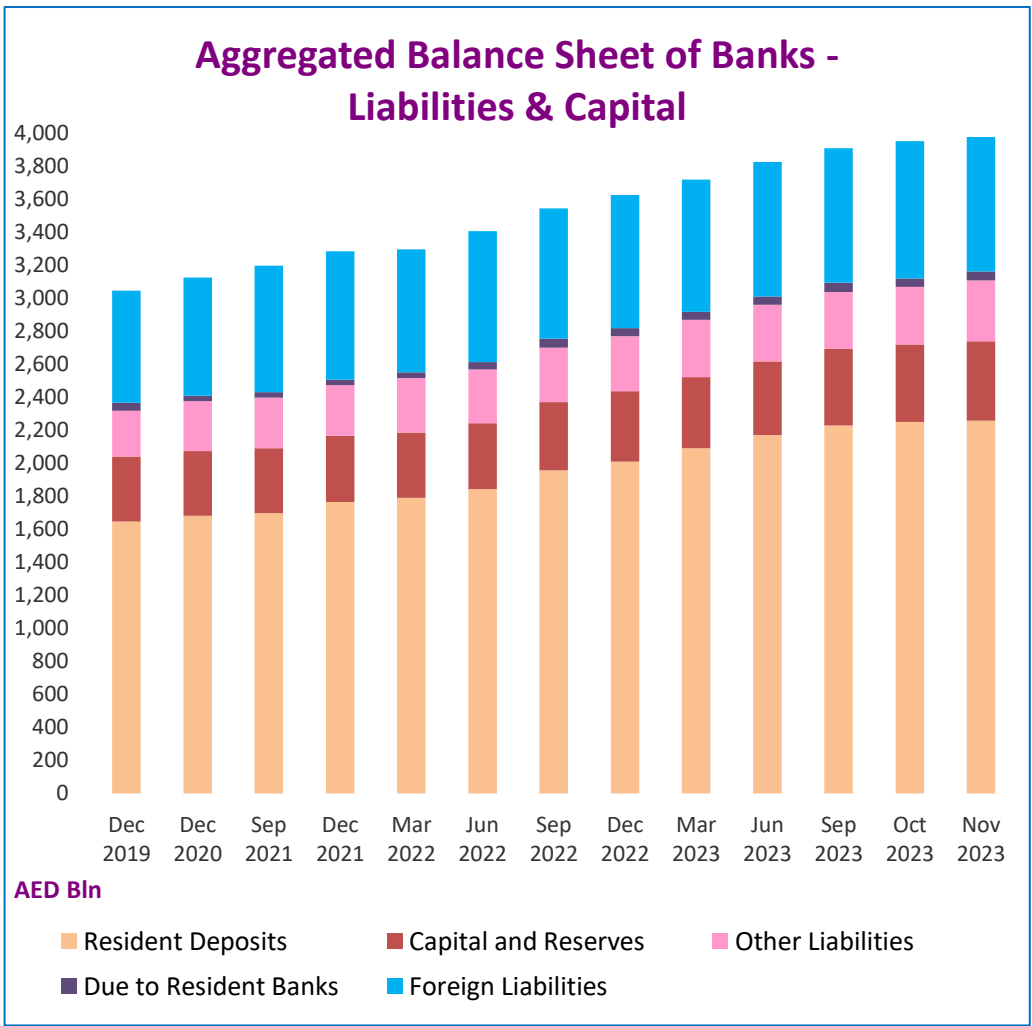
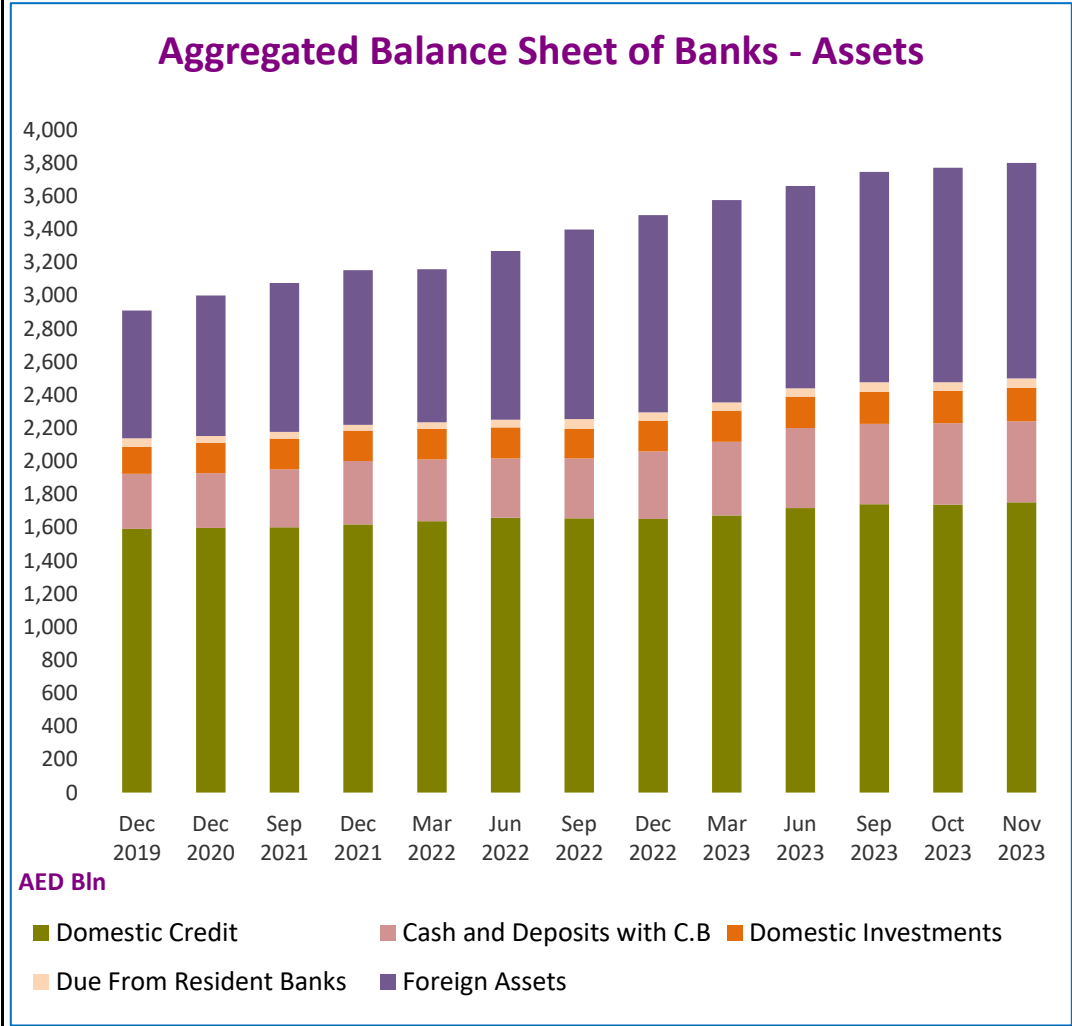


Table 9 : Aggregated Balance Sheet of Banks - Assets (National Banks)

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Oct 2023	Nov 2023 *
Domestic Assets													
Cash and Deposits with C.B	260,458	259,236	262,785	291,537	284,347	271,974	273,196	304,601	332,614	374,209	371,759	378,951	376,979
Cash in Hand (LCY)	13,556	14,591	13,866	16,296	14,594	16,167	15,460	16,439	15,740	18,406	15,928	15,547	17,088
Deposits with Central Bank	246,902	244,645	248,919	275,241	269,753	255,807	257,736	288,162	316,874	355,803	355,831	363,404	359,891
Due From Resident Banks	38,375	24,734	24,253	19,888	21,482	27,772	39,132	33,353	32,240	34,224	43,856	36,825	40,392
Domestic Credit and Investments	1,592,976	1,624,627	1,638,852	1,646,596	1,671,367	1,692,117	1,689,820	1,697,819	1,726,154	1,768,792	1,795,602	1,795,967	1,811,256
a) Credit Facilities	1,436,345	1,446,012	1,459,234	1,470,505	1,496,785	1,514,746	1,514,849	1,514,739	1,540,839	1,584,164	1,606,540	1,605,360	1,616,125
Claims on Private Sector	1,002,534	985,675	1,004,188	1,003,614	1,021,301	1,050,963	1,061,030	1,064,198	1,092,330	1,114,235	1,128,738	1,127,167	1,149,058
Commercial Bills	37,928	31,617	35,832	37,525	41,075	41,981	50,164	50,088	50,734	61,319	66,667	67,889	68,216
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	964,606	954,058	968,356	966,089	980,226	1,008,982	1,010,866	1,014,110	1,041,596	1,052,916	1,062,071	1,059,278	1,080,842
Claims on Government	250,422	242,135	233,413	223,299	214,420	210,531	202,516	200,882	208,517	210,900	204,805	203,525	177,600
Claims on Official Entities (GREs)	169,319	203,087	208,123	229,076	247,082	240,597	239,016	237,876	228,592	247,894	263,269	264,675	278,391
Commercial Bills	2,478	5,377	7,227	8,030	8,907	6,227	5,466	5,607	5,849	6,885	7,131	7,093	7,083
Loans,Advances & Overdrafts	166,841	197,710	200,896	221,046	238,175	234,370	233,550	232,269	222,743	241,009	256,138	257,582	271,308
Claims on Other Financial Institutions	14,070	15,115	13,510	14,516	13,982	12,655	12,287	11,783	11,400	11,135	9,728	9,993	11,076
Loans,Advances & Overdrafts	14,070	15,115	13,510	14,516	13,982	12,655	12,287	11,783	11,400	11,135	9,728	9,993	11,076
b) Domestic Investments	156,631	178,615	179,618	176,091	174,582	177,371	174,971	183,080	185,315	184,628	189,062	190,607	195,131
Unclassified Assets	152,983	169,806	154,472	153,428	161,349	164,223	168,168	165,950	170,476	188,588	188,838	207,946	208,120
Fixed Assets	32,063	33,208	32,001	32,092	33,048	32,847	32,416	31,734	31,676	30,912	30,325	30,136	30,400
Inter-Branch Transactions	8,758	9,070	3,241	4,412	6,204	8,385	9,833	9,104	15,468	30,859	33,529	54,034	47,503
Other Assets	112,162	127,528	119,230	116,924	122,097	122,991	125,919	125,112	123,332	126,817	124,984	123,776	130,217
Foreign Assets	643,458	707,268	763,074	794,516	781,292	870,154	993,785	1,027,245	1,059,363	1,054,644	1,093,346	1,121,086	1,127,952
Due from H.O. and/or Branches Abroad	141,353	145,068	150,312	179,284	120,405	158,326	235,967	207,818	216,085	172,123	158,279	178,281	167,997
Due from Other Banks Abroad	118,760	120,908	156,933	155,384	174,656	185,930	196,149	210,930	226,159	225,399	238,205	238,363	246,389
Cash in Hand (FCY)	119	126	108	107	132	172	182	164	160	187	313	340	279
Securities	203,222	225,475	245,131	247,104	249,667	260,571	264,785	299,080	321,202	347,167	360,981	366,056	381,632
Credit to Non-Residents	129,340	152,350	147,358	148,946	161,027	174,061	183,876	191,753	187,120	189,270	207,062	201,814	209,258
Other Foreign Assets	50,664	63,341	63,232	63,691	75,405	91,094	112,826	117,500	108,637	120,498	128,506	136,232	122,397
Total Assets	2,688,250	2,785,671	2,843,436	2,905,965	2,919,837	3,026,240	3,164,101	3,228,968	3,320,847	3,420,457	3,493,401	3,540,775	3,564,699

* Preliminary

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

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Oct 2023	Nov 2023 *
Domestic Liabilities													
Monetary Deposits	374,401	427,062	493,072	524,246	541,995	538,157	537,301	546,521	555,936	577,331	594,958	597,711	591,269
Demand Deposits (LCY)	370,979	422,994	487,997	519,861	535,392	530,138	531,203	540,948	547,739	568,551	587,092	587,765	582,654
Bankers Drafts	3,422	4,068	5,075	4,385	6,603	8,019	6,098	5,573	8,197	8,780	7,866	9,946	8,615
Quasi Monetary Deposits	784,876	762,356	706,854	746,075	742,535	768,418	797,189	827,453	884,696	922,538	961,523	966,834	982,144
Time Deposits (LCY)	399,758	344,307	293,507	303,283	298,344	308,452	299,531	321,825	340,455	354,859	364,852	374,468	389,213
Savings Deposits (LCY)	125,893	157,675	171,178	176,290	182,673	180,602	172,095	171,016	187,427	194,854	195,355	195,857	198,434
Other Deposits (FCY)	259,225	260,374	242,169	266,502	261,518	279,364	325,563	334,612	356,814	372,825	401,316	396,509	394,497
Government Deposits (LCY + FCY)	298,954	285,721	294,971	285,052	289,878	315,026	400,366	395,110	404,966	424,388	421,122	431,416	429,464
Other Domestic Deposits (LCY + FCY) **	14,650	13,594	13,556	13,275	13,468	14,018	14,372	16,150	17,337	16,722	17,376	18,746	18,834
Government Lending Funds	0	0	0	0	0	0	0	0	0	0	0	0	0
Capital and Reserves	336,034	339,327	339,507	348,596	340,982	343,680	356,640	370,185	370,121	386,634	401,115	405,579	416,505
Due to Central Bank	635	30,762	16,407	2,830	3,750	3,627	5,189	5,812	6,252	7,193	5,252	3,441	10,655
Due to Resident Banks	46,236	31,669	31,531	31,700	35,163	43,326	53,734	46,086	46,835	47,795	53,554	47,734	51,296
Capital Market Funding & Term Borrowings	26,397	26,560	26,954	26,957	26,041	26,042	26,035	28,791	28,796	26,429	26,157	26,158	25,885
Foreign Liabilities	575,534	613,848	659,263	665,190	639,489	689,620	686,802	699,350	699,900	710,396	711,194	736,731	713,236
Due to H.O and/or Branches Abroad	34,509	27,683	23,051	25,604	21,941	28,077	35,838	47,395	70,856	66,436	86,524	84,649	95,683
Due to Other Banks Abroad	94,616	114,495	115,852	134,896	145,045	156,168	151,242	159,747	147,249	161,348	160,130	169,010	156,260
Capital Market Funding	149,189	165,879	176,369	181,608	159,224	150,937	152,195	163,522	161,368	148,204	148,062	143,427	153,139
Other Term Borrowings	46,871	55,006	58,035	49,538	53,709	47,101	34,944	35,320	35,934	40,958	36,713	36,905	36,704
Other Deposits (LCY + FCY)	188,504	168,895	209,410	198,345	179,422	214,070	193,010	175,263	177,449	175,663	154,200	167,183	148,393
Other Foreign Liabilities	61,845	81,890	76,546	75,199	80,148	93,267	119,573	118,103	107,044	117,787	125,565	135,557	123,057
Unclassified Liabilities	230,533	254,772	261,321	262,044	286,536	284,326	286,473	293,510	306,008	301,031	301,150	306,425	325,411
Inter-Branch Transactions	7,438	4,147	12,707	13,952	9,196	8,052	8,745	7,581	5,172	4,801	6,747	7,366	7,893
Other Liabilities	223,095	250,625	248,614	248,092	277,340	276,274	277,728	285,929	300,836	296,230	294,403	299,059	317,518
- Of which : Provisions ¹	103,713	122,568	123,865	124,486	127,865	128,019	128,399	128,887	132,636	135,687	132,835	132,197	133,398
Total Liabilities	2,688,250	2,785,671	2,843,436	2,905,965	2,919,837	3,026,240	3,164,101	3,228,968	3,320,847	3,420,457	3,493,401	3,540,775	3,564,699

* Preliminary

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

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

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

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Oct 2023	Nov 2023 *
Domestic Assets													
Cash and Deposits with C.B	71,443	72,012	86,087	90,341	86,969	86,794	89,347	103,972	110,421	110,290	113,658	112,875	113,110
Cash in Hand (LCY)	1,957	1,389	1,407	1,437	1,538	1,848	1,669	1,636	1,660	2,217	1,636	1,631	1,640
Deposits with Central Bank	69,486	70,623	84,680	88,904	85,431	84,946	87,678	102,336	108,761	108,073	112,022	111,244	111,470
Due From Resident Banks	14,740	14,989	15,647	16,009	18,276	18,425	17,265	16,635	16,671	16,581	14,480	14,671	16,983
Domestic Credit and Investments	161,597	156,659	149,822	155,921	153,224	154,555	145,286	139,424	136,677	136,753	137,961	137,836	141,540
a) Credit Facilities	156,264	150,774	142,837	148,452	142,324	144,117	140,559	136,198	132,946	132,952	133,546	132,993	135,941
Claims on Private Sector	132,081	122,614	115,240	117,131	111,614	111,868	112,687	108,767	107,709	107,462	107,464	105,784	108,468
Commercial Bills	12,978	10,217	10,107	10,048	9,337	10,758	11,098	10,362	9,627	8,937	8,598	8,267	8,806
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	119,103	112,397	105,133	107,083	102,277	101,110	101,589	98,405	98,082	98,525	98,866	97,517	99,662
Claims on Government	6,961	9,788	11,752	12,739	12,395	11,835	10,011	10,848	7,459	7,852	7,761	8,001	8,122
Claims on Official Entities (GREs)	15,954	16,863	14,628	16,315	16,792	19,384	16,688	15,430	16,488	16,506	17,092	17,531	18,037
Commercial Bills	1,423	203	432	245	279	308	236	78	65	425	287	215	119
Loans,Advances & Overdrafts	14,531	16,660	14,196	16,070	16,513	19,076	16,452	15,352	16,423	16,081	16,805	17,316	17,918
Claims on Other Financial Institutions	1,268	1,509	1,217	2,267	1,523	1,030	1,173	1,153	1,290	1,132	1,229	1,677	1,314
Loans,Advances & Overdrafts	1,268	1,509	1,217	2,267	1,523	1,030	1,173	1,153	1,290	1,132	1,229	1,677	1,314
b) Domestic Investments	5,333	5,885	6,985	7,469	10,900	10,438	4,727	3,226	3,731	3,801	4,415	4,843	5,599
Unclassified Assets	19,270	16,874	16,497	14,599	16,103	16,098	16,529	14,830	17,581	22,883	15,707	16,055	16,277
Fixed Assets	1,803	1,778	1,793	1,763	1,582	1,554	1,540	1,519	1,523	1,483	1,474	1,480	1,479
Inter-Branch Transactions	6	20	56	21	50	80	55	55	35	90	62	40	85
Other Assets	17,461	15,076	14,648	12,815	14,471	14,464	14,934	13,256	16,023	21,310	14,171	14,535	14,713
Foreign Assets	127,634	141,809	135,639	138,653	141,945	147,061	150,485	163,782	162,523	166,096	176,680	173,481	173,367
Due from H.O. and/or Branches Abroad	13,282	10,959	10,799	10,807	16,284	14,911	18,089	17,601	18,867	17,308	23,472	21,446	20,746
Due from Other Banks Abroad	38,682	47,285	46,703	52,253	47,771	51,789	48,227	55,897	60,415	61,996	68,061	67,447	70,600
Cash in Hand (FCY)	25	39	41	57	56	50	46	60	131	56	69	75	41
Securities	33,763	45,708	44,097	42,573	37,576	37,991	38,881	42,043	38,274	38,654	39,539	39,284	37,912
Credit to Non-Residents	36,688	29,963	27,072	26,149	31,715	33,105	34,171	36,746	34,879	38,289	34,323	34,081	33,214
Other Foreign Assets	5,194	7,855	6,927	6,814	8,543	9,215	11,071	11,435	9,957	9,793	11,216	11,148	10,854
Total Assets	394,684	402,343	403,692	415,523	416,517	422,933	418,912	438,643	443,873	452,603	458,486	454,918	461,277

* Preliminary

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

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Oct 2023	Nov 2023 *
Domestic Liabilities													
Monetary Deposits	62,444	78,274	82,234	83,525	86,120	87,935	87,657	89,105	91,537	90,831	90,922	89,477	91,064
Demand Deposits (LCY)	62,039	77,852	81,398	82,905	85,410	86,977	86,819	88,248	90,579	89,101	89,292	88,296	88,852
Bankers Drafts	405	422	836	620	710	958	838	857	958	1,730	1,630	1,181	2,212
Quasi Monetary Deposits	112,600	115,715	110,004	114,426	122,005	127,012	124,642	137,948	143,739	147,942	150,503	155,494	154,903
Time Deposits (LCY)	40,977	31,845	27,039	26,988	26,374	26,033	25,127	30,334	36,427	39,452	43,576	45,494	44,499
Savings Deposits (LCY)	8,347	13,045	13,598	13,553	13,942	13,916	13,527	12,636	12,865	12,755	12,354	12,097	11,841
Other Deposits (FCY)	63,276	70,825	69,367	73,885	81,689	87,063	85,988	94,978	94,447	95,735	94,573	97,903	98,563
Government Deposits (LCY + FCY)	1,139	750	1,344	2,356	796	1,460	816	945	676	755	1,723	1,054	938
Other Domestic Deposits (LCY + FCY) **	3,894	3,225	3,218	3,377	3,267	3,178	3,332	3,330	3,246	3,249	3,001	2,998	2,941
Government Lending Funds	0	0	0	0	0	0	0	0	0	0	0	0	0
Capital and Reserves	56,820	53,453	54,200	53,952	54,481	55,574	56,631	58,420	60,587	61,128	63,460	64,361	64,987
Due to Central Bank	4,818	761	123	18	208	37	57	24	349	60	113	191	196
Due to Resident Banks	1,697	841	1,245	1,239	1,097	1,622	1,301	1,599	1,203	2,710	2,958	2,309	3,352
Capital Market Funding & Term Borrowings	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Liabilities	104,445	101,758	107,160	113,271	105,502	103,236	101,906	107,593	102,093	103,993	103,745	96,607	100,092
Due to H.O and/or Branches Abroad	42,160	34,776	33,878	36,882	31,199	28,061	26,698	26,671	26,400	29,743	26,292	20,866	24,260
Due to Other Banks Abroad	16,221	18,767	28,598	32,735	27,931	28,957	26,493	24,872	25,455	27,534	29,816	26,511	27,597
Capital Market Funding	6,969	5,112	3,021	2,787	2,630	2,568	1,959	1,834	1,515	1,278	1,148	1,127	1,177
Other Term Borrowings	398	397	449	448	459	459	478	479	479	81	125	125	124
Other Deposits (LCY + FCY)	32,868	33,548	33,746	32,649	35,380	34,314	35,604	37,267	35,906	35,485	35,900	36,951	36,741
Other Foreign Liabilities	5,829	9,158	7,468	7,770	7,903	8,877	10,674	16,470	12,338	9,872	10,464	11,027	10,193
Unclassified Liabilities	46,827	47,566	44,164	43,359	43,041	42,879	42,570	39,679	40,443	41,935	42,061	42,427	42,804
Inter-Branch Transactions	60	27	60	61	110	103	104	54	77	90	183	59	43
Other Liabilities	46,767	47,539	44,104	43,298	42,931	42,776	42,466	39,625	40,366	41,845	41,878	42,368	42,761
- Of which : Provisions ¹	28,987	33,680	31,762	31,061	29,225	28,833	28,591	26,662	26,060	25,706	25,314	24,865	24,322
Total Liabilities	394,684	402,343	403,692	415,523	416,517	422,933	418,912	438,643	443,873	452,603	458,486	454,918	461,277

* Preliminary

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

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

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

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Oct 2023	Nov 2023 *
Domestic Assets													
Cash and Deposits with C.B	258,396	252,120	268,789	307,529	302,083	295,231	306,358	334,440	357,896	399,396	399,584	408,787	407,124
Cash in Hand (LCY)	10,924	11,278	10,282	12,251	11,209	12,739	11,941	12,873	12,191	15,310	13,037	12,138	12,617
Deposits with Central Bank	247,472	240,842	258,507	295,278	290,874	282,492	294,417	321,567	345,705	384,086	386,547	396,649	394,507
Due From Resident Banks	38,445	32,359	33,045	30,133	33,995	37,523	48,938	43,107	41,228	44,308	51,021	43,073	51,619
Domestic Credit and Investments	1,371,513	1,373,506	1,387,793	1,407,069	1,418,626	1,435,009	1,421,535	1,419,925	1,438,555	1,469,862	1,487,258	1,485,844	1,500,057
a) Credit Facilities	1,255,716	1,236,998	1,248,071	1,270,066	1,282,792	1,298,069	1,293,704	1,286,434	1,304,011	1,336,210	1,351,969	1,349,126	1,358,831
Claims on Private Sector	849,126	829,243	843,615	843,753	853,573	882,799	893,279	891,722	910,476	922,266	933,703	930,914	952,607
Commercial Bills	50,906	41,834	45,939	47,573	50,412	52,739	61,262	60,450	60,361	70,256	70,674	71,635	72,253
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	798,220	787,409	797,676	796,180	803,161	830,060	832,017	831,272	850,115	852,010	863,029	859,279	880,354
Claims on Government	239,706	218,595	212,188	210,615	198,668	191,389	178,664	177,028	181,276	182,733	177,346	176,376	150,750
Claims on Official Entities (GREs)	153,842	174,238	179,340	200,652	216,588	211,718	209,735	206,149	201,116	220,413	231,424	231,636	244,553
Commercial Bills	3,901	5,580	7,659	8,275	9,186	6,535	5,702	5,685	5,914	7,310	6,766	6,764	6,531
Loans,Advances & Overdrafts	149,941	168,658	171,681	192,377	207,402	205,183	204,033	200,464	195,202	213,103	224,658	224,872	238,022
Claims on Other Financial Institutions	13,042	14,922	12,928	15,046	13,963	12,163	12,026	11,535	11,143	10,798	9,496	10,200	10,921
Loans,Advances & Overdrafts	13,042	14,922	12,928	15,046	13,963	12,163	12,026	11,535	11,143	10,798	9,496	10,200	10,921
b) Domestic Investments	115,797	136,508	139,722	137,003	135,834	136,940	127,831	133,491	134,544	133,652	135,289	136,718	141,226
Unclassified Assets	141,879	151,253	141,800	139,344	144,536	151,368	154,279	150,771	159,289	182,472	174,916	194,834	194,233
Fixed Assets	27,695	30,092	29,216	28,048	28,944	28,711	28,216	27,555	27,516	26,790	26,237	26,061	26,143
Inter-Branch Transactions	8,764	9,090	3,297	4,433	6,254	8,465	9,888	9,159	15,503	30,949	33,591	54,074	47,588
Other Assets	105,420	112,071	109,287	106,863	109,338	114,192	116,175	114,057	116,270	124,733	115,088	114,699	120,502
Foreign Assets	699,859	777,606	817,972	847,091	831,479	921,203	1,047,544	1,088,639	1,117,707	1,110,058	1,147,042	1,168,751	1,174,071
Due from H.O. and/or Branches Abroad	153,334	155,295	160,615	189,509	136,108	172,628	253,437	224,757	234,373	188,610	180,256	198,177	187,192
Due from Other Banks Abroad	147,013	158,226	192,937	195,407	208,788	223,019	230,925	251,708	272,378	274,776	291,602	290,508	302,077
Cash in Hand (FCY)	128	149	136	149	170	211	211	209	275	230	369	401	308
Securities	207,174	243,381	253,497	251,875	245,486	254,004	258,026	289,513	302,602	319,686	332,380	334,888	347,696
Credit to Non-Residents	136,877	150,278	141,952	140,942	158,656	172,601	183,100	195,263	191,503	198,208	205,074	199,800	205,957
Other Foreign Assets	55,333	70,277	68,835	69,209	82,271	98,740	121,845	127,189	116,576	128,548	137,361	144,977	130,841
Total Assets	2,510,092	2,586,844	2,649,399	2,731,166	2,730,719	2,840,334	2,978,654	3,036,882	3,114,675	3,206,096	3,259,821	3,301,289	3,327,104

* Preliminary

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

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Oct 2023	Nov 2023 *
Domestic Liabilities													
Monetary Deposits	359,921	420,414	481,737	515,958	528,553	526,346	525,691	537,896	545,685	563,536	581,933	583,159	576,385
Demand Deposits (LCY)	356,837	416,973	476,928	511,921	522,701	518,796	520,028	532,594	538,116	555,257	573,744	573,608	567,136
Bankers Drafts	3,084	3,441	4,809	4,037	5,852	7,550	5,663	5,302	7,569	8,279	8,189	9,551	9,249
Quasi Monetary Deposits	668,222	654,115	590,343	627,414	624,361	654,872	694,317	724,877	774,024	804,492	836,004	843,536	862,736
Time Deposits (LCY)	329,753	273,121	221,962	227,361	222,196	232,160	231,237	249,847	267,586	283,164	289,817	300,590	315,556
Savings Deposits (LCY)	55,469	77,526	84,159	84,860	87,029	87,786	86,397	80,864	93,505	96,762	97,541	98,182	99,263
Other Deposits (FCY)	283,000	303,468	284,222	315,193	315,136	334,926	376,683	394,166	412,933	424,566	448,646	444,764	447,917
Government Deposits (LCY + FCY)	234,880	217,387	231,758	225,784	225,914	241,391	321,472	306,275	319,002	331,348	322,071	329,079	327,043
Other Domestic Deposits (LCY + FCY) **	14,846	13,459	14,215	14,029	14,215	14,877	15,422	16,840	18,125	17,244	17,900	19,173	19,321
Government Lending Funds	0	0	0	0	0	0	0	0	0	0	0	0	0
Capital and Reserves	328,007	324,708	328,860	336,778	331,176	333,163	344,970	357,776	361,002	374,831	389,019	393,494	403,609
Due to Central Bank	4,924	24,463	12,298	2,609	3,932	3,588	5,180	5,779	6,499	6,071	4,980	3,476	9,358
Due to Resident Banks	36,272	22,424	26,135	27,534	26,669	30,924	36,064	29,735	28,905	32,128	31,257	28,569	32,558
Capital Market Funding & Term Borrowings	2,529	2,535	2,902	2,904	2,906	2,906	2,899	2,899	2,904	4,209	3,937	3,939	3,665
Foreign Liabilities													
Due to H.O and/or Branches Abroad	76,238	61,746	56,239	62,062	52,617	55,046	61,407	72,485	94,913	94,330	109,981	102,610	116,912
Due to Other Banks Abroad	101,899	120,351	135,064	157,380	162,513	174,526	168,314	175,945	164,553	180,465	182,756	188,012	177,068
Capital Market Funding	150,653	163,651	175,723	178,891	156,349	148,000	148,648	159,849	156,376	142,974	144,537	139,882	147,808
Other Term Borrowings	47,269	55,403	58,484	49,986	54,168	47,560	35,422	35,799	36,413	41,039	36,838	37,030	36,828
Other Deposits (LCY + FCY)	193,705	172,344	200,565	196,400	193,267	234,006	217,180	202,201	203,798	203,555	182,722	197,008	178,486
Other Foreign Liabilities	66,995	90,153	82,575	81,909	86,862	101,046	128,757	133,389	118,105	125,952	134,896	145,388	132,141
Unclassified Liabilities	223,732	243,691	252,501	251,528	267,217	272,083	272,911	275,137	284,371	283,922	280,990	286,934	303,186
Inter-Branch Transactions	5,893	2,290	10,814	12,477	7,741	7,033	7,747	7,108	4,581	4,461	5,210	5,627	6,035
Other Liabilities	217,839	241,401	241,687	239,051	259,476	265,050	265,164	268,029	279,790	279,461	275,780	281,307	297,151
- Of which : Provisions ¹	111,330	132,517	133,153	132,852	134,310	133,671	133,824	132,194	134,780	137,035	133,848	132,608	133,133
Total Liabilities	2,510,092	2,586,844	2,649,399	2,731,166	2,730,719	2,840,334	2,978,654	3,036,882	3,114,675	3,206,096	3,259,821	3,301,289	3,327,104

* Preliminary

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

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

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

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Oct 2023	Nov 2023 *
Domestic Assets													
Cash and Deposits with C.B	73,505	79,128	80,083	74,349	69,233	63,537	56,185	74,133	85,139	85,104	85,833	83,039	82,965
Cash in Hand (LCY)	4,589	4,702	4,991	5,482	4,923	5,276	5,188	5,202	5,209	5,313	4,527	5,040	6,111
Deposits with Central Bank	68,916	74,426	75,092	68,867	64,310	58,261	50,997	68,931	79,930	79,791	81,306	77,999	76,854
Due From Resident Banks	14,670	7,364	6,855	5,764	5,763	8,674	7,459	6,881	7,683	6,497	7,315	8,423	5,756
Domestic Credit and Investments	383,060	407,780	400,881	395,448	405,965	411,663	413,571	417,318	424,276	435,683	446,305	447,959	452,739
a) Credit Facilities	336,893	359,788	354,000	348,891	356,317	360,794	361,704	364,503	369,774	380,906	388,117	389,227	393,235
Claims on Private Sector	285,489	279,046	275,813	276,992	279,342	280,032	280,438	281,243	289,563	299,431	302,499	302,037	304,919
Commercial Bills	0	0	0	0	0	0	0	0	0	0	4,591	4,521	4,769
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	285,489	279,046	275,813	276,992	279,342	280,032	280,438	281,243	289,563	299,431	297,908	297,516	300,150
Claims on Government	17,677	33,328	32,977	25,423	28,147	30,977	33,863	34,702	34,700	36,019	35,220	35,150	34,972
Claims on Official Entities (GREs)	31,431	45,712	43,411	44,739	47,286	48,263	45,969	47,157	43,964	43,987	48,937	50,570	51,875
Commercial Bills	0	0	0	0	0	0	0	0	0	0	652	544	671
Loans,Advances & Overdrafts	31,431	45,712	43,411	44,739	47,286	48,263	45,969	47,157	43,964	43,987	48,285	50,026	51,204
Claims on Other Financial Institutions	2,296	1,702	1,799	1,737	1,542	1,522	1,434	1,401	1,547	1,469	1,461	1,470	1,469
Loans,Advances & Overdrafts	2,296	1,702	1,799	1,737	1,542	1,522	1,434	1,401	1,547	1,469	1,461	1,470	1,469
b) Domestic Investments	46,167	47,992	46,881	46,557	49,648	50,869	51,867	52,815	54,502	54,777	58,188	58,732	59,504
Unclassified Assets	30,374	35,427	29,169	28,683	32,916	28,953	30,418	30,009	28,768	28,999	29,629	29,167	30,164
Fixed Assets	6,171	4,894	4,578	5,807	5,686	5,690	5,740	5,698	5,683	5,605	5,562	5,555	5,736
Inter-Branch Transactions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Assets	24,203	30,533	24,591	22,876	27,230	23,263	24,678	24,311	23,085	23,394	24,067	23,612	24,428
Foreign Assets	71,233	71,471	80,741	86,078	91,758	96,012	96,726	102,388	104,179	110,681	122,984	125,816	127,248
Due from H.O. and/or Branches Abroad	1,301	732	496	582	581	609	619	662	579	821	1,495	1,550	1,551
Due from Other Banks Abroad	10,429	9,967	10,699	12,230	13,639	14,700	13,451	15,119	14,196	12,619	14,664	15,302	14,912
Cash in Hand (FCY)	16	16	13	15	18	11	17	15	16	13	13	14	12
Securities	29,811	27,802	35,731	37,802	41,757	44,558	45,640	51,610	56,874	66,134	68,140	70,452	71,848
Credit to Non-Residents	29,151	32,035	32,478	34,153	34,086	34,565	34,947	33,236	30,496	29,351	36,311	36,095	36,515
Other Foreign Assets	525	919	1,324	1,296	1,677	1,569	2,052	1,746	2,018	1,743	2,361	2,403	2,410
Total Assets	572,842	601,170	597,729	590,322	605,635	608,839	604,359	630,729	650,045	666,964	692,066	694,404	698,872

* Preliminary

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

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Oct 2023	Nov 2023 *
Domestic Liabilities													
Monetary Deposits	76,924	84,922	93,569	91,813	99,562	99,746	99,267	97,730	101,788	104,626	103,947	104,029	105,948
Demand Deposits (LCY)	76,181	83,873	92,467	90,845	98,101	98,319	97,994	96,602	100,202	102,395	102,640	102,453	104,370
Bankers Drafts	743	1,049	1,102	968	1,461	1,427	1,273	1,128	1,586	2,231	1,307	1,576	1,578
Quasi Monetary Deposits	229,254	223,956	226,515	233,087	240,179	240,558	227,514	240,524	254,411	265,988	276,022	278,792	274,311
Time Deposits (LCY)	110,982	103,031	98,584	102,910	102,522	102,325	93,421	102,312	109,296	111,147	118,611	119,372	118,156
Savings Deposits (LCY)	78,771	93,194	100,617	104,983	109,586	106,732	99,225	102,788	106,787	110,847	110,168	109,772	111,012
Other Deposits (FCY)	39,501	27,731	27,314	25,194	28,071	31,501	34,868	35,424	38,328	43,994	47,243	49,648	45,143
Government Deposits (LCY + FCY)	65,213	69,084	64,557	61,624	64,760	75,095	79,710	89,780	86,640	93,795	100,774	103,391	103,359
Other Domestic Deposits (LCY + FCY) **	3,698	3,360	2,559	2,623	2,520	2,319	2,282	2,640	2,458	2,727	2,477	2,571	2,454
Government Lending Funds	0	0	0	0	0	0	0	0	0	0	0	0	0
Capital and Reserves	64,847	68,072	64,847	65,770	64,287	66,091	68,301	70,829	69,706	72,931	75,556	76,446	77,883
Due to Central Bank	529	7,060	4,232	239	26	76	66	57	102	1,182	385	156	1,493
Due to Resident Banks	11,661	10,086	6,641	5,405	9,591	14,024	18,971	17,950	19,133	18,377	25,255	21,474	22,090
Capital Market Funding & Term Borrowings	23,868	24,025	24,052	24,053	23,135	23,136	23,136	25,892	25,892	22,220	22,220	22,219	22,220
Foreign Liabilities	43,220	51,958	57,773	51,833	39,215	32,672	28,980	27,275	27,835	26,074	23,209	23,408	24,085
Due to H.O and/or Branches Abroad	431	713	690	424	523	1,092	1,129	1,581	2,343	1,849	2,835	2,905	3,031
Due to Other Banks Abroad	8,938	12,911	9,386	10,251	10,463	10,599	9,421	8,674	8,151	8,417	7,190	7,509	6,789
Capital Market Funding	5,505	7,340	3,667	5,504	5,505	5,505	5,506	5,507	6,507	6,508	4,673	4,672	6,508
Other Term Borrowings	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Deposits (LCY + FCY)	27,667	30,099	42,591	34,594	21,535	14,378	11,434	10,329	9,557	7,593	7,378	7,126	6,648
Other Foreign Liabilities	679	895	1,439	1,060	1,189	1,098	1,490	1,184	1,277	1,707	1,133	1,196	1,109
Unclassified Liabilities	53,628	58,647	52,984	53,875	62,360	55,122	56,132	58,052	62,080	59,044	62,221	61,918	65,029
Inter-Branch Transactions	1,605	1,884	1,953	1,536	1,565	1,122	1,102	527	668	430	1,720	1,798	1,901
Other Liabilities	52,023	56,763	51,031	52,339	60,795	54,000	55,030	57,525	61,412	58,614	60,501	60,120	63,128
- Of which : Provisions ¹	21,370	23,731	22,474	22,695	22,780	23,181	23,166	23,355	23,916	24,358	24,301	24,454	24,587
Total Liabilities	572,842	601,170	597,729	590,322	605,635	608,839	604,359	630,729	650,045	666,964	692,066	694,404	698,872

* Preliminary

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

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

Table 17 : Aggregated Memoranda Accounts of Banks

(In Millions of AED)														
Item	Dec 2019	Dec 2020	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Oct 2023	Nov 2023 *	
Memoranda Accounts / Off-Balance Sheet Items														
	Letters of Credit	104,731	102,672	103,619	106,886	103,306	103,149	101,179	104,588	104,807	98,581	97,787	99,146	100,629
	Guarantees	387,646	356,939	331,254	340,666	341,931	340,904	344,813	344,986	353,892	357,874	367,430	374,290	386,660
	Commitments	210,883	245,836	245,406	230,735	247,121	248,077	263,650	293,264	293,347	292,418	307,892	335,813	337,984
	FX Derivatives	700,037	675,722	554,456	549,823	566,973	590,692	609,832	643,401	613,948	762,998	605,704	591,306	632,271
	Interest Rate Derivatives	2,753,030	3,174,285	4,177,283	4,256,463	4,358,653	3,600,438	3,607,557	3,340,203	3,322,280	3,742,122	3,462,774	3,388,441	3,330,918
	Others Derivatives	30,249	41,857	50,424	51,080	60,472	68,248	78,727	65,621	83,135	95,753	92,717	100,756	110,856
	Other Memoranda Items	52,456	9,687	13,992	24,155	14,782	22,890	17,177	19,696	14,170	14,020	14,335	18,088	17,644
	Total Memoranda Accounts	4,239,032	4,606,998	5,476,434	5,559,808	5,693,238	4,974,398	5,022,935	4,811,759	4,785,579	5,363,766	4,948,639	4,907,840	4,916,962

* Preliminary

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

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Oct 2023	Nov 2023 *
Foreign Assets	771,092	849,077	898,713	933,169	923,237	1,017,215	1,144,270	1,191,027	1,221,886	1,220,740	1,270,026	1,294,567	1,301,319
Notes and Coins	144	165	149	164	188	222	228	224	291	243	382	415	320
Due from H.O. and/or Branches Abroad	154,635	156,027	161,111	190,091	136,689	173,237	254,056	225,419	234,952	189,431	181,751	199,727	188,743
Due from Other Banks Abroad	157,442	168,193	203,636	207,637	222,427	237,719	244,376	266,827	286,574	287,395	306,266	305,810	316,989
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	79,766	102,595	115,434	118,001	130,433	136,996	136,684	153,552	144,062	146,173	168,275	166,047	166,704
- Term Placements	34,869	32,025	33,515	35,936	33,216	36,528	41,675	47,120	65,637	54,625	49,969	51,017	63,048
- Term Loans	42,807	33,573	54,687	53,700	58,778	64,195	66,017	66,155	76,875	86,597	88,022	88,746	87,237
Securities	236,985	271,183	289,228	289,677	287,243	298,562	303,666	341,123	359,476	385,821	400,520	405,340	419,544
Loans and Advances	166,028	182,313	174,430	175,095	192,742	207,166	218,047	228,499	221,999	227,559	241,385	235,895	242,472
Other Foreign Assets	55,858	71,196	70,159	70,505	83,948	100,309	123,897	128,935	118,594	130,291	139,722	147,380	133,251
Foreign Liabilities	679,979	715,606	766,423	778,461	744,991	792,856	788,708	806,943	801,993	814,389	814,939	833,338	813,328
Due to H.O and/or Branches Abroad	76,669	62,459	56,929	62,486	53,140	56,138	62,536	74,066	97,256	96,179	112,816	105,515	119,943
Due to Other Banks Abroad	110,837	133,262	144,450	167,631	172,976	185,125	177,735	184,619	172,704	188,882	189,946	195,521	183,857
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	56,426	74,289	83,054	100,722	112,884	121,554	112,172	113,792	112,335	123,370	127,660	134,699	121,914
- Inter Bank Borrowings	40,455	47,199	49,685	49,120	42,006	52,857	54,288	58,818	43,002	47,670	43,808	42,141	42,049
- Other Term Borrowings	13,956	11,774	11,711	17,789	18,086	10,714	11,275	12,009	17,367	17,842	18,478	18,681	19,894
Capital Market Funding	156,158	170,991	179,390	184,395	161,854	153,505	154,154	165,356	162,883	149,482	149,210	144,554	154,316
Other Term Borrowings	47,269	55,403	58,484	49,986	54,168	47,560	35,422	35,799	36,413	41,039	36,838	37,030	36,828
Other Deposits	221,372	202,443	243,156	230,994	214,802	248,384	228,614	212,530	213,355	211,148	190,100	204,134	185,134
- Demand Deposits	36,043	38,994	42,605	42,367	52,380	75,575	68,765	51,887	55,706	62,511	58,261	50,772	57,559
- Time Deposits	149,876	111,707	135,930	126,845	116,030	128,399	123,851	118,407	115,299	105,642	95,713	119,848	95,460
- Savings Deposits	17,312	18,192	19,214	19,375	19,628	23,479	20,106	20,954	21,394	21,207	20,857	20,818	21,805
- Commercial Prepayments(Margin Deposits)	359	660	404	532	509	1,041	598	860	865	633	843	630	632
- Borrowings Under Repurchase Agreements(NBFI)	17,782	32,890	45,003	41,875	26,255	19,890	15,294	20,422	20,091	21,155	14,426	12,066	9,678
Other Foreign Liabilities	67,674	91,048	84,014	82,969	88,051	102,144	130,247	134,573	119,382	127,659	136,029	146,584	133,250

* Preliminary

Foreign Assets of Banks



Foreign Liabilities of Banks

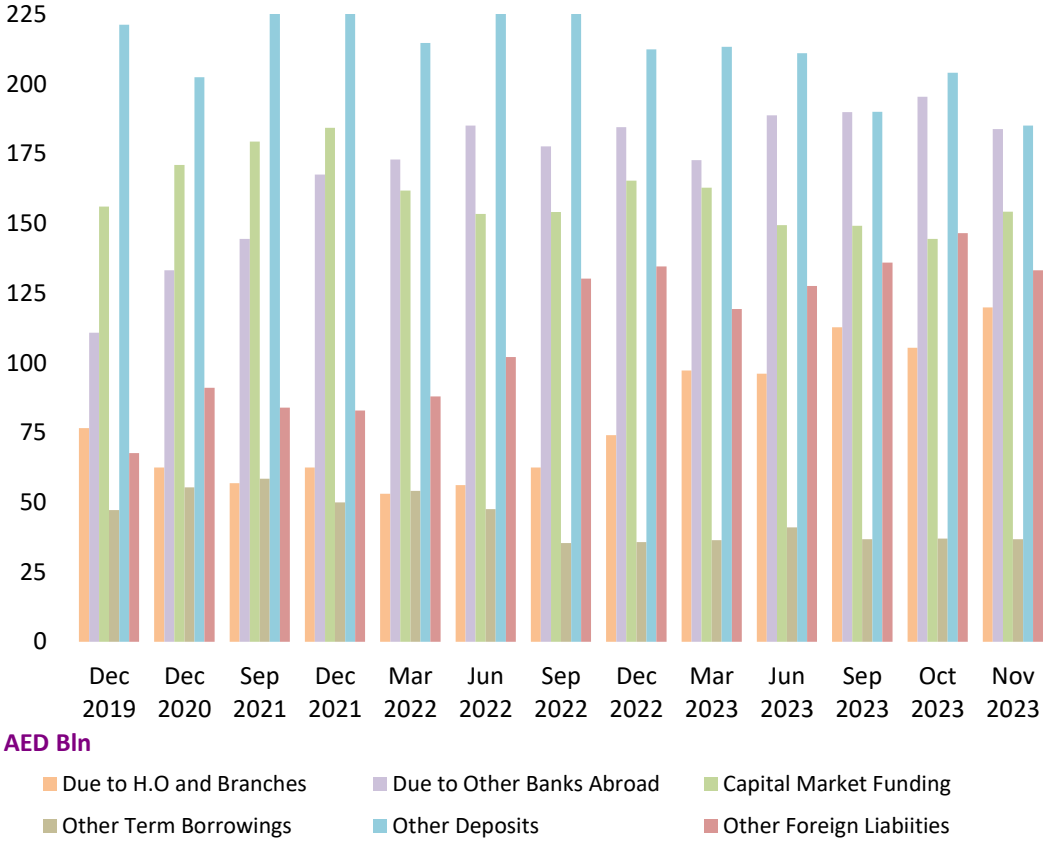


Table 19 : Banks' Foreign Assets and Liabilities (National Banks)

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Oct 2023	Nov 2023 *
Foreign Assets	643,458	707,268	763,074	794,516	781,292	870,154	993,785	1,027,245	1,059,363	1,054,644	1,093,346	1,121,086	1,127,952
Notes and Coins	119	126	108	107	132	172	182	164	160	187	313	340	279
Due from H.O. and/or Branches Abroad	141,353	145,068	150,312	179,284	120,405	158,326	235,967	207,818	216,085	172,123	158,279	178,281	167,997
Due from Other Banks Abroad	118,760	120,908	156,933	155,384	174,656	185,930	196,149	210,930	226,159	225,399	238,205	238,363	246,389
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	66,641	80,342	91,445	90,059	102,412	108,071	115,780	125,382	118,771	119,248	135,235	135,689	135,222
- Term Placements	16,122	11,776	17,745	21,313	22,092	23,052	24,257	30,577	43,787	33,165	28,118	29,166	38,551
- Term Loans	35,997	28,790	47,743	44,012	50,152	54,807	56,112	54,971	63,601	72,986	74,852	73,508	72,616
Securities	203,222	225,475	245,131	247,104	249,667	260,571	264,785	299,080	321,202	347,167	360,981	366,056	381,632
Loans and Advances	129,340	152,350	147,358	148,946	161,027	174,061	183,876	191,753	187,120	189,270	207,062	201,814	209,258
Other Foreign Assets	50,664	63,341	63,232	63,691	75,405	91,094	112,826	117,500	108,637	120,498	128,506	136,232	122,397
Foreign Liabilities	575,534	613,848	659,263	665,190	639,489	689,620	686,802	699,350	699,900	710,396	711,194	736,731	713,236
Due to H.O and/or Branches Abroad	34,509	27,683	23,051	25,604	21,941	28,077	35,838	47,395	70,856	66,436	86,524	84,649	95,683
Due to Other Banks Abroad	94,616	114,495	115,852	134,896	145,045	156,168	151,242	159,747	147,249	161,348	160,130	169,010	156,260
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	48,851	62,729	61,594	75,938	92,030	99,421	93,242	96,728	93,349	102,700	104,000	113,893	99,872
- Inter Bank Borrowings	38,338	45,326	46,919	45,846	39,416	46,111	46,742	51,058	36,577	40,839	38,045	36,477	36,495
- Other Term Borrowings	7,427	6,440	7,339	13,112	13,599	10,636	11,258	11,961	17,323	17,809	18,085	18,640	19,893
Capital Market Funding	149,189	165,879	176,369	181,608	159,224	150,937	152,195	163,522	161,368	148,204	148,062	143,427	153,139
Other Term Borrowings	46,871	55,006	58,035	49,538	53,709	47,101	34,944	35,320	35,934	40,958	36,713	36,905	36,704
Other Deposits	188,504	168,895	209,410	198,345	179,422	214,070	193,010	175,263	177,449	175,663	154,200	167,183	148,393
- Demand Deposits	20,234	23,492	23,569	23,851	32,797	56,445	49,233	31,712	37,595	46,094	41,109	32,748	38,571
- Time Deposits	136,895	98,764	126,927	118,467	106,282	119,636	113,987	107,434	103,781	93,154	82,818	106,647	83,580
- Savings Deposits	13,377	13,434	13,727	13,817	13,756	17,308	14,178	15,194	15,411	14,943	15,358	15,405	16,244
- Commercial Prepayments(Margin Deposits)	216	315	184	335	332	791	318	501	571	317	489	317	320
- Borrowings Under Repurchase Agreements(NBFI)	17,782	32,890	45,003	41,875	26,255	19,890	15,294	20,422	20,091	21,155	14,426	12,066	9,678
Other Foreign Liabilities	61,845	81,890	76,546	75,199	80,148	93,267	119,573	118,103	107,044	117,787	125,565	135,557	123,057

* Preliminary

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

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Oct 2023	Nov 2023 *
Foreign Assets	127,634	141,809	135,639	138,653	141,945	147,061	150,485	163,782	162,523	166,096	176,680	173,481	173,367
Notes and Coins	25	39	41	57	56	50	46	60	131	56	69	75	41
Due from H.O. and/or Branches Abroad	13,282	10,959	10,799	10,807	16,284	14,911	18,089	17,601	18,867	17,308	23,472	21,446	20,746
Due from Other Banks Abroad	38,682	47,285	46,703	52,253	47,771	51,789	48,227	55,897	60,415	61,996	68,061	67,447	70,600
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	13,125	22,253	23,989	27,942	28,021	28,925	20,904	28,170	25,291	26,925	33,040	30,358	31,482
- Term Placements	18,747	20,249	15,770	14,623	11,124	13,476	17,418	16,543	21,850	21,460	21,851	21,851	24,497
- Term Loans	6,810	4,783	6,944	9,688	8,626	9,388	9,905	11,184	13,274	13,611	13,170	15,238	14,621
Securities	33,763	45,708	44,097	42,573	37,576	37,991	38,881	42,043	38,274	38,654	39,539	39,284	37,912
Loans and Advances	36,688	29,963	27,072	26,149	31,715	33,105	34,171	36,746	34,879	38,289	34,323	34,081	33,214
Other Foreign Assets	5,194	7,855	6,927	6,814	8,543	9,215	11,071	11,435	9,957	9,793	11,216	11,148	10,854
Foreign Liabilities	104,445	101,758	107,160	113,271	105,502	103,236	101,906	107,593	102,093	103,993	103,745	96,607	100,092
Due to H.O and/or Branches Abroad	42,160	34,776	33,878	36,882	31,199	28,061	26,698	26,671	26,400	29,743	26,292	20,866	24,260
Due to Other Banks Abroad	16,221	18,767	28,598	32,735	27,931	28,957	26,493	24,872	25,455	27,534	29,816	26,511	27,597
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	7,575	11,560	21,460	24,784	20,854	22,133	18,930	17,064	18,986	20,670	23,660	20,806	22,042
- Inter Bank Borrowings	2,117	1,873	2,766	3,274	2,590	6,746	7,546	7,760	6,425	6,831	5,763	5,664	5,554
- Other Term Borrowings	6,529	5,334	4,372	4,677	4,487	78	17	48	44	33	393	41	1
Capital Market Funding	6,969	5,112	3,021	2,787	2,630	2,568	1,959	1,834	1,515	1,278	1,148	1,127	1,177
Other Term Borrowings	398	397	449	448	459	459	478	479	479	81	125	125	124
Other Deposits	32,868	33,548	33,746	32,649	35,380	34,314	35,604	37,267	35,906	35,485	35,900	36,951	36,741
- Demand Deposits	15,809	15,502	19,036	18,516	19,583	19,130	19,532	20,175	18,111	16,417	17,152	18,024	18,988
- Time Deposits	12,981	12,943	9,003	8,378	9,748	8,763	9,864	10,973	11,518	12,488	12,895	13,201	11,880
- Savings Deposits	3,935	4,758	5,487	5,558	5,872	6,171	5,928	5,760	5,983	6,264	5,499	5,413	5,561
- Commercial Prepayments(Margin Deposits)	143	345	220	197	177	250	280	359	294	316	354	313	312
- Borrowings Under Repurchase Agreements(NBFI)	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Foreign Liabilities	5,829	9,158	7,468	7,770	7,903	8,877	10,674	16,470	12,338	9,872	10,464	11,027	10,193

* Preliminary

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

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Oct 2023	Nov 2023 *
Foreign Assets	699,859	777,606	817,972	847,091	831,479	921,203	1,047,544	1,088,639	1,117,707	1,110,058	1,147,042	1,168,751	1,174,071
Notes and Coins	128	149	136	149	170	211	211	209	275	230	369	401	308
Due from H.O. and/or Branches Abroad	153,334	155,295	160,615	189,509	136,108	172,628	253,437	224,757	234,373	188,610	180,256	198,177	187,192
Due from Other Banks Abroad	147,013	158,226	192,937	195,407	208,788	223,019	230,925	251,708	272,378	274,776	291,602	290,508	302,077
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	75,725	99,278	112,184	114,270	128,641	133,467	134,034	150,580	142,710	144,707	166,757	164,932	165,746
- Term Placements	30,469	28,489	30,839	33,011	28,440	33,106	38,190	42,887	60,102	50,286	45,185	45,227	57,809
- Term Loans	40,819	30,459	49,914	48,126	51,707	56,446	58,701	58,241	69,566	79,783	79,660	80,349	78,522
Securities	207,174	243,381	253,497	251,875	245,486	254,004	258,026	289,513	302,602	319,686	332,380	334,888	347,696
Loans and Advances	136,877	150,278	141,952	140,942	158,656	172,601	183,100	195,263	191,503	198,208	205,074	199,800	205,957
Other Foreign Assets	55,333	70,277	68,835	69,209	82,271	98,740	121,845	127,189	116,576	128,548	137,361	144,977	130,841
Foreign Liabilities	636,759	663,648	708,650	726,628	705,776	760,184	759,728	779,668	774,158	788,315	791,730	809,930	789,243
Due to H.O and/or Branches Abroad	76,238	61,746	56,239	62,062	52,617	55,046	61,407	72,485	94,913	94,330	109,981	102,610	116,912
Due to Other Banks Abroad	101,899	120,351	135,064	157,380	162,513	174,526	168,314	175,945	164,553	180,465	182,756	188,012	177,068
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	51,595	64,860	77,103	93,407	104,589	114,420	106,277	108,405	106,860	117,545	123,544	130,861	118,147
- Inter Bank Borrowings	36,352	43,717	46,250	46,184	39,838	49,392	50,762	55,532	40,326	45,078	40,734	38,470	39,472
- Other Term Borrowings	13,952	11,774	11,711	17,789	18,086	10,714	11,275	12,008	17,367	17,842	18,478	18,681	19,449
Capital Market Funding	150,653	163,651	175,723	178,891	156,349	148,000	148,648	159,849	156,376	142,974	144,537	139,882	147,808
Other Term Borrowings	47,269	55,403	58,484	49,986	54,168	47,560	35,422	35,799	36,413	41,039	36,838	37,030	36,828
Other Deposits	193,705	172,344	200,565	196,400	193,267	234,006	217,180	202,201	203,798	203,555	182,722	197,008	178,486
- Demand Deposits	34,312	37,345	40,503	40,380	50,531	73,687	66,690	50,022	53,984	61,223	56,880	49,484	56,421
- Time Deposits	137,042	104,676	127,759	120,266	112,024	125,218	120,620	115,404	111,920	103,243	93,671	117,983	93,780
- Savings Deposits	13,947	14,486	15,659	15,532	16,385	19,452	16,296	16,608	17,224	17,395	17,002	16,962	18,096
- Commercial Prepayments(Margin Deposits)	293	623	383	492	464	994	548	661	579	539	743	513	511
- Borrowings Under Repurchase Agreements(NBFI)	8,111	15,214	16,261	19,730	13,863	14,655	13,026	19,506	20,091	21,155	14,426	12,066	9,678
Other Foreign Liabilities	66,995	90,153	82,575	81,909	86,862	101,046	128,757	133,389	118,105	125,952	134,896	145,388	132,141

* Preliminary

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

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Oct 2023	Nov 2023 *
Foreign Assets	71,233	71,471	80,741	86,078	91,758	96,012	96,726	102,388	104,179	110,681	122,984	125,816	127,248
Notes and Coins	16	16	13	15	18	11	17	15	16	13	13	14	12
Due from H.O. and/or Branches Abroad	1,301	732	496	582	581	609	619	662	579	821	1,495	1,550	1,551
Due from Other Banks Abroad	10,429	9,967	10,699	12,230	13,639	14,700	13,451	15,119	14,196	12,619	14,664	15,302	14,912
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	4,041	3,317	3,250	3,731	1,792	3,529	2,650	2,972	1,352	1,466	1,518	1,115	958
- Term Placements	4,400	3,536	2,676	2,925	4,776	3,422	3,485	4,233	5,535	4,339	4,784	5,790	5,239
- Term Loans	1,988	3,114	4,773	5,574	7,071	7,749	7,316	7,914	7,309	6,814	8,362	8,397	8,715
Securities	29,811	27,802	35,731	37,802	41,757	44,558	45,640	51,610	56,874	66,134	68,140	70,452	71,848
Loans and Advances	29,151	32,035	32,478	34,153	34,086	34,565	34,947	33,236	30,496	29,351	36,311	36,095	36,515
Other Foreign Assets	525	919	1,324	1,296	1,677	1,569	2,052	1,746	2,018	1,743	2,361	2,403	2,410
Foreign Liabilities	43,220	51,958	57,773	51,833	39,215	32,672	28,980	27,275	27,835	26,074	23,209	23,408	24,085
Due to H.O and/or Branches Abroad	431	713	690	424	523	1,092	1,129	1,581	2,343	1,849	2,835	2,905	3,031
Due to Other Banks Abroad	8,938	12,911	9,386	10,251	10,463	10,599	9,421	8,674	8,151	8,417	7,190	7,509	6,789
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	4,831	9,429	5,951	7,315	8,295	7,134	5,895	5,387	5,475	5,825	4,116	3,838	3,767
- Inter Bank Borrowings	4,103	3,482	3,435	2,936	2,168	3,465	3,526	3,286	2,676	2,592	3,074	3,671	2,577
- Other Term Borrowings	4	0	0	0	0	0	0	1	0	0	0	0	445
Capital Market Funding	5,505	7,340	3,667	5,504	5,505	5,505	5,506	5,507	6,507	6,508	4,673	4,672	6,508
Other Term Borrowings	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Deposits	27,667	30,099	42,591	34,594	21,535	14,378	11,434	10,329	9,557	7,593	7,378	7,126	6,648
- Demand Deposits	1,731	1,649	2,102	1,987	1,849	1,888	2,075	1,865	1,722	1,287	1,381	1,288	1,138
- Time Deposits	12,834	7,031	8,171	6,579	4,006	3,181	3,231	3,003	3,379	2,400	2,042	1,865	1,680
- Savings Deposits	3,365	3,706	3,555	3,843	3,243	4,027	3,810	4,346	4,170	3,812	3,855	3,856	3,709
- Commercial Prepayments(Margin Deposits)	66	37	21	40	45	47	50	199	286	94	100	117	121
- Borrowings Under Repurchase Agreements(NBFI)	9,671	17,676	28,742	22,145	12,392	5,235	2,268	916	0	0	0	0	0
Other Foreign Liabilities	679	895	1,439	1,060	1,189	1,098	1,490	1,184	1,277	1,707	1,133	1,196	1,109

* Preliminary

Table 23 : Domestic Credit (All Banks) ¹

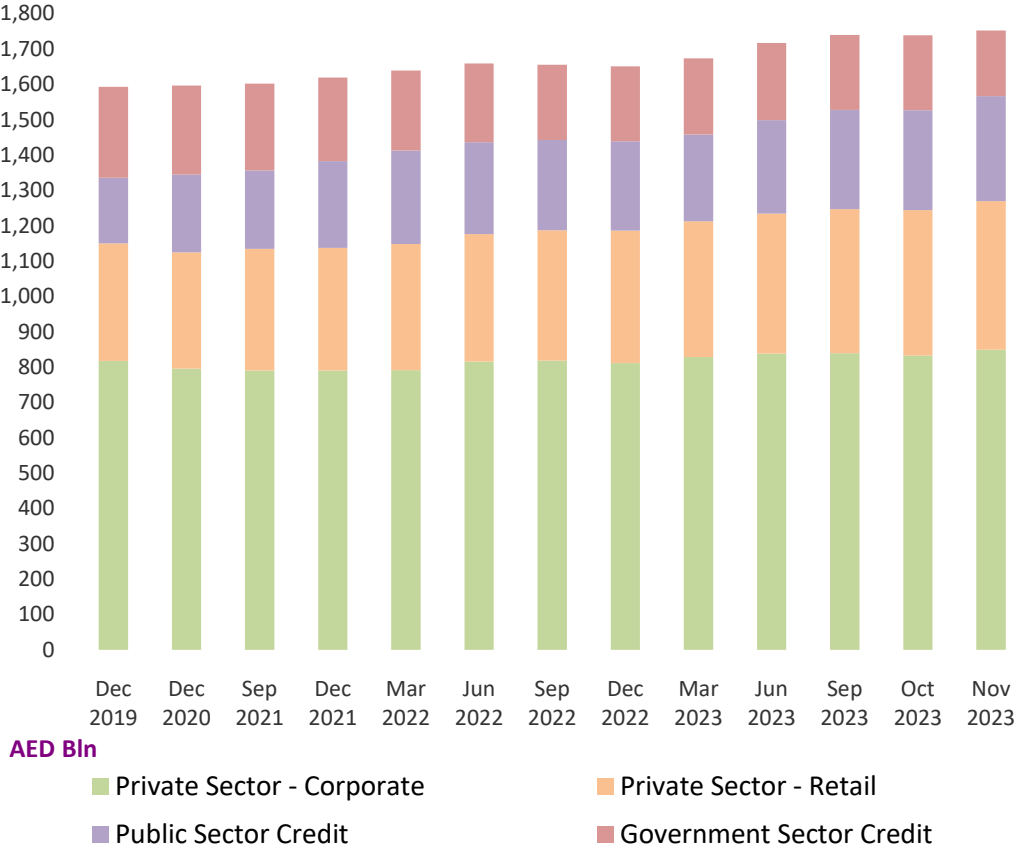
(In Millions of AED)													
Item	Dec 2019	Dec 2020	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Oct 2023	Nov 2023 *
Government	257,383	251,923	245,165	236,038	226,815	222,366	212,527	211,730	215,976	218,752	212,566	211,526	185,722
Public Sector	185,273	219,950	222,751	245,391	263,874	259,981	255,704	253,306	245,080	264,400	280,361	282,206	296,428
Private Sector	1,149,953	1,124,913	1,134,155	1,137,528	1,148,420	1,176,516	1,187,177	1,185,901	1,212,729	1,233,964	1,247,159	1,244,621	1,269,916
Private - Corporate	817,548	795,439	790,344	789,914	791,667	815,321	818,574	811,125	828,614	838,150	839,021	832,875	848,918
Financial Institutions	15,338	16,624	14,727	16,783	15,505	13,685	13,460	12,936	12,690	12,267	10,957	11,670	12,390
Business and Industrial Sector **	802,210	778,815	775,617	773,131	776,162	801,636	805,114	798,189	815,924	825,883	828,064	821,205	836,528
Private - Retail	332,405	329,474	343,811	347,614	356,753	361,195	368,603	374,776	384,115	395,814	408,138	411,746	420,998
Total	1,592,609	1,596,786	1,602,071	1,618,957	1,639,109	1,658,863	1,655,408	1,650,937	1,673,785	1,717,116	1,740,086	1,738,353	1,752,066

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

* Preliminary

** Includes Lending to Insurance Companies

Domestic Credit - Banks



Foreign Credit - Banks

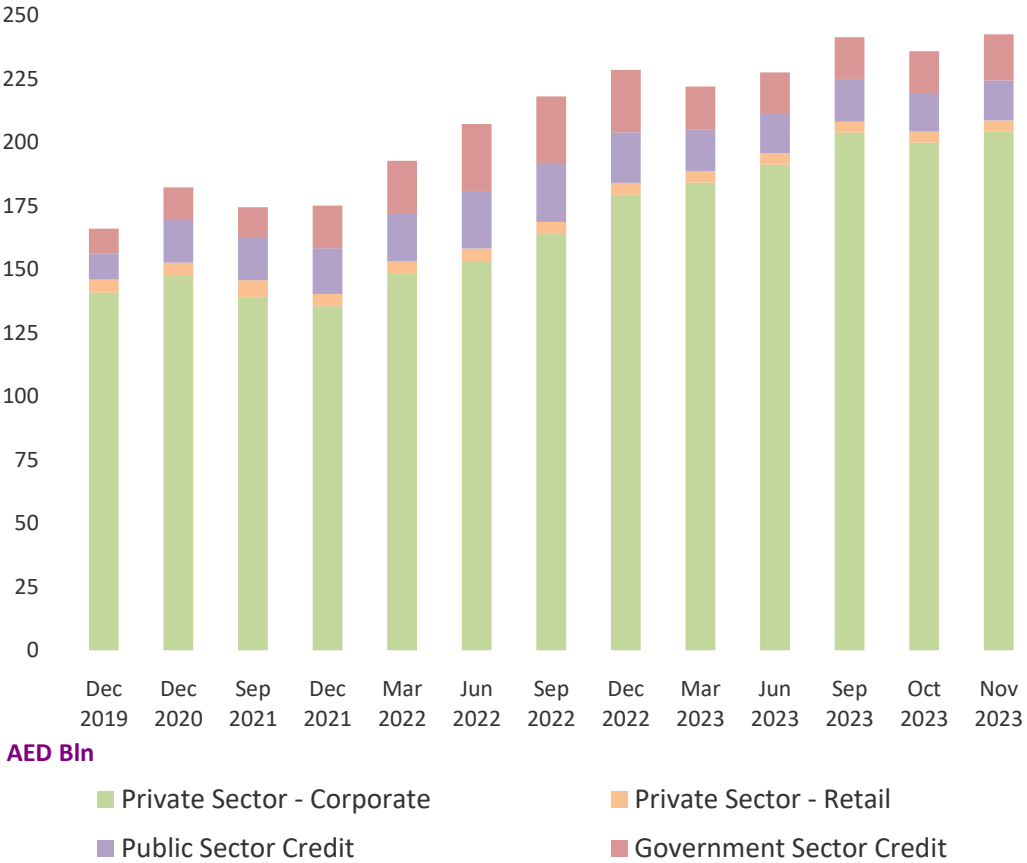


Table 24 : Domestic Credit (National Banks) ¹

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Oct 2023	Nov 2023 *
Government	250,422	242,135	233,413	223,299	214,420	210,531	202,516	200,882	208,517	210,900	204,805	203,525	177,600
Public Sector	169,319	203,087	208,123	229,076	247,082	240,597	239,016	237,876	228,592	247,894	263,269	264,675	278,391
Private Sector	1,016,604	1,000,790	1,017,698	1,018,130	1,035,283	1,063,618	1,073,317	1,075,981	1,103,730	1,125,370	1,138,466	1,137,160	1,160,134
Private - Corporate	713,790	697,701	701,089	698,080	706,731	730,719	733,086	728,840	746,570	756,709	757,327	752,237	766,259
Financial Institutions	14,070	15,115	13,510	14,516	13,982	12,655	12,287	11,783	11,400	11,135	9,728	9,993	11,076
Business and Industrial Sector **	699,720	682,586	687,579	683,564	692,749	718,064	720,799	717,057	735,170	745,574	747,599	742,244	755,183
Private - Retail	302,814	303,089	316,609	320,050	328,552	332,899	340,231	347,141	357,160	368,661	381,139	384,923	393,875
Total	1,436,345	1,446,012	1,459,234	1,470,505	1,496,785	1,514,746	1,514,849	1,514,739	1,540,839	1,584,164	1,606,540	1,605,360	1,616,125

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

* Preliminary

** Includes Lending to Insurance Companies

Table 25 : Domestic Credit (Foreign Banks) ¹

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Oct 2023	Nov 2023 *
Government	6,961	9,788	11,752	12,739	12,395	11,835	10,011	10,848	7,459	7,852	7,761	8,001	8,122
Public Sector	15,954	16,863	14,628	16,315	16,792	19,384	16,688	15,430	16,488	16,506	17,092	17,531	18,037
Private Sector	133,349	124,123	116,457	119,398	113,137	112,898	113,860	109,920	108,999	108,594	108,693	107,461	109,782
Private - Corporate	103,758	97,738	89,255	91,834	84,936	84,602	85,488	82,285	82,044	81,441	81,694	80,638	82,659
Financial Institutions	1,268	1,509	1,217	2,267	1,523	1,030	1,173	1,153	1,290	1,132	1,229	1,677	1,314
Business and Industrial Sector **	102,490	96,229	88,038	89,567	83,413	83,572	84,315	81,132	80,754	80,309	80,465	78,961	81,345
Private - Retail	29,591	26,385	27,202	27,564	28,201	28,296	28,372	27,635	26,955	27,153	26,999	26,823	27,123
Total	156,264	150,774	142,837	148,452	142,324	144,117	140,559	136,198	132,946	132,952	133,546	132,993	135,941

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

* Preliminary

** Includes Lending to Insurance Companies

Table 26 : Domestic Credit (Conventional Banks) ¹

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Oct 2023	Nov 2023 *
Government	239,706	218,595	212,188	210,615	198,668	191,389	178,664	177,028	181,276	182,733	177,346	176,376	150,750
Public Sector	153,842	174,238	179,340	200,652	216,588	211,718	209,735	206,149	201,116	220,413	231,424	231,636	244,553
Private Sector	862,168	844,165	856,543	858,799	867,536	894,962	905,305	903,257	921,619	933,064	943,199	941,114	963,528
Private - Corporate	659,684	647,360	647,460	647,085	648,684	672,975	678,602	672,625	684,731	687,952	689,361	684,985	700,449
Financial Institutions	13,042	14,922	12,928	15,046	13,963	12,163	12,026	11,535	11,143	10,798	9,496	10,200	10,921
Business and Industrial Sector **	646,642	632,438	634,532	632,039	634,721	660,812	666,576	661,090	673,588	677,154	679,865	674,785	689,528
Private - Retail	202,484	196,805	209,083	211,714	218,852	221,987	226,703	230,632	236,888	245,112	253,838	256,129	263,079
Total	1,255,716	1,236,998	1,248,071	1,270,066	1,282,792	1,298,069	1,293,704	1,286,434	1,304,011	1,336,210	1,351,969	1,349,126	1,358,831

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

* Preliminary

** Includes Lending to Insurance Companies

Table 27 : Domestic Credit (Islamic Banks) ¹

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Oct 2023	Nov 2023 *
Government	17,677	33,328	32,977	25,423	28,147	30,977	33,863	34,702	34,700	36,019	35,220	35,150	34,972
Public Sector	31,431	45,712	43,411	44,739	47,286	48,263	45,969	47,157	43,964	43,987	48,937	50,570	51,875
Private Sector	287,785	280,748	277,612	278,729	280,884	281,554	281,872	282,644	291,110	300,900	303,960	303,507	306,388
Private - Corporate	157,864	148,079	142,884	142,829	142,983	142,346	139,972	138,500	143,883	150,198	149,660	147,890	148,469
Financial Institutions	2,296	1,702	1,799	1,737	1,542	1,522	1,434	1,401	1,547	1,469	1,461	1,470	1,469
Business and Industrial Sector **	155,568	146,377	141,085	141,092	141,441	140,824	138,538	137,099	142,336	148,729	148,199	146,420	147,000
Private - Retail	129,921	132,669	134,728	135,900	137,901	139,208	141,900	144,144	147,227	150,702	154,300	155,617	157,919
Total	336,893	359,788	354,000	348,891	356,317	360,794	361,704	364,503	369,774	380,906	388,117	389,227	393,235

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

* Preliminary

** Includes Lending to Insurance Companies

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

(In Millions of AED)														
Period		Dec 2019	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023 *
		Economic Activity												
1)	Agriculture	1,052	2,173	2,072	1,736	1,830	1,708	2,504	2,419	2,955	2,942	2,931	2,926	3,331
2)	Mining and Quarrying	10,660	14,940	14,644	15,262	15,197	16,405	18,497	19,490	19,617	18,654	17,716	17,458	18,818
3)	Manufacturing	80,440	73,506	72,939	74,665	76,710	82,323	83,484	87,647	86,651	84,332	83,790	84,938	82,953
	3.1 Food , Beverages and Tobacco	5,724	6,691	6,959	7,022	8,030	8,962	10,303	11,479	11,623	12,259	11,103	11,198	10,899
	3.2 Textile and Leather Products	1,399	1,271	1,252	979	1,182	1,186	1,306	1,362	1,322	1,236	1,312	1,440	1,339
	3.3 Furniture and Other Wood Products	2,291	2,285	2,245	2,202	2,218	2,220	2,187	2,335	2,373	2,514	2,645	2,330	2,507
	3.4 Paper And Paper Products	2,436	2,424	2,294	2,512	2,402	2,221	2,288	2,383	2,555	2,603	2,582	2,760	2,531
	3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals	23,091	18,007	18,419	18,560	18,024	18,279	19,154	21,056	20,619	18,597	19,497	19,206	18,676
	3.6 Basic Metal Products (Including Aluminium)	17,220	17,477	17,870	18,422	18,824	17,961	17,837	18,980	17,145	16,815	16,220	16,069	15,167
	3.7 Fabricated Metal Products, Machinery and Equipment	9,912	7,215	7,121	8,036	8,096	8,615	8,547	9,131	9,899	9,522	10,621	11,316	10,982
	3.8 Other Manufactured Products	18,367	18,136	16,779	16,932	17,934	22,879	21,862	20,921	21,115	20,786	19,810	20,619	20,852
4)	Electricity, Gas and Water	22,734	27,310	28,024	28,911	28,697	28,125	38,695	38,208	41,855	43,479	42,343	52,088	50,450
5)	Construction and Real Estate	311,138	327,533	322,870	323,733	327,751	326,730	320,931	316,100	308,342	302,903	300,371	296,903	292,984
	5.1 Construction	65,220	61,812	61,835	61,589	66,432	65,973	64,819	63,406	63,226	58,504	57,242	57,704	56,275
	5.2 Real Estate	245,918	265,721	261,035	262,144	261,319	260,757	256,112	252,694	245,116	244,399	243,129	239,199	236,709
6)	Trade	152,656	138,675	139,562	137,419	136,516	131,479	136,583	140,490	140,566	136,532	142,240	145,604	145,999
	6.1 Wholesale	104,813	100,024	101,702	100,849	100,389	99,406	99,929	103,729	94,794	93,897	100,654	96,350	94,378
	6.2 Retail	47,843	38,651	37,860	36,570	36,127	32,073	36,654	36,761	45,772	42,635	41,586	49,254	51,621
7)	Transport, Storage and Communication	57,078	84,818	84,739	83,135	80,567	86,421	83,089	78,245	73,582	75,682	73,392	85,705	92,803
8)	Financial Institutions	131,105	110,357	107,043	112,735	113,242	116,770	120,687	133,313	147,428	148,347	159,358	161,298	161,855
9)	Government	251,689	240,856	238,976	233,410	233,204	222,952	214,895	210,005	200,893	200,227	203,535	208,117	203,041
10)	Personal Loans for Business Purposes ¹	100,811	104,675	96,885	95,803	100,877	99,186	106,172	97,930	91,061	92,666	96,856	95,406	92,261
11)	Personal Loans for Consumption Purposes	330,006	325,778	333,882	339,770	344,465	349,026	354,718	365,983	379,680	383,630	390,543	402,640	415,649
12)	All Others ²	143,240	146,165	147,972	149,003	143,015	157,832	158,854	169,033	162,778	161,543	160,710	164,033	179,942
Total		1,592,609	1,596,786	1,589,608	1,595,582	1,602,071	1,618,957	1,639,109	1,658,863	1,655,408	1,650,937	1,673,785	1,717,116	1,740,086

* Preliminary

¹ Including credit to High Net-Worth Individuals.² 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	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023 *
			Economic Activity												
1)	Agriculture		227	188	188	298	114	138	138	99	830	770	803	758	1,151
2)	Mining and Quarrying		8,005	18,083	14,938	17,707	18,758	14,765	17,438	16,829	18,400	22,952	21,770	20,491	21,086
3)	Manufacturing		16,873	20,772	22,326	22,781	22,486	22,942	21,874	21,221	20,366	23,516	27,080	28,951	25,110
	3.1	Food , Beverages and Tobacco	3,188	3,856	4,142	4,484	4,586	4,173	4,305	4,583	5,397	5,440	5,803	5,624	5,218
	3.2	Textile and Leather Products	605	505	444	512	440	474	409	442	426	521	1,159	1,268	1,382
	3.3	Furniture and Other Wood Products	389	432	421	436	413	421	421	400	441	499	509	528	514
	3.4	Paper And Paper Products	1	0	0	0	0	0	0	0	2	2	12	25	42
	3.5	Chemicals and Chemical Products, Petroleum and Petro-Chemicals	7,076	11,089	11,478	11,264	10,797	10,638	9,044	8,161	5,753	8,026	10,920	12,400	8,644
	3.6	Basic Metal Products (Including Aluminium)	3,040	2,405	3,349	3,261	3,557	4,043	4,217	4,240	4,055	4,086	3,980	4,176	4,478
	3.7	Fabricated Metal Products, Machinery and Equipment	960	1,003	954	910	1,086	1,572	1,679	1,291	1,273	1,731	2,141	2,434	2,081
	3.8	Other Manufactured Products	1,614	1,482	1,538	1,914	1,607	1,621	1,799	2,104	3,019	3,211	2,556	2,496	2,751
4)	Electricity, Gas and Water		7,169	8,185	6,201	6,611	6,878	6,969	6,757	7,276	8,789	8,908	10,504	12,624	13,995
5)	Construction and Real Estate		14,240	13,484	13,845	13,127	13,674	12,827	12,973	12,928	14,634	17,365	17,651	18,700	19,849
	5.1	Construction	5,562	4,903	4,115	3,751	4,233	3,543	3,690	4,237	4,393	4,384	4,678	4,832	5,906
	5.2	Real Estate	8,678	8,581	9,730	9,376	9,441	9,284	9,283	8,691	10,241	12,981	12,973	13,868	13,943
6)	Trade		12,222	13,308	13,338	13,553	13,381	14,926	16,134	16,013	16,755	16,124	17,660	17,894	23,125
	6.1	Wholesale	9,790	9,615	9,082	10,665	10,486	12,401	13,208	13,113	13,386	12,977	14,157	14,652	18,605
	6.2	Retail	2,432	3,693	4,256	2,888	2,895	2,525	2,926	2,900	3,369	3,147	3,503	3,242	4,520
7)	Transport, Storage and Communication		33,256	29,852	28,376	28,173	32,743	33,475	34,147	36,862	36,637	36,551	32,767	32,579	40,876
8)	Financial Institutions		38,263	44,021	32,052	36,422	33,389	31,360	35,046	39,077	49,844	55,803	55,851	54,619	56,097
9)	Government		9,137	11,573	11,769	14,688	12,230	18,107	23,916	29,579	30,100	26,764	17,771	16,344	16,721
10)	Personal Loans for Business Purposes ¹		4,739	3,722	3,778	3,757	4,895	4,715	5,018	3,970	4,759	3,844	3,902	4,937	4,583
11)	Personal Loans for Consumption Purposes		4,695	4,872	5,110	5,373	5,284	4,057	3,515	3,675	3,767	3,654	3,685	3,812	3,893
12)	All Others ²		17,202	14,253	12,926	11,342	10,598	10,814	15,786	19,637	13,166	12,248	12,555	15,660	14,899
Total			166,028	182,313	164,847	173,832	174,430	175,095	192,742	207,166	218,047	228,499	221,999	227,369	241,385

* Preliminary

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

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

(In Millions of AED)															
Item			Dec 2019	Dec 2020	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Oct 2023	Nov 2023 *
(1)	Residents		1,648,812	1,682,102	1,699,170	1,765,533	1,791,435	1,843,449	1,958,348	2,009,696	2,092,554	2,170,851	2,230,771	2,251,216	2,259,333
	1.1	Corporate	607,023	606,207	638,529	671,422	697,966	735,980	738,143	790,086	821,786	863,558	896,382	903,971	923,510
	1.2	Individuals	450,866	493,901	507,643	519,917	521,801	529,383	536,581	559,456	600,694	617,997	628,424	631,121	640,617
	1.3	Government	301,309	287,270	297,042	288,156	291,390	317,257	401,836	396,771	406,365	425,662	423,354	432,983	430,919
	1.4	GREs	245,329	254,805	220,212	247,908	239,336	212,593	232,294	216,854	214,291	213,977	231,162	239,091	220,148
	1.5	Non Banking Financial Institutions	44,285	39,919	35,744	38,130	40,942	48,236	49,494	46,529	49,418	49,657	51,449	44,050	44,139
(2)	Non-Residents		221,372	202,443	243,156	230,994	214,802	248,384	228,614	212,530	213,355	211,148	190,100	204,134	185,134
	2.1	Corporate	87,964	72,250	82,932	82,170	92,340	138,302	119,744	103,101	107,722	111,929	105,083	119,142	109,572
	2.2	Non Banking Financial Institutions	84,026	84,421	97,606	86,020	63,642	49,497	40,588	41,171	37,317	35,833	30,326	28,249	22,889
	2.3	Individuals	24,867	24,604	25,665	26,261	27,377	29,372	31,077	33,475	35,104	37,930	37,683	39,027	38,450
	2.4	Government and Non Commercial Entities	24,515	21,168	36,953	36,543	31,443	31,213	37,205	34,783	33,212	25,456	17,008	17,716	14,223
Total Deposits			1,870,184	1,884,545	1,942,326	1,996,527	2,006,237	2,091,833	2,186,962	2,222,226	2,305,909	2,381,999	2,420,871	2,455,350	2,444,467

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

* Preliminary

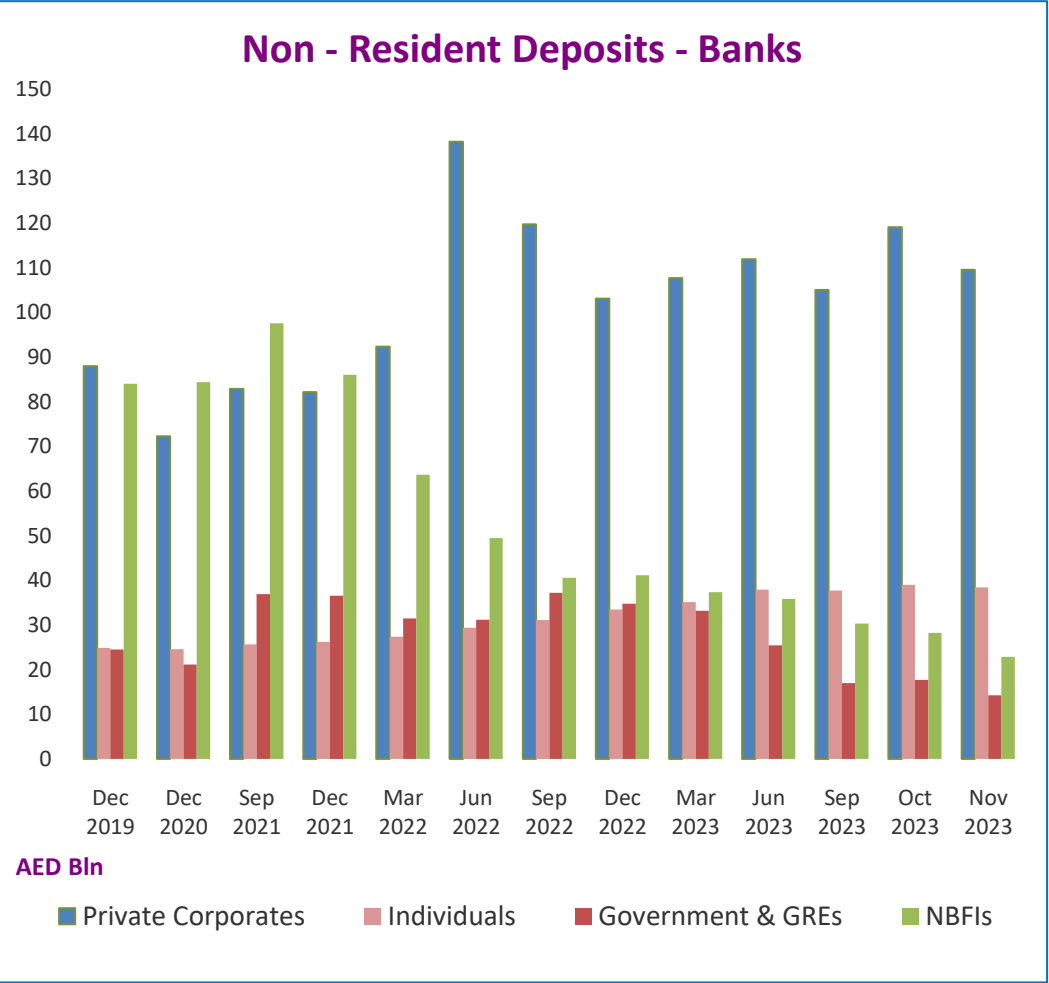
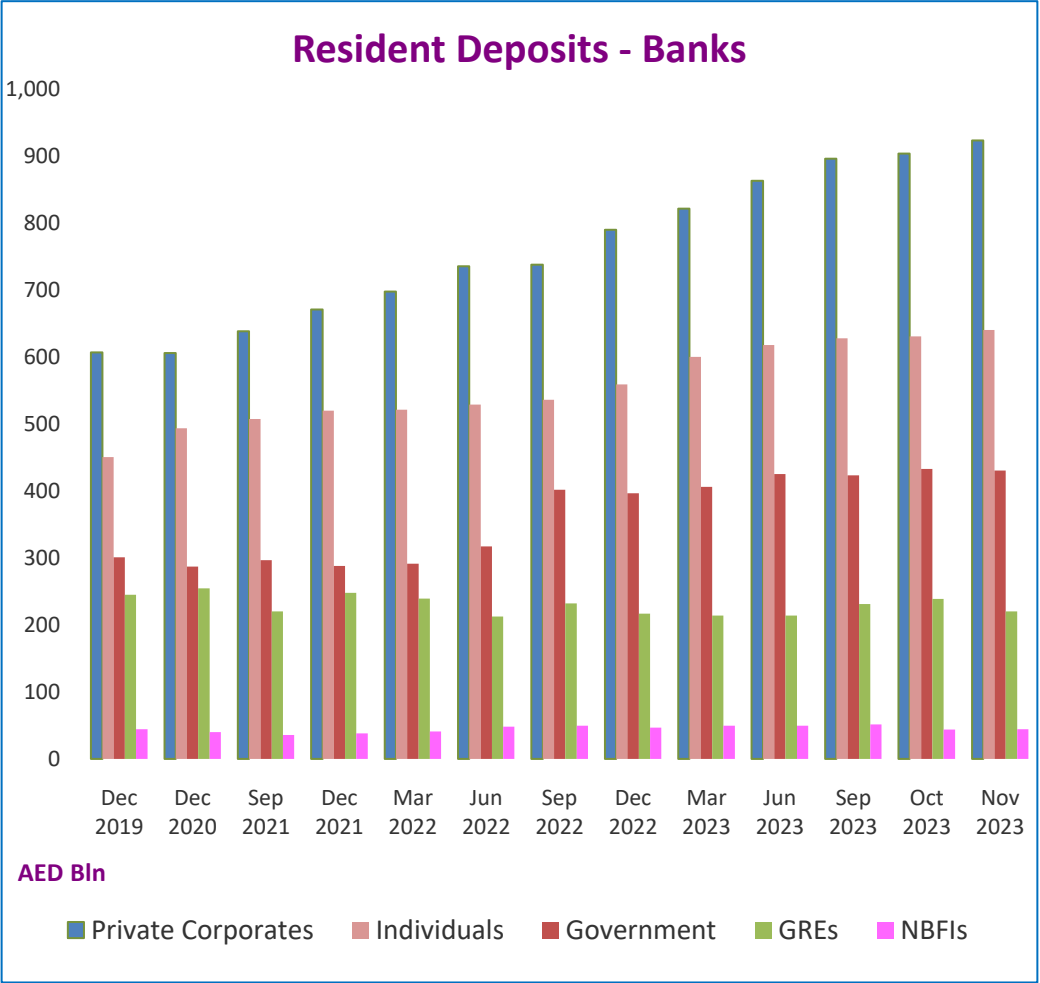


Table 31 : Deposits distributed Residents / Non Residents (National Banks) ¹

(In Millions of AED)														
Item		Dec 2019	Dec 2020	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Oct 2023	Nov 2023 *
(1)	Residents	1,469,458	1,484,664	1,503,376	1,564,262	1,581,272	1,627,598	1,743,129	1,779,660	1,854,737	1,932,197	1,987,111	2,004,759	2,013,095
	1.1 Corporate	513,925	500,263	535,814	567,688	591,250	624,623	626,537	671,325	701,240	746,648	778,728	781,919	801,621
	1.2 Individuals	382,434	418,351	428,308	439,616	436,918	442,680	450,674	470,654	506,535	521,562	532,278	535,152	544,632
	1.3 Government	300,170	286,520	295,698	285,800	290,594	315,797	401,019	395,826	405,690	424,906	421,630	431,929	429,980
	1.4 GRES	236,067	245,125	213,725	239,011	228,477	202,926	221,103	200,491	197,480	195,220	208,650	217,387	198,950
	1.5 Non Banking Financial Institutions	36,862	34,405	29,831	32,147	34,033	41,572	43,796	41,364	43,792	43,861	45,825	38,372	37,912
(2)	Non-Residents	188,504	168,895	209,410	198,345	179,421	214,070	193,010	175,263	177,449	175,663	154,200	167,183	148,393
	2.1 Corporate	67,713	52,490	63,732	64,222	72,733	119,458	100,745	82,869	88,129	92,199	86,062	99,875	90,785
	2.2 Non Banking Financial Institutions	80,314	79,340	92,885	81,620	58,933	45,720	35,400	36,277	33,337	33,093	26,810	24,576	19,093
	2.3 Individuals	17,439	16,831	17,133	17,588	18,109	19,247	21,079	23,356	24,928	27,141	27,145	28,505	27,692
	2.4 Government and Non Commercial Entities	23,038	20,234	35,660	34,915	29,646	29,645	35,786	32,761	31,055	23,230	14,183	14,227	10,823
Total Deposits		1,657,962	1,653,559	1,712,786	1,762,607	1,760,693	1,841,668	1,936,139	1,954,923	2,032,186	2,107,860	2,141,311	2,171,942	2,161,488

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

* Preliminary

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

(In Millions of AED)														
Item		Dec 2019	Dec 2020	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Oct 2023	Nov 2023 *
(1)	Residents		179,354	197,438	195,794	201,271	210,163	215,851	215,219	230,036	237,817	238,654	243,660	246,238
	1.1	Corporate	93,098	105,944	102,715	103,734	106,716	111,357	111,606	118,761	120,546	116,910	117,654	121,889
	1.2	Individuals	68,432	75,550	79,335	80,301	84,883	86,703	85,907	88,802	94,159	96,435	96,146	95,985
	1.3	Government	1,139	750	1,344	2,356	796	1,460	817	945	675	756	1,724	1,054
	1.4	GREs	9,262	9,680	6,487	8,897	10,859	9,667	11,191	16,363	16,811	18,757	22,512	21,704
	1.5	Non Banking Financial Institutions	7,423	5,514	5,913	5,983	6,909	6,664	5,698	5,165	5,626	5,796	5,624	6,227
(2)	Non-Residents		32,868	33,548	33,746	32,649	35,381	34,314	35,604	37,267	35,906	35,485	35,900	36,741
	2.1	Corporate	20,251	19,760	19,200	17,948	19,607	18,844	18,999	20,232	19,593	19,730	19,021	18,787
	2.2	Non Banking Financial Institutions	3,712	5,081	4,721	4,400	4,709	3,777	5,188	4,894	3,980	2,740	3,516	3,796
	2.3	Individuals	7,428	7,773	8,532	8,673	9,268	10,125	9,998	10,119	10,176	10,789	10,538	10,758
	2.4	Government and Non Commercial Entities	1,477	934	1,293	1,628	1,797	1,568	1,419	2,022	2,157	2,226	2,825	3,489
Total Deposits		212,222	230,986	229,540	233,920	245,544	250,165	250,823	267,303	273,723	274,139	279,560	283,408	282,979

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

* Preliminary

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

(In Millions of AED)														
Item		Dec 2019	Dec 2020	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Oct 2023	Nov 2023 *
(1)	Residents		1,274,465	1,301,830	1,313,072	1,377,356	1,385,874	1,427,156	1,550,846	1,580,152	1,648,844	1,705,946	1,748,859	1,774,838
	1.1	Corporate	501,144	511,722	535,548	566,082	580,605	617,996	623,761	670,081	691,011	727,082	754,757	777,882
	1.2	Individuals	306,542	336,455	346,071	358,259	360,374	365,604	372,628	392,270	425,339	436,159	443,118	450,857
	1.3	Government	236,073	218,158	232,426	226,476	226,579	242,031	322,075	306,922	319,615	331,819	322,532	329,544
	1.4	GRES	198,458	205,713	171,500	195,641	183,696	159,129	188,299	170,507	169,424	167,186	182,930	191,314
	1.5	Non Banking Financial Institutions	32,248	29,782	27,527	30,898	34,620	42,396	44,083	40,372	43,455	43,700	45,522	37,994
(2)	Non-Residents		193,705	172,344	200,565	196,400	193,267	234,006	217,180	202,201	203,798	203,555	182,722	197,008
	2.1	Corporate	84,083	68,546	79,313	78,278	89,166	134,410	116,137	98,753	103,993	109,005	101,982	116,158
	2.2	Non Banking Financial Institutions	64,239	61,502	62,788	59,395	48,444	42,447	36,619	39,187	36,419	35,170	30,078	28,016
	2.3	Individuals	21,274	21,243	22,326	22,976	24,403	26,183	27,483	29,846	31,085	34,010	33,776	35,191
	2.4	Government and Non Commercial Entities	24,109	21,053	36,138	35,751	31,254	30,966	36,941	34,415	32,301	25,370	16,886	17,643
Total Deposits		1,468,170	1,474,174	1,513,637	1,573,756	1,579,141	1,661,162	1,768,026	1,782,353	1,852,642	1,909,501	1,931,581	1,961,016	1,953,324

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

* Preliminary

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

(In Millions of AED)														
Item		Dec 2019	Dec 2020	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Oct 2023	Nov 2023 *
(1)	Residents	374,347	380,272	386,098	388,177	405,561	416,293	407,502	429,544	443,710	464,905	481,912	487,208	484,495
	1.1 Corporate	105,879	94,485	102,981	105,340	117,361	117,984	114,382	120,005	130,775	136,476	141,625	143,970	145,628
	1.2 Individuals	144,324	157,446	161,572	161,658	161,427	163,779	163,953	167,186	175,355	181,838	185,306	185,784	189,760
	1.3 Government	65,236	69,112	64,616	61,680	64,811	75,226	79,761	89,849	86,750	93,843	100,822	103,439	103,403
	1.4 GRES	46,871	49,092	48,712	52,267	55,640	53,464	43,995	46,347	44,867	46,791	48,232	47,777	39,559
	1.5 Non Banking Financial Institutions	12,037	10,137	8,217	7,232	6,322	5,840	5,411	6,157	5,963	5,957	5,927	6,238	6,145
(2)	Non-Residents	27,667	30,099	42,591	34,594	21,535	14,378	11,434	10,329	9,557	7,593	7,378	7,126	6,648
	2.1 Corporate	3,881	3,704	3,619	3,892	3,174	3,892	3,607	4,348	3,729	2,924	3,101	2,984	2,792
	2.2 Non Banking Financial Institutions	19,787	22,919	34,818	26,625	15,198	7,050	3,969	1,984	898	663	248	233	233
	2.3 Individuals	3,593	3,361	3,339	3,285	2,974	3,189	3,594	3,629	4,019	3,920	3,907	3,836	3,572
	2.4 Government and Non Commercial Entities	406	115	815	792	189	247	264	368	911	86	122	73	51
Total Deposits		402,014	410,371	428,689	422,771	427,096	430,671	418,936	439,873	453,267	472,498	489,290	494,334	491,143

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

* Preliminary

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

(In Millions of AED)													
Deposit Size	Dec 2019	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023 *
0 to AED 250,000	146,289	142,345	142,738	144,079	142,805	144,478	146,918	148,474	154,419	160,892	170,461	176,364	183,965
AED 250,001 to AED 500,000	70,645	73,158	73,715	88,903	88,971	87,428	90,639	83,337	87,443	84,258	90,953	95,417	98,248
AED 500,001 to AED 1,000,000	86,360	91,536	93,858	94,408	94,806	95,617	97,519	110,318	103,139	108,517	116,265	121,440	124,196
AED 1,000,001 to AED 5,000,000	220,400	238,289	243,173	242,975	245,791	250,630	258,401	251,778	272,017	288,733	305,479	316,942	325,739
AED 5 Million to AED 20 Million	217,603	229,206	230,652	237,208	238,603	242,462	248,581	250,794	246,014	269,238	282,728	288,328	298,721
Above AED 20 Million	1,128,887	1,110,011	1,097,131	1,101,082	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
Total Deposits	1,870,184	1,884,545	1,881,267	1,908,655	1,942,326	1,996,527	2,006,237	2,091,833	2,186,963	2,222,226	2,305,909	2,381,999	2,420,871

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

* Preliminary

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

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Oct 2023	Nov 2023 *
Demand	599,666	696,884	799,083	848,040	890,018	909,976	923,963	907,451	918,955	955,430	981,451	970,279	972,752
Local Currency	442,461	513,144	580,258	614,109	632,515	634,318	639,938	646,030	659,642	676,421	693,721	690,477	684,288
Foreign Currencies	157,205	183,740	218,825	233,931	257,503	275,658	284,025	261,421	259,313	279,009	287,730	279,802	288,464
Savings	172,214	215,208	234,843	241,819	251,333	253,834	244,332	245,868	263,141	268,621	266,453	265,609	268,060
Local Currency	143,957	180,484	195,395	200,488	207,213	206,549	196,460	194,610	211,623	219,174	218,674	218,845	220,926
Foreign Currencies	28,257	34,724	39,448	41,331	44,120	47,285	47,872	51,258	51,518	49,447	47,779	46,764	47,134
Time	738,554	616,591	524,234	533,565	509,541	551,054	563,875	613,015	659,630	678,838	702,560	739,974	731,318
Local Currency	457,614	389,317	332,424	342,447	336,981	353,048	335,481	363,057	387,568	404,470	419,419	431,498	444,133
Foreign Currencies	280,940	227,274	191,810	191,118	172,560	198,006	228,394	249,958	272,062	274,368	283,141	308,476	287,185
Total Deposits **	1,510,434	1,528,683	1,558,160	1,623,424	1,650,892	1,714,864	1,732,170	1,766,334	1,841,726	1,902,889	1,950,464	1,975,862	1,972,130
Total Local Currency	1,044,032	1,082,945	1,108,077	1,157,044	1,176,709	1,193,915	1,171,879	1,203,697	1,258,833	1,300,065	1,331,814	1,340,820	1,349,347
Total Foreign Currencies	466,402	445,738	450,083	466,380	474,183	520,949	560,291	562,637	582,893	602,824	618,650	635,042	622,783
Commercial Prepayments	18,879	17,284	17,048	17,122	17,237	18,237	18,121	19,066	20,174	19,004	19,474	20,628	20,647

¹ Excluding Inter-Bank Deposits

* Preliminary

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

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

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Oct 2023	Nov 2023 *
Demand	491,970	561,771	654,634	702,302	736,130	750,381	764,776	742,935	759,924	804,846	829,177	816,761	814,061
Local Currency	376,056	430,610	492,743	525,103	540,536	539,920	545,990	551,472	563,138	581,986	598,343	596,229	588,658
Foreign Currencies	115,914	131,161	161,891	177,199	195,594	210,461	218,786	191,463	196,786	222,860	230,834	220,532	225,403
Savings	153,679	189,229	206,277	212,095	220,174	221,834	212,719	215,328	232,637	238,342	237,865	237,760	240,657
Local Currency	133,906	165,239	179,182	184,383	190,412	189,612	180,023	179,178	195,690	203,183	203,577	204,120	206,448
Foreign Currencies	19,773	23,990	27,095	27,712	29,762	32,222	32,696	36,150	36,947	35,159	34,288	33,640	34,209
Time	659,066	551,770	473,233	482,364	454,644	498,748	509,589	547,235	581,207	591,292	610,881	644,211	640,511
Local Currency	413,824	355,065	303,631	313,381	308,416	324,160	307,366	329,286	348,162	361,961	372,698	382,824	396,660
Foreign Currencies	245,242	196,705	169,602	168,983	146,228	174,588	202,223	217,949	233,045	229,331	238,183	261,387	243,851
Total Deposits **	1,304,715	1,302,770	1,334,144	1,396,761	1,410,948	1,470,963	1,487,084	1,505,498	1,573,768	1,634,480	1,677,923	1,698,732	1,695,229
Total Local Currency	923,786	950,914	975,556	1,022,867	1,039,364	1,053,692	1,033,379	1,059,936	1,106,990	1,147,130	1,174,618	1,183,173	1,191,766
Total Foreign Currencies	380,929	351,856	358,588	373,894	371,584	417,271	453,705	445,562	466,778	487,350	503,305	515,559	503,463
Commercial Prepayments	14,842	13,714	13,610	13,548	13,793	14,809	14,509	15,377	16,634	15,439	16,119	17,317	17,394

¹ Excluding Inter-Bank Deposits

* Preliminary

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

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

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Oct 2023	Nov 2023 *
Demand	107,696	135,113	144,449	145,738	153,888	159,595	159,187	164,516	159,031	150,584	152,274	153,518	158,691
Local Currency	66,405	82,534	87,515	89,006	91,979	94,398	93,948	94,558	96,504	94,435	95,378	94,248	95,630
Foreign Currencies	41,291	52,579	56,934	56,732	61,909	65,197	65,239	69,958	62,527	56,149	56,896	59,270	63,061
Savings	18,535	25,979	28,566	29,724	31,159	32,000	31,613	30,540	30,504	30,279	28,588	27,849	27,403
Local Currency	10,051	15,245	16,213	16,105	16,801	16,937	16,437	15,432	15,933	15,991	15,097	14,725	14,478
Foreign Currencies	8,484	10,734	12,353	13,619	14,358	15,063	15,176	15,108	14,571	14,288	13,491	13,124	12,925
Time	79,488	64,821	51,001	51,201	54,897	52,306	54,286	65,780	78,423	87,546	91,679	95,763	90,807
Local Currency	43,790	34,252	28,793	29,066	28,565	28,888	28,115	33,771	39,406	42,509	46,721	48,674	47,473
Foreign Currencies	35,698	30,569	22,208	22,135	26,332	23,418	26,171	32,009	39,017	45,037	44,958	47,089	43,334
Total Deposits **	205,719	225,913	224,016	226,663	239,944	243,901	245,086	260,836	267,958	268,409	272,541	277,130	276,901
Total Local Currency	120,246	132,031	132,521	134,177	137,345	140,223	138,500	143,761	151,843	152,935	157,196	157,647	157,581
Total Foreign Currencies	85,473	93,882	91,495	92,486	102,599	103,678	106,586	117,075	116,115	115,474	115,345	119,483	119,320
Commercial Prepayments	4,037	3,570	3,438	3,574	3,444	3,428	3,612	3,689	3,540	3,565	3,355	3,311	3,253

¹ *Excluding Inter-Bank Deposits** *Preliminary*** *Residents and Non-Residents (Excluding Government Deposits, Commercial Prepayments and Borrowings under Repurchase Agreements)*

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

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Oct 2023	Nov 2023 *
Demand	512,222	600,087	690,894	742,300	776,150	795,653	808,847	793,753	801,618	834,836	860,233	850,099	851,273
Local Currency	365,476	428,516	486,991	522,385	533,665	535,003	540,904	548,381	558,428	573,185	590,101	587,060	579,069
Foreign Currencies	146,746	171,571	203,903	219,915	242,485	260,650	267,943	245,372	243,190	261,651	270,132	263,039	272,204
Savings	84,245	111,824	124,776	127,395	131,717	136,653	134,935	131,953	145,783	147,547	146,367	146,206	148,037
Local Currency	63,385	85,338	92,807	93,150	95,741	97,338	94,965	89,441	102,215	105,932	106,196	106,765	107,728
Foreign Currencies	20,860	26,486	31,969	34,245	35,976	39,315	39,970	42,512	43,568	41,615	40,171	39,441	40,309
Time	590,973	496,631	410,421	418,082	395,732	434,727	453,856	494,575	531,288	544,645	557,983	591,350	587,637
Local Currency	344,740	284,997	232,563	238,212	233,280	249,578	240,840	259,498	276,993	291,971	299,256	310,761	324,647
Foreign Currencies	246,233	211,634	177,858	179,870	162,452	185,149	213,016	235,077	254,295	252,674	258,727	280,589	262,990
Total Deposits **	1,187,440	1,208,542	1,226,091	1,287,777	1,303,599	1,367,033	1,397,638	1,420,281	1,478,689	1,527,028	1,564,583	1,587,655	1,586,947
Total Local Currency	773,601	798,851	812,361	853,747	862,686	881,919	876,709	897,320	937,636	971,088	995,553	1,004,586	1,011,444
Total Foreign Currencies	413,839	409,691	413,730	434,030	440,913	485,114	520,929	522,961	541,053	555,940	569,030	583,069	575,503
Commercial Prepayments	15,137	14,082	14,598	14,521	14,679	15,871	15,789	16,227	17,430	16,183	16,897	17,940	18,072

¹ *Excluding Inter-Bank Deposits** *Preliminary*** *Residents and Non-Residents (Excluding Government Deposits, Commercial Prepayments and Borrowings under Repurchase Agreements)*

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

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Oct 2023	Nov 2023 *
Demand	87,444	96,797	108,189	105,740	113,868	114,323	115,116	113,698	117,337	120,594	121,218	120,180	121,479
Local Currency	76,985	84,628	93,267	91,724	98,850	99,315	99,034	97,649	101,214	103,236	103,620	103,417	105,219
Foreign Currencies	10,459	12,169	14,922	14,016	15,018	15,008	16,082	16,049	16,123	17,358	17,598	16,763	16,260
Savings	87,969	103,384	110,067	114,424	119,616	117,181	109,397	113,915	117,358	121,074	120,086	119,403	120,023
Local Currency	80,572	95,146	102,588	107,338	111,472	109,211	101,495	105,169	109,408	113,242	112,478	112,080	113,198
Foreign Currencies	7,397	8,238	7,479	7,086	8,144	7,970	7,902	8,746	7,950	7,832	7,608	7,323	6,825
Time	147,581	119,960	113,813	115,483	113,809	116,327	110,019	118,440	128,342	134,193	144,577	148,624	143,681
Local Currency	112,874	104,320	99,861	104,235	103,701	103,470	94,641	103,559	110,575	112,499	120,163	120,737	119,486
Foreign Currencies	34,707	15,640	13,952	11,248	10,108	12,857	15,378	14,881	17,767	21,694	24,414	27,887	24,195
Total Deposits **	322,994	320,141	332,069	335,647	347,293	347,831	334,532	346,053	363,037	375,861	385,881	388,207	385,183
Total Local Currency	270,431	284,094	295,716	303,297	314,023	311,996	295,170	306,377	321,197	328,977	336,261	336,234	337,903
Total Foreign Currencies	52,563	36,047	36,353	32,350	33,270	35,835	39,362	39,676	41,840	46,884	49,620	51,973	47,280
Commercial Prepayments	3,742	3,202	2,450	2,601	2,558	2,366	2,332	2,839	2,744	2,821	2,577	2,688	2,575

¹ *Excluding Inter-Bank Deposits** *Preliminary*** *Residents and Non-Residents (Excluding Government Deposits, Commercial Prepayments and Borrowings under Repurchase Agreements)*

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

(In Millions of AED)													
Period	Dec 2019	Dec 2020	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Oct 2023	Nov 2023 *
Maturity													
Upto 3 Months	624,099	458,803	442,043	453,936	426,258	497,074	476,564	472,546	537,858	579,967	585,455	637,943	609,583
Above 3 and Upto 6 Months	190,410	163,992	149,217	152,495	148,387	130,620	142,383	174,542	204,006	192,519	205,437	195,206	204,397
Above 6 and Upto 12 Months	176,235	176,416	173,956	165,463	147,463	174,822	268,103	280,784	230,914	199,937	219,030	218,590	239,081
Exceeding 12 Months	46,936	65,472	32,045	27,210	24,718	26,397	33,710	38,368	40,660	63,243	43,838	44,500	43,929
Total	1,037,680	864,683	797,261	799,104	746,826	828,913	920,760	966,240	1,013,438	1,035,666	1,053,760	1,096,239	1,096,990

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

* Preliminary

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

(In Millions of AED)													
Period	Dec 2019	Dec 2020	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Oct 2023	Nov 2023 *
Maturity													
Upto 3 Months	577,019	417,522	411,204	420,563	389,937	463,899	442,469	431,863	492,930	527,445	524,859	573,664	549,820
Above 3 and Upto 6 Months	172,218	150,405	138,262	144,128	138,727	120,512	132,897	164,879	192,855	174,605	187,466	178,788	189,114
Above 6 and Upto 12 Months	158,723	164,263	165,006	155,816	136,183	163,426	255,090	262,934	206,571	181,043	203,234	201,147	221,294
Exceeding 12 Months	44,137	63,131	27,738	22,657	22,264	23,991	31,199	35,718	37,720	60,019	40,529	41,338	40,585
Total	952,097	795,321	742,210	743,164	687,111	771,828	861,655	895,394	930,076	943,112	956,088	994,937	1,000,813

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

* Preliminary

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

(In Millions of AED)													
Period	Dec 2019	Dec 2020	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Oct 2023	Nov 2023 *
Maturity													
Upto 3 Months	47,080	41,281	30,839	33,373	36,321	33,175	34,095	40,683	44,928	52,522	60,596	64,279	59,763
Above 3 and Upto 6 Months	18,192	13,587	10,955	8,367	9,660	10,108	9,486	9,663	11,151	17,914	17,971	16,418	15,283
Above 6 and Upto 12 Months	17,512	12,153	8,950	9,647	11,280	11,396	13,013	17,850	24,343	18,894	15,796	17,443	17,787
Exceeding 12 Months	2,799	2,341	4,307	4,553	2,454	2,406	2,511	2,650	2,940	3,224	3,309	3,162	3,344
Total	85,583	69,362	55,051	55,940	59,715	57,085	59,105	70,846	83,362	92,554	97,672	101,302	96,177

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

* Preliminary

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

(In Millions of AED)													
Period	Dec 2019	Dec 2020	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Oct 2023	Nov 2023 *
Maturity													
Upto 3 Months	510,189	359,381	354,433	358,300	347,228	401,830	394,929	382,472	446,300	482,190	472,298	497,617	472,089
Above 3 and Upto 6 Months	144,374	126,101	97,930	118,030	96,402	94,783	109,868	133,616	160,310	155,430	145,107	157,260	167,882
Above 6 and Upto 12 Months	129,659	134,294	128,361	124,102	113,056	138,294	214,296	230,582	175,913	147,931	175,998	174,210	192,796
Exceeding 12 Months	42,829	58,134	25,677	21,182	19,476	22,873	30,207	34,361	36,765	42,291	38,935	38,988	39,541
Total	827,051	677,910	606,401	621,614	576,162	657,780	749,300	781,031	819,288	827,842	832,338	868,075	872,308

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

* Preliminary

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

(In Millions of AED)													
Period	Dec 2019	Dec 2020	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Oct 2023	Nov 2023 *
Maturity													
Upto 3 Months	113,910	99,422	87,610	95,636	79,030	95,244	81,635	90,074	91,558	97,777	113,157	140,326	137,494
Above 3 and Upto 6 Months	46,036	37,891	51,287	34,465	51,985	35,837	32,515	40,926	43,696	37,089	60,330	37,946	36,515
Above 6 and Upto 12 Months	46,576	42,122	45,595	41,361	34,407	36,528	53,807	50,202	55,001	52,006	43,032	44,380	46,285
Exceeding 12 Months	4,107	7,338	6,368	6,028	5,242	3,524	3,503	4,007	3,895	20,952	4,903	5,512	4,388
Total	210,629	186,773	190,860	177,490	170,664	171,133	171,460	185,209	194,150	207,824	221,422	228,164	224,682

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

* Preliminary

Table 46 : Currency Issued ¹

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Oct 2023	Nov 2023 *
Total Notes Issued (1) **	92,456	109,416	106,603	110,503	114,892	116,755	113,752	118,668	127,847	135,105	125,774	127,881	132,439
Total Coins Issued (2) ***	1,273	1,288	1,849	1,312	1,324	1,337	1,337	1,343	1,361	1,373	1,379	1,380	1,384
Total Currency Issued	93,729	110,704	108,452	111,815	116,216	118,092	115,089	120,011	129,208	136,478	127,153	129,261	133,823

¹ Currency Issued = Currency in Circulation plus Cash at Banks

* Preliminary

** Excluding Mutilated Notes

*** Excluding Issued Gold Coins

Table 47 : Cheques Cleared Statistics ¹

Item	Dec 2019	Dec 2020	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Oct 2023	Nov 2023 *
Cheques Cleared													
Number of Cheques	25,842,698	21,246,540	15,868,288	21,283,261	5,524,603	10,886,924	16,260,678	21,819,330	5,564,665	10,809,658	16,451,282	18,385,928	20,281,297
Amount (<i>In Millions of AED</i>)	1,224,482	990,317	811,388	1,096,076	290,741	607,127	913,780	1,225,172	306,450	613,345	930,656	1,040,745	1,153,922

¹ Cumulative data

* Preliminary

Table 48 : UAE Domestic Fund Transfer System Statistics ¹

Item	Dec 2019	Dec 2020	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Oct 2023	Nov 2023 *
Customer to Customer Trfers													
Number of Transfers	47,012,218	50,815,931	44,239,247	60,572,382	17,228,871	35,252,920	54,063,774	74,540,998	20,742,330	41,997,708	65,046,762	73,226,010	81,266,055
Amount (<i>In Millions of AED</i>)	3,513,280	3,395,642	2,797,342	3,868,969	1,120,612	2,383,051	3,577,033	4,910,567	1,417,924	2,938,683	4,463,925	4,994,980	5,543,545
Bank to Bank Trfers													
Number of Transfers	477,221	458,646	396,995	537,239	145,495	302,509	464,789	633,663	164,304	323,507	497,283	556,554	615,732
Amount (<i>In Millions of AED</i>)	7,471,444	5,741,066	4,221,557	5,723,490	1,760,287	3,627,320	5,640,876	7,797,467	2,478,089	5,071,672	7,915,594	8,899,058	9,907,725
Total Domestic Fund Trfers													
Number of Transfers	47,489,439	51,274,577	44,636,242	61,109,621	17,374,366	35,555,429	54,528,563	75,174,661	20,906,634	42,321,215	65,544,045	73,782,564	81,881,787
Amount (<i>In Millions of AED</i>)	10,984,724	9,136,708	7,018,899	9,592,459	2,880,899	6,010,371	9,217,909	12,708,034	3,896,013	8,010,355	12,379,519	13,894,038	15,451,270

¹ Cumulative data

* Preliminary

Table 49 : Banks and Branches Network Statistics (Quarterly)

Item	Dec 2019		Dec 2020		Mar 2021		Jun 2021		Sep 2021		Dec 2021		Mar 2022		Jun 2022		Sep 2022		Dec 2022		Mar 2023		Jun 2023		Sep 2023 *	
	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
National Banks	21	656	21	541	21	534	21	522	21	521	22	514	22	511	23	508	23	506	22	498	22	494	22	493	22	492
- Abu Dhabi	5	219	5	178	5	178	5	180	5	176	6	174	6	173	6	172	7	170	7	169	7	169	7	169	7	168
- Dubai	8	266	8	209	8	202	8	192	8	196	8	192	8	190	9	190	8	190	7	186	7	183	7	183	7	183
- Sharjah	4	92	4	79	4	79	4	75	4	77	4	76	4	76	4	76	4	76	4	75	4	75	4	74	4	74
- RAK	1	28	1	27	1	27	1	27	1	26	1	26	1	26	1	25	1	25	1	23	1	23	1	23	1	23
- Ajman	1	18	1	17	1	17	1	17	1	16	1	16	1	16	1	16	1	16	1	16	1	16	1	16	1	16
- UAQ	1	8	1	7	1	7	1	7	1	7	1	7	1	7	1	6	1	6	1	6	1	6	1	6	1	6
- Fujairah	1	25	1	24	1	24	1	24	1	23	1	23	1	23	1	23	1	23	1	23	1	22	1	22	1	22
Foreign Banks **	27	79	27	73	27	73	27	74	27	74	27	74	27	74	27	74	27	74	28	73	28	72	28	72	28	72
- Abu Dhabi	8	29	8	29	8	29	8	28	8	28	8	28	8	28	8	28	8	28	9	27	9	26	9	26	9	26
- Dubai	19	27	19	23	19	23	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
Wholesale Banks	11	-	10	-	10	-	10	-	10	-	10	-	10	-	10	-	10	-	11	-	11	-	11	-	11	-
- Abu Dhabi	7	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-
- Dubai	4	-	4	-	4	-	4	-	4	-	4	-	4	-	4	-	4	-	5	-	5	-	5	-	5	-
- Sharjah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- RAK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Ajman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- UAQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Fujairah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	59	735	58	614	58	607	58	596	58	595	59	588	59	585	60	582	60	580	61	571	61	566	61	565	61	564
Total Excluding Wholesale Banks	48	735	48	614	48	607	48	596	48	595	49	588	49	585	50	582	50	580	50	571	50	566	50	565	50	564

* Preliminary

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