



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

النشرة الاحصائية الشهرية
- البيانات المصرفية والنقدية -
فبراير 2024

Monthly Statistical Bulletin
- Banking & Monetary Statistics -
February 2024

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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 Monetary Bills & Islamic Certificates of Deposits held by Banks Gross International Reserves Gross International Reserves , defined as the sum of Current Account Balances & Deposits with Banks abroad , Foreign Investments , IMF Reserves & SDR Holdings and Other Foreign Assets Money Supply (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	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023 *	Jan 2024	Feb 2024 *
Central Bank of the UAE														
	Total Assets/Liabilities	446,246	470,526	521,538	515,793	491,413	484,633	552,555	594,115	649,423	639,574	720,944	734,610	747,620
	Gross International Reserves **	397,949	391,857	481,528	475,008	447,833	438,117	508,402	552,244	606,870	598,348	695,884	709,701	722,695
Money Supply Indicators														
	Money Supply M ₁	515,061	600,060	701,853	728,199	726,169	722,918	737,562	759,281	784,017	795,469	829,264	830,022	847,013
	Money Supply M ₂	1,413,166	1,478,607	1,563,025	1,593,354	1,622,144	1,645,538	1,703,625	1,788,372	1,855,306	1,908,088	2,023,406	2,028,276	2,104,744
	Money Supply M ₃	1,717,456	1,769,368	1,856,910	1,887,382	1,944,511	2,053,100	2,107,229	2,209,003	2,294,158	2,351,311	2,445,166	2,477,962	2,535,055
Banks														
	Total Assets	3,082,934	3,188,014	3,321,488	3,336,354	3,449,173	3,583,013	3,667,611	3,764,720	3,873,060	3,951,887	4,075,163	4,109,111	4,198,022
	Foreign Assets (Net)	91,113	133,471	154,708	178,246	224,359	355,562	384,084	419,893	406,351	455,087	473,422	479,225	507,605
	Foreign Assets	771,092	849,077	933,169	923,237	1,017,215	1,144,270	1,191,027	1,221,886	1,220,740	1,270,026	1,316,925	1,323,600	1,371,634
	Foreign Assets to Total Assets (%)	25.0%	26.6%	28.1%	27.7%	29.5%	31.9%	32.5%	32.5%	31.5%	32.1%	32.3%	32.2%	32.7%
	Foreign Liabilities	679,979	715,606	778,461	744,991	792,856	788,708	806,943	801,993	814,389	814,939	843,503	844,375	864,029
	Foreign Liabilities to Total Liabilities (%)	22.1%	22.4%	23.4%	22.3%	23.0%	22.0%	22.0%	21.3%	21.0%	20.6%	20.7%	20.5%	20.6%
	Deposits ¹	1,870,184	1,884,545	1,996,527	2,006,237	2,091,833	2,186,962	2,222,226	2,305,909	2,381,999	2,420,871	2,521,917	2,539,885	2,608,073
	Residents	1,648,812	1,682,102	1,765,533	1,791,435	1,843,449	1,958,348	2,009,696	2,092,554	2,170,851	2,230,771	2,320,384	2,341,988	2,400,404
	of which: Corporate	607,023	606,207	671,422	697,966	735,980	738,143	790,086	821,786	863,558	896,382	976,686	984,756	1,000,767
	Non-Residents	221,372	202,443	230,994	214,802	248,384	228,614	212,530	213,355	211,148	190,100	201,533	197,897	207,669
	of which: Corporate	87,964	72,250	82,170	92,340	138,302	119,744	103,101	107,722	111,929	105,083	109,874	103,281	106,829
	Bank Credit (Domestic)	1,592,609	1,596,786	1,618,957	1,639,109	1,658,863	1,655,408	1,650,937	1,673,785	1,717,116	1,740,086	1,738,043	1,737,697	1,756,497
	of which: Credit to Private Sector ***	1,149,953	1,124,913	1,137,528	1,148,420	1,176,516	1,187,177	1,185,901	1,212,729	1,233,964	1,247,159	1,261,288	1,265,010	1,272,786
Total Number of National Banks and Branches														
	Head Offices (Including specialized banks but excluding investment banks)	21	21	22	22	23	23	22	22	22	22	22	23	23
	Branches	656	541	513	511	508	506	498	494	493	492	489	489	489
	Pay Offices	31	23	20	20	21	21	21	21	21	21	21	21	21
	Electronic Banking Service Units	33	34	41	42	43	44	45	47	47	47	46	46	46
Total Number of Foreign Banks and Branches														
	Head Offices	38	37	37	37	37	37	39	39	39	39	39	39	39
	of which: Full Fledged Commercial Banks	27	27	27	27	27	27	28	28	28	28	28	28	28
	of which: Licensed Wholesale Banks	11	10	10	10	10	10	11	11	11	11	11	11	11
	Branches	79	73	74	74	74	74	73	72	72	72	72	72	72
	Pay Offices	1	1	1	1	1	1	1	1	1	1	1	1	1
	Electronic Banking Service Units	22	23	21	21	21	21	21	21	21	21	21	21	21
Number of Employees in Banks (UAE) ²		35,637	33,444	33,491	33,882	34,332	35,157	35,830	36,314	36,737	37,394	38,173	38,173	38,173
	Employed with National Banks ²	29,673	26,408	26,763	27,122	27,545	28,251	28,737	29,189	29,577	30,156	30,863	30,863	30,863
	Employed with Foreign Banks ²	5,964	7,036	6,728	6,760	6,787	6,906	7,093	7,125	7,160	7,238	7,310	7,310	7,310

* 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	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023 *	Jan 2024	Feb 2024 *
Net International Reserves		485,330	514,516	620,848	627,427	657,970	780,083	860,973	955,341	996,308	1,038,059	1,146,836	1,173,542	1,214,862
	Central Bank (Net)	394,217	381,045	466,140	449,181	433,611	424,521	476,889	535,448	589,957	582,972	673,414	694,317	707,257
	Gross International Reserves	397,949	391,857	481,528	475,008	447,833	438,117	508,402	552,244	606,870	598,348	695,884	709,701	722,695
	Foreign Liabilities	3,732	10,812	15,388	25,827	14,222	13,596	31,513	16,796	16,913	15,376	22,470	15,384	15,438
	Banks (Net)	91,113	133,471	154,708	178,246	224,359	355,562	384,084	419,893	406,351	455,087	473,422	479,225	507,605
	Foreign Assets	771,092	849,077	933,169	923,237	1,017,215	1,144,270	1,191,027	1,221,886	1,220,740	1,270,026	1,316,925	1,323,600	1,371,634
	Foreign Liabilities	679,979	715,606	778,461	744,991	792,856	788,708	806,943	801,993	814,389	814,939	843,503	844,375	864,029
Net Domestic Assets		927,836	964,091	942,177	965,927	964,174	865,455	842,652	833,031	858,998	870,029	876,570	854,734	889,882
	Claims on Private Sector	1,159,097	1,128,422	1,145,805	1,159,098	1,189,232	1,193,810	1,193,635	1,220,738	1,243,748	1,259,192	1,268,022	1,275,516	1,283,465
	Net Claims on Government	51,065	86,739	76,994	64,802	33,614	-59,822	-53,219	-64,685	-79,711	-87,383	-105,148	-130,804	-100,510
	Claims on Government	356,571	378,299	371,314	359,546	356,752	348,393	351,101	356,668	359,660	356,348	317,154	319,383	330,310
	Laibilities to Government	305,506	291,560	294,320	294,744	323,138	408,215	404,320	421,353	439,371	443,731	422,302	450,187	430,820
	Claims on Official Entities	223,619	261,771	277,914	297,496	294,297	288,023	287,040	279,735	298,922	316,554	330,713	326,580	327,327
	Claims on Nonbank Financial Institutions	25,874	28,208	26,608	27,634	25,892	25,388	25,674	25,346	23,457	20,968	30,347	27,772	28,033
	Capital and Reserves	-417,903	-419,445	-428,611	-415,880	-414,652	-425,666	-439,476	-444,921	-460,497	-475,256	-508,565	-515,082	-518,473
	Other Items (net)	-113,916	-121,604	-156,534	-167,223	-164,209	-156,277	-171,002	-183,181	-166,920	-164,046	-138,799	-129,249	-129,959
Money Supply M ₁		515,061	600,060	701,853	728,199	726,169	722,918	737,562	759,281	784,017	795,469	829,264	830,022	847,013
	Currency in Circulation Outside Banks	78,216	94,724	94,082	100,084	100,077	97,960	101,936	111,808	115,855	109,589	116,979	117,938	121,170
	Monetary Deposits	436,845	505,336	607,771	628,115	626,092	624,958	635,626	647,473	668,162	685,880	712,285	712,084	725,843
Money Supply M ₂		1,413,166	1,478,607	1,563,025	1,593,354	1,622,144	1,645,538	1,703,625	1,788,372	1,855,306	1,908,088	2,023,406	2,028,276	2,104,744
	Quasi - Money	898,105	878,547	861,172	865,155	895,975	922,620	966,063	1,029,091	1,071,289	1,112,619	1,194,142	1,198,254	1,257,731
	Foreign Currency Deposits	322,501	331,199	340,387	343,207	366,427	411,551	429,590	451,261	468,560	495,889	530,069	522,480	568,988
	Dirham Deposits	575,604	547,348	520,785	521,948	529,548	511,069	536,473	577,830	602,729	616,730	664,073	675,774	688,743
Money Supply M ₃		1,717,456	1,769,368	1,856,910	1,887,382	1,944,511	2,053,100	2,107,229	2,209,003	2,294,158	2,351,311	2,445,166	2,477,962	2,535,055
	Government Deposits	304,290	290,761	293,885	294,028	322,367	407,562	403,604	420,631	438,852	443,223	421,760	449,686	430,311

* Preliminary

Monetary Aggregates

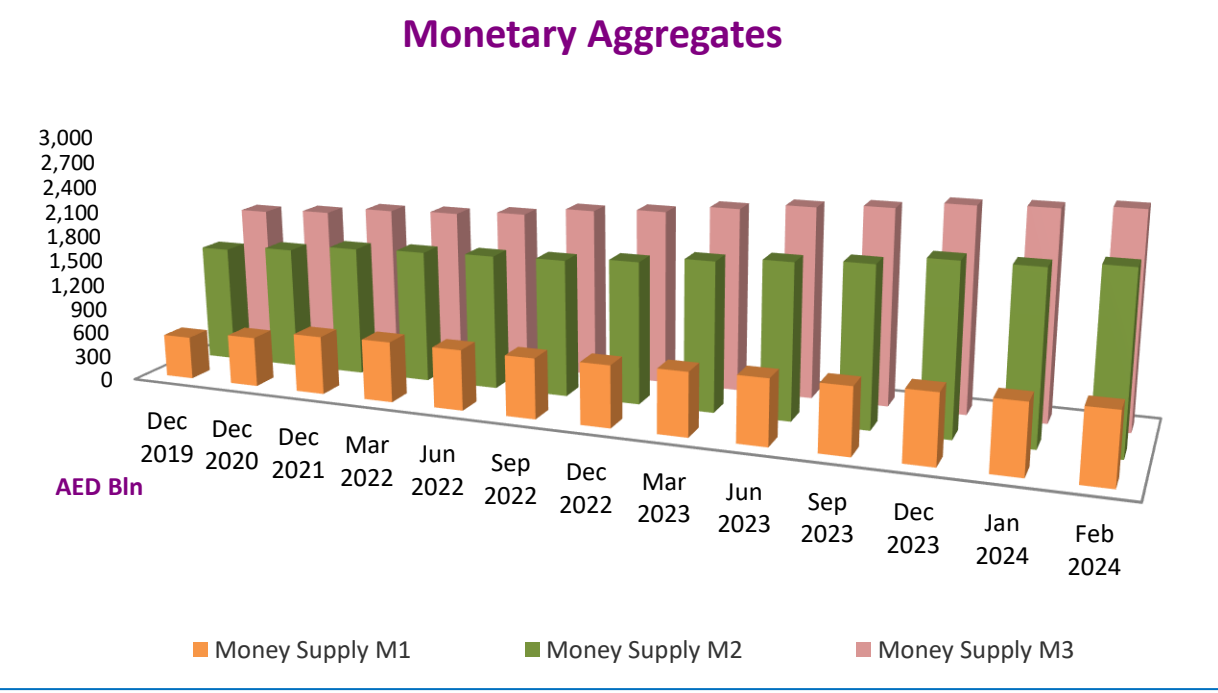
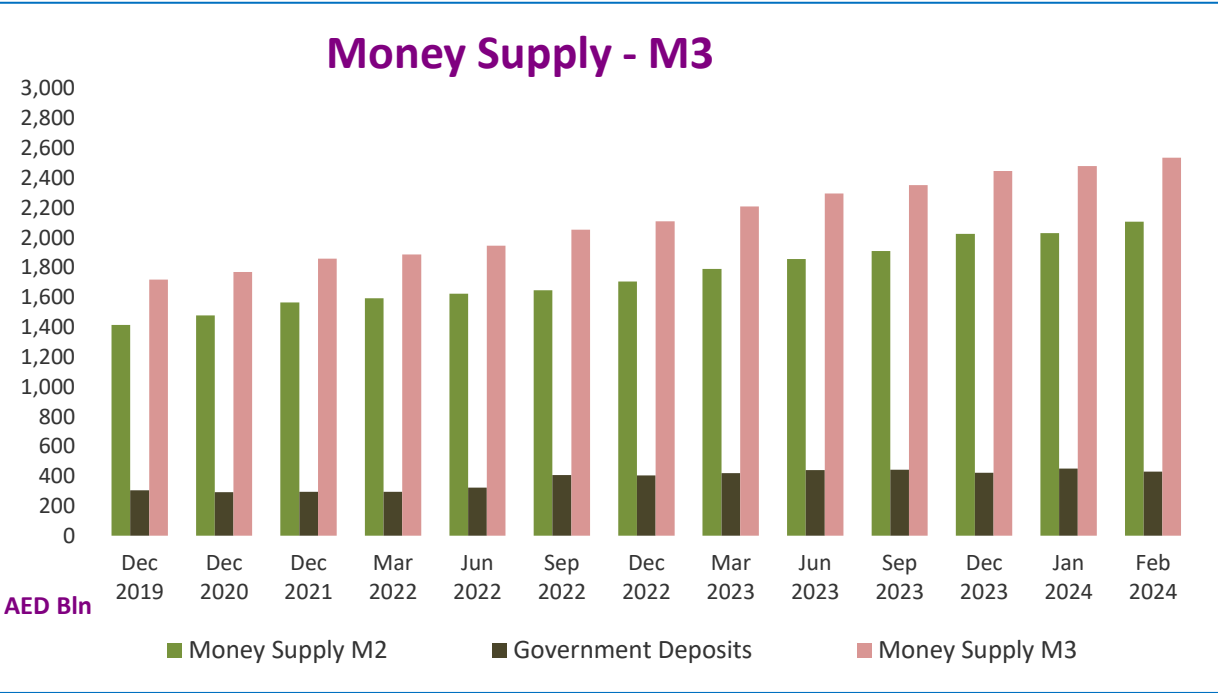
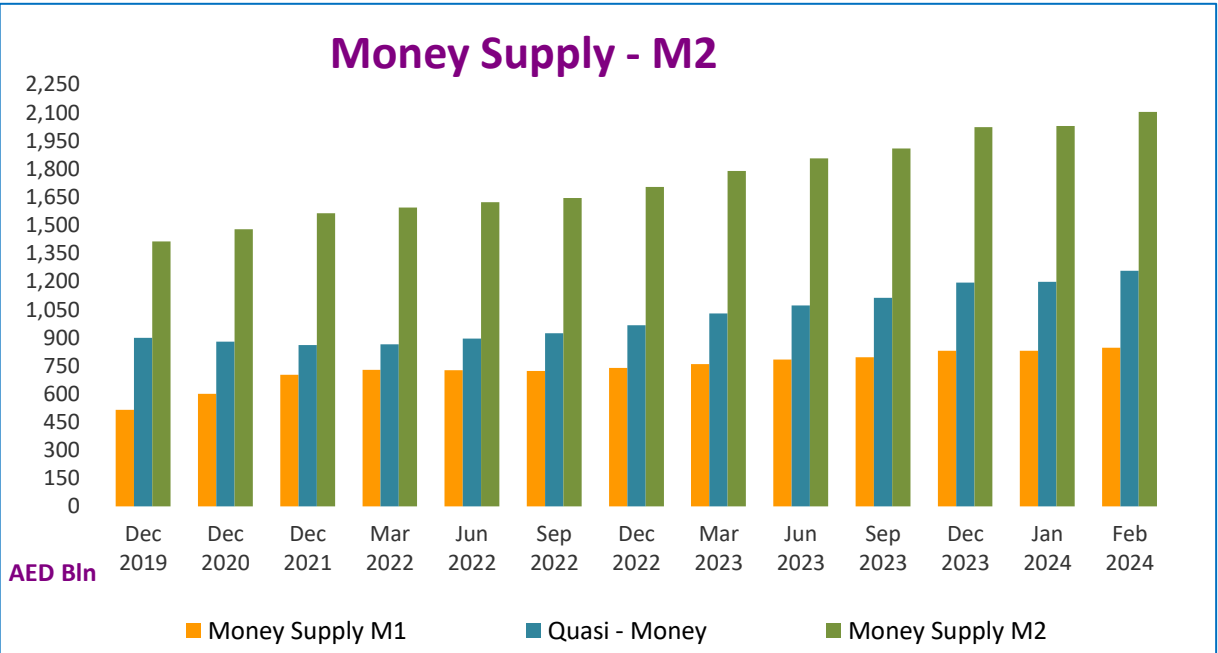
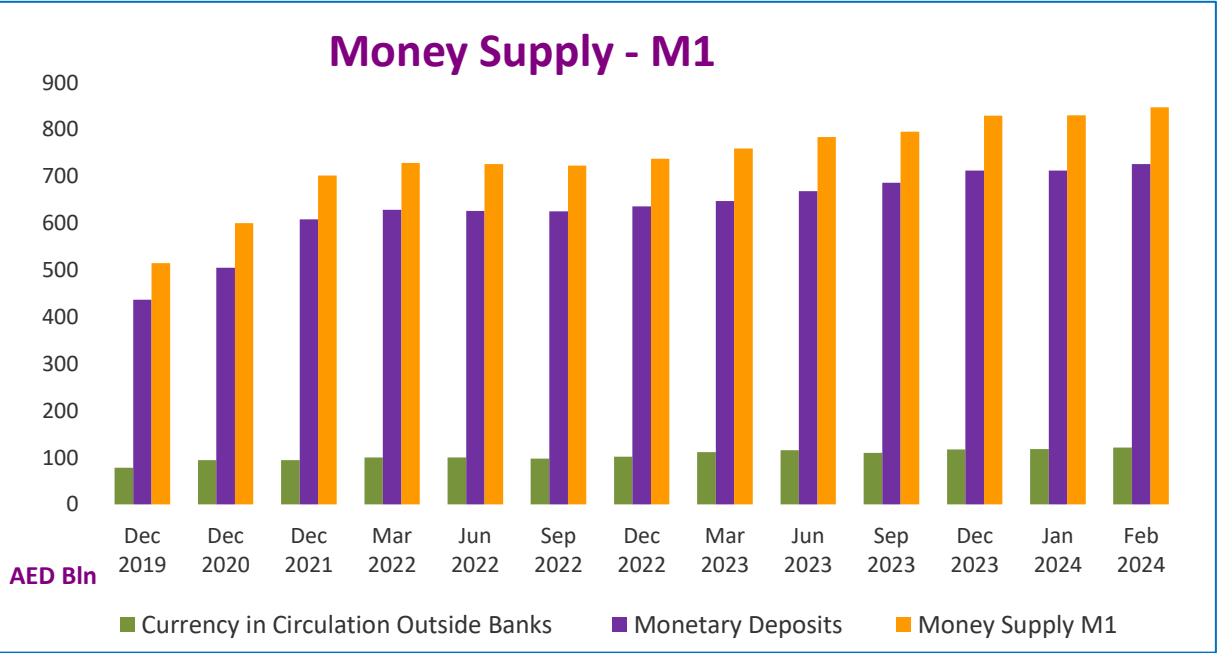


Table 3 : Monthly Changes in Factors Affecting Money Supply ¹

(In Millions of AED)												
Item	Dec 2020	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023 *	Jan 2024	Feb 2024 *
Net International Reserves	29,186	106,332	6,579	30,543	122,113	80,890	94,368	40,967	41,751	108,777	26,706	41,320
Central Bank (Net)	-13,172	85,095	-16,959	-15,570	-9,090	52,368	58,559	54,509	-6,985	90,442	20,903	12,940
Gross International Reserves	-6,092	89,671	-6,520	-27,175	-9,716	70,285	43,842	54,626	-8,522	97,536	13,817	12,994
Foreign Liabilities	7,080	4,576	10,439	-11,605	-626	17,917	-14,717	117	-1,537	7,094	-7,086	54
Banks (Net)	42,358	21,237	23,538	46,113	131,203	28,522	35,809	-13,542	48,736	18,335	5,803	28,380
Foreign Assets	77,985	84,092	-9,932	93,978	127,055	46,757	30,859	-1,146	49,286	46,899	6,675	48,034
Foreign Liabilities	35,627	62,855	-33,470	47,865	-4,148	18,235	-4,950	12,396	550	28,564	872	19,654
Net Domestic Assets	36,255	-21,914	23,750	-1,753	-98,719	-22,803	-9,621	25,967	11,031	6,541	-21,836	35,148
Claims on Private Sector	-30,675	17,383	13,293	30,134	4,578	-175	27,103	23,010	15,444	8,830	7,494	7,949
Net Claims on Government	35,674	-9,745	-12,192	-31,188	-93,436	6,603	-11,466	-15,026	-7,672	-17,764	-25,656	30,294
Claims on Government	21,728	-6,985	-11,768	-2,794	-8,359	2,708	5,567	2,992	-3,312	-39,193	2,229	10,927
Laibilities to Government	-13,946	2,760	424	28,394	85,077	-3,895	17,033	18,018	4,360	-21,429	27,885	-19,367
Claims on Official Entities	38,152	16,143	19,582	-3,199	-6,274	-983	-7,305	19,187	17,632	14,159	-4,133	747
Claims on Nonbank Financial Institutions	2,335	-1,600	1,025	-1,742	-504	286	-328	-1,889	-2,488	9,379	-2,575	260
Capital and Reserves **	-1,542	-9,166	12,731	1,228	-11,014	-13,810	-5,445	-15,576	-14,759	-33,309	-6,517	-3,391
Other Items (net) **	-7,688	-34,929	-10,689	3,015	7,931	-14,725	-12,179	16,261	2,874	25,247	9,551	-711
Money Supply M₁	84,999	101,793	26,346	-2,030	-3,251	14,644	21,719	24,736	11,452	33,795	758	16,991
Currency in Circulation Outside Banks	16,508	-642	6,002	-7	-2,117	3,976	9,872	4,047	-6,266	7,390	959	3,232
Monetary Deposits	68,491	102,435	20,344	-2,023	-1,134	10,668	11,847	20,689	17,718	26,405	-201	13,759
Money Supply M₂	65,441	84,418	30,329	28,790	23,394	58,087	84,747	66,934	52,782	115,318	4,870	76,468
Quasi - Money	-19,558	-17,375	3,983	30,820	26,645	43,443	63,028	42,198	41,330	81,523	4,112	59,477
Foreign Currency Deposits	8,698	9,188	2,820	23,220	45,124	18,039	21,671	17,299	27,329	34,180	-7,589	46,508
Dirham Deposits	-28,256	-26,563	1,163	7,600	-18,479	25,404	41,357	24,899	14,001	47,343	11,701	12,969
Money Supply M₃	51,912	87,542	30,472	57,129	108,589	54,129	101,774	85,155	57,153	93,855	32,796	57,093
Government Deposits	-13,529	3,124	143	28,339	85,195	-3,958	17,027	18,221	4,371	-21,463	27,926	-19,375

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)

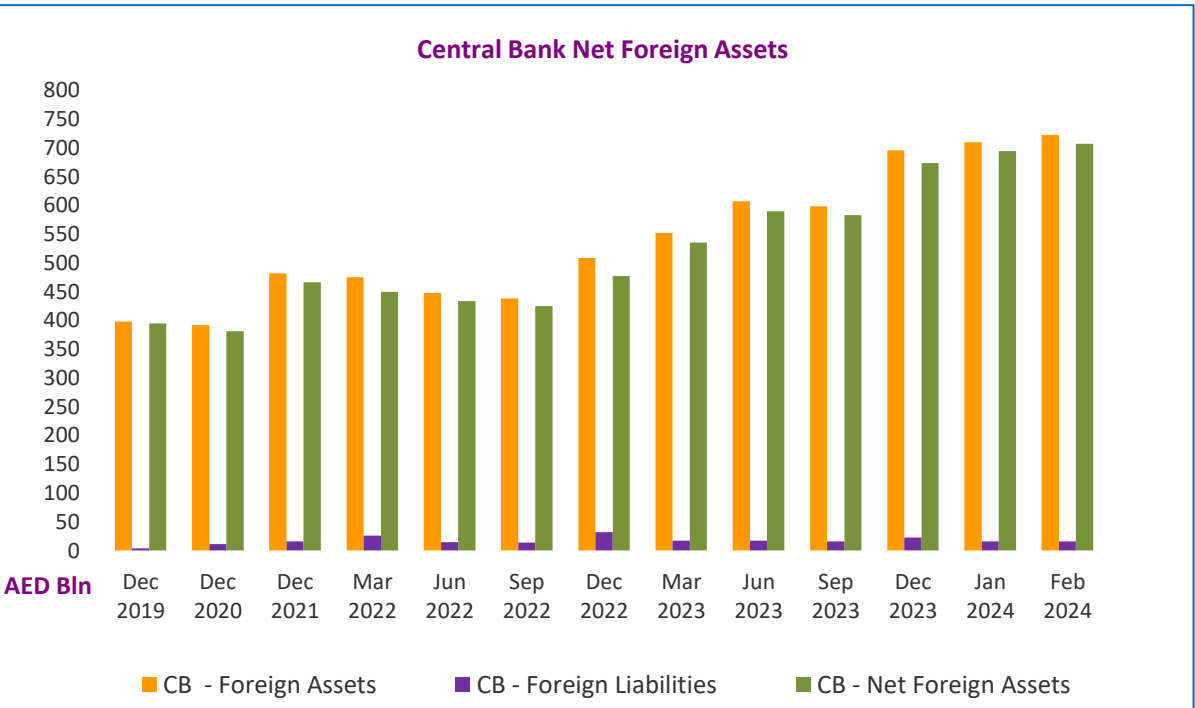
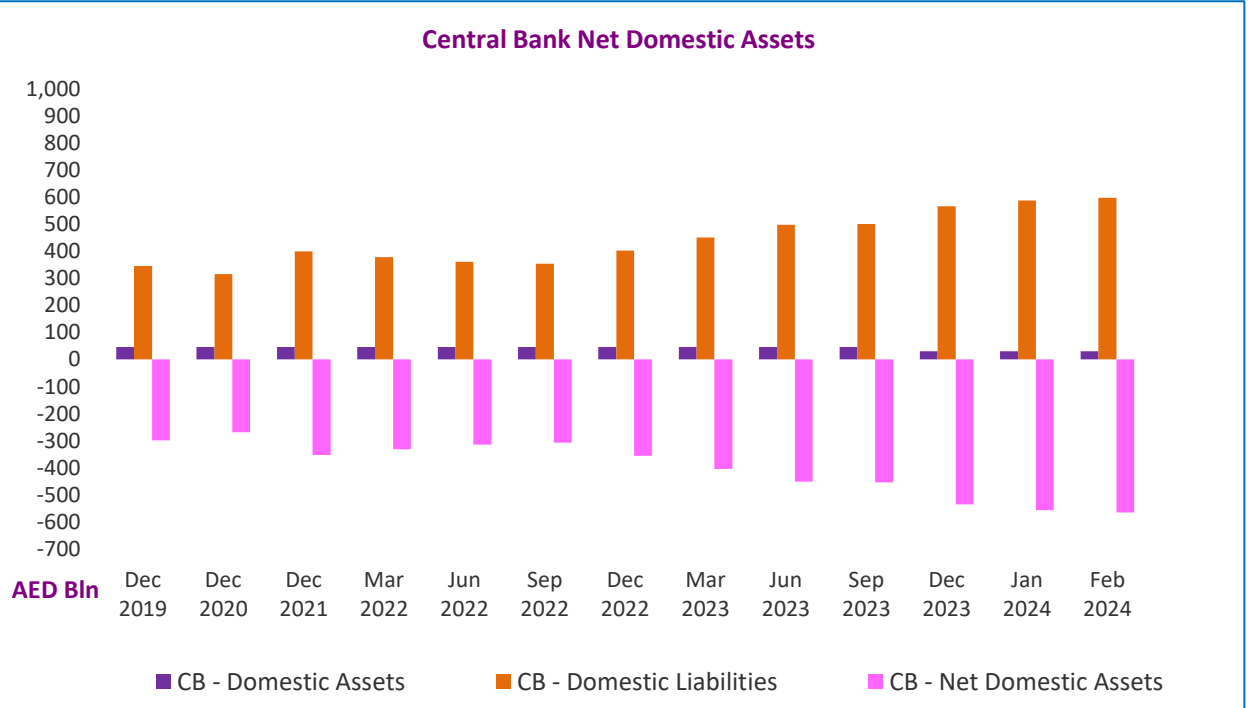
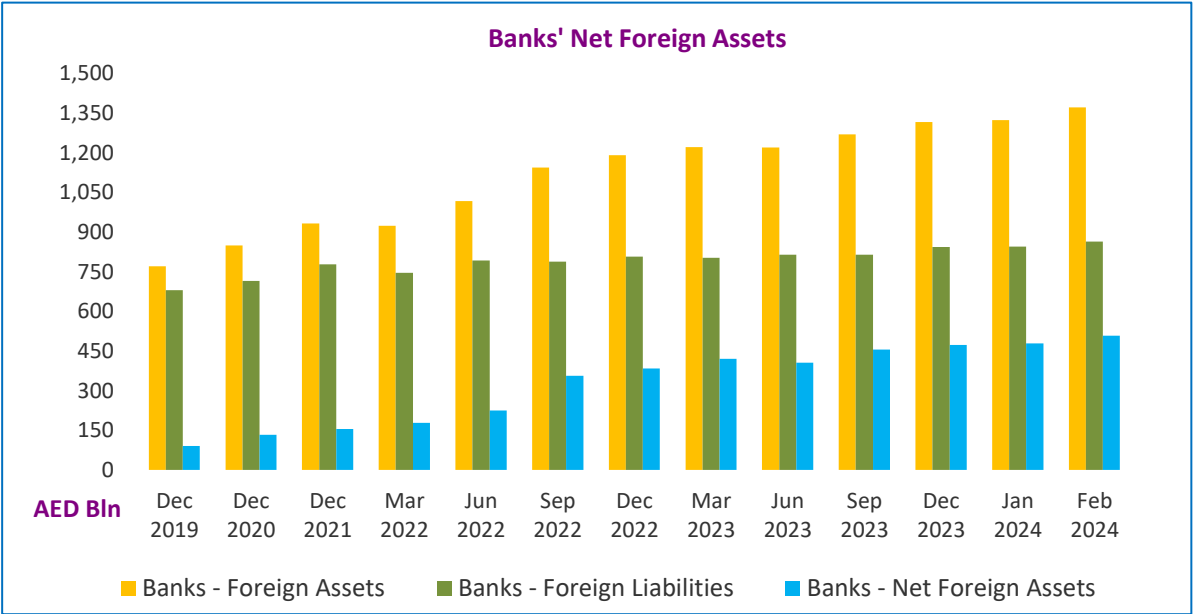
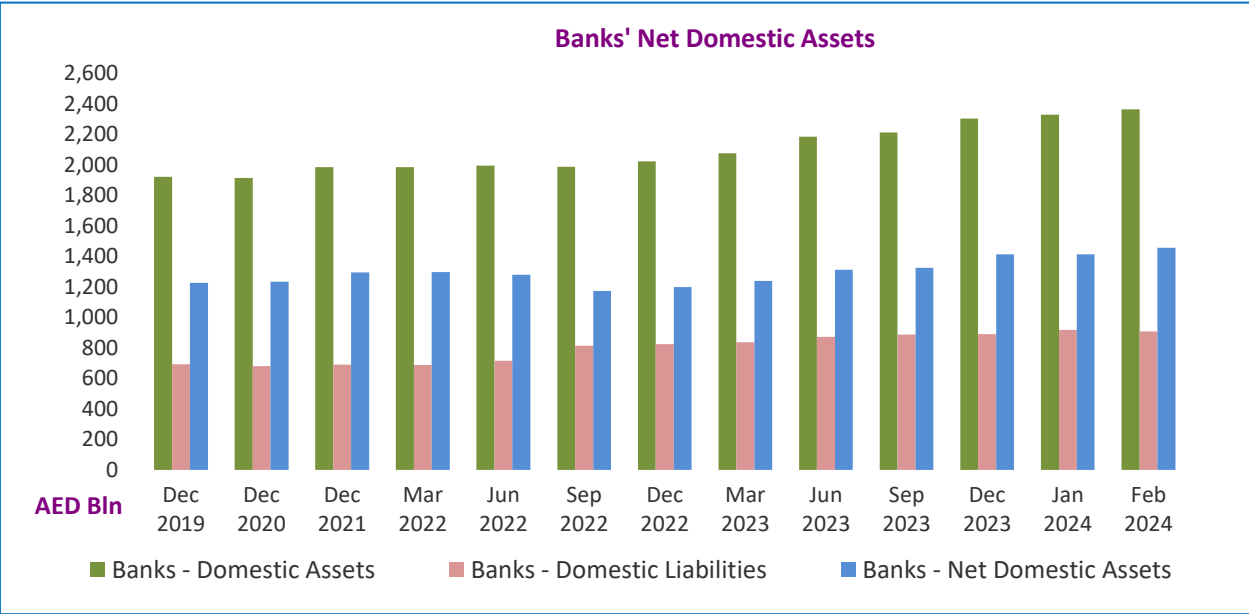


Table 4 : UAE Monetary Base (Monthly)

(In Millions of AED)														
Item		Dec 2019	Dec 2020	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023 *	Jan 2024	Feb 2024 *
Monetary Base		409,593	427,445	484,025	478,895	466,044	461,467	512,273	555,755	611,344	597,311	658,748	670,949	689,497
Components of Monetary Base	Currency Issued **	93,729	110,704	111,815	116,216	118,092	115,089	120,011	129,208	136,478	127,153	135,780	135,231	139,351
	Reserve Requirements	129,735	89,400	104,038	85,592	108,081	120,230	99,567	95,693	170,257	206,148	182,500	179,989	182,137
	Banks & OFCs Current Accounts & Overnight Deposits of Banks at CBUAE	25,946	98,016	103,444	113,658	88,947	80,441	127,947	134,875	98,891	63,390	126,857	114,800	111,017
	Monetary Bills & Islamic Certificates of Deposit	160,183	129,325	164,728	163,429	150,924	145,707	164,748	195,979	205,718	200,620	213,611	240,929	256,992

* 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	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023 *	Jan 2024	Feb 2024 *
Assets													
Cash and Bank Balances	254,466	332,251	267,074	267,039	210,659	222,056	279,252	261,163	257,197	260,339	370,938	331,536	321,337
Deposits	127,591	44,802	42,230	36,170	60,230	47,794	63,425	107,821	135,343	117,812	100,957	161,510	174,269
Foreign Securities	9,294	4,012	135,875	135,624	128,133	119,763	134,543	150,917	165,420	169,242	187,168	182,786	189,369
Securities-Issued by Ministry of Finance & Dubai Government	46,018	45,902	45,903	45,903	45,903	45,903	45,902	45,902	45,902	45,902	30,379	30,379	30,379
Other Assets	8,877	43,559	30,456	31,057	46,488	49,117	29,433	28,312	45,561	46,279	31,502	28,399	32,266
Gold Bullion	4,044	12,862	11,913	12,638	11,853	12,749	16,045	17,413	16,768	16,261	18,147	17,921	17,864
Liquidity Support Facility	50	0	0	0	0	0	0	0	0	0	0	0	0
Other Assets/Receivables	4,657	30,528	17,941	17,796	33,989	35,716	12,705	10,188	28,023	29,259	12,640	9,733	13,669
Property & Equipment	126	169	602	623	646	652	683	711	770	759	715	745	733
Total Assets	446,246	470,526	521,538	515,793	491,413	484,633	552,555	594,115	649,423	639,574	720,944	734,610	747,620
Liabilities													
Current Accounts & Deposits **	160,706	192,046	214,428	213,558	203,476	207,464	236,659	247,140	284,781	291,134	331,752	325,094	318,455
Monetary Bills & Islamic Certificates of Deposit	160,183	129,325	164,728	163,429	150,924	145,707	164,748	195,979	205,718	200,620	213,611	240,929	256,992
Currency Issued	93,729	110,704	111,815	116,216	118,092	115,089	120,011	129,208	136,478	127,153	135,780	135,231	139,351
Other Liabilities	6,579	11,786	4,504	2,173	3,523	3,978	20,266	7,575	9,711	9,986	19,928	15,047	15,841
Total Liabilities	421,197	443,861	495,475	495,376	476,015	472,238	541,684	579,902	636,688	628,893	701,071	716,301	730,639
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	6,056	6,138	6,139	6,139	3,655	3,655	3,655	3,655	3,655	3,654	3,655
Other Reserve	446	2,062	7	-5,721	-10,741	-13,744	-12,784	-9,442	-10,920	-12,974	-3,782	-5,345	-6,674
Retained Earnings	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Capital & Reserves	25,049	26,665	26,063	20,417	15,398	12,395	10,871	14,213	12,735	10,681	19,873	18,309	16,981
Total Liabilities and Capital	446,246	470,526	521,538	515,793	491,413	484,633	552,555	594,115	649,423	639,574	720,944	734,610	747,620

* Preliminary

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

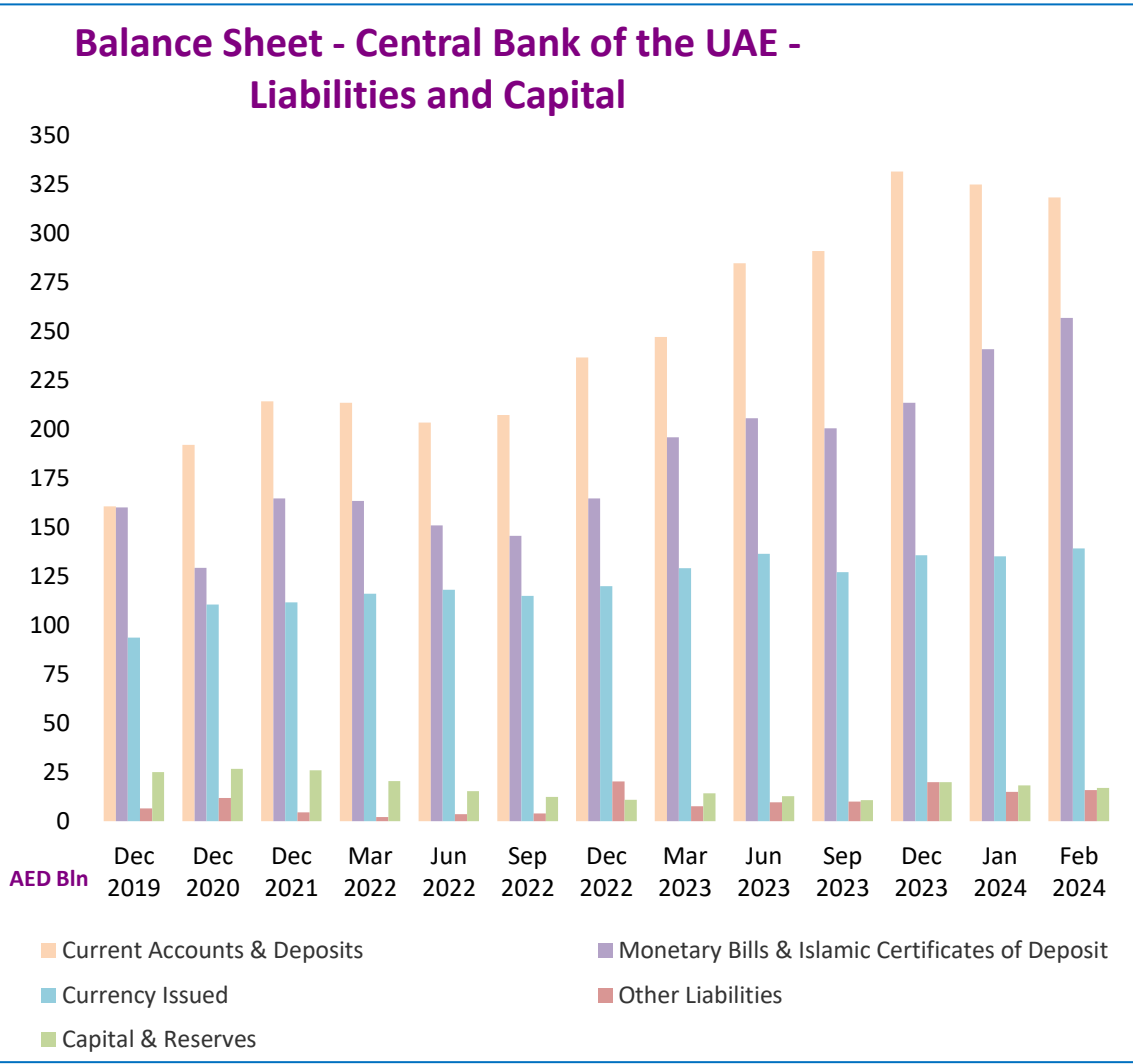
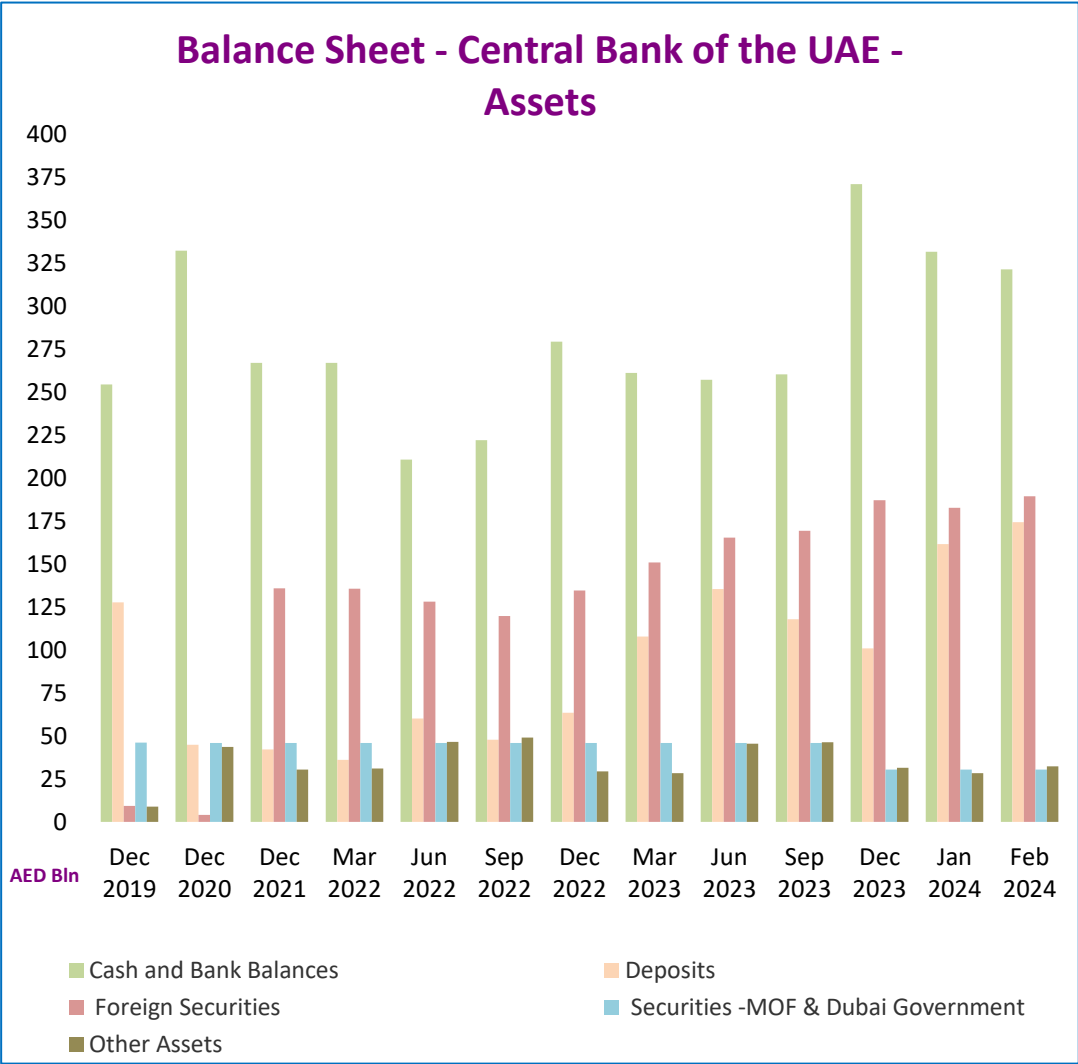


Table 6 : Central Bank International Reserves

(In Millions of AED)														
Item		Dec 2019	Dec 2020	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023 *	Jan 2024	Feb 2024 *
Gross International Reserves		397,949	391,857	481,528	475,008	447,833	438,117	508,402	552,244	606,870	598,348	695,884	709,701	722,695
	Current Account Balances & Deposits with Banks Abroad	365,680	348,204	280,385	274,183	242,047	241,136	313,814	339,983	363,265	349,132	443,560	464,993	467,560
	Foreign Investments (FVOCI & FVTPL)	9,294	4,012	135,875	135,624	128,133	119,763	134,543	150,917	165,420	169,242	187,168	182,786	189,369
	IMF Reserves Position + SDR Holdings	3,220	3,802	15,081	15,076	14,480	13,818	14,526	14,871	14,755	14,510	14,734	14,660	14,646
	Other Foreign Assets	19,755	35,839	50,187	50,125	63,173	63,400	45,519	46,473	63,430	65,464	50,422	47,262	51,120
	Foreign Liabilities	3,732	10,812	15,388	25,827	14,222	13,596	31,513	16,796	16,913	15,376	22,470	15,384	15,438
Net International Reserves		394,217	381,045	466,140	449,181	433,611	424,521	476,889	535,448	589,957	582,972	673,414	694,317	707,257

* Preliminary

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

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023 *	Jan 2024	Feb 2024 *
Domestic Assets													
Cash and Deposits with C.B	331,901	331,248	381,878	371,316	358,768	362,543	408,573	443,035	484,500	485,417	536,959	548,152	563,469
Cash in Hand (LCY)	15,513	15,980	17,733	16,132	18,015	17,129	18,075	17,400	20,623	17,564	18,801	17,293	18,181
Deposits with Central Bank	316,388	315,268	364,145	355,184	340,753	345,414	390,498	425,635	463,877	467,853	518,158	530,859	545,288
Due From Resident Banks	53,115	39,723	35,897	39,758	46,197	56,397	49,988	48,911	50,805	58,336	57,089	54,994	52,515
Domestic Credit and Investments	1,754,573	1,781,286	1,802,517	1,824,591	1,846,672	1,835,106	1,837,243	1,862,831	1,905,544	1,933,563	1,943,696	1,947,212	1,967,173
a) Credit Facilities	1,592,609	1,596,786	1,618,957	1,639,109	1,658,863	1,655,408	1,650,937	1,673,785	1,717,116	1,740,086	1,738,043	1,737,697	1,756,497
Claims on Private Sector	1,134,615	1,108,289	1,120,745	1,132,915	1,162,831	1,173,717	1,172,965	1,200,039	1,221,697	1,236,202	1,240,643	1,247,193	1,254,732
Commercial Bills	50,906	41,834	47,573	50,412	52,739	61,262	60,450	60,361	70,256	75,265	69,655	68,752	70,188
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	1,083,709	1,066,455	1,073,172	1,082,503	1,110,092	1,112,455	1,112,515	1,139,678	1,151,441	1,160,937	1,170,988	1,178,441	1,184,544
Claims on Government	257,383	251,923	236,038	226,815	222,366	212,527	211,730	215,976	218,752	212,566	184,115	183,942	194,176
Claims on Public Sector (GREs)	185,273	219,950	245,391	263,874	259,981	255,704	253,306	245,080	264,400	280,361	292,640	288,745	289,535
Commercial Bills	3,901	5,580	8,275	9,186	6,535	5,702	5,685	5,914	7,310	7,418	6,375	5,763	8,043
Loans,Advances & Overdrafts	181,372	214,370	237,116	254,688	253,446	250,002	247,621	239,166	257,090	272,943	286,265	282,982	281,492
Claims on Other Financial Institutions	15,338	16,624	16,783	15,505	13,685	13,460	12,936	12,690	12,267	10,957	20,645	17,817	18,054
Loans,Advances & Overdrafts	15,338	16,624	16,783	15,505	13,685	13,460	12,936	12,690	12,267	10,957	20,645	17,817	18,054
b) Domestic Investments	161,964	184,500	183,560	185,482	187,809	179,698	186,306	189,046	188,428	193,477	205,653	209,515	210,676
Unclassified Assets	172,253	186,680	168,027	177,452	180,321	184,697	180,780	188,057	211,471	204,545	220,494	235,153	243,231
Fixed Assets	33,866	34,986	33,855	34,630	34,401	33,956	33,253	33,199	32,395	31,799	32,858	33,891	34,130
Inter-Branch Transactions	8,764	9,090	4,433	6,254	8,465	9,888	9,159	15,503	30,949	33,591	46,222	57,168	60,274
Other Assets	129,623	142,604	129,739	136,568	137,455	140,853	138,368	139,355	148,127	139,155	141,414	144,094	148,827
Foreign Assets	771,092	849,077	933,169	923,237	1,017,215	1,144,270	1,191,027	1,221,886	1,220,740	1,270,026	1,316,925	1,323,600	1,371,634
Due from H.O. and/or Branches Abroad	154,635	156,027	190,091	136,689	173,237	254,056	225,419	234,952	189,431	181,751	197,785	189,517	203,916
Due from Other Banks Abroad	157,442	168,193	207,637	222,427	237,719	244,376	266,827	286,574	287,395	306,266	314,696	316,490	335,847
Cash in Hand (FCY)	144	165	164	188	222	228	224	291	243	382	355	281	307
Securities	236,985	271,183	289,677	287,243	298,562	303,666	341,123	359,476	385,821	400,520	428,726	430,516	441,960
Credit to Non-Residents	166,028	182,313	175,095	192,742	207,166	218,047	228,499	221,999	227,559	241,385	253,652	258,492	256,916
Other Foreign Assets	55,858	71,196	70,505	83,948	100,309	123,897	128,935	118,594	130,291	139,722	121,711	128,304	132,688
Total Assets	3,082,934	3,188,014	3,321,488	3,336,354	3,449,173	3,583,013	3,667,611	3,764,720	3,873,060	3,951,887	4,075,163	4,109,111	4,198,022

* Preliminary

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

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023 *	Jan 2024	Feb 2024 *
Domestic Liabilities													
Monetary Deposits	436,845	505,336	607,771	628,115	626,092	624,958	635,626	647,473	668,162	685,880	712,285	712,084	725,843
Demand Deposits (LCY)	433,018	500,846	602,766	620,802	617,115	618,022	629,196	638,318	657,652	676,384	704,623	703,176	716,552
Bankers Drafts	3,827	4,490	5,005	7,313	8,977	6,936	6,430	9,155	10,510	9,496	7,662	8,908	9,291
Quasi Monetary Deposits	897,476	878,071	860,501	864,540	895,430	921,831	965,401	1,028,435	1,070,480	1,112,026	1,193,367	1,197,553	1,256,931
Time Deposits (LCY)	440,735	376,152	330,271	324,718	334,485	324,658	352,159	376,882	394,311	408,428	450,202	463,890	468,097
Savings Deposits (LCY)	134,240	170,720	189,843	196,615	194,518	185,622	183,652	200,292	207,609	207,709	213,096	211,183	219,846
Other Deposits (FCY)	322,501	331,199	340,387	343,207	366,427	411,551	429,590	451,261	468,560	495,889	530,069	522,480	568,988
Government Deposits (LCY + FCY)	300,093	286,471	287,408	290,674	316,486	401,182	396,055	405,642	425,143	422,845	401,129	420,137	405,740
Other Domestic Deposits (LCY + FCY) **	18,544	16,819	16,652	16,735	17,196	17,704	19,480	20,583	19,971	20,377	21,726	21,632	21,464
Capital and Reserves	392,854	392,780	402,548	395,463	399,254	413,271	428,605	430,708	447,762	464,575	488,692	496,773	501,492
Due to Central Bank	5,453	31,523	2,848	3,958	3,664	5,246	5,836	6,601	7,253	5,365	4,336	2,849	3,865
Due to Resident Banks	47,933	32,510	32,939	36,260	44,948	55,035	47,685	48,038	50,505	56,512	54,578	53,291	49,784
Capital Market Funding & Term Borrowings	26,397	26,560	26,957	26,041	26,042	26,035	28,791	28,796	26,429	26,157	25,887	25,888	25,890
Foreign Liabilities	679,979	715,606	778,461	744,991	792,856	788,708	806,943	801,993	814,389	814,939	843,503	844,375	864,029
Due to H.O and/or Branches Abroad	76,669	62,459	62,486	53,140	56,138	62,536	74,066	97,256	96,179	112,816	132,129	126,666	128,455
Due to Other Banks Abroad	110,837	133,262	167,631	172,976	185,125	177,735	184,619	172,704	188,882	189,946	187,511	193,220	196,311
Capital Market Funding	156,158	170,991	184,395	161,854	153,505	154,154	165,356	162,883	149,482	149,210	161,995	163,714	165,326
Other Term Borrowings	47,269	55,403	49,986	54,168	47,560	35,422	35,799	36,413	41,039	36,838	36,457	33,488	32,400
Other Deposits (LCY + FCY)	221,372	202,443	230,994	214,802	248,384	228,614	212,530	213,355	211,148	190,100	201,533	197,898	207,669
Other Foreign Liabilities	67,674	91,048	82,969	88,051	102,144	130,247	134,573	119,382	127,659	136,029	123,878	129,389	133,868
Unclassified Liabilities	277,360	302,338	305,403	329,577	327,205	329,043	333,189	346,451	342,966	343,211	329,660	334,529	342,984
Inter-Branch Transactions	7,498	4,174	14,013	9,306	8,155	8,849	7,635	5,249	4,891	6,930	8,190	9,299	9,121
Other Liabilities	269,862	298,164	291,390	320,271	319,050	320,194	325,554	341,202	338,075	336,281	321,470	325,230	333,863
- Of which : Provisions ¹	132,700	156,248	155,547	157,090	156,852	156,990	155,549	158,696	161,393	158,149	140,907	141,625	142,104
Total Liabilities	3,082,934	3,188,014	3,321,488	3,336,354	3,449,173	3,583,013	3,667,611	3,764,720	3,873,060	3,951,887	4,075,163	4,109,111	4,198,022

* 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

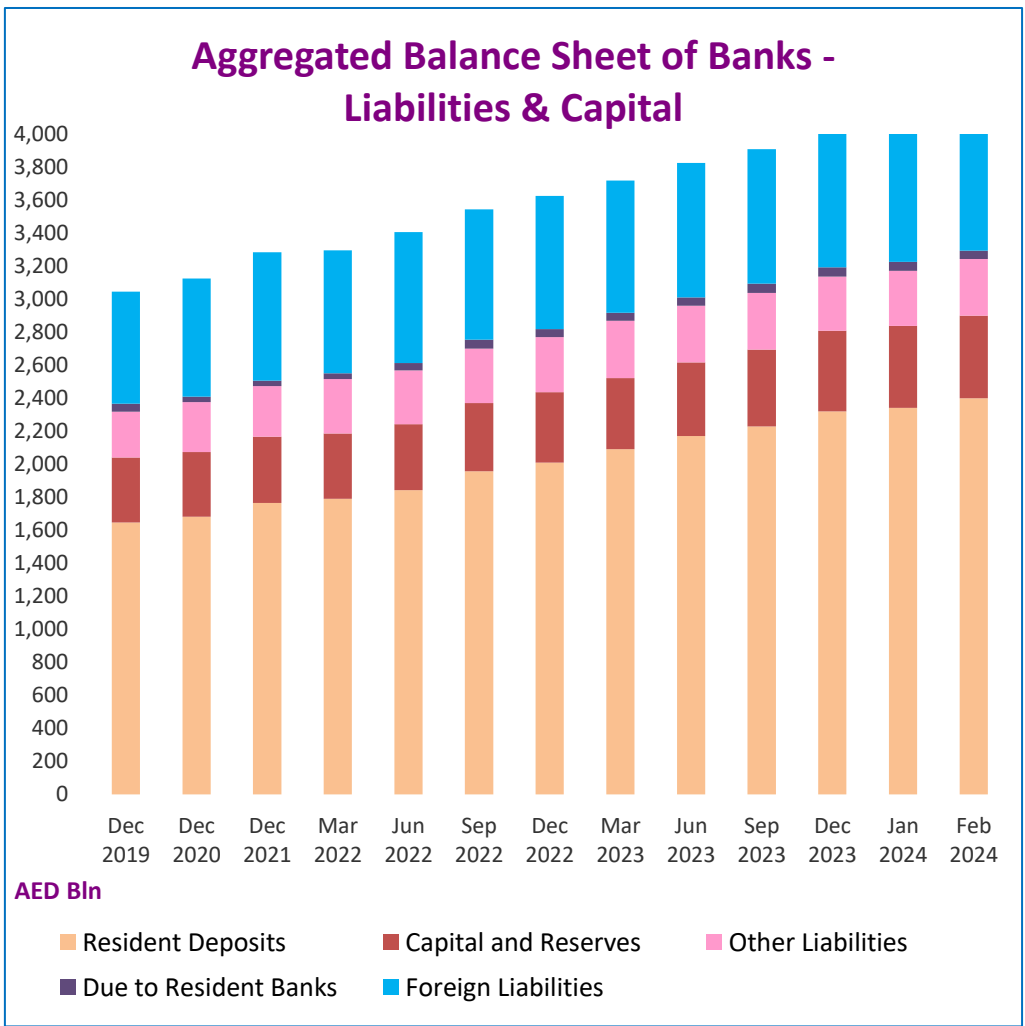
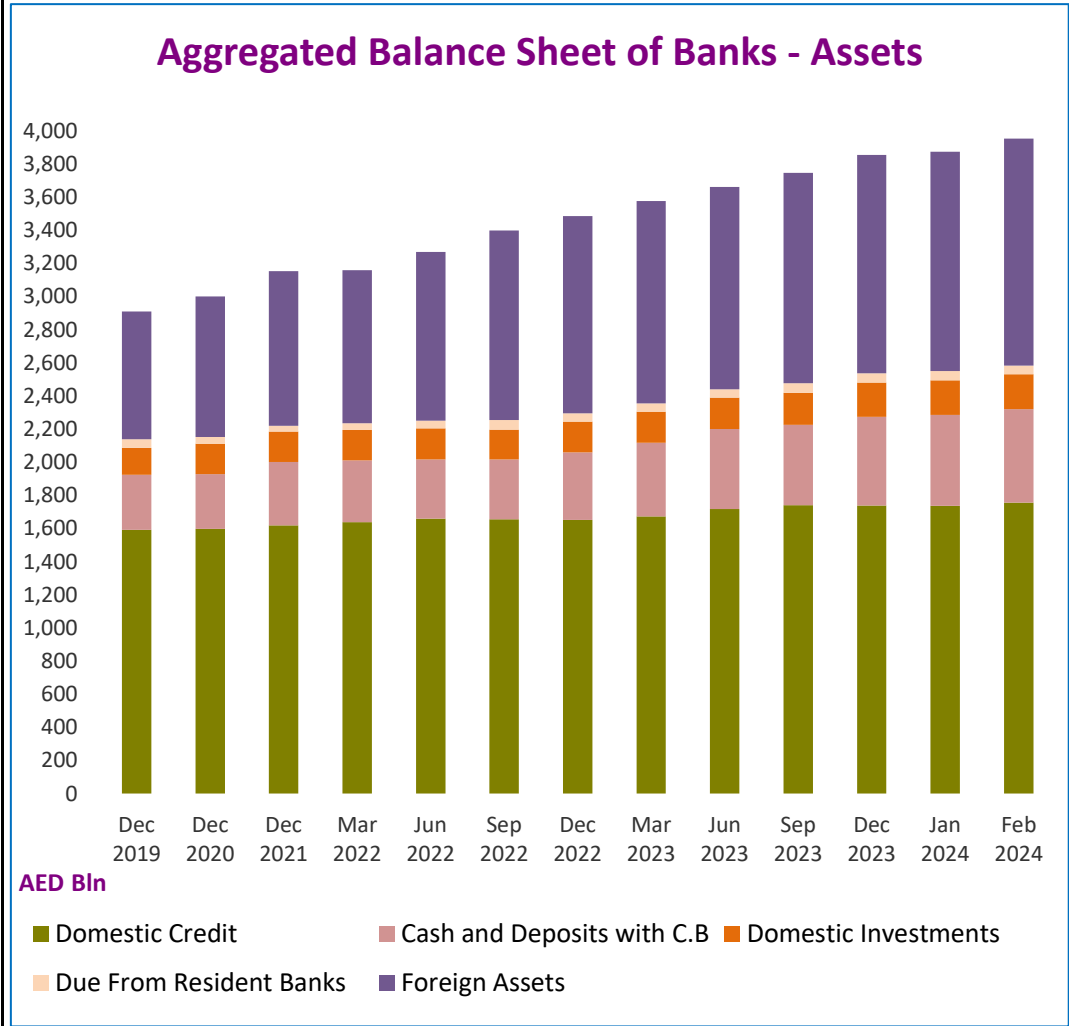


Table 9 : Aggregated Balance Sheet of Banks - Assets (National Banks)

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023 *	Jan 2024	Feb 2024 *
Domestic Assets													
Cash and Deposits with C.B	260,458	259,236	291,537	284,347	271,974	273,196	304,601	332,614	374,209	371,759	421,151	425,649	441,163
Cash in Hand (LCY)	13,556	14,591	16,296	14,594	16,167	15,460	16,439	15,740	18,406	15,928	17,011	15,610	16,663
Deposits with Central Bank	246,902	244,645	275,241	269,753	255,807	257,736	288,162	316,874	355,803	355,831	404,140	410,039	424,500
Due From Resident Banks	38,375	24,734	19,888	21,482	27,772	39,132	33,353	32,240	34,224	43,856	43,621	41,709	37,808
Domestic Credit and Investments	1,592,976	1,624,627	1,646,596	1,671,367	1,692,117	1,689,820	1,697,819	1,726,154	1,768,792	1,795,602	1,803,642	1,807,804	1,826,069
a) Credit Facilities	1,436,345	1,446,012	1,470,505	1,496,785	1,514,746	1,514,849	1,514,739	1,540,839	1,584,164	1,606,540	1,603,694	1,604,929	1,621,729
Claims on Private Sector	1,002,534	985,675	1,003,614	1,021,301	1,050,963	1,061,030	1,064,198	1,092,330	1,114,235	1,128,738	1,132,555	1,140,662	1,147,207
Commercial Bills	37,928	31,617	37,525	41,075	41,981	50,164	50,088	50,734	61,319	66,667	60,064	59,519	59,842
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	964,606	954,058	966,089	980,226	1,008,982	1,010,866	1,014,110	1,041,596	1,052,916	1,062,071	1,072,491	1,081,143	1,087,365
Claims on Government	250,422	242,135	223,299	214,420	210,531	202,516	200,882	208,517	210,900	204,805	176,890	176,365	186,715
Claims on Public Sector (GREs)	169,319	203,087	229,076	247,082	240,597	239,016	237,876	228,592	247,894	263,269	274,824	271,402	271,162
Commercial Bills	2,478	5,377	8,030	8,907	6,227	5,466	5,607	5,849	6,885	7,131	6,059	5,600	7,587
Loans,Advances & Overdrafts	166,841	197,710	221,046	238,175	234,370	233,550	232,269	222,743	241,009	256,138	268,765	265,802	263,575
Claims on Other Financial Institutions	14,070	15,115	14,516	13,982	12,655	12,287	11,783	11,400	11,135	9,728	19,425	16,500	16,645
Loans,Advances & Overdrafts	14,070	15,115	14,516	13,982	12,655	12,287	11,783	11,400	11,135	9,728	19,425	16,500	16,645
b) Domestic Investments	156,631	178,615	176,091	174,582	177,371	174,971	183,080	185,315	184,628	189,062	199,948	202,875	204,340
Unclassified Assets	152,983	169,806	153,428	161,349	164,223	168,168	165,950	170,476	188,588	188,838	203,349	217,111	225,406
Fixed Assets	32,063	33,208	32,092	33,048	32,847	32,416	31,734	31,676	30,912	30,325	31,378	32,412	32,652
Inter-Branch Transactions	8,758	9,070	4,412	6,204	8,385	9,833	9,104	15,468	30,859	33,529	46,191	57,102	60,177
Other Assets	112,162	127,528	116,924	122,097	122,991	125,919	125,112	123,332	126,817	124,984	125,780	127,597	132,577
Foreign Assets	643,458	707,268	794,516	781,292	870,154	993,785	1,027,245	1,059,363	1,054,644	1,093,346	1,138,481	1,153,053	1,197,956
Due from H.O. and/or Branches Abroad	141,353	145,068	179,284	120,405	158,326	235,967	207,818	216,085	172,123	158,279	169,581	167,307	182,040
Due from Other Banks Abroad	118,760	120,908	155,384	174,656	185,930	196,149	210,930	226,159	225,399	238,205	246,214	248,112	261,320
Cash in Hand (FCY)	119	126	107	132	172	182	164	160	187	313	319	241	251
Securities	203,222	225,475	247,104	249,667	260,571	264,785	299,080	321,202	347,167	360,981	388,426	389,659	400,450
Credit to Non-Residents	129,340	152,350	148,946	161,027	174,061	183,876	191,753	187,120	189,270	207,062	221,119	228,902	229,907
Other Foreign Assets	50,664	63,341	63,691	75,405	91,094	112,826	117,500	108,637	120,498	128,506	112,822	118,832	123,988
Total Assets	2,688,250	2,785,671	2,905,965	2,919,837	3,026,240	3,164,101	3,228,968	3,320,847	3,420,457	3,493,401	3,610,244	3,645,326	3,728,402

* Preliminary

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

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023 *	Jan 2024	Feb 2024 *
Domestic Liabilities													
Monetary Deposits	374,401	427,062	524,246	541,995	538,157	537,301	546,521	555,936	577,331	594,958	617,294	618,853	629,618
Demand Deposits (LCY)	370,979	422,994	519,861	535,392	530,138	531,203	540,948	547,739	568,551	587,092	610,488	611,138	621,265
Bankers Drafts	3,422	4,068	4,385	6,603	8,019	6,098	5,573	8,197	8,780	7,866	6,806	7,715	8,353
Quasi Monetary Deposits	784,876	762,356	746,075	742,535	768,418	797,189	827,453	884,696	922,538	961,523	1,036,872	1,038,923	1,096,771
Time Deposits (LCY)	399,758	344,307	303,283	298,344	308,452	299,531	321,825	340,455	354,859	364,852	405,951	414,407	419,274
Savings Deposits (LCY)	125,893	157,675	176,290	182,673	180,602	172,095	171,016	187,427	194,854	195,355	201,031	199,140	207,686
Other Deposits (FCY)	259,225	260,374	266,502	261,518	279,364	325,563	334,612	356,814	372,825	401,316	429,890	425,376	469,811
Government Deposits (LCY + FCY)	298,954	285,721	285,052	289,878	315,026	400,366	395,110	404,966	424,388	421,122	400,066	419,184	404,268
Other Domestic Deposits (LCY + FCY) **	14,650	13,594	13,275	13,468	14,018	14,372	16,150	17,337	16,722	17,376	18,785	18,659	18,490
Capital and Reserves	336,034	339,327	348,596	340,982	343,680	356,640	370,185	370,121	386,634	401,115	421,919	429,433	433,700
Due to Central Bank	635	30,762	2,830	3,750	3,627	5,189	5,812	6,252	7,193	5,252	4,149	2,780	3,717
Due to Resident Banks	46,236	31,669	31,700	35,163	43,326	53,734	46,086	46,835	47,795	53,554	51,994	50,642	48,803
Capital Market Funding & Term Borrowings	26,397	26,560	26,957	26,041	26,042	26,035	28,791	28,796	26,429	26,157	25,887	25,888	25,890
Foreign Liabilities	575,534	613,848	665,190	639,489	689,620	686,802	699,350	699,900	710,396	711,194	745,818	749,207	768,240
Due to H.O and/or Branches Abroad	34,509	27,683	25,604	21,941	28,077	35,838	47,395	70,856	66,436	86,524	104,292	103,639	106,719
Due to Other Banks Abroad	94,616	114,495	134,896	145,045	156,168	151,242	159,747	147,249	161,348	160,130	165,175	168,329	169,249
Capital Market Funding	149,189	165,879	181,608	159,224	150,937	152,195	163,522	161,368	148,204	148,062	160,802	162,526	164,144
Other Term Borrowings	46,871	55,006	49,538	53,709	47,101	34,944	35,320	35,934	40,958	36,713	36,332	33,364	32,275
Other Deposits (LCY + FCY)	188,504	168,895	198,345	179,422	214,070	193,010	175,263	177,449	175,663	154,200	163,648	160,742	170,558
Other Foreign Liabilities	61,845	81,890	75,199	80,148	93,267	119,573	118,103	107,044	117,787	125,565	115,569	120,607	125,295
Unclassified Liabilities	230,533	254,772	262,044	286,536	284,326	286,473	293,510	306,008	301,031	301,150	287,460	291,757	298,905
Inter-Branch Transactions	7,438	4,147	13,952	9,196	8,052	8,745	7,581	5,172	4,801	6,747	7,608	8,889	8,812
Other Liabilities	223,095	250,625	248,092	277,340	276,274	277,728	285,929	300,836	296,230	294,403	279,852	282,868	290,093
- Of which : Provisions ¹	103,713	122,568	124,486	127,865	128,019	128,399	128,887	132,636	135,687	132,835	117,901	118,540	118,957
Total Liabilities	2,688,250	2,785,671	2,905,965	2,919,837	3,026,240	3,164,101	3,228,968	3,320,847	3,420,457	3,493,401	3,610,244	3,645,326	3,728,402

* 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	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023 *	Jan 2024	Feb 2024 *
Domestic Assets													
Cash and Deposits with C.B	71,443	72,012	90,341	86,969	86,794	89,347	103,972	110,421	110,290	113,658	115,808	122,503	122,306
Cash in Hand (LCY)	1,957	1,389	1,437	1,538	1,848	1,669	1,636	1,660	2,217	1,636	1,790	1,683	1,518
Deposits with Central Bank	69,486	70,623	88,904	85,431	84,946	87,678	102,336	108,761	108,073	112,022	114,018	120,820	120,788
Due From Resident Banks	14,740	14,989	16,009	18,276	18,425	17,265	16,635	16,671	16,581	14,480	13,468	13,285	14,707
Domestic Credit and Investments	161,597	156,659	155,921	153,224	154,555	145,286	139,424	136,677	136,753	137,961	140,054	139,408	141,104
a) Credit Facilities	156,264	150,774	148,452	142,324	144,117	140,559	136,198	132,946	132,952	133,546	134,349	132,768	134,768
Claims on Private Sector	132,081	122,614	117,131	111,614	111,868	112,687	108,767	107,709	107,462	107,464	108,088	106,531	107,525
Commercial Bills	12,978	10,217	10,048	9,337	10,758	11,098	10,362	9,627	8,937	8,598	9,591	9,233	10,346
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	119,103	112,397	107,083	102,277	101,110	101,589	98,405	98,082	98,525	98,866	98,497	97,298	97,179
Claims on Government	6,961	9,788	12,739	12,395	11,835	10,011	10,848	7,459	7,852	7,761	7,225	7,577	7,461
Claims on Public Sector (GREs)	15,954	16,863	16,315	16,792	19,384	16,688	15,430	16,488	16,506	17,092	17,816	17,343	18,373
Commercial Bills	1,423	203	245	279	308	236	78	65	425	287	316	163	456
Loans,Advances & Overdrafts	14,531	16,660	16,070	16,513	19,076	16,452	15,352	16,423	16,081	16,805	17,500	17,180	17,917
Claims on Other Financial Institutions	1,268	1,509	2,267	1,523	1,030	1,173	1,153	1,290	1,132	1,229	1,220	1,317	1,409
Loans,Advances & Overdrafts	1,268	1,509	2,267	1,523	1,030	1,173	1,153	1,290	1,132	1,229	1,220	1,317	1,409
b) Domestic Investments	5,333	5,885	7,469	10,900	10,438	4,727	3,226	3,731	3,801	4,415	5,705	6,640	6,336
Unclassified Assets	19,270	16,874	14,599	16,103	16,098	16,529	14,830	17,581	22,883	15,707	17,145	18,042	17,825
Fixed Assets	1,803	1,778	1,763	1,582	1,554	1,540	1,519	1,523	1,483	1,474	1,480	1,479	1,478
Inter-Branch Transactions	6	20	21	50	80	55	55	35	90	62	31	66	97
Other Assets	17,461	15,076	12,815	14,471	14,464	14,934	13,256	16,023	21,310	14,171	15,634	16,497	16,250
Foreign Assets	127,634	141,809	138,653	141,945	147,061	150,485	163,782	162,523	166,096	176,680	178,444	170,547	173,678
Due from H.O. and/or Branches Abroad	13,282	10,959	10,807	16,284	14,911	18,089	17,601	18,867	17,308	23,472	28,204	22,210	21,876
Due from Other Banks Abroad	38,682	47,285	52,253	47,771	51,789	48,227	55,897	60,415	61,996	68,061	68,482	68,378	74,527
Cash in Hand (FCY)	25	39	57	56	50	46	60	131	56	69	36	40	56
Securities	33,763	45,708	42,573	37,576	37,991	38,881	42,043	38,274	38,654	39,539	40,300	40,857	41,510
Credit to Non-Residents	36,688	29,963	26,149	31,715	33,105	34,171	36,746	34,879	38,289	34,323	32,533	29,590	27,009
Other Foreign Assets	5,194	7,855	6,814	8,543	9,215	11,071	11,435	9,957	9,793	11,216	8,889	9,472	8,700
Total Assets	394,684	402,343	415,523	416,517	422,933	418,912	438,643	443,873	452,603	458,486	464,919	463,785	469,620

* Preliminary

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

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023 *	Jan 2024	Feb 2024 *
Domestic Liabilities													
Monetary Deposits	62,444	78,274	83,525	86,120	87,935	87,657	89,105	91,537	90,831	90,922	94,991	93,231	96,225
Demand Deposits (LCY)	62,039	77,852	82,905	85,410	86,977	86,819	88,248	90,579	89,101	89,292	94,135	92,038	95,287
Bankers Drafts	405	422	620	710	958	838	857	958	1,730	1,630	856	1,193	938
Quasi Monetary Deposits	112,600	115,715	114,426	122,005	127,012	124,642	137,948	143,739	147,942	150,503	156,495	158,630	160,160
Time Deposits (LCY)	40,977	31,845	26,988	26,374	26,033	25,127	30,334	36,427	39,452	43,576	44,251	49,483	48,823
Savings Deposits (LCY)	8,347	13,045	13,553	13,942	13,916	13,527	12,636	12,865	12,755	12,354	12,065	12,043	12,160
Other Deposits (FCY)	63,276	70,825	73,885	81,689	87,063	85,988	94,978	94,447	95,735	94,573	100,179	97,104	99,177
Government Deposits (LCY + FCY)	1,139	750	2,356	796	1,460	816	945	676	755	1,723	1,063	953	1,472
Other Domestic Deposits (LCY + FCY) **	3,894	3,225	3,377	3,267	3,178	3,332	3,330	3,246	3,249	3,001	2,941	2,973	2,974
Capital and Reserves	56,820	53,453	53,952	54,481	55,574	56,631	58,420	60,587	61,128	63,460	66,773	67,340	67,792
Due to Central Bank	4,818	761	18	208	37	57	24	349	60	113	187	69	148
Due to Resident Banks	1,697	841	1,239	1,097	1,622	1,301	1,599	1,203	2,710	2,958	2,584	2,649	981
Capital Market Funding & Term Borrowings	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Liabilities	104,445	101,758	113,271	105,502	103,236	101,906	107,593	102,093	103,993	103,745	97,685	95,168	95,789
Due to H.O and/or Branches Abroad	42,160	34,776	36,882	31,199	28,061	26,698	26,671	26,400	29,743	26,292	27,837	23,027	21,736
Due to Other Banks Abroad	16,221	18,767	32,735	27,931	28,957	26,493	24,872	25,455	27,534	29,816	22,336	24,891	27,062
Capital Market Funding	6,969	5,112	2,787	2,630	2,568	1,959	1,834	1,515	1,278	1,148	1,193	1,188	1,182
Other Term Borrowings	398	397	448	459	459	478	479	479	81	125	125	124	125
Other Deposits (LCY + FCY)	32,868	33,548	32,649	35,380	34,314	35,604	37,267	35,906	35,485	35,900	37,885	37,156	37,111
Other Foreign Liabilities	5,829	9,158	7,770	7,903	8,877	10,674	16,470	12,338	9,872	10,464	8,309	8,782	8,573
Unclassified Liabilities	46,827	47,566	43,359	43,041	42,879	42,570	39,679	40,443	41,935	42,061	42,200	42,772	44,079
Inter-Branch Transactions	60	27	61	110	103	104	54	77	90	183	582	410	309
Other Liabilities	46,767	47,539	43,298	42,931	42,776	42,466	39,625	40,366	41,845	41,878	41,618	42,362	43,770
- Of which : Provisions ¹	28,987	33,680	31,061	29,225	28,833	28,591	26,662	26,060	25,706	25,314	23,006	23,085	23,147
Total Liabilities	394,684	402,343	415,523	416,517	422,933	418,912	438,643	443,873	452,603	458,486	464,919	463,785	469,620

* 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	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023 *	Jan 2024	Feb 2024 *
Domestic Assets													
Cash and Deposits with C.B	258,396	252,120	307,529	302,083	295,231	306,358	334,440	357,896	399,396	399,584	452,642	460,812	474,211
Cash in Hand (LCY)	10,924	11,278	12,251	11,209	12,739	11,941	12,873	12,191	15,310	13,037	12,776	12,140	12,522
Deposits with Central Bank	247,472	240,842	295,278	290,874	282,492	294,417	321,567	345,705	384,086	386,547	439,866	448,672	461,689
Due From Resident Banks	38,445	32,359	30,133	33,995	37,523	48,938	43,107	41,228	44,308	51,021	48,918	50,805	47,630
Domestic Credit and Investments	1,371,513	1,373,506	1,407,069	1,418,626	1,435,009	1,421,535	1,419,925	1,438,555	1,469,862	1,487,258	1,490,517	1,492,165	1,507,894
a) Credit Facilities	1,255,716	1,236,998	1,270,066	1,282,792	1,298,069	1,293,704	1,286,434	1,304,011	1,336,210	1,351,969	1,344,281	1,344,282	1,360,479
Claims on Private Sector	849,126	829,243	843,753	853,573	882,799	893,279	891,722	910,476	922,266	933,703	932,999	938,419	945,471
Commercial Bills	50,906	41,834	47,573	50,412	52,739	61,262	60,450	60,361	70,256	70,674	65,149	63,995	65,116
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	798,220	787,409	796,180	803,161	830,060	832,017	831,272	850,115	852,010	863,029	867,850	874,424	880,355
Claims on Government	239,706	218,595	210,615	198,668	191,389	178,664	177,028	181,276	182,733	177,346	149,390	150,607	158,584
Claims on Public Sector (GREs)	153,842	174,238	200,652	216,588	211,718	209,735	206,149	201,116	220,413	231,424	242,715	238,899	239,729
Commercial Bills	3,901	5,580	8,275	9,186	6,535	5,702	5,685	5,914	7,310	6,766	5,905	5,213	7,417
Loans,Advances & Overdrafts	149,941	168,658	192,377	207,402	205,183	204,033	200,464	195,202	213,103	224,658	236,810	233,686	232,312
Claims on Other Financial Institutions	13,042	14,922	15,046	13,963	12,163	12,026	11,535	11,143	10,798	9,496	19,177	16,357	16,695
Loans,Advances & Overdrafts	13,042	14,922	15,046	13,963	12,163	12,026	11,535	11,143	10,798	9,496	19,177	16,357	16,695
b) Domestic Investments	115,797	136,508	137,003	135,834	136,940	127,831	133,491	134,544	133,652	135,289	146,236	147,883	147,415
Unclassified Assets	141,879	151,253	139,344	144,536	151,368	154,279	150,771	159,289	182,472	174,916	191,308	206,157	213,999
Fixed Assets	27,695	30,092	28,048	28,944	28,711	28,216	27,555	27,516	26,790	26,237	26,068	27,082	27,335
Inter-Branch Transactions	8,764	9,090	4,433	6,254	8,465	9,888	9,159	15,503	30,949	33,591	46,222	57,168	60,274
Other Assets	105,420	112,071	106,863	109,338	114,192	116,175	114,057	116,270	124,733	115,088	119,018	121,907	126,390
Foreign Assets	699,859	777,606	847,091	831,479	921,203	1,047,544	1,088,639	1,117,707	1,110,058	1,147,042	1,188,720	1,192,507	1,236,609
Due from H.O. and/or Branches Abroad	153,334	155,295	189,509	136,108	172,628	253,437	224,757	234,373	188,610	180,256	196,291	188,064	202,502
Due from Other Banks Abroad	147,013	158,226	195,407	208,788	223,019	230,925	251,708	272,378	274,776	291,602	298,649	302,127	321,334
Cash in Hand (FCY)	128	149	149	170	211	211	209	275	230	369	344	259	285
Securities	207,174	243,381	251,875	245,486	254,004	258,026	289,513	302,602	319,686	332,380	355,518	355,479	363,560
Credit to Non-Residents	136,877	150,278	140,942	158,656	172,601	183,100	195,263	191,503	198,208	205,074	218,507	220,913	219,082
Other Foreign Assets	55,333	70,277	69,209	82,271	98,740	121,845	127,189	116,576	128,548	137,361	119,411	125,665	129,846
Total Assets	2,510,092	2,586,844	2,731,166	2,730,719	2,840,334	2,978,654	3,036,882	3,114,675	3,206,096	3,259,821	3,372,105	3,402,446	3,480,343

* Preliminary

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

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023 *	Jan 2024	Feb 2024 *
Domestic Liabilities													
Monetary Deposits	359,921	420,414	515,958	528,553	526,346	525,691	537,896	545,685	563,536	581,933	608,277	605,458	615,383
Demand Deposits (LCY)	356,837	416,973	511,921	522,701	518,796	520,028	532,594	538,116	555,257	573,744	602,093	598,139	607,797
Bankers Drafts	3,084	3,441	4,037	5,852	7,550	5,663	5,302	7,569	8,279	8,189	6,184	7,319	7,586
Quasi Monetary Deposits	668,222	654,115	627,414	624,361	654,872	694,317	724,877	774,024	804,492	836,004	914,051	915,976	969,786
Time Deposits (LCY)	329,753	273,121	227,361	222,196	232,160	231,237	249,847	267,586	283,164	289,817	326,105	337,089	341,058
Savings Deposits (LCY)	55,469	77,526	84,860	87,029	87,786	86,397	80,864	93,505	96,762	97,541	101,790	101,467	105,383
Other Deposits (FCY)	283,000	303,468	315,193	315,136	334,926	376,683	394,166	412,933	424,566	448,646	486,156	477,420	523,345
Government Deposits (LCY + FCY)	234,880	217,387	225,784	225,914	241,391	321,472	306,275	319,002	331,348	322,071	297,293	317,012	302,305
Other Domestic Deposits (LCY + FCY) **	14,846	13,459	14,029	14,215	14,877	15,422	16,840	18,125	17,244	17,900	19,161	19,118	18,917
Capital and Reserves	328,007	324,708	336,778	331,176	333,163	344,970	357,776	361,002	374,831	389,019	410,038	417,114	420,942
Due to Central Bank	4,924	24,463	2,609	3,932	3,588	5,180	5,779	6,499	6,071	4,980	3,919	2,464	3,665
Due to Resident Banks	36,272	22,424	27,534	26,669	30,924	36,064	29,735	28,905	32,128	31,257	31,463	31,090	28,963
Capital Market Funding & Term Borrowings	2,529	2,535	2,904	2,906	2,906	2,899	2,899	2,904	4,209	3,937	3,667	3,668	3,670
Foreign Liabilities	636,759	663,648	726,628	705,776	760,184	759,728	779,668	774,158	788,315	791,730	816,769	817,277	835,797
Due to H.O and/or Branches Abroad	76,238	61,746	62,062	52,617	55,046	61,407	72,485	94,913	94,330	109,981	129,135	124,036	125,632
Due to Other Banks Abroad	101,899	120,351	157,380	162,513	174,526	168,314	175,945	164,553	180,465	182,756	178,583	184,402	186,299
Capital Market Funding	150,653	163,651	178,891	156,349	148,000	148,648	159,849	156,376	142,974	144,537	155,486	157,205	158,817
Other Term Borrowings	47,269	55,403	49,986	54,168	47,560	35,422	35,799	36,413	41,039	36,838	36,457	33,488	32,400
Other Deposits (LCY + FCY)	193,705	172,344	196,400	193,267	234,006	217,180	202,201	203,798	203,555	182,722	194,468	190,162	200,237
Other Foreign Liabilities	66,995	90,153	81,909	86,862	101,046	128,757	133,389	118,105	125,952	134,896	122,640	127,984	132,412
Unclassified Liabilities	223,732	243,691	251,528	267,217	272,083	272,911	275,137	284,371	283,922	280,990	267,467	273,269	280,915
Inter-Branch Transactions	5,893	2,290	12,477	7,741	7,033	7,747	7,108	4,581	4,461	5,210	6,264	7,737	7,833
Other Liabilities	217,839	241,401	239,051	259,476	265,050	265,164	268,029	279,790	279,461	275,780	261,203	265,532	273,082
- Of which : Provisions ¹	111,330	132,517	132,852	134,310	133,671	133,824	132,194	134,780	137,035	133,848	117,196	117,770	118,287
Total Liabilities	2,510,092	2,586,844	2,731,166	2,730,719	2,840,334	2,978,654	3,036,882	3,114,675	3,206,096	3,259,821	3,372,105	3,402,446	3,480,343

* 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	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023 *	Jan 2024	Feb 2024 *
Domestic Assets													
Cash and Deposits with C.B	73,505	79,128	74,349	69,233	63,537	56,185	74,133	85,139	85,104	85,833	84,317	87,340	89,258
Cash in Hand (LCY)	4,589	4,702	5,482	4,923	5,276	5,188	5,202	5,209	5,313	4,527	6,025	5,153	5,659
Deposits with Central Bank	68,916	74,426	68,867	64,310	58,261	50,997	68,931	79,930	79,791	81,306	78,292	82,187	83,599
Due From Resident Banks	14,670	7,364	5,764	5,763	8,674	7,459	6,881	7,683	6,497	7,315	8,171	4,189	4,885
Domestic Credit and Investments	383,060	407,780	395,448	405,965	411,663	413,571	417,318	424,276	435,683	446,305	453,179	455,047	459,279
a) Credit Facilities	336,893	359,788	348,891	356,317	360,794	361,704	364,503	369,774	380,906	388,117	393,762	393,415	396,018
Claims on Private Sector	285,489	279,046	276,992	279,342	280,032	280,438	281,243	289,563	299,431	302,499	307,644	308,774	309,261
Commercial Bills	0	0	0	0	0	0	0	0	0	4,591	4,506	4,757	5,072
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	285,489	279,046	276,992	279,342	280,032	280,438	281,243	289,563	299,431	297,908	303,138	304,017	304,189
Claims on Government	17,677	33,328	25,423	28,147	30,977	33,863	34,702	34,700	36,019	35,220	34,725	33,335	35,592
Claims on Public Sector (GREs)	31,431	45,712	44,739	47,286	48,263	45,969	47,157	43,964	43,987	48,937	49,925	49,846	49,806
Commercial Bills	0	0	0	0	0	0	0	0	0	652	470	550	626
Loans,Advances & Overdrafts	31,431	45,712	44,739	47,286	48,263	45,969	47,157	43,964	43,987	48,285	49,455	49,296	49,180
Claims on Other Financial Institutions	2,296	1,702	1,737	1,542	1,522	1,434	1,401	1,547	1,469	1,461	1,468	1,460	1,359
Loans,Advances & Overdrafts	2,296	1,702	1,737	1,542	1,522	1,434	1,401	1,547	1,469	1,461	1,468	1,460	1,359
b) Domestic Investments	46,167	47,992	46,557	49,648	50,869	51,867	52,815	54,502	54,777	58,188	59,417	61,632	63,261
Unclassified Assets	30,374	35,427	28,683	32,916	28,953	30,418	30,009	28,768	28,999	29,629	29,186	28,996	29,232
Fixed Assets	6,171	4,894	5,807	5,686	5,690	5,740	5,698	5,683	5,605	5,562	6,790	6,809	6,795
Inter-Branch Transactions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Assets	24,203	30,533	22,876	27,230	23,263	24,678	24,311	23,085	23,394	24,067	22,396	22,187	22,437
Foreign Assets	71,233	71,471	86,078	91,758	96,012	96,726	102,388	104,179	110,681	122,984	128,205	131,093	135,025
Due from H.O. and/or Branches Abroad	1,301	732	582	581	609	619	662	579	821	1,495	1,494	1,453	1,414
Due from Other Banks Abroad	10,429	9,967	12,230	13,639	14,700	13,451	15,119	14,196	12,619	14,664	16,047	14,363	14,513
Cash in Hand (FCY)	16	16	15	18	11	17	15	16	13	13	11	22	22
Securities	29,811	27,802	37,802	41,757	44,558	45,640	51,610	56,874	66,134	68,140	73,208	75,037	78,400
Credit to Non-Residents	29,151	32,035	34,153	34,086	34,565	34,947	33,236	30,496	29,351	36,311	35,145	37,579	37,834
Other Foreign Assets	525	919	1,296	1,677	1,569	2,052	1,746	2,018	1,743	2,361	2,300	2,639	2,842
Total Assets	572,842	601,170	590,322	605,635	608,839	604,359	630,729	650,045	666,964	692,066	703,058	706,665	717,679

* Preliminary

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

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023 *	Jan 2024	Feb 2024 *
Domestic Liabilities													
Monetary Deposits	76,924	84,922	91,813	99,562	99,746	99,267	97,730	101,788	104,626	103,947	104,008	106,626	110,460
Demand Deposits (LCY)	76,181	83,873	90,845	98,101	98,319	97,994	96,602	100,202	102,395	102,640	102,530	105,037	108,755
Bankers Drafts	743	1,049	968	1,461	1,427	1,273	1,128	1,586	2,231	1,307	1,478	1,589	1,705
Quasi Monetary Deposits	229,254	223,956	233,087	240,179	240,558	227,514	240,524	254,411	265,988	276,022	279,316	281,577	287,145
Time Deposits (LCY)	110,982	103,031	102,910	102,522	102,325	93,421	102,312	109,296	111,147	118,611	124,097	126,801	127,039
Savings Deposits (LCY)	78,771	93,194	104,983	109,586	106,732	99,225	102,788	106,787	110,847	110,168	111,306	109,716	114,463
Other Deposits (FCY)	39,501	27,731	25,194	28,071	31,501	34,868	35,424	38,328	43,994	47,243	43,913	45,060	45,643
Government Deposits (LCY + FCY)	65,213	69,084	61,624	64,760	75,095	79,710	89,780	86,640	93,795	100,774	103,836	103,125	103,435
Other Domestic Deposits (LCY + FCY) **	3,698	3,360	2,623	2,520	2,319	2,282	2,640	2,458	2,727	2,477	2,565	2,514	2,547
Capital and Reserves	64,847	68,072	65,770	64,287	66,091	68,301	70,829	69,706	72,931	75,556	78,654	79,659	80,550
Due to Central Bank	529	7,060	239	26	76	66	57	102	1,182	385	417	385	200
Due to Resident Banks	11,661	10,086	5,405	9,591	14,024	18,971	17,950	19,133	18,377	25,255	23,115	22,201	20,821
Capital Market Funding & Term Borrowings	23,868	24,025	24,053	23,135	23,136	23,136	25,892	25,892	22,220	22,220	22,220	22,220	22,220
Foreign Liabilities	43,220	51,958	51,833	39,215	32,672	28,980	27,275	27,835	26,074	23,209	26,734	27,098	28,232
Due to H.O and/or Branches Abroad	431	713	424	523	1,092	1,129	1,581	2,343	1,849	2,835	2,994	2,630	2,823
Due to Other Banks Abroad	8,938	12,911	10,251	10,463	10,599	9,421	8,674	8,151	8,417	7,190	8,928	8,818	10,012
Capital Market Funding	5,505	7,340	5,504	5,505	5,505	5,506	5,507	6,507	6,508	4,673	6,509	6,509	6,509
Other Term Borrowings	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Deposits (LCY + FCY)	27,667	30,099	34,594	21,535	14,378	11,434	10,329	9,557	7,593	7,378	7,065	7,736	7,432
Other Foreign Liabilities	679	895	1,060	1,189	1,098	1,490	1,184	1,277	1,707	1,133	1,238	1,405	1,456
Unclassified Liabilities	53,628	58,647	53,875	62,360	55,122	56,132	58,052	62,080	59,044	62,221	62,193	61,260	62,069
Inter-Branch Transactions	1,605	1,884	1,536	1,565	1,122	1,102	527	668	430	1,720	1,926	1,562	1,288
Other Liabilities	52,023	56,763	52,339	60,795	54,000	55,030	57,525	61,412	58,614	60,501	60,267	59,698	60,781
- Of which : Provisions ¹	21,370	23,731	22,695	22,780	23,181	23,166	23,355	23,916	24,358	24,301	23,711	23,855	23,817
Total Liabilities	572,842	601,170	590,322	605,635	608,839	604,359	630,729	650,045	666,964	692,066	703,058	706,665	717,679

* 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	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023 *	Jan 2024	Feb 2024 *	
Memoranda Accounts / Off-Balance Sheet Items														
	Letters of Credit	104,731	102,672	106,886	103,306	103,149	101,179	104,588	104,807	98,581	97,787	98,120	96,066	91,859
	Guarantees	387,646	356,939	340,666	341,931	340,904	344,813	344,986	353,892	357,874	367,430	392,440	391,225	395,538
	Commitments	210,883	245,836	230,735	247,121	248,077	263,650	293,264	293,347	292,418	307,892	333,690	330,979	344,605
	FX Derivatives	710,726	680,506	549,737	572,637	599,514	617,248	643,401	613,948	762,998	605,704	612,288	623,704	673,006
	Interest Rate Derivatives	2,753,030	3,174,285	4,256,463	4,358,653	3,600,438	3,607,557	3,340,203	3,322,280	3,742,122	3,462,774	3,416,898	3,381,249	3,449,613
	Others Derivatives	30,249	41,857	51,080	60,472	68,248	78,727	65,621	83,135	95,753	92,717	108,990	109,171	114,500
	Other Memoranda Items	52,456	9,687	24,155	14,782	22,890	17,177	19,696	14,170	14,020	14,335	13,928	16,809	20,269
	Total Memoranda Accounts	4,249,721	4,611,782	5,559,722	5,698,902	4,983,220	5,030,351	4,811,759	4,785,579	5,363,766	4,948,639	4,976,354	4,949,203	5,089,390

* Preliminary

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

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023 *	Jan 2024	Feb 2024 *
Foreign Assets	771,092	849,077	933,169	923,237	1,017,215	1,144,270	1,191,027	1,221,886	1,220,740	1,270,026	1,316,925	1,323,600	1,371,634
Notes and Coins	144	165	164	188	222	228	224	291	243	382	355	281	307
Due from H.O. and/or Branches Abroad	154,635	156,027	190,091	136,689	173,237	254,056	225,419	234,952	189,431	181,751	197,785	189,517	203,916
Due from Other Banks Abroad	157,442	168,193	207,637	222,427	237,719	244,376	266,827	286,574	287,395	306,266	314,696	316,490	335,847
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	79,766	102,595	118,001	130,433	136,996	136,684	153,552	144,062	146,173	168,275	174,850	167,347	179,227
- Term Placements	34,869	32,025	35,936	33,216	36,528	41,675	47,120	65,637	54,625	49,969	54,470	54,928	59,899
- Term Loans	42,807	33,573	53,700	58,778	64,195	66,017	66,155	76,875	86,597	88,022	85,376	94,215	96,721
Investments	236,985	271,183	289,677	287,243	298,562	303,666	341,123	359,476	385,821	400,520	428,726	430,516	441,960
Loans and Advances	166,028	182,313	175,095	192,742	207,166	218,047	228,499	221,999	227,559	241,385	253,652	258,492	256,916
Other Foreign Assets	55,858	71,196	70,505	83,948	100,309	123,897	128,935	118,594	130,291	139,722	121,711	128,304	132,688
Foreign Liabilities	679,979	715,606	778,461	744,991	792,856	788,708	806,943	801,993	814,389	814,939	843,503	844,375	864,029
Due to H.O and/or Branches Abroad	76,669	62,459	62,486	53,140	56,138	62,536	74,066	97,256	96,179	112,816	132,129	126,666	128,455
Due to Other Banks Abroad	110,837	133,262	167,631	172,976	185,125	177,735	184,619	172,704	188,882	189,946	187,511	193,220	196,311
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	56,426	74,289	100,722	112,884	121,554	112,172	113,792	112,335	123,370	127,660	118,549	124,845	121,236
- Inter Bank Borrowings	40,455	47,199	49,120	42,006	52,857	54,288	58,818	43,002	47,670	43,808	49,224	50,271	56,559
- Other Term Borrowings	13,956	11,774	17,789	18,086	10,714	11,275	12,009	17,367	17,842	18,478	19,738	18,104	18,516
Capital Market Funding	156,158	170,991	184,395	161,854	153,505	154,154	165,356	162,883	149,482	149,210	161,995	163,714	165,326
Other Term Borrowings	47,269	55,403	49,986	54,168	47,560	35,422	35,799	36,413	41,039	36,838	36,457	33,488	32,400
Other Deposits	221,372	202,443	230,994	214,802	248,384	228,614	212,530	213,355	211,148	190,100	201,533	197,898	207,669
- Demand Deposits	36,043	38,994	42,367	52,380	75,575	68,765	51,887	55,706	62,511	58,261	56,913	51,610	54,196
- Time Deposits	149,876	111,707	126,845	116,030	128,399	123,851	118,407	115,299	105,642	95,713	111,759	114,175	122,623
- Savings Deposits	17,312	18,192	19,375	19,628	23,479	20,106	20,954	21,394	21,207	20,857	22,508	21,544	20,398
- Commercial Prepayments(Margin Deposits)	359	660	532	509	1,041	598	860	865	633	843	636	651	706
- Borrowings Under Repurchase Agreements(NBFI)	17,782	32,890	41,875	26,255	19,890	15,294	20,422	20,091	21,155	14,426	9,717	9,918	9,746
Other Foreign Liabilities	67,674	91,048	82,969	88,051	102,144	130,247	134,573	119,382	127,659	136,029	123,878	129,389	133,868

* Preliminary

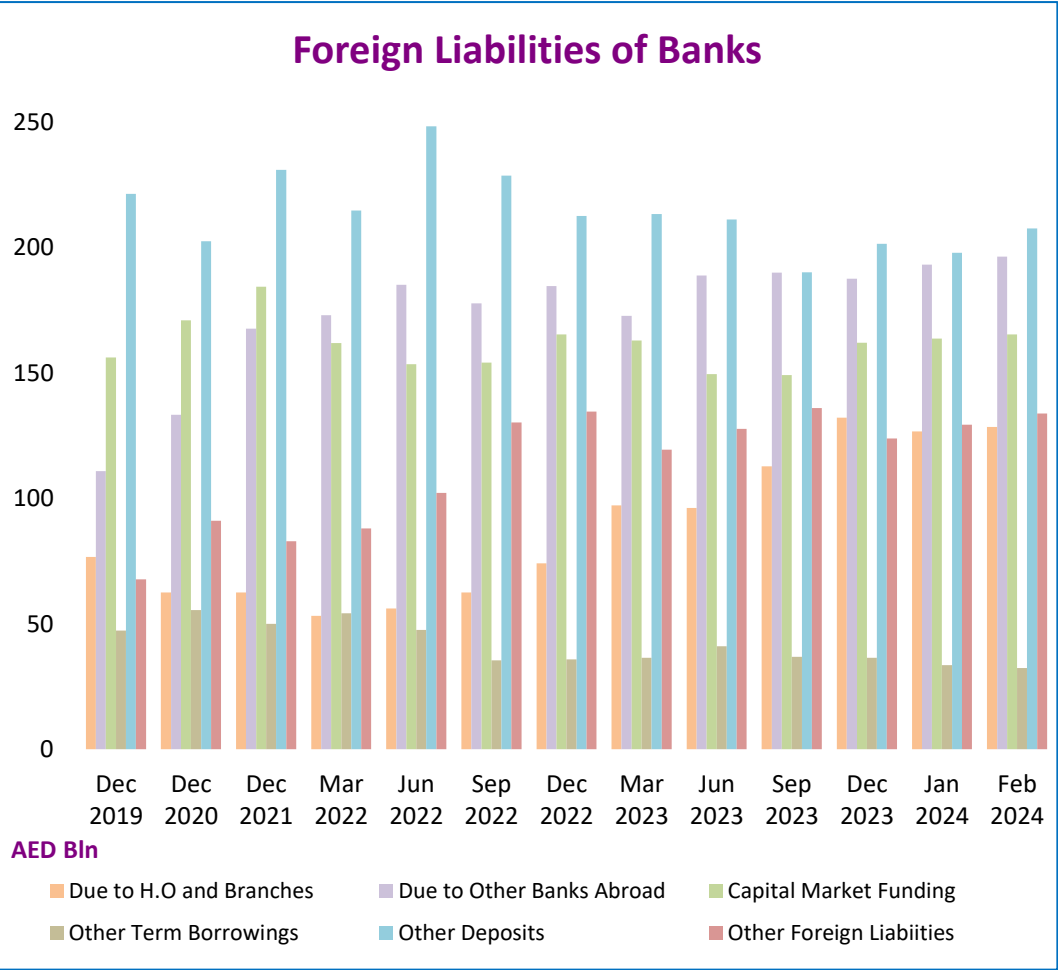
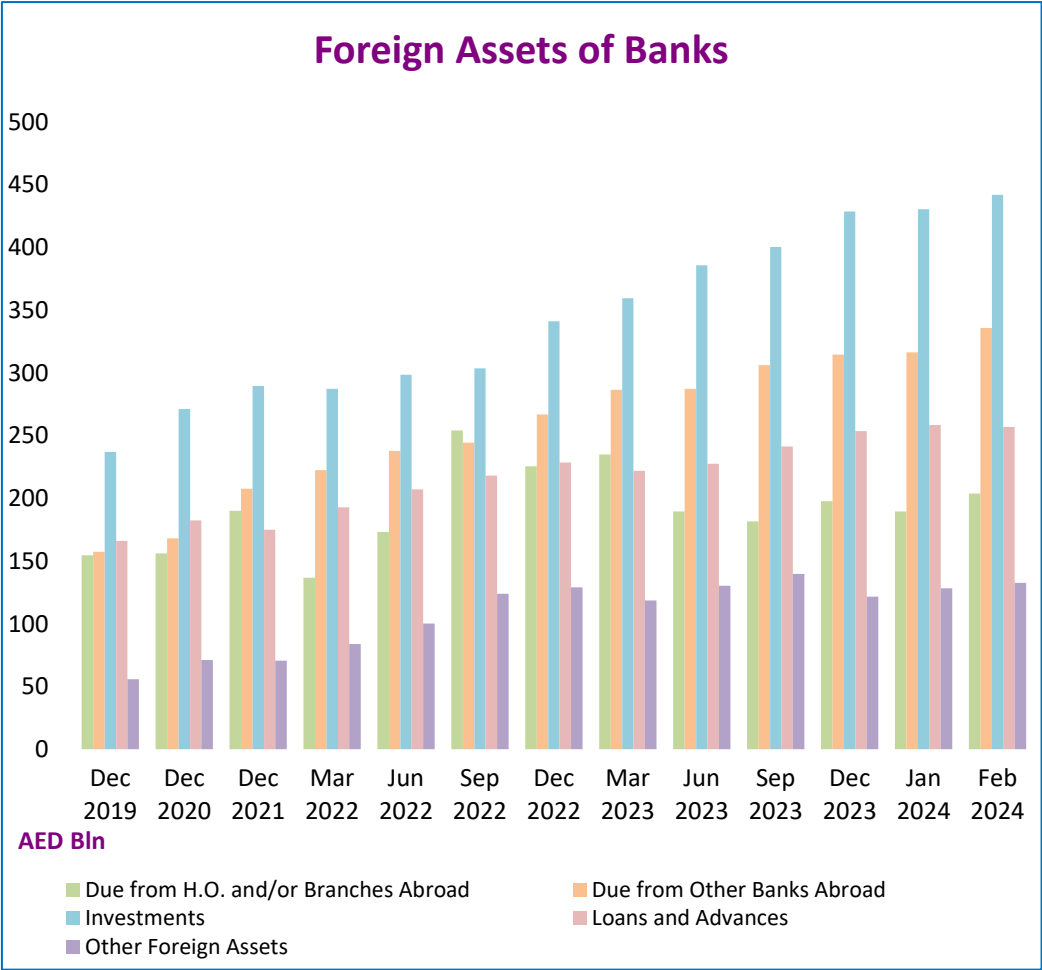


Table 19 : Banks' Foreign Assets and Liabilities (National Banks)

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023 *	Jan 2024	Feb 2024 *
Foreign Assets	643,458	707,268	794,516	781,292	870,154	993,785	1,027,245	1,059,363	1,054,644	1,093,346	1,138,481	1,153,053	1,197,956
Notes and Coins	119	126	107	132	172	182	164	160	187	313	319	241	251
Due from H.O. and/or Branches Abroad	141,353	145,068	179,284	120,405	158,326	235,967	207,818	216,085	172,123	158,279	169,581	167,307	182,040
Due from Other Banks Abroad	118,760	120,908	155,384	174,656	185,930	196,149	210,930	226,159	225,399	238,205	246,214	248,112	261,320
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	66,641	80,342	90,059	102,412	108,071	115,780	125,382	118,771	119,248	135,235	146,859	137,249	144,808
- Term Placements	16,122	11,776	21,313	22,092	23,052	24,257	30,577	43,787	33,165	28,118	30,190	32,282	36,147
- Term Loans	35,997	28,790	44,012	50,152	54,807	56,112	54,971	63,601	72,986	74,852	69,165	78,581	80,365
Investments	203,222	225,475	247,104	249,667	260,571	264,785	299,080	321,202	347,167	360,981	388,426	389,659	400,450
Loans and Advances	129,340	152,350	148,946	161,027	174,061	183,876	191,753	187,120	189,270	207,062	221,119	228,902	229,907
Other Foreign Assets	50,664	63,341	63,691	75,405	91,094	112,826	117,500	108,637	120,498	128,506	112,822	118,832	123,988
Foreign Liabilities	575,534	613,848	665,190	639,489	689,620	686,802	699,350	699,900	710,396	711,194	745,818	749,207	768,240
Due to H.O and/or Branches Abroad	34,509	27,683	25,604	21,941	28,077	35,838	47,395	70,856	66,436	86,524	104,292	103,639	106,719
Due to Other Banks Abroad	94,616	114,495	134,896	145,045	156,168	151,242	159,747	147,249	161,348	160,130	165,175	168,329	169,249
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	48,851	62,729	75,938	92,030	99,421	93,242	96,728	93,349	102,700	104,000	101,573	106,489	102,668
- Inter Bank Borrowings	38,338	45,326	45,846	39,416	46,111	46,742	51,058	36,577	40,839	38,045	43,871	43,742	48,072
- Other Term Borrowings	7,427	6,440	13,112	13,599	10,636	11,258	11,961	17,323	17,809	18,085	19,731	18,098	18,509
Capital Market Funding	149,189	165,879	181,608	159,224	150,937	152,195	163,522	161,368	148,204	148,062	160,802	162,526	164,144
Other Term Borrowings	46,871	55,006	49,538	53,709	47,101	34,944	35,320	35,934	40,958	36,713	36,332	33,364	32,275
Other Deposits	188,504	168,895	198,345	179,422	214,070	193,010	175,263	177,449	175,663	154,200	163,648	160,742	170,558
- Demand Deposits	20,234	23,492	23,851	32,797	56,445	49,233	31,712	37,595	46,094	41,109	37,603	33,158	35,325
- Time Deposits	136,895	98,764	118,467	106,282	119,636	113,987	107,434	103,781	93,154	82,818	99,135	101,345	110,007
- Savings Deposits	13,377	13,434	13,817	13,756	17,308	14,178	15,194	15,411	14,943	15,358	16,863	15,974	15,075
- Commercial Prepayments(Margin Deposits)	216	315	335	332	791	318	501	571	317	489	330	347	405
- Borrowings Under Repurchase Agreements(NBFI)	17,782	32,890	41,875	26,255	19,890	15,294	20,422	20,091	21,155	14,426	9,717	9,918	9,746
Other Foreign Liabilities	61,845	81,890	75,199	80,148	93,267	119,573	118,103	107,044	117,787	125,565	115,569	120,607	125,295

* Preliminary

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

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023 *	Jan 2024	Feb 2024 *
Foreign Assets	127,634	141,809	138,653	141,945	147,061	150,485	163,782	162,523	166,096	176,680	178,444	170,547	173,678
Notes and Coins	25	39	57	56	50	46	60	131	56	69	36	40	56
Due from H.O. and/or Branches Abroad	13,282	10,959	10,807	16,284	14,911	18,089	17,601	18,867	17,308	23,472	28,204	22,210	21,876
Due from Other Banks Abroad	38,682	47,285	52,253	47,771	51,789	48,227	55,897	60,415	61,996	68,061	68,482	68,378	74,527
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	13,125	22,253	27,942	28,021	28,925	20,904	28,170	25,291	26,925	33,040	27,991	30,098	34,419
- Term Placements	18,747	20,249	14,623	11,124	13,476	17,418	16,543	21,850	21,460	21,851	24,280	22,646	23,752
- Term Loans	6,810	4,783	9,688	8,626	9,388	9,905	11,184	13,274	13,611	13,170	16,211	15,634	16,356
Investments	33,763	45,708	42,573	37,576	37,991	38,881	42,043	38,274	38,654	39,539	40,300	40,857	41,510
Loans and Advances	36,688	29,963	26,149	31,715	33,105	34,171	36,746	34,879	38,289	34,323	32,533	29,590	27,009
Other Foreign Assets	5,194	7,855	6,814	8,543	9,215	11,071	11,435	9,957	9,793	11,216	8,889	9,472	8,700
Foreign Liabilities	104,445	101,758	113,271	105,502	103,236	101,906	107,593	102,093	103,993	103,745	97,685	95,168	95,789
Due to H.O and/or Branches Abroad	42,160	34,776	36,882	31,199	28,061	26,698	26,671	26,400	29,743	26,292	27,837	23,027	21,736
Due to Other Banks Abroad	16,221	18,767	32,735	27,931	28,957	26,493	24,872	25,455	27,534	29,816	22,336	24,891	27,062
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	7,575	11,560	24,784	20,854	22,133	18,930	17,064	18,986	20,670	23,660	16,976	18,356	18,568
- Inter Bank Borrowings	2,117	1,873	3,274	2,590	6,746	7,546	7,760	6,425	6,831	5,763	5,353	6,529	8,487
- Other Term Borrowings	6,529	5,334	4,677	4,487	78	17	48	44	33	393	7	6	7
Capital Market Funding	6,969	5,112	2,787	2,630	2,568	1,959	1,834	1,515	1,278	1,148	1,193	1,188	1,182
Other Term Borrowings	398	397	448	459	459	478	479	479	81	125	125	124	125
Other Deposits	32,868	33,548	32,649	35,380	34,314	35,604	37,267	35,906	35,485	35,900	37,885	37,156	37,111
- Demand Deposits	15,809	15,502	18,516	19,583	19,130	19,532	20,175	18,111	16,417	17,152	19,310	18,452	18,871
- Time Deposits	12,981	12,943	8,378	9,748	8,763	9,864	10,973	11,518	12,488	12,895	12,624	12,830	12,616
- Savings Deposits	3,935	4,758	5,558	5,872	6,171	5,928	5,760	5,983	6,264	5,499	5,645	5,570	5,323
- Commercial Prepayments(Margin Deposits)	143	345	197	177	250	280	359	294	316	354	306	304	301
- 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	7,770	7,903	8,877	10,674	16,470	12,338	9,872	10,464	8,309	8,782	8,573

* Preliminary

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

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023 *	Jan 2024	Feb 2024 *
Foreign Assets	699,859	777,606	847,091	831,479	921,203	1,047,544	1,088,639	1,117,707	1,110,058	1,147,042	1,188,720	1,192,507	1,236,609
Notes and Coins	128	149	149	170	211	211	209	275	230	369	344	259	285
Due from H.O. and/or Branches Abroad	153,334	155,295	189,509	136,108	172,628	253,437	224,757	234,373	188,610	180,256	196,291	188,064	202,502
Due from Other Banks Abroad	147,013	158,226	195,407	208,788	223,019	230,925	251,708	272,378	274,776	291,602	298,649	302,127	321,334
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	75,725	99,278	114,270	128,641	133,467	134,034	150,580	142,710	144,707	166,757	172,358	165,756	178,021
- Term Placements	30,469	28,489	33,011	28,440	33,106	38,190	42,887	60,102	50,286	45,185	50,600	52,001	56,725
- Term Loans	40,819	30,459	48,126	51,707	56,446	58,701	58,241	69,566	79,783	79,660	75,691	84,370	86,588
Investments	207,174	243,381	251,875	245,486	254,004	258,026	289,513	302,602	319,686	332,380	355,518	355,479	363,560
Loans and Advances	136,877	150,278	140,942	158,656	172,601	183,100	195,263	191,503	198,208	205,074	218,507	220,913	219,082
Other Foreign Assets	55,333	70,277	69,209	82,271	98,740	121,845	127,189	116,576	128,548	137,361	119,411	125,665	129,846
Foreign Liabilities	636,759	663,648	726,628	705,776	760,184	759,728	779,668	774,158	788,315	791,730	816,769	817,277	835,797
Due to H.O and/or Branches Abroad	76,238	61,746	62,062	52,617	55,046	61,407	72,485	94,913	94,330	109,981	129,135	124,036	125,632
Due to Other Banks Abroad	101,899	120,351	157,380	162,513	174,526	168,314	175,945	164,553	180,465	182,756	178,583	184,402	186,299
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	51,595	64,860	93,407	104,589	114,420	106,277	108,405	106,860	117,545	123,544	113,134	119,632	115,712
- Inter Bank Borrowings	36,352	43,717	46,184	39,838	49,392	50,762	55,532	40,326	45,078	40,734	45,711	46,666	52,071
- Other Term Borrowings	13,952	11,774	17,789	18,086	10,714	11,275	12,008	17,367	17,842	18,478	19,738	18,104	18,516
Capital Market Funding	150,653	163,651	178,891	156,349	148,000	148,648	159,849	156,376	142,974	144,537	155,486	157,205	158,817
Other Term Borrowings	47,269	55,403	49,986	54,168	47,560	35,422	35,799	36,413	41,039	36,838	36,457	33,488	32,400
Other Deposits	193,705	172,344	196,400	193,267	234,006	217,180	202,201	203,798	203,555	182,722	194,468	190,162	200,237
- Demand Deposits	34,312	37,345	40,380	50,531	73,687	66,690	50,022	53,984	61,223	56,880	55,859	50,420	53,101
- Time Deposits	137,042	104,676	120,266	112,024	125,218	120,620	115,404	111,920	103,243	93,671	109,843	111,904	120,317
- Savings Deposits	13,947	14,486	15,532	16,385	19,452	16,296	16,608	17,224	17,395	17,002	18,574	17,408	16,523
- Commercial Prepayments(Margin Deposits)	293	623	492	464	994	548	661	579	539	743	475	512	550
- Borrowings Under Repurchase Agreements(NBFI)	8,111	15,214	19,730	13,863	14,655	13,026	19,506	20,091	21,155	14,426	9,717	9,918	9,746
Other Foreign Liabilities	66,995	90,153	81,909	86,862	101,046	128,757	133,389	118,105	125,952	134,896	122,640	127,984	132,412

* Preliminary

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

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023 *	Jan 2024	Feb 2024 *
Foreign Assets	71,233	71,471	86,078	91,758	96,012	96,726	102,388	104,179	110,681	122,984	128,205	131,093	135,025
Notes and Coins	16	16	15	18	11	17	15	16	13	13	11	22	22
Due from H.O. and/or Branches Abroad	1,301	732	582	581	609	619	662	579	821	1,495	1,494	1,453	1,414
Due from Other Banks Abroad	10,429	9,967	12,230	13,639	14,700	13,451	15,119	14,196	12,619	14,664	16,047	14,363	14,513
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	4,041	3,317	3,731	1,792	3,529	2,650	2,972	1,352	1,466	1,518	2,492	1,591	1,206
- Term Placements	4,400	3,536	2,925	4,776	3,422	3,485	4,233	5,535	4,339	4,784	3,870	2,927	3,174
- Term Loans	1,988	3,114	5,574	7,071	7,749	7,316	7,914	7,309	6,814	8,362	9,685	9,845	10,133
Investments	29,811	27,802	37,802	41,757	44,558	45,640	51,610	56,874	66,134	68,140	73,208	75,037	78,400
Loans and Advances	29,151	32,035	34,153	34,086	34,565	34,947	33,236	30,496	29,351	36,311	35,145	37,579	37,834
Other Foreign Assets	525	919	1,296	1,677	1,569	2,052	1,746	2,018	1,743	2,361	2,300	2,639	2,842
Foreign Liabilities	43,220	51,958	51,833	39,215	32,672	28,980	27,275	27,835	26,074	23,209	26,734	27,098	28,232
Due to H.O and/or Branches Abroad	431	713	424	523	1,092	1,129	1,581	2,343	1,849	2,835	2,994	2,630	2,823
Due to Other Banks Abroad	8,938	12,911	10,251	10,463	10,599	9,421	8,674	8,151	8,417	7,190	8,928	8,818	10,012
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	4,831	9,429	7,315	8,295	7,134	5,895	5,387	5,475	5,825	4,116	5,415	5,213	5,524
- Inter Bank Borrowings	4,103	3,482	2,936	2,168	3,465	3,526	3,286	2,676	2,592	3,074	3,513	3,605	4,488
- Other Term Borrowings	4	0	0	0	0	0	1	0	0	0	0	0	0
Capital Market Funding	5,505	7,340	5,504	5,505	5,505	5,506	5,507	6,507	6,508	4,673	6,509	6,509	6,509
Other Term Borrowings	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Deposits	27,667	30,099	34,594	21,535	14,378	11,434	10,329	9,557	7,593	7,378	7,065	7,736	7,432
- Demand Deposits	1,731	1,649	1,987	1,849	1,888	2,075	1,865	1,722	1,287	1,381	1,053	1,190	1,095
- Time Deposits	12,834	7,031	6,579	4,006	3,181	3,231	3,003	3,379	2,400	2,042	1,917	2,271	2,306
- Savings Deposits	3,365	3,706	3,843	3,243	4,027	3,810	4,346	4,170	3,812	3,855	3,934	4,136	3,875
- Commercial Prepayments(Margin Deposits)	66	37	40	45	47	50	199	286	94	100	161	139	156
- Borrowings Under Repurchase Agreements(NBFI)	9,671	17,676	22,145	12,392	5,235	2,268	916	0	0	0	0	0	0
Other Foreign Liabilities	679	895	1,060	1,189	1,098	1,490	1,184	1,277	1,707	1,133	1,238	1,405	1,456

* Preliminary

Table 23 : Domestic Credit (All Banks) ¹

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023 *	Jan 2024	Feb 2024 *
Government	257,383	251,923	236,038	226,815	222,366	212,527	211,730	215,976	218,752	212,566	184,115	183,942	194,176
Public Sector (GREs)	185,273	219,950	245,391	263,874	259,981	255,704	253,306	245,080	264,400	280,361	292,640	288,745	289,535
Private Sector	1,149,953	1,124,913	1,137,528	1,148,420	1,176,516	1,187,177	1,185,901	1,212,729	1,233,964	1,247,159	1,261,288	1,265,010	1,272,786
Private - Corporate	817,548	795,439	789,914	791,667	815,321	818,574	811,125	828,614	838,150	839,021	843,296	842,800	846,530
Financial Institutions	15,338	16,624	16,783	15,505	13,685	13,460	12,936	12,690	12,267	10,957	20,645	17,817	18,054
Business and Industrial Sector **	802,210	778,815	773,131	776,162	801,636	805,114	798,189	815,924	825,883	828,064	822,651	824,983	828,476
Private - Retail	332,405	329,474	347,614	356,753	361,195	368,603	374,776	384,115	395,814	408,138	417,992	422,210	426,256
Total	1,592,609	1,596,786	1,618,957	1,639,109	1,658,863	1,655,408	1,650,937	1,673,785	1,717,116	1,740,086	1,738,043	1,737,697	1,756,497

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

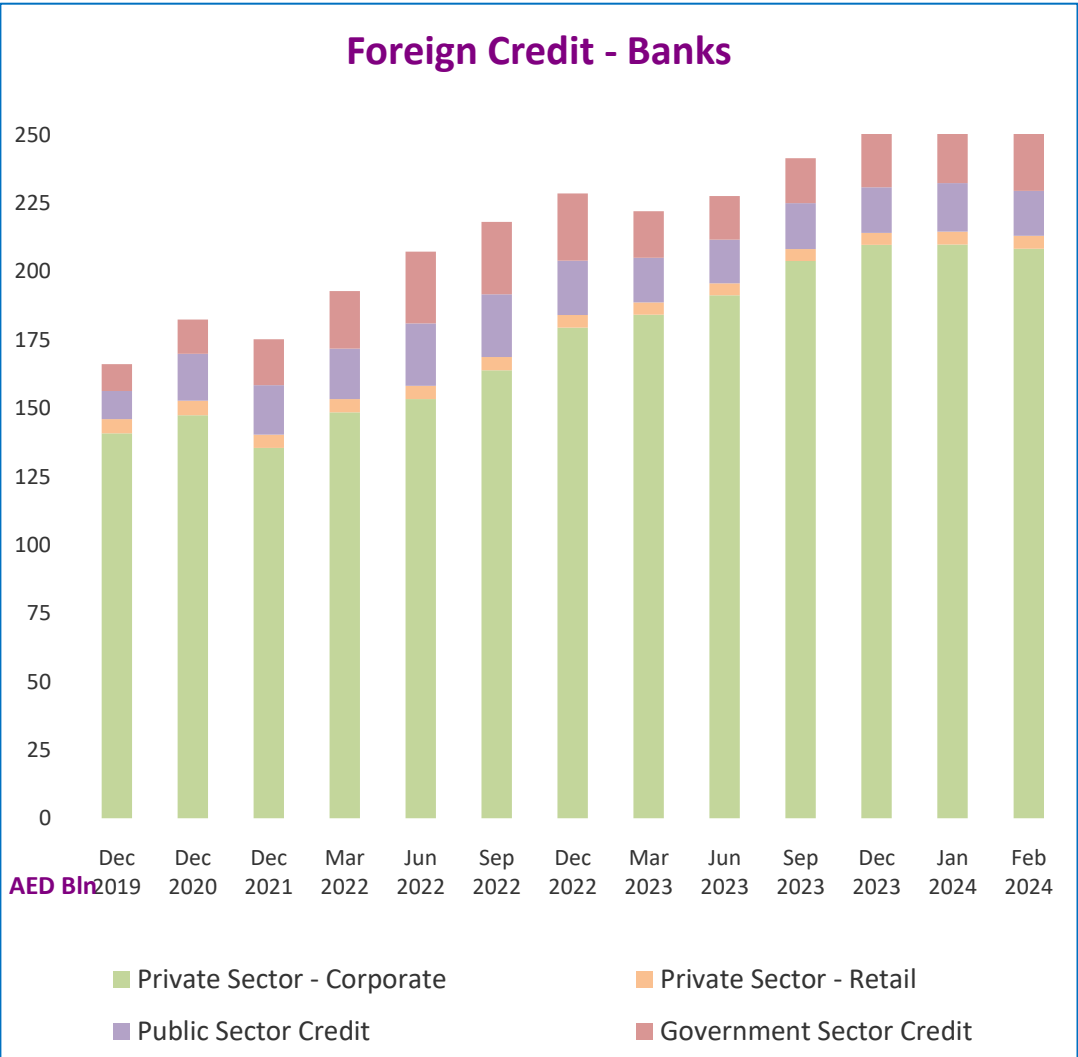
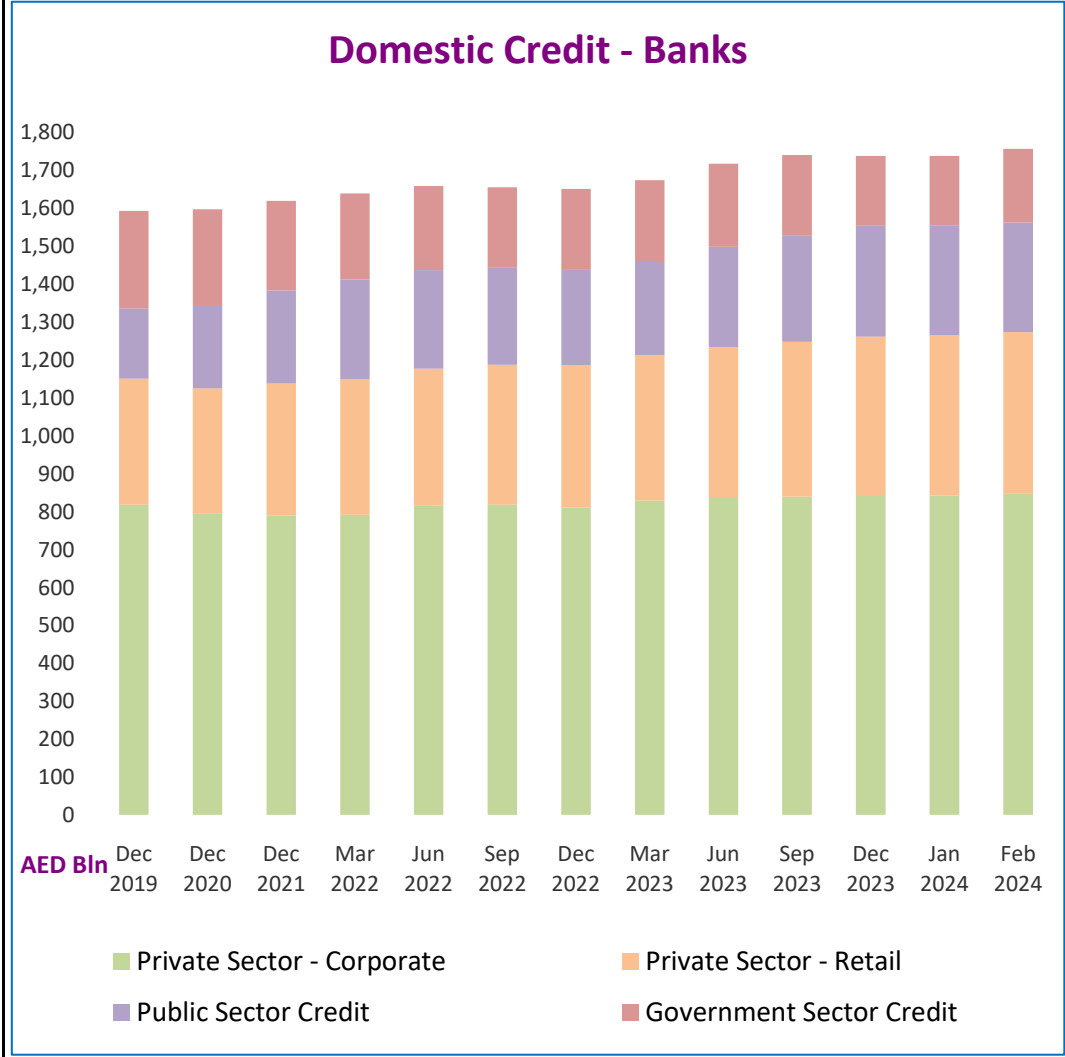


Table 24 : Domestic Credit (National Banks) ¹

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023 *	Jan 2024	Feb 2024 *
Government	250,422	242,135	223,299	214,420	210,531	202,516	200,882	208,517	210,900	204,805	176,890	176,365	186,715
Public Sector (GREs)	169,319	203,087	229,076	247,082	240,597	239,016	237,876	228,592	247,894	263,269	274,824	271,402	271,162
Private Sector	1,016,604	1,000,790	1,018,130	1,035,283	1,063,618	1,073,317	1,075,981	1,103,730	1,125,370	1,138,466	1,151,980	1,157,162	1,163,852
Private - Corporate	713,790	697,701	698,080	706,731	730,719	733,086	728,840	746,570	756,709	757,327	761,180	761,961	764,675
Financial Institutions	14,070	15,115	14,516	13,982	12,655	12,287	11,783	11,400	11,135	9,728	19,425	16,500	16,645
Business and Industrial Sector **	699,720	682,586	683,564	692,749	718,064	720,799	717,057	735,170	745,574	747,599	741,755	745,461	748,030
Private - Retail	302,814	303,089	320,050	328,552	332,899	340,231	347,141	357,160	368,661	381,139	390,800	395,201	399,177
Total	1,436,345	1,446,012	1,470,505	1,496,785	1,514,746	1,514,849	1,514,739	1,540,839	1,584,164	1,606,540	1,603,694	1,604,929	1,621,729

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	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023 *	Jan 2024	Feb 2024 *
Government	6,961	9,788	12,739	12,395	11,835	10,011	10,848	7,459	7,852	7,761	7,225	7,577	7,461
Public Sector (GREs)	15,954	16,863	16,315	16,792	19,384	16,688	15,430	16,488	16,506	17,092	17,816	17,343	18,373
Private Sector	133,349	124,123	119,398	113,137	112,898	113,860	109,920	108,999	108,594	108,693	109,308	107,848	108,934
Private - Corporate	103,758	97,738	91,834	84,936	84,602	85,488	82,285	82,044	81,441	81,694	82,116	80,839	81,855
Financial Institutions	1,268	1,509	2,267	1,523	1,030	1,173	1,153	1,290	1,132	1,229	1,220	1,317	1,409
Business and Industrial Sector **	102,490	96,229	89,567	83,413	83,572	84,315	81,132	80,754	80,309	80,465	80,896	79,522	80,446
Private - Retail	29,591	26,385	27,564	28,201	28,296	28,372	27,635	26,955	27,153	26,999	27,192	27,009	27,079
Total	156,264	150,774	148,452	142,324	144,117	140,559	136,198	132,946	132,952	133,546	134,349	132,768	134,768

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	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023 *	Jan 2024	Feb 2024 *
Government	239,706	218,595	210,615	198,668	191,389	178,664	177,028	181,276	182,733	177,346	149,390	150,607	158,584
Public Sector (GREs)	153,842	174,238	200,652	216,588	211,718	209,735	206,149	201,116	220,413	231,424	242,715	238,899	239,729
Private Sector	862,168	844,165	858,799	867,536	894,962	905,305	903,257	921,619	933,064	943,199	952,176	954,776	962,166
Private - Corporate	659,684	647,360	647,085	648,684	672,975	678,602	672,625	684,731	687,952	689,361	692,411	692,537	697,521
Financial Institutions	13,042	14,922	15,046	13,963	12,163	12,026	11,535	11,143	10,798	9,496	19,177	16,357	16,695
Business and Industrial Sector **	646,642	632,438	632,039	634,721	660,812	666,576	661,090	673,588	677,154	679,865	673,234	676,180	680,826
Private - Retail	202,484	196,805	211,714	218,852	221,987	226,703	230,632	236,888	245,112	253,838	259,765	262,239	264,645
Total	1,255,716	1,236,998	1,270,066	1,282,792	1,298,069	1,293,704	1,286,434	1,304,011	1,336,210	1,351,969	1,344,281	1,344,282	1,360,479

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	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023 *	Jan 2024	Feb 2024 *
Government	17,677	33,328	25,423	28,147	30,977	33,863	34,702	34,700	36,019	35,220	34,725	33,335	35,592
Public Sector (GREs)	31,431	45,712	44,739	47,286	48,263	45,969	47,157	43,964	43,987	48,937	49,925	49,846	49,806
Private Sector	287,785	280,748	278,729	280,884	281,554	281,872	282,644	291,110	300,900	303,960	309,112	310,234	310,620
Private - Corporate	157,864	148,079	142,829	142,983	142,346	139,972	138,500	143,883	150,198	149,660	150,885	150,263	149,009
Financial Institutions	2,296	1,702	1,737	1,542	1,522	1,434	1,401	1,547	1,469	1,461	1,468	1,460	1,359
Business and Industrial Sector **	155,568	146,377	141,092	141,441	140,824	138,538	137,099	142,336	148,729	148,199	149,417	148,803	147,650
Private - Retail	129,921	132,669	135,900	137,901	139,208	141,900	144,144	147,227	150,702	154,300	158,227	159,971	161,611
Total	336,893	359,788	348,891	356,317	360,794	361,704	364,503	369,774	380,906	388,117	393,762	393,415	396,018

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	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023 *
		Economic Activity												
1)	Agriculture	1,052	2,173	1,736	1,830	1,708	2,504	2,419	2,955	2,942	2,931	2,926	3,331	2,988
2)	Mining and Quarrying	10,660	14,940	15,262	15,197	16,405	18,497	19,490	19,617	18,654	17,716	17,458	18,818	16,609
3)	Manufacturing	80,440	73,506	74,665	76,710	82,323	83,484	87,647	86,651	84,332	83,790	84,938	82,953	89,315
	3.1 Food , Beverages and Tobacco	5,724	6,691	7,022	8,030	8,962	10,303	11,479	11,623	12,259	11,103	11,198	10,899	10,702
	3.2 Textile and Leather Products	1,399	1,271	979	1,182	1,186	1,306	1,362	1,322	1,236	1,312	1,440	1,339	1,430
	3.3 Furniture and Other Wood Products	2,291	2,285	2,202	2,218	2,220	2,187	2,335	2,373	2,514	2,645	2,330	2,507	2,283
	3.4 Paper And Paper Products	2,436	2,424	2,512	2,402	2,221	2,288	2,383	2,555	2,603	2,582	2,760	2,531	1,586
	3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals	23,091	18,007	18,560	18,024	18,279	19,154	21,056	20,619	18,597	19,497	19,206	18,676	19,483
	3.6 Basic Metal Products (Including Aluminium)	17,220	17,477	18,422	18,824	17,961	17,837	18,980	17,145	16,815	16,220	16,069	15,167	14,692
	3.7 Fabricated Metal Products, Machinery and Equipment	9,912	7,215	8,036	8,096	8,615	8,547	9,131	9,899	9,522	10,621	11,316	10,982	10,048
	3.8 Other Manufactured Products	18,367	18,136	16,932	17,934	22,879	21,862	20,921	21,115	20,786	19,810	20,619	20,852	29,091
4)	Electricity, Gas and Water	22,734	27,310	28,911	28,697	28,125	38,695	38,208	41,855	43,479	42,343	52,088	50,450	50,808
5)	Construction and Real Estate	311,138	327,533	323,733	327,751	326,730	320,931	316,100	308,342	302,903	300,371	296,903	292,984	286,936
	5.1 Construction	65,220	61,812	61,589	66,432	65,973	64,819	63,406	63,226	58,504	57,242	57,704	56,275	52,864
	5.2 Real Estate	245,918	265,721	262,144	261,319	260,757	256,112	252,694	245,116	244,399	243,129	239,199	236,709	234,072
6)	Trade	152,656	138,675	137,419	136,516	131,479	136,583	140,490	140,566	136,532	142,240	145,604	145,999	154,621
	6.1 Wholesale	104,813	100,024	100,849	100,389	99,406	99,929	103,729	94,794	93,897	100,654	96,350	94,378	110,829
	6.2 Retail	47,843	38,651	36,570	36,127	32,073	36,654	36,761	45,772	42,635	41,586	49,254	51,621	43,792
7)	Transport, Storage and Communication	57,078	84,818	83,135	80,567	86,421	83,089	78,245	73,582	75,682	73,392	85,705	92,803	92,123
8)	Financial Institutions	131,105	110,357	112,735	113,242	116,770	120,687	133,313	147,428	148,347	159,358	161,298	161,855	177,752
9)	Government	251,689	240,856	233,410	233,204	222,952	214,895	210,005	200,893	200,227	203,535	208,117	203,041	174,984
10)	Personal Loans for Business Purposes ¹	100,811	104,675	95,803	100,877	99,186	106,172	97,930	91,061	92,666	96,856	95,406	92,261	88,726
11)	Personal Loans for Consumption Purposes	330,006	325,778	339,770	344,465	349,026	354,718	365,983	379,680	383,630	390,543	402,640	415,649	426,925
12)	All Others ²	143,240	146,165	149,003	143,015	157,832	158,854	169,033	162,778	161,543	160,710	164,033	179,942	176,256
Total		1,592,609	1,596,786	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	1,738,043

* 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	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023
			Economic Activity												
1)	Agriculture		227	188	298	114	138	138	99	830	770	803	758	1,151	1,450
2)	Mining and Quarrying		8,005	18,083	17,707	18,758	14,765	17,438	16,829	18,400	22,952	21,770	20,491	21,086	20,736
3)	Manufacturing		16,873	20,772	22,781	22,486	22,942	21,874	21,221	20,366	23,516	27,080	28,951	25,110	26,742
	3.1	Food , Beverages and Tobacco	3,188	3,856	4,484	4,586	4,173	4,305	4,583	5,397	5,440	5,803	5,624	5,218	5,916
	3.2	Textile and Leather Products	605	505	512	440	474	409	442	426	521	1,159	1,268	1,382	1,092
	3.3	Furniture and Other Wood Products	389	432	436	413	421	421	400	441	499	509	528	514	479
	3.4	Paper And Paper Products	1	0	0	0	0	0	0	2	2	12	25	42	31
	3.5	Chemicals and Chemical Products, Petroleum and Petro-Chemicals	7,076	11,089	11,264	10,797	10,638	9,044	8,161	5,753	8,026	10,920	12,400	8,644	9,875
	3.6	Basic Metal Products (Including Aluminium)	3,040	2,405	3,261	3,557	4,043	4,217	4,240	4,055	4,086	3,980	4,176	4,478	3,980
	3.7	Fabricated Metal Products, Machinery and Equipment	960	1,003	910	1,086	1,572	1,679	1,291	1,273	1,731	2,141	2,434	2,081	1,909
	3.8	Other Manufactured Products	1,614	1,482	1,914	1,607	1,621	1,799	2,104	3,019	3,211	2,556	2,496	2,751	3,460
4)	Electricity, Gas and Water		7,169	8,185	6,611	6,878	6,969	6,757	7,276	8,789	8,908	10,504	12,624	13,995	13,641
5)	Construction and Real Estate		14,240	13,484	13,127	13,674	12,827	12,973	12,928	14,634	17,365	17,651	18,700	19,849	19,183
	5.1	Construction	5,562	4,903	3,751	4,233	3,543	3,690	4,237	4,393	4,384	4,678	4,832	5,906	5,045
	5.2	Real Estate	8,678	8,581	9,376	9,441	9,284	9,283	8,691	10,241	12,981	12,973	13,868	13,943	14,138
6)	Trade		12,222	13,308	13,553	13,381	14,926	16,134	16,013	16,755	16,124	17,660	17,894	23,125	23,788
	6.1	Wholesale	9,790	9,615	10,665	10,486	12,401	13,208	13,113	13,386	12,977	14,157	14,652	18,605	19,925
	6.2	Retail	2,432	3,693	2,888	2,895	2,525	2,926	2,900	3,369	3,147	3,503	3,242	4,520	3,863
7)	Transport, Storage and Communication		33,256	29,852	28,173	32,743	33,475	34,147	36,862	36,637	36,551	32,767	32,579	40,876	39,749
8)	Financial Institutions		38,263	44,021	36,422	33,389	31,360	35,046	39,077	49,844	55,803	55,851	54,619	56,097	58,028
9)	Government		9,137	11,573	14,688	12,230	18,107	23,916	29,579	30,100	26,764	17,771	16,344	16,721	23,074
10)	Personal Loans for Business Purposes ¹		4,739	3,722	3,757	4,895	4,715	5,018	3,970	4,759	3,844	3,902	4,937	4,583	4,242
11)	Personal Loans for Consumption Purposes		4,695	4,872	5,373	5,284	4,057	3,515	3,675	3,767	3,654	3,685	3,812	3,893	3,886
12)	All Others ²		17,202	14,253	11,342	10,598	10,814	15,786	19,637	13,166	12,248	12,555	15,660	14,899	19,133
Total			166,028	182,313	173,832	174,430	175,095	192,742	207,166	218,047	228,499	221,999	227,369	241,385	253,652

* 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	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023 *	Jan 2024	Feb 2024 *
(1)	Residents	1,648,812	1,682,102	1,765,533	1,791,435	1,843,449	1,958,348	2,009,696	2,092,554	2,170,851	2,230,771	2,320,384	2,341,988	2,400,404
	1.1 Corporate	607,023	606,207	671,422	697,966	735,980	738,143	790,086	821,786	863,558	896,382	976,686	984,756	1,000,767
	1.2 Individuals	450,866	493,901	519,917	521,801	529,383	536,581	559,456	600,694	617,997	628,424	653,125	661,471	678,251
	1.3 Government	301,309	287,270	288,156	291,390	317,257	401,836	396,771	406,365	425,662	423,354	401,670	420,638	406,249
	1.4 GREs	245,329	254,805	247,908	239,336	212,593	232,294	216,854	214,291	213,977	231,162	224,972	227,163	269,007
	1.5 Non Banking Financial Institutions	44,285	39,919	38,130	40,942	48,236	49,494	46,529	49,418	49,657	51,449	63,931	47,960	46,130
(2)	Non-Residents	221,372	202,443	230,994	214,802	248,384	228,614	212,530	213,355	211,148	190,100	201,533	197,897	207,669
	2.1 Corporate	87,964	72,250	82,170	92,340	138,302	119,744	103,101	107,722	111,929	105,083	109,874	103,281	106,829
	2.2 Non Banking Financial Institutions	84,026	84,421	86,020	63,642	49,497	40,588	41,171	37,317	35,833	30,326	23,766	24,220	24,065
	2.3 Individuals	24,867	24,604	26,261	27,377	29,372	31,077	33,475	35,104	37,930	37,683	38,959	39,446	39,093
	2.4 Government and Non Commercial Entities	24,515	21,168	36,543	31,443	31,213	37,205	34,783	33,212	25,456	17,008	28,934	30,950	37,682
Total Deposits		1,870,184	1,884,545	1,996,527	2,006,237	2,091,833	2,186,962	2,222,226	2,305,909	2,381,999	2,420,871	2,521,917	2,539,885	2,608,073

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

* Preliminary

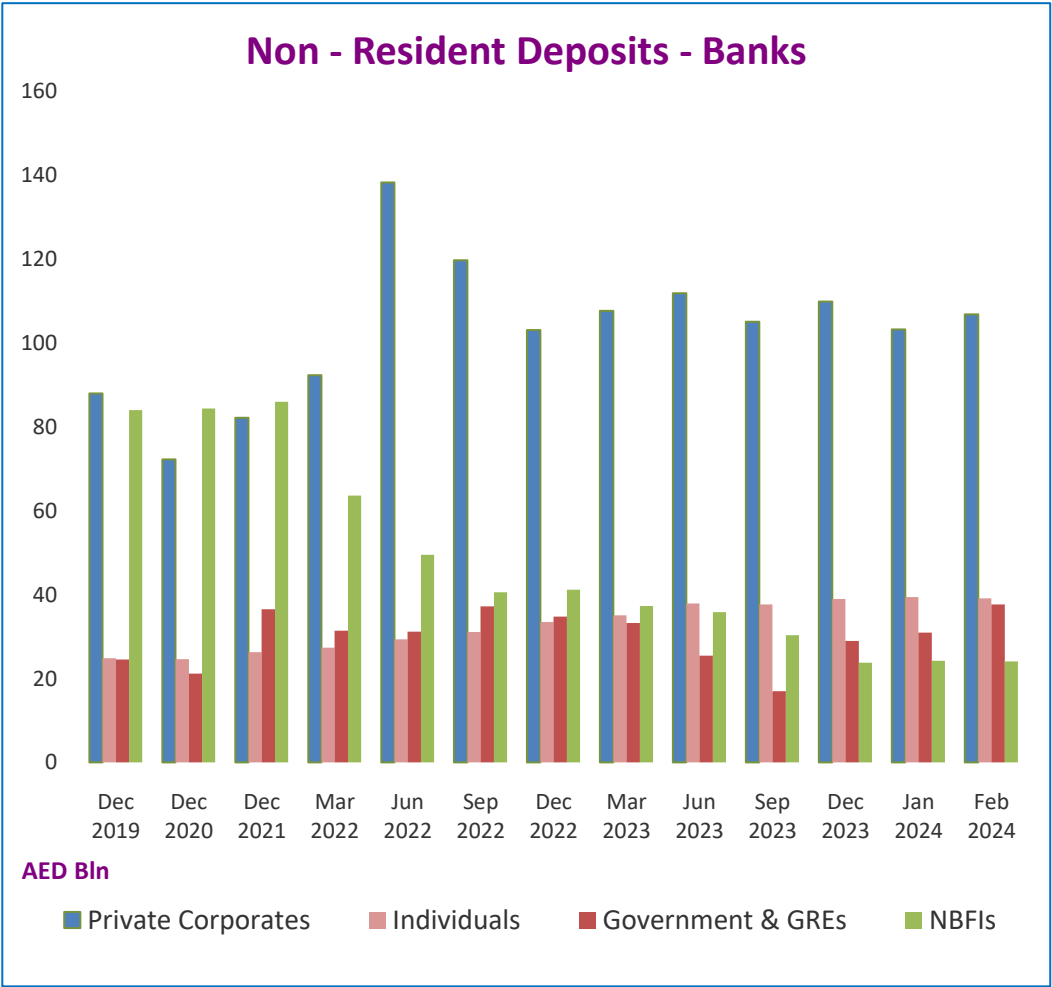
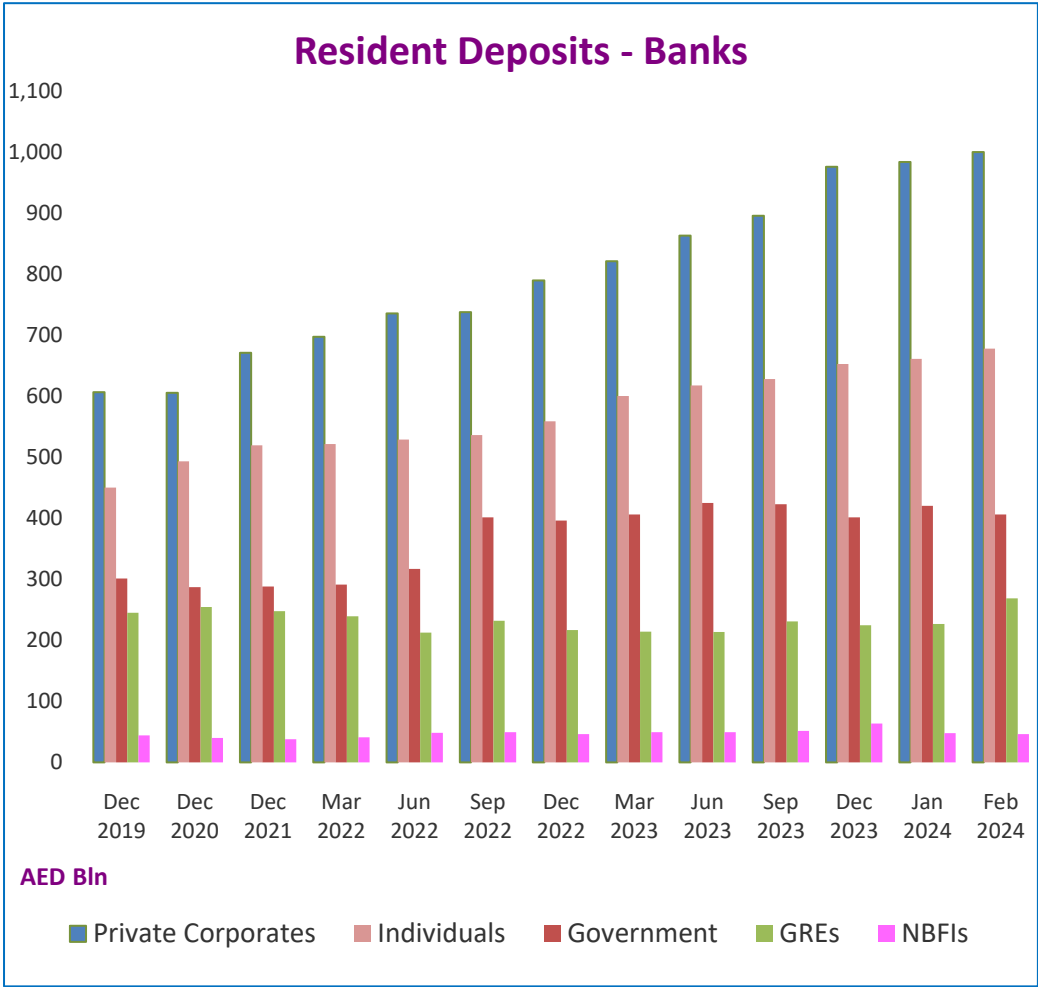


Table 31 : Deposits distributed Residents / Non Residents (National Banks) ¹

(In Millions of AED)														
Item		Dec 2019	Dec 2020	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023 *	Jan 2024	Feb 2024 *
(1)	Residents	1,469,458	1,484,664	1,564,262	1,581,272	1,627,598	1,743,129	1,779,660	1,854,737	1,932,197	1,987,111	2,066,210	2,087,904	2,140,793
	1.1 Corporate	513,925	500,263	567,688	591,250	624,623	626,537	671,325	701,240	746,648	778,728	850,221	860,294	871,277
	1.2 Individuals	382,434	418,351	439,616	436,918	442,680	450,674	470,654	506,535	521,562	532,278	554,651	562,618	577,648
	1.3 Government	300,170	286,520	285,800	290,594	315,797	401,019	395,826	405,690	424,906	421,630	400,606	419,685	404,776
	1.4 GREs	236,067	245,125	239,011	228,477	202,926	221,103	200,491	197,480	195,220	208,650	203,732	204,255	247,223
	1.5 Non Banking Financial Institutions	36,862	34,405	32,147	34,033	41,572	43,796	41,364	43,792	43,861	45,825	57,000	41,052	39,869
(2)	Non-Residents	188,504	168,895	198,345	179,421	214,070	193,010	175,263	177,449	175,663	154,200	163,648	160,742	170,558
	2.1 Corporate	67,713	52,490	64,222	72,733	119,458	100,745	82,869	88,129	92,199	86,062	89,833	83,257	86,364
	2.2 Non Banking Financial Institutions	80,314	79,340	81,620	58,933	45,720	35,400	36,277	33,337	33,093	26,810	20,053	20,982	20,673
	2.3 Individuals	17,439	16,831	17,588	18,109	19,247	21,079	23,356	24,928	27,141	27,145	28,526	28,956	28,587
	2.4 Government and Non Commercial Entities	23,038	20,234	34,915	29,646	29,645	35,786	32,761	31,055	23,230	14,183	25,236	27,547	34,934
Total Deposits		1,657,962	1,653,559	1,762,607	1,760,693	1,841,668	1,936,139	1,954,923	2,032,186	2,107,860	2,141,311	2,229,858	2,248,646	2,311,351

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	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023 *	Jan 2024	Feb 2024 *
(1)	Residents	179,354	197,438	201,271	210,163	215,851	215,219	230,036	237,817	238,654	243,660	254,174	254,084	259,611
	1.1 Corporate	93,098	105,944	103,734	106,716	111,357	111,606	118,761	120,546	116,910	117,654	126,465	124,462	129,490
	1.2 Individuals	68,432	75,550	80,301	84,883	86,703	85,907	88,802	94,159	96,435	96,146	98,474	98,853	100,603
	1.3 Government	1,139	750	2,356	796	1,460	817	945	675	756	1,724	1,064	953	1,473
	1.4 GREs	9,262	9,680	8,897	10,859	9,667	11,191	16,363	16,811	18,757	22,512	21,240	22,908	21,784
	1.5 Non Banking Financial Institutions	7,423	5,514	5,983	6,909	6,664	5,698	5,165	5,626	5,796	5,624	6,931	6,908	6,261
(2)	Non-Residents	32,868	33,548	32,649	35,381	34,314	35,604	37,267	35,906	35,485	35,900	37,885	37,155	37,111
	2.1 Corporate	20,251	19,760	17,948	19,607	18,844	18,999	20,232	19,593	19,730	19,021	20,041	20,024	20,465
	2.2 Non Banking Financial Institutions	3,712	5,081	4,400	4,709	3,777	5,188	4,894	3,980	2,740	3,516	3,713	3,238	3,392
	2.3 Individuals	7,428	7,773	8,673	9,268	10,125	9,998	10,119	10,176	10,789	10,538	10,433	10,490	10,506
	2.4 Government and Non Commercial Entities	1,477	934	1,628	1,797	1,568	1,419	2,022	2,157	2,226	2,825	3,698	3,403	2,748
Total Deposits		212,222	230,986	233,920	245,544	250,165	250,823	267,303	273,723	274,139	279,560	292,059	291,239	296,722

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	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023 *	Jan 2024	Feb 2024 *
(1)	Residents	1,274,465	1,301,830	1,377,356	1,385,874	1,427,156	1,550,846	1,580,152	1,648,844	1,705,946	1,748,859	1,832,140	1,849,737	1,898,521
	1.1 Corporate	501,144	511,722	566,082	580,605	617,996	623,761	670,081	691,011	727,082	754,757	831,441	835,642	846,988
	1.2 Individuals	306,542	336,455	358,259	360,374	365,604	372,628	392,270	425,339	436,159	443,118	461,268	468,666	482,130
	1.3 Government	236,073	218,158	226,476	226,579	242,031	322,075	306,922	319,615	331,819	322,532	297,820	317,499	302,799
	1.4 GREs	198,458	205,713	195,641	183,696	159,129	188,299	170,507	169,424	167,186	182,930	185,238	187,707	227,858
	1.5 Non Banking Financial Institutions	32,248	29,782	30,898	34,620	42,396	44,083	40,372	43,455	43,700	45,522	56,373	40,223	38,746
(2)	Non-Residents	193,705	172,344	196,400	193,267	234,006	217,180	202,201	203,798	203,555	182,722	194,469	190,161	200,237
	2.1 Corporate	84,083	68,546	78,278	89,166	134,410	116,137	98,753	103,993	109,005	101,982	107,061	99,998	103,845
	2.2 Non Banking Financial Institutions	64,239	61,502	59,395	48,444	42,447	36,619	39,187	36,419	35,170	30,078	23,173	23,638	23,476
	2.3 Individuals	21,274	21,243	22,976	24,403	26,183	27,483	29,846	31,085	34,010	33,776	35,348	35,682	35,343
	2.4 Government and Non Commercial Entities	24,109	21,053	35,751	31,254	30,966	36,941	34,415	32,301	25,370	16,886	28,887	30,843	37,573
Total Deposits		1,468,170	1,474,174	1,573,756	1,579,141	1,661,162	1,768,026	1,782,353	1,852,642	1,909,501	1,931,581	2,026,609	2,039,898	2,098,758

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	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023 *	Jan 2024	Feb 2024 *
(1)	Residents	374,347	380,272	388,177	405,561	416,293	407,502	429,544	443,710	464,905	481,912	488,244	492,251	501,883
	1.1 Corporate	105,879	94,485	105,340	117,361	117,984	114,382	120,005	130,775	136,476	141,625	145,245	149,114	153,779
	1.2 Individuals	144,324	157,446	161,658	161,427	163,779	163,953	167,186	175,355	181,838	185,306	191,857	192,805	196,121
	1.3 Government	65,236	69,112	61,680	64,811	75,226	79,761	89,849	86,750	93,843	100,822	103,850	103,139	103,450
	1.4 GREs	46,871	49,092	52,267	55,640	53,464	43,995	46,347	44,867	46,791	48,232	39,734	39,456	41,149
	1.5 Non Banking Financial Institutions	12,037	10,137	7,232	6,322	5,840	5,411	6,157	5,963	5,957	5,927	7,558	7,737	7,384
(2)	Non-Residents	27,667	30,099	34,594	21,535	14,378	11,434	10,329	9,557	7,593	7,378	7,064	7,736	7,432
	2.1 Corporate	3,881	3,704	3,892	3,174	3,892	3,607	4,348	3,729	2,924	3,101	2,813	3,283	2,984
	2.2 Non Banking Financial Institutions	19,787	22,919	26,625	15,198	7,050	3,969	1,984	898	663	248	593	582	589
	2.3 Individuals	3,593	3,361	3,285	2,974	3,189	3,594	3,629	4,019	3,920	3,907	3,611	3,764	3,750
	2.4 Government and Non Commercial Entities	406	115	792	189	247	264	368	911	86	122	47	107	109
Total Deposits		402,014	410,371	422,771	427,096	430,671	418,936	439,873	453,267	472,498	489,290	495,308	499,987	509,315

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	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023 *
0 to AED 250,000	146,289	142,345	144,079	142,805	144,478	146,918	148,474	154,419	160,892	170,461	176,364	183,965	198,794
AED 250,001 to AED 500,000	70,645	73,158	88,903	88,971	87,428	90,639	83,337	87,443	84,258	90,953	95,417	98,248	103,275
AED 500,001 to AED 1,000,000	86,360	91,536	94,408	94,806	95,617	97,519	110,318	103,139	108,517	116,265	121,440	124,196	128,123
AED 1,000,001 to AED 5,000,000	220,400	238,289	242,975	245,791	250,630	258,401	251,778	272,017	288,733	305,479	316,942	325,739	353,133
AED 5 Million to AED 20 Million	217,603	229,206	237,208	238,603	242,462	248,581	250,794	246,014	269,238	282,728	288,328	298,721	309,251
Above AED 20 Million	1,128,887	1,110,011	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	1,429,341
Total Deposits	1,870,184	1,884,545	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	2,521,917

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	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023 *	Jan 2024	Feb 2024 *
Demand	599,666	696,884	848,040	890,018	909,976	923,963	907,451	918,955	955,430	981,451	1,019,476	1,001,357	1,055,996
Local Currency	442,461	513,144	614,109	632,515	634,318	639,938	646,030	659,642	676,421	693,721	724,861	720,552	737,002
Foreign Currencies	157,205	183,740	233,931	257,503	275,658	284,025	261,421	259,313	279,009	287,730	294,615	280,805	318,994
Savings	172,214	215,208	241,819	251,333	253,834	244,332	245,868	263,141	268,621	266,453	272,825	270,475	278,370
Local Currency	143,957	180,484	200,488	207,213	206,549	196,460	194,610	211,623	219,174	218,674	224,035	222,014	230,182
Foreign Currencies	28,257	34,724	41,331	44,120	47,285	47,872	51,258	51,518	49,447	47,779	48,790	48,461	48,188
Time	738,554	616,591	533,565	509,541	551,054	563,875	613,015	659,630	678,838	702,560	780,942	796,924	817,178
Local Currency	457,614	389,317	342,447	336,981	353,048	335,481	363,057	387,568	404,470	419,419	461,145	474,885	480,418
Foreign Currencies	280,940	227,274	191,118	172,560	198,006	228,394	249,958	272,062	274,368	283,141	319,797	322,039	336,760
Total Deposits **	1,510,434	1,528,683	1,623,424	1,650,892	1,714,864	1,732,170	1,766,334	1,841,726	1,902,889	1,950,464	2,073,243	2,068,756	2,151,544
Total Local Currency	1,044,032	1,082,945	1,157,044	1,176,709	1,193,915	1,171,879	1,203,697	1,258,833	1,300,065	1,331,814	1,410,041	1,417,451	1,447,602
Total Foreign Currencies	466,402	445,738	466,380	474,183	520,949	560,291	562,637	582,893	602,824	618,650	663,202	651,305	703,942
Commercial Prepayments	18,879	17,284	17,122	17,237	18,237	18,121	19,066	20,174	19,004	19,474	20,602	20,523	20,410

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	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023 *	Jan 2024	Feb 2024 *
Demand	491,970	561,771	702,302	736,130	750,381	764,776	742,935	759,924	804,846	829,177	853,189	841,308	890,339
Local Currency	376,056	430,610	525,103	540,536	539,920	545,990	551,472	563,138	581,986	598,343	624,621	622,829	635,799
Foreign Currencies	115,914	131,161	177,199	195,594	210,461	218,786	191,463	196,786	222,860	230,834	228,568	218,479	254,540
Savings	153,679	189,229	212,095	220,174	221,834	212,719	215,328	232,637	238,342	237,865	244,746	242,488	250,398
Local Currency	133,906	165,239	184,383	190,412	189,612	180,023	179,178	195,690	203,183	203,577	209,284	207,418	215,506
Foreign Currencies	19,773	23,990	27,712	29,762	32,222	32,696	36,150	36,947	35,159	34,288	35,462	35,070	34,892
Time	659,066	551,770	482,364	454,644	498,748	509,589	547,235	581,207	591,292	610,881	689,390	699,352	720,174
Local Currency	413,824	355,065	313,381	308,416	324,160	307,366	329,286	348,162	361,961	372,698	413,601	422,284	428,293
Foreign Currencies	245,242	196,705	168,983	146,228	174,588	202,223	217,949	233,045	229,331	238,183	275,789	277,068	291,881
Total Deposits **	1,304,715	1,302,770	1,396,761	1,410,948	1,470,963	1,487,084	1,505,498	1,573,768	1,634,480	1,677,923	1,787,325	1,783,148	1,860,911
Total Local Currency	923,786	950,914	1,022,867	1,039,364	1,053,692	1,033,379	1,059,936	1,106,990	1,147,130	1,174,618	1,247,506	1,252,531	1,279,598
Total Foreign Currencies	380,929	351,856	373,894	371,584	417,271	453,705	445,562	466,778	487,350	503,305	539,819	530,617	581,313
Commercial Prepayments	14,842	13,714	13,548	13,793	14,809	14,509	15,377	16,634	15,439	16,119	17,355	17,246	17,135

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	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023 *	Jan 2024	Feb 2024 *
Demand	107,696	135,113	145,738	153,888	159,595	159,187	164,516	159,031	150,584	152,274	166,287	160,049	165,657
Local Currency	66,405	82,534	89,006	91,979	94,398	93,948	94,558	96,504	94,435	95,378	100,240	97,723	101,203
Foreign Currencies	41,291	52,579	56,732	61,909	65,197	65,239	69,958	62,527	56,149	56,896	66,047	62,326	64,454
Savings	18,535	25,979	29,724	31,159	32,000	31,613	30,540	30,504	30,279	28,588	28,079	27,987	27,972
Local Currency	10,051	15,245	16,105	16,801	16,937	16,437	15,432	15,933	15,991	15,097	14,751	14,596	14,676
Foreign Currencies	8,484	10,734	13,619	14,358	15,063	15,176	15,108	14,571	14,288	13,491	13,328	13,391	13,296
Time	79,488	64,821	51,201	54,897	52,306	54,286	65,780	78,423	87,546	91,679	91,552	97,572	97,004
Local Currency	43,790	34,252	29,066	28,565	28,888	28,115	33,771	39,406	42,509	46,721	47,544	52,601	52,125
Foreign Currencies	35,698	30,569	22,135	26,332	23,418	26,171	32,009	39,017	45,037	44,958	44,008	44,971	44,879
Total Deposits **	205,719	225,913	226,663	239,944	243,901	245,086	260,836	267,958	268,409	272,541	285,918	285,608	290,633
Total Local Currency	120,246	132,031	134,177	137,345	140,223	138,500	143,761	151,843	152,935	157,196	162,535	164,920	168,004
Total Foreign Currencies	85,473	93,882	92,486	102,599	103,678	106,586	117,075	116,115	115,474	115,345	123,383	120,688	122,629
Commercial Prepayments	4,037	3,570	3,574	3,444	3,428	3,612	3,689	3,540	3,565	3,355	3,247	3,277	3,275

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	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023 *	Jan 2024	Feb 2024 *
Demand	512,222	600,087	742,300	776,150	795,653	808,847	793,753	801,618	834,836	860,233	900,594	879,449	930,704
Local Currency	365,476	428,516	522,385	533,665	535,003	540,904	548,381	558,428	573,185	590,101	621,514	614,609	627,425
Foreign Currencies	146,746	171,571	219,915	242,485	260,650	267,943	245,372	243,190	261,651	270,132	279,080	264,840	303,279
Savings	84,245	111,824	127,395	131,717	136,653	134,935	131,953	145,783	147,547	146,367	151,932	151,017	154,241
Local Currency	63,385	85,338	93,150	95,741	97,338	94,965	89,441	102,215	105,932	106,196	110,341	109,917	113,673
Foreign Currencies	20,860	26,486	34,245	35,976	39,315	39,970	42,512	43,568	41,615	40,171	41,591	41,100	40,568
Time	590,973	496,631	418,082	395,732	434,727	453,856	494,575	531,288	544,645	557,983	631,997	644,141	663,488
Local Currency	344,740	284,997	238,212	233,280	249,578	240,840	259,498	276,993	291,971	299,256	335,852	346,690	351,975
Foreign Currencies	246,233	211,634	179,870	162,452	185,149	213,016	235,077	254,295	252,674	258,727	296,145	297,451	311,513
Total Deposits **	1,187,440	1,208,542	1,287,777	1,303,599	1,367,033	1,397,638	1,420,281	1,478,689	1,527,028	1,564,583	1,684,523	1,674,607	1,748,433
Total Local Currency	773,601	798,851	853,747	862,686	881,919	876,709	897,320	937,636	971,088	995,553	1,067,707	1,071,216	1,093,073
Total Foreign Currencies	413,839	409,691	434,030	440,913	485,114	520,929	522,961	541,053	555,940	569,030	616,816	603,391	655,360
Commercial Prepayments	15,137	14,082	14,521	14,679	15,871	15,789	16,227	17,430	16,183	16,897	17,876	17,870	17,707

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	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023 *	Jan 2024	Feb 2024 *
Demand	87,444	96,797	105,740	113,868	114,323	115,116	113,698	117,337	120,594	121,218	118,882	121,908	125,292
Local Currency	76,985	84,628	91,724	98,850	99,315	99,034	97,649	101,214	103,236	103,620	103,347	105,943	109,577
Foreign Currencies	10,459	12,169	14,016	15,018	15,008	16,082	16,049	16,123	17,358	17,598	15,535	15,965	15,715
Savings	87,969	103,384	114,424	119,616	117,181	109,397	113,915	117,358	121,074	120,086	120,893	119,458	124,129
Local Currency	80,572	95,146	107,338	111,472	109,211	101,495	105,169	109,408	113,242	112,478	113,694	112,097	116,509
Foreign Currencies	7,397	8,238	7,086	8,144	7,970	7,902	8,746	7,950	7,832	7,608	7,199	7,361	7,620
Time	147,581	119,960	115,483	113,809	116,327	110,019	118,440	128,342	134,193	144,577	148,945	152,783	153,690
Local Currency	112,874	104,320	104,235	103,701	103,470	94,641	103,559	110,575	112,499	120,163	125,293	128,195	128,443
Foreign Currencies	34,707	15,640	11,248	10,108	12,857	15,378	14,881	17,767	21,694	24,414	23,652	24,588	25,247
Total Deposits **	322,994	320,141	335,647	347,293	347,831	334,532	346,053	363,037	375,861	385,881	388,720	394,149	403,111
Total Local Currency	270,431	284,094	303,297	314,023	311,996	295,170	306,377	321,197	328,977	336,261	342,334	346,235	354,529
Total Foreign Currencies	52,563	36,047	32,350	33,270	35,835	39,362	39,676	41,840	46,884	49,620	46,386	47,914	48,582
Commercial Prepayments	3,742	3,202	2,601	2,558	2,366	2,332	2,839	2,744	2,821	2,577	2,726	2,653	2,703

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	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023 *	Jan 2024	Feb 2024 *
Maturity													
Upto 3 Months	624,099	458,803	453,936	426,258	497,074	476,564	472,546	537,858	579,967	585,455	605,005	646,663	637,313
Above 3 and Upto 6 Months	190,410	163,992	152,495	148,387	130,620	142,383	174,542	204,006	192,519	205,437	209,611	204,182	202,559
Above 6 and Upto 12 Months	176,235	176,416	165,463	147,463	174,822	268,103	280,784	230,914	199,937	219,030	260,649	260,091	272,383
Exceeding 12 Months	46,936	65,472	27,210	24,718	26,397	33,710	38,368	40,660	63,243	43,838	44,255	48,491	45,544
Total	1,037,680	864,683	799,104	746,826	828,913	920,760	966,240	1,013,438	1,035,666	1,053,760	1,119,520	1,159,427	1,157,799

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	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023 *	Jan 2024	Feb 2024 *
Maturity													
Upto 3 Months	577,019	417,522	420,563	389,937	463,899	442,469	431,863	492,930	527,445	524,859	545,536	586,222	577,200
Above 3 and Upto 6 Months	172,218	150,405	144,128	138,727	120,512	132,897	164,879	192,855	174,605	187,466	194,611	186,635	185,712
Above 6 and Upto 12 Months	158,723	164,263	155,816	136,183	163,426	255,090	262,934	206,571	181,043	203,234	241,333	238,573	250,211
Exceeding 12 Months	44,137	63,131	22,657	22,264	23,991	31,199	35,718	37,720	60,019	40,529	41,159	45,590	42,625
Total	952,097	795,321	743,164	687,111	771,828	861,655	895,394	930,076	943,112	956,088	1,022,639	1,057,020	1,055,748

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	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023 *	Jan 2024	Feb 2024 *
	Maturity												
Upto 3 Months	47,080	41,281	33,373	36,321	33,175	34,095	40,683	44,928	52,522	60,596	59,469	60,441	60,113
Above 3 and Upto 6 Months	18,192	13,587	8,367	9,660	10,108	9,486	9,663	11,151	17,914	17,971	15,000	17,547	16,847
Above 6 and Upto 12 Months	17,512	12,153	9,647	11,280	11,396	13,013	17,850	24,343	18,894	15,796	19,316	21,518	22,172
Exceeding 12 Months	2,799	2,341	4,553	2,454	2,406	2,511	2,650	2,940	3,224	3,309	3,096	2,901	2,919
Total	85,583	69,362	55,940	59,715	57,085	59,105	70,846	83,362	92,554	97,672	96,881	102,407	102,051

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	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023 *	Jan 2024	Feb 2024 *
Maturity													
Upto 3 Months	510,189	359,381	358,300	347,228	401,830	394,929	382,472	446,300	482,190	472,298	475,208	520,757	509,172
Above 3 and Upto 6 Months	144,374	126,101	118,030	96,402	94,783	109,868	133,616	160,310	155,430	145,107	174,339	159,276	160,413
Above 6 and Upto 12 Months	129,659	134,294	124,102	113,056	138,294	214,296	230,582	175,913	147,931	175,998	205,467	205,874	215,669
Exceeding 12 Months	42,829	58,134	21,182	19,476	22,873	30,207	34,361	36,765	42,291	38,935	38,923	43,865	40,941
Total	827,051	677,910	621,614	576,162	657,780	749,300	781,031	819,288	827,842	832,338	893,937	929,772	926,195

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	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023 *	Jan 2024	Feb 2024 *
	Maturity												
Upto 3 Months	113,910	99,422	95,636	79,030	95,244	81,635	90,074	91,558	97,777	113,157	129,797	125,906	128,141
Above 3 and Upto 6 Months	46,036	37,891	34,465	51,985	35,837	32,515	40,926	43,696	37,089	60,330	35,272	44,906	42,146
Above 6 and Upto 12 Months	46,576	42,122	41,361	34,407	36,528	53,807	50,202	55,001	52,006	43,032	55,182	54,217	56,714
Exceeding 12 Months	4,107	7,338	6,028	5,242	3,524	3,503	4,007	3,895	20,952	4,903	5,332	4,626	4,603
Total	210,629	186,773	177,490	170,664	171,133	171,460	185,209	194,150	207,824	221,422	225,583	229,655	231,604

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	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023 *	Jan 2024	Feb 2024 *
Total Notes Issued (1) **	92,456	109,416	110,503	114,892	116,755	113,752	118,668	127,847	135,105	125,774	134,393	133,838	137,366
Total Coins Issued (2) ***	1,273	1,288	1,312	1,324	1,337	1,337	1,343	1,361	1,373	1,379	1,387	1,393	1,985
Total Currency Issued	93,729	110,704	111,815	116,216	118,092	115,089	120,011	129,208	136,478	127,153	135,780	135,231	139,351

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	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023 *	Jan 2024	Feb 2024 *
Cheques Cleared													
Number of Cheques	25,842,698	21,246,540	21,283,261	5,524,603	10,886,924	16,260,678	21,819,330	5,564,665	10,809,658	16,451,282	22,125,474	1,965,429	3,802,651
Amount (<i>In Millions of AED</i>)	1,224,482	990,317	1,096,076	290,741	607,127	913,780	1,225,172	306,450	613,345	930,656	1,263,324	109,472	216,219

¹ Cumulative data

* Preliminary

Table 48 : UAE Domestic Fund Transfer System Statistics ¹

Item	Dec 2019	Dec 2020	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023 *	Jan 2024	Feb 2024 *
Customer to Customer Tranfers													
Number of Transfers	47,012,218	50,815,931	60,572,382	17,228,871	35,252,920	54,063,774	74,540,998	20,742,330	41,997,708	65,046,762	89,505,431	8,522,419	16,793,801
Amount (<i>In Millions of AED</i>)	3,513,280	3,395,642	3,868,969	1,120,612	2,383,051	3,577,033	4,910,567	1,417,924	2,938,683	4,463,925	6,140,128	538,947	1,078,167
Bank to Bank Tranfers													
Number of Transfers	477,221	458,646	537,239	145,495	302,509	464,789	633,663	164,304	323,507	497,283	674,486	60,514	118,741
Amount (<i>In Millions of AED</i>)	7,471,444	5,741,066	5,723,490	1,760,287	3,627,320	5,640,876	7,797,467	2,478,089	5,071,672	7,915,594	11,018,872	973,695	1,883,902
Total Domestic Fund Tranfers													
Number of Transfers	47,489,439	51,274,577	61,109,621	17,374,366	35,555,429	54,528,563	75,174,661	20,906,634	42,321,215	65,544,045	90,179,917	8,582,933	16,912,542
Amount (<i>In Millions of AED</i>)	10,984,724	9,136,708	9,592,459	2,880,899	6,010,371	9,217,909	12,708,034	3,896,013	8,010,355	12,379,519	17,159,000	1,512,642	2,962,069

¹ Cumulative data

* Preliminary

Table 49 : Banks and Branches Network Statistics (Quarterly)

Item	Dec 2019		Dec 2020		Jun 2021		Sep 2021		Dec 2021		Mar 2022		Jun 2022		Sep 2022		Dec 2022		Mar 2023		Jun 2023		Sep 2023		Dec 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	522	21	521	22	514	22	511	23	508	23	506	22	498	22	494	22	493	22	492	22	489
- Abu Dhabi	5	219	5	178	5	180	5	176	6	174	6	173	6	172	7	170	7	169	7	169	7	169	7	168	7	166
- Dubai	8	266	8	209	8	192	8	196	8	192	8	190	9	190	8	190	7	186	7	183	7	183	7	183	7	182
- Sharjah	4	92	4	79	4	75	4	77	4	76	4	76	4	76	4	76	4	75	4	75	4	74	4	74	4	74
- RAK	1	28	1	27	1	27	1	26	1	26	1	26	1	25	1	25	1	23	1	23	1	23	1	23	1	23
- Ajman	1	18	1	17	1	17	1	16	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	6	1	6	1	6	1	6	1	6	1	6	1	6
- Fujairah	1	25	1	24	1	24	1	23	1	23	1	23	1	23	1	23	1	23	1	22	1	22	1	22	1	22
Foreign Banks **	27	79	27	73	27	74	27	74	27	74	27	74	27	74	27	74	28	73	28	72	28	72	28	72	28	72
- Abu Dhabi	8	29	8	29	8	28	8	28	8	28	8	28	8	28	8	28	9	27	9	26	9	26	9	26	9	26
- Dubai	19	27	19	23	19	25	19	25	19	25	19	25	19	25	19	25	19	25	19	25	19	25	19	25	19	25
- Sharjah	-	14	-	13	-	13	-	13	-	13	-	13	-	13	-	13	-	13	-	13	-	13	-	13	-	13
- RAK	-	6	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	5
- Ajman	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1
- UAQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Fujairah	-	2	-	2	-	2	-	2	-	2	-	2	-	2	-	2	-	2	-	2	-	2	-	2	-	2
Wholesale Banks	11	-	10	-	10	-	10	-	10	-	10	-	10	-	10	-	11	-	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	-	5	-	5	-	5	-	5	-	5	-
- Sharjah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- RAK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Ajman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- UAQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Fujairah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	59	735	58	614	58	596	58	595	59	588	59	585	60	582	60	580	61	571	61	566	61	565	61	564	61	561
Total Excluding Wholesale Banks	48	735	48	614	48	596	48	595	49	588	49	585	50	582	50	580	50	571	50	566	50	565	50	564	50	561

* Preliminary

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