



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

النشرة الاحصائية الشهرية  
- البيانات المصرفية والنقدية -  
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**Monthly Statistical Bulletin**  
**- Banking & Monetary Statistics -**  
**December 2024**

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**Note:**

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

**Abbreviations & Notations :**

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

**Definitions :**

**Government**

Of the Seven Emirates.

**Monetary Base**

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

**Gross International Reserves**

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

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

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

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

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

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

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

**Certificates of Deposits / Monetary Bills**

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

Table 1 : Selected Monetary and Banking Indicators

<b>(In Millions of AED)</b>													
<b>Indicator</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Oct 2024</b>	<b>Nov 2024</b>	<b>Dec 2024 *</b>
<b>Central Bank of the UAE</b>													
Total Assets/Liabilities	470,526	521,538	552,555	594,115	649,423	639,574	720,801	771,229	806,395	854,484	851,209	861,500	895,794
Gross International Reserves **	391,857	481,528	508,402	552,244	606,870	598,348	695,887	746,218	785,003	833,319	829,830	840,174	874,733
<b>Money Supply Indicators</b>													
Money Supply M <sub>1</sub>	600,060	701,853	737,562	759,281	784,017	795,469	829,259	877,989	884,081	896,320	909,908	924,779	946,493
Money Supply M <sub>2</sub>	1,478,607	1,563,025	1,703,625	1,788,372	1,855,306	1,908,088	2,022,886	2,134,493	2,169,342	2,249,664	2,270,705	2,278,877	2,317,587
Money Supply M <sub>3</sub>	1,769,368	1,856,910	2,107,229	2,209,003	2,294,158	2,351,311	2,444,495	2,583,376	2,631,915	2,719,864	2,754,896	2,767,424	2,778,968
<b>Banks</b>													
<b>Total Assets</b>	<b>3,188,014</b>	<b>3,321,488</b>	<b>3,667,611</b>	<b>3,764,720</b>	<b>3,873,060</b>	<b>3,951,887</b>	<b>4,071,099</b>	<b>4,254,514</b>	<b>4,310,154</b>	<b>4,401,679</b>	<b>4,456,847</b>	<b>4,451,350</b>	<b>4,560,037</b>
<b>Foreign Assets (Net)</b>	<b>133,471</b>	<b>154,708</b>	<b>384,084</b>	<b>419,893</b>	<b>406,351</b>	<b>455,087</b>	<b>472,198</b>	<b>504,884</b>	<b>468,136</b>	<b>506,227</b>	<b>591,278</b>	<b>617,741</b>	<b>597,921</b>
<b>Foreign Assets</b>	<b>849,077</b>	<b>933,169</b>	<b>1,191,027</b>	<b>1,221,886</b>	<b>1,220,740</b>	<b>1,270,026</b>	<b>1,313,494</b>	<b>1,382,299</b>	<b>1,362,839</b>	<b>1,384,716</b>	<b>1,489,920</b>	<b>1,500,817</b>	<b>1,566,623</b>
Foreign Assets to Total Assets (%)	26.6%	28.1%	32.5%	32.5%	31.5%	32.1%	32.3%	32.5%	31.6%	31.5%	33.4%	33.7%	34.4%
<b>Foreign Liabilities</b>	<b>715,606</b>	<b>778,461</b>	<b>806,943</b>	<b>801,993</b>	<b>814,389</b>	<b>814,939</b>	<b>841,296</b>	<b>877,415</b>	<b>894,703</b>	<b>878,489</b>	<b>898,642</b>	<b>883,075</b>	<b>968,702</b>
Foreign Liabilities to Total Liabilities (%)	22.4%	23.4%	22.0%	21.3%	21.0%	20.6%	20.7%	20.6%	20.8%	20.0%	20.2%	19.8%	21.2%
<b>Deposits <sup>1</sup></b>	<b>1,884,545</b>	<b>1,996,527</b>	<b>2,222,226</b>	<b>2,305,909</b>	<b>2,381,999</b>	<b>2,420,871</b>	<b>2,521,902</b>	<b>2,657,279</b>	<b>2,692,570</b>	<b>2,761,410</b>	<b>2,802,522</b>	<b>2,804,280</b>	<b>2,847,020</b>
Residents	1,682,102	1,765,533	2,009,696	2,092,554	2,170,851	2,230,771	2,319,855	2,436,348	2,470,748	2,547,941	2,578,921	2,590,620	2,603,717
of which: Corporate	606,207	671,422	790,086	821,786	863,558	896,382	976,967	1,020,461	1,046,617	1,080,537	1,101,555	1,108,088	1,122,343
Non-Residents	202,443	230,994	212,530	213,355	211,148	190,100	202,047	220,931	221,822	213,469	223,601	213,660	243,302
of which: Corporate	72,250	82,170	103,101	107,722	111,929	105,083	110,387	117,576	112,306	107,308	108,040	108,369	122,977
<b>Bank Credit (Domestic)</b>	<b>1,596,786</b>	<b>1,618,957</b>	<b>1,650,937</b>	<b>1,673,785</b>	<b>1,717,116</b>	<b>1,740,086</b>	<b>1,737,691</b>	<b>1,776,591</b>	<b>1,816,380</b>	<b>1,859,739</b>	<b>1,870,670</b>	<b>1,856,604</b>	<b>1,848,689</b>
of which: Credit to Private Sector ***	1,124,913	1,137,528	1,185,901	1,212,729	1,233,964	1,247,159	1,260,910	1,290,720	1,323,409	1,362,337	1,363,803	1,365,085	1,361,717
<b>Total Number of National Banks and Branches</b>													
Head Offices (Including specialized banks but excluding investment banks)	21	22	22	22	22	22	22	23	23	23	23	23	23
Branches	541	513	498	494	493	492	489	484	482	481	482	481	483
Pay Offices	23	20	21	21	21	21	21	21	21	21	21	21	21
Electronic Banking Service Units	34	41	45	47	47	47	46	46	46	46	46	46	46
<b>Total Number of Foreign Banks and Branches</b>													
Head Offices	37	37	39	39	39	39	39	38	38	38	38	38	38
of which: Full Fledged Commercial Banks	27	27	28	28	28	28	28	27	27	27	27	27	27
of which: Licensed Wholesale Banks	10	10	11	11	11	11	11	11	11	11	11	11	11
Branches	73	74	73	72	72	72	72	72	72	73	73	73	73
Pay Offices	1	1	1	1	1	1	1	1	1	1	1	1	1
Electronic Banking Service Units	23	21	21	21	21	21	21	21	21	21	22	22	22
<b>Number of Employees in Banks (UAE) <sup>2</sup></b>													
Employed with National Banks <sup>2</sup>	26,408	26,763	28,737	29,189	29,577	30,156	30,858	31,329	31,628	32,276	32,276	32,276	32,590
Employed with Foreign Banks <sup>2</sup>	7,036	6,728	7,093	7,125	7,160	7,238	7,310	6,165	6,183	6,296	6,296	6,296	6,456

\* Preliminary

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

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

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

Table 2 : Monetary Survey

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Oct 2024</b>	<b>Nov 2024</b>	<b>Dec 2024 *</b>
<b>Net International Reserves</b>	<b>514,516</b>	<b>620,848</b>	<b>860,973</b>	<b>955,341</b>	<b>996,308</b>	<b>1,038,059</b>	<b>1,145,619</b>	<b>1,235,567</b>	<b>1,237,905</b>	<b>1,317,294</b>	<b>1,406,101</b>	<b>1,438,563</b>	<b>1,446,605</b>
<b>Central Bank (Net)</b>	<b>381,045</b>	<b>466,140</b>	<b>476,889</b>	<b>535,448</b>	<b>589,957</b>	<b>582,972</b>	<b>673,421</b>	<b>730,683</b>	<b>769,769</b>	<b>811,067</b>	<b>814,823</b>	<b>820,822</b>	<b>848,684</b>
Gross International Reserves	391,857	481,528	508,402	552,244	606,870	598,348	695,887	746,218	785,003	833,319	829,830	840,174	874,733
Foreign Liabilities	10,812	15,388	31,513	16,796	16,913	15,376	22,466	15,535	15,234	22,252	15,007	19,352	26,049
<b>Banks (Net)</b>	<b>133,471</b>	<b>154,708</b>	<b>384,084</b>	<b>419,893</b>	<b>406,351</b>	<b>455,087</b>	<b>472,198</b>	<b>504,884</b>	<b>468,136</b>	<b>506,227</b>	<b>591,278</b>	<b>617,741</b>	<b>597,921</b>
Foreign Assets	849,077	933,169	1,191,027	1,221,886	1,220,740	1,270,026	1,313,494	1,382,299	1,362,839	1,384,716	1,489,920	1,500,817	1,566,623
Foreign Liabilities	715,606	778,461	806,943	801,993	814,389	814,939	841,296	877,415	894,703	878,489	898,642	883,075	968,702
<b>Net Domestic Assets</b>	<b>964,091</b>	<b>942,177</b>	<b>842,652</b>	<b>833,031</b>	<b>858,998</b>	<b>870,029</b>	<b>877,267</b>	<b>898,926</b>	<b>931,436</b>	<b>932,370</b>	<b>864,604</b>	<b>840,314</b>	<b>870,982</b>
Claims on Private Sector	1,128,422	1,145,805	1,193,635	1,220,738	1,243,748	1,259,192	1,268,361	1,301,900	1,336,057	1,375,075	1,379,433	1,381,365	1,378,670
Net Claims on Government	86,739	76,994	-53,219	-64,685	-79,711	-87,383	-104,582	-122,753	-131,801	-132,968	-145,777	-151,681	-120,061
Claims on Government	378,299	371,314	351,101	356,668	359,660	356,348	317,569	326,651	331,245	337,665	338,852	337,395	341,862
Liabilities to Government	291,560	294,320	404,320	421,353	439,371	443,731	422,151	449,404	463,046	470,633	484,628	489,076	461,923
Claims on Official Entities	261,771	277,914	287,040	279,735	298,922	316,554	330,693	333,684	339,181	344,945	356,201	341,563	334,622
Claims on Nonbank Financial Institutions	28,208	26,608	25,674	25,346	23,457	20,968	30,370	28,002	26,470	26,499	26,241	26,226	25,962
Capital and Reserves	-419,445	-428,611	-439,476	-444,921	-460,497	-475,256	-514,735	-502,771	-521,765	-553,786	-556,231	-562,230	-566,941
Other Items (net)	-121,604	-156,534	-171,002	-183,181	-166,920	-164,046	-132,840	-139,136	-116,705	-127,396	-195,263	-194,929	-181,270
<b>Money Supply M<sub>1</sub></b>	<b>600,060</b>	<b>701,853</b>	<b>737,562</b>	<b>759,281</b>	<b>784,017</b>	<b>795,469</b>	<b>829,259</b>	<b>877,989</b>	<b>884,081</b>	<b>896,320</b>	<b>909,908</b>	<b>924,779</b>	<b>946,493</b>
Currency in Circulation Outside Banks	94,724	94,082	101,936	111,808	115,855	109,589	116,979	127,124	127,080	128,420	127,058	131,975	133,153
Monetary Deposits	505,336	607,771	635,626	647,473	668,162	685,880	712,280	750,865	757,001	767,900	782,849	792,805	813,340
<b>Money Supply M<sub>2</sub></b>	<b>1,478,607</b>	<b>1,563,025</b>	<b>1,703,625</b>	<b>1,788,372</b>	<b>1,855,306</b>	<b>1,908,088</b>	<b>2,022,886</b>	<b>2,134,493</b>	<b>2,169,342</b>	<b>2,249,664</b>	<b>2,270,705</b>	<b>2,278,877</b>	<b>2,317,587</b>
<b>Quasi - Money</b>	<b>878,547</b>	<b>861,172</b>	<b>966,063</b>	<b>1,029,091</b>	<b>1,071,289</b>	<b>1,112,619</b>	<b>1,193,627</b>	<b>1,256,504</b>	<b>1,285,261</b>	<b>1,353,344</b>	<b>1,360,798</b>	<b>1,354,098</b>	<b>1,371,094</b>
Foreign Currency Deposits	331,199	340,387	429,590	451,261	468,560	495,889	529,593	557,851	555,230	578,338	584,709	575,208	578,138
Dirham Deposits	547,348	520,785	536,473	577,830	602,729	616,730	664,034	698,653	730,031	775,006	776,089	778,890	792,955
<b>Money Supply M<sub>3</sub></b>	<b>1,769,368</b>	<b>1,856,910</b>	<b>2,107,229</b>	<b>2,209,003</b>	<b>2,294,158</b>	<b>2,351,311</b>	<b>2,444,495</b>	<b>2,583,376</b>	<b>2,631,915</b>	<b>2,719,864</b>	<b>2,754,896</b>	<b>2,767,424</b>	<b>2,778,968</b>
<b>Government Deposits</b>	<b>290,761</b>	<b>293,885</b>	<b>403,604</b>	<b>420,631</b>	<b>438,852</b>	<b>443,223</b>	<b>421,609</b>	<b>448,883</b>	<b>462,574</b>	<b>470,200</b>	<b>484,191</b>	<b>488,547</b>	<b>461,381</b>

\* Preliminary

## Monetary Aggregates

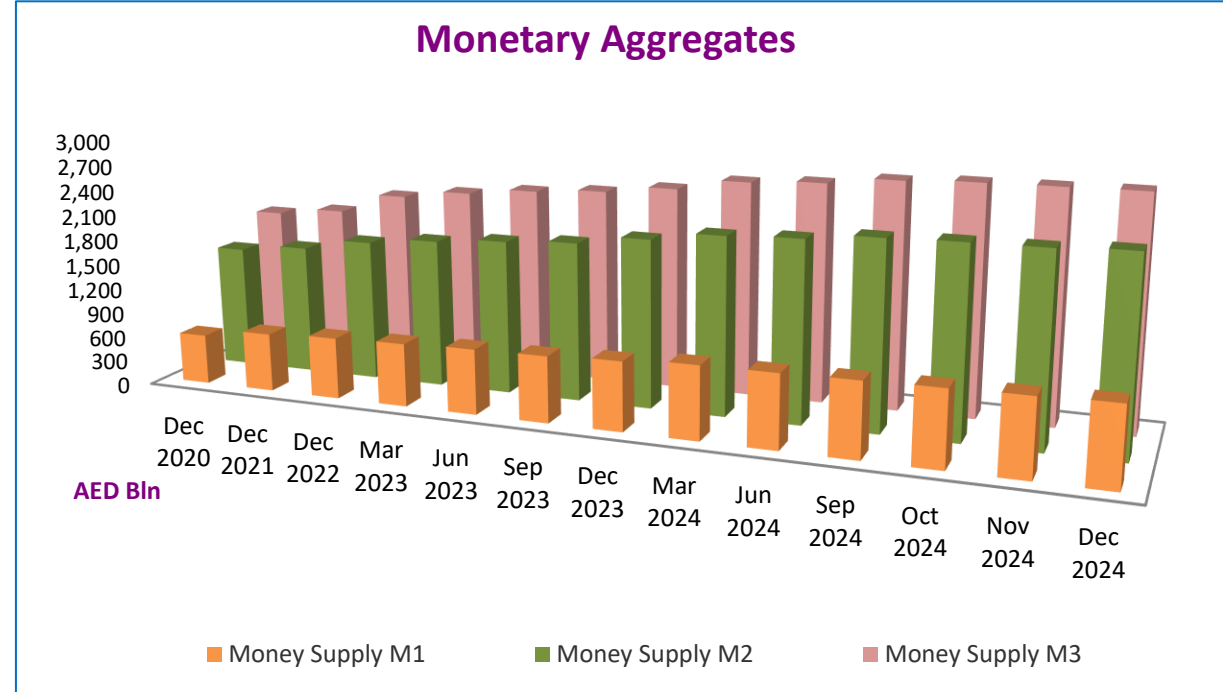
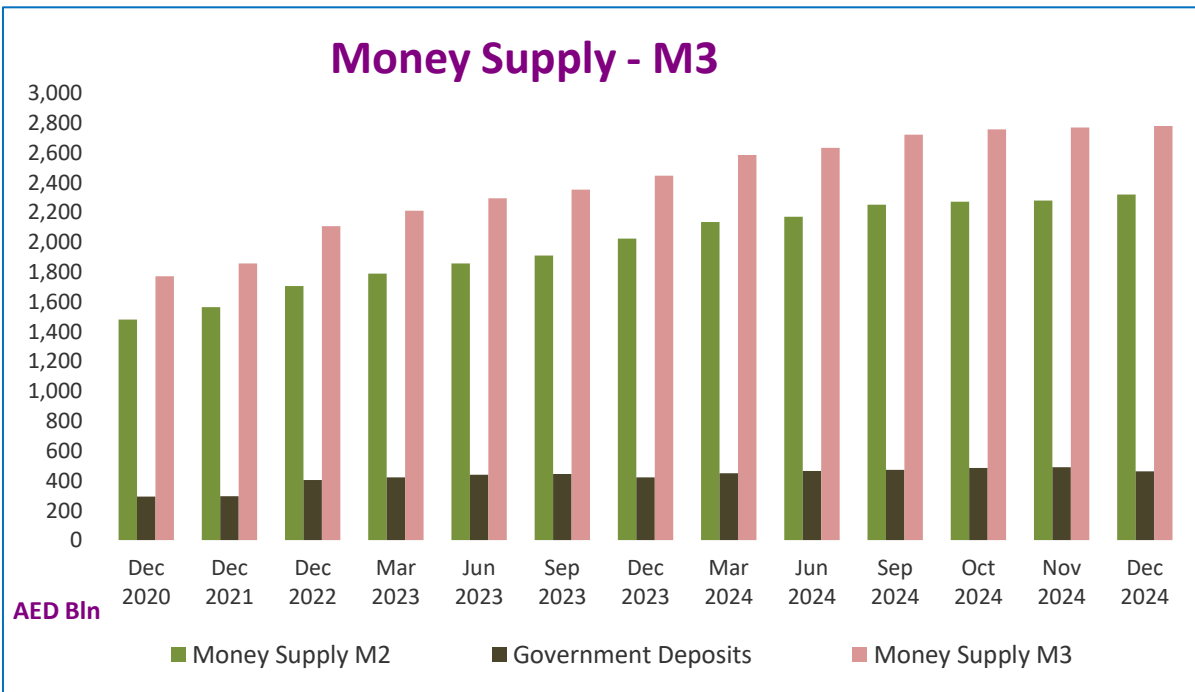
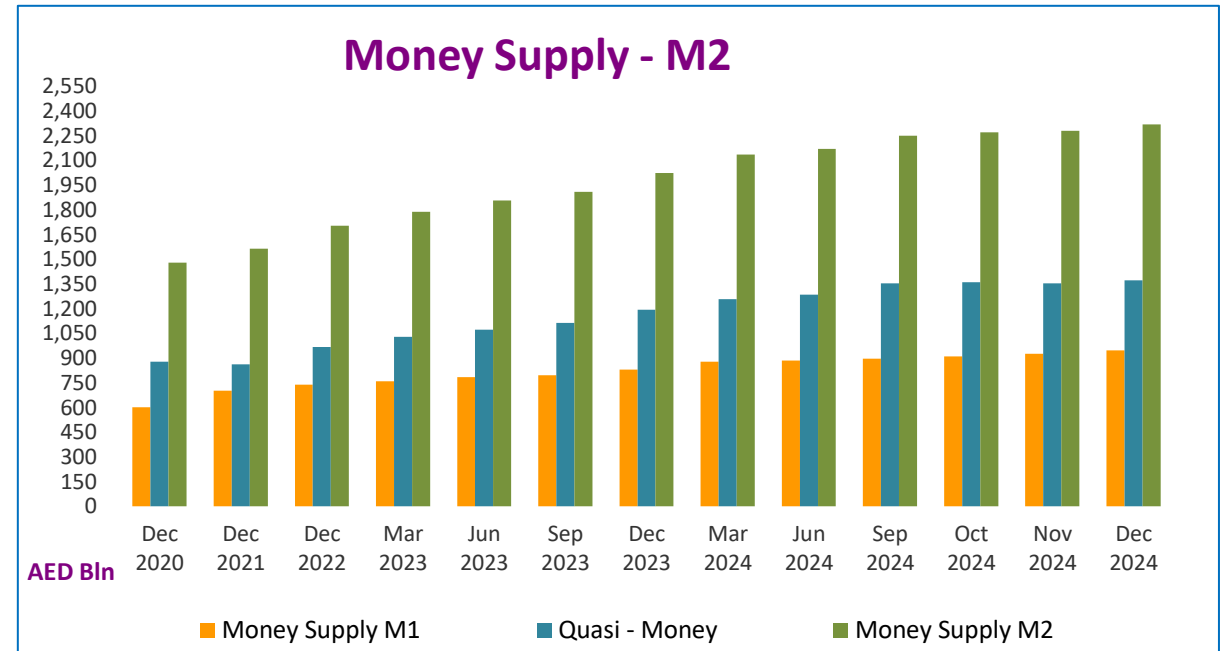
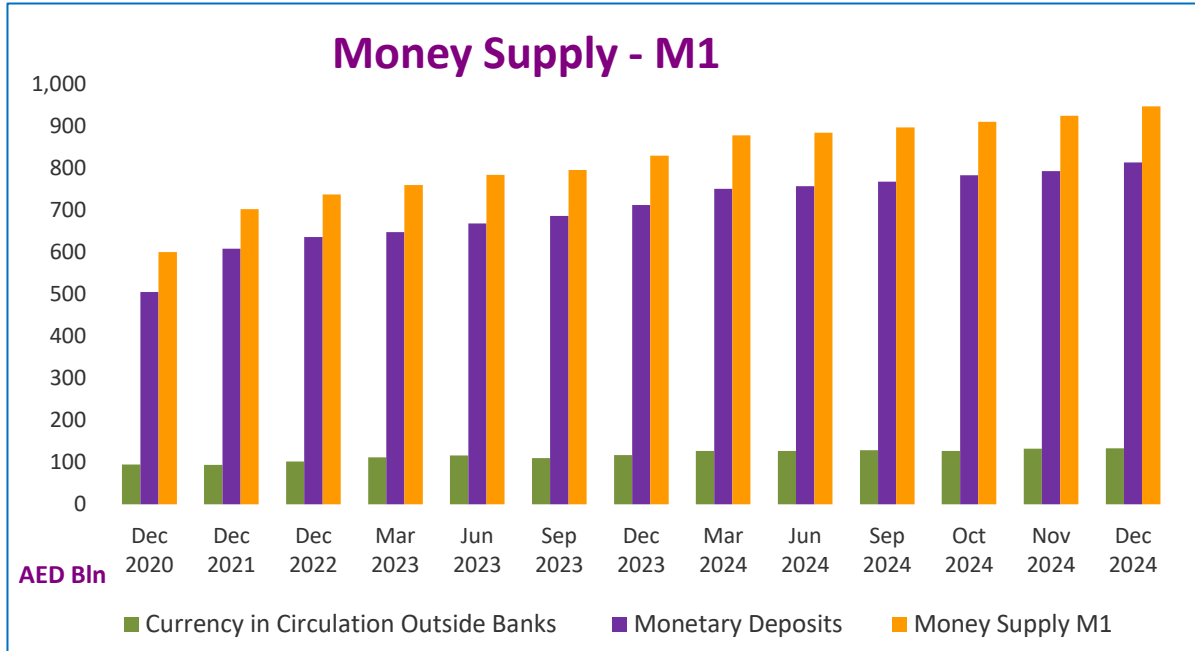


Table 3 : Monthly Changes in Factors Affecting Money Supply <sup>1</sup>

<b>(In Millions of AED)</b>												
<b>Item</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Oct 2024</b>	<b>Nov 2024</b>	<b>Dec 2024 *</b>
<b>Net International Reserves</b>	<b>106,332</b>	<b>240,125</b>	<b>94,368</b>	<b>40,967</b>	<b>41,751</b>	<b>107,560</b>	<b>89,948</b>	<b>2,338</b>	<b>79,389</b>	<b>88,807</b>	<b>32,462</b>	<b>8,042</b>
<b>Central Bank (Net)</b>	<b>85,095</b>	<b>10,749</b>	<b>58,559</b>	<b>54,509</b>	<b>-6,985</b>	<b>90,449</b>	<b>57,262</b>	<b>39,086</b>	<b>41,298</b>	<b>3,756</b>	<b>5,999</b>	<b>27,862</b>
Gross International Reserves	89,671	26,874	43,842	54,626	-8,522	97,539	50,331	38,785	48,316	-3,489	10,344	34,559
Foreign Liabilities	4,576	16,125	-14,717	117	-1,537	7,090	-6,931	-301	7,018	-7,245	4,345	6,697
<b>Banks (Net)</b>	<b>21,237</b>	<b>229,376</b>	<b>35,809</b>	<b>-13,542</b>	<b>48,736</b>	<b>17,111</b>	<b>32,686</b>	<b>-36,748</b>	<b>38,091</b>	<b>85,051</b>	<b>26,463</b>	<b>-19,820</b>
Foreign Assets	84,092	257,858	30,859	-1,146	49,286	43,468	68,805	-19,460	21,877	105,204	10,897	65,807
Foreign Liabilities	62,855	28,482	-4,950	12,396	550	26,357	36,119	17,288	-16,214	20,153	-15,567	85,627
<b>Net Domestic Assets</b>	<b>-21,914</b>	<b>-99,525</b>	<b>-9,621</b>	<b>25,967</b>	<b>11,031</b>	<b>7,238</b>	<b>21,659</b>	<b>32,510</b>	<b>934</b>	<b>-67,765</b>	<b>-24,290</b>	<b>30,668</b>
Claims on Private Sector	17,383	47,830	27,103	23,010	15,444	9,170	33,538	34,157	39,018	4,358	1,932	-2,695
Net Claims on Government	-9,745	-130,213	-11,466	-15,026	-7,672	-17,199	-18,171	-9,048	-1,166	-12,809	-5,905	31,620
Claims on Government	-6,985	-20,213	5,567	2,992	-3,312	-38,779	9,082	4,595	6,420	1,186	-1,457	4,468
Laibilities to Government	2,760	110,000	17,033	18,018	4,360	-21,580	27,253	13,642	7,587	13,995	4,448	-27,153
Claims on Official Entities	16,143	9,126	-7,305	19,187	17,632	14,138	2,992	5,497	5,763	11,257	-14,638	-6,941
Claims on Nonbank Financial Institutions	-1,600	-935	-328	-1,889	-2,488	9,402	-2,368	-1,533	30	-259	-15	-264
Capital and Reserves **	-9,166	-10,865	-5,445	-15,576	-14,759	-39,479	11,964	-18,994	-32,021	-2,445	-5,999	-4,711
Other Items (net) **	-34,929	-14,468	-12,179	16,261	2,874	31,206	-6,296	22,431	-10,691	-67,867	335	13,659
<b>Money Supply M<sub>1</sub></b>	<b>101,793</b>	<b>35,709</b>	<b>21,719</b>	<b>24,736</b>	<b>11,452</b>	<b>33,790</b>	<b>48,730</b>	<b>6,092</b>	<b>12,239</b>	<b>13,588</b>	<b>14,872</b>	<b>21,714</b>
Currency in Circulation Outside Banks	-642	7,854	9,872	4,047	-6,266	7,390	10,145	-44	1,340	-1,361	4,916	1,178
Monetary Deposits	102,435	27,855	11,847	20,689	17,718	26,400	38,585	6,136	10,899	14,949	9,955	20,536
<b>Money Supply M<sub>2</sub></b>	<b>84,418</b>	<b>140,600</b>	<b>84,747</b>	<b>66,934</b>	<b>52,782</b>	<b>114,798</b>	<b>111,607</b>	<b>34,849</b>	<b>80,323</b>	<b>21,041</b>	<b>8,172</b>	<b>38,710</b>
<b>Quasi - Money</b>	<b>-17,375</b>	<b>104,891</b>	<b>63,028</b>	<b>42,198</b>	<b>41,330</b>	<b>81,008</b>	<b>62,877</b>	<b>28,757</b>	<b>68,084</b>	<b>7,453</b>	<b>-6,700</b>	<b>16,996</b>
Foreign Currency Deposits	9,188	89,203	21,671	17,299	27,329	33,704	28,258	-2,622	23,108	6,371	-9,501	2,930
Dirham Deposits	-26,563	15,688	41,357	24,899	14,001	47,304	34,619	31,378	44,975	1,082	2,801	14,065
<b>Money Supply M<sub>3</sub></b>	<b>87,542</b>	<b>250,319</b>	<b>101,774</b>	<b>85,155</b>	<b>57,153</b>	<b>93,184</b>	<b>138,881</b>	<b>48,539</b>	<b>87,949</b>	<b>35,032</b>	<b>12,528</b>	<b>11,544</b>
<b>Government Deposits</b>	<b>3,124</b>	<b>109,719</b>	<b>17,027</b>	<b>18,221</b>	<b>4,371</b>	<b>-21,614</b>	<b>27,274</b>	<b>13,691</b>	<b>7,626</b>	<b>13,991</b>	<b>4,356</b>	<b>-27,166</b>

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

\* Preliminary

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

## Factors Affecting Money Supply ( M2 )

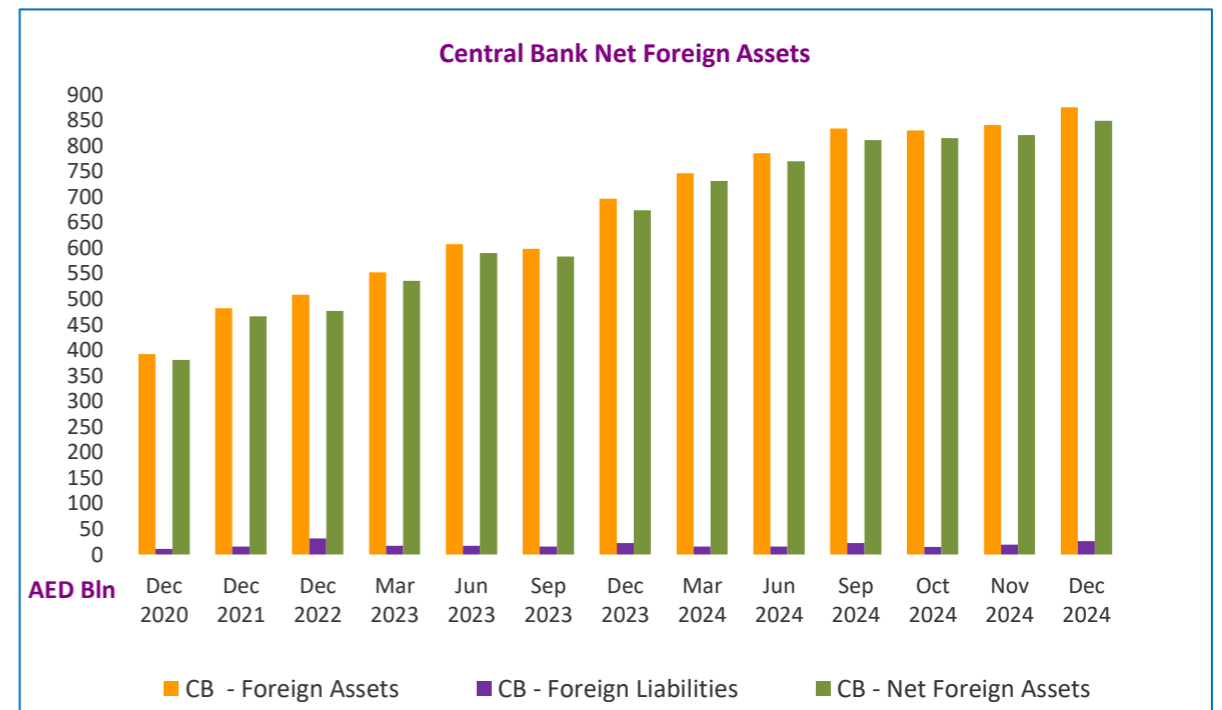
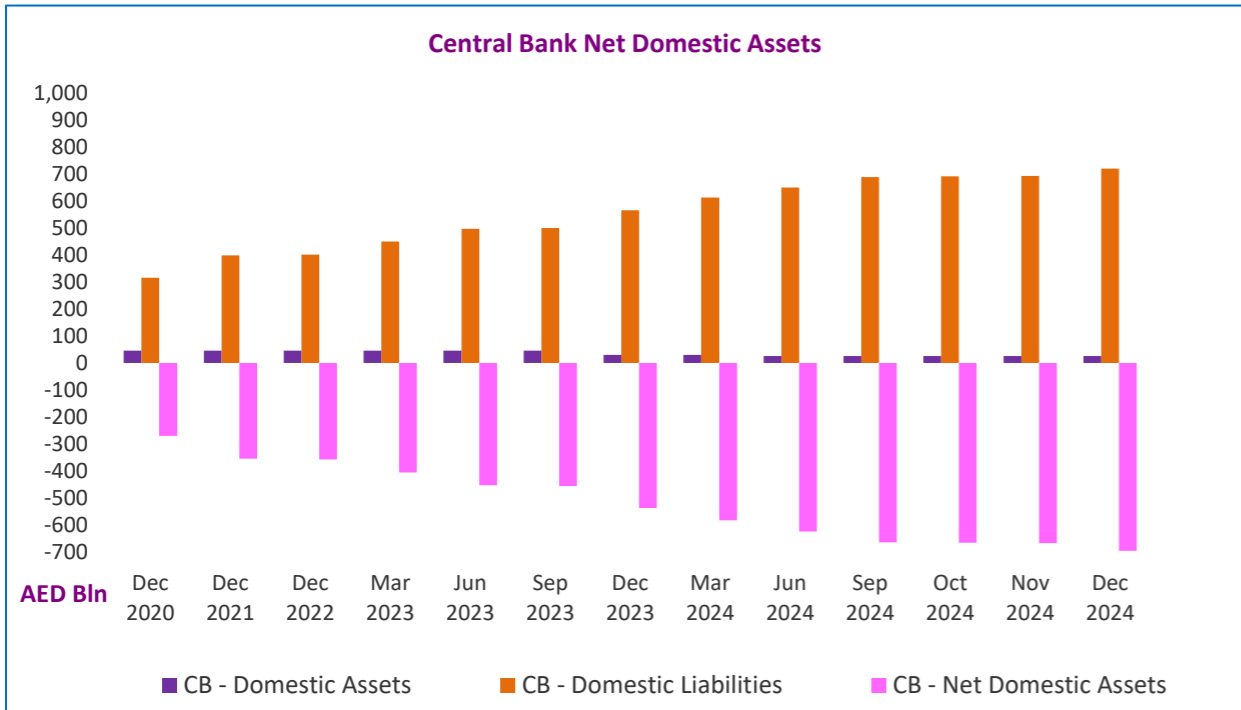
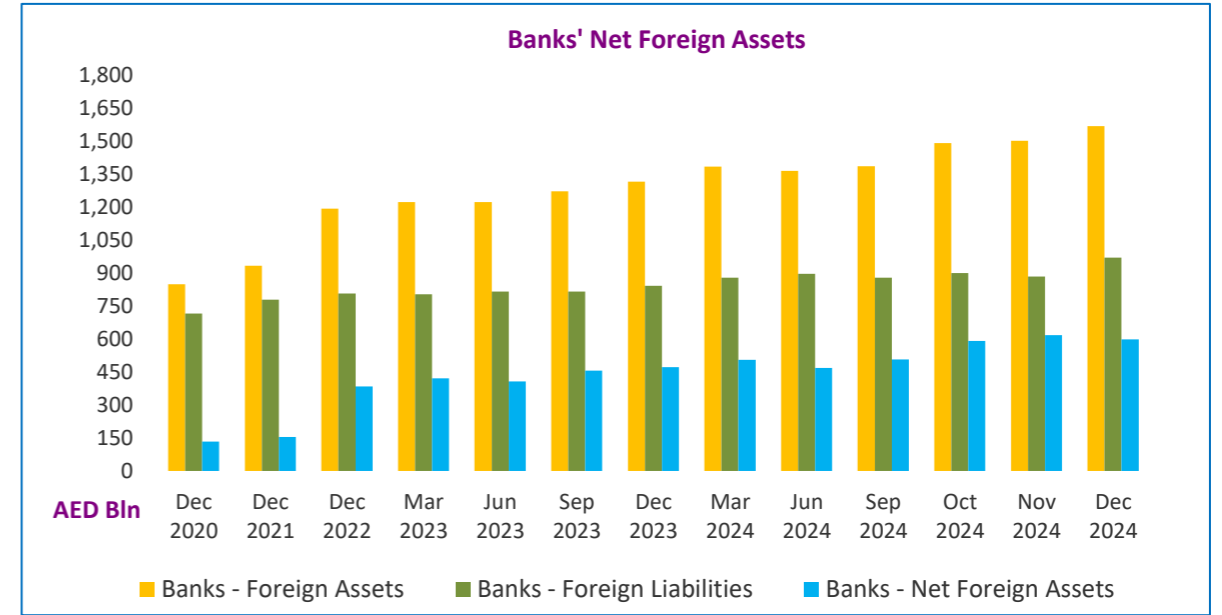
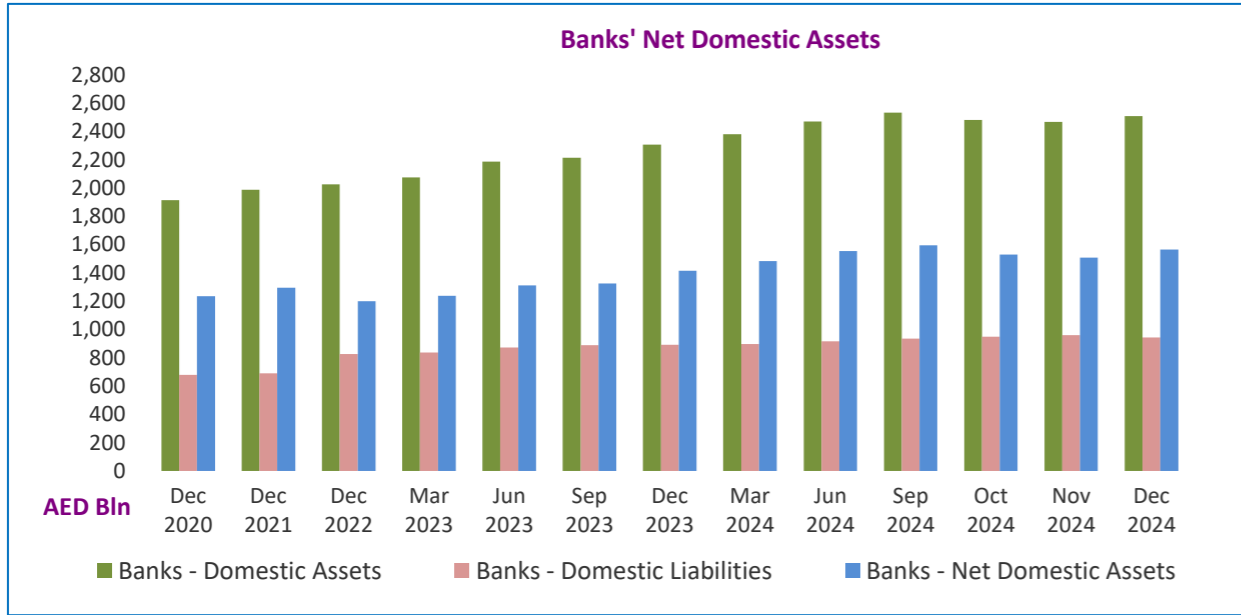




Table 4 : UAE Monetary Base (Monthly)

(In Millions of AED)													
Item	Dec 2020	Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Oct 2024	Nov 2024	Dec 2024 *
<b>Monetary Base</b>	<b>427,445</b>	<b>484,025</b>	<b>512,273</b>	<b>555,755</b>	<b>611,344</b>	<b>597,311</b>	<b>658,748</b>	<b>703,660</b>	<b>724,982</b>	<b>743,456</b>	<b>742,974</b>	<b>747,935</b>	<b>780,615</b>
<b>Components of Monetary Base</b>	Currency Issued **	110,704	111,815	120,011	129,208	136,478	127,153	135,780	146,848	145,364	146,911	148,054	152,749
	Reserve Requirements	89,400	104,038	99,567	95,693	170,257	206,148	182,500	220,274	259,594	208,256	208,394	264,427
	Banks & OFCs Current Accounts & Overnight Deposits of Banks at CBUAE	98,016	103,444	127,947	134,875	98,891	63,390	126,857	72,422	93,097	147,361	130,580	89,369
	Monetary Bills & Islamic Certificates of Deposit	129,325	164,728	164,748	195,979	205,718	200,620	213,611	264,116	226,927	240,928	255,946	241,553

\* Preliminary

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

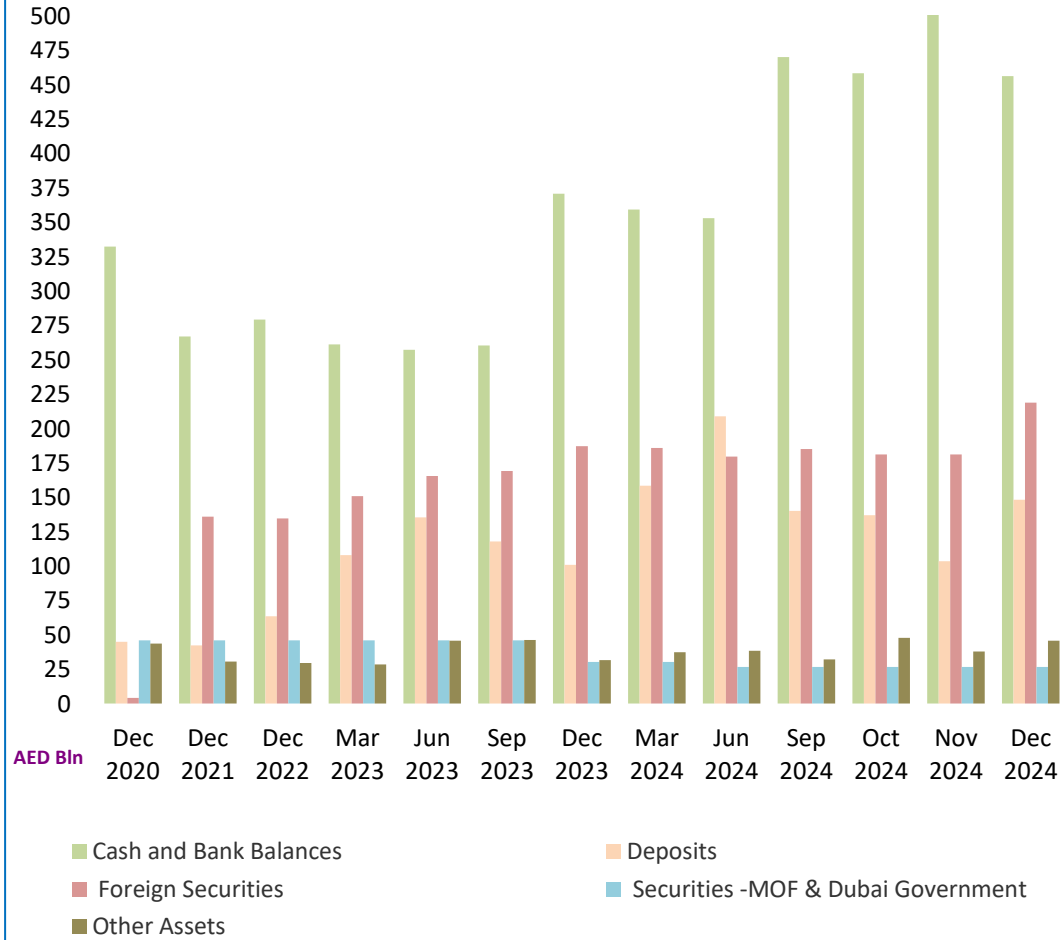
Table 5 : Balance Sheet - Central Bank of the UAE

(In Millions of AED)													
Item	Dec 2020	Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Oct 2024	Nov 2024	Dec 2024 *
<b>Assets</b>													
Cash and Bank Balances	332,251	267,074	279,252	261,163	257,197	260,339	370,786	359,172	352,905	470,243	458,497	512,289	456,326
Deposits	44,802	42,230	63,425	107,821	135,343	117,812	100,957	158,456	208,782	140,199	137,003	103,528	148,273
Foreign Securities	4,012	135,875	134,543	150,917	165,420	169,242	187,168	185,833	179,722	185,137	181,234	181,151	218,912
Securities-Issued by Ministry of Finance & Dubai Government	45,902	45,903	45,902	45,902	45,902	45,902	30,379	30,379	26,707	26,707	26,707	26,706	26,706
Other Assets	43,559	30,456	29,433	28,312	45,561	46,279	31,511	37,389	38,279	32,198	47,768	37,826	45,577
Gold Bullion	12,862	11,913	16,045	17,413	16,768	16,261	18,147	19,615	20,467	23,185	24,464	23,250	22,981
Liquidity Support Facility	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Assets/Receivables	30,528	17,941	12,705	10,188	28,023	29,259	12,644	17,047	17,064	8,158	22,440	13,684	21,684
Property & Equipment	169	602	683	711	770	759	720	727	748	855	864	892	912
<b>Total Assets</b>	<b>470,526</b>	<b>521,538</b>	<b>552,555</b>	<b>594,115</b>	<b>649,423</b>	<b>639,574</b>	<b>720,801</b>	<b>771,229</b>	<b>806,395</b>	<b>854,484</b>	<b>851,209</b>	<b>861,500</b>	<b>895,794</b>
<b>Liabilities</b>													
Current Accounts & Deposits **	192,046	214,428	236,659	247,140	284,781	291,134	331,601	322,936	396,724	410,124	398,178	413,433	431,290
Monetary Bills & Islamic Certificates of Deposit	129,325	164,728	164,748	195,979	205,718	200,620	213,611	264,116	226,927	240,928	255,946	241,553	251,458
Currency Issued	110,704	111,815	120,011	129,208	136,478	127,153	135,780	146,848	145,364	146,911	148,054	152,586	152,749
Other Liabilities	11,786	4,504	20,266	7,575	9,711	9,986	14,368	11,134	10,822	22,194	15,569	20,321	28,008
<b>Total Liabilities</b>	<b>443,861</b>	<b>495,475</b>	<b>541,684</b>	<b>579,902</b>	<b>636,688</b>	<b>628,893</b>	<b>695,360</b>	<b>745,034</b>	<b>779,837</b>	<b>820,157</b>	<b>817,747</b>	<b>827,893</b>	<b>863,505</b>
<b>Capital and Reserves</b>													
Authorized, Issued & Fully Paid Capital	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
General Reserve	4,603	6,056	3,655	3,655	3,655	3,655	9,542	9,542	9,542	9,542	9,542	9,542	9,542
Other Reserve	2,062	7	-12,784	-9,442	-10,920	-12,974	-4,101	-3,347	-2,984	4,785	3,920	4,065	2,747
Retained Earnings	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total Capital &amp; Reserves</b>	<b>26,665</b>	<b>26,063</b>	<b>10,871</b>	<b>14,213</b>	<b>12,735</b>	<b>10,681</b>	<b>25,441</b>	<b>26,195</b>	<b>26,558</b>	<b>34,327</b>	<b>33,462</b>	<b>33,607</b>	<b>32,289</b>
<b>Total Liabilities and Capital</b>	<b>470,526</b>	<b>521,538</b>	<b>552,555</b>	<b>594,115</b>	<b>649,423</b>	<b>639,574</b>	<b>720,801</b>	<b>771,229</b>	<b>806,395</b>	<b>854,484</b>	<b>851,209</b>	<b>861,500</b>	<b>895,794</b>

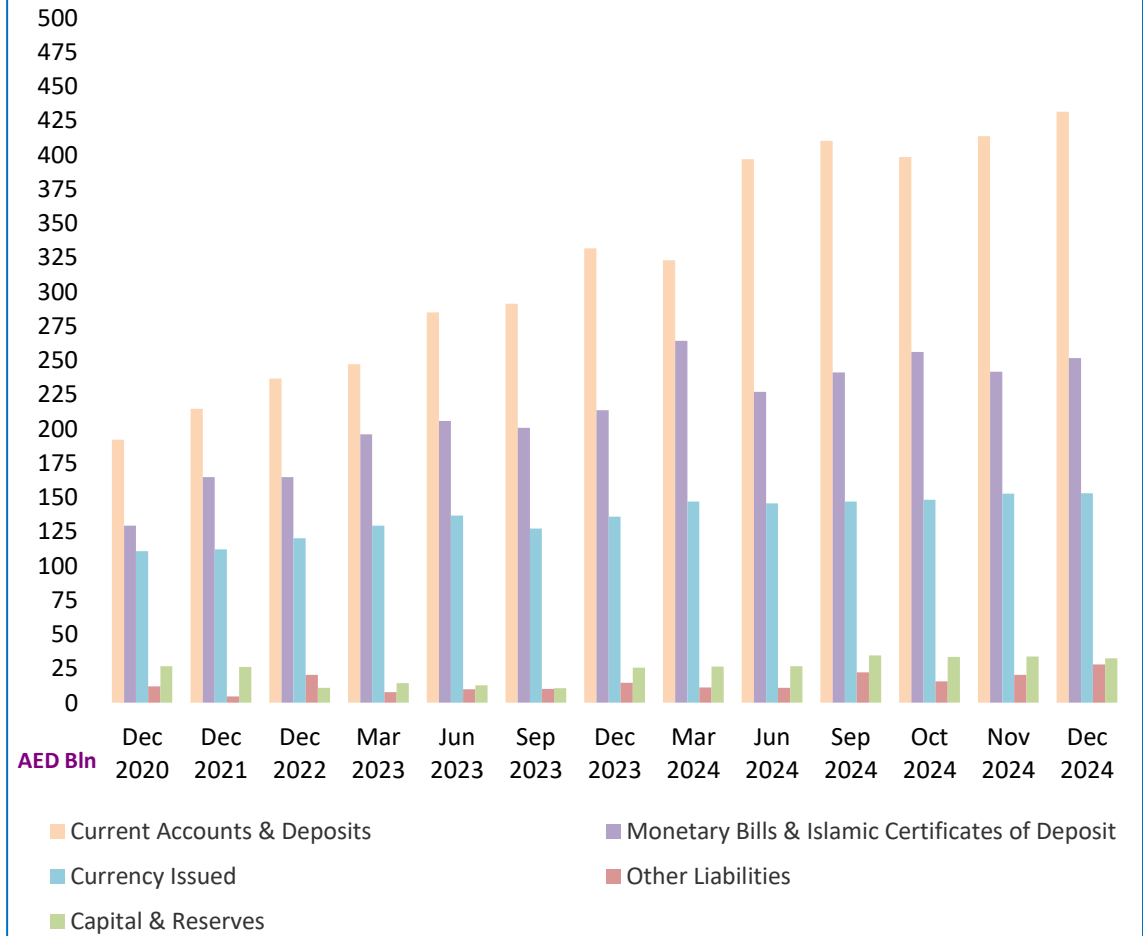
\* Preliminary

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

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



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



**Table 6 : Central Bank International Reserves**

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Oct 2024</b>	<b>Nov 2024</b>	<b>Dec 2024 *</b>
<b>Gross International Reserves</b>	<b>391,857</b>	<b>481,528</b>	<b>508,402</b>	<b>552,244</b>	<b>606,870</b>	<b>598,348</b>	<b>695,887</b>	<b>746,218</b>	<b>785,003</b>	<b>833,319</b>	<b>829,830</b>	<b>840,174</b>	<b>874,733</b>
Current Account Balances & Deposits with Banks Abroad	348,204	280,385	313,814	339,983	363,265	349,132	443,560	489,436	533,981	582,775	567,921	587,501	581,767
Foreign Investments ( FVOCI & FVTPL )	4,012	135,875	134,543	150,917	165,420	169,242	187,168	185,833	179,722	185,137	181,234	181,151	218,912
IMF Reserves Position + SDR Holdings	3,802	15,081	14,526	14,871	14,755	14,510	14,734	14,600	14,382	14,845	14,534	14,389	14,282
Other Foreign Assets	35,839	50,187	45,519	46,473	63,430	65,464	50,425	56,349	56,918	50,562	66,141	57,133	59,772
<b>Foreign Liabilities</b>	<b>10,812</b>	<b>15,388</b>	<b>31,513</b>	<b>16,796</b>	<b>16,913</b>	<b>15,376</b>	<b>22,466</b>	<b>15,535</b>	<b>15,234</b>	<b>22,252</b>	<b>15,007</b>	<b>19,352</b>	<b>26,049</b>
<b>Net International Reserves</b>	<b>381,045</b>	<b>466,140</b>	<b>476,889</b>	<b>535,448</b>	<b>589,957</b>	<b>582,972</b>	<b>673,421</b>	<b>730,683</b>	<b>769,769</b>	<b>811,067</b>	<b>814,823</b>	<b>820,822</b>	<b>848,684</b>

\* Preliminary

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

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Oct 2024</b>	<b>Nov 2024</b>	<b>Dec 2024 *</b>
<b>Domestic Assets</b>													
<b>Cash and Deposits with C.B</b>	<b>331,248</b>	<b>381,878</b>	<b>408,573</b>	<b>443,035</b>	<b>484,500</b>	<b>485,417</b>	<b>537,350</b>	<b>572,325</b>	<b>590,719</b>	<b>611,043</b>	<b>606,435</b>	<b>608,436</b>	<b>639,204</b>
Cash in Hand ( LCY )	15,980	17,733	18,075	17,400	20,623	17,564	18,801	19,724	18,284	18,491	20,996	20,611	19,596
Deposits with Central Bank	315,268	364,145	390,498	425,635	463,877	467,853	518,549	552,601	572,435	592,551	585,440	587,825	619,608
<b>Due From Resident Banks</b>	<b>39,723</b>	<b>35,897</b>	<b>49,988</b>	<b>48,911</b>	<b>50,805</b>	<b>58,336</b>	<b>57,044</b>	<b>65,334</b>	<b>62,673</b>	<b>58,855</b>	<b>66,894</b>	<b>62,689</b>	<b>74,209</b>
<b>Domestic Credit and Investments</b>	<b>1,781,286</b>	<b>1,802,517</b>	<b>1,837,243</b>	<b>1,862,831</b>	<b>1,905,544</b>	<b>1,933,563</b>	<b>1,944,518</b>	<b>1,989,242</b>	<b>2,036,984</b>	<b>2,088,916</b>	<b>2,106,232</b>	<b>2,092,592</b>	<b>2,087,574</b>
<b>a) Credit Facilities</b>	<b>1,596,786</b>	<b>1,618,957</b>	<b>1,650,937</b>	<b>1,673,785</b>	<b>1,717,116</b>	<b>1,740,086</b>	<b>1,737,691</b>	<b>1,776,591</b>	<b>1,816,380</b>	<b>1,859,739</b>	<b>1,870,670</b>	<b>1,856,604</b>	<b>1,848,689</b>
<b>Claims on Private Sector</b>	<b>1,108,289</b>	<b>1,120,745</b>	<b>1,172,965</b>	<b>1,200,039</b>	<b>1,221,697</b>	<b>1,236,202</b>	<b>1,240,265</b>	<b>1,272,301</b>	<b>1,306,419</b>	<b>1,345,757</b>	<b>1,347,485</b>	<b>1,348,848</b>	<b>1,345,871</b>
Commercial Bills	41,834	47,573	60,450	60,361	70,256	75,265	69,655	75,185	81,073	78,549	76,615	79,574	81,916
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	1,066,455	1,073,172	1,112,515	1,139,678	1,151,441	1,160,937	1,170,610	1,197,116	1,225,346	1,267,208	1,270,870	1,269,274	1,263,954
<b>Claims on Government</b>	<b>251,923</b>	<b>236,038</b>	<b>211,730</b>	<b>215,976</b>	<b>218,752</b>	<b>212,566</b>	<b>184,299</b>	<b>188,334</b>	<b>190,612</b>	<b>193,526</b>	<b>193,757</b>	<b>191,373</b>	<b>194,507</b>
<b>Claims on Public Sector ( GREs )</b>	<b>219,950</b>	<b>245,391</b>	<b>253,306</b>	<b>245,080</b>	<b>264,400</b>	<b>280,361</b>	<b>292,482</b>	<b>297,537</b>	<b>302,359</b>	<b>303,876</b>	<b>313,110</b>	<b>300,146</b>	<b>292,466</b>
Commercial Bills	5,580	8,275	5,685	5,914	7,310	7,418	6,375	8,987	8,985	8,492	8,799	9,717	10,668
Loans,Advances & Overdrafts	214,370	237,116	247,621	239,166	257,090	272,943	286,107	288,550	293,375	295,384	304,312	290,429	281,798
<b>Claims on Other Financial Institutions</b>	<b>16,624</b>	<b>16,783</b>	<b>12,936</b>	<b>12,690</b>	<b>12,267</b>	<b>10,957</b>	<b>20,645</b>	<b>18,419</b>	<b>16,990</b>	<b>16,580</b>	<b>16,318</b>	<b>16,237</b>	<b>15,846</b>
Loans,Advances & Overdrafts	16,624	16,783	12,936	12,690	12,267	10,957	20,645	18,419	16,990	16,580	16,318	16,237	15,846
<b>b) Domestic Investments</b>	<b>184,500</b>	<b>183,560</b>	<b>186,306</b>	<b>189,046</b>	<b>188,428</b>	<b>193,477</b>	<b>206,827</b>	<b>212,651</b>	<b>220,604</b>	<b>229,177</b>	<b>235,562</b>	<b>235,988</b>	<b>238,885</b>
<b>Unclassified Assets</b>	<b>186,680</b>	<b>168,027</b>	<b>180,780</b>	<b>188,057</b>	<b>211,471</b>	<b>204,545</b>	<b>218,693</b>	<b>245,314</b>	<b>256,939</b>	<b>258,149</b>	<b>187,365</b>	<b>186,816</b>	<b>192,426</b>
Fixed Assets	34,986	33,855	33,253	33,199	32,395	31,799	32,743	33,961	33,615	34,121	34,233	34,304	33,003
Inter-Branch Transactions	9,090	4,433	9,159	15,503	30,949	33,591	46,149	64,243	76,049	69,557	8,991	8,767	13,599
Other Assets	142,604	129,739	138,368	139,355	148,127	139,155	139,801	147,110	147,275	154,472	144,141	143,745	145,824
<b>Foreign Assets</b>	<b>849,077</b>	<b>933,169</b>	<b>1,191,027</b>	<b>1,221,886</b>	<b>1,220,740</b>	<b>1,270,026</b>	<b>1,313,494</b>	<b>1,382,299</b>	<b>1,362,839</b>	<b>1,384,716</b>	<b>1,489,920</b>	<b>1,500,817</b>	<b>1,566,623</b>
Due from H.O. and/or Branches Abroad	156,027	190,091	225,419	234,952	189,431	181,751	195,945	195,525	163,485	143,921	230,242	228,363	248,479
Due from Other Banks Abroad	168,193	207,637	266,827	286,574	287,395	306,266	313,651	332,191	322,363	338,577	353,985	352,068	359,931
Cash in Hand ( FCY )	165	164	224	291	243	382	355	334	497	415	1,054	339	412
Securities	271,183	289,677	341,123	359,476	385,821	400,520	428,236	451,791	459,519	485,308	480,649	490,988	496,669
Credit to Non-Residents	182,313	175,095	228,499	221,999	227,559	241,385	253,655	270,308	284,533	302,140	304,119	306,886	332,377
Other Foreign Assets	71,196	70,505	128,935	118,594	130,291	139,722	121,652	132,150	132,442	114,356	119,871	122,172	128,756
<b>Total Assets</b>	<b>3,188,014</b>	<b>3,321,488</b>	<b>3,667,611</b>	<b>3,764,720</b>	<b>3,873,060</b>	<b>3,951,887</b>	<b>4,071,099</b>	<b>4,254,514</b>	<b>4,310,154</b>	<b>4,401,679</b>	<b>4,456,847</b>	<b>4,451,350</b>	<b>4,560,037</b>

\* Preliminary

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

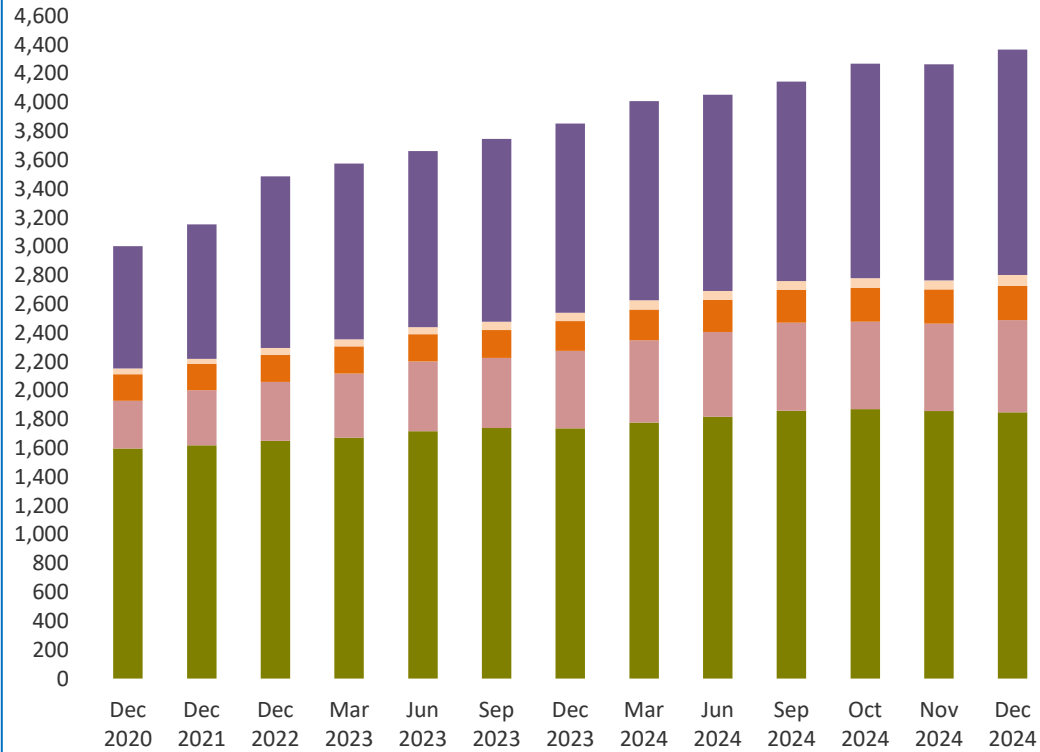
<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Oct 2024</b>	<b>Nov 2024</b>	<b>Dec 2024 *</b>
<b>Domestic Liabilities</b>													
<b>Monetary Deposits</b>	<b>505,336</b>	<b>607,771</b>	<b>635,626</b>	<b>647,473</b>	<b>668,162</b>	<b>685,880</b>	<b>712,280</b>	<b>750,865</b>	<b>757,001</b>	<b>767,900</b>	<b>782,849</b>	<b>792,805</b>	<b>813,340</b>
Demand Deposits ( LCY )	500,846	602,766	629,196	638,318	657,652	676,384	704,618	738,782	746,064	756,029	769,952	782,089	802,242
Bankers Drafts	4,490	5,005	6,430	9,155	10,510	9,496	7,662	12,083	10,937	11,871	12,897	10,716	11,098
<b>Quasi Monetary Deposits</b>	<b>878,071</b>	<b>860,501</b>	<b>965,401</b>	<b>1,028,435</b>	<b>1,070,480</b>	<b>1,112,026</b>	<b>1,192,852</b>	<b>1,255,814</b>	<b>1,284,487</b>	<b>1,352,430</b>	<b>1,359,829</b>	<b>1,352,988</b>	<b>1,370,004</b>
Time Deposits ( LCY )	376,152	330,271	352,159	376,882	394,311	408,428	450,163	470,354	485,815	528,315	527,132	528,872	538,145
Savings Deposits ( LCY )	170,720	189,843	183,652	200,292	207,609	207,709	213,096	227,609	243,442	245,777	247,988	248,908	253,720
Other Deposits ( FCY )	331,199	340,387	429,590	451,261	468,560	495,889	529,593	557,851	555,230	578,338	584,709	575,208	578,138
<b>Government Deposits ( LCY + FCY )</b>	<b>286,471</b>	<b>287,408</b>	<b>396,055</b>	<b>405,642</b>	<b>425,143</b>	<b>422,845</b>	<b>401,129</b>	<b>419,328</b>	<b>419,435</b>	<b>416,536</b>	<b>426,098</b>	<b>430,560</b>	<b>407,927</b>
<b>Other Domestic Deposits ( LCY + FCY ) **</b>	<b>16,819</b>	<b>16,652</b>	<b>19,480</b>	<b>20,583</b>	<b>19,971</b>	<b>20,377</b>	<b>21,715</b>	<b>22,687</b>	<b>21,665</b>	<b>23,002</b>	<b>23,738</b>	<b>25,052</b>	<b>23,960</b>
<b>Capital and Reserves</b>	<b>392,780</b>	<b>402,548</b>	<b>428,605</b>	<b>430,708</b>	<b>447,762</b>	<b>464,575</b>	<b>489,294</b>	<b>476,576</b>	<b>495,207</b>	<b>519,459</b>	<b>522,769</b>	<b>528,623</b>	<b>534,652</b>
<b>Due to Central Bank</b>	<b>31,523</b>	<b>2,848</b>	<b>5,836</b>	<b>6,601</b>	<b>7,253</b>	<b>5,365</b>	<b>4,342</b>	<b>4,203</b>	<b>3,313</b>	<b>2,596</b>	<b>2,224</b>	<b>1,852</b>	<b>1,570</b>
<b>Due to Resident Banks</b>	<b>32,510</b>	<b>32,939</b>	<b>47,685</b>	<b>48,038</b>	<b>50,505</b>	<b>56,512</b>	<b>54,578</b>	<b>62,896</b>	<b>57,525</b>	<b>54,814</b>	<b>63,801</b>	<b>59,607</b>	<b>71,458</b>
<b>Capital Market Funding &amp; Term Borrowings</b>	<b>26,560</b>	<b>26,957</b>	<b>28,791</b>	<b>28,796</b>	<b>26,429</b>	<b>26,157</b>	<b>25,887</b>	<b>29,564</b>	<b>27,730</b>	<b>31,745</b>	<b>31,744</b>	<b>31,744</b>	<b>31,738</b>
<b>Foreign Liabilities</b>	<b>715,606</b>	<b>778,461</b>	<b>806,943</b>	<b>801,993</b>	<b>814,389</b>	<b>814,939</b>	<b>841,296</b>	<b>877,415</b>	<b>894,703</b>	<b>878,489</b>	<b>898,642</b>	<b>883,075</b>	<b>968,702</b>
Due to H.O and/or Branches Abroad	62,459	62,486	74,066	97,256	96,179	112,816	129,991	122,560	143,330	155,738	164,472	156,479	164,482
Due to Other Banks Abroad	133,262	167,631	184,619	172,704	188,882	189,946	186,864	205,242	197,815	179,440	184,942	184,420	227,120
Capital Market Funding	170,991	184,395	165,356	162,883	149,482	149,210	161,995	160,454	167,161	166,678	160,157	161,471	163,849
Other Term Borrowings	55,403	49,986	35,799	36,413	41,039	36,838	36,457	35,489	36,381	38,564	36,034	36,430	35,665
Other Deposits ( LCY + FCY )	202,443	230,994	212,530	213,355	211,148	190,100	202,047	220,930	221,821	213,469	223,601	213,659	243,302
Other Foreign Liabilities	91,048	82,969	134,573	119,382	127,659	136,029	123,942	132,740	128,195	124,600	129,436	130,616	134,284
<b>Unclassified Liabilities</b>	<b>302,338</b>	<b>305,403</b>	<b>333,189</b>	<b>346,451</b>	<b>342,966</b>	<b>343,211</b>	<b>327,726</b>	<b>355,166</b>	<b>349,088</b>	<b>354,708</b>	<b>345,153</b>	<b>345,044</b>	<b>336,686</b>
Inter-Branch Transactions	4,174	14,013	7,635	5,249	4,891	6,930	8,117	9,929	10,325	8,975	8,632	9,147	9,176
Other Liabilities	298,164	291,390	325,554	341,202	338,075	336,281	319,609	345,237	338,763	345,733	336,520	335,897	327,509
- Of which : Provisions <sup>1</sup>	156,248	155,547	155,549	158,696	161,393	158,149	141,072	140,270	135,445	134,166	132,159	131,799	127,290
<b>Total Liabilities</b>	<b>3,188,014</b>	<b>3,321,488</b>	<b>3,667,611</b>	<b>3,764,720</b>	<b>3,873,060</b>	<b>3,951,887</b>	<b>4,071,099</b>	<b>4,254,514</b>	<b>4,310,154</b>	<b>4,401,679</b>	<b>4,456,847</b>	<b>4,451,350</b>	<b>4,560,037</b>

\* Preliminary

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

<sup>1</sup> Provisions for Stage 1, 2, and 3 as well as interest & fees for stage 3 loans.

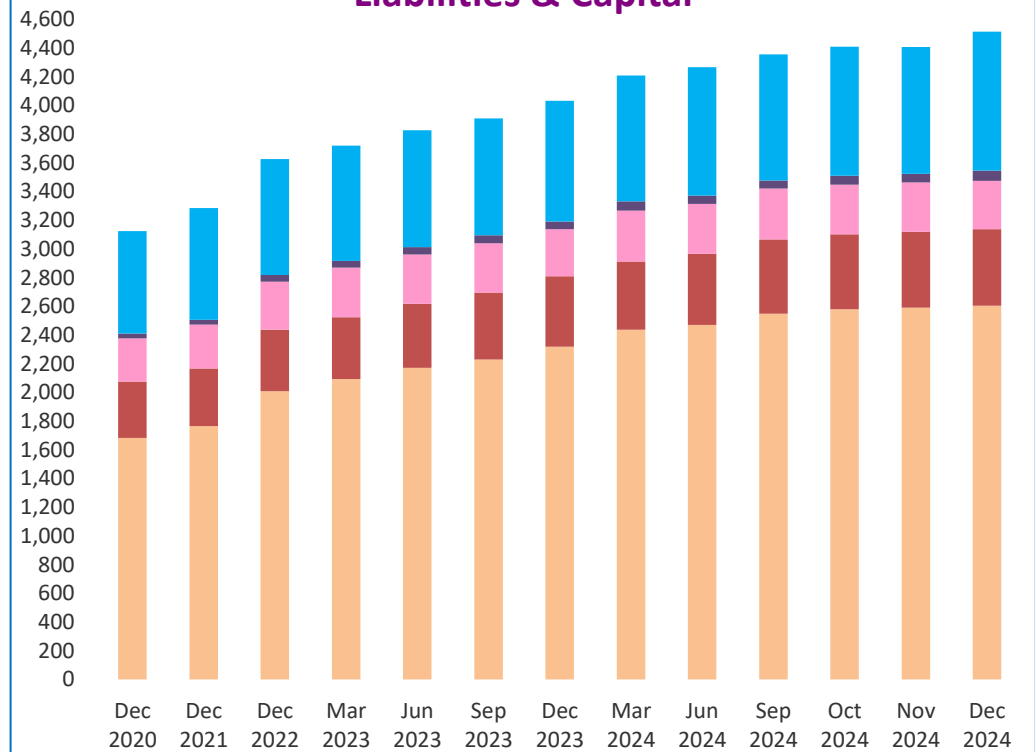
### Aggregated Balance Sheet of Banks - Assets



AED Bln

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

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



AED Bln

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

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

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Oct 2024</b>	<b>Nov 2024</b>	<b>Dec 2024 *</b>
<b>Domestic Assets</b>													
<b>Cash and Deposits with C.B</b>	<b>259,236</b>	<b>291,537</b>	<b>304,601</b>	<b>332,614</b>	<b>374,209</b>	<b>371,759</b>	<b>421,513</b>	<b>441,513</b>	<b>454,032</b>	<b>466,876</b>	<b>463,757</b>	<b>474,363</b>	<b>493,493</b>
Cash in Hand ( LCY )	14,591	16,296	16,439	15,740	18,406	15,928	17,011	17,861	16,762	16,976	19,624	18,858	18,024
Deposits with Central Bank	244,645	275,241	288,162	316,874	355,803	355,831	404,502	423,652	437,270	449,900	444,134	455,506	475,469
<b>Due From Resident Banks</b>	<b>24,734</b>	<b>19,888</b>	<b>33,353</b>	<b>32,240</b>	<b>34,224</b>	<b>43,856</b>	<b>43,621</b>	<b>46,531</b>	<b>44,597</b>	<b>38,464</b>	<b>46,308</b>	<b>43,320</b>	<b>50,507</b>
<b>Domestic Credit and Investments</b>	<b>1,624,627</b>	<b>1,646,596</b>	<b>1,697,819</b>	<b>1,726,154</b>	<b>1,768,792</b>	<b>1,795,602</b>	<b>1,803,963</b>	<b>1,844,129</b>	<b>1,891,978</b>	<b>1,940,529</b>	<b>1,954,519</b>	<b>1,943,260</b>	<b>1,936,714</b>
<b>a) Credit Facilities</b>	<b>1,446,012</b>	<b>1,470,505</b>	<b>1,514,739</b>	<b>1,540,839</b>	<b>1,584,164</b>	<b>1,606,540</b>	<b>1,603,334</b>	<b>1,638,146</b>	<b>1,679,161</b>	<b>1,720,967</b>	<b>1,729,012</b>	<b>1,718,549</b>	<b>1,709,962</b>
<b>Claims on Private Sector</b>	<b>985,675</b>	<b>1,003,614</b>	<b>1,064,198</b>	<b>1,092,330</b>	<b>1,114,235</b>	<b>1,128,738</b>	<b>1,132,194</b>	<b>1,161,134</b>	<b>1,195,385</b>	<b>1,234,657</b>	<b>1,234,953</b>	<b>1,238,386</b>	<b>1,235,341</b>
Commercial Bills	31,617	37,525	50,088	50,734	61,319	66,667	60,064	63,622	68,631	68,160	66,719	69,055	71,602
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	954,058	966,089	1,014,110	1,041,596	1,052,916	1,062,071	1,072,130	1,097,512	1,126,754	1,166,497	1,168,233	1,169,331	1,163,739
<b>Claims on Government</b>	<b>242,135</b>	<b>223,299</b>	<b>200,882</b>	<b>208,517</b>	<b>210,900</b>	<b>204,805</b>	<b>176,890</b>	<b>181,175</b>	<b>183,289</b>	<b>186,860</b>	<b>187,126</b>	<b>185,117</b>	<b>187,927</b>
<b>Claims on Public Sector ( GREs )</b>	<b>203,087</b>	<b>229,076</b>	<b>237,876</b>	<b>228,592</b>	<b>247,894</b>	<b>263,269</b>	<b>274,824</b>	<b>278,841</b>	<b>284,372</b>	<b>283,766</b>	<b>291,580</b>	<b>279,673</b>	<b>271,527</b>
Commercial Bills	5,377	8,030	5,607	5,849	6,885	7,131	6,059	8,472	8,635	8,062	7,883	9,180	10,094
Loans,Advances & Overdrafts	197,710	221,046	232,269	222,743	241,009	256,138	268,765	270,369	275,736	275,704	283,696	270,493	261,433
<b>Claims on Other Financial Institutions</b>	<b>15,115</b>	<b>14,516</b>	<b>11,783</b>	<b>11,400</b>	<b>11,135</b>	<b>9,728</b>	<b>19,426</b>	<b>16,996</b>	<b>16,115</b>	<b>15,685</b>	<b>15,354</b>	<b>15,374</b>	<b>15,168</b>
Loans,Advances & Overdrafts	15,115	14,516	11,783	11,400	11,135	9,728	19,426	16,996	16,115	15,685	15,354	15,374	15,168
<b>b) Domestic Investments</b>	<b>178,615</b>	<b>176,091</b>	<b>183,080</b>	<b>185,315</b>	<b>184,628</b>	<b>189,062</b>	<b>200,629</b>	<b>205,983</b>	<b>212,817</b>	<b>219,562</b>	<b>225,507</b>	<b>224,711</b>	<b>226,751</b>
<b>Unclassified Assets</b>	<b>169,806</b>	<b>153,428</b>	<b>165,950</b>	<b>170,476</b>	<b>188,588</b>	<b>188,838</b>	<b>201,948</b>	<b>225,706</b>	<b>239,473</b>	<b>239,368</b>	<b>171,363</b>	<b>169,575</b>	<b>176,135</b>
Fixed Assets	33,208	32,092	31,734	31,676	30,912	30,325	31,261	32,492	32,129	32,649	32,779	32,846	31,542
Inter-Branch Transactions	9,070	4,412	9,104	15,468	30,859	33,529	46,118	64,144	75,996	69,533	8,918	8,719	13,549
Other Assets	127,528	116,924	125,112	123,332	126,817	124,984	124,569	129,070	131,348	137,185	129,666	128,009	131,044
<b>Foreign Assets</b>	<b>707,268</b>	<b>794,516</b>	<b>1,027,245</b>	<b>1,059,363</b>	<b>1,054,644</b>	<b>1,093,346</b>	<b>1,137,679</b>	<b>1,203,531</b>	<b>1,184,436</b>	<b>1,209,314</b>	<b>1,313,486</b>	<b>1,315,473</b>	<b>1,377,756</b>
Due from H.O. and/or Branches Abroad	145,068	179,284	207,818	216,085	172,123	158,279	169,422	172,751	133,606	121,728	206,415	202,095	218,679
Due from Other Banks Abroad	120,908	155,384	210,930	226,159	225,399	238,205	245,597	254,523	255,795	268,299	283,558	277,512	288,772
Cash in Hand ( FCY )	126	107	164	160	187	313	319	295	470	380	989	299	380
Securities	225,475	247,104	299,080	321,202	347,167	360,981	388,426	410,315	418,830	443,245	441,050	451,833	457,511
Credit to Non-Residents	152,350	148,946	191,753	187,120	189,270	207,062	221,111	242,343	252,362	268,258	269,098	269,425	290,723
Other Foreign Assets	63,341	63,691	117,500	108,637	120,498	128,506	112,804	123,304	123,374	107,405	112,376	114,310	121,691
<b>Total Assets</b>	<b>2,785,671</b>	<b>2,905,965</b>	<b>3,228,968</b>	<b>3,320,847</b>	<b>3,420,457</b>	<b>3,493,401</b>	<b>3,608,724</b>	<b>3,761,410</b>	<b>3,814,517</b>	<b>3,894,550</b>	<b>3,949,433</b>	<b>3,945,992</b>	<b>4,034,604</b>

\* Preliminary



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

(In Millions of AED)													
Item	Dec 2020	Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Oct 2024	Nov 2024	Dec 2024 *
<b>Domestic Liabilities</b>													
<b>Monetary Deposits</b>	<b>427,062</b>	<b>524,246</b>	<b>546,521</b>	<b>555,936</b>	<b>577,331</b>	<b>594,958</b>	<b>617,289</b>	<b>650,247</b>	<b>656,911</b>	<b>668,655</b>	<b>681,795</b>	<b>692,064</b>	<b>710,196</b>
Demand Deposits ( LCY )	422,994	519,861	540,948	547,739	568,551	587,092	610,483	639,552	647,017	658,075	670,434	682,304	699,987
Bankers Drafts	4,068	4,385	5,573	8,197	8,780	7,866	6,806	10,695	9,894	10,580	11,361	9,760	10,209
<b>Quasi Monetary Deposits</b>	<b>762,356</b>	<b>746,075</b>	<b>827,453</b>	<b>884,696</b>	<b>922,538</b>	<b>961,523</b>	<b>1,036,872</b>	<b>1,090,806</b>	<b>1,122,675</b>	<b>1,179,067</b>	<b>1,181,876</b>	<b>1,182,450</b>	<b>1,194,771</b>
Time Deposits ( LCY )	344,307	303,283	321,825	340,455	354,859	364,852	405,951	421,066	438,623	474,665	474,450	476,813	486,297
Savings Deposits ( LCY )	157,675	176,290	171,016	187,427	194,854	195,355	201,031	215,295	231,198	233,702	235,909	236,863	241,568
Other Deposits ( FCY )	260,374	266,502	334,612	356,814	372,825	401,316	429,890	454,445	452,855	470,700	471,517	468,774	466,906
<b>Government Deposits ( LCY + FCY )</b>	<b>285,721</b>	<b>285,052</b>	<b>395,110</b>	<b>404,966</b>	<b>424,388</b>	<b>421,122</b>	<b>400,066</b>	<b>418,152</b>	<b>418,073</b>	<b>415,465</b>	<b>425,104</b>	<b>430,010</b>	<b>407,326</b>
<b>Other Domestic Deposits ( LCY + FCY ) **</b>	<b>13,594</b>	<b>13,275</b>	<b>16,150</b>	<b>17,337</b>	<b>16,722</b>	<b>17,376</b>	<b>18,785</b>	<b>19,625</b>	<b>18,350</b>	<b>19,593</b>	<b>20,373</b>	<b>21,713</b>	<b>20,689</b>
<b>Capital and Reserves</b>	<b>339,327</b>	<b>348,596</b>	<b>370,185</b>	<b>370,121</b>	<b>386,634</b>	<b>401,115</b>	<b>422,351</b>	<b>407,739</b>	<b>427,468</b>	<b>448,699</b>	<b>451,535</b>	<b>456,792</b>	<b>462,716</b>
<b>Due to Central Bank</b>	<b>30,762</b>	<b>2,830</b>	<b>5,812</b>	<b>6,252</b>	<b>7,193</b>	<b>5,252</b>	<b>4,149</b>	<b>3,488</b>	<b>3,195</b>	<b>2,333</b>	<b>2,142</b>	<b>1,773</b>	<b>1,423</b>
<b>Due to Resident Banks</b>	<b>31,669</b>	<b>31,700</b>	<b>46,086</b>	<b>46,835</b>	<b>47,795</b>	<b>53,554</b>	<b>51,994</b>	<b>59,781</b>	<b>55,145</b>	<b>51,878</b>	<b>61,914</b>	<b>56,991</b>	<b>68,805</b>
<b>Capital Market Funding &amp; Term Borrowings</b>	<b>26,560</b>	<b>26,957</b>	<b>28,791</b>	<b>28,796</b>	<b>26,429</b>	<b>26,157</b>	<b>25,887</b>	<b>29,564</b>	<b>27,730</b>	<b>31,745</b>	<b>31,744</b>	<b>31,744</b>	<b>31,738</b>
<b>Foreign Liabilities</b>	<b>613,848</b>	<b>665,190</b>	<b>699,350</b>	<b>699,900</b>	<b>710,396</b>	<b>711,194</b>	<b>745,209</b>	<b>771,149</b>	<b>778,811</b>	<b>763,879</b>	<b>785,316</b>	<b>765,870</b>	<b>838,126</b>
Due to H.O and/or Branches Abroad	27,683	25,604	47,395	70,856	66,436	86,524	104,292	94,726	114,438	124,960	133,667	125,141	121,363
Due to Other Banks Abroad	114,495	134,896	159,747	147,249	161,348	160,130	164,532	173,692	160,119	147,799	157,316	154,946	196,730
Capital Market Funding	165,879	181,608	163,522	161,368	148,204	148,062	160,802	159,221	166,187	165,840	159,515	160,865	163,256
Other Term Borrowings	55,006	49,538	35,320	35,934	40,958	36,713	36,332	35,364	36,287	38,439	35,908	36,305	35,560
Other Deposits ( LCY + FCY )	168,895	198,345	175,263	177,449	175,663	154,200	163,649	183,463	181,222	169,425	176,899	165,868	193,989
Other Foreign Liabilities	81,890	75,199	118,103	107,044	117,787	125,565	115,602	124,683	120,559	117,417	122,011	122,745	127,228
<b>Unclassified Liabilities</b>	<b>254,772</b>	<b>262,044</b>	<b>293,510</b>	<b>306,008</b>	<b>301,031</b>	<b>301,150</b>	<b>286,122</b>	<b>310,859</b>	<b>306,158</b>	<b>313,238</b>	<b>307,633</b>	<b>306,586</b>	<b>298,814</b>
Inter-Branch Transactions	4,147	13,952	7,581	5,172	4,801	6,747	7,535	9,703	10,233	8,895	8,536	9,085	9,067
Other Liabilities	250,625	248,092	285,929	300,836	296,230	294,403	278,587	301,156	295,925	304,343	299,097	297,501	289,747
- Of which : Provisions <sup>1</sup>	122,568	124,486	128,887	132,636	135,687	132,835	118,020	117,158	114,734	113,435	112,348	112,028	108,154
<b>Total Liabilities</b>	<b>2,785,671</b>	<b>2,905,965</b>	<b>3,228,968</b>	<b>3,320,847</b>	<b>3,420,457</b>	<b>3,493,401</b>	<b>3,608,724</b>	<b>3,761,410</b>	<b>3,814,517</b>	<b>3,894,550</b>	<b>3,949,433</b>	<b>3,945,992</b>	<b>4,034,604</b>

\* Preliminary

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

<sup>1</sup> Provisions for Stage 1, 2, and 3 as well as interest & fees for stage 3 loans.

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

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Oct 2024</b>	<b>Nov 2024</b>	<b>Dec 2024 *</b>
<b>Domestic Assets</b>													
<b>Cash and Deposits with C.B</b>	<b>72,012</b>	<b>90,341</b>	<b>103,972</b>	<b>110,421</b>	<b>110,290</b>	<b>113,658</b>	<b>115,837</b>	<b>130,812</b>	<b>136,687</b>	<b>144,167</b>	<b>142,678</b>	<b>134,073</b>	<b>145,711</b>
Cash in Hand ( LCY )	1,389	1,437	1,636	1,660	2,217	1,636	1,790	1,863	1,522	1,516	1,372	1,754	1,572
Deposits with Central Bank	70,623	88,904	102,336	108,761	108,073	112,022	114,047	128,949	135,165	142,651	141,306	132,319	144,139
<b>Due From Resident Banks</b>	<b>14,989</b>	<b>16,009</b>	<b>16,635</b>	<b>16,671</b>	<b>16,581</b>	<b>14,480</b>	<b>13,423</b>	<b>18,803</b>	<b>18,075</b>	<b>20,391</b>	<b>20,587</b>	<b>19,369</b>	<b>23,702</b>
<b>Domestic Credit and Investments</b>	<b>156,659</b>	<b>155,921</b>	<b>139,424</b>	<b>136,677</b>	<b>136,753</b>	<b>137,961</b>	<b>140,555</b>	<b>145,113</b>	<b>145,006</b>	<b>148,387</b>	<b>151,712</b>	<b>149,331</b>	<b>150,861</b>
<b>a) Credit Facilities</b>	<b>150,774</b>	<b>148,452</b>	<b>136,198</b>	<b>132,946</b>	<b>132,952</b>	<b>133,546</b>	<b>134,357</b>	<b>138,445</b>	<b>137,219</b>	<b>138,772</b>	<b>141,658</b>	<b>138,054</b>	<b>138,727</b>
<b>Claims on Private Sector</b>	<b>122,614</b>	<b>117,131</b>	<b>108,767</b>	<b>107,709</b>	<b>107,462</b>	<b>107,464</b>	<b>108,071</b>	<b>111,167</b>	<b>111,034</b>	<b>111,100</b>	<b>112,532</b>	<b>110,462</b>	<b>110,530</b>
Commercial Bills	10,217	10,048	10,362	9,627	8,937	8,598	9,591	11,563	12,443	10,389	9,896	10,519	10,314
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	112,397	107,083	98,405	98,082	98,525	98,866	98,480	99,604	98,591	100,711	102,636	99,943	100,216
<b>Claims on Government</b>	<b>9,788</b>	<b>12,739</b>	<b>10,848</b>	<b>7,459</b>	<b>7,852</b>	<b>7,761</b>	<b>7,409</b>	<b>7,159</b>	<b>7,323</b>	<b>6,666</b>	<b>6,632</b>	<b>6,256</b>	<b>6,580</b>
<b>Claims on Public Sector ( GREs )</b>	<b>16,863</b>	<b>16,315</b>	<b>15,430</b>	<b>16,488</b>	<b>16,506</b>	<b>17,092</b>	<b>17,658</b>	<b>18,696</b>	<b>17,988</b>	<b>20,110</b>	<b>21,531</b>	<b>20,473</b>	<b>20,938</b>
Commercial Bills	203	245	78	65	425	287	316	515	350	430	915	537	574
Loans,Advances & Overdrafts	16,660	16,070	15,352	16,423	16,081	16,805	17,342	18,181	17,638	19,680	20,615	19,936	20,364
<b>Claims on Other Financial Institutions</b>	<b>1,509</b>	<b>2,267</b>	<b>1,153</b>	<b>1,290</b>	<b>1,132</b>	<b>1,229</b>	<b>1,219</b>	<b>1,423</b>	<b>875</b>	<b>896</b>	<b>964</b>	<b>864</b>	<b>678</b>
Loans,Advances & Overdrafts	1,509	2,267	1,153	1,290	1,132	1,229	1,219	1,423	875	896	964	864	678
<b>b) Domestic Investments</b>	<b>5,885</b>	<b>7,469</b>	<b>3,226</b>	<b>3,731</b>	<b>3,801</b>	<b>4,415</b>	<b>6,198</b>	<b>6,668</b>	<b>7,787</b>	<b>9,616</b>	<b>10,054</b>	<b>11,277</b>	<b>12,134</b>
<b>Unclassified Assets</b>	<b>16,874</b>	<b>14,599</b>	<b>14,830</b>	<b>17,581</b>	<b>22,883</b>	<b>15,707</b>	<b>16,745</b>	<b>19,608</b>	<b>17,465</b>	<b>18,782</b>	<b>16,003</b>	<b>17,241</b>	<b>16,292</b>
Fixed Assets	1,778	1,763	1,519	1,523	1,483	1,474	1,482	1,469	1,486	1,471	1,454	1,458	1,462
Inter-Branch Transactions	20	21	55	35	90	62	31	99	53	24	73	48	50
Other Assets	15,076	12,815	13,256	16,023	21,310	14,171	15,232	18,040	15,927	17,286	14,476	15,735	14,780
<b>Foreign Assets</b>	<b>141,809</b>	<b>138,653</b>	<b>163,782</b>	<b>162,523</b>	<b>166,096</b>	<b>176,680</b>	<b>175,815</b>	<b>178,768</b>	<b>178,403</b>	<b>175,402</b>	<b>176,434</b>	<b>185,343</b>	<b>188,868</b>
Due from H.O. and/or Branches Abroad	10,959	10,807	17,601	18,867	17,308	23,472	26,523	22,774	29,880	22,194	23,828	26,268	29,801
Due from Other Banks Abroad	47,285	52,253	55,897	60,415	61,996	68,061	68,054	77,668	66,569	70,278	70,426	74,557	71,159
Cash in Hand ( FCY )	39	57	60	131	56	69	36	39	27	35	65	41	32
Securities	45,708	42,573	42,043	38,274	38,654	39,539	39,810	41,476	40,689	42,063	39,599	39,155	39,158
Credit to Non-Residents	29,963	26,149	36,746	34,879	38,289	34,323	32,544	27,965	32,172	33,882	35,022	37,461	41,653
Other Foreign Assets	7,855	6,814	11,435	9,957	9,793	11,216	8,848	8,846	9,067	6,951	7,495	7,862	7,065
<b>Total Assets</b>	<b>402,343</b>	<b>415,523</b>	<b>438,643</b>	<b>443,873</b>	<b>452,603</b>	<b>458,486</b>	<b>462,375</b>	<b>493,104</b>	<b>495,637</b>	<b>507,128</b>	<b>507,414</b>	<b>505,358</b>	<b>525,433</b>

\* Preliminary

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

(In Millions of AED)													
Item	Dec 2020	Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Oct 2024	Nov 2024	Dec 2024 *
<b>Domestic Liabilities</b>													
<b>Monetary Deposits</b>	78,274	83,525	89,105	91,537	90,831	90,922	94,991	100,618	100,090	99,245	101,054	100,741	103,144
Demand Deposits ( LCY )	77,852	82,905	88,248	90,579	89,101	89,292	94,135	99,230	99,047	97,954	99,518	99,785	102,255
Bankers Drafts	422	620	857	958	1,730	1,630	856	1,388	1,043	1,291	1,536	956	889
<b>Quasi Monetary Deposits</b>	115,715	114,426	137,948	143,739	147,942	150,503	155,980	165,008	161,811	173,364	177,952	170,538	175,233
Time Deposits ( LCY )	31,845	26,988	30,334	36,427	39,452	43,576	44,212	49,288	47,192	53,650	52,682	52,059	51,848
Savings Deposits ( LCY )	13,045	13,553	12,636	12,865	12,755	12,354	12,065	12,314	12,244	12,076	12,079	12,045	12,152
Other Deposits ( FCY )	70,825	73,885	94,978	94,447	95,735	94,573	99,703	103,406	102,375	107,638	113,192	106,435	111,233
<b>Government Deposits ( LCY + FCY )</b>	750	2,356	945	676	755	1,723	1,063	1,176	1,362	1,071	994	549	601
<b>Other Domestic Deposits ( LCY + FCY ) **</b>	3,225	3,377	3,330	3,246	3,249	3,001	2,930	3,062	3,315	3,409	3,365	3,339	3,271
<b>Capital and Reserves</b>	53,453	53,952	58,420	60,587	61,128	63,460	66,943	68,837	67,739	70,760	71,234	71,832	71,936
<b>Due to Central Bank</b>	761	18	24	349	60	113	193	715	118	263	83	80	147
<b>Due to Resident Banks</b>	841	1,239	1,599	1,203	2,710	2,958	2,584	3,115	2,380	2,936	1,887	2,617	2,653
<b>Capital Market Funding &amp; Term Borrowings</b>	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Foreign Liabilities</b>	101,758	113,271	107,593	102,093	103,993	103,745	96,087	106,266	115,892	114,610	113,326	117,205	130,577
Due to H.O and/or Branches Abroad	34,776	36,882	26,671	26,400	29,743	26,292	25,699	27,834	28,892	30,778	30,805	31,337	43,119
Due to Other Banks Abroad	18,767	32,735	24,872	25,455	27,534	29,816	22,332	31,550	37,696	31,641	27,626	29,474	30,390
Capital Market Funding	5,112	2,787	1,834	1,515	1,278	1,148	1,193	1,233	974	838	641	606	593
Other Term Borrowings	397	448	479	479	81	125	125	125	95	125	125	125	105
Other Deposits ( LCY + FCY )	33,548	32,649	37,267	35,906	35,485	35,900	38,398	37,467	40,600	44,044	46,702	47,791	49,313
Other Foreign Liabilities	9,158	7,770	16,470	12,338	9,872	10,464	8,340	8,057	7,636	7,183	7,426	7,871	7,056
<b>Unclassified Liabilities</b>	47,566	43,359	39,679	40,443	41,935	42,061	41,604	44,307	42,931	41,470	37,519	38,458	37,871
Inter-Branch Transactions	27	61	54	77	90	183	582	226	92	80	96	63	110
Other Liabilities	47,539	43,298	39,625	40,366	41,845	41,878	41,022	44,081	42,839	41,391	37,423	38,395	37,762
- Of which : Provisions <sup>1</sup>	33,680	31,061	26,662	26,060	25,706	25,314	23,052	23,112	20,711	20,731	19,810	19,771	19,135
<b>Total Liabilities</b>	<b>402,343</b>	<b>415,523</b>	<b>438,643</b>	<b>443,873</b>	<b>452,603</b>	<b>458,486</b>	<b>462,375</b>	<b>493,104</b>	<b>495,637</b>	<b>507,128</b>	<b>507,414</b>	<b>505,358</b>	<b>525,433</b>

\* Preliminary

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

<sup>1</sup> Provisions for Stage 1, 2, and 3 as well as interest & fees for stage 3 loans.

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

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Oct 2024</b>	<b>Nov 2024</b>	<b>Dec 2024 *</b>
<b>Domestic Assets</b>													
<b>Cash and Deposits with C.B</b>	<b>252,120</b>	<b>307,529</b>	<b>334,440</b>	<b>357,896</b>	<b>399,396</b>	<b>399,584</b>	<b>453,033</b>	<b>480,357</b>	<b>505,296</b>	<b>525,117</b>	<b>519,637</b>	<b>518,486</b>	<b>552,210</b>
Cash in Hand ( LCY )	11,278	12,251	12,873	12,191	15,310	13,037	12,776	13,650	12,566	12,115	12,294	14,189	13,658
Deposits with Central Bank	240,842	295,278	321,567	345,705	384,086	386,547	440,257	466,707	492,730	513,002	507,343	504,297	538,552
<b>Due From Resident Banks</b>	<b>32,359</b>	<b>30,133</b>	<b>43,107</b>	<b>41,228</b>	<b>44,308</b>	<b>51,021</b>	<b>48,873</b>	<b>58,054</b>	<b>53,307</b>	<b>54,199</b>	<b>58,795</b>	<b>56,250</b>	<b>65,384</b>
<b>Domestic Credit and Investments</b>	<b>1,373,506</b>	<b>1,407,069</b>	<b>1,419,925</b>	<b>1,438,555</b>	<b>1,469,862</b>	<b>1,487,258</b>	<b>1,491,335</b>	<b>1,527,554</b>	<b>1,552,428</b>	<b>1,590,316</b>	<b>1,604,105</b>	<b>1,591,438</b>	<b>1,583,473</b>
<b>a) Credit Facilities</b>	<b>1,236,998</b>	<b>1,270,066</b>	<b>1,286,434</b>	<b>1,304,011</b>	<b>1,336,210</b>	<b>1,351,969</b>	<b>1,343,925</b>	<b>1,378,948</b>	<b>1,397,525</b>	<b>1,427,345</b>	<b>1,435,912</b>	<b>1,422,324</b>	<b>1,411,406</b>
<b>Claims on Private Sector</b>	<b>829,243</b>	<b>843,753</b>	<b>891,722</b>	<b>910,476</b>	<b>922,266</b>	<b>933,703</b>	<b>932,619</b>	<b>960,477</b>	<b>980,933</b>	<b>1,006,060</b>	<b>1,008,145</b>	<b>1,007,970</b>	<b>998,826</b>
Commercial Bills	41,834	47,573	60,450	60,361	70,256	70,674	65,149	70,130	75,665	73,944	72,190	75,027	76,536
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	787,409	796,180	831,272	850,115	852,010	863,029	867,470	890,347	905,268	932,115	935,955	932,943	922,290
<b>Claims on Government</b>	<b>218,595</b>	<b>210,615</b>	<b>177,028</b>	<b>181,276</b>	<b>182,733</b>	<b>177,346</b>	<b>149,573</b>	<b>152,885</b>	<b>149,555</b>	<b>150,485</b>	<b>149,858</b>	<b>147,108</b>	<b>151,499</b>
<b>Claims on Public Sector ( GREs )</b>	<b>174,238</b>	<b>200,652</b>	<b>206,149</b>	<b>201,116</b>	<b>220,413</b>	<b>231,424</b>	<b>242,556</b>	<b>248,525</b>	<b>251,397</b>	<b>255,586</b>	<b>262,944</b>	<b>252,720</b>	<b>246,983</b>
Commercial Bills	5,580	8,275	5,685	5,914	7,310	6,766	5,905	8,305	8,141	8,401	8,713	9,680	10,622
Loans,Advances & Overdrafts	168,658	192,377	200,464	195,202	213,103	224,658	236,651	240,220	243,256	247,185	254,230	243,040	236,361
<b>Claims on Other Financial Institutions</b>	<b>14,922</b>	<b>15,046</b>	<b>11,535</b>	<b>11,143</b>	<b>10,798</b>	<b>9,496</b>	<b>19,177</b>	<b>17,061</b>	<b>15,640</b>	<b>15,214</b>	<b>14,966</b>	<b>14,527</b>	<b>14,097</b>
Loans,Advances & Overdrafts	14,922	15,046	11,535	11,143	10,798	9,496	19,177	17,061	15,640	15,214	14,966	14,527	14,097
<b>b) Domestic Investments</b>	<b>136,508</b>	<b>137,003</b>	<b>133,491</b>	<b>134,544</b>	<b>133,652</b>	<b>135,289</b>	<b>147,410</b>	<b>148,606</b>	<b>154,903</b>	<b>162,971</b>	<b>168,193</b>	<b>169,114</b>	<b>172,067</b>
<b>Unclassified Assets</b>	<b>151,253</b>	<b>139,344</b>	<b>150,771</b>	<b>159,289</b>	<b>182,472</b>	<b>174,916</b>	<b>190,700</b>	<b>216,233</b>	<b>226,778</b>	<b>228,126</b>	<b>157,980</b>	<b>157,739</b>	<b>164,409</b>
Fixed Assets	30,092	28,048	27,555	27,516	26,790	26,237	25,960	27,460	26,907	27,425	27,510	27,488	27,055
Inter-Branch Transactions	9,090	4,433	9,159	15,503	30,949	33,591	46,149	64,243	76,049	69,531	8,965	8,743	13,575
Other Assets	112,071	106,863	114,057	116,270	124,733	115,088	118,591	124,530	123,822	131,170	121,504	121,508	123,778
<b>Foreign Assets</b>	<b>777,606</b>	<b>847,091</b>	<b>1,088,639</b>	<b>1,117,707</b>	<b>1,110,058</b>	<b>1,147,042</b>	<b>1,185,287</b>	<b>1,243,051</b>	<b>1,219,238</b>	<b>1,236,163</b>	<b>1,336,197</b>	<b>1,346,055</b>	<b>1,399,932</b>
Due from H.O. and/or Branches Abroad	155,295	189,509	224,757	234,373	188,610	180,256	194,451	194,405	162,540	142,725	229,086	227,314	247,240
Due from Other Banks Abroad	158,226	195,407	251,708	272,378	274,776	291,602	297,604	315,401	303,426	320,111	334,527	332,839	339,252
Cash in Hand ( FCY )	149	149	209	275	230	369	344	316	483	390	1,040	319	392
Securities	243,381	251,875	289,513	302,602	319,686	332,380	355,028	370,908	374,825	399,157	392,425	400,435	405,686
Credit to Non-Residents	150,278	140,942	195,263	191,503	198,208	205,074	218,510	232,590	247,107	261,306	261,113	265,321	281,025
Other Foreign Assets	70,277	69,209	127,189	116,576	128,548	137,361	119,350	129,431	130,857	112,474	118,006	119,826	126,337
<b>Total Assets</b>	<b>2,586,844</b>	<b>2,731,166</b>	<b>3,036,882</b>	<b>3,114,675</b>	<b>3,206,096</b>	<b>3,259,821</b>	<b>3,369,228</b>	<b>3,525,249</b>	<b>3,557,047</b>	<b>3,633,920</b>	<b>3,676,713</b>	<b>3,669,967</b>	<b>3,765,407</b>

\* Preliminary

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

(In Millions of AED)													
Item	Dec 2020	Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Oct 2024	Nov 2024	Dec 2024 *
<b>Domestic Liabilities</b>													
<b>Monetary Deposits</b>	<b>420,414</b>	<b>515,958</b>	<b>537,896</b>	<b>545,685</b>	<b>563,536</b>	<b>581,933</b>	<b>608,276</b>	<b>638,298</b>	<b>640,298</b>	<b>653,060</b>	<b>667,707</b>	<b>677,863</b>	<b>696,460</b>
Demand Deposits ( LCY )	416,973	511,921	532,594	538,116	555,257	573,744	602,092	628,239	631,431	643,110	657,112	668,636	687,932
Bankers Drafts	3,441	4,037	5,302	7,569	8,279	8,189	6,184	10,059	8,867	9,950	10,596	9,227	8,528
<b>Quasi Monetary Deposits</b>	<b>654,115</b>	<b>627,414</b>	<b>724,877</b>	<b>774,024</b>	<b>804,492</b>	<b>836,004</b>	<b>913,536</b>	<b>961,391</b>	<b>989,456</b>	<b>1,042,918</b>	<b>1,050,136</b>	<b>1,043,585</b>	<b>1,053,960</b>
Time Deposits ( LCY )	273,121	227,361	249,847	267,586	283,164	289,817	326,065	342,453	370,003	398,794	401,061	405,819	409,404
Savings Deposits ( LCY )	77,526	84,860	80,864	93,505	96,762	97,541	101,790	108,411	113,969	118,545	118,718	118,364	120,978
Other Deposits ( FCY )	303,468	315,193	394,166	412,933	424,566	448,646	485,681	510,527	505,485	525,580	530,357	519,402	523,577
<b>Government Deposits ( LCY + FCY )</b>	<b>217,387</b>	<b>225,784</b>	<b>306,275</b>	<b>319,002</b>	<b>331,348</b>	<b>322,071</b>	<b>297,293</b>	<b>313,106</b>	<b>301,349</b>	<b>299,257</b>	<b>304,201</b>	<b>308,140</b>	<b>279,226</b>
<b>Other Domestic Deposits ( LCY + FCY ) **</b>	<b>13,459</b>	<b>14,029</b>	<b>16,840</b>	<b>18,125</b>	<b>17,244</b>	<b>17,900</b>	<b>19,151</b>	<b>19,985</b>	<b>19,118</b>	<b>19,698</b>	<b>20,834</b>	<b>22,318</b>	<b>21,049</b>
<b>Capital and Reserves</b>	<b>324,708</b>	<b>336,778</b>	<b>357,776</b>	<b>361,002</b>	<b>374,831</b>	<b>389,019</b>	<b>410,645</b>	<b>400,603</b>	<b>414,012</b>	<b>434,644</b>	<b>437,415</b>	<b>442,296</b>	<b>446,999</b>
Due to Central Bank	24,463	2,609	5,779	6,499	6,071	4,980	3,925	4,078	2,395	2,501	2,170	1,823	1,465
Due to Resident Banks	22,424	27,534	29,735	28,905	32,128	31,257	31,463	40,159	39,066	38,585	42,020	36,418	48,959
<b>Capital Market Funding &amp; Term Borrowings</b>	<b>2,535</b>	<b>2,904</b>	<b>2,899</b>	<b>2,904</b>	<b>4,209</b>	<b>3,937</b>	<b>3,667</b>	<b>3,671</b>	<b>1,836</b>	<b>4,026</b>	<b>4,026</b>	<b>4,026</b>	<b>4,020</b>
<b>Foreign Liabilities</b>	<b>663,648</b>	<b>726,628</b>	<b>779,668</b>	<b>774,158</b>	<b>788,315</b>	<b>791,730</b>	<b>814,562</b>	<b>849,055</b>	<b>864,099</b>	<b>847,123</b>	<b>866,714</b>	<b>853,879</b>	<b>938,312</b>
Due to H.O and/or Branches Abroad	61,746	62,062	72,485	94,913	94,330	109,981	126,998	119,718	140,903	152,974	162,056	154,067	162,555
Due to Other Banks Abroad	120,351	157,380	175,945	164,553	180,465	182,756	177,936	196,703	189,208	170,298	174,512	177,207	217,940
Capital Market Funding	163,651	178,891	159,849	156,376	142,974	144,537	155,486	153,946	157,898	157,415	150,894	152,208	154,586
Other Term Borrowings	55,403	49,986	35,799	36,413	41,039	36,838	36,457	33,653	34,545	36,728	34,197	34,594	33,829
Other Deposits ( LCY + FCY )	172,344	196,400	202,201	203,798	203,555	182,722	194,983	213,559	214,090	206,170	216,412	206,434	236,472
Other Foreign Liabilities	90,153	81,909	133,389	118,105	125,952	134,896	122,702	131,476	127,455	123,538	128,643	129,368	132,931
<b>Unclassified Liabilities</b>	<b>243,691</b>	<b>251,528</b>	<b>275,137</b>	<b>284,371</b>	<b>283,922</b>	<b>280,990</b>	<b>266,710</b>	<b>294,903</b>	<b>285,418</b>	<b>292,108</b>	<b>281,490</b>	<b>279,618</b>	<b>274,957</b>
Inter-Branch Transactions	2,290	12,477	7,108	4,581	4,461	5,210	6,191	8,316	8,611	8,975	8,632	9,147	9,176
Other Liabilities	241,401	239,051	268,029	279,790	279,461	275,780	260,519	286,587	276,807	283,133	272,857	270,471	265,781
- Of which : Provisions <sup>1</sup>	132,517	132,852	132,194	134,780	137,035	133,848	117,365	117,753	112,575	111,975	109,651	109,348	105,997
<b>Total Liabilities</b>	<b>2,586,844</b>	<b>2,731,166</b>	<b>3,036,882</b>	<b>3,114,675</b>	<b>3,206,096</b>	<b>3,259,821</b>	<b>3,369,228</b>	<b>3,525,249</b>	<b>3,557,047</b>	<b>3,633,920</b>	<b>3,676,713</b>	<b>3,669,967</b>	<b>3,765,407</b>

\* Preliminary

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

<sup>1</sup> Provisions for Stage 1, 2, and 3 as well as interest & fees for stage 3 loans.

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

(In Millions of AED)													
Item	Dec 2020	Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Oct 2024	Nov 2024	Dec 2024 *
<b>Domestic Assets</b>													
<b>Cash and Deposits with C.B</b>	<b>79,128</b>	<b>74,349</b>	<b>74,133</b>	<b>85,139</b>	<b>85,104</b>	<b>85,833</b>	<b>84,317</b>	<b>91,968</b>	<b>85,423</b>	<b>85,926</b>	<b>86,799</b>	<b>89,951</b>	<b>86,994</b>
Cash in Hand ( LCY )	4,702	5,482	5,202	5,209	5,313	4,527	6,025	6,074	5,718	6,377	8,702	6,423	5,938
Deposits with Central Bank	74,426	68,867	68,931	79,930	79,791	81,306	78,292	85,894	79,705	79,549	78,097	83,528	81,056
<b>Due From Resident Banks</b>	<b>7,364</b>	<b>5,764</b>	<b>6,881</b>	<b>7,683</b>	<b>6,497</b>	<b>7,315</b>	<b>8,171</b>	<b>7,280</b>	<b>9,366</b>	<b>4,656</b>	<b>8,100</b>	<b>6,439</b>	<b>8,825</b>
<b>Domestic Credit and Investments</b>	<b>407,780</b>	<b>395,448</b>	<b>417,318</b>	<b>424,276</b>	<b>435,683</b>	<b>446,305</b>	<b>453,183</b>	<b>461,688</b>	<b>484,556</b>	<b>498,600</b>	<b>502,127</b>	<b>501,154</b>	<b>504,102</b>
<b>a) Credit Facilities</b>	<b>359,788</b>	<b>348,891</b>	<b>364,503</b>	<b>369,774</b>	<b>380,906</b>	<b>388,117</b>	<b>393,766</b>	<b>397,643</b>	<b>418,855</b>	<b>432,394</b>	<b>434,758</b>	<b>434,279</b>	<b>437,284</b>
<b>Claims on Private Sector</b>	<b>279,046</b>	<b>276,992</b>	<b>281,243</b>	<b>289,563</b>	<b>299,431</b>	<b>302,499</b>	<b>307,646</b>	<b>311,824</b>	<b>325,486</b>	<b>339,697</b>	<b>339,340</b>	<b>340,878</b>	<b>347,044</b>
Commercial Bills	0	0	0	0	0	4,591	4,506	5,055	5,408	4,604	4,425	4,547	5,380
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	279,046	276,992	281,243	289,563	299,431	297,908	303,140	306,769	320,078	335,093	334,915	336,331	341,665
<b>Claims on Government</b>	<b>33,328</b>	<b>25,423</b>	<b>34,702</b>	<b>34,700</b>	<b>36,019</b>	<b>35,220</b>	<b>34,726</b>	<b>35,449</b>	<b>41,057</b>	<b>43,041</b>	<b>43,899</b>	<b>44,265</b>	<b>43,008</b>
<b>Claims on Public Sector ( GREs )</b>	<b>45,712</b>	<b>44,739</b>	<b>47,157</b>	<b>43,964</b>	<b>43,987</b>	<b>48,937</b>	<b>49,926</b>	<b>49,012</b>	<b>50,962</b>	<b>48,289</b>	<b>50,167</b>	<b>47,426</b>	<b>45,483</b>
Commercial Bills	0	0	0	0	0	652	470	682	844	90	86	37	46
Loans,Advances & Overdrafts	45,712	44,739	47,157	43,964	43,987	48,285	49,456	48,330	50,119	48,199	50,081	47,389	45,437
<b>Claims on Other Financial Institutions</b>	<b>1,702</b>	<b>1,737</b>	<b>1,401</b>	<b>1,547</b>	<b>1,469</b>	<b>1,461</b>	<b>1,468</b>	<b>1,358</b>	<b>1,350</b>	<b>1,367</b>	<b>1,352</b>	<b>1,711</b>	<b>1,749</b>
Loans,Advances & Overdrafts	1,702	1,737	1,401	1,547	1,469	1,461	1,468	1,358	1,350	1,367	1,352	1,711	1,749
<b>b) Domestic Investments</b>	<b>47,992</b>	<b>46,557</b>	<b>52,815</b>	<b>54,502</b>	<b>54,777</b>	<b>58,188</b>	<b>59,417</b>	<b>64,045</b>	<b>65,701</b>	<b>66,206</b>	<b>67,369</b>	<b>66,875</b>	<b>66,818</b>
<b>Unclassified Assets</b>	<b>35,427</b>	<b>28,683</b>	<b>30,009</b>	<b>28,768</b>	<b>28,999</b>	<b>29,629</b>	<b>27,993</b>	<b>29,081</b>	<b>30,161</b>	<b>30,023</b>	<b>29,386</b>	<b>29,078</b>	<b>28,018</b>
Fixed Assets	4,894	5,807	5,698	5,683	5,605	5,562	6,783	6,501	6,708	6,695	6,723	6,816	5,948
Inter-Branch Transactions	0	0	0	0	0	0	0	0	0	26	26	25	24
Other Assets	30,533	22,876	24,311	23,085	23,394	24,067	21,210	22,580	23,453	23,302	22,637	22,237	22,046
<b>Foreign Assets</b>	<b>71,471</b>	<b>86,078</b>	<b>102,388</b>	<b>104,179</b>	<b>110,681</b>	<b>122,984</b>	<b>128,207</b>	<b>139,248</b>	<b>143,601</b>	<b>148,553</b>	<b>153,723</b>	<b>154,762</b>	<b>166,691</b>
Due from H.O. and/or Branches Abroad	732	582	662	579	821	1,495	1,494	1,120	945	1,196	1,156	1,049	1,239
Due from Other Banks Abroad	9,967	12,230	15,119	14,196	12,619	14,664	16,047	16,790	18,937	18,466	19,458	19,229	20,679
Cash in Hand ( FCY )	16	15	15	16	13	13	11	18	14	24	14	20	20
Securities	27,802	37,802	51,610	56,874	66,134	68,140	73,208	80,883	84,694	86,151	88,224	90,553	90,983
Credit to Non-Residents	32,035	34,153	33,236	30,496	29,351	36,311	35,145	37,718	37,426	40,834	43,007	41,565	51,352
Other Foreign Assets	919	1,296	1,746	2,018	1,743	2,361	2,302	2,719	1,585	1,882	1,864	2,346	2,419
<b>Total Assets</b>	<b>601,170</b>	<b>590,322</b>	<b>630,729</b>	<b>650,045</b>	<b>666,964</b>	<b>692,066</b>	<b>701,871</b>	<b>729,265</b>	<b>753,107</b>	<b>767,758</b>	<b>780,134</b>	<b>781,383</b>	<b>794,630</b>

\* Preliminary

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

(In Millions of AED)													
Item	Dec 2020	Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Oct 2024	Nov 2024	Dec 2024 *
<b>Domestic Liabilities</b>													
<b>Monetary Deposits</b>	<b>84,922</b>	<b>91,813</b>	<b>97,730</b>	<b>101,788</b>	<b>104,626</b>	<b>103,947</b>	<b>104,004</b>	<b>112,567</b>	<b>116,703</b>	<b>114,840</b>	<b>115,142</b>	<b>114,942</b>	<b>116,881</b>
Demand Deposits ( LCY )	83,873	90,845	96,602	100,202	102,395	102,640	102,526	110,543	114,633	112,918	112,841	113,452	114,311
Bankers Drafts	1,049	968	1,128	1,586	2,231	1,307	1,478	2,024	2,070	1,921	2,301	1,489	2,570
<b>Quasi Monetary Deposits</b>	<b>223,956</b>	<b>233,087</b>	<b>240,524</b>	<b>254,411</b>	<b>265,988</b>	<b>276,022</b>	<b>279,316</b>	<b>294,423</b>	<b>295,030</b>	<b>309,512</b>	<b>309,693</b>	<b>309,403</b>	<b>316,044</b>
Time Deposits ( LCY )	103,031	102,910	102,312	109,296	111,147	118,611	124,098	127,901	115,812	129,522	126,071	123,053	128,741
Savings Deposits ( LCY )	93,194	104,983	102,788	106,787	110,847	110,168	111,306	119,198	129,473	127,232	129,270	130,544	132,742
Other Deposits ( FCY )	27,731	25,194	35,424	38,328	43,994	47,243	43,912	47,324	49,745	52,758	54,352	55,806	54,561
<b>Government Deposits ( LCY + FCY )</b>	<b>69,084</b>	<b>61,624</b>	<b>89,780</b>	<b>86,640</b>	<b>93,795</b>	<b>100,774</b>	<b>103,836</b>	<b>106,222</b>	<b>118,086</b>	<b>117,279</b>	<b>121,897</b>	<b>122,419</b>	<b>128,700</b>
<b>Other Domestic Deposits ( LCY + FCY ) **</b>	<b>3,360</b>	<b>2,623</b>	<b>2,640</b>	<b>2,458</b>	<b>2,727</b>	<b>2,477</b>	<b>2,564</b>	<b>2,702</b>	<b>2,548</b>	<b>3,305</b>	<b>2,904</b>	<b>2,733</b>	<b>2,911</b>
<b>Capital and Reserves</b>	<b>68,072</b>	<b>65,770</b>	<b>70,829</b>	<b>69,706</b>	<b>72,931</b>	<b>75,556</b>	<b>78,649</b>	<b>75,973</b>	<b>81,195</b>	<b>84,815</b>	<b>85,354</b>	<b>86,327</b>	<b>87,653</b>
<b>Due to Central Bank</b>	<b>7,060</b>	<b>239</b>	<b>57</b>	<b>102</b>	<b>1,182</b>	<b>385</b>	<b>417</b>	<b>125</b>	<b>918</b>	<b>95</b>	<b>54</b>	<b>30</b>	<b>105</b>
<b>Due to Resident Banks</b>	<b>10,086</b>	<b>5,405</b>	<b>17,950</b>	<b>19,133</b>	<b>18,377</b>	<b>25,255</b>	<b>23,115</b>	<b>22,737</b>	<b>18,460</b>	<b>16,229</b>	<b>21,781</b>	<b>23,189</b>	<b>22,499</b>
<b>Capital Market Funding &amp; Term Borrowings</b>	<b>24,025</b>	<b>24,053</b>	<b>25,892</b>	<b>25,892</b>	<b>22,220</b>	<b>22,220</b>	<b>22,220</b>	<b>25,893</b>	<b>25,894</b>	<b>27,719</b>	<b>27,718</b>	<b>27,718</b>	<b>27,718</b>
<b>Foreign Liabilities</b>	<b>51,958</b>	<b>51,833</b>	<b>27,275</b>	<b>27,835</b>	<b>26,074</b>	<b>23,209</b>	<b>26,734</b>	<b>28,360</b>	<b>30,604</b>	<b>31,365</b>	<b>31,928</b>	<b>29,196</b>	<b>30,390</b>
Due to H.O and/or Branches Abroad	713	424	1,581	2,343	1,849	2,835	2,993	2,842	2,426	2,764	2,416	2,411	1,927
Due to Other Banks Abroad	12,911	10,251	8,674	8,151	8,417	7,190	8,928	8,539	8,606	9,142	10,431	7,213	9,180
Capital Market Funding	7,340	5,504	5,507	6,507	6,508	4,673	6,509	6,508	9,263	9,263	9,263	9,263	9,263
Other Term Borrowings	0	0	0	0	0	0	0	1,836	1,836	1,836	1,836	1,836	1,836
Other Deposits ( LCY + FCY )	30,099	34,594	10,329	9,557	7,593	7,378	7,064	7,371	7,732	7,299	7,188	7,225	6,830
Other Foreign Liabilities	895	1,060	1,184	1,277	1,707	1,133	1,240	1,264	741	1,062	793	1,248	1,353
<b>Unclassified Liabilities</b>	<b>58,647</b>	<b>53,875</b>	<b>58,052</b>	<b>62,080</b>	<b>59,044</b>	<b>62,221</b>	<b>61,016</b>	<b>60,263</b>	<b>63,670</b>	<b>62,600</b>	<b>63,663</b>	<b>65,426</b>	<b>61,729</b>
Inter-Branch Transactions	1,884	1,536	527	668	430	1,720	1,926	1,613	1,714	0	0	0	0
Other Liabilities	56,763	52,339	57,525	61,412	58,614	60,501	59,090	58,650	61,956	62,600	63,663	65,426	61,729
- Of which : Provisions <sup>1</sup>	23,731	22,695	23,355	23,916	24,358	24,301	23,707	22,517	22,870	22,191	22,507	22,451	21,293
<b>Total Liabilities</b>	<b>601,170</b>	<b>590,322</b>	<b>630,729</b>	<b>650,045</b>	<b>666,964</b>	<b>692,066</b>	<b>701,871</b>	<b>729,265</b>	<b>753,107</b>	<b>767,758</b>	<b>780,134</b>	<b>781,383</b>	<b>794,630</b>

\* Preliminary

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

<sup>1</sup> Provisions for Stage 1, 2, and 3 as well as interest & fees for stage 3 loans.

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

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Oct 2024</b>	<b>Nov 2024</b>	<b>Dec 2024 *</b>
<b>Memoranda Accounts / Off-Balance Sheet Items</b>													
Letters of Credit	102,672	106,886	104,588	104,807	98,581	97,787	98,057	93,223	92,190	94,322	86,104	88,054	84,584
Guarantees	356,939	340,666	344,986	353,892	357,874	367,430	392,440	400,272	416,083	440,102	446,164	456,158	463,104
Commitments	245,836	230,735	293,264	293,347	292,418	307,892	330,875	347,111	339,524	364,400	369,317	371,178	383,110
FX Derivatives	680,506	549,737	643,401	613,948	762,998	605,704	611,018	653,069	734,752	685,119	760,057	727,926	809,217
Interest Rate Derivatives	3,174,285	4,256,463	3,340,203	3,322,280	3,742,122	3,462,774	3,374,993	3,419,301	3,316,885	3,599,726	3,632,056	3,706,350	3,751,803
Others Derivatives	41,857	51,080	65,621	83,135	95,753	92,717	108,989	127,557	117,819	120,289	121,978	116,406	105,628
Other Memoranda Items	9,687	24,155	19,696	14,170	14,020	14,335	13,830	16,110	19,234	27,484	17,089	22,619	20,945
<b>Total Memoranda Accounts</b>	<b>4,611,782</b>	<b>5,559,722</b>	<b>4,811,759</b>	<b>4,785,579</b>	<b>5,363,766</b>	<b>4,948,639</b>	<b>4,930,202</b>	<b>5,056,643</b>	<b>5,036,485</b>	<b>5,331,442</b>	<b>5,432,765</b>	<b>5,488,691</b>	<b>5,618,391</b>

\* Preliminary

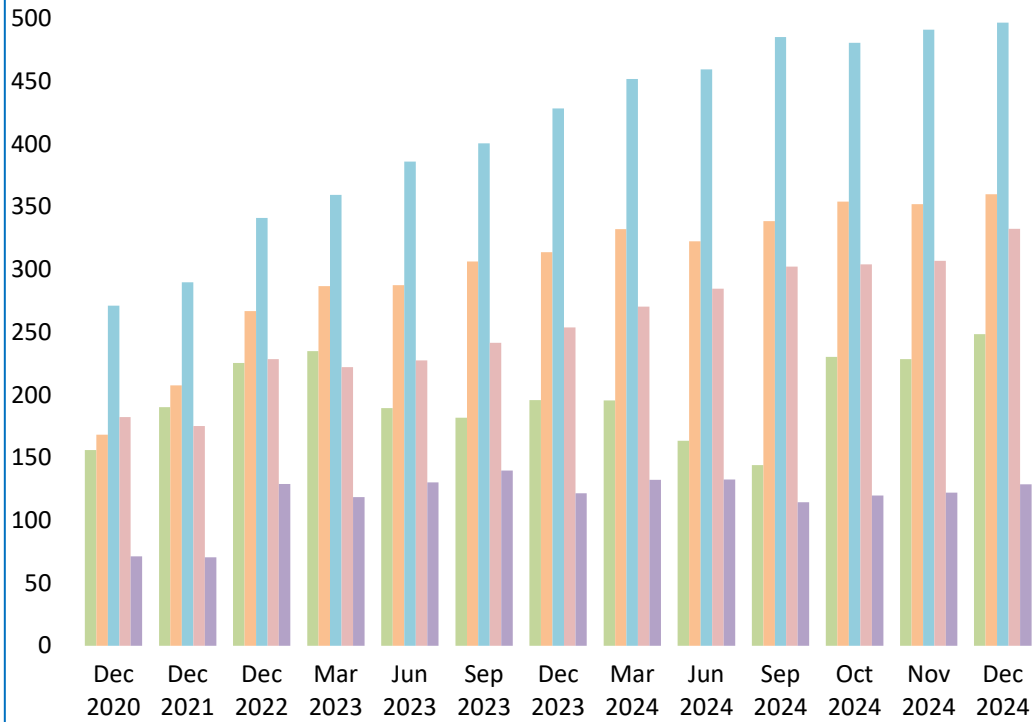


Table 18 : Banks' Foreign Assets and Liabilities ( All Banks )

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Oct 2024</b>	<b>Nov 2024</b>	<b>Dec 2024 *</b>
<b>Foreign Assets</b>	<b>849,077</b>	<b>933,169</b>	<b>1,191,027</b>	<b>1,221,886</b>	<b>1,220,740</b>	<b>1,270,026</b>	<b>1,313,494</b>	<b>1,382,299</b>	<b>1,362,839</b>	<b>1,384,716</b>	<b>1,489,920</b>	<b>1,500,817</b>	<b>1,566,623</b>
Notes and Coins	165	164	224	291	243	382	355	334	497	415	1,054	339	412
Due from H.O. and/or Branches Abroad	156,027	190,091	225,419	234,952	189,431	181,751	195,945	195,525	163,485	143,921	230,242	228,363	248,479
Due from Other Banks Abroad	168,193	207,637	266,827	286,574	287,395	306,266	313,651	332,191	322,363	338,577	353,985	352,068	359,931
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	102,595	118,001	153,552	144,062	146,173	168,275	174,689	168,115	161,056	165,516	173,510	169,669	171,313
- Term Placements	32,025	35,936	47,120	65,637	54,625	49,969	54,210	61,579	53,727	60,416	66,089	70,779	73,211
- Term Loans	33,573	53,700	66,155	76,875	86,597	88,022	84,752	102,497	107,581	112,645	114,387	111,620	115,407
Investments	271,183	289,677	341,123	359,476	385,821	400,520	428,236	451,791	459,519	485,308	480,649	490,988	496,669
Loans and Advances	182,313	175,095	228,499	221,999	227,559	241,385	253,655	270,308	284,533	302,140	304,119	306,886	332,377
Other Foreign Assets	71,196	70,505	128,935	118,594	130,291	139,722	121,652	132,150	132,442	114,356	119,871	122,172	128,756
<b>Foreign Liabilities</b>	<b>715,606</b>	<b>778,461</b>	<b>806,943</b>	<b>801,993</b>	<b>814,389</b>	<b>814,939</b>	<b>841,296</b>	<b>877,415</b>	<b>894,703</b>	<b>878,489</b>	<b>898,642</b>	<b>883,075</b>	<b>968,702</b>
Due to H.O and/or Branches Abroad	62,459	62,486	74,066	97,256	96,179	112,816	129,991	122,560	143,330	155,738	164,472	156,479	164,482
Due to Other Banks Abroad	133,262	167,631	184,619	172,704	188,882	189,946	186,864	205,242	197,815	179,440	184,942	184,420	227,120
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	74,289	100,722	113,792	112,335	123,370	127,660	117,902	128,937	128,468	111,737	121,821	120,596	126,567
- Inter Bank Borrowings	47,199	49,120	58,818	43,002	47,670	43,808	49,224	57,686	52,507	50,315	46,495	46,116	80,125
- Other Term Borrowings	11,774	17,789	12,009	17,367	17,842	18,478	19,738	18,619	16,839	17,387	16,626	17,708	20,429
Capital Market Funding	170,991	184,395	165,356	162,883	149,482	149,210	161,995	160,454	167,161	166,678	160,157	161,471	163,849
Other Term Borrowings	55,403	49,986	35,799	36,413	41,039	36,838	36,457	35,489	36,381	38,564	36,034	36,430	35,665
Other Deposits	202,443	230,994	212,530	213,355	211,148	190,100	202,047	220,930	221,821	213,469	223,601	213,659	243,302
- Demand Deposits	38,994	42,367	51,887	55,706	62,511	58,261	56,913	54,717	59,611	61,083	58,736	55,095	58,929
- Time Deposits	111,707	126,845	118,407	115,299	105,642	95,713	112,273	132,187	123,849	109,710	121,943	114,396	139,616
- Savings Deposits	18,192	19,375	20,954	21,394	21,207	20,857	22,508	21,201	20,950	20,970	21,375	22,510	23,275
- Commercial Prepayments(Margin Deposits)	660	532	860	865	633	843	636	770	1,099	1,215	1,303	1,439	1,104
- Borrowings Under Repurchase Agreements(NBFI)	32,890	41,875	20,422	20,091	21,155	14,426	9,717	12,055	16,313	20,491	20,244	20,219	20,379
Other Foreign Liabilities	91,048	82,969	134,573	119,382	127,659	136,029	123,942	132,740	128,195	124,600	129,436	130,616	134,284

\* Preliminary

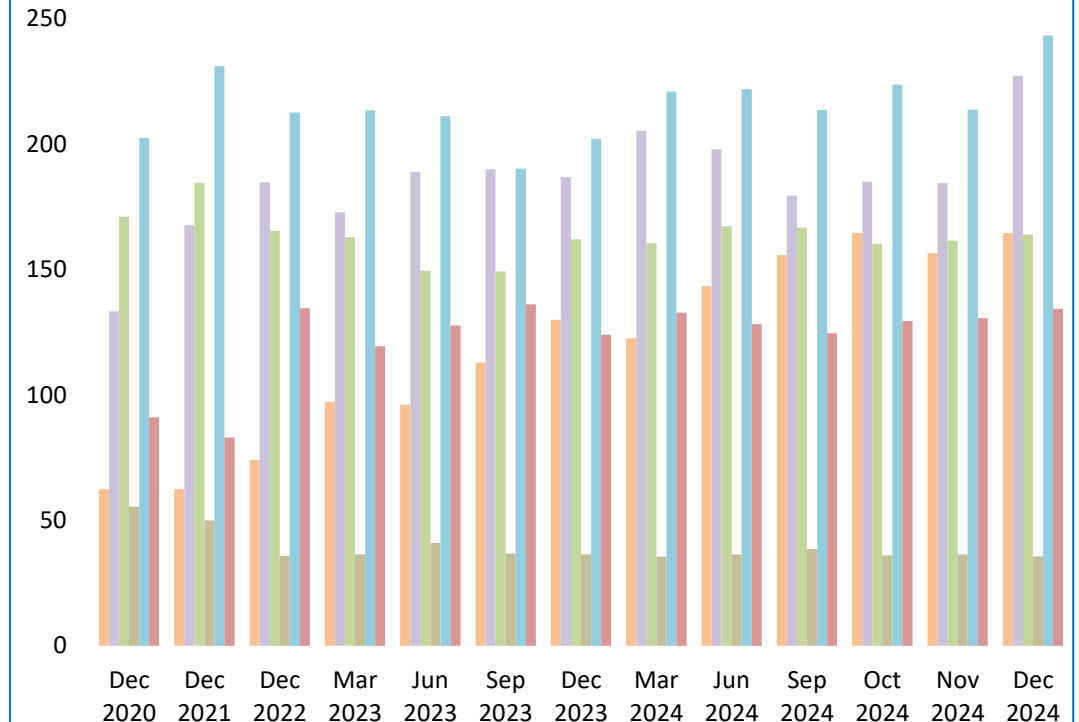
### Foreign Assets of Banks



AED Bln

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

### Foreign Liabilities of Banks



AED Bln

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

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

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Oct 2024</b>	<b>Nov 2024</b>	<b>Dec 2024 *</b>
<b>Foreign Assets</b>	<b>707,268</b>	<b>794,516</b>	<b>1,027,245</b>	<b>1,059,363</b>	<b>1,054,644</b>	<b>1,093,346</b>	<b>1,137,679</b>	<b>1,203,531</b>	<b>1,184,436</b>	<b>1,209,314</b>	<b>1,313,486</b>	<b>1,315,473</b>	<b>1,377,756</b>
Notes and Coins	126	107	164	160	187	313	319	295	470	380	989	299	380
Due from H.O. and/or Branches Abroad	145,068	179,284	207,818	216,085	172,123	158,279	169,422	172,751	133,606	121,728	206,415	202,095	218,679
Due from Other Banks Abroad	120,908	155,384	210,930	226,159	225,399	238,205	245,597	254,523	255,795	268,299	283,558	277,512	288,772
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	80,342	90,059	125,382	118,771	119,248	135,235	146,866	133,295	132,476	135,120	145,054	139,058	144,597
- Term Placements	11,776	21,313	30,577	43,787	33,165	28,118	30,190	36,134	33,992	40,492	45,111	47,632	50,352
- Term Loans	28,790	44,012	54,971	63,601	72,986	74,852	68,541	85,094	89,327	92,688	93,394	90,822	93,823
Investments	225,475	247,104	299,080	321,202	347,167	360,981	388,426	410,315	418,830	443,245	441,050	451,833	457,511
Loans and Advances	152,350	148,946	191,753	187,120	189,270	207,062	221,111	242,343	252,362	268,258	269,098	269,425	290,723
Other Foreign Assets	63,341	63,691	117,500	108,637	120,498	128,506	112,804	123,304	123,374	107,405	112,376	114,310	121,691
<b>Foreign Liabilities</b>	<b>613,848</b>	<b>665,190</b>	<b>699,350</b>	<b>699,900</b>	<b>710,396</b>	<b>711,194</b>	<b>745,209</b>	<b>771,149</b>	<b>778,811</b>	<b>763,879</b>	<b>785,316</b>	<b>765,870</b>	<b>838,126</b>
Due to H.O and/or Branches Abroad	27,683	25,604	47,395	70,856	66,436	86,524	104,292	94,726	114,438	124,960	133,667	125,141	121,363
Due to Other Banks Abroad	114,495	134,896	159,747	147,249	161,348	160,130	164,532	173,692	160,119	147,799	157,316	154,946	196,730
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	62,729	75,938	96,728	93,349	102,700	104,000	100,930	107,366	100,211	88,481	100,772	97,255	104,945
- Inter Bank Borrowings	45,326	45,846	51,058	36,577	40,839	38,045	43,871	47,713	43,069	41,937	39,943	40,009	71,365
- Other Term Borrowings	6,440	13,112	11,961	17,323	17,809	18,085	19,731	18,613	16,839	17,381	16,601	17,682	20,420
Capital Market Funding	165,879	181,608	163,522	161,368	148,204	148,062	160,802	159,221	166,187	165,840	159,515	160,865	163,256
Other Term Borrowings	55,006	49,538	35,320	35,934	40,958	36,713	36,332	35,364	36,287	38,439	35,908	36,305	35,560
Other Deposits	168,895	198,345	175,263	177,449	175,663	154,200	163,649	183,463	181,222	169,425	176,899	165,868	193,989
- Demand Deposits	23,492	23,851	31,712	37,595	46,094	41,109	37,603	35,651	41,278	42,678	35,436	32,241	35,337
- Time Deposits	98,764	118,467	107,434	103,781	93,154	82,818	99,136	119,648	107,388	89,917	104,486	95,418	119,827
- Savings Deposits	13,434	13,817	15,194	15,411	14,943	15,358	16,863	15,651	15,425	15,383	15,687	16,815	17,598
- Commercial Prepayments(Margin Deposits)	315	335	501	571	317	489	330	458	817	955	1,047	1,175	848
- Borrowings Under Repurchase Agreements(NBFI)	32,890	41,875	20,422	20,091	21,155	14,426	9,717	12,055	16,313	20,491	20,244	20,219	20,379
Other Foreign Liabilities	81,890	75,199	118,103	107,044	117,787	125,565	115,602	124,683	120,559	117,417	122,011	122,745	127,228

\* Preliminary

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

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Oct 2024</b>	<b>Nov 2024</b>	<b>Dec 2024 *</b>
<b>Foreign Assets</b>	<b>141,809</b>	<b>138,653</b>	<b>163,782</b>	<b>162,523</b>	<b>166,096</b>	<b>176,680</b>	<b>175,815</b>	<b>178,768</b>	<b>178,403</b>	<b>175,402</b>	<b>176,434</b>	<b>185,343</b>	<b>188,868</b>
Notes and Coins	39	57	60	131	56	69	36	39	27	35	65	41	32
Due from H.O. and/or Branches Abroad	10,959	10,807	17,601	18,867	17,308	23,472	26,523	22,774	29,880	22,194	23,828	26,268	29,801
Due from Other Banks Abroad	47,285	52,253	55,897	60,415	61,996	68,061	68,054	77,668	66,569	70,278	70,426	74,557	71,159
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	22,253	27,942	28,170	25,291	26,925	33,040	27,823	34,820	28,580	30,396	28,456	30,612	26,716
- Term Placements	20,249	14,623	16,543	21,850	21,460	21,851	24,020	25,445	19,735	19,924	20,978	23,147	22,860
- Term Loans	4,783	9,688	11,184	13,274	13,611	13,170	16,211	17,403	18,254	19,957	20,993	20,798	21,583
Investments	45,708	42,573	42,043	38,274	38,654	39,539	39,810	41,476	40,689	42,063	39,599	39,155	39,158
Loans and Advances	29,963	26,149	36,746	34,879	38,289	34,323	32,544	27,965	32,172	33,882	35,022	37,461	41,653
Other Foreign Assets	7,855	6,814	11,435	9,957	9,793	11,216	8,848	8,846	9,067	6,951	7,495	7,862	7,065
<b>Foreign Liabilities</b>	<b>101,758</b>	<b>113,271</b>	<b>107,593</b>	<b>102,093</b>	<b>103,993</b>	<b>103,745</b>	<b>96,087</b>	<b>106,266</b>	<b>115,892</b>	<b>114,610</b>	<b>113,326</b>	<b>117,205</b>	<b>130,577</b>
Due to H.O and/or Branches Abroad	34,776	36,882	26,671	26,400	29,743	26,292	25,699	27,834	28,892	30,778	30,805	31,337	43,119
Due to Other Banks Abroad	18,767	32,735	24,872	25,455	27,534	29,816	22,332	31,550	37,696	31,641	27,626	29,474	30,390
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	11,560	24,784	17,064	18,986	20,670	23,660	16,972	21,571	28,257	23,256	21,049	23,341	21,622
- Inter Bank Borrowings	1,873	3,274	7,760	6,425	6,831	5,763	5,353	9,973	9,439	8,379	6,553	6,107	8,760
- Other Term Borrowings	5,334	4,677	48	44	33	393	7	6	0	7	25	27	8
Capital Market Funding	5,112	2,787	1,834	1,515	1,278	1,148	1,193	1,233	974	838	641	606	593
Other Term Borrowings	397	448	479	479	81	125	125	125	95	125	125	125	105
Other Deposits	33,548	32,649	37,267	35,906	35,485	35,900	38,398	37,467	40,600	44,044	46,702	47,791	49,313
- Demand Deposits	15,502	18,516	20,175	18,111	16,417	17,152	19,310	19,066	18,332	18,404	23,301	22,855	23,592
- Time Deposits	12,943	8,378	10,973	11,518	12,488	12,895	13,137	12,539	16,461	19,793	17,457	18,978	19,789
- Savings Deposits	4,758	5,558	5,760	5,983	6,264	5,499	5,645	5,550	5,525	5,587	5,688	5,695	5,676
- Commercial Prepayments(Margin Deposits)	345	197	359	294	316	354	306	312	282	260	256	264	256
- Borrowings Under Repurchase Agreements(NBFI)	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Foreign Liabilities	9,158	7,770	16,470	12,338	9,872	10,464	8,340	8,057	7,636	7,183	7,426	7,871	7,056

\* Preliminary

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

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Oct 2024</b>	<b>Nov 2024</b>	<b>Dec 2024 *</b>
<b>Foreign Assets</b>	<b>777,606</b>	<b>847,091</b>	<b>1,088,639</b>	<b>1,117,707</b>	<b>1,110,058</b>	<b>1,147,042</b>	<b>1,185,287</b>	<b>1,243,051</b>	<b>1,219,238</b>	<b>1,236,163</b>	<b>1,336,197</b>	<b>1,346,055</b>	<b>1,399,932</b>
Notes and Coins	149	149	209	275	230	369	344	316	483	390	1,040	319	392
Due from H.O. and/or Branches Abroad	155,295	189,509	224,757	234,373	188,610	180,256	194,451	194,405	162,540	142,725	229,086	227,314	247,240
Due from Other Banks Abroad	158,226	195,407	251,708	272,378	274,776	291,602	297,604	315,401	303,426	320,111	334,527	332,839	339,252
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	99,278	114,270	150,580	142,710	144,707	166,757	172,197	166,774	158,865	163,397	169,592	166,591	169,779
- Term Placements	28,489	33,011	42,887	60,102	50,286	45,185	50,341	56,434	48,267	54,931	62,276	66,661	66,585
- Term Loans	30,459	48,126	58,241	69,566	79,783	79,660	75,066	92,193	96,294	101,782	102,659	99,586	102,888
Investments	243,381	251,875	289,513	302,602	319,686	332,380	355,028	370,908	374,825	399,157	392,425	400,435	405,686
Loans and Advances	150,278	140,942	195,263	191,503	198,208	205,074	218,510	232,590	247,107	261,306	261,113	265,321	281,025
Other Foreign Assets	70,277	69,209	127,189	116,576	128,548	137,361	119,350	129,431	130,857	112,474	118,006	119,826	126,337
<b>Foreign Liabilities</b>	<b>663,648</b>	<b>726,628</b>	<b>779,668</b>	<b>774,158</b>	<b>788,315</b>	<b>791,730</b>	<b>814,562</b>	<b>849,055</b>	<b>864,099</b>	<b>847,123</b>	<b>866,714</b>	<b>853,879</b>	<b>938,312</b>
Due to H.O and/or Branches Abroad	61,746	62,062	72,485	94,913	94,330	109,981	126,998	119,718	140,903	152,974	162,056	154,067	162,555
Due to Other Banks Abroad	120,351	157,380	175,945	164,553	180,465	182,756	177,936	196,703	189,208	170,298	174,512	177,207	217,940
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	64,860	93,407	108,405	106,860	117,545	123,544	112,487	123,873	123,185	105,852	114,476	116,232	120,989
- Inter Bank Borrowings	43,717	46,184	55,532	40,326	45,078	40,734	45,711	54,211	49,184	47,059	43,409	43,266	76,647
- Other Term Borrowings	11,774	17,789	12,008	17,367	17,842	18,478	19,738	18,619	16,839	17,387	16,626	17,708	20,304
Capital Market Funding	163,651	178,891	159,849	156,376	142,974	144,537	155,486	153,946	157,898	157,415	150,894	152,208	154,586
Other Term Borrowings	55,403	49,986	35,799	36,413	41,039	36,838	36,457	33,653	34,545	36,728	34,197	34,594	33,829
Other Deposits	172,344	196,400	202,201	203,798	203,555	182,722	194,983	213,559	214,090	206,170	216,412	206,434	236,472
- Demand Deposits	37,345	40,380	50,022	53,984	61,223	56,880	55,859	53,616	58,689	60,213	57,838	54,241	58,140
- Time Deposits	104,676	120,266	115,404	111,920	103,243	93,671	110,358	129,999	120,786	106,440	118,959	111,556	136,676
- Savings Deposits	14,486	15,532	16,608	17,224	17,395	17,002	18,574	17,285	17,366	17,959	18,229	19,142	20,289
- Commercial Prepayments(Margin Deposits)	623	492	661	579	539	743	475	604	936	1,068	1,143	1,276	988
- Borrowings Under Repurchase Agreements(NBFI)	15,214	19,730	19,506	20,091	21,155	14,426	9,717	12,055	16,313	20,491	20,244	20,219	20,379
Other Foreign Liabilities	90,153	81,909	133,389	118,105	125,952	134,896	122,702	131,476	127,455	123,538	128,643	129,368	132,931

\* Preliminary

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

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Oct 2024</b>	<b>Nov 2024</b>	<b>Dec 2024 *</b>
<b>Foreign Assets</b>	<b>71,471</b>	<b>86,078</b>	<b>102,388</b>	<b>104,179</b>	<b>110,681</b>	<b>122,984</b>	<b>128,207</b>	<b>139,248</b>	<b>143,601</b>	<b>148,553</b>	<b>153,723</b>	<b>154,762</b>	<b>166,691</b>
Notes and Coins	16	15	15	16	13	13	11	18	14	24	14	20	20
Due from H.O. and/or Branches Abroad	732	582	662	579	821	1,495	1,494	1,120	945	1,196	1,156	1,049	1,239
Due from Other Banks Abroad	9,967	12,230	15,119	14,196	12,619	14,664	16,047	16,790	18,937	18,466	19,458	19,229	20,679
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	3,317	3,731	2,972	1,352	1,466	1,518	2,492	1,341	2,191	2,119	3,918	3,078	1,534
- Term Placements	3,536	2,925	4,233	5,535	4,339	4,784	3,869	5,145	5,460	5,484	3,812	4,117	6,626
- Term Loans	3,114	5,574	7,914	7,309	6,814	8,362	9,686	10,304	11,287	10,863	11,728	12,034	12,519
Investments	27,802	37,802	51,610	56,874	66,134	68,140	73,208	80,883	84,694	86,151	88,224	90,553	90,983
Loans and Advances	32,035	34,153	33,236	30,496	29,351	36,311	35,145	37,718	37,426	40,834	43,007	41,565	51,352
Other Foreign Assets	919	1,296	1,746	2,018	1,743	2,361	2,302	2,719	1,585	1,882	1,864	2,346	2,419
<b>Foreign Liabilities</b>	<b>51,958</b>	<b>51,833</b>	<b>27,275</b>	<b>27,835</b>	<b>26,074</b>	<b>23,209</b>	<b>26,734</b>	<b>28,360</b>	<b>30,604</b>	<b>31,365</b>	<b>31,928</b>	<b>29,196</b>	<b>30,390</b>
Due to H.O and/or Branches Abroad	713	424	1,581	2,343	1,849	2,835	2,993	2,842	2,426	2,764	2,416	2,411	1,927
Due to Other Banks Abroad	12,911	10,251	8,674	8,151	8,417	7,190	8,928	8,539	8,606	9,142	10,431	7,213	9,180
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	9,429	7,315	5,387	5,475	5,825	4,116	5,415	5,064	5,283	5,885	7,345	4,363	5,578
- Inter Bank Borrowings	3,482	2,936	3,286	2,676	2,592	3,074	3,513	3,475	3,324	3,257	3,086	2,850	3,477
- Other Term Borrowings	0	0	1	0	0	0	0	0	0	0	0	0	124
Capital Market Funding	7,340	5,504	5,507	6,507	6,508	4,673	6,509	6,508	9,263	9,263	9,263	9,263	9,263
Other Term Borrowings	0	0	0	0	0	0	0	1,836	1,836	1,836	1,836	1,836	1,836
Other Deposits	30,099	34,594	10,329	9,557	7,593	7,378	7,064	7,371	7,732	7,299	7,188	7,225	6,830
- Demand Deposits	1,649	1,987	1,865	1,722	1,287	1,381	1,054	1,101	921	870	899	855	789
- Time Deposits	7,031	6,579	3,003	3,379	2,400	2,042	1,915	2,188	3,063	3,271	2,984	2,840	2,940
- Savings Deposits	3,706	3,843	4,346	4,170	3,812	3,855	3,934	3,916	3,584	3,011	3,146	3,368	2,986
- Commercial Prepayments(Margin Deposits)	37	40	199	286	94	100	161	166	163	147	160	163	115
- Borrowings Under Repurchase Agreements(NBFI)	17,676	22,145	916	0	0	0	0	0	0	0	0	0	0
Other Foreign Liabilities	895	1,060	1,184	1,277	1,707	1,133	1,240	1,264	741	1,062	793	1,248	1,353

\* Preliminary

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

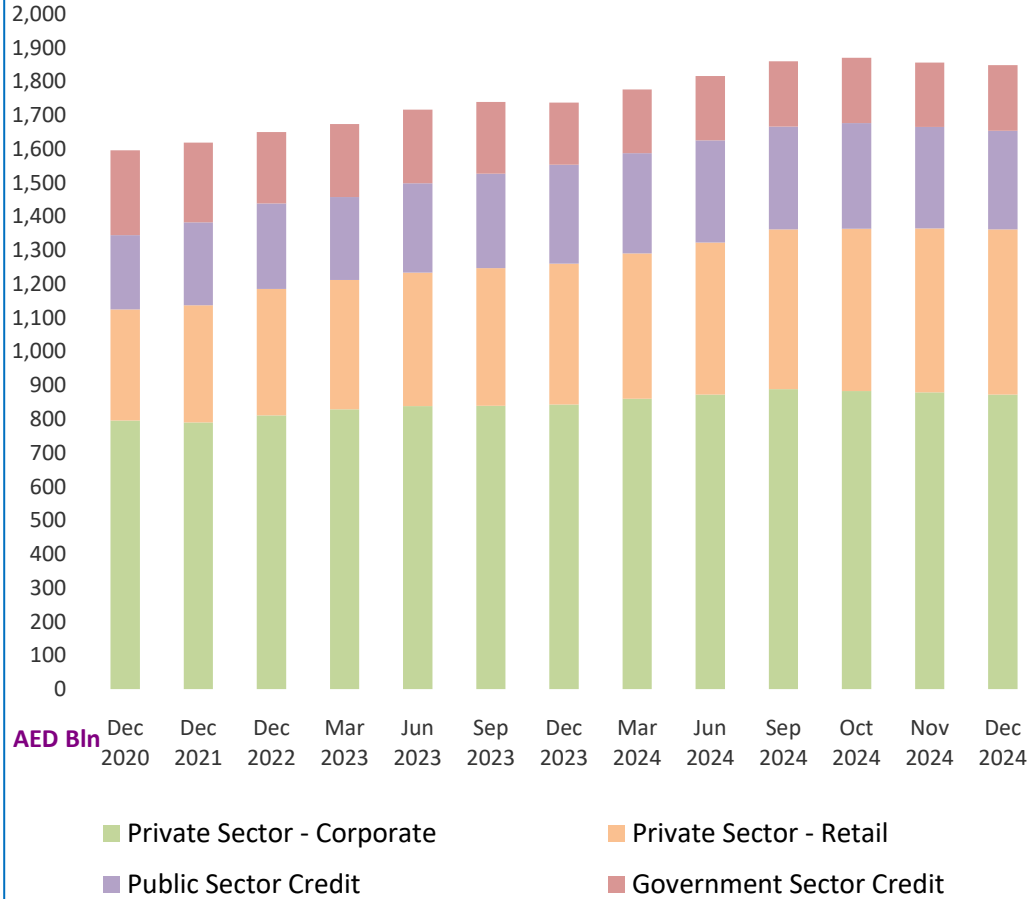
<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Oct 2024</b>	<b>Nov 2024</b>	<b>Dec 2024 *</b>
<b>Government</b>	251,923	236,038	211,730	215,976	218,752	212,566	184,299	188,334	190,612	193,526	193,757	191,373	194,507
<b>Public Sector ( GREs )</b>	219,950	245,391	253,306	245,080	264,400	280,361	292,482	297,537	302,359	303,876	313,110	300,146	292,466
<b>Private Sector</b>	1,124,913	1,137,528	1,185,901	1,212,729	1,233,964	1,247,159	1,260,910	1,290,720	1,323,409	1,362,337	1,363,803	1,365,085	1,361,717
<b>Private - Corporate</b>	795,439	789,914	811,125	828,614	838,150	839,021	843,076	860,149	872,687	889,059	883,550	879,346	872,961
Financial Institutions	16,624	16,783	12,936	12,690	12,267	10,957	20,645	18,419	16,990	16,580	16,318	16,237	15,846
Business and Industrial Sector **	778,815	773,131	798,189	815,924	825,883	828,064	822,431	841,730	855,698	872,479	867,232	863,109	857,115
<b>Private - Retail</b>	329,474	347,614	374,776	384,115	395,814	408,138	417,834	430,571	450,721	473,278	480,252	485,739	488,755
<b>Total</b>	<b>1,596,786</b>	<b>1,618,957</b>	<b>1,650,937</b>	<b>1,673,785</b>	<b>1,717,116</b>	<b>1,740,086</b>	<b>1,737,691</b>	<b>1,776,591</b>	<b>1,816,380</b>	<b>1,859,739</b>	<b>1,870,670</b>	<b>1,856,604</b>	<b>1,848,689</b>

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

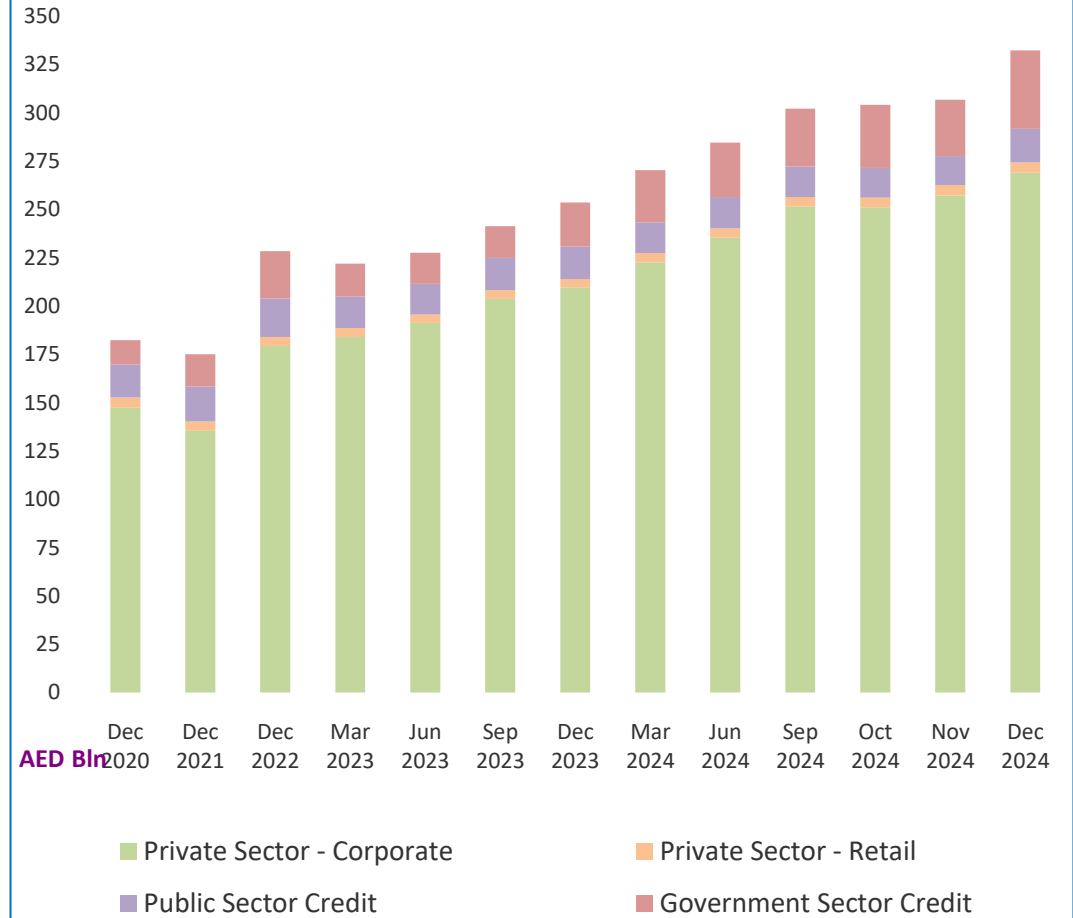
\* Preliminary

\*\* Includes Lending to Insurance Companies

### Domestic Credit - Banks



### Foreign Credit - Banks





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

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Oct 2024</b>	<b>Nov 2024</b>	<b>Dec 2024 *</b>
<b>Government</b>	242,135	223,299	200,882	208,517	210,900	204,805	176,890	181,175	183,289	186,860	187,126	185,117	187,927
<b>Public Sector ( GREs )</b>	203,087	229,076	237,876	228,592	247,894	263,269	274,824	278,841	284,372	283,766	291,580	279,673	271,527
<b>Private Sector</b>	1,000,790	1,018,130	1,075,981	1,103,730	1,125,370	1,138,466	1,151,620	1,178,130	1,211,500	1,250,341	1,250,307	1,253,760	1,250,508
<b>Private - Corporate</b>	697,701	698,080	728,840	746,570	756,709	757,327	760,921	774,484	787,601	804,523	798,174	796,437	790,417
Financial Institutions	15,115	14,516	11,783	11,400	11,135	9,728	19,426	16,996	16,115	15,685	15,354	15,374	15,168
Business and Industrial Sector **	682,586	683,564	717,057	735,170	745,574	747,599	741,495	757,488	771,485	788,839	782,820	781,063	775,249
<b>Private - Retail</b>	303,089	320,050	347,141	357,160	368,661	381,139	390,699	403,646	423,900	445,818	452,133	457,323	460,091
<b>Total</b>	<b>1,446,012</b>	<b>1,470,505</b>	<b>1,514,739</b>	<b>1,540,839</b>	<b>1,584,164</b>	<b>1,606,540</b>	<b>1,603,334</b>	<b>1,638,146</b>	<b>1,679,161</b>	<b>1,720,967</b>	<b>1,729,012</b>	<b>1,718,549</b>	<b>1,709,962</b>

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

\* Preliminary

\*\* Includes Lending to Insurance Companies

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

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Oct 2024</b>	<b>Nov 2024</b>	<b>Dec 2024 *</b>
<b>Government</b>	<b>9,788</b>	<b>12,739</b>	<b>10,848</b>	<b>7,459</b>	<b>7,852</b>	<b>7,761</b>	<b>7,409</b>	<b>7,159</b>	<b>7,323</b>	<b>6,666</b>	<b>6,632</b>	<b>6,256</b>	<b>6,580</b>
<b>Public Sector ( GREs )</b>	<b>16,863</b>	<b>16,315</b>	<b>15,430</b>	<b>16,488</b>	<b>16,506</b>	<b>17,092</b>	<b>17,658</b>	<b>18,696</b>	<b>17,988</b>	<b>20,110</b>	<b>21,531</b>	<b>20,473</b>	<b>20,938</b>
<b>Private Sector</b>	<b>124,123</b>	<b>119,398</b>	<b>109,920</b>	<b>108,999</b>	<b>108,594</b>	<b>108,693</b>	<b>109,290</b>	<b>112,590</b>	<b>111,909</b>	<b>111,996</b>	<b>113,496</b>	<b>111,326</b>	<b>111,208</b>
<b>Private - Corporate</b>	<b>97,738</b>	<b>91,834</b>	<b>82,285</b>	<b>82,044</b>	<b>81,441</b>	<b>81,694</b>	<b>82,155</b>	<b>85,665</b>	<b>85,087</b>	<b>84,536</b>	<b>85,376</b>	<b>82,909</b>	<b>82,544</b>
Financial Institutions	1,509	2,267	1,153	1,290	1,132	1,229	1,219	1,423	875	896	964	864	678
Business and Industrial Sector **	96,229	89,567	81,132	80,754	80,309	80,465	80,936	84,242	84,212	83,640	84,413	82,046	81,866
<b>Private - Retail</b>	<b>26,385</b>	<b>27,564</b>	<b>27,635</b>	<b>26,955</b>	<b>27,153</b>	<b>26,999</b>	<b>27,135</b>	<b>26,925</b>	<b>26,822</b>	<b>27,460</b>	<b>28,120</b>	<b>28,416</b>	<b>28,664</b>
<b>Total</b>	<b>150,774</b>	<b>148,452</b>	<b>136,198</b>	<b>132,946</b>	<b>132,952</b>	<b>133,546</b>	<b>134,357</b>	<b>138,445</b>	<b>137,219</b>	<b>138,772</b>	<b>141,658</b>	<b>138,054</b>	<b>138,727</b>

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

\* Preliminary

\*\* Includes Lending to Insurance Companies

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

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Oct 2024</b>	<b>Nov 2024</b>	<b>Dec 2024 *</b>
<b>Government</b>	218,595	210,615	177,028	181,276	182,733	177,346	149,573	152,885	149,555	150,485	149,858	147,108	151,499
<b>Public Sector ( GREs )</b>	174,238	200,652	206,149	201,116	220,413	231,424	242,556	248,525	251,397	255,586	262,944	252,720	246,983
<b>Private Sector</b>	844,165	858,799	903,257	921,619	933,064	943,199	951,796	977,538	996,573	1,021,273	1,023,111	1,022,497	1,012,923
<b>Private - Corporate</b>	647,360	647,085	672,625	684,731	687,952	689,361	692,088	711,029	719,834	728,760	726,172	722,687	711,641
Financial Institutions	14,922	15,046	11,535	11,143	10,798	9,496	19,177	17,061	15,640	15,214	14,966	14,527	14,097
Business and Industrial Sector **	632,438	632,039	661,090	673,588	677,154	679,865	672,911	693,968	704,194	713,546	711,206	708,160	697,543
<b>Private - Retail</b>	196,805	211,714	230,632	236,888	245,112	253,838	259,708	266,509	276,739	292,513	296,939	299,810	301,283
<b>Total</b>	<b>1,236,998</b>	<b>1,270,066</b>	<b>1,286,434</b>	<b>1,304,011</b>	<b>1,336,210</b>	<b>1,351,969</b>	<b>1,343,925</b>	<b>1,378,948</b>	<b>1,397,525</b>	<b>1,427,345</b>	<b>1,435,912</b>	<b>1,422,324</b>	<b>1,411,406</b>

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

\* Preliminary

\*\* Includes Lending to Insurance Companies

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

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Oct 2024</b>	<b>Nov 2024</b>	<b>Dec 2024 *</b>
<b>Government</b>	<b>33,328</b>	<b>25,423</b>	<b>34,702</b>	<b>34,700</b>	<b>36,019</b>	<b>35,220</b>	<b>34,726</b>	<b>35,449</b>	<b>41,057</b>	<b>43,041</b>	<b>43,899</b>	<b>44,265</b>	<b>43,008</b>
<b>Public Sector ( GREs )</b>	<b>45,712</b>	<b>44,739</b>	<b>47,157</b>	<b>43,964</b>	<b>43,987</b>	<b>48,937</b>	<b>49,926</b>	<b>49,012</b>	<b>50,962</b>	<b>48,289</b>	<b>50,167</b>	<b>47,426</b>	<b>45,483</b>
<b>Private Sector</b>	<b>280,748</b>	<b>278,729</b>	<b>282,644</b>	<b>291,110</b>	<b>300,900</b>	<b>303,960</b>	<b>309,114</b>	<b>313,182</b>	<b>326,836</b>	<b>341,064</b>	<b>340,692</b>	<b>342,589</b>	<b>348,793</b>
<b>Private - Corporate</b>	<b>148,079</b>	<b>142,829</b>	<b>138,500</b>	<b>143,883</b>	<b>150,198</b>	<b>149,660</b>	<b>150,988</b>	<b>149,120</b>	<b>152,853</b>	<b>160,299</b>	<b>157,378</b>	<b>156,660</b>	<b>161,321</b>
Financial Institutions	1,702	1,737	1,401	1,547	1,469	1,461	1,468	1,358	1,350	1,367	1,352	1,711	1,749
Business and Industrial Sector **	146,377	141,092	137,099	142,336	148,729	148,199	149,520	147,762	151,504	158,932	156,026	154,949	159,572
<b>Private - Retail</b>	<b>132,669</b>	<b>135,900</b>	<b>144,144</b>	<b>147,227</b>	<b>150,702</b>	<b>154,300</b>	<b>158,126</b>	<b>164,062</b>	<b>173,982</b>	<b>180,765</b>	<b>183,314</b>	<b>185,929</b>	<b>187,473</b>
<b>Total</b>	<b>359,788</b>	<b>348,891</b>	<b>364,503</b>	<b>369,774</b>	<b>380,906</b>	<b>388,117</b>	<b>393,766</b>	<b>397,643</b>	<b>418,855</b>	<b>432,394</b>	<b>434,758</b>	<b>434,279</b>	<b>437,284</b>

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

\* Preliminary

\*\* Includes Lending to Insurance Companies

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

(In Millions of AED)														
		Period	Dec 2020	Dec 2021	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024
Economic Activity														
1)	Agriculture	2,173	1,708	2,419	2,955	2,942	2,931	2,926	3,331	2,988	2,999	2,446	1,838	1,604
2)	Mining and Quarrying	14,940	16,405	19,490	19,617	18,654	17,716	17,458	18,818	16,609	18,492	17,363	19,185	19,542
3)	Manufacturing	73,506	82,323	87,647	86,651	84,332	83,790	84,938	82,953	89,315	93,326	93,954	94,852	93,320
	3.1 Food , Beverages and Tobacco	6,691	8,962	11,479	11,623	12,259	11,103	11,198	10,899	10,702	10,596	10,397	11,616	12,148
	3.2 Textile and Leather Products	1,271	1,186	1,362	1,322	1,236	1,312	1,440	1,339	1,430	1,553	1,690	1,506	1,476
	3.3 Furniture and Other Wood Products	2,285	2,220	2,335	2,373	2,514	2,645	2,330	2,507	2,283	2,258	2,442	2,061	1,992
	3.4 Paper And Paper Products	2,424	2,221	2,383	2,555	2,603	2,582	2,760	2,531	1,586	1,893	1,899	2,023	2,527
	3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals	18,007	18,279	21,056	20,619	18,597	19,497	19,206	18,676	19,483	22,697	22,913	23,705	22,258
	3.6 Basic Metal Products (Including Aluminium)	17,477	17,961	18,980	17,145	16,815	16,220	16,069	15,167	14,692	15,420	15,164	16,026	15,788
	3.7 Fabricated Metal Products, Machinery and Equipment	7,215	8,615	9,131	9,899	9,522	10,621	11,316	10,982	10,048	9,931	10,649	10,160	9,911
	3.8 Other Manufactured Products	18,136	22,879	20,921	21,115	20,786	19,810	20,619	20,852	29,091	28,978	28,800	27,755	27,220
4)	Electricity, Gas and Water	27,310	28,125	38,208	41,855	43,479	42,343	52,088	50,450	50,808	51,880	53,237	51,465	50,310
5)	Construction and Real Estate	327,533	326,730	316,100	308,342	302,903	300,371	296,903	292,984	287,047	285,772	268,678	269,175	260,963
	5.1 Construction	61,812	65,973	63,406	63,226	58,504	57,242	57,704	56,275	52,908	50,030	49,519	48,964	43,702
	5.2 Real Estate	265,721	260,757	252,694	245,116	244,399	243,129	239,199	236,709	234,139	235,742	219,159	220,211	217,261
6)	Trade	138,675	131,479	140,490	140,566	136,532	142,240	145,604	145,999	154,390	162,841	168,060	169,106	169,288
	6.1 Wholesale	100,024	99,406	103,729	94,794	93,897	100,654	96,350	94,378	110,832	117,782	123,877	122,962	124,808
	6.2 Retail	38,651	32,073	36,761	45,772	42,635	41,586	49,254	51,621	43,558	45,059	44,183	46,144	44,480
7)	Transport, Storage and Communication	84,818	86,421	78,245	73,582	75,682	73,392	85,705	92,803	91,761	92,753	93,747	102,216	110,081
8)	Financial Institutions	110,357	116,770	133,313	147,428	148,347	159,358	161,298	161,855	177,753	174,900	203,761	203,724	194,039
9)	Government	240,856	222,952	210,005	200,893	200,227	203,535	208,117	203,041	174,985	183,089	185,741	188,452	188,782
10)	Personal Loans for Business Purposes <sup>1</sup>	104,675	99,186	97,930	91,061	92,666	96,856	95,406	92,261	88,726	87,078	87,125	89,418	86,004
11)	Personal Loans for Consumption Purposes	325,778	349,026	365,983	379,680	383,630	390,543	402,640	415,649	426,828	440,089	460,387	484,789	502,286
12)	All Others <sup>2</sup>	146,165	157,832	169,033	162,778	161,543	160,710	164,033	179,942	176,481	183,372	181,881	185,519	172,472
<b>Total</b>		<b>1,596,786</b>	<b>1,618,957</b>	<b>1,658,863</b>	<b>1,655,408</b>	<b>1,650,937</b>	<b>1,673,785</b>	<b>1,717,116</b>	<b>1,740,086</b>	<b>1,737,691</b>	<b>1,776,591</b>	<b>1,816,380</b>	<b>1,859,739</b>	<b>1,848,691</b>

\* Preliminary

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

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

(In Millions of AED)														
		Period												
		Dec 2020	Dec 2021	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024 *
Economic Activity														
1)	Agriculture	188	138	99	830	770	803	758	1,151	1,450	1,724	1,795	2,052	2,401
2)	Mining and Quarrying	18,083	14,765	16,829	18,400	22,952	21,770	20,491	21,086	20,736	19,380	16,903	15,676	16,636
3)	Manufacturing	20,772	22,942	21,221	20,366	23,516	27,080	28,951	25,110	26,751	26,497	26,818	27,563	33,678
	3.1 Food , Beverages and Tobacco	3,856	4,173	4,583	5,397	5,440	5,803	5,624	5,218	5,916	5,293	4,548	4,473	5,162
	3.2 Textile and Leather Products	505	474	442	426	521	1,159	1,268	1,382	1,092	1,005	1,075	1,042	1,010
	3.3 Furniture and Other Wood Products	432	421	400	441	499	509	528	514	479	456	33	447	416
	3.4 Paper And Paper Products	0	0	0	2	2	12	25	42	31	8	10	240	226
	3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals	11,089	10,638	8,161	5,753	8,026	10,920	12,400	8,644	9,884	10,301	12,392	11,710	14,489
	3.6 Basic Metal Products (Including Aluminium)	2,405	4,043	4,240	4,055	4,086	3,980	4,176	4,478	3,980	3,321	3,519	2,874	4,973
	3.7 Fabricated Metal Products, Machinery and Equipment	1,003	1,572	1,291	1,273	1,731	2,141	2,434	2,081	1,909	2,253	1,997	2,564	2,791
	3.8 Other Manufactured Products	1,482	1,621	2,104	3,019	3,211	2,556	2,496	2,751	3,460	3,860	3,244	4,213	4,611
4)	Electricity, Gas and Water	8,185	6,969	7,276	8,789	8,908	10,504	12,624	13,995	13,643	16,752	19,212	21,114	22,151
5)	Construction and Real Estate	13,484	12,827	12,928	14,634	17,365	17,651	18,700	19,849	19,182	20,415	20,054	22,303	22,164
	5.1 Construction	4,903	3,543	4,237	4,393	4,384	4,678	4,832	5,906	5,135	5,232	5,615	6,729	5,692
	5.2 Real Estate	8,581	9,284	8,691	10,241	12,981	12,973	13,868	13,943	14,047	15,183	14,439	15,574	16,472
6)	Trade	13,308	14,926	16,013	16,755	16,124	17,660	17,894	23,125	23,808	23,521	26,844	25,066	27,543
	6.1 Wholesale	9,615	12,401	13,113	13,386	12,977	14,157	14,652	18,605	19,925	19,537	22,972	20,613	22,753
	6.2 Retail	3,693	2,525	2,900	3,369	3,147	3,503	3,242	4,520	3,883	3,984	3,872	4,453	4,790
7)	Transport, Storage and Communication	29,852	33,475	36,862	36,637	36,551	32,767	32,579	40,876	39,749	42,432	42,028	42,087	42,933
8)	Financial Institutions	44,021	31,360	39,077	49,844	55,803	55,851	54,619	56,097	58,021	62,660	72,065	84,728	87,643
9)	Government	11,573	18,107	29,579	30,100	26,764	17,771	16,344	16,721	23,074	27,591	28,331	30,940	42,047
10)	Personal Loans for Business Purposes <sup>1</sup>	3,722	4,715	3,970	4,759	3,844	3,902	4,937	4,583	4,242	4,334	3,987	2,394	2,276
11)	Personal Loans for Consumption Purposes	4,872	4,057	3,675	3,767	3,654	3,685	3,812	3,893	3,886	4,286	4,495	4,684	5,062
12)	All Others <sup>2</sup>	14,253	10,814	19,637	13,166	12,248	12,555	15,660	14,899	19,113	20,716	22,004	23,537	27,837
<b>Total</b>		<b>182,313</b>	<b>175,095</b>	<b>207,166</b>	<b>218,047</b>	<b>228,499</b>	<b>221,999</b>	<b>227,369</b>	<b>241,385</b>	<b>253,655</b>	<b>270,308</b>	<b>284,536</b>	<b>302,144</b>	<b>332,371</b>

\* Preliminary

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

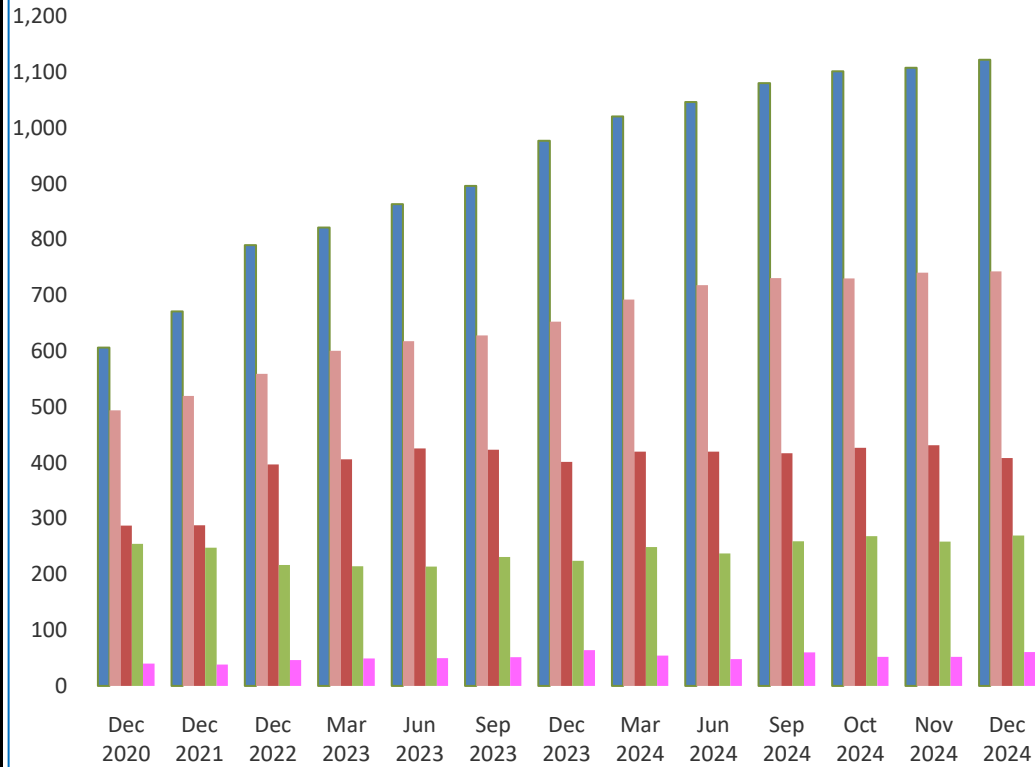
Table 30 : Deposits distributed Residents / Non Residents ( All Banks ) <sup>1</sup>

(In Millions of AED)													
Item	Dec 2020	Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Oct 2024	Nov 2024	Dec 2024 *
<b>Residents</b>	<b>1,682,102</b>	<b>1,765,533</b>	<b>2,009,696</b>	<b>2,092,554</b>	<b>2,170,851</b>	<b>2,230,771</b>	<b>2,319,855</b>	<b>2,436,348</b>	<b>2,470,748</b>	<b>2,547,941</b>	<b>2,578,921</b>	<b>2,590,620</b>	<b>2,603,717</b>
(1) 1.1 Corporate	606,207	671,422	790,086	821,786	863,558	896,382	976,967	1,020,461	1,046,617	1,080,537	1,101,555	1,108,088	1,122,343
1.2 Individuals	493,901	519,917	559,456	600,694	617,997	628,424	653,122	692,674	718,393	731,169	730,137	740,937	742,885
1.3 Government	287,270	288,156	396,771	406,365	425,662	423,354	401,670	419,849	419,907	416,969	426,535	431,089	408,469
1.4 GREs	254,805	247,908	216,854	214,291	213,977	231,162	224,165	249,042	237,487	259,219	268,537	258,454	269,330
1.5 Non Banking Financial Institutions	39,919	38,130	46,529	49,418	49,657	51,449	63,931	54,322	48,344	60,047	52,157	52,052	60,690
<b>Non-Residents</b>	<b>202,443</b>	<b>230,994</b>	<b>212,530</b>	<b>213,355</b>	<b>211,148</b>	<b>190,100</b>	<b>202,047</b>	<b>220,931</b>	<b>221,822</b>	<b>213,469</b>	<b>223,601</b>	<b>213,660</b>	<b>243,302</b>
(2) 2.1 Corporate	72,250	82,170	103,101	107,722	111,929	105,083	110,387	117,576	112,306	107,308	108,040	108,369	122,977
2.2 Non Banking Financial Institutions	84,421	86,020	41,171	37,317	35,833	30,326	23,766	27,514	36,025	36,808	38,553	39,753	42,096
2.3 Individuals	24,604	26,261	33,475	35,104	37,930	37,683	38,960	39,130	40,392	42,102	42,190	43,536	45,719
2.4 Government and Non Commercial Entities	21,168	36,543	34,783	33,212	25,456	17,008	28,934	36,711	33,099	27,251	34,818	22,002	32,511
<b>Total Deposits</b>	<b>1,884,545</b>	<b>1,996,527</b>	<b>2,222,226</b>	<b>2,305,909</b>	<b>2,381,999</b>	<b>2,420,871</b>	<b>2,521,902</b>	<b>2,657,279</b>	<b>2,692,570</b>	<b>2,761,410</b>	<b>2,802,522</b>	<b>2,804,280</b>	<b>2,847,020</b>

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

\* Preliminary

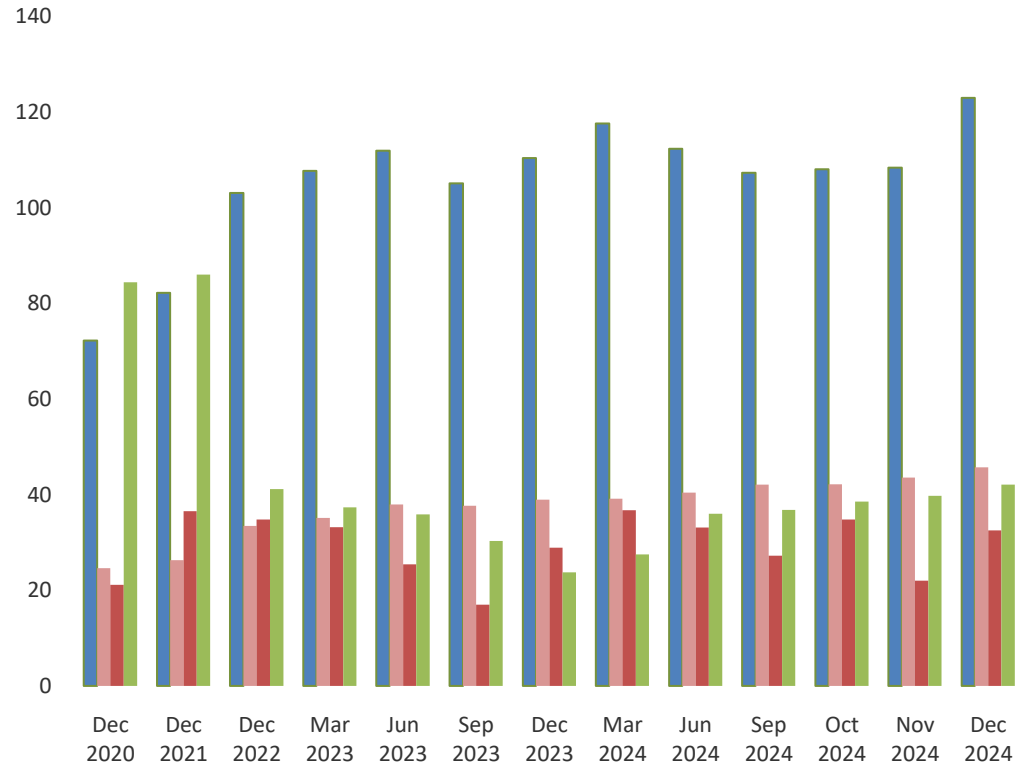
### Resident Deposits - Banks



AED Bln

■ Private Corporates ■ Individuals ■ Government ■ GREs ■ NBFIs

### Non - Resident Deposits - Banks



AED Bln

■ Private Corporates ■ Individuals ■ Government & GREs ■ NBFIs



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

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Oct 2024</b>	<b>Nov 2024</b>	<b>Dec 2024 *</b>
<b>Residents</b>	<b>1,484,664</b>	<b>1,564,262</b>	<b>1,779,660</b>	<b>1,854,737</b>	<b>1,932,197</b>	<b>1,987,111</b>	<b>2,066,205</b>	<b>2,168,135</b>	<b>2,206,114</b>	<b>2,272,198</b>	<b>2,297,786</b>	<b>2,316,476</b>	<b>2,322,772</b>
(1) 1.1 Corporate	500,263	567,688	671,325	701,240	746,648	778,728	851,023	887,329	916,423	939,281	956,097	967,330	977,313
1.2 Individuals	418,351	439,616	470,654	506,535	521,562	532,278	554,651	590,946	616,128	630,132	629,593	640,380	641,260
1.3 Government	286,520	285,800	395,826	405,690	424,906	421,630	400,606	418,672	418,545	415,897	425,540	430,539	407,867
1.4 GREs	245,125	239,011	200,491	197,480	195,220	208,650	202,925	223,514	213,223	234,036	241,986	233,241	242,669
1.5 Non Banking Financial Institutions	34,405	32,147	41,364	43,792	43,861	45,825	57,000	47,674	41,796	52,853	44,570	44,986	53,663
<b>Non-Residents</b>	<b>168,895</b>	<b>198,345</b>	<b>175,263</b>	<b>177,449</b>	<b>175,663</b>	<b>154,200</b>	<b>163,648</b>	<b>183,463</b>	<b>181,222</b>	<b>169,425</b>	<b>176,900</b>	<b>165,868</b>	<b>193,989</b>
(2) 2.1 Corporate	52,490	64,222	82,869	88,129	92,199	86,062	89,833	97,500	91,346	85,076	81,311	82,104	95,643
2.2 Non Banking Financial Institutions	79,340	81,620	36,277	33,337	33,093	26,810	20,053	23,585	32,091	32,468	34,296	34,456	36,722
2.3 Individuals	16,831	17,588	23,356	24,928	27,141	27,145	28,526	28,524	29,802	30,888	31,024	32,317	34,092
2.4 Government and Non Commercial Entities	20,234	34,915	32,761	31,055	23,230	14,183	25,236	33,854	27,984	20,994	30,269	16,991	27,532
<b>Total Deposits</b>	<b>1,653,559</b>	<b>1,762,607</b>	<b>1,954,923</b>	<b>2,032,186</b>	<b>2,107,860</b>	<b>2,141,311</b>	<b>2,229,853</b>	<b>2,351,598</b>	<b>2,387,337</b>	<b>2,441,623</b>	<b>2,474,686</b>	<b>2,482,344</b>	<b>2,516,761</b>

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

\* Preliminary

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

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Oct 2024</b>	<b>Nov 2024</b>	<b>Dec 2024 *</b>
<b>Residents</b>	<b>197,438</b>	<b>201,271</b>	<b>230,036</b>	<b>237,817</b>	<b>238,654</b>	<b>243,660</b>	<b>253,650</b>	<b>268,213</b>	<b>264,634</b>	<b>275,742</b>	<b>281,135</b>	<b>274,145</b>	<b>280,946</b>
(1) 1.1 Corporate	105,944	103,734	118,761	120,546	116,910	117,654	125,944	133,132	130,195	141,256	145,458	140,758	145,031
1.2 Individuals	75,550	80,301	88,802	94,159	96,435	96,146	98,471	101,728	102,264	101,037	100,544	100,558	101,625
1.3 Government	750	2,356	945	675	756	1,724	1,064	1,177	1,363	1,072	995	550	602
1.4 GREs	9,680	8,897	16,363	16,811	18,757	22,512	21,240	25,528	24,264	25,183	26,551	25,213	26,661
1.5 Non Banking Financial Institutions	5,514	5,983	5,165	5,626	5,796	5,624	6,931	6,648	6,548	7,194	7,587	7,066	7,027
<b>Non-Residents</b>	<b>33,548</b>	<b>32,649</b>	<b>37,267</b>	<b>35,906</b>	<b>35,485</b>	<b>35,900</b>	<b>38,399</b>	<b>37,468</b>	<b>40,599</b>	<b>44,044</b>	<b>46,702</b>	<b>47,792</b>	<b>49,313</b>
(2) 2.1 Corporate	19,760	17,948	20,232	19,593	19,730	19,021	20,554	20,076	20,960	22,232	26,729	26,265	27,334
2.2 Non Banking Financial Institutions	5,081	4,400	4,894	3,980	2,740	3,516	3,713	3,929	3,934	4,340	4,257	5,297	5,373
2.3 Individuals	7,773	8,673	10,119	10,176	10,789	10,538	10,434	10,606	10,590	11,214	11,167	11,219	11,627
2.4 Government and Non Commercial Entities	934	1,628	2,022	2,157	2,226	2,825	3,698	2,857	5,115	6,258	4,549	5,011	4,980
<b>Total Deposits</b>	<b>230,986</b>	<b>233,920</b>	<b>267,303</b>	<b>273,723</b>	<b>274,139</b>	<b>279,560</b>	<b>292,049</b>	<b>305,681</b>	<b>305,233</b>	<b>319,787</b>	<b>327,837</b>	<b>321,937</b>	<b>330,259</b>

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

\* Preliminary

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

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Oct 2024</b>	<b>Nov 2024</b>	<b>Dec 2024 *</b>
<b>Residents</b>	<b>1,301,830</b>	<b>1,377,356</b>	<b>1,580,152</b>	<b>1,648,844</b>	<b>1,705,946</b>	<b>1,748,859</b>	<b>1,831,614</b>	<b>1,922,458</b>	<b>1,940,451</b>	<b>2,004,926</b>	<b>2,031,587</b>	<b>2,042,612</b>	<b>2,041,751</b>
(1) 1.1 Corporate	511,722	566,082	670,081	691,011	727,082	754,757	830,919	861,159	885,025	908,305	927,135	933,348	942,414
1.2 Individuals	336,455	358,259	392,270	425,339	436,159	443,118	461,264	492,969	513,051	527,646	528,611	537,784	540,192
1.3 Government	218,158	226,476	306,922	319,615	331,819	322,532	297,820	313,614	301,813	299,682	304,623	308,655	279,748
1.4 GREs	205,713	195,641	170,507	169,424	167,186	182,930	185,238	208,009	199,301	216,241	226,603	217,939	225,846
1.5 Non Banking Financial Institutions	29,782	30,898	40,372	43,455	43,700	45,522	56,373	46,707	41,261	53,052	44,616	44,886	53,551
<b>Non-Residents</b>	<b>172,344</b>	<b>196,400</b>	<b>202,201</b>	<b>203,798</b>	<b>203,555</b>	<b>182,722</b>	<b>194,983</b>	<b>213,562</b>	<b>214,089</b>	<b>206,170</b>	<b>216,412</b>	<b>206,434</b>	<b>236,472</b>
(2) 2.1 Corporate	68,546	78,278	98,753	103,993	109,005	101,982	107,575	114,484	109,695	105,155	105,983	106,240	120,988
2.2 Non Banking Financial Institutions	61,502	59,395	39,187	36,419	35,170	30,078	23,173	27,076	35,616	36,338	38,076	39,275	41,596
2.3 Individuals	21,243	22,976	29,846	31,085	34,010	33,776	35,348	35,422	36,841	38,565	38,695	40,030	42,309
2.4 Government and Non Commercial Entities	21,053	35,751	34,415	32,301	25,370	16,886	28,887	36,580	31,937	26,112	33,659	20,889	31,579
<b>Total Deposits</b>	<b>1,474,174</b>	<b>1,573,756</b>	<b>1,782,353</b>	<b>1,852,642</b>	<b>1,909,501</b>	<b>1,931,581</b>	<b>2,026,597</b>	<b>2,136,020</b>	<b>2,154,540</b>	<b>2,211,096</b>	<b>2,247,999</b>	<b>2,249,046</b>	<b>2,278,223</b>

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

\* Preliminary

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

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Oct 2024</b>	<b>Nov 2024</b>	<b>Dec 2024 *</b>
<b>Residents</b>	<b>380,272</b>	<b>388,177</b>	<b>429,544</b>	<b>443,710</b>	<b>464,905</b>	<b>481,912</b>	<b>488,241</b>	<b>513,890</b>	<b>530,297</b>	<b>543,015</b>	<b>547,334</b>	<b>548,007</b>	<b>561,966</b>
(1) 1.1 Corporate	94,485	105,340	120,005	130,775	136,476	141,625	146,048	159,302	161,592	172,232	174,420	174,740	179,930
1.2 Individuals	157,446	161,658	167,186	175,355	181,838	185,306	191,858	199,705	205,342	203,523	201,527	203,153	202,693
1.3 Government	69,112	61,680	89,849	86,750	93,843	100,822	103,850	106,235	118,094	117,287	121,913	122,433	128,721
1.4 GREs	49,092	52,267	46,347	44,867	46,791	48,232	38,927	41,033	38,186	42,978	41,934	40,515	43,484
1.5 Non Banking Financial Institutions	10,137	7,232	6,157	5,963	5,957	5,927	7,558	7,615	7,083	6,995	7,541	7,166	7,139
<b>Non-Residents</b>	<b>30,099</b>	<b>34,594</b>	<b>10,329</b>	<b>9,557</b>	<b>7,593</b>	<b>7,378</b>	<b>7,064</b>	<b>7,369</b>	<b>7,733</b>	<b>7,299</b>	<b>7,188</b>	<b>7,226</b>	<b>6,830</b>
(2) 2.1 Corporate	3,704	3,892	4,348	3,729	2,924	3,101	2,812	3,092	2,611	2,153	2,058	2,129	1,989
2.2 Non Banking Financial Institutions	22,919	26,625	1,984	898	663	248	593	438	409	470	477	478	500
2.3 Individuals	3,361	3,285	3,629	4,019	3,920	3,907	3,612	3,708	3,551	3,537	3,495	3,506	3,409
2.4 Government and Non Commercial Entities	115	792	368	911	86	122	47	131	1,162	1,139	1,158	1,113	933
<b>Total Deposits</b>	<b>410,371</b>	<b>422,771</b>	<b>439,873</b>	<b>453,267</b>	<b>472,498</b>	<b>489,290</b>	<b>495,305</b>	<b>521,259</b>	<b>538,030</b>	<b>550,314</b>	<b>554,523</b>	<b>555,233</b>	<b>568,796</b>

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

\* Preliminary

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

<b>(In Millions of AED)</b>													
<b>Deposit Size</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Jun 2022</b>	<b>Sep 2022</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024 *</b>
0 to AED 250,000	142,345	144,478	148,474	154,419	160,892	170,461	176,364	183,965	198,816	197,642	205,787	209,981	189,442
AED 250,001 to AED 500,000	73,158	87,428	83,337	87,443	84,258	90,953	95,417	98,248	103,249	107,141	110,124	111,684	100,669
AED 500,001 to AED 1,000,000	91,536	95,617	110,318	103,139	108,517	116,265	121,440	124,196	128,115	135,167	138,856	141,131	128,937
AED 1,000,001 to AED 5,000,000	238,289	250,630	251,778	272,017	288,733	305,479	316,942	325,739	353,112	353,078	365,499	374,387	353,939
AED 5 Million to AED 20 Million	229,206	242,462	250,794	246,014	269,238	282,728	288,328	298,721	309,269	326,935	334,032	343,243	342,100
Above AED 20 Million	1,110,011	1,175,912	1,247,132	1,323,931	1,310,588	1,340,023	1,383,508	1,390,002	1,429,341	1,537,317	1,538,271	1,580,983	1,567,357
<b>Total Deposits</b>	<b>1,884,545</b>	<b>1,996,527</b>	<b>2,091,833</b>	<b>2,186,963</b>	<b>2,222,226</b>	<b>2,305,909</b>	<b>2,381,999</b>	<b>2,420,871</b>	<b>2,521,902</b>	<b>2,657,280</b>	<b>2,692,570</b>	<b>2,761,409</b>	<b>2,682,444</b>

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

\* Preliminary

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

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Oct 2024</b>	<b>Nov 2024</b>	<b>Dec 2024 *</b>
<b>Demand</b>	<b>696,884</b>	<b>848,040</b>	<b>907,451</b>	<b>918,955</b>	<b>955,430</b>	<b>981,451</b>	<b>1,019,471</b>	<b>1,056,997</b>	<b>1,058,043</b>	<b>1,083,948</b>	<b>1,078,367</b>	<b>1,088,252</b>	<b>1,109,723</b>
Local Currency	513,144	614,109	646,030	659,642	676,421	693,721	724,856	757,785	768,383	781,528	789,358	801,053	822,420
Foreign Currencies	183,740	233,931	261,421	259,313	279,009	287,730	294,615	299,212	289,660	302,421	289,010	287,198	287,303
<b>Savings</b>	<b>215,208</b>	<b>241,819</b>	<b>245,868</b>	<b>263,141</b>	<b>268,621</b>	<b>266,453</b>	<b>272,825</b>	<b>286,665</b>	<b>302,014</b>	<b>304,534</b>	<b>308,239</b>	<b>311,233</b>	<b>317,486</b>
Local Currency	180,484	200,488	194,610	211,623	219,174	218,674	224,035	238,744	254,617	256,615	259,082	260,364	265,004
Foreign Currencies	34,724	41,331	51,258	51,518	49,447	47,779	48,790	47,921	47,397	47,919	49,157	50,869	52,483
<b>Time</b>	<b>616,591</b>	<b>533,565</b>	<b>613,015</b>	<b>659,630</b>	<b>678,838</b>	<b>702,560</b>	<b>780,941</b>	<b>840,098</b>	<b>850,076</b>	<b>888,473</b>	<b>926,921</b>	<b>908,744</b>	<b>945,750</b>
Local Currency	389,317	342,447	363,057	387,568	404,470	419,419	461,145	483,008	498,494	542,596	541,316	543,492	553,407
Foreign Currencies	227,274	191,118	249,958	272,062	274,368	283,141	319,796	357,090	351,582	345,877	385,605	365,252	392,343
<b>Total Deposits **</b>	<b>1,528,683</b>	<b>1,623,424</b>	<b>1,766,334</b>	<b>1,841,726</b>	<b>1,902,889</b>	<b>1,950,464</b>	<b>2,073,237</b>	<b>2,183,760</b>	<b>2,210,133</b>	<b>2,276,955</b>	<b>2,313,527</b>	<b>2,308,229</b>	<b>2,372,960</b>
Total Local Currency	1,082,945	1,157,044	1,203,697	1,258,833	1,300,065	1,331,814	1,410,036	1,479,537	1,521,495	1,580,738	1,589,755	1,604,910	1,640,831
Total Foreign Currencies	445,738	466,380	562,637	582,893	602,824	618,650	663,201	704,223	688,639	696,217	723,772	703,319	732,129
Commercial Prepayments	17,284	17,122	19,066	20,174	19,004	19,474	20,591	21,697	21,150	22,747	23,571	25,021	23,566

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

\* Preliminary

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

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

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Oct 2024</b>	<b>Nov 2024</b>	<b>Dec 2024 *</b>
<b>Demand</b>	<b>561,771</b>	<b>702,302</b>	<b>742,935</b>	<b>759,924</b>	<b>804,846</b>	<b>829,177</b>	<b>853,184</b>	<b>884,324</b>	<b>888,534</b>	<b>913,749</b>	<b>902,572</b>	<b>912,164</b>	<b>928,391</b>
Local Currency	430,610	525,103	551,472	563,138	581,986	598,343	624,616	651,758	662,993	677,148	681,403	692,301	710,470
Foreign Currencies	131,161	177,199	191,463	196,786	222,860	230,834	228,568	232,566	225,541	236,601	221,169	219,863	217,921
<b>Savings</b>	<b>189,229</b>	<b>212,095</b>	<b>215,328</b>	<b>232,637</b>	<b>238,342</b>	<b>237,865</b>	<b>244,746</b>	<b>258,138</b>	<b>274,094</b>	<b>276,742</b>	<b>280,656</b>	<b>283,664</b>	<b>289,734</b>
Local Currency	165,239	184,383	179,178	195,690	203,183	203,577	209,284	223,837	239,798	242,003	244,466	245,748	250,274
Foreign Currencies	23,990	27,712	36,150	36,947	35,159	34,288	35,462	34,301	34,296	34,739	36,189	37,917	39,460
<b>Time</b>	<b>551,770</b>	<b>482,364</b>	<b>547,235</b>	<b>581,207</b>	<b>591,292</b>	<b>610,881</b>	<b>689,391</b>	<b>741,444</b>	<b>751,251</b>	<b>775,942</b>	<b>810,217</b>	<b>799,203</b>	<b>833,284</b>
Local Currency	355,065	313,381	329,286	348,162	361,961	372,698	413,602	430,254	447,577	484,947	484,762	487,389	497,534
Foreign Currencies	196,705	168,983	217,949	233,045	229,331	238,183	275,789	311,190	303,674	290,995	325,456	311,814	335,751
<b>Total Deposits **</b>	<b>1,302,770</b>	<b>1,396,761</b>	<b>1,505,498</b>	<b>1,573,768</b>	<b>1,634,480</b>	<b>1,677,923</b>	<b>1,787,321</b>	<b>1,883,906</b>	<b>1,913,878</b>	<b>1,966,433</b>	<b>1,993,445</b>	<b>1,995,032</b>	<b>2,051,409</b>
Total Local Currency	950,914	1,022,867	1,059,936	1,106,990	1,147,130	1,174,618	1,247,502	1,305,849	1,350,368	1,404,098	1,410,631	1,425,438	1,458,278
Total Foreign Currencies	351,856	373,894	445,562	466,778	487,350	503,305	539,819	578,057	563,510	562,335	582,814	569,594	593,132
Commercial Prepayments	13,714	13,548	15,377	16,634	15,439	16,119	17,355	18,323	17,552	19,078	19,950	21,418	20,040

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

\* Preliminary

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

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

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Oct 2024</b>	<b>Nov 2024</b>	<b>Dec 2024 *</b>
<b>Demand</b>	<b>135,113</b>	<b>145,738</b>	<b>164,516</b>	<b>159,031</b>	<b>150,584</b>	<b>152,274</b>	<b>166,287</b>	<b>172,673</b>	<b>169,510</b>	<b>170,199</b>	<b>175,795</b>	<b>176,087</b>	<b>181,332</b>
Local Currency	82,534	89,006	94,558	96,504	94,435	95,378	100,240	106,027	105,391	104,380	107,954	108,752	111,949
Foreign Currencies	52,579	56,732	69,958	62,527	56,149	56,896	66,047	66,646	64,119	65,819	67,841	67,335	69,382
<b>Savings</b>	<b>25,979</b>	<b>29,724</b>	<b>30,540</b>	<b>30,504</b>	<b>30,279</b>	<b>28,588</b>	<b>28,079</b>	<b>28,527</b>	<b>27,920</b>	<b>27,792</b>	<b>27,583</b>	<b>27,569</b>	<b>27,753</b>
Local Currency	15,245	16,105	15,432	15,933	15,991	15,097	14,751	14,907	14,819	14,611	14,615	14,616	14,730
Foreign Currencies	10,734	13,619	15,108	14,571	14,288	13,491	13,328	13,620	13,101	13,181	12,968	12,952	13,023
<b>Time</b>	<b>64,821</b>	<b>51,201</b>	<b>65,780</b>	<b>78,423</b>	<b>87,546</b>	<b>91,679</b>	<b>91,550</b>	<b>98,654</b>	<b>98,825</b>	<b>112,530</b>	<b>116,704</b>	<b>109,541</b>	<b>112,466</b>
Local Currency	34,252	29,066	33,771	39,406	42,509	46,721	47,543	52,754	50,917	57,649	56,554	56,103	55,874
Foreign Currencies	30,569	22,135	32,009	39,017	45,037	44,958	44,007	45,900	47,908	54,882	60,149	53,438	56,592
<b>Total Deposits **</b>	<b>225,913</b>	<b>226,663</b>	<b>260,836</b>	<b>267,958</b>	<b>268,409</b>	<b>272,541</b>	<b>285,916</b>	<b>299,854</b>	<b>296,255</b>	<b>310,522</b>	<b>320,082</b>	<b>313,196</b>	<b>321,551</b>
Total Local Currency	132,031	134,177	143,761	151,843	152,935	157,196	162,534	173,688	171,127	176,640	179,124	179,472	182,553
Total Foreign Currencies	93,882	92,486	117,075	116,115	115,474	115,345	123,382	126,166	125,129	133,881	140,958	133,725	138,997
Commercial Prepayments	3,570	3,574	3,689	3,540	3,565	3,355	3,236	3,374	3,598	3,669	3,621	3,603	3,526

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

\* Preliminary

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



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

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Oct 2024</b>	<b>Nov 2024</b>	<b>Dec 2024 *</b>
<b>Demand</b>	<b>600,087</b>	<b>742,300</b>	<b>793,753</b>	<b>801,618</b>	<b>834,836</b>	<b>860,233</b>	<b>900,593</b>	<b>928,556</b>	<b>926,224</b>	<b>953,222</b>	<b>948,840</b>	<b>958,091</b>	<b>978,658</b>
Local Currency	428,516	522,385	548,381	558,428	573,185	590,101	621,513	646,410	653,088	667,929	675,834	686,916	707,530
Foreign Currencies	171,571	219,915	245,372	243,190	261,651	270,132	279,080	282,146	273,137	285,293	273,006	271,175	271,128
<b>Savings</b>	<b>111,824</b>	<b>127,395</b>	<b>131,953</b>	<b>145,783</b>	<b>147,547</b>	<b>146,367</b>	<b>151,932</b>	<b>157,814</b>	<b>163,160</b>	<b>168,698</b>	<b>169,264</b>	<b>170,770</b>	<b>175,242</b>
Local Currency	85,338	93,150	89,441	102,215	105,932	106,196	110,341	117,133	122,721	127,470	127,694	127,684	130,374
Foreign Currencies	26,486	34,245	42,512	43,568	41,615	40,171	41,591	40,681	40,439	41,229	41,570	43,086	44,869
<b>Time</b>	<b>496,631</b>	<b>418,082</b>	<b>494,575</b>	<b>531,288</b>	<b>544,645</b>	<b>557,983</b>	<b>631,997</b>	<b>685,286</b>	<b>704,660</b>	<b>726,551</b>	<b>766,980</b>	<b>750,549</b>	<b>782,922</b>
Local Currency	284,997	238,212	259,498	276,993	291,971	299,256	335,851	353,693	381,208	411,477	413,768	419,104	423,153
Foreign Currencies	211,634	179,870	235,077	254,295	252,674	258,727	296,146	331,593	323,452	315,074	353,212	331,445	359,769
<b>Total Deposits **</b>	<b>1,208,542</b>	<b>1,287,777</b>	<b>1,420,281</b>	<b>1,478,689</b>	<b>1,527,028</b>	<b>1,564,583</b>	<b>1,684,522</b>	<b>1,771,656</b>	<b>1,794,044</b>	<b>1,848,471</b>	<b>1,885,084</b>	<b>1,879,410</b>	<b>1,936,822</b>
Total Local Currency	798,851	853,747	897,320	937,636	971,088	995,553	1,067,705	1,117,236	1,157,017	1,206,875	1,217,296	1,233,704	1,261,057
Total Foreign Currencies	409,691	434,030	522,961	541,053	555,940	569,030	616,817	654,420	637,027	641,596	667,789	645,707	675,765
Commercial Prepayments	14,082	14,521	16,227	17,430	16,183	16,897	17,866	18,829	18,439	19,295	20,507	22,125	20,541

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

\* Preliminary

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

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

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Oct 2024</b>	<b>Nov 2024</b>	<b>Dec 2024 *</b>
<b>Demand</b>	<b>96,797</b>	<b>105,740</b>	<b>113,698</b>	<b>117,337</b>	<b>120,594</b>	<b>121,218</b>	<b>118,878</b>	<b>128,441</b>	<b>131,819</b>	<b>130,726</b>	<b>129,527</b>	<b>130,161</b>	<b>131,065</b>
Local Currency	84,628	91,724	97,649	101,214	103,236	103,620	103,343	111,375	115,295	113,598	113,523	114,138	114,890
Foreign Currencies	12,169	14,016	16,049	16,123	17,358	17,598	15,535	17,066	16,524	17,127	16,004	16,023	16,176
<b>Savings</b>	<b>103,384</b>	<b>114,424</b>	<b>113,915</b>	<b>117,358</b>	<b>121,074</b>	<b>120,086</b>	<b>120,893</b>	<b>128,851</b>	<b>138,854</b>	<b>135,835</b>	<b>138,975</b>	<b>140,463</b>	<b>142,244</b>
Local Currency	95,146	107,338	105,169	109,408	113,242	112,478	113,694	121,611	131,896	129,145	131,388	132,680	134,630
Foreign Currencies	8,238	7,086	8,746	7,950	7,832	7,608	7,199	7,240	6,958	6,690	7,587	7,783	7,614
<b>Time</b>	<b>119,960</b>	<b>115,483</b>	<b>118,440</b>	<b>128,342</b>	<b>134,193</b>	<b>144,577</b>	<b>148,944</b>	<b>154,812</b>	<b>145,416</b>	<b>161,922</b>	<b>159,941</b>	<b>158,195</b>	<b>162,828</b>
Local Currency	104,320	104,235	103,559	110,575	112,499	120,163	125,294	129,315	117,286	131,119	127,548	124,388	130,254
Foreign Currencies	15,640	11,248	14,881	17,767	21,694	24,414	23,650	25,497	28,130	30,803	32,393	33,807	32,574
<b>Total Deposits **</b>	<b>320,141</b>	<b>335,647</b>	<b>346,053</b>	<b>363,037</b>	<b>375,861</b>	<b>385,881</b>	<b>388,715</b>	<b>412,104</b>	<b>416,089</b>	<b>428,483</b>	<b>428,443</b>	<b>428,818</b>	<b>436,137</b>
Total Local Currency	284,094	303,297	306,377	321,197	328,977	336,261	342,331	362,301	364,477	373,863	372,459	371,206	379,774
Total Foreign Currencies	36,047	32,350	39,676	41,840	46,884	49,620	46,384	49,803	51,612	54,621	55,983	57,612	56,363
Commercial Prepayments	3,202	2,601	2,839	2,744	2,821	2,577	2,725	2,868	2,711	3,451	3,064	2,896	3,026

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

\* Preliminary

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

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

<b>(In Millions of AED)</b>													
<b>Period</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Oct 2024</b>	<b>Nov 2024</b>	<b>Dec 2024 *</b>
<b>Maturity</b>													
Upto 3 Months	458,803	453,936	472,546	537,858	579,967	585,455	604,994	669,719	611,807	697,935	760,602	727,586	688,449
Above 3 and Upto 6 Months	163,992	152,495	174,542	204,006	192,519	205,437	209,611	202,645	251,151	234,806	216,731	221,483	270,530
Above 6 and Upto 12 Months	176,416	165,463	280,784	230,914	199,937	219,030	260,649	271,665	300,688	284,318	274,594	279,879	253,258
Exceeding 12 Months	65,472	27,210	38,368	40,660	63,243	43,838	44,255	45,254	46,410	44,368	45,844	50,984	73,857
<b>Total</b>	<b>864,683</b>	<b>799,104</b>	<b>966,240</b>	<b>1,013,438</b>	<b>1,035,666</b>	<b>1,053,760</b>	<b>1,119,509</b>	<b>1,189,283</b>	<b>1,210,056</b>	<b>1,261,427</b>	<b>1,297,771</b>	<b>1,279,932</b>	<b>1,286,094</b>

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

\* Preliminary

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

<b>(In Millions of AED)</b>													
<b>Period</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Oct 2024</b>	<b>Nov 2024</b>	<b>Dec 2024 *</b>
<b>Maturity</b>													
Upto 3 Months	417,522	420,563	431,863	492,930	527,445	524,859	545,536	609,233	552,293	619,312	678,240	654,697	612,799
Above 3 and Upto 6 Months	150,405	144,128	164,879	192,855	174,605	187,466	194,611	184,643	226,285	214,091	197,830	202,323	252,568
Above 6 and Upto 12 Months	164,263	155,816	262,934	206,571	181,043	203,234	241,333	249,339	281,069	265,296	254,719	258,639	231,712
Exceeding 12 Months	63,131	22,657	35,718	37,720	60,019	40,529	41,159	42,323	43,567	41,746	43,369	46,671	69,344
<b>Total</b>	<b>795,321</b>	<b>743,164</b>	<b>895,394</b>	<b>930,076</b>	<b>943,112</b>	<b>956,088</b>	<b>1,022,639</b>	<b>1,085,538</b>	<b>1,103,214</b>	<b>1,140,445</b>	<b>1,174,158</b>	<b>1,162,330</b>	<b>1,166,423</b>

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

\* Preliminary

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

<b>(In Millions of AED)</b>													
<b>Period</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Oct 2024</b>	<b>Nov 2024</b>	<b>Dec 2024 *</b>
<b>Maturity</b>													
Upto 3 Months	41,281	33,373	40,683	44,928	52,522	60,596	59,458	60,486	59,514	78,623	82,362	72,889	75,650
Above 3 and Upto 6 Months	13,587	8,367	9,663	11,151	17,914	17,971	15,000	18,002	24,866	20,715	18,901	19,160	17,962
Above 6 and Upto 12 Months	12,153	9,647	17,850	24,343	18,894	15,796	19,316	22,326	19,619	19,022	19,875	21,239	21,546
Exceeding 12 Months	2,341	4,553	2,650	2,940	3,224	3,309	3,096	2,931	2,843	2,622	2,474	4,313	4,513
<b>Total</b>	<b>69,362</b>	<b>55,940</b>	<b>70,846</b>	<b>83,362</b>	<b>92,554</b>	<b>97,672</b>	<b>96,870</b>	<b>103,745</b>	<b>106,842</b>	<b>120,982</b>	<b>123,612</b>	<b>117,601</b>	<b>119,671</b>

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

\* Preliminary

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

<b>(In Millions of AED)</b>													
<b>Period</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Oct 2024</b>	<b>Nov 2024</b>	<b>Dec 2024 *</b>
<b>Maturity</b>													
Upto 3 Months	359,381	358,300	382,472	446,300	482,190	472,298	475,197	533,165	514,350	578,044	625,847	593,030	579,258
Above 3 and Upto 6 Months	126,101	118,030	133,616	160,310	155,430	145,107	174,339	164,910	202,972	184,750	183,016	187,386	200,239
Above 6 and Upto 12 Months	134,294	124,102	230,582	175,913	147,931	175,998	205,467	214,819	213,112	203,596	192,097	199,568	194,994
Exceeding 12 Months	58,134	21,182	34,361	36,765	42,291	38,935	38,924	41,327	40,909	39,854	41,276	46,702	46,392
<b>Total</b>	<b>677,910</b>	<b>621,614</b>	<b>781,031</b>	<b>819,288</b>	<b>827,842</b>	<b>832,338</b>	<b>893,927</b>	<b>954,221</b>	<b>971,343</b>	<b>1,006,244</b>	<b>1,042,236</b>	<b>1,026,686</b>	<b>1,020,883</b>

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

\* Preliminary

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

<b>(In Millions of AED)</b>													
<b>Period</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Oct 2024</b>	<b>Nov 2024</b>	<b>Dec 2024 *</b>
<b>Maturity</b>													
Upto 3 Months	99,422	95,636	90,074	91,558	97,777	113,157	129,797	136,554	97,457	119,892	134,755	134,556	109,191
Above 3 and Upto 6 Months	37,891	34,465	40,926	43,696	37,089	60,330	35,272	37,735	48,179	50,056	33,716	34,098	70,291
Above 6 and Upto 12 Months	42,122	41,361	50,202	55,001	52,006	43,032	55,182	56,846	87,576	80,722	82,497	80,311	58,264
Exceeding 12 Months	7,338	6,028	4,007	3,895	20,952	4,903	5,331	3,927	5,501	4,514	4,568	4,282	27,465
<b>Total</b>	<b>186,773</b>	<b>177,490</b>	<b>185,209</b>	<b>194,150</b>	<b>207,824</b>	<b>221,422</b>	<b>225,582</b>	<b>235,062</b>	<b>238,713</b>	<b>255,184</b>	<b>255,536</b>	<b>253,247</b>	<b>265,211</b>

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

\* Preliminary

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

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Oct 2024</b>	<b>Nov 2024</b>	<b>Dec 2024 *</b>
<b>Total Notes Issued ( 1 ) **</b>	109,416	110,503	118,668	127,847	135,105	125,774	134,393	144,853	143,943	145,490	146,625	151,156	151,310
<b>Total Coins Issued ( 2 ) ***</b>	1,288	1,312	1,343	1,361	1,373	1,379	1,387	1,995	1,421	1,421	1,429	1,430	1,439
<b>Total Currency Issued</b>	<b>110,704</b>	<b>111,815</b>	<b>120,011</b>	<b>129,208</b>	<b>136,478</b>	<b>127,153</b>	<b>135,780</b>	<b>146,848</b>	<b>145,364</b>	<b>146,911</b>	<b>148,054</b>	<b>152,586</b>	<b>152,749</b>

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

\* *Preliminary*

\*\* *Excluding Mutilated Notes*

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



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

Item	Dec 2020	Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Oct 2024	Nov 2024	Dec 2024 *
<b>Cheques Cleared</b>													
Number of Cheques	21,246,540	21,283,261	21,819,330	5,564,665	10,809,658	16,451,282	22,125,474	5,657,667	11,027,238	17,364,933	19,460,064	21,462,706	23,450,426
Amount ( <i>In Millions of AED</i> )	990,317	1,096,076	1,225,172	306,450	613,345	930,656	1,263,324	328,841	646,652	1,014,878	1,140,994	1,263,562	1,382,101

<sup>1</sup> Cumulative data

\* Preliminary

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

Item	Dec 2020	Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Oct 2024	Nov 2024	Dec 2024 *
<b>Customer to Customer Trfers</b>													
Number of Transfers	50,815,931	60,572,382	74,540,998	20,742,330	41,997,708	65,046,762	89,505,431	25,556,480	52,197,172	80,569,401	90,570,476	100,087,784	109,708,556
Amount ( <i>In Millions of AED</i> )	3,395,642	3,868,969	4,910,567	1,417,924	2,938,683	4,463,925	6,140,128	1,687,838	3,493,837	5,301,604	5,976,087	6,660,520	7,406,545
<b>Bank to Bank Trfers</b>													
Number of Transfers	458,646	537,239	633,663	164,304	323,507	497,283	674,486	179,531	362,945	554,573	623,557	687,859	757,910
Amount ( <i>In Millions of AED</i> )	5,741,066	5,723,490	7,797,467	2,478,089	5,071,672	7,915,594	11,018,872	2,839,971	5,829,263	9,036,713	10,161,366	11,359,374	12,491,923
<b>Total Domestic Fund Trfers</b>													
Number of Transfers	51,274,577	61,109,621	75,174,661	20,906,634	42,321,215	65,544,045	90,179,917	25,736,011	52,560,117	81,123,974	91,194,033	100,775,643	110,466,466
Amount ( <i>In Millions of AED</i> )	9,136,708	9,592,459	12,708,034	3,896,013	8,010,355	12,379,519	17,159,000	4,527,809	9,323,100	14,338,317	16,137,453	18,019,894	19,898,468

<sup>1</sup> Cumulative data

\* Preliminary

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

Item	Dec 2020		Dec 2021		Jun 2022		Sep 2022		Dec 2022		Mar 2023		Jun 2023		Sep 2023		Dec 2023		Mar 2024		Jun 2024		Sep 2024		Dec 2024 *		
	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO
<b>National Banks</b>	<b>21</b>	<b>541</b>	<b>22</b>	<b>514</b>	<b>23</b>	<b>508</b>	<b>23</b>	<b>506</b>	<b>22</b>	<b>498</b>	<b>22</b>	<b>494</b>	<b>22</b>	<b>493</b>	<b>22</b>	<b>492</b>	<b>22</b>	<b>489</b>	<b>23</b>	<b>484</b>	<b>23</b>	<b>482</b>	<b>23</b>	<b>482</b>	<b>23</b>	<b>484</b>	
- Abu Dhabi	5	178	6	174	6	172	7	170	7	169	7	169	7	169	7	168	7	166	7	162	7	160	7	159	7	161	
- Dubai	8	209	8	192	9	190	8	190	7	186	7	183	7	183	7	183	7	182	7	182	7	181	7	182	7	181	
- Sharjah	4	79	4	76	4	76	4	76	4	75	4	75	4	74	4	74	4	74	4	74	4	75	4	75	4	75	
- RAK	1	27	1	26	1	25	1	25	1	23	1	23	1	23	1	23	1	23	1	22	1	22	1	22	1	22	
- Ajman	1	17	1	16	1	16	1	16	1	16	1	16	1	16	1	16	1	16	2	16	2	16	2	16	2	18	
- UAQ	1	7	1	7	1	6	1	6	1	6	1	6	1	6	1	6	1	6	1	6	1	6	1	6	1	6	
- Fujairah	1	24	1	23	1	23	1	23	1	23	1	22	1	22	1	22	1	22	1	22	1	22	1	22	1	21	
<b>Foreign Banks **</b>	<b>27</b>	<b>73</b>	<b>27</b>	<b>74</b>	<b>27</b>	<b>74</b>	<b>27</b>	<b>74</b>	<b>28</b>	<b>73</b>	<b>28</b>	<b>72</b>	<b>28</b>	<b>72</b>	<b>28</b>	<b>72</b>	<b>28</b>	<b>72</b>	<b>27</b>	<b>72</b>	<b>27</b>	<b>72</b>	<b>27</b>	<b>73</b>	<b>27</b>	<b>73</b>	
- Abu Dhabi	8	29	8	28	8	28	8	28	9	27	9	26	9	26	9	26	9	26	8	26	8	26	8	26	8	25	
- Dubai	19	23	19	25	19	25	19	25	19	25	19	25	19	25	19	25	19	25	19	25	19	25	19	26	19	27	
- Sharjah	-	13	-	13	-	13	-	13	-	13	-	13	-	13	-	13	-	13	-	13	-	13	-	13	-	13	
- RAK	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	5	
- Ajman	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1	
- UAQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Fujairah	-	2	-	2	-	2	-	2	-	2	-	2	-	2	-	2	-	2	-	2	-	2	-	2	-	2	
<b>Wholesale Banks</b>	<b>10</b>	<b>-</b>	<b>10</b>	<b>-</b>	<b>10</b>	<b>-</b>	<b>10</b>	<b>-</b>	<b>11</b>	<b>-</b>	<b>11</b>	<b>-</b>	<b>11</b>	<b>-</b>	<b>11</b>	<b>-</b>	<b>11</b>	<b>-</b>	<b>11</b>	<b>-</b>	<b>11</b>	<b>-</b>	<b>11</b>	<b>-</b>	<b>11</b>	<b>-</b>	
- Abu Dhabi	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	
- Dubai	4	-	4	-	4	-	4	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	
- Sharjah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- RAK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Ajman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- UAQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Fujairah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Total</b>	<b>58</b>	<b>614</b>	<b>59</b>	<b>588</b>	<b>60</b>	<b>582</b>	<b>60</b>	<b>580</b>	<b>61</b>	<b>571</b>	<b>61</b>	<b>566</b>	<b>61</b>	<b>565</b>	<b>61</b>	<b>564</b>	<b>61</b>	<b>561</b>	<b>61</b>	<b>556</b>	<b>61</b>	<b>554</b>	<b>61</b>	<b>555</b>	<b>61</b>	<b>557</b>	
<b>Total Excluding Wholesale Banks</b>	<b>48</b>	<b>614</b>	<b>49</b>	<b>588</b>	<b>50</b>	<b>582</b>	<b>50</b>	<b>580</b>	<b>50</b>	<b>571</b>	<b>50</b>	<b>566</b>	<b>50</b>	<b>565</b>	<b>50</b>	<b>564</b>	<b>50</b>	<b>561</b>	<b>50</b>	<b>556</b>	<b>50</b>	<b>554</b>	<b>50</b>	<b>555</b>	<b>50</b>	<b>557</b>	

\* Preliminary

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