



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 -**  
**July 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

(In Millions of AED)													
Indicator	Dec 2020	Dec 2021	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	May 2024	Jun 2024	Jul 2024 *
<b>Central Bank of the UAE</b>													
Total Assets/Liabilities	470,526	521,538	491,413	484,633	552,555	594,115	649,423	639,574	720,801	771,229	801,911	806,395	817,889
Gross International Reserves **	391,857	481,528	447,833	438,117	508,402	552,244	606,870	598,348	695,887	746,218	781,334	785,003	796,461
<b>Money Supply Indicators</b>													
Money Supply M <sub>1</sub>	600,060	701,853	726,169	722,918	737,562	759,281	784,017	795,469	829,259	877,989	879,277	884,081	889,250
Money Supply M <sub>2</sub>	1,478,607	1,563,025	1,622,144	1,645,538	1,703,625	1,788,372	1,855,306	1,908,088	2,022,886	2,134,493	2,160,390	2,169,342	2,205,882
Money Supply M <sub>3</sub>	1,769,368	1,856,910	1,944,511	2,053,100	2,107,229	2,209,003	2,294,158	2,351,311	2,444,495	2,583,376	2,629,789	2,631,915	2,675,987
<b>Banks</b>													
<b>Total Assets</b>	<b>3,188,014</b>	<b>3,321,488</b>	<b>3,449,173</b>	<b>3,583,013</b>	<b>3,667,611</b>	<b>3,764,720</b>	<b>3,873,060</b>	<b>3,951,887</b>	<b>4,071,099</b>	<b>4,254,514</b>	<b>4,287,003</b>	<b>4,310,154</b>	<b>4,348,581</b>
<b>Foreign Assets (Net)</b>	<b>133,471</b>	<b>154,708</b>	<b>224,359</b>	<b>355,562</b>	<b>384,084</b>	<b>419,893</b>	<b>406,351</b>	<b>455,087</b>	<b>472,198</b>	<b>504,884</b>	<b>472,681</b>	<b>468,136</b>	<b>501,588</b>
<b>Foreign Assets</b>	<b>849,077</b>	<b>933,169</b>	<b>1,017,215</b>	<b>1,144,270</b>	<b>1,191,027</b>	<b>1,221,886</b>	<b>1,220,740</b>	<b>1,270,026</b>	<b>1,313,494</b>	<b>1,382,299</b>	<b>1,359,638</b>	<b>1,362,839</b>	<b>1,400,931</b>
Foreign Assets to Total Assets (%)	26.6%	28.1%	29.5%	31.9%	32.5%	32.5%	31.5%	32.1%	32.3%	32.5%	31.7%	31.6%	32.2%
<b>Foreign Liabilities</b>	<b>715,606</b>	<b>778,461</b>	<b>792,856</b>	<b>788,708</b>	<b>806,943</b>	<b>801,993</b>	<b>814,389</b>	<b>814,939</b>	<b>841,296</b>	<b>877,415</b>	<b>886,957</b>	<b>894,703</b>	<b>899,343</b>
Foreign Liabilities to Total Liabilities (%)	22.4%	23.4%	23.0%	22.0%	22.0%	21.3%	21.0%	20.6%	20.7%	20.6%	20.7%	20.8%	20.7%
<b>Deposits <sup>1</sup></b>	<b>1,884,545</b>	<b>1,996,527</b>	<b>2,091,833</b>	<b>2,186,962</b>	<b>2,222,226</b>	<b>2,305,909</b>	<b>2,381,999</b>	<b>2,420,871</b>	<b>2,521,902</b>	<b>2,657,279</b>	<b>2,678,289</b>	<b>2,692,570</b>	<b>2,735,944</b>
Residents	1,682,102	1,765,533	1,843,449	1,958,348	2,009,696	2,092,554	2,170,851	2,230,771	2,319,855	2,436,348	2,473,639	2,470,748	2,508,820
of which: Corporate	606,207	671,422	735,980	738,143	790,086	821,786	863,558	896,382	976,967	1,020,461	1,043,436	1,046,617	1,053,226
Non-Residents	202,443	230,994	248,384	228,614	212,530	213,355	211,148	190,100	202,047	220,931	204,650	221,822	227,124
of which: Corporate	72,250	82,170	138,302	119,744	103,101	107,722	111,929	105,083	110,387	117,576	103,087	112,306	103,638
<b>Bank Credit (Domestic)</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>1,801,128</b>	<b>1,816,380</b>	<b>1,821,713</b>
of which: Credit to Private Sector ***	1,124,913	1,137,528	1,176,516	1,187,177	1,185,901	1,212,729	1,233,964	1,247,159	1,260,910	1,290,720	1,310,249	1,323,409	1,332,191
<b>Total Number of National Banks and Branches</b>													
Head Offices (Including specialized banks but excluding investment banks)	21	22	23	23	22	22	22	22	22	23	23	23	23
Branches	541	513	508	506	498	494	493	492	489	484	482	482	482
Pay Offices	23	20	21	21	21	21	21	21	21	21	21	21	21
Electronic Banking Service Units	34	41	43	44	45	47	47	47	46	46	46	46	46
<b>Total Number of Foreign Banks and Branches</b>													
Head Offices	37	37	37	37	39	39	39	39	39	38	38	38	38
of which: Full Fledged Commercial Banks	27	27	27	27	28	28	28	28	28	27	27	27	27
of which: Licensed Wholesale Banks	10	10	10	10	11	11	11	11	11	11	11	11	11
Branches	73	74	74	74	73	72	72	72	72	72	72	72	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	21	21	21
<b>Number of Employees in Banks (UAE) <sup>2</sup></b>													
Employed with National Banks <sup>2</sup>	26,408	26,763	27,545	28,251	28,737	29,189	29,577	30,156	30,858	31,329	31,329	31,628	31,628
Employed with Foreign Banks <sup>2</sup>	7,036	6,728	6,787	6,906	7,093	7,125	7,160	7,238	7,310	6,165	6,165	6,183	6,183

\* 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>													
Item	Dec 2020	Dec 2021	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	May 2024	Jun 2024	Jul 2024 *
<b>Net International Reserves</b>	<b>514,516</b>	<b>620,848</b>	<b>657,970</b>	<b>780,083</b>	<b>860,973</b>	<b>955,341</b>	<b>996,308</b>	<b>1,038,059</b>	<b>1,145,619</b>	<b>1,235,567</b>	<b>1,236,565</b>	<b>1,237,905</b>	<b>1,273,177</b>
<b>Central Bank (Net)</b>	<b>381,045</b>	<b>466,140</b>	<b>433,611</b>	<b>424,521</b>	<b>476,889</b>	<b>535,448</b>	<b>589,957</b>	<b>582,972</b>	<b>673,421</b>	<b>730,683</b>	<b>763,884</b>	<b>769,769</b>	<b>771,589</b>
Gross International Reserves	391,857	481,528	447,833	438,117	508,402	552,244	606,870	598,348	695,887	746,218	781,334	785,003	796,461
Foreign Liabilities	10,812	15,388	14,222	13,596	31,513	16,796	16,913	15,376	22,466	15,535	17,450	15,234	24,872
<b>Banks (Net)</b>	<b>133,471</b>	<b>154,708</b>	<b>224,359</b>	<b>355,562</b>	<b>384,084</b>	<b>419,893</b>	<b>406,351</b>	<b>455,087</b>	<b>472,198</b>	<b>504,884</b>	<b>472,681</b>	<b>468,136</b>	<b>501,588</b>
Foreign Assets	849,077	933,169	1,017,215	1,144,270	1,191,027	1,221,886	1,220,740	1,270,026	1,313,494	1,382,299	1,359,638	1,362,839	1,400,931
Foreign Liabilities	715,606	778,461	792,856	788,708	806,943	801,993	814,389	814,939	841,296	877,415	886,957	894,703	899,343
<b>Net Domestic Assets</b>	<b>964,091</b>	<b>942,177</b>	<b>964,174</b>	<b>865,455</b>	<b>842,652</b>	<b>833,031</b>	<b>858,998</b>	<b>870,029</b>	<b>877,267</b>	<b>898,926</b>	<b>923,825</b>	<b>931,436</b>	<b>932,705</b>
Claims on Private Sector	1,128,422	1,145,805	1,189,232	1,193,810	1,193,635	1,220,738	1,243,748	1,259,192	1,268,361	1,301,900	1,322,883	1,336,057	1,345,011
Net Claims on Government	86,739	76,994	33,614	-59,822	-53,219	-64,685	-79,711	-87,383	-104,582	-122,753	-137,638	-131,801	-133,694
Claims on Government	378,299	371,314	356,752	348,393	351,101	356,668	359,660	356,348	317,569	326,651	332,270	331,245	336,889
Liabilities to Government	291,560	294,320	323,138	408,215	404,320	421,353	439,371	443,731	422,151	449,404	469,908	463,046	470,583
Claims on Official Entities	261,771	277,914	294,297	288,023	287,040	279,735	298,922	316,554	330,693	333,684	334,572	339,181	334,469
Claims on Nonbank Financial Institutions	28,208	26,608	25,892	25,388	25,674	25,346	23,457	20,968	30,370	28,002	26,995	26,470	26,337
Capital and Reserves	-419,445	-428,611	-414,652	-425,666	-439,476	-444,921	-460,497	-475,256	-514,735	-502,771	-513,133	-521,765	-532,196
Other Items (net)	-121,604	-156,534	-164,209	-156,277	-171,002	-183,181	-166,920	-164,046	-132,840	-139,136	-109,855	-116,705	-107,221
<b>Money Supply M<sub>1</sub></b>	<b>600,060</b>	<b>701,853</b>	<b>726,169</b>	<b>722,918</b>	<b>737,562</b>	<b>759,281</b>	<b>784,017</b>	<b>795,469</b>	<b>829,259</b>	<b>877,989</b>	<b>879,277</b>	<b>884,081</b>	<b>889,250</b>
Currency in Circulation Outside Banks	94,724	94,082	100,077	97,960	101,936	111,808	115,855	109,589	116,979	127,124	129,539	127,080	127,282
Monetary Deposits	505,336	607,771	626,092	624,958	635,626	647,473	668,162	685,880	712,280	750,865	749,738	757,001	761,968
<b>Money Supply M<sub>2</sub></b>	<b>1,478,607</b>	<b>1,563,025</b>	<b>1,622,144</b>	<b>1,645,538</b>	<b>1,703,625</b>	<b>1,788,372</b>	<b>1,855,306</b>	<b>1,908,088</b>	<b>2,022,886</b>	<b>2,134,493</b>	<b>2,160,390</b>	<b>2,169,342</b>	<b>2,205,882</b>
<b>Quasi - Money</b>	<b>878,547</b>	<b>861,172</b>	<b>895,975</b>	<b>922,620</b>	<b>966,063</b>	<b>1,029,091</b>	<b>1,071,289</b>	<b>1,112,619</b>	<b>1,193,627</b>	<b>1,256,504</b>	<b>1,281,113</b>	<b>1,285,261</b>	<b>1,316,632</b>
Foreign Currency Deposits	331,199	340,387	366,427	411,551	429,590	451,261	468,560	495,889	529,593	557,851	552,227	555,230	570,300
Dirham Deposits	547,348	520,785	529,548	511,069	536,473	577,830	602,729	616,730	664,034	698,653	728,886	730,031	746,332
<b>Money Supply M<sub>3</sub></b>	<b>1,769,368</b>	<b>1,856,910</b>	<b>1,944,511</b>	<b>2,053,100</b>	<b>2,107,229</b>	<b>2,209,003</b>	<b>2,294,158</b>	<b>2,351,311</b>	<b>2,444,495</b>	<b>2,583,376</b>	<b>2,629,789</b>	<b>2,631,915</b>	<b>2,675,987</b>
<b>Government Deposits</b>	<b>290,761</b>	<b>293,885</b>	<b>322,367</b>	<b>407,562</b>	<b>403,604</b>	<b>420,631</b>	<b>438,852</b>	<b>443,223</b>	<b>421,609</b>	<b>448,883</b>	<b>469,399</b>	<b>462,574</b>	<b>470,105</b>

\* Preliminary

## Monetary Aggregates

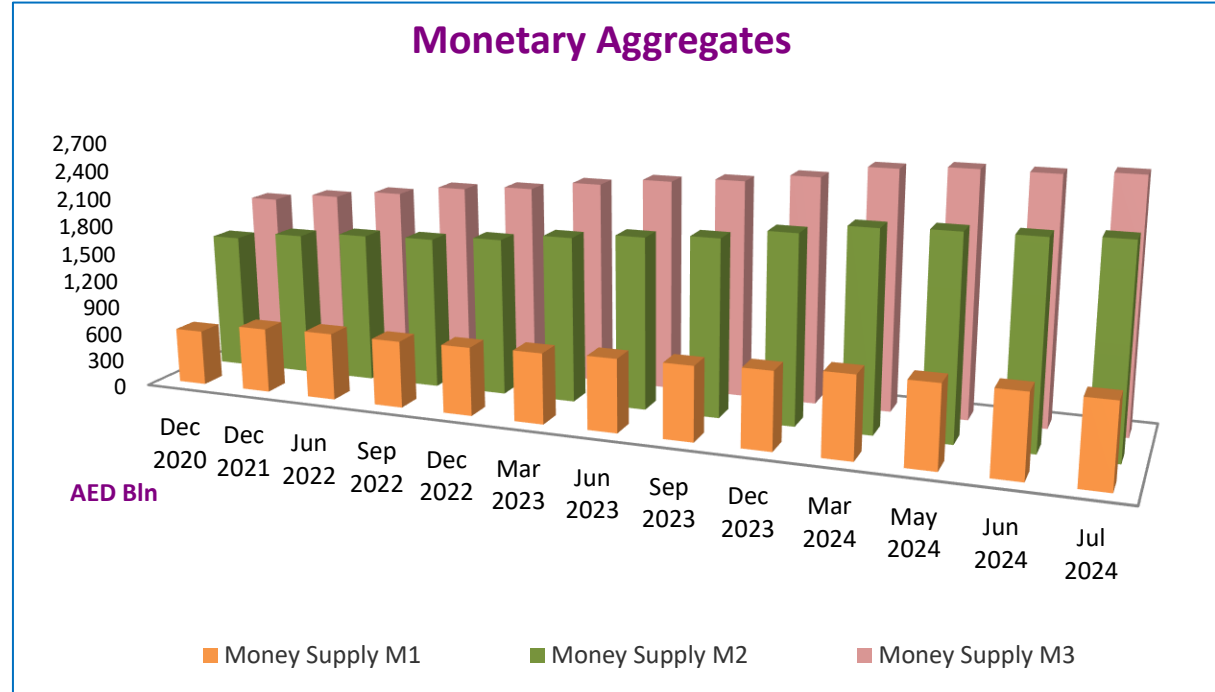
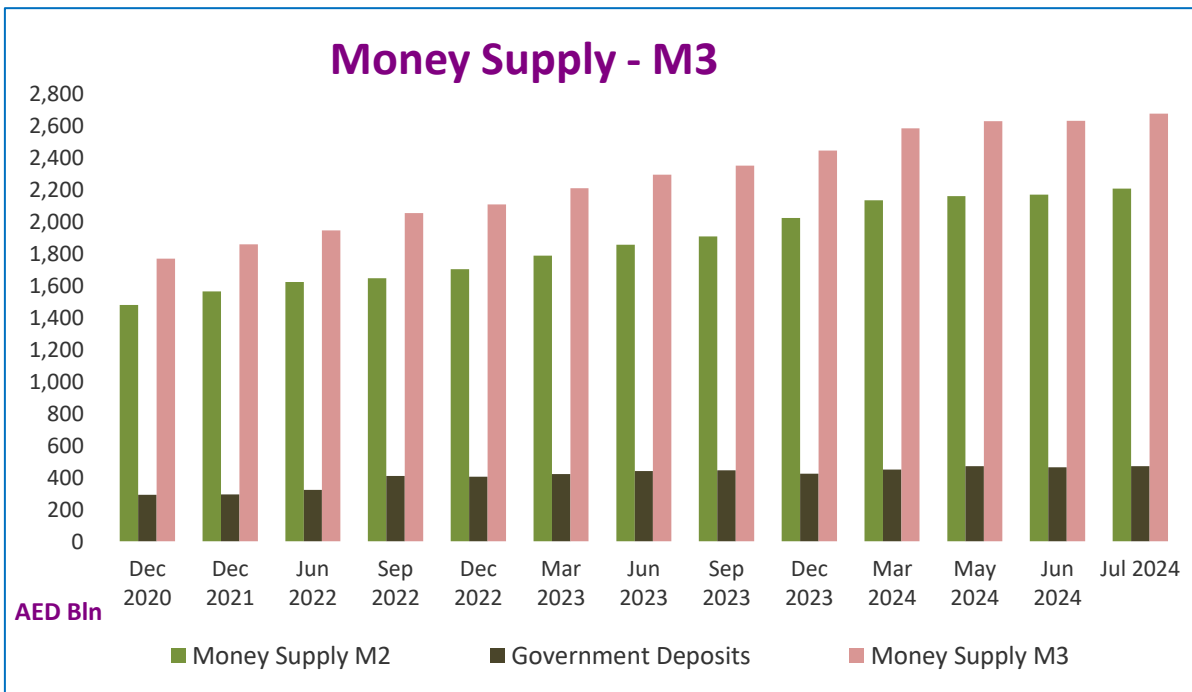
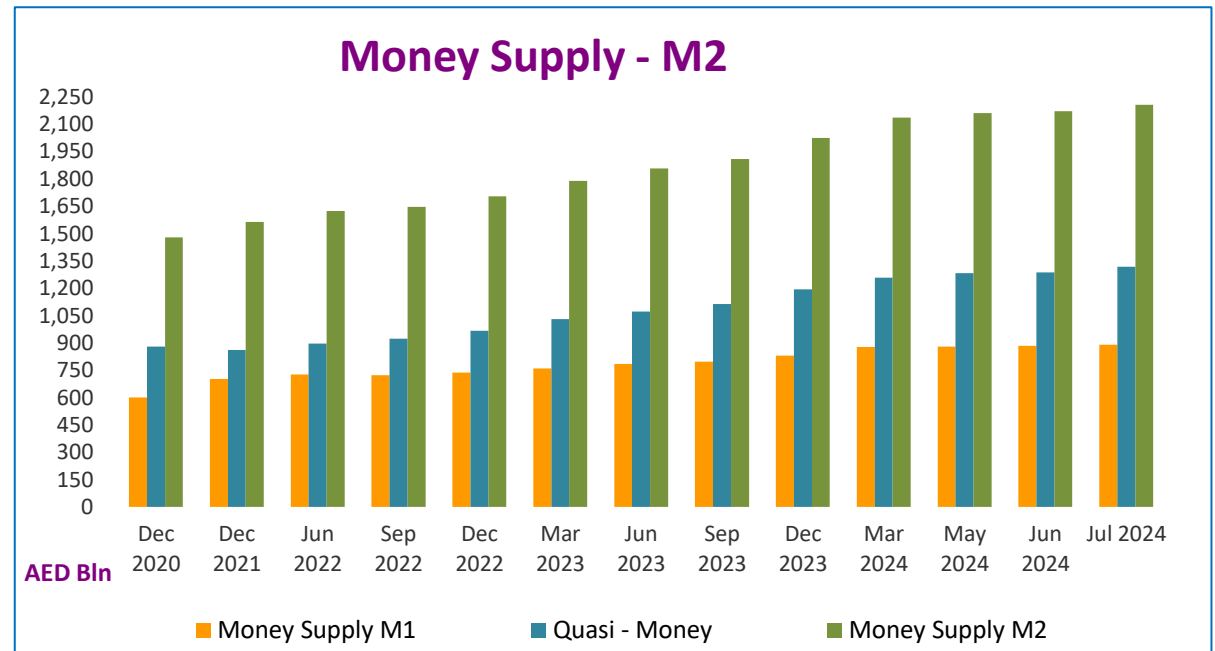
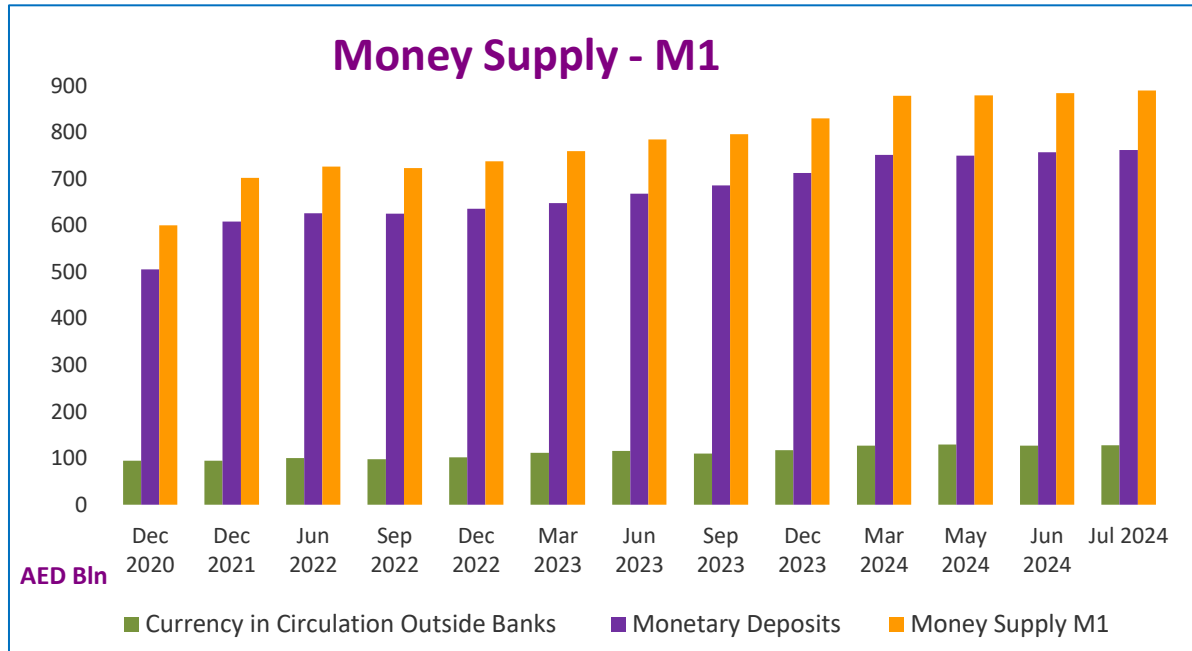


Table 3 : Monthly Changes in Factors Affecting Money Supply <sup>1</sup>

<b>(In Millions of AED)</b>												
<b>Item</b>	<b>Dec 2021</b>	<b>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>May 2024</b>	<b>Jun 2024</b>	<b>Jul 2024 *</b>
<b>Net International Reserves</b>	<b>106,332</b>	<b>37,122</b>	<b>122,113</b>	<b>80,890</b>	<b>94,368</b>	<b>40,967</b>	<b>41,751</b>	<b>107,560</b>	<b>89,948</b>	<b>998</b>	<b>1,340</b>	<b>35,272</b>
<b>Central Bank (Net)</b>	<b>85,095</b>	<b>-32,529</b>	<b>-9,090</b>	<b>52,368</b>	<b>58,559</b>	<b>54,509</b>	<b>-6,985</b>	<b>90,449</b>	<b>57,262</b>	<b>33,201</b>	<b>5,885</b>	<b>1,820</b>
Gross International Reserves	89,671	-33,695	-9,716	70,285	43,842	54,626	-8,522	97,539	50,331	35,116	3,669	11,458
Foreign Liabilities	4,576	-1,166	-626	17,917	-14,717	117	-1,537	7,090	-6,931	1,915	-2,216	9,638
<b>Banks (Net)</b>	<b>21,237</b>	<b>69,651</b>	<b>131,203</b>	<b>28,522</b>	<b>35,809</b>	<b>-13,542</b>	<b>48,736</b>	<b>17,111</b>	<b>32,686</b>	<b>-32,203</b>	<b>-4,545</b>	<b>33,452</b>
Foreign Assets	84,092	84,046	127,055	46,757	30,859	-1,146	49,286	43,468	68,805	-22,661	3,201	38,092
Foreign Liabilities	62,855	14,395	-4,148	18,235	-4,950	12,396	550	26,357	36,119	9,542	7,746	4,640
<b>Net Domestic Assets</b>	<b>-21,914</b>	<b>21,997</b>	<b>-98,719</b>	<b>-22,803</b>	<b>-9,621</b>	<b>25,967</b>	<b>11,031</b>	<b>7,238</b>	<b>21,659</b>	<b>24,899</b>	<b>7,611</b>	<b>1,269</b>
Claims on Private Sector	17,383	43,427	4,578	-175	27,103	23,010	15,444	9,170	33,538	20,984	13,173	8,954
Net Claims on Government	-9,745	-43,380	-93,436	6,603	-11,466	-15,026	-7,672	-17,199	-18,171	-14,884	5,836	-1,893
Claims on Government	-6,985	-14,562	-8,359	2,708	5,567	2,992	-3,312	-38,779	9,082	5,620	-1,025	5,643
Laibilities to Government	2,760	28,818	85,077	-3,895	17,033	18,018	4,360	-21,580	27,253	20,504	-6,862	7,537
Claims on Official Entities	16,143	16,383	-6,274	-983	-7,305	19,187	17,632	14,138	2,992	888	4,609	-4,712
Claims on Nonbank Financial Institutions	-1,600	-717	-504	286	-328	-1,889	-2,488	9,402	-2,368	-1,008	-525	-133
Capital and Reserves **	-9,166	13,959	-11,014	-13,810	-5,445	-15,576	-14,759	-39,479	11,964	-10,362	-8,632	-10,431
Other Items (net) **	-34,929	-7,675	7,931	-14,725	-12,179	16,261	2,874	31,206	-6,296	29,281	-6,850	9,484
<b>Money Supply M<sub>1</sub></b>	<b>101,793</b>	<b>24,316</b>	<b>-3,251</b>	<b>14,644</b>	<b>21,719</b>	<b>24,736</b>	<b>11,452</b>	<b>33,790</b>	<b>48,730</b>	<b>1,288</b>	<b>4,804</b>	<b>5,169</b>
Currency in Circulation Outside Banks	-642	5,995	-2,117	3,976	9,872	4,047	-6,266	7,390	10,145	2,415	-2,459	202
Monetary Deposits	102,435	18,321	-1,134	10,668	11,847	20,689	17,718	26,400	38,585	-1,127	7,263	4,967
<b>Money Supply M<sub>2</sub></b>	<b>84,418</b>	<b>59,119</b>	<b>23,394</b>	<b>58,087</b>	<b>84,747</b>	<b>66,934</b>	<b>52,782</b>	<b>114,798</b>	<b>111,607</b>	<b>25,897</b>	<b>8,952</b>	<b>36,541</b>
<b>Quasi - Money</b>	<b>-17,375</b>	<b>34,803</b>	<b>26,645</b>	<b>43,443</b>	<b>63,028</b>	<b>42,198</b>	<b>41,330</b>	<b>81,008</b>	<b>62,877</b>	<b>24,609</b>	<b>4,148</b>	<b>31,372</b>
Foreign Currency Deposits	9,188	26,040	45,124	18,039	21,671	17,299	27,329	33,704	28,258	-5,624	3,003	15,071
Dirham Deposits	-26,563	8,763	-18,479	25,404	41,357	24,899	14,001	47,304	34,619	30,233	1,145	16,301
<b>Money Supply M<sub>3</sub></b>	<b>87,542</b>	<b>87,601</b>	<b>108,589</b>	<b>54,129</b>	<b>101,774</b>	<b>85,155</b>	<b>57,153</b>	<b>93,184</b>	<b>138,881</b>	<b>46,413</b>	<b>2,126</b>	<b>44,072</b>
<b>Government Deposits</b>	<b>3,124</b>	<b>28,482</b>	<b>85,195</b>	<b>-3,958</b>	<b>17,027</b>	<b>18,221</b>	<b>4,371</b>	<b>-21,614</b>	<b>27,274</b>	<b>20,516</b>	<b>-6,825</b>	<b>7,531</b>

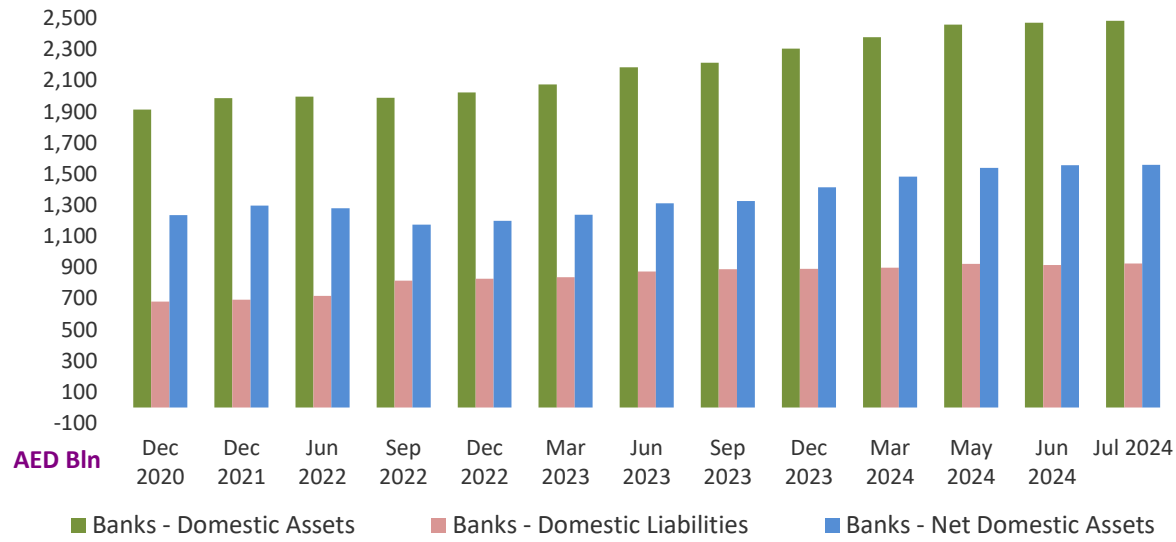
<sup>1</sup> Indicates change from end of the previous reporting period data ( Table 2 data )

\* Preliminary

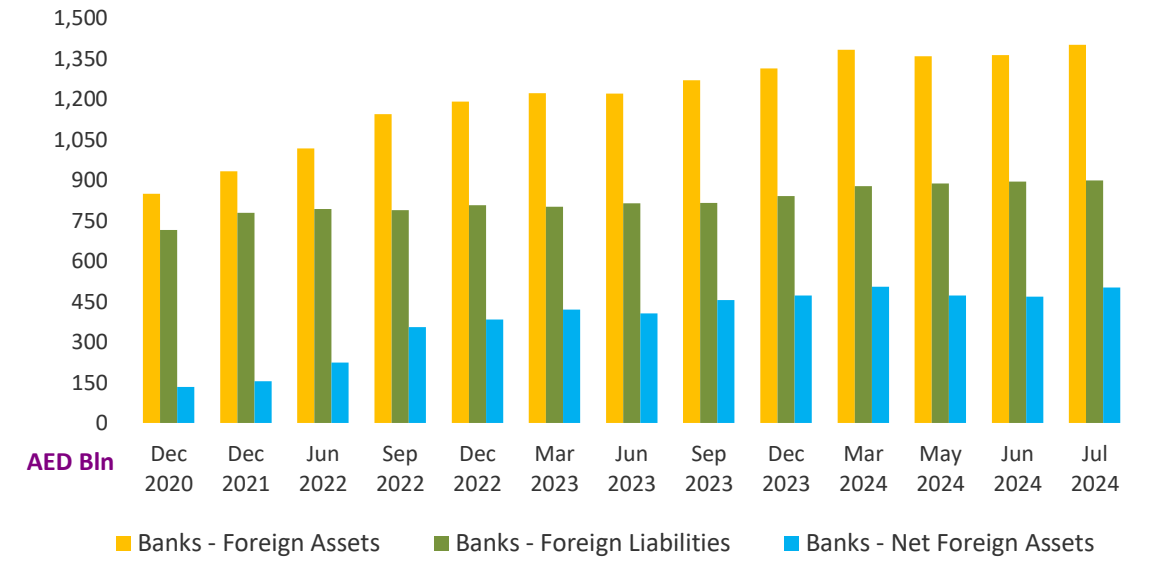
\*\* ( - ) Indicates an Increase and ( + ) Indicates a Decrease

## Factors Affecting Money Supply ( M2 )

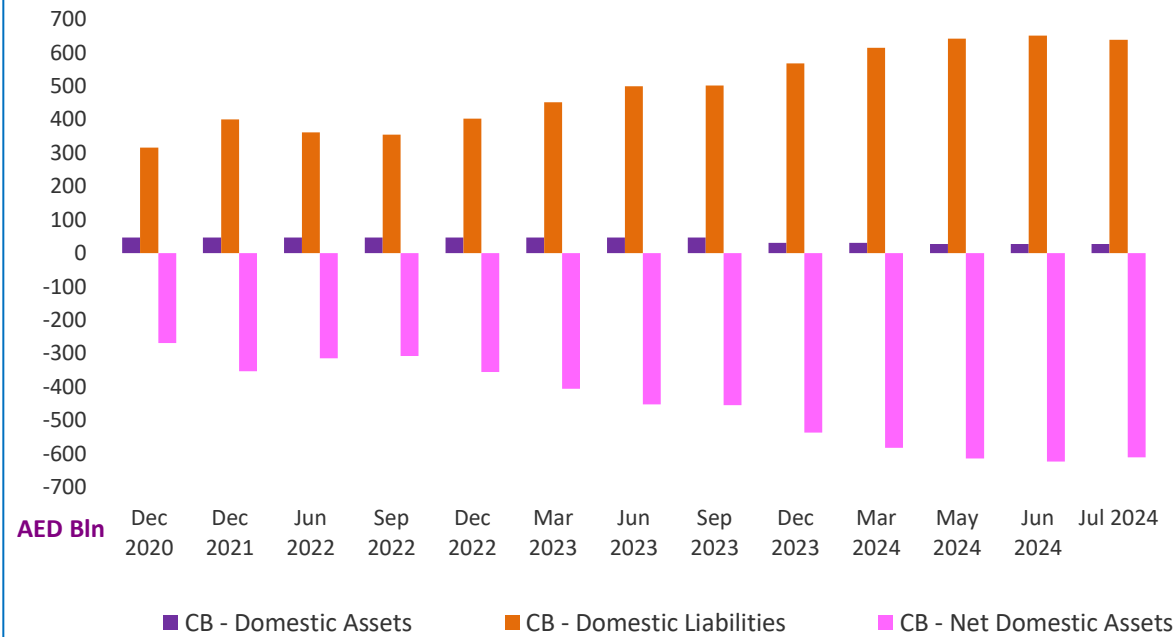
### Banks' Net Domestic Assets



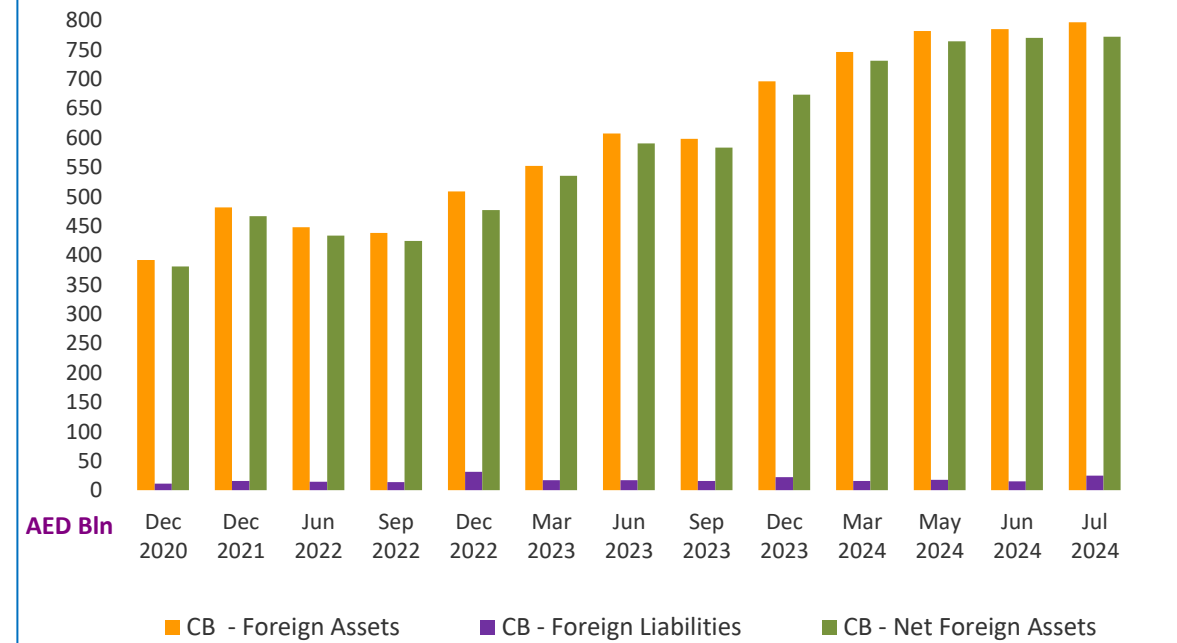
### Banks' Net Foreign Assets



### Central Bank Net Domestic Assets



### Central Bank Net Foreign Assets





**Table 4 : UAE Monetary Base (Monthly)**

<b>(In Millions of AED)</b>														
<b>Item</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>May 2024</b>	<b>Jun 2024</b>	<b>Jul 2024 *</b>	
<b>Monetary Base</b>	<b>427,445</b>	<b>484,025</b>	<b>466,044</b>	<b>461,467</b>	<b>512,273</b>	<b>555,755</b>	<b>611,344</b>	<b>597,311</b>	<b>658,748</b>	<b>703,660</b>	<b>727,173</b>	<b>724,982</b>	<b>718,103</b>	
<b>Components of Monetary Base</b>	Currency Issued **	110,704	111,815	118,092	115,089	120,011	129,208	136,478	127,153	135,780	146,848	148,809	145,364	144,703
	Reserve Requirements	89,400	104,038	108,081	120,230	99,567	95,693	170,257	206,148	182,500	220,274	189,135	259,594	228,417
	Banks & OFCs Current Accounts & Overnight Deposits of Banks at CBUAE	98,016	103,444	88,947	80,441	127,947	134,875	98,891	63,390	126,857	72,422	161,134	93,097	117,934
	Monetary Bills & Islamic Certificates of Deposit	129,325	164,728	150,924	145,707	164,748	195,979	205,718	200,620	213,611	264,116	228,095	226,927	227,049

\* Preliminary

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

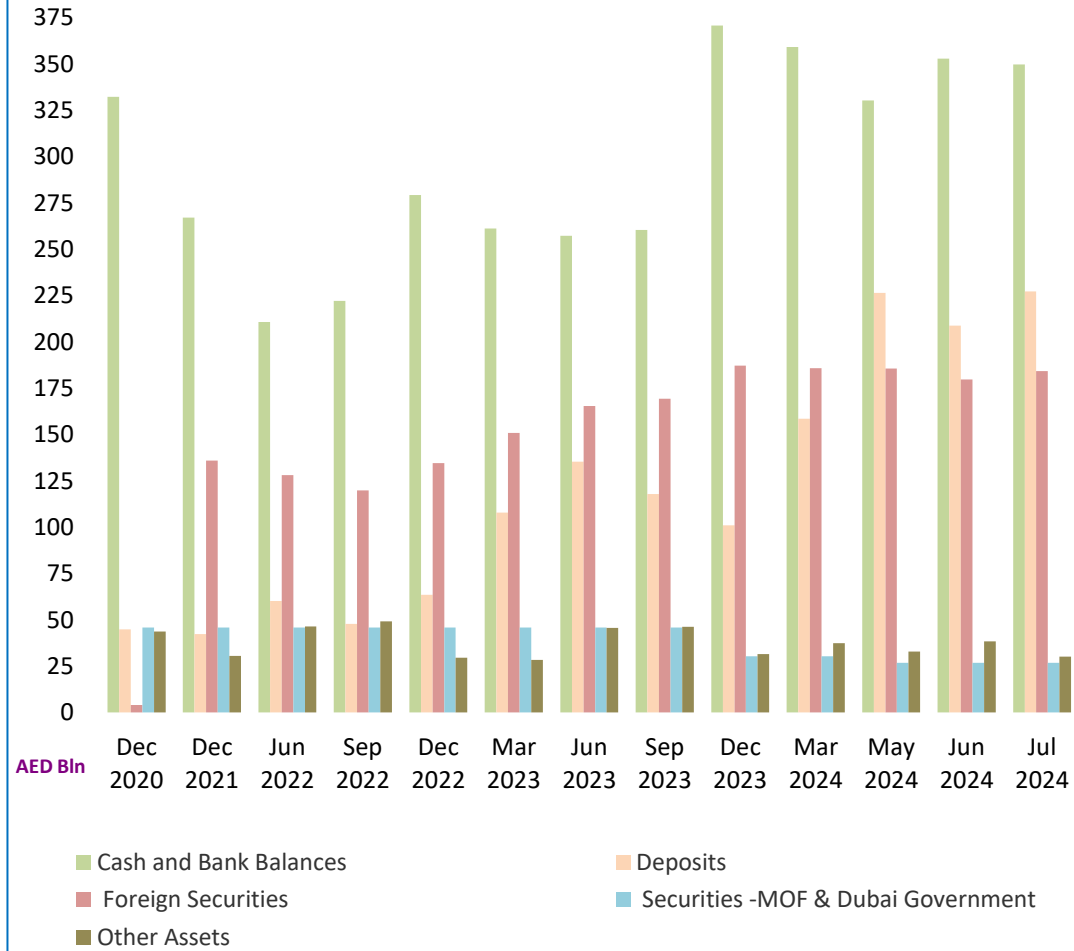
Table 5 : Balance Sheet - Central Bank of the UAE

<b>(In Millions of AED)</b>													
<b>Item</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>May 2024</b>	<b>Jun 2024</b>	<b>Jul 2024 *</b>
<b>Assets</b>													
<b>Cash and Bank Balances</b>	332,251	267,074	210,659	222,056	279,252	261,163	257,197	260,339	370,786	359,172	330,303	352,905	349,683
<b>Deposits</b>	44,802	42,230	60,230	47,794	63,425	107,821	135,343	117,812	100,957	158,456	226,511	208,782	227,248
<b>Foreign Securities</b>	4,012	135,875	128,133	119,763	134,543	150,917	165,420	169,242	187,168	185,833	185,558	179,722	184,223
<b>Securities-Issued by Ministry of Finance &amp; Dubai Government</b>	45,902	45,903	45,903	45,903	45,902	45,902	45,902	45,902	30,379	30,379	26,707	26,707	26,707
<b>Other Assets</b>	43,559	30,456	46,488	49,117	29,433	28,312	45,561	46,279	31,511	37,389	32,832	38,279	30,028
Gold Bullion	12,862	11,913	11,853	12,749	16,045	17,413	16,768	16,261	18,147	19,615	20,619	20,467	21,280
Liquidity Support Facility	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Assets/Receivables	30,528	17,941	33,989	35,716	12,705	10,188	28,023	29,259	12,644	17,047	11,466	17,064	7,918
Property & Equipment	169	602	646	652	683	711	770	759	720	727	747	748	830
<b>Total Assets</b>	<b>470,526</b>	<b>521,538</b>	<b>491,413</b>	<b>484,633</b>	<b>552,555</b>	<b>594,115</b>	<b>649,423</b>	<b>639,574</b>	<b>720,801</b>	<b>771,229</b>	<b>801,911</b>	<b>806,395</b>	<b>817,889</b>
<b>Liabilities</b>													
<b>Current Accounts &amp; Deposits **</b>	<b>192,046</b>	<b>214,428</b>	<b>203,476</b>	<b>207,464</b>	<b>236,659</b>	<b>247,140</b>	<b>284,781</b>	<b>291,134</b>	<b>331,601</b>	<b>322,936</b>	<b>388,605</b>	<b>396,724</b>	<b>395,240</b>
<b>Monetary Bills &amp; Islamic Certificates of Deposit</b>	<b>129,325</b>	<b>164,728</b>	<b>150,924</b>	<b>145,707</b>	<b>164,748</b>	<b>195,979</b>	<b>205,718</b>	<b>200,620</b>	<b>213,611</b>	<b>264,116</b>	<b>228,095</b>	<b>226,927</b>	<b>227,049</b>
<b>Currency Issued</b>	<b>110,704</b>	<b>111,815</b>	<b>118,092</b>	<b>115,089</b>	<b>120,011</b>	<b>129,208</b>	<b>136,478</b>	<b>127,153</b>	<b>135,780</b>	<b>146,848</b>	<b>148,809</b>	<b>145,364</b>	<b>144,703</b>
<b>Other Liabilities</b>	<b>11,786</b>	<b>4,504</b>	<b>3,523</b>	<b>3,978</b>	<b>20,266</b>	<b>7,575</b>	<b>9,711</b>	<b>9,986</b>	<b>14,368</b>	<b>11,134</b>	<b>11,069</b>	<b>10,822</b>	<b>21,346</b>
<b>Total Liabilities</b>	<b>443,861</b>	<b>495,475</b>	<b>476,015</b>	<b>472,238</b>	<b>541,684</b>	<b>579,902</b>	<b>636,688</b>	<b>628,893</b>	<b>695,360</b>	<b>745,034</b>	<b>776,578</b>	<b>779,837</b>	<b>788,338</b>
<b>Capital and Reserves</b>													
Authorized, Issued & Fully Paid Capital	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
General Reserve	4,603	6,056	6,139	6,139	3,655	3,655	3,655	3,655	9,542	9,542	9,542	9,542	9,542
Other Reserve	2,062	7	-10,741	-13,744	-12,784	-9,442	-10,920	-12,974	-4,101	-3,347	-4,209	-2,984	9
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>15,398</b>	<b>12,395</b>	<b>10,871</b>	<b>14,213</b>	<b>12,735</b>	<b>10,681</b>	<b>25,441</b>	<b>26,195</b>	<b>25,333</b>	<b>26,558</b>	<b>29,551</b>
<b>Total Liabilities and Capital</b>	<b>470,526</b>	<b>521,538</b>	<b>491,413</b>	<b>484,633</b>	<b>552,555</b>	<b>594,115</b>	<b>649,423</b>	<b>639,574</b>	<b>720,801</b>	<b>771,229</b>	<b>801,911</b>	<b>806,395</b>	<b>817,889</b>

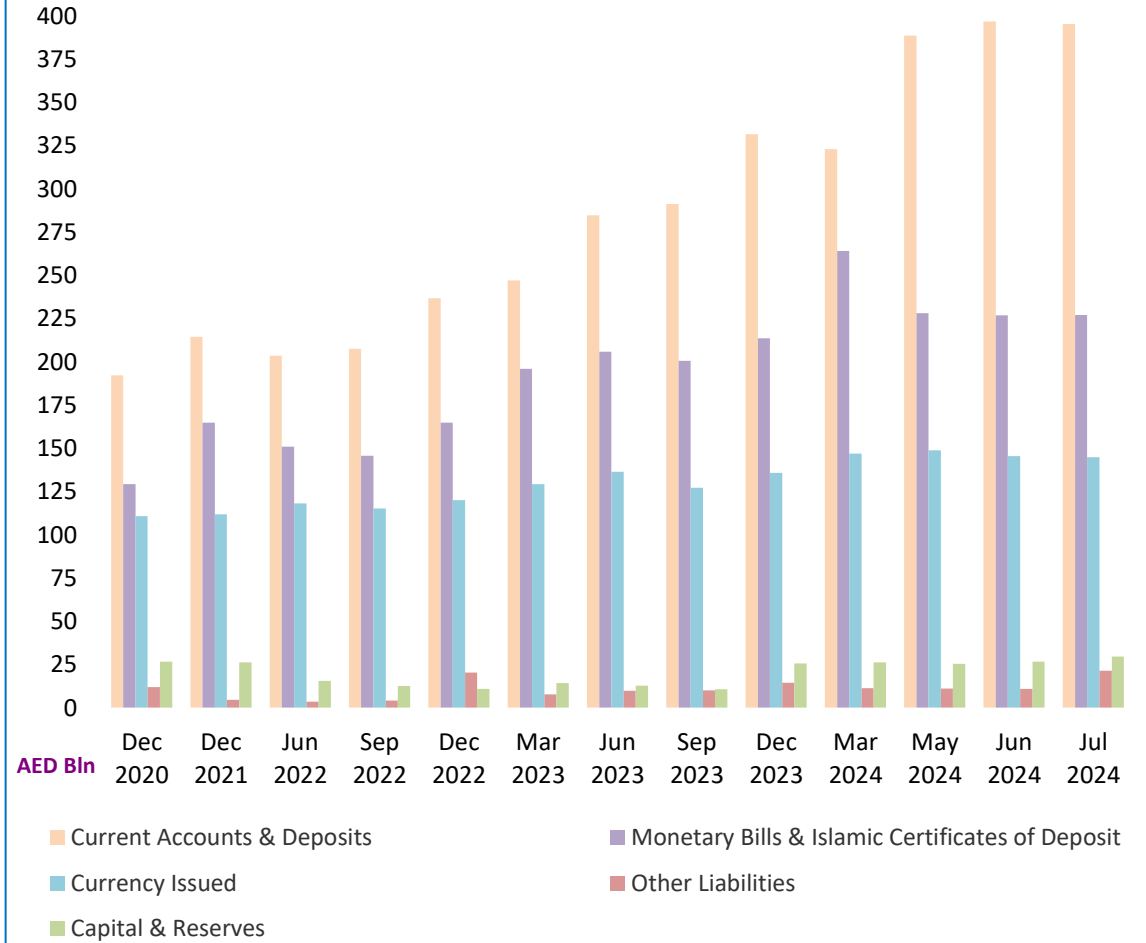
\* Preliminary

\*\* 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>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>May 2024</b>	<b>Jun 2024</b>	<b>Jul 2024 *</b>
<b>Gross International Reserves</b>	<b>391,857</b>	<b>481,528</b>	<b>447,833</b>	<b>438,117</b>	<b>508,402</b>	<b>552,244</b>	<b>606,870</b>	<b>598,348</b>	<b>695,887</b>	<b>746,218</b>	<b>781,334</b>	<b>785,003</b>	<b>796,461</b>
Current Account Balances & Deposits with Banks Abroad	348,204	280,385	242,047	241,136	313,814	339,983	363,265	349,132	443,560	489,436	529,126	533,981	549,269
Foreign Investments ( FVOCI & FVTPL )	4,012	135,875	128,133	119,763	134,543	150,917	165,420	169,242	187,168	185,833	185,558	179,722	184,223
IMF Reserves Position + SDR Holdings	3,802	15,081	14,480	13,818	14,526	14,871	14,755	14,510	14,734	14,600	14,601	14,382	14,529
Other Foreign Assets	35,839	50,187	63,173	63,400	45,519	46,473	63,430	65,464	50,425	56,349	52,049	56,918	48,440
<b>Foreign Liabilities</b>	<b>10,812</b>	<b>15,388</b>	<b>14,222</b>	<b>13,596</b>	<b>31,513</b>	<b>16,796</b>	<b>16,913</b>	<b>15,376</b>	<b>22,466</b>	<b>15,535</b>	<b>17,450</b>	<b>15,234</b>	<b>24,872</b>
<b>Net International Reserves</b>	<b>381,045</b>	<b>466,140</b>	<b>433,611</b>	<b>424,521</b>	<b>476,889</b>	<b>535,448</b>	<b>589,957</b>	<b>582,972</b>	<b>673,421</b>	<b>730,683</b>	<b>763,884</b>	<b>769,769</b>	<b>771,589</b>

\* Preliminary

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

(In Millions of AED)													
Item	Dec 2020	Dec 2021	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	May 2024	Jun 2024	Jul 2024 *
<b>Domestic Assets</b>													
<b>Cash and Deposits with C.B</b>	<b>331,248</b>	<b>381,878</b>	<b>358,768</b>	<b>362,543</b>	<b>408,573</b>	<b>443,035</b>	<b>484,500</b>	<b>485,417</b>	<b>537,350</b>	<b>572,325</b>	<b>594,728</b>	<b>590,719</b>	<b>584,240</b>
Cash in Hand ( LCY )	15,980	17,733	18,015	17,129	18,075	17,400	20,623	17,564	18,801	19,724	19,270	18,284	17,421
Deposits with Central Bank	315,268	364,145	340,753	345,414	390,498	425,635	463,877	467,853	518,549	552,601	575,458	572,435	566,819
<b>Due From Resident Banks</b>	<b>39,723</b>	<b>35,897</b>	<b>46,197</b>	<b>56,397</b>	<b>49,988</b>	<b>48,911</b>	<b>50,805</b>	<b>58,336</b>	<b>57,044</b>	<b>65,334</b>	<b>54,378</b>	<b>62,673</b>	<b>56,122</b>
<b>Domestic Credit and Investments</b>	<b>1,781,286</b>	<b>1,802,517</b>	<b>1,846,672</b>	<b>1,835,106</b>	<b>1,837,243</b>	<b>1,862,831</b>	<b>1,905,544</b>	<b>1,933,563</b>	<b>1,944,518</b>	<b>1,989,242</b>	<b>2,020,210</b>	<b>2,036,984</b>	<b>2,047,594</b>
<b>a) Credit Facilities</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>1,801,128</b>	<b>1,816,380</b>	<b>1,821,713</b>
<b>Claims on Private Sector</b>	<b>1,108,289</b>	<b>1,120,745</b>	<b>1,162,831</b>	<b>1,173,717</b>	<b>1,172,965</b>	<b>1,200,039</b>	<b>1,221,697</b>	<b>1,236,202</b>	<b>1,240,265</b>	<b>1,272,301</b>	<b>1,293,174</b>	<b>1,306,419</b>	<b>1,315,404</b>
Commercial Bills	41,834	47,573	52,739	61,262	60,450	60,361	70,256	75,265	69,655	75,185	77,685	81,073	77,647
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	1,066,455	1,073,172	1,110,092	1,112,455	1,112,515	1,139,678	1,151,441	1,160,937	1,170,610	1,197,116	1,215,489	1,225,346	1,237,757
<b>Claims on Government</b>	<b>251,923</b>	<b>236,038</b>	<b>222,366</b>	<b>212,527</b>	<b>211,730</b>	<b>215,976</b>	<b>218,752</b>	<b>212,566</b>	<b>184,299</b>	<b>188,334</b>	<b>192,731</b>	<b>190,612</b>	<b>192,770</b>
<b>Claims on Public Sector ( GREs )</b>	<b>219,950</b>	<b>245,391</b>	<b>259,981</b>	<b>255,704</b>	<b>253,306</b>	<b>245,080</b>	<b>264,400</b>	<b>280,361</b>	<b>292,482</b>	<b>297,537</b>	<b>298,148</b>	<b>302,359</b>	<b>296,752</b>
Commercial Bills	5,580	8,275	6,535	5,702	5,685	5,914	7,310	7,418	6,375	8,987	8,275	8,985	7,910
Loans,Advances & Overdrafts	214,370	237,116	253,446	250,002	247,621	239,166	257,090	272,943	286,107	288,550	289,873	293,375	288,842
<b>Claims on Other Financial Institutions</b>	<b>16,624</b>	<b>16,783</b>	<b>13,685</b>	<b>13,460</b>	<b>12,936</b>	<b>12,690</b>	<b>12,267</b>	<b>10,957</b>	<b>20,645</b>	<b>18,419</b>	<b>17,075</b>	<b>16,990</b>	<b>16,787</b>
Loans,Advances & Overdrafts	16,624	16,783	13,685	13,460	12,936	12,690	12,267	10,957	20,645	18,419	17,075	16,990	16,787
<b>b) Domestic Investments</b>	<b>184,500</b>	<b>183,560</b>	<b>187,809</b>	<b>179,698</b>	<b>186,306</b>	<b>189,046</b>	<b>188,428</b>	<b>193,477</b>	<b>206,827</b>	<b>212,651</b>	<b>219,082</b>	<b>220,604</b>	<b>225,881</b>
<b>Unclassified Assets</b>	<b>186,680</b>	<b>168,027</b>	<b>180,321</b>	<b>184,697</b>	<b>180,780</b>	<b>188,057</b>	<b>211,471</b>	<b>204,545</b>	<b>218,693</b>	<b>245,314</b>	<b>258,049</b>	<b>256,939</b>	<b>259,694</b>
Fixed Assets	34,986	33,855	34,401	33,956	33,253	33,199	32,395	31,799	32,743	33,961	34,269	33,615	34,646
Inter-Branch Transactions	9,090	4,433	8,465	9,888	9,159	15,503	30,949	33,591	46,149	64,243	75,477	76,049	75,898
Other Assets	142,604	129,739	137,455	140,853	138,368	139,355	148,127	139,155	139,801	147,110	148,303	147,275	149,150
<b>Foreign Assets</b>	<b>849,077</b>	<b>933,169</b>	<b>1,017,215</b>	<b>1,144,270</b>	<b>1,191,027</b>	<b>1,221,886</b>	<b>1,220,740</b>	<b>1,270,026</b>	<b>1,313,494</b>	<b>1,382,299</b>	<b>1,359,638</b>	<b>1,362,839</b>	<b>1,400,931</b>
Due from H.O. and/or Branches Abroad	156,027	190,091	173,237	254,056	225,419	234,952	189,431	181,751	195,945	195,525	164,329	163,485	206,039
Due from Other Banks Abroad	168,193	207,637	237,719	244,376	266,827	286,574	287,395	306,266	313,651	332,191	324,782	322,363	327,121
Cash in Hand ( FCY )	165	164	222	228	224	291	243	382	355	334	292	497	338
Securities	271,183	289,677	298,562	303,666	341,123	359,476	385,821	400,520	428,236	451,791	454,080	459,519	465,342
Credit to Non-Residents	182,313	175,095	207,166	218,047	228,499	221,999	227,559	241,385	253,655	270,308	276,645	284,533	280,270
Other Foreign Assets	71,196	70,505	100,309	123,897	128,935	118,594	130,291	139,722	121,652	132,150	139,510	132,442	121,821
<b>Total Assets</b>	<b>3,188,014</b>	<b>3,321,488</b>	<b>3,449,173</b>	<b>3,583,013</b>	<b>3,667,611</b>	<b>3,764,720</b>	<b>3,873,060</b>	<b>3,951,887</b>	<b>4,071,099</b>	<b>4,254,514</b>	<b>4,287,003</b>	<b>4,310,154</b>	<b>4,348,581</b>

\* Preliminary

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

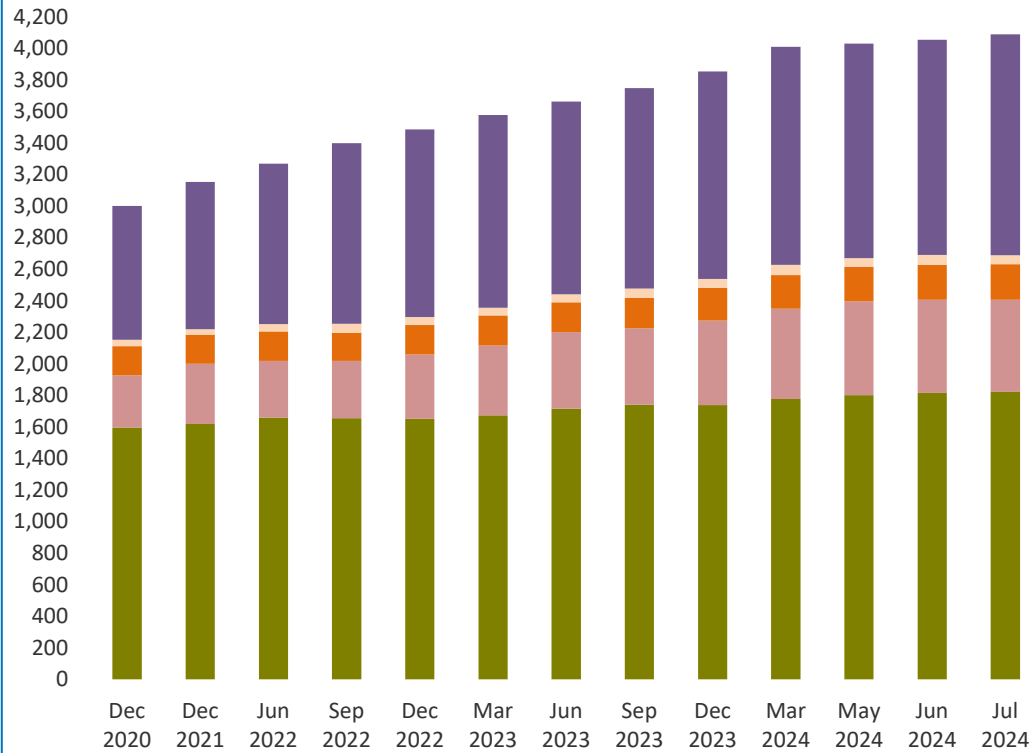
<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Jun 2022</b>	<b>Sep 2022</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>May 2024</b>	<b>Jun 2024</b>	<b>Jul 2024 *</b>
<b>Domestic Liabilities</b>													
<b>Monetary Deposits</b>	<b>505,336</b>	<b>607,771</b>	<b>626,092</b>	<b>624,958</b>	<b>635,626</b>	<b>647,473</b>	<b>668,162</b>	<b>685,880</b>	<b>712,280</b>	<b>750,865</b>	<b>749,738</b>	<b>757,001</b>	<b>761,968</b>
Demand Deposits ( LCY )	500,846	602,766	617,115	618,022	629,196	638,318	657,652	676,384	704,618	738,782	739,186	746,064	751,330
Bankers Drafts	4,490	5,005	8,977	6,936	6,430	9,155	10,510	9,496	7,662	12,083	10,552	10,937	10,638
<b>Quasi Monetary Deposits</b>	<b>878,071</b>	<b>860,501</b>	<b>895,430</b>	<b>921,831</b>	<b>965,401</b>	<b>1,028,435</b>	<b>1,070,480</b>	<b>1,112,026</b>	<b>1,192,852</b>	<b>1,255,814</b>	<b>1,280,333</b>	<b>1,284,487</b>	<b>1,315,725</b>
Time Deposits ( LCY )	376,152	330,271	334,485	324,658	352,159	376,882	394,311	408,428	450,163	470,354	491,691	485,815	502,880
Savings Deposits ( LCY )	170,720	189,843	194,518	185,622	183,652	200,292	207,609	207,709	213,096	227,609	236,415	243,442	242,545
Other Deposits ( FCY )	331,199	340,387	366,427	411,551	429,590	451,261	468,560	495,889	529,593	557,851	552,227	555,230	570,300
<b>Government Deposits ( LCY + FCY )</b>	<b>286,471</b>	<b>287,408</b>	<b>316,486</b>	<b>401,182</b>	<b>396,055</b>	<b>405,642</b>	<b>425,143</b>	<b>422,845</b>	<b>401,129</b>	<b>419,328</b>	<b>432,417</b>	<b>419,435</b>	<b>422,163</b>
<b>Other Domestic Deposits ( LCY + FCY ) **</b>	<b>16,819</b>	<b>16,652</b>	<b>17,196</b>	<b>17,704</b>	<b>19,480</b>	<b>20,583</b>	<b>19,971</b>	<b>20,377</b>	<b>21,715</b>	<b>22,687</b>	<b>22,515</b>	<b>21,665</b>	<b>20,692</b>
<b>Capital and Reserves</b>	<b>392,780</b>	<b>402,548</b>	<b>399,254</b>	<b>413,271</b>	<b>428,605</b>	<b>430,708</b>	<b>447,762</b>	<b>464,575</b>	<b>489,294</b>	<b>476,576</b>	<b>487,800</b>	<b>495,207</b>	<b>502,645</b>
<b>Due to Central Bank</b>	<b>31,523</b>	<b>2,848</b>	<b>3,664</b>	<b>5,246</b>	<b>5,836</b>	<b>6,601</b>	<b>7,253</b>	<b>5,365</b>	<b>4,342</b>	<b>4,203</b>	<b>3,512</b>	<b>3,313</b>	<b>2,586</b>
<b>Due to Resident Banks</b>	<b>32,510</b>	<b>32,939</b>	<b>44,948</b>	<b>55,035</b>	<b>47,685</b>	<b>48,038</b>	<b>50,505</b>	<b>56,512</b>	<b>54,578</b>	<b>62,896</b>	<b>51,067</b>	<b>57,525</b>	<b>53,987</b>
<b>Capital Market Funding &amp; Term Borrowings</b>	<b>26,560</b>	<b>26,957</b>	<b>26,042</b>	<b>26,035</b>	<b>28,791</b>	<b>28,796</b>	<b>26,429</b>	<b>26,157</b>	<b>25,887</b>	<b>29,564</b>	<b>27,730</b>	<b>27,730</b>	<b>31,746</b>
<b>Foreign Liabilities</b>	<b>715,606</b>	<b>778,461</b>	<b>792,856</b>	<b>788,708</b>	<b>806,943</b>	<b>801,993</b>	<b>814,389</b>	<b>814,939</b>	<b>841,296</b>	<b>877,415</b>	<b>886,957</b>	<b>894,703</b>	<b>899,343</b>
Due to H.O and/or Branches Abroad	62,459	62,486	56,138	62,536	74,066	97,256	96,179	112,816	129,991	122,560	138,621	143,330	153,241
Due to Other Banks Abroad	133,262	167,631	185,125	177,735	184,619	172,704	188,882	189,946	186,864	205,242	204,376	197,815	187,611
Capital Market Funding	170,991	184,395	153,505	154,154	165,356	162,883	149,482	149,210	161,995	160,454	166,273	167,161	168,458
Other Term Borrowings	55,403	49,986	47,560	35,422	35,799	36,413	41,039	36,838	36,457	35,489	37,634	36,381	36,235
Other Deposits ( LCY + FCY )	202,443	230,994	248,384	228,614	212,530	213,355	211,148	190,100	202,047	220,930	204,650	221,821	227,124
Other Foreign Liabilities	91,048	82,969	102,144	130,247	134,573	119,382	127,659	136,029	123,942	132,740	135,403	128,195	126,674
<b>Unclassified Liabilities</b>	<b>302,338</b>	<b>305,403</b>	<b>327,205</b>	<b>329,043</b>	<b>333,189</b>	<b>346,451</b>	<b>342,966</b>	<b>343,211</b>	<b>327,726</b>	<b>355,166</b>	<b>344,934</b>	<b>349,088</b>	<b>337,726</b>
Inter-Branch Transactions	4,174	14,013	8,155	8,849	7,635	5,249	4,891	6,930	8,117	9,929	8,961	10,325	8,112
Other Liabilities	298,164	291,390	319,050	320,194	325,554	341,202	338,075	336,281	319,609	345,237	335,973	338,763	329,614
- Of which : Provisions <sup>1</sup>	156,248	155,547	156,852	156,990	155,549	158,696	161,393	158,149	141,072	140,270	139,590	135,445	135,451
<b>Total Liabilities</b>	<b>3,188,014</b>	<b>3,321,488</b>	<b>3,449,173</b>	<b>3,583,013</b>	<b>3,667,611</b>	<b>3,764,720</b>	<b>3,873,060</b>	<b>3,951,887</b>	<b>4,071,099</b>	<b>4,254,514</b>	<b>4,287,003</b>	<b>4,310,154</b>	<b>4,348,581</b>

\* Preliminary

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

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

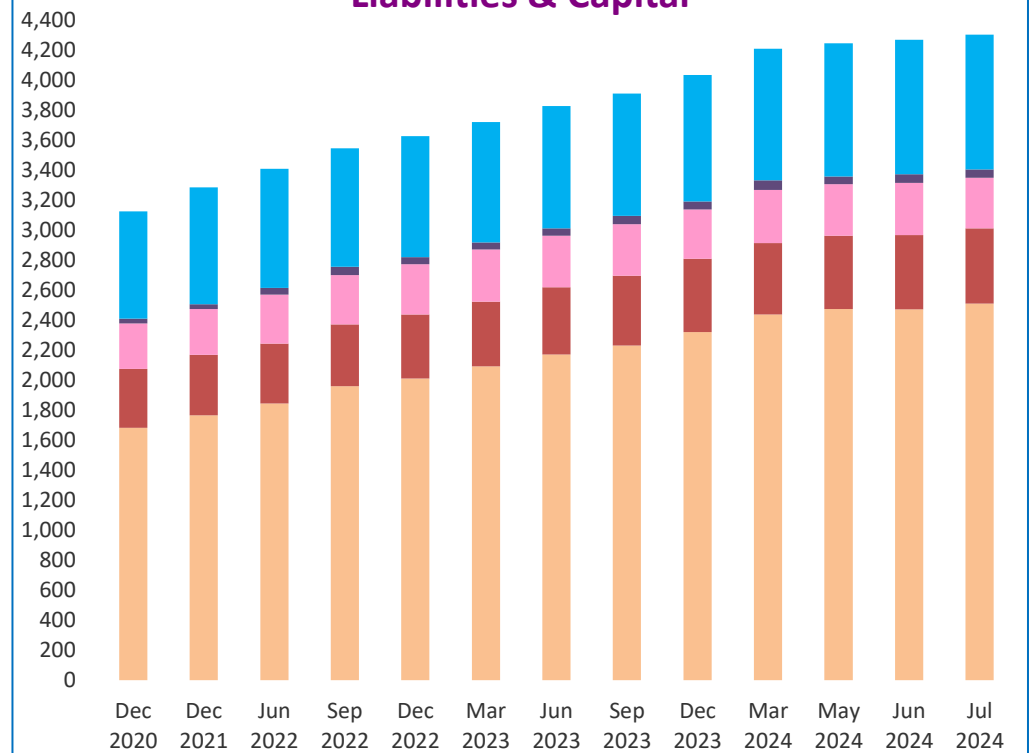
### Aggregated Balance Sheet of Banks - Assets



**AED Bln**

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

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



**AED Bln**

- Resident Deposits
- Due to Resident Banks
- Capital and Reserves
- Other Liabilities
- 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>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>May 2024</b>	<b>Jun 2024</b>	<b>Jul 2024 *</b>
<b>Domestic Assets</b>													
<b>Cash and Deposits with C.B</b>	<b>259,236</b>	<b>291,537</b>	<b>271,974</b>	<b>273,196</b>	<b>304,601</b>	<b>332,614</b>	<b>374,209</b>	<b>371,759</b>	<b>421,513</b>	<b>441,513</b>	<b>466,056</b>	<b>454,032</b>	<b>449,625</b>
Cash in Hand ( LCY )	14,591	16,296	16,167	15,460	16,439	15,740	18,406	15,928	17,011	17,861	17,636	16,762	16,029
Deposits with Central Bank	244,645	275,241	255,807	257,736	288,162	316,874	355,803	355,831	404,502	423,652	448,420	437,270	433,596
<b>Due From Resident Banks</b>	<b>24,734</b>	<b>19,888</b>	<b>27,772</b>	<b>39,132</b>	<b>33,353</b>	<b>32,240</b>	<b>34,224</b>	<b>43,856</b>	<b>43,621</b>	<b>46,531</b>	<b>34,801</b>	<b>44,597</b>	<b>36,889</b>
<b>Domestic Credit and Investments</b>	<b>1,624,627</b>	<b>1,646,596</b>	<b>1,692,117</b>	<b>1,689,820</b>	<b>1,697,819</b>	<b>1,726,154</b>	<b>1,768,792</b>	<b>1,795,602</b>	<b>1,803,963</b>	<b>1,844,129</b>	<b>1,875,790</b>	<b>1,891,978</b>	<b>1,904,083</b>
<b>a) Credit Facilities</b>	<b>1,446,012</b>	<b>1,470,505</b>	<b>1,514,746</b>	<b>1,514,849</b>	<b>1,514,739</b>	<b>1,540,839</b>	<b>1,584,164</b>	<b>1,606,540</b>	<b>1,603,334</b>	<b>1,638,146</b>	<b>1,664,085</b>	<b>1,679,161</b>	<b>1,686,499</b>
<b>Claims on Private Sector</b>	<b>985,675</b>	<b>1,003,614</b>	<b>1,050,963</b>	<b>1,061,030</b>	<b>1,064,198</b>	<b>1,092,330</b>	<b>1,114,235</b>	<b>1,128,738</b>	<b>1,132,194</b>	<b>1,161,134</b>	<b>1,181,620</b>	<b>1,195,385</b>	<b>1,205,895</b>
Commercial Bills	31,617	37,525	41,981	50,164	50,088	50,734	61,319	66,667	60,064	63,622	65,400	68,631	66,519
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	954,058	966,089	1,008,982	1,010,866	1,014,110	1,041,596	1,052,916	1,062,071	1,072,130	1,097,512	1,116,220	1,126,754	1,139,376
<b>Claims on Government</b>	<b>242,135</b>	<b>223,299</b>	<b>210,531</b>	<b>202,516</b>	<b>200,882</b>	<b>208,517</b>	<b>210,900</b>	<b>204,805</b>	<b>176,890</b>	<b>181,175</b>	<b>185,669</b>	<b>183,289</b>	<b>185,274</b>
<b>Claims on Public Sector ( GREs )</b>	<b>203,087</b>	<b>229,076</b>	<b>240,597</b>	<b>239,016</b>	<b>237,876</b>	<b>228,592</b>	<b>247,894</b>	<b>263,269</b>	<b>274,824</b>	<b>278,841</b>	<b>280,583</b>	<b>284,372</b>	<b>279,347</b>
Commercial Bills	5,377	8,030	6,227	5,466	5,607	5,849	6,885	7,131	6,059	8,472	8,230	8,635	7,517
Loans,Advances & Overdrafts	197,710	221,046	234,370	233,550	232,269	222,743	241,009	256,138	268,765	270,369	272,353	275,736	271,830
<b>Claims on Other Financial Institutions</b>	<b>15,115</b>	<b>14,516</b>	<b>12,655</b>	<b>12,287</b>	<b>11,783</b>	<b>11,400</b>	<b>11,135</b>	<b>9,728</b>	<b>19,426</b>	<b>16,996</b>	<b>16,213</b>	<b>16,115</b>	<b>15,983</b>
Loans,Advances & Overdrafts	15,115	14,516	12,655	12,287	11,783	11,400	11,135	9,728	19,426	16,996	16,213	16,115	15,983
<b>b) Domestic Investments</b>	<b>178,615</b>	<b>176,091</b>	<b>177,371</b>	<b>174,971</b>	<b>183,080</b>	<b>185,315</b>	<b>184,628</b>	<b>189,062</b>	<b>200,629</b>	<b>205,983</b>	<b>211,705</b>	<b>212,817</b>	<b>217,584</b>
<b>Unclassified Assets</b>	<b>169,806</b>	<b>153,428</b>	<b>164,223</b>	<b>168,168</b>	<b>165,950</b>	<b>170,476</b>	<b>188,588</b>	<b>188,838</b>	<b>201,948</b>	<b>225,706</b>	<b>239,728</b>	<b>239,473</b>	<b>240,645</b>
Fixed Assets	33,208	32,092	32,847	32,416	31,734	31,676	30,912	30,325	31,261	32,492	32,788	32,129	33,193
Inter-Branch Transactions	9,070	4,412	8,385	9,833	9,104	15,468	30,859	33,529	46,118	64,144	75,315	75,996	75,855
Other Assets	127,528	116,924	122,991	125,919	125,112	123,332	126,817	124,984	124,569	129,070	131,625	131,348	131,597
<b>Foreign Assets</b>	<b>707,268</b>	<b>794,516</b>	<b>870,154</b>	<b>993,785</b>	<b>1,027,245</b>	<b>1,059,363</b>	<b>1,054,644</b>	<b>1,093,346</b>	<b>1,137,679</b>	<b>1,203,531</b>	<b>1,181,200</b>	<b>1,184,436</b>	<b>1,224,664</b>
Due from H.O. and/or Branches Abroad	145,068	179,284	158,326	235,967	207,818	216,085	172,123	158,279	169,422	172,751	139,063	133,606	177,605
Due from Other Banks Abroad	120,908	155,384	185,930	196,149	210,930	226,159	225,399	238,205	245,597	254,523	254,425	255,795	261,119
Cash in Hand ( FCY )	126	107	172	182	164	160	187	313	319	295	254	470	313
Securities	225,475	247,104	260,571	264,785	299,080	321,202	347,167	360,981	388,426	410,315	412,342	418,830	422,982
Credit to Non-Residents	152,350	148,946	174,061	183,876	191,753	187,120	189,270	207,062	221,111	242,343	244,241	252,362	248,315
Other Foreign Assets	63,341	63,691	91,094	112,826	117,500	108,637	120,498	128,506	112,804	123,304	130,875	123,374	114,330
<b>Total Assets</b>	<b>2,785,671</b>	<b>2,905,965</b>	<b>3,026,240</b>	<b>3,164,101</b>	<b>3,228,968</b>	<b>3,320,847</b>	<b>3,420,457</b>	<b>3,493,401</b>	<b>3,608,724</b>	<b>3,761,410</b>	<b>3,797,575</b>	<b>3,814,517</b>	<b>3,855,906</b>

\* Preliminary



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

(In Millions of AED)													
Item	Dec 2020	Dec 2021	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	May 2024	Jun 2024	Jul 2024 *
<b>Domestic Liabilities</b>													
<b>Monetary Deposits</b>	<b>427,062</b>	<b>524,246</b>	<b>538,157</b>	<b>537,301</b>	<b>546,521</b>	<b>555,936</b>	<b>577,331</b>	<b>594,958</b>	<b>617,289</b>	<b>650,247</b>	<b>651,926</b>	<b>656,911</b>	<b>665,027</b>
Demand Deposits ( LCY )	422,994	519,861	530,138	531,203	540,948	547,739	568,551	587,092	610,483	639,552	642,440	647,017	655,341
Bankers Drafts	4,068	4,385	8,019	6,098	5,573	8,197	8,780	7,866	6,806	10,695	9,486	9,894	9,686
<b>Quasi Monetary Deposits</b>	<b>762,356</b>	<b>746,075</b>	<b>768,418</b>	<b>797,189</b>	<b>827,453</b>	<b>884,696</b>	<b>922,538</b>	<b>961,523</b>	<b>1,036,872</b>	<b>1,090,806</b>	<b>1,116,967</b>	<b>1,122,675</b>	<b>1,147,513</b>
Time Deposits ( LCY )	344,307	303,283	308,452	299,531	321,825	340,455	354,859	364,852	405,951	421,066	442,733	438,623	452,254
Savings Deposits ( LCY )	157,675	176,290	180,602	172,095	171,016	187,427	194,854	195,355	201,031	215,295	224,162	231,198	230,411
Other Deposits ( FCY )	260,374	266,502	279,364	325,563	334,612	356,814	372,825	401,316	429,890	454,445	450,072	452,855	464,848
<b>Government Deposits ( LCY + FCY )</b>	<b>285,721</b>	<b>285,052</b>	<b>315,026</b>	<b>400,366</b>	<b>395,110</b>	<b>404,966</b>	<b>424,388</b>	<b>421,122</b>	<b>400,066</b>	<b>418,152</b>	<b>431,221</b>	<b>418,073</b>	<b>420,973</b>
<b>Other Domestic Deposits ( LCY + FCY ) **</b>	<b>13,594</b>	<b>13,275</b>	<b>14,018</b>	<b>14,372</b>	<b>16,150</b>	<b>17,337</b>	<b>16,722</b>	<b>17,376</b>	<b>18,785</b>	<b>19,625</b>	<b>19,318</b>	<b>18,350</b>	<b>17,558</b>
<b>Capital and Reserves</b>	<b>339,327</b>	<b>348,596</b>	<b>343,680</b>	<b>356,640</b>	<b>370,185</b>	<b>370,121</b>	<b>386,634</b>	<b>401,115</b>	<b>422,351</b>	<b>407,739</b>	<b>419,555</b>	<b>427,468</b>	<b>433,789</b>
<b>Due to Central Bank</b>	<b>30,762</b>	<b>2,830</b>	<b>3,627</b>	<b>5,189</b>	<b>5,812</b>	<b>6,252</b>	<b>7,193</b>	<b>5,252</b>	<b>4,149</b>	<b>3,488</b>	<b>3,366</b>	<b>3,195</b>	<b>2,407</b>
<b>Due to Resident Banks</b>	<b>31,669</b>	<b>31,700</b>	<b>43,326</b>	<b>53,734</b>	<b>46,086</b>	<b>46,835</b>	<b>47,795</b>	<b>53,554</b>	<b>51,994</b>	<b>59,781</b>	<b>48,846</b>	<b>55,145</b>	<b>51,820</b>
<b>Capital Market Funding &amp; Term Borrowings</b>	<b>26,560</b>	<b>26,957</b>	<b>26,042</b>	<b>26,035</b>	<b>28,791</b>	<b>28,796</b>	<b>26,429</b>	<b>26,157</b>	<b>25,887</b>	<b>29,564</b>	<b>27,730</b>	<b>27,730</b>	<b>31,746</b>
<b>Foreign Liabilities</b>	<b>613,848</b>	<b>665,190</b>	<b>689,620</b>	<b>686,802</b>	<b>699,350</b>	<b>699,900</b>	<b>710,396</b>	<b>711,194</b>	<b>745,209</b>	<b>771,149</b>	<b>776,193</b>	<b>778,811</b>	<b>788,691</b>
Due to H.O and/or Branches Abroad	27,683	25,604	28,077	35,838	47,395	70,856	66,436	86,524	104,292	94,726	112,060	114,438	124,927
Due to Other Banks Abroad	114,495	134,896	156,168	151,242	159,747	147,249	161,348	160,130	164,532	173,692	168,386	160,119	153,975
Capital Market Funding	165,879	181,608	150,937	152,195	163,522	161,368	148,204	148,062	160,802	159,221	165,166	166,187	167,570
Other Term Borrowings	55,006	49,538	47,101	34,944	35,320	35,934	40,958	36,713	36,332	35,364	37,509	36,287	36,140
Other Deposits ( LCY + FCY )	168,895	198,345	214,070	193,010	175,263	177,449	175,663	154,200	163,649	183,463	165,109	181,222	186,845
Other Foreign Liabilities	81,890	75,199	93,267	119,573	118,103	107,044	117,787	125,565	115,602	124,683	127,963	120,559	119,234
<b>Unclassified Liabilities</b>	<b>254,772</b>	<b>262,044</b>	<b>284,326</b>	<b>286,473</b>	<b>293,510</b>	<b>306,008</b>	<b>301,031</b>	<b>301,150</b>	<b>286,122</b>	<b>310,859</b>	<b>302,453</b>	<b>306,158</b>	<b>296,382</b>
Inter-Branch Transactions	4,147	13,952	8,052	8,745	7,581	5,172	4,801	6,747	7,535	9,703	8,777	10,233	8,043
Other Liabilities	250,625	248,092	276,274	277,728	285,929	300,836	296,230	294,403	278,587	301,156	293,676	295,925	288,339
- Of which : Provisions <sup>1</sup>	122,568	124,486	128,019	128,399	128,887	132,636	135,687	132,835	118,020	117,158	117,498	114,734	114,804
<b>Total Liabilities</b>	<b>2,785,671</b>	<b>2,905,965</b>	<b>3,026,240</b>	<b>3,164,101</b>	<b>3,228,968</b>	<b>3,320,847</b>	<b>3,420,457</b>	<b>3,493,401</b>	<b>3,608,724</b>	<b>3,761,410</b>	<b>3,797,575</b>	<b>3,814,517</b>	<b>3,855,906</b>

\* Preliminary

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

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

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

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>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>May 2024</b>	<b>Jun 2024</b>	<b>Jul 2024 *</b>
<b>Domestic Assets</b>													
<b>Cash and Deposits with C.B</b>	<b>72,012</b>	<b>90,341</b>	<b>86,794</b>	<b>89,347</b>	<b>103,972</b>	<b>110,421</b>	<b>110,290</b>	<b>113,658</b>	<b>115,837</b>	<b>130,812</b>	<b>128,672</b>	<b>136,687</b>	<b>134,615</b>
Cash in Hand ( LCY )	1,389	1,437	1,848	1,669	1,636	1,660	2,217	1,636	1,790	1,863	1,634	1,522	1,392
Deposits with Central Bank	70,623	88,904	84,946	87,678	102,336	108,761	108,073	112,022	114,047	128,949	127,038	135,165	133,223
<b>Due From Resident Banks</b>	<b>14,989</b>	<b>16,009</b>	<b>18,425</b>	<b>17,265</b>	<b>16,635</b>	<b>16,671</b>	<b>16,581</b>	<b>14,480</b>	<b>13,423</b>	<b>18,803</b>	<b>19,577</b>	<b>18,075</b>	<b>19,233</b>
<b>Domestic Credit and Investments</b>	<b>156,659</b>	<b>155,921</b>	<b>154,555</b>	<b>145,286</b>	<b>139,424</b>	<b>136,677</b>	<b>136,753</b>	<b>137,961</b>	<b>140,555</b>	<b>145,113</b>	<b>144,420</b>	<b>145,006</b>	<b>143,511</b>
<b>a) Credit Facilities</b>	<b>150,774</b>	<b>148,452</b>	<b>144,117</b>	<b>140,559</b>	<b>136,198</b>	<b>132,946</b>	<b>132,952</b>	<b>133,546</b>	<b>134,357</b>	<b>138,445</b>	<b>137,043</b>	<b>137,219</b>	<b>135,214</b>
<b>Claims on Private Sector</b>	<b>122,614</b>	<b>117,131</b>	<b>111,868</b>	<b>112,687</b>	<b>108,767</b>	<b>107,709</b>	<b>107,462</b>	<b>107,464</b>	<b>108,071</b>	<b>111,167</b>	<b>111,554</b>	<b>111,034</b>	<b>109,509</b>
Commercial Bills	10,217	10,048	10,758	11,098	10,362	9,627	8,937	8,598	9,591	11,563	12,285	12,443	11,128
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	112,397	107,083	101,110	101,589	98,405	98,082	98,525	98,866	98,480	99,604	99,269	98,591	98,381
<b>Claims on Government</b>	<b>9,788</b>	<b>12,739</b>	<b>11,835</b>	<b>10,011</b>	<b>10,848</b>	<b>7,459</b>	<b>7,852</b>	<b>7,761</b>	<b>7,409</b>	<b>7,159</b>	<b>7,062</b>	<b>7,323</b>	<b>7,496</b>
<b>Claims on Public Sector ( GREs )</b>	<b>16,863</b>	<b>16,315</b>	<b>19,384</b>	<b>16,688</b>	<b>15,430</b>	<b>16,488</b>	<b>16,506</b>	<b>17,092</b>	<b>17,658</b>	<b>18,696</b>	<b>17,565</b>	<b>17,988</b>	<b>17,405</b>
Commercial Bills	203	245	308	236	78	65	425	287	316	515	45	350	393
Loans,Advances & Overdrafts	16,660	16,070	19,076	16,452	15,352	16,423	16,081	16,805	17,342	18,181	17,520	17,638	17,012
<b>Claims on Other Financial Institutions</b>	<b>1,509</b>	<b>2,267</b>	<b>1,030</b>	<b>1,173</b>	<b>1,153</b>	<b>1,290</b>	<b>1,132</b>	<b>1,229</b>	<b>1,219</b>	<b>1,423</b>	<b>862</b>	<b>875</b>	<b>804</b>
Loans,Advances & Overdrafts	1,509	2,267	1,030	1,173	1,153	1,290	1,132	1,229	1,219	1,423	862	875	804
<b>b) Domestic Investments</b>	<b>5,885</b>	<b>7,469</b>	<b>10,438</b>	<b>4,727</b>	<b>3,226</b>	<b>3,731</b>	<b>3,801</b>	<b>4,415</b>	<b>6,198</b>	<b>6,668</b>	<b>7,377</b>	<b>7,787</b>	<b>8,297</b>
<b>Unclassified Assets</b>	<b>16,874</b>	<b>14,599</b>	<b>16,098</b>	<b>16,529</b>	<b>14,830</b>	<b>17,581</b>	<b>22,883</b>	<b>15,707</b>	<b>16,745</b>	<b>19,608</b>	<b>18,321</b>	<b>17,465</b>	<b>19,049</b>
Fixed Assets	1,778	1,763	1,554	1,540	1,519	1,523	1,483	1,474	1,482	1,469	1,481	1,486	1,453
Inter-Branch Transactions	20	21	80	55	55	35	90	62	31	99	162	53	43
Other Assets	15,076	12,815	14,464	14,934	13,256	16,023	21,310	14,171	15,232	18,040	16,678	15,927	17,553
<b>Foreign Assets</b>	<b>141,809</b>	<b>138,653</b>	<b>147,061</b>	<b>150,485</b>	<b>163,782</b>	<b>162,523</b>	<b>166,096</b>	<b>176,680</b>	<b>175,815</b>	<b>178,768</b>	<b>178,438</b>	<b>178,403</b>	<b>176,267</b>
Due from H.O. and/or Branches Abroad	10,959	10,807	14,911	18,089	17,601	18,867	17,308	23,472	26,523	22,774	25,266	29,880	28,434
Due from Other Banks Abroad	47,285	52,253	51,789	48,227	55,897	60,415	61,996	68,061	68,054	77,668	70,357	66,569	66,002
Cash in Hand ( FCY )	39	57	50	46	60	131	56	69	36	39	38	27	25
Securities	45,708	42,573	37,991	38,881	42,043	38,274	38,654	39,539	39,810	41,476	41,738	40,689	42,360
Credit to Non-Residents	29,963	26,149	33,105	34,171	36,746	34,879	38,289	34,323	32,544	27,965	32,404	32,172	31,955
Other Foreign Assets	7,855	6,814	9,215	11,071	11,435	9,957	9,793	11,216	8,848	8,846	8,635	9,067	7,491
<b>Total Assets</b>	<b>402,343</b>	<b>415,523</b>	<b>422,933</b>	<b>418,912</b>	<b>438,643</b>	<b>443,873</b>	<b>452,603</b>	<b>458,486</b>	<b>462,375</b>	<b>493,104</b>	<b>489,428</b>	<b>495,637</b>	<b>492,675</b>

\* Preliminary

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

<b>(In Millions of AED)</b>													
<b>Item</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>May 2024</b>	<b>Jun 2024</b>	<b>Jul 2024 *</b>
<b>Domestic Liabilities</b>													
<b>Monetary Deposits</b>	<b>78,274</b>	<b>83,525</b>	<b>87,935</b>	<b>87,657</b>	<b>89,105</b>	<b>91,537</b>	<b>90,831</b>	<b>90,922</b>	<b>94,991</b>	<b>100,618</b>	<b>97,812</b>	<b>100,090</b>	<b>96,941</b>
Demand Deposits ( LCY )	77,852	82,905	86,977	86,819	88,248	90,579	89,101	89,292	94,135	99,230	96,746	99,047	95,989
Bankers Drafts	422	620	958	838	857	958	1,730	1,630	856	1,388	1,066	1,043	952
<b>Quasi Monetary Deposits</b>	<b>115,715</b>	<b>114,426</b>	<b>127,012</b>	<b>124,642</b>	<b>137,948</b>	<b>143,739</b>	<b>147,942</b>	<b>150,503</b>	<b>155,980</b>	<b>165,008</b>	<b>163,366</b>	<b>161,811</b>	<b>168,212</b>
Time Deposits ( LCY )	31,845	26,988	26,033	25,127	30,334	36,427	39,452	43,576	44,212	49,288	48,958	47,192	50,626
Savings Deposits ( LCY )	13,045	13,553	13,916	13,527	12,636	12,865	12,755	12,354	12,065	12,314	12,253	12,244	12,134
Other Deposits ( FCY )	70,825	73,885	87,063	85,988	94,978	94,447	95,735	94,573	99,703	103,406	102,155	102,375	105,452
<b>Government Deposits ( LCY + FCY )</b>	<b>750</b>	<b>2,356</b>	<b>1,460</b>	<b>816</b>	<b>945</b>	<b>676</b>	<b>755</b>	<b>1,723</b>	<b>1,063</b>	<b>1,176</b>	<b>1,196</b>	<b>1,362</b>	<b>1,190</b>
<b>Other Domestic Deposits ( LCY + FCY ) **</b>	<b>3,225</b>	<b>3,377</b>	<b>3,178</b>	<b>3,332</b>	<b>3,330</b>	<b>3,246</b>	<b>3,249</b>	<b>3,001</b>	<b>2,930</b>	<b>3,062</b>	<b>3,197</b>	<b>3,315</b>	<b>3,134</b>
<b>Capital and Reserves</b>	<b>53,453</b>	<b>53,952</b>	<b>55,574</b>	<b>56,631</b>	<b>58,420</b>	<b>60,587</b>	<b>61,128</b>	<b>63,460</b>	<b>66,943</b>	<b>68,837</b>	<b>68,245</b>	<b>67,739</b>	<b>68,856</b>
<b>Due to Central Bank</b>	<b>761</b>	<b>18</b>	<b>37</b>	<b>57</b>	<b>24</b>	<b>349</b>	<b>60</b>	<b>113</b>	<b>193</b>	<b>715</b>	<b>146</b>	<b>118</b>	<b>179</b>
<b>Due to Resident Banks</b>	<b>841</b>	<b>1,239</b>	<b>1,622</b>	<b>1,301</b>	<b>1,599</b>	<b>1,203</b>	<b>2,710</b>	<b>2,958</b>	<b>2,584</b>	<b>3,115</b>	<b>2,221</b>	<b>2,380</b>	<b>2,167</b>
<b>Capital Market Funding &amp; Term Borrowings</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Foreign Liabilities</b>													
Due to H.O and/or Branches Abroad	34,776	36,882	28,061	26,698	26,671	26,400	29,743	26,292	25,699	27,834	26,561	28,892	28,314
Due to Other Banks Abroad	18,767	32,735	28,957	26,493	24,872	25,455	27,534	29,816	22,332	31,550	35,990	37,696	33,636
Capital Market Funding	5,112	2,787	2,568	1,959	1,834	1,515	1,278	1,148	1,193	1,233	1,107	974	888
Other Term Borrowings	397	448	459	478	479	479	81	125	125	125	125	95	95
Other Deposits ( LCY + FCY )	33,548	32,649	34,314	35,604	37,267	35,906	35,485	35,900	38,398	37,467	39,541	40,600	40,279
Other Foreign Liabilities	9,158	7,770	8,877	10,674	16,470	12,338	9,872	10,464	8,340	8,057	7,440	7,636	7,440
<b>Unclassified Liabilities</b>	<b>47,566</b>	<b>43,359</b>	<b>42,879</b>	<b>42,570</b>	<b>39,679</b>	<b>40,443</b>	<b>41,935</b>	<b>42,061</b>	<b>41,604</b>	<b>44,307</b>	<b>42,481</b>	<b>42,931</b>	<b>41,344</b>
Inter-Branch Transactions	27	61	103	104	54	77	90	183	582	226	184	92	69
Other Liabilities	47,539	43,298	42,776	42,466	39,625	40,366	41,845	41,878	41,022	44,081	42,297	42,839	41,275
- Of which : Provisions <sup>1</sup>	33,680	31,061	28,833	28,591	26,662	26,060	25,706	25,314	23,052	23,112	22,092	20,711	20,647
<b>Total Liabilities</b>	<b>402,343</b>	<b>415,523</b>	<b>422,933</b>	<b>418,912</b>	<b>438,643</b>	<b>443,873</b>	<b>452,603</b>	<b>458,486</b>	<b>462,375</b>	<b>493,104</b>	<b>489,428</b>	<b>495,637</b>	<b>492,675</b>

\* Preliminary

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

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

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

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>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>May 2024</b>	<b>Jun 2024</b>	<b>Jul 2024 *</b>
<b>Domestic Assets</b>													
<b>Cash and Deposits with C.B</b>	<b>252,120</b>	<b>307,529</b>	<b>295,231</b>	<b>306,358</b>	<b>334,440</b>	<b>357,896</b>	<b>399,396</b>	<b>399,584</b>	<b>453,033</b>	<b>480,357</b>	<b>502,821</b>	<b>505,296</b>	<b>499,380</b>
Cash in Hand ( LCY )	11,278	12,251	12,739	11,941	12,873	12,191	15,310	13,037	12,776	13,650	13,097	12,566	11,899
Deposits with Central Bank	240,842	295,278	282,492	294,417	321,567	345,705	384,086	386,547	440,257	466,707	489,724	492,730	487,481
<b>Due From Resident Banks</b>	<b>32,359</b>	<b>30,133</b>	<b>37,523</b>	<b>48,938</b>	<b>43,107</b>	<b>41,228</b>	<b>44,308</b>	<b>51,021</b>	<b>48,873</b>	<b>58,054</b>	<b>48,504</b>	<b>53,307</b>	<b>49,568</b>
<b>Domestic Credit and Investments</b>	<b>1,373,506</b>	<b>1,407,069</b>	<b>1,435,009</b>	<b>1,421,535</b>	<b>1,419,925</b>	<b>1,438,555</b>	<b>1,469,862</b>	<b>1,487,258</b>	<b>1,491,335</b>	<b>1,527,554</b>	<b>1,547,487</b>	<b>1,552,428</b>	<b>1,554,605</b>
<b>a) Credit Facilities</b>	<b>1,236,998</b>	<b>1,270,066</b>	<b>1,298,069</b>	<b>1,293,704</b>	<b>1,286,434</b>	<b>1,304,011</b>	<b>1,336,210</b>	<b>1,351,969</b>	<b>1,343,925</b>	<b>1,378,948</b>	<b>1,395,054</b>	<b>1,397,525</b>	<b>1,394,947</b>
<b>Claims on Private Sector</b>	<b>829,243</b>	<b>843,753</b>	<b>882,799</b>	<b>893,279</b>	<b>891,722</b>	<b>910,476</b>	<b>922,266</b>	<b>933,703</b>	<b>932,619</b>	<b>960,477</b>	<b>974,539</b>	<b>980,933</b>	<b>982,407</b>
Commercial Bills	41,834	47,573	52,739	61,262	60,450	60,361	70,256	70,674	65,149	70,130	72,568	75,665	73,017
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	787,409	796,180	830,060	832,017	831,272	850,115	852,010	863,029	867,470	890,347	901,971	905,268	909,390
<b>Claims on Government</b>	<b>218,595</b>	<b>210,615</b>	<b>191,389</b>	<b>178,664</b>	<b>177,028</b>	<b>181,276</b>	<b>182,733</b>	<b>177,346</b>	<b>149,573</b>	<b>152,885</b>	<b>151,317</b>	<b>149,555</b>	<b>151,575</b>
<b>Claims on Public Sector ( GREs )</b>	<b>174,238</b>	<b>200,652</b>	<b>211,718</b>	<b>209,735</b>	<b>206,149</b>	<b>201,116</b>	<b>220,413</b>	<b>231,424</b>	<b>242,556</b>	<b>248,525</b>	<b>253,474</b>	<b>251,397</b>	<b>245,507</b>
Commercial Bills	5,580	8,275	6,535	5,702	5,685	5,914	7,310	6,766	5,905	8,305	7,814	8,141	7,409
Loans,Advances & Overdrafts	168,658	192,377	205,183	204,033	200,464	195,202	213,103	224,658	236,651	240,220	245,660	243,256	238,098
<b>Claims on Other Financial Institutions</b>	<b>14,922</b>	<b>15,046</b>	<b>12,163</b>	<b>12,026</b>	<b>11,535</b>	<b>11,143</b>	<b>10,798</b>	<b>9,496</b>	<b>19,177</b>	<b>17,061</b>	<b>15,724</b>	<b>15,640</b>	<b>15,458</b>
Loans,Advances & Overdrafts	14,922	15,046	12,163	12,026	11,535	11,143	10,798	9,496	19,177	17,061	15,724	15,640	15,458
<b>b) Domestic Investments</b>	<b>136,508</b>	<b>137,003</b>	<b>136,940</b>	<b>127,831</b>	<b>133,491</b>	<b>134,544</b>	<b>133,652</b>	<b>135,289</b>	<b>147,410</b>	<b>148,606</b>	<b>152,433</b>	<b>154,903</b>	<b>159,658</b>
<b>Unclassified Assets</b>	<b>151,253</b>	<b>139,344</b>	<b>151,368</b>	<b>154,279</b>	<b>150,771</b>	<b>159,289</b>	<b>182,472</b>	<b>174,916</b>	<b>190,700</b>	<b>216,233</b>	<b>228,496</b>	<b>226,778</b>	<b>228,633</b>
Fixed Assets	30,092	28,048	28,711	28,216	27,555	27,516	26,790	26,237	25,960	27,460	27,301	26,907	27,949
Inter-Branch Transactions	9,090	4,433	8,465	9,888	9,159	15,503	30,949	33,591	46,149	64,243	75,477	76,049	75,812
Other Assets	112,071	106,863	114,192	116,175	114,057	116,270	124,733	115,088	118,591	124,530	125,718	123,822	124,872
<b>Foreign Assets</b>	<b>777,606</b>	<b>847,091</b>	<b>921,203</b>	<b>1,047,544</b>	<b>1,088,639</b>	<b>1,117,707</b>	<b>1,110,058</b>	<b>1,147,042</b>	<b>1,185,287</b>	<b>1,243,051</b>	<b>1,219,183</b>	<b>1,219,238</b>	<b>1,258,242</b>
Due from H.O. and/or Branches Abroad	155,295	189,509	172,628	253,437	224,757	234,373	188,610	180,256	194,451	194,405	163,016	162,540	205,109
Due from Other Banks Abroad	158,226	195,407	223,019	230,925	251,708	272,378	274,776	291,602	297,604	315,401	309,197	303,426	309,257
Cash in Hand ( FCY )	149	149	211	211	209	275	230	369	344	316	273	483	325
Securities	243,381	251,875	254,004	258,026	289,513	302,602	319,686	332,380	355,028	370,908	371,105	374,825	381,052
Credit to Non-Residents	150,278	140,942	172,601	183,100	195,263	191,503	198,208	205,074	218,510	232,590	238,923	247,107	242,691
Other Foreign Assets	70,277	69,209	98,740	121,845	127,189	116,576	128,548	137,361	119,350	129,431	136,669	130,857	119,808
<b>Total Assets</b>	<b>2,586,844</b>	<b>2,731,166</b>	<b>2,840,334</b>	<b>2,978,654</b>	<b>3,036,882</b>	<b>3,114,675</b>	<b>3,206,096</b>	<b>3,259,821</b>	<b>3,369,228</b>	<b>3,525,249</b>	<b>3,546,491</b>	<b>3,557,047</b>	<b>3,590,428</b>

\* Preliminary

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

(In Millions of AED)													
Item	Dec 2020	Dec 2021	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	May 2024	Jun 2024	Jul 2024 *
<b>Domestic Liabilities</b>													
<b>Monetary Deposits</b>	<b>420,414</b>	<b>515,958</b>	<b>526,346</b>	<b>525,691</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>634,984</b>	<b>640,298</b>	<b>647,801</b>
Demand Deposits ( LCY )	416,973	511,921	518,796	520,028	532,594	538,116	555,257	573,744	602,092	628,239	626,518	631,431	639,267
Bankers Drafts	3,441	4,037	7,550	5,663	5,302	7,569	8,279	8,189	6,184	10,059	8,466	8,867	8,534
<b>Quasi Monetary Deposits</b>	<b>654,115</b>	<b>627,414</b>	<b>654,872</b>	<b>694,317</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>985,245</b>	<b>989,456</b>	<b>1,012,415</b>
Time Deposits ( LCY )	273,121	227,361	232,160	231,237	249,847	267,586	283,164	289,817	326,065	342,453	366,173	370,003	381,057
Savings Deposits ( LCY )	77,526	84,860	87,786	86,397	80,864	93,505	96,762	97,541	101,790	108,411	113,095	113,969	115,279
Other Deposits ( FCY )	303,468	315,193	334,926	376,683	394,166	412,933	424,566	448,646	485,681	510,527	505,977	505,485	516,079
<b>Government Deposits ( LCY + FCY )</b>	<b>217,387</b>	<b>225,784</b>	<b>241,391</b>	<b>321,472</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>316,070</b>	<b>301,349</b>	<b>300,091</b>
<b>Other Domestic Deposits ( LCY + FCY ) **</b>	<b>13,459</b>	<b>14,029</b>	<b>14,877</b>	<b>15,422</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>19,710</b>	<b>19,118</b>	<b>18,125</b>
<b>Capital and Reserves</b>	<b>324,708</b>	<b>336,778</b>	<b>333,163</b>	<b>344,970</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>409,138</b>	<b>414,012</b>	<b>421,119</b>
<b>Due to Central Bank</b>	<b>24,463</b>	<b>2,609</b>	<b>3,588</b>	<b>5,180</b>	<b>5,779</b>	<b>6,499</b>	<b>6,071</b>	<b>4,980</b>	<b>3,925</b>	<b>4,078</b>	<b>3,119</b>	<b>2,395</b>	<b>2,482</b>
<b>Due to Resident Banks</b>	<b>22,424</b>	<b>27,534</b>	<b>30,924</b>	<b>36,064</b>	<b>29,735</b>	<b>28,905</b>	<b>32,128</b>	<b>31,257</b>	<b>31,463</b>	<b>40,159</b>	<b>34,965</b>	<b>39,066</b>	<b>35,209</b>
<b>Capital Market Funding &amp; Term Borrowings</b>	<b>2,535</b>	<b>2,904</b>	<b>2,906</b>	<b>2,899</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>1,836</b>	<b>4,027</b>
<b>Foreign Liabilities</b>													
Due to H.O and/or Branches Abroad	61,746	62,062	55,046	61,407	72,485	94,913	94,330	109,981	126,998	119,718	136,104	140,903	150,868
Due to Other Banks Abroad	120,351	157,380	174,526	168,314	175,945	164,553	180,465	182,756	177,936	196,703	197,402	189,208	180,849
Capital Market Funding	163,651	178,891	148,000	148,648	159,849	156,376	142,974	144,537	155,486	153,946	157,010	157,898	159,195
Other Term Borrowings	55,403	49,986	47,560	35,422	35,799	36,413	41,039	36,838	36,457	33,653	35,798	34,545	34,399
Other Deposits ( LCY + FCY )	172,344	196,400	234,006	217,180	202,201	203,798	203,555	182,722	194,983	213,559	196,915	214,090	219,810
Other Foreign Liabilities	90,153	81,909	101,046	128,757	133,389	118,105	125,952	134,896	122,702	131,476	134,038	127,455	125,650
<b>Unclassified Liabilities</b>	<b>243,691</b>	<b>251,528</b>	<b>272,083</b>	<b>272,911</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>284,157</b>	<b>285,418</b>	<b>278,388</b>
Inter-Branch Transactions	2,290	12,477	7,033	7,747	7,108	4,581	4,461	5,210	6,191	8,316	8,137	8,611	8,112
Other Liabilities	241,401	239,051	265,050	265,164	268,029	279,790	279,461	275,780	260,519	286,587	276,020	276,807	270,276
- Of which : Provisions <sup>1</sup>	132,517	132,852	133,671	133,824	132,194	134,780	137,035	133,848	117,365	117,753	116,843	112,575	112,782
<b>Total Liabilities</b>	<b>2,586,844</b>	<b>2,731,166</b>	<b>2,840,334</b>	<b>2,978,654</b>	<b>3,036,882</b>	<b>3,114,675</b>	<b>3,206,096</b>	<b>3,259,821</b>	<b>3,369,228</b>	<b>3,525,249</b>	<b>3,546,491</b>	<b>3,557,047</b>	<b>3,590,428</b>

\* Preliminary

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

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

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

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>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>May 2024</b>	<b>Jun 2024</b>	<b>Jul 2024 *</b>
<b>Domestic Assets</b>													
<b>Cash and Deposits with C.B</b>	<b>79,128</b>	<b>74,349</b>	<b>63,537</b>	<b>56,185</b>	<b>74,133</b>	<b>85,139</b>	<b>85,104</b>	<b>85,833</b>	<b>84,317</b>	<b>91,968</b>	<b>91,907</b>	<b>85,423</b>	<b>84,860</b>
Cash in Hand ( LCY )	4,702	5,482	5,276	5,188	5,202	5,209	5,313	4,527	6,025	6,074	6,173	5,718	5,522
Deposits with Central Bank	74,426	68,867	58,261	50,997	68,931	79,930	79,791	81,306	78,292	85,894	85,734	79,705	79,338
<b>Due From Resident Banks</b>	<b>7,364</b>	<b>5,764</b>	<b>8,674</b>	<b>7,459</b>	<b>6,881</b>	<b>7,683</b>	<b>6,497</b>	<b>7,315</b>	<b>8,171</b>	<b>7,280</b>	<b>5,874</b>	<b>9,366</b>	<b>6,554</b>
<b>Domestic Credit and Investments</b>	<b>407,780</b>	<b>395,448</b>	<b>411,663</b>	<b>413,571</b>	<b>417,318</b>	<b>424,276</b>	<b>435,683</b>	<b>446,305</b>	<b>453,183</b>	<b>461,688</b>	<b>472,723</b>	<b>484,556</b>	<b>492,989</b>
<b>a) Credit Facilities</b>	<b>359,788</b>	<b>348,891</b>	<b>360,794</b>	<b>361,704</b>	<b>364,503</b>	<b>369,774</b>	<b>380,906</b>	<b>388,117</b>	<b>393,766</b>	<b>397,643</b>	<b>406,074</b>	<b>418,855</b>	<b>426,766</b>
<b>Claims on Private Sector</b>	<b>279,046</b>	<b>276,992</b>	<b>280,032</b>	<b>280,438</b>	<b>281,243</b>	<b>289,563</b>	<b>299,431</b>	<b>302,499</b>	<b>307,646</b>	<b>311,824</b>	<b>318,635</b>	<b>325,486</b>	<b>332,997</b>
Commercial Bills	0	0	0	0	0	0	0	4,591	4,506	5,055	5,117	5,408	4,630
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	279,046	276,992	280,032	280,438	281,243	289,563	299,431	297,908	303,140	306,769	313,518	320,078	328,367
<b>Claims on Government</b>	<b>33,328</b>	<b>25,423</b>	<b>30,977</b>	<b>33,863</b>	<b>34,702</b>	<b>34,700</b>	<b>36,019</b>	<b>35,220</b>	<b>34,726</b>	<b>35,449</b>	<b>41,414</b>	<b>41,057</b>	<b>41,195</b>
<b>Claims on Public Sector ( GREs )</b>	<b>45,712</b>	<b>44,739</b>	<b>48,263</b>	<b>45,969</b>	<b>47,157</b>	<b>43,964</b>	<b>43,987</b>	<b>48,937</b>	<b>49,926</b>	<b>49,012</b>	<b>44,674</b>	<b>50,962</b>	<b>51,245</b>
Commercial Bills	0	0	0	0	0	0	0	652	470	682	461	844	501
Loans,Advances & Overdrafts	45,712	44,739	48,263	45,969	47,157	43,964	43,987	48,285	49,456	48,330	44,213	50,119	50,744
<b>Claims on Other Financial Institutions</b>	<b>1,702</b>	<b>1,737</b>	<b>1,522</b>	<b>1,434</b>	<b>1,401</b>	<b>1,547</b>	<b>1,469</b>	<b>1,461</b>	<b>1,468</b>	<b>1,358</b>	<b>1,351</b>	<b>1,350</b>	<b>1,329</b>
Loans,Advances & Overdrafts	1,702	1,737	1,522	1,434	1,401	1,547	1,469	1,461	1,468	1,358	1,351	1,350	1,329
<b>b) Domestic Investments</b>	<b>47,992</b>	<b>46,557</b>	<b>50,869</b>	<b>51,867</b>	<b>52,815</b>	<b>54,502</b>	<b>54,777</b>	<b>58,188</b>	<b>59,417</b>	<b>64,045</b>	<b>66,649</b>	<b>65,701</b>	<b>66,223</b>
<b>Unclassified Assets</b>	<b>35,427</b>	<b>28,683</b>	<b>28,953</b>	<b>30,418</b>	<b>30,009</b>	<b>28,768</b>	<b>28,999</b>	<b>29,629</b>	<b>27,993</b>	<b>29,081</b>	<b>29,553</b>	<b>30,161</b>	<b>31,061</b>
Fixed Assets	4,894	5,807	5,690	5,740	5,698	5,683	5,605	5,562	6,783	6,501	6,968	6,708	6,697
Inter-Branch Transactions	0	0	0	0	0	0	0	0	0	0	0	0	86
Other Assets	30,533	22,876	23,263	24,678	24,311	23,085	23,394	24,067	21,210	22,580	22,585	23,453	24,278
<b>Foreign Assets</b>	<b>71,471</b>	<b>86,078</b>	<b>96,012</b>	<b>96,726</b>	<b>102,388</b>	<b>104,179</b>	<b>110,681</b>	<b>122,984</b>	<b>128,207</b>	<b>139,248</b>	<b>140,455</b>	<b>143,601</b>	<b>142,689</b>
Due from H.O. and/or Branches Abroad	732	582	609	619	662	579	821	1,495	1,494	1,120	1,313	945	930
Due from Other Banks Abroad	9,967	12,230	14,700	13,451	15,119	14,196	12,619	14,664	16,047	16,790	15,585	18,937	17,864
Cash in Hand ( FCY )	16	15	11	17	15	16	13	13	11	18	19	14	13
Securities	27,802	37,802	44,558	45,640	51,610	56,874	66,134	68,140	73,208	80,883	82,975	84,694	84,290
Credit to Non-Residents	32,035	34,153	34,565	34,947	33,236	30,496	29,351	36,311	35,145	37,718	37,722	37,426	37,579
Other Foreign Assets	919	1,296	1,569	2,052	1,746	2,018	1,743	2,361	2,302	2,719	2,841	1,585	2,013
<b>Total Assets</b>	<b>601,170</b>	<b>590,322</b>	<b>608,839</b>	<b>604,359</b>	<b>630,729</b>	<b>650,045</b>	<b>666,964</b>	<b>692,066</b>	<b>701,871</b>	<b>729,265</b>	<b>740,512</b>	<b>753,107</b>	<b>758,153</b>

\* Preliminary

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

(In Millions of AED)													
Item	Dec 2020	Dec 2021	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	May 2024	Jun 2024	Jul 2024 *
<b>Domestic Liabilities</b>													
<b>Monetary Deposits</b>	<b>84,922</b>	<b>91,813</b>	<b>99,746</b>	<b>99,267</b>	<b>97,730</b>	<b>101,788</b>	<b>104,626</b>	<b>103,947</b>	<b>104,004</b>	<b>112,567</b>	<b>114,754</b>	<b>116,703</b>	<b>114,167</b>
Demand Deposits ( LCY )	83,873	90,845	98,319	97,994	96,602	100,202	102,395	102,640	102,526	110,543	112,668	114,633	112,063
Bankers Drafts	1,049	968	1,427	1,273	1,128	1,586	2,231	1,307	1,478	2,024	2,086	2,070	2,104
<b>Quasi Monetary Deposits</b>	<b>223,956</b>	<b>233,087</b>	<b>240,558</b>	<b>227,514</b>	<b>240,524</b>	<b>254,411</b>	<b>265,988</b>	<b>276,022</b>	<b>279,316</b>	<b>294,423</b>	<b>295,088</b>	<b>295,030</b>	<b>303,310</b>
Time Deposits ( LCY )	103,031	102,910	102,325	93,421	102,312	109,296	111,147	118,611	124,098	127,901	125,518	115,812	121,823
Savings Deposits ( LCY )	93,194	104,983	106,732	99,225	102,788	106,787	110,847	110,168	111,306	119,198	123,320	129,473	127,266
Other Deposits ( FCY )	27,731	25,194	31,501	34,868	35,424	38,328	43,994	47,243	43,912	47,324	46,250	49,745	54,221
<b>Government Deposits ( LCY + FCY )</b>	<b>69,084</b>	<b>61,624</b>	<b>75,095</b>	<b>79,710</b>	<b>89,780</b>	<b>86,640</b>	<b>93,795</b>	<b>100,774</b>	<b>103,836</b>	<b>106,222</b>	<b>116,347</b>	<b>118,086</b>	<b>122,072</b>
<b>Other Domestic Deposits ( LCY + FCY ) **</b>	<b>3,360</b>	<b>2,623</b>	<b>2,319</b>	<b>2,282</b>	<b>2,640</b>	<b>2,458</b>	<b>2,727</b>	<b>2,477</b>	<b>2,564</b>	<b>2,702</b>	<b>2,805</b>	<b>2,548</b>	<b>2,567</b>
<b>Capital and Reserves</b>	<b>68,072</b>	<b>65,770</b>	<b>66,091</b>	<b>68,301</b>	<b>70,829</b>	<b>69,706</b>	<b>72,931</b>	<b>75,556</b>	<b>78,649</b>	<b>75,973</b>	<b>78,662</b>	<b>81,195</b>	<b>81,526</b>
<b>Due to Central Bank</b>	<b>7,060</b>	<b>239</b>	<b>76</b>	<b>66</b>	<b>57</b>	<b>102</b>	<b>1,182</b>	<b>385</b>	<b>417</b>	<b>125</b>	<b>393</b>	<b>918</b>	<b>104</b>
<b>Due to Resident Banks</b>	<b>10,086</b>	<b>5,405</b>	<b>14,024</b>	<b>18,971</b>	<b>17,950</b>	<b>19,133</b>	<b>18,377</b>	<b>25,255</b>	<b>23,115</b>	<b>22,737</b>	<b>16,102</b>	<b>18,460</b>	<b>18,778</b>
<b>Capital Market Funding &amp; Term Borrowings</b>	<b>24,025</b>	<b>24,053</b>	<b>23,136</b>	<b>23,136</b>	<b>25,892</b>	<b>25,892</b>	<b>22,220</b>	<b>22,220</b>	<b>22,220</b>	<b>25,893</b>	<b>25,894</b>	<b>25,894</b>	<b>27,719</b>
<b>Foreign Liabilities</b>	<b>51,958</b>	<b>51,833</b>	<b>32,672</b>	<b>28,980</b>	<b>27,275</b>	<b>27,835</b>	<b>26,074</b>	<b>23,209</b>	<b>26,734</b>	<b>28,360</b>	<b>29,690</b>	<b>30,604</b>	<b>28,572</b>
Due to H.O and/or Branches Abroad	713	424	1,092	1,129	1,581	2,343	1,849	2,835	2,993	2,842	2,517	2,426	2,373
Due to Other Banks Abroad	12,911	10,251	10,599	9,421	8,674	8,151	8,417	7,190	8,928	8,539	6,974	8,606	6,762
Capital Market Funding	7,340	5,504	5,505	5,506	5,507	6,507	6,508	4,673	6,509	6,508	9,263	9,263	9,263
Other Term Borrowings	0	0	0	0	0	0	0	0	0	1,836	1,836	1,836	1,836
Other Deposits ( LCY + FCY )	30,099	34,594	14,378	11,434	10,329	9,557	7,593	7,378	7,064	7,371	7,735	7,732	7,314
Other Foreign Liabilities	895	1,060	1,098	1,490	1,184	1,277	1,707	1,133	1,240	1,264	1,365	741	1,024
<b>Unclassified Liabilities</b>	<b>58,647</b>	<b>53,875</b>	<b>55,122</b>	<b>56,132</b>	<b>58,052</b>	<b>62,080</b>	<b>59,044</b>	<b>62,221</b>	<b>61,016</b>	<b>60,263</b>	<b>60,777</b>	<b>63,670</b>	<b>59,338</b>
Inter-Branch Transactions	1,884	1,536	1,122	1,102	527	668	430	1,720	1,926	1,613	824	1,714	0
Other Liabilities	56,763	52,339	54,000	55,030	57,525	61,412	58,614	60,501	59,090	58,650	59,953	61,956	59,338
- Of which : Provisions <sup>1</sup>	23,731	22,695	23,181	23,166	23,355	23,916	24,358	24,301	23,707	22,517	22,747	22,870	22,669
<b>Total Liabilities</b>	<b>601,170</b>	<b>590,322</b>	<b>608,839</b>	<b>604,359</b>	<b>630,729</b>	<b>650,045</b>	<b>666,964</b>	<b>692,066</b>	<b>701,871</b>	<b>729,265</b>	<b>740,512</b>	<b>753,107</b>	<b>758,153</b>

\* Preliminary

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

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

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

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>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>May 2024</b>	<b>Jun 2024</b>	<b>Jul 2024 *</b>
<b>Memoranda Accounts / Off-Balance Sheet Items</b>													
Letters of Credit	102,672	106,886	103,149	101,179	104,588	104,807	98,581	97,787	98,057	93,223	96,892	92,190	95,201
Guarantees	356,939	340,666	340,904	344,813	344,986	353,892	357,874	367,430	392,440	400,272	406,148	416,083	423,174
Commitments	245,836	230,735	248,077	263,650	293,264	293,347	292,418	307,892	330,875	347,111	344,233	339,524	353,066
FX Derivatives	680,506	549,737	599,514	617,248	643,401	613,948	762,998	605,704	611,018	653,069	656,561	734,752	713,676
Interest Rate Derivatives	3,174,285	4,256,463	3,600,438	3,607,557	3,340,203	3,322,280	3,742,122	3,462,774	3,374,993	3,419,301	3,375,023	3,316,885	3,346,644
Others Derivatives	41,857	51,080	68,248	78,727	65,621	83,135	95,753	92,717	108,989	127,557	121,004	117,819	114,052
Other Memoranda Items	9,687	24,155	22,890	17,177	19,696	14,170	14,020	14,335	13,830	16,110	20,800	19,234	19,075
<b>Total Memoranda Accounts</b>	<b>4,611,782</b>	<b>5,559,722</b>	<b>4,983,220</b>	<b>5,030,351</b>	<b>4,811,759</b>	<b>4,785,579</b>	<b>5,363,766</b>	<b>4,948,639</b>	<b>4,930,202</b>	<b>5,056,643</b>	<b>5,020,661</b>	<b>5,036,485</b>	<b>5,064,888</b>

\* Preliminary

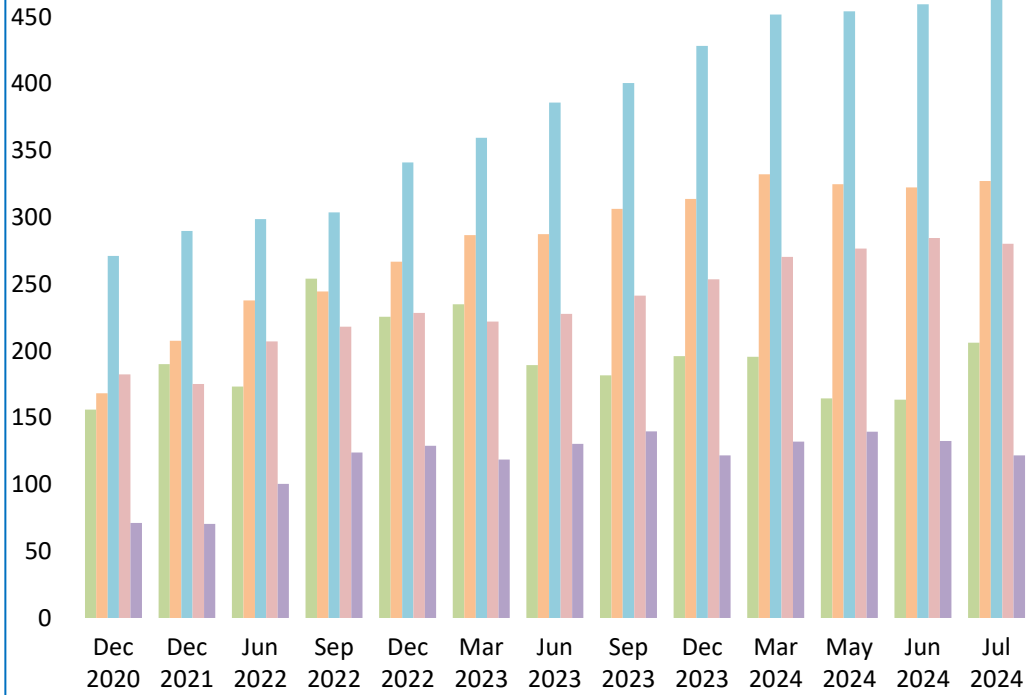


Table 18 : Banks' Foreign Assets and Liabilities ( All Banks )

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>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>May 2024</b>	<b>Jun 2024</b>	<b>Jul 2024 *</b>
<b>Foreign Assets</b>	<b>849,077</b>	<b>933,169</b>	<b>1,017,215</b>	<b>1,144,270</b>	<b>1,191,027</b>	<b>1,221,886</b>	<b>1,220,740</b>	<b>1,270,026</b>	<b>1,313,494</b>	<b>1,382,299</b>	<b>1,359,638</b>	<b>1,362,839</b>	<b>1,400,931</b>
Notes and Coins	165	164	222	228	224	291	243	382	355	334	292	497	338
Due from H.O. and/or Branches Abroad	156,027	190,091	173,237	254,056	225,419	234,952	189,431	181,751	195,945	195,525	164,329	163,485	206,039
Due from Other Banks Abroad	168,193	207,637	237,719	244,376	266,827	286,574	287,395	306,266	313,651	332,191	324,782	322,363	327,121
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	102,595	118,001	136,996	136,684	153,552	144,062	146,173	168,275	174,689	168,115	161,350	161,056	163,711
- Term Placements	32,025	35,936	36,528	41,675	47,120	65,637	54,625	49,969	54,210	61,579	59,113	53,727	57,793
- Term Loans	33,573	53,700	64,195	66,017	66,155	76,875	86,597	88,022	84,752	102,497	104,319	107,581	105,617
Investments	271,183	289,677	298,562	303,666	341,123	359,476	385,821	400,520	428,236	451,791	454,080	459,519	465,342
Loans and Advances	182,313	175,095	207,166	218,047	228,499	221,999	227,559	241,385	253,655	270,308	276,645	284,533	280,270
Other Foreign Assets	71,196	70,505	100,309	123,897	128,935	118,594	130,291	139,722	121,652	132,150	139,510	132,442	121,821
<b>Foreign Liabilities</b>	<b>715,606</b>	<b>778,461</b>	<b>792,856</b>	<b>788,708</b>	<b>806,943</b>	<b>801,993</b>	<b>814,389</b>	<b>814,939</b>	<b>841,296</b>	<b>877,415</b>	<b>886,957</b>	<b>894,703</b>	<b>899,343</b>
Due to H.O and/or Branches Abroad	62,459	62,486	56,138	62,536	74,066	97,256	96,179	112,816	129,991	122,560	138,621	143,330	153,241
Due to Other Banks Abroad	133,262	167,631	185,125	177,735	184,619	172,704	188,882	189,946	186,864	205,242	204,376	197,815	187,611
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	74,289	100,722	121,554	112,172	113,792	112,335	123,370	127,660	117,902	128,937	129,913	128,468	118,729
- Inter Bank Borrowings	47,199	49,120	52,857	54,288	58,818	43,002	47,670	43,808	49,224	57,686	56,565	52,507	51,853
- Other Term Borrowings	11,774	17,789	10,714	11,275	12,009	17,367	17,842	18,478	19,738	18,619	17,898	16,839	17,029
Capital Market Funding	170,991	184,395	153,505	154,154	165,356	162,883	149,482	149,210	161,995	160,454	166,273	167,161	168,458
Other Term Borrowings	55,403	49,986	47,560	35,422	35,799	36,413	41,039	36,838	36,457	35,489	37,634	36,381	36,235
Other Deposits	202,443	230,994	248,384	228,614	212,530	213,355	211,148	190,100	202,047	220,930	204,650	221,821	227,124
- Demand Deposits	38,994	42,367	75,575	68,765	51,887	55,706	62,511	58,261	56,913	54,717	54,490	59,611	49,141
- Time Deposits	111,707	126,845	128,399	123,851	118,407	115,299	105,642	95,713	112,273	132,187	112,973	123,849	137,494
- Savings Deposits	18,192	19,375	23,479	20,106	20,954	21,394	21,207	20,857	22,508	21,201	20,761	20,950	20,176
- Commercial Prepayments(Margin Deposits)	660	532	1,041	598	860	865	633	843	636	770	1,283	1,099	1,256
- Borrowings Under Repurchase Agreements(NBFI)	32,890	41,875	19,890	15,294	20,422	20,091	21,155	14,426	9,717	12,055	15,143	16,313	19,057
Other Foreign Liabilities	91,048	82,969	102,144	130,247	134,573	119,382	127,659	136,029	123,942	132,740	135,403	128,195	126,674

\* Preliminary

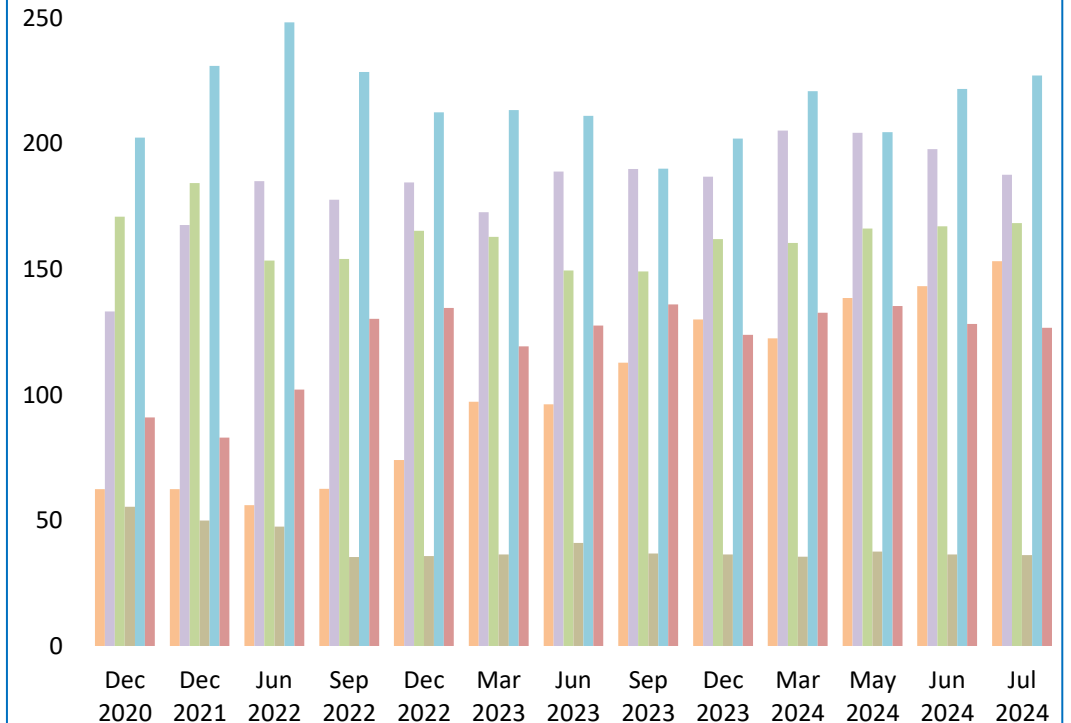
### Foreign Assets of Banks



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>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>May 2024</b>	<b>Jun 2024</b>	<b>Jul 2024 *</b>
<b>Foreign Assets</b>	<b>707,268</b>	<b>794,516</b>	<b>870,154</b>	<b>993,785</b>	<b>1,027,245</b>	<b>1,059,363</b>	<b>1,054,644</b>	<b>1,093,346</b>	<b>1,137,679</b>	<b>1,203,531</b>	<b>1,181,200</b>	<b>1,184,436</b>	<b>1,224,664</b>
Notes and Coins	126	107	172	182	164	160	187	313	319	295	254	470	313
Due from H.O. and/or Branches Abroad	145,068	179,284	158,326	235,967	207,818	216,085	172,123	158,279	169,422	172,751	139,063	133,606	177,605
Due from Other Banks Abroad	120,908	155,384	185,930	196,149	210,930	226,159	225,399	238,205	245,597	254,523	254,425	255,795	261,119
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	80,342	90,059	108,071	115,780	125,382	118,771	119,248	135,235	146,866	133,295	130,588	132,476	134,897
- Term Placements	11,776	21,313	23,052	24,257	30,577	43,787	33,165	28,118	30,190	36,134	37,491	33,992	39,624
- Term Loans	28,790	44,012	54,807	56,112	54,971	63,601	72,986	74,852	68,541	85,094	86,346	89,327	86,598
Investments	225,475	247,104	260,571	264,785	299,080	321,202	347,167	360,981	388,426	410,315	412,342	418,830	422,982
Loans and Advances	152,350	148,946	174,061	183,876	191,753	187,120	189,270	207,062	221,111	242,343	244,241	252,362	248,315
Other Foreign Assets	63,341	63,691	91,094	112,826	117,500	108,637	120,498	128,506	112,804	123,304	130,875	123,374	114,330
<b>Foreign Liabilities</b>	<b>613,848</b>	<b>665,190</b>	<b>689,620</b>	<b>686,802</b>	<b>699,350</b>	<b>699,900</b>	<b>710,396</b>	<b>711,194</b>	<b>745,209</b>	<b>771,149</b>	<b>776,193</b>	<b>778,811</b>	<b>788,691</b>
Due to H.O and/or Branches Abroad	27,683	25,604	28,077	35,838	47,395	70,856	66,436	86,524	104,292	94,726	112,060	114,438	124,927
Due to Other Banks Abroad	114,495	134,896	156,168	151,242	159,747	147,249	161,348	160,130	164,532	173,692	168,386	160,119	153,975
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	62,729	75,938	99,421	93,242	96,728	93,349	102,700	104,000	100,930	107,366	102,047	100,211	93,451
- Inter Bank Borrowings	45,326	45,846	46,111	46,742	51,058	36,577	40,839	38,045	43,871	47,713	48,448	43,069	43,502
- Other Term Borrowings	6,440	13,112	10,636	11,258	11,961	17,323	17,809	18,085	19,731	18,613	17,891	16,839	17,022
Capital Market Funding	165,879	181,608	150,937	152,195	163,522	161,368	148,204	148,062	160,802	159,221	165,166	166,187	167,570
Other Term Borrowings	55,006	49,538	47,101	34,944	35,320	35,934	40,958	36,713	36,332	35,364	37,509	36,287	36,140
Other Deposits	168,895	198,345	214,070	193,010	175,263	177,449	175,663	154,200	163,649	183,463	165,109	181,222	186,845
- Demand Deposits	23,492	23,851	56,445	49,233	31,712	37,595	46,094	41,109	37,603	35,651	36,406	41,278	31,067
- Time Deposits	98,764	118,467	119,636	113,987	107,434	103,781	93,154	82,818	99,136	119,648	97,288	107,388	121,106
- Savings Deposits	13,434	13,817	17,308	14,178	15,194	15,411	14,943	15,358	16,863	15,651	15,297	15,425	14,643
- Commercial Prepayments(Margin Deposits)	315	335	791	318	501	571	317	489	330	458	975	817	972
- Borrowings Under Repurchase Agreements(NBFI)	32,890	41,875	19,890	15,294	20,422	20,091	21,155	14,426	9,717	12,055	15,143	16,313	19,057
Other Foreign Liabilities	81,890	75,199	93,267	119,573	118,103	107,044	117,787	125,565	115,602	124,683	127,963	120,559	119,234

\* 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>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>May 2024</b>	<b>Jun 2024</b>	<b>Jul 2024 *</b>
<b>Foreign Assets</b>	<b>141,809</b>	<b>138,653</b>	<b>147,061</b>	<b>150,485</b>	<b>163,782</b>	<b>162,523</b>	<b>166,096</b>	<b>176,680</b>	<b>175,815</b>	<b>178,768</b>	<b>178,438</b>	<b>178,403</b>	<b>176,267</b>
Notes and Coins	39	57	50	46	60	131	56	69	36	39	38	27	25
Due from H.O. and/or Branches Abroad	10,959	10,807	14,911	18,089	17,601	18,867	17,308	23,472	26,523	22,774	25,266	29,880	28,434
Due from Other Banks Abroad	47,285	52,253	51,789	48,227	55,897	60,415	61,996	68,061	68,054	77,668	70,357	66,569	66,002
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	22,253	27,942	28,925	20,904	28,170	25,291	26,925	33,040	27,823	34,820	30,762	28,580	28,814
- Term Placements	20,249	14,623	13,476	17,418	16,543	21,850	21,460	21,851	24,020	25,445	21,622	19,735	18,169
- Term Loans	4,783	9,688	9,388	9,905	11,184	13,274	13,611	13,170	16,211	17,403	17,973	18,254	19,019
Investments	45,708	42,573	37,991	38,881	42,043	38,274	38,654	39,539	39,810	41,476	41,738	40,689	42,360
Loans and Advances	29,963	26,149	33,105	34,171	36,746	34,879	38,289	34,323	32,544	27,965	32,404	32,172	31,955
Other Foreign Assets	7,855	6,814	9,215	11,071	11,435	9,957	9,793	11,216	8,848	8,846	8,635	9,067	7,491
<b>Foreign Liabilities</b>	<b>101,758</b>	<b>113,271</b>	<b>103,236</b>	<b>101,906</b>	<b>107,593</b>	<b>102,093</b>	<b>103,993</b>	<b>103,745</b>	<b>96,087</b>	<b>106,266</b>	<b>110,764</b>	<b>115,892</b>	<b>110,652</b>
Due to H.O and/or Branches Abroad	34,776	36,882	28,061	26,698	26,671	26,400	29,743	26,292	25,699	27,834	26,561	28,892	28,314
Due to Other Banks Abroad	18,767	32,735	28,957	26,493	24,872	25,455	27,534	29,816	22,332	31,550	35,990	37,696	33,636
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	11,560	24,784	22,133	18,930	17,064	18,986	20,670	23,660	16,972	21,571	27,866	28,257	25,278
- Inter Bank Borrowings	1,873	3,274	6,746	7,546	7,760	6,425	6,831	5,763	5,353	9,973	8,117	9,439	8,351
- Other Term Borrowings	5,334	4,677	78	17	48	44	33	393	7	6	7	0	7
Capital Market Funding	5,112	2,787	2,568	1,959	1,834	1,515	1,278	1,148	1,193	1,233	1,107	974	888
Other Term Borrowings	397	448	459	478	479	479	81	125	125	125	125	95	95
Other Deposits	33,548	32,649	34,314	35,604	37,267	35,906	35,485	35,900	38,398	37,467	39,541	40,600	40,279
- Demand Deposits	15,502	18,516	19,130	19,532	20,175	18,111	16,417	17,152	19,310	19,066	18,084	18,332	18,074
- Time Deposits	12,943	8,378	8,763	9,864	10,973	11,518	12,488	12,895	13,137	12,539	15,685	16,461	16,388
- Savings Deposits	4,758	5,558	6,171	5,928	5,760	5,983	6,264	5,499	5,645	5,550	5,464	5,525	5,533
- Commercial Prepayments(Margin Deposits)	345	197	250	280	359	294	316	354	306	312	308	282	284
- 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	8,877	10,674	16,470	12,338	9,872	10,464	8,340	8,057	7,440	7,636	7,440

\* 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>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>May 2024</b>	<b>Jun 2024</b>	<b>Jul 2024 *</b>
<b>Foreign Assets</b>	<b>777,606</b>	<b>847,091</b>	<b>921,203</b>	<b>1,047,544</b>	<b>1,088,639</b>	<b>1,117,707</b>	<b>1,110,058</b>	<b>1,147,042</b>	<b>1,185,287</b>	<b>1,243,051</b>	<b>1,219,183</b>	<b>1,219,238</b>	<b>1,258,242</b>
Notes and Coins	149	149	211	211	209	275	230	369	344	316	273	483	325
Due from H.O. and/or Branches Abroad	155,295	189,509	172,628	253,437	224,757	234,373	188,610	180,256	194,451	194,405	163,016	162,540	205,109
Due from Other Banks Abroad	158,226	195,407	223,019	230,925	251,708	272,378	274,776	291,602	297,604	315,401	309,197	303,426	309,257
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	99,278	114,270	133,467	134,034	150,580	142,710	144,707	166,757	172,197	166,774	160,071	158,865	161,185
- Term Placements	28,489	33,011	33,106	38,190	42,887	60,102	50,286	45,185	50,341	56,434	55,130	48,267	52,706
- Term Loans	30,459	48,126	56,446	58,701	58,241	69,566	79,783	79,660	75,066	92,193	93,996	96,294	95,366
Investments	243,381	251,875	254,004	258,026	289,513	302,602	319,686	332,380	355,028	370,908	371,105	374,825	381,052
Loans and Advances	150,278	140,942	172,601	183,100	195,263	191,503	198,208	205,074	218,510	232,590	238,923	247,107	242,691
Other Foreign Assets	70,277	69,209	98,740	121,845	127,189	116,576	128,548	137,361	119,350	129,431	136,669	130,857	119,808
<b>Foreign Liabilities</b>	<b>663,648</b>	<b>726,628</b>	<b>760,184</b>	<b>759,728</b>	<b>779,668</b>	<b>774,158</b>	<b>788,315</b>	<b>791,730</b>	<b>814,562</b>	<b>849,055</b>	<b>857,267</b>	<b>864,099</b>	<b>870,771</b>
Due to H.O and/or Branches Abroad	61,746	62,062	55,046	61,407	72,485	94,913	94,330	109,981	126,998	119,718	136,104	140,903	150,868
Due to Other Banks Abroad	120,351	157,380	174,526	168,314	175,945	164,553	180,465	182,756	177,936	196,703	197,402	189,208	180,849
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	64,860	93,407	114,420	106,277	108,405	106,860	117,545	123,544	112,487	123,873	125,902	123,185	113,984
- Inter Bank Borrowings	43,717	46,184	49,392	50,762	55,532	40,326	45,078	40,734	45,711	54,211	53,602	49,184	49,836
- Other Term Borrowings	11,774	17,789	10,714	11,275	12,008	17,367	17,842	18,478	19,738	18,619	17,898	16,839	17,029
Capital Market Funding	163,651	178,891	148,000	148,648	159,849	156,376	142,974	144,537	155,486	153,946	157,010	157,898	159,195
Other Term Borrowings	55,403	49,986	47,560	35,422	35,799	36,413	41,039	36,838	36,457	33,653	35,798	34,545	34,399
Other Deposits	172,344	196,400	234,006	217,180	202,201	203,798	203,555	182,722	194,983	213,559	196,915	214,090	219,810
- Demand Deposits	37,345	40,380	73,687	66,690	50,022	53,984	61,223	56,880	55,859	53,616	53,541	58,689	48,152
- Time Deposits	104,676	120,266	125,218	120,620	115,404	111,920	103,243	93,671	110,358	129,999	109,929	120,786	134,483
- Savings Deposits	14,486	15,532	19,452	16,296	16,608	17,224	17,395	17,002	18,574	17,285	17,197	17,366	17,027
- Commercial Prepayments(Margin Deposits)	623	492	994	548	661	579	539	743	475	604	1,105	936	1,091
- Borrowings Under Repurchase Agreements(NBFI)	15,214	19,730	14,655	13,026	19,506	20,091	21,155	14,426	9,717	12,055	15,143	16,313	19,057
Other Foreign Liabilities	90,153	81,909	101,046	128,757	133,389	118,105	125,952	134,896	122,702	131,476	134,038	127,455	125,650

\* 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>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>May 2024</b>	<b>Jun 2024</b>	<b>Jul 2024 *</b>
<b>Foreign Assets</b>	<b>71,471</b>	<b>86,078</b>	<b>96,012</b>	<b>96,726</b>	<b>102,388</b>	<b>104,179</b>	<b>110,681</b>	<b>122,984</b>	<b>128,207</b>	<b>139,248</b>	<b>140,455</b>	<b>143,601</b>	<b>142,689</b>
Notes and Coins	16	15	11	17	15	16	13	13	11	18	19	14	13
Due from H.O. and/or Branches Abroad	732	582	609	619	662	579	821	1,495	1,494	1,120	1,313	945	930
Due from Other Banks Abroad	9,967	12,230	14,700	13,451	15,119	14,196	12,619	14,664	16,047	16,790	15,585	18,937	17,864
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	3,317	3,731	3,529	2,650	2,972	1,352	1,466	1,518	2,492	1,341	1,279	2,191	2,526
- Term Placements	3,536	2,925	3,422	3,485	4,233	5,535	4,339	4,784	3,869	5,145	3,983	5,460	5,087
- Term Loans	3,114	5,574	7,749	7,316	7,914	7,309	6,814	8,362	9,686	10,304	10,323	11,287	10,251
Investments	27,802	37,802	44,558	45,640	51,610	56,874	66,134	68,140	73,208	80,883	82,975	84,694	84,290
Loans and Advances	32,035	34,153	34,565	34,947	33,236	30,496	29,351	36,311	35,145	37,718	37,722	37,426	37,579
Other Foreign Assets	919	1,296	1,569	2,052	1,746	2,018	1,743	2,361	2,302	2,719	2,841	1,585	2,013
<b>Foreign Liabilities</b>	<b>51,958</b>	<b>51,833</b>	<b>32,672</b>	<b>28,980</b>	<b>27,275</b>	<b>27,835</b>	<b>26,074</b>	<b>23,209</b>	<b>26,734</b>	<b>28,360</b>	<b>29,690</b>	<b>30,604</b>	<b>28,572</b>
Due to H.O and/or Branches Abroad	713	424	1,092	1,129	1,581	2,343	1,849	2,835	2,993	2,842	2,517	2,426	2,373
Due to Other Banks Abroad	12,911	10,251	10,599	9,421	8,674	8,151	8,417	7,190	8,928	8,539	6,974	8,606	6,762
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	9,429	7,315	7,134	5,895	5,387	5,475	5,825	4,116	5,415	5,064	4,011	5,283	4,745
- Inter Bank Borrowings	3,482	2,936	3,465	3,526	3,286	2,676	2,592	3,074	3,513	3,475	2,963	3,324	2,017
- Other Term Borrowings	0	0	0	0	1	0	0	0	0	0	0	0	0
Capital Market Funding	7,340	5,504	5,505	5,506	5,507	6,507	6,508	4,673	6,509	6,508	9,263	9,263	9,263
Other Term Borrowings	0	0	0	0	0	0	0	0	0	1,836	1,836	1,836	1,836
Other Deposits	30,099	34,594	14,378	11,434	10,329	9,557	7,593	7,378	7,064	7,371	7,735	7,732	7,314
- Demand Deposits	1,649	1,987	1,888	2,075	1,865	1,722	1,287	1,381	1,054	1,101	949	921	989
- Time Deposits	7,031	6,579	3,181	3,231	3,003	3,379	2,400	2,042	1,915	2,188	3,044	3,063	3,011
- Savings Deposits	3,706	3,843	4,027	3,810	4,346	4,170	3,812	3,855	3,934	3,916	3,564	3,584	3,149
- Commercial Prepayments(Margin Deposits)	37	40	47	50	199	286	94	100	161	166	178	163	165
- Borrowings Under Repurchase Agreements(NBFI)	17,676	22,145	5,235	2,268	916	0	0	0	0	0	0	0	0
Other Foreign Liabilities	895	1,060	1,098	1,490	1,184	1,277	1,707	1,133	1,240	1,264	1,365	741	1,024

\* Preliminary

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

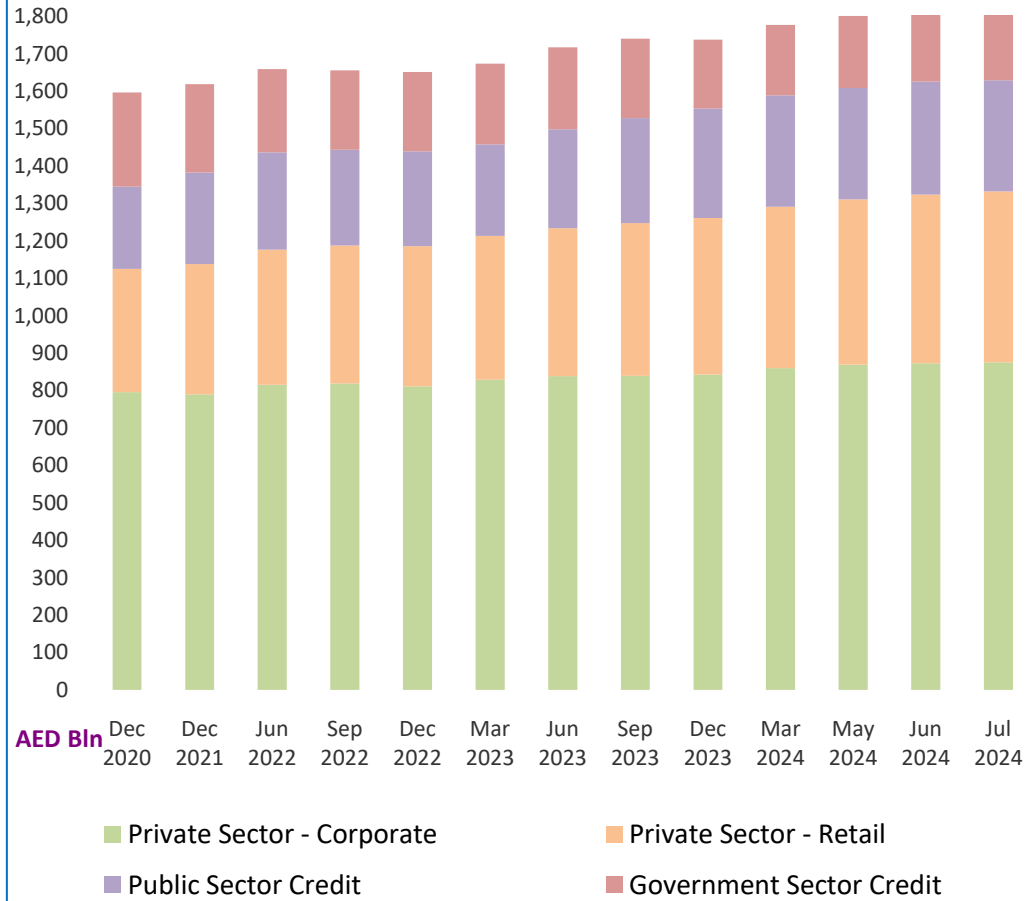
<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Jun 2022</b>	<b>Sep 2022</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>May 2024</b>	<b>Jun 2024</b>	<b>Jul 2024 *</b>
<b>Government</b>	251,923	236,038	222,366	212,527	211,730	215,976	218,752	212,566	184,299	188,334	192,731	190,612	192,770
<b>Public Sector ( GREs )</b>	219,950	245,391	259,981	255,704	253,306	245,080	264,400	280,361	292,482	297,537	298,148	302,359	296,752
<b>Private Sector</b>	1,124,913	1,137,528	1,176,516	1,187,177	1,185,901	1,212,729	1,233,964	1,247,159	1,260,910	1,290,720	1,310,249	1,323,409	1,332,191
<b>Private - Corporate</b>	795,439	789,914	815,321	818,574	811,125	828,614	838,150	839,021	843,076	860,149	868,952	872,687	875,142
Financial Institutions	16,624	16,783	13,685	13,460	12,936	12,690	12,267	10,957	20,645	18,419	17,075	16,990	16,787
Business and Industrial Sector **	778,815	773,131	801,636	805,114	798,189	815,924	825,883	828,064	822,431	841,730	851,877	855,698	858,355
<b>Private - Retail</b>	329,474	347,614	361,195	368,603	374,776	384,115	395,814	408,138	417,834	430,571	441,297	450,721	457,049
<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>1,801,128</b>	<b>1,816,380</b>	<b>1,821,713</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

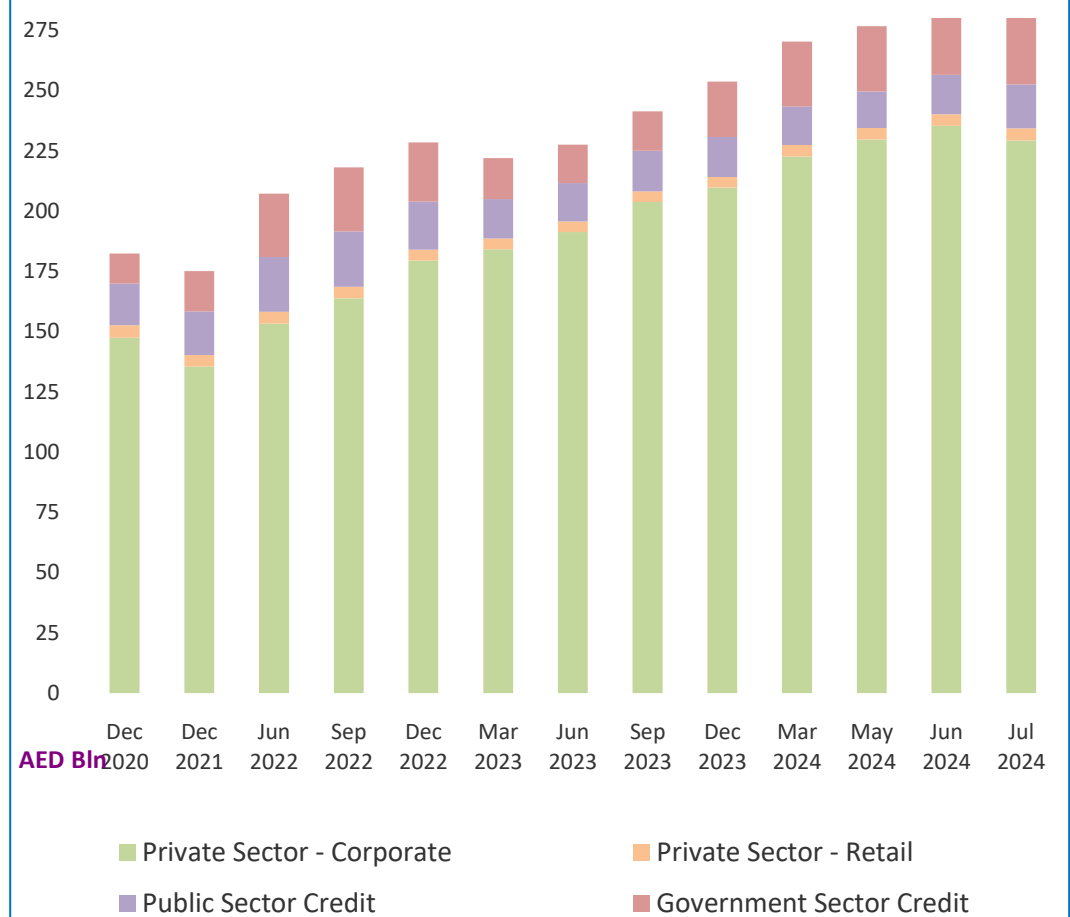
\* Preliminary

\*\* 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>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>May 2024</b>	<b>Jun 2024</b>	<b>Jul 2024 *</b>
<b>Government</b>	242,135	223,299	210,531	202,516	200,882	208,517	210,900	204,805	176,890	181,175	185,669	183,289	185,274
<b>Public Sector ( GREs )</b>	203,087	229,076	240,597	239,016	237,876	228,592	247,894	263,269	274,824	278,841	280,583	284,372	279,347
<b>Private Sector</b>	1,000,790	1,018,130	1,063,618	1,073,317	1,075,981	1,103,730	1,125,370	1,138,466	1,151,620	1,178,130	1,197,833	1,211,500	1,221,878
<b>Private - Corporate</b>	697,701	698,080	730,719	733,086	728,840	746,570	756,709	757,327	760,921	774,484	783,359	787,601	791,531
Financial Institutions	15,115	14,516	12,655	12,287	11,783	11,400	11,135	9,728	19,426	16,996	16,213	16,115	15,983
Business and Industrial Sector **	682,586	683,564	718,064	720,799	717,057	735,170	745,574	747,599	741,495	757,488	767,146	771,485	775,548
<b>Private - Retail</b>	303,089	320,050	332,899	340,231	347,141	357,160	368,661	381,139	390,699	403,646	414,474	423,900	430,347
<b>Total</b>	<b>1,446,012</b>	<b>1,470,505</b>	<b>1,514,746</b>	<b>1,514,849</b>	<b>1,514,739</b>	<b>1,540,839</b>	<b>1,584,164</b>	<b>1,606,540</b>	<b>1,603,334</b>	<b>1,638,146</b>	<b>1,664,085</b>	<b>1,679,161</b>	<b>1,686,499</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>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>May 2024</b>	<b>Jun 2024</b>	<b>Jul 2024 *</b>
<b>Government</b>	<b>9,788</b>	<b>12,739</b>	<b>11,835</b>	<b>10,011</b>	<b>10,848</b>	<b>7,459</b>	<b>7,852</b>	<b>7,761</b>	<b>7,409</b>	<b>7,159</b>	<b>7,062</b>	<b>7,323</b>	<b>7,496</b>
<b>Public Sector ( GREs )</b>	<b>16,863</b>	<b>16,315</b>	<b>19,384</b>	<b>16,688</b>	<b>15,430</b>	<b>16,488</b>	<b>16,506</b>	<b>17,092</b>	<b>17,658</b>	<b>18,696</b>	<b>17,565</b>	<b>17,988</b>	<b>17,405</b>
<b>Private Sector</b>	<b>124,123</b>	<b>119,398</b>	<b>112,898</b>	<b>113,860</b>	<b>109,920</b>	<b>108,999</b>	<b>108,594</b>	<b>108,693</b>	<b>109,290</b>	<b>112,590</b>	<b>112,416</b>	<b>111,909</b>	<b>110,313</b>
<b>Private - Corporate</b>	<b>97,738</b>	<b>91,834</b>	<b>84,602</b>	<b>85,488</b>	<b>82,285</b>	<b>82,044</b>	<b>81,441</b>	<b>81,694</b>	<b>82,155</b>	<b>85,665</b>	<b>85,593</b>	<b>85,087</b>	<b>83,611</b>
Financial Institutions	1,509	2,267	1,030	1,173	1,153	1,290	1,132	1,229	1,219	1,423	862	875	804
Business and Industrial Sector **	96,229	89,567	83,572	84,315	81,132	80,754	80,309	80,465	80,936	84,242	84,731	84,212	82,807
<b>Private - Retail</b>	<b>26,385</b>	<b>27,564</b>	<b>28,296</b>	<b>28,372</b>	<b>27,635</b>	<b>26,955</b>	<b>27,153</b>	<b>26,999</b>	<b>27,135</b>	<b>26,925</b>	<b>26,823</b>	<b>26,822</b>	<b>26,702</b>
<b>Total</b>	<b>150,774</b>	<b>148,452</b>	<b>144,117</b>	<b>140,559</b>	<b>136,198</b>	<b>132,946</b>	<b>132,952</b>	<b>133,546</b>	<b>134,357</b>	<b>138,445</b>	<b>137,043</b>	<b>137,219</b>	<b>135,214</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>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>May 2024</b>	<b>Jun 2024</b>	<b>Jul 2024 *</b>
<b>Government</b>	218,595	210,615	191,389	178,664	177,028	181,276	182,733	177,346	149,573	152,885	151,317	149,555	151,575
<b>Public Sector ( GREs )</b>	174,238	200,652	211,718	209,735	206,149	201,116	220,413	231,424	242,556	248,525	253,474	251,397	245,507
<b>Private Sector</b>	844,165	858,799	894,962	905,305	903,257	921,619	933,064	943,199	951,796	977,538	990,263	996,573	997,865
<b>Private - Corporate</b>	647,360	647,085	672,975	678,602	672,625	684,731	687,952	689,361	692,088	711,029	717,432	719,834	717,294
Financial Institutions	14,922	15,046	12,163	12,026	11,535	11,143	10,798	9,496	19,177	17,061	15,724	15,640	15,458
Business and Industrial Sector **	632,438	632,039	660,812	666,576	661,090	673,588	677,154	679,865	672,911	693,968	701,708	704,194	701,836
<b>Private - Retail</b>	196,805	211,714	221,987	226,703	230,632	236,888	245,112	253,838	259,708	266,509	272,831	276,739	280,571
<b>Total</b>	<b>1,236,998</b>	<b>1,270,066</b>	<b>1,298,069</b>	<b>1,293,704</b>	<b>1,286,434</b>	<b>1,304,011</b>	<b>1,336,210</b>	<b>1,351,969</b>	<b>1,343,925</b>	<b>1,378,948</b>	<b>1,395,054</b>	<b>1,397,525</b>	<b>1,394,947</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>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>May 2024</b>	<b>Jun 2024</b>	<b>Jul 2024 *</b>
<b>Government</b>	33,328	25,423	30,977	33,863	34,702	34,700	36,019	35,220	34,726	35,449	41,414	41,057	41,195
<b>Public Sector ( GREs )</b>	45,712	44,739	48,263	45,969	47,157	43,964	43,987	48,937	49,926	49,012	44,674	50,962	51,245
<b>Private Sector</b>	280,748	278,729	281,554	281,872	282,644	291,110	300,900	303,960	309,114	313,182	319,986	326,836	334,326
<b>Private - Corporate</b>	148,079	142,829	142,346	139,972	138,500	143,883	150,198	149,660	150,988	149,120	151,520	152,853	157,848
Financial Institutions	1,702	1,737	1,522	1,434	1,401	1,547	1,469	1,461	1,468	1,358	1,351	1,350	1,329
Business and Industrial Sector **	146,377	141,092	140,824	138,538	137,099	142,336	148,729	148,199	149,520	147,762	150,169	151,504	156,519
<b>Private - Retail</b>	132,669	135,900	139,208	141,900	144,144	147,227	150,702	154,300	158,126	164,062	168,466	173,982	176,478
<b>Total</b>	<b>359,788</b>	<b>348,891</b>	<b>360,794</b>	<b>361,704</b>	<b>364,503</b>	<b>369,774</b>	<b>380,906</b>	<b>388,117</b>	<b>393,766</b>	<b>397,643</b>	<b>406,074</b>	<b>418,855</b>	<b>426,766</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 2019	Dec 2020	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024 *
Economic Activity														
1)	Agriculture	1,052	2,173	1,708	2,504	2,419	2,955	2,942	2,931	2,926	3,331	2,988	2,999	2,446
2)	Mining and Quarrying	10,660	14,940	16,405	18,497	19,490	19,617	18,654	17,716	17,458	18,818	16,609	18,492	17,363
3)	Manufacturing	80,440	73,506	82,323	83,484	87,647	86,651	84,332	83,790	84,938	82,953	89,315	93,326	93,954
	3.1 Food , Beverages and Tobacco	5,724	6,691	8,962	10,303	11,479	11,623	12,259	11,103	11,198	10,899	10,702	10,596	10,397
	3.2 Textile and Leather Products	1,399	1,271	1,186	1,306	1,362	1,322	1,236	1,312	1,440	1,339	1,430	1,553	1,690
	3.3 Furniture and Other Wood Products	2,291	2,285	2,220	2,187	2,335	2,373	2,514	2,645	2,330	2,507	2,283	2,258	2,442
	3.4 Paper And Paper Products	2,436	2,424	2,221	2,288	2,383	2,555	2,603	2,582	2,760	2,531	1,586	1,893	1,899
	3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals	23,091	18,007	18,279	19,154	21,056	20,619	18,597	19,497	19,206	18,676	19,483	22,697	22,913
	3.6 Basic Metal Products (Including Aluminium)	17,220	17,477	17,961	17,837	18,980	17,145	16,815	16,220	16,069	15,167	14,692	15,420	15,164
	3.7 Fabricated Metal Products, Machinery and Equipment	9,912	7,215	8,615	8,547	9,131	9,899	9,522	10,621	11,316	10,982	10,048	9,931	10,649
	3.8 Other Manufactured Products	18,367	18,136	22,879	21,862	20,921	21,115	20,786	19,810	20,619	20,852	29,091	28,978	28,800
4)	Electricity, Gas and Water	22,734	27,310	28,125	38,695	38,208	41,855	43,479	42,343	52,088	50,450	50,808	51,880	53,237
5)	Construction and Real Estate	311,138	327,533	326,730	320,931	316,100	308,342	302,903	300,371	296,903	292,984	287,047	285,772	268,678
	5.1 Construction	65,220	61,812	65,973	64,819	63,406	63,226	58,504	57,242	57,704	56,275	52,908	50,030	49,519
	5.2 Real Estate	245,918	265,721	260,757	256,112	252,694	245,116	244,399	243,129	239,199	236,709	234,139	235,742	219,159
6)	Trade	152,656	138,675	131,479	136,583	140,490	140,566	136,532	142,240	145,604	145,999	154,390	162,841	168,060
	6.1 Wholesale	104,813	100,024	99,406	99,929	103,729	94,794	93,897	100,654	96,350	94,378	110,832	117,782	123,877
	6.2 Retail	47,843	38,651	32,073	36,654	36,761	45,772	42,635	41,586	49,254	51,621	43,558	45,059	44,183
7)	Transport, Storage and Communication	57,078	84,818	86,421	83,089	78,245	73,582	75,682	73,392	85,705	92,803	91,761	92,753	93,747
8)	Financial Institutions	131,105	110,357	116,770	120,687	133,313	147,428	148,347	159,358	161,298	161,855	177,753	174,900	203,761
9)	Government	251,689	240,856	222,952	214,895	210,005	200,893	200,227	203,535	208,117	203,041	174,985	183,089	185,741
10)	Personal Loans for Business Purposes <sup>1</sup>	100,811	104,675	99,186	106,172	97,930	91,061	92,666	96,856	95,406	92,261	88,726	87,078	87,125
11)	Personal Loans for Consumption Purposes	330,006	325,778	349,026	354,718	365,983	379,680	383,630	390,543	402,640	415,649	426,828	440,089	460,387
12)	All Others <sup>2</sup>	143,240	146,165	157,832	158,854	169,033	162,778	161,543	160,710	164,033	179,942	176,481	183,372	181,881
<b>Total</b>		<b>1,592,609</b>	<b>1,596,786</b>	<b>1,618,957</b>	<b>1,639,109</b>	<b>1,658,863</b>	<b>1,655,408</b>	<b>1,650,937</b>	<b>1,673,785</b>	<b>1,717,116</b>	<b>1,740,086</b>	<b>1,737,691</b>	<b>1,776,591</b>	<b>1,816,380</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 2019	Dec 2020	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024 *
Economic Activity														
1)	Agriculture	227	188	138	138	99	830	770	803	758	1,151	1,450	1,724	1,795
2)	Mining and Quarrying	8,005	18,083	14,765	17,438	16,829	18,400	22,952	21,770	20,491	21,086	20,736	19,380	16,903
3)	Manufacturing	16,873	20,772	22,942	21,874	21,221	20,366	23,516	27,080	28,951	25,110	26,751	26,497	26,818
	3.1 Food , Beverages and Tobacco	3,188	3,856	4,173	4,305	4,583	5,397	5,440	5,803	5,624	5,218	5,916	5,293	4,548
	3.2 Textile and Leather Products	605	505	474	409	442	426	521	1,159	1,268	1,382	1,092	1,005	1,075
	3.3 Furniture and Other Wood Products	389	432	421	421	400	441	499	509	528	514	479	456	33
	3.4 Paper And Paper Products	1	0	0	0	0	2	2	12	25	42	31	8	10
	3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals	7,076	11,089	10,638	9,044	8,161	5,753	8,026	10,920	12,400	8,644	9,884	10,301	12,392
	3.6 Basic Metal Products (Including Aluminium)	3,040	2,405	4,043	4,217	4,240	4,055	4,086	3,980	4,176	4,478	3,980	3,321	3,519
	3.7 Fabricated Metal Products, Machinery and Equipment	960	1,003	1,572	1,679	1,291	1,273	1,731	2,141	2,434	2,081	1,909	2,253	1,997
	3.8 Other Manufactured Products	1,614	1,482	1,621	1,799	2,104	3,019	3,211	2,556	2,496	2,751	3,460	3,860	3,244
4)	Electricity, Gas and Water	7,169	8,185	6,969	6,757	7,276	8,789	8,908	10,504	12,624	13,995	13,643	16,752	19,212
5)	Construction and Real Estate	14,240	13,484	12,827	12,973	12,928	14,634	17,365	17,651	18,700	19,849	19,182	20,415	20,054
	5.1 Construction	5,562	4,903	3,543	3,690	4,237	4,393	4,384	4,678	4,832	5,906	5,135	5,232	5,615
	5.2 Real Estate	8,678	8,581	9,284	9,283	8,691	10,241	12,981	12,973	13,868	13,943	14,047	15,183	14,439
6)	Trade	12,222	13,308	14,926	16,134	16,013	16,755	16,124	17,660	17,894	23,125	23,808	23,521	26,844
	6.1 Wholesale	9,790	9,615	12,401	13,208	13,113	13,386	12,977	14,157	14,652	18,605	19,925	19,537	22,972
	6.2 Retail	2,432	3,693	2,525	2,926	2,900	3,369	3,147	3,503	3,242	4,520	3,883	3,984	3,872
7)	Transport, Storage and Communication	33,256	29,852	33,475	34,147	36,862	36,637	36,551	32,767	32,579	40,876	39,749	42,432	42,028
8)	Financial Institutions	38,263	44,021	31,360	35,046	39,077	49,844	55,803	55,851	54,619	56,097	58,021	62,660	72,065
9)	Government	9,137	11,573	18,107	23,916	29,579	30,100	26,764	17,771	16,344	16,721	23,074	27,591	28,331
10)	Personal Loans for Business Purposes <sup>1</sup>	4,739	3,722	4,715	5,018	3,970	4,759	3,844	3,902	4,937	4,583	4,242	4,334	3,987
11)	Personal Loans for Consumption Purposes	4,695	4,872	4,057	3,515	3,675	3,767	3,654	3,685	3,812	3,893	3,886	4,286	4,495
12)	All Others <sup>2</sup>	17,202	14,253	10,814	15,786	19,637	13,166	12,248	12,555	15,660	14,899	19,113	20,716	22,004
<b>Total</b>		<b>166,028</b>	<b>182,313</b>	<b>175,095</b>	<b>192,742</b>	<b>207,166</b>	<b>218,047</b>	<b>228,499</b>	<b>221,999</b>	<b>227,369</b>	<b>241,385</b>	<b>253,655</b>	<b>270,308</b>	<b>284,536</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

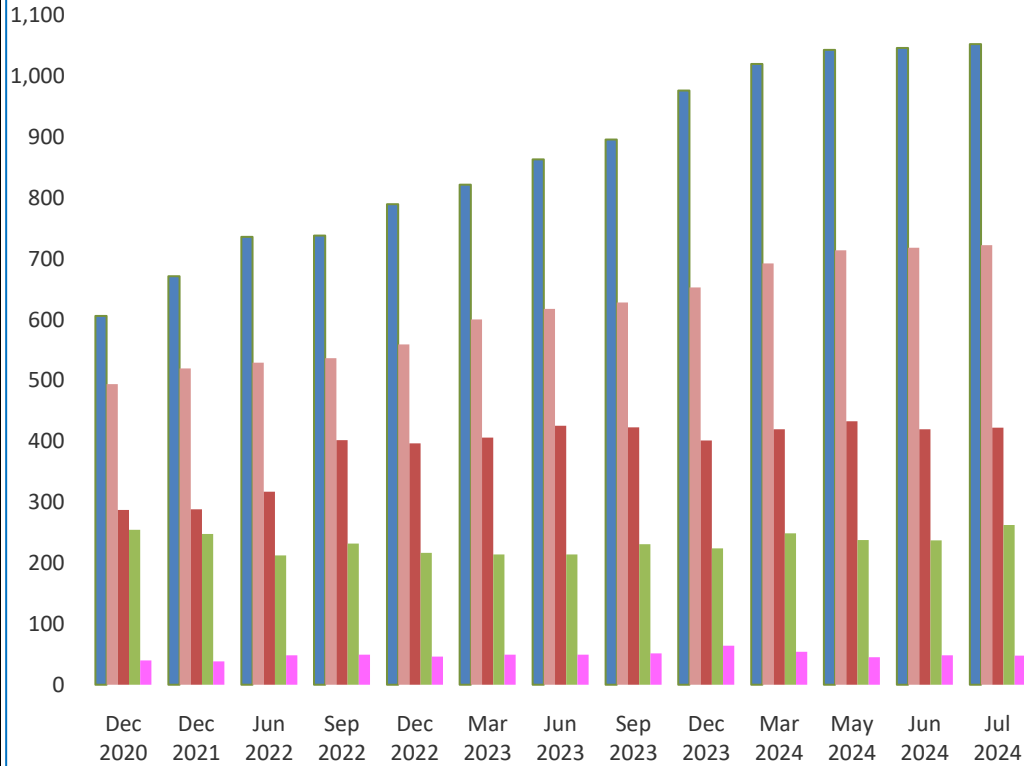
Table 30 : Deposits distributed Residents / Non Residents ( All Banks ) <sup>1</sup>

<b>(In Millions of AED)</b>													
Item	Dec 2020	Dec 2021	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	May 2024	Jun 2024	Jul 2024 *
<b>Residents</b>	<b>1,682,102</b>	<b>1,765,533</b>	<b>1,843,449</b>	<b>1,958,348</b>	<b>2,009,696</b>	<b>2,092,554</b>	<b>2,170,851</b>	<b>2,230,771</b>	<b>2,319,855</b>	<b>2,436,348</b>	<b>2,473,639</b>	<b>2,470,748</b>	<b>2,508,820</b>
(1) 1.1 Corporate	606,207	671,422	735,980	738,143	790,086	821,786	863,558	896,382	976,967	1,020,461	1,043,436	1,046,617	1,053,226
1.2 Individuals	493,901	519,917	529,383	536,581	559,456	600,694	617,997	628,424	653,122	692,674	714,307	718,393	722,549
1.3 Government	287,270	288,156	317,257	401,836	396,771	406,365	425,662	423,354	401,670	419,849	432,926	419,907	422,642
1.4 GREs	254,805	247,908	212,593	232,294	216,854	214,291	213,977	231,162	224,165	249,042	237,709	237,487	262,651
1.5 Non Banking Financial Institutions	39,919	38,130	48,236	49,494	46,529	49,418	49,657	51,449	63,931	54,322	45,261	48,344	47,752
<b>Non-Residents</b>	<b>202,443</b>	<b>230,994</b>	<b>248,384</b>	<b>228,614</b>	<b>212,530</b>	<b>213,355</b>	<b>211,148</b>	<b>190,100</b>	<b>202,047</b>	<b>220,931</b>	<b>204,650</b>	<b>221,822</b>	<b>227,124</b>
(2) 2.1 Corporate	72,250	82,170	138,302	119,744	103,101	107,722	111,929	105,083	110,387	117,576	103,087	112,306	103,638
2.2 Non Banking Financial Institutions	84,421	86,020	49,497	40,588	41,171	37,317	35,833	30,326	23,766	27,514	33,250	36,025	36,916
2.3 Individuals	24,604	26,261	29,372	31,077	33,475	35,104	37,930	37,683	38,960	39,130	39,488	40,392	40,663
2.4 Government and Non Commercial Entities	21,168	36,543	31,213	37,205	34,783	33,212	25,456	17,008	28,934	36,711	28,825	33,099	45,907
<b>Total Deposits</b>	<b>1,884,545</b>	<b>1,996,527</b>	<b>2,091,833</b>	<b>2,186,962</b>	<b>2,222,226</b>	<b>2,305,909</b>	<b>2,381,999</b>	<b>2,420,871</b>	<b>2,521,902</b>	<b>2,657,279</b>	<b>2,678,289</b>	<b>2,692,570</b>	<b>2,735,944</b>

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

\* Preliminary

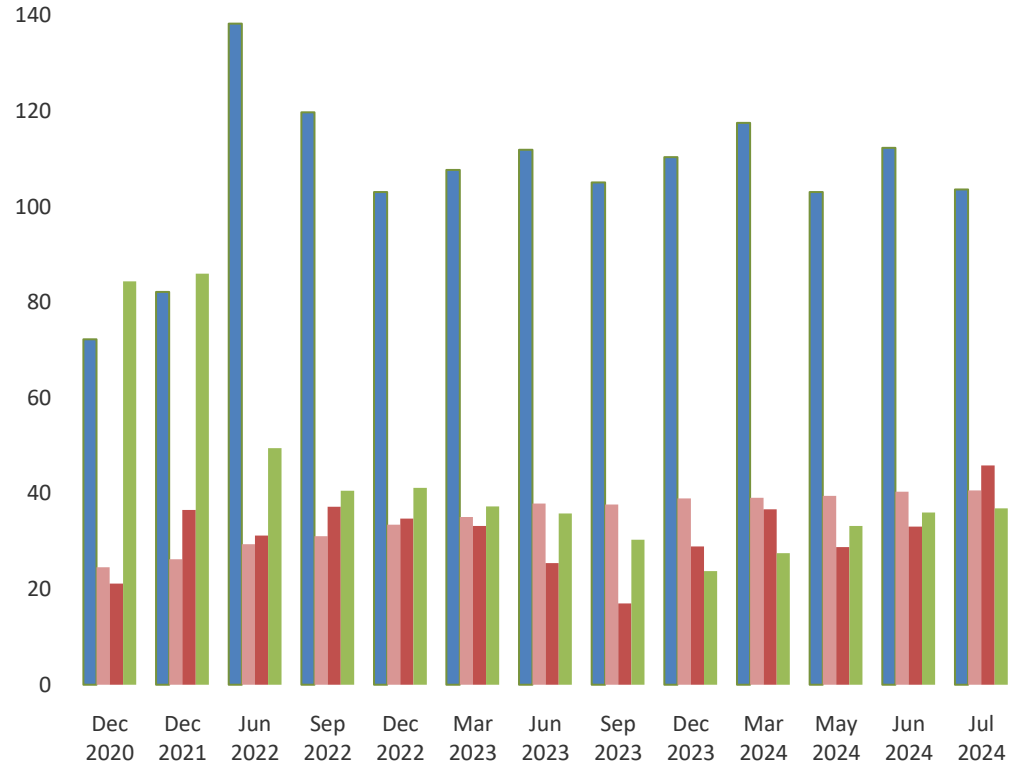
### Resident Deposits - Banks



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>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>May 2024</b>	<b>Jun 2024</b>	<b>Jul 2024 *</b>	
<b>Residents</b>	<b>1,484,664</b>	<b>1,564,262</b>	<b>1,627,598</b>	<b>1,743,129</b>	<b>1,779,660</b>	<b>1,854,737</b>	<b>1,932,197</b>	<b>1,987,111</b>	<b>2,066,205</b>	<b>2,168,135</b>	<b>2,209,947</b>	<b>2,206,114</b>	<b>2,241,384</b>	
(1) 1.1 Corporate	500,263	567,688	624,623	626,537	671,325	701,240	746,648	778,728	851,023	887,329	913,407	916,423	921,898	
1.2 Individuals	418,351	439,616	442,680	450,674	470,654	506,535	521,562	532,278	554,651	590,946	611,957	616,128	620,636	
1.3 Government	286,520	285,800	315,797	401,019	395,826	405,690	424,906	421,630	400,606	418,672	431,729	418,545	421,450	
1.4 GREs	245,125	239,011	202,926	221,103	200,491	197,480	195,220	208,650	202,925	223,514	214,390	213,223	236,808	
1.5 Non Banking Financial Institutions	34,405	32,147	41,572	43,796	41,364	43,792	43,861	45,825	57,000	47,674	38,464	41,796	40,592	
<b>Non-Residents</b>	<b>168,895</b>	<b>198,345</b>	<b>214,070</b>	<b>193,010</b>	<b>175,263</b>	<b>177,449</b>	<b>175,663</b>	<b>154,200</b>	<b>163,648</b>	<b>183,463</b>	<b>165,109</b>	<b>181,222</b>	<b>186,844</b>	
(2) 2.1 Corporate	52,490	64,222	119,458	100,745	82,869	88,129	92,199	86,062	89,833	97,500	83,058	91,346	83,285	
2.2 Non Banking Financial Institutions	79,340	81,620	45,720	35,400	36,277	33,337	33,093	26,810	20,053	23,585	29,300	32,091	33,225	
2.3 Individuals	16,831	17,588	19,247	21,079	23,356	24,928	27,141	27,145	28,526	28,524	28,857	29,802	29,992	
2.4 Government and Non Commercial Entities	20,234	34,915	29,645	35,786	32,761	31,055	23,230	14,183	25,236	33,854	23,894	27,984	40,342	
<b>Total Deposits</b>	<b>1,653,559</b>	<b>1,762,607</b>	<b>1,841,668</b>	<b>1,936,139</b>	<b>1,954,923</b>	<b>2,032,186</b>	<b>2,107,860</b>	<b>2,141,311</b>	<b>2,229,853</b>	<b>2,351,598</b>	<b>2,375,056</b>	<b>2,387,337</b>	<b>2,428,228</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>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>May 2024</b>	<b>Jun 2024</b>	<b>Jul 2024 *</b>
<b>Residents</b>	<b>197,438</b>	<b>201,271</b>	<b>215,851</b>	<b>215,219</b>	<b>230,036</b>	<b>237,817</b>	<b>238,654</b>	<b>243,660</b>	<b>253,650</b>	<b>268,213</b>	<b>263,692</b>	<b>264,634</b>	<b>267,435</b>
(1) 1.1 Corporate	105,944	103,734	111,357	111,606	118,761	120,546	116,910	117,654	125,944	133,132	130,029	130,195	131,328
1.2 Individuals	75,550	80,301	86,703	85,907	88,802	94,159	96,435	96,146	98,471	101,728	102,350	102,264	101,913
1.3 Government	750	2,356	1,460	817	945	675	756	1,724	1,064	1,177	1,197	1,363	1,191
1.4 GREs	9,680	8,897	9,667	11,191	16,363	16,811	18,757	22,512	21,240	25,528	23,319	24,264	25,843
1.5 Non Banking Financial Institutions	5,514	5,983	6,664	5,698	5,165	5,626	5,796	5,624	6,931	6,648	6,797	6,548	7,160
<b>Non-Residents</b>	<b>33,548</b>	<b>32,649</b>	<b>34,314</b>	<b>35,604</b>	<b>37,267</b>	<b>35,906</b>	<b>35,485</b>	<b>35,900</b>	<b>38,399</b>	<b>37,468</b>	<b>39,541</b>	<b>40,599</b>	<b>40,281</b>
(2) 2.1 Corporate	19,760	17,948	18,844	18,999	20,232	19,593	19,730	19,021	20,554	20,076	20,029	20,960	20,353
2.2 Non Banking Financial Institutions	5,081	4,400	3,777	5,188	4,894	3,980	2,740	3,516	3,713	3,929	3,950	3,934	3,691
2.3 Individuals	7,773	8,673	10,125	9,998	10,119	10,176	10,789	10,538	10,434	10,606	10,631	10,590	10,672
2.4 Government and Non Commercial Entities	934	1,628	1,568	1,419	2,022	2,157	2,226	2,825	3,698	2,857	4,931	5,115	5,565
<b>Total Deposits</b>	<b>230,986</b>	<b>233,920</b>	<b>250,165</b>	<b>250,823</b>	<b>267,303</b>	<b>273,723</b>	<b>274,139</b>	<b>279,560</b>	<b>292,049</b>	<b>305,681</b>	<b>303,233</b>	<b>305,233</b>	<b>307,716</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>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>May 2024</b>	<b>Jun 2024</b>	<b>Jul 2024 *</b>
<b>Residents</b>	<b>1,301,830</b>	<b>1,377,356</b>	<b>1,427,156</b>	<b>1,550,846</b>	<b>1,580,152</b>	<b>1,648,844</b>	<b>1,705,946</b>	<b>1,748,859</b>	<b>1,831,614</b>	<b>1,922,458</b>	<b>1,946,731</b>	<b>1,940,451</b>	<b>1,968,808</b>
(1) 1.1 Corporate	511,722	566,082	617,996	623,761	670,081	691,011	727,082	754,757	830,919	861,159	883,765	885,025	889,696
1.2 Individuals	336,455	358,259	365,604	372,628	392,270	425,339	436,159	443,118	461,264	492,969	510,044	513,051	520,860
1.3 Government	218,158	226,476	242,031	322,075	306,922	319,615	331,819	322,532	297,820	313,614	316,565	301,813	300,552
1.4 GREs	205,713	195,641	159,129	188,299	170,507	169,424	167,186	182,930	185,238	208,009	198,347	199,301	215,365
1.5 Non Banking Financial Institutions	29,782	30,898	42,396	44,083	40,372	43,455	43,700	45,522	56,373	46,707	38,010	41,261	42,335
<b>Non-Residents</b>	<b>172,344</b>	<b>196,400</b>	<b>234,006</b>	<b>217,180</b>	<b>202,201</b>	<b>203,798</b>	<b>203,555</b>	<b>182,722</b>	<b>194,983</b>	<b>213,562</b>	<b>196,915</b>	<b>214,089</b>	<b>219,807</b>
(2) 2.1 Corporate	68,546	78,278	134,410	116,137	98,753	103,993	109,005	101,982	107,575	114,484	100,421	109,695	101,308
2.2 Non Banking Financial Institutions	61,502	59,395	42,447	36,619	39,187	36,419	35,170	30,078	23,173	27,076	32,722	35,616	36,501
2.3 Individuals	21,243	22,976	26,183	27,483	29,846	31,085	34,010	33,776	35,348	35,422	35,956	36,841	37,244
2.4 Government and Non Commercial Entities	21,053	35,751	30,966	36,941	34,415	32,301	25,370	16,886	28,887	36,580	27,816	31,937	44,754
<b>Total Deposits</b>	<b>1,474,174</b>	<b>1,573,756</b>	<b>1,661,162</b>	<b>1,768,026</b>	<b>1,782,353</b>	<b>1,852,642</b>	<b>1,909,501</b>	<b>1,931,581</b>	<b>2,026,597</b>	<b>2,136,020</b>	<b>2,143,646</b>	<b>2,154,540</b>	<b>2,188,615</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>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>May 2024</b>	<b>Jun 2024</b>	<b>Jul 2024 *</b>
<b>Residents</b>	<b>380,272</b>	<b>388,177</b>	<b>416,293</b>	<b>407,502</b>	<b>429,544</b>	<b>443,710</b>	<b>464,905</b>	<b>481,912</b>	<b>488,241</b>	<b>513,890</b>	<b>526,908</b>	<b>530,297</b>	<b>540,010</b>
(1) 1.1 Corporate	94,485	105,340	117,984	114,382	120,005	130,775	136,476	141,625	146,048	159,302	159,671	161,592	163,529
1.2 Individuals	157,446	161,658	163,779	163,953	167,186	175,355	181,838	185,306	191,858	199,705	204,263	205,342	201,689
1.3 Government	69,112	61,680	75,226	79,761	89,849	86,750	93,843	100,822	103,850	106,235	116,361	118,094	122,089
1.4 GREs	49,092	52,267	53,464	43,995	46,347	44,867	46,791	48,232	38,927	41,033	39,362	38,186	47,286
1.5 Non Banking Financial Institutions	10,137	7,232	5,840	5,411	6,157	5,963	5,957	5,927	7,558	7,615	7,251	7,083	5,417
<b>Non-Residents</b>	<b>30,099</b>	<b>34,594</b>	<b>14,378</b>	<b>11,434</b>	<b>10,329</b>	<b>9,557</b>	<b>7,593</b>	<b>7,378</b>	<b>7,064</b>	<b>7,369</b>	<b>7,735</b>	<b>7,733</b>	<b>7,315</b>
(2) 2.1 Corporate	3,704	3,892	3,892	3,607	4,348	3,729	2,924	3,101	2,812	3,092	2,666	2,611	2,330
2.2 Non Banking Financial Institutions	22,919	26,625	7,050	3,969	1,984	898	663	248	593	438	528	409	414
2.3 Individuals	3,361	3,285	3,189	3,594	3,629	4,019	3,920	3,907	3,612	3,708	3,532	3,551	3,419
2.4 Government and Non Commercial Entities	115	792	247	264	368	911	86	122	47	131	1,009	1,162	1,152
<b>Total Deposits</b>	<b>410,371</b>	<b>422,771</b>	<b>430,671</b>	<b>418,936</b>	<b>439,873</b>	<b>453,267</b>	<b>472,498</b>	<b>489,290</b>	<b>495,305</b>	<b>521,259</b>	<b>534,643</b>	<b>538,030</b>	<b>547,325</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 2019</b>	<b>Dec 2020</b>	<b>Dec 2021</b>	<b>Mar 2022</b>	<b>Jun 2022</b>	<b>Sep 2022</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024 *</b>
0 to AED 250,000	146,289	142,345	144,478	146,918	148,474	154,419	160,892	170,461	176,364	183,965	198,816	197,642	205,787
AED 250,001 to AED 500,000	70,645	73,158	87,428	90,639	83,337	87,443	84,258	90,953	95,417	98,248	103,249	107,141	110,124
AED 500,001 to AED 1,000,000	86,360	91,536	95,617	97,519	110,318	103,139	108,517	116,265	121,440	124,196	128,115	135,167	138,856
AED 1,000,001 to AED 5,000,000	220,400	238,289	250,630	258,401	251,778	272,017	288,733	305,479	316,942	325,739	353,112	353,078	365,499
AED 5 Million to AED 20 Million	217,603	229,206	242,462	248,581	250,794	246,014	269,238	282,728	288,328	298,721	309,269	326,935	334,032
Above AED 20 Million	1,128,887	1,110,011	1,175,912	1,164,179	1,247,132	1,323,931	1,310,588	1,340,023	1,383,508	1,390,002	1,429,341	1,537,317	1,538,271
<b>Total Deposits</b>	<b>1,870,184</b>	<b>1,884,545</b>	<b>1,996,527</b>	<b>2,006,237</b>	<b>2,091,833</b>	<b>2,186,963</b>	<b>2,222,226</b>	<b>2,305,909</b>	<b>2,381,999</b>	<b>2,420,871</b>	<b>2,521,902</b>	<b>2,657,280</b>	<b>2,692,570</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>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>May 2024</b>	<b>Jun 2024</b>	<b>Jul 2024 *</b>
<b>Demand</b>	<b>696,884</b>	<b>848,040</b>	<b>909,976</b>	<b>923,963</b>	<b>907,451</b>	<b>918,955</b>	<b>955,430</b>	<b>981,451</b>	<b>1,019,471</b>	<b>1,056,997</b>	<b>1,045,613</b>	<b>1,058,043</b>	<b>1,059,254</b>
Local Currency	513,144	614,109	634,318	639,938	646,030	659,642	676,421	693,721	724,856	757,785	759,438	768,383	763,652
Foreign Currencies	183,740	233,931	275,658	284,025	261,421	259,313	279,009	287,730	294,615	299,212	286,175	289,660	295,602
<b>Savings</b>	<b>215,208</b>	<b>241,819</b>	<b>253,834</b>	<b>244,332</b>	<b>245,868</b>	<b>263,141</b>	<b>268,621</b>	<b>266,453</b>	<b>272,825</b>	<b>286,665</b>	<b>294,668</b>	<b>302,014</b>	<b>301,542</b>
Local Currency	180,484	200,488	206,549	196,460	194,610	211,623	219,174	218,674	224,035	238,744	247,490	254,617	253,349
Foreign Currencies	34,724	41,331	47,285	47,872	51,258	51,518	49,447	47,779	48,790	47,921	47,178	47,397	48,193
<b>Time</b>	<b>616,591</b>	<b>533,565</b>	<b>551,054</b>	<b>563,875</b>	<b>613,015</b>	<b>659,630</b>	<b>678,838</b>	<b>702,560</b>	<b>780,941</b>	<b>840,098</b>	<b>842,989</b>	<b>850,076</b>	<b>888,187</b>
Local Currency	389,317	342,447	353,048	335,481	363,057	387,568	404,470	419,419	461,145	483,008	503,938	498,494	515,703
Foreign Currencies	227,274	191,118	198,006	228,394	249,958	272,062	274,368	283,141	319,796	357,090	339,051	351,582	372,484
<b>Total Deposits **</b>	<b>1,528,683</b>	<b>1,623,424</b>	<b>1,714,864</b>	<b>1,732,170</b>	<b>1,766,334</b>	<b>1,841,726</b>	<b>1,902,889</b>	<b>1,950,464</b>	<b>2,073,237</b>	<b>2,183,760</b>	<b>2,183,270</b>	<b>2,210,133</b>	<b>2,248,983</b>
Total Local Currency	1,082,945	1,157,044	1,193,915	1,171,879	1,203,697	1,258,833	1,300,065	1,331,814	1,410,036	1,479,537	1,510,866	1,521,495	1,532,704
Total Foreign Currencies	445,738	466,380	520,949	560,291	562,637	582,893	602,824	618,650	663,201	704,223	672,404	688,639	716,279
Commercial Prepayments	17,284	17,122	18,237	18,121	19,066	20,174	19,004	19,474	20,591	21,697	22,183	21,150	20,333

<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>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>May 2024</b>	<b>Jun 2024</b>	<b>Jul 2024 *</b>
<b>Demand</b>	<b>561,771</b>	<b>702,302</b>	<b>750,381</b>	<b>764,776</b>	<b>742,935</b>	<b>759,924</b>	<b>804,846</b>	<b>829,177</b>	<b>853,184</b>	<b>884,324</b>	<b>878,177</b>	<b>888,534</b>	<b>893,009</b>
Local Currency	430,610	525,103	539,920	545,990	551,472	563,138	581,986	598,343	624,616	651,758	656,157	662,993	662,123
Foreign Currencies	131,161	177,199	210,461	218,786	191,463	196,786	222,860	230,834	228,568	232,566	222,020	225,541	230,886
<b>Savings</b>	<b>189,229</b>	<b>212,095</b>	<b>221,834</b>	<b>212,719</b>	<b>215,328</b>	<b>232,637</b>	<b>238,342</b>	<b>237,865</b>	<b>244,746</b>	<b>258,138</b>	<b>266,663</b>	<b>274,094</b>	<b>273,563</b>
Local Currency	165,239	184,383	189,612	180,023	179,178	195,690	203,183	203,577	209,284	223,837	232,669	239,798	238,685
Foreign Currencies	23,990	27,712	32,222	32,696	36,150	36,947	35,159	34,288	35,462	34,301	33,994	34,296	34,878
<b>Time</b>	<b>551,770</b>	<b>482,364</b>	<b>498,748</b>	<b>509,589</b>	<b>547,235</b>	<b>581,207</b>	<b>591,292</b>	<b>610,881</b>	<b>689,391</b>	<b>741,444</b>	<b>743,923</b>	<b>751,251</b>	<b>783,749</b>
Local Currency	355,065	313,381	324,160	307,366	329,286	348,162	361,961	372,698	413,602	430,254	451,465	447,577	461,466
Foreign Currencies	196,705	168,983	174,588	202,223	217,949	233,045	229,331	238,183	275,789	311,190	292,458	303,674	322,283
<b>Total Deposits **</b>	<b>1,302,770</b>	<b>1,396,761</b>	<b>1,470,963</b>	<b>1,487,084</b>	<b>1,505,498</b>	<b>1,573,768</b>	<b>1,634,480</b>	<b>1,677,923</b>	<b>1,787,321</b>	<b>1,883,906</b>	<b>1,888,763</b>	<b>1,913,878</b>	<b>1,950,321</b>
Total Local Currency	950,914	1,022,867	1,053,692	1,033,379	1,059,936	1,106,990	1,147,130	1,174,618	1,247,502	1,305,849	1,340,291	1,350,368	1,362,274
Total Foreign Currencies	351,856	373,894	417,271	453,705	445,562	466,778	487,350	503,305	539,819	578,057	548,472	563,510	588,047
Commercial Prepayments	13,714	13,548	14,809	14,509	15,377	16,634	15,439	16,119	17,355	18,323	18,678	17,552	16,915

<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>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>May 2024</b>	<b>Jun 2024</b>	<b>Jul 2024 *</b>
<b>Demand</b>	<b>135,113</b>	<b>145,738</b>	<b>159,595</b>	<b>159,187</b>	<b>164,516</b>	<b>159,031</b>	<b>150,584</b>	<b>152,274</b>	<b>166,287</b>	<b>172,673</b>	<b>167,436</b>	<b>169,510</b>	<b>166,245</b>
Local Currency	82,534	89,006	94,398	93,948	94,558	96,504	94,435	95,378	100,240	106,027	103,281	105,391	101,529
Foreign Currencies	52,579	56,732	65,197	65,239	69,958	62,527	56,149	56,896	66,047	66,646	64,155	64,119	64,716
<b>Savings</b>	<b>25,979</b>	<b>29,724</b>	<b>32,000</b>	<b>31,613</b>	<b>30,540</b>	<b>30,504</b>	<b>30,279</b>	<b>28,588</b>	<b>28,079</b>	<b>28,527</b>	<b>28,005</b>	<b>27,920</b>	<b>27,979</b>
Local Currency	15,245	16,105	16,937	16,437	15,432	15,933	15,991	15,097	14,751	14,907	14,821	14,819	14,664
Foreign Currencies	10,734	13,619	15,063	15,176	15,108	14,571	14,288	13,491	13,328	13,620	13,184	13,101	13,315
<b>Time</b>	<b>64,821</b>	<b>51,201</b>	<b>52,306</b>	<b>54,286</b>	<b>65,780</b>	<b>78,423</b>	<b>87,546</b>	<b>91,679</b>	<b>91,550</b>	<b>98,654</b>	<b>99,066</b>	<b>98,825</b>	<b>104,438</b>
Local Currency	34,252	29,066	28,888	28,115	33,771	39,406	42,509	46,721	47,543	52,754	52,473	50,917	54,237
Foreign Currencies	30,569	22,135	23,418	26,171	32,009	39,017	45,037	44,958	44,007	45,900	46,593	47,908	50,201
<b>Total Deposits **</b>	<b>225,913</b>	<b>226,663</b>	<b>243,901</b>	<b>245,086</b>	<b>260,836</b>	<b>267,958</b>	<b>268,409</b>	<b>272,541</b>	<b>285,916</b>	<b>299,854</b>	<b>294,507</b>	<b>296,255</b>	<b>298,662</b>
Total Local Currency	132,031	134,177	140,223	138,500	143,761	151,843	152,935	157,196	162,534	173,688	170,575	171,127	170,430
Total Foreign Currencies	93,882	92,486	103,678	106,586	117,075	116,115	115,474	115,345	123,382	126,166	123,932	125,129	128,232
Commercial Prepayments	3,570	3,574	3,428	3,612	3,689	3,540	3,565	3,355	3,236	3,374	3,505	3,598	3,418

<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>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>May 2024</b>	<b>Jun 2024</b>	<b>Jul 2024 *</b>
<b>Demand</b>	<b>600,087</b>	<b>742,300</b>	<b>795,653</b>	<b>808,847</b>	<b>793,753</b>	<b>801,618</b>	<b>834,836</b>	<b>860,233</b>	<b>900,593</b>	<b>928,556</b>	<b>914,483</b>	<b>926,224</b>	<b>929,779</b>
Local Currency	428,516	522,385	535,003	540,904	548,381	558,428	573,185	590,101	621,513	646,410	646,051	653,088	650,834
Foreign Currencies	171,571	219,915	260,650	267,943	245,372	243,190	261,651	270,132	279,080	282,146	268,432	273,137	278,945
<b>Savings</b>	<b>111,824</b>	<b>127,395</b>	<b>136,653</b>	<b>134,935</b>	<b>131,953</b>	<b>145,783</b>	<b>147,547</b>	<b>146,367</b>	<b>151,932</b>	<b>157,814</b>	<b>162,119</b>	<b>163,160</b>	<b>165,223</b>
Local Currency	85,338	93,150	97,338	94,965	89,441	102,215	105,932	106,196	110,341	117,133	121,864	122,721	124,006
Foreign Currencies	26,486	34,245	39,315	39,970	42,512	43,568	41,615	40,171	41,591	40,681	40,255	40,439	41,217
<b>Time</b>	<b>496,631</b>	<b>418,082</b>	<b>434,727</b>	<b>453,856</b>	<b>494,575</b>	<b>531,288</b>	<b>544,645</b>	<b>557,983</b>	<b>631,997</b>	<b>685,286</b>	<b>692,334</b>	<b>704,660</b>	<b>732,592</b>
Local Currency	284,997	238,212	249,578	240,840	259,498	276,993	291,971	299,256	335,851	353,693	377,026	381,208	392,438
Foreign Currencies	211,634	179,870	185,149	213,016	235,077	254,295	252,674	258,727	296,146	331,593	315,308	323,452	340,154
<b>Total Deposits **</b>	<b>1,208,542</b>	<b>1,287,777</b>	<b>1,367,033</b>	<b>1,397,638</b>	<b>1,420,281</b>	<b>1,478,689</b>	<b>1,527,028</b>	<b>1,564,583</b>	<b>1,684,522</b>	<b>1,771,656</b>	<b>1,768,936</b>	<b>1,794,044</b>	<b>1,827,594</b>
Total Local Currency	798,851	853,747	881,919	876,709	897,320	937,636	971,088	995,553	1,067,705	1,117,236	1,144,941	1,157,017	1,167,278
Total Foreign Currencies	409,691	434,030	485,114	520,929	522,961	541,053	555,940	569,030	616,817	654,420	623,995	637,027	660,316
Commercial Prepayments	14,082	14,521	15,871	15,789	16,227	17,430	16,183	16,897	17,866	18,829	19,200	18,439	17,601

<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>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>May 2024</b>	<b>Jun 2024</b>	<b>Jul 2024 *</b>
<b>Demand</b>	<b>96,797</b>	<b>105,740</b>	<b>114,323</b>	<b>115,116</b>	<b>113,698</b>	<b>117,337</b>	<b>120,594</b>	<b>121,218</b>	<b>118,878</b>	<b>128,441</b>	<b>131,130</b>	<b>131,819</b>	<b>129,475</b>
Local Currency	84,628	91,724	99,315	99,034	97,649	101,214	103,236	103,620	103,343	111,375	113,387	115,295	112,818
Foreign Currencies	12,169	14,016	15,008	16,082	16,049	16,123	17,358	17,598	15,535	17,066	17,743	16,524	16,657
<b>Savings</b>	<b>103,384</b>	<b>114,424</b>	<b>117,181</b>	<b>109,397</b>	<b>113,915</b>	<b>117,358</b>	<b>121,074</b>	<b>120,086</b>	<b>120,893</b>	<b>128,851</b>	<b>132,549</b>	<b>138,854</b>	<b>136,319</b>
Local Currency	95,146	107,338	109,211	101,495	105,169	109,408	113,242	112,478	113,694	121,611	125,626	131,896	129,343
Foreign Currencies	8,238	7,086	7,970	7,902	8,746	7,950	7,832	7,608	7,199	7,240	6,923	6,958	6,976
<b>Time</b>	<b>119,960</b>	<b>115,483</b>	<b>116,327</b>	<b>110,019</b>	<b>118,440</b>	<b>128,342</b>	<b>134,193</b>	<b>144,577</b>	<b>148,944</b>	<b>154,812</b>	<b>150,655</b>	<b>145,416</b>	<b>155,595</b>
Local Currency	104,320	104,235	103,470	94,641	103,559	110,575	112,499	120,163	125,294	129,315	126,912	117,286	123,265
Foreign Currencies	15,640	11,248	12,857	15,378	14,881	17,767	21,694	24,414	23,650	25,497	23,743	28,130	32,330
<b>Total Deposits **</b>	<b>320,141</b>	<b>335,647</b>	<b>347,831</b>	<b>334,532</b>	<b>346,053</b>	<b>363,037</b>	<b>375,861</b>	<b>385,881</b>	<b>388,715</b>	<b>412,104</b>	<b>414,334</b>	<b>416,089</b>	<b>421,389</b>
Total Local Currency	284,094	303,297	311,996	295,170	306,377	321,197	328,977	336,261	342,331	362,301	365,925	364,477	365,426
Total Foreign Currencies	36,047	32,350	35,835	39,362	39,676	41,840	46,884	49,620	46,384	49,803	48,409	51,612	55,963
Commercial Prepayments	3,202	2,601	2,366	2,332	2,839	2,744	2,821	2,577	2,725	2,868	2,983	2,711	2,732

<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>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>May 2024</b>	<b>Jun 2024</b>	<b>Jul 2024 *</b>
<b>Maturity</b>													
Upto 3 Months	458,803	453,936	497,074	476,564	472,546	537,858	579,967	585,455	604,994	669,719	659,011	611,807	635,030
Above 3 and Upto 6 Months	163,992	152,495	130,620	142,383	174,542	204,006	192,519	205,437	209,611	202,645	227,713	251,151	281,560
Above 6 and Upto 12 Months	176,416	165,463	174,822	268,103	280,784	230,914	199,937	219,030	260,649	271,665	275,897	300,688	300,780
Exceeding 12 Months	65,472	27,210	26,397	33,710	38,368	40,660	63,243	43,838	44,255	45,254	44,482	46,410	42,341
<b>Total</b>	<b>864,683</b>	<b>799,104</b>	<b>828,913</b>	<b>920,760</b>	<b>966,240</b>	<b>1,013,438</b>	<b>1,035,666</b>	<b>1,053,760</b>	<b>1,119,509</b>	<b>1,189,283</b>	<b>1,207,103</b>	<b>1,210,056</b>	<b>1,259,711</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>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>May 2024</b>	<b>Jun 2024</b>	<b>Jul 2024 *</b>
<b>Maturity</b>													
Upto 3 Months	417,522	420,563	463,899	442,469	431,863	492,930	527,445	524,859	545,536	609,233	598,991	552,293	569,209
Above 3 and Upto 6 Months	150,405	144,128	120,512	132,897	164,879	192,855	174,605	187,466	194,611	184,643	204,828	226,285	256,691
Above 6 and Upto 12 Months	164,263	155,816	163,426	255,090	262,934	206,571	181,043	203,234	241,333	249,339	254,474	281,069	281,637
Exceeding 12 Months	63,131	22,657	23,991	31,199	35,718	37,720	60,019	40,529	41,159	42,323	41,847	43,567	39,745
<b>Total</b>	<b>795,321</b>	<b>743,164</b>	<b>771,828</b>	<b>861,655</b>	<b>895,394</b>	<b>930,076</b>	<b>943,112</b>	<b>956,088</b>	<b>1,022,639</b>	<b>1,085,538</b>	<b>1,100,140</b>	<b>1,103,214</b>	<b>1,147,282</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>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>May 2024</b>	<b>Jun 2024</b>	<b>Jul 2024 *</b>
<b>Maturity</b>													
Upto 3 Months	41,281	33,373	33,175	34,095	40,683	44,928	52,522	60,596	59,458	60,486	60,020	59,514	65,821
Above 3 and Upto 6 Months	13,587	8,367	10,108	9,486	9,663	11,151	17,914	17,971	15,000	18,002	22,885	24,866	24,869
Above 6 and Upto 12 Months	12,153	9,647	11,396	13,013	17,850	24,343	18,894	15,796	19,316	22,326	21,423	19,619	19,143
Exceeding 12 Months	2,341	4,553	2,406	2,511	2,650	2,940	3,224	3,309	3,096	2,931	2,635	2,843	2,596
<b>Total</b>	<b>69,362</b>	<b>55,940</b>	<b>57,085</b>	<b>59,105</b>	<b>70,846</b>	<b>83,362</b>	<b>92,554</b>	<b>97,672</b>	<b>96,870</b>	<b>103,745</b>	<b>106,963</b>	<b>106,842</b>	<b>112,429</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>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>May 2024</b>	<b>Jun 2024</b>	<b>Jul 2024 *</b>
<b>Maturity</b>													
Upto 3 Months	359,381	358,300	401,830	394,929	382,472	446,300	482,190	472,298	475,197	533,165	510,149	514,350	535,696
Above 3 and Upto 6 Months	126,101	118,030	94,783	109,868	133,616	160,310	155,430	145,107	174,339	164,910	191,449	202,972	218,802
Above 6 and Upto 12 Months	134,294	124,102	138,294	214,296	230,582	175,913	147,931	175,998	205,467	214,819	221,564	213,112	215,188
Exceeding 12 Months	58,134	21,182	22,873	30,207	34,361	36,765	42,291	38,935	38,924	41,327	40,908	40,909	38,596
<b>Total</b>	<b>677,910</b>	<b>621,614</b>	<b>657,780</b>	<b>749,300</b>	<b>781,031</b>	<b>819,288</b>	<b>827,842</b>	<b>832,338</b>	<b>893,927</b>	<b>954,221</b>	<b>964,070</b>	<b>971,343</b>	<b>1,008,282</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>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>May 2024</b>	<b>Jun 2024</b>	<b>Jul 2024 *</b>
<b>Maturity</b>													
Upto 3 Months	99,422	95,636	95,244	81,635	90,074	91,558	97,777	113,157	129,797	136,554	148,862	97,457	99,334
Above 3 and Upto 6 Months	37,891	34,465	35,837	32,515	40,926	43,696	37,089	60,330	35,272	37,735	36,264	48,179	62,758
Above 6 and Upto 12 Months	42,122	41,361	36,528	53,807	50,202	55,001	52,006	43,032	55,182	56,846	54,333	87,576	85,592
Exceeding 12 Months	7,338	6,028	3,524	3,503	4,007	3,895	20,952	4,903	5,331	3,927	3,574	5,501	3,746
<b>Total</b>	<b>186,773</b>	<b>177,490</b>	<b>171,133</b>	<b>171,460</b>	<b>185,209</b>	<b>194,150</b>	<b>207,824</b>	<b>221,422</b>	<b>225,582</b>	<b>235,062</b>	<b>243,033</b>	<b>238,713</b>	<b>251,430</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>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>May 2024</b>	<b>Jun 2024</b>	<b>Jul 2024 *</b>
<b>Total Notes Issued ( 1 ) **</b>	109,416	110,503	116,755	113,752	118,668	127,847	135,105	125,774	134,393	144,853	146,814	143,943	143,282
<b>Total Coins Issued ( 2 ) ***</b>	1,288	1,312	1,337	1,337	1,343	1,361	1,373	1,379	1,387	1,995	1,995	1,421	1,421
<b>Total Currency Issued</b>	<b>110,704</b>	<b>111,815</b>	<b>118,092</b>	<b>115,089</b>	<b>120,011</b>	<b>129,208</b>	<b>136,478</b>	<b>127,153</b>	<b>135,780</b>	<b>146,848</b>	<b>148,809</b>	<b>145,364</b>	<b>144,703</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	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	May 2024	Jun 2024	Jul 2024 *
<b>Cheques Cleared</b>													
Number of Cheques	21,246,540	21,283,261	10,886,924	16,260,678	21,819,330	5,564,665	10,809,658	16,451,282	22,125,474	5,657,667	9,337,842	11,027,238	13,530,164
Amount ( <i>In Millions of AED</i> )	990,317	1,096,076	607,127	913,780	1,225,172	306,450	613,345	930,656	1,263,324	328,841	544,475	646,652	792,622

<sup>1</sup> Cumulative data

\* Preliminary

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

Item	Dec 2020	Dec 2021	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	May 2024	Jun 2024	Jul 2024 *
<b>Customer to Customer Trfers</b>													
Number of Transfers	50,815,931	60,572,382	35,252,920	54,063,774	74,540,998	20,742,330	41,997,708	65,046,762	89,505,431	25,556,480	43,566,269	52,197,172	61,920,294
Amount ( <i>In Millions of AED</i> )	3,395,642	3,868,969	2,383,051	3,577,033	4,910,567	1,417,924	2,938,683	4,463,925	6,140,128	1,687,838	2,931,760	3,493,837	4,104,406
<b>Bank to Bank Trfers</b>													
Number of Transfers	458,646	537,239	302,509	464,789	633,663	164,304	323,507	497,283	674,486	179,531	305,397	362,945	428,885
Amount ( <i>In Millions of AED</i> )	5,741,066	5,723,490	3,627,320	5,640,876	7,797,467	2,478,089	5,071,672	7,915,594	11,018,872	2,839,971	4,968,580	5,829,263	7,030,503
<b>Total Domestic Fund Trfers</b>													
Number of Transfers	51,274,577	61,109,621	35,555,429	54,528,563	75,174,661	20,906,634	42,321,215	65,544,045	90,179,917	25,736,011	43,871,666	52,560,117	62,349,179
Amount ( <i>In Millions of AED</i> )	9,136,708	9,592,459	6,010,371	9,217,909	12,708,034	3,896,013	8,010,355	12,379,519	17,159,000	4,527,809	7,900,340	9,323,100	11,134,909

<sup>1</sup> Cumulative data

\* Preliminary

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

Item	Dec 2019		Dec 2020		Dec 2021		Mar 2022		Jun 2022		Sep 2022		Dec 2022		Mar 2023		Jun 2023		Sep 2023		Dec 2023		Mar 2024		Jun 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
<b>National Banks</b>	<b>21</b>	<b>656</b>	<b>21</b>	<b>541</b>	<b>22</b>	<b>514</b>	<b>22</b>	<b>511</b>	<b>23</b>	<b>508</b>	<b>23</b>	<b>506</b>	<b>22</b>	<b>498</b>	<b>22</b>	<b>494</b>	<b>22</b>	<b>493</b>	<b>22</b>	<b>492</b>	<b>22</b>	<b>489</b>	<b>23</b>	<b>484</b>	<b>23</b>	<b>482</b>
- Abu Dhabi	5	219	5	178	6	174	6	173	6	172	7	170	7	169	7	169	7	169	7	168	7	166	7	162	7	160
- Dubai	8	266	8	209	8	192	8	190	9	190	8	190	7	186	7	183	7	183	7	183	7	182	7	182	7	181
- Sharjah	4	92	4	79	4	76	4	76	4	76	4	76	4	75	4	75	4	74	4	74	4	74	4	74	4	75
- RAK	1	28	1	27	1	26	1	26	1	25	1	25	1	23	1	23	1	23	1	23	1	23	1	22	1	22
- Ajman	1	18	1	17	1	16	1	16	1	16	1	16	1	16	1	16	1	16	1	16	1	16	2	16	2	16
- UAQ	1	8	1	7	1	7	1	7	1	6	1	6	1	6	1	6	1	6	1	6	1	6	1	6	1	6
- Fujairah	1	25	1	24	1	23	1	23	1	23	1	23	1	23	1	22	1	22	1	22	1	22	1	22	1	22
<b>Foreign Banks **</b>	<b>27</b>	<b>79</b>	<b>27</b>	<b>73</b>	<b>27</b>	<b>74</b>	<b>27</b>	<b>74</b>	<b>27</b>	<b>74</b>	<b>27</b>	<b>74</b>	<b>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>
- Abu Dhabi	8	29	8	29	8	28	8	28	8	28	8	28	9	27	9	26	9	26	9	26	9	26	8	26	8	26
- Dubai	19	27	19	23	19	25	19	25	19	25	19	25	19	25	19	25	19	25	19	25	19	25	19	25	19	25
- Sharjah	-	14	-	13	-	13	-	13	-	13	-	13	-	13	-	13	-	13	-	13	-	13	-	13	-	13
- RAK	-	6	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	5
- Ajman	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1
- UAQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Fujairah	-	2	-	2	-	2	-	2	-	2	-	2	-	2	-	2	-	2	-	2	-	2	-	2	-	2
<b>Wholesale Banks</b>	<b>11</b>	<b>-</b>	<b>10</b>	<b>-</b>	<b>10</b>	<b>-</b>	<b>10</b>	<b>-</b>	<b>10</b>	<b>-</b>	<b>10</b>	<b>-</b>	<b>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	7	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-
- Dubai	4	-	4	-	4	-	4	-	4	-	4	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-
- Sharjah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- RAK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Ajman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- UAQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Fujairah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>59</b>	<b>735</b>	<b>58</b>	<b>614</b>	<b>59</b>	<b>588</b>	<b>59</b>	<b>585</b>	<b>60</b>	<b>582</b>	<b>60</b>	<b>580</b>	<b>61</b>	<b>571</b>	<b>61</b>	<b>566</b>	<b>61</b>	<b>565</b>	<b>61</b>	<b>564</b>	<b>61</b>	<b>561</b>	<b>61</b>	<b>556</b>	<b>61</b>	<b>554</b>
<b>Total Excluding Wholesale Banks</b>	<b>48</b>	<b>735</b>	<b>48</b>	<b>614</b>	<b>49</b>	<b>588</b>	<b>49</b>	<b>585</b>	<b>50</b>	<b>582</b>	<b>50</b>	<b>580</b>	<b>50</b>	<b>571</b>	<b>50</b>	<b>566</b>	<b>50</b>	<b>565</b>	<b>50</b>	<b>564</b>	<b>50</b>	<b>561</b>	<b>50</b>	<b>556</b>	<b>50</b>	<b>554</b>

\* Preliminary

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