



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

النشرة الاحصائية الشهرية
- البيانات المصرفية والنقدية -
يونيو 2022

**Monthly Statistical Bulletin
- Banking & Monetary Statistics -
June 2022**

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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 Certificates of Deposits/Monetary Bills held by Banks

Gross International Reserves

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

Money Supply (M₁)

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

Money Supply (M₂)

Consists of Money Supply (M₁) plus quasi-monetary deposits (Resident Time and Savings Deposits in Dirham + Resident Deposits in foreign currencies)

Money Supply (M₃)

Consists of Money Supply (M₂) plus Resident Government deposits with Banks & Central Bank

Certificates of Deposits / Monetary Bills

Certificates/ Monetary Bills issued by the Central Bank and sold only to banks 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 2018 | Dec 2019 | Jun 2020 | Sep 2020 | Dec 2020 | Mar 2021 | Jun 2021 | Sep 2021 | Dec 2021 | Mar 2022 | Apr 2022 | May 2022 | Jun 2022 * |
| Central Bank of the UAE | | | | | | | | | | | | | |
| Total Assets/Liabilities | 417,711 | 446,246 | 444,235 | 454,537 | 470,526 | 470,020 | 476,210 | 485,865 | 521,538 | 515,793 | 519,809 | 500,946 | 491,413 |
| Gross International Reserves ** | 365,426 | 397,949 | 354,349 | 360,328 | 391,857 | 396,183 | 406,813 | 432,325 | 481,528 | 475,008 | 476,844 | 457,033 | 447,833 |
| Money Supply Indicators | | | | | | | | | | | | | |
| Money Supply M ₁ | 485,699 | 515,061 | 557,414 | 568,007 | 600,060 | 642,311 | 659,566 | 668,485 | 701,853 | 728,199 | 730,332 | 710,101 | 726,169 |
| Money Supply M ₂ | 1,308,432 | 1,413,166 | 1,458,008 | 1,468,664 | 1,478,607 | 1,487,526 | 1,488,578 | 1,485,913 | 1,563,025 | 1,593,354 | 1,567,218 | 1,568,092 | 1,622,144 |
| Money Supply M ₃ | 1,602,379 | 1,717,456 | 1,752,345 | 1,805,628 | 1,769,368 | 1,766,399 | 1,772,631 | 1,786,880 | 1,856,910 | 1,885,282 | 1,858,530 | 1,890,160 | 1,939,811 |
| Banks | | | | | | | | | | | | | |
| Total Assets | 2,868,516 | 3,082,934 | 3,190,154 | 3,252,485 | 3,188,014 | 3,175,850 | 3,208,761 | 3,247,128 | 3,321,488 | 3,336,354 | 3,344,823 | 3,442,681 | 3,449,173 |
| Foreign Assets (Net) | 59,657 | 91,113 | 108,117 | 170,801 | 133,471 | 131,938 | 122,789 | 132,290 | 154,708 | 178,246 | 156,247 | 199,284 | 224,359 |
| Foreign Assets | 679,647 | 771,092 | 828,448 | 884,164 | 849,077 | 849,718 | 871,879 | 898,713 | 933,169 | 923,237 | 955,515 | 990,717 | 1,017,215 |
| Foreign Assets to Total Assets (%) | 23.7% | 25.0% | 26.0% | 27.2% | 26.6% | 26.8% | 27.2% | 27.7% | 28.1% | 27.7% | 28.6% | 28.8% | 29.5% |
| Foreign Liabilities | 619,990 | 679,979 | 720,331 | 713,363 | 715,606 | 717,780 | 749,090 | 766,423 | 778,461 | 744,991 | 799,268 | 791,433 | 792,856 |
| Foreign Liabilities to Total Liabilities (%) | 21.6% | 22.1% | 22.6% | 21.9% | 22.4% | 22.6% | 23.3% | 23.6% | 23.4% | 22.3% | 23.9% | 23.0% | 23.0% |
| Deposits ¹ | 1,755,650 | 1,870,184 | 1,866,132 | 1,907,152 | 1,884,545 | 1,881,268 | 1,908,655 | 1,942,326 | 1,996,527 | 2,006,237 | 2,008,352 | 2,040,531 | 2,091,833 |
| Residents | 1,542,237 | 1,648,812 | 1,665,764 | 1,715,805 | 1,682,102 | 1,677,754 | 1,682,944 | 1,699,170 | 1,765,533 | 1,791,435 | 1,761,816 | 1,797,031 | 1,843,449 |
| of which: Corporate | 590,877 | 607,023 | 615,665 | 613,759 | 606,207 | 611,256 | 623,640 | 638,529 | 671,422 | 697,966 | 690,470 | 698,910 | 735,980 |
| Non-Residents | 213,413 | 221,372 | 200,368 | 191,347 | 202,443 | 203,514 | 225,711 | 243,156 | 230,994 | 214,802 | 246,536 | 243,500 | 248,384 |
| of which: Corporate | 91,889 | 87,964 | 73,495 | 73,341 | 72,250 | 69,533 | 80,330 | 82,932 | 82,170 | 92,340 | 120,726 | 123,118 | 138,302 |
| Bank Credit (Domestic) | 1,509,437 | 1,592,609 | 1,626,827 | 1,611,667 | 1,596,786 | 1,589,608 | 1,595,582 | 1,602,071 | 1,618,957 | 1,639,109 | 1,621,028 | 1,669,250 | 1,658,863 |
| of which: Credit to Private Sector *** | 1,150,018 | 1,149,953 | 1,156,346 | 1,138,449 | 1,124,913 | 1,121,883 | 1,126,340 | 1,134,155 | 1,137,528 | 1,148,420 | 1,152,571 | 1,194,558 | 1,176,516 |
| Total Number of National Banks and Branches | | | | | | | | | | | | | |
| Head Offices | 22 | 21 | 21 | 21 | 21 | 21 | 21 | 21 | 22 | 22 | 22 | 22 | 23 |
| of which: Digital Banks | - | - | - | - | - | - | - | - | 1 | 1 | 1 | 1 | 2 |
| Branches | 743 | 656 | 611 | 559 | 541 | 534 | 522 | 521 | 513 | 511 | 510 | 510 | 508 |
| Pay Offices | 34 | 31 | 31 | 26 | 23 | 22 | 22 | 20 | 20 | 20 | 21 | 21 | 21 |
| Electronic Banking Service Units | 33 | 33 | 33 | 32 | 34 | 35 | 40 | 42 | 41 | 42 | 42 | 42 | 43 |
| Total Number of Foreign Banks and Branches | | | | | | | | | | | | | |
| Head Offices | 38 | 38 | 38 | 38 | 37 | 37 | 37 | 37 | 37 | 37 | 37 | 37 | 37 |
| of which: Full Fledged Commercial Banks | 27 | 27 | 27 | 27 | 27 | 27 | 27 | 27 | 27 | 27 | 27 | 27 | 27 |
| of which: Licensed Wholesale Banks | 11 | 11 | 11 | 11 | 10 | 10 | 10 | 10 | 10 | 10 | 10 | 10 | 10 |
| Branches | 80 | 79 | 78 | 78 | 73 | 73 | 74 | 74 | 74 | 74 | 74 | 74 | 74 |
| Pay Offices | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| Electronic Banking Service Units | 21 | 22 | 22 | 23 | 23 | 23 | 22 | 21 | 21 | 21 | 21 | 21 | 21 |
| Number of Employees in Banks (UAE) ² | | | | | | | | | | | | | |
| Employed with National Banks ² | 30,966 | 29,673 | 28,219 | 26,722 | 26,408 | 26,124 | 25,847 | 25,957 | 26,763 | 27,122 | 27,122 | 27,122 | 27,545 |
| Employed with Foreign Banks ² | 5,663 | 5,964 | 7,204 | 7,169 | 7,036 | 6,913 | 6,776 | 6,796 | 6,728 | 6,760 | 6,760 | 6,760 | 6,787 |

* Preliminary

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

*** Including Claims on Other Financial Institutions

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

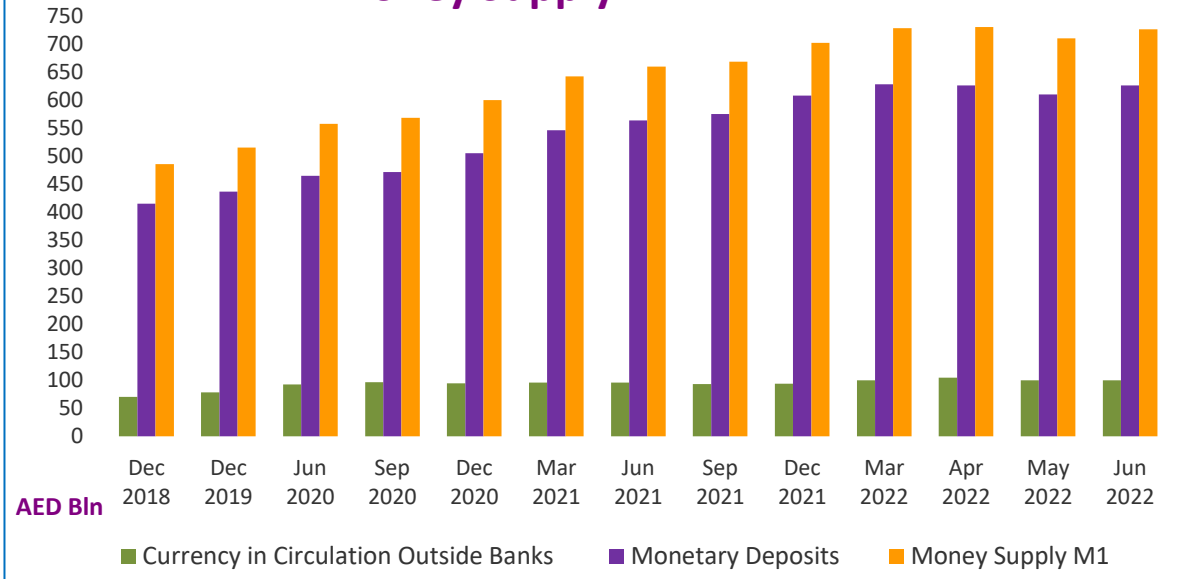
Table 2 : Monetary Survey

| (In Millions of AED) | | | | | | | | | | | | | |
|--|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|-------------------|
| Item | Dec 2018 | Dec 2019 | Jun 2020 | Sep 2020 | Dec 2020 | Mar 2021 | Jun 2021 | Sep 2021 | Dec 2021 | Mar 2022 | Apr 2022 | May 2022 | Jun 2022 * |
| Net International Reserves | 418,099 | 485,330 | 459,105 | 525,241 | 514,516 | 522,368 | 525,206 | 547,118 | 620,848 | 627,427 | 608,638 | 641,455 | 657,970 |
| Central Bank (Net) | 358,442 | 394,217 | 350,988 | 354,440 | 381,045 | 390,430 | 402,417 | 414,828 | 466,140 | 449,181 | 452,391 | 442,171 | 433,611 |
| Gross International Reserves | 365,426 | 397,949 | 354,349 | 360,328 | 391,857 | 396,183 | 406,813 | 432,325 | 481,528 | 475,008 | 476,844 | 457,033 | 447,833 |
| Foreign Liabilities | 6,984 | 3,732 | 3,361 | 5,888 | 10,812 | 5,753 | 4,396 | 17,497 | 15,388 | 25,827 | 24,453 | 14,862 | 14,222 |
| Banks (Net) | 59,657 | 91,113 | 108,117 | 170,801 | 133,471 | 131,938 | 122,789 | 132,290 | 154,708 | 178,246 | 156,247 | 199,284 | 224,359 |
| Foreign Assets | 679,647 | 771,092 | 828,448 | 884,164 | 849,077 | 849,718 | 871,879 | 898,713 | 933,169 | 923,237 | 955,515 | 990,717 | 1,017,215 |
| Foreign Liabilities | 619,990 | 679,979 | 720,331 | 713,363 | 715,606 | 717,780 | 749,090 | 766,423 | 778,461 | 744,991 | 799,268 | 791,433 | 792,856 |
| Net Domestic Assets | 890,333 | 927,836 | 998,903 | 943,423 | 964,091 | 965,158 | 963,372 | 938,795 | 942,177 | 965,927 | 958,580 | 926,637 | 964,174 |
| Claims on Private Sector | 1,151,835 | 1,159,097 | 1,159,016 | 1,141,170 | 1,128,422 | 1,124,904 | 1,133,821 | 1,142,123 | 1,145,807 | 1,159,098 | 1,164,457 | 1,204,398 | 1,189,232 |
| Net Claims on Government | -4,705 | 51,065 | 71,661 | 38,928 | 86,739 | 103,998 | 87,429 | 75,182 | 76,986 | 66,902 | 52,469 | 29,514 | 38,290 |
| Claims on Government | 291,141 | 356,571 | 366,998 | 376,799 | 378,299 | 383,574 | 372,135 | 376,876 | 371,306 | 359,546 | 344,480 | 352,477 | 356,728 |
| Laibilities to Government | 295,846 | 305,506 | 295,337 | 337,871 | 291,560 | 279,576 | 284,706 | 301,694 | 294,320 | 292,644 | 292,011 | 322,963 | 318,438 |
| Claims on Official Entities | 209,241 | 223,619 | 257,708 | 257,460 | 261,771 | 251,590 | 262,839 | 260,795 | 277,917 | 297,496 | 291,401 | 297,088 | 294,297 |
| Claims on Nonbank Financial Institutions | 32,098 | 25,874 | 28,575 | 28,320 | 28,208 | 26,752 | 24,312 | 25,653 | 26,609 | 27,634 | 27,189 | 30,282 | 25,892 |
| Capital and Reserves | -378,471 | -417,903 | -408,459 | -416,303 | -419,445 | -402,793 | -410,400 | -419,229 | -428,611 | -415,880 | -413,757 | -416,246 | -414,652 |
| Other Items (net) | -119,664 | -113,916 | -109,598 | -106,152 | -121,604 | -139,293 | -134,630 | -145,730 | -156,532 | -169,323 | -163,179 | -218,399 | -168,885 |
| Money Supply M₁ | 485,699 | 515,061 | 557,414 | 568,007 | 600,060 | 642,311 | 659,566 | 668,485 | 701,853 | 728,199 | 730,332 | 710,101 | 726,169 |
| Currency in Circulation Outside Banks | 70,534 | 78,216 | 92,634 | 96,744 | 94,724 | 95,879 | 95,822 | 93,179 | 94,082 | 100,084 | 104,371 | 99,818 | 100,077 |
| Monetary Deposits | 415,165 | 436,845 | 464,780 | 471,263 | 505,336 | 546,432 | 563,744 | 575,306 | 607,771 | 628,115 | 625,961 | 610,283 | 626,092 |
| Money Supply M₂ | 1,308,432 | 1,413,166 | 1,458,008 | 1,468,664 | 1,478,607 | 1,487,526 | 1,488,578 | 1,485,913 | 1,563,025 | 1,593,354 | 1,567,218 | 1,568,092 | 1,622,144 |
| Quasi - Money | 822,733 | 898,105 | 900,594 | 900,657 | 878,547 | 845,215 | 829,012 | 817,428 | 861,172 | 865,155 | 836,886 | 857,991 | 895,975 |
| Foreign Currency Deposits | 304,337 | 322,501 | 330,010 | 337,855 | 331,199 | 321,137 | 310,860 | 311,536 | 340,387 | 343,207 | 331,449 | 345,345 | 366,427 |
| Dirham Deposits | 518,396 | 575,604 | 570,584 | 562,802 | 547,348 | 524,078 | 518,152 | 505,892 | 520,785 | 521,948 | 505,437 | 512,646 | 529,548 |
| Money Supply M₃ | 1,602,379 | 1,717,456 | 1,752,345 | 1,805,628 | 1,769,368 | 1,766,399 | 1,772,631 | 1,786,880 | 1,856,910 | 1,885,282 | 1,858,530 | 1,890,160 | 1,939,811 |
| Government Deposits | 293,947 | 304,290 | 294,337 | 336,964 | 290,761 | 278,873 | 284,053 | 300,967 | 293,885 | 291,928 | 291,312 | 322,068 | 317,667 |

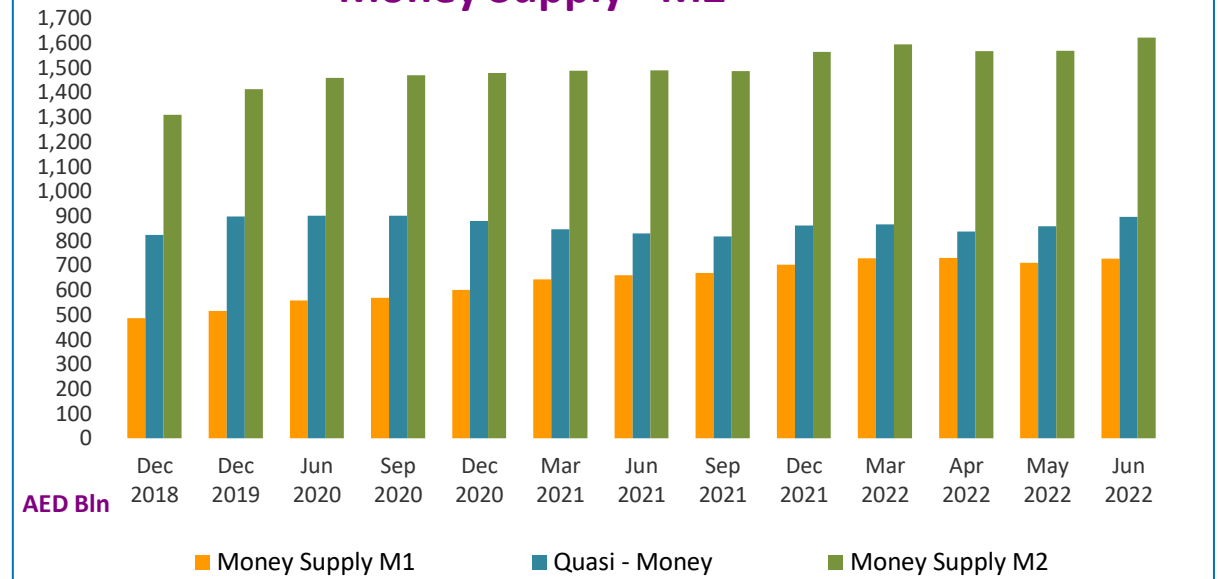
* Preliminary

Monetary Aggregates

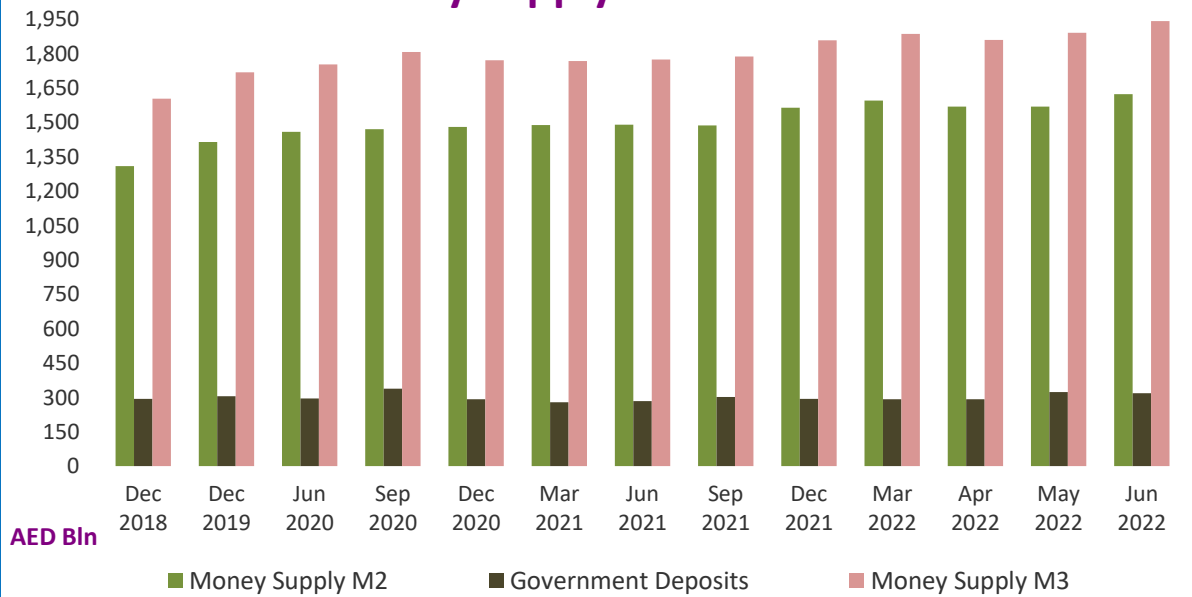
Money Supply - M1



Money Supply - M2



Money Supply - M3



Monetary Aggregates

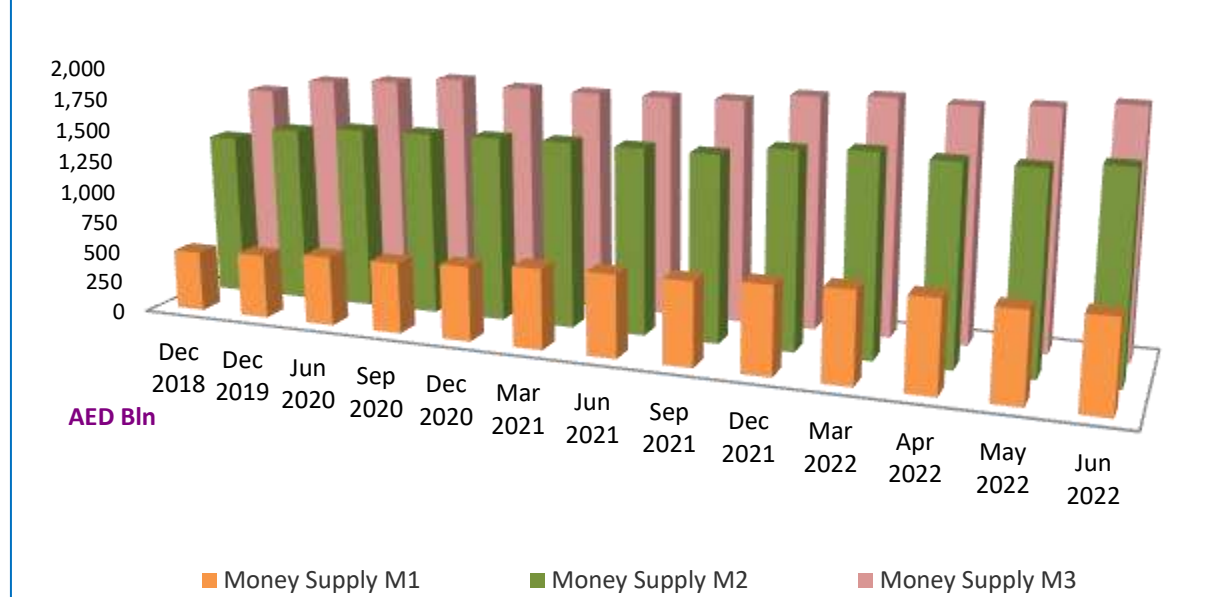


Table 3 : Monthly Changes in Factors Affecting Money Supply ¹

| (In Millions of AED) | | | | | | | | | | | | |
|--|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-------------------|
| Item | Dec 2019 | Jun 2020 | Sep 2020 | Dec 2020 | Mar 2021 | Jun 2021 | Sep 2021 | Dec 2021 | Mar 2022 | Apr 2022 | May 2022 | Jun 2022 * |
| Net International Reserves | 67,231 | -26,225 | 66,136 | -10,725 | 7,852 | 2,838 | 21,912 | 73,730 | 6,579 | -18,789 | 32,817 | 16,515 |
| Central Bank (Net) | 35,775 | -43,229 | 3,452 | 26,605 | 9,385 | 11,987 | 12,411 | 51,312 | -16,959 | 3,210 | -10,220 | -8,560 |
| Gross International Reserves | 32,523 | -43,600 | 5,979 | 31,529 | 4,326 | 10,630 | 25,512 | 49,203 | -6,520 | 1,836 | -19,811 | -9,200 |
| Foreign Liabilities | -3,252 | -371 | 2,527 | 4,924 | -5,059 | -1,357 | 13,101 | -2,109 | 10,439 | -1,374 | -9,591 | -640 |
| Banks (Net) | 31,456 | 17,004 | 62,684 | -37,330 | -1,533 | -9,149 | 9,501 | 22,418 | 23,538 | -21,999 | 43,037 | 25,075 |
| Foreign Assets | 91,445 | 57,356 | 55,716 | -35,087 | 641 | 22,161 | 26,834 | 34,456 | -9,932 | 32,278 | 35,202 | 26,498 |
| Foreign Liabilities | 59,989 | 40,352 | -6,968 | 2,243 | 2,174 | 31,310 | 17,333 | 12,038 | -33,470 | 54,277 | -7,835 | 1,423 |
| Net Domestic Assets | 37,503 | 71,067 | -55,480 | 20,668 | 1,067 | -1,786 | -24,577 | 3,382 | 23,750 | -7,347 | -31,943 | 37,537 |
| Claims on Private Sector | 7,263 | -82 | -17,846 | -12,748 | -3,518 | 8,917 | 8,302 | 3,684 | 13,291 | 5,358 | 39,942 | -15,166 |
| Net Claims on Government | 55,771 | 20,596 | -32,732 | 47,811 | 17,259 | -16,568 | -12,247 | 1,804 | -10,084 | -14,433 | -22,955 | 8,776 |
| Claims on Government | 65,431 | 10,427 | 9,802 | 1,500 | 5,275 | -11,438 | 4,741 | -5,570 | -11,760 | -15,066 | 7,997 | 4,251 |
| Laibilities to Government | 9,660 | -10,169 | 42,534 | -46,311 | -11,984 | 5,130 | 16,988 | -7,374 | -1,676 | -633 | 30,952 | -4,525 |
| Claims on Official Entities | 14,378 | 34,090 | -248 | 4,311 | -10,181 | 11,249 | -2,044 | 17,122 | 19,579 | -6,094 | 5,686 | -2,791 |
| Claims on Nonbank Financial Institutions | -6,224 | 2,702 | -256 | -111 | -1,456 | -2,440 | 1,341 | 956 | 1,024 | -445 | 3,093 | -4,390 |
| Capital and Reserves ** | -39,432 | 9,444 | -7,844 | -3,142 | 16,652 | -7,607 | -8,829 | -9,382 | 12,731 | 2,123 | -2,489 | 1,594 |
| Other Items (net) ** | 5,748 | 4,318 | 3,447 | -15,453 | -17,688 | 4,663 | -11,100 | -10,802 | -12,791 | 6,144 | -55,220 | 49,514 |
| Money Supply M₁ | 29,362 | 42,353 | 10,593 | 32,053 | 42,251 | 17,255 | 8,919 | 33,368 | 26,346 | 2,133 | -20,231 | 16,068 |
| Currency in Circulation Outside Banks | 7,682 | 14,418 | 4,110 | -2,020 | 1,155 | -57 | -2,643 | 903 | 6,002 | 4,287 | -4,553 | 259 |
| Monetary Deposits | 21,680 | 27,935 | 6,483 | 34,073 | 41,096 | 17,312 | 11,562 | 32,465 | 20,344 | -2,154 | -15,678 | 15,809 |
| Money Supply M₂ | 104,734 | 44,842 | 10,656 | 9,943 | 8,919 | 1,052 | -2,665 | 77,112 | 30,329 | -26,136 | 874 | 54,052 |
| Quasi - Money | 75,372 | 2,489 | 63 | -22,110 | -33,332 | -16,203 | -11,584 | 43,744 | 3,983 | -28,269 | 21,105 | 37,984 |
| Foreign Currency Deposits | 18,164 | 7,509 | 7,845 | -6,656 | -10,062 | -10,277 | 676 | 28,851 | 2,820 | -11,758 | 13,896 | 21,082 |
| Dirham Deposits | 57,208 | -5,020 | -7,782 | -15,454 | -23,270 | -5,926 | -12,260 | 14,893 | 1,163 | -16,511 | 7,209 | 16,902 |
| Money Supply M₃ | 115,077 | 34,889 | 53,283 | -36,260 | -2,969 | 6,232 | 14,249 | 70,030 | 28,372 | -26,752 | 31,630 | 49,651 |
| Government Deposits | 10,343 | -9,953 | 42,627 | -46,203 | -11,888 | 5,180 | 16,914 | -7,082 | -1,957 | -616 | 30,756 | -4,401 |

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

* Preliminary

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

Factors Affecting Money Supply (M2)

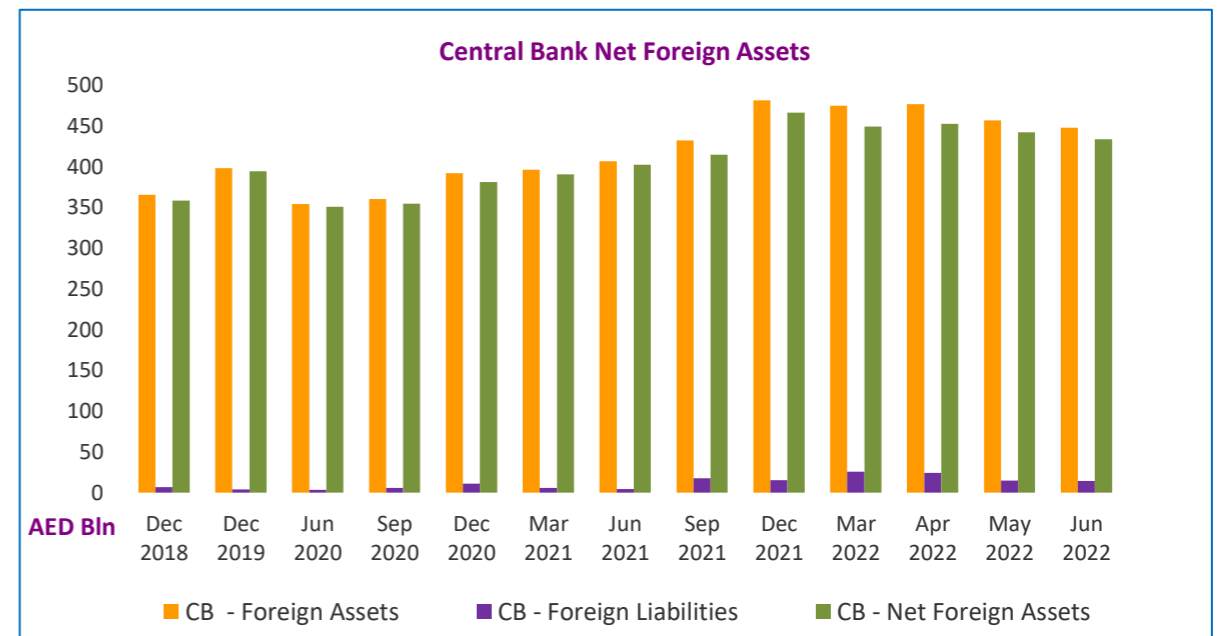
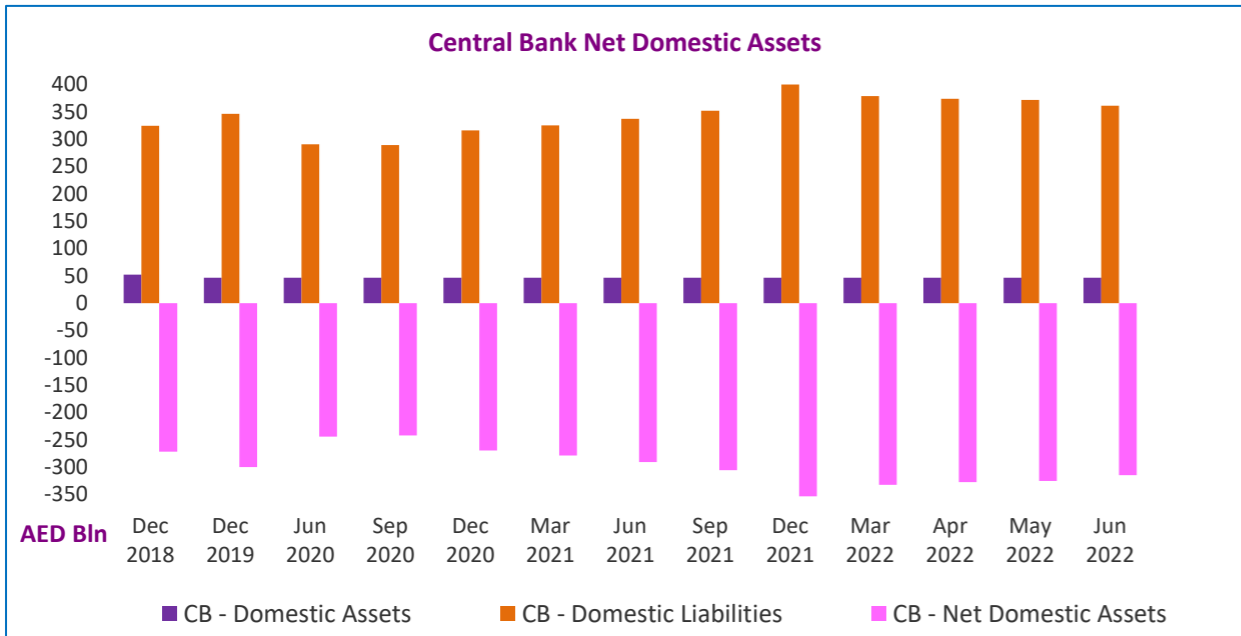
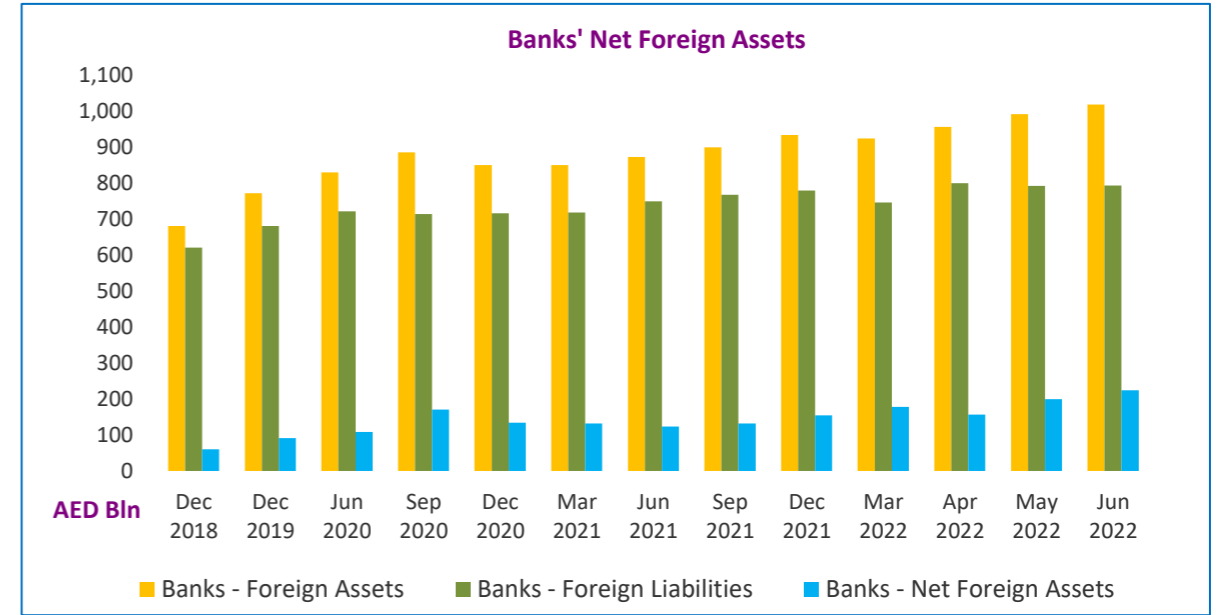
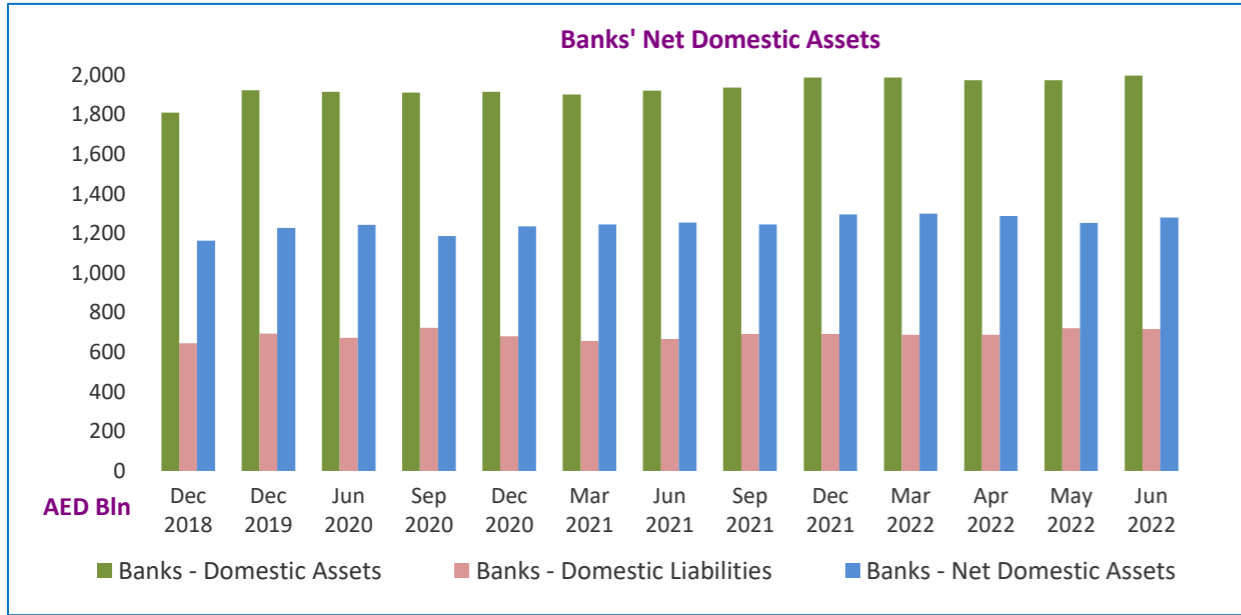


Table 4 : UAE Monetary Base (Monthly)

| (In Millions of AED) | | | | | | | | | | | | | | |
|------------------------------------|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|---------|
| Item | Dec 2018 | Dec 2019 | Jun 2020 | Sep 2020 | Dec 2020 | Mar 2021 | Jun 2021 | Sep 2021 | Dec 2021 | Mar 2022 | Apr 2022 | May 2022 | Jun 2022 * | |
| Monetary Base | 379,658 | 409,593 | 408,230 | 416,816 | 427,445 | 437,104 | 443,115 | 449,110 | 484,025 | 480,995 | 486,871 | 477,893 | 470,744 | |
| Components of Monetary Base | Currency Issued ** | 85,839 | 93,729 | 106,141 | 111,316 | 110,704 | 110,986 | 110,902 | 108,452 | 111,815 | 116,216 | 123,988 | 116,123 | 118,092 |
| | Reserve Requirements | 120,608 | 129,735 | 73,287 | 75,105 | 89,400 | 98,709 | 94,945 | 115,531 | 104,038 | 85,592 | 109,232 | 108,552 | 108,081 |
| | Banks & OFCs Current Accounts & Overnight Deposits of Banks at CBUAE | 35,054 | 25,946 | 50,331 | 79,048 | 98,016 | 80,000 | 86,702 | 61,189 | 103,444 | 115,758 | 96,515 | 95,149 | 93,647 |
| | Certificates of Deposit / Monetary Bill | 138,157 | 160,183 | 178,471 | 151,347 | 129,325 | 147,409 | 150,566 | 163,938 | 164,728 | 163,429 | 157,136 | 158,069 | 150,924 |

* Preliminary

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

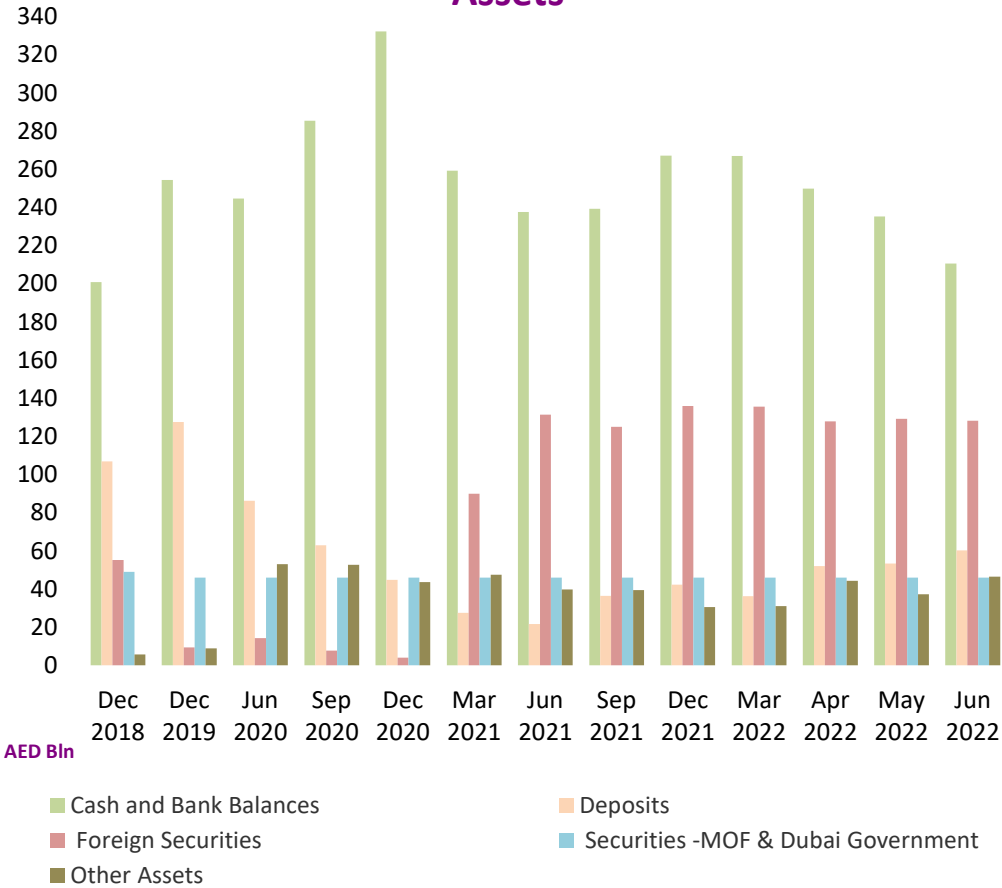
Table 5 : Balance Sheet - Central Bank of the UAE

| (In Millions of AED) | | | | | | | | | | | | | |
|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Item | Dec 2018 | Dec 2019 | Jun 2020 | Sep 2020 | Dec 2020 | Mar 2021 | Jun 2021 | Sep 2021 | Dec 2021 | Mar 2022 | Apr 2022 | May 2022 | Jun 2022 * |
| Assets | | | | | | | | | | | | | |
| Cash and Bank Balances | 200,893 | 254,466 | 244,694 | 285,407 | 332,251 | 259,190 | 237,564 | 239,251 | 267,074 | 267,039 | 249,842 | 235,221 | 210,659 |
| Deposits | 106,842 | 127,591 | 86,282 | 62,967 | 44,802 | 27,570 | 21,706 | 36,370 | 42,230 | 36,170 | 51,973 | 53,425 | 60,230 |
| Foreign Securities | 55,231 | 9,294 | 14,308 | 7,642 | 4,012 | 89,927 | 131,322 | 124,952 | 135,875 | 135,624 | 127,780 | 129,243 | 128,133 |
| Securities-Issued by Ministry of Finance & Dubai Government | 48,998 | 46,018 | 45,920 | 45,903 | 45,902 | 45,902 | 45,902 | 45,902 | 45,903 | 45,903 | 45,903 | 45,903 | 45,903 |
| Other Assets | 5,747 | 8,877 | 53,031 | 52,618 | 43,559 | 47,431 | 39,716 | 39,390 | 30,456 | 31,057 | 44,311 | 37,154 | 46,488 |
| Gold Bullion | 1,134 | 4,044 | 6,580 | 8,961 | 12,862 | 10,817 | 11,504 | 11,286 | 11,913 | 12,638 | 12,420 | 12,107 | 11,853 |
| Liquidity Support Facility | 128 | 50 | 7 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other Assets/Receivables | 4,377 | 4,657 | 46,296 | 43,492 | 30,528 | 36,424 | 28,029 | 27,912 | 17,941 | 17,796 | 31,277 | 24,424 | 33,989 |
| Property & Equipment | 108 | 126 | 148 | 165 | 169 | 190 | 183 | 192 | 602 | 623 | 614 | 623 | 646 |
| Total Assets | 417,711 | 446,246 | 444,235 | 454,537 | 470,526 | 470,020 | 476,210 | 485,865 | 521,538 | 515,793 | 519,809 | 500,946 | 491,413 |
| Liabilities | | | | | | | | | | | | | |
| Current Accounts & Deposits ** | 162,833 | 160,706 | 130,171 | 158,804 | 192,046 | 181,254 | 185,652 | 181,935 | 214,428 | 213,558 | 217,400 | 205,160 | 203,476 |
| Certificates of Deposit / Monetary Bill | 138,157 | 160,183 | 178,471 | 151,347 | 129,325 | 147,409 | 150,566 | 163,938 | 164,728 | 163,429 | 157,136 | 158,069 | 150,924 |
| Currency Issued | 85,839 | 93,729 | 106,141 | 111,316 | 110,704 | 110,986 | 110,902 | 108,452 | 111,815 | 116,216 | 123,988 | 116,123 | 118,092 |
| Other Liabilities | 7,634 | 6,579 | 3,525 | 6,562 | 11,786 | 5,648 | 3,227 | 6,018 | 4,504 | 2,173 | 3,462 | 4,065 | 3,523 |
| Total Liabilities | 394,463 | 421,197 | 418,308 | 428,029 | 443,861 | 445,297 | 450,347 | 460,343 | 495,475 | 495,376 | 501,986 | 483,417 | 476,015 |
| Capital and Reserves | | | | | | | | | | | | | |
| Authorized, Issued & Fully Paid Capital | 20,000 | 20,000 | 20,000 | 20,000 | 20,000 | 20,000 | 20,000 | 20,000 | 20,000 | 20,000 | 20,000 | 20,000 | 20,000 |
| General Reserve | 3,108 | 4,603 | 4,603 | 4,603 | 4,603 | 5,489 | 5,489 | 5,489 | 6,056 | 6,138 | 6,138 | 6,138 | 6,139 |
| Other Reserve | 140 | 446 | 1,324 | 1,905 | 2,062 | -766 | 374 | 33 | 7 | -5,721 | -8,315 | -8,609 | -10,741 |
| Retained Earnings | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Capital & Reserves | 23,248 | 25,049 | 25,927 | 26,508 | 26,665 | 24,723 | 25,863 | 25,522 | 26,063 | 20,417 | 17,823 | 17,529 | 15,398 |
| Total Liabilities and Capital | 417,711 | 446,246 | 444,235 | 454,537 | 470,526 | 470,020 | 476,210 | 485,865 | 521,538 | 515,793 | 519,809 | 500,946 | 491,413 |

* Preliminary

** Includes Banks' reserve requirement deposit with the CBUAE. Amount of Reserve Requirements declined due to the reduction in the rate of required reserves from 14% to 7% on Demand Deposits per the Targeted Economic Support Scheme (TESS) offered to Banks by the CBUAE in April 2020. Banks' liquidity increased as a result of the reduction in the required reserves ratio.

Balance Sheet - Central Bank of the UAE - Assets



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

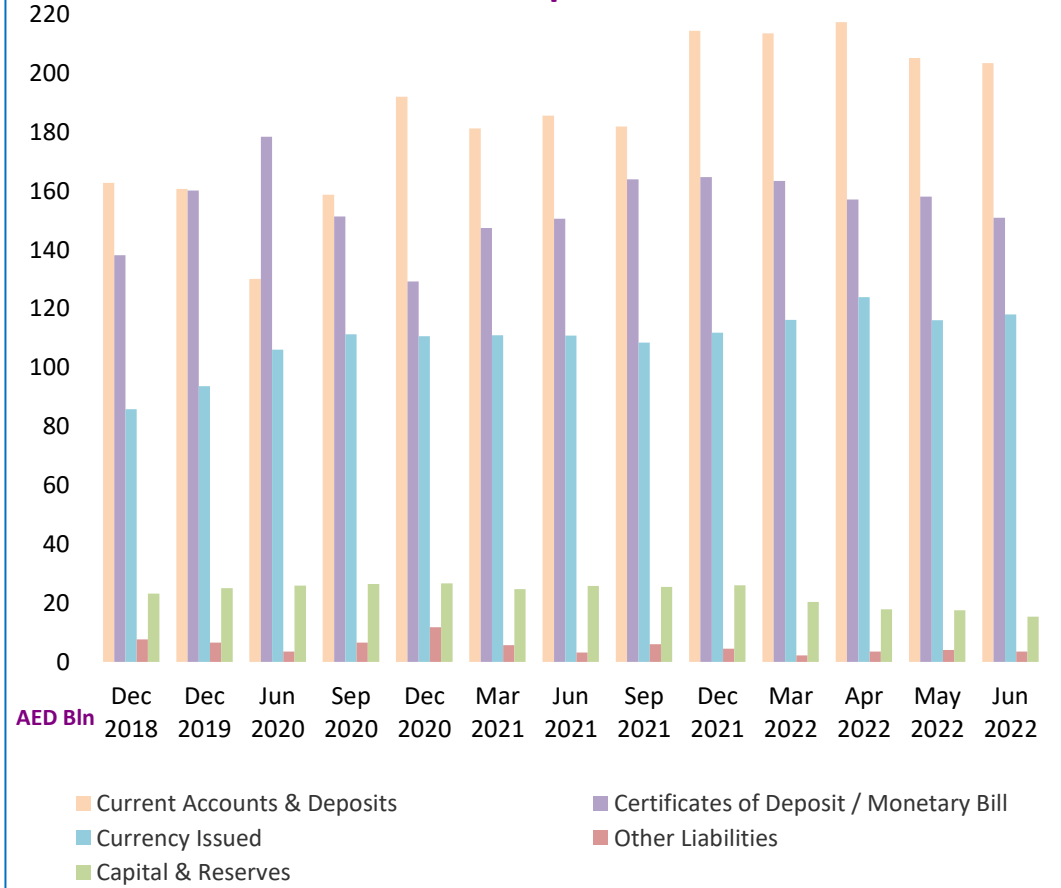


Table 6 : Central Bank International Reserves

| (In Millions of AED) | | | | | | | | | | | | | |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-------------------|
| Item | Dec 2018 | Dec 2019 | Jun 2020 | Sep 2020 | Dec 2020 | Mar 2021 | Jun 2021 | Sep 2021 | Dec 2021 | Mar 2022 | Apr 2022 | May 2022 | Jun 2022 * |
| Gross International Reserves | 365,426 | 397,950 | 354,349 | 360,328 | 391,857 | 396,183 | 406,813 | 432,325 | 481,528 | 475,008 | 476,844 | 457,033 | 447,833 |
| Current Account Balances & Deposits with Banks Abroad | 294,058 | 365,680 | 315,875 | 316,393 | 348,204 | 257,463 | 230,140 | 246,790 | 280,385 | 274,183 | 273,104 | 259,728 | 242,047 |
| Foreign Securities | 55,701 | 9,294 | 14,308 | 7,642 | 4,012 | 89,927 | 131,322 | 124,952 | 135,875 | 135,624 | 127,780 | 129,243 | 128,133 |
| IMF Reserves Position + SDR Holdings | 2,875 | 3,220 | 3,631 | 3,715 | 3,802 | 3,741 | 3,765 | 15,181 | 15,081 | 15,076 | 14,660 | 14,719 | 14,480 |
| Other Foreign Assets | 12,792 | 19,756 | 20,535 | 32,578 | 35,839 | 45,052 | 41,586 | 45,402 | 50,187 | 50,125 | 61,300 | 53,343 | 63,173 |
| Foreign Liabilities | 6,984 | 3,732 | 3,361 | 5,888 | 10,812 | 5,753 | 4,396 | 17,497 | 15,388 | 25,827 | 24,453 | 14,862 | 14,222 |
| Net International Reserves | 358,442 | 394,218 | 350,988 | 354,440 | 381,045 | 390,430 | 402,417 | 414,828 | 466,140 | 449,181 | 452,391 | 442,171 | 433,611 |

* Preliminary

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

| (In Millions of AED) | | | | | | | | | | | | | |
|--|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|-------------------|
| Item | Dec 2018 | Dec 2019 | Jun 2020 | Sep 2020 | Dec 2020 | Mar 2021 | Jun 2021 | Sep 2021 | Dec 2021 | Mar 2022 | Apr 2022 | May 2022 | Jun 2022 * |
| Domestic Assets | | | | | | | | | | | | | |
| Cash and Deposits with C.B | 307,090 | 331,901 | 314,278 | 319,226 | 331,248 | 338,716 | 343,534 | 348,872 | 381,878 | 371,316 | 363,854 | 363,608 | 358,768 |
| Cash in Hand (LCY) | 15,305 | 15,513 | 13,507 | 14,572 | 15,980 | 15,107 | 15,080 | 15,273 | 17,733 | 16,132 | 19,617 | 16,305 | 18,015 |
| Deposits with Central Bank | 291,785 | 316,388 | 300,771 | 304,654 | 315,268 | 323,609 | 328,454 | 333,599 | 364,145 | 355,184 | 344,237 | 347,303 | 340,753 |
| Due From Resident Banks | 64,202 | 53,115 | 57,822 | 61,666 | 39,723 | 43,560 | 36,414 | 39,900 | 35,897 | 39,758 | 42,286 | 44,646 | 46,197 |
| Domestic Credit and Investments | 1,669,015 | 1,754,573 | 1,802,627 | 1,795,627 | 1,781,286 | 1,772,714 | 1,778,059 | 1,788,674 | 1,802,517 | 1,824,591 | 1,807,741 | 1,865,800 | 1,846,672 |
| a) Credit Facilities | 1,509,437 | 1,592,609 | 1,626,827 | 1,611,667 | 1,596,786 | 1,589,608 | 1,595,582 | 1,602,071 | 1,618,957 | 1,639,109 | 1,621,028 | 1,669,250 | 1,658,863 |
| Claims on Private Sector | 1,130,067 | 1,134,615 | 1,139,383 | 1,121,730 | 1,108,289 | 1,105,719 | 1,112,803 | 1,119,428 | 1,120,745 | 1,132,915 | 1,137,756 | 1,177,239 | 1,162,831 |
| Commercial Bills | 45,306 | 50,906 | 51,081 | 46,248 | 41,834 | 45,505 | 46,055 | 45,939 | 47,573 | 50,412 | 50,439 | 51,643 | 52,739 |
| Loans,Advances, Overdrafts & Real Estate Mortgage loans. | 1,084,761 | 1,083,709 | 1,088,302 | 1,075,482 | 1,066,455 | 1,060,214 | 1,066,748 | 1,073,489 | 1,073,172 | 1,082,503 | 1,087,317 | 1,125,596 | 1,110,092 |
| Claims on Government | 191,498 | 257,383 | 252,387 | 255,481 | 251,923 | 252,527 | 245,689 | 245,165 | 236,038 | 226,815 | 211,037 | 213,912 | 222,366 |
| Claims on Official Entities (GREs) | 167,921 | 185,273 | 218,094 | 217,737 | 219,950 | 215,198 | 223,553 | 222,751 | 245,391 | 263,874 | 257,420 | 260,780 | 259,981 |
| Commercial Bills | 3,428 | 3,901 | 2,809 | 4,008 | 5,580 | 6,274 | 7,539 | 7,659 | 8,275 | 9,186 | 8,014 | 7,579 | 6,535 |
| Loans,Advances & Overdrafts | 164,493 | 181,372 | 215,285 | 213,729 | 214,370 | 208,924 | 216,014 | 215,092 | 237,116 | 254,688 | 249,406 | 253,201 | 253,446 |
| Claims on Other Financial Institutions | 19,951 | 15,338 | 16,963 | 16,719 | 16,624 | 16,164 | 13,537 | 14,727 | 16,783 | 15,505 | 14,815 | 17,319 | 13,685 |
| Loans,Advances & Overdrafts | 19,951 | 15,338 | 16,963 | 16,719 | 16,624 | 16,164 | 13,537 | 14,727 | 16,783 | 15,505 | 14,815 | 17,319 | 13,685 |
| b) Domestic Investments | 159,578 | 161,964 | 175,800 | 183,960 | 184,500 | 183,106 | 182,477 | 186,603 | 183,560 | 185,482 | 186,713 | 196,550 | 187,809 |
| Unclassified Assets | 148,562 | 172,253 | 186,979 | 191,802 | 186,680 | 171,142 | 178,875 | 170,969 | 168,027 | 177,452 | 175,427 | 177,910 | 180,321 |
| Fixed Assets | 28,651 | 33,866 | 33,689 | 33,902 | 34,986 | 34,725 | 34,865 | 33,794 | 33,855 | 34,630 | 34,376 | 34,369 | 34,401 |
| Inter-Branch Transactions | 8,590 | 8,764 | 7,028 | 11,272 | 9,090 | 2,742 | 2,914 | 3,297 | 4,433 | 6,254 | 7,556 | 7,159 | 8,465 |
| Other Assets | 111,321 | 129,623 | 146,262 | 146,628 | 142,604 | 133,675 | 141,096 | 133,878 | 129,739 | 136,568 | 133,495 | 136,382 | 137,455 |
| Foreign Assets | 679,647 | 771,092 | 828,448 | 884,164 | 849,077 | 849,718 | 871,879 | 898,713 | 933,169 | 923,237 | 955,515 | 990,717 | 1,017,215 |
| Due from H.O. and/or Branches Abroad | 160,591 | 154,635 | 177,452 | 187,772 | 156,027 | 159,103 | 152,481 | 161,111 | 190,091 | 136,689 | 146,872 | 171,513 | 173,237 |
| Due from Other Banks Abroad | 150,765 | 157,442 | 160,577 | 167,913 | 168,193 | 187,504 | 193,470 | 203,636 | 207,637 | 222,427 | 220,036 | 232,164 | 237,719 |
| Cash in Hand (FCY) | 158 | 144 | 149 | 180 | 165 | 175 | 134 | 149 | 164 | 188 | 176 | 250 | 222 |
| Securities | 173,217 | 236,985 | 246,598 | 256,831 | 271,183 | 271,813 | 283,764 | 289,228 | 289,677 | 287,243 | 289,914 | 294,131 | 298,562 |
| Credit to Non-Residents | 146,802 | 166,028 | 164,070 | 192,938 | 182,313 | 164,847 | 173,832 | 174,430 | 175,095 | 192,742 | 196,374 | 196,327 | 207,166 |
| Other Foreign Assets | 48,114 | 55,858 | 79,602 | 78,530 | 71,196 | 66,276 | 68,198 | 70,159 | 70,505 | 83,948 | 102,143 | 96,332 | 100,309 |
| Total Assets | 2,868,516 | 3,082,934 | 3,190,154 | 3,252,485 | 3,188,014 | 3,175,850 | 3,208,761 | 3,247,128 | 3,321,488 | 3,336,354 | 3,344,823 | 3,442,681 | 3,449,173 |

* Preliminary

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

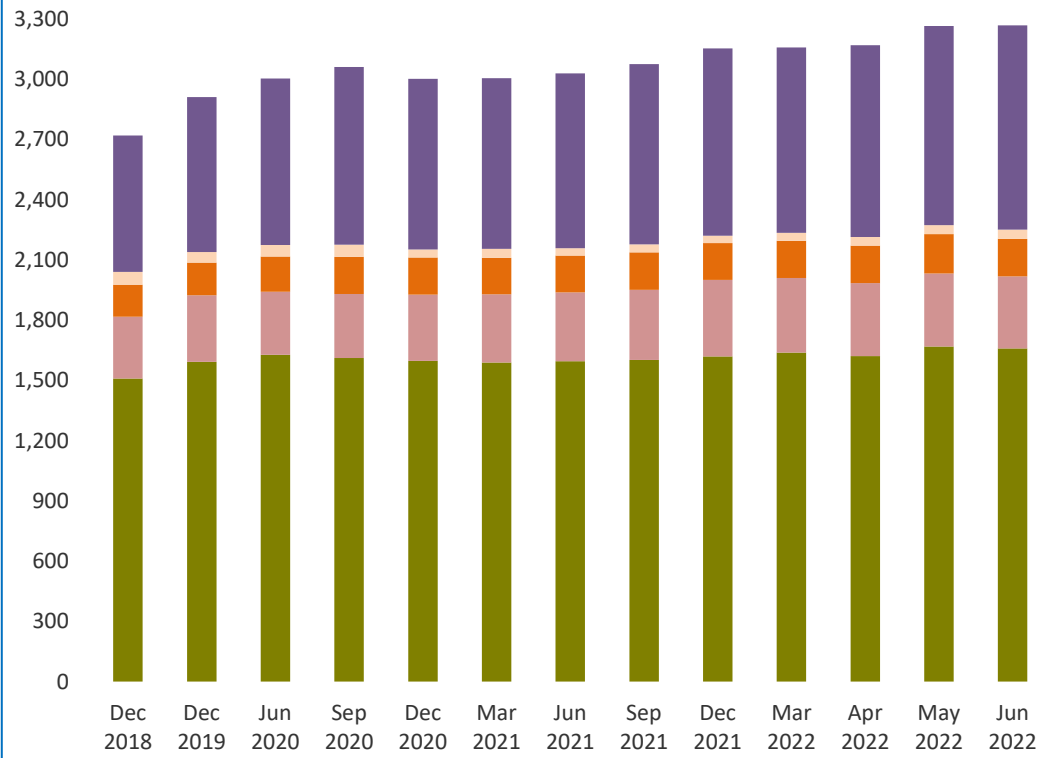
| (In Millions of AED) | | | | | | | | | | | | | |
|---|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Item | Dec 2018 | Dec 2019 | Jun 2020 | Sep 2020 | Dec 2020 | Mar 2021 | Jun 2021 | Sep 2021 | Dec 2021 | Mar 2022 | Apr 2022 | May 2022 | Jun 2022 * |
| Domestic Liabilities | | | | | | | | | | | | | |
| Monetary Deposits | 415,165 | 436,845 | 464,780 | 471,263 | 505,336 | 546,432 | 563,744 | 575,306 | 607,771 | 628,115 | 625,961 | 610,283 | 626,092 |
| Demand Deposits (LCY) | 410,897 | 433,018 | 461,377 | 466,782 | 500,846 | 540,492 | 557,299 | 569,395 | 602,766 | 620,802 | 619,146 | 602,938 | 617,115 |
| Bankers Drafts | 4,268 | 3,827 | 3,403 | 4,481 | 4,490 | 5,940 | 6,445 | 5,911 | 5,005 | 7,313 | 6,815 | 7,345 | 8,977 |
| Quasi Monetary Deposits | 822,210 | 897,476 | 899,998 | 900,161 | 878,071 | 844,716 | 828,462 | 816,858 | 860,501 | 864,540 | 836,300 | 857,394 | 895,430 |
| Time Deposits (LCY) | 399,605 | 440,735 | 416,404 | 397,102 | 376,152 | 345,453 | 333,975 | 320,546 | 330,271 | 324,718 | 312,520 | 318,871 | 334,485 |
| Savings Deposits (LCY) | 118,268 | 134,240 | 153,584 | 165,204 | 170,720 | 178,126 | 183,627 | 184,776 | 189,843 | 196,615 | 192,331 | 193,178 | 194,518 |
| Other Deposits (FCY) | 304,337 | 322,501 | 330,010 | 337,855 | 331,199 | 321,137 | 310,860 | 311,536 | 340,387 | 343,207 | 331,449 | 345,345 | 366,427 |
| Government Deposits (LCY + FCY) | 288,422 | 300,093 | 288,029 | 332,647 | 286,471 | 276,614 | 280,981 | 296,315 | 287,408 | 290,674 | 290,253 | 321,006 | 316,486 |
| Other Domestic Deposits (LCY + FCY) ** | 20,998 | 18,544 | 16,576 | 16,328 | 16,819 | 16,024 | 16,509 | 16,774 | 16,652 | 16,735 | 16,713 | 17,168 | 17,196 |
| Government Lending Funds | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Capital and Reserves | 355,223 | 392,854 | 382,532 | 389,795 | 392,780 | 378,070 | 384,537 | 393,707 | 402,548 | 395,463 | 395,934 | 398,717 | 399,254 |
| Due to Central Bank | 2,950 | 5,453 | 47,101 | 51,134 | 31,523 | 25,503 | 21,635 | 16,530 | 2,848 | 3,958 | 2,491 | 3,740 | 3,664 |
| Due to Resident Banks | 57,201 | 47,933 | 53,413 | 57,984 | 32,510 | 36,606 | 29,860 | 32,776 | 32,939 | 36,260 | 38,395 | 42,497 | 44,948 |
| Capital Market Funding & Term Borrowings | 24,621 | 26,397 | 27,001 | 26,935 | 26,560 | 24,747 | 28,972 | 26,954 | 26,957 | 26,041 | 26,065 | 26,043 | 26,042 |
| Foreign Liabilities | 619,990 | 679,979 | 720,331 | 713,363 | 715,606 | 717,780 | 749,090 | 766,423 | 778,461 | 744,991 | 799,268 | 791,433 | 792,856 |
| Due to H.O and/or Branches Abroad | 54,542 | 76,669 | 88,220 | 82,479 | 62,459 | 59,781 | 57,445 | 56,929 | 62,486 | 53,140 | 61,902 | 59,537 | 56,138 |
| Due to Other Banks Abroad | 115,000 | 110,837 | 122,602 | 115,772 | 133,262 | 143,613 | 146,588 | 144,450 | 167,631 | 172,976 | 179,007 | 182,192 | 185,125 |
| Capital Market Funding | 128,187 | 156,158 | 153,181 | 169,803 | 170,991 | 178,194 | 181,744 | 179,390 | 184,395 | 161,854 | 157,681 | 156,034 | 153,505 |
| Other Term Borrowings | 47,953 | 47,269 | 50,352 | 52,682 | 55,403 | 52,669 | 54,364 | 58,484 | 49,986 | 54,168 | 48,803 | 46,937 | 47,560 |
| Other Deposits (LCY + FCY) | 213,413 | 221,372 | 200,368 | 191,347 | 202,443 | 203,514 | 225,711 | 243,156 | 230,994 | 214,802 | 246,536 | 243,500 | 248,384 |
| Other Foreign Liabilities | 60,895 | 67,674 | 105,608 | 101,280 | 91,048 | 80,009 | 83,238 | 84,014 | 82,969 | 88,051 | 105,339 | 103,233 | 102,144 |
| Unclassified Liabilities | 261,736 | 277,360 | 290,393 | 292,875 | 302,338 | 309,358 | 304,971 | 305,485 | 305,403 | 329,577 | 313,443 | 374,400 | 327,205 |
| Inter-Branch Transactions | 9,426 | 7,498 | 6,964 | 6,521 | 4,174 | 11,636 | 7,151 | 12,767 | 14,013 | 9,306 | 9,117 | 9,082 | 8,155 |
| Other Liabilities | 252,310 | 269,862 | 283,429 | 286,354 | 298,164 | 297,722 | 297,820 | 292,718 | 291,390 | 320,271 | 304,326 | 365,318 | 319,050 |
| - Of which : Provisions ¹ | 123,032 | 132,700 | 145,822 | 150,579 | 156,248 | 157,840 | 159,350 | 155,627 | 155,547 | 157,090 | 156,798 | 157,739 | 156,852 |
| Total Liabilities | 2,868,516 | 3,082,934 | 3,190,154 | 3,252,485 | 3,188,014 | 3,175,850 | 3,208,761 | 3,247,128 | 3,321,488 | 3,336,354 | 3,344,823 | 3,442,681 | 3,449,173 |

* Preliminary

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

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

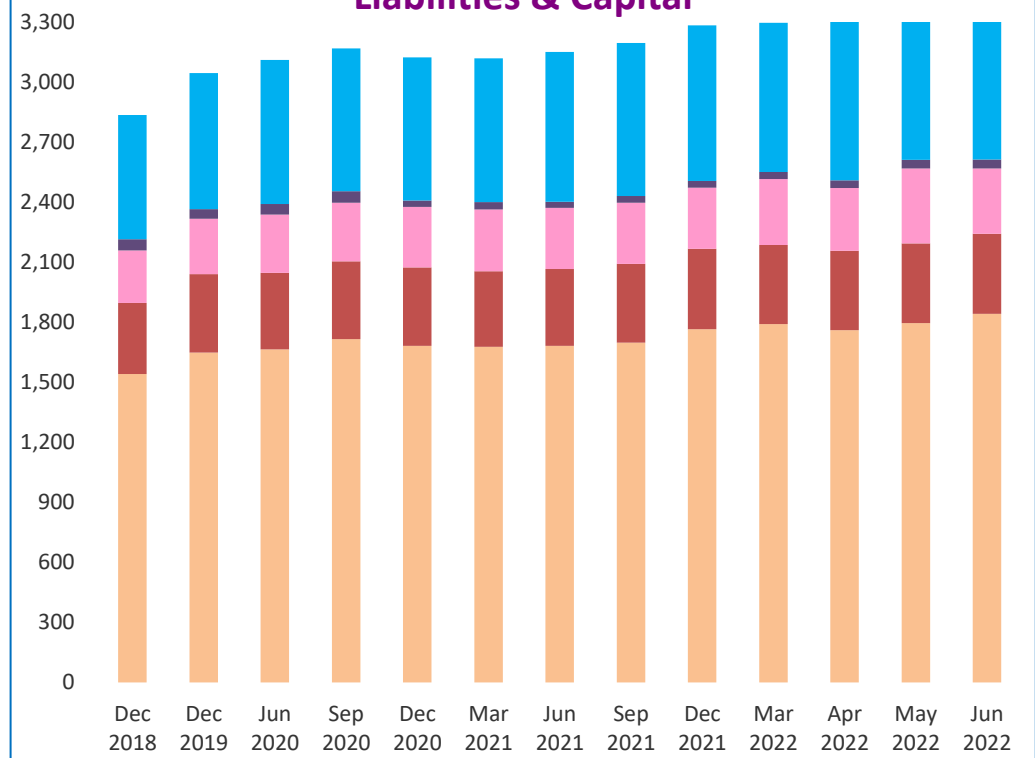
Aggregated Balance Sheet of Banks - Assets



AED Bln

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

Aggregated Balance Sheet of Banks - Liabilities & Capital



AED Bln

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

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

| (In Millions of AED) | | | | | | | | | | | | | |
|--|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|-------------------|
| Item | Dec 2018 | Dec 2019 | Jun 2020 | Sep 2020 | Dec 2020 | Mar 2021 | Jun 2021 | Sep 2021 | Dec 2021 | Mar 2022 | Apr 2022 | May 2022 | Jun 2022 * |
| Domestic Assets | | | | | | | | | | | | | |
| Cash and Deposits with C.B | 253,571 | 260,458 | 245,622 | 255,971 | 259,236 | 263,024 | 259,526 | 262,785 | 291,537 | 284,347 | 278,800 | 273,539 | 271,974 |
| Cash in Hand (LCY) | 13,645 | 13,556 | 12,078 | 13,183 | 14,591 | 13,560 | 13,760 | 13,866 | 16,296 | 14,594 | 17,811 | 14,674 | 16,167 |
| Deposits with Central Bank | 239,926 | 246,902 | 233,544 | 242,788 | 244,645 | 249,464 | 245,766 | 248,919 | 275,241 | 269,753 | 260,989 | 258,865 | 255,807 |
| Due From Resident Banks | 50,056 | 38,375 | 39,056 | 44,615 | 24,734 | 28,234 | 23,778 | 24,253 | 19,888 | 21,482 | 25,149 | 25,796 | 27,772 |
| Domestic Credit and Investments | 1,507,020 | 1,592,976 | 1,632,445 | 1,632,817 | 1,624,627 | 1,620,610 | 1,626,344 | 1,638,852 | 1,646,596 | 1,671,367 | 1,655,269 | 1,713,988 | 1,692,117 |
| a) Credit Facilities | 1,350,933 | 1,436,345 | 1,462,011 | 1,454,840 | 1,446,012 | 1,443,471 | 1,450,691 | 1,459,234 | 1,470,505 | 1,496,785 | 1,480,280 | 1,529,773 | 1,514,746 |
| Claims on Private Sector | 994,452 | 1,002,534 | 1,004,855 | 995,060 | 985,675 | 986,018 | 994,543 | 1,004,188 | 1,003,614 | 1,021,301 | 1,024,176 | 1,069,692 | 1,050,963 |
| Commercial Bills | 30,785 | 37,928 | 38,525 | 34,958 | 31,617 | 35,335 | 35,657 | 35,832 | 37,525 | 41,075 | 40,680 | 42,269 | 41,981 |
| Loans,Advances, Overdrafts & Real Estate Mortgage loans. | 963,667 | 964,606 | 966,330 | 960,102 | 954,058 | 950,683 | 958,886 | 968,356 | 966,089 | 980,226 | 983,496 | 1,027,423 | 1,008,982 |
| Claims on Government | 184,825 | 250,422 | 241,869 | 244,495 | 242,135 | 243,385 | 235,073 | 233,413 | 223,299 | 214,420 | 201,869 | 202,535 | 210,531 |
| Claims on Official Entities (GREs) | 152,372 | 169,319 | 199,935 | 200,203 | 203,087 | 199,028 | 208,904 | 208,123 | 229,076 | 247,082 | 240,533 | 242,001 | 240,597 |
| Commercial Bills | 2,371 | 2,478 | 2,269 | 3,723 | 5,377 | 5,908 | 7,271 | 7,227 | 8,030 | 8,907 | 7,728 | 7,282 | 6,227 |
| Loans,Advances & Overdrafts | 150,001 | 166,841 | 197,666 | 196,480 | 197,710 | 193,120 | 201,633 | 200,896 | 221,046 | 238,175 | 232,805 | 234,719 | 234,370 |
| Claims on Other Financial Institutions | 19,284 | 14,070 | 15,352 | 15,082 | 15,115 | 15,040 | 12,171 | 13,510 | 14,516 | 13,982 | 13,702 | 15,545 | 12,655 |
| Loans,Advances & Overdrafts | 19,284 | 14,070 | 15,352 | 15,082 | 15,115 | 15,040 | 12,171 | 13,510 | 14,516 | 13,982 | 13,702 | 15,545 | 12,655 |
| b) Domestic Investments | 156,087 | 156,631 | 170,434 | 177,977 | 178,615 | 177,139 | 175,653 | 179,618 | 176,091 | 174,582 | 174,989 | 184,215 | 177,371 |
| Unclassified Assets | 133,514 | 152,983 | 166,449 | 173,599 | 169,806 | 154,357 | 162,840 | 154,472 | 153,428 | 161,349 | 159,422 | 160,845 | 164,223 |
| Fixed Assets | 26,998 | 32,063 | 31,941 | 32,182 | 33,208 | 32,900 | 33,065 | 32,001 | 32,092 | 33,048 | 32,808 | 32,802 | 32,847 |
| Inter-Branch Transactions | 8,584 | 8,758 | 6,957 | 11,257 | 9,070 | 2,720 | 2,890 | 3,241 | 4,412 | 6,204 | 7,482 | 7,013 | 8,385 |
| Other Assets | 97,932 | 112,162 | 127,551 | 130,160 | 127,528 | 118,737 | 126,885 | 119,230 | 116,924 | 122,097 | 119,132 | 121,030 | 122,991 |
| Foreign Assets | 570,210 | 643,458 | 693,878 | 736,038 | 707,268 | 711,645 | 736,459 | 763,074 | 794,516 | 781,292 | 804,176 | 849,120 | 870,154 |
| Due from H.O. and/or Branches Abroad | 141,068 | 141,353 | 164,793 | 175,722 | 145,068 | 146,172 | 142,102 | 150,312 | 179,284 | 120,405 | 124,927 | 156,621 | 158,326 |
| Due from Other Banks Abroad | 120,772 | 118,760 | 120,244 | 119,017 | 120,908 | 143,400 | 149,213 | 156,933 | 155,384 | 174,656 | 170,743 | 184,047 | 185,930 |
| Cash in Hand (FCY) | 123 | 119 | 114 | 159 | 126 | 106 | 97 | 108 | 107 | 132 | 124 | 181 | 172 |
| Securities | 149,423 | 203,222 | 204,674 | 212,331 | 225,475 | 225,805 | 238,914 | 245,131 | 247,104 | 249,667 | 251,692 | 256,697 | 260,571 |
| Credit to Non-Residents | 114,803 | 129,340 | 131,764 | 157,656 | 152,350 | 136,528 | 144,695 | 147,358 | 148,946 | 161,027 | 164,362 | 164,097 | 174,061 |
| Other Foreign Assets | 44,021 | 50,664 | 72,289 | 71,153 | 63,341 | 59,634 | 61,438 | 63,232 | 63,691 | 75,405 | 92,328 | 87,477 | 91,094 |
| Total Assets | 2,514,371 | 2,688,250 | 2,777,450 | 2,843,040 | 2,785,671 | 2,777,870 | 2,808,947 | 2,843,436 | 2,905,965 | 2,919,837 | 2,922,816 | 3,023,288 | 3,026,240 |

* Preliminary

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

| (In Millions of AED) | | | | | | | | | | | | | |
|---|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Item | Dec 2018 | Dec 2019 | Jun 2020 | Sep 2020 | Dec 2020 | Mar 2021 | Jun 2021 | Sep 2021 | Dec 2021 | Mar 2022 | Apr 2022 | May 2022 | Jun 2022 * |
| Domestic Liabilities | | | | | | | | | | | | | |
| Monetary Deposits | 356,254 | 374,401 | 398,609 | 400,626 | 427,062 | 467,594 | 483,607 | 493,072 | 524,246 | 541,995 | 539,897 | 523,362 | 538,157 |
| Demand Deposits (LCY) | 352,891 | 370,979 | 395,617 | 396,600 | 422,994 | 462,313 | 477,943 | 487,997 | 519,861 | 535,392 | 533,751 | 516,906 | 530,138 |
| Bankers Drafts | 3,363 | 3,422 | 2,992 | 4,026 | 4,068 | 5,281 | 5,664 | 5,075 | 4,385 | 6,603 | 6,146 | 6,456 | 8,019 |
| Quasi Monetary Deposits | 721,652 | 784,876 | 777,854 | 782,558 | 762,356 | 733,365 | 720,615 | 706,854 | 746,075 | 742,535 | 713,421 | 741,247 | 768,418 |
| Time Deposits (LCY) | 359,304 | 399,758 | 378,795 | 362,725 | 344,307 | 316,578 | 306,743 | 293,507 | 303,283 | 298,344 | 287,553 | 293,588 | 308,452 |
| Savings Deposits (LCY) | 110,691 | 125,893 | 141,127 | 152,351 | 157,675 | 164,634 | 170,121 | 171,178 | 176,290 | 182,673 | 178,265 | 179,265 | 180,602 |
| Other Deposits (FCY) | 251,657 | 259,225 | 257,932 | 267,482 | 260,374 | 252,153 | 243,751 | 242,169 | 266,502 | 261,518 | 247,603 | 268,394 | 279,364 |
| Government Deposits (LCY + FCY) | 286,918 | 298,954 | 287,061 | 331,877 | 285,721 | 275,612 | 280,311 | 294,971 | 285,052 | 289,878 | 289,705 | 320,426 | 315,026 |
| Other Domestic Deposits (LCY + FCY) ** | 16,729 | 14,650 | 13,005 | 12,979 | 13,594 | 12,794 | 13,384 | 13,556 | 13,275 | 13,468 | 13,491 | 13,989 | 14,018 |
| Government Lending Funds | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Capital and Reserves | 302,545 | 336,034 | 327,578 | 334,988 | 339,327 | 324,568 | 330,903 | 339,507 | 348,596 | 340,982 | 341,490 | 343,930 | 343,680 |
| Due to Central Bank | 2,889 | 635 | 45,467 | 47,505 | 30,762 | 25,002 | 21,611 | 16,407 | 2,830 | 3,750 | 2,394 | 3,685 | 3,627 |
| Due to Resident Banks | 55,259 | 46,236 | 50,372 | 57,176 | 31,669 | 34,481 | 26,939 | 31,531 | 31,700 | 35,163 | 36,437 | 40,630 | 43,326 |
| Capital Market Funding & Term Borrowings | 24,621 | 26,397 | 27,001 | 26,935 | 26,560 | 24,747 | 28,972 | 26,954 | 26,957 | 26,041 | 26,065 | 26,043 | 26,042 |
| Foreign Liabilities | 527,098 | 575,534 | 611,322 | 602,973 | 613,848 | 617,204 | 643,408 | 659,263 | 665,190 | 639,489 | 689,245 | 680,335 | 689,620 |
| Due to H.O and/or Branches Abroad | 29,228 | 34,509 | 45,708 | 37,820 | 27,683 | 22,849 | 20,075 | 23,051 | 25,604 | 21,941 | 25,129 | 28,100 | 28,077 |
| Due to Other Banks Abroad | 101,919 | 94,616 | 104,011 | 97,948 | 114,495 | 122,885 | 121,564 | 115,852 | 134,896 | 145,045 | 153,356 | 154,232 | 156,168 |
| Capital Market Funding | 116,434 | 149,189 | 148,107 | 164,831 | 165,879 | 174,380 | 178,385 | 176,369 | 181,608 | 159,224 | 155,102 | 153,452 | 150,937 |
| Other Term Borrowings | 46,667 | 46,871 | 49,955 | 52,285 | 55,006 | 52,240 | 53,935 | 58,035 | 49,538 | 53,709 | 48,345 | 46,478 | 47,101 |
| Other Deposits (LCY + FCY) | 180,413 | 188,504 | 167,465 | 157,647 | 168,895 | 171,915 | 193,589 | 209,410 | 198,345 | 179,422 | 211,488 | 206,736 | 214,070 |
| Other Foreign Liabilities | 52,437 | 61,845 | 96,076 | 92,442 | 81,890 | 72,935 | 75,860 | 76,546 | 75,199 | 80,148 | 95,825 | 91,337 | 93,267 |
| Unclassified Liabilities | 220,406 | 230,533 | 239,181 | 245,423 | 254,772 | 262,503 | 259,197 | 261,321 | 262,044 | 286,536 | 270,671 | 329,641 | 284,326 |
| Inter-Branch Transactions | 9,396 | 7,438 | 6,896 | 6,506 | 4,147 | 11,585 | 7,085 | 12,707 | 13,952 | 9,196 | 8,975 | 8,836 | 8,052 |
| Other Liabilities | 211,010 | 223,095 | 232,285 | 238,917 | 250,625 | 250,918 | 252,112 | 248,614 | 248,092 | 277,340 | 261,696 | 320,805 | 276,274 |
| - Of which : Provisions ¹ | 93,777 | 103,713 | 113,540 | 117,363 | 122,568 | 123,900 | 126,070 | 123,865 | 124,486 | 127,865 | 127,616 | 128,470 | 128,019 |
| Total Liabilities | 2,514,371 | 2,688,250 | 2,777,450 | 2,843,040 | 2,785,671 | 2,777,870 | 2,808,947 | 2,843,436 | 2,905,965 | 2,919,837 | 2,922,816 | 3,023,288 | 3,026,240 |

* Preliminary

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

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

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

| (In Millions of AED) | | | | | | | | | | | | | |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Item | Dec 2018 | Dec 2019 | Jun 2020 | Sep 2020 | Dec 2020 | Mar 2021 | Jun 2021 | Sep 2021 | Dec 2021 | Mar 2022 | Apr 2022 | May 2022 | Jun 2022 * |
| Domestic Assets | | | | | | | | | | | | | |
| Cash and Deposits with C.B | 53,519 | 71,443 | 68,656 | 63,255 | 72,012 | 75,692 | 84,008 | 86,087 | 90,341 | 86,969 | 85,054 | 90,069 | 86,794 |
| Cash in Hand (LCY) | 1,660 | 1,957 | 1,429 | 1,389 | 1,389 | 1,547 | 1,320 | 1,407 | 1,437 | 1,538 | 1,806 | 1,631 | 1,848 |
| Deposits with Central Bank | 51,859 | 69,486 | 67,227 | 61,866 | 70,623 | 74,145 | 82,688 | 84,680 | 88,904 | 85,431 | 83,248 | 88,438 | 84,946 |
| Due From Resident Banks | 14,146 | 14,740 | 18,766 | 17,051 | 14,989 | 15,326 | 12,636 | 15,647 | 16,009 | 18,276 | 17,137 | 18,850 | 18,425 |
| Domestic Credit and Investments | 161,995 | 161,597 | 170,182 | 162,810 | 156,659 | 152,104 | 151,715 | 149,822 | 155,921 | 153,224 | 152,472 | 151,812 | 154,555 |
| a) Credit Facilities | 158,504 | 156,264 | 164,816 | 156,827 | 150,774 | 146,137 | 144,891 | 142,837 | 148,452 | 142,324 | 140,748 | 139,477 | 144,117 |
| Claims on Private Sector | 135,615 | 132,081 | 134,528 | 126,670 | 122,614 | 119,701 | 118,260 | 115,240 | 117,131 | 111,614 | 113,580 | 107,547 | 111,868 |
| Commercial Bills | 14,521 | 12,978 | 12,556 | 11,290 | 10,217 | 10,170 | 10,398 | 10,107 | 10,048 | 9,337 | 9,759 | 9,374 | 10,758 |
| Loans,Advances, Overdrafts & Real Estate Mortgage loans. | 121,094 | 119,103 | 121,972 | 115,380 | 112,397 | 109,531 | 107,862 | 105,133 | 107,083 | 102,277 | 103,821 | 98,173 | 101,110 |
| Claims on Government | 6,673 | 6,961 | 10,518 | 10,986 | 9,788 | 9,142 | 10,616 | 11,752 | 12,739 | 12,395 | 9,168 | 11,377 | 11,835 |
| Claims on Official Entities (GREs) | 15,549 | 15,954 | 18,159 | 17,534 | 16,863 | 16,170 | 14,649 | 14,628 | 16,315 | 16,792 | 16,887 | 18,779 | 19,384 |
| Commercial Bills | 1,057 | 1,423 | 540 | 285 | 203 | 366 | 268 | 432 | 245 | 279 | 286 | 297 | 308 |
| Loans,Advances & Overdrafts | 14,492 | 14,531 | 17,619 | 17,249 | 16,660 | 15,804 | 14,381 | 14,196 | 16,070 | 16,513 | 16,601 | 18,482 | 19,076 |
| Claims on Other Financial Institutions | 667 | 1,268 | 1,611 | 1,637 | 1,509 | 1,124 | 1,366 | 1,217 | 2,267 | 1,523 | 1,113 | 1,774 | 1,030 |
| Loans,Advances & Overdrafts | 667 | 1,268 | 1,611 | 1,637 | 1,509 | 1,124 | 1,366 | 1,217 | 2,267 | 1,523 | 1,113 | 1,774 | 1,030 |
| b) Domestic Investments | 3,491 | 5,333 | 5,366 | 5,983 | 5,885 | 5,967 | 6,824 | 6,985 | 7,469 | 10,900 | 11,724 | 12,335 | 10,438 |
| Unclassified Assets | 15,048 | 19,270 | 20,530 | 18,203 | 16,874 | 16,785 | 16,035 | 16,497 | 14,599 | 16,103 | 16,005 | 17,065 | 16,098 |
| Fixed Assets | 1,653 | 1,803 | 1,748 | 1,720 | 1,778 | 1,825 | 1,800 | 1,793 | 1,763 | 1,582 | 1,568 | 1,567 | 1,554 |
| Inter-Branch Transactions | 6 | 6 | 71 | 15 | 20 | 22 | 24 | 56 | 21 | 50 | 74 | 146 | 80 |
| Other Assets | 13,389 | 17,461 | 18,711 | 16,468 | 15,076 | 14,938 | 14,211 | 14,648 | 12,815 | 14,471 | 14,363 | 15,352 | 14,464 |
| Foreign Assets | 109,437 | 127,634 | 134,570 | 148,126 | 141,809 | 138,073 | 135,420 | 135,639 | 138,653 | 141,945 | 151,339 | 141,597 | 147,061 |
| Due from H.O. and/or Branches Abroad | 19,523 | 13,282 | 12,659 | 12,050 | 10,959 | 12,931 | 10,379 | 10,799 | 10,807 | 16,284 | 21,945 | 14,892 | 14,911 |
| Due from Other Banks Abroad | 29,993 | 38,682 | 40,333 | 48,896 | 47,285 | 44,104 | 44,257 | 46,703 | 52,253 | 47,771 | 49,293 | 48,117 | 51,789 |
| Cash in Hand (FCY) | 35 | 25 | 35 | 21 | 39 | 69 | 37 | 41 | 57 | 56 | 52 | 69 | 50 |
| Securities | 23,794 | 33,763 | 41,924 | 44,500 | 45,708 | 46,008 | 44,850 | 44,097 | 42,573 | 37,576 | 38,222 | 37,434 | 37,991 |
| Credit to Non-Residents | 31,999 | 36,688 | 32,306 | 35,282 | 29,963 | 28,319 | 29,137 | 27,072 | 26,149 | 31,715 | 32,012 | 32,230 | 33,105 |
| Other Foreign Assets | 4,093 | 5,194 | 7,313 | 7,377 | 7,855 | 6,642 | 6,760 | 6,927 | 6,814 | 8,543 | 9,815 | 8,855 | 9,215 |
| Total Assets | 354,145 | 394,684 | 412,704 | 409,445 | 402,343 | 397,980 | 399,814 | 403,692 | 415,523 | 416,517 | 422,007 | 419,393 | 422,933 |

* Preliminary

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

| (In Millions of AED) | | | | | | | | | | | | | |
|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Item | Dec 2018 | Dec 2019 | Jun 2020 | Sep 2020 | Dec 2020 | Mar 2021 | Jun 2021 | Sep 2021 | Dec 2021 | Mar 2022 | Apr 2022 | May 2022 | Jun 2022 * |
| Domestic Liabilities | | | | | | | | | | | | | |
| Monetary Deposits | 58,911 | 62,444 | 66,171 | 70,637 | 78,274 | 78,838 | 80,137 | 82,234 | 83,525 | 86,120 | 86,064 | 86,921 | 87,935 |
| Demand Deposits (LCY) | 58,006 | 62,039 | 65,760 | 70,182 | 77,852 | 78,179 | 79,356 | 81,398 | 82,905 | 85,410 | 85,395 | 86,032 | 86,977 |
| Bankers Drafts | 905 | 405 | 411 | 455 | 422 | 659 | 781 | 836 | 620 | 710 | 669 | 889 | 958 |
| Quasi Monetary Deposits | 100,558 | 112,600 | 122,144 | 117,603 | 115,715 | 111,351 | 107,847 | 110,004 | 114,426 | 122,005 | 122,879 | 116,147 | 127,012 |
| Time Deposits (LCY) | 40,301 | 40,977 | 37,609 | 34,377 | 31,845 | 28,875 | 27,232 | 27,039 | 26,988 | 26,374 | 24,967 | 25,283 | 26,033 |
| Savings Deposits (LCY) | 7,577 | 8,347 | 12,457 | 12,853 | 13,045 | 13,492 | 13,506 | 13,598 | 13,553 | 13,942 | 14,066 | 13,913 | 13,916 |
| Other Deposits (FCY) | 52,680 | 63,276 | 72,078 | 70,373 | 70,825 | 68,984 | 67,109 | 69,367 | 73,885 | 81,689 | 83,846 | 76,951 | 87,063 |
| Government Deposits (LCY + FCY) | 1,504 | 1,139 | 968 | 770 | 750 | 1,002 | 670 | 1,344 | 2,356 | 796 | 548 | 580 | 1,460 |
| Other Domestic Deposits (LCY + FCY) ** | 4,269 | 3,894 | 3,571 | 3,349 | 3,225 | 3,230 | 3,125 | 3,218 | 3,377 | 3,267 | 3,222 | 3,179 | 3,178 |
| Government Lending Funds | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Capital and Reserves | 52,678 | 56,820 | 54,954 | 54,807 | 53,453 | 53,502 | 53,634 | 54,200 | 53,952 | 54,481 | 54,444 | 54,787 | 55,574 |
| Due to Central Bank | 61 | 4,818 | 1,634 | 3,629 | 761 | 501 | 24 | 123 | 18 | 208 | 97 | 55 | 37 |
| Due to Resident Banks | 1,942 | 1,697 | 3,041 | 808 | 841 | 2,125 | 2,921 | 1,245 | 1,239 | 1,097 | 1,958 | 1,867 | 1,622 |
| Capital Market Funding & Term Borrowings | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Foreign Liabilities | 92,892 | 104,445 | 109,009 | 110,390 | 101,758 | 100,576 | 105,682 | 107,160 | 113,271 | 105,502 | 110,023 | 111,098 | 103,236 |
| Due to H.O and/or Branches Abroad | 25,314 | 42,160 | 42,512 | 44,659 | 34,776 | 36,932 | 37,370 | 33,878 | 36,882 | 31,199 | 36,773 | 31,437 | 28,061 |
| Due to Other Banks Abroad | 13,081 | 16,221 | 18,591 | 17,824 | 18,767 | 20,728 | 25,024 | 28,598 | 32,735 | 27,931 | 25,651 | 27,960 | 28,957 |
| Capital Market Funding | 11,753 | 6,969 | 5,074 | 4,972 | 5,112 | 3,814 | 3,359 | 3,021 | 2,787 | 2,630 | 2,579 | 2,582 | 2,568 |
| Other Term Borrowings | 1,286 | 398 | 397 | 397 | 397 | 429 | 429 | 449 | 448 | 459 | 458 | 459 | 459 |
| Other Deposits (LCY + FCY) | 33,000 | 32,868 | 32,903 | 33,700 | 33,548 | 31,599 | 32,122 | 33,746 | 32,649 | 35,380 | 35,048 | 36,764 | 34,314 |
| Other Foreign Liabilities | 8,458 | 5,829 | 9,532 | 8,838 | 9,158 | 7,074 | 7,378 | 7,468 | 7,770 | 7,903 | 9,514 | 11,896 | 8,877 |
| Unclassified Liabilities | 41,330 | 46,827 | 51,212 | 47,452 | 47,566 | 46,855 | 45,774 | 44,164 | 43,359 | 43,041 | 42,772 | 44,759 | 42,879 |
| Inter-Branch Transactions | 30 | 60 | 68 | 15 | 27 | 51 | 66 | 60 | 61 | 110 | 142 | 246 | 103 |
| Other Liabilities | 41,300 | 46,767 | 51,144 | 47,437 | 47,539 | 46,804 | 45,708 | 44,104 | 43,298 | 42,931 | 42,630 | 44,513 | 42,776 |
| - Of which : Provisions ¹ | 29,255 | 28,987 | 32,282 | 33,216 | 33,680 | 33,940 | 33,280 | 31,762 | 31,061 | 29,225 | 29,182 | 29,269 | 28,833 |
| Total Liabilities | 354,145 | 394,684 | 412,704 | 409,445 | 402,343 | 397,980 | 399,814 | 403,692 | 415,523 | 416,517 | 422,007 | 419,393 | 422,933 |

* Preliminary

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

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

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

| (In Millions of AED) | | | | | | | | | | | | | |
|--|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|-------------------|
| Item | Dec 2018 | Dec 2019 | Jun 2020 | Sep 2020 | Dec 2020 | Mar 2021 | Jun 2021 | Sep 2021 | Dec 2021 | Mar 2022 | Apr 2022 | May 2022 | Jun 2022 * |
| Domestic Assets | | | | | | | | | | | | | |
| Cash and Deposits with C.B | 232,445 | 258,396 | 245,914 | 238,432 | 252,120 | 255,219 | 264,314 | 268,789 | 307,529 | 302,083 | 311,760 | 303,391 | 295,231 |
| Cash in Hand (LCY) | 10,846 | 10,924 | 9,295 | 10,054 | 11,278 | 10,806 | 10,420 | 10,282 | 12,251 | 11,209 | 13,954 | 11,331 | 12,739 |
| Deposits with Central Bank | 221,599 | 247,472 | 236,619 | 228,378 | 240,842 | 244,413 | 253,894 | 258,507 | 295,278 | 290,874 | 297,806 | 292,060 | 282,492 |
| Due From Resident Banks | 43,001 | 38,445 | 44,212 | 41,197 | 32,359 | 35,210 | 28,598 | 33,045 | 30,133 | 33,995 | 37,110 | 36,804 | 37,523 |
| Domestic Credit and Investments | 1,276,286 | 1,371,513 | 1,385,701 | 1,378,112 | 1,373,506 | 1,366,726 | 1,377,053 | 1,387,793 | 1,407,069 | 1,418,626 | 1,400,394 | 1,455,875 | 1,435,009 |
| a) Credit Facilities | 1,165,054 | 1,255,716 | 1,262,258 | 1,247,138 | 1,236,998 | 1,231,800 | 1,240,139 | 1,248,071 | 1,270,066 | 1,282,792 | 1,264,499 | 1,309,696 | 1,298,069 |
| Claims on Private Sector | 834,614 | 849,126 | 856,492 | 838,749 | 829,243 | 829,719 | 835,243 | 843,615 | 843,753 | 853,573 | 861,079 | 897,760 | 882,799 |
| Commercial Bills | 45,306 | 50,906 | 51,081 | 46,248 | 41,834 | 45,505 | 46,055 | 45,939 | 47,573 | 50,412 | 50,439 | 51,643 | 52,739 |
| Loans,Advances, Overdrafts & Real Estate Mortgage loans. | 789,308 | 798,220 | 805,411 | 792,501 | 787,409 | 784,214 | 789,188 | 797,676 | 796,180 | 803,161 | 810,640 | 846,117 | 830,060 |
| Claims on Government | 177,249 | 239,706 | 216,860 | 220,720 | 218,595 | 217,021 | 212,687 | 212,188 | 210,615 | 198,668 | 180,316 | 183,190 | 191,389 |
| Claims on Official Entities (GREs) | 136,587 | 153,842 | 173,838 | 172,661 | 174,238 | 170,581 | 180,394 | 179,340 | 200,652 | 216,588 | 209,824 | 212,942 | 211,718 |
| Commercial Bills | 3,428 | 3,901 | 2,809 | 4,008 | 5,580 | 6,275 | 7,539 | 7,659 | 8,275 | 9,186 | 8,014 | 7,579 | 6,535 |
| Loans,Advances & Overdrafts | 133,159 | 149,941 | 171,029 | 168,653 | 168,658 | 164,306 | 172,855 | 171,681 | 192,377 | 207,402 | 201,810 | 205,363 | 205,183 |
| Claims on Other Financial Institutions | 16,604 | 13,042 | 15,068 | 15,008 | 14,922 | 14,479 | 11,815 | 12,928 | 15,046 | 13,963 | 13,280 | 15,804 | 12,163 |
| Loans,Advances & Overdrafts | 16,604 | 13,042 | 15,068 | 15,008 | 14,922 | 14,479 | 11,815 | 12,928 | 15,046 | 13,963 | 13,280 | 15,804 | 12,163 |
| b) Domestic Investments | 111,232 | 115,797 | 123,443 | 130,974 | 136,508 | 134,926 | 136,914 | 139,722 | 137,003 | 135,834 | 135,895 | 146,179 | 136,940 |
| Unclassified Assets | 122,600 | 141,879 | 158,233 | 162,629 | 151,253 | 139,807 | 145,870 | 141,800 | 139,344 | 144,536 | 146,358 | 149,250 | 151,368 |
| Fixed Assets | 23,111 | 27,695 | 28,677 | 28,954 | 30,092 | 29,823 | 30,255 | 29,216 | 28,048 | 28,944 | 28,676 | 28,675 | 28,711 |
| Inter-Branch Transactions | 8,590 | 8,764 | 7,028 | 11,272 | 9,090 | 2,742 | 2,914 | 3,297 | 4,433 | 6,254 | 7,556 | 7,159 | 8,465 |
| Other Assets | 90,899 | 105,420 | 122,528 | 122,403 | 112,071 | 107,242 | 112,701 | 109,287 | 106,863 | 109,338 | 110,126 | 113,416 | 114,192 |
| Foreign Assets | 611,608 | 699,859 | 756,370 | 813,009 | 777,606 | 774,926 | 791,459 | 817,972 | 847,091 | 831,479 | 865,072 | 898,932 | 921,203 |
| Due from H.O. and/or Branches Abroad | 159,503 | 153,334 | 175,615 | 187,263 | 155,295 | 158,379 | 151,800 | 160,615 | 189,509 | 136,108 | 146,353 | 170,872 | 172,628 |
| Due from Other Banks Abroad | 140,423 | 147,013 | 149,793 | 157,954 | 158,226 | 177,281 | 182,626 | 192,937 | 195,407 | 208,788 | 207,936 | 219,534 | 223,019 |
| Cash in Hand (FCY) | 141 | 128 | 134 | 164 | 149 | 145 | 121 | 136 | 149 | 170 | 161 | 234 | 211 |
| Securities | 146,024 | 207,174 | 216,639 | 227,042 | 243,381 | 241,709 | 247,784 | 253,497 | 251,875 | 245,486 | 247,907 | 251,940 | 254,004 |
| Credit to Non-Residents | 117,876 | 136,877 | 135,357 | 163,134 | 150,278 | 132,319 | 142,043 | 141,952 | 140,942 | 158,656 | 162,288 | 161,983 | 172,601 |
| Other Foreign Assets | 47,641 | 55,333 | 78,832 | 77,452 | 70,277 | 65,093 | 67,085 | 68,835 | 69,209 | 82,271 | 100,427 | 94,369 | 98,740 |
| Total Assets | 2,285,940 | 2,510,092 | 2,590,430 | 2,633,379 | 2,586,844 | 2,571,888 | 2,607,294 | 2,649,399 | 2,731,166 | 2,730,719 | 2,760,694 | 2,844,252 | 2,840,334 |

* Preliminary

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

| (In Millions of AED) | | | | | | | | | | | | | |
|---|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Item | Dec 2018 | Dec 2019 | Jun 2020 | Sep 2020 | Dec 2020 | Mar 2021 | Jun 2021 | Sep 2021 | Dec 2021 | Mar 2022 | Apr 2022 | May 2022 | Jun 2022 * |
| Domestic Liabilities | | | | | | | | | | | | | |
| Monetary Deposits | 327,894 | 359,921 | 382,018 | 386,950 | 420,414 | 456,040 | 472,547 | 481,737 | 515,958 | 528,553 | 527,061 | 513,315 | 526,346 |
| Demand Deposits (LCY) | 324,521 | 356,837 | 379,430 | 383,303 | 416,973 | 450,996 | 466,985 | 476,928 | 511,921 | 522,701 | 521,589 | 507,147 | 518,796 |
| Bankers Drafts | 3,373 | 3,084 | 2,588 | 3,647 | 3,441 | 5,044 | 5,562 | 4,809 | 4,037 | 5,852 | 5,472 | 6,168 | 7,550 |
| Quasi Monetary Deposits | 597,326 | 668,222 | 680,485 | 677,926 | 654,115 | 622,969 | 604,627 | 590,343 | 627,414 | 624,361 | 608,256 | 623,732 | 654,872 |
| Time Deposits (LCY) | 284,598 | 329,753 | 313,887 | 295,219 | 273,121 | 248,574 | 237,023 | 221,962 | 227,361 | 222,196 | 214,949 | 219,138 | 232,160 |
| Savings Deposits (LCY) | 49,678 | 55,469 | 68,541 | 74,064 | 77,526 | 81,154 | 83,660 | 84,159 | 84,860 | 87,029 | 89,320 | 87,352 | 87,786 |
| Other Deposits (FCY) | 263,050 | 283,000 | 298,057 | 308,643 | 303,468 | 293,241 | 283,944 | 284,222 | 315,193 | 315,136 | 303,987 | 317,242 | 334,926 |
| Government Deposits (LCY + FCY) | 224,839 | 234,880 | 213,002 | 253,816 | 217,387 | 207,064 | 212,174 | 231,758 | 225,784 | 225,914 | 221,987 | 250,443 | 241,391 |
| Other Domestic Deposits (LCY + FCY) ** | 16,850 | 14,846 | 14,001 | 13,595 | 13,459 | 13,045 | 13,731 | 14,215 | 14,029 | 14,215 | 14,324 | 14,601 | 14,877 |
| Government Lending Funds | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Capital and Reserves | 293,160 | 328,007 | 315,864 | 321,734 | 324,708 | 316,179 | 321,644 | 328,860 | 336,778 | 331,176 | 331,052 | 333,190 | 333,163 |
| Due to Central Bank | 126 | 4,924 | 32,629 | 40,492 | 24,463 | 19,975 | 17,013 | 12,298 | 2,609 | 3,932 | 2,082 | 3,585 | 3,588 |
| Due to Resident Banks | 37,707 | 36,272 | 38,028 | 33,839 | 22,424 | 24,269 | 21,413 | 26,135 | 27,534 | 26,669 | 28,789 | 28,173 | 30,924 |
| Capital Market Funding & Term Borrowings | 3,253 | 2,529 | 2,950 | 2,886 | 2,535 | 2,533 | 3,084 | 2,902 | 2,904 | 2,906 | 2,929 | 2,907 | 2,906 |
| Foreign Liabilities | 577,983 | 636,759 | 674,402 | 663,589 | 663,648 | 656,895 | 691,741 | 708,650 | 726,628 | 705,776 | 765,090 | 758,803 | 760,184 |
| Due to H.O and/or Branches Abroad | 53,712 | 76,238 | 87,853 | 81,867 | 61,746 | 58,869 | 56,687 | 56,239 | 62,062 | 52,617 | 61,293 | 58,946 | 55,046 |
| Due to Other Banks Abroad | 103,510 | 101,899 | 111,224 | 102,946 | 120,351 | 129,818 | 137,039 | 135,064 | 157,380 | 162,513 | 169,812 | 172,685 | 174,526 |
| Capital Market Funding | 121,478 | 150,653 | 147,676 | 162,463 | 163,651 | 170,855 | 178,078 | 175,723 | 178,891 | 156,349 | 152,176 | 150,528 | 148,000 |
| Other Term Borrowings | 47,953 | 47,269 | 50,352 | 52,682 | 55,403 | 52,669 | 54,364 | 58,484 | 49,986 | 54,168 | 48,803 | 46,937 | 47,560 |
| Other Deposits (LCY + FCY) | 190,860 | 193,705 | 172,575 | 163,488 | 172,344 | 165,575 | 183,283 | 200,565 | 196,400 | 193,267 | 228,881 | 227,874 | 234,006 |
| Other Foreign Liabilities | 60,470 | 66,995 | 104,722 | 100,143 | 90,153 | 79,109 | 82,290 | 82,575 | 81,909 | 86,862 | 104,125 | 101,833 | 101,046 |
| Unclassified Liabilities | 206,802 | 223,732 | 237,051 | 238,552 | 243,691 | 252,919 | 249,320 | 252,501 | 251,528 | 267,217 | 259,124 | 315,503 | 272,083 |
| Inter-Branch Transactions | 9,297 | 5,893 | 5,029 | 4,598 | 2,290 | 9,759 | 5,193 | 10,814 | 12,477 | 7,741 | 7,658 | 7,738 | 7,033 |
| Other Liabilities | 197,505 | 217,839 | 232,022 | 233,954 | 241,401 | 243,160 | 244,127 | 241,687 | 239,051 | 259,476 | 251,466 | 307,765 | 265,050 |
| - Of which : Provisions ¹ | 100,382 | 111,330 | 122,877 | 126,719 | 132,517 | 133,488 | 134,960 | 133,153 | 132,852 | 134,310 | 133,877 | 134,574 | 133,671 |
| Total Liabilities | 2,285,940 | 2,510,092 | 2,590,430 | 2,633,379 | 2,586,844 | 2,571,888 | 2,607,294 | 2,649,399 | 2,731,166 | 2,730,719 | 2,760,694 | 2,844,252 | 2,840,334 |

* Preliminary

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

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

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

| (In Millions of AED) | | | | | | | | | | | | | |
|--|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-------------------|
| Item | Dec 2018 | Dec 2019 | Jun 2020 | Sep 2020 | Dec 2020 | Mar 2021 | Jun 2021 | Sep 2021 | Dec 2021 | Mar 2022 | Apr 2022 | May 2022 | Jun 2022 * |
| Domestic Assets | | | | | | | | | | | | | |
| Cash and Deposits with C.B | 74,645 | 73,505 | 68,364 | 80,794 | 79,128 | 83,497 | 79,220 | 80,083 | 74,349 | 69,233 | 52,094 | 60,217 | 63,537 |
| Cash in Hand (LCY) | 4,459 | 4,589 | 4,212 | 4,518 | 4,702 | 4,301 | 4,660 | 4,991 | 5,482 | 4,923 | 5,663 | 4,974 | 5,276 |
| Deposits with Central Bank | 70,186 | 68,916 | 64,152 | 76,276 | 74,426 | 79,196 | 74,560 | 75,092 | 68,867 | 64,310 | 46,431 | 55,243 | 58,261 |
| Due From Resident Banks | 21,201 | 14,670 | 13,610 | 20,469 | 7,364 | 8,350 | 7,816 | 6,855 | 5,764 | 5,763 | 5,176 | 7,842 | 8,674 |
| Domestic Credit and Investments | 392,729 | 383,060 | 416,926 | 417,515 | 407,780 | 405,988 | 401,006 | 400,881 | 395,448 | 405,965 | 407,347 | 409,925 | 411,663 |
| a) Credit Facilities | 344,383 | 336,893 | 364,569 | 364,529 | 359,788 | 357,808 | 355,443 | 354,000 | 348,891 | 356,317 | 356,529 | 359,554 | 360,794 |
| Claims on Private Sector | 295,453 | 285,489 | 282,891 | 282,981 | 279,046 | 276,000 | 277,560 | 275,813 | 276,992 | 279,342 | 276,677 | 279,479 | 280,032 |
| Commercial Bills | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Loans,Advances, Overdrafts & Real Estate Mortgage loans. | 295,453 | 285,489 | 282,891 | 282,981 | 279,046 | 276,000 | 277,560 | 275,813 | 276,992 | 279,342 | 276,677 | 279,479 | 280,032 |
| Claims on Government | 14,249 | 17,677 | 35,527 | 34,761 | 33,328 | 35,506 | 33,002 | 32,977 | 25,423 | 28,147 | 30,721 | 30,722 | 30,977 |
| Claims on Official Entities (GREs) | 31,334 | 31,431 | 44,256 | 45,076 | 45,712 | 44,617 | 43,159 | 43,411 | 44,739 | 47,286 | 47,596 | 47,838 | 48,263 |
| Commercial Bills | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Loans,Advances & Overdrafts | 31,334 | 31,431 | 44,256 | 45,076 | 45,712 | 44,617 | 43,159 | 43,411 | 44,739 | 47,286 | 47,596 | 47,838 | 48,263 |
| Claims on Other Financial Institutions | 3,347 | 2,296 | 1,895 | 1,711 | 1,702 | 1,685 | 1,722 | 1,799 | 1,737 | 1,542 | 1,535 | 1,515 | 1,522 |
| Loans,Advances & Overdrafts | 3,347 | 2,296 | 1,895 | 1,711 | 1,702 | 1,685 | 1,722 | 1,799 | 1,737 | 1,542 | 1,535 | 1,515 | 1,522 |
| b) Domestic Investments | 48,346 | 46,167 | 52,357 | 52,986 | 47,992 | 48,180 | 45,563 | 46,881 | 46,557 | 49,648 | 50,818 | 50,371 | 50,869 |
| Unclassified Assets | 25,962 | 30,374 | 28,746 | 29,173 | 35,427 | 31,335 | 33,005 | 29,169 | 28,683 | 32,916 | 29,069 | 28,660 | 28,953 |
| Fixed Assets | 5,540 | 6,171 | 5,012 | 4,948 | 4,894 | 4,902 | 4,610 | 4,578 | 5,807 | 5,686 | 5,700 | 5,694 | 5,690 |
| Inter-Branch Transactions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other Assets | 20,422 | 24,203 | 23,734 | 24,225 | 30,533 | 26,433 | 28,395 | 24,591 | 22,876 | 27,230 | 23,369 | 22,966 | 23,263 |
| Foreign Assets | 68,039 | 71,233 | 72,078 | 71,155 | 71,471 | 74,792 | 80,420 | 80,741 | 86,078 | 91,758 | 90,443 | 91,785 | 96,012 |
| Due from H.O. and/or Branches Abroad | 1,088 | 1,301 | 1,837 | 509 | 732 | 724 | 681 | 496 | 582 | 581 | 519 | 641 | 609 |
| Due from Other Banks Abroad | 10,342 | 10,429 | 10,784 | 9,959 | 9,967 | 10,223 | 10,844 | 10,699 | 12,230 | 13,639 | 12,100 | 12,630 | 14,700 |
| Cash in Hand (FCY) | 17 | 16 | 15 | 16 | 16 | 30 | 13 | 13 | 15 | 18 | 15 | 16 | 11 |
| Securities | 27,193 | 29,811 | 29,959 | 29,789 | 27,802 | 30,104 | 35,980 | 35,731 | 37,802 | 41,757 | 42,007 | 42,191 | 44,558 |
| Credit to Non-Residents | 28,926 | 29,151 | 28,713 | 29,804 | 32,035 | 32,528 | 31,789 | 32,478 | 34,153 | 34,086 | 34,086 | 34,344 | 34,565 |
| Other Foreign Assets | 473 | 525 | 770 | 1,078 | 919 | 1,183 | 1,113 | 1,324 | 1,296 | 1,677 | 1,716 | 1,963 | 1,569 |
| Total Assets | 582,576 | 572,842 | 599,724 | 619,106 | 601,170 | 603,962 | 601,467 | 597,729 | 590,322 | 605,635 | 584,129 | 598,429 | 608,839 |

* Preliminary

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

| (In Millions of AED) | | | | | | | | | | | | | |
|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Item | Dec 2018 | Dec 2019 | Jun 2020 | Sep 2020 | Dec 2020 | Mar 2021 | Jun 2021 | Sep 2021 | Dec 2021 | Mar 2022 | Apr 2022 | May 2022 | Jun 2022 * |
| Domestic Liabilities | | | | | | | | | | | | | |
| Monetary Deposits | 87,271 | 76,924 | 82,762 | 84,313 | 84,922 | 90,392 | 91,197 | 93,569 | 91,813 | 99,562 | 98,900 | 96,968 | 99,746 |
| Demand Deposits (LCY) | 86,376 | 76,181 | 81,947 | 83,479 | 83,873 | 89,496 | 90,314 | 92,467 | 90,845 | 98,101 | 97,557 | 95,791 | 98,319 |
| Bankers Drafts | 895 | 743 | 815 | 834 | 1,049 | 896 | 883 | 1,102 | 968 | 1,461 | 1,343 | 1,177 | 1,427 |
| Quasi Monetary Deposits | 224,884 | 229,254 | 219,513 | 222,235 | 223,956 | 221,747 | 223,835 | 226,515 | 233,087 | 240,179 | 228,044 | 233,662 | 240,558 |
| Time Deposits (LCY) | 115,007 | 110,982 | 102,517 | 101,883 | 103,031 | 96,879 | 96,952 | 98,584 | 102,910 | 102,522 | 97,571 | 99,733 | 102,325 |
| Savings Deposits (LCY) | 68,590 | 78,771 | 85,043 | 91,140 | 93,194 | 96,972 | 99,967 | 100,617 | 104,983 | 109,586 | 103,011 | 105,826 | 106,732 |
| Other Deposits (FCY) | 41,287 | 39,501 | 31,953 | 29,212 | 27,731 | 27,896 | 26,916 | 27,314 | 25,194 | 28,071 | 27,462 | 28,103 | 31,501 |
| Government Deposits (LCY + FCY) | 63,583 | 65,213 | 75,027 | 78,831 | 69,084 | 69,550 | 68,807 | 64,557 | 61,624 | 64,760 | 68,266 | 70,563 | 75,095 |
| Other Domestic Deposits (LCY + FCY) ** | 4,148 | 3,698 | 2,575 | 2,733 | 3,360 | 2,979 | 2,778 | 2,559 | 2,623 | 2,520 | 2,389 | 2,567 | 2,319 |
| Government Lending Funds | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Capital and Reserves | 62,063 | 64,847 | 66,668 | 68,061 | 68,072 | 61,891 | 62,893 | 64,847 | 65,770 | 64,287 | 64,882 | 65,527 | 66,091 |
| Due to Central Bank | 2,824 | 529 | 14,472 | 10,642 | 7,060 | 5,528 | 4,622 | 4,232 | 239 | 26 | 409 | 155 | 76 |
| Due to Resident Banks | 19,494 | 11,661 | 15,385 | 24,145 | 10,086 | 12,337 | 8,447 | 6,641 | 5,405 | 9,591 | 9,606 | 14,324 | 14,024 |
| Capital Market Funding & Term Borrowings | 21,368 | 23,868 | 24,051 | 24,049 | 24,025 | 22,214 | 25,888 | 24,052 | 24,053 | 23,135 | 23,136 | 23,136 | 23,136 |
| Foreign Liabilities | 42,007 | 43,220 | 45,929 | 49,774 | 51,958 | 60,885 | 57,349 | 57,773 | 51,833 | 39,215 | 34,178 | 32,630 | 32,672 |
| Due to H.O and/or Branches Abroad | 830 | 431 | 367 | 612 | 713 | 912 | 758 | 690 | 424 | 523 | 609 | 591 | 1,092 |
| Due to Other Banks Abroad | 11,490 | 8,938 | 11,378 | 12,826 | 12,911 | 13,795 | 9,549 | 9,386 | 10,251 | 10,463 | 9,195 | 9,507 | 10,599 |
| Capital Market Funding | 6,709 | 5,505 | 5,505 | 7,340 | 7,340 | 7,339 | 3,666 | 3,667 | 5,504 | 5,505 | 5,505 | 5,506 | 5,505 |
| Other Term Borrowings | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other Deposits (LCY + FCY) | 22,553 | 27,667 | 27,793 | 27,859 | 30,099 | 37,939 | 42,428 | 42,591 | 34,594 | 21,535 | 17,655 | 15,626 | 14,378 |
| Other Foreign Liabilities | 425 | 679 | 886 | 1,137 | 895 | 900 | 948 | 1,439 | 1,060 | 1,189 | 1,214 | 1,400 | 1,098 |
| Unclassified Liabilities | 54,934 | 53,628 | 53,342 | 54,323 | 58,647 | 56,439 | 55,651 | 52,984 | 53,875 | 62,360 | 54,319 | 58,897 | 55,122 |
| Inter-Branch Transactions | 129 | 1,605 | 1,935 | 1,923 | 1,884 | 1,877 | 1,958 | 1,953 | 1,536 | 1,565 | 1,459 | 1,344 | 1,122 |
| Other Liabilities | 54,805 | 52,023 | 51,407 | 52,400 | 56,763 | 54,562 | 53,693 | 51,031 | 52,339 | 60,795 | 52,860 | 57,553 | 54,000 |
| - Of which : Provisions ¹ | 22,650 | 21,370 | 22,945 | 23,860 | 23,731 | 24,352 | 24,390 | 22,474 | 22,695 | 22,780 | 22,921 | 23,165 | 23,181 |
| Total Liabilities | 582,576 | 572,842 | 599,724 | 619,106 | 601,170 | 603,962 | 601,467 | 597,729 | 590,322 | 605,635 | 584,129 | 598,429 | 608,839 |

* Preliminary

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

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

Table 17 : Aggregated Memoranda Accounts of Banks

| (In Millions of AED) | | | | | | | | | | | | | |
|---|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|-------------------|
| Item | Dec 2018 | Dec 2019 | Jun 2020 | Sep 2020 | Dec 2020 | Mar 2021 | Jun 2021 | Sep 2021 | Dec 2021 | Mar 2022 | Apr 2022 | May 2022 | Jun 2022 * |
| Memoranda Accounts / Off-Balance Sheet Items | | | | | | | | | | | | | |
| Letters of Credit | 99,796 | 104,731 | 96,035 | 98,262 | 102,672 | 103,930 | 102,557 | 103,619 | 106,886 | 103,306 | 105,822 | 104,193 | 103,149 |
| Guarantees | 390,886 | 387,646 | 376,068 | 364,481 | 356,939 | 341,750 | 341,149 | 331,254 | 340,666 | 341,931 | 340,875 | 338,735 | 340,904 |
| Commitments | 201,598 | 210,883 | 229,598 | 226,696 | 245,836 | 244,741 | 238,305 | 245,406 | 230,735 | 247,121 | 250,676 | 254,225 | 248,077 |
| FX Derivatives | 464,870 | 700,037 | 773,336 | 643,263 | 675,722 | 646,704 | 598,066 | 554,456 | 549,823 | 566,973 | 517,943 | 570,378 | 590,692 |
| Interest Rate Derivatives | 2,340,766 | 2,753,030 | 3,073,316 | 3,222,284 | 3,174,285 | 3,356,799 | 4,015,356 | 4,177,283 | 4,256,463 | 4,358,653 | 4,322,734 | 4,353,593 | 3,600,438 |
| Others Derivatives | 49,457 | 30,249 | 47,939 | 37,938 | 41,857 | 45,509 | 47,661 | 50,424 | 51,080 | 60,472 | 59,493 | 63,756 | 68,248 |
| Other Memoranda Items | 41,219 | 52,456 | 44,802 | 30,981 | 9,687 | 13,656 | 18,409 | 13,992 | 24,155 | 14,782 | 13,886 | 23,451 | 22,890 |
| Total Memoranda Accounts | 3,588,592 | 4,239,032 | 4,641,094 | 4,623,905 | 4,606,998 | 4,753,089 | 5,361,503 | 5,476,434 | 5,559,808 | 5,693,238 | 5,611,429 | 5,708,331 | 4,974,398 |

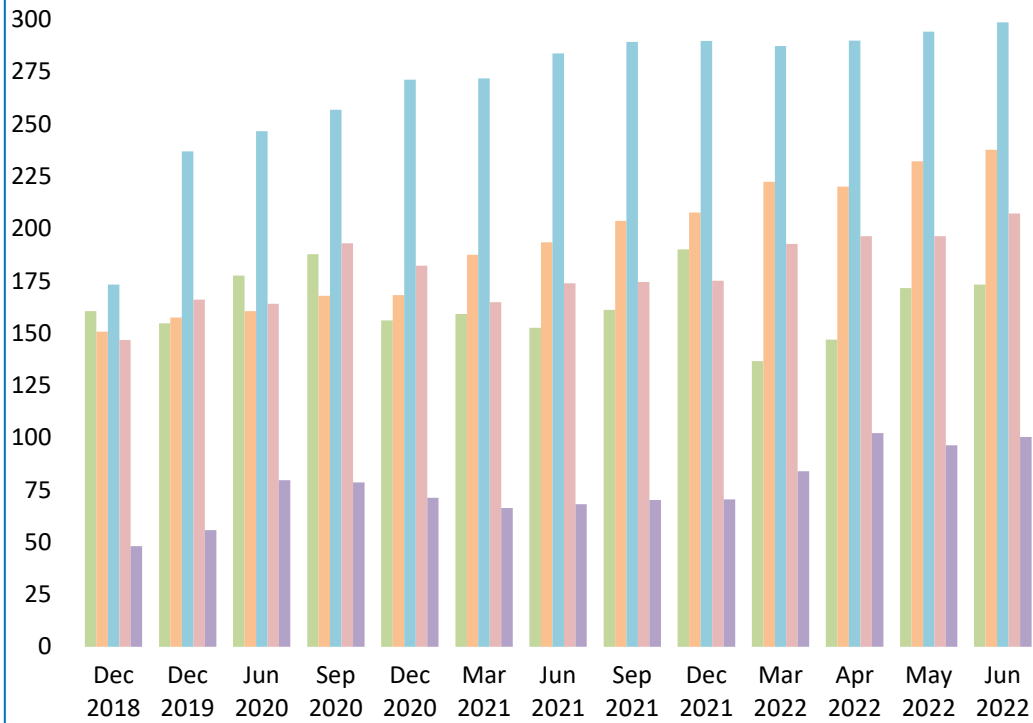
* Preliminary

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

| (In Millions of AED) | | | | | | | | | | | | | |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-------------------|
| Item | Dec 2018 | Dec 2019 | Jun 2020 | Sep 2020 | Dec 2020 | Mar 2021 | Jun 2021 | Sep 2021 | Dec 2021 | Mar 2022 | Apr 2022 | May 2022 | Jun 2022 * |
| Foreign Assets | 679,647 | 771,092 | 828,448 | 884,164 | 849,077 | 849,718 | 871,879 | 898,713 | 933,169 | 923,237 | 955,515 | 990,717 | 1,017,215 |
| Notes and Coins | 158 | 144 | 149 | 180 | 165 | 175 | 134 | 149 | 164 | 188 | 176 | 250 | 222 |
| Due from H.O. and/or Branches Abroad | 160,591 | 154,635 | 177,452 | 187,772 | 156,027 | 159,103 | 152,481 | 161,111 | 190,091 | 136,689 | 146,872 | 171,513 | 173,237 |
| Due from Other Banks Abroad | 150,765 | 157,442 | 160,577 | 167,913 | 168,193 | 187,504 | 193,470 | 203,636 | 207,637 | 222,427 | 220,036 | 232,164 | 237,719 |
| - Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement | 76,517 | 79,766 | 91,192 | 94,425 | 102,595 | 120,022 | 114,611 | 115,434 | 118,001 | 130,433 | 124,368 | 137,472 | 136,996 |
| - Term Placements | 34,256 | 34,869 | 31,999 | 38,298 | 32,025 | 31,799 | 29,869 | 33,515 | 35,936 | 33,216 | 37,493 | 37,038 | 36,528 |
| - Term Loans | 39,992 | 42,807 | 37,386 | 35,190 | 33,573 | 35,683 | 48,990 | 54,687 | 53,700 | 58,778 | 58,175 | 57,654 | 64,195 |
| Securities | 173,217 | 236,985 | 246,598 | 256,831 | 271,183 | 271,813 | 283,764 | 289,228 | 289,677 | 287,243 | 289,914 | 294,131 | 298,562 |
| Loans and Advances | 146,802 | 166,028 | 164,070 | 192,938 | 182,313 | 164,847 | 173,832 | 174,430 | 175,095 | 192,742 | 196,374 | 196,327 | 207,166 |
| Other Foreign Assets | 48,114 | 55,858 | 79,602 | 78,530 | 71,196 | 66,276 | 68,198 | 70,159 | 70,505 | 83,948 | 102,143 | 96,332 | 100,309 |
| Foreign Liabilities | 619,990 | 679,979 | 720,331 | 713,363 | 715,606 | 717,780 | 749,090 | 766,423 | 778,461 | 744,991 | 799,268 | 791,433 | 792,856 |
| Due to H.O and/or Branches Abroad | 54,542 | 76,669 | 88,220 | 82,479 | 62,459 | 59,781 | 57,445 | 56,929 | 62,486 | 53,140 | 61,902 | 59,537 | 56,138 |
| Due to Other Banks Abroad | 115,000 | 110,837 | 122,602 | 115,772 | 133,262 | 143,613 | 146,588 | 144,450 | 167,631 | 172,976 | 179,007 | 182,192 | 185,125 |
| - Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement | 62,979 | 56,426 | 69,131 | 58,434 | 74,289 | 83,562 | 83,908 | 83,054 | 100,722 | 112,884 | 116,853 | 117,882 | 121,554 |
| - Inter Bank Borrowings | 38,762 | 40,455 | 39,659 | 44,000 | 47,199 | 47,817 | 49,269 | 49,685 | 49,120 | 42,006 | 46,175 | 52,709 | 52,857 |
| - Other Term Borrowings | 13,259 | 13,956 | 13,812 | 13,338 | 11,774 | 12,234 | 13,411 | 11,711 | 17,789 | 18,086 | 15,979 | 11,601 | 10,714 |
| Capital Market Funding | 128,187 | 156,158 | 153,181 | 169,803 | 170,991 | 178,194 | 181,744 | 179,390 | 184,395 | 161,854 | 157,681 | 156,034 | 153,505 |
| Other Term Borrowings | 47,953 | 47,269 | 50,352 | 52,682 | 55,403 | 52,669 | 54,364 | 58,484 | 49,986 | 54,168 | 48,803 | 46,937 | 47,560 |
| Other Deposits | 213,413 | 221,372 | 200,368 | 191,347 | 202,443 | 203,514 | 225,711 | 243,156 | 230,994 | 214,802 | 246,536 | 243,500 | 248,384 |
| - Demand Deposits | 42,244 | 36,043 | 37,293 | 35,376 | 38,994 | 37,048 | 38,609 | 42,605 | 42,367 | 52,380 | 75,966 | 75,135 | 75,575 |
| - Time Deposits | 145,409 | 149,876 | 124,212 | 120,200 | 111,707 | 109,581 | 129,239 | 135,930 | 126,845 | 116,030 | 126,346 | 126,926 | 128,399 |
| - Savings Deposits | 17,196 | 17,312 | 17,448 | 17,469 | 18,192 | 18,622 | 19,231 | 19,214 | 19,375 | 19,628 | 21,955 | 20,926 | 23,479 |
| - Commercial Prepayments(Margin Deposits) | 707 | 359 | 690 | 668 | 660 | 455 | 438 | 404 | 532 | 509 | 612 | 695 | 1,041 |
| - Borrowings Under Repurchase Agreements(NBFI) | 7,857 | 17,782 | 20,725 | 17,634 | 32,890 | 37,808 | 38,194 | 45,003 | 41,875 | 26,255 | 21,657 | 19,818 | 19,890 |
| Other Foreign Liabilities | 60,895 | 67,674 | 105,608 | 101,280 | 91,048 | 80,009 | 83,238 | 84,014 | 82,969 | 88,051 | 105,339 | 103,233 | 102,144 |

* Preliminary

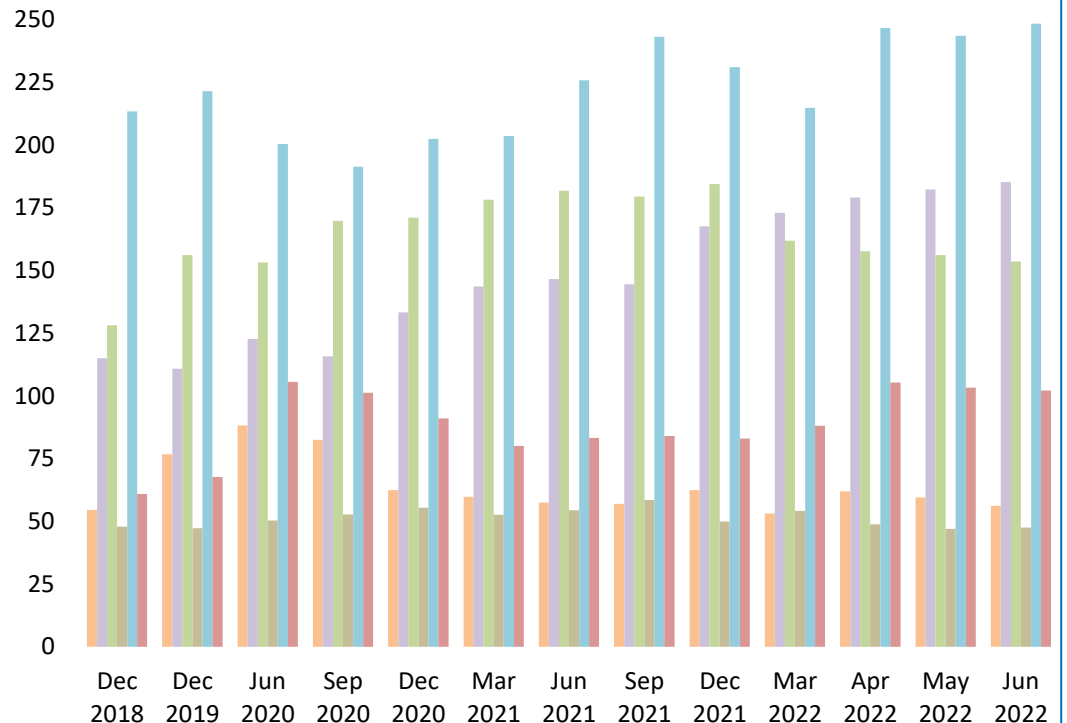
Foreign Assets of Banks



AED Bln

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

Foreign Liabilities of Banks



AED Bln

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

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

| (In Millions of AED) | | | | | | | | | | | | | |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-------------------|
| Item | Dec 2018 | Dec 2019 | Jun 2020 | Sep 2020 | Dec 2020 | Mar 2021 | Jun 2021 | Sep 2021 | Dec 2021 | Mar 2022 | Apr 2022 | May 2022 | Jun 2022 * |
| Foreign Assets | 570,210 | 643,458 | 693,878 | 736,038 | 707,268 | 711,645 | 736,459 | 763,074 | 794,516 | 781,292 | 804,176 | 849,120 | 870,154 |
| Notes and Coins | 123 | 119 | 114 | 159 | 126 | 106 | 97 | 108 | 107 | 132 | 124 | 181 | 172 |
| Due from H.O. and/or Branches Abroad | 141,068 | 141,353 | 164,793 | 175,722 | 145,068 | 146,172 | 142,102 | 150,312 | 179,284 | 120,405 | 124,927 | 156,621 | 158,326 |
| Due from Other Banks Abroad | 120,772 | 118,760 | 120,244 | 119,017 | 120,908 | 143,400 | 149,213 | 156,933 | 155,384 | 174,656 | 170,743 | 184,047 | 185,930 |
| - Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement | 63,314 | 66,641 | 71,074 | 69,364 | 80,342 | 97,112 | 90,528 | 91,445 | 90,059 | 102,412 | 99,015 | 109,958 | 108,071 |
| - Term Placements | 22,386 | 16,122 | 18,025 | 20,148 | 11,776 | 15,718 | 16,603 | 17,745 | 21,313 | 22,092 | 21,769 | 24,276 | 23,052 |
| - Term Loans | 35,072 | 35,997 | 31,145 | 29,505 | 28,790 | 30,570 | 42,082 | 47,743 | 44,012 | 50,152 | 49,959 | 49,813 | 54,807 |
| Securities | 149,423 | 203,222 | 204,674 | 212,331 | 225,475 | 225,805 | 238,914 | 245,131 | 247,104 | 249,667 | 251,692 | 256,697 | 260,571 |
| Loans and Advances | 114,803 | 129,340 | 131,764 | 157,656 | 152,350 | 136,528 | 144,695 | 147,358 | 148,946 | 161,027 | 164,362 | 164,097 | 174,061 |
| Other Foreign Assets | 44,021 | 50,664 | 72,289 | 71,153 | 63,341 | 59,634 | 61,438 | 63,232 | 63,691 | 75,405 | 92,328 | 87,477 | 91,094 |
| Foreign Liabilities | 527,098 | 575,534 | 611,322 | 602,973 | 613,848 | 617,204 | 643,408 | 659,263 | 665,190 | 639,489 | 689,245 | 680,335 | 689,620 |
| Due to H.O and/or Branches Abroad | 29,228 | 34,509 | 45,708 | 37,820 | 27,683 | 22,849 | 20,075 | 23,051 | 25,604 | 21,941 | 25,129 | 28,100 | 28,077 |
| Due to Other Banks Abroad | 101,919 | 94,616 | 104,011 | 97,948 | 114,495 | 122,885 | 121,564 | 115,852 | 134,896 | 145,045 | 153,356 | 154,232 | 156,168 |
| - Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement | 57,698 | 48,851 | 59,439 | 50,828 | 62,729 | 70,064 | 66,478 | 61,594 | 75,938 | 92,030 | 98,057 | 97,150 | 99,421 |
| - Inter Bank Borrowings | 31,266 | 38,338 | 37,463 | 40,545 | 45,326 | 45,867 | 46,615 | 46,919 | 45,846 | 39,416 | 43,811 | 45,584 | 46,111 |
| - Other Term Borrowings | 12,955 | 7,427 | 7,109 | 6,575 | 6,440 | 6,954 | 8,471 | 7,339 | 13,112 | 13,599 | 11,488 | 11,498 | 10,636 |
| Capital Market Funding | 116,434 | 149,189 | 148,107 | 164,831 | 165,879 | 174,380 | 178,385 | 176,369 | 181,608 | 159,224 | 155,102 | 153,452 | 150,937 |
| Other Term Borrowings | 46,667 | 46,871 | 49,955 | 52,285 | 55,006 | 52,240 | 53,935 | 58,035 | 49,538 | 53,709 | 48,345 | 46,478 | 47,101 |
| Other Deposits | 180,413 | 188,504 | 167,465 | 157,647 | 168,895 | 171,915 | 193,589 | 209,410 | 198,345 | 179,422 | 211,488 | 206,736 | 214,070 |
| - Demand Deposits | 27,346 | 20,234 | 21,810 | 20,303 | 23,492 | 21,004 | 21,292 | 23,569 | 23,851 | 32,797 | 56,135 | 52,979 | 56,445 |
| - Time Deposits | 131,235 | 136,895 | 111,433 | 106,417 | 98,764 | 99,174 | 120,275 | 126,927 | 118,467 | 106,282 | 117,230 | 118,552 | 119,636 |
| - Savings Deposits | 13,411 | 13,377 | 13,230 | 13,026 | 13,434 | 13,635 | 13,587 | 13,727 | 13,817 | 13,756 | 16,031 | 14,939 | 17,308 |
| - Commercial Prepayments(Margin Deposits) | 564 | 216 | 267 | 267 | 315 | 294 | 241 | 184 | 335 | 332 | 435 | 448 | 791 |
| - Borrowings Under Repurchase Agreements(NBFI) | 7,857 | 17,782 | 20,725 | 17,634 | 32,890 | 37,808 | 38,194 | 45,003 | 41,875 | 26,255 | 21,657 | 19,818 | 19,890 |
| Other Foreign Liabilities | 52,437 | 61,845 | 96,076 | 92,442 | 81,890 | 72,935 | 75,860 | 76,546 | 75,199 | 80,148 | 95,825 | 91,337 | 93,267 |

* Preliminary

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

| (In Millions of AED) | | | | | | | | | | | | | |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-------------------|
| Item | Dec 2018 | Dec 2019 | Jun 2020 | Sep 2020 | Dec 2020 | Mar 2021 | Jun 2021 | Sep 2021 | Dec 2021 | Mar 2022 | Apr 2022 | May 2022 | Jun 2022 * |
| Foreign Assets | 109,437 | 127,634 | 134,570 | 148,126 | 141,809 | 138,073 | 135,420 | 135,639 | 138,653 | 141,945 | 151,339 | 141,597 | 147,061 |
| Notes and Coins | 35 | 25 | 35 | 21 | 39 | 69 | 37 | 41 | 57 | 56 | 52 | 69 | 50 |
| Due from H.O. and/or Branches Abroad | 19,523 | 13,282 | 12,659 | 12,050 | 10,959 | 12,931 | 10,379 | 10,799 | 10,807 | 16,284 | 21,945 | 14,892 | 14,911 |
| Due from Other Banks Abroad | 29,993 | 38,682 | 40,333 | 48,896 | 47,285 | 44,104 | 44,257 | 46,703 | 52,253 | 47,771 | 49,293 | 48,117 | 51,789 |
| - Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement | 13,203 | 13,125 | 20,118 | 25,061 | 22,253 | 22,910 | 24,083 | 23,989 | 27,942 | 28,021 | 25,353 | 27,514 | 28,925 |
| - Term Placements | 11,870 | 18,747 | 13,974 | 18,150 | 20,249 | 16,081 | 13,266 | 15,770 | 14,623 | 11,124 | 15,724 | 12,762 | 13,476 |
| - Term Loans | 4,920 | 6,810 | 6,241 | 5,685 | 4,783 | 5,113 | 6,908 | 6,944 | 9,688 | 8,626 | 8,216 | 7,841 | 9,388 |
| Securities | 23,794 | 33,763 | 41,924 | 44,500 | 45,708 | 46,008 | 44,850 | 44,097 | 42,573 | 37,576 | 38,222 | 37,434 | 37,991 |
| Loans and Advances | 31,999 | 36,688 | 32,306 | 35,282 | 29,963 | 28,319 | 29,137 | 27,072 | 26,149 | 31,715 | 32,012 | 32,230 | 33,105 |
| Other Foreign Assets | 4,093 | 5,194 | 7,313 | 7,377 | 7,855 | 6,642 | 6,760 | 6,927 | 6,814 | 8,543 | 9,815 | 8,855 | 9,215 |
| Foreign Liabilities | 92,892 | 104,445 | 109,009 | 110,390 | 101,758 | 100,576 | 105,682 | 107,160 | 113,271 | 105,502 | 110,023 | 111,098 | 103,236 |
| Due to H.O and/or Branches Abroad | 25,314 | 42,160 | 42,512 | 44,659 | 34,776 | 36,932 | 37,370 | 33,878 | 36,882 | 31,199 | 36,773 | 31,437 | 28,061 |
| Due to Other Banks Abroad | 13,081 | 16,221 | 18,591 | 17,824 | 18,767 | 20,728 | 25,024 | 28,598 | 32,735 | 27,931 | 25,651 | 27,960 | 28,957 |
| - Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement | 5,281 | 7,575 | 9,692 | 7,606 | 11,560 | 13,498 | 17,430 | 21,460 | 24,784 | 20,854 | 18,796 | 20,732 | 22,133 |
| - Inter Bank Borrowings | 7,496 | 2,117 | 2,196 | 3,455 | 1,873 | 1,950 | 2,654 | 2,766 | 3,274 | 2,590 | 2,364 | 7,125 | 6,746 |
| - Other Term Borrowings | 304 | 6,529 | 6,703 | 6,763 | 5,334 | 5,280 | 4,940 | 4,372 | 4,677 | 4,487 | 4,491 | 103 | 78 |
| Capital Market Funding | 11,753 | 6,969 | 5,074 | 4,972 | 5,112 | 3,814 | 3,359 | 3,021 | 2,787 | 2,630 | 2,579 | 2,582 | 2,568 |
| Other Term Borrowings | 1,286 | 398 | 397 | 397 | 397 | 429 | 429 | 449 | 448 | 459 | 458 | 459 | 459 |
| Other Deposits | 33,000 | 32,868 | 32,903 | 33,700 | 33,548 | 31,599 | 32,122 | 33,746 | 32,649 | 35,380 | 35,048 | 36,764 | 34,314 |
| - Demand Deposits | 14,898 | 15,809 | 15,483 | 15,073 | 15,502 | 16,044 | 17,317 | 19,036 | 18,516 | 19,583 | 19,831 | 22,156 | 19,130 |
| - Time Deposits | 14,175 | 12,981 | 12,779 | 13,783 | 12,943 | 10,407 | 8,963 | 9,003 | 8,378 | 9,748 | 9,116 | 8,374 | 8,763 |
| - Savings Deposits | 3,784 | 3,935 | 4,218 | 4,443 | 4,758 | 4,987 | 5,645 | 5,487 | 5,558 | 5,872 | 5,924 | 5,987 | 6,171 |
| - Commercial Prepayments(Margin Deposits) | 143 | 143 | 423 | 401 | 345 | 161 | 197 | 220 | 197 | 177 | 177 | 247 | 250 |
| - Borrowings Under Repurchase Agreements(NBFI) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other Foreign Liabilities | 8,458 | 5,829 | 9,532 | 8,838 | 9,158 | 7,074 | 7,378 | 7,468 | 7,770 | 7,903 | 9,514 | 11,896 | 8,877 |

* Preliminary

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

| (In Millions of AED) | | | | | | | | | | | | | |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-------------------|
| Item | Dec 2018 | Dec 2019 | Jun 2020 | Sep 2020 | Dec 2020 | Mar 2021 | Jun 2021 | Sep 2021 | Dec 2021 | Mar 2022 | Apr 2022 | May 2022 | Jun 2022 * |
| Foreign Assets | 611,608 | 699,859 | 756,370 | 813,009 | 777,606 | 774,926 | 791,459 | 817,972 | 847,091 | 831,479 | 865,072 | 898,932 | 921,203 |
| Notes and Coins | 141 | 128 | 134 | 164 | 149 | 145 | 121 | 136 | 149 | 170 | 161 | 234 | 211 |
| Due from H.O. and/or Branches Abroad | 159,503 | 153,334 | 175,615 | 187,263 | 155,295 | 158,379 | 151,800 | 160,615 | 189,509 | 136,108 | 146,353 | 170,872 | 172,628 |
| Due from Other Banks Abroad | 140,423 | 147,013 | 149,793 | 157,954 | 158,226 | 177,281 | 182,626 | 192,937 | 195,407 | 208,788 | 207,936 | 219,534 | 223,019 |
| - Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement | 71,734 | 75,725 | 85,433 | 91,066 | 99,278 | 116,757 | 112,435 | 112,184 | 114,270 | 128,641 | 122,735 | 134,895 | 133,467 |
| - Term Placements | 30,871 | 30,469 | 29,682 | 34,810 | 28,489 | 28,415 | 26,261 | 30,839 | 33,011 | 28,440 | 34,058 | 34,190 | 33,106 |
| - Term Loans | 37,818 | 40,819 | 34,678 | 32,078 | 30,459 | 32,109 | 43,930 | 49,914 | 48,126 | 51,707 | 51,143 | 50,449 | 56,446 |
| Securities | 146,024 | 207,174 | 216,639 | 227,042 | 243,381 | 241,709 | 247,784 | 253,497 | 251,875 | 245,486 | 247,907 | 251,940 | 254,004 |
| Loans and Advances | 117,876 | 136,877 | 135,357 | 163,134 | 150,278 | 132,319 | 142,043 | 141,952 | 140,942 | 158,656 | 162,288 | 161,983 | 172,601 |
| Other Foreign Assets | 47,641 | 55,333 | 78,832 | 77,452 | 70,277 | 65,093 | 67,085 | 68,835 | 69,209 | 82,271 | 100,427 | 94,369 | 98,740 |
| Foreign Liabilities | 577,983 | 636,759 | 674,402 | 663,589 | 663,648 | 656,895 | 691,741 | 708,650 | 726,628 | 705,776 | 765,090 | 758,803 | 760,184 |
| Due to H.O and/or Branches Abroad | 53,712 | 76,238 | 87,853 | 81,867 | 61,746 | 58,869 | 56,687 | 56,239 | 62,062 | 52,617 | 61,293 | 58,946 | 55,046 |
| Due to Other Banks Abroad | 103,510 | 101,899 | 111,224 | 102,946 | 120,351 | 129,818 | 137,039 | 135,064 | 157,380 | 162,513 | 169,812 | 172,685 | 174,526 |
| - Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement | 56,791 | 51,595 | 61,408 | 48,910 | 64,860 | 74,380 | 77,808 | 77,103 | 93,407 | 104,589 | 109,204 | 110,086 | 114,420 |
| - Inter Bank Borrowings | 34,927 | 36,352 | 36,004 | 40,698 | 43,717 | 43,204 | 45,820 | 46,250 | 46,184 | 39,838 | 44,629 | 50,998 | 49,392 |
| - Other Term Borrowings | 11,792 | 13,952 | 13,812 | 13,338 | 11,774 | 12,234 | 13,411 | 11,711 | 17,789 | 18,086 | 15,979 | 11,601 | 10,714 |
| Capital Market Funding | 121,478 | 150,653 | 147,676 | 162,463 | 163,651 | 170,855 | 178,078 | 175,723 | 178,891 | 156,349 | 152,176 | 150,528 | 148,000 |
| Other Term Borrowings | 47,953 | 47,269 | 50,352 | 52,682 | 55,403 | 52,669 | 54,364 | 58,484 | 49,986 | 54,168 | 48,803 | 46,937 | 47,560 |
| Other Deposits | 190,860 | 193,705 | 172,575 | 163,488 | 172,344 | 165,575 | 183,283 | 200,565 | 196,400 | 193,267 | 228,881 | 227,874 | 234,006 |
| - Demand Deposits | 40,404 | 34,312 | 35,590 | 33,731 | 37,345 | 35,375 | 36,623 | 40,503 | 40,380 | 50,531 | 74,355 | 73,372 | 73,687 |
| - Time Deposits | 134,364 | 137,042 | 110,967 | 107,207 | 104,676 | 101,057 | 121,038 | 127,759 | 120,266 | 112,024 | 122,010 | 123,107 | 125,218 |
| - Savings Deposits | 13,893 | 13,947 | 13,744 | 13,984 | 14,486 | 14,981 | 15,692 | 15,659 | 15,532 | 16,385 | 18,532 | 17,182 | 19,452 |
| - Commercial Prepayments(Margin Deposits) | 618 | 293 | 619 | 618 | 623 | 415 | 408 | 383 | 492 | 464 | 560 | 648 | 994 |
| - Borrowings Under Repurchase Agreements(NBFI) | 1,581 | 8,111 | 11,655 | 7,948 | 15,214 | 13,747 | 9,522 | 16,261 | 19,730 | 13,863 | 13,424 | 13,565 | 14,655 |
| Other Foreign Liabilities | 60,470 | 66,995 | 104,722 | 100,143 | 90,153 | 79,109 | 82,290 | 82,575 | 81,909 | 86,862 | 104,125 | 101,833 | 101,046 |

* Preliminary

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

| (In Millions of AED) | | | | | | | | | | | | | |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-------------------|
| Item | Dec 2018 | Dec 2019 | Jun 2020 | Sep 2020 | Dec 2020 | Mar 2021 | Jun 2021 | Sep 2021 | Dec 2021 | Mar 2022 | Apr 2022 | May 2022 | Jun 2022 * |
| Foreign Assets | 68,039 | 71,233 | 72,078 | 71,155 | 71,471 | 74,792 | 80,420 | 80,741 | 86,078 | 91,758 | 90,443 | 91,785 | 96,012 |
| Notes and Coins | 17 | 16 | 15 | 16 | 16 | 30 | 13 | 13 | 15 | 18 | 15 | 16 | 11 |
| Due from H.O. and/or Branches Abroad | 1,088 | 1,301 | 1,837 | 509 | 732 | 724 | 681 | 496 | 582 | 581 | 519 | 641 | 609 |
| Due from Other Banks Abroad | 10,342 | 10,429 | 10,784 | 9,959 | 9,967 | 10,223 | 10,844 | 10,699 | 12,230 | 13,639 | 12,100 | 12,630 | 14,700 |
| - Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement | 4,783 | 4,041 | 5,759 | 3,359 | 3,317 | 3,265 | 2,176 | 3,250 | 3,731 | 1,792 | 1,633 | 2,577 | 3,529 |
| - Term Placements | 3,385 | 4,400 | 2,317 | 3,488 | 3,536 | 3,384 | 3,608 | 2,676 | 2,925 | 4,776 | 3,435 | 2,848 | 3,422 |
| - Term Loans | 2,174 | 1,988 | 2,708 | 3,112 | 3,114 | 3,574 | 5,060 | 4,773 | 5,574 | 7,071 | 7,032 | 7,205 | 7,749 |
| Securities | 27,193 | 29,811 | 29,959 | 29,789 | 27,802 | 30,104 | 35,980 | 35,731 | 37,802 | 41,757 | 42,007 | 42,191 | 44,558 |
| Loans and Advances | 28,926 | 29,151 | 28,713 | 29,804 | 32,035 | 32,528 | 31,789 | 32,478 | 34,153 | 34,086 | 34,086 | 34,344 | 34,565 |
| Other Foreign Assets | 473 | 525 | 770 | 1,078 | 919 | 1,183 | 1,113 | 1,324 | 1,296 | 1,677 | 1,716 | 1,963 | 1,569 |
| Foreign Liabilities | 42,007 | 43,220 | 45,929 | 49,774 | 51,958 | 60,885 | 57,349 | 57,773 | 51,833 | 39,215 | 34,178 | 32,630 | 32,672 |
| Due to H.O and/or Branches Abroad | 830 | 431 | 367 | 612 | 713 | 912 | 758 | 690 | 424 | 523 | 609 | 591 | 1,092 |
| Due to Other Banks Abroad | 11,490 | 8,938 | 11,378 | 12,826 | 12,911 | 13,795 | 9,549 | 9,386 | 10,251 | 10,463 | 9,195 | 9,507 | 10,599 |
| - Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement | 6,188 | 4,831 | 7,723 | 9,524 | 9,429 | 9,182 | 6,100 | 5,951 | 7,315 | 8,295 | 7,649 | 7,796 | 7,134 |
| - Inter Bank Borrowings | 3,835 | 4,103 | 3,655 | 3,302 | 3,482 | 4,613 | 3,449 | 3,435 | 2,936 | 2,168 | 1,546 | 1,711 | 3,465 |
| - Other Term Borrowings | 1,467 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Capital Market Funding | 6,709 | 5,505 | 5,505 | 7,340 | 7,340 | 7,339 | 3,666 | 3,667 | 5,504 | 5,505 | 5,505 | 5,506 | 5,505 |
| Other Term Borrowings | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other Deposits | 22,553 | 27,667 | 27,793 | 27,859 | 30,099 | 37,939 | 42,428 | 42,591 | 34,594 | 21,535 | 17,655 | 15,626 | 14,378 |
| - Demand Deposits | 1,840 | 1,731 | 1,703 | 1,645 | 1,649 | 1,673 | 1,986 | 2,102 | 1,987 | 1,849 | 1,611 | 1,763 | 1,888 |
| - Time Deposits | 11,046 | 12,834 | 13,245 | 12,993 | 7,031 | 8,524 | 8,201 | 8,171 | 6,579 | 4,006 | 4,336 | 3,819 | 3,181 |
| - Savings Deposits | 3,302 | 3,365 | 3,704 | 3,485 | 3,706 | 3,641 | 3,539 | 3,555 | 3,843 | 3,243 | 3,423 | 3,744 | 4,027 |
| - Commercial Prepayments(Margin Deposits) | 89 | 66 | 71 | 50 | 37 | 40 | 30 | 21 | 40 | 45 | 52 | 47 | 47 |
| - Borrowings Under Repurchase Agreements(NBFI) | 6,276 | 9,671 | 9,070 | 9,686 | 17,676 | 24,061 | 28,672 | 28,742 | 22,145 | 12,392 | 8,233 | 6,253 | 5,235 |
| Other Foreign Liabilities | 425 | 679 | 886 | 1,137 | 895 | 900 | 948 | 1,439 | 1,060 | 1,189 | 1,214 | 1,400 | 1,098 |

* Preliminary

Table 23 : Domestic Credit (All Banks) ¹

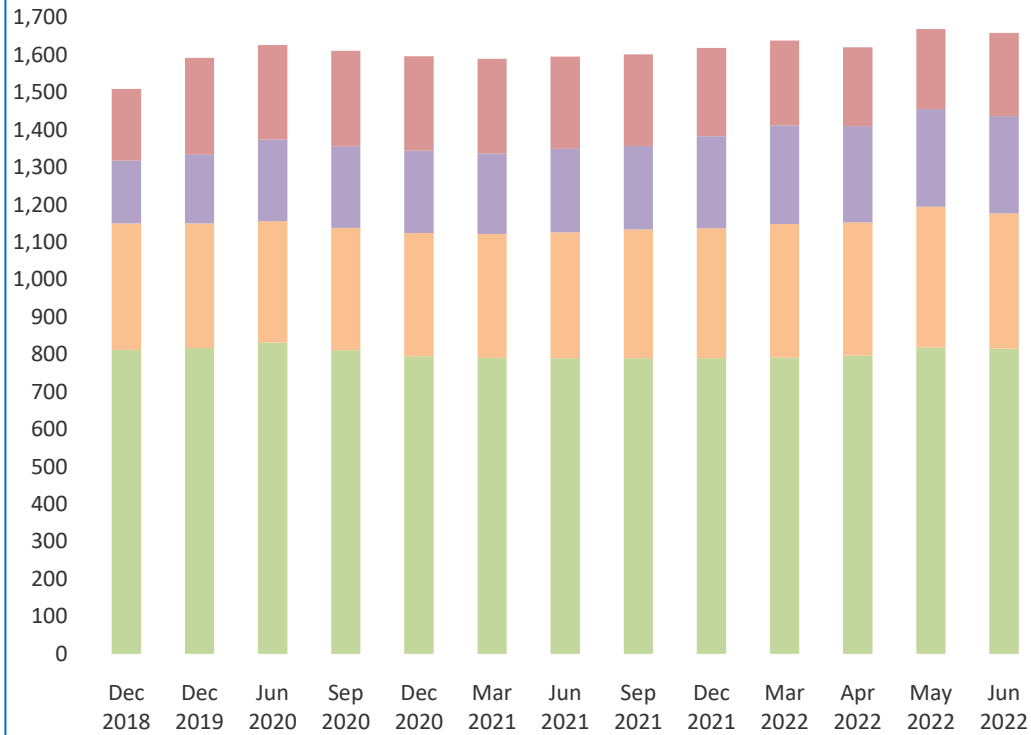
| (In Millions of AED) | | | | | | | | | | | | | |
|-----------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|-------------------|
| Item | Dec 2018 | Dec 2019 | Jun 2020 | Sep 2020 | Dec 2020 | Mar 2021 | Jun 2021 | Sep 2021 | Dec 2021 | Mar 2022 | Apr 2022 | May 2022 | Jun 2022 * |
| Government | 191,498 | 257,383 | 252,387 | 255,481 | 251,923 | 252,527 | 245,689 | 245,165 | 236,038 | 226,815 | 211,037 | 213,912 | 222,366 |
| Public Sector | 167,921 | 185,273 | 218,094 | 217,737 | 219,950 | 215,198 | 223,553 | 222,751 | 245,391 | 263,874 | 257,420 | 260,780 | 259,981 |
| Private Sector | 1,150,018 | 1,149,953 | 1,156,346 | 1,138,449 | 1,124,913 | 1,121,883 | 1,126,340 | 1,134,155 | 1,137,528 | 1,148,420 | 1,152,571 | 1,194,558 | 1,176,516 |
| Private - Corporate | 812,595 | 817,548 | 831,634 | 811,791 | 795,439 | 790,934 | 789,826 | 790,344 | 789,914 | 791,667 | 797,280 | 818,619 | 815,321 |
| Financial Institutions | 19,951 | 15,338 | 16,963 | 16,719 | 16,624 | 16,164 | 13,537 | 14,727 | 16,783 | 15,505 | 14,815 | 17,319 | 13,685 |
| Business and Industrial Sector ** | 792,644 | 802,210 | 814,671 | 795,072 | 778,815 | 774,770 | 776,289 | 775,617 | 773,131 | 776,162 | 782,465 | 801,300 | 801,636 |
| Private - Retail | 337,423 | 332,405 | 324,712 | 326,658 | 329,474 | 330,949 | 336,514 | 343,811 | 347,614 | 356,753 | 355,291 | 375,939 | 361,195 |
| Total | 1,509,437 | 1,592,609 | 1,626,827 | 1,611,667 | 1,596,786 | 1,589,608 | 1,595,582 | 1,602,071 | 1,618,957 | 1,639,109 | 1,621,028 | 1,669,250 | 1,658,863 |

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

* Preliminary

** Includes Lending to Insurance Companies

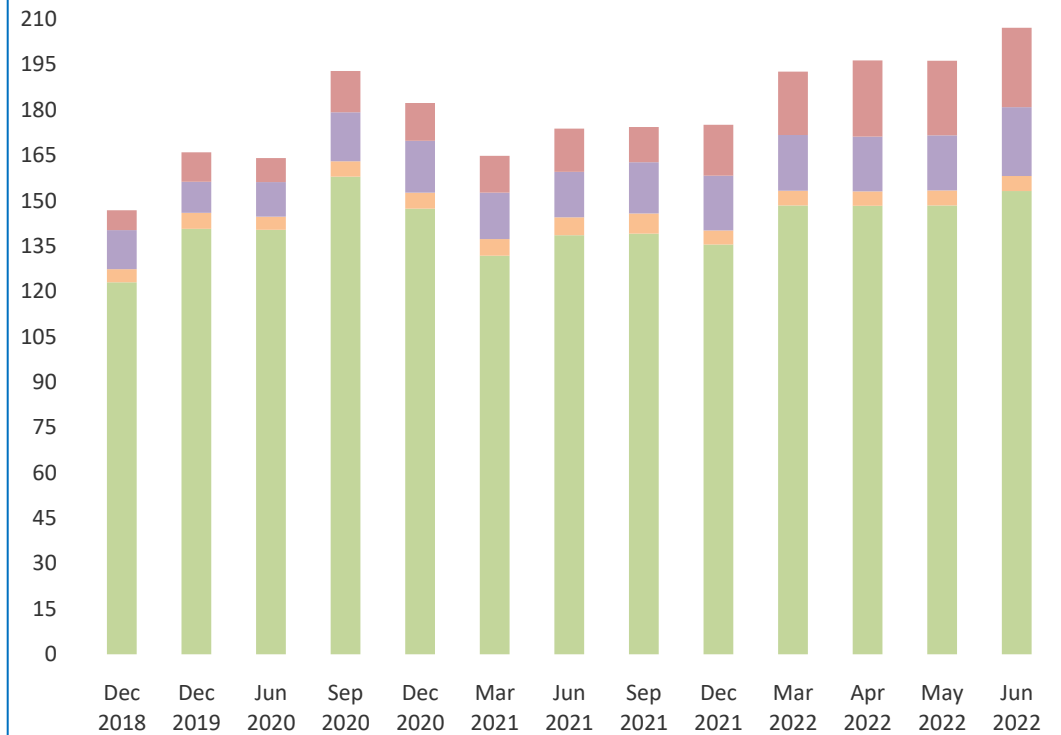
Domestic Credit - Banks



AED Bln

- Private Sector - Corporate
- Private Sector - Retail
- Public Sector Credit
- Government Sector Credit

Foreign Credit - Banks



AED Bln

- Private Sector - Corporate
- Private Sector - Retail
- Public Sector Credit
- Government Sector Credit

Table 24 : Domestic Credit (National Banks) ¹

| (In Millions of AED) | | | | | | | | | | | | | |
|-----------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|-------------------|
| Item | Dec 2018 | Dec 2019 | Jun 2020 | Sep 2020 | Dec 2020 | Mar 2021 | Jun 2021 | Sep 2021 | Dec 2021 | Mar 2022 | Apr 2022 | May 2022 | Jun 2022 * |
| Government | 184,825 | 250,422 | 241,869 | 244,495 | 242,135 | 243,385 | 235,073 | 233,413 | 223,299 | 214,420 | 201,869 | 202,535 | 210,531 |
| Public Sector | 152,372 | 169,319 | 199,935 | 200,203 | 203,087 | 199,028 | 208,904 | 208,123 | 229,076 | 247,082 | 240,533 | 242,001 | 240,597 |
| Private Sector | 1,013,736 | 1,016,604 | 1,020,207 | 1,010,142 | 1,000,790 | 1,001,058 | 1,006,714 | 1,017,698 | 1,018,130 | 1,035,283 | 1,037,878 | 1,085,237 | 1,063,618 |
| Private - Corporate | 707,074 | 713,790 | 722,714 | 710,324 | 697,701 | 696,445 | 696,776 | 701,089 | 698,080 | 706,731 | 710,446 | 737,180 | 730,719 |
| Financial Institutions | 19,284 | 14,070 | 15,352 | 15,082 | 15,115 | 15,040 | 12,171 | 13,510 | 14,516 | 13,982 | 13,702 | 15,545 | 12,655 |
| Business and Industrial Sector ** | 687,790 | 699,720 | 707,362 | 695,242 | 682,586 | 681,405 | 684,605 | 687,579 | 683,564 | 692,749 | 696,744 | 721,635 | 718,064 |
| Private - Retail | 306,662 | 302,814 | 297,493 | 299,818 | 303,089 | 304,613 | 309,938 | 316,609 | 320,050 | 328,552 | 327,432 | 348,057 | 332,899 |
| Total | 1,350,933 | 1,436,345 | 1,462,011 | 1,454,840 | 1,446,012 | 1,443,471 | 1,450,691 | 1,459,234 | 1,470,505 | 1,496,785 | 1,480,280 | 1,529,773 | 1,514,746 |

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

* Preliminary

** Includes Lending to Insurance Companies

Table 25 : Domestic Credit (Foreign Banks) ¹

| (In Millions of AED) | | | | | | | | | | | | | |
|-----------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-------------------|
| Item | Dec 2018 | Dec 2019 | Jun 2020 | Sep 2020 | Dec 2020 | Mar 2021 | Jun 2021 | Sep 2021 | Dec 2021 | Mar 2022 | Apr 2022 | May 2022 | Jun 2022 * |
| Government | 6,673 | 6,961 | 10,518 | 10,986 | 9,788 | 9,142 | 10,616 | 11,752 | 12,739 | 12,395 | 9,168 | 11,377 | 11,835 |
| Public Sector | 15,549 | 15,954 | 18,159 | 17,534 | 16,863 | 16,170 | 14,649 | 14,628 | 16,315 | 16,792 | 16,887 | 18,779 | 19,384 |
| Private Sector | 136,282 | 133,349 | 136,139 | 128,307 | 124,123 | 120,825 | 119,626 | 116,457 | 119,398 | 113,137 | 114,693 | 109,321 | 112,898 |
| Private - Corporate | 105,521 | 103,758 | 108,920 | 101,467 | 97,738 | 94,489 | 93,050 | 89,255 | 91,834 | 84,936 | 86,834 | 81,439 | 84,602 |
| Financial Institutions | 667 | 1,268 | 1,611 | 1,637 | 1,509 | 1,124 | 1,366 | 1,217 | 2,267 | 1,523 | 1,113 | 1,774 | 1,030 |
| Business and Industrial Sector ** | 104,854 | 102,490 | 107,309 | 99,830 | 96,229 | 93,365 | 91,684 | 88,038 | 89,567 | 83,413 | 85,721 | 79,665 | 83,572 |
| Private - Retail | 30,761 | 29,591 | 27,219 | 26,840 | 26,385 | 26,336 | 26,576 | 27,202 | 27,564 | 28,201 | 27,859 | 27,882 | 28,296 |
| Total | 158,504 | 156,264 | 164,816 | 156,827 | 150,774 | 146,137 | 144,891 | 142,837 | 148,452 | 142,324 | 140,748 | 139,477 | 144,117 |

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

* Preliminary

** Includes Lending to Insurance Companies

Table 26 : Domestic Credit (Conventional Banks) ¹

| (In Millions of AED) | | | | | | | | | | | | | |
|-----------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|-------------------|
| Item | Dec 2018 | Dec 2019 | Jun 2020 | Sep 2020 | Dec 2020 | Mar 2021 | Jun 2021 | Sep 2021 | Dec 2021 | Mar 2022 | Apr 2022 | May 2022 | Jun 2022 * |
| Government | 177,249 | 239,706 | 216,860 | 220,720 | 218,595 | 217,021 | 212,687 | 212,188 | 210,615 | 198,668 | 180,316 | 183,190 | 191,389 |
| Public Sector | 136,587 | 153,842 | 173,838 | 172,661 | 174,238 | 170,581 | 180,394 | 179,340 | 200,652 | 216,588 | 209,824 | 212,942 | 211,718 |
| Private Sector | 851,218 | 862,168 | 871,560 | 853,757 | 844,165 | 844,198 | 847,058 | 856,543 | 858,799 | 867,536 | 874,359 | 913,564 | 894,962 |
| Private - Corporate | 644,773 | 659,684 | 675,929 | 658,301 | 647,360 | 645,872 | 642,930 | 647,460 | 647,085 | 648,684 | 657,220 | 676,043 | 672,975 |
| Financial Institutions | 16,604 | 13,042 | 15,068 | 15,008 | 14,922 | 14,479 | 11,815 | 12,928 | 15,046 | 13,963 | 13,280 | 15,804 | 12,163 |
| Business and Industrial Sector ** | 628,169 | 646,642 | 660,861 | 643,293 | 632,438 | 631,393 | 631,115 | 634,532 | 632,039 | 634,721 | 643,940 | 660,239 | 660,812 |
| Private - Retail | 206,445 | 202,484 | 195,631 | 195,456 | 196,805 | 198,326 | 204,128 | 209,083 | 211,714 | 218,852 | 217,139 | 237,521 | 221,987 |
| Total | 1,165,054 | 1,255,716 | 1,262,258 | 1,247,138 | 1,236,998 | 1,231,800 | 1,240,139 | 1,248,071 | 1,270,066 | 1,282,792 | 1,264,499 | 1,309,696 | 1,298,069 |

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

* Preliminary

** Includes Lending to Insurance Companies

Table 27 : Domestic Credit (Islamic Banks) ¹

| (In Millions of AED) | | | | | | | | | | | | | |
|-----------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-------------------|
| Item | Dec 2018 | Dec 2019 | Jun 2020 | Sep 2020 | Dec 2020 | Mar 2021 | Jun 2021 | Sep 2021 | Dec 2021 | Mar 2022 | Apr 2022 | May 2022 | Jun 2022 * |
| Government | 14,249 | 17,677 | 35,527 | 34,761 | 33,328 | 35,506 | 33,002 | 32,977 | 25,423 | 28,147 | 30,721 | 30,722 | 30,977 |
| Public Sector | 31,334 | 31,431 | 44,256 | 45,076 | 45,712 | 44,617 | 43,159 | 43,411 | 44,739 | 47,286 | 47,596 | 47,838 | 48,263 |
| Private Sector | 298,800 | 287,785 | 284,786 | 284,692 | 280,748 | 277,685 | 279,282 | 277,612 | 278,729 | 280,884 | 278,212 | 280,994 | 281,554 |
| Private - Corporate | 167,822 | 157,864 | 155,705 | 153,490 | 148,079 | 145,062 | 146,896 | 142,884 | 142,829 | 142,983 | 140,060 | 142,576 | 142,346 |
| Financial Institutions | 3,347 | 2,296 | 1,895 | 1,711 | 1,702 | 1,685 | 1,722 | 1,799 | 1,737 | 1,542 | 1,535 | 1,515 | 1,522 |
| Business and Industrial Sector ** | 164,475 | 155,568 | 153,810 | 151,779 | 146,377 | 143,377 | 145,174 | 141,085 | 141,092 | 141,441 | 138,525 | 141,061 | 140,824 |
| Private - Retail | 130,978 | 129,921 | 129,081 | 131,202 | 132,669 | 132,623 | 132,386 | 134,728 | 135,900 | 137,901 | 138,152 | 138,418 | 139,208 |
| Total | 344,383 | 336,893 | 364,569 | 364,529 | 359,788 | 357,808 | 355,443 | 354,000 | 348,891 | 356,317 | 356,529 | 359,554 | 360,794 |

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

* Preliminary

** Includes Lending to Insurance Companies

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

| (In Millions of AED) | | | | | | | | | | | | | | |
|----------------------|--|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| | | Period | Dec 2017 | Dec 2018 | Dec 2019 | Mar 2020 | Jun 2020 | Sep 2020 | Dec 2020 | Mar 2021 | Jun 2021 | Sep 2021 | Dec 2021 | Mar 2022 |
| Economic Activity | | | | | | | | | | | | | | |
| 1) | Agriculture | 2,127 | 1,984 | 1,052 | 1,542 | 1,820 | 2,159 | 2,173 | 2,072 | 1,736 | 1,830 | 1,708 | 2,504 | 2,419 |
| 2) | Mining and Quarrying | 12,101 | 14,734 | 10,660 | 11,810 | 11,444 | 12,724 | 14,940 | 14,644 | 15,262 | 15,197 | 16,405 | 18,497 | 19,490 |
| 3) | Manufacturing | 75,236 | 76,982 | 80,440 | 81,637 | 79,675 | 76,544 | 73,506 | 72,939 | 74,665 | 76,710 | 82,323 | 83,484 | 87,647 |
| | 3.1 Food , Beverages and Tobacco | 7,043 | 6,252 | 5,724 | 6,504 | 6,071 | 5,840 | 6,691 | 6,959 | 7,022 | 8,030 | 8,962 | 10,303 | 11,479 |
| | 3.2 Textile and Leather Products | 1,284 | 1,459 | 1,399 | 1,493 | 1,485 | 1,331 | 1,271 | 1,252 | 979 | 1,182 | 1,186 | 1,306 | 1,362 |
| | 3.3 Furniture and Other Wood Products | 2,786 | 2,538 | 2,291 | 2,157 | 2,311 | 2,321 | 2,285 | 2,245 | 2,202 | 2,218 | 2,220 | 2,187 | 2,335 |
| | 3.4 Paper And Paper Products | 2,374 | 2,368 | 2,436 | 2,450 | 2,471 | 2,524 | 2,424 | 2,294 | 2,512 | 2,402 | 2,221 | 2,288 | 2,383 |
| | 3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals | 16,123 | 19,881 | 23,091 | 22,876 | 22,368 | 20,842 | 18,007 | 18,419 | 18,560 | 18,024 | 18,279 | 19,154 | 21,056 |
| | 3.6 Basic Metal Products (Including Aluminium) | 14,501 | 15,306 | 17,220 | 18,071 | 17,988 | 17,381 | 17,477 | 17,870 | 18,422 | 18,824 | 17,961 | 17,837 | 18,980 |
| | 3.7 Fabricated Metal Products, Machinery and Equipment | 13,245 | 11,291 | 9,912 | 9,471 | 8,619 | 8,259 | 7,215 | 7,121 | 8,036 | 8,096 | 8,615 | 8,547 | 9,131 |
| | 3.8 Other Manufactured Products | 17,880 | 17,887 | 18,367 | 18,615 | 18,362 | 18,046 | 18,136 | 16,779 | 16,932 | 17,934 | 22,879 | 21,862 | 20,921 |
| 4) | Electricity, Gas and Water | 16,735 | 16,998 | 22,734 | 23,535 | 26,688 | 26,023 | 27,310 | 28,024 | 28,911 | 28,697 | 28,125 | 38,695 | 38,208 |
| 5) | Construction and Real Estate | 298,126 | 315,490 | 311,138 | 319,838 | 326,543 | 326,774 | 327,533 | 322,870 | 323,733 | 327,751 | 326,730 | 320,931 | 316,100 |
| | 5.1 Construction | 68,686 | 71,858 | 65,220 | 63,987 | 65,820 | 65,159 | 61,812 | 61,835 | 61,589 | 66,432 | 65,973 | 64,819 | 63,406 |
| | 5.2 Real Estate | 229,440 | 243,632 | 245,918 | 255,851 | 260,723 | 261,615 | 265,721 | 261,035 | 262,144 | 261,319 | 260,757 | 256,112 | 252,694 |
| 6) | Trade | 152,769 | 154,033 | 152,656 | 155,703 | 157,173 | 148,321 | 138,675 | 139,562 | 137,419 | 136,516 | 131,479 | 136,583 | 140,490 |
| | 6.1 Wholesale | 103,243 | 106,254 | 104,813 | 108,532 | 107,799 | 99,583 | 100,024 | 101,702 | 100,849 | 100,389 | 99,406 | 99,929 | 103,729 |
| | 6.2 Retail | 49,526 | 47,779 | 47,843 | 47,171 | 49,374 | 48,738 | 38,651 | 37,860 | 36,570 | 36,127 | 32,073 | 36,654 | 36,761 |
| 7) | Transport, Storage and Communication | 54,935 | 51,496 | 57,078 | 63,272 | 83,978 | 82,123 | 84,818 | 84,739 | 83,135 | 80,567 | 86,421 | 83,089 | 78,245 |
| 8) | Financial Institutions | 127,499 | 130,107 | 131,105 | 132,205 | 116,429 | 115,872 | 110,357 | 107,043 | 112,735 | 113,242 | 116,770 | 120,687 | 133,313 |
| 9) | Government | 168,251 | 186,629 | 251,689 | 226,628 | 247,145 | 244,569 | 240,856 | 238,976 | 233,410 | 233,204 | 222,952 | 214,895 | 210,005 |
| 10) | Personal Loans for Business Purposes ¹ | 79,991 | 86,384 | 100,811 | 96,556 | 99,004 | 98,285 | 104,675 | 96,885 | 95,803 | 100,877 | 99,186 | 106,172 | 97,930 |
| 11) | Personal Loans for Consumption Purposes | 326,648 | 325,819 | 330,006 | 333,407 | 329,584 | 331,670 | 325,778 | 333,882 | 339,770 | 344,465 | 349,026 | 354,718 | 365,983 |
| 12) | All Others ² | 138,278 | 148,781 | 143,240 | 148,944 | 147,344 | 146,603 | 146,165 | 147,972 | 149,003 | 143,015 | 157,832 | 158,854 | 169,033 |
| Total | | 1,452,696 | 1,509,437 | 1,592,609 | 1,595,077 | 1,626,827 | 1,611,667 | 1,596,786 | 1,589,608 | 1,595,582 | 1,602,071 | 1,618,957 | 1,639,109 | 1,658,863 |

* Preliminary

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

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

| (In Millions of AED) | | | | | | | | | | | | | | |
|----------------------|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | | Period | | | | | | | | | | | | |
| | | Dec 2017 | Dec 2018 | Dec 2019 | Mar 2020 | Jun 2020 | Sep 2020 | Dec 2020 | Mar 2021 | Jun 2021 | Sep 2021 | Dec 2021 | Mar 2022 | Jun 2022 * |
| Economic Activity | | | | | | | | | | | | | | |
| 1) | Agriculture | 45 | 275 | 227 | 224 | 217 | 188 | 188 | 188 | 298 | 114 | 138 | 138 | 99 |
| 2) | Mining and Quarrying | 6,216 | 7,176 | 8,005 | 9,305 | 9,725 | 20,381 | 18,083 | 14,938 | 17,707 | 18,758 | 14,765 | 17,438 | 16,829 |
| 3) | Manufacturing | 12,753 | 15,913 | 16,873 | 16,364 | 16,457 | 18,255 | 20,772 | 22,326 | 22,781 | 22,486 | 22,942 | 21,874 | 21,221 |
| | 3.1 Food , Beverages and Tobacco | 959 | 1,764 | 3,188 | 3,492 | 3,771 | 3,743 | 3,856 | 4,142 | 4,484 | 4,586 | 4,173 | 4,305 | 4,583 |
| | 3.2 Textile and Leather Products | 862 | 394 | 605 | 377 | 600 | 470 | 505 | 444 | 512 | 440 | 474 | 409 | 442 |
| | 3.3 Furniture and Other Wood Products | 324 | 381 | 389 | 381 | 383 | 391 | 432 | 421 | 436 | 413 | 421 | 421 | 400 |
| | 3.4 Paper And Paper Products | 12 | 2 | 1 | 2 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals | 5,799 | 8,459 | 7,076 | 6,683 | 7,014 | 8,992 | 11,089 | 11,478 | 11,264 | 10,797 | 10,638 | 9,044 | 8,161 |
| | 3.6 Basic Metal Products (Including Aluminium) | 2,145 | 2,504 | 3,040 | 2,518 | 1,731 | 2,163 | 2,405 | 3,349 | 3,261 | 3,557 | 4,043 | 4,217 | 4,240 |
| | 3.7 Fabricated Metal Products, Machinery and Equipment | 1,341 | 643 | 960 | 748 | 778 | 896 | 1,003 | 954 | 910 | 1,086 | 1,572 | 1,679 | 1,291 |
| | 3.8 Other Manufactured Products | 1,311 | 1,766 | 1,614 | 2,163 | 2,179 | 1,600 | 1,482 | 1,538 | 1,914 | 1,607 | 1,621 | 1,799 | 2,104 |
| 4) | Electricity, Gas and Water | 3,498 | 8,110 | 7,169 | 7,234 | 6,974 | 10,513 | 8,185 | 6,201 | 6,611 | 6,878 | 6,969 | 6,757 | 7,276 |
| 5) | Construction and Real Estate | 10,910 | 14,152 | 14,240 | 12,798 | 12,282 | 12,761 | 13,484 | 13,845 | 13,127 | 13,674 | 12,827 | 12,973 | 12,928 |
| | 5.1 Construction | 5,018 | 5,801 | 5,562 | 5,136 | 4,899 | 4,723 | 4,903 | 4,115 | 3,751 | 4,233 | 3,543 | 3,690 | 4,237 |
| | 5.2 Real Estate | 5,892 | 8,351 | 8,678 | 7,662 | 7,383 | 8,038 | 8,581 | 9,730 | 9,376 | 9,441 | 9,284 | 9,283 | 8,691 |
| 6) | Trade | 11,263 | 12,605 | 12,222 | 11,310 | 10,993 | 12,119 | 13,308 | 13,338 | 13,553 | 13,381 | 14,926 | 16,134 | 16,013 |
| | 6.1 Wholesale | 5,866 | 6,648 | 9,790 | 7,928 | 7,582 | 9,019 | 9,615 | 9,082 | 10,665 | 10,486 | 12,401 | 13,208 | 13,113 |
| | 6.2 Retail | 5,397 | 5,957 | 2,432 | 3,382 | 3,411 | 3,100 | 3,693 | 4,256 | 2,888 | 2,895 | 2,525 | 2,926 | 2,900 |
| 7) | Transport, Storage and Communication | 26,422 | 31,646 | 33,256 | 30,230 | 29,082 | 31,352 | 29,852 | 28,376 | 28,173 | 32,743 | 33,475 | 34,147 | 36,862 |
| 8) | Financial Institutions | 25,543 | 21,710 | 38,263 | 51,198 | 48,163 | 51,958 | 44,021 | 32,052 | 36,422 | 33,389 | 31,360 | 35,046 | 39,077 |
| 9) | Government | 4,548 | 6,689 | 9,137 | 9,196 | 7,073 | 11,808 | 11,573 | 11,769 | 14,688 | 12,230 | 18,107 | 23,916 | 29,579 |
| 10) | Personal Loans for Business Purposes ¹ | 2,460 | 3,398 | 4,739 | 3,469 | 2,963 | 3,573 | 3,722 | 3,778 | 3,757 | 4,895 | 4,715 | 5,018 | 3,970 |
| 11) | Personal Loans for Consumption Purposes | 3,853 | 4,824 | 4,695 | 4,837 | 4,604 | 5,477 | 4,872 | 5,110 | 5,373 | 5,284 | 4,057 | 3,515 | 3,675 |
| 12) | All Others ² | 20,094 | 20,304 | 17,202 | 17,029 | 15,537 | 14,553 | 14,253 | 12,926 | 11,342 | 10,598 | 10,814 | 15,786 | 19,637 |
| Total | | 127,605 | 146,802 | 166,028 | 173,194 | 164,070 | 192,938 | 182,313 | 164,847 | 173,832 | 174,430 | 175,095 | 192,742 | 207,166 |

* Preliminary

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

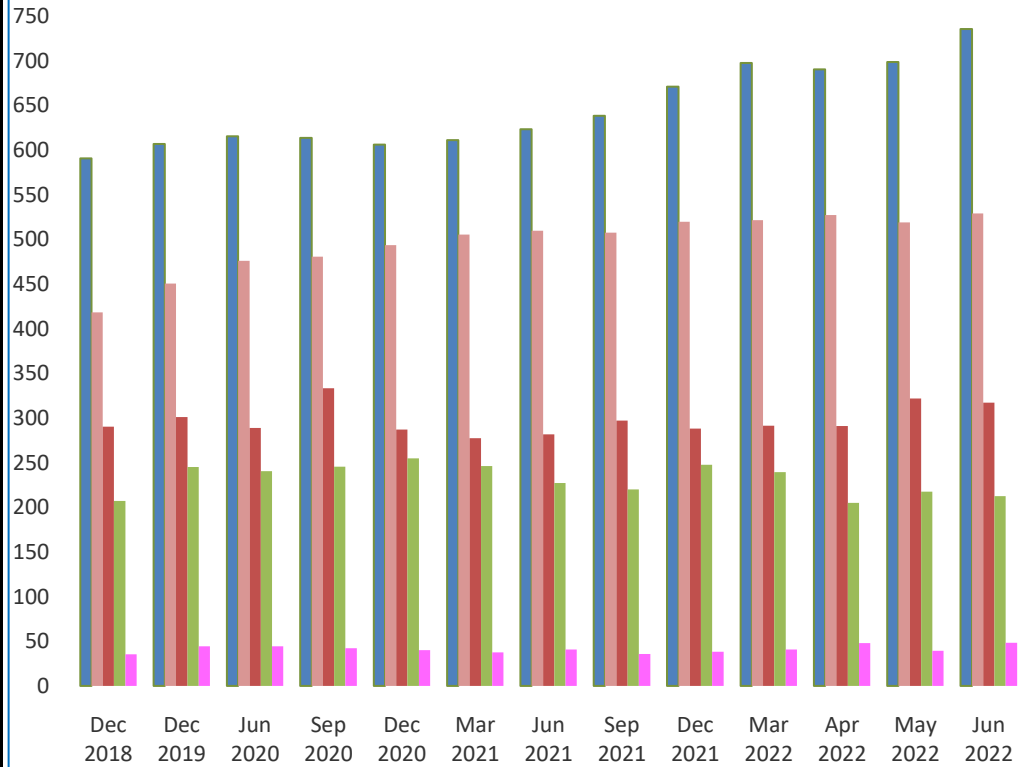
Table 30 : Deposits distributed Residents / Non Residents (All Banks) ¹

| (In Millions of AED) | | | | | | | | | | | | | |
|--|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|-------------------|
| Item | Dec 2018 | Dec 2019 | Jun 2020 | Sep 2020 | Dec 2020 | Mar 2021 | Jun 2021 | Sep 2021 | Dec 2021 | Mar 2022 | Apr 2022 | May 2022 | Jun 2022 * |
| Residents | 1,542,237 | 1,648,812 | 1,665,764 | 1,715,805 | 1,682,102 | 1,677,754 | 1,682,944 | 1,699,170 | 1,765,533 | 1,791,435 | 1,761,816 | 1,797,031 | 1,843,449 |
| (1) 1.1 Corporate | 590,877 | 607,023 | 615,665 | 613,759 | 606,207 | 611,256 | 623,640 | 638,529 | 671,422 | 697,966 | 690,470 | 698,910 | 735,980 |
| 1.2 Individuals | 418,408 | 450,866 | 476,108 | 480,907 | 493,901 | 505,599 | 509,865 | 507,643 | 519,917 | 521,801 | 527,388 | 519,314 | 529,383 |
| 1.3 Government | 290,321 | 301,309 | 289,028 | 333,554 | 287,270 | 277,317 | 281,634 | 297,042 | 288,156 | 291,390 | 290,951 | 321,901 | 317,257 |
| 1.4 GREs | 207,145 | 245,329 | 240,503 | 245,460 | 254,805 | 246,151 | 227,171 | 220,212 | 247,908 | 239,336 | 205,095 | 217,623 | 212,593 |
| 1.5 Non Banking Financial Institutions | 35,486 | 44,285 | 44,460 | 42,125 | 39,919 | 37,431 | 40,634 | 35,744 | 38,130 | 40,942 | 47,912 | 39,283 | 48,236 |
| Non-Residents | 213,413 | 221,372 | 200,368 | 191,347 | 202,443 | 203,514 | 225,711 | 243,156 | 230,994 | 214,802 | 246,536 | 243,500 | 248,384 |
| 2.1 Corporate | 91,889 | 87,964 | 73,495 | 73,341 | 72,250 | 69,533 | 80,330 | 82,932 | 82,170 | 92,340 | 120,726 | 123,118 | 138,302 |
| (2) 2.2 Non Banking Financial Institutions | 68,637 | 84,026 | 75,382 | 71,676 | 84,421 | 86,340 | 81,501 | 97,606 | 86,020 | 63,642 | 58,035 | 52,110 | 49,497 |
| 2.3 Individuals | 25,932 | 24,867 | 23,781 | 24,382 | 24,604 | 24,881 | 24,638 | 25,665 | 26,261 | 27,377 | 28,121 | 29,340 | 29,372 |
| 2.4 Government and Non Commercial Entities | 26,955 | 24,515 | 27,710 | 21,948 | 21,168 | 22,760 | 39,242 | 36,953 | 36,543 | 31,443 | 39,654 | 38,932 | 31,213 |
| Total Deposits | 1,755,650 | 1,870,184 | 1,866,132 | 1,907,152 | 1,884,545 | 1,881,268 | 1,908,655 | 1,942,326 | 1,996,527 | 2,006,237 | 2,008,352 | 2,040,531 | 2,091,833 |

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

* Preliminary

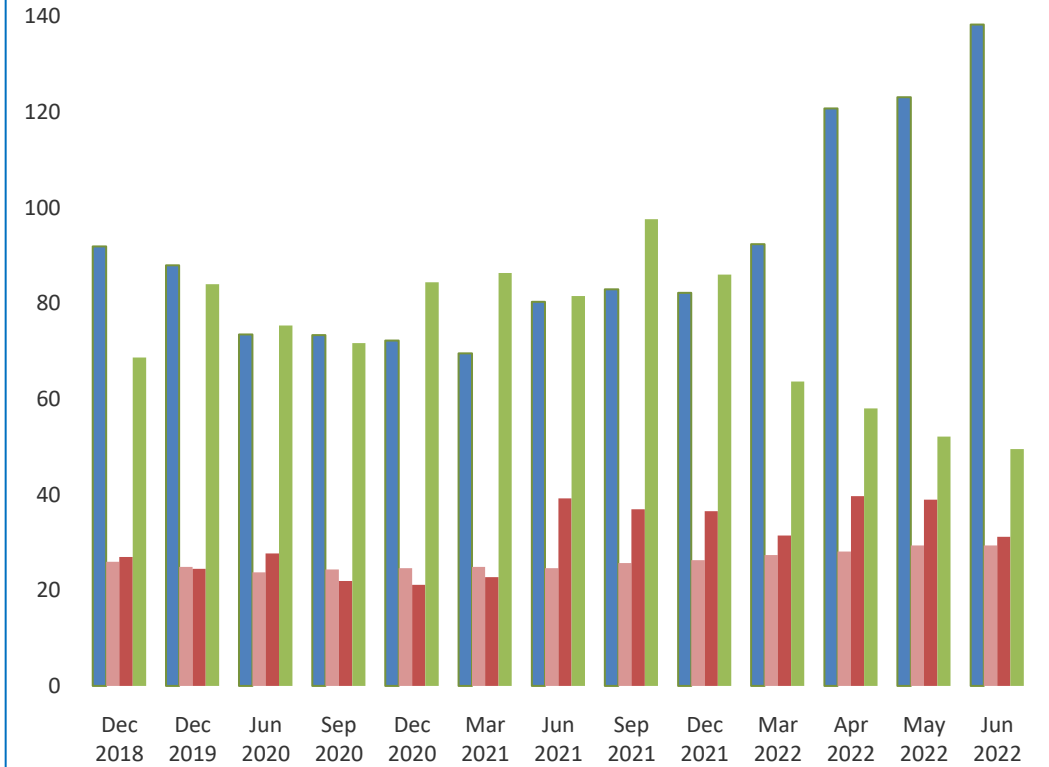
Resident Deposits - Banks



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) ¹

| (In Millions of AED) | | | | | | | | | | | | | |
|--|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|-------------------|
| Item | Dec 2018 | Dec 2019 | Jun 2020 | Sep 2020 | Dec 2020 | Mar 2021 | Jun 2021 | Sep 2021 | Dec 2021 | Mar 2022 | Apr 2022 | May 2022 | Jun 2022 * |
| Residents | 1,378,188 | 1,469,458 | 1,473,536 | 1,524,013 | 1,484,664 | 1,484,083 | 1,492,251 | 1,503,376 | 1,564,262 | 1,581,272 | 1,550,367 | 1,592,567 | 1,627,598 |
| (1) 1.1 Corporate | 505,124 | 513,925 | 514,526 | 511,137 | 500,263 | 511,619 | 525,100 | 535,814 | 567,688 | 591,250 | 585,259 | 594,824 | 624,623 |
| 1.2 Individuals | 354,591 | 382,434 | 403,141 | 406,696 | 418,351 | 427,522 | 430,565 | 428,308 | 439,616 | 436,918 | 441,379 | 433,579 | 442,680 |
| 1.3 Government | 288,817 | 300,170 | 288,061 | 332,784 | 286,520 | 276,314 | 280,963 | 295,698 | 285,800 | 290,594 | 290,403 | 321,320 | 315,797 |
| 1.4 GREs | 199,297 | 236,067 | 230,042 | 237,159 | 245,125 | 237,637 | 221,359 | 213,725 | 239,011 | 228,477 | 197,638 | 210,356 | 202,926 |
| 1.5 Non Banking Financial Institutions | 30,359 | 36,862 | 37,766 | 36,237 | 34,405 | 30,991 | 34,264 | 29,831 | 32,147 | 34,033 | 35,688 | 32,488 | 41,572 |
| Non-Residents | 180,413 | 188,504 | 167,465 | 157,647 | 168,895 | 171,915 | 193,589 | 209,410 | 198,345 | 179,421 | 211,488 | 206,736 | 214,070 |
| 2.1 Corporate | 71,065 | 67,713 | 54,574 | 53,693 | 52,490 | 52,124 | 60,956 | 63,732 | 64,222 | 72,733 | 101,242 | 102,695 | 119,458 |
| (2) 2.2 Non Banking Financial Institutions | 65,318 | 80,314 | 70,833 | 66,999 | 79,340 | 81,170 | 77,782 | 92,885 | 81,620 | 58,933 | 53,649 | 47,488 | 45,720 |
| 2.3 Individuals | 18,106 | 17,439 | 16,170 | 16,663 | 16,831 | 16,833 | 16,393 | 17,133 | 17,588 | 18,109 | 18,810 | 19,697 | 19,247 |
| 2.4 Government and Non Commercial Entities | 25,924 | 23,038 | 25,888 | 20,292 | 20,234 | 21,788 | 38,458 | 35,660 | 34,915 | 29,646 | 37,787 | 36,856 | 29,645 |
| Total Deposits | 1,558,601 | 1,657,962 | 1,641,001 | 1,681,660 | 1,653,559 | 1,655,998 | 1,685,840 | 1,712,786 | 1,762,607 | 1,760,693 | 1,761,855 | 1,799,303 | 1,841,668 |

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

* Preliminary

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

| (In Millions of AED) | | | | | | | | | | | | | |
|--|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-------------------|
| Item | Dec 2018 | Dec 2019 | Jun 2020 | Sep 2020 | Dec 2020 | Mar 2021 | Jun 2021 | Sep 2021 | Dec 2021 | Mar 2022 | Apr 2022 | May 2022 | Jun 2022 * |
| Residents | 164,049 | 179,354 | 192,228 | 191,792 | 197,438 | 193,671 | 190,693 | 195,794 | 201,271 | 210,163 | 211,449 | 204,464 | 215,851 |
| (1) 1.1 Corporate | 85,753 | 93,098 | 101,139 | 102,622 | 105,944 | 99,637 | 98,540 | 102,715 | 103,734 | 106,716 | 105,211 | 104,086 | 111,357 |
| 1.2 Individuals | 63,817 | 68,432 | 72,967 | 74,211 | 75,550 | 78,077 | 79,300 | 79,335 | 80,301 | 84,883 | 86,009 | 85,735 | 86,703 |
| 1.3 Government | 1,504 | 1,139 | 967 | 770 | 750 | 1,003 | 671 | 1,344 | 2,356 | 796 | 548 | 581 | 1,460 |
| 1.4 GREs | 7,848 | 9,262 | 10,461 | 8,301 | 9,680 | 8,514 | 5,812 | 6,487 | 8,897 | 10,859 | 7,457 | 7,267 | 9,667 |
| 1.5 Non Banking Financial Institutions | 5,127 | 7,423 | 6,694 | 5,888 | 5,514 | 6,440 | 6,370 | 5,913 | 5,983 | 6,909 | 12,224 | 6,795 | 6,664 |
| Non-Residents | 33,000 | 32,868 | 32,903 | 33,700 | 33,548 | 31,599 | 32,122 | 33,746 | 32,649 | 35,381 | 35,048 | 36,764 | 34,314 |
| (2) 2.1 Corporate | 20,824 | 20,251 | 18,921 | 19,648 | 19,760 | 17,409 | 19,374 | 19,200 | 17,948 | 19,607 | 19,484 | 20,423 | 18,844 |
| 2.2 Non Banking Financial Institutions | 3,319 | 3,712 | 4,549 | 4,677 | 5,081 | 5,170 | 3,719 | 4,721 | 4,400 | 4,709 | 4,386 | 4,622 | 3,777 |
| 2.3 Individuals | 7,826 | 7,428 | 7,611 | 7,719 | 7,773 | 8,048 | 8,245 | 8,532 | 8,673 | 9,268 | 9,311 | 9,643 | 10,125 |
| 2.4 Government and Non Commercial Entities | 1,031 | 1,477 | 1,822 | 1,656 | 934 | 972 | 784 | 1,293 | 1,628 | 1,797 | 1,867 | 2,076 | 1,568 |
| Total Deposits | 197,049 | 212,222 | 225,131 | 225,492 | 230,986 | 225,270 | 222,815 | 229,540 | 233,920 | 245,544 | 246,497 | 241,228 | 250,165 |

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

* Preliminary

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

| (In Millions of AED) | | | | | | | | | | | | | |
|--|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|-------------------|
| Item | Dec 2018 | Dec 2019 | Jun 2020 | Sep 2020 | Dec 2020 | Mar 2021 | Jun 2021 | Sep 2021 | Dec 2021 | Mar 2022 | Apr 2022 | May 2022 | Jun 2022 * |
| Residents | 1,163,244 | 1,274,465 | 1,286,703 | 1,328,527 | 1,301,830 | 1,293,982 | 1,297,209 | 1,313,072 | 1,377,356 | 1,385,874 | 1,365,559 | 1,394,446 | 1,427,156 |
| (1) 1.1 Corporate | 480,345 | 501,144 | 522,737 | 519,614 | 511,722 | 514,853 | 524,418 | 535,548 | 566,082 | 580,605 | 577,199 | 584,921 | 617,996 |
| 1.2 Individuals | 278,563 | 306,542 | 320,830 | 324,446 | 336,455 | 343,870 | 347,688 | 346,071 | 358,259 | 360,374 | 363,286 | 359,359 | 365,604 |
| 1.3 Government | 226,574 | 236,073 | 213,969 | 254,690 | 218,158 | 207,739 | 212,801 | 232,426 | 226,476 | 226,579 | 222,648 | 251,254 | 242,031 |
| 1.4 GREs | 153,592 | 198,458 | 194,736 | 196,971 | 205,713 | 199,479 | 179,466 | 171,500 | 195,641 | 183,696 | 160,779 | 165,521 | 159,129 |
| 1.5 Non Banking Financial Institutions | 24,170 | 32,248 | 34,431 | 32,806 | 29,782 | 28,041 | 32,836 | 27,527 | 30,898 | 34,620 | 41,647 | 33,391 | 42,396 |
| Non-Residents | 190,860 | 193,705 | 172,575 | 163,488 | 172,344 | 165,575 | 183,283 | 200,565 | 196,400 | 193,267 | 228,881 | 227,874 | 234,006 |
| (2) 2.1 Corporate | 85,871 | 84,083 | 69,449 | 69,499 | 68,546 | 66,032 | 76,719 | 79,313 | 78,278 | 89,166 | 117,318 | 119,390 | 134,410 |
| 2.2 Non Banking Financial Institutions | 55,847 | 64,239 | 55,308 | 51,213 | 61,502 | 55,468 | 45,953 | 62,788 | 59,395 | 48,444 | 47,050 | 43,493 | 42,447 |
| 2.3 Individuals | 22,259 | 21,274 | 20,327 | 20,935 | 21,243 | 21,430 | 21,488 | 22,326 | 22,976 | 24,403 | 25,037 | 26,230 | 26,183 |
| 2.4 Government and Non Commercial Entities | 26,883 | 24,109 | 27,491 | 21,841 | 21,053 | 22,645 | 39,123 | 36,138 | 35,751 | 31,254 | 39,476 | 38,761 | 30,966 |
| Total Deposits | 1,354,104 | 1,468,170 | 1,459,278 | 1,492,015 | 1,474,174 | 1,459,557 | 1,480,492 | 1,513,637 | 1,573,756 | 1,579,141 | 1,594,440 | 1,622,320 | 1,661,162 |

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

* Preliminary

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

| (In Millions of AED) | | | | | | | | | | | | | |
|--|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-------------------|
| Item | Dec 2018 | Dec 2019 | Jun 2020 | Sep 2020 | Dec 2020 | Mar 2021 | Jun 2021 | Sep 2021 | Dec 2021 | Mar 2022 | Apr 2022 | May 2022 | Jun 2022 * |
| Residents | 378,993 | 374,347 | 379,061 | 387,278 | 380,272 | 383,772 | 385,735 | 386,098 | 388,177 | 405,561 | 396,257 | 402,585 | 416,293 |
| (1) 1.1 Corporate | 110,532 | 105,879 | 92,928 | 94,145 | 94,485 | 96,403 | 99,222 | 102,981 | 105,340 | 117,361 | 113,271 | 113,989 | 117,984 |
| 1.2 Individuals | 139,845 | 144,324 | 155,278 | 156,461 | 157,446 | 161,729 | 162,177 | 161,572 | 161,658 | 161,427 | 164,102 | 159,955 | 163,779 |
| 1.3 Government | 63,747 | 65,236 | 75,059 | 78,864 | 69,112 | 69,578 | 68,833 | 64,616 | 61,680 | 64,811 | 68,303 | 70,647 | 75,226 |
| 1.4 GREs | 53,553 | 46,871 | 45,767 | 48,489 | 49,092 | 46,672 | 47,705 | 48,712 | 52,267 | 55,640 | 44,316 | 52,102 | 53,464 |
| 1.5 Non Banking Financial Institutions | 11,316 | 12,037 | 10,029 | 9,319 | 10,137 | 9,390 | 7,798 | 8,217 | 7,232 | 6,322 | 6,265 | 5,892 | 5,840 |
| Non-Residents | 22,553 | 27,667 | 27,793 | 27,859 | 30,099 | 37,939 | 42,428 | 42,591 | 34,594 | 21,535 | 17,655 | 15,626 | 14,378 |
| (2) 2.1 Corporate | 6,018 | 3,881 | 4,046 | 3,842 | 3,704 | 3,501 | 3,611 | 3,619 | 3,892 | 3,174 | 3,408 | 3,728 | 3,892 |
| 2.2 Non Banking Financial Institutions | 12,790 | 19,787 | 20,074 | 20,463 | 22,919 | 30,872 | 35,548 | 34,818 | 26,625 | 15,198 | 10,985 | 8,617 | 7,050 |
| 2.3 Individuals | 3,673 | 3,593 | 3,454 | 3,447 | 3,361 | 3,451 | 3,150 | 3,339 | 3,285 | 2,974 | 3,084 | 3,110 | 3,189 |
| 2.4 Government and Non Commercial Entities | 72 | 406 | 219 | 107 | 115 | 115 | 119 | 815 | 792 | 189 | 178 | 171 | 247 |
| Total Deposits | 401,546 | 402,014 | 406,854 | 415,137 | 410,371 | 421,711 | 428,163 | 428,689 | 422,771 | 427,096 | 413,912 | 418,211 | 430,671 |

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

* Preliminary

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

| (In Millions of AED) | | | | | | | | | | | | | |
|---------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|-------------------|
| Deposit Size | Dec 2017 | Dec 2018 | Dec 2019 | Mar 2020 | Jun 2020 | Sep 2020 | Dec 2020 | Mar 2021 | Jun 2021 | Sep 2021 | Dec 2021 | Mar 2022 | Jun 2022 * |
| 0 to AED 250,000 | 143,453 | 142,187 | 146,289 | 139,508 | 145,474 | 143,009 | 142,345 | 142,738 | 144,079 | 142,805 | 144,478 | 146,918 | 148,474 |
| AED 250,001 to AED 500,000 | 67,555 | 67,491 | 70,645 | 68,403 | 71,217 | 71,990 | 73,158 | 73,715 | 88,903 | 88,971 | 87,428 | 90,639 | 83,337 |
| AED 500,001 to AED 1,000,000 | 79,394 | 82,080 | 86,360 | 85,744 | 88,882 | 89,937 | 91,536 | 93,858 | 94,408 | 94,806 | 95,617 | 97,519 | 110,318 |
| AED 1,000,001 to AED 5,000,000 | 205,261 | 206,901 | 220,400 | 224,097 | 230,564 | 232,903 | 238,289 | 243,173 | 242,975 | 245,791 | 250,630 | 258,401 | 251,778 |
| AED 5 Million to AED 20 Million | 207,673 | 204,714 | 217,603 | 219,429 | 219,747 | 224,192 | 229,206 | 230,652 | 237,208 | 238,603 | 242,462 | 248,581 | 250,794 |
| Above AED 20 Million | 923,941 | 1,052,277 | 1,128,887 | 1,114,736 | 1,110,248 | 1,145,121 | 1,110,011 | 1,097,131 | 1,101,082 | 1,131,350 | 1,175,912 | 1,164,179 | 1,247,132 |
| Total Deposits | 1,627,277 | 1,755,650 | 1,870,184 | 1,851,917 | 1,866,132 | 1,907,152 | 1,884,545 | 1,881,267 | 1,908,655 | 1,942,326 | 1,996,527 | 2,006,237 | 2,091,833 |

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

* Preliminary

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

| (In Millions of AED) | | | | | | | | | | | | | |
|-----------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|-------------------|
| Item | Dec 2018 | Dec 2019 | Jun 2020 | Sep 2020 | Dec 2020 | Mar 2021 | Jun 2021 | Sep 2021 | Dec 2021 | Mar 2022 | Apr 2022 | May 2022 | Jun 2022 * |
| Demand | 577,601 | 599,666 | 653,494 | 650,129 | 696,884 | 750,294 | 767,482 | 799,083 | 848,040 | 890,018 | 896,186 | 882,557 | 909,976 |
| Local Currency | 421,465 | 442,461 | 472,517 | 475,885 | 513,144 | 551,355 | 568,920 | 580,258 | 614,109 | 632,515 | 634,252 | 619,902 | 634,318 |
| Foreign Currencies | 156,136 | 157,205 | 180,977 | 174,244 | 183,740 | 198,939 | 198,562 | 218,825 | 233,931 | 257,503 | 261,934 | 262,655 | 275,658 |
| Savings | 152,037 | 172,214 | 194,620 | 207,911 | 215,208 | 226,371 | 232,970 | 234,843 | 241,819 | 251,333 | 248,983 | 249,613 | 253,834 |
| Local Currency | 128,160 | 143,957 | 163,561 | 174,835 | 180,484 | 188,094 | 193,978 | 195,395 | 200,488 | 207,213 | 203,519 | 204,765 | 206,549 |
| Foreign Currencies | 23,877 | 28,257 | 31,059 | 33,076 | 34,724 | 38,277 | 38,992 | 39,448 | 41,331 | 44,120 | 45,464 | 44,848 | 47,285 |
| Time | 683,671 | 738,554 | 676,956 | 663,897 | 616,591 | 555,370 | 546,428 | 524,234 | 533,565 | 509,541 | 510,587 | 528,635 | 551,054 |
| Local Currency | 425,384 | 457,614 | 427,466 | 411,338 | 389,317 | 358,184 | 344,737 | 332,424 | 342,447 | 336,981 | 325,956 | 332,140 | 353,048 |
| Foreign Currencies | 258,287 | 280,940 | 249,490 | 252,559 | 227,274 | 197,186 | 201,691 | 191,810 | 191,118 | 172,560 | 184,631 | 196,495 | 198,006 |
| Total Deposits ** | 1,413,309 | 1,510,434 | 1,525,070 | 1,521,937 | 1,528,683 | 1,532,035 | 1,546,880 | 1,558,160 | 1,623,424 | 1,650,892 | 1,655,756 | 1,660,805 | 1,714,864 |
| Total Local Currency | 975,009 | 1,044,032 | 1,063,544 | 1,062,058 | 1,082,945 | 1,097,633 | 1,107,635 | 1,108,077 | 1,157,044 | 1,176,709 | 1,163,727 | 1,156,807 | 1,193,915 |
| Total Foreign Currencies | 438,300 | 466,402 | 461,526 | 459,879 | 445,738 | 434,402 | 439,245 | 450,083 | 466,380 | 474,183 | 492,029 | 503,998 | 520,949 |
| Commercial Prepayments | 21,368 | 18,879 | 17,261 | 16,996 | 17,284 | 16,309 | 16,807 | 17,048 | 17,122 | 17,237 | 17,324 | 17,863 | 18,237 |

¹ Excluding Inter-Bank Deposits

* Preliminary

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

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

| (In Millions of AED) | | | | | | | | | | | | | |
|-----------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|-------------------|
| Item | Dec 2018 | Dec 2019 | Jun 2020 | Sep 2020 | Dec 2020 | Mar 2021 | Jun 2021 | Sep 2021 | Dec 2021 | Mar 2022 | Apr 2022 | May 2022 | Jun 2022 * |
| Demand | 475,681 | 491,970 | 533,464 | 525,840 | 561,771 | 614,581 | 630,236 | 654,634 | 702,302 | 736,130 | 744,202 | 727,380 | 750,381 |
| Local Currency | 358,813 | 376,056 | 402,618 | 401,655 | 430,610 | 468,511 | 484,101 | 492,743 | 525,103 | 540,536 | 542,092 | 525,153 | 539,920 |
| Foreign Currencies | 116,868 | 115,914 | 130,846 | 124,185 | 131,161 | 146,070 | 146,135 | 161,891 | 177,199 | 195,594 | 202,110 | 202,227 | 210,461 |
| Savings | 135,678 | 153,679 | 170,986 | 183,257 | 189,229 | 199,236 | 204,930 | 206,277 | 212,095 | 220,174 | 217,284 | 217,620 | 221,834 |
| Local Currency | 118,918 | 133,906 | 149,142 | 159,888 | 165,239 | 172,385 | 177,962 | 179,182 | 184,383 | 190,412 | 186,515 | 187,852 | 189,612 |
| Foreign Currencies | 16,760 | 19,773 | 21,844 | 23,369 | 23,990 | 26,851 | 26,968 | 27,095 | 27,712 | 29,762 | 30,769 | 29,768 | 32,222 |
| Time | 611,520 | 659,066 | 601,616 | 592,823 | 551,770 | 498,024 | 493,563 | 473,233 | 482,364 | 454,644 | 453,086 | 479,955 | 498,748 |
| Local Currency | 381,882 | 413,824 | 387,449 | 374,203 | 355,065 | 327,296 | 315,526 | 303,631 | 313,381 | 308,416 | 298,497 | 304,603 | 324,160 |
| Foreign Currencies | 229,638 | 245,242 | 214,167 | 218,620 | 196,705 | 170,728 | 178,037 | 169,602 | 168,983 | 146,228 | 154,589 | 175,352 | 174,588 |
| Total Deposits ** | 1,222,879 | 1,304,715 | 1,306,066 | 1,301,920 | 1,302,770 | 1,311,841 | 1,328,729 | 1,334,144 | 1,396,761 | 1,410,948 | 1,414,572 | 1,424,955 | 1,470,963 |
| Total Local Currency | 859,613 | 923,786 | 939,209 | 935,746 | 950,914 | 968,192 | 977,589 | 975,556 | 1,022,867 | 1,039,364 | 1,027,104 | 1,017,608 | 1,053,692 |
| Total Foreign Currencies | 363,266 | 380,929 | 366,857 | 366,174 | 351,856 | 343,649 | 351,140 | 358,588 | 373,894 | 371,584 | 387,468 | 407,347 | 417,271 |
| Commercial Prepayments | 16,955 | 14,842 | 13,267 | 13,246 | 13,714 | 12,918 | 13,485 | 13,610 | 13,548 | 13,793 | 13,925 | 14,437 | 14,809 |

¹ Excluding Inter-Bank Deposits

* Preliminary

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

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

| (In Millions of AED) | | | | | | | | | | | | | |
|-----------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-------------------|
| Item | Dec 2018 | Dec 2019 | Jun 2020 | Sep 2020 | Dec 2020 | Mar 2021 | Jun 2021 | Sep 2021 | Dec 2021 | Mar 2022 | Apr 2022 | May 2022 | Jun 2022 * |
| Demand | 101,920 | 107,696 | 120,030 | 124,289 | 135,113 | 135,713 | 137,246 | 144,449 | 145,738 | 153,888 | 151,984 | 155,177 | 159,595 |
| Local Currency | 62,652 | 66,405 | 69,899 | 74,230 | 82,534 | 82,844 | 84,819 | 87,515 | 89,006 | 91,979 | 92,160 | 94,749 | 94,398 |
| Foreign Currencies | 39,268 | 41,291 | 50,131 | 50,059 | 52,579 | 52,869 | 52,427 | 56,934 | 56,732 | 61,909 | 59,824 | 60,428 | 65,197 |
| Savings | 16,359 | 18,535 | 23,634 | 24,654 | 25,979 | 27,135 | 28,040 | 28,566 | 29,724 | 31,159 | 31,699 | 31,993 | 32,000 |
| Local Currency | 9,242 | 10,051 | 14,419 | 14,947 | 15,245 | 15,709 | 16,016 | 16,213 | 16,105 | 16,801 | 17,004 | 16,913 | 16,937 |
| Foreign Currencies | 7,117 | 8,484 | 9,215 | 9,707 | 10,734 | 11,426 | 12,024 | 12,353 | 13,619 | 14,358 | 14,695 | 15,080 | 15,063 |
| Time | 72,151 | 79,488 | 75,340 | 71,074 | 64,821 | 57,346 | 52,865 | 51,001 | 51,201 | 54,897 | 57,501 | 48,680 | 52,306 |
| Local Currency | 43,502 | 43,790 | 40,017 | 37,135 | 34,252 | 30,888 | 29,211 | 28,793 | 29,066 | 28,565 | 27,459 | 27,537 | 28,888 |
| Foreign Currencies | 28,649 | 35,698 | 35,323 | 33,939 | 30,569 | 26,458 | 23,654 | 22,208 | 22,135 | 26,332 | 30,042 | 21,143 | 23,418 |
| Total Deposits ** | 190,430 | 205,719 | 219,004 | 220,017 | 225,913 | 220,194 | 218,151 | 224,016 | 226,663 | 239,944 | 241,184 | 235,850 | 243,901 |
| Total Local Currency | 115,396 | 120,246 | 124,335 | 126,312 | 132,031 | 129,441 | 130,046 | 132,521 | 134,177 | 137,345 | 136,623 | 139,199 | 140,223 |
| Total Foreign Currencies | 75,034 | 85,473 | 94,669 | 93,705 | 93,882 | 90,753 | 88,105 | 91,495 | 92,486 | 102,599 | 104,561 | 96,651 | 103,678 |
| Commercial Prepayments | 4,413 | 4,037 | 3,994 | 3,750 | 3,570 | 3,391 | 3,322 | 3,438 | 3,574 | 3,444 | 3,399 | 3,426 | 3,428 |

¹ Excluding Inter-Bank Deposits

* Preliminary

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

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

| (In Millions of AED) | | | | | | | | | | | | | |
|-----------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|-------------------|
| Item | Dec 2018 | Dec 2019 | Jun 2020 | Sep 2020 | Dec 2020 | Mar 2021 | Jun 2021 | Sep 2021 | Dec 2021 | Mar 2022 | Apr 2022 | May 2022 | Jun 2022 * |
| Demand | 476,802 | 512,222 | 559,855 | 554,731 | 600,087 | 647,499 | 662,699 | 690,894 | 742,300 | 776,150 | 783,654 | 770,908 | 795,653 |
| Local Currency | 334,283 | 365,476 | 389,840 | 391,692 | 428,516 | 461,137 | 477,802 | 486,991 | 522,385 | 533,665 | 535,966 | 523,229 | 535,003 |
| Foreign Currencies | 142,519 | 146,746 | 170,015 | 163,039 | 171,571 | 186,362 | 184,897 | 203,903 | 219,915 | 242,485 | 247,688 | 247,679 | 260,650 |
| Savings | 76,661 | 84,245 | 99,334 | 106,023 | 111,824 | 118,979 | 123,189 | 124,776 | 127,395 | 131,717 | 136,326 | 134,048 | 136,653 |
| Local Currency | 57,629 | 63,385 | 76,301 | 81,845 | 85,338 | 89,135 | 92,085 | 92,807 | 93,150 | 95,741 | 98,446 | 96,688 | 97,338 |
| Foreign Currencies | 19,032 | 20,860 | 23,033 | 24,178 | 26,486 | 29,844 | 31,104 | 31,969 | 34,245 | 35,976 | 37,880 | 37,360 | 39,315 |
| Time | 532,399 | 590,973 | 545,955 | 537,417 | 496,631 | 440,550 | 433,195 | 410,421 | 418,082 | 395,732 | 400,880 | 417,136 | 434,727 |
| Local Currency | 308,761 | 344,740 | 323,446 | 307,902 | 284,997 | 259,987 | 246,633 | 232,563 | 238,212 | 233,280 | 227,017 | 231,043 | 249,578 |
| Foreign Currencies | 223,638 | 246,233 | 222,509 | 229,515 | 211,634 | 180,563 | 186,562 | 177,858 | 179,870 | 162,452 | 173,863 | 186,093 | 185,149 |
| Total Deposits ** | 1,085,862 | 1,187,440 | 1,205,144 | 1,198,171 | 1,208,542 | 1,207,028 | 1,219,083 | 1,226,091 | 1,287,777 | 1,303,599 | 1,320,860 | 1,322,092 | 1,367,033 |
| Total Local Currency | 700,673 | 773,601 | 789,587 | 781,439 | 798,851 | 810,259 | 816,520 | 812,361 | 853,747 | 862,686 | 861,429 | 850,960 | 881,919 |
| Total Foreign Currencies | 385,189 | 413,839 | 415,557 | 416,732 | 409,691 | 396,769 | 402,563 | 413,730 | 434,030 | 440,913 | 459,431 | 471,132 | 485,114 |
| Commercial Prepayments | 17,464 | 15,137 | 14,615 | 14,213 | 14,082 | 13,460 | 14,139 | 14,598 | 14,521 | 14,679 | 14,884 | 15,249 | 15,871 |

¹ Excluding Inter-Bank Deposits

* Preliminary

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

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

| (In Millions of AED) | | | | | | | | | | | | | |
|-----------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-------------------|
| Item | Dec 2018 | Dec 2019 | Jun 2020 | Sep 2020 | Dec 2020 | Mar 2021 | Jun 2021 | Sep 2021 | Dec 2021 | Mar 2022 | Apr 2022 | May 2022 | Jun 2022 * |
| Demand | 100,799 | 87,444 | 93,639 | 95,398 | 96,797 | 102,795 | 104,783 | 108,189 | 105,740 | 113,868 | 112,532 | 111,649 | 114,323 |
| Local Currency | 87,182 | 76,985 | 82,677 | 84,193 | 84,628 | 90,218 | 91,118 | 93,267 | 91,724 | 98,850 | 98,286 | 96,673 | 99,315 |
| Foreign Currencies | 13,617 | 10,459 | 10,962 | 11,205 | 12,169 | 12,577 | 13,665 | 14,922 | 14,016 | 15,018 | 14,246 | 14,976 | 15,008 |
| Savings | 75,376 | 87,969 | 95,286 | 101,888 | 103,384 | 107,392 | 109,781 | 110,067 | 114,424 | 119,616 | 112,657 | 115,565 | 117,181 |
| Local Currency | 70,531 | 80,572 | 87,260 | 92,990 | 95,146 | 98,959 | 101,893 | 102,588 | 107,338 | 111,472 | 105,073 | 108,077 | 109,211 |
| Foreign Currencies | 4,845 | 7,397 | 8,026 | 8,898 | 8,238 | 8,433 | 7,888 | 7,479 | 7,086 | 8,144 | 7,584 | 7,488 | 7,970 |
| Time | 151,272 | 147,581 | 131,001 | 126,480 | 119,960 | 114,820 | 113,233 | 113,813 | 115,483 | 113,809 | 109,707 | 111,499 | 116,327 |
| Local Currency | 116,623 | 112,874 | 104,020 | 103,436 | 104,320 | 98,197 | 98,104 | 99,861 | 104,235 | 103,701 | 98,939 | 101,097 | 103,470 |
| Foreign Currencies | 34,649 | 34,707 | 26,981 | 23,044 | 15,640 | 16,623 | 15,129 | 13,952 | 11,248 | 10,108 | 10,768 | 10,402 | 12,857 |
| Total Deposits ** | 327,447 | 322,994 | 319,926 | 323,766 | 320,141 | 325,007 | 327,797 | 332,069 | 335,647 | 347,293 | 334,896 | 338,713 | 347,831 |
| Total Local Currency | 274,336 | 270,431 | 273,957 | 280,619 | 284,094 | 287,374 | 291,115 | 295,716 | 303,297 | 314,023 | 302,298 | 305,847 | 311,996 |
| Total Foreign Currencies | 53,111 | 52,563 | 45,969 | 43,147 | 36,047 | 37,633 | 36,682 | 36,353 | 32,350 | 33,270 | 32,598 | 32,866 | 35,835 |
| Commercial Prepayments | 3,904 | 3,742 | 2,646 | 2,783 | 3,202 | 2,849 | 2,668 | 2,450 | 2,601 | 2,558 | 2,440 | 2,614 | 2,366 |

¹ Excluding Inter-Bank Deposits

* Preliminary

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

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

| (In Millions of AED) | | | | | | | | | | | | | |
|-----------------------------|-----------------|------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-------------------|
| Period | Dec 2018 | Dec 2019 | Jun 2020 | Sep 2020 | Dec 2020 | Mar 2021 | Jun 2021 | Sep 2021 | Dec 2021 | Mar 2022 | Apr 2022 | May 2022 | Jun 2022 * |
| Maturity | | | | | | | | | | | | | |
| Upto 3 Months | 560,943 | 624,099 | 541,879 | 546,288 | 458,803 | 412,599 | 438,261 | 442,043 | 453,936 | 426,258 | 452,592 | 488,215 | 497,074 |
| Above 3 and Upto 6 Months | 165,004 | 190,410 | 184,854 | 159,916 | 163,992 | 166,576 | 135,872 | 149,217 | 152,495 | 148,387 | 125,595 | 121,522 | 130,620 |
| Above 6 and Upto 12 Months | 179,971 | 176,235 | 160,876 | 170,160 | 176,416 | 157,491 | 187,793 | 173,956 | 165,463 | 147,463 | 138,022 | 162,566 | 174,822 |
| Exceeding 12 Months | 54,382 | 46,936 | 49,281 | 62,084 | 65,472 | 62,384 | 40,243 | 32,045 | 27,210 | 24,718 | 29,925 | 23,189 | 26,397 |
| Total | 960,300 | 1,037,680 | 936,890 | 938,448 | 864,683 | 799,050 | 802,169 | 797,261 | 799,104 | 746,826 | 746,134 | 795,492 | 828,913 |

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

* Preliminary

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

| (In Millions of AED) | | | | | | | | | | | | | |
|-----------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-------------------|
| Period | Dec 2018 | Dec 2019 | Jun 2020 | Sep 2020 | Dec 2020 | Mar 2021 | Jun 2021 | Sep 2021 | Dec 2021 | Mar 2022 | Apr 2022 | May 2022 | Jun 2022 * |
| Maturity | | | | | | | | | | | | | |
| Upto 3 Months | 513,627 | 577,019 | 500,052 | 505,632 | 417,522 | 375,561 | 405,573 | 411,204 | 420,563 | 389,937 | 414,108 | 457,471 | 463,899 |
| Above 3 and Upto 6 Months | 151,278 | 172,218 | 168,127 | 143,287 | 150,405 | 156,880 | 126,342 | 138,262 | 144,128 | 138,727 | 115,341 | 112,231 | 120,512 |
| Above 6 and Upto 12 Months | 166,485 | 158,723 | 141,854 | 154,828 | 164,263 | 145,713 | 177,189 | 165,006 | 155,816 | 136,183 | 127,048 | 151,636 | 163,426 |
| Exceeding 12 Months | 51,724 | 44,137 | 46,533 | 58,886 | 63,131 | 59,557 | 36,243 | 27,738 | 22,657 | 22,264 | 27,404 | 20,831 | 23,991 |
| Total | 883,114 | 952,097 | 856,566 | 862,633 | 795,321 | 737,711 | 745,347 | 742,210 | 743,164 | 687,111 | 683,901 | 742,169 | 771,828 |

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

* Preliminary

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

| (In Millions of AED) | | | | | | | | | | | | | |
|-----------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-------------------|
| Period | Dec 2018 | Dec 2019 | Jun 2020 | Sep 2020 | Dec 2020 | Mar 2021 | Jun 2021 | Sep 2021 | Dec 2021 | Mar 2022 | Apr 2022 | May 2022 | Jun 2022 * |
| Maturity | | | | | | | | | | | | | |
| Upto 3 Months | 47,316 | 47,080 | 41,827 | 40,656 | 41,281 | 37,038 | 32,688 | 30,839 | 33,373 | 36,321 | 38,484 | 30,744 | 33,175 |
| Above 3 and Upto 6 Months | 13,726 | 18,192 | 16,727 | 16,629 | 13,587 | 9,696 | 9,530 | 10,955 | 8,367 | 9,660 | 10,254 | 9,291 | 10,108 |
| Above 6 and Upto 12 Months | 13,486 | 17,512 | 19,022 | 15,332 | 12,153 | 11,778 | 10,604 | 8,950 | 9,647 | 11,280 | 10,974 | 10,930 | 11,396 |
| Exceeding 12 Months | 2,658 | 2,799 | 2,748 | 3,198 | 2,341 | 2,827 | 4,000 | 4,307 | 4,553 | 2,454 | 2,521 | 2,358 | 2,406 |
| Total | 77,186 | 85,583 | 80,324 | 75,815 | 69,362 | 61,339 | 56,822 | 55,051 | 55,940 | 59,715 | 62,233 | 53,323 | 57,085 |

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

* Preliminary

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

| (In Millions of AED) | | | | | | | | | | | | | |
|-----------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-------------------|
| Period | Dec 2018 | Dec 2019 | Jun 2020 | Sep 2020 | Dec 2020 | Mar 2021 | Jun 2021 | Sep 2021 | Dec 2021 | Mar 2022 | Apr 2022 | May 2022 | Jun 2022 * |
| Maturity | | | | | | | | | | | | | |
| Upto 3 Months | 444,759 | 510,189 | 443,405 | 436,548 | 359,381 | 326,088 | 357,195 | 354,433 | 358,300 | 347,228 | 352,638 | 385,412 | 401,830 |
| Above 3 and Upto 6 Months | 122,347 | 144,374 | 137,161 | 111,725 | 126,101 | 121,254 | 93,232 | 97,930 | 118,030 | 96,402 | 96,563 | 95,202 | 94,783 |
| Above 6 and Upto 12 Months | 139,599 | 129,659 | 121,471 | 134,053 | 134,294 | 107,341 | 131,051 | 128,361 | 124,102 | 113,056 | 105,139 | 127,004 | 138,294 |
| Exceeding 12 Months | 47,257 | 42,829 | 44,214 | 57,076 | 58,134 | 54,534 | 33,871 | 25,677 | 21,182 | 19,476 | 24,548 | 17,924 | 22,873 |
| Total | 753,962 | 827,051 | 746,251 | 739,402 | 677,910 | 609,217 | 615,349 | 606,401 | 621,614 | 576,162 | 578,888 | 625,542 | 657,780 |

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

* Preliminary

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

| (In Millions of AED) | | | | | | | | | | | | | |
|-----------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-------------------|
| Period | Dec 2018 | Dec 2019 | Jun 2020 | Sep 2020 | Dec 2020 | Mar 2021 | Jun 2021 | Sep 2021 | Dec 2021 | Mar 2022 | Apr 2022 | May 2022 | Jun 2022 * |
| Maturity | | | | | | | | | | | | | |
| Upto 3 Months | 116,184 | 113,910 | 98,474 | 109,740 | 99,422 | 86,511 | 81,066 | 87,610 | 95,636 | 79,030 | 99,954 | 102,803 | 95,244 |
| Above 3 and Upto 6 Months | 42,657 | 46,036 | 47,693 | 48,191 | 37,891 | 45,322 | 42,640 | 51,287 | 34,465 | 51,985 | 29,032 | 26,320 | 35,837 |
| Above 6 and Upto 12 Months | 40,372 | 46,576 | 39,405 | 36,107 | 42,122 | 50,150 | 56,742 | 45,595 | 41,361 | 34,407 | 32,883 | 35,562 | 36,528 |
| Exceeding 12 Months | 7,125 | 4,107 | 5,067 | 5,008 | 7,338 | 7,850 | 6,372 | 6,368 | 6,028 | 5,242 | 5,377 | 5,265 | 3,524 |
| Total | 206,338 | 210,629 | 190,639 | 199,046 | 186,773 | 189,833 | 186,820 | 190,860 | 177,490 | 170,664 | 167,246 | 169,950 | 171,133 |

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

* Preliminary

Table 46 : Currency Issued ¹

| (In Millions of AED) | | | | | | | | | | | | | |
|-------------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-------------------|
| Item | Dec 2018 | Dec 2019 | Jun 2020 | Sep 2020 | Dec 2020 | Mar 2021 | Jun 2021 | Sep 2021 | Dec 2021 | Mar 2022 | Apr 2022 | May 2022 | Jun 2022 * |
| Total Notes Issued (1) ** | 84,603 | 92,456 | 104,841 | 110,025 | 109,416 | 109,150 | 109,057 | 106,603 | 110,503 | 114,892 | 122,658 | 114,787 | 116,755 |
| Total Coins Issued (2) *** | 1,236 | 1,273 | 1,300 | 1,291 | 1,288 | 1,836 | 1,845 | 1,849 | 1,312 | 1,324 | 1,330 | 1,336 | 1,337 |
| Total Currency Issued | 85,839 | 93,729 | 106,141 | 111,316 | 110,704 | 110,986 | 110,902 | 108,452 | 111,815 | 116,216 | 123,988 | 116,123 | 118,092 |

¹ *Currency Issued = Currency in Circulation plus Cash at Banks*

* *Preliminary*

** *Excluding Mutilated Notes*

*** *Excluding Issued Gold Coins*

Table 47 : Cheques Cleared Statistics ¹

| Item | Dec 2018 | Dec 2019 | Jun 2020 | Sep 2020 | Dec 2020 | Mar 2021 | Jun 2021 | Sep 2021 | Dec 2021 | Mar 2022 | Apr 2022 | May 2022 | Jun 2022 * |
|--------------------------------------|------------|------------|------------|------------|------------|-----------|------------|------------|------------|-----------|-----------|-----------|------------|
| Cheques Cleared | | | | | | | | | | | | | |
| Number of Cheques | 26,913,259 | 25,842,698 | 10,562,791 | 15,801,414 | 21,246,540 | 5,372,530 | 10,659,862 | 15,868,288 | 21,283,261 | 5,524,603 | 7,240,293 | 9,010,411 | 10,886,924 |
| Amount (<i>In Millions of AED</i>) | 1,305,828 | 1,224,482 | 493,904 | 734,642 | 990,317 | 257,807 | 536,059 | 811,388 | 1,096,076 | 290,741 | 389,537 | 490,499 | 607,127 |

¹ Cumulative data

* Preliminary

Table 48 : UAE Domestic Fund Transfer System Statistics ¹

| Item | Dec 2018 | Dec 2019 | Jun 2020 | Sep 2020 | Dec 2020 | Mar 2021 | Jun 2021 | Sep 2021 | Dec 2021 | Mar 2022 | Apr 2022 | May 2022 | Jun 2022 * |
|--------------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Customer to Customer Trfers | | | | | | | | | | | | | |
| Number of Transfers | 43,217,030 | 47,012,218 | 23,467,563 | 36,847,405 | 50,815,931 | 14,299,838 | 29,219,613 | 44,239,247 | 60,572,382 | 17,228,871 | 23,206,645 | 29,037,405 | 35,252,920 |
| Amount (<i>In Millions of AED</i>) | 3,189,829 | 3,513,280 | 1,714,153 | 2,537,907 | 3,395,642 | 894,040 | 1,853,259 | 2,797,342 | 3,868,969 | 1,120,612 | 1,559,462 | 1,935,059 | 2,383,051 |
| Bank to Bank Trfers | | | | | | | | | | | | | |
| Number of Transfers | 452,755 | 477,221 | 229,484 | 342,006 | 458,646 | 131,531 | 266,049 | 396,995 | 537,239 | 145,495 | 195,683 | 249,098 | 302,509 |
| Amount (<i>In Millions of AED</i>) | 6,847,576 | 7,471,444 | 3,240,034 | 4,511,792 | 5,741,066 | 1,426,960 | 2,895,058 | 4,221,557 | 5,723,490 | 1,760,287 | 2,404,235 | 2,913,183 | 3,627,320 |
| Total Domestic Fund Trfers | | | | | | | | | | | | | |
| Number of Transfers | 43,669,785 | 47,489,439 | 23,697,047 | 37,189,411 | 51,274,577 | 14,431,369 | 29,485,662 | 44,636,242 | 61,109,621 | 17,374,366 | 23,402,328 | 29,286,503 | 35,555,429 |
| Amount (<i>In Millions of AED</i>) | 10,037,405 | 10,984,724 | 4,954,187 | 7,049,699 | 9,136,708 | 2,321,000 | 4,748,317 | 7,018,899 | 9,592,459 | 2,880,899 | 3,963,697 | 4,848,242 | 6,010,371 |

¹ Cumulative data

* Preliminary

Table 49 : Banks and Branches Network Statistics (Quarterly)

| Item | Dec 2017 | | Dec 2018 | | Dec 2019 | | Mar 2020 | | Jun 2020 | | Sep 2020 | | Dec 2020 | | Mar 2021 | | Jun 2021 | | Sep 2021 | | Dec 2021 | | Mar 2022 | | Jun 2022 * | |
|--|-----------|------------|-----------|------------|-----------|------------|-----------|------------|-----------|------------|-----------|------------|-----------|------------|-----------|------------|-----------|------------|-----------|------------|-----------|------------|-----------|------------|------------|------------|
| | HO | Branches | HO | Branches | HO | Branches | HO | Branches | HO | Branches | HO | Branches | HO | Branches | HO | Branches | HO | Branches | HO | Branches | HO | Branches | HO | Branches | HO | Branches |
| National Banks | 22 | 771 | 22 | 743 | 21 | 656 | 21 | 640 | 21 | 611 | 21 | 559 | 21 | 541 | 21 | 534 | 21 | 522 | 21 | 521 | 22 | 514 | 22 | 511 | 23 | 508 |
| - Abu Dhabi | 6 | 261 | 6 | 259 | 5 | 219 | 5 | 211 | 5 | 200 | 5 | 187 | 5 | 178 | 5 | 178 | 5 | 180 | 5 | 176 | 6 | 174 | 6 | 173 | 6 | 172 |
| - Dubai | 8 | 311 | 8 | 293 | 8 | 266 | 8 | 259 | 8 | 246 | 8 | 216 | 8 | 209 | 8 | 202 | 8 | 192 | 8 | 196 | 8 | 192 | 8 | 190 | 9 | 190 |
| - Sharjah | 4 | 108 | 4 | 103 | 4 | 92 | 4 | 89 | 4 | 86 | 4 | 81 | 4 | 79 | 4 | 79 | 4 | 75 | 4 | 77 | 4 | 76 | 4 | 76 | 4 | 76 |
| - RAK | 1 | 33 | 1 | 33 | 1 | 28 | 1 | 29 | 1 | 27 | 1 | 26 | 1 | 27 | 1 | 27 | 1 | 27 | 1 | 26 | 1 | 26 | 1 | 26 | 1 | 25 |
| - Ajman | 1 | 20 | 1 | 20 | 1 | 18 | 1 | 18 | 1 | 18 | 1 | 17 | 1 | 17 | 1 | 17 | 1 | 17 | 1 | 16 | 1 | 16 | 1 | 16 | 1 | 16 |
| - UAQ | 1 | 10 | 1 | 9 | 1 | 8 | 1 | 8 | 1 | 8 | 1 | 8 | 1 | 7 | 1 | 7 | 1 | 7 | 1 | 7 | 1 | 7 | 1 | 7 | 1 | 6 |
| - Fujairah | 1 | 28 | 1 | 26 | 1 | 25 | 1 | 26 | 1 | 26 | 1 | 24 | 1 | 24 | 1 | 24 | 1 | 24 | 1 | 23 | 1 | 23 | 1 | 23 | 1 | 23 |
| Foreign Banks ** | 27 | 82 | 27 | 80 | 27 | 79 | 27 | 78 | 27 | 78 | 27 | 78 | 27 | 73 | 27 | 73 | 27 | 74 | 27 | 74 | 27 | 74 | 27 | 74 | 27 | 74 |
| - Abu Dhabi | 8 | 31 | 8 | 28 | 8 | 29 | 8 | 29 | 8 | 29 | 8 | 29 | 8 | 29 | 8 | 29 | 8 | 28 | 8 | 28 | 8 | 28 | 8 | 28 | 8 | 28 |
| - Dubai | 19 | 27 | 19 | 28 | 19 | 27 | 19 | 26 | 19 | 26 | 19 | 26 | 19 | 23 | 19 | 23 | 19 | 25 | 19 | 25 | 19 | 25 | 19 | 25 | 19 | 25 |
| - Sharjah | - | 14 | - | 14 | - | 14 | - | 14 | - | 14 | - | 14 | - | 13 | - | 13 | - | 13 | - | 13 | - | 13 | - | 13 | - | 13 |
| - RAK | - | 6 | - | 6 | - | 6 | - | 6 | - | 6 | - | 6 | - | 5 | - | 5 | - | 5 | - | 5 | - | 5 | - | 5 | - | 5 |
| - Ajman | - | 1 | - | 1 | - | 1 | - | 1 | - | 1 | - | 1 | - | 1 | - | 1 | - | 1 | - | 1 | - | 1 | - | 1 | - | 1 |
| - UAQ | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| - Fujairah | - | 3 | - | 3 | - | 2 | - | 2 | - | 2 | - | 2 | - | 2 | - | 2 | - | 2 | - | 2 | - | 2 | - | 2 | - | 2 |
| Wholesale Banks | 12 | - | 11 | - | 11 | - | 11 | - | 11 | - | 11 | - | 10 | - | 10 | - | 10 | - | 10 | - | 10 | - | 10 | - | 10 | - |
| - Abu Dhabi | 8 | - | 7 | - | 7 | - | 7 | - | 7 | - | 7 | - | 6 | - | 6 | - | 6 | - | 6 | - | 6 | - | 6 | - | 6 | - |
| - Dubai | 4 | - | 4 | - | 4 | - | 4 | - | 4 | - | 4 | - | 4 | - | 4 | - | 4 | - | 4 | - | 4 | - | 4 | - | 4 | - |
| - Sharjah | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| - RAK | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| - Ajman | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| - UAQ | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| - Fujairah | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Total | 61 | 853 | 60 | 823 | 59 | 735 | 59 | 718 | 59 | 689 | 59 | 637 | 58 | 614 | 58 | 607 | 58 | 596 | 58 | 595 | 59 | 588 | 59 | 585 | 60 | 582 |
| Total Excluding Wholesale Banks | 49 | 853 | 49 | 823 | 48 | 735 | 48 | 718 | 48 | 689 | 48 | 637 | 48 | 614 | 48 | 607 | 48 | 596 | 48 | 595 | 49 | 588 | 49 | 585 | 50 | 582 |

* Preliminary

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