



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

النشرة الاحصائية الشهرية
- البيانات المصرفية والنقدية -
يناير 2025

Monthly Statistical Bulletin
- Banking & Monetary Statistics -
January 2025

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Note:

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

Abbreviations & Notations :

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

Definitions :

Government

Of the Seven Emirates.

Monetary Base

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

Gross International Reserves

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

Money Supply (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 to banks and other stakeholders to absorb excess liquidity with the latter and are also used as an indicator to determine domestic interest rates.

Table 1 : Selected Monetary and Banking Indicators

(In Millions of AED)													
Indicator	Dec 2020	Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Nov 2024	Dec 2024	Jan 2025 *
Central Bank of the UAE													
Total Assets/Liabilities	470,526	521,538	552,555	594,115	649,423	639,574	720,801	771,229	806,395	854,484	861,500	895,794	909,023
Gross International Reserves **	391,857	481,528	508,402	552,244	606,870	598,348	695,887	746,218	785,003	833,319	840,174	874,733	887,707
Money Supply Indicators													
Money Supply M ₁	600,060	701,853	737,562	759,281	784,017	795,469	829,259	877,989	884,081	896,320	924,779	946,493	965,219
Money Supply M ₂	1,478,607	1,563,025	1,703,625	1,788,372	1,855,306	1,908,088	2,022,886	2,134,493	2,169,342	2,249,664	2,278,877	2,317,587	2,319,234
Money Supply M ₃	1,769,368	1,856,910	2,107,229	2,209,003	2,294,158	2,351,311	2,444,495	2,583,376	2,631,915	2,719,864	2,767,424	2,778,968	2,789,721
Banks													
Total Assets	3,188,014	3,321,488	3,667,611	3,764,720	3,873,060	3,951,887	4,071,099	4,254,514	4,310,154	4,401,679	4,451,350	4,560,037	4,562,337
Foreign Assets (Net)	133,471	154,708	384,084	419,893	406,351	455,087	472,198	504,884	468,136	506,227	617,741	597,921	597,591
Foreign Assets	849,077	933,169	1,191,027	1,221,886	1,220,740	1,270,026	1,313,494	1,382,299	1,362,839	1,384,716	1,500,817	1,566,623	1,569,218
Foreign Assets to Total Assets (%)	26.6%	28.1%	32.5%	32.5%	31.5%	32.1%	32.3%	32.5%	31.6%	31.5%	33.7%	34.4%	34.4%
Foreign Liabilities	715,606	778,461	806,943	801,993	814,389	814,939	841,296	877,415	894,703	878,489	883,075	968,702	971,627
Foreign Liabilities to Total Liabilities (%)	22.4%	23.4%	22.0%	21.3%	21.0%	20.6%	20.7%	20.6%	20.8%	20.0%	19.8%	21.2%	21.3%
Deposits ¹	1,884,545	1,996,527	2,222,226	2,305,909	2,381,999	2,420,871	2,521,902	2,657,279	2,692,570	2,761,410	2,804,280	2,847,020	2,840,737
Residents	1,682,102	1,765,533	2,009,696	2,092,554	2,170,851	2,230,771	2,319,855	2,436,348	2,470,748	2,547,941	2,590,620	2,603,717	2,603,720
of which: Corporate	606,207	671,422	790,086	821,786	863,558	896,382	976,967	1,020,461	1,046,617	1,080,537	1,108,088	1,122,343	1,132,600
Non-Residents	202,443	230,994	212,530	213,355	211,148	190,100	202,047	220,931	221,822	213,469	213,660	243,302	237,017
of which: Corporate	72,250	82,170	103,101	107,722	111,929	105,083	110,387	117,576	112,306	107,308	108,369	122,977	115,305
Bank Credit (Domestic)	1,596,786	1,618,957	1,650,937	1,673,785	1,717,116	1,740,086	1,737,691	1,776,591	1,816,380	1,859,739	1,856,604	1,848,689	1,848,313
of which: Credit to Private Sector ***	1,124,913	1,137,528	1,185,901	1,212,729	1,233,964	1,247,159	1,260,910	1,290,720	1,323,409	1,362,337	1,365,085	1,361,717	1,364,318
Total Number of National Banks and Branches													
Head Offices (Including specialized banks but excluding investment banks)	21	22	22	22	22	22	22	23	23	23	23	23	23
Branches	541	513	498	494	493	492	489	484	482	481	481	483	481
Pay Offices	23	20	21	21	21	21	21	21	21	21	21	21	21
Electronic Banking Service Units	34	41	45	47	47	47	46	46	46	46	46	46	46
Total Number of Foreign Banks and Branches													
Head Offices	37	37	39	39	39	39	39	38	38	38	38	38	38
of which: Full Fledged Commercial Banks	27	27	28	28	28	28	28	27	27	27	27	27	27
of which: Licensed Wholesale Banks	10	10	11	11	11	11	11	11	11	11	11	11	11
Branches	73	74	73	72	72	72	72	72	72	73	73	73	73
Pay Offices	1	1	1	1	1	1	1	1	1	1	1	1	1
Electronic Banking Service Units	23	21	21	21	21	21	21	21	21	21	22	22	22
Number of Employees in Banks (UAE) ²	33,444	33,491	35,830	36,314	36,737	37,394	38,168	37,494	37,811	38,572	38,572	39,046	39,046
Employed with National Banks ²	26,408	26,763	28,737	29,189	29,577	30,156	30,858	31,329	31,628	32,276	32,276	32,590	32,590
Employed with Foreign Banks ²	7,036	6,728	7,093	7,125	7,160	7,238	7,310	6,165	6,183	6,296	6,296	6,456	6,456

* 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 2020	Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Nov 2024	Dec 2024	Jan 2025 *
Net International Reserves	514,516	620,848	860,973	955,341	996,308	1,038,059	1,145,619	1,235,567	1,237,905	1,317,294	1,438,563	1,446,605	1,466,625
Central Bank (Net)	381,045	466,140	476,889	535,448	589,957	582,972	673,421	730,683	769,769	811,067	820,822	848,684	869,034
Gross International Reserves	391,857	481,528	508,402	552,244	606,870	598,348	695,887	746,218	785,003	833,319	840,174	874,733	887,707
Foreign Liabilities	10,812	15,388	31,513	16,796	16,913	15,376	22,466	15,535	15,234	22,252	19,352	26,049	18,673
Banks (Net)	133,471	154,708	384,084	419,893	406,351	455,087	472,198	504,884	468,136	506,227	617,741	597,921	597,591
Foreign Assets	849,077	933,169	1,191,027	1,221,886	1,220,740	1,270,026	1,313,494	1,382,299	1,362,839	1,384,716	1,500,817	1,566,623	1,569,218
Foreign Liabilities	715,606	778,461	806,943	801,993	814,389	814,939	841,296	877,415	894,703	878,489	883,075	968,702	971,627
Net Domestic Assets	964,091	942,177	842,652	833,031	858,998	870,029	877,267	898,926	931,436	932,370	840,314	870,982	852,608
Claims on Private Sector	1,128,422	1,145,805	1,193,635	1,220,738	1,243,748	1,259,192	1,268,361	1,301,900	1,336,057	1,375,075	1,381,365	1,378,670	1,380,850
Net Claims on Government	86,739	76,994	-53,219	-64,685	-79,711	-87,383	-104,582	-122,753	-131,801	-132,968	-151,681	-120,061	-127,989
Claims on Government	378,299	371,314	351,101	356,668	359,660	356,348	317,569	326,651	331,245	337,665	337,395	341,862	343,016
Liabilities to Government	291,560	294,320	404,320	421,353	439,371	443,731	422,151	449,404	463,046	470,633	489,076	461,923	471,005
Claims on Official Entities	261,771	277,914	287,040	279,735	298,922	316,554	330,693	333,684	339,181	344,945	341,563	334,622	331,586
Claims on Nonbank Financial Institutions	28,208	26,608	25,674	25,346	23,457	20,968	30,370	28,002	26,470	26,499	26,226	25,962	25,631
Capital and Reserves	-419,445	-428,611	-439,476	-444,921	-460,497	-475,256	-514,735	-502,771	-521,765	-553,786	-562,230	-566,941	-581,688
Other Items (net)	-121,604	-156,534	-171,002	-183,181	-166,920	-164,046	-132,840	-139,136	-116,705	-127,396	-194,929	-181,270	-175,781
Money Supply M₁	600,060	701,853	737,562	759,281	784,017	795,469	829,259	877,989	884,081	896,320	924,779	946,493	965,219
Currency in Circulation Outside Banks	94,724	94,082	101,936	111,808	115,855	109,589	116,979	127,124	127,080	128,420	131,975	133,153	137,873
Monetary Deposits	505,336	607,771	635,626	647,473	668,162	685,880	712,280	750,865	757,001	767,900	792,805	813,340	827,346
Money Supply M₂	1,478,607	1,563,025	1,703,625	1,788,372	1,855,306	1,908,088	2,022,886	2,134,493	2,169,342	2,249,664	2,278,877	2,317,587	2,319,234
Quasi - Money	878,547	861,172	966,063	1,029,091	1,071,289	1,112,619	1,193,627	1,256,504	1,285,261	1,353,344	1,354,098	1,371,094	1,354,015
Foreign Currency Deposits	331,199	340,387	429,590	451,261	468,560	495,889	529,593	557,851	555,230	578,338	575,208	578,138	557,085
Dirham Deposits	547,348	520,785	536,473	577,830	602,729	616,730	664,034	698,653	730,031	775,006	778,890	792,955	796,929
Money Supply M₃	1,769,368	1,856,910	2,107,229	2,209,003	2,294,158	2,351,311	2,444,495	2,583,376	2,631,915	2,719,864	2,767,424	2,778,968	2,789,721
Government Deposits	290,761	293,885	403,604	420,631	438,852	443,223	421,609	448,883	462,574	470,200	488,547	461,381	470,488

* Preliminary

Monetary Aggregates

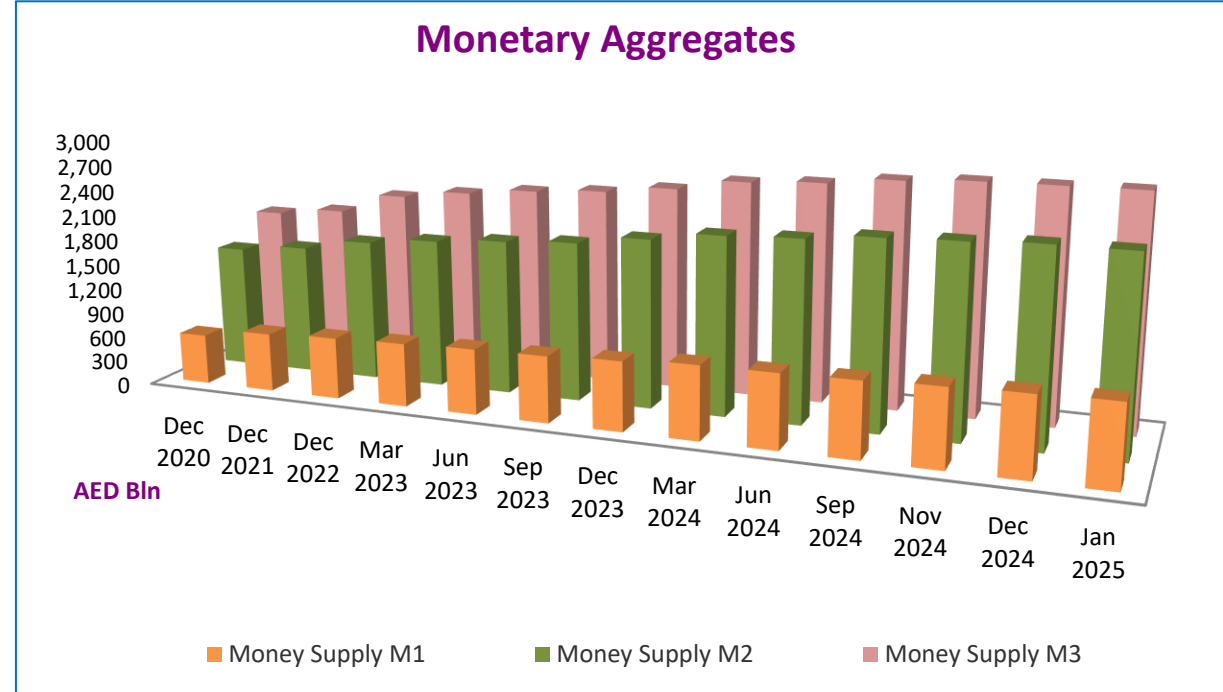
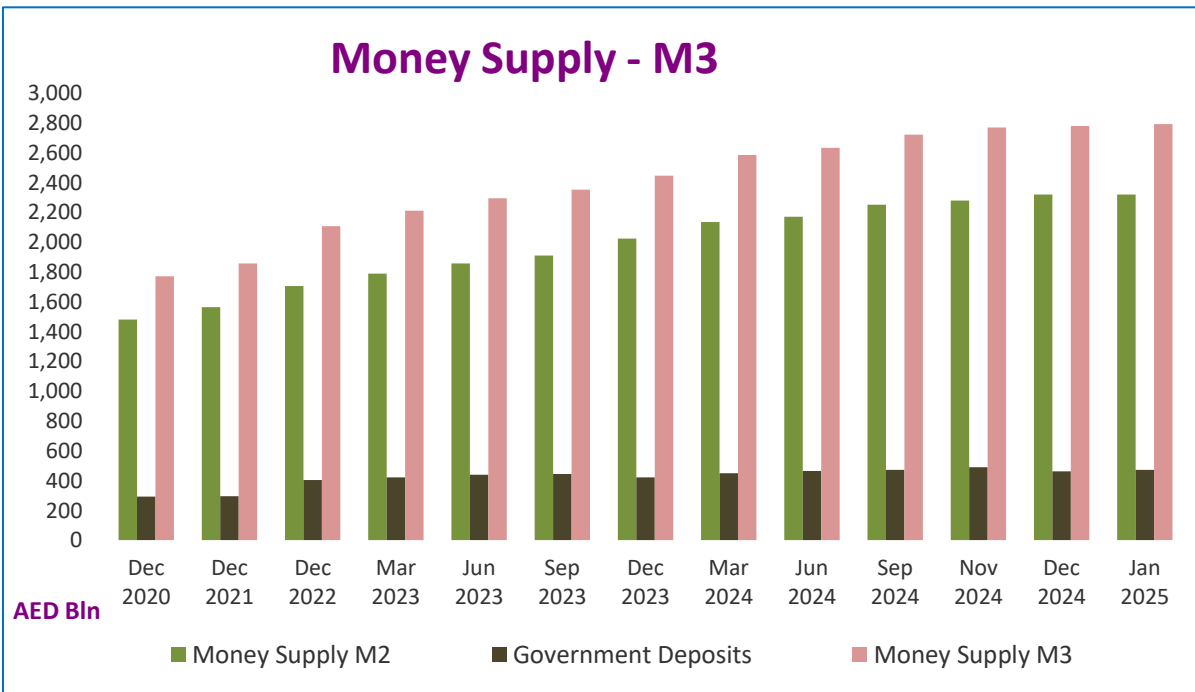
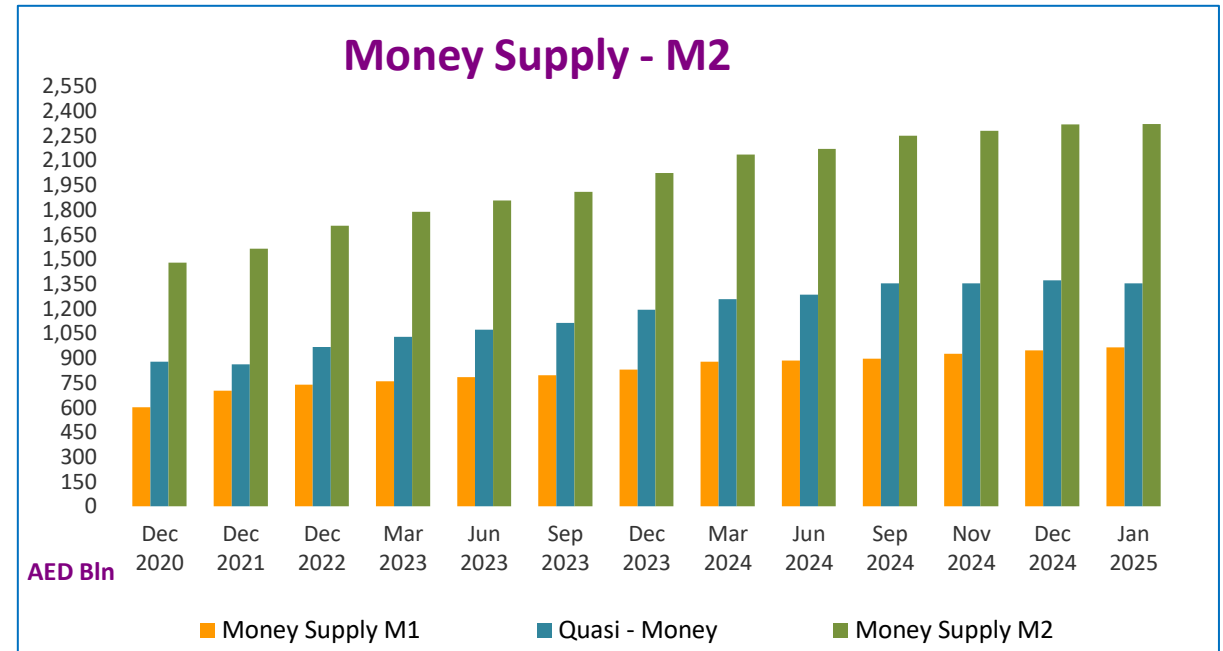
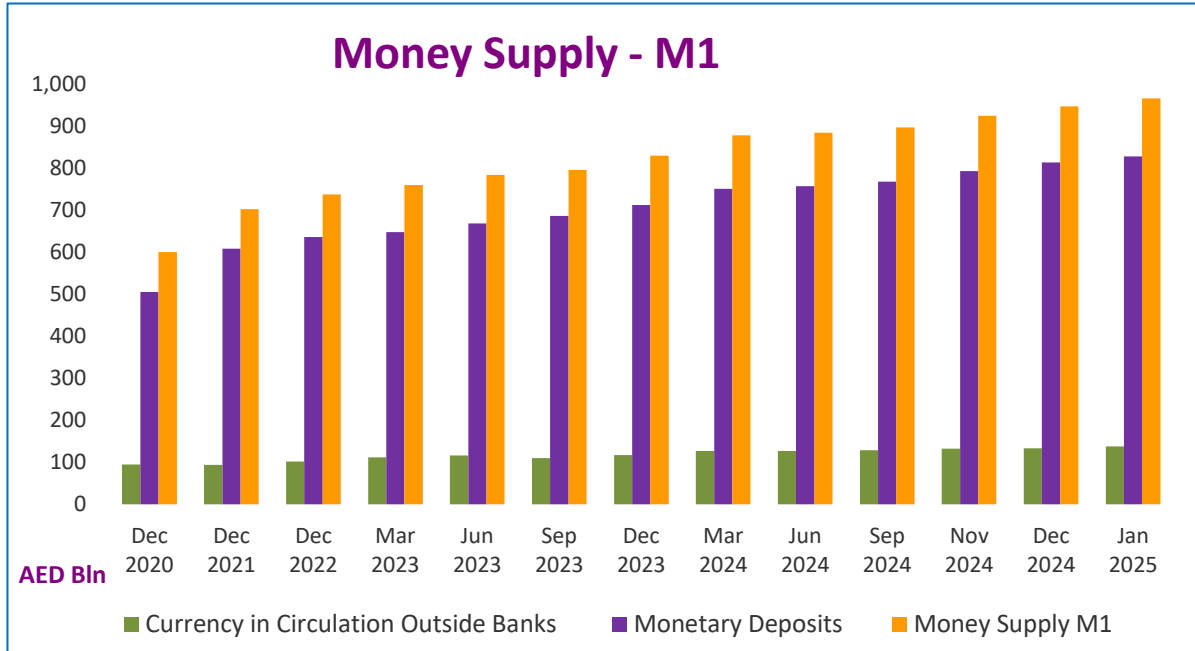


Table 3 : Monthly Changes in Factors Affecting Money Supply ¹

(In Millions of AED)												
Item	Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Nov 2024	Dec 2024	Jan 2025 *
Net International Reserves	106,332	240,125	94,368	40,967	41,751	107,560	89,948	2,338	79,389	121,269	8,042	20,020
Central Bank (Net)	85,095	10,749	58,559	54,509	-6,985	90,449	57,262	39,086	41,298	9,755	27,862	20,350
Gross International Reserves	89,671	26,874	43,842	54,626	-8,522	97,539	50,331	38,785	48,316	6,855	34,559	12,974
Foreign Liabilities	4,576	16,125	-14,717	117	-1,537	7,090	-6,931	-301	7,018	-2,900	6,697	-7,376
Banks (Net)	21,237	229,376	35,809	-13,542	48,736	17,111	32,686	-36,748	38,091	111,514	-19,820	-330
Foreign Assets	84,092	257,858	30,859	-1,146	49,286	43,468	68,805	-19,460	21,877	116,101	65,807	2,595
Foreign Liabilities	62,855	28,482	-4,950	12,396	550	26,357	36,119	17,288	-16,214	4,587	85,627	2,924
Net Domestic Assets	-21,914	-99,525	-9,621	25,967	11,031	7,238	21,659	32,510	934	-92,056	30,668	-18,373
Claims on Private Sector	17,383	47,830	27,103	23,010	15,444	9,170	33,538	34,157	39,018	6,290	-2,695	2,180
Net Claims on Government	-9,745	-130,213	-11,466	-15,026	-7,672	-17,199	-18,171	-9,048	-1,166	-18,714	31,620	-7,928
Claims on Government	-6,985	-20,213	5,567	2,992	-3,312	-38,779	9,082	4,595	6,420	-271	4,468	1,154
Laibilities to Government	2,760	110,000	17,033	18,018	4,360	-21,580	27,253	13,642	7,587	18,443	-27,153	9,082
Claims on Official Entities	16,143	9,126	-7,305	19,187	17,632	14,138	2,992	5,497	5,763	-3,382	-6,941	-3,036
Claims on Nonbank Financial Institutions	-1,600	-935	-328	-1,889	-2,488	9,402	-2,368	-1,533	30	-273	-264	-331
Capital and Reserves **	-9,166	-10,865	-5,445	-15,576	-14,759	-39,479	11,964	-18,994	-32,021	-8,444	-4,711	-14,747
Other Items (net) **	-34,929	-14,468	-12,179	16,261	2,874	31,206	-6,296	22,431	-10,691	-67,533	13,659	5,489
Money Supply M₁	101,793	35,709	21,719	24,736	11,452	33,790	48,730	6,092	12,239	28,460	21,714	18,726
Currency in Circulation Outside Banks	-642	7,854	9,872	4,047	-6,266	7,390	10,145	-44	1,340	3,555	1,178	4,720
Monetary Deposits	102,435	27,855	11,847	20,689	17,718	26,400	38,585	6,136	10,899	24,905	20,536	14,006
Money Supply M₂	84,418	140,600	84,747	66,934	52,782	114,798	111,607	34,849	80,323	29,213	38,710	1,647
Quasi - Money	-17,375	104,891	63,028	42,198	41,330	81,008	62,877	28,757	68,084	754	16,996	-17,079
Foreign Currency Deposits	9,188	89,203	21,671	17,299	27,329	33,704	28,258	-2,622	23,108	-3,130	2,930	-21,053
Dirham Deposits	-26,563	15,688	41,357	24,899	14,001	47,304	34,619	31,378	44,975	3,883	14,065	3,974
Money Supply M₃	87,542	250,319	101,774	85,155	57,153	93,184	138,881	48,539	87,949	47,560	11,544	10,754
Government Deposits	3,124	109,719	17,027	18,221	4,371	-21,614	27,274	13,691	7,626	18,346	-27,166	9,107

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)

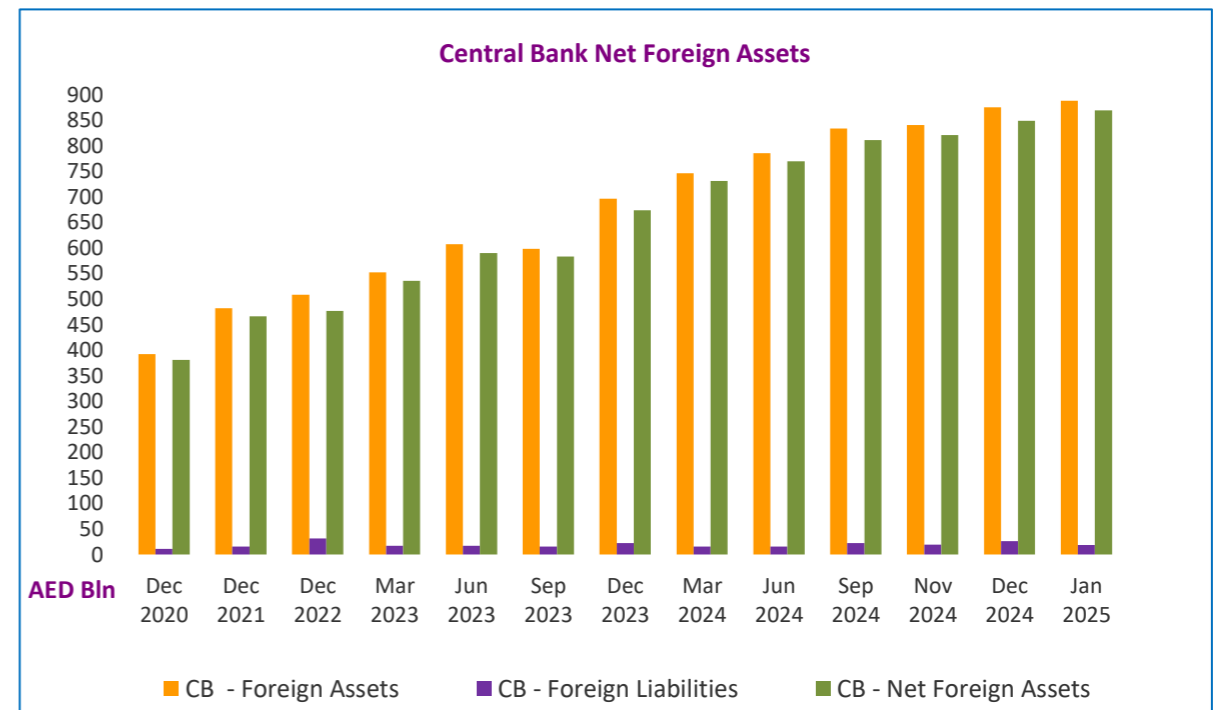
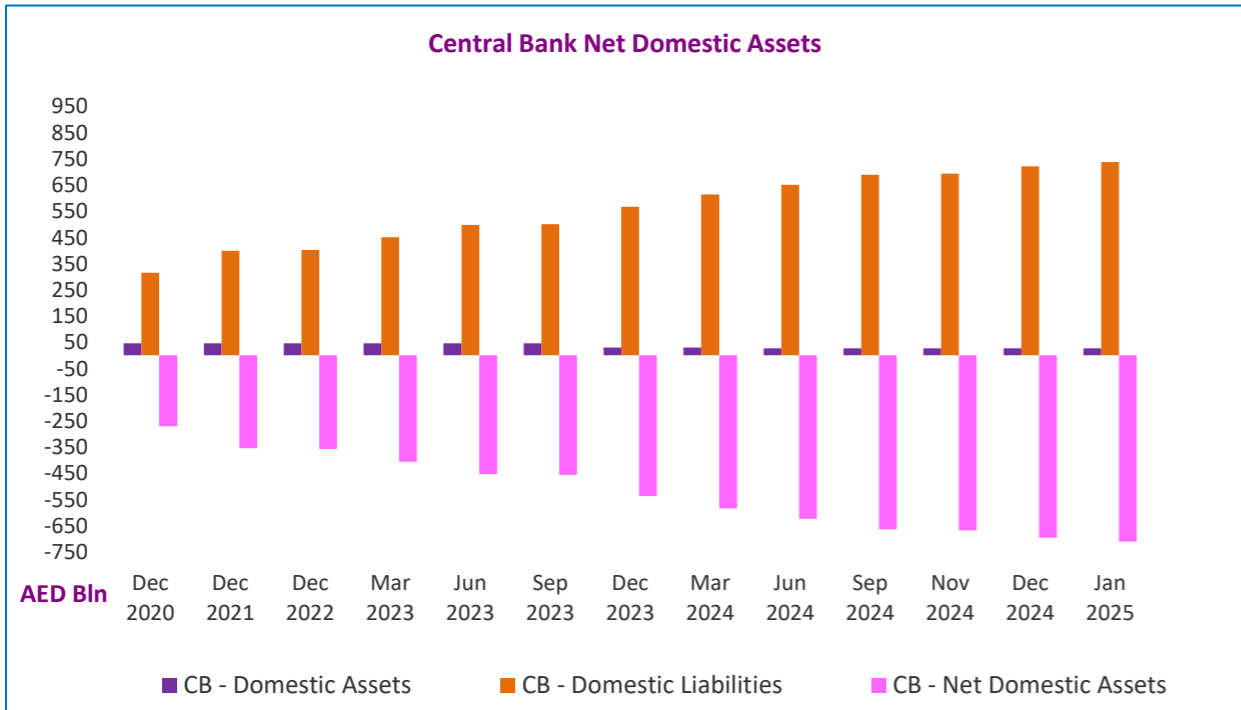
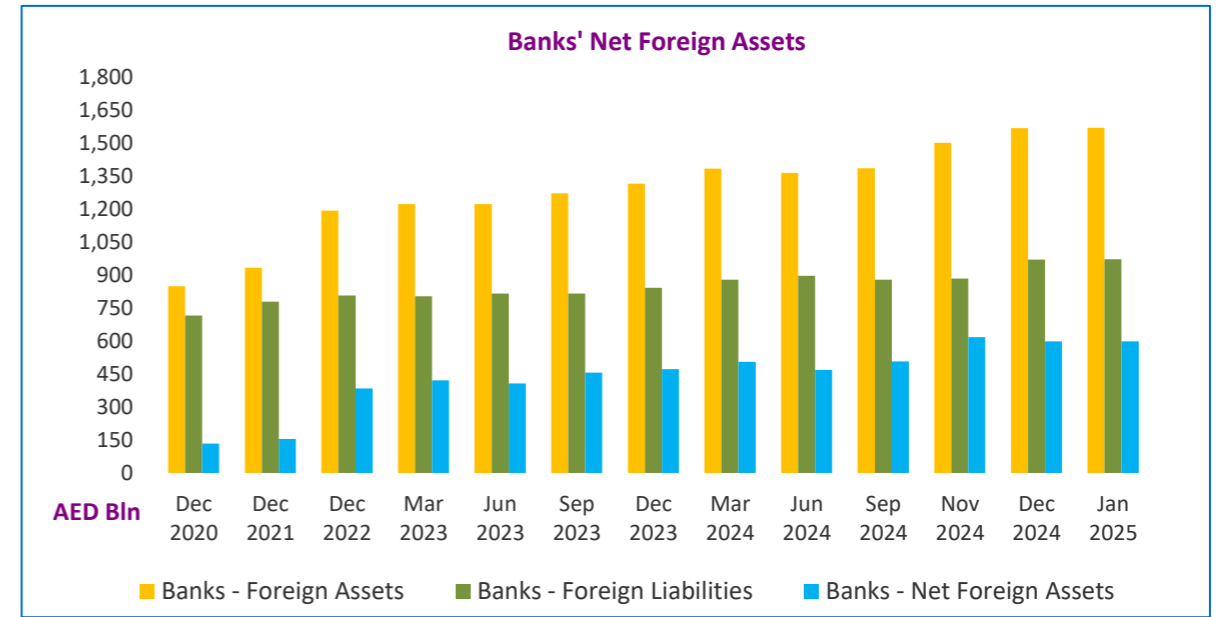
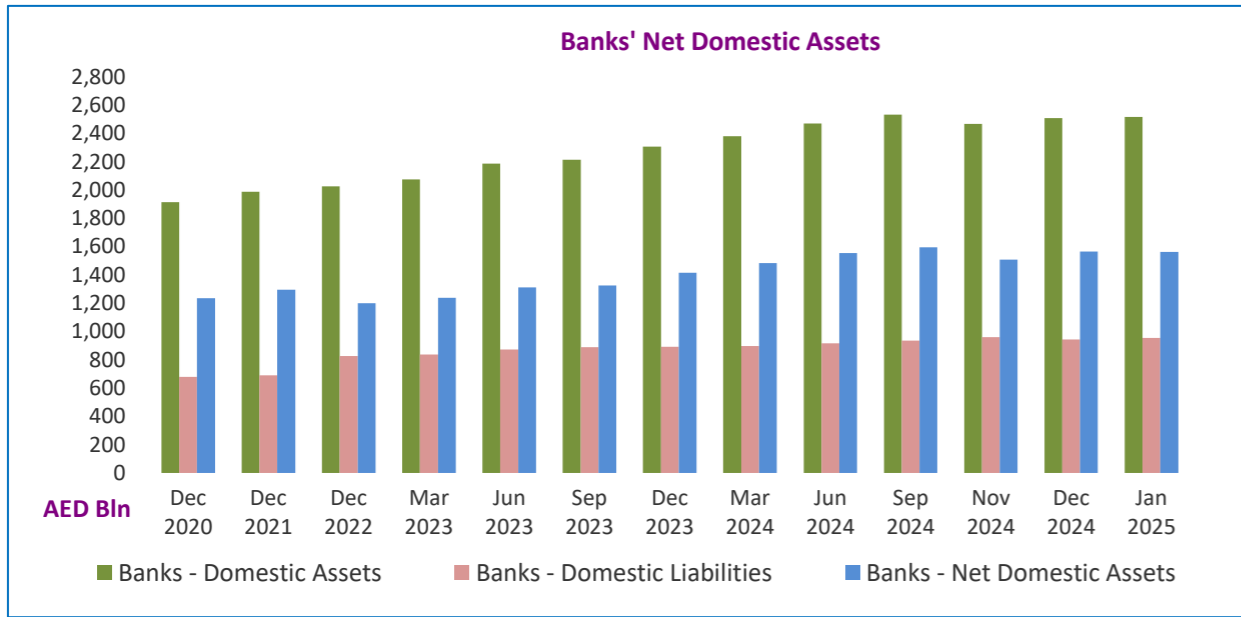


Table 4 : UAE Monetary Base (Monthly)

(In Millions of AED)														
Item	Dec 2020	Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Nov 2024	Dec 2024	Jan 2025 *	
Monetary Base	427,445	484,025	512,273	555,755	611,344	597,311	658,748	703,660	724,982	743,456	747,935	780,615	791,930	
Components of Monetary Base	Currency Issued **	110,704	111,815	120,011	129,208	136,478	127,153	135,780	146,848	145,364	146,911	152,586	152,749	157,459
	Reserve Requirements	89,400	104,038	99,567	95,693	170,257	206,148	182,500	220,274	259,594	208,256	264,427	265,874	220,933
	Banks & OFCs Current Accounts & Overnight Deposits of Banks at CBUAE	98,016	103,444	127,947	134,875	98,891	63,390	126,857	72,422	93,097	147,361	89,369	110,534	140,515
	Monetary Bills & Islamic Certificates of Deposit	129,325	164,728	164,748	195,979	205,718	200,620	213,611	264,116	226,927	240,928	241,553	251,458	273,023

* Preliminary

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

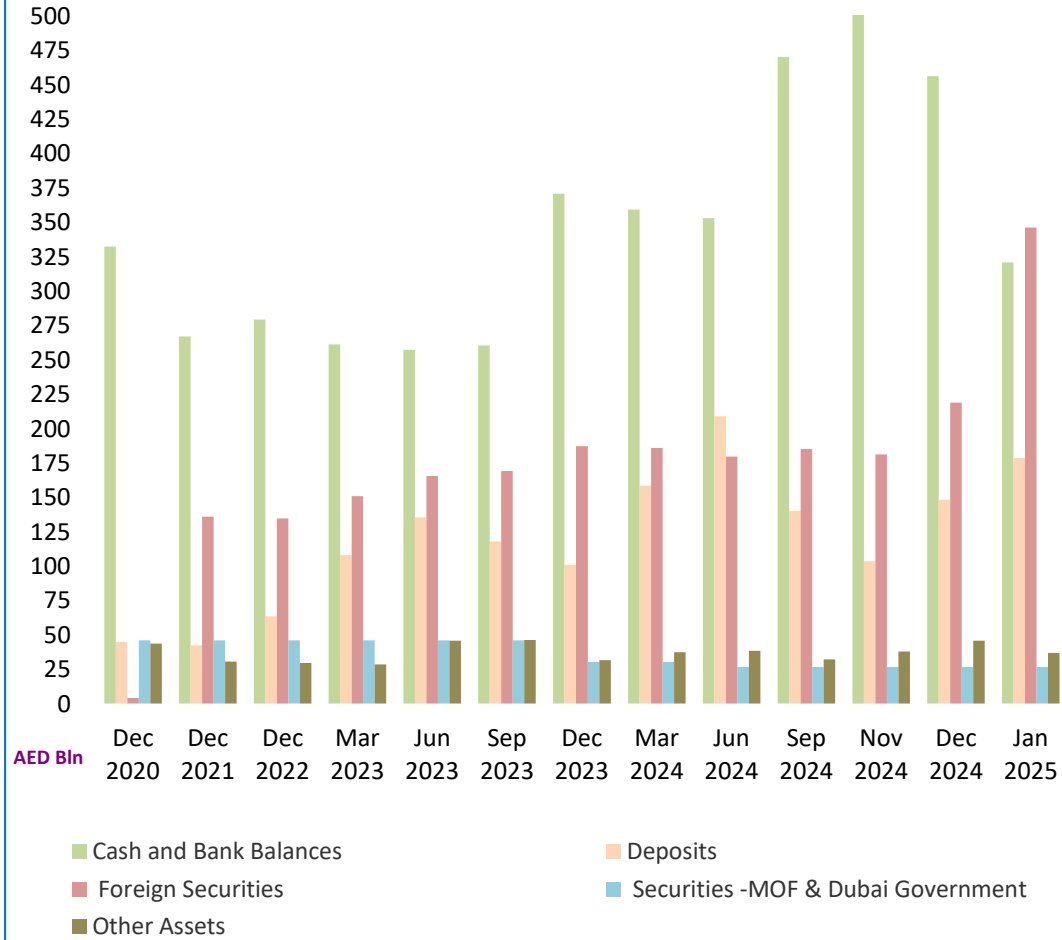
Table 5 : Balance Sheet - Central Bank of the UAE

(In Millions of AED)													
Item	Dec 2020	Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Nov 2024	Dec 2024	Jan 2025 *
Assets													
Cash and Bank Balances	332,251	267,074	279,252	261,163	257,197	260,339	370,786	359,172	352,905	470,243	512,289	456,326	320,793
Deposits	44,802	42,230	63,425	107,821	135,343	117,812	100,957	158,456	208,782	140,199	103,528	148,273	178,594
Foreign Securities	4,012	135,875	134,543	150,917	165,420	169,242	187,168	185,833	179,722	185,137	181,151	218,912	346,180
Securities-Issued by Ministry of Finance & Dubai Government	45,902	45,903	45,902	45,902	45,902	45,902	30,379	30,379	26,707	26,707	26,706	26,706	26,706
Other Assets	43,559	30,456	29,433	28,312	45,561	46,279	31,511	37,389	38,279	32,198	37,826	45,577	36,750
Gold Bullion	12,862	11,913	16,045	17,413	16,768	16,261	18,147	19,615	20,467	23,185	23,250	22,981	24,571
Liquidity Support Facility	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Assets/Receivables	30,528	17,941	12,705	10,188	28,023	29,259	12,644	17,047	17,064	8,158	13,684	21,684	11,242
Property & Equipment	169	602	683	711	770	759	720	727	748	855	892	912	937
Total Assets	470,526	521,538	552,555	594,115	649,423	639,574	720,801	771,229	806,395	854,484	861,500	895,794	909,023
Liabilities													
Current Accounts & Deposits **	192,046	214,428	236,659	247,140	284,781	291,134	331,601	322,936	396,724	410,124	413,433	431,290	421,911
Monetary Bills & Islamic Certificates of Deposit	129,325	164,728	164,748	195,979	205,718	200,620	213,611	264,116	226,927	240,928	241,553	251,458	273,023
Currency Issued	110,704	111,815	120,011	129,208	136,478	127,153	135,780	146,848	145,364	146,911	152,586	152,749	157,459
Other Liabilities	11,786	4,504	20,266	7,575	9,711	9,986	14,368	11,134	10,822	22,194	20,321	28,008	17,389
Total Liabilities	443,861	495,475	541,684	579,902	636,688	628,893	695,360	745,034	779,837	820,157	827,893	863,505	869,782
Capital and Reserves													
Authorized, Issued & Fully Paid Capital	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
General Reserve	4,603	6,056	3,655	3,655	3,655	3,655	9,542	9,542	9,542	9,542	9,542	9,542	14,613
Other Reserve	2,062	7	-12,784	-9,442	-10,920	-12,974	-4,101	-3,347	-2,984	4,785	4,065	2,747	4,628
Retained Earnings	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Capital & Reserves	26,665	26,063	10,871	14,213	12,735	10,681	25,441	26,195	26,558	34,327	33,607	32,289	39,241
Total Liabilities and Capital	470,526	521,538	552,555	594,115	649,423	639,574	720,801	771,229	806,395	854,484	861,500	895,794	909,023

* Preliminary

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

Balance Sheet - Central Bank of the UAE - Assets



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

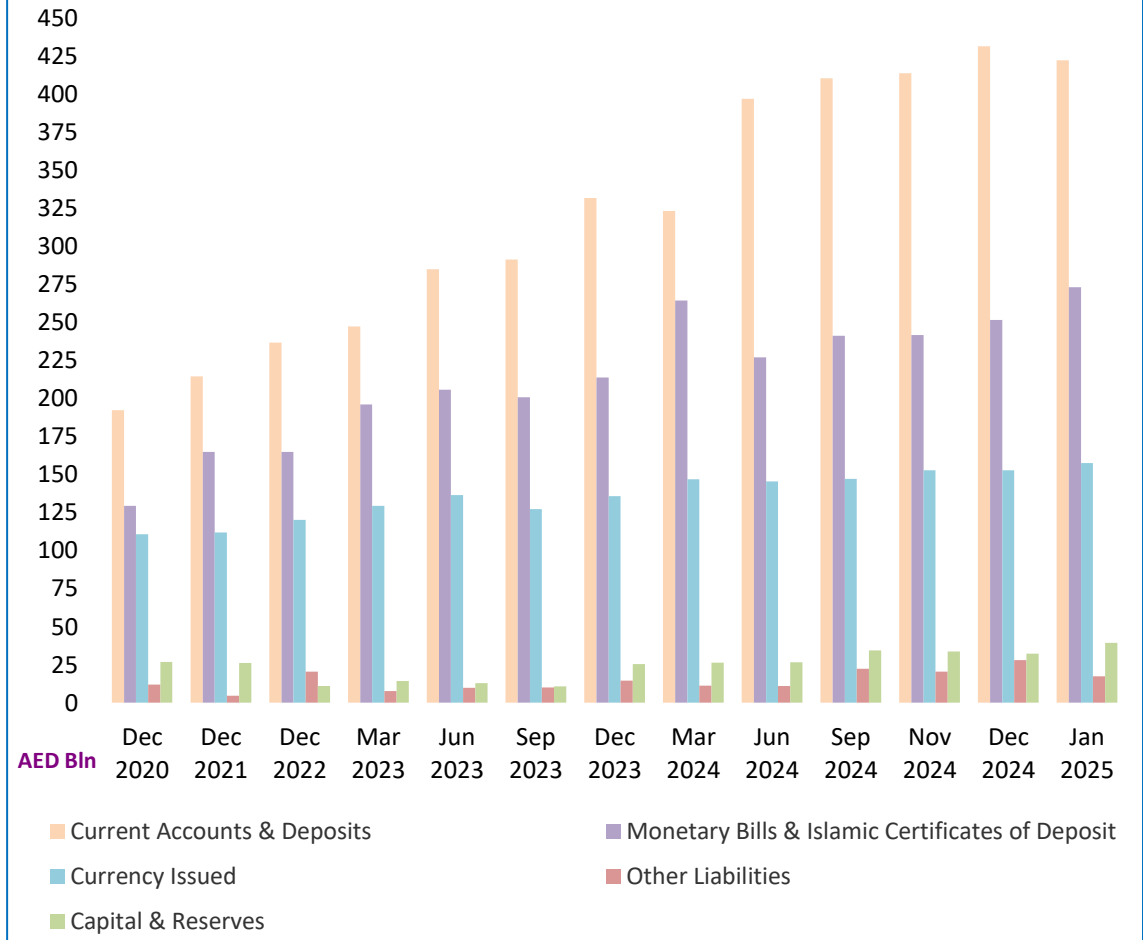


Table 6 : Central Bank International Reserves

(In Millions of AED)													
Item	Dec 2020	Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Nov 2024	Dec 2024	Jan 2025 *
Gross International Reserves	391,857	481,528	508,402	552,244	606,870	598,348	695,887	746,218	785,003	826,856	840,174	874,733	887,707
Current Account Balances & Deposits with Banks Abroad	348,204	280,385	313,814	339,983	363,265	349,132	443,560	489,436	533,981	575,224	587,501	581,767	483,968
Foreign Investments (FVOCI & FVTPL)	4,012	135,875	134,543	150,917	165,420	169,242	187,168	185,833	179,722	186,199	181,151	218,912	346,180
IMF Reserves Position + SDR Holdings	3,802	15,081	14,526	14,871	14,755	14,510	14,734	14,600	14,382	14,845	14,389	14,282	14,248
Other Foreign Assets	35,839	50,187	45,519	46,473	63,430	65,464	50,425	56,349	56,918	50,588	57,133	59,772	43,311
Foreign Liabilities	10,812	15,388	31,513	16,796	16,913	15,376	22,466	15,535	15,234	22,252	19,352	26,049	18,673
Net International Reserves	381,045	466,140	476,889	535,448	589,957	582,972	673,421	730,683	769,769	804,604	820,822	848,684	869,034

* Preliminary

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

(In Millions of AED)													
Item	Dec 2020	Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Nov 2024	Dec 2024	Jan 2025 *
Domestic Assets													
Cash and Deposits with C.B	331,248	381,878	408,573	443,035	484,500	485,417	537,350	572,325	590,719	611,043	608,436	639,204	647,966
Cash in Hand (LCY)	15,980	17,733	18,075	17,400	20,623	17,564	18,801	19,724	18,284	18,491	20,611	19,596	19,586
Deposits with Central Bank	315,268	364,145	390,498	425,635	463,877	467,853	518,549	552,601	572,435	592,551	587,825	619,608	628,380
Due From Resident Banks	39,723	35,897	49,988	48,911	50,805	58,336	57,044	65,334	62,673	58,855	62,689	74,209	61,301
Domestic Credit and Investments	1,781,286	1,802,517	1,837,243	1,862,831	1,905,544	1,933,563	1,944,518	1,989,242	2,036,984	2,088,916	2,092,592	2,087,574	2,087,183
a) Credit Facilities	1,596,786	1,618,957	1,650,937	1,673,785	1,717,116	1,740,086	1,737,691	1,776,591	1,816,380	1,859,739	1,856,604	1,848,689	1,848,313
Claims on Private Sector	1,108,289	1,120,745	1,172,965	1,200,039	1,221,697	1,236,202	1,240,265	1,272,301	1,306,419	1,345,757	1,348,848	1,345,871	1,349,057
Commercial Bills	41,834	47,573	60,450	60,361	70,256	75,265	69,655	75,185	81,073	78,549	79,574	81,916	80,120
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	1,066,455	1,073,172	1,112,515	1,139,678	1,151,441	1,160,937	1,170,610	1,197,116	1,225,346	1,267,208	1,269,274	1,263,954	1,268,937
Claims on Government	251,923	236,038	211,730	215,976	218,752	212,566	184,299	188,334	190,612	193,526	191,373	194,507	194,804
Claims on Public Sector (GREs)	219,950	245,391	253,306	245,080	264,400	280,361	292,482	297,537	302,359	303,876	300,146	292,466	289,190
Commercial Bills	5,580	8,275	5,685	5,914	7,310	7,418	6,375	8,987	8,985	8,492	9,717	10,668	11,900
Loans,Advances & Overdrafts	214,370	237,116	247,621	239,166	257,090	272,943	286,107	288,550	293,375	295,384	290,429	281,798	277,290
Claims on Other Financial Institutions	16,624	16,783	12,936	12,690	12,267	10,957	20,645	18,419	16,990	16,580	16,237	15,846	15,261
Loans,Advances & Overdrafts	16,624	16,783	12,936	12,690	12,267	10,957	20,645	18,419	16,990	16,580	16,237	15,846	15,261
b) Domestic Investments	184,500	183,560	186,306	189,046	188,428	193,477	206,827	212,651	220,604	229,177	235,988	238,885	238,869
Unclassified Assets	186,680	168,027	180,780	188,057	211,471	204,545	218,693	245,314	256,939	258,149	186,816	192,426	196,669
Fixed Assets	34,986	33,855	33,253	33,199	32,395	31,799	32,743	33,961	33,615	34,121	34,304	33,003	33,400
Inter-Branch Transactions	9,090	4,433	9,159	15,503	30,949	33,591	46,149	64,243	76,049	69,557	8,767	13,599	14,489
Other Assets	142,604	129,739	138,368	139,355	148,127	139,155	139,801	147,110	147,275	154,472	143,745	145,824	148,780
Foreign Assets	849,077	933,169	1,191,027	1,221,886	1,220,740	1,270,026	1,313,494	1,382,299	1,362,839	1,384,716	1,500,817	1,566,623	1,569,218
Due from H.O. and/or Branches Abroad	156,027	190,091	225,419	234,952	189,431	181,751	195,945	195,525	163,485	143,921	228,363	248,479	238,778
Due from Other Banks Abroad	168,193	207,637	266,827	286,574	287,395	306,266	313,651	332,191	322,363	338,577	352,068	359,931	363,222
Cash in Hand (FCY)	165	164	224	291	243	382	355	334	497	415	339	412	483
Securities	271,183	289,677	341,123	359,476	385,821	400,520	428,236	451,791	459,519	485,308	490,988	496,669	504,004
Credit to Non-Residents	182,313	175,095	228,499	221,999	227,559	241,385	253,655	270,308	284,533	302,140	306,886	332,377	337,886
Other Foreign Assets	71,196	70,505	128,935	118,594	130,291	139,722	121,652	132,150	132,442	114,356	122,172	128,756	124,845
Total Assets	3,188,014	3,321,488	3,667,611	3,764,720	3,873,060	3,951,887	4,071,099	4,254,514	4,310,154	4,401,679	4,451,350	4,560,037	4,562,337

* Preliminary

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

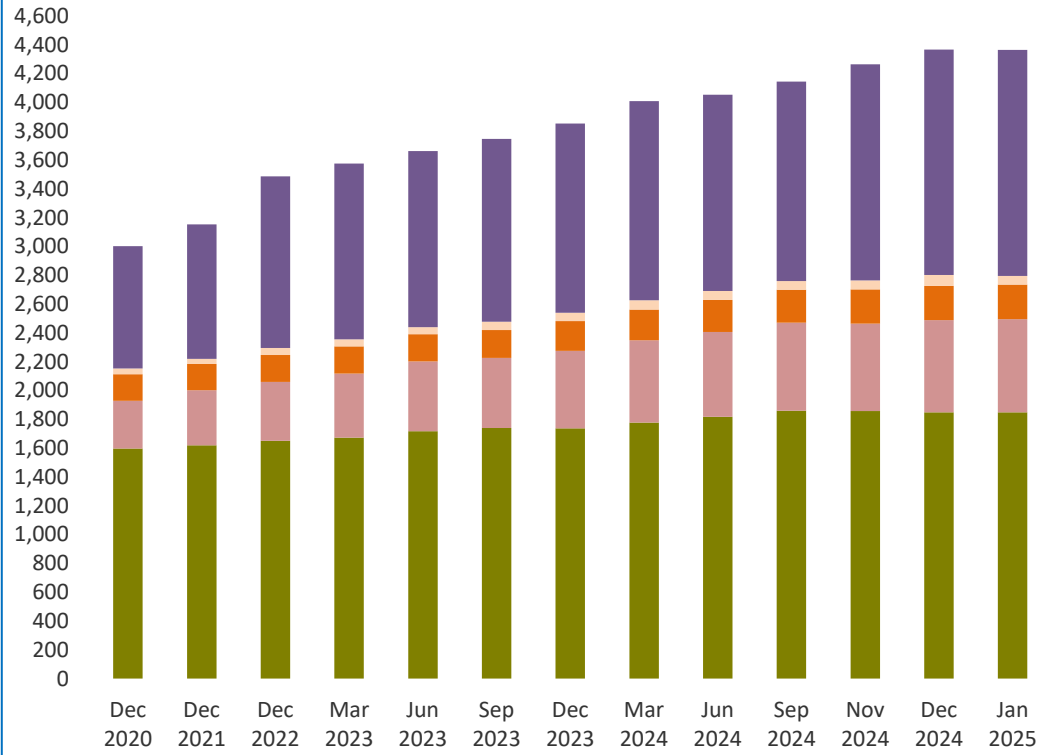
(In Millions of AED)													
Item	Dec 2020	Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Nov 2024	Dec 2024	Jan 2025 *
Domestic Liabilities													
Monetary Deposits	505,336	607,771	635,626	647,473	668,162	685,880	712,280	750,865	757,001	767,900	792,805	813,340	827,346
Demand Deposits (LCY)	500,846	602,766	629,196	638,318	657,652	676,384	704,618	738,782	746,064	756,029	782,089	802,242	816,178
Bankers Drafts	4,490	5,005	6,430	9,155	10,510	9,496	7,662	12,083	10,937	11,871	10,716	11,098	11,168
Quasi Monetary Deposits	878,071	860,501	965,401	1,028,435	1,070,480	1,112,026	1,192,852	1,255,814	1,284,487	1,352,430	1,352,988	1,370,004	1,352,886
Time Deposits (LCY)	376,152	330,271	352,159	376,882	394,311	408,428	450,163	470,354	485,815	528,315	528,872	538,145	536,422
Savings Deposits (LCY)	170,720	189,843	183,652	200,292	207,609	207,709	213,096	227,609	243,442	245,777	248,908	253,720	259,378
Other Deposits (FCY)	331,199	340,387	429,590	451,261	468,560	495,889	529,593	557,851	555,230	578,338	575,208	578,138	557,085
Government Deposits (LCY + FCY)	286,471	287,408	396,055	405,642	425,143	422,845	401,129	419,328	419,435	416,536	430,560	407,927	411,272
Other Domestic Deposits (LCY + FCY) **	16,819	16,652	19,480	20,583	19,971	20,377	21,715	22,687	21,665	23,002	25,052	23,960	23,692
Capital and Reserves	392,780	402,548	428,605	430,708	447,762	464,575	489,294	476,576	495,207	519,459	528,623	534,652	542,447
Due to Central Bank	31,523	2,848	5,836	6,601	7,253	5,365	4,342	4,203	3,313	2,596	1,852	1,570	1,194
Due to Resident Banks	32,510	32,939	47,685	48,038	50,505	56,512	54,578	62,896	57,525	54,814	59,607	71,458	59,731
Capital Market Funding & Term Borrowings	26,560	26,957	28,791	28,796	26,429	26,157	25,887	29,564	27,730	31,745	31,744	31,738	31,738
Foreign Liabilities	715,606	778,461	806,943	801,993	814,389	814,939	841,296	877,415	894,703	878,489	883,075	968,702	971,627
Due to H.O and/or Branches Abroad	62,459	62,486	74,066	97,256	96,179	112,816	129,991	122,560	143,330	155,738	156,479	164,482	177,416
Due to Other Banks Abroad	133,262	167,631	184,619	172,704	188,882	189,946	186,864	205,242	197,815	179,440	184,420	227,120	220,877
Capital Market Funding	170,991	184,395	165,356	162,883	149,482	149,210	161,995	160,454	167,161	166,678	161,471	163,849	167,515
Other Term Borrowings	55,403	49,986	35,799	36,413	41,039	36,838	36,457	35,489	36,381	38,564	36,430	35,665	35,758
Other Deposits (LCY + FCY)	202,443	230,994	212,530	213,355	211,148	190,100	202,047	220,930	221,821	213,469	213,659	243,302	237,017
Other Foreign Liabilities	91,048	82,969	134,573	119,382	127,659	136,029	123,942	132,740	128,195	124,600	130,616	134,284	133,043
Unclassified Liabilities	302,338	305,403	333,189	346,451	342,966	343,211	327,726	355,166	349,088	354,708	345,044	336,686	340,405
Inter-Branch Transactions	4,174	14,013	7,635	5,249	4,891	6,930	8,117	9,929	10,325	8,975	9,147	9,176	11,136
Other Liabilities	298,164	291,390	325,554	341,202	338,075	336,281	319,609	345,237	338,763	345,733	335,897	327,509	329,269
- Of which : Provisions ¹	156,248	155,547	155,549	158,696	161,393	158,149	141,072	140,270	135,445	134,166	131,799	127,290	128,104
Total Liabilities	3,188,014	3,321,488	3,667,611	3,764,720	3,873,060	3,951,887	4,071,099	4,254,514	4,310,154	4,401,679	4,451,350	4,560,037	4,562,337

* Preliminary

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

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

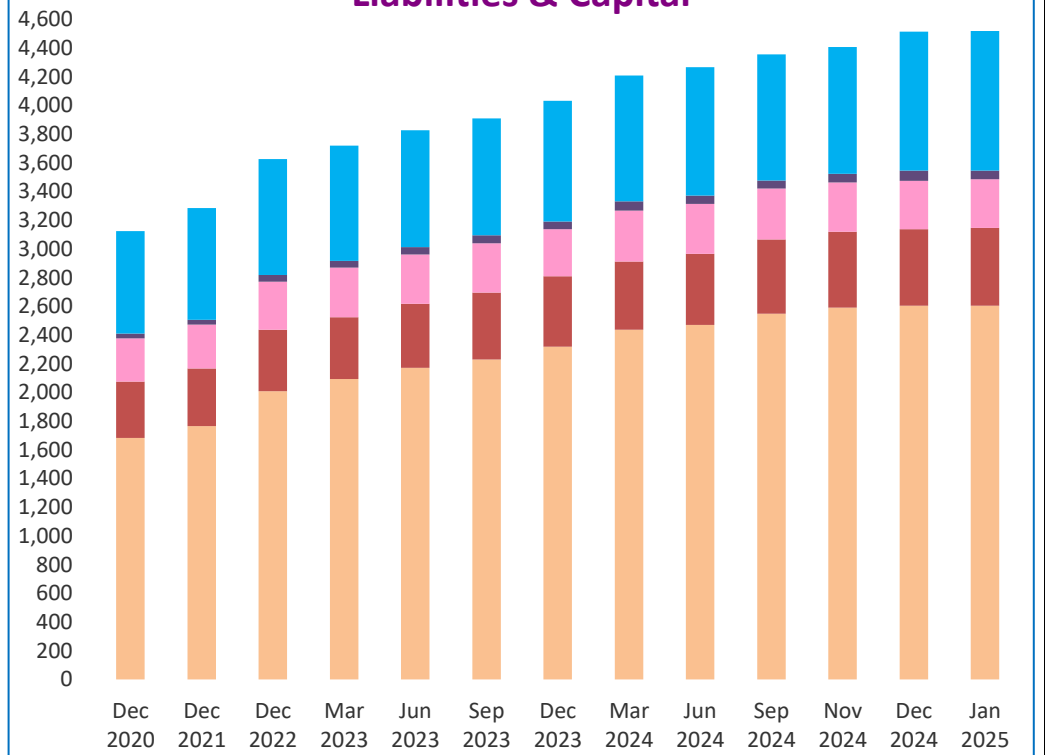
Aggregated Balance Sheet of Banks - Assets



AED Bln

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

Aggregated Balance Sheet of Banks - Liabilities & Capital



AED Bln

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

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

(In Millions of AED)													
Item	Dec 2020	Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Nov 2024	Dec 2024	Jan 2025 *
Domestic Assets													
Cash and Deposits with C.B	259,236	291,537	304,601	332,614	374,209	371,759	421,513	441,513	454,032	466,876	474,363	493,493	505,488
Cash in Hand (LCY)	14,591	16,296	16,439	15,740	18,406	15,928	17,011	17,861	16,762	16,976	18,858	18,024	17,877
Deposits with Central Bank	244,645	275,241	288,162	316,874	355,803	355,831	404,502	423,652	437,270	449,900	455,506	475,469	487,612
Due From Resident Banks	24,734	19,888	33,353	32,240	34,224	43,856	43,621	46,531	44,597	38,464	43,320	50,507	41,371
Domestic Credit and Investments	1,624,627	1,646,596	1,697,819	1,726,154	1,768,792	1,795,602	1,803,963	1,844,129	1,891,978	1,940,529	1,943,260	1,936,714	1,938,709
a) Credit Facilities	1,446,012	1,470,505	1,514,739	1,540,839	1,584,164	1,606,540	1,603,334	1,638,146	1,679,161	1,720,967	1,718,549	1,709,962	1,712,544
Claims on Private Sector	985,675	1,003,614	1,064,198	1,092,330	1,114,235	1,128,738	1,132,194	1,161,134	1,195,385	1,234,657	1,238,386	1,235,341	1,241,375
Commercial Bills	31,617	37,525	50,088	50,734	61,319	66,667	60,064	63,622	68,631	68,160	69,055	71,602	71,012
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	954,058	966,089	1,014,110	1,041,596	1,052,916	1,062,071	1,072,130	1,097,512	1,126,754	1,166,497	1,169,331	1,163,739	1,170,363
Claims on Government	242,135	223,299	200,882	208,517	210,900	204,805	176,890	181,175	183,289	186,860	185,117	187,927	187,872
Claims on Public Sector (GREs)	203,087	229,076	237,876	228,592	247,894	263,269	274,824	278,841	284,372	283,766	279,673	271,527	268,753
Commercial Bills	5,377	8,030	5,607	5,849	6,885	7,131	6,059	8,472	8,635	8,062	9,180	10,094	11,444
Loans,Advances & Overdrafts	197,710	221,046	232,269	222,743	241,009	256,138	268,765	270,369	275,736	275,704	270,493	261,433	257,309
Claims on Other Financial Institutions	15,115	14,516	11,783	11,400	11,135	9,728	19,426	16,996	16,115	15,685	15,374	15,168	14,544
Loans,Advances & Overdrafts	15,115	14,516	11,783	11,400	11,135	9,728	19,426	16,996	16,115	15,685	15,374	15,168	14,544
b) Domestic Investments	178,615	176,091	183,080	185,315	184,628	189,062	200,629	205,983	212,817	219,562	224,711	226,751	226,165
Unclassified Assets	169,806	153,428	165,950	170,476	188,588	188,838	201,948	225,706	239,473	239,368	169,575	176,135	179,530
Fixed Assets	33,208	32,092	31,734	31,676	30,912	30,325	31,261	32,492	32,129	32,649	32,846	31,542	31,917
Inter-Branch Transactions	9,070	4,412	9,104	15,468	30,859	33,529	46,118	64,144	75,996	69,533	8,719	13,549	14,438
Other Assets	127,528	116,924	125,112	123,332	126,817	124,984	124,569	129,070	131,348	137,185	128,009	131,044	133,175
Foreign Assets	707,268	794,516	1,027,245	1,059,363	1,054,644	1,093,346	1,137,679	1,203,531	1,184,436	1,209,314	1,315,473	1,377,756	1,378,947
Due from H.O. and/or Branches Abroad	145,068	179,284	207,818	216,085	172,123	158,279	169,422	172,751	133,606	121,728	202,095	218,679	208,339
Due from Other Banks Abroad	120,908	155,384	210,930	226,159	225,399	238,205	245,597	254,523	255,795	268,299	277,512	288,772	293,280
Cash in Hand (FCY)	126	107	164	160	187	313	319	295	470	380	299	380	440
Securities	225,475	247,104	299,080	321,202	347,167	360,981	388,426	410,315	418,830	443,245	451,833	457,511	464,395
Credit to Non-Residents	152,350	148,946	191,753	187,120	189,270	207,062	221,111	242,343	252,362	268,258	269,425	290,723	294,950
Other Foreign Assets	63,341	63,691	117,500	108,637	120,498	128,506	112,804	123,304	123,374	107,405	114,310	121,691	117,543
Total Assets	2,785,671	2,905,965	3,228,968	3,320,847	3,420,457	3,493,401	3,608,724	3,761,410	3,814,517	3,894,550	3,945,992	4,034,604	4,044,046

* Preliminary

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

(In Millions of AED)													
Item	Dec 2020	Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Nov 2024	Dec 2024	Jan 2025 *
Domestic Liabilities													
Monetary Deposits	427,062	524,246	546,521	555,936	577,331	594,958	617,289	650,247	656,911	668,655	692,064	710,196	725,507
Demand Deposits (LCY)	422,994	519,861	540,948	547,739	568,551	587,092	610,483	639,552	647,017	658,075	682,304	699,987	715,568
Bankers Drafts	4,068	4,385	5,573	8,197	8,780	7,866	6,806	10,695	9,894	10,580	9,760	10,209	9,938
Quasi Monetary Deposits	762,356	746,075	827,453	884,696	922,538	961,523	1,036,872	1,090,806	1,122,675	1,179,067	1,182,450	1,194,771	1,183,050
Time Deposits (LCY)	344,307	303,283	321,825	340,455	354,859	364,852	405,951	421,066	438,623	474,665	476,813	486,297	484,903
Savings Deposits (LCY)	157,675	176,290	171,016	187,427	194,854	195,355	201,031	215,295	231,198	233,702	236,863	241,568	247,211
Other Deposits (FCY)	260,374	266,502	334,612	356,814	372,825	401,316	429,890	454,445	452,855	470,700	468,774	466,906	450,937
Government Deposits (LCY + FCY)	285,721	285,052	395,110	404,966	424,388	421,122	400,066	418,152	418,073	415,465	430,010	407,326	410,069
Other Domestic Deposits (LCY + FCY) **	13,594	13,275	16,150	17,337	16,722	17,376	18,785	19,625	18,350	19,593	21,713	20,689	20,544
Capital and Reserves	339,327	348,596	370,185	370,121	386,634	401,115	422,351	407,739	427,468	448,699	456,792	462,716	469,613
Due to Central Bank	30,762	2,830	5,812	6,252	7,193	5,252	4,149	3,488	3,195	2,333	1,773	1,423	1,107
Due to Resident Banks	31,669	31,700	46,086	46,835	47,795	53,554	51,994	59,781	55,145	51,878	56,991	68,805	56,856
Capital Market Funding & Term Borrowings	26,560	26,957	28,791	28,796	26,429	26,157	25,887	29,564	27,730	31,745	31,744	31,738	31,738
Foreign Liabilities	613,848	665,190	699,350	699,900	710,396	711,194	745,209	771,149	778,811	763,879	765,870	838,126	844,879
Due to H.O and/or Branches Abroad	27,683	25,604	47,395	70,856	66,436	86,524	104,292	94,726	114,438	124,960	125,141	121,363	139,094
Due to Other Banks Abroad	114,495	134,896	159,747	147,249	161,348	160,130	164,532	173,692	160,119	147,799	154,946	196,730	190,976
Capital Market Funding	165,879	181,608	163,522	161,368	148,204	148,062	160,802	159,221	166,187	165,840	160,865	163,256	166,916
Other Term Borrowings	55,006	49,538	35,320	35,934	40,958	36,713	36,332	35,364	36,287	38,439	36,305	35,560	35,631
Other Deposits (LCY + FCY)	168,895	198,345	175,263	177,449	175,663	154,200	163,649	183,463	181,222	169,425	165,868	193,989	186,401
Other Foreign Liabilities	81,890	75,199	118,103	107,044	117,787	125,565	115,602	124,683	120,559	117,417	122,745	127,228	125,861
Unclassified Liabilities	254,772	262,044	293,510	306,008	301,031	301,150	286,122	310,859	306,158	313,238	306,586	298,814	300,683
Inter-Branch Transactions	4,147	13,952	7,581	5,172	4,801	6,747	7,535	9,703	10,233	8,895	9,085	9,067	11,046
Other Liabilities	250,625	248,092	285,929	300,836	296,230	294,403	278,587	301,156	295,925	304,343	297,501	289,747	289,637
- Of which : Provisions ¹	122,568	124,486	128,887	132,636	135,687	132,835	118,020	117,158	114,734	113,435	112,028	108,154	108,910
Total Liabilities	2,785,671	2,905,965	3,228,968	3,320,847	3,420,457	3,493,401	3,608,724	3,761,410	3,814,517	3,894,550	3,945,992	4,034,604	4,044,046

* Preliminary

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

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

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

(In Millions of AED)													
Item	Dec 2020	Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Nov 2024	Dec 2024	Jan 2025 *
Domestic Assets													
Cash and Deposits with C.B	72,012	90,341	103,972	110,421	110,290	113,658	115,837	130,812	136,687	144,167	134,073	145,711	142,478
Cash in Hand (LCY)	1,389	1,437	1,636	1,660	2,217	1,636	1,790	1,863	1,522	1,516	1,754	1,572	1,709
Deposits with Central Bank	70,623	88,904	102,336	108,761	108,073	112,022	114,047	128,949	135,165	142,651	132,319	144,139	140,769
Due From Resident Banks	14,989	16,009	16,635	16,671	16,581	14,480	13,423	18,803	18,075	20,391	19,369	23,702	19,930
Domestic Credit and Investments	156,659	155,921	139,424	136,677	136,753	137,961	140,555	145,113	145,006	148,387	149,331	150,861	148,473
a) Credit Facilities	150,774	148,452	136,198	132,946	132,952	133,546	134,357	138,445	137,219	138,772	138,054	138,727	135,769
Claims on Private Sector	122,614	117,131	108,767	107,709	107,462	107,464	108,071	111,167	111,034	111,100	110,462	110,530	107,683
Commercial Bills	10,217	10,048	10,362	9,627	8,937	8,598	9,591	11,563	12,443	10,389	10,519	10,314	9,108
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	112,397	107,083	98,405	98,082	98,525	98,866	98,480	99,604	98,591	100,711	99,943	100,216	98,575
Claims on Government	9,788	12,739	10,848	7,459	7,852	7,761	7,409	7,159	7,323	6,666	6,256	6,580	6,933
Claims on Public Sector (GREs)	16,863	16,315	15,430	16,488	16,506	17,092	17,658	18,696	17,988	20,110	20,473	20,938	20,437
Commercial Bills	203	245	78	65	425	287	316	515	350	430	537	574	457
Loans,Advances & Overdrafts	16,660	16,070	15,352	16,423	16,081	16,805	17,342	18,181	17,638	19,680	19,936	20,364	19,981
Claims on Other Financial Institutions	1,509	2,267	1,153	1,290	1,132	1,229	1,219	1,423	875	896	864	678	717
Loans,Advances & Overdrafts	1,509	2,267	1,153	1,290	1,132	1,229	1,219	1,423	875	896	864	678	717
b) Domestic Investments	5,885	7,469	3,226	3,731	3,801	4,415	6,198	6,668	7,787	9,616	11,277	12,134	12,704
Unclassified Assets	16,874	14,599	14,830	17,581	22,883	15,707	16,745	19,608	17,465	18,782	17,241	16,292	17,139
Fixed Assets	1,778	1,763	1,519	1,523	1,483	1,474	1,482	1,469	1,486	1,471	1,458	1,462	1,483
Inter-Branch Transactions	20	21	55	35	90	62	31	99	53	24	48	50	51
Other Assets	15,076	12,815	13,256	16,023	21,310	14,171	15,232	18,040	15,927	17,286	15,735	14,780	15,605
Foreign Assets	141,809	138,653	163,782	162,523	166,096	176,680	175,815	178,768	178,403	175,402	185,343	188,868	190,271
Due from H.O. and/or Branches Abroad	10,959	10,807	17,601	18,867	17,308	23,472	26,523	22,774	29,880	22,194	26,268	29,801	30,439
Due from Other Banks Abroad	47,285	52,253	55,897	60,415	61,996	68,061	68,054	77,668	66,569	70,278	74,557	71,159	69,942
Cash in Hand (FCY)	39	57	60	131	56	69	36	39	27	35	41	32	43
Securities	45,708	42,573	42,043	38,274	38,654	39,539	39,810	41,476	40,689	42,063	39,155	39,158	39,609
Credit to Non-Residents	29,963	26,149	36,746	34,879	38,289	34,323	32,544	27,965	32,172	33,882	37,461	41,653	42,936
Other Foreign Assets	7,855	6,814	11,435	9,957	9,793	11,216	8,848	8,846	9,067	6,951	7,862	7,065	7,302
Total Assets	402,343	415,523	438,643	443,873	452,603	458,486	462,375	493,104	495,637	507,128	505,358	525,433	518,292

* Preliminary

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

(In Millions of AED)													
Item	Dec 2020	Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Nov 2024	Dec 2024	Jan 2025 *
Domestic Liabilities													
Monetary Deposits	78,274	83,525	89,105	91,537	90,831	90,922	94,991	100,618	100,090	99,245	100,741	103,144	101,840
Demand Deposits (LCY)	77,852	82,905	88,248	90,579	89,101	89,292	94,135	99,230	99,047	97,954	99,785	102,255	100,610
Bankers Drafts	422	620	857	958	1,730	1,630	856	1,388	1,043	1,291	956	889	1,229
Quasi Monetary Deposits	115,715	114,426	137,948	143,739	147,942	150,503	155,980	165,008	161,811	173,364	170,538	175,233	169,836
Time Deposits (LCY)	31,845	26,988	30,334	36,427	39,452	43,576	44,212	49,288	47,192	53,650	52,059	51,848	51,519
Savings Deposits (LCY)	13,045	13,553	12,636	12,865	12,755	12,354	12,065	12,314	12,244	12,076	12,045	12,152	12,168
Other Deposits (FCY)	70,825	73,885	94,978	94,447	95,735	94,573	99,703	103,406	102,375	107,638	106,435	111,233	106,149
Government Deposits (LCY + FCY)	750	2,356	945	676	755	1,723	1,063	1,176	1,362	1,071	549	601	1,203
Other Domestic Deposits (LCY + FCY) **	3,225	3,377	3,330	3,246	3,249	3,001	2,930	3,062	3,315	3,409	3,339	3,271	3,148
Capital and Reserves	53,453	53,952	58,420	60,587	61,128	63,460	66,943	68,837	67,739	70,760	71,832	71,936	72,834
Due to Central Bank	761	18	24	349	60	113	193	715	118	263	80	147	87
Due to Resident Banks	841	1,239	1,599	1,203	2,710	2,958	2,584	3,115	2,380	2,936	2,617	2,653	2,874
Capital Market Funding & Term Borrowings	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Liabilities	101,758	113,271	107,593	102,093	103,993	103,745	96,087	106,266	115,892	114,610	117,205	130,577	126,747
Due to H.O and/or Branches Abroad	34,776	36,882	26,671	26,400	29,743	26,292	25,699	27,834	28,892	30,778	31,337	43,119	38,322
Due to Other Banks Abroad	18,767	32,735	24,872	25,455	27,534	29,816	22,332	31,550	37,696	31,641	29,474	30,390	29,900
Capital Market Funding	5,112	2,787	1,834	1,515	1,278	1,148	1,193	1,233	974	838	606	593	599
Other Term Borrowings	397	448	479	479	81	125	125	125	95	125	125	105	127
Other Deposits (LCY + FCY)	33,548	32,649	37,267	35,906	35,485	35,900	38,398	37,467	40,600	44,044	47,791	49,313	50,616
Other Foreign Liabilities	9,158	7,770	16,470	12,338	9,872	10,464	8,340	8,057	7,636	7,183	7,871	7,056	7,182
Unclassified Liabilities	47,566	43,359	39,679	40,443	41,935	42,061	41,604	44,307	42,931	41,470	38,458	37,871	39,722
Inter-Branch Transactions	27	61	54	77	90	183	582	226	92	80	63	110	90
Other Liabilities	47,539	43,298	39,625	40,366	41,845	41,878	41,022	44,081	42,839	41,391	38,395	37,762	39,632
- Of which : Provisions ¹	33,680	31,061	26,662	26,060	25,706	25,314	23,052	23,112	20,711	20,731	19,771	19,135	19,193
Total Liabilities	402,343	415,523	438,643	443,873	452,603	458,486	462,375	493,104	495,637	507,128	505,358	525,433	518,292

* Preliminary

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

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

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

(In Millions of AED)													
Item	Dec 2020	Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Nov 2024	Dec 2024	Jan 2025 *
Domestic Assets													
Cash and Deposits with C.B	252,120	307,529	334,440	357,896	399,396	399,584	453,033	480,357	505,296	525,117	518,486	552,210	559,839
Cash in Hand (LCY)	11,278	12,251	12,873	12,191	15,310	13,037	12,776	13,650	12,566	12,115	14,189	13,658	13,477
Deposits with Central Bank	240,842	295,278	321,567	345,705	384,086	386,547	440,257	466,707	492,730	513,002	504,297	538,552	546,362
Due From Resident Banks	32,359	30,133	43,107	41,228	44,308	51,021	48,873	58,054	53,307	54,199	56,250	65,384	54,763
Domestic Credit and Investments	1,373,506	1,407,069	1,419,925	1,438,555	1,469,862	1,487,258	1,491,335	1,527,554	1,552,428	1,590,316	1,591,438	1,583,473	1,578,182
a) Credit Facilities	1,236,998	1,270,066	1,286,434	1,304,011	1,336,210	1,351,969	1,343,925	1,378,948	1,397,525	1,427,345	1,422,324	1,411,406	1,406,568
Claims on Private Sector	829,243	843,753	891,722	910,476	922,266	933,703	932,619	960,477	980,933	1,006,060	1,007,970	998,826	999,170
Commercial Bills	41,834	47,573	60,450	60,361	70,256	70,674	65,149	70,130	75,665	73,944	75,027	76,536	74,339
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	787,409	796,180	831,272	850,115	852,010	863,029	867,470	890,347	905,268	932,115	932,943	922,290	924,831
Claims on Government	218,595	210,615	177,028	181,276	182,733	177,346	149,573	152,885	149,555	150,485	147,108	151,499	151,920
Claims on Public Sector (GREs)	174,238	200,652	206,149	201,116	220,413	231,424	242,556	248,525	251,397	255,586	252,720	246,983	242,028
Commercial Bills	5,580	8,275	5,685	5,914	7,310	6,766	5,905	8,305	8,141	8,401	9,680	10,622	11,352
Loans,Advances & Overdrafts	168,658	192,377	200,464	195,202	213,103	224,658	236,651	240,220	243,256	247,185	243,040	236,361	230,676
Claims on Other Financial Institutions	14,922	15,046	11,535	11,143	10,798	9,496	19,177	17,061	15,640	15,214	14,527	14,097	13,450
Loans,Advances & Overdrafts	14,922	15,046	11,535	11,143	10,798	9,496	19,177	17,061	15,640	15,214	14,527	14,097	13,450
b) Domestic Investments	136,508	137,003	133,491	134,544	133,652	135,289	147,410	148,606	154,903	162,971	169,114	172,067	171,614
Unclassified Assets	151,253	139,344	150,771	159,289	182,472	174,916	190,700	216,233	226,778	228,126	157,739	164,409	168,440
Fixed Assets	30,092	28,048	27,555	27,516	26,790	26,237	25,960	27,460	26,907	27,425	27,488	27,055	27,448
Inter-Branch Transactions	9,090	4,433	9,159	15,503	30,949	33,591	46,149	64,243	76,049	69,531	8,743	13,575	14,465
Other Assets	112,071	106,863	114,057	116,270	124,733	115,088	118,591	124,530	123,822	131,170	121,508	123,778	126,528
Foreign Assets	777,606	847,091	1,088,639	1,117,707	1,110,058	1,147,042	1,185,287	1,243,051	1,219,238	1,236,163	1,346,055	1,399,932	1,397,379
Due from H.O. and/or Branches Abroad	155,295	189,509	224,757	234,373	188,610	180,256	194,451	194,405	162,540	142,725	227,314	247,240	237,548
Due from Other Banks Abroad	158,226	195,407	251,708	272,378	274,776	291,602	297,604	315,401	303,426	320,111	332,839	339,252	342,767
Cash in Hand (FCY)	149	149	209	275	230	369	344	316	483	390	319	392	467
Securities	243,381	251,875	289,513	302,602	319,686	332,380	355,028	370,908	374,825	399,157	400,435	405,686	410,573
Credit to Non-Residents	150,278	140,942	195,263	191,503	198,208	205,074	218,510	232,590	247,107	261,306	265,321	281,025	283,790
Other Foreign Assets	70,277	69,209	127,189	116,576	128,548	137,361	119,350	129,431	130,857	112,474	119,826	126,337	122,235
Total Assets	2,586,844	2,731,166	3,036,882	3,114,675	3,206,096	3,259,821	3,369,228	3,525,249	3,557,047	3,633,920	3,669,967	3,765,407	3,758,603

* Preliminary

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

(In Millions of AED)													
Item	Dec 2020	Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Nov 2024	Dec 2024	Jan 2025 *
Domestic Liabilities													
Monetary Deposits	420,414	515,958	537,896	545,685	563,536	581,933	608,276	638,298	640,298	653,060	677,863	696,460	707,983
Demand Deposits (LCY)	416,973	511,921	532,594	538,116	555,257	573,744	602,092	628,239	631,431	643,110	668,636	687,932	698,802
Bankers Drafts	3,441	4,037	5,302	7,569	8,279	8,189	6,184	10,059	8,867	9,950	9,227	8,528	9,181
Quasi Monetary Deposits	654,115	627,414	724,877	774,024	804,492	836,004	913,536	961,391	989,456	1,042,918	1,043,585	1,053,960	1,027,293
Time Deposits (LCY)	273,121	227,361	249,847	267,586	283,164	289,817	326,065	342,453	370,003	398,794	405,819	409,404	407,657
Savings Deposits (LCY)	77,526	84,860	80,864	93,505	96,762	97,541	101,790	108,411	113,969	118,545	118,364	120,978	122,941
Other Deposits (FCY)	303,468	315,193	394,166	412,933	424,566	448,646	485,681	510,527	505,485	525,580	519,402	523,577	496,695
Government Deposits (LCY + FCY)	217,387	225,784	306,275	319,002	331,348	322,071	297,293	313,106	301,349	299,257	308,140	279,226	283,072
Other Domestic Deposits (LCY + FCY) **	13,459	14,029	16,840	18,125	17,244	17,900	19,151	19,985	19,118	19,698	22,318	21,049	20,601
Capital and Reserves	324,708	336,778	357,776	361,002	374,831	389,019	410,645	400,603	414,012	434,644	442,296	446,999	453,721
Due to Central Bank	24,463	2,609	5,779	6,499	6,071	4,980	3,925	4,078	2,395	2,501	1,823	1,465	1,179
Due to Resident Banks	22,424	27,534	29,735	28,905	32,128	31,257	31,463	40,159	39,066	38,585	36,418	48,959	39,873
Capital Market Funding & Term Borrowings	2,535	2,904	2,899	2,904	4,209	3,937	3,667	3,671	1,836	4,026	4,026	4,020	4,020
Foreign Liabilities	663,648	726,628	779,668	774,158	788,315	791,730	814,562	849,055	864,099	847,123	853,879	938,312	941,069
Due to H.O and/or Branches Abroad	61,746	62,062	72,485	94,913	94,330	109,981	126,998	119,718	140,903	152,974	154,067	162,555	175,717
Due to Other Banks Abroad	120,351	157,380	175,945	164,553	180,465	182,756	177,936	196,703	189,208	170,298	177,207	217,940	211,310
Capital Market Funding	163,651	178,891	159,849	156,376	142,974	144,537	155,486	153,946	157,898	157,415	152,208	154,586	158,252
Other Term Borrowings	55,403	49,986	35,799	36,413	41,039	36,838	36,457	33,653	34,545	36,728	34,594	33,829	33,922
Other Deposits (LCY + FCY)	172,344	196,400	202,201	203,798	203,555	182,722	194,983	213,559	214,090	206,170	206,434	236,472	230,249
Other Foreign Liabilities	90,153	81,909	133,389	118,105	125,952	134,896	122,702	131,476	127,455	123,538	129,368	132,931	131,619
Unclassified Liabilities	243,691	251,528	275,137	284,371	283,922	280,990	266,710	294,903	285,418	292,108	279,618	274,957	279,792
Inter-Branch Transactions	2,290	12,477	7,108	4,581	4,461	5,210	6,191	8,316	8,611	8,975	9,147	9,176	11,136
Other Liabilities	241,401	239,051	268,029	279,790	279,461	275,780	260,519	286,587	276,807	283,133	270,471	265,781	268,656
- Of which : Provisions ¹	132,517	132,852	132,194	134,780	137,035	133,848	117,365	117,753	112,575	111,975	109,348	105,997	106,520
Total Liabilities	2,586,844	2,731,166	3,036,882	3,114,675	3,206,096	3,259,821	3,369,228	3,525,249	3,557,047	3,633,920	3,669,967	3,765,407	3,758,603

* Preliminary

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

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

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

(In Millions of AED)													
Item	Dec 2020	Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Nov 2024	Dec 2024	Jan 2025 *
Domestic Assets													
Cash and Deposits with C.B	79,128	74,349	74,133	85,139	85,104	85,833	84,317	91,968	85,423	85,926	89,951	86,994	88,127
Cash in Hand (LCY)	4,702	5,482	5,202	5,209	5,313	4,527	6,025	6,074	5,718	6,377	6,423	5,938	6,109
Deposits with Central Bank	74,426	68,867	68,931	79,930	79,791	81,306	78,292	85,894	79,705	79,549	83,528	81,056	82,018
Due From Resident Banks	7,364	5,764	6,881	7,683	6,497	7,315	8,171	7,280	9,366	4,656	6,439	8,825	6,538
Domestic Credit and Investments	407,780	395,448	417,318	424,276	435,683	446,305	453,183	461,688	484,556	498,600	501,154	504,102	509,000
a) Credit Facilities	359,788	348,891	364,503	369,774	380,906	388,117	393,766	397,643	418,855	432,394	434,279	437,284	441,745
Claims on Private Sector	279,046	276,992	281,243	289,563	299,431	302,499	307,646	311,824	325,486	339,697	340,878	347,044	349,887
Commercial Bills	0	0	0	0	0	4,591	4,506	5,055	5,408	4,604	4,547	5,380	5,781
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	279,046	276,992	281,243	289,563	299,431	297,908	303,140	306,769	320,078	335,093	336,331	341,665	344,107
Claims on Government	33,328	25,423	34,702	34,700	36,019	35,220	34,726	35,449	41,057	43,041	44,265	43,008	42,885
Claims on Public Sector (GREs)	45,712	44,739	47,157	43,964	43,987	48,937	49,926	49,012	50,962	48,289	47,426	45,483	47,162
Commercial Bills	0	0	0	0	0	652	470	682	844	90	37	46	548
Loans,Advances & Overdrafts	45,712	44,739	47,157	43,964	43,987	48,285	49,456	48,330	50,119	48,199	47,389	45,437	46,614
Claims on Other Financial Institutions	1,702	1,737	1,401	1,547	1,469	1,461	1,468	1,358	1,350	1,367	1,711	1,749	1,811
Loans,Advances & Overdrafts	1,702	1,737	1,401	1,547	1,469	1,461	1,468	1,358	1,350	1,367	1,711	1,749	1,811
b) Domestic Investments	47,992	46,557	52,815	54,502	54,777	58,188	59,417	64,045	65,701	66,206	66,875	66,818	67,255
Unclassified Assets	35,427	28,683	30,009	28,768	28,999	29,629	27,993	29,081	30,161	30,023	29,078	28,018	28,229
Fixed Assets	4,894	5,807	5,698	5,683	5,605	5,562	6,783	6,501	6,708	6,695	6,816	5,948	5,953
Inter-Branch Transactions	0	0	0	0	0	0	0	0	0	26	25	24	24
Other Assets	30,533	22,876	24,311	23,085	23,394	24,067	21,210	22,580	23,453	23,302	22,237	22,046	22,253
Foreign Assets	71,471	86,078	102,388	104,179	110,681	122,984	128,207	139,248	143,601	148,553	154,762	166,691	171,839
Due from H.O. and/or Branches Abroad	732	582	662	579	821	1,495	1,494	1,120	945	1,196	1,049	1,239	1,230
Due from Other Banks Abroad	9,967	12,230	15,119	14,196	12,619	14,664	16,047	16,790	18,937	18,466	19,229	20,679	20,455
Cash in Hand (FCY)	16	15	15	16	13	13	11	18	14	24	20	20	16
Securities	27,802	37,802	51,610	56,874	66,134	68,140	73,208	80,883	84,694	86,151	90,553	90,983	93,431
Credit to Non-Residents	32,035	34,153	33,236	30,496	29,351	36,311	35,145	37,718	37,426	40,834	41,565	51,352	54,096
Other Foreign Assets	919	1,296	1,746	2,018	1,743	2,361	2,302	2,719	1,585	1,882	2,346	2,419	2,610
Total Assets	601,170	590,322	630,729	650,045	666,964	692,066	701,871	729,265	753,107	767,758	781,383	794,630	803,734

* Preliminary

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

(In Millions of AED)													
Item	Dec 2020	Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Nov 2024	Dec 2024	Jan 2025 *
Domestic Liabilities													
Monetary Deposits	84,922	91,813	97,730	101,788	104,626	103,947	104,004	112,567	116,703	114,840	114,942	116,881	119,363
Demand Deposits (LCY)	83,873	90,845	96,602	100,202	102,395	102,640	102,526	110,543	114,633	112,918	113,452	114,311	117,377
Bankers Drafts	1,049	968	1,128	1,586	2,231	1,307	1,478	2,024	2,070	1,921	1,489	2,570	1,987
Quasi Monetary Deposits	223,956	233,087	240,524	254,411	265,988	276,022	279,316	294,423	295,030	309,512	309,403	316,044	325,592
Time Deposits (LCY)	103,031	102,910	102,312	109,296	111,147	118,611	124,098	127,901	115,812	129,522	123,053	128,741	128,765
Savings Deposits (LCY)	93,194	104,983	102,788	106,787	110,847	110,168	111,306	119,198	129,473	127,232	130,544	132,742	136,437
Other Deposits (FCY)	27,731	25,194	35,424	38,328	43,994	47,243	43,912	47,324	49,745	52,758	55,806	54,561	60,390
Government Deposits (LCY + FCY)	69,084	61,624	89,780	86,640	93,795	100,774	103,836	106,222	118,086	117,279	122,419	128,700	128,199
Other Domestic Deposits (LCY + FCY) **	3,360	2,623	2,640	2,458	2,727	2,477	2,564	2,702	2,548	3,305	2,733	2,911	3,091
Capital and Reserves	68,072	65,770	70,829	69,706	72,931	75,556	78,649	75,973	81,195	84,815	86,327	87,653	88,726
Due to Central Bank	7,060	239	57	102	1,182	385	417	125	918	95	30	105	15
Due to Resident Banks	10,086	5,405	17,950	19,133	18,377	25,255	23,115	22,737	18,460	16,229	23,189	22,499	19,858
Capital Market Funding & Term Borrowings	24,025	24,053	25,892	25,892	22,220	22,220	22,220	25,893	25,894	27,719	27,718	27,718	27,718
Foreign Liabilities	51,958	51,833	27,275	27,835	26,074	23,209	26,734	28,360	30,604	31,365	29,196	30,390	30,558
Due to H.O and/or Branches Abroad	713	424	1,581	2,343	1,849	2,835	2,993	2,842	2,426	2,764	2,411	1,927	1,699
Due to Other Banks Abroad	12,911	10,251	8,674	8,151	8,417	7,190	8,928	8,539	8,606	9,142	7,213	9,180	9,567
Capital Market Funding	7,340	5,504	5,507	6,507	6,508	4,673	6,509	6,508	9,263	9,263	9,263	9,263	9,263
Other Term Borrowings	0	0	0	0	0	0	0	1,836	1,836	1,836	1,836	1,836	1,836
Other Deposits (LCY + FCY)	30,099	34,594	10,329	9,557	7,593	7,378	7,064	7,371	7,732	7,299	7,225	6,830	6,768
Other Foreign Liabilities	895	1,060	1,184	1,277	1,707	1,133	1,240	1,264	741	1,062	1,248	1,353	1,424
Unclassified Liabilities	58,647	53,875	58,052	62,080	59,044	62,221	61,016	60,263	63,670	62,600	65,426	61,729	60,613
Inter-Branch Transactions	1,884	1,536	527	668	430	1,720	1,926	1,613	1,714	0	0	0	0
Other Liabilities	56,763	52,339	57,525	61,412	58,614	60,501	59,090	58,650	61,956	62,600	65,426	61,729	60,613
- Of which : Provisions ¹	23,731	22,695	23,355	23,916	24,358	24,301	23,707	22,517	22,870	22,191	22,451	21,293	21,583
Total Liabilities	601,170	590,322	630,729	650,045	666,964	692,066	701,871	729,265	753,107	767,758	781,383	794,630	803,734

* Preliminary

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

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

Table 17 : Aggregated Memoranda Accounts of Banks

(In Millions of AED)													
Item	Dec 2020	Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Nov 2024	Dec 2024	Jan 2025 *
Memoranda Accounts / Off-Balance Sheet Items													
Letters of Credit	102,672	106,886	104,588	104,807	98,581	97,787	98,057	93,223	92,190	94,322	88,054	84,584	87,683
Guarantees	356,939	340,666	344,986	353,892	357,874	367,430	392,440	400,272	416,083	440,102	456,158	463,104	469,313
Commitments	245,836	230,735	293,264	293,347	292,418	307,892	330,875	347,111	339,524	364,400	371,178	383,110	392,396
FX Derivatives	680,506	549,737	643,401	613,948	762,998	605,704	611,018	653,069	734,752	685,119	727,926	809,217	847,495
Interest Rate Derivatives	3,174,285	4,256,463	3,340,203	3,322,280	3,742,122	3,462,774	3,374,993	3,419,301	3,316,885	3,599,726	3,706,350	3,751,803	3,664,426
Others Derivatives	41,857	51,080	65,621	83,135	95,753	92,717	108,989	127,557	117,819	120,289	116,406	105,628	105,806
Other Memoranda Items	9,687	24,155	19,696	14,170	14,020	14,335	13,830	16,110	19,234	27,484	22,619	20,945	20,575
Total Memoranda Accounts	4,611,782	5,559,722	4,811,759	4,785,579	5,363,766	4,948,639	4,930,202	5,056,643	5,036,485	5,331,442	5,488,691	5,618,391	5,587,694

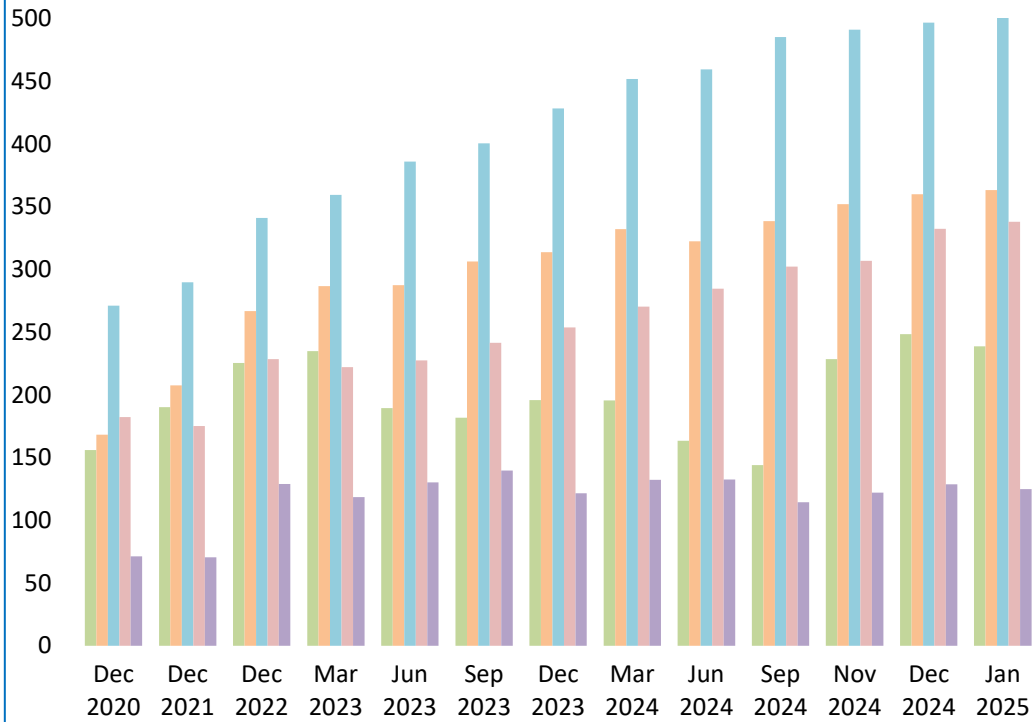
* Preliminary

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

(In Millions of AED)													
Item	Dec 2020	Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Nov 2024	Dec 2024	Jan 2025 *
Foreign Assets	849,077	933,169	1,191,027	1,221,886	1,220,740	1,270,026	1,313,494	1,382,299	1,362,839	1,384,716	1,500,817	1,566,623	1,569,218
Notes and Coins	165	164	224	291	243	382	355	334	497	415	339	412	483
Due from H.O. and/or Branches Abroad	156,027	190,091	225,419	234,952	189,431	181,751	195,945	195,525	163,485	143,921	228,363	248,479	238,778
Due from Other Banks Abroad	168,193	207,637	266,827	286,574	287,395	306,266	313,651	332,191	322,363	338,577	352,068	359,931	363,222
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	102,595	118,001	153,552	144,062	146,173	168,275	174,689	168,115	161,056	165,516	169,669	171,313	176,850
- Term Placements	32,025	35,936	47,120	65,637	54,625	49,969	54,210	61,579	53,727	60,416	70,779	73,211	66,112
- Term Loans	33,573	53,700	66,155	76,875	86,597	88,022	84,752	102,497	107,581	112,645	111,620	115,407	120,259
Investments	271,183	289,677	341,123	359,476	385,821	400,520	428,236	451,791	459,519	485,308	490,988	496,669	504,004
Loans and Advances	182,313	175,095	228,499	221,999	227,559	241,385	253,655	270,308	284,533	302,140	306,886	332,377	337,886
Other Foreign Assets	71,196	70,505	128,935	118,594	130,291	139,722	121,652	132,150	132,442	114,356	122,172	128,756	124,845
Foreign Liabilities	715,606	778,461	806,943	801,993	814,389	814,939	841,296	877,415	894,703	878,489	883,075	968,702	971,627
Due to H.O and/or Branches Abroad	62,459	62,486	74,066	97,256	96,179	112,816	129,991	122,560	143,330	155,738	156,479	164,482	177,416
Due to Other Banks Abroad	133,262	167,631	184,619	172,704	188,882	189,946	186,864	205,242	197,815	179,440	184,420	227,120	220,877
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	74,289	100,722	113,792	112,335	123,370	127,660	117,902	128,937	128,468	111,737	120,596	126,567	127,002
- Inter Bank Borrowings	47,199	49,120	58,818	43,002	47,670	43,808	49,224	57,686	52,507	50,315	46,116	80,125	76,517
- Other Term Borrowings	11,774	17,789	12,009	17,367	17,842	18,478	19,738	18,619	16,839	17,387	17,708	20,429	17,358
Capital Market Funding	170,991	184,395	165,356	162,883	149,482	149,210	161,995	160,454	167,161	166,678	161,471	163,849	167,515
Other Term Borrowings	55,403	49,986	35,799	36,413	41,039	36,838	36,457	35,489	36,381	38,564	36,430	35,665	35,758
Other Deposits	202,443	230,994	212,530	213,355	211,148	190,100	202,047	220,930	221,821	213,469	213,659	243,302	237,017
- Demand Deposits	38,994	42,367	51,887	55,706	62,511	58,261	56,913	54,717	59,611	61,083	55,095	58,929	59,288
- Time Deposits	111,707	126,845	118,407	115,299	105,642	95,713	112,273	132,187	123,849	109,710	114,396	139,616	135,227
- Savings Deposits	18,192	19,375	20,954	21,394	21,207	20,857	22,508	21,201	20,950	20,970	22,510	23,275	21,792
- Commercial Prepayments(Margin Deposits)	660	532	860	865	633	843	636	770	1,099	1,215	1,439	1,104	1,351
- Borrowings Under Repurchase Agreements(NBFI)	32,890	41,875	20,422	20,091	21,155	14,426	9,717	12,055	16,313	20,491	20,219	20,379	19,359
Other Foreign Liabilities	91,048	82,969	134,573	119,382	127,659	136,029	123,942	132,740	128,195	124,600	130,616	134,284	133,043

* Preliminary

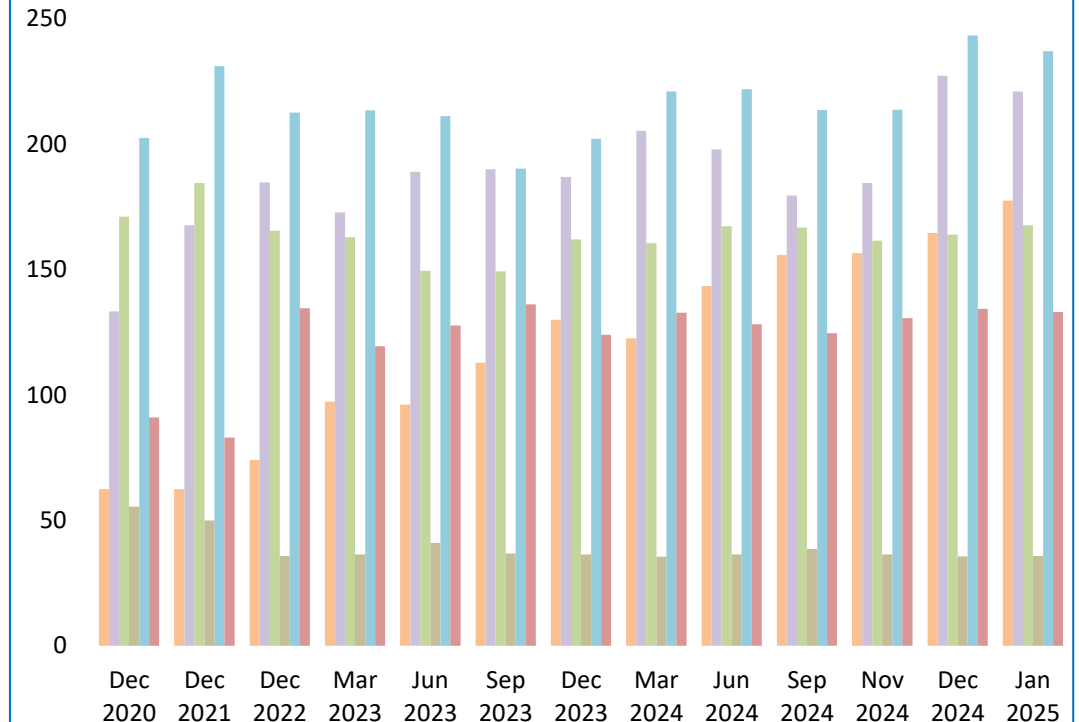
Foreign Assets of Banks



AED Bln

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

Foreign Liabilities of Banks



AED Bln

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

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

(In Millions of AED)													
Item	Dec 2020	Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Nov 2024	Dec 2024	Jan 2025 *
Foreign Assets	707,268	794,516	1,027,245	1,059,363	1,054,644	1,093,346	1,137,679	1,203,531	1,184,436	1,209,314	1,315,473	1,377,756	1,378,947
Notes and Coins	126	107	164	160	187	313	319	295	470	380	299	380	440
Due from H.O. and/or Branches Abroad	145,068	179,284	207,818	216,085	172,123	158,279	169,422	172,751	133,606	121,728	202,095	218,679	208,339
Due from Other Banks Abroad	120,908	155,384	210,930	226,159	225,399	238,205	245,597	254,523	255,795	268,299	277,512	288,772	293,280
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	80,342	90,059	125,382	118,771	119,248	135,235	146,866	133,295	132,476	135,120	139,058	144,597	148,890
- Term Placements	11,776	21,313	30,577	43,787	33,165	28,118	30,190	36,134	33,992	40,492	47,632	50,352	44,421
- Term Loans	28,790	44,012	54,971	63,601	72,986	74,852	68,541	85,094	89,327	92,688	90,822	93,823	99,968
Investments	225,475	247,104	299,080	321,202	347,167	360,981	388,426	410,315	418,830	443,245	451,833	457,511	464,395
Loans and Advances	152,350	148,946	191,753	187,120	189,270	207,062	221,111	242,343	252,362	268,258	269,425	290,723	294,950
Other Foreign Assets	63,341	63,691	117,500	108,637	120,498	128,506	112,804	123,304	123,374	107,405	114,310	121,691	117,543
Foreign Liabilities	613,848	665,190	699,350	699,900	710,396	711,194	745,209	771,149	778,811	763,879	765,870	838,126	844,879
Due to H.O and/or Branches Abroad	27,683	25,604	47,395	70,856	66,436	86,524	104,292	94,726	114,438	124,960	125,141	121,363	139,094
Due to Other Banks Abroad	114,495	134,896	159,747	147,249	161,348	160,130	164,532	173,692	160,119	147,799	154,946	196,730	190,976
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	62,729	75,938	96,728	93,349	102,700	104,000	100,930	107,366	100,211	88,481	97,255	104,945	103,788
- Inter Bank Borrowings	45,326	45,846	51,058	36,577	40,839	38,045	43,871	47,713	43,069	41,937	40,009	71,365	69,833
- Other Term Borrowings	6,440	13,112	11,961	17,323	17,809	18,085	19,731	18,613	16,839	17,381	17,682	20,420	17,355
Capital Market Funding	165,879	181,608	163,522	161,368	148,204	148,062	160,802	159,221	166,187	165,840	160,865	163,256	166,916
Other Term Borrowings	55,006	49,538	35,320	35,934	40,958	36,713	36,332	35,364	36,287	38,439	36,305	35,560	35,631
Other Deposits	168,895	198,345	175,263	177,449	175,663	154,200	163,649	183,463	181,222	169,425	165,868	193,989	186,401
- Demand Deposits	23,492	23,851	31,712	37,595	46,094	41,109	37,603	35,651	41,278	42,678	32,241	35,337	36,075
- Time Deposits	98,764	118,467	107,434	103,781	93,154	82,818	99,136	119,648	107,388	89,917	95,418	119,827	113,705
- Savings Deposits	13,434	13,817	15,194	15,411	14,943	15,358	16,863	15,651	15,425	15,383	16,815	17,598	16,165
- Commercial Prepayments(Margin Deposits)	315	335	501	571	317	489	330	458	817	955	1,175	848	1,097
- Borrowings Under Repurchase Agreements(NBFI)	32,890	41,875	20,422	20,091	21,155	14,426	9,717	12,055	16,313	20,491	20,219	20,379	19,359
Other Foreign Liabilities	81,890	75,199	118,103	107,044	117,787	125,565	115,602	124,683	120,559	117,417	122,745	127,228	125,861

* Preliminary

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

(In Millions of AED)													
Item	Dec 2020	Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Nov 2024	Dec 2024	Jan 2025 *
Foreign Assets	141,809	138,653	163,782	162,523	166,096	176,680	175,815	178,768	178,403	175,402	185,343	188,868	190,271
Notes and Coins	39	57	60	131	56	69	36	39	27	35	41	32	43
Due from H.O. and/or Branches Abroad	10,959	10,807	17,601	18,867	17,308	23,472	26,523	22,774	29,880	22,194	26,268	29,801	30,439
Due from Other Banks Abroad	47,285	52,253	55,897	60,415	61,996	68,061	68,054	77,668	66,569	70,278	74,557	71,159	69,942
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	22,253	27,942	28,170	25,291	26,925	33,040	27,823	34,820	28,580	30,396	30,612	26,716	27,960
- Term Placements	20,249	14,623	16,543	21,850	21,460	21,851	24,020	25,445	19,735	19,924	23,147	22,860	21,691
- Term Loans	4,783	9,688	11,184	13,274	13,611	13,170	16,211	17,403	18,254	19,957	20,798	21,583	20,291
Investments	45,708	42,573	42,043	38,274	38,654	39,539	39,810	41,476	40,689	42,063	39,155	39,158	39,609
Loans and Advances	29,963	26,149	36,746	34,879	38,289	34,323	32,544	27,965	32,172	33,882	37,461	41,653	42,936
Other Foreign Assets	7,855	6,814	11,435	9,957	9,793	11,216	8,848	8,846	9,067	6,951	7,862	7,065	7,302
Foreign Liabilities	101,758	113,271	107,593	102,093	103,993	103,745	96,087	106,266	115,892	114,610	117,205	130,577	126,747
Due to H.O and/or Branches Abroad	34,776	36,882	26,671	26,400	29,743	26,292	25,699	27,834	28,892	30,778	31,337	43,119	38,322
Due to Other Banks Abroad	18,767	32,735	24,872	25,455	27,534	29,816	22,332	31,550	37,696	31,641	29,474	30,390	29,900
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	11,560	24,784	17,064	18,986	20,670	23,660	16,972	21,571	28,257	23,256	23,341	21,622	23,214
- Inter Bank Borrowings	1,873	3,274	7,760	6,425	6,831	5,763	5,353	9,973	9,439	8,379	6,107	8,760	6,684
- Other Term Borrowings	5,334	4,677	48	44	33	393	7	6	0	7	27	8	3
Capital Market Funding	5,112	2,787	1,834	1,515	1,278	1,148	1,193	1,233	974	838	606	593	599
Other Term Borrowings	397	448	479	479	81	125	125	125	95	125	125	105	127
Other Deposits	33,548	32,649	37,267	35,906	35,485	35,900	38,398	37,467	40,600	44,044	47,791	49,313	50,616
- Demand Deposits	15,502	18,516	20,175	18,111	16,417	17,152	19,310	19,066	18,332	18,404	22,855	23,592	23,213
- Time Deposits	12,943	8,378	10,973	11,518	12,488	12,895	13,137	12,539	16,461	19,793	18,978	19,789	21,522
- Savings Deposits	4,758	5,558	5,760	5,983	6,264	5,499	5,645	5,550	5,525	5,587	5,695	5,676	5,627
- Commercial Prepayments(Margin Deposits)	345	197	359	294	316	354	306	312	282	260	264	256	255
- Borrowings Under Repurchase Agreements(NBFI)	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Foreign Liabilities	9,158	7,770	16,470	12,338	9,872	10,464	8,340	8,057	7,636	7,183	7,871	7,056	7,182

* Preliminary

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

(In Millions of AED)													
Item	Dec 2020	Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Nov 2024	Dec 2024	Jan 2025 *
Foreign Assets	777,606	847,091	1,088,639	1,117,707	1,110,058	1,147,042	1,185,287	1,243,051	1,219,238	1,236,163	1,346,055	1,399,932	1,397,379
Notes and Coins	149	149	209	275	230	369	344	316	483	390	319	392	467
Due from H.O. and/or Branches Abroad	155,295	189,509	224,757	234,373	188,610	180,256	194,451	194,405	162,540	142,725	227,314	247,240	237,548
Due from Other Banks Abroad	158,226	195,407	251,708	272,378	274,776	291,602	297,604	315,401	303,426	320,111	332,839	339,252	342,767
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	99,278	114,270	150,580	142,710	144,707	166,757	172,197	166,774	158,865	163,397	166,591	169,779	174,866
- Term Placements	28,489	33,011	42,887	60,102	50,286	45,185	50,341	56,434	48,267	54,931	66,661	66,585	60,826
- Term Loans	30,459	48,126	58,241	69,566	79,783	79,660	75,066	92,193	96,294	101,782	99,586	102,888	107,075
Investments	243,381	251,875	289,513	302,602	319,686	332,380	355,028	370,908	374,825	399,157	400,435	405,686	410,573
Loans and Advances	150,278	140,942	195,263	191,503	198,208	205,074	218,510	232,590	247,107	261,306	265,321	281,025	283,790
Other Foreign Assets	70,277	69,209	127,189	116,576	128,548	137,361	119,350	129,431	130,857	112,474	119,826	126,337	122,235
Foreign Liabilities	663,648	726,628	779,668	774,158	788,315	791,730	814,562	849,055	864,099	847,123	853,879	938,312	941,069
Due to H.O and/or Branches Abroad	61,746	62,062	72,485	94,913	94,330	109,981	126,998	119,718	140,903	152,974	154,067	162,555	175,717
Due to Other Banks Abroad	120,351	157,380	175,945	164,553	180,465	182,756	177,936	196,703	189,208	170,298	177,207	217,940	211,310
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	64,860	93,407	108,405	106,860	117,545	123,544	112,487	123,873	123,185	105,852	116,232	120,989	121,230
- Inter Bank Borrowings	43,717	46,184	55,532	40,326	45,078	40,734	45,711	54,211	49,184	47,059	43,266	76,647	72,789
- Other Term Borrowings	11,774	17,789	12,008	17,367	17,842	18,478	19,738	18,619	16,839	17,387	17,708	20,304	17,290
Capital Market Funding	163,651	178,891	159,849	156,376	142,974	144,537	155,486	153,946	157,898	157,415	152,208	154,586	158,252
Other Term Borrowings	55,403	49,986	35,799	36,413	41,039	36,838	36,457	33,653	34,545	36,728	34,594	33,829	33,922
Other Deposits	172,344	196,400	202,201	203,798	203,555	182,722	194,983	213,559	214,090	206,170	206,434	236,472	230,249
- Demand Deposits	37,345	40,380	50,022	53,984	61,223	56,880	55,859	53,616	58,689	60,213	54,241	58,140	58,554
- Time Deposits	104,676	120,266	115,404	111,920	103,243	93,671	110,358	129,999	120,786	106,440	111,556	136,676	132,319
- Savings Deposits	14,486	15,532	16,608	17,224	17,395	17,002	18,574	17,285	17,366	17,959	19,142	20,289	18,761
- Commercial Prepayments(Margin Deposits)	623	492	661	579	539	743	475	604	936	1,068	1,276	988	1,256
- Borrowings Under Repurchase Agreements(NBFI)	15,214	19,730	19,506	20,091	21,155	14,426	9,717	12,055	16,313	20,491	20,219	20,379	19,359
Other Foreign Liabilities	90,153	81,909	133,389	118,105	125,952	134,896	122,702	131,476	127,455	123,538	129,368	132,931	131,619

* Preliminary

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

(In Millions of AED)													
Item	Dec 2020	Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Nov 2024	Dec 2024	Jan 2025 *
Foreign Assets	71,471	86,078	102,388	104,179	110,681	122,984	128,207	139,248	143,601	148,553	154,762	166,691	171,839
Notes and Coins	16	15	15	16	13	13	11	18	14	24	20	20	16
Due from H.O. and/or Branches Abroad	732	582	662	579	821	1,495	1,494	1,120	945	1,196	1,049	1,239	1,230
Due from Other Banks Abroad	9,967	12,230	15,119	14,196	12,619	14,664	16,047	16,790	18,937	18,466	19,229	20,679	20,455
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	3,317	3,731	2,972	1,352	1,466	1,518	2,492	1,341	2,191	2,119	3,078	1,534	1,984
- Term Placements	3,536	2,925	4,233	5,535	4,339	4,784	3,869	5,145	5,460	5,484	4,117	6,626	5,286
- Term Loans	3,114	5,574	7,914	7,309	6,814	8,362	9,686	10,304	11,287	10,863	12,034	12,519	13,184
Investments	27,802	37,802	51,610	56,874	66,134	68,140	73,208	80,883	84,694	86,151	90,553	90,983	93,431
Loans and Advances	32,035	34,153	33,236	30,496	29,351	36,311	35,145	37,718	37,426	40,834	41,565	51,352	54,096
Other Foreign Assets	919	1,296	1,746	2,018	1,743	2,361	2,302	2,719	1,585	1,882	2,346	2,419	2,610
Foreign Liabilities	51,958	51,833	27,275	27,835	26,074	23,209	26,734	28,360	30,604	31,365	29,196	30,390	30,558
Due to H.O and/or Branches Abroad	713	424	1,581	2,343	1,849	2,835	2,993	2,842	2,426	2,764	2,411	1,927	1,699
Due to Other Banks Abroad	12,911	10,251	8,674	8,151	8,417	7,190	8,928	8,539	8,606	9,142	7,213	9,180	9,567
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	9,429	7,315	5,387	5,475	5,825	4,116	5,415	5,064	5,283	5,885	4,363	5,578	5,772
- Inter Bank Borrowings	3,482	2,936	3,286	2,676	2,592	3,074	3,513	3,475	3,324	3,257	2,850	3,477	3,727
- Other Term Borrowings	0	0	1	0	0	0	0	0	0	0	0	124	68
Capital Market Funding	7,340	5,504	5,507	6,507	6,508	4,673	6,509	6,508	9,263	9,263	9,263	9,263	9,263
Other Term Borrowings	0	0	0	0	0	0	0	1,836	1,836	1,836	1,836	1,836	1,836
Other Deposits	30,099	34,594	10,329	9,557	7,593	7,378	7,064	7,371	7,732	7,299	7,225	6,830	6,768
- Demand Deposits	1,649	1,987	1,865	1,722	1,287	1,381	1,054	1,101	921	870	855	789	734
- Time Deposits	7,031	6,579	3,003	3,379	2,400	2,042	1,915	2,188	3,063	3,271	2,840	2,940	2,907
- Savings Deposits	3,706	3,843	4,346	4,170	3,812	3,855	3,934	3,916	3,584	3,011	3,368	2,986	3,031
- Commercial Prepayments(Margin Deposits)	37	40	199	286	94	100	161	166	163	147	163	115	95
- Borrowings Under Repurchase Agreements(NBFI)	17,676	22,145	916	0	0	0	0	0	0	0	0	0	0
Other Foreign Liabilities	895	1,060	1,184	1,277	1,707	1,133	1,240	1,264	741	1,062	1,248	1,353	1,424

* Preliminary

Table 23 : Domestic Credit (All Banks) ¹

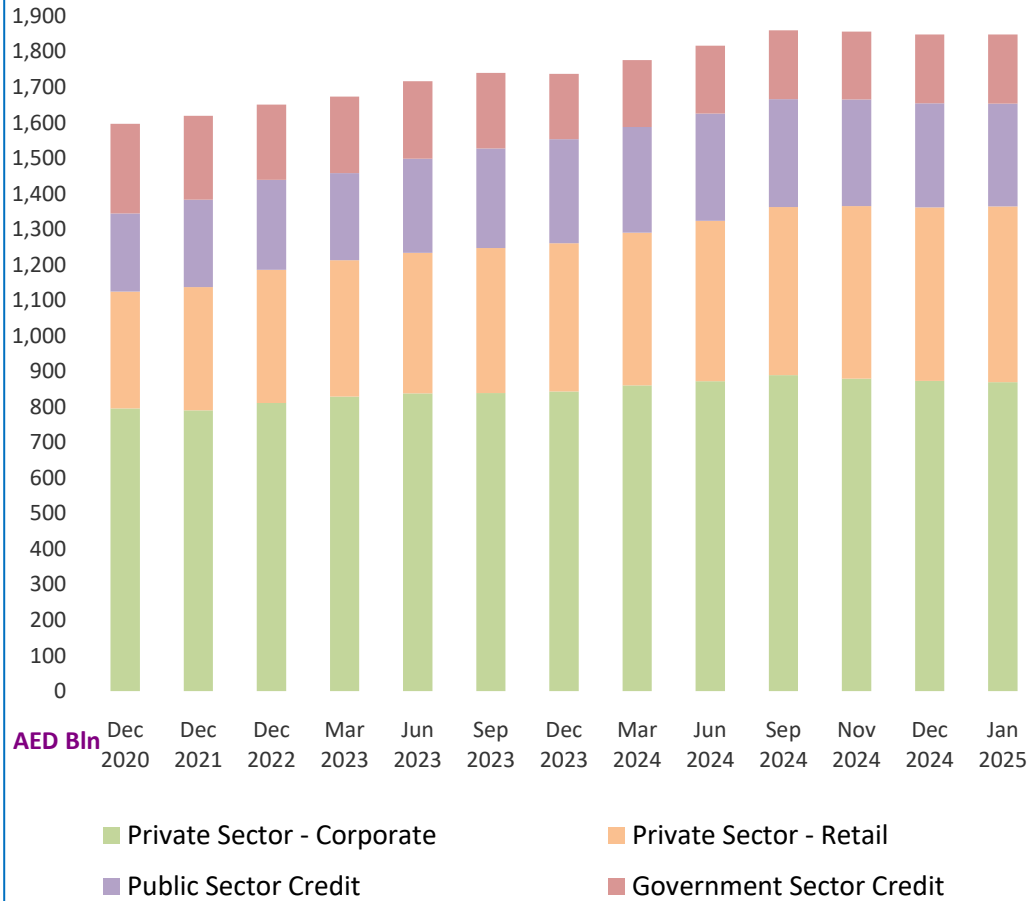
(In Millions of AED)													
Item	Dec 2020	Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Nov 2024	Dec 2024	Jan 2025 *
Government	251,923	236,038	211,730	215,976	218,752	212,566	184,299	188,334	190,612	193,526	191,373	194,507	194,804
Public Sector (GREs)	219,950	245,391	253,306	245,080	264,400	280,361	292,482	297,537	302,359	303,876	300,146	292,466	289,190
Private Sector	1,124,913	1,137,528	1,185,901	1,212,729	1,233,964	1,247,159	1,260,910	1,290,720	1,323,409	1,362,337	1,365,085	1,361,717	1,364,318
Private - Corporate	795,439	789,914	811,125	828,614	838,150	839,021	843,076	860,149	872,687	889,059	879,346	872,961	869,164
Financial Institutions	16,624	16,783	12,936	12,690	12,267	10,957	20,645	18,419	16,990	16,580	16,237	15,846	15,261
Business and Industrial Sector **	778,815	773,131	798,189	815,924	825,883	828,064	822,431	841,730	855,698	872,479	863,109	857,115	853,903
Private - Retail	329,474	347,614	374,776	384,115	395,814	408,138	417,834	430,571	450,721	473,278	485,739	488,755	495,154
Total	1,596,786	1,618,957	1,650,937	1,673,785	1,717,116	1,740,086	1,737,691	1,776,591	1,816,380	1,859,739	1,856,604	1,848,689	1,848,313

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

* Preliminary

** Includes Lending to Insurance Companies

Domestic Credit - Banks



Foreign Credit - Banks

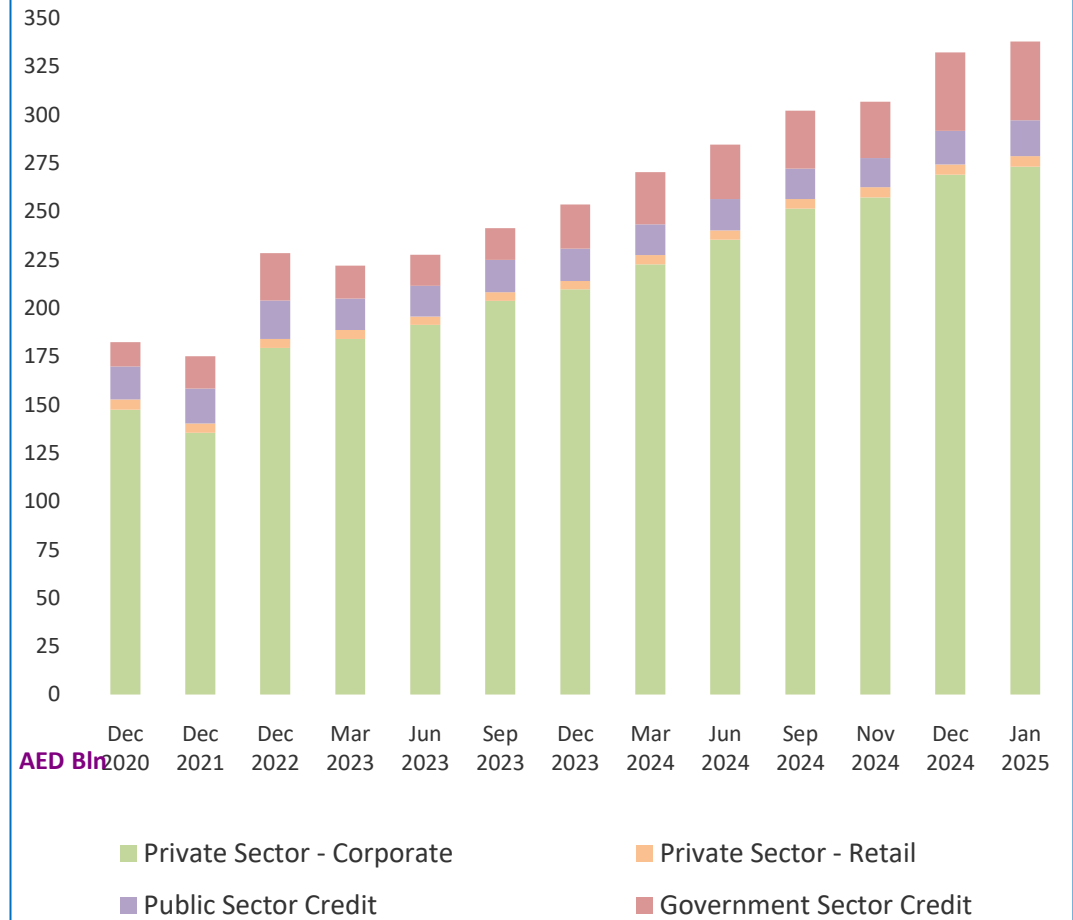


Table 24 : Domestic Credit (National Banks) ¹

(In Millions of AED)													
Item	Dec 2020	Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Nov 2024	Dec 2024	Jan 2025 *
Government	242,135	223,299	200,882	208,517	210,900	204,805	176,890	181,175	183,289	186,860	185,117	187,927	187,872
Public Sector (GREs)	203,087	229,076	237,876	228,592	247,894	263,269	274,824	278,841	284,372	283,766	279,673	271,527	268,753
Private Sector	1,000,790	1,018,130	1,075,981	1,103,730	1,125,370	1,138,466	1,151,620	1,178,130	1,211,500	1,250,341	1,253,760	1,250,508	1,255,919
Private - Corporate	697,701	698,080	728,840	746,570	756,709	757,327	760,921	774,484	787,601	804,523	796,437	790,417	789,700
Financial Institutions	15,115	14,516	11,783	11,400	11,135	9,728	19,426	16,996	16,115	15,685	15,374	15,168	14,544
Business and Industrial Sector **	682,586	683,564	717,057	735,170	745,574	747,599	741,495	757,488	771,485	788,839	781,063	775,249	775,156
Private - Retail	303,089	320,050	347,141	357,160	368,661	381,139	390,699	403,646	423,900	445,818	457,323	460,091	466,219
Total	1,446,012	1,470,505	1,514,739	1,540,839	1,584,164	1,606,540	1,603,334	1,638,146	1,679,161	1,720,967	1,718,549	1,709,962	1,712,544

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 2020	Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Nov 2024	Dec 2024	Jan 2025 *
Government	9,788	12,739	10,848	7,459	7,852	7,761	7,409	7,159	7,323	6,666	6,256	6,580	6,933
Public Sector (GREs)	16,863	16,315	15,430	16,488	16,506	17,092	17,658	18,696	17,988	20,110	20,473	20,938	20,437
Private Sector	124,123	119,398	109,920	108,999	108,594	108,693	109,290	112,590	111,909	111,996	111,326	111,208	108,399
Private - Corporate	97,738	91,834	82,285	82,044	81,441	81,694	82,155	85,665	85,087	84,536	82,909	82,544	79,464
Financial Institutions	1,509	2,267	1,153	1,290	1,132	1,229	1,219	1,423	875	896	864	678	717
Business and Industrial Sector **	96,229	89,567	81,132	80,754	80,309	80,465	80,936	84,242	84,212	83,640	82,046	81,866	78,747
Private - Retail	26,385	27,564	27,635	26,955	27,153	26,999	27,135	26,925	26,822	27,460	28,416	28,664	28,935
Total	150,774	148,452	136,198	132,946	132,952	133,546	134,357	138,445	137,219	138,772	138,054	138,727	135,769

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 2020	Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Nov 2024	Dec 2024	Jan 2025 *
Government	218,595	210,615	177,028	181,276	182,733	177,346	149,573	152,885	149,555	150,485	147,108	151,499	151,920
Public Sector (GREs)	174,238	200,652	206,149	201,116	220,413	231,424	242,556	248,525	251,397	255,586	252,720	246,983	242,028
Private Sector	844,165	858,799	903,257	921,619	933,064	943,199	951,796	977,538	996,573	1,021,273	1,022,497	1,012,923	1,012,620
Private - Corporate	647,360	647,085	672,625	684,731	687,952	689,361	692,088	711,029	719,834	728,760	722,687	711,641	708,897
Financial Institutions	14,922	15,046	11,535	11,143	10,798	9,496	19,177	17,061	15,640	15,214	14,527	14,097	13,450
Business and Industrial Sector **	632,438	632,039	661,090	673,588	677,154	679,865	672,911	693,968	704,194	713,546	708,160	697,543	695,447
Private - Retail	196,805	211,714	230,632	236,888	245,112	253,838	259,708	266,509	276,739	292,513	299,810	301,283	303,723
Total	1,236,998	1,270,066	1,286,434	1,304,011	1,336,210	1,351,969	1,343,925	1,378,948	1,397,525	1,427,345	1,422,324	1,411,406	1,406,568

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 2020	Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Nov 2024	Dec 2024	Jan 2025 *
Government	33,328	25,423	34,702	34,700	36,019	35,220	34,726	35,449	41,057	43,041	44,265	43,008	42,885
Public Sector (GREs)	45,712	44,739	47,157	43,964	43,987	48,937	49,926	49,012	50,962	48,289	47,426	45,483	47,162
Private Sector	280,748	278,729	282,644	291,110	300,900	303,960	309,114	313,182	326,836	341,064	342,589	348,793	351,699
Private - Corporate	148,079	142,829	138,500	143,883	150,198	149,660	150,988	149,120	152,853	160,299	156,660	161,321	160,267
Financial Institutions	1,702	1,737	1,401	1,547	1,469	1,461	1,468	1,358	1,350	1,367	1,711	1,749	1,811
Business and Industrial Sector **	146,377	141,092	137,099	142,336	148,729	148,199	149,520	147,762	151,504	158,932	154,949	159,572	158,456
Private - Retail	132,669	135,900	144,144	147,227	150,702	154,300	158,126	164,062	173,982	180,765	185,929	187,473	191,431
Total	359,788	348,891	364,503	369,774	380,906	388,117	393,766	397,643	418,855	432,394	434,279	437,284	441,745

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

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

* Preliminary

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

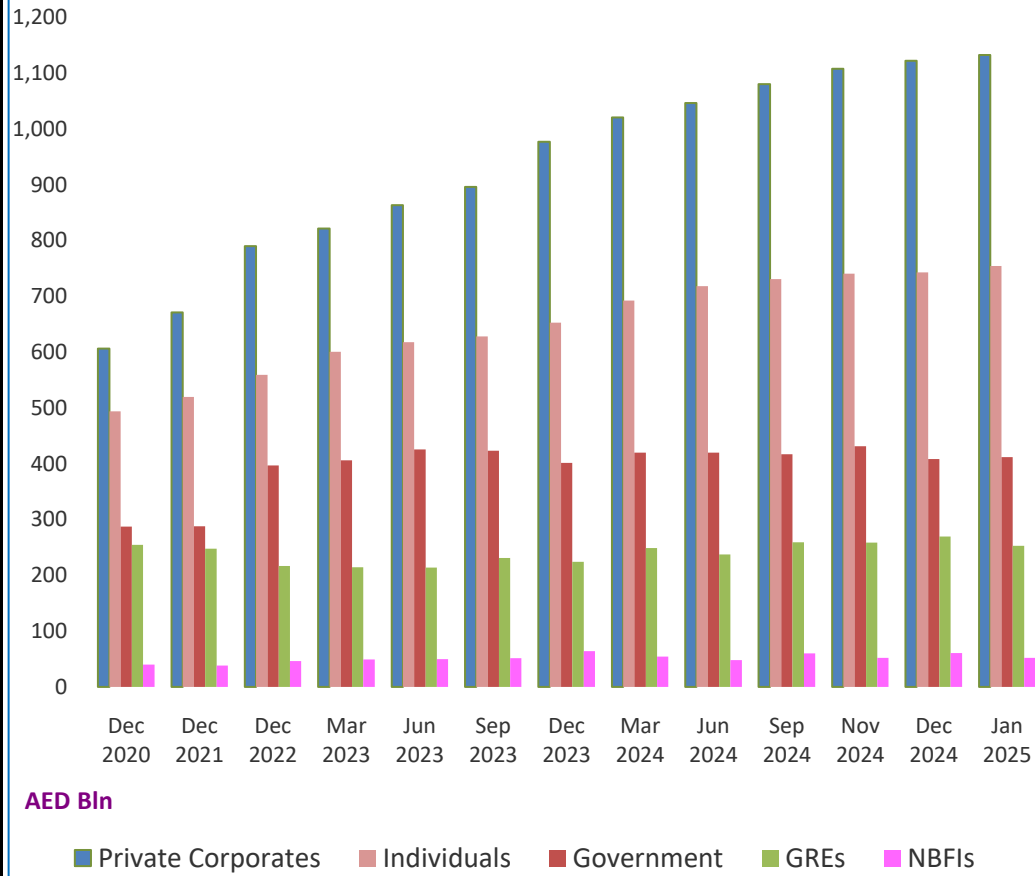
Table 30 : Deposits distributed Residents / Non Residents (All Banks) ¹

(In Millions of AED)													
Item	Dec 2020	Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Nov 2024	Dec 2024	Jan 2025 *
Residents	1,682,102	1,765,533	2,009,696	2,092,554	2,170,851	2,230,771	2,319,855	2,436,348	2,470,748	2,547,941	2,590,620	2,603,717	2,603,720
(1) 1.1 Corporate	606,207	671,422	790,086	821,786	863,558	896,382	976,967	1,020,461	1,046,617	1,080,537	1,108,088	1,122,343	1,132,600
1.2 Individuals	493,901	519,917	559,456	600,694	617,997	628,424	653,122	692,674	718,393	731,169	740,937	742,885	754,348
1.3 Government	287,270	288,156	396,771	406,365	425,662	423,354	401,670	419,849	419,907	416,969	431,089	408,469	411,789
1.4 GREs	254,805	247,908	216,854	214,291	213,977	231,162	224,165	249,042	237,487	259,219	258,454	269,330	253,117
1.5 Non Banking Financial Institutions	39,919	38,130	46,529	49,418	49,657	51,449	63,931	54,322	48,344	60,047	52,052	60,690	51,867
Non-Residents	202,443	230,994	212,530	213,355	211,148	190,100	202,047	220,931	221,822	213,469	213,660	243,302	237,017
(2) 2.1 Corporate	72,250	82,170	103,101	107,722	111,929	105,083	110,387	117,576	112,306	107,308	108,369	122,977	115,305
2.2 Non Banking Financial Institutions	84,421	86,020	41,171	37,317	35,833	30,326	23,766	27,514	36,025	36,808	39,753	42,096	43,463
2.3 Individuals	24,604	26,261	33,475	35,104	37,930	37,683	38,960	39,130	40,392	42,102	43,536	45,719	44,046
2.4 Government and Non Commercial Entities	21,168	36,543	34,783	33,212	25,456	17,008	28,934	36,711	33,099	27,251	22,002	32,511	34,203
Total Deposits	1,884,545	1,996,527	2,222,226	2,305,909	2,381,999	2,420,871	2,521,902	2,657,279	2,692,570	2,761,410	2,804,280	2,847,020	2,840,737

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

* Preliminary

Resident Deposits - Banks



Non - Resident Deposits - Banks



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

(In Millions of AED)													
Item	Dec 2020	Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Nov 2024	Dec 2024	Jan 2025 *
Residents	1,484,664	1,564,262	1,779,660	1,854,737	1,932,197	1,987,111	2,066,205	2,168,135	2,206,114	2,272,198	2,316,476	2,322,772	2,329,230
(1) 1.1 Corporate	500,263	567,688	671,325	701,240	746,648	778,728	851,023	887,329	916,423	939,281	967,330	977,313	989,812
1.2 Individuals	418,351	439,616	470,654	506,535	521,562	532,278	554,651	590,946	616,128	630,132	640,380	641,260	652,955
1.3 Government	286,520	285,800	395,826	405,690	424,906	421,630	400,606	418,672	418,545	415,897	430,539	407,867	410,585
1.4 GREs	245,125	239,011	200,491	197,480	195,220	208,650	202,925	223,514	213,223	234,036	233,241	242,669	230,318
1.5 Non Banking Financial Institutions	34,405	32,147	41,364	43,792	43,861	45,825	57,000	47,674	41,796	52,853	44,986	53,663	45,559
Non-Residents	168,895	198,345	175,263	177,449	175,663	154,200	163,648	183,463	181,222	169,425	165,868	193,989	186,401
(2) 2.1 Corporate	52,490	64,222	82,869	88,129	92,199	86,062	89,833	97,500	91,346	85,076	82,104	95,643	88,165
2.2 Non Banking Financial Institutions	79,340	81,620	36,277	33,337	33,093	26,810	20,053	23,585	32,091	32,468	34,456	36,722	36,785
2.3 Individuals	16,831	17,588	23,356	24,928	27,141	27,145	28,526	28,524	29,802	30,888	32,317	34,092	32,531
2.4 Government and Non Commercial Entities	20,234	34,915	32,761	31,055	23,230	14,183	25,236	33,854	27,984	20,994	16,991	27,532	28,921
Total Deposits	1,653,559	1,762,607	1,954,923	2,032,186	2,107,860	2,141,311	2,229,853	2,351,598	2,387,337	2,441,623	2,482,344	2,516,761	2,515,631

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 2020	Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Nov 2024	Dec 2024	Jan 2025 *
Residents	197,438	201,271	230,036	237,817	238,654	243,660	253,650	268,213	264,634	275,742	274,145	280,946	274,490
(1) 1.1 Corporate	105,944	103,734	118,761	120,546	116,910	117,654	125,944	133,132	130,195	141,256	140,758	145,031	142,787
1.2 Individuals	75,550	80,301	88,802	94,159	96,435	96,146	98,471	101,728	102,264	101,037	100,558	101,625	101,393
1.3 Government	750	2,356	945	675	756	1,724	1,064	1,177	1,363	1,072	550	602	1,204
1.4 GREs	9,680	8,897	16,363	16,811	18,757	22,512	21,240	25,528	24,264	25,183	25,213	26,661	22,799
1.5 Non Banking Financial Institutions	5,514	5,983	5,165	5,626	5,796	5,624	6,931	6,648	6,548	7,194	7,066	7,027	6,308
Non-Residents	33,548	32,649	37,267	35,906	35,485	35,900	38,399	37,468	40,599	44,044	47,792	49,313	50,616
(2) 2.1 Corporate	19,760	17,948	20,232	19,593	19,730	19,021	20,554	20,076	20,960	22,232	26,265	27,334	27,140
2.2 Non Banking Financial Institutions	5,081	4,400	4,894	3,980	2,740	3,516	3,713	3,929	3,934	4,340	5,297	5,373	6,678
2.3 Individuals	7,773	8,673	10,119	10,176	10,789	10,538	10,434	10,606	10,590	11,214	11,219	11,627	11,516
2.4 Government and Non Commercial Entities	934	1,628	2,022	2,157	2,226	2,825	3,698	2,857	5,115	6,258	5,011	4,980	5,281
Total Deposits	230,986	233,920	267,303	273,723	274,139	279,560	292,049	305,681	305,233	319,787	321,937	330,259	325,106

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 2020	Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Nov 2024	Dec 2024	Jan 2025 *
Residents	1,301,830	1,377,356	1,580,152	1,648,844	1,705,946	1,748,859	1,831,614	1,922,458	1,940,451	2,004,926	2,042,612	2,041,751	2,029,461
(1) 1.1 Corporate	511,722	566,082	670,081	691,011	727,082	754,757	830,919	861,159	885,025	908,305	933,348	942,414	947,353
1.2 Individuals	336,455	358,259	392,270	425,339	436,159	443,118	461,264	492,969	513,051	527,646	537,784	540,192	548,657
1.3 Government	218,158	226,476	306,922	319,615	331,819	322,532	297,820	313,614	301,813	299,682	308,655	279,748	283,577
1.4 GREs	205,713	195,641	170,507	169,424	167,186	182,930	185,238	208,009	199,301	216,241	217,939	225,846	205,578
1.5 Non Banking Financial Institutions	29,782	30,898	40,372	43,455	43,700	45,522	56,373	46,707	41,261	53,052	44,886	53,551	44,296
Non-Residents	172,344	196,400	202,201	203,798	203,555	182,722	194,983	213,562	214,089	206,170	206,434	236,472	230,249
(2) 2.1 Corporate	68,546	78,278	98,753	103,993	109,005	101,982	107,575	114,484	109,695	105,155	106,240	120,988	113,218
2.2 Non Banking Financial Institutions	61,502	59,395	39,187	36,419	35,170	30,078	23,173	27,076	35,616	36,338	39,275	41,596	42,142
2.3 Individuals	21,243	22,976	29,846	31,085	34,010	33,776	35,348	35,422	36,841	38,565	40,030	42,309	40,705
2.4 Government and Non Commercial Entities	21,053	35,751	34,415	32,301	25,370	16,886	28,887	36,580	31,937	26,112	20,889	31,579	34,185
Total Deposits	1,474,174	1,573,756	1,782,353	1,852,642	1,909,501	1,931,581	2,026,597	2,136,020	2,154,540	2,211,096	2,249,046	2,278,223	2,259,710

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 2020	Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Nov 2024	Dec 2024	Jan 2025 *
Residents	380,272	388,177	429,544	443,710	464,905	481,912	488,241	513,890	530,297	543,015	548,007	561,966	574,259
(1) 1.1 Corporate	94,485	105,340	120,005	130,775	136,476	141,625	146,048	159,302	161,592	172,232	174,740	179,930	185,247
1.2 Individuals	157,446	161,658	167,186	175,355	181,838	185,306	191,858	199,705	205,342	203,523	203,153	202,693	205,690
1.3 Government	69,112	61,680	89,849	86,750	93,843	100,822	103,850	106,235	118,094	117,287	122,433	128,721	128,212
1.4 GREs	49,092	52,267	46,347	44,867	46,791	48,232	38,927	41,033	38,186	42,978	40,515	43,484	47,539
1.5 Non Banking Financial Institutions	10,137	7,232	6,157	5,963	5,957	5,927	7,558	7,615	7,083	6,995	7,166	7,139	7,571
Non-Residents	30,099	34,594	10,329	9,557	7,593	7,378	7,064	7,369	7,733	7,299	7,226	6,830	6,768
(2) 2.1 Corporate	3,704	3,892	4,348	3,729	2,924	3,101	2,812	3,092	2,611	2,153	2,129	1,989	2,088
2.2 Non Banking Financial Institutions	22,919	26,625	1,984	898	663	248	593	438	409	470	478	500	1,321
2.3 Individuals	3,361	3,285	3,629	4,019	3,920	3,907	3,612	3,708	3,551	3,537	3,506	3,409	3,342
2.4 Government and Non Commercial Entities	115	792	368	911	86	122	47	131	1,162	1,139	1,113	933	17
Total Deposits	410,371	422,771	439,873	453,267	472,498	489,290	495,305	521,259	538,030	550,314	555,233	568,796	581,027

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

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 2020	Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Nov 2024	Dec 2024	Jan 2025 *
Demand	696,884	848,040	907,451	918,955	955,430	981,451	1,019,471	1,056,997	1,058,043	1,083,948	1,088,252	1,109,723	1,116,459
Local Currency	513,144	614,109	646,030	659,642	676,421	693,721	724,856	757,785	768,383	781,528	801,053	822,420	834,946
Foreign Currencies	183,740	233,931	261,421	259,313	279,009	287,730	294,615	299,212	289,660	302,421	287,198	287,303	281,513
Savings	215,208	241,819	245,868	263,141	268,621	266,453	272,825	286,665	302,014	304,534	311,233	317,486	322,281
Local Currency	180,484	200,488	194,610	211,623	219,174	218,674	224,035	238,744	254,617	256,615	260,364	265,004	270,793
Foreign Currencies	34,724	41,331	51,258	51,518	49,447	47,779	48,790	47,921	47,397	47,919	50,869	52,483	51,488
Time	616,591	533,565	613,015	659,630	678,838	702,560	780,941	840,098	850,076	888,473	908,744	945,750	926,220
Local Currency	389,317	342,447	363,057	387,568	404,470	419,419	461,145	483,008	498,494	542,596	543,492	553,407	552,475
Foreign Currencies	227,274	191,118	249,958	272,062	274,368	283,141	319,796	357,090	351,582	345,877	365,252	392,343	373,745
Total Deposits **	1,528,683	1,623,424	1,766,334	1,841,726	1,902,889	1,950,464	2,073,237	2,183,760	2,210,133	2,276,955	2,308,229	2,372,960	2,364,960
Total Local Currency	1,082,945	1,157,044	1,203,697	1,258,833	1,300,065	1,331,814	1,410,036	1,479,537	1,521,495	1,580,738	1,604,910	1,640,831	1,658,215
Total Foreign Currencies	445,738	466,380	562,637	582,893	602,824	618,650	663,201	704,223	688,639	696,217	703,319	732,129	706,746
Commercial Prepayments	17,284	17,122	19,066	20,174	19,004	19,474	20,591	21,697	21,150	22,747	25,021	23,566	23,547

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 2020	Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Nov 2024	Dec 2024	Jan 2025 *
Demand	561,771	702,302	742,935	759,924	804,846	829,177	853,184	884,324	888,534	913,749	912,164	928,391	936,634
Local Currency	430,610	525,103	551,472	563,138	581,986	598,343	624,616	651,758	662,993	677,148	692,301	710,470	724,295
Foreign Currencies	131,161	177,199	191,463	196,786	222,860	230,834	228,568	232,566	225,541	236,601	219,863	217,921	212,340
Savings	189,229	212,095	215,328	232,637	238,342	237,865	244,746	258,138	274,094	276,742	283,664	289,734	294,622
Local Currency	165,239	184,383	179,178	195,690	203,183	203,577	209,284	223,837	239,798	242,003	245,748	250,274	256,067
Foreign Currencies	23,990	27,712	36,150	36,947	35,159	34,288	35,462	34,301	34,296	34,739	37,917	39,460	38,555
Time	551,770	482,364	547,235	581,207	591,292	610,881	689,391	741,444	751,251	775,942	799,203	833,284	817,807
Local Currency	355,065	313,381	329,286	348,162	361,961	372,698	413,602	430,254	447,577	484,947	487,389	497,534	495,693
Foreign Currencies	196,705	168,983	217,949	233,045	229,331	238,183	275,789	311,190	303,674	290,995	311,814	335,751	322,114
Total Deposits **	1,302,770	1,396,761	1,505,498	1,573,768	1,634,480	1,677,923	1,787,321	1,883,906	1,913,878	1,966,433	1,995,032	2,051,409	2,049,063
Total Local Currency	950,914	1,022,867	1,059,936	1,106,990	1,147,130	1,174,618	1,247,502	1,305,849	1,350,368	1,404,098	1,425,438	1,458,278	1,476,055
Total Foreign Currencies	351,856	373,894	445,562	466,778	487,350	503,305	539,819	578,057	563,510	562,335	569,594	593,132	573,008
Commercial Prepayments	13,714	13,548	15,377	16,634	15,439	16,119	17,355	18,323	17,552	19,078	21,418	20,040	20,144

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 2020	Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Nov 2024	Dec 2024	Jan 2025 *
Demand	135,113	145,738	164,516	159,031	150,584	152,274	166,287	172,673	169,510	170,199	176,087	181,332	179,825
Local Currency	82,534	89,006	94,558	96,504	94,435	95,378	100,240	106,027	105,391	104,380	108,752	111,949	110,651
Foreign Currencies	52,579	56,732	69,958	62,527	56,149	56,896	66,047	66,646	64,119	65,819	67,335	69,382	69,174
Savings	25,979	29,724	30,540	30,504	30,279	28,588	28,079	28,527	27,920	27,792	27,569	27,753	27,659
Local Currency	15,245	16,105	15,432	15,933	15,991	15,097	14,751	14,907	14,819	14,611	14,616	14,730	14,726
Foreign Currencies	10,734	13,619	15,108	14,571	14,288	13,491	13,328	13,620	13,101	13,181	12,952	13,023	12,933
Time	64,821	51,201	65,780	78,423	87,546	91,679	91,550	98,654	98,825	112,530	109,541	112,466	108,413
Local Currency	34,252	29,066	33,771	39,406	42,509	46,721	47,543	52,754	50,917	57,649	56,103	55,874	56,782
Foreign Currencies	30,569	22,135	32,009	39,017	45,037	44,958	44,007	45,900	47,908	54,882	53,438	56,592	51,631
Total Deposits **	225,913	226,663	260,836	267,958	268,409	272,541	285,916	299,854	296,255	310,522	313,196	321,551	315,897
Total Local Currency	132,031	134,177	143,761	151,843	152,935	157,196	162,534	173,688	171,127	176,640	179,472	182,553	182,160
Total Foreign Currencies	93,882	92,486	117,075	116,115	115,474	115,345	123,382	126,166	125,129	133,881	133,725	138,997	133,737
Commercial Prepayments	3,570	3,574	3,689	3,540	3,565	3,355	3,236	3,374	3,598	3,669	3,603	3,526	3,403

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 2020	Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Nov 2024	Dec 2024	Jan 2025 *
Demand	600,087	742,300	793,753	801,618	834,836	860,233	900,593	928,556	926,224	953,222	958,091	978,658	981,609
Local Currency	428,516	522,385	548,381	558,428	573,185	590,101	621,513	646,410	653,088	667,929	686,916	707,530	716,993
Foreign Currencies	171,571	219,915	245,372	243,190	261,651	270,132	279,080	282,146	273,137	285,293	271,175	271,128	264,616
Savings	111,824	127,395	131,953	145,783	147,547	146,367	151,932	157,814	163,160	168,698	170,770	175,242	176,074
Local Currency	85,338	93,150	89,441	102,215	105,932	106,196	110,341	117,133	122,721	127,470	127,684	130,374	132,505
Foreign Currencies	26,486	34,245	42,512	43,568	41,615	40,171	41,591	40,681	40,439	41,229	43,086	44,869	43,569
Time	496,631	418,082	494,575	531,288	544,645	557,983	631,997	685,286	704,660	726,551	750,549	782,922	757,653
Local Currency	284,997	238,212	259,498	276,993	291,971	299,256	335,851	353,693	381,208	411,477	419,104	423,153	422,283
Foreign Currencies	211,634	179,870	235,077	254,295	252,674	258,727	296,146	331,593	323,452	315,074	331,445	359,769	335,370
Total Deposits **	1,208,542	1,287,777	1,420,281	1,478,689	1,527,028	1,564,583	1,684,522	1,771,656	1,794,044	1,848,471	1,879,410	1,936,822	1,915,336
Total Local Currency	798,851	853,747	897,320	937,636	971,088	995,553	1,067,705	1,117,236	1,157,017	1,206,875	1,233,704	1,261,057	1,271,780
Total Foreign Currencies	409,691	434,030	522,961	541,053	555,940	569,030	616,817	654,420	637,027	641,596	645,707	675,765	643,556
Commercial Prepayments	14,082	14,521	16,227	17,430	16,183	16,897	17,866	18,829	18,439	19,295	22,125	20,541	20,361

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 2020	Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Nov 2024	Dec 2024	Jan 2025 *
Demand	96,797	105,740	113,698	117,337	120,594	121,218	118,878	128,441	131,819	130,726	130,161	131,065	134,850
Local Currency	84,628	91,724	97,649	101,214	103,236	103,620	103,343	111,375	115,295	113,598	114,138	114,890	117,953
Foreign Currencies	12,169	14,016	16,049	16,123	17,358	17,598	15,535	17,066	16,524	17,127	16,023	16,176	16,897
Savings	103,384	114,424	113,915	117,358	121,074	120,086	120,893	128,851	138,854	135,835	140,463	142,244	146,207
Local Currency	95,146	107,338	105,169	109,408	113,242	112,478	113,694	121,611	131,896	129,145	132,680	134,630	138,289
Foreign Currencies	8,238	7,086	8,746	7,950	7,832	7,608	7,199	7,240	6,958	6,690	7,783	7,614	7,918
Time	119,960	115,483	118,440	128,342	134,193	144,577	148,944	154,812	145,416	161,922	158,195	162,828	168,568
Local Currency	104,320	104,235	103,559	110,575	112,499	120,163	125,294	129,315	117,286	131,119	124,388	130,254	130,193
Foreign Currencies	15,640	11,248	14,881	17,767	21,694	24,414	23,650	25,497	28,130	30,803	33,807	32,574	38,375
Total Deposits **	320,141	335,647	346,053	363,037	375,861	385,881	388,715	412,104	416,089	428,483	428,818	436,137	449,624
Total Local Currency	284,094	303,297	306,377	321,197	328,977	336,261	342,331	362,301	364,477	373,863	371,206	379,774	386,434
Total Foreign Currencies	36,047	32,350	39,676	41,840	46,884	49,620	46,384	49,803	51,612	54,621	57,612	56,363	63,190
Commercial Prepayments	3,202	2,601	2,839	2,744	2,821	2,577	2,725	2,868	2,711	3,451	2,896	3,026	3,186

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 2020	Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Nov 2024	Dec 2024	Jan 2025 *
Maturity													
Upto 3 Months	458,803	453,936	472,546	537,858	579,967	585,455	604,994	669,719	611,807	697,935	727,586	688,449	686,513
Above 3 and Upto 6 Months	163,992	152,495	174,542	204,006	192,519	205,437	209,611	202,645	251,151	234,806	221,483	270,530	257,378
Above 6 and Upto 12 Months	176,416	165,463	280,784	230,914	199,937	219,030	260,649	271,665	300,688	284,318	279,879	253,258	270,553
Exceeding 12 Months	65,472	27,210	38,368	40,660	63,243	43,838	44,255	45,254	46,410	44,368	50,984	73,857	51,445
Total	864,683	799,104	966,240	1,013,438	1,035,666	1,053,760	1,119,509	1,189,283	1,210,056	1,261,427	1,279,932	1,286,094	1,265,889

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 2020	Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Nov 2024	Dec 2024	Jan 2025 *
Maturity													
Upto 3 Months	417,522	420,563	431,863	492,930	527,445	524,859	545,536	609,233	552,293	619,312	654,697	612,799	611,695
Above 3 and Upto 6 Months	150,405	144,128	164,879	192,855	174,605	187,466	194,611	184,643	226,285	214,091	202,323	252,568	240,121
Above 6 and Upto 12 Months	164,263	155,816	262,934	206,571	181,043	203,234	241,333	249,339	281,069	265,296	258,639	231,712	250,129
Exceeding 12 Months	63,131	22,657	35,718	37,720	60,019	40,529	41,159	42,323	43,567	41,746	46,671	69,344	47,107
Total	795,321	743,164	895,394	930,076	943,112	956,088	1,022,639	1,085,538	1,103,214	1,140,445	1,162,330	1,166,423	1,149,052

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 2020	Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Nov 2024	Dec 2024	Jan 2025 *
Maturity													
Upto 3 Months	41,281	33,373	40,683	44,928	52,522	60,596	59,458	60,486	59,514	78,623	72,889	75,650	74,818
Above 3 and Upto 6 Months	13,587	8,367	9,663	11,151	17,914	17,971	15,000	18,002	24,866	20,715	19,160	17,962	17,257
Above 6 and Upto 12 Months	12,153	9,647	17,850	24,343	18,894	15,796	19,316	22,326	19,619	19,022	21,239	21,546	20,424
Exceeding 12 Months	2,341	4,553	2,650	2,940	3,224	3,309	3,096	2,931	2,843	2,622	4,313	4,513	4,338
Total	69,362	55,940	70,846	83,362	92,554	97,672	96,870	103,745	106,842	120,982	117,601	119,671	116,837

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 2020	Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Nov 2024	Dec 2024	Jan 2025 *
Maturity													
Upto 3 Months	359,381	358,300	382,472	446,300	482,190	472,298	475,197	533,165	514,350	578,044	593,030	579,258	570,314
Above 3 and Upto 6 Months	126,101	118,030	133,616	160,310	155,430	145,107	174,339	164,910	202,972	184,750	187,386	200,239	184,839
Above 6 and Upto 12 Months	134,294	124,102	230,582	175,913	147,931	175,998	205,467	214,819	213,112	203,596	199,568	194,994	193,965
Exceeding 12 Months	58,134	21,182	34,361	36,765	42,291	38,935	38,924	41,327	40,909	39,854	46,702	46,392	46,981
Total	677,910	621,614	781,031	819,288	827,842	832,338	893,927	954,221	971,343	1,006,244	1,026,686	1,020,883	996,099

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 2020	Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Nov 2024	Dec 2024	Jan 2025 *
Maturity													
Upto 3 Months	99,422	95,636	90,074	91,558	97,777	113,157	129,797	136,554	97,457	119,892	134,556	109,191	116,198
Above 3 and Upto 6 Months	37,891	34,465	40,926	43,696	37,089	60,330	35,272	37,735	48,179	50,056	34,098	70,291	72,539
Above 6 and Upto 12 Months	42,122	41,361	50,202	55,001	52,006	43,032	55,182	56,846	87,576	80,722	80,311	58,264	76,588
Exceeding 12 Months	7,338	6,028	4,007	3,895	20,952	4,903	5,331	3,927	5,501	4,514	4,282	27,465	4,464
Total	186,773	177,490	185,209	194,150	207,824	221,422	225,582	235,062	238,713	255,184	253,247	265,211	269,789

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 2020	Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Nov 2024	Dec 2024	Jan 2025 *
Total Notes Issued (1) **	109,416	110,503	118,668	127,847	135,105	125,774	134,393	144,853	143,943	145,490	151,156	151,310	156,018
Total Coins Issued (2) ***	1,288	1,312	1,343	1,361	1,373	1,379	1,387	1,995	1,421	1,421	1,430	1,439	1,441
Total Currency Issued	110,704	111,815	120,011	129,208	136,478	127,153	135,780	146,848	145,364	146,911	152,586	152,749	157,459

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 2020	Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Nov 2024	Dec 2024	Jan 2025 *
Cheques Cleared													
Number of Cheques	21,246,540	21,283,261	21,819,330	5,564,665	10,809,658	16,451,282	22,125,474	5,657,667	11,027,238	17,364,933	21,462,706	23,450,426	2,032,980
Amount (<i>In Millions of AED</i>)	990,317	1,096,076	1,225,172	306,450	613,345	930,656	1,263,324	328,841	646,652	1,014,878	1,263,562	1,382,101	122,952

¹ Cumulative data

* Preliminary

Table 48 : UAE Domestic Fund Transfer System Statistics ¹

Item	Dec 2020	Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Nov 2024	Dec 2024	Jan 2025 *
Customer to Customer Trfers													
Number of Transfers	50,815,931	60,572,382	74,540,998	20,742,330	41,997,708	65,046,762	89,505,431	25,556,480	52,197,172	80,569,401	100,087,784	109,708,556	9,439,140
Amount (<i>In Millions of AED</i>)	3,395,642	3,868,969	4,910,567	1,417,924	2,938,683	4,463,925	6,140,128	1,687,838	3,493,837	5,301,604	6,660,520	7,406,545	677,649
Bank to Bank Trfers													
Number of Transfers	458,646	537,239	633,663	164,304	323,507	497,283	674,486	179,531	362,945	554,573	687,859	757,910	67,369
Amount (<i>In Millions of AED</i>)	5,741,066	5,723,490	7,797,467	2,478,089	5,071,672	7,915,594	11,018,872	2,839,971	5,829,263	9,036,713	11,359,374	12,491,923	1,109,347
Total Domestic Fund Trfers													
Number of Transfers	51,274,577	61,109,621	75,174,661	20,906,634	42,321,215	65,544,045	90,179,917	25,736,011	52,560,117	81,123,974	100,775,643	110,466,466	9,506,509
Amount (<i>In Millions of AED</i>)	9,136,708	9,592,459	12,708,034	3,896,013	8,010,355	12,379,519	17,159,000	4,527,809	9,323,100	14,338,317	18,019,894	19,898,468	1,786,996

¹ Cumulative data

* Preliminary

Table 49 : Banks and Branches Network Statistics (Quarterly)

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

* Preliminary

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