



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

النشرة الاحصائية الشهرية
- البيانات المصرفية والنقدية -
نوفمبر 2025

**Monthly Statistical Bulletin
- Banking & Monetary Statistics -
November 2025**

Contents

Tables		Pages	Tables		Pages
1	Selected Monetary and Banking Indicators	4	30	Deposits distributed Residents / Non Residents (All Banks)	39 ~ 40
2	Monetary Survey	5 ~ 6	31	Deposits distributed Residents / Non Residents (National Banks)	41
3	Monthly Changes in Factors Affecting Money Supply	7 ~ 8	32	Deposits distributed Residents / Non Residents (Foreign Banks)	42
4	UAE Monetary Base (Monthly)	9	33	Deposits distributed Residents / Non Residents (Conventional Banks)	43
5	Balance Sheet - Central Bank of the UAE	10 ~ 11	34	Deposits distributed Residents / Non Residents (Islamic Banks)	44
6	Central Bank International Reserves	12	35	Classification of Deposits by Size (Quarterly)	45
7 - 8	Aggregated Balance Sheet of Banks - Assets & Liabilities (All Banks)	13 ~ 15	36	Deposits by Type and Currency (All Banks)	46
9	Aggregated Balance Sheet of Banks - Assets (National Banks)	16	37	Deposits by Type and Currency (National Banks)	47
10	Aggregated Balance Sheet of Banks - Liabilities (National Banks)	17	38	Deposits by Type and Currency (Foreign Banks)	48
11	Aggregated Balance Sheet of Banks - Assets (Foreign Banks)	18	39	Deposits by Type and Currency (Conventional Banks)	49
12	Aggregated Balance Sheet of Banks - Liabilities (Foreign Banks)	19	40	Deposits by Type and Currency (Islamic Banks)	50
13	Aggregated Balance Sheet of Banks - Assets (Conventional Banks)	20	41	Time Deposits by Maturity (All Banks)	51
14	Aggregated Balance Sheet of Banks - Liabilities (Conventional Banks)	21	42	Time Deposits by Maturity (National Banks)	52
15	Aggregated Balance Sheet of Banks - Assets (Islamic Banks)	22	43	Time Deposits by Maturity (Foreign Banks)	53
16	Aggregated Balance Sheet of Banks - Liabilities (Islamic Banks)	23	44	Time Deposits by Maturity (Conventional Banks)	54
17	Aggregated Memoranda Accounts of Banks	24	45	Time Deposits by Maturity (Islamic Banks)	55
18	Banks' Foreign Assets and Liabilities (All Banks)	25 ~ 26	46	Currency Issued	56
19	Banks' Foreign Assets and Liabilities (National Banks)	27	47	Cheques Cleared Statistics	57
20	Banks' Foreign Assets and Liabilities (Foreign Banks)	28	48	UAE Domestic Fund Transfer System Statistics	58
21	Banks' Foreign Assets and Liabilities (Conventional Banks)	29	49	Banks and Branches Network Statistics (Quarterly)	59
22	Banks' Foreign Assets and Liabilities (Islamic Banks)	30			
23	Domestic Credit (All Banks)	31 ~ 32			
24	Domestic Credit (National Banks)	33			
25	Domestic Credit (Foreign Banks)	34			
26	Domestic Credit (Conventional Banks)	35			
27	Domestic Credit (Islamic Banks)	36			
28	Bank Credit to Residents by Economic Activity (Quarterly)	37			
29	Bank Credit to Non - Residents by Economic Activity (Quarterly)	38			

Contents (Contd)

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 2021	Dec 2022	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025	Oct 2025	Nov 2025 *
Central Bank of the UAE													
Total Assets/Liabilities	521,538	552,555	639,574	720,801	771,229	806,395	854,484	895,795	970,260	1,004,422	1,011,765	1,026,156	1,046,792
Gross International Reserves **	481,528	508,402	598,348	695,887	746,218	785,003	833,319	874,736	949,639	984,436	992,041	1,006,498	1,026,531
Money Supply Indicators													
Money Supply M ₁	701,853	737,562	795,469	829,259	877,989	884,081	896,320	946,334	986,211	1,026,126	1,032,774	1,065,891	1,048,128
Money Supply M ₂	1,563,025	1,703,625	1,908,088	2,022,886	2,134,493	2,169,342	2,249,664	2,315,218	2,437,746	2,531,165	2,589,348	2,628,906	2,669,363
Money Supply M ₃	1,856,910	2,107,229	2,351,311	2,444,495	2,583,376	2,631,915	2,719,864	2,776,599	2,893,732	2,997,548	3,123,306	3,167,337	3,216,377
Banks													
Total Assets	3,321,488	3,667,611	3,951,887	4,071,099	4,254,514	4,310,154	4,401,679	4,559,128	4,719,394	4,973,331	5,199,806	5,208,822	5,251,907
Foreign Assets (Net)	154,708	384,084	455,087	472,198	504,884	468,136	506,227	601,300	612,069	663,315	702,577	723,009	775,047
Foreign Assets	933,169	1,191,027	1,270,026	1,313,494	1,382,299	1,362,839	1,384,716	1,572,179	1,650,274	1,828,474	1,971,019	1,963,342	1,986,638
Foreign Assets to Total Assets (%)	28.1%	32.5%	32.1%	32.3%	32.5%	31.6%	31.5%	34.5%	35.0%	36.8%	37.9%	37.7%	37.8%
Foreign Liabilities	778,461	806,943	814,939	841,296	877,415	894,703	878,489	970,879	1,038,205	1,165,159	1,268,442	1,240,332	1,211,592
Foreign Liabilities to Total Liabilities (%)	23.4%	22.0%	20.6%	20.7%	20.6%	20.8%	20.0%	21.3%	22.0%	23.4%	24.4%	23.8%	23.1%
Deposits ¹	1,996,527	2,222,226	2,420,871	2,521,902	2,657,279	2,692,570	2,761,410	2,847,030	2,936,322	3,045,846	3,185,956	3,203,619	3,236,451
Residents	1,765,533	2,009,696	2,230,771	2,319,855	2,436,348	2,470,748	2,547,941	2,601,347	2,687,702	2,788,608	2,891,330	2,931,619	2,971,084
of which: Corporate	671,422	790,086	896,382	976,967	1,020,461	1,046,617	1,080,537	1,118,432	1,182,857	1,256,117	1,279,407	1,326,429	1,342,292
Non-Residents	230,994	212,530	190,100	202,047	220,931	221,822	213,469	245,683	248,620	257,238	294,627	272,000	265,368
of which: Corporate	82,170	103,101	105,083	110,387	117,576	112,306	107,308	124,863	123,709	138,193	116,273	118,920	118,380
Bank Credit (Domestic)	1,618,957	1,650,937	1,740,086	1,737,691	1,776,591	1,816,380	1,859,739	1,842,999	1,868,846	1,910,718	2,011,924	2,028,615	2,037,514
of which: Credit to Private Sector ***	1,137,528	1,185,901	1,247,159	1,260,910	1,290,720	1,323,409	1,362,337	1,357,706	1,393,553	1,440,882	1,489,005	1,496,743	1,502,936
Total Number of National Banks and Branches													
Head Offices (Including specialized banks but excluding investment banks)	22	22	22	22	23	23	23	23	23	23	23	23	23
Branches	513	498	492	489	484	482	481	483	479	453	438	436	435
Pay Offices	20	21	21	21	21	21	21	21	21	21	21	21	21
Electronic Banking Service Units	41	45	47	46	46	46	46	46	46	45	45	45	45
Total Number of Foreign Banks and Branches													
Head Offices	37	39	39	39	38	38	38	38	38	38	38	38	38
of which: Full Fledged Commercial Banks	27	28	28	28	27	27	27	27	27	27	27	27	27
of which: Licensed Wholesale Banks	10	11	11	11	11	11	11	11	11	11	11	11	11
Branches	74	73	72	72	72	72	73	73	73	73	72	72	72
Pay Offices	1	1	1	1	1	1	1	1	1	1	1	3	3
Electronic Banking Service Units	21	21	21	21	21	21	21	22	22	22	24	21	21
Number of Employees in Banks (UAE) ²	33,491	35,830	37,394	38,168	37,494	37,811	38,572	39,046	38,476	38,409	38,204	38,310	38,310
Employed with National Banks ²	26,763	28,737	30,156	30,858	31,329	31,628	32,276	32,590	32,006	31,924	31,603	31,709	31,709
Employed with Foreign Banks ²	6,728	7,093	7,238	7,310	6,165	6,183	6,296	6,456	6,470	6,485	6,601	6,601	6,601

* 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 2021	Dec 2022	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025	Oct 2025	Nov 2025 *
Net International Reserves	620,848	860,973	1,038,059	1,145,619	1,235,567	1,237,905	1,317,294	1,449,987	1,532,956	1,620,174	1,669,565	1,702,289	1,780,972
Central Bank (Net)	466,140	476,889	582,972	673,421	730,683	769,769	811,067	848,687	920,887	956,859	966,988	979,280	1,005,925
Gross International Reserves	481,528	508,402	598,348	695,887	746,218	785,003	833,319	874,736	949,639	984,436	992,041	1,006,498	1,026,531
Foreign Liabilities	15,388	31,513	15,376	22,466	15,535	15,234	22,252	26,049	28,752	27,577	25,053	27,218	20,606
Banks (Net)	154,708	384,084	455,087	472,198	504,884	468,136	506,227	601,300	612,069	663,315	702,577	723,009	775,047
Foreign Assets	933,169	1,191,027	1,270,026	1,313,494	1,382,299	1,362,839	1,384,716	1,572,179	1,650,274	1,828,474	1,971,019	1,963,342	1,986,638
Foreign Liabilities	778,461	806,943	814,939	841,296	877,415	894,703	878,489	970,879	1,038,205	1,165,159	1,268,442	1,240,332	1,211,592
Net Domestic Assets	942,177	842,652	870,029	877,267	898,926	931,436	932,370	865,232	904,790	910,991	919,782	926,617	888,391
Claims on Private Sector	1,145,805	1,193,635	1,259,192	1,268,361	1,301,900	1,336,057	1,375,075	1,373,537	1,409,448	1,457,601	1,503,940	1,513,280	1,516,622
Net Claims on Government	76,994	-53,219	-87,383	-104,582	-122,753	-131,801	-132,968	-119,375	-115,510	-131,855	-160,526	-162,247	-162,221
Claims on Government	371,314	351,101	356,348	317,569	326,651	331,245	337,665	342,548	340,996	336,044	373,914	376,721	385,256
Laibilities to Government	294,320	404,320	443,731	422,151	449,404	463,046	470,633	461,923	456,506	467,899	534,440	538,968	547,477
Claims on Official Entities	277,914	287,040	316,554	330,693	333,684	339,181	344,945	332,708	327,042	324,146	345,450	356,597	351,313
Claims on Nonbank Financial Institutions	26,608	25,674	20,968	30,370	28,002	26,470	26,499	26,030	26,496	26,327	29,666	29,945	30,490
Capital and Reserves	-428,611	-439,476	-475,256	-514,735	-502,771	-521,765	-553,786	-571,073	-566,572	-590,928	-620,331	-631,820	-639,987
Other Items (net)	-156,534	-171,002	-164,046	-132,840	-139,136	-116,705	-127,396	-176,596	-176,113	-174,300	-178,415	-179,138	-207,826
Money Supply M₁	701,853	737,562	795,469	829,259	877,989	884,081	896,320	946,334	986,211	1,026,126	1,032,774	1,065,891	1,048,128
Currency in Circulation Outside Banks	94,082	101,936	109,589	116,979	127,124	127,080	128,420	133,154	147,120	147,846	145,763	145,802	149,000
Monetary Deposits	607,771	635,626	685,880	712,280	750,865	757,001	767,900	813,180	839,092	878,280	887,010	920,089	899,129
Money Supply M₂	1,563,025	1,703,625	1,908,088	2,022,886	2,134,493	2,169,342	2,249,664	2,315,218	2,437,746	2,531,165	2,589,348	2,628,906	2,669,363
Quasi - Money	861,172	966,063	1,112,619	1,193,627	1,256,504	1,285,261	1,353,344	1,368,884	1,451,535	1,505,039	1,556,574	1,563,015	1,621,234
Foreign Currency Deposits	340,387	429,590	495,889	529,593	557,851	555,230	578,338	577,458	582,444	595,003	597,335	589,065	599,044
Dirham Deposits	520,785	536,473	616,730	664,034	698,653	730,031	775,006	791,426	869,091	910,036	959,239	973,949	1,022,190
Money Supply M₃	1,856,910	2,107,229	2,351,311	2,444,495	2,583,376	2,631,915	2,719,864	2,776,599	2,893,732	2,997,548	3,123,306	3,167,337	3,216,377
Government Deposits	293,885	403,604	443,223	421,609	448,883	462,574	470,200	461,381	455,986	466,383	533,958	538,431	547,015

* Preliminary

Monetary Aggregates

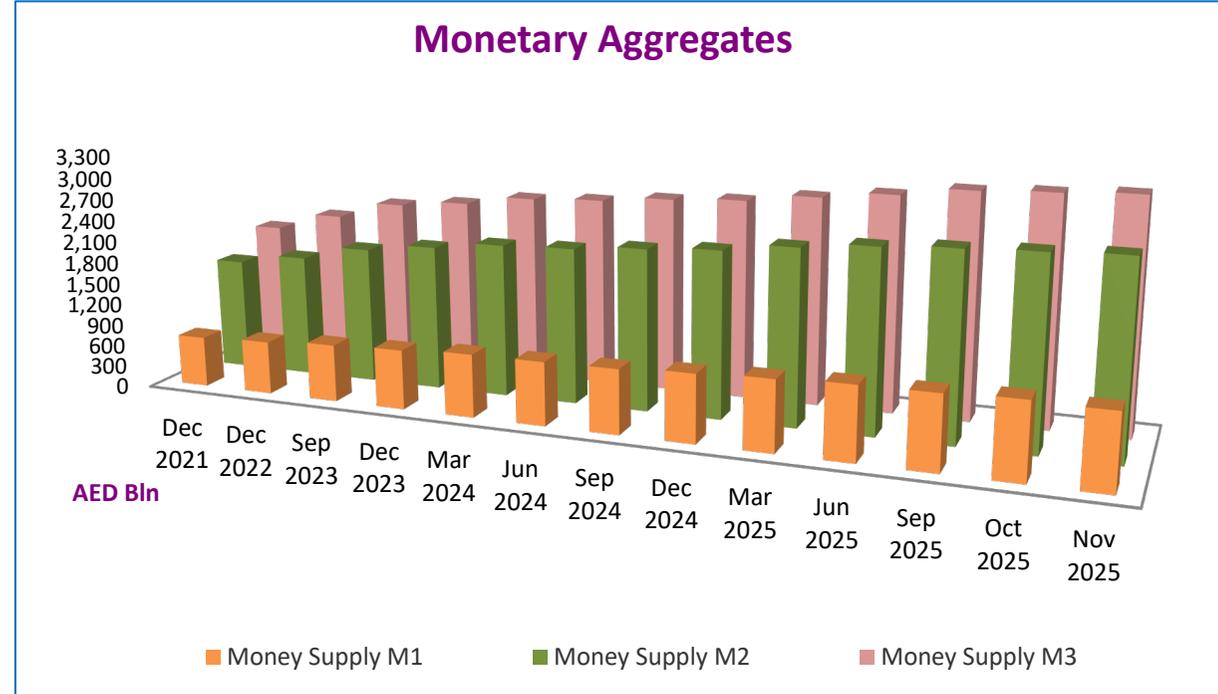
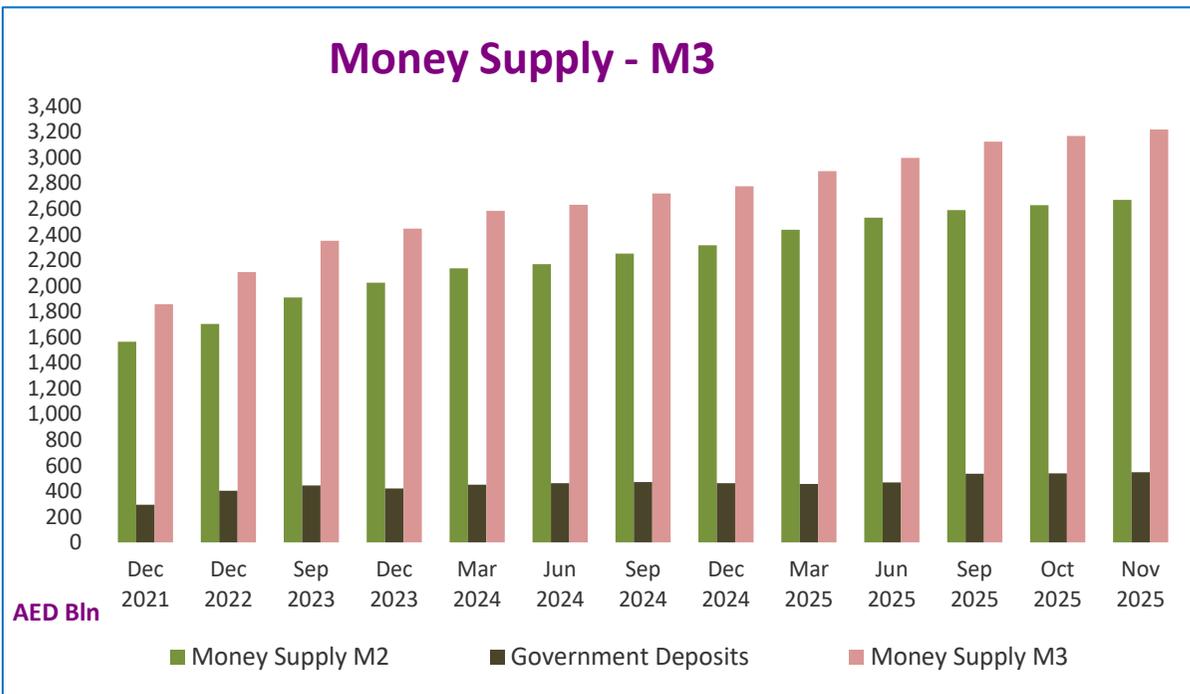
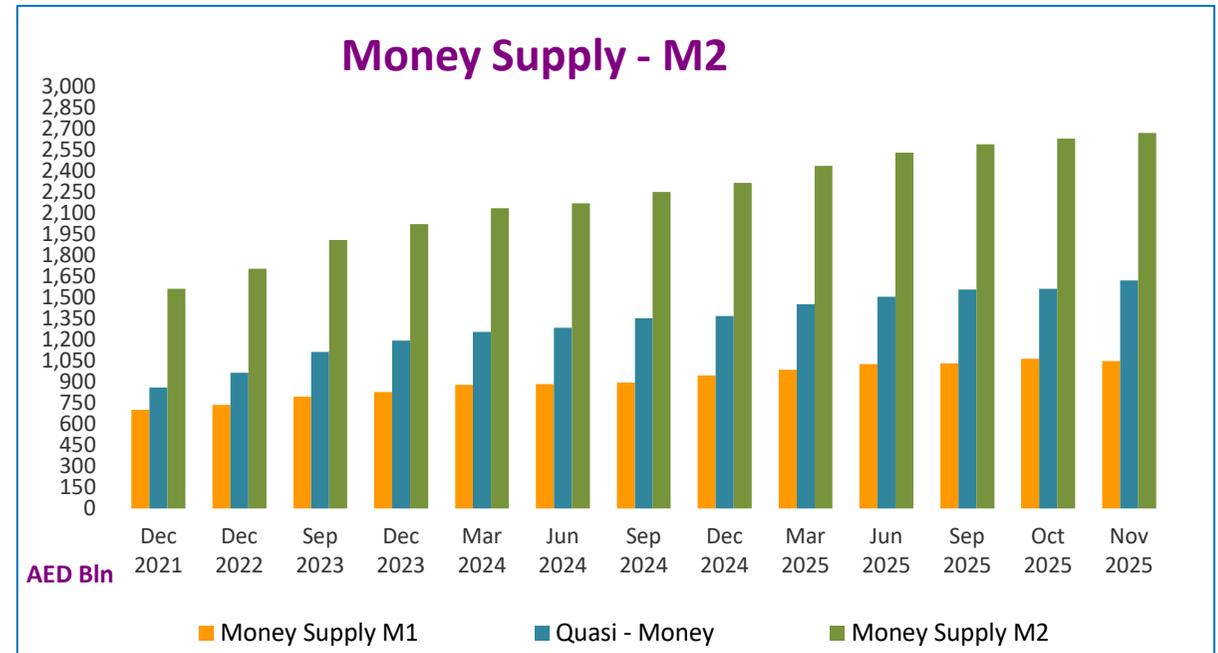
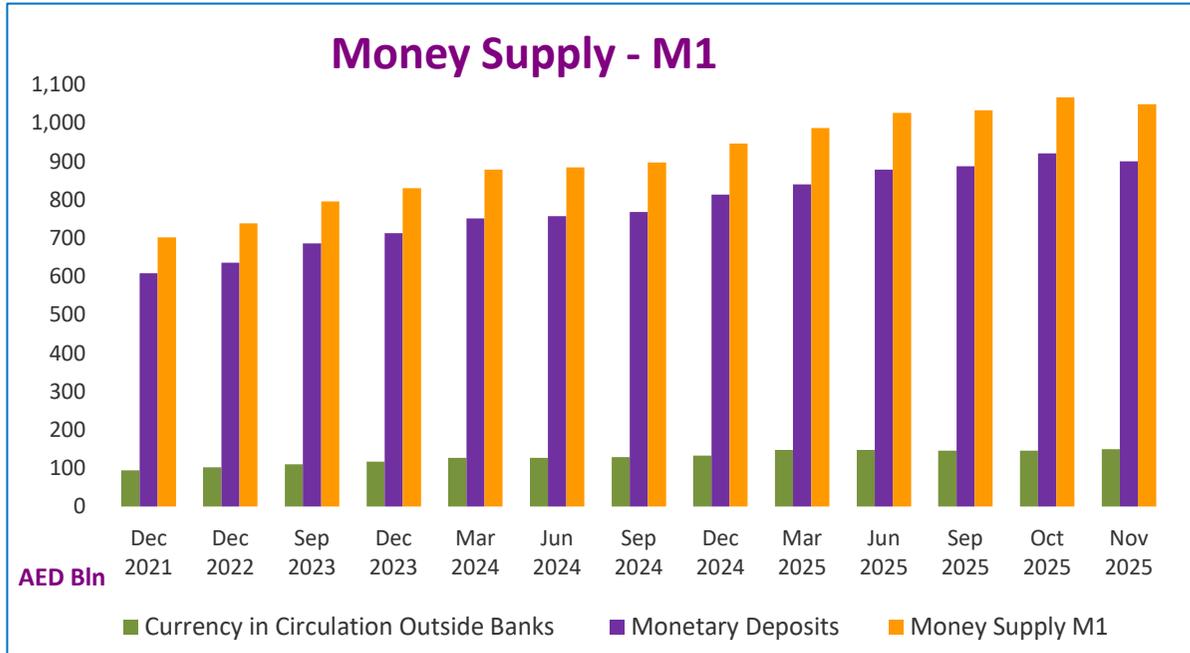


Table 3 : Monthly Changes in Factors Affecting Money Supply ¹

(In Millions of AED)												
Item	Dec 2022	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025	Oct 2025	Nov 2025 *
Net International Reserves	240,125	177,086	107,560	89,948	2,338	79,389	132,692	82,969	87,218	49,391	32,724	78,682
Central Bank (Net)	10,749	106,083	90,449	57,262	39,086	41,298	37,620	72,200	35,972	10,129	12,292	26,645
Gross International Reserves	26,874	89,946	97,539	50,331	38,785	48,316	41,417	74,903	34,797	7,605	14,457	20,033
Foreign Liabilities	16,125	-16,137	7,090	-6,931	-301	7,018	3,797	2,703	-1,175	-2,524	2,165	-6,612
Banks (Net)	229,376	71,003	17,111	32,686	-36,748	38,091	95,072	10,769	51,246	39,262	20,432	52,037
Foreign Assets	257,858	78,999	43,468	68,805	-19,460	21,877	187,463	78,095	178,200	142,545	-7,678	23,297
Foreign Liabilities	28,482	7,996	26,357	36,119	17,288	-16,214	92,390	67,326	126,954	103,283	-28,110	-28,741
Net Domestic Assets	-99,525	27,377	7,238	21,659	32,510	934	-67,138	39,559	6,201	8,791	6,834	-38,225
Claims on Private Sector	47,830	65,557	9,170	33,538	34,157	39,018	-1,538	35,911	48,153	46,338	9,341	3,341
Net Claims on Government	-130,213	-34,164	-17,199	-18,171	-9,048	-1,166	13,592	3,865	-16,345	-28,671	-1,721	26
Claims on Government	-20,213	5,247	-38,779	9,082	4,595	6,420	4,883	-1,552	-4,952	37,870	2,807	8,536
Laibilities to Government	110,000	39,411	-21,580	27,253	13,642	7,587	-8,710	-5,417	11,393	66,541	4,528	8,509
Claims on Official Entities	9,126	29,514	14,138	2,992	5,497	5,763	-12,236	-5,667	-2,896	21,304	11,147	-5,284
Claims on Nonbank Financial Institutions	-935	-4,705	9,402	-2,368	-1,533	30	-469	465	-169	3,339	279	545
Capital and Reserves **	-10,865	-35,780	-39,479	11,964	-18,994	-32,021	-17,287	4,501	-24,356	-29,403	-11,489	-8,167
Other Items (net) **	-14,468	6,956	31,206	-6,296	22,431	-10,691	-49,200	483	1,813	-4,115	-723	-28,688
Money Supply M₁	35,709	57,907	33,790	48,730	6,092	12,239	50,014	39,877	39,915	6,647	33,118	-17,763
Currency in Circulation Outside Banks	7,854	7,653	7,390	10,145	-44	1,340	4,735	13,965	727	-2,083	39	3,197
Monetary Deposits	27,855	50,254	26,400	38,585	6,136	10,899	45,280	25,912	39,188	8,731	33,079	-20,960
Money Supply M₂	140,600	204,463	114,798	111,607	34,849	80,323	65,554	122,528	93,419	58,182	39,558	40,457
Quasi - Money	104,891	146,556	81,008	62,877	28,757	68,084	15,540	82,651	53,504	51,535	6,441	58,220
Foreign Currency Deposits	89,203	66,299	33,704	28,258	-2,622	23,108	-880	4,986	12,559	2,332	-8,269	9,979
Dirham Deposits	15,688	80,257	47,304	34,619	31,378	44,975	16,420	77,665	40,945	49,203	14,710	48,241
Money Supply M₃	250,319	244,082	93,184	138,881	48,539	87,949	56,735	117,133	103,816	125,757	44,031	49,041
Government Deposits	109,719	39,619	-21,614	27,274	13,691	7,626	-8,819	-5,395	10,397	67,575	4,473	8,584

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)

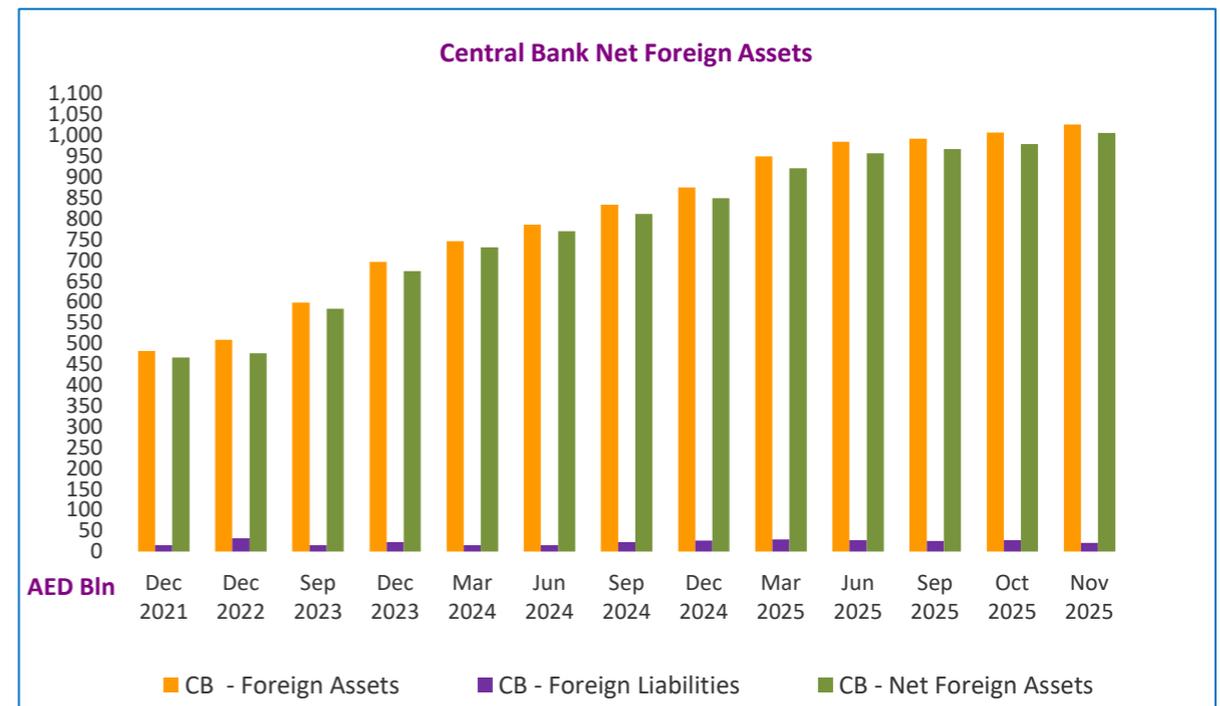
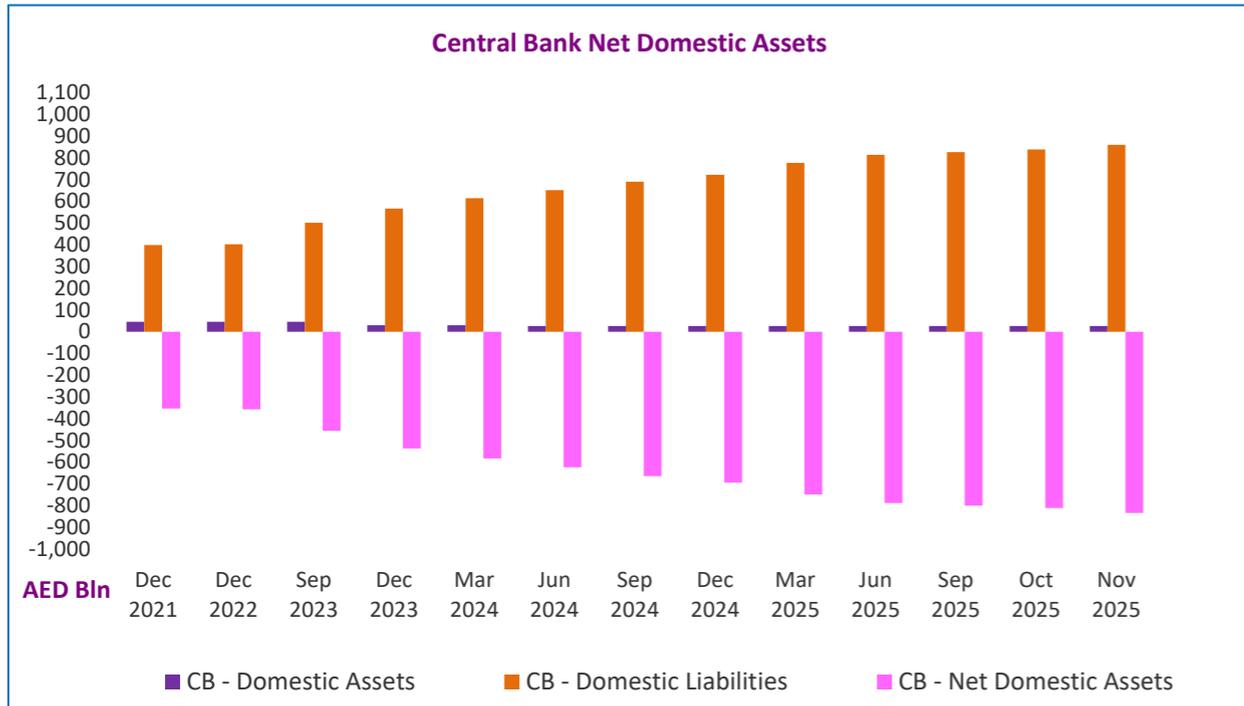
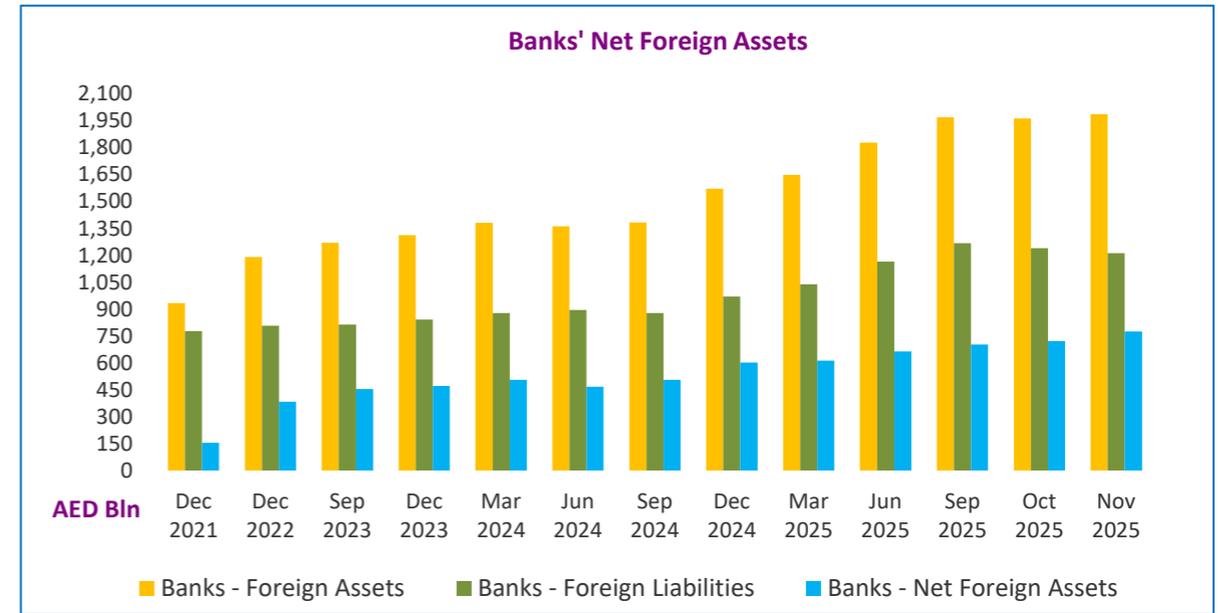
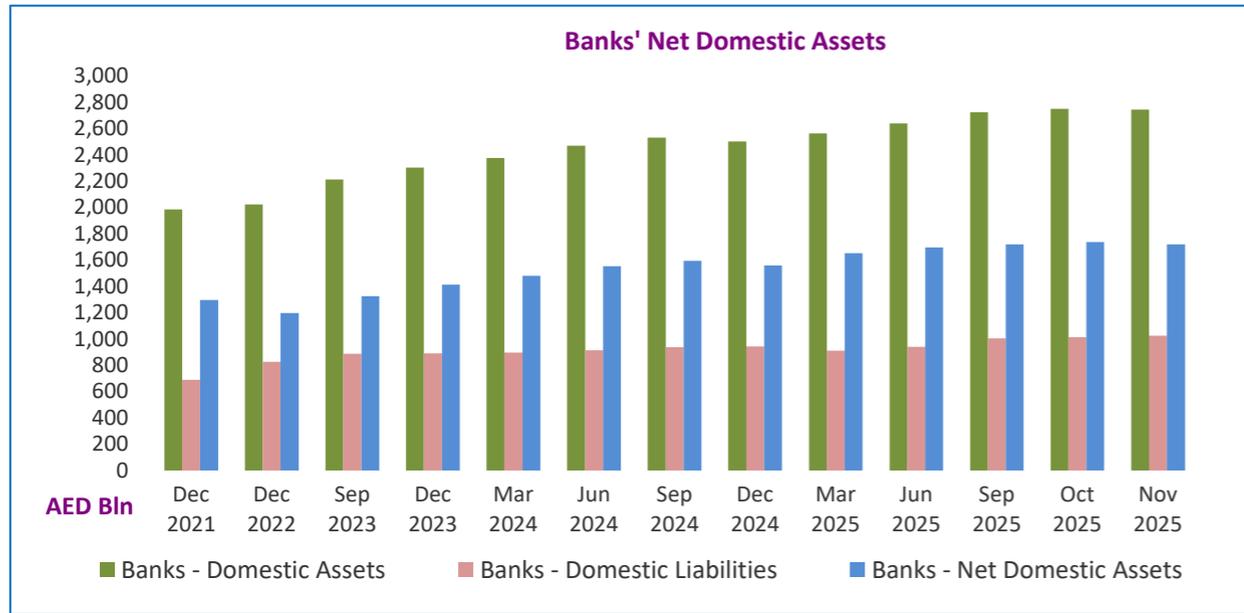


Table 4 : UAE Monetary Base (Monthly)

(In Millions of AED)														
Item	Dec 2021	Dec 2022	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025	Oct 2025	Nov 2025 *	
Monetary Base	484,025	512,273	597,311	658,748	703,660	724,982	743,456	780,615	833,102	859,865	832,515	836,033	849,964	
Components of Monetary Base	Currency Issued **	111,815	120,011	127,153	135,780	146,848	145,364	146,911	152,749	169,511	168,071	165,617	171,066	
	Reserve Requirements	104,038	99,567	206,148	182,500	220,274	259,594	208,256	265,874	335,959	315,006	285,140	282,723	
	Banks & OFCs Current Accounts & Overnight Deposits of Banks at CBUAE	103,444	127,947	63,390	126,857	72,422	93,097	147,361	110,534	55,984	120,007	81,383	171,131	107,302
	Monetary Bills & Islamic Certificates of Deposit	164,728	164,748	200,620	213,611	264,116	226,927	240,928	251,458	271,648	256,781	300,375	265,457	288,873

* Preliminary

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

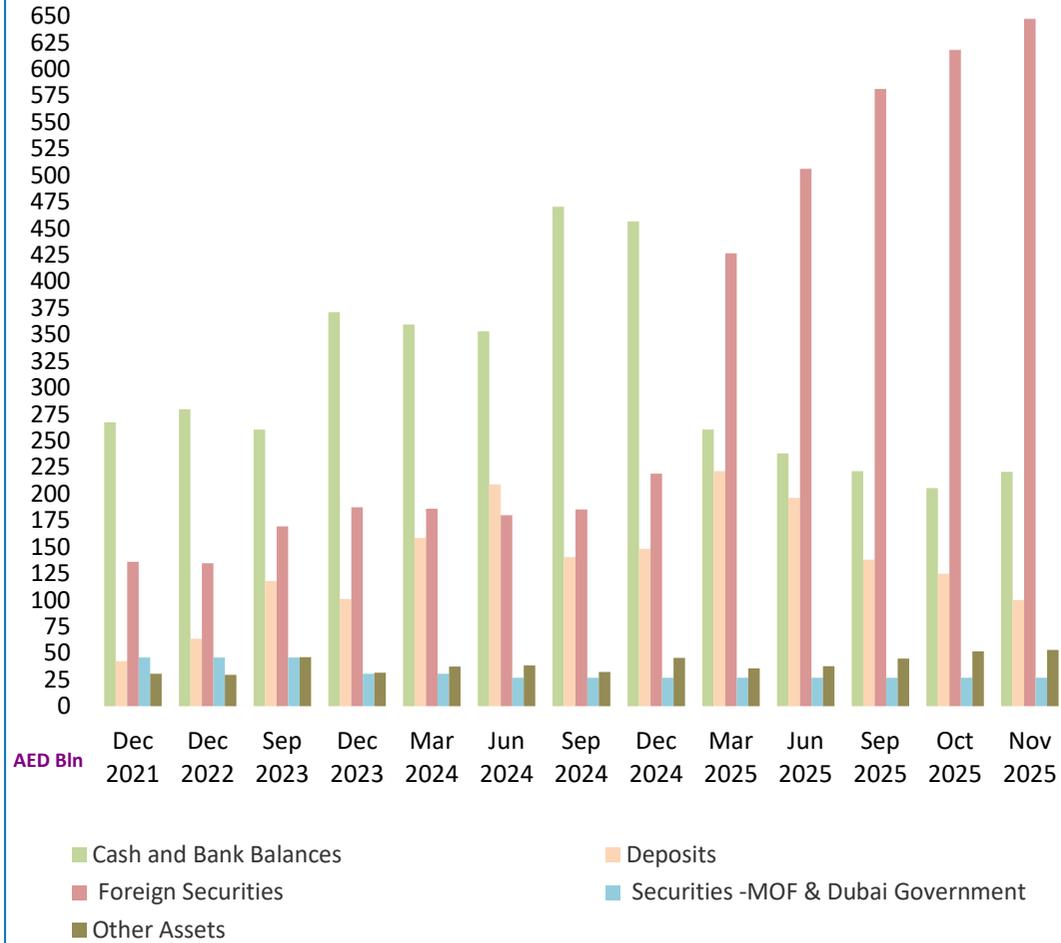
Table 5 : Balance Sheet - Central Bank of the UAE

(In Millions of AED)													
Item	Dec 2021	Dec 2022	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025	Oct 2025	Nov 2025 *
Assets													
Cash and Bank Balances	267,074	279,252	260,339	370,786	359,172	352,905	470,243	456,326	260,401	237,879	221,406	205,234	220,526
Deposits	42,230	63,425	117,812	100,957	158,456	208,782	140,199	148,273	221,412	196,127	138,049	124,814	99,835
Foreign Securities	135,875	134,543	169,242	187,168	185,833	179,722	185,137	218,912	426,273	505,998	580,945	617,775	646,797
Securities-Issued by Ministry of Finance & Dubai Government	45,903	45,902	45,902	30,379	30,379	26,707	26,707	26,706	26,706	26,706	26,706	26,706	26,704
Other Assets	30,456	29,433	46,279	31,511	37,389	38,279	32,198	45,578	35,468	37,712	44,659	51,627	52,930
Gold Bullion	11,913	16,045	16,261	18,147	19,615	20,467	23,185	22,981	27,425	28,883	33,541	35,250	37,291
Liquidity Support Facility	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Assets/Receivables	17,941	12,705	29,259	12,644	17,047	17,064	8,158	21,684	7,094	7,810	10,083	15,344	14,593
Property & Equipment	602	683	759	720	727	748	855	913	949	1,019	1,035	1,033	1,046
Total Assets	521,538	552,555	639,574	720,801	771,229	806,395	854,484	895,795	970,260	1,004,422	1,011,765	1,026,156	1,046,792
Liabilities													
Current Accounts & Deposits **	214,428	236,659	291,134	331,601	322,936	396,724	410,124	431,290	463,740	508,189	466,192	507,977	499,901
Monetary Bills & Islamic Certificates of Deposit	164,728	164,748	200,620	213,611	264,116	226,927	240,928	251,458	271,648	256,781	300,375	265,457	288,873
Currency Issued	111,815	120,011	127,153	135,780	146,848	145,364	146,911	152,749	169,511	168,071	165,617	166,736	171,066
Other Liabilities	4,504	20,266	9,986	14,368	11,134	10,822	22,194	22,938	23,028	26,153	29,133	32,290	31,859
Total Liabilities	495,475	541,684	628,893	695,360	745,034	779,837	820,157	858,435	927,927	959,194	961,317	972,460	991,699
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	6,056	3,655	3,655	9,542	9,542	9,542	9,542	14,613	14,613	14,613	14,613	14,613	14,613
Other Reserve	7	-12,784	-12,974	-4,101	-3,347	-2,984	4,785	2,747	7,720	10,615	15,835	19,083	20,480
Retained Earnings	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Capital & Reserves	26,063	10,871	10,681	25,441	26,195	26,558	34,327	37,360	42,333	45,228	50,448	53,696	55,093
Total Liabilities and Capital	521,538	552,555	639,574	720,801	771,229	806,395	854,484	895,795	970,260	1,004,422	1,011,765	1,026,156	1,046,792

* 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

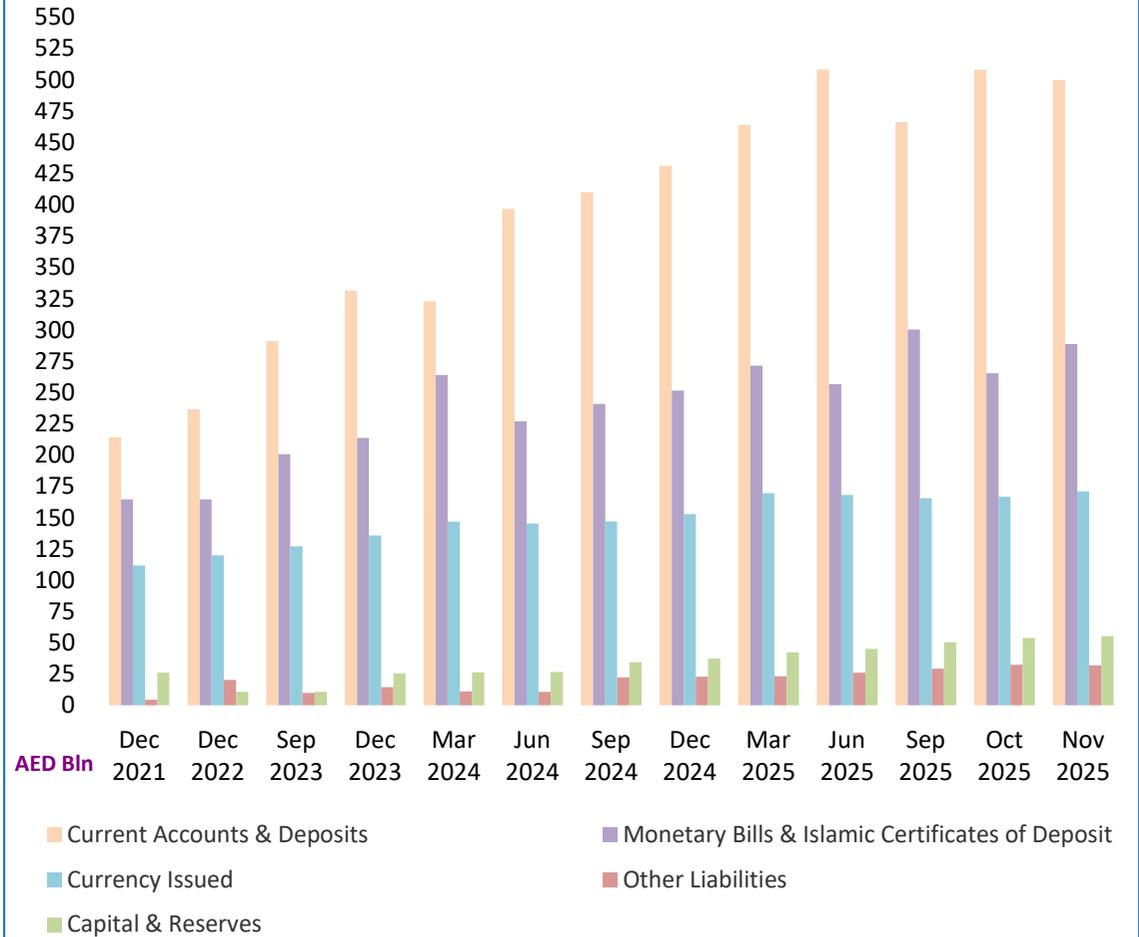


Table 6 : Central Bank International Reserves

(In Millions of AED)													
Item	Dec 2021	Dec 2022	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025	Oct 2025	Nov 2025 *
Gross International Reserves	481,528	508,402	598,348	695,887	746,218	785,003	833,319	874,736	949,639	984,436	992,041	1,006,498	1,026,531
Current Account Balances & Deposits with Banks Abroad	280,385	313,814	349,132	443,560	489,436	533,981	582,775	581,770	466,449	418,311	344,104	314,785	305,327
Foreign Investments (FVOCI & FVTPL)	135,875	134,543	169,242	187,168	185,833	179,722	185,137	218,912	426,273	505,998	580,945	617,775	646,797
IMF Reserves Position + SDR Holdings	15,081	14,526	14,510	14,734	14,600	14,382	14,845	14,282	14,483	15,115	15,033	14,913	14,905
Other Foreign Assets	50,187	45,519	65,464	50,425	56,349	56,918	50,562	59,772	42,434	45,012	51,959	59,025	59,502
Foreign Liabilities	15,388	31,513	15,376	22,466	15,535	15,234	22,252	26,049	28,752	27,577	25,053	27,218	20,606
Net International Reserves	466,140	476,889	582,972	673,421	730,683	769,769	811,067	848,687	920,887	956,859	966,988	979,280	1,005,925

* Preliminary

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

(In Millions of AED)													
Item	Dec 2021	Dec 2022	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025	Oct 2025	Nov 2025 *
Domestic Assets													
Cash and Deposits with C.B	381,878	408,573	485,417	537,350	572,325	590,719	611,043	639,254	683,008	703,466	679,796	679,333	685,468
Cash in Hand (LCY)	17,733	18,075	17,564	18,801	19,724	18,284	18,491	19,595	22,391	20,225	19,854	20,934	22,066
Deposits with Central Bank	364,145	390,498	467,853	518,549	552,601	572,435	592,551	619,660	660,617	683,242	659,943	658,399	663,401
Due From Resident Banks	35,897	49,988	58,336	57,044	65,334	62,673	58,855	74,209	74,652	86,401	84,633	75,939	79,527
Domestic Credit and Investments	1,802,517	1,837,243	1,933,563	1,944,518	1,989,242	2,036,984	2,088,916	2,081,097	2,112,276	2,152,586	2,260,134	2,283,982	2,293,193
a) Credit Facilities	1,618,957	1,650,937	1,740,086	1,737,691	1,776,591	1,816,380	1,859,739	1,842,999	1,868,846	1,910,718	2,011,924	2,028,615	2,037,514
Claims on Private Sector	1,120,745	1,172,965	1,236,202	1,240,265	1,272,301	1,306,419	1,345,757	1,341,685	1,377,166	1,424,837	1,469,795	1,477,315	1,482,862
Commercial Bills	47,573	60,450	75,265	69,655	75,185	81,073	78,549	81,916	88,715	95,085	100,076	97,861	97,504
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	1,073,172	1,112,515	1,160,937	1,170,610	1,197,116	1,225,346	1,267,208	1,259,769	1,288,451	1,329,753	1,369,719	1,379,454	1,385,358
Claims on Government	236,038	211,730	212,566	184,299	188,334	190,612	193,526	194,507	191,397	195,870	226,376	225,442	231,278
Claims on Public Sector (GREs)	245,391	253,306	280,361	292,482	297,537	302,359	303,876	290,786	283,896	273,966	296,543	306,429	303,299
Commercial Bills	8,275	5,685	7,418	6,375	8,987	8,985	8,492	10,668	11,183	9,810	11,350	24,280	25,469
Loans,Advances & Overdrafts	237,116	247,621	272,943	286,107	288,550	293,375	295,384	280,119	272,713	264,156	285,193	282,150	277,831
Claims on Other Financial Institutions	16,783	12,936	10,957	20,645	18,419	16,990	16,580	16,021	16,387	16,045	19,210	19,428	20,074
Loans,Advances & Overdrafts	16,783	12,936	10,957	20,645	18,419	16,990	16,580	16,021	16,387	16,045	19,210	19,428	20,074
b) Domestic Investments	183,560	186,306	193,477	206,827	212,651	220,604	229,177	238,098	243,430	241,868	248,210	255,367	255,679
Unclassified Assets	168,027	180,780	204,545	218,693	245,314	256,939	258,149	192,389	199,183	202,403	204,223	206,226	207,081
Fixed Assets	33,855	33,253	31,799	32,743	33,961	33,615	34,121	33,005	33,945	34,089	33,677	34,106	32,825
Inter-Branch Transactions	4,433	9,159	33,591	46,149	64,243	76,049	69,557	13,599	13,876	16,789	13,111	14,338	15,397
Other Assets	129,739	138,368	139,155	139,801	147,110	147,275	154,472	145,785	151,363	151,526	157,435	157,782	158,859
Foreign Assets	933,169	1,191,027	1,270,026	1,313,494	1,382,299	1,362,839	1,384,716	1,572,179	1,650,274	1,828,474	1,971,019	1,963,342	1,986,638
Due from H.O. and/or Branches Abroad	190,091	225,419	181,751	195,945	195,525	163,485	143,921	248,495	242,002	279,017	336,229	293,920	312,263
Due from Other Banks Abroad	207,637	266,827	306,266	313,651	332,191	322,363	338,577	359,913	397,990	439,208	449,000	459,784	449,342
Cash in Hand (FCY)	164	224	382	355	334	497	415	412	624	362	550	628	664
Securities	289,677	341,123	400,520	428,236	451,791	459,519	485,308	496,687	520,340	554,842	580,777	579,726	584,970
Credit to Non-Residents	175,095	228,499	241,385	253,655	270,308	284,533	302,140	337,796	371,234	423,529	466,772	486,734	495,412
Other Foreign Assets	70,505	128,935	139,722	121,652	132,150	132,442	114,356	128,875	118,084	131,516	137,691	142,549	143,987
Total Assets	3,321,488	3,667,611	3,951,887	4,071,099	4,254,514	4,310,154	4,401,679	4,559,128	4,719,394	4,973,331	5,199,806	5,208,822	5,251,907

* Preliminary

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

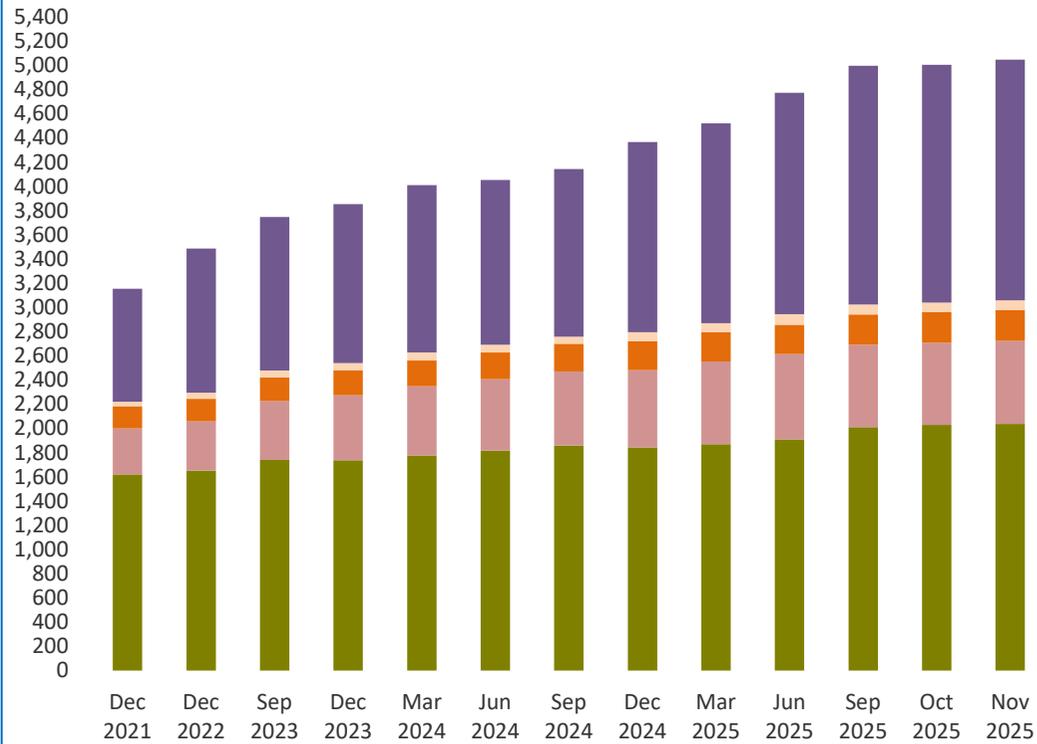
(In Millions of AED)													
Item	Dec 2021	Dec 2022	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025	Oct 2025	Nov 2025 *
Domestic Liabilities													
Monetary Deposits	607,771	635,626	685,880	712,280	750,865	757,001	767,900	813,180	839,092	878,280	887,010	920,089	899,129
Demand Deposits (LCY)	602,766	629,196	676,384	704,618	738,782	746,064	756,029	802,082	828,310	864,217	874,580	906,987	887,414
Bankers Drafts	5,005	6,430	9,496	7,662	12,083	10,937	11,871	11,098	10,782	14,063	12,431	13,102	11,715
Quasi Monetary Deposits	860,501	965,401	1,112,026	1,192,852	1,255,814	1,284,487	1,352,430	1,367,794	1,449,813	1,503,713	1,555,020	1,561,368	1,619,397
Time Deposits (LCY)	330,271	352,159	408,428	450,163	470,354	485,815	528,315	536,622	592,628	612,885	644,098	652,841	698,275
Savings Deposits (LCY)	189,843	183,652	207,709	213,096	227,609	243,442	245,777	253,714	274,741	295,825	313,587	319,461	322,078
Other Deposits (FCY)	340,387	429,590	495,889	529,593	557,851	555,230	578,338	577,458	582,444	595,003	597,335	589,065	599,044
Government Deposits (LCY + FCY)	287,408	396,055	422,845	401,129	419,328	419,435	416,536	407,927	385,661	394,779	436,011	435,957	438,705
Other Domestic Deposits (LCY + FCY) **	16,652	19,480	20,377	21,715	22,687	21,665	23,002	23,959	24,714	26,774	27,236	27,383	25,904
Capital and Reserves	402,548	428,605	464,575	489,294	476,576	495,207	519,459	533,713	524,239	545,700	569,883	578,124	584,894
Due to Central Bank	2,848	5,836	5,365	4,342	4,203	3,313	2,596	1,539	1,233	1,048	1,210	1,046	767
Due to Resident Banks	32,939	47,685	56,512	54,578	62,896	57,525	54,814	71,458	73,342	83,729	82,041	73,105	75,378
Capital Market Funding & Term Borrowings	26,957	28,791	26,157	25,887	29,564	27,730	31,745	31,738	31,923	31,934	31,939	31,939	38,869
Foreign Liabilities	778,461	806,943	814,939	841,296	877,415	894,703	878,489	970,879	1,038,205	1,165,159	1,268,442	1,240,332	1,211,592
Due to H.O and/or Branches Abroad	62,486	74,066	112,816	129,991	122,560	143,330	155,738	164,486	202,423	232,590	265,897	264,589	234,199
Due to Other Banks Abroad	167,631	184,619	189,946	186,864	205,242	197,815	179,440	226,808	241,521	283,962	306,142	304,303	299,747
Capital Market Funding	184,395	165,356	149,210	161,995	160,454	167,161	166,678	163,849	173,612	201,137	200,202	193,915	197,269
Other Term Borrowings	49,986	35,799	36,838	36,457	35,489	36,381	38,564	35,665	40,925	41,131	39,240	39,538	44,853
Other Deposits (LCY + FCY)	230,994	212,530	190,100	202,047	220,930	221,821	213,469	245,683	248,620	257,238	294,627	272,000	265,368
Other Foreign Liabilities	82,969	134,573	136,029	123,942	132,740	128,195	124,600	134,388	131,105	149,102	162,334	165,987	170,155
Unclassified Liabilities	305,403	333,189	343,211	327,726	355,166	349,088	354,708	336,941	351,174	342,214	341,013	339,480	357,273
Inter-Branch Transactions	14,013	7,635	6,930	8,117	9,929	10,325	8,975	9,153	11,501	14,085	11,573	15,119	15,103
Other Liabilities	291,390	325,554	336,281	319,609	345,237	338,763	345,733	327,788	339,673	328,130	329,441	324,360	342,170
- Of which : Provisions ¹	155,547	155,549	158,149	141,072	140,270	135,445	134,166	127,911	127,641	121,601	117,132	117,250	115,000
Total Liabilities	3,321,488	3,667,611	3,951,887	4,071,099	4,254,514	4,310,154	4,401,679	4,559,128	4,719,394	4,973,331	5,199,806	5,208,822	5,251,907

* 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.

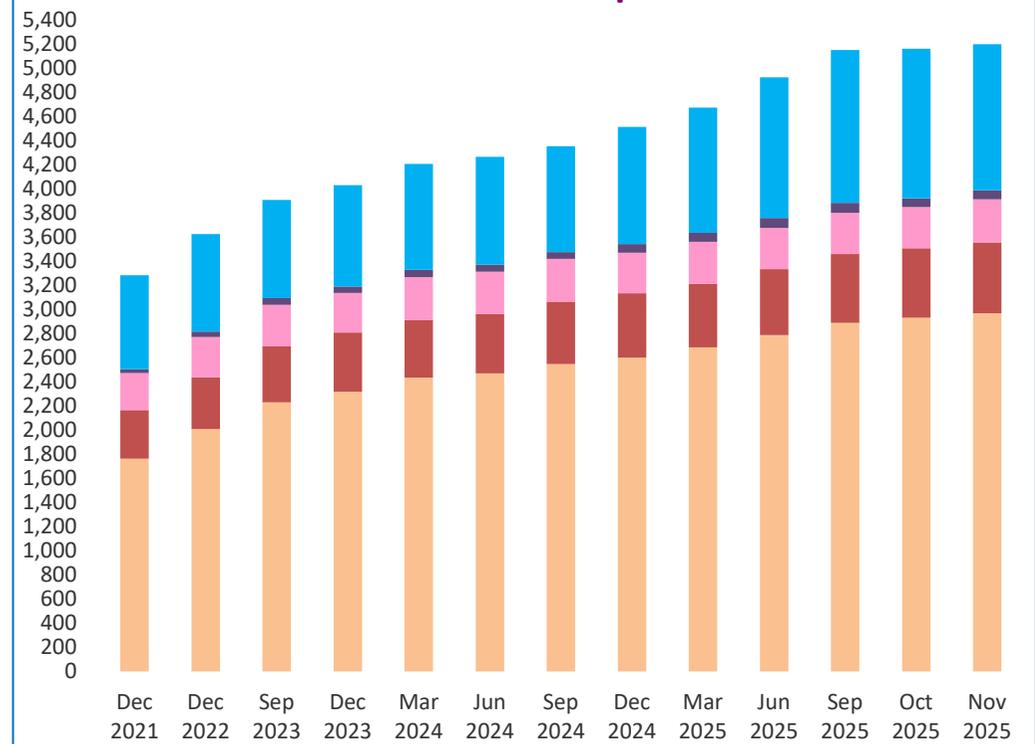
Aggregated Balance Sheet of Banks - Assets



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 2021	Dec 2022	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025	Oct 2025	Nov 2025 *
Domestic Assets													
Cash and Deposits with C.B	291,537	304,601	371,759	421,513	441,513	454,032	466,876	493,573	523,771	547,561	521,738	521,044	525,724
Cash in Hand (LCY)	16,296	16,439	15,928	17,011	17,861	16,762	16,976	18,023	20,429	18,488	18,079	18,899	20,083
Deposits with Central Bank	275,241	288,162	355,831	404,502	423,652	437,270	449,900	475,550	503,341	529,073	503,659	502,145	505,641
Due From Resident Banks	19,888	33,353	43,856	43,621	46,531	44,597	38,464	50,508	52,589	59,669	57,118	50,259	52,011
Domestic Credit and Investments	1,646,596	1,697,819	1,795,602	1,803,963	1,844,129	1,891,978	1,940,529	1,930,558	1,963,960	2,000,329	2,099,155	2,123,770	2,128,677
a) Credit Facilities	1,470,505	1,514,739	1,606,540	1,603,334	1,638,146	1,679,161	1,720,967	1,704,595	1,734,037	1,772,540	1,868,643	1,887,221	1,892,408
Claims on Private Sector	1,003,614	1,064,198	1,128,738	1,132,194	1,161,134	1,195,385	1,234,657	1,231,166	1,266,493	1,312,045	1,354,833	1,362,489	1,365,051
Commercial Bills	37,525	50,088	66,667	60,064	63,622	68,631	68,160	71,602	78,851	84,695	89,261	86,593	86,414
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	966,089	1,014,110	1,062,071	1,072,130	1,097,512	1,126,754	1,166,497	1,159,564	1,187,642	1,227,351	1,265,571	1,275,896	1,278,637
Claims on Government	223,299	200,882	204,805	176,890	181,175	183,289	186,860	187,927	186,281	190,408	220,064	219,297	224,990
Claims on Public Sector (GREs)	229,076	237,876	263,269	274,824	278,841	284,372	283,766	270,160	265,779	255,317	275,582	287,052	283,666
Commercial Bills	8,030	5,607	7,131	6,059	8,472	8,635	8,062	10,094	11,012	9,467	10,913	23,918	24,975
Loans,Advances & Overdrafts	221,046	232,269	256,138	268,765	270,369	275,736	275,704	260,066	254,768	245,849	264,670	263,134	258,691
Claims on Other Financial Institutions	14,516	11,783	9,728	19,426	16,996	16,115	15,685	15,342	15,484	14,770	18,164	18,382	18,701
Loans,Advances & Overdrafts	14,516	11,783	9,728	19,426	16,996	16,115	15,685	15,342	15,484	14,770	18,164	18,382	18,701
b) Domestic Investments	176,091	183,080	189,062	200,629	205,983	212,817	219,562	225,964	229,924	227,789	230,512	236,550	236,269
Unclassified Assets	153,428	165,950	188,838	201,948	225,706	239,473	239,368	176,125	181,896	185,039	185,294	188,156	188,258
Fixed Assets	32,092	31,734	30,325	31,261	32,492	32,129	32,649	31,540	32,466	32,612	32,198	32,654	31,377
Inter-Branch Transactions	4,412	9,104	33,529	46,118	64,144	75,996	69,533	13,549	13,814	16,580	12,824	14,317	14,796
Other Assets	116,924	125,112	124,984	124,569	129,070	131,348	137,185	131,037	135,616	135,847	140,271	141,185	142,085
Foreign Assets	794,516	1,027,245	1,093,346	1,137,679	1,203,531	1,184,436	1,209,314	1,383,223	1,457,127	1,612,268	1,752,463	1,758,933	1,789,757
Due from H.O. and/or Branches Abroad	179,284	207,818	158,279	169,422	172,751	133,606	121,728	218,679	216,296	237,314	296,446	256,852	284,379
Due from Other Banks Abroad	155,384	210,930	238,205	245,597	254,523	255,795	268,299	288,769	321,710	360,850	369,882	385,319	374,807
Cash in Hand (FCY)	107	164	313	319	295	470	380	380	583	341	509	582	619
Securities	247,104	299,080	360,981	388,426	410,315	418,830	443,245	457,525	481,941	514,552	538,732	541,777	545,186
Credit to Non-Residents	148,946	191,753	207,062	221,111	242,343	252,362	268,258	296,143	325,351	376,980	418,069	440,103	448,065
Other Foreign Assets	63,691	117,500	128,506	112,804	123,304	123,374	107,405	121,727	111,247	122,231	128,824	134,300	136,701
Total Assets	2,905,965	3,228,968	3,493,401	3,608,724	3,761,410	3,814,517	3,894,550	4,033,988	4,179,343	4,404,866	4,615,768	4,642,162	4,684,427

* Preliminary

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

(In Millions of AED)													
Item	Dec 2021	Dec 2022	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025	Oct 2025	Nov 2025 *
Domestic Liabilities													
Monetary Deposits	524,246	546,521	594,958	617,289	650,247	656,911	668,655	710,036	733,371	769,635	781,140	813,690	788,616
Demand Deposits (LCY)	519,861	540,948	587,092	610,483	639,552	647,017	658,075	699,827	723,810	757,237	769,886	801,909	778,059
Bankers Drafts	4,385	5,573	7,866	6,806	10,695	9,894	10,580	10,209	9,561	12,399	11,254	11,781	10,557
Quasi Monetary Deposits	746,075	827,453	961,523	1,036,872	1,090,806	1,122,675	1,179,067	1,192,561	1,276,635	1,326,201	1,361,662	1,380,263	1,435,647
Time Deposits (LCY)	303,283	321,825	364,852	405,951	421,066	438,623	474,665	484,773	537,513	558,162	587,031	596,310	640,713
Savings Deposits (LCY)	176,290	171,016	195,355	201,031	215,295	231,198	233,702	241,563	261,701	282,576	300,557	306,510	308,935
Other Deposits (FCY)	266,502	334,612	401,316	429,890	454,445	452,855	470,700	466,225	477,421	485,463	474,075	477,443	485,999
Government Deposits (LCY + FCY)	285,052	395,110	421,122	400,066	418,152	418,073	415,465	407,326	385,018	393,821	434,522	434,627	437,022
Other Domestic Deposits (LCY + FCY) **	13,275	16,150	17,376	18,785	19,625	18,350	19,593	20,688	21,520	23,488	23,481	23,678	22,410
Capital and Reserves	348,596	370,185	401,115	422,351	407,739	427,468	448,699	461,755	449,826	470,362	493,148	500,503	506,558
Due to Central Bank	2,830	5,812	5,252	4,149	3,488	3,195	2,333	1,423	1,131	775	1,044	860	601
Due to Resident Banks	31,700	46,086	53,554	51,994	59,781	55,145	51,878	68,805	70,679	79,486	78,876	69,410	71,307
Capital Market Funding & Term Borrowings	26,957	28,791	26,157	25,887	29,564	27,730	31,745	31,738	31,923	31,934	31,939	31,939	38,869
Foreign Liabilities	665,190	699,350	711,194	745,209	771,149	778,811	763,879	840,565	896,746	1,005,701	1,106,719	1,085,643	1,064,147
Due to H.O and/or Branches Abroad	25,604	47,395	86,524	104,292	94,726	114,438	124,960	121,363	158,156	174,567	204,999	221,680	195,382
Due to Other Banks Abroad	134,896	159,747	160,130	164,532	173,692	160,119	147,799	196,730	205,512	245,453	272,010	262,351	263,020
Capital Market Funding	181,608	163,522	148,062	160,802	159,221	166,187	165,840	163,256	172,897	200,281	199,124	192,668	195,725
Other Term Borrowings	49,538	35,320	36,713	36,332	35,364	36,287	38,439	35,560	40,798	41,024	39,113	39,411	44,726
Other Deposits (LCY + FCY)	198,345	175,263	154,200	163,649	183,463	181,222	169,425	196,369	195,060	204,115	237,755	210,743	203,139
Other Foreign Liabilities	75,199	118,103	125,565	115,602	124,683	120,559	117,417	127,287	124,323	140,262	153,718	158,790	162,155
Unclassified Liabilities	262,044	293,510	301,150	286,122	310,859	306,158	313,238	299,091	312,494	303,462	303,237	301,550	319,251
Inter-Branch Transactions	13,952	7,581	6,747	7,535	9,703	10,233	8,895	9,043	11,446	13,991	11,519	15,062	15,028
Other Liabilities	248,092	285,929	294,403	278,587	301,156	295,925	304,343	290,048	301,047	289,471	291,718	286,487	304,223
- Of which : Provisions ¹	124,486	128,887	132,835	118,020	117,158	114,734	113,435	108,714	108,574	102,521	99,706	99,896	97,477
Total Liabilities	2,905,965	3,228,968	3,493,401	3,608,724	3,761,410	3,814,517	3,894,550	4,033,988	4,179,343	4,404,866	4,615,768	4,642,162	4,684,427

* 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 2021	Dec 2022	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025	Oct 2025	Nov 2025 *
Domestic Assets													
Cash and Deposits with C.B	90,341	103,972	113,658	115,837	130,812	136,687	144,167	145,681	159,238	155,905	158,058	158,289	159,744
Cash in Hand (LCY)	1,437	1,636	1,636	1,790	1,863	1,522	1,516	1,572	1,962	1,736	1,775	2,035	1,984
Deposits with Central Bank	88,904	102,336	112,022	114,047	128,949	135,165	142,651	144,109	157,275	154,169	156,284	156,254	157,760
Due From Resident Banks	16,009	16,635	14,480	13,423	18,803	18,075	20,391	23,701	22,064	26,732	27,515	25,681	27,516
Domestic Credit and Investments	155,921	139,424	137,961	140,555	145,113	145,006	148,387	150,539	148,315	152,257	160,979	160,212	164,516
a) Credit Facilities	148,452	136,198	133,546	134,357	138,445	137,219	138,772	138,404	134,809	138,178	143,281	141,394	145,105
Claims on Private Sector	117,131	108,767	107,464	108,071	111,167	111,034	111,100	110,519	110,673	112,792	114,963	114,826	117,811
Commercial Bills	10,048	10,362	8,598	9,591	11,563	12,443	10,389	10,314	9,864	10,390	10,815	11,268	11,090
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	107,083	98,405	98,866	98,480	99,604	98,591	100,711	100,205	100,809	102,402	104,148	103,558	106,721
Claims on Government	12,739	10,848	7,761	7,409	7,159	7,323	6,666	6,580	5,116	5,462	6,312	6,145	6,288
Claims on Public Sector (GREs)	16,315	15,430	17,092	17,658	18,696	17,988	20,110	20,627	18,116	18,649	20,961	19,377	19,634
Commercial Bills	245	78	287	316	515	350	430	574	171	343	437	361	494
Loans,Advances & Overdrafts	16,070	15,352	16,805	17,342	18,181	17,638	19,680	20,053	17,945	18,306	20,523	19,016	19,140
Claims on Other Financial Institutions	2,267	1,153	1,229	1,219	1,423	875	896	678	903	1,274	1,046	1,046	1,373
Loans,Advances & Overdrafts	2,267	1,153	1,229	1,219	1,423	875	896	678	903	1,274	1,046	1,046	1,373
b) Domestic Investments	7,469	3,226	4,415	6,198	6,668	7,787	9,616	12,134	13,506	14,079	17,698	18,817	19,410
Unclassified Assets	14,599	14,830	15,707	16,745	19,608	17,465	18,782	16,264	17,288	17,364	18,929	18,070	18,823
Fixed Assets	1,763	1,519	1,474	1,482	1,469	1,486	1,471	1,465	1,479	1,477	1,479	1,452	1,448
Inter-Branch Transactions	21	55	62	31	99	53	24	50	61	208	287	21	601
Other Assets	12,815	13,256	14,171	15,232	18,040	15,927	17,286	14,748	15,747	15,678	17,163	16,596	16,774
Foreign Assets	138,653	163,782	176,680	175,815	178,768	178,403	175,402	188,956	193,147	216,206	218,557	204,409	196,881
Due from H.O. and/or Branches Abroad	10,807	17,601	23,472	26,523	22,774	29,880	22,194	29,817	25,706	41,703	39,782	37,068	27,884
Due from Other Banks Abroad	52,253	55,897	68,061	68,054	77,668	66,569	70,278	71,144	76,280	78,359	79,118	74,466	74,535
Cash in Hand (FCY)	57	60	69	36	39	27	35	32	41	21	41	47	45
Securities	42,573	42,043	39,539	39,810	41,476	40,689	42,063	39,162	38,399	40,290	42,045	37,949	39,785
Credit to Non-Residents	26,149	36,746	34,323	32,544	27,965	32,172	33,882	41,653	45,883	46,549	48,703	46,631	47,348
Other Foreign Assets	6,814	11,435	11,216	8,848	8,846	9,067	6,951	7,148	6,837	9,285	8,867	8,248	7,285
Total Assets	415,523	438,643	458,486	462,375	493,104	495,637	507,128	525,140	540,051	568,465	584,038	566,660	567,480

* Preliminary

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

(In Millions of AED)													
Item	Dec 2021	Dec 2022	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025	Oct 2025	Nov 2025 *
Domestic Liabilities													
Monetary Deposits	83,525	89,105	90,922	94,991	100,618	100,090	99,245	103,144	105,721	108,644	105,871	106,399	110,513
Demand Deposits (LCY)	82,905	88,248	89,292	94,135	99,230	99,047	97,954	102,255	104,500	106,980	104,693	105,078	109,354
Bankers Drafts	620	857	1,630	856	1,388	1,043	1,291	889	1,221	1,664	1,177	1,321	1,159
Quasi Monetary Deposits	114,426	137,948	150,503	155,980	165,008	161,811	173,364	175,233	173,178	177,512	193,358	181,105	183,750
Time Deposits (LCY)	26,988	30,334	43,576	44,212	49,288	47,192	53,650	51,848	55,114	54,723	57,067	56,531	57,562
Savings Deposits (LCY)	13,553	12,636	12,354	12,065	12,314	12,244	12,076	12,152	13,040	13,249	13,031	12,951	13,143
Other Deposits (FCY)	73,885	94,978	94,573	99,703	103,406	102,375	107,638	111,233	105,024	109,540	123,260	111,623	113,045
Government Deposits (LCY + FCY)	2,356	945	1,723	1,063	1,176	1,362	1,071	601	643	958	1,489	1,330	1,683
Other Domestic Deposits (LCY + FCY) **	3,377	3,330	3,001	2,930	3,062	3,315	3,409	3,271	3,193	3,286	3,755	3,705	3,494
Capital and Reserves	53,952	58,420	63,460	66,943	68,837	67,739	70,760	71,958	74,413	75,337	76,735	77,621	78,336
Due to Central Bank	18	24	113	193	715	118	263	116	101	273	166	186	167
Due to Resident Banks	1,239	1,599	2,958	2,584	3,115	2,380	2,936	2,653	2,662	4,244	3,165	3,695	4,071
Capital Market Funding & Term Borrowings	0												
Foreign Liabilities	113,271	107,593	103,745	96,087	106,266	115,892	114,610	130,315	141,459	159,458	161,723	154,689	147,444
Due to H.O and/or Branches Abroad	36,882	26,671	26,292	25,699	27,834	28,892	30,778	43,123	44,267	58,023	60,898	42,909	38,817
Due to Other Banks Abroad	32,735	24,872	29,816	22,332	31,550	37,696	31,641	30,078	36,009	38,509	34,133	41,952	36,726
Capital Market Funding	2,787	1,834	1,148	1,193	1,233	974	838	593	715	856	1,078	1,247	1,545
Other Term Borrowings	448	479	125	125	125	95	125	105	127	107	128	128	128
Other Deposits (LCY + FCY)	32,649	37,267	35,900	38,398	37,467	40,600	44,044	49,314	53,560	53,124	56,871	61,257	62,228
Other Foreign Liabilities	7,770	16,470	10,464	8,340	8,057	7,636	7,183	7,101	6,782	8,840	8,616	7,197	8,000
Unclassified Liabilities	43,359	39,679	42,061	41,604	44,307	42,931	41,470	37,850	38,680	38,752	37,776	37,930	38,023
Inter-Branch Transactions	61	54	183	582	226	92	80	110	54	93	54	57	75
Other Liabilities	43,298	39,625	41,878	41,022	44,081	42,839	41,391	37,740	38,626	38,659	37,722	37,873	37,947
- Of which : Provisions ¹	31,061	26,662	25,314	23,052	23,112	20,711	20,731	19,197	19,067	19,080	17,426	17,354	17,523
Total Liabilities	415,523	438,643	458,486	462,375	493,104	495,637	507,128	525,140	540,051	568,465	584,038	566,660	567,480

* 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 2021	Dec 2022	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025	Oct 2025	Nov 2025 *
Domestic Assets													
Cash and Deposits with C.B	307,529	334,440	399,584	453,033	480,357	505,296	525,117	552,178	589,663	604,364	582,959	583,982	563,054
Cash in Hand (LCY)	12,251	12,873	13,037	12,776	13,650	12,566	12,115	13,656	15,269	14,008	14,019	14,547	15,530
Deposits with Central Bank	295,278	321,567	386,547	440,257	466,707	492,730	513,002	538,521	574,395	590,355	568,940	569,434	547,524
Due From Resident Banks	30,133	43,107	51,021	48,873	58,054	53,307	54,199	65,384	64,044	78,066	74,561	68,473	71,160
Domestic Credit and Investments	1,407,069	1,419,925	1,487,258	1,491,335	1,527,554	1,552,428	1,590,316	1,581,940	1,597,890	1,616,515	1,704,767	1,719,034	1,736,313
a) Credit Facilities	1,270,066	1,286,434	1,351,969	1,343,925	1,378,948	1,397,525	1,427,345	1,410,661	1,422,115	1,446,155	1,528,573	1,537,258	1,551,510
Claims on Private Sector	843,753	891,722	933,703	932,619	960,477	980,933	1,006,060	998,286	1,022,411	1,059,426	1,090,930	1,092,855	1,102,065
Commercial Bills	47,573	60,450	70,674	65,149	70,130	75,665	73,944	76,536	82,581	90,341	95,669	93,303	92,733
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	796,180	831,272	863,029	867,470	890,347	905,268	932,115	921,750	939,829	969,085	995,261	999,552	1,009,332
Claims on Government	210,615	177,028	177,346	149,573	152,885	149,555	150,485	151,499	147,112	146,251	175,874	174,141	179,088
Claims on Public Sector (GREs)	200,652	206,149	231,424	242,556	248,525	251,397	255,586	246,604	238,056	226,479	244,556	252,830	252,235
Commercial Bills	8,275	5,685	6,766	5,905	8,305	8,141	8,401	10,622	11,140	9,491	11,099	24,021	24,310
Loans,Advances & Overdrafts	192,377	200,464	224,658	236,651	240,220	243,256	247,185	235,982	226,916	216,988	233,457	228,809	227,924
Claims on Other Financial Institutions	15,046	11,535	9,496	19,177	17,061	15,640	15,214	14,272	14,536	13,999	17,214	17,431	18,123
Loans,Advances & Overdrafts	15,046	11,535	9,496	19,177	17,061	15,640	15,214	14,272	14,536	13,999	17,214	17,431	18,123
b) Domestic Investments	137,003	133,491	135,289	147,410	148,606	154,903	162,971	171,278	175,775	170,359	176,194	181,776	184,803
Unclassified Assets	139,344	150,771	174,916	190,700	216,233	226,778	228,126	164,389	170,829	173,709	176,558	179,794	180,659
Fixed Assets	28,048	27,555	26,237	25,960	27,460	26,907	27,425	27,057	28,007	27,433	27,061	27,353	26,051
Inter-Branch Transactions	4,433	9,159	33,591	46,149	64,243	76,049	69,531	13,575	13,847	16,763	13,087	14,314	15,373
Other Assets	106,863	114,057	115,088	118,591	124,530	123,822	131,170	123,757	128,974	129,514	136,410	138,127	139,235
Foreign Assets	847,091	1,088,639	1,147,042	1,185,287	1,243,051	1,219,238	1,236,163	1,400,464	1,457,593	1,612,373	1,744,780	1,734,897	1,745,463
Due from H.O. and/or Branches Abroad	189,509	224,757	180,256	194,451	194,405	162,540	142,725	247,256	240,838	277,858	335,163	292,859	311,237
Due from Other Banks Abroad	195,407	251,708	291,602	297,604	315,401	303,426	320,111	339,234	371,793	411,709	422,317	431,988	418,167
Cash in Hand (FCY)	149	209	369	344	316	483	390	392	608	347	518	600	636
Securities	251,875	289,513	332,380	355,028	370,908	374,825	399,157	405,702	423,716	452,607	471,669	470,972	479,446
Credit to Non-Residents	140,942	195,263	205,074	218,510	232,590	247,107	261,306	281,460	304,120	341,019	380,212	399,059	394,945
Other Foreign Assets	69,209	127,189	137,361	119,350	129,431	130,857	112,474	126,420	116,519	128,834	134,902	139,419	141,032
Total Assets	2,731,166	3,036,882	3,259,821	3,369,228	3,525,249	3,557,047	3,633,920	3,764,355	3,880,019	4,085,027	4,283,625	4,286,179	4,296,648

* Preliminary

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

(In Millions of AED)													
Item	Dec 2021	Dec 2022	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025	Oct 2025	Nov 2025 *
Domestic Liabilities													
Monetary Deposits	515,958	537,896	581,933	608,276	638,298	640,298	653,060	696,431	715,352	750,461	755,370	789,124	767,791
Demand Deposits (LCY)	511,921	532,594	573,744	602,092	628,239	631,431	643,110	687,903	706,621	738,409	745,549	778,412	758,390
Bankers Drafts	4,037	5,302	8,189	6,184	10,059	8,867	9,950	8,528	8,730	12,052	9,821	10,712	9,401
Quasi Monetary Deposits	627,414	724,877	836,004	913,536	961,391	989,456	1,042,918	1,053,848	1,107,898	1,130,901	1,174,959	1,173,327	1,216,499
Time Deposits (LCY)	227,361	249,847	289,817	326,065	342,453	370,003	398,794	409,361	457,991	462,515	497,805	506,335	538,035
Savings Deposits (LCY)	84,860	80,864	97,541	101,790	108,411	113,969	118,545	120,978	131,867	146,350	155,231	157,215	158,944
Other Deposits (FCY)	315,193	394,166	448,646	485,681	510,527	505,485	525,580	523,508	518,041	522,036	521,923	509,777	519,520
Government Deposits (LCY + FCY)	225,784	306,275	322,071	297,293	313,106	301,349	299,257	279,226	254,490	253,110	283,905	280,119	276,548
Other Domestic Deposits (LCY + FCY) **	14,029	16,840	17,900	19,151	19,985	19,118	19,698	21,049	21,062	21,968	23,094	23,860	22,156
Capital and Reserves	336,778	357,776	389,019	410,645	400,603	414,012	434,644	445,942	438,953	455,695	475,529	482,072	487,501
Due to Central Bank	2,609	5,779	4,980	3,925	4,078	2,395	2,501	1,434	1,200	967	1,035	941	557
Due to Resident Banks	27,534	29,735	31,257	31,463	40,159	39,066	38,585	48,959	46,779	60,683	57,952	53,579	54,780
Capital Market Funding & Term Borrowings	2,904	2,899	3,937	3,667	3,671	1,836	4,026	4,020	4,028	4,039	4,042	4,042	4,043
Foreign Liabilities	726,628	779,668	791,730	814,562	849,055	864,099	847,123	938,232	1,000,918	1,127,581	1,225,561	1,197,099	1,167,629
Due to H.O and/or Branches Abroad	62,062	72,485	109,981	126,998	119,718	140,903	152,974	162,559	201,316	231,530	264,918	263,420	233,106
Due to Other Banks Abroad	157,380	175,945	182,756	177,936	196,703	189,208	170,298	217,628	231,688	274,555	292,996	292,748	287,735
Capital Market Funding	178,891	159,849	144,537	155,486	153,946	157,898	157,415	154,586	161,594	189,119	188,184	181,897	185,252
Other Term Borrowings	49,986	35,799	36,838	36,457	33,653	34,545	36,728	33,829	39,089	39,295	37,404	37,702	42,971
Other Deposits (LCY + FCY)	196,400	202,201	182,722	194,983	213,559	214,090	206,170	236,623	237,698	246,418	282,648	258,651	251,677
Other Foreign Liabilities	81,909	133,389	134,896	122,702	131,476	127,455	123,538	133,008	129,533	146,665	159,410	162,680	166,889
Unclassified Liabilities	251,528	275,137	280,990	266,710	294,903	285,418	292,108	275,215	289,339	279,622	282,179	282,017	299,144
Inter-Branch Transactions	12,477	7,108	5,210	6,191	8,316	8,611	8,975	9,153	11,501	14,085	11,573	15,119	15,103
Other Liabilities	239,051	268,029	275,780	260,519	286,587	276,807	283,133	266,062	277,838	265,537	270,607	266,898	284,040
- Of which : Provisions ¹	132,852	132,194	133,848	117,365	117,753	112,575	111,975	106,361	106,399	101,500	97,206	97,386	95,077
Total Liabilities	2,731,166	3,036,882	3,259,821	3,369,228	3,525,249	3,557,047	3,633,920	3,764,355	3,880,019	4,085,027	4,283,625	4,286,179	4,296,648

* 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 2021	Dec 2022	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025	Oct 2025	Nov 2025 *
Domestic Assets													
Cash and Deposits with C.B	74,349	74,133	85,833	84,317	91,968	85,423	85,926	87,077	93,345	99,103	96,837	95,351	122,413
Cash in Hand (LCY)	5,482	5,202	4,527	6,025	6,074	5,718	6,377	5,938	7,123	6,216	5,835	6,386	6,536
Deposits with Central Bank	68,867	68,931	81,306	78,292	85,894	79,705	79,549	81,138	86,222	92,886	91,002	88,965	115,877
Due From Resident Banks	5,764	6,881	7,315	8,171	7,280	9,366	4,656	8,825	10,608	8,335	10,072	7,466	8,367
Domestic Credit and Investments	395,448	417,318	446,305	453,183	461,688	484,556	498,600	499,158	514,386	536,071	555,368	564,948	556,880
a) Credit Facilities	348,891	364,503	388,117	393,766	397,643	418,855	432,394	432,338	446,731	464,562	483,351	491,357	486,004
Claims on Private Sector	276,992	281,243	302,499	307,646	311,824	325,486	339,697	343,399	354,755	365,411	378,866	384,460	380,798
Commercial Bills	0	0	4,591	4,506	5,055	5,408	4,604	5,380	6,134	4,743	4,407	4,558	4,771
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	276,992	281,243	297,908	303,140	306,769	320,078	335,093	338,019	348,622	360,668	374,458	379,902	376,026
Claims on Government	25,423	34,702	35,220	34,726	35,449	41,057	43,041	43,008	44,285	49,619	50,502	51,301	52,191
Claims on Public Sector (GREs)	44,739	47,157	48,937	49,926	49,012	50,962	48,289	44,183	45,839	47,487	51,987	53,599	51,065
Commercial Bills	0	0	652	470	682	844	90	46	43	320	251	258	1,158
Loans,Advances & Overdrafts	44,739	47,157	48,285	49,456	48,330	50,119	48,199	44,137	45,796	47,168	51,736	53,341	49,907
Claims on Other Financial Institutions	1,737	1,401	1,461	1,468	1,358	1,350	1,367	1,749	1,851	2,045	1,996	1,997	1,951
Loans,Advances & Overdrafts	1,737	1,401	1,461	1,468	1,358	1,350	1,367	1,749	1,851	2,045	1,996	1,997	1,951
b) Domestic Investments	46,557	52,815	58,188	59,417	64,045	65,701	66,206	66,820	67,655	71,509	72,017	73,591	70,876
Unclassified Assets	28,683	30,009	29,629	27,993	29,081	30,161	30,023	28,000	28,355	28,694	27,665	26,432	26,422
Fixed Assets	5,807	5,698	5,562	6,783	6,501	6,708	6,695	5,948	5,938	6,656	6,616	6,753	6,774
Inter-Branch Transactions	0	0	0	0	0	0	26	24	28	26	24	25	25
Other Assets	22,876	24,311	24,067	21,210	22,580	23,453	23,302	22,028	22,388	22,012	21,025	19,655	19,624
Foreign Assets	86,078	102,388	122,984	128,207	139,248	143,601	148,553	171,714	192,681	216,101	226,239	228,445	241,175
Due from H.O. and/or Branches Abroad	582	662	1,495	1,494	1,120	945	1,196	1,239	1,165	1,159	1,065	1,061	1,026
Due from Other Banks Abroad	12,230	15,119	14,664	16,047	16,790	18,937	18,466	20,679	26,197	27,500	26,683	27,796	31,175
Cash in Hand (FCY)	15	15	13	11	18	14	24	20	16	15	32	29	27
Securities	37,802	51,610	68,140	73,208	80,883	84,694	86,151	90,985	96,624	102,235	109,108	108,753	105,525
Credit to Non-Residents	34,153	33,236	36,311	35,145	37,718	37,426	40,834	56,336	67,114	82,511	86,561	87,676	100,468
Other Foreign Assets	1,296	1,746	2,361	2,302	2,719	1,585	1,882	2,455	1,565	2,682	2,789	3,130	2,955
Total Assets	590,322	630,729	692,066	701,871	729,265	753,107	767,758	794,773	839,374	888,304	916,180	922,642	955,258

* Preliminary

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

(In Millions of AED)													
Item	Dec 2021	Dec 2022	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025	Oct 2025	Nov 2025 *
Domestic Liabilities													
Monetary Deposits	91,813	97,730	103,947	104,004	112,567	116,703	114,840	116,749	123,740	127,819	131,640	130,965	131,338
Demand Deposits (LCY)	90,845	96,602	102,640	102,526	110,543	114,633	112,918	114,179	121,689	125,808	129,031	128,576	129,024
Bankers Drafts	968	1,128	1,307	1,478	2,024	2,070	1,921	2,570	2,051	2,011	2,610	2,390	2,314
Quasi Monetary Deposits	233,087	240,524	276,022	279,316	294,423	295,030	309,512	313,946	341,915	372,812	380,061	388,041	402,898
Time Deposits (LCY)	102,910	102,312	118,611	124,098	127,901	115,812	129,522	127,260	134,637	150,369	146,293	146,506	160,240
Savings Deposits (LCY)	104,983	102,788	110,168	111,306	119,198	129,473	127,232	132,736	142,874	149,476	158,357	162,246	163,134
Other Deposits (FCY)	25,194	35,424	47,243	43,912	47,324	49,745	52,758	53,950	64,404	72,967	75,412	79,289	79,524
Government Deposits (LCY + FCY)	61,624	89,780	100,774	103,836	106,222	118,086	117,279	128,700	131,171	141,669	152,106	155,838	162,157
Other Domestic Deposits (LCY + FCY) **	2,623	2,640	2,477	2,564	2,702	2,548	3,305	2,911	3,652	4,807	4,143	3,523	3,748
Capital and Reserves	65,770	70,829	75,556	78,649	75,973	81,195	84,815	87,771	85,286	90,005	94,353	96,052	97,392
Due to Central Bank	239	57	385	417	125	918	95	105	33	81	176	105	210
Due to Resident Banks	5,405	17,950	25,255	23,115	22,737	18,460	16,229	22,499	26,563	23,046	24,090	19,526	20,598
Capital Market Funding & Term Borrowings	24,053	25,892	22,220	22,220	25,893	25,894	27,719	27,718	27,895	27,896	27,897	27,897	34,826
Foreign Liabilities	51,833	27,275	23,209	26,734	28,360	30,604	31,365	32,647	37,287	37,578	42,881	43,234	43,962
Due to H.O and/or Branches Abroad	424	1,581	2,835	2,993	2,842	2,426	2,764	1,927	1,107	1,060	979	1,169	1,093
Due to Other Banks Abroad	10,251	8,674	7,190	8,928	8,539	8,606	9,142	9,180	9,833	9,407	13,146	11,555	12,012
Capital Market Funding	5,504	5,507	4,673	6,509	6,508	9,263	9,263	9,263	12,018	12,018	12,018	12,018	12,018
Other Term Borrowings	0	0	0	0	1,836	1,836	1,836	1,836	1,836	1,836	1,836	1,836	1,882
Other Deposits (LCY + FCY)	34,594	10,329	7,378	7,064	7,371	7,732	7,299	9,060	10,922	10,820	11,978	13,349	13,690
Other Foreign Liabilities	1,060	1,184	1,133	1,240	1,264	741	1,062	1,380	1,572	2,437	2,924	3,307	3,267
Unclassified Liabilities	53,875	58,052	62,221	61,016	60,263	63,670	62,600	61,727	61,835	62,592	58,834	57,462	58,130
Inter-Branch Transactions	1,536	527	1,720	1,926	1,613	1,714	0	0	0	0	0	0	0
Other Liabilities	52,339	57,525	60,501	59,090	58,650	61,956	62,600	61,727	61,835	62,592	58,834	57,462	58,130
- Of which : Provisions ¹	22,695	23,355	24,301	23,707	22,517	22,870	22,191	21,550	21,243	20,101	19,926	19,864	19,923
Total Liabilities	590,322	630,729	692,066	701,871	729,265	753,107	767,758	794,773	839,374	888,304	916,180	922,642	955,258

* 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 2021	Dec 2022	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025	Oct 2025	Nov 2025 *
Memoranda Accounts / Off-Balance Sheet Items													
Letters of Credit	106,886	104,588	97,787	98,057	93,223	92,190	94,322	84,588	94,178	97,913	91,184	93,592	95,315
Guarantees	340,666	344,986	367,430	392,440	400,272	416,083	440,102	463,158	482,971	512,835	539,066	548,589	560,124
Commitments	230,735	293,264	307,892	330,875	347,111	339,524	364,400	383,110	400,663	428,351	448,087	457,132	472,819
FX Derivatives	549,737	643,401	605,704	611,018	653,069	734,752	685,119	809,212	851,213	960,183	1,140,547	1,286,974	1,259,807
Interest Rate Derivatives	4,256,463	3,340,203	3,462,774	3,374,993	3,419,301	3,316,885	3,599,726	3,753,240	3,687,457	3,957,195	4,561,405	4,654,804	5,078,355
Others Derivatives	51,080	65,621	92,717	108,989	127,557	117,819	120,289	105,619	119,134	124,126	147,173	139,651	152,800
Other Memoranda Items	24,155	19,696	14,335	13,830	16,110	19,234	27,484	20,647	18,814	27,514	30,033	25,678	27,234
Total Memoranda Accounts	5,559,722	4,811,759	4,948,639	4,930,202	5,056,643	5,036,485	5,331,442	5,619,574	5,654,430	6,108,117	6,957,494	7,206,421	7,646,455

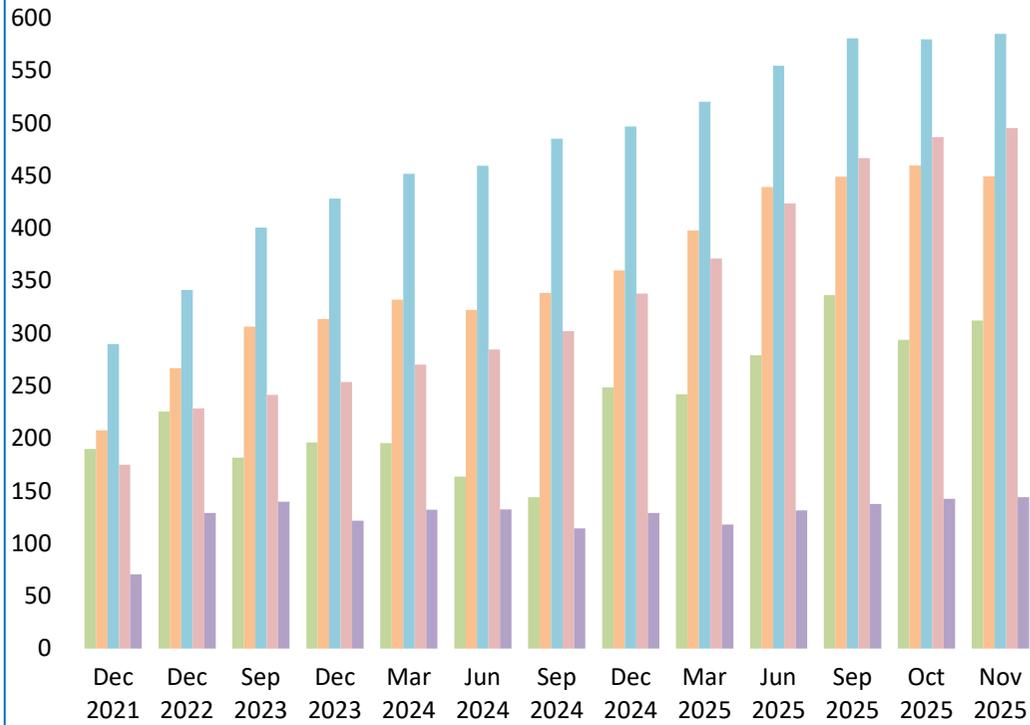
* Preliminary

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

(In Millions of AED)													
Item	Dec 2021	Dec 2022	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025	Oct 2025	Nov 2025 *
Foreign Assets	933,169	1,191,027	1,270,026	1,313,494	1,382,299	1,362,839	1,384,716	1,572,179	1,650,274	1,828,474	1,971,019	1,963,342	1,986,638
Notes and Coins	164	224	382	355	334	497	415	412	624	362	550	628	664
Due from H.O. and/or Branches Abroad	190,091	225,419	181,751	195,945	195,525	163,485	143,921	248,495	242,002	279,017	336,229	293,920	312,263
Due from Other Banks Abroad	207,637	266,827	306,266	313,651	332,191	322,363	338,577	359,913	397,990	439,208	449,000	459,784	449,342
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	118,001	153,552	168,275	174,689	168,115	161,056	165,516	171,295	191,400	216,614	227,767	233,285	227,670
- Term Placements	35,936	47,120	49,969	54,210	61,579	53,727	60,416	73,211	68,816	69,727	60,980	67,473	72,224
- Term Loans	53,700	66,155	88,022	84,752	102,497	107,581	112,645	115,407	137,773	152,867	160,253	159,026	149,447
Investments	289,677	341,123	400,520	428,236	451,791	459,519	485,308	496,687	520,340	554,842	580,777	579,726	584,970
Loans and Advances	175,095	228,499	241,385	253,655	270,308	284,533	302,140	337,796	371,234	423,529	466,772	486,734	495,412
Other Foreign Assets	70,505	128,935	139,722	121,652	132,150	132,442	114,356	128,875	118,084	131,516	137,691	142,549	143,987
Foreign Liabilities	778,461	806,943	814,939	841,296	877,415	894,703	878,489	970,879	1,038,205	1,165,159	1,268,442	1,240,332	1,211,592
Due to H.O and/or Branches Abroad	62,486	74,066	112,816	129,991	122,560	143,330	155,738	164,486	202,423	232,590	265,897	264,589	234,199
Due to Other Banks Abroad	167,631	184,619	189,946	186,864	205,242	197,815	179,440	226,808	241,521	283,962	306,142	304,303	299,747
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	100,722	113,792	127,660	117,902	128,937	128,468	111,737	126,255	136,664	146,440	160,994	155,041	155,844
- Inter Bank Borrowings	49,120	58,818	43,808	49,224	57,686	52,507	50,315	80,125	85,093	115,469	120,387	121,830	116,070
- Other Term Borrowings	17,789	12,009	18,478	19,738	18,619	16,839	17,387	20,429	19,764	22,052	24,761	27,432	27,832
Capital Market Funding	184,395	165,356	149,210	161,995	160,454	167,161	166,678	163,849	173,612	201,137	200,202	193,915	197,269
Other Term Borrowings	49,986	35,799	36,838	36,457	35,489	36,381	38,564	35,665	40,925	41,131	39,240	39,538	44,853
Other Deposits	230,994	212,530	190,100	202,047	220,930	221,821	213,469	245,683	248,620	257,238	294,627	272,000	265,368
- Demand Deposits	42,367	51,887	58,261	56,913	54,717	59,611	61,083	59,329	65,947	77,885	72,834	70,287	70,609
- Time Deposits	126,845	118,407	95,713	112,273	132,187	123,849	109,710	141,554	135,314	129,325	170,057	154,726	146,280
- Savings Deposits	19,375	20,954	20,857	22,508	21,201	20,950	20,970	23,317	23,127	25,123	25,292	24,469	25,505
- Commercial Prepayments(Margin Deposits)	532	860	843	636	770	1,099	1,215	1,104	1,419	858	1,560	810	799
- Borrowings Under Repurchase Agreements(NBFI)	41,875	20,422	14,426	9,717	12,055	16,313	20,491	20,379	22,812	24,047	24,884	21,707	22,174
Other Foreign Liabilities	82,969	134,573	136,029	123,942	132,740	128,195	124,600	134,388	131,105	149,102	162,334	165,987	170,155

* Preliminary

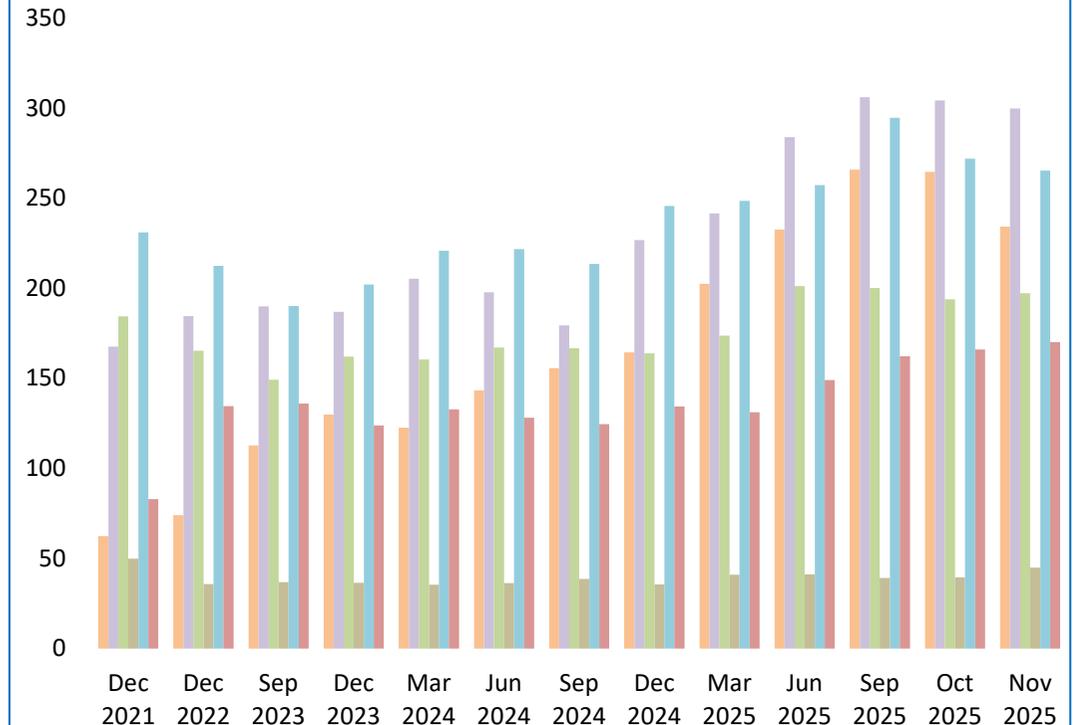
Foreign Assets of Banks



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
- Capital Market Funding
- Other Term Borrowings
- Due to Other Banks Abroad
- Other Deposits
- Other Foreign Liabilities

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

(In Millions of AED)													
Item	Dec 2021	Dec 2022	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025	Oct 2025	Nov 2025 *
Foreign Assets	794,516	1,027,245	1,093,346	1,137,679	1,203,531	1,184,436	1,209,314	1,383,223	1,457,127	1,612,268	1,752,463	1,758,933	1,789,757
Notes and Coins	107	164	313	319	295	470	380	380	583	341	509	582	619
Due from H.O. and/or Branches Abroad	179,284	207,818	158,279	169,422	172,751	133,606	121,728	218,679	216,296	237,314	296,446	256,852	284,379
Due from Other Banks Abroad	155,384	210,930	238,205	245,597	254,523	255,795	268,299	288,769	321,710	360,850	369,882	385,319	374,807
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	90,059	125,382	135,235	146,866	133,295	132,476	135,120	144,595	162,153	182,155	187,922	197,206	191,140
- Term Placements	21,313	30,577	28,118	30,190	36,134	33,992	40,492	50,352	45,957	50,678	43,539	51,516	55,675
- Term Loans	44,012	54,971	74,852	68,541	85,094	89,327	92,688	93,823	113,600	128,016	138,421	136,597	127,992
Investments	247,104	299,080	360,981	388,426	410,315	418,830	443,245	457,525	481,941	514,552	538,732	541,777	545,186
Loans and Advances	148,946	191,753	207,062	221,111	242,343	252,362	268,258	296,143	325,351	376,980	418,069	440,103	448,065
Other Foreign Assets	63,691	117,500	128,506	112,804	123,304	123,374	107,405	121,727	111,247	122,231	128,824	134,300	136,701
Foreign Liabilities	665,190	699,350	711,194	745,209	771,149	778,811	763,879	840,565	896,746	1,005,701	1,106,719	1,085,643	1,064,147
Due to H.O and/or Branches Abroad	25,604	47,395	86,524	104,292	94,726	114,438	124,960	121,363	158,156	174,567	204,999	221,680	195,382
Due to Other Banks Abroad	134,896	159,747	160,130	164,532	173,692	160,119	147,799	196,730	205,512	245,453	272,010	262,351	263,020
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	75,938	96,728	104,000	100,930	107,366	100,211	88,481	104,945	110,387	117,308	135,707	122,107	127,386
- Inter Bank Borrowings	45,846	51,058	38,045	43,871	47,713	43,069	41,937	71,365	75,368	106,100	111,544	112,815	107,805
- Other Term Borrowings	13,112	11,961	18,085	19,731	18,613	16,839	17,381	20,420	19,756	22,045	24,759	27,429	27,829
Capital Market Funding	181,608	163,522	148,062	160,802	159,221	166,187	165,840	163,256	172,897	200,281	199,124	192,668	195,725
Other Term Borrowings	49,538	35,320	36,713	36,332	35,364	36,287	38,439	35,560	40,798	41,024	39,113	39,411	44,726
Other Deposits	198,345	175,263	154,200	163,649	183,463	181,222	169,425	196,369	195,060	204,115	237,755	210,743	203,139
- Demand Deposits	23,851	31,712	41,109	37,603	35,651	41,278	42,678	35,736	40,822	55,405	49,644	46,213	45,462
- Time Deposits	118,467	107,434	82,818	99,136	119,648	107,388	89,917	121,765	112,989	105,194	143,047	124,317	116,266
- Savings Deposits	13,817	15,194	15,358	16,863	15,651	15,425	15,383	17,641	17,275	19,090	19,095	18,167	18,909
- Commercial Prepayments(Margin Deposits)	335	501	489	330	458	817	955	848	1,163	607	1,314	568	558
- Borrowings Under Repurchase Agreements(NBFI)	41,875	20,422	14,426	9,717	12,055	16,313	20,491	20,379	22,812	23,818	24,655	21,478	21,945
Other Foreign Liabilities	75,199	118,103	125,565	115,602	124,683	120,559	117,417	127,287	124,323	140,262	153,718	158,790	162,155

* Preliminary

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

(In Millions of AED)													
Item	Dec 2021	Dec 2022	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025	Oct 2025	Nov 2025 *
Foreign Assets	138,653	163,782	176,680	175,815	178,768	178,403	175,402	188,956	193,147	216,206	218,557	204,409	196,881
Notes and Coins	57	60	69	36	39	27	35	32	41	21	41	47	45
Due from H.O. and/or Branches Abroad	10,807	17,601	23,472	26,523	22,774	29,880	22,194	29,817	25,706	41,703	39,782	37,068	27,884
Due from Other Banks Abroad	52,253	55,897	68,061	68,054	77,668	66,569	70,278	71,144	76,280	78,359	79,118	74,466	74,535
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	27,942	28,170	33,040	27,823	34,820	28,580	30,396	26,701	29,247	34,458	39,845	36,079	36,530
- Term Placements	14,623	16,543	21,851	24,020	25,445	19,735	19,924	22,860	22,860	19,049	17,441	15,957	16,549
- Term Loans	9,688	11,184	13,170	16,211	17,403	18,254	19,957	21,583	24,173	24,851	21,833	22,429	21,456
Investments	42,573	42,043	39,539	39,810	41,476	40,689	42,063	39,162	38,399	40,290	42,045	37,949	39,785
Loans and Advances	26,149	36,746	34,323	32,544	27,965	32,172	33,882	41,653	45,883	46,549	48,703	46,631	47,348
Other Foreign Assets	6,814	11,435	11,216	8,848	8,846	9,067	6,951	7,148	6,837	9,285	8,867	8,248	7,285
Foreign Liabilities	113,271	107,593	103,745	96,087	106,266	115,892	114,610	130,315	141,459	159,458	161,723	154,689	147,444
Due to H.O and/or Branches Abroad	36,882	26,671	26,292	25,699	27,834	28,892	30,778	43,123	44,267	58,023	60,898	42,909	38,817
Due to Other Banks Abroad	32,735	24,872	29,816	22,332	31,550	37,696	31,641	30,078	36,009	38,509	34,133	41,952	36,726
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	24,784	17,064	23,660	16,972	21,571	28,257	23,256	21,310	26,277	29,132	25,286	32,934	28,458
- Inter Bank Borrowings	3,274	7,760	5,763	5,353	9,973	9,439	8,379	8,760	9,724	9,369	8,843	9,015	8,265
- Other Term Borrowings	4,677	48	393	7	6	0	7	8	7	7	3	3	3
Capital Market Funding	2,787	1,834	1,148	1,193	1,233	974	838	593	715	856	1,078	1,247	1,545
Other Term Borrowings	448	479	125	125	125	95	125	105	127	107	128	128	128
Other Deposits	32,649	37,267	35,900	38,398	37,467	40,600	44,044	49,314	53,560	53,124	56,871	61,257	62,228
- Demand Deposits	18,516	20,175	17,152	19,310	19,066	18,332	18,404	23,593	25,126	22,480	23,190	24,074	25,148
- Time Deposits	8,378	10,973	12,895	13,137	12,539	16,461	19,793	19,789	22,325	24,130	27,010	30,409	30,014
- Savings Deposits	5,558	5,760	5,499	5,645	5,550	5,525	5,587	5,676	5,853	6,033	6,197	6,303	6,596
- Commercial Prepayments(Margin Deposits)	197	359	354	306	312	282	260	256	256	252	246	242	241
- Borrowings Under Repurchase Agreements(NBFI)	0	0	0	0	0	0	0	0	0	229	229	229	229
Other Foreign Liabilities	7,770	16,470	10,464	8,340	8,057	7,636	7,183	7,101	6,782	8,840	8,616	7,197	8,000

* Preliminary

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

(In Millions of AED)													
Item	Dec 2021	Dec 2022	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025	Oct 2025	Nov 2025 *
Foreign Assets	847,091	1,088,639	1,147,042	1,185,287	1,243,051	1,219,238	1,236,163	1,400,464	1,457,593	1,612,373	1,744,780	1,734,897	1,745,463
Notes and Coins	149	209	369	344	316	483	390	392	608	347	518	600	636
Due from H.O. and/or Branches Abroad	189,509	224,757	180,256	194,451	194,405	162,540	142,725	247,256	240,838	277,858	335,163	292,859	311,237
Due from Other Banks Abroad	195,407	251,708	291,602	297,604	315,401	303,426	320,111	339,234	371,793	411,709	422,317	431,988	418,167
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	114,270	150,580	166,757	172,197	166,774	158,865	163,397	169,761	187,754	214,789	225,223	230,691	223,336
- Term Placements	33,011	42,887	45,185	50,341	56,434	48,267	54,931	66,585	61,659	60,161	53,888	61,100	65,017
- Term Loans	48,126	58,241	79,660	75,066	92,193	96,294	101,782	102,888	122,380	136,759	143,205	140,197	129,814
Investments	251,875	289,513	332,380	355,028	370,908	374,825	399,157	405,702	423,716	452,607	471,669	470,972	479,446
Loans and Advances	140,942	195,263	205,074	218,510	232,590	247,107	261,306	281,460	304,120	341,019	380,212	399,059	394,945
Other Foreign Assets	69,209	127,189	137,361	119,350	129,431	130,857	112,474	126,420	116,519	128,834	134,902	139,419	141,032
Foreign Liabilities	726,628	779,668	791,730	814,562	849,055	864,099	847,123	938,232	1,000,918	1,127,581	1,225,561	1,197,099	1,167,629
Due to H.O and/or Branches Abroad	62,062	72,485	109,981	126,998	119,718	140,903	152,974	162,559	201,316	231,530	264,918	263,420	233,106
Due to Other Banks Abroad	157,380	175,945	182,756	177,936	196,703	189,208	170,298	217,628	231,688	274,555	292,996	292,748	287,735
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	93,407	108,405	123,544	112,487	123,873	123,185	105,852	120,677	130,925	140,258	153,382	148,180	148,145
- Inter Bank Borrowings	46,184	55,532	40,734	45,711	54,211	49,184	47,059	76,647	81,417	112,245	114,853	117,299	112,125
- Other Term Borrowings	17,789	12,008	18,478	19,738	18,619	16,839	17,387	20,304	19,346	22,052	24,761	27,270	27,465
Capital Market Funding	178,891	159,849	144,537	155,486	153,946	157,898	157,415	154,586	161,594	189,119	188,184	181,897	185,252
Other Term Borrowings	49,986	35,799	36,838	36,457	33,653	34,545	36,728	33,829	39,089	39,295	37,404	37,702	42,971
Other Deposits	196,400	202,201	182,722	194,983	213,559	214,090	206,170	236,623	237,698	246,418	282,648	258,651	251,677
- Demand Deposits	40,380	50,022	56,880	55,859	53,616	58,689	60,213	58,158	64,581	76,440	71,456	68,906	69,174
- Time Deposits	120,266	115,404	93,671	110,358	129,999	120,786	106,440	136,808	129,077	123,499	162,703	146,322	137,495
- Savings Deposits	15,532	16,608	17,002	18,574	17,285	17,366	17,959	20,289	19,880	21,634	22,112	21,017	22,164
- Commercial Prepayments(Margin Deposits)	492	661	743	475	604	936	1,068	989	1,347	798	1,494	700	670
- Borrowings Under Repurchase Agreements(NBFI)	19,730	19,506	14,426	9,717	12,055	16,313	20,491	20,379	22,812	24,047	24,884	21,707	22,174
Other Foreign Liabilities	81,909	133,389	134,896	122,702	131,476	127,455	123,538	133,008	129,533	146,665	159,410	162,680	166,889

* Preliminary

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

(In Millions of AED)													
Item	Dec 2021	Dec 2022	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025	Oct 2025	Nov 2025 *
Foreign Assets	86,078	102,388	122,984	128,207	139,248	143,601	148,553	171,714	192,681	216,101	226,239	228,445	241,175
Notes and Coins	15	15	13	11	18	14	24	20	16	15	32	29	27
Due from H.O. and/or Branches Abroad	582	662	1,495	1,494	1,120	945	1,196	1,239	1,165	1,159	1,065	1,061	1,026
Due from Other Banks Abroad	12,230	15,119	14,664	16,047	16,790	18,937	18,466	20,679	26,197	27,500	26,683	27,796	31,175
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	3,731	2,972	1,518	2,492	1,341	2,191	2,119	1,534	3,646	1,825	2,544	2,595	4,334
- Term Placements	2,925	4,233	4,784	3,869	5,145	5,460	5,484	6,626	7,158	9,566	7,092	6,373	7,207
- Term Loans	5,574	7,914	8,362	9,686	10,304	11,287	10,863	12,519	15,393	16,108	17,048	18,829	19,633
Investments	37,802	51,610	68,140	73,208	80,883	84,694	86,151	90,985	96,624	102,235	109,108	108,753	105,525
Loans and Advances	34,153	33,236	36,311	35,145	37,718	37,426	40,834	56,336	67,114	82,511	86,561	87,676	100,468
Other Foreign Assets	1,296	1,746	2,361	2,302	2,719	1,585	1,882	2,455	1,565	2,682	2,789	3,130	2,955
Foreign Liabilities	51,833	27,275	23,209	26,734	28,360	30,604	31,365	32,647	37,287	37,578	42,881	43,234	43,962
Due to H.O and/or Branches Abroad	424	1,581	2,835	2,993	2,842	2,426	2,764	1,927	1,107	1,060	979	1,169	1,093
Due to Other Banks Abroad	10,251	8,674	7,190	8,928	8,539	8,606	9,142	9,180	9,833	9,407	13,146	11,555	12,012
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	7,315	5,387	4,116	5,415	5,064	5,283	5,885	5,578	5,739	6,182	7,612	6,861	7,700
- Inter Bank Borrowings	2,936	3,286	3,074	3,513	3,475	3,324	3,257	3,477	3,676	3,224	5,534	4,532	3,945
- Other Term Borrowings	0	1	0	0	0	0	0	124	418	0	0	162	367
Capital Market Funding	5,504	5,507	4,673	6,509	6,508	9,263	9,263	9,263	12,018	12,018	12,018	12,018	12,018
Other Term Borrowings	0	0	0	0	1,836	1,836	1,836	1,836	1,836	1,836	1,836	1,836	1,882
Other Deposits	34,594	10,329	7,378	7,064	7,371	7,732	7,299	9,060	10,922	10,820	11,978	13,349	13,690
- Demand Deposits	1,987	1,865	1,381	1,054	1,101	921	870	1,171	1,366	1,445	1,379	1,381	1,435
- Time Deposits	6,579	3,003	2,042	1,915	2,188	3,063	3,271	4,746	6,237	5,825	7,354	8,405	8,785
- Savings Deposits	3,843	4,346	3,855	3,934	3,916	3,584	3,011	3,028	3,247	3,489	3,180	3,453	3,341
- Commercial Prepayments(Margin Deposits)	40	199	100	161	166	163	147	115	72	61	66	110	129
- Borrowings Under Repurchase Agreements(NBFI)	22,145	916	0	0	0	0	0	0	0	0	0	0	0
Other Foreign Liabilities	1,060	1,184	1,133	1,240	1,264	741	1,062	1,380	1,572	2,437	2,924	3,307	3,267

* Preliminary

Table 23 : Domestic Credit (All Banks) ¹

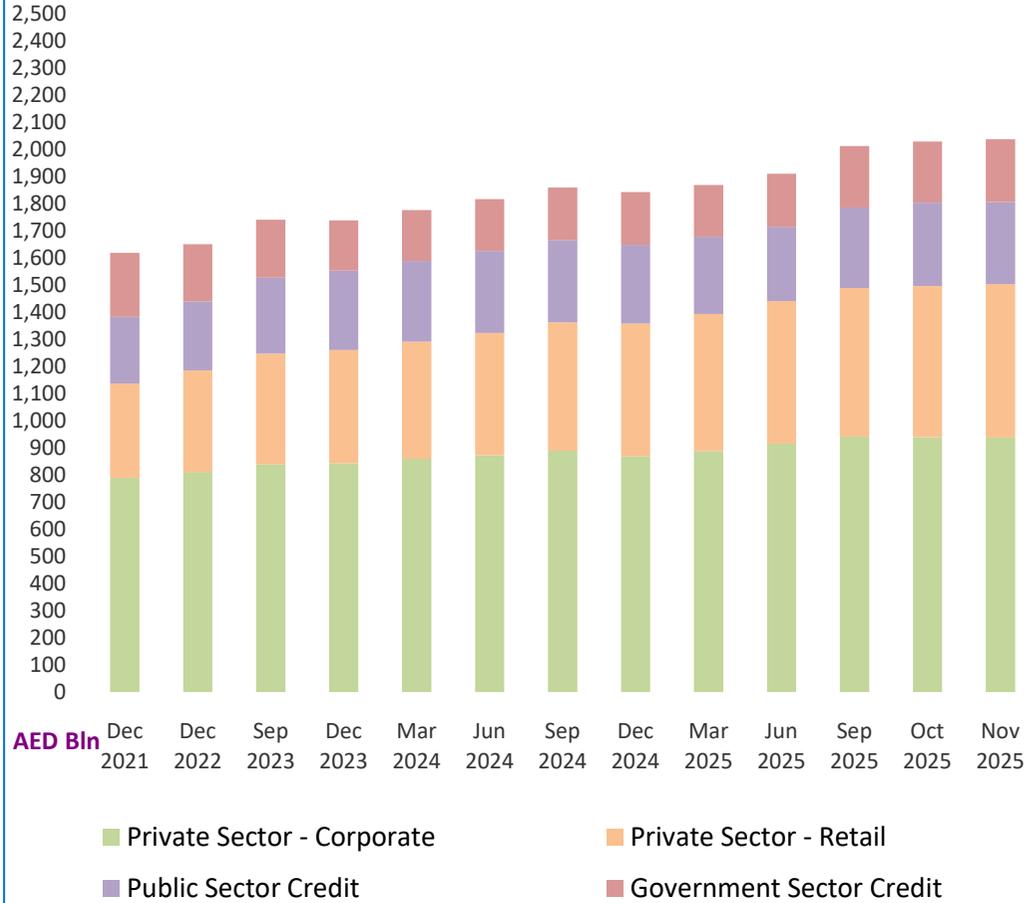
(In Millions of AED)													
Item	Dec 2021	Dec 2022	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025	Oct 2025	Nov 2025 *
Government	236,038	211,730	212,566	184,299	188,334	190,612	193,526	194,507	191,397	195,870	226,376	225,442	231,278
Public Sector (GREs)	245,391	253,306	280,361	292,482	297,537	302,359	303,876	290,786	283,896	273,966	296,543	306,429	303,299
Private Sector	1,137,528	1,185,901	1,247,159	1,260,910	1,290,720	1,323,409	1,362,337	1,357,706	1,393,553	1,440,882	1,489,005	1,496,743	1,502,936
Private - Corporate	789,914	811,125	839,021	843,076	860,149	872,687	889,059	868,947	887,620	914,869	941,295	939,565	937,305
Financial Institutions	16,783	12,936	10,957	20,645	18,419	16,990	16,580	16,021	16,387	16,045	19,210	19,428	20,074
Business and Industrial Sector **	773,131	798,189	828,064	822,431	841,730	855,698	872,479	852,926	871,232	898,824	922,085	920,137	917,232
Private - Retail	347,614	374,776	408,138	417,834	430,571	450,721	473,278	488,759	505,934	526,013	547,711	557,178	565,631
Total	1,618,957	1,650,937	1,740,086	1,737,691	1,776,591	1,816,380	1,859,739	1,842,999	1,868,846	1,910,718	2,011,924	2,028,615	2,037,514

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

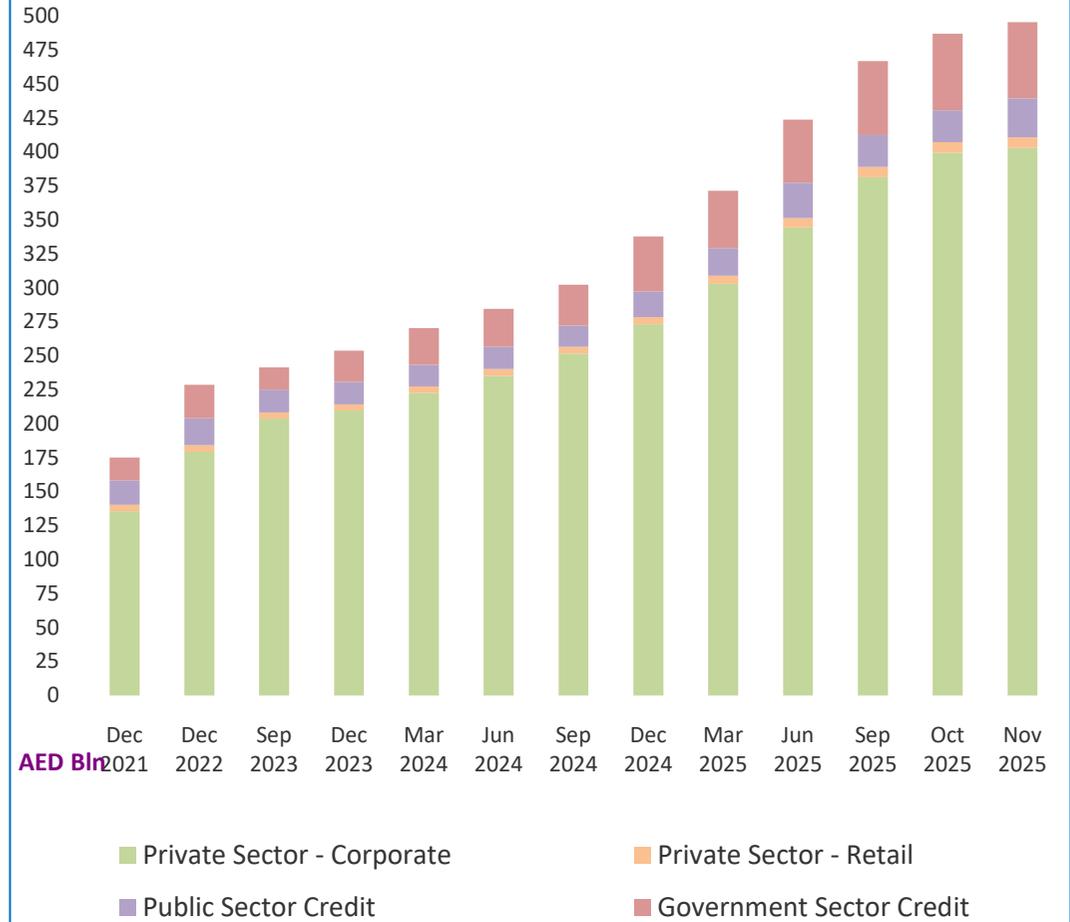


Table 24 : Domestic Credit (National Banks) ¹

(In Millions of AED)													
Item	Dec 2021	Dec 2022	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025	Oct 2025	Nov 2025 *
Government	223,299	200,882	204,805	176,890	181,175	183,289	186,860	187,927	186,281	190,408	220,064	219,297	224,990
Public Sector (GREs)	229,076	237,876	263,269	274,824	278,841	284,372	283,766	270,160	265,779	255,317	275,582	287,052	283,666
Private Sector	1,018,130	1,075,981	1,138,466	1,151,620	1,178,130	1,211,500	1,250,341	1,246,508	1,281,977	1,326,815	1,372,996	1,380,871	1,383,752
Private - Corporate	698,080	728,840	757,327	760,921	774,484	787,601	804,523	786,416	805,605	831,816	858,083	856,428	851,392
Financial Institutions	14,516	11,783	9,728	19,426	16,996	16,115	15,685	15,342	15,484	14,770	18,164	18,382	18,701
Business and Industrial Sector **	683,564	717,057	747,599	741,495	757,488	771,485	788,839	771,074	790,121	817,046	839,919	838,046	832,692
Private - Retail	320,050	347,141	381,139	390,699	403,646	423,900	445,818	460,092	476,371	494,999	514,913	524,443	532,359
Total	1,470,505	1,514,739	1,606,540	1,603,334	1,638,146	1,679,161	1,720,967	1,704,595	1,734,037	1,772,540	1,868,643	1,887,221	1,892,408

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 2021	Dec 2022	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025	Oct 2025	Nov 2025 *
Government	12,739	10,848	7,761	7,409	7,159	7,323	6,666	6,580	5,116	5,462	6,312	6,145	6,288
Public Sector (GREs)	16,315	15,430	17,092	17,658	18,696	17,988	20,110	20,627	18,116	18,649	20,961	19,377	19,634
Private Sector	119,398	109,920	108,693	109,290	112,590	111,909	111,996	111,198	111,576	114,067	116,009	115,873	119,184
Private - Corporate	91,834	82,285	81,694	82,155	85,665	85,087	84,536	82,531	82,014	83,053	83,211	83,137	85,913
Financial Institutions	2,267	1,153	1,229	1,219	1,423	875	896	678	903	1,274	1,046	1,046	1,373
Business and Industrial Sector **	89,567	81,132	80,465	80,936	84,242	84,212	83,640	81,852	81,111	81,778	82,165	82,091	84,540
Private - Retail	27,564	27,635	26,999	27,135	26,925	26,822	27,460	28,667	29,562	31,014	32,797	32,735	33,271
Total	148,452	136,198	133,546	134,357	138,445	137,219	138,772	138,404	134,809	138,178	143,281	141,394	145,105

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 2021	Dec 2022	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025	Oct 2025	Nov 2025 *
Government	210,615	177,028	177,346	149,573	152,885	149,555	150,485	151,499	147,112	146,251	175,874	174,141	179,088
Public Sector (GREs)	200,652	206,149	231,424	242,556	248,525	251,397	255,586	246,604	238,056	226,479	244,556	252,830	252,235
Private Sector	858,799	903,257	943,199	951,796	977,538	996,573	1,021,273	1,012,558	1,036,947	1,073,425	1,108,143	1,110,287	1,120,188
Private - Corporate	647,085	672,625	689,361	692,088	711,029	719,834	728,760	711,272	728,153	753,723	776,856	772,891	777,514
Financial Institutions	15,046	11,535	9,496	19,177	17,061	15,640	15,214	14,272	14,536	13,999	17,214	17,431	18,123
Business and Industrial Sector **	632,039	661,090	679,865	672,911	693,968	704,194	713,546	697,000	713,617	739,723	759,642	755,459	759,391
Private - Retail	211,714	230,632	253,838	259,708	266,509	276,739	292,513	301,286	308,794	319,703	331,287	337,396	342,673
Total	1,270,066	1,286,434	1,351,969	1,343,925	1,378,948	1,397,525	1,427,345	1,410,661	1,422,115	1,446,155	1,528,573	1,537,258	1,551,510

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 2021	Dec 2022	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025	Oct 2025	Nov 2025 *
Government	25,423	34,702	35,220	34,726	35,449	41,057	43,041	43,008	44,285	49,619	50,502	51,301	52,191
Public Sector (GREs)	44,739	47,157	48,937	49,926	49,012	50,962	48,289	44,183	45,839	47,487	51,987	53,599	51,065
Private Sector	278,729	282,644	303,960	309,114	313,182	326,836	341,064	345,148	356,606	367,457	380,862	386,457	382,748
Private - Corporate	142,829	138,500	149,660	150,988	149,120	152,853	160,299	157,675	159,466	161,146	164,439	166,675	159,791
Financial Institutions	1,737	1,401	1,461	1,468	1,358	1,350	1,367	1,749	1,851	2,045	1,996	1,997	1,951
Business and Industrial Sector **	141,092	137,099	148,199	149,520	147,762	151,504	158,932	155,926	157,615	159,101	162,442	164,678	157,840
Private - Retail	135,900	144,144	154,300	158,126	164,062	173,982	180,765	187,473	197,140	206,311	216,423	219,782	222,957
Total	348,891	364,503	388,117	393,766	397,643	418,855	432,394	432,338	446,731	464,562	483,351	491,357	486,004

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 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025
Economic Activity														
1)	Agriculture	1,708	2,942	2,931	2,926	3,331	2,988	2,999	2,446	1,838	1,604	1,665	1,891	2,483
2)	Mining and Quarrying	16,405	18,654	17,716	17,458	18,818	16,609	18,492	17,363	19,185	19,542	18,520	19,193	19,340
3)	Manufacturing	82,323	84,332	83,790	84,938	82,953	89,315	93,326	93,954	94,852	93,320	95,635	97,486	98,959
	3.1 Food , Beverages and Tobacco	8,962	12,259	11,103	11,198	10,899	10,702	10,596	10,397	11,616	12,148	12,501	12,115	11,925
	3.2 Textile and Leather Products	1,186	1,236	1,312	1,440	1,339	1,430	1,553	1,690	1,506	1,476	1,549	1,278	1,326
	3.3 Furniture and Other Wood Products	2,220	2,514	2,645	2,330	2,507	2,283	2,258	2,442	2,061	1,992	2,058	1,977	2,012
	3.4 Paper And Paper Products	2,221	2,603	2,582	2,760	2,531	1,586	1,893	1,899	2,023	2,527	2,622	2,576	2,560
	3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals	18,279	18,597	19,497	19,206	18,676	19,483	22,697	22,913	23,705	22,258	22,370	26,027	25,582
	3.6 Basic Metal Products (Including Aluminium)	17,961	16,815	16,220	16,069	15,167	14,692	15,420	15,164	16,026	15,788	16,124	15,284	14,990
	3.7 Fabricated Metal Products, Machinery and Equipment	8,615	9,522	10,621	11,316	10,982	10,048	9,931	10,649	10,160	9,911	10,663	10,603	10,951
	3.8 Other Manufactured Products	22,879	20,786	19,810	20,619	20,852	29,091	28,978	28,800	27,755	27,220	27,748	27,626	29,613
4)	Electricity, Gas and Water	28,125	43,479	42,343	52,088	50,450	50,808	51,880	53,237	51,465	50,310	48,817	47,763	54,075
5)	Construction and Real Estate	326,730	302,903	300,371	296,903	292,984	287,047	285,772	268,678	269,175	260,963	259,714	264,798	273,079
	5.1 Construction	65,973	58,504	57,242	57,704	56,275	52,908	50,030	49,519	48,964	43,702	45,682	47,129	46,630
	5.2 Real Estate	260,757	244,399	243,129	239,199	236,709	234,139	235,742	219,159	220,211	217,261	214,032	217,669	226,449
6)	Trade	131,479	136,532	142,240	145,604	145,999	154,390	162,841	168,060	169,106	169,288	172,565	181,650	190,862
	6.1 Wholesale	99,406	93,897	100,654	96,350	94,378	110,832	117,782	123,877	122,962	124,808	128,602	138,193	146,929
	6.2 Retail	32,073	42,635	41,586	49,254	51,621	43,558	45,059	44,183	46,144	44,480	43,963	43,457	43,934
7)	Transport, Storage and Communication	86,421	75,682	73,392	85,705	92,803	91,761	92,753	93,747	102,216	110,081	112,051	104,883	109,634
8)	Financial Institutions	116,770	148,347	159,358	161,298	161,855	177,753	174,900	203,761	203,724	194,039	202,932	221,853	239,854
9)	Government	222,952	200,227	203,535	208,117	203,041	174,985	183,089	185,741	188,452	188,782	183,503	184,350	211,494
10)	Personal Loans for Business Purposes ¹	99,186	92,666	96,856	95,406	92,261	88,726	87,078	87,125	89,418	86,004	86,361	76,411	74,045
11)	Personal Loans for Consumption Purposes	349,026	383,630	390,543	402,640	415,649	426,828	440,089	460,387	484,789	502,286	520,572	540,864	563,937
12)	All Others ²	157,832	161,543	160,710	164,033	179,942	176,481	183,372	181,881	185,519	172,472	167,364	170,388	174,163
Total		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	1,848,691	1,869,699	1,911,530	2,011,924

* 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 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025 *
Economic Activity														
1)	Agriculture	138	770	803	758	1,151	1,450	1,724	1,795	2,052	2,401	2,384	2,403	2,427
2)	Mining and Quarrying	14,765	22,952	21,770	20,491	21,086	20,736	19,380	16,903	15,676	16,636	18,362	20,440	24,788
3)	Manufacturing	22,942	23,516	27,080	28,951	25,110	26,751	26,497	26,818	27,563	33,678	31,959	37,020	39,945
	3.1 Food , Beverages and Tobacco	4,173	5,440	5,803	5,624	5,218	5,916	5,293	4,548	4,473	5,162	4,556	4,317	4,968
	3.2 Textile and Leather Products	474	521	1,159	1,268	1,382	1,092	1,005	1,075	1,042	1,010	1,080	852	794
	3.3 Furniture and Other Wood Products	421	499	509	528	514	479	456	33	447	416	420	424	428
	3.4 Paper And Paper Products	0	2	12	25	42	31	8	10	240	226	236	258	353
	3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals	10,638	8,026	10,920	12,400	8,644	9,884	10,301	12,392	11,710	14,489	14,264	17,968	19,808
	3.6 Basic Metal Products (Including Aluminium)	4,043	4,086	3,980	4,176	4,478	3,980	3,321	3,519	2,874	4,973	4,570	5,358	5,128
	3.7 Fabricated Metal Products, Machinery and Equipment	1,572	1,731	2,141	2,434	2,081	1,909	2,253	1,997	2,564	2,791	2,141	2,302	2,430
	3.8 Other Manufactured Products	1,621	3,211	2,556	2,496	2,751	3,460	3,860	3,244	4,213	4,611	4,692	5,541	6,035
4)	Electricity, Gas and Water	6,969	8,908	10,504	12,624	13,995	13,643	16,752	19,212	21,114	22,151	29,776	35,585	44,101
5)	Construction and Real Estate	12,827	17,365	17,651	18,700	19,849	19,182	20,415	20,054	22,303	22,164	25,345	25,872	30,667
	5.1 Construction	3,543	4,384	4,678	4,832	5,906	5,135	5,232	5,615	6,729	5,692	5,431	4,174	4,415
	5.2 Real Estate	9,284	12,981	12,973	13,868	13,943	14,047	15,183	14,439	15,574	16,472	19,914	21,698	26,251
6)	Trade	14,926	16,124	17,660	17,894	23,125	23,808	23,521	26,844	25,066	27,543	31,675	34,146	34,814
	6.1 Wholesale	12,401	12,977	14,157	14,652	18,605	19,925	19,537	22,972	20,613	22,753	26,195	28,947	29,436
	6.2 Retail	2,525	3,147	3,503	3,242	4,520	3,883	3,984	3,872	4,453	4,790	5,480	5,199	5,378
7)	Transport, Storage and Communication	33,475	36,551	32,767	32,579	40,876	39,749	42,432	42,028	42,087	42,933	46,925	56,035	57,812
8)	Financial Institutions	31,360	55,803	55,851	54,619	56,097	58,021	62,660	72,065	84,728	87,643	96,388	117,547	130,467
9)	Government	18,107	26,764	17,771	16,344	16,721	23,074	27,591	28,331	30,940	42,047	44,925	46,906	54,212
10)	Personal Loans for Business Purposes ¹	4,715	3,844	3,902	4,937	4,583	4,242	4,334	3,987	2,394	2,276	2,232	2,832	2,675
11)	Personal Loans for Consumption Purposes	4,057	3,654	3,685	3,812	3,893	3,886	4,286	4,495	4,684	5,062	5,744	6,622	7,216
12)	All Others ²	10,938	12,254	12,553	15,855	14,901	19,138	20,714	22,004	23,537	22,418	35,541	38,128	37,647
Total		175,219	228,505	221,997	227,564	241,387	253,680	270,306	284,536	302,144	326,952	371,256	423,536	466,772

* 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 2021	Dec 2022	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025	Oct 2025	Nov 2025 *
Residents	1,765,533	2,009,696	2,230,771	2,319,855	2,436,348	2,470,748	2,547,941	2,601,347	2,687,702	2,788,608	2,891,330	2,931,619	2,971,084
(1) 1.1 Corporate	671,422	790,086	896,382	976,967	1,020,461	1,046,617	1,080,537	1,118,432	1,182,857	1,256,117	1,279,407	1,326,429	1,342,292
1.2 Individuals	519,917	559,456	628,424	653,122	692,674	718,393	731,169	744,511	786,948	808,379	828,257	834,240	844,960
1.3 Government	288,156	396,771	423,354	401,670	419,849	419,907	416,969	408,469	386,181	396,295	436,493	436,494	439,167
1.4 GREs	247,908	216,854	231,162	224,165	249,042	237,487	259,219	268,949	274,155	265,600	280,177	274,421	282,701
1.5 Non Banking Financial Institutions	38,130	46,529	51,449	63,931	54,322	48,344	60,047	60,986	57,560	62,218	66,996	60,035	61,964
Non-Residents	230,994	212,530	190,100	202,047	220,931	221,822	213,469	245,683	248,620	257,238	294,627	272,000	265,368
(2) 2.1 Corporate	82,170	103,101	105,083	110,387	117,576	112,306	107,308	124,863	123,709	138,193	116,273	118,920	118,380
2.2 Non Banking Financial Institutions	86,020	41,171	30,326	23,766	27,514	36,025	36,808	42,209	51,922	47,981	54,754	52,514	53,648
2.3 Individuals	26,261	33,475	37,683	38,960	39,130	40,392	42,102	45,719	44,055	42,732	44,300	42,843	43,912
2.4 Government and Non Commercial Entities	36,543	34,783	17,008	28,934	36,711	33,099	27,251	32,892	28,933	28,332	79,299	57,722	49,427
Total Deposits	1,996,527	2,222,226	2,420,871	2,521,902	2,657,279	2,692,570	2,761,410	2,847,030	2,936,322	3,045,846	3,185,956	3,203,619	3,236,451

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

* Preliminary

Resident Deposits - Banks



Non - Resident Deposits - Banks

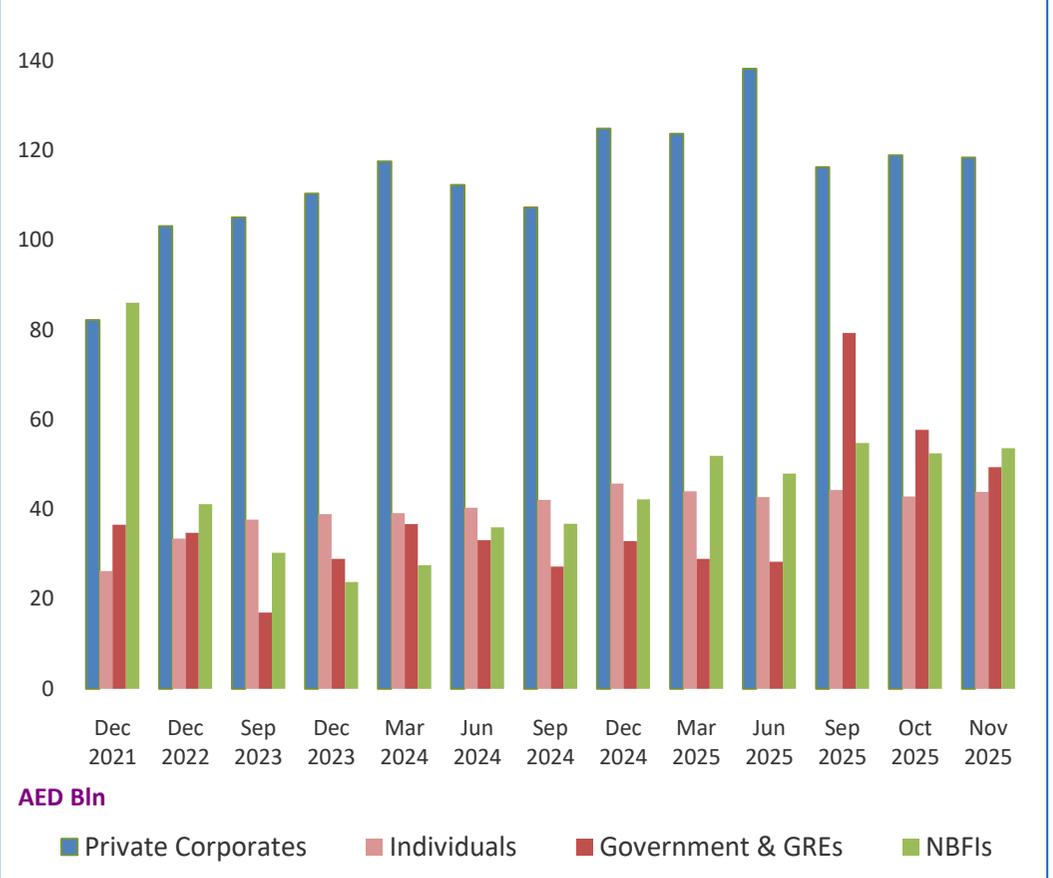


Table 31 : Deposits distributed Residents / Non Residents (National Banks) ¹

(In Millions of AED)													
Item	Dec 2021	Dec 2022	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025	Oct 2025	Nov 2025 *
Residents	1,564,262	1,779,660	1,987,111	2,066,205	2,168,135	2,206,114	2,272,198	2,320,401	2,406,982	2,500,745	2,589,548	2,640,474	2,673,136
(1) 1.1 Corporate	567,688	671,325	778,728	851,023	887,329	916,423	939,281	973,401	1,035,715	1,100,141	1,123,051	1,170,295	1,180,111
1.2 Individuals	439,616	470,654	532,278	554,651	590,946	616,128	630,132	642,886	681,307	704,377	725,265	731,099	740,552
1.3 Government	285,800	395,826	421,630	400,606	418,672	418,545	415,897	407,867	385,537	395,324	434,998	435,158	437,478
1.4 GREs	239,011	200,491	208,650	202,925	223,514	213,223	234,036	242,288	254,628	246,149	256,070	252,505	261,644
1.5 Non Banking Financial Institutions	32,147	41,364	45,825	57,000	47,674	41,796	52,853	53,959	49,794	54,754	50,164	51,417	53,351
Non-Residents	198,345	175,263	154,200	163,648	183,463	181,222	169,425	196,369	195,060	204,115	237,755	210,743	203,139
(2) 2.1 Corporate	64,222	82,869	86,062	89,833	97,500	91,346	85,076	97,529	96,671	111,745	88,595	88,851	87,285
2.2 Non Banking Financial Institutions	81,620	36,277	26,810	20,053	23,585	32,091	32,468	36,836	42,757	38,838	43,981	40,303	41,730
2.3 Individuals	17,588	23,356	27,145	28,526	28,524	29,802	30,888	34,092	32,344	31,469	32,784	31,597	32,641
2.4 Government and Non Commercial Entities	34,915	32,761	14,183	25,236	33,854	27,984	20,994	27,912	23,288	22,064	72,396	49,992	41,484
Total Deposits	1,762,607	1,954,923	2,141,311	2,229,853	2,351,598	2,387,337	2,441,623	2,516,771	2,602,042	2,704,860	2,827,304	2,851,217	2,876,275

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 2021	Dec 2022	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025	Oct 2025	Nov 2025 *
Residents	201,271	230,036	243,660	253,650	268,213	264,634	275,742	280,946	280,720	287,863	301,781	291,145	297,948
(1) 1.1 Corporate	103,734	118,761	117,654	125,944	133,132	130,195	141,256	145,031	147,142	155,976	156,356	156,134	162,181
1.2 Individuals	80,301	88,802	96,146	98,471	101,728	102,264	101,037	101,625	105,641	104,002	102,992	103,141	104,408
1.3 Government	2,356	945	1,724	1,064	1,177	1,363	1,072	602	644	971	1,496	1,336	1,689
1.4 GREs	8,897	16,363	22,512	21,240	25,528	24,264	25,183	26,661	19,527	19,451	24,106	21,916	21,057
1.5 Non Banking Financial Institutions	5,983	5,165	5,624	6,931	6,648	6,548	7,194	7,027	7,767	7,463	16,832	8,618	8,613
Non-Residents	32,649	37,267	35,900	38,399	37,468	40,599	44,044	49,314	53,560	53,124	56,871	61,257	62,228
(2) 2.1 Corporate	17,948	20,232	19,021	20,554	20,076	20,960	22,232	27,334	27,039	26,449	27,679	30,069	31,095
2.2 Non Banking Financial Institutions	4,400	4,894	3,516	3,713	3,929	3,934	4,340	5,373	9,165	9,143	10,773	12,212	11,918
2.3 Individuals	8,673	10,119	10,538	10,434	10,606	10,590	11,214	11,627	11,711	11,263	11,517	11,246	11,271
2.4 Government and Non Commercial Entities	1,628	2,022	2,825	3,698	2,857	5,115	6,258	4,980	5,646	6,269	6,903	7,730	7,944
Total Deposits	233,920	267,303	279,560	292,049	305,681	305,233	319,787	330,259	334,280	340,987	358,652	352,402	360,176

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 2021	Dec 2022	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025	Oct 2025	Nov 2025 *
Residents	1,377,356	1,580,152	1,748,859	1,831,614	1,922,458	1,940,451	2,004,926	2,041,611	2,089,276	2,143,513	2,225,989	2,255,641	2,273,257
(1) 1.1 Corporate	566,082	670,081	754,757	830,919	861,159	885,025	908,305	940,238	989,761	1,047,473	1,068,555	1,107,136	1,115,085
1.2 Individuals	358,259	392,270	443,118	461,264	492,969	513,051	527,646	541,818	574,192	591,251	606,814	611,942	619,174
1.3 Government	226,476	306,922	322,532	297,820	313,614	301,813	299,682	279,748	254,986	253,594	284,366	280,589	276,990
1.4 GREs	195,641	170,507	182,930	185,238	208,009	199,301	216,241	225,846	220,091	198,491	208,805	205,676	210,335
1.5 Non Banking Financial Institutions	30,898	40,372	45,522	56,373	46,707	41,261	53,052	53,960	50,245	52,704	57,449	50,298	51,674
Non-Residents	196,400	202,201	182,722	194,983	213,562	214,089	206,170	236,623	237,698	246,418	282,648	258,651	251,677
2.1 Corporate	78,278	98,753	101,982	107,575	114,484	109,695	105,155	121,139	118,346	132,478	109,850	111,327	111,233
(2) 2.2 Non Banking Financial Institutions	59,395	39,187	30,078	23,173	27,076	35,616	36,338	41,596	50,237	46,854	52,689	50,674	51,894
2.3 Individuals	22,976	29,846	33,776	35,348	35,422	36,841	38,565	42,309	40,586	39,316	41,088	39,596	40,670
2.4 Government and Non Commercial Entities	35,751	34,415	16,886	28,887	36,580	31,937	26,112	31,579	28,530	27,770	79,022	57,053	47,880
Total Deposits	1,573,756	1,782,353	1,931,581	2,026,597	2,136,020	2,154,540	2,211,096	2,278,233	2,326,974	2,389,931	2,508,638	2,514,292	2,524,934

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 2021	Dec 2022	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025	Oct 2025	Nov 2025 *
Residents	388,177	429,544	481,912	488,241	513,890	530,297	543,015	559,736	598,426	645,096	665,340	675,978	697,826
(1) 1.1 Corporate	105,340	120,005	141,625	146,048	159,302	161,592	172,232	178,194	193,096	208,644	210,852	219,294	227,207
1.2 Individuals	161,658	167,186	185,306	191,858	199,705	205,342	203,523	202,693	212,756	217,127	221,443	222,299	225,786
1.3 Government	61,680	89,849	100,822	103,850	106,235	118,094	117,287	128,721	131,195	142,701	152,127	155,905	162,177
1.4 GREs	52,267	46,347	48,232	38,927	41,033	38,186	42,978	43,103	54,064	67,110	71,372	68,744	72,366
1.5 Non Banking Financial Institutions	7,232	6,157	5,927	7,558	7,615	7,083	6,995	7,026	7,315	9,513	9,547	9,736	10,291
Non-Residents	34,594	10,329	7,378	7,064	7,369	7,733	7,299	9,060	10,922	10,820	11,978	13,349	13,690
(2) 2.1 Corporate	3,892	4,348	3,101	2,812	3,092	2,611	2,153	3,724	5,364	5,715	6,424	7,593	7,147
2.2 Non Banking Financial Institutions	26,625	1,984	248	593	438	409	470	613	1,685	1,126	2,065	1,840	1,754
2.3 Individuals	3,285	3,629	3,907	3,612	3,708	3,551	3,537	3,409	3,469	3,415	3,212	3,247	3,242
2.4 Government and Non Commercial Entities	792	368	122	47	131	1,162	1,139	1,313	403	563	277	669	1,547
Total Deposits	422,771	439,873	489,290	495,305	521,259	538,030	550,314	568,796	609,348	655,915	677,319	689,326	711,517

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 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025 *
0 to AED 250,000	144,478	160,892	170,461	176,364	183,965	198,816	197,642	205,787	209,981	189,442	225,877	228,496	231,394
AED 250,001 to AED 500,000	87,428	84,258	90,953	95,417	98,248	103,249	107,141	110,124	111,684	100,669	118,142	120,940	128,134
AED 500,001 to AED 1,000,000	95,617	108,517	116,265	121,440	124,196	128,115	135,167	138,856	141,131	128,937	149,172	154,116	156,793
AED 1,000,001 to AED 5,000,000	250,630	288,733	305,479	316,942	325,739	353,112	353,078	365,499	374,387	353,939	399,217	414,574	416,501
AED 5 Million to AED 20 Million	242,462	269,238	282,728	288,328	298,721	309,269	326,935	334,032	343,243	342,100	372,177	394,511	398,258
Above AED 20 Million	1,175,912	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	1,674,851	1,736,257	1,854,875
Total Deposits	1,996,527	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	2,939,436	3,048,894	3,185,956

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 2021	Dec 2022	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025	Oct 2025	Nov 2025 *
Demand	848,040	907,451	981,451	1,019,471	1,056,997	1,058,043	1,083,948	1,109,702	1,147,178	1,198,788	1,211,380	1,231,718	1,222,799
Local Currency	614,109	646,030	693,721	724,856	757,785	768,383	781,528	822,398	856,062	901,548	903,234	935,121	915,968
Foreign Currencies	233,931	261,421	287,730	294,615	299,212	289,660	302,421	287,303	291,116	297,240	308,146	296,597	306,831
Savings	241,819	245,868	266,453	272,825	286,665	302,014	304,534	317,488	338,788	365,696	383,403	388,835	394,063
Local Currency	200,488	194,610	218,674	224,035	238,744	254,617	256,615	265,004	286,970	309,539	328,184	333,104	336,763
Foreign Currencies	41,331	51,258	47,779	48,790	47,921	47,397	47,919	52,484	51,817	56,156	55,220	55,731	57,300
Time	533,565	613,015	702,560	780,941	840,098	850,076	888,473	945,780	991,757	1,012,013	1,073,878	1,071,855	1,104,924
Local Currency	342,447	363,057	419,419	461,145	483,008	498,494	542,596	553,437	614,854	634,936	666,703	679,779	723,119
Foreign Currencies	191,118	249,958	283,141	319,796	357,090	351,582	345,877	392,343	376,903	377,077	407,175	392,076	381,805
Total Deposits **	1,623,424	1,766,334	1,950,464	2,073,237	2,183,760	2,210,133	2,276,955	2,372,970	2,477,723	2,576,497	2,668,661	2,692,408	2,721,786
Total Local Currency	1,157,044	1,203,697	1,331,814	1,410,036	1,479,537	1,521,495	1,580,738	1,640,840	1,757,887	1,846,024	1,898,121	1,948,004	1,975,850
Total Foreign Currencies	466,380	562,637	618,650	663,201	704,223	688,639	696,217	732,130	719,836	730,473	770,541	744,404	745,935
Commercial Prepayments	17,122	19,066	19,474	20,591	21,697	21,150	22,747	23,566	24,636	25,593	26,410	25,235	23,782

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 2021	Dec 2022	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025	Oct 2025	Nov 2025 *
Demand	702,302	742,935	829,177	853,184	884,324	888,534	913,749	928,370	962,803	1,010,916	1,010,317	1,045,081	1,027,241
Local Currency	525,103	551,472	598,343	624,616	651,758	662,993	677,148	710,449	740,642	785,159	788,900	820,367	795,380
Foreign Currencies	177,199	191,463	230,834	228,568	232,566	225,541	236,601	217,921	222,161	225,757	221,416	224,714	231,861
Savings	212,095	215,328	237,865	244,746	258,138	274,094	276,742	289,735	309,723	336,170	354,175	359,670	364,018
Local Currency	184,383	179,178	203,577	209,284	223,837	239,798	242,003	250,274	271,200	293,527	312,334	317,290	320,501
Foreign Currencies	27,712	36,150	34,288	35,462	34,301	34,296	34,739	39,461	38,523	42,643	41,841	42,381	43,518
Time	482,364	547,235	610,881	689,391	741,444	751,251	775,942	833,314	880,096	898,955	957,622	947,771	983,139
Local Currency	313,381	329,286	372,698	413,602	430,254	447,577	484,947	497,564	552,787	573,553	600,430	611,138	654,284
Foreign Currencies	168,983	217,949	238,183	275,789	311,190	303,674	290,995	335,751	327,309	325,402	357,193	336,633	328,855
Total Deposits **	1,396,761	1,505,498	1,677,923	1,787,321	1,883,906	1,913,878	1,966,433	2,051,419	2,152,622	2,246,041	2,322,113	2,352,522	2,374,399
Total Local Currency	1,022,867	1,059,936	1,174,618	1,247,502	1,305,849	1,350,368	1,404,098	1,458,286	1,564,629	1,652,239	1,701,664	1,748,795	1,770,165
Total Foreign Currencies	373,894	445,562	503,305	539,819	578,057	563,510	562,335	593,133	587,993	593,802	620,449	603,727	604,233
Commercial Prepayments	13,548	15,377	16,119	17,355	18,323	17,552	19,078	20,040	21,187	22,056	22,409	21,287	20,047

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 2021	Dec 2022	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025	Oct 2025	Nov 2025 *
Demand	145,738	164,516	152,274	166,287	172,673	169,510	170,199	181,332	184,375	187,873	201,063	186,637	195,558
Local Currency	89,006	94,558	95,378	100,240	106,027	105,391	104,380	111,950	115,420	116,389	114,333	114,754	120,588
Foreign Currencies	56,732	69,958	56,896	66,047	66,646	64,119	65,819	69,382	68,955	71,483	86,730	71,883	74,970
Savings	29,724	30,540	28,588	28,079	28,527	27,920	27,792	27,753	29,065	29,525	29,229	29,164	30,045
Local Currency	16,105	15,432	15,097	14,751	14,907	14,819	14,611	14,730	15,771	16,012	15,850	15,814	16,263
Foreign Currencies	13,619	15,108	13,491	13,328	13,620	13,101	13,181	13,023	13,294	13,513	13,379	13,350	13,782
Time	51,201	65,780	91,679	91,550	98,654	98,825	112,530	112,466	111,661	113,058	116,256	124,084	121,785
Local Currency	29,066	33,771	46,721	47,543	52,754	50,917	57,649	55,874	62,067	61,383	66,274	68,641	68,834
Foreign Currencies	22,135	32,009	44,958	44,007	45,900	47,908	54,882	56,592	49,594	51,675	49,982	55,443	52,950
Total Deposits **	226,663	260,836	272,541	285,916	299,854	296,255	310,522	321,551	325,101	330,456	346,548	339,886	347,387
Total Local Currency	134,177	143,761	157,196	162,534	173,688	171,127	176,640	182,554	193,258	193,785	196,457	199,209	205,685
Total Foreign Currencies	92,486	117,075	115,345	123,382	126,166	125,129	133,881	138,997	131,843	136,671	150,091	140,677	141,702
Commercial Prepayments	3,574	3,689	3,355	3,236	3,374	3,598	3,669	3,526	3,449	3,537	4,001	3,948	3,735

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 2021	Dec 2022	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025	Oct 2025	Nov 2025 *
Demand	742,300	793,753	860,233	900,593	928,556	926,224	953,222	978,636	1,005,480	1,053,413	1,063,413	1,083,223	1,074,287
Local Currency	522,385	548,381	590,101	621,513	646,410	653,088	667,929	707,509	733,434	774,897	773,170	805,545	785,906
Foreign Currencies	219,915	245,372	270,132	279,080	282,146	273,137	285,293	271,128	272,046	278,516	290,242	277,679	288,380
Savings	127,395	131,953	146,367	151,932	157,814	163,160	168,698	175,244	186,474	205,740	214,937	216,044	220,102
Local Currency	93,150	89,441	106,196	110,341	117,133	122,721	127,470	130,374	141,892	157,812	167,790	168,735	171,440
Foreign Currencies	34,245	42,512	40,171	41,591	40,681	40,439	41,229	44,870	44,582	47,928	47,147	47,309	48,661
Time	418,082	494,575	557,983	631,997	685,286	704,660	726,551	782,952	811,342	808,008	869,341	863,315	882,863
Local Currency	238,212	259,498	299,256	335,851	353,693	381,208	411,477	423,183	476,102	480,084	515,636	527,618	557,730
Foreign Currencies	179,870	235,077	258,727	296,146	331,593	323,452	315,074	359,769	335,241	327,923	353,705	335,697	325,133
Total Deposits **	1,287,777	1,420,281	1,564,583	1,684,522	1,771,656	1,794,044	1,848,471	1,936,833	2,003,296	2,067,161	2,147,691	2,162,582	2,177,251
Total Local Currency	853,747	897,320	995,553	1,067,705	1,117,236	1,157,017	1,206,875	1,261,066	1,351,428	1,412,793	1,456,596	1,501,897	1,515,077
Total Foreign Currencies	434,030	522,961	569,030	616,817	654,420	637,027	641,596	675,767	651,868	654,368	691,094	660,685	662,174
Commercial Prepayments	14,521	16,227	16,897	17,866	18,829	18,439	19,295	20,541	20,912	20,726	22,202	21,602	19,905

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 2021	Dec 2022	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025	Oct 2025	Nov 2025 *
Demand	105,740	113,698	121,218	118,878	128,441	131,819	130,726	131,065	141,698	145,375	147,967	148,495	148,512
Local Currency	91,724	97,649	103,620	103,343	111,375	115,295	113,598	114,890	122,628	126,651	130,063	129,576	130,062
Foreign Currencies	14,016	16,049	17,598	15,535	17,066	16,524	17,127	16,176	19,070	18,724	17,904	18,919	18,450
Savings	114,424	113,915	120,086	120,893	128,851	138,854	135,835	142,244	152,313	159,956	168,466	172,791	173,962
Local Currency	107,338	105,169	112,478	113,694	121,611	131,896	129,145	134,630	145,078	151,728	160,394	164,369	165,323
Foreign Currencies	7,086	8,746	7,608	7,199	7,240	6,958	6,690	7,614	7,235	8,228	8,073	8,421	8,638
Time	115,483	118,440	144,577	148,944	154,812	145,416	161,922	162,828	180,415	204,005	204,537	208,540	222,061
Local Currency	104,235	103,559	120,163	125,294	129,315	117,286	131,119	130,254	138,752	154,852	151,068	152,161	165,388
Foreign Currencies	11,248	14,881	24,414	23,650	25,497	28,130	30,803	32,574	41,663	49,154	53,470	56,379	56,672
Total Deposits **	335,647	346,053	385,881	388,715	412,104	416,089	428,483	436,137	474,426	509,336	520,970	529,826	544,535
Total Local Currency	303,297	306,377	336,261	342,331	362,301	364,477	373,863	379,774	406,459	433,231	441,524	446,107	460,774
Total Foreign Currencies	32,350	39,676	49,620	46,384	49,803	51,612	54,621	56,363	67,968	76,106	79,446	83,719	83,761
Commercial Prepayments	2,601	2,839	2,577	2,725	2,868	2,711	3,451	3,026	3,723	4,867	4,209	3,633	3,877

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 2021	Dec 2022	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025	Oct 2025	Nov 2025 *
Maturity													
Upto 3 Months	453,936	472,546	585,455	604,994	669,719	611,807	697,935	688,449	699,103	730,058	819,024	849,188	835,581
Above 3 and Upto 6 Months	152,495	174,542	205,437	209,611	202,645	251,151	234,806	270,530	236,204	223,120	255,403	235,138	257,411
Above 6 and Upto 12 Months	165,463	280,784	219,030	260,649	271,665	300,688	284,318	253,258	288,429	315,960	296,451	312,466	332,889
Exceeding 12 Months	27,210	38,368	43,838	44,255	45,254	46,410	44,368	73,857	51,798	84,742	93,544	68,017	71,426
Total	799,104	966,240	1,053,760	1,119,509	1,189,283	1,210,056	1,261,427	1,286,094	1,275,534	1,353,880	1,464,422	1,464,809	1,497,308

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 2021	Dec 2022	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025	Oct 2025	Nov 2025 *
Maturity													
Upto 3 Months	420,563	431,863	524,859	545,536	609,233	552,293	619,312	612,799	620,057	651,840	733,042	757,811	745,441
Above 3 and Upto 6 Months	144,128	164,879	187,466	194,611	184,643	226,285	214,091	252,568	218,883	202,045	237,357	217,232	240,961
Above 6 and Upto 12 Months	155,816	262,934	203,234	241,333	249,339	281,069	265,296	231,712	267,859	296,640	278,246	291,300	309,797
Exceeding 12 Months	22,657	35,718	40,529	41,159	42,323	43,567	41,746	69,344	47,867	80,603	88,836	63,011	67,786
Total	743,164	895,394	956,088	1,022,639	1,085,538	1,103,214	1,140,445	1,166,423	1,154,666	1,231,128	1,337,481	1,329,354	1,363,984

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 2021	Dec 2022	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025	Oct 2025	Nov 2025 *
Maturity													
Upto 3 Months	33,373	40,683	60,596	59,458	60,486	59,514	78,623	75,650	79,045	78,217	85,982	91,377	90,141
Above 3 and Upto 6 Months	8,367	9,663	17,971	15,000	18,002	24,866	20,715	17,962	17,321	21,076	18,046	17,907	16,450
Above 6 and Upto 12 Months	9,647	17,850	15,796	19,316	22,326	19,619	19,022	21,546	20,570	19,320	18,205	21,166	23,093
Exceeding 12 Months	4,553	2,650	3,309	3,096	2,931	2,843	2,622	4,513	3,930	4,139	4,708	5,005	3,640
Total	55,940	70,846	97,672	96,870	103,745	106,842	120,982	119,671	120,866	122,752	126,941	135,455	133,325

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 2021	Dec 2022	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025	Oct 2025	Nov 2025 *
Maturity													
Upto 3 Months	358,300	382,472	472,298	475,197	533,165	514,350	578,044	579,258	584,126	595,824	669,803	673,044	648,277
Above 3 and Upto 6 Months	118,030	133,616	145,107	174,339	164,910	202,972	184,750	200,239	164,338	166,445	186,331	188,742	196,845
Above 6 and Upto 12 Months	124,102	230,582	175,998	205,467	214,819	213,112	203,596	194,994	203,286	219,695	224,072	209,200	236,288
Exceeding 12 Months	21,182	34,361	38,935	38,924	41,327	40,909	39,854	46,392	46,920	49,819	54,245	55,016	58,423
Total	621,614	781,031	832,338	893,927	954,221	971,343	1,006,244	1,020,883	998,670	1,031,783	1,134,451	1,126,002	1,139,833

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 2021	Dec 2022	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025	Oct 2025	Nov 2025 *
Maturity													
Upto 3 Months	95,636	90,074	113,157	129,797	136,554	97,457	119,892	109,191	114,977	134,233	149,221	176,144	187,304
Above 3 and Upto 6 Months	34,465	40,926	60,330	35,272	37,735	48,179	50,056	70,291	71,867	56,675	69,072	46,396	60,566
Above 6 and Upto 12 Months	41,361	50,202	43,032	55,182	56,846	87,576	80,722	58,264	85,143	96,265	72,379	103,265	96,601
Exceeding 12 Months	6,028	4,007	4,903	5,331	3,927	5,501	4,514	27,465	4,878	34,923	39,299	13,001	13,004
Total	177,490	185,209	221,422	225,582	235,062	238,713	255,184	265,211	276,865	322,096	329,971	338,806	357,475

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 2021	Dec 2022	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025	Oct 2025	Nov 2025 *
Total Notes Issued (1) **	110,503	118,668	125,774	134,393	144,853	143,943	145,490	151,310	168,062	166,610	164,148	165,265	169,592
Total Coins Issued (2) ***	1,312	1,343	1,379	1,387	1,995	1,421	1,421	1,439	1,449	1,461	1,469	1,471	1,474
Total Currency Issued	111,815	120,011	127,153	135,780	146,848	145,364	146,911	152,749	169,511	168,071	165,617	166,736	171,066

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 2021	Dec 2022	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025	Oct 2025	Nov 2025 *
Cheques Cleared													
Number of Cheques	21,283,261	21,819,330	16,451,282	22,125,474	5,657,667	11,027,238	17,364,933	23,450,426	5,835,865	11,783,381	17,695,569	19,789,118	21,668,178
Amount (<i>In Millions of AED</i>)	1,096,076	1,225,172	930,656	1,263,324	328,841	646,652	1,014,878	1,382,101	364,056	735,851	1,111,010	1,245,781	1,367,667

¹ Cumulative data

* Preliminary

Table 48 : UAE Domestic Fund Transfer System Statistics ¹

Item	Dec 2021	Dec 2022	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025	Oct 2025	Nov 2025 *
Customer to Customer Trfers													
Number of Transfers	60,572,382	74,540,998	65,046,762	89,505,431	25,556,480	52,197,172	80,569,401	109,708,556	29,322,091	59,141,891	86,889,915	96,475,872	105,464,524
Amount (<i>In Millions of AED</i>)	3,868,969	4,910,567	4,463,925	6,140,128	1,687,838	3,493,837	5,301,604	7,406,545	2,118,444	4,585,543	7,084,766	7,995,930	8,863,920
Bank to Bank Trfers													
Number of Transfers	537,239	633,663	497,283	674,486	179,531	362,945	554,573	757,910	199,458	414,691	641,574	716,876	786,341
Amount (<i>In Millions of AED</i>)	5,723,490	7,797,467	7,915,594	11,018,872	2,839,971	5,829,263	9,036,713	12,491,923	3,331,361	6,885,646	10,490,309	12,049,242	13,193,532
Total Domestic Fund Trfers													
Number of Transfers	61,109,621	75,174,661	65,544,045	90,179,917	25,736,011	52,560,117	81,123,974	110,466,466	29,521,549	59,556,582	87,531,489	97,192,748	106,250,865
Amount (<i>In Millions of AED</i>)	9,592,459	12,708,034	12,379,519	17,159,000	4,527,809	9,323,100	14,338,317	19,898,468	5,449,805	11,471,189	17,575,075	20,045,172	22,057,452

¹ Cumulative data

* Preliminary

Table 49 : Banks and Branches Network Statistics (Quarterly)

Item	Dec 2021		Dec 2022		Mar 2023		Jun 2023		Sep 2023		Dec 2023		Mar 2024		Jun 2024		Sep 2024		Dec 2024		Mar 2025		Jun 2025		Sep 2025 *	
	HO	Branches	HO	Branches																						
National Banks	22	514	22	498	22	494	22	493	22	492	22	489	23	484	23	482	23	482	23	484	23	480	23	454	23	450
- Abu Dhabi	6	174	7	169	7	169	7	169	7	168	7	166	7	162	7	160	7	159	7	161	7	159	7	155	7	151
- Dubai	8	192	7	186	7	183	7	183	7	183	7	182	7	182	7	181	7	182	7	181	7	180	7	164	7	165
- Sharjah	4	76	4	75	4	75	4	74	4	74	4	74	4	74	4	75	4	75	4	75	4	75	4	75	4	75
- RAK	1	26	1	23	1	23	1	23	1	23	1	23	1	22	1	22	1	22	1	22	1	21	1	20	1	19
- Ajman	1	16	1	16	1	16	1	16	1	16	1	16	2	16	2	16	2	16	2	18	2	18	2	15	2	16
- UAQ	1	7	1	6	1	6	1	6	1	6	1	6	1	6	1	6	1	6	1	6	1	6	1	5	1	5
- Fujairah	1	23	1	23	1	22	1	22	1	22	1	22	1	22	1	22	1	22	1	21	1	21	1	20	1	19
Foreign Banks **	27	74	28	73	28	72	28	72	28	72	28	72	27	72	27	72	27	73	27	73	27	73	27	73	27	72
- Abu Dhabi	8	28	9	27	9	26	9	26	9	26	9	26	8	26	8	26	8	26	8	25	8	25	8	25	8	23
- Dubai	19	25	19	25	19	25	19	25	19	25	19	25	19	25	19	25	19	26	19	27	19	27	19	27	19	28
- 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	-	11	1																						
- Abu Dhabi	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-
- Dubai	4	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-
- Sharjah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
- RAK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Ajman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- UAQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Fujairah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	59	588	61	571	61	566	61	565	61	564	61	561	61	556	61	554	61	555	61	557	61	553	61	527	61	523
Total Excluding Wholesale Banks	49	588	50	571	50	566	50	565	50	564	50	561	50	556	50	554	50	555	50	557	50	553	50	527	50	522

* Preliminary

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