



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

النشرة الاحصائية الشهرية
- البيانات المصرفية والنقدية -
مايو 2022

Monthly Statistical Bulletin
- Banking & Monetary Statistics -
May 2022

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Note:

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

Abbreviations & Notations :

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

Definitions :

Government

Of the Seven Emirates.

Monetary Base

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

Gross International Reserves

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

Money Supply (M₁)

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

Money Supply (M₂)

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

Money Supply (M₃)

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

Certificates of Deposits / Monetary Bills

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

Table 1 : Selected Monetary and Banking Indicators

(In Millions of AED)													
Indicator	Dec 2018	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Apr 2022	May 2022 *
Central Bank of the UAE													
Total Assets/Liabilities	417,711	446,246	450,035	444,235	454,537	470,526	470,020	476,210	485,865	521,538	515,793	519,809	500,946
Gross International Reserves **	365,426	397,949	393,905	354,349	360,328	391,857	396,183	406,813	432,325	481,528	475,008	476,844	457,033
Money Supply Indicators													
Money Supply M ₁	485,699	515,061	542,681	557,414	568,007	600,060	642,311	659,566	668,485	701,853	728,199	730,332	710,101
Money Supply M ₂	1,308,432	1,413,166	1,454,903	1,458,008	1,468,664	1,478,607	1,487,526	1,488,578	1,485,913	1,563,025	1,593,354	1,567,218	1,568,092
Money Supply M ₃	1,602,379	1,717,456	1,714,131	1,752,345	1,805,628	1,769,368	1,766,399	1,772,631	1,786,880	1,856,910	1,885,282	1,858,530	1,890,160
Banks													
Total Assets	2,868,516	3,082,934	3,128,031	3,190,154	3,252,485	3,188,014	3,175,850	3,208,761	3,247,128	3,321,488	3,336,354	3,344,823	3,442,681
Foreign Assets (Net)	59,657	91,113	60,204	108,117	170,801	133,471	131,938	122,789	132,290	154,708	178,246	156,247	199,284
Foreign Assets	679,647	771,092	791,640	828,448	884,164	849,077	849,718	871,879	898,713	933,169	923,237	955,515	990,717
Foreign Assets to Total Assets (%)	23.7%	25.0%	25.3%	26.0%	27.2%	26.6%	26.8%	27.2%	27.7%	28.1%	27.7%	28.6%	28.8%
Foreign Liabilities	619,990	679,979	731,436	720,331	713,363	715,606	717,780	749,090	766,423	778,461	744,991	799,268	791,433
Foreign Liabilities to Total Liabilities (%)	21.6%	22.1%	23.4%	22.6%	21.9%	22.4%	22.6%	23.3%	23.6%	23.4%	22.3%	23.9%	23.0%
Deposits ¹	1,755,650	1,870,184	1,851,917	1,866,132	1,907,152	1,884,545	1,881,268	1,908,655	1,942,326	1,996,527	2,006,237	2,008,352	2,040,531
Residents	1,542,237	1,648,812	1,635,166	1,665,764	1,715,805	1,682,102	1,677,754	1,682,944	1,699,170	1,765,533	1,791,435	1,761,816	1,797,031
of which: Corporate	590,877	607,023	621,853	615,665	613,759	606,207	611,256	623,640	638,529	671,422	697,966	690,470	698,910
Non-Residents	213,413	221,372	216,751	200,368	191,347	202,443	203,514	225,711	243,156	230,994	214,802	246,536	243,500
of which: Corporate	91,889	87,964	91,844	73,495	73,341	72,250	69,533	80,330	82,932	82,170	92,340	120,726	123,118
Bank Credit (Domestic)	1,509,437	1,592,609	1,595,077	1,626,827	1,611,667	1,596,786	1,589,608	1,595,582	1,602,071	1,618,957	1,639,109	1,621,028	1,669,250
of which: Credit to Private Sector ***	1,150,018	1,149,953	1,164,887	1,156,346	1,138,449	1,124,913	1,121,883	1,126,340	1,134,155	1,137,528	1,148,420	1,152,571	1,194,558
Total Number of National Banks and Branches													
Head Offices	22	21	21	21	21	21	21	21	21	22	22	22	22
of which: Specialized Community Bank	-	-	-	-	-	-	-	-	-	1	1	1	1
Branches	743	656	640	611	559	541	534	522	521	513	511	510	510
Pay Offices	34	31	31	31	26	23	22	22	20	20	20	21	21
Electronic Banking Service Units	33	33	34	33	32	34	35	40	42	41	42	42	42
Total Number of Foreign Banks and Branches													
Head Offices	38	38	38	38	38	37	37	37	37	37	37	37	37
of which: Full Fledged Commercial Banks	27	27	27	27	27	27	27	27	27	27	27	27	27
of which: Licensed Wholesale Banks	11	11	11	11	11	10	10	10	10	10	10	10	10
Branches	80	79	78	78	78	73	73	74	74	74	74	74	74
Pay Offices	1	1	1	1	1	1	1	1	1	1	1	1	1
Electronic Banking Service Units	21	22	22	22	23	23	23	22	21	21	21	21	21
Number of Employees in Banks (UAE) ²													
Employed with National Banks ²	30,966	29,673	28,591	28,219	26,722	26,408	26,124	25,847	25,957	26,763	27,122	27,122	27,122
Employed with Foreign Banks ²	5,663	5,964	7,247	7,204	7,169	7,036	6,913	6,776	6,796	6,728	6,760	6,760	6,760

* Preliminary

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

*** Including Claims on Other Financial Institutions

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

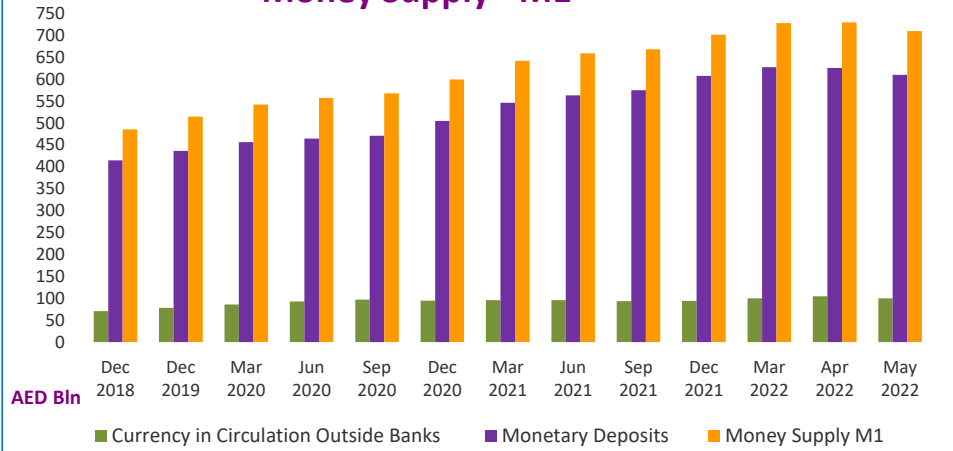
Table 2 : Monetary Survey

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Apr 2022	May 2022 *
Net International Reserves	418,099	485,330	449,629	459,105	525,241	514,516	522,368	525,206	547,118	620,848	627,427	608,638	641,455
Central Bank (Net)	358,442	394,217	389,425	350,988	354,440	381,045	390,430	402,417	414,828	466,140	449,181	452,391	442,171
Gross International Reserves	365,426	397,949	393,905	354,349	360,328	391,857	396,183	406,813	432,325	481,528	475,008	476,844	457,033
Foreign Liabilities	6,984	3,732	4,480	3,361	5,888	10,812	5,753	4,396	17,497	15,388	25,827	24,453	14,862
Banks (Net)	59,657	91,113	60,204	108,117	170,801	133,471	131,938	122,789	132,290	154,708	178,246	156,247	199,284
Foreign Assets	679,647	771,092	791,640	828,448	884,164	849,077	849,718	871,879	898,713	933,169	923,237	955,515	990,717
Foreign Liabilities	619,990	679,979	731,436	720,331	713,363	715,606	717,780	749,090	766,423	778,461	744,991	799,268	791,433
Net Domestic Assets	890,333	927,836	1,005,274	998,903	943,423	964,091	965,158	963,372	938,795	942,177	965,927	958,580	926,637
Claims on Private Sector	1,151,835	1,159,097	1,168,854	1,159,016	1,141,170	1,128,422	1,124,904	1,133,821	1,142,123	1,145,807	1,159,098	1,164,457	1,204,398
Net Claims on Government	-4,705	51,065	68,909	71,661	38,928	86,739	103,998	87,429	75,182	76,986	66,902	52,469	29,514
Claims on Government	291,141	356,571	329,207	366,998	376,799	378,299	383,574	372,135	376,876	371,306	359,546	344,480	352,477
Liabilities to Government	295,846	305,506	260,298	295,337	337,871	291,560	279,576	284,706	301,694	294,320	292,644	292,011	322,963
Claims on Official Entities	209,241	223,619	237,645	257,708	257,460	261,771	251,590	262,839	260,795	277,917	297,496	291,401	297,088
Claims on Nonbank Financial Institutions	32,098	25,874	27,575	28,575	28,320	28,208	26,752	24,312	25,653	26,609	27,634	27,189	30,282
Capital and Reserves	-378,471	-417,903	-395,170	-408,459	-416,303	-419,445	-402,793	-410,400	-419,229	-428,611	-415,880	-413,757	-416,246
Other Items (net)	-119,664	-113,916	-102,539	-109,598	-106,152	-121,604	-139,293	-134,630	-145,730	-156,532	-169,323	-163,179	-218,399
Money Supply M₁	485,699	515,061	542,681	557,414	568,007	600,060	642,311	659,566	668,485	701,853	728,199	730,332	710,101
Currency in Circulation Outside Banks	70,534	78,216	86,150	92,634	96,744	94,724	95,879	95,822	93,179	94,082	100,084	104,371	99,818
Monetary Deposits	415,165	436,845	456,531	464,780	471,263	505,336	546,432	563,744	575,306	607,771	628,115	625,961	610,283
Money Supply M₂	1,308,432	1,413,166	1,454,903	1,458,008	1,468,664	1,478,607	1,487,526	1,488,578	1,485,913	1,563,025	1,593,354	1,567,218	1,568,092
Quasi - Money	822,733	898,105	912,222	900,594	900,657	878,547	845,215	829,012	817,428	861,172	865,155	836,886	857,991
Foreign Currency Deposits	304,337	322,501	327,696	330,010	337,855	331,199	321,137	310,860	311,536	340,387	343,207	331,449	345,345
Dirham Deposits	518,396	575,604	584,526	570,584	562,802	547,348	524,078	518,152	505,892	520,785	521,948	505,437	512,646
Money Supply M₃	1,602,379	1,717,456	1,714,131	1,752,345	1,805,628	1,769,368	1,766,399	1,772,631	1,786,880	1,856,910	1,885,282	1,858,530	1,890,160
Government Deposits	293,947	304,290	259,228	294,337	336,964	290,761	278,873	284,053	300,967	293,885	291,928	291,312	322,068

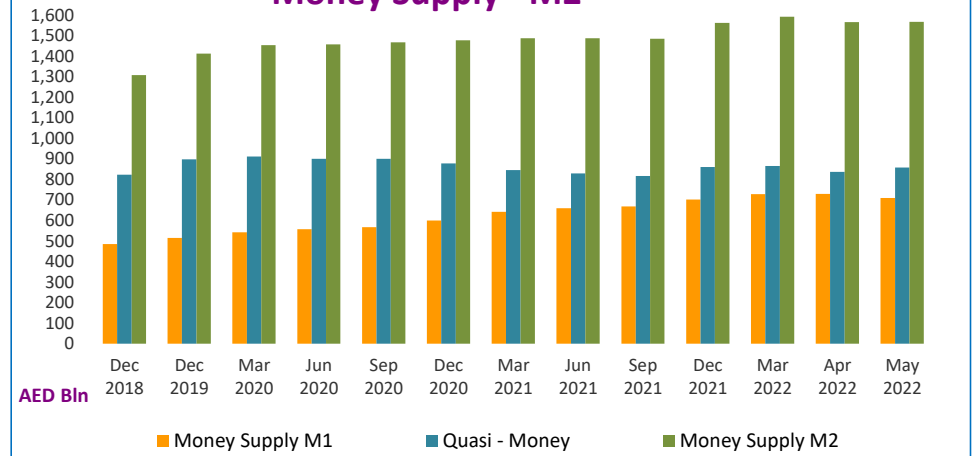
* Preliminary

Monetary Aggregates

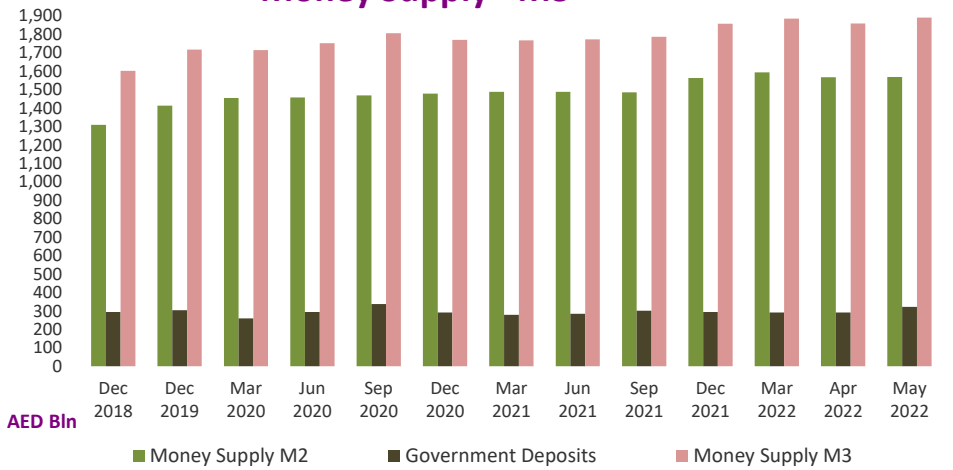
Money Supply - M1



Money Supply - M2



Money Supply - M3



Monetary Aggregates

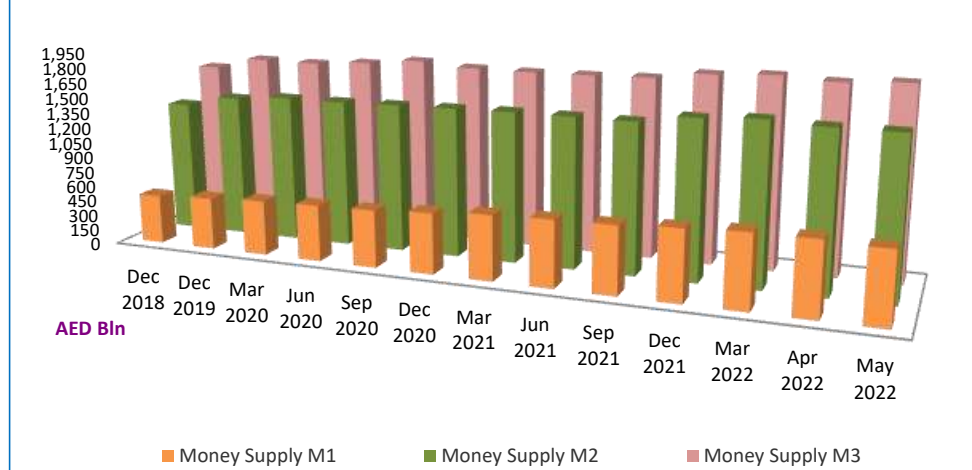


Table 3 : Monthly Changes in Factors Affecting Money Supply ¹

(In Millions of AED)												
Item	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Apr 2022	May 2022 *
Net International Reserves	67,231	-35,701	9,476	66,136	-10,725	7,852	2,838	21,912	73,730	6,579	-18,789	32,817
Central Bank (Net)	35,775	-4,792	-38,437	3,452	26,605	9,385	11,987	12,411	51,312	-16,959	3,210	-10,220
Gross International Reserves	32,523	-4,044	-39,556	5,979	31,529	4,326	10,630	25,512	49,203	-6,520	1,836	-19,811
Foreign Liabilities	-3,252	748	-1,119	2,527	4,924	-5,059	-1,357	13,101	-2,109	10,439	-1,374	-9,591
Banks (Net)	31,456	-30,909	47,913	62,684	-37,330	-1,533	-9,149	9,501	22,418	23,538	-21,999	43,037
Foreign Assets	91,445	20,548	36,808	55,716	-35,087	641	22,161	26,834	34,456	-9,932	32,278	35,202
Foreign Liabilities	59,989	51,457	-11,105	-6,968	2,243	2,174	31,310	17,333	12,038	-33,470	54,277	-7,835
Net Domestic Assets	37,503	77,438	-6,371	-55,480	20,668	1,067	-1,786	-24,577	3,382	23,750	-7,347	-31,943
Claims on Private Sector	7,263	9,757	-9,838	-17,846	-12,748	-3,518	8,917	8,302	3,684	13,291	5,358	39,942
Net Claims on Government	55,771	17,844	2,752	-32,732	47,811	17,259	-16,568	-12,247	1,804	-10,084	-14,433	-22,955
Claims on Government	65,431	-27,364	37,791	9,802	1,500	5,275	-11,438	4,741	-5,570	-11,760	-15,066	7,997
Laibilities to Government	9,660	-45,208	35,039	42,534	-46,311	-11,984	5,130	16,988	-7,374	-1,676	-633	30,952
Claims on Official Entities	14,378	14,026	20,063	-248	4,311	-10,181	11,249	-2,044	17,122	19,579	-6,094	5,686
Claims on Nonbank Financial Institutions	-6,224	1,701	1,001	-256	-111	-1,456	-2,440	1,341	956	1,024	-445	3,093
Capital and Reserves **	-39,432	22,733	-13,289	-7,844	-3,142	16,652	-7,607	-8,829	-9,382	12,731	2,123	-2,489
Other Items (net) **	5,748	11,377	-7,059	3,447	-15,453	-17,688	4,663	-11,100	-10,802	-12,791	6,144	-55,220
Money Supply M₁	29,362	27,620	14,733	10,593	32,053	42,251	17,255	8,919	33,368	26,346	2,133	-20,231
Currency in Circulation Outside Banks	7,682	7,934	6,484	4,110	-2,020	1,155	-57	-2,643	903	6,002	4,287	-4,553
Monetary Deposits	21,680	19,686	8,249	6,483	34,073	41,096	17,312	11,562	32,465	20,344	-2,154	-15,678
Money Supply M₂	104,734	41,737	3,105	10,656	9,943	8,919	1,052	-2,665	77,112	30,329	-26,136	874
Quasi - Money	75,372	14,117	-11,628	63	-22,110	-33,332	-16,203	-11,584	43,744	3,983	-28,269	21,105
Foreign Currency Deposits	18,164	5,195	2,314	7,845	-6,656	-10,062	-10,277	676	28,851	2,820	-11,758	13,896
Dirham Deposits	57,208	8,922	-13,942	-7,782	-15,454	-23,270	-5,926	-12,260	14,893	1,163	-16,511	7,209
Money Supply M₃	115,077	-3,325	38,214	53,283	-36,260	-2,969	6,232	14,249	70,030	28,372	-26,752	31,630
Government Deposits	10,343	-45,062	35,109	42,627	-46,203	-11,888	5,180	16,914	-7,082	-1,957	-616	30,756

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

* Preliminary

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

Factors Affecting Money Supply (M2)

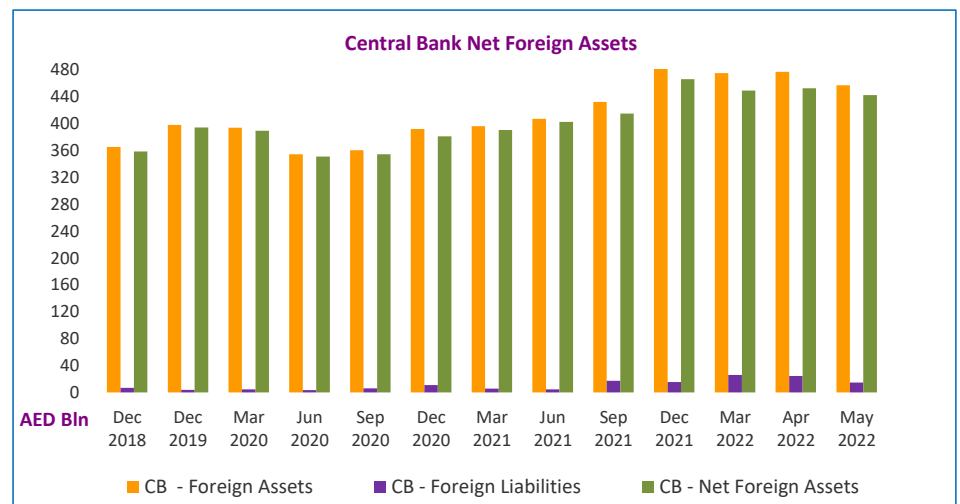
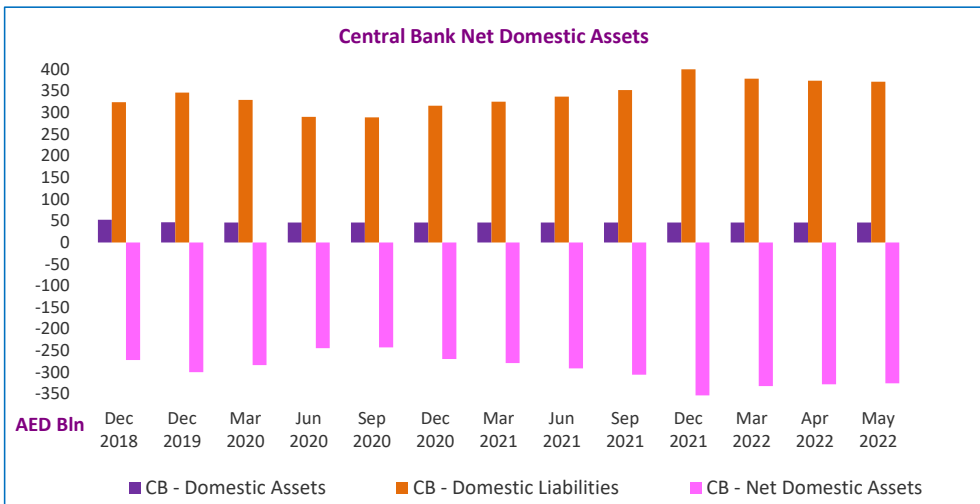
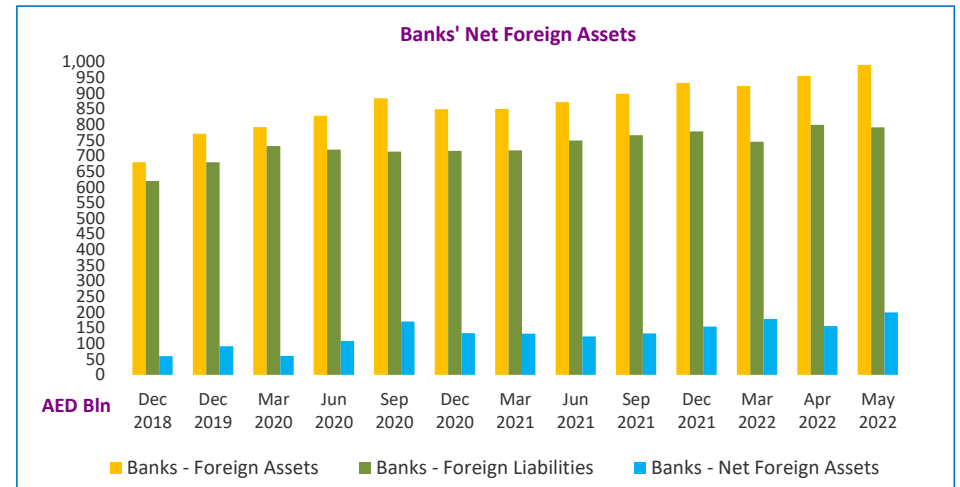
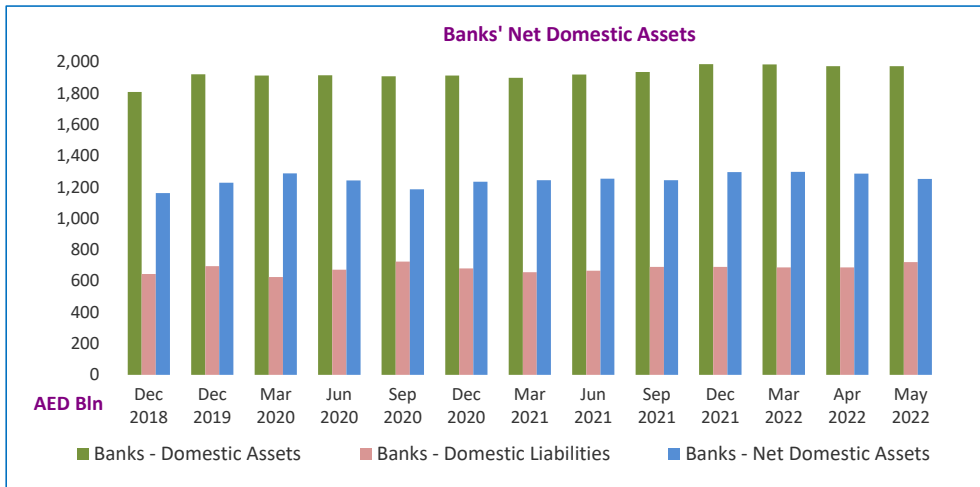


Table 4 : UAE Monetary Base (Monthly)

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Apr 2022	May 2022 *
Monetary Base	379,658	409,593	415,177	408,230	416,816	427,445	437,104	443,115	449,110	484,025	480,995	486,871	477,893
Components of Monetary Base													
Currency Issued **	85,839	93,729	105,200	106,141	111,316	110,704	110,986	110,902	108,452	111,815	116,216	123,988	116,123
Reserve Requirements	120,608	129,735	132,583	73,287	75,105	89,400	98,709	94,945	115,531	104,038	85,592	109,232	108,552
Banks & OFCs Current Accounts & Overnight Deposits of Banks at CBUAE	35,054	25,946	32,816	50,331	79,048	98,016	80,000	86,702	61,189	103,444	115,758	96,515	95,149
Certificates of Deposit / Monetary Bill	138,157	160,183	144,578	178,471	151,347	129,325	147,409	150,566	163,938	164,728	163,429	157,136	158,069

* Preliminary

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

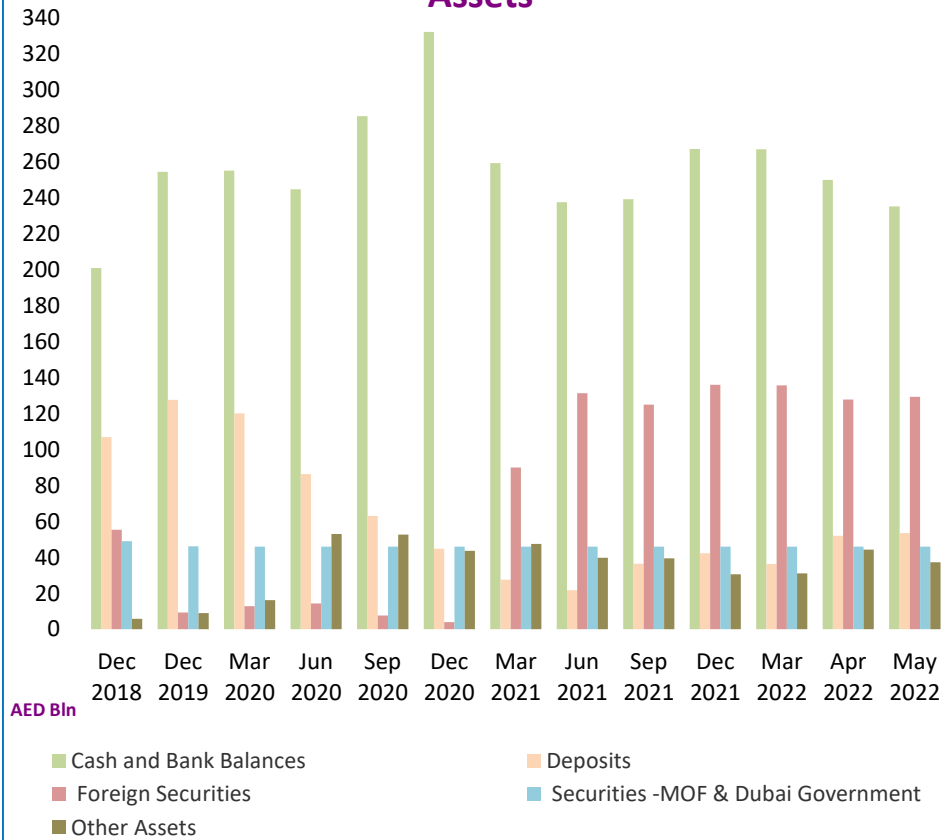
Table 5 : Balance Sheet - Central Bank of the UAE

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Apr 2022	May 2022 *
Assets													
Cash and Bank Balances	200,893	254,466	255,015	244,694	285,407	332,251	259,190	237,564	239,251	267,074	267,039	249,842	235,221
Deposits	106,842	127,591	120,060	86,282	62,967	44,802	27,570	21,706	36,370	42,230	36,170	51,973	53,425
Foreign Securities	55,231	9,294	12,759	14,308	7,642	4,012	89,927	131,322	124,952	135,875	135,624	127,780	129,243
Securities-Issued by Ministry of Finance & Dubai Government	48,998	46,018	45,969	45,920	45,903	45,902	45,902	45,902	45,902	45,903	45,903	45,903	45,903
Other Assets	5,747	8,877	16,232	53,031	52,618	43,559	47,431	39,716	39,390	30,456	31,057	44,311	37,154
Gold Bullion	1,134	4,044	5,951	6,580	8,961	12,862	10,817	11,504	11,286	11,913	12,638	12,420	12,107
Liquidity Support Facility	128	50	29	7	0	0	0	0	0	0	0	0	0
Other Assets/Receivables	4,377	4,657	10,129	46,296	43,492	30,528	36,424	28,029	27,912	17,941	17,796	31,277	24,424
Property & Equipment	108	126	123	148	165	169	190	183	192	602	623	614	623
Total Assets	417,711	446,246	450,035	444,235	454,537	470,526	470,020	476,210	485,865	521,538	515,793	519,809	500,946
Liabilities													
Current Accounts & Deposits **	162,833	160,706	171,354	130,171	158,804	192,046	181,254	185,652	181,935	214,428	213,558	217,400	205,160
Certificates of Deposit / Monetary Bill	138,157	160,183	144,578	178,471	151,347	129,325	147,409	150,566	163,938	164,728	163,429	157,136	158,069
Currency Issued	85,839	93,729	105,200	106,141	111,316	110,704	110,986	110,902	108,452	111,815	116,216	123,988	116,123
Other Liabilities	7,634	6,579	3,637	3,525	6,562	11,786	5,648	3,227	6,018	4,504	2,173	3,462	4,065
Total Liabilities	394,463	421,197	424,769	418,308	428,029	443,861	445,297	450,347	460,343	495,475	495,376	501,986	483,417
Capital and Reserves													
Authorized, Issued & Fully Paid Capital	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
General Reserve	3,108	4,603	4,603	4,603	4,603	4,603	5,489	5,489	5,489	6,056	6,138	6,138	6,138
Other Reserve	140	446	663	1,324	1,905	2,062	-766	374	33	7	-5,721	-8,315	-8,609
Retained Earnings	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Capital & Reserves	23,248	25,049	25,266	25,927	26,508	26,665	24,723	25,863	25,522	26,063	20,417	17,823	17,529
Total Liabilities and Capital	417,711	446,246	450,035	444,235	454,537	470,526	470,020	476,210	485,865	521,538	515,793	519,809	500,946

* 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

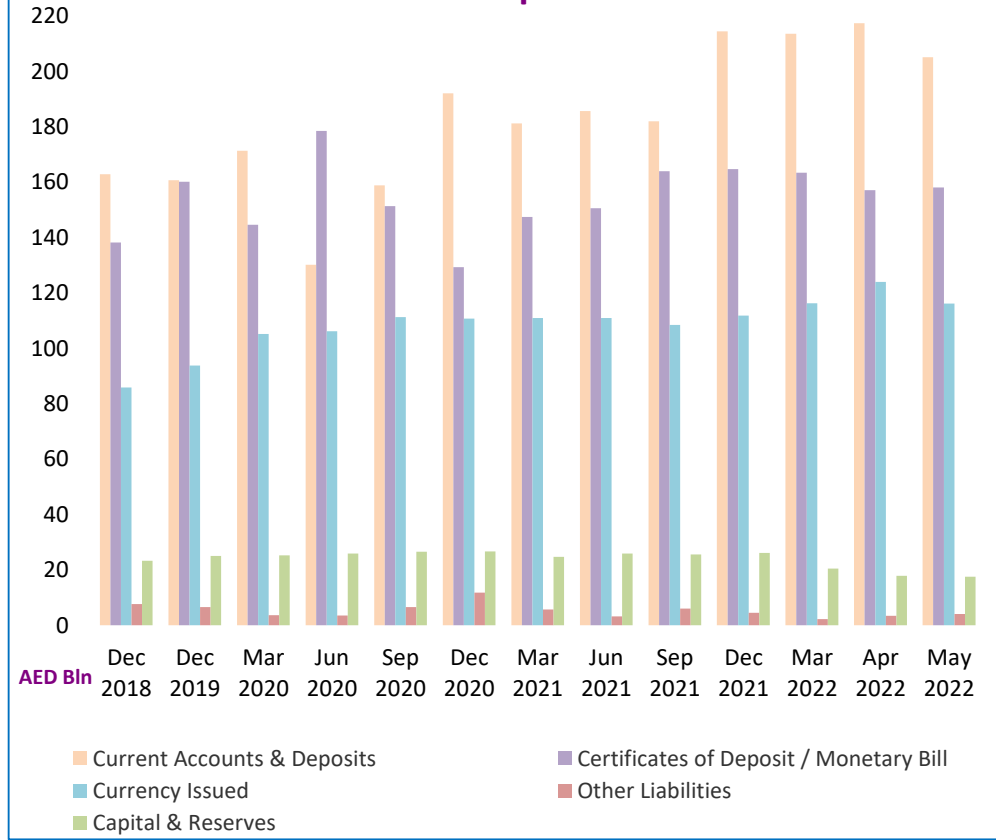


Table 6 : Central Bank International Reserves

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Apr 2022	May 2022 *
Gross International Reserves	365,426	397,950	393,905	354,349	360,328	391,857	396,183	406,813	432,325	481,528	475,008	476,844	457,033
Current Account Balances & Deposits with Banks Abroad	294,058	365,680	360,634	315,875	316,393	348,204	257,463	230,140	246,790	280,385	274,183	273,104	259,728
Foreign Securities	55,701	9,294	12,759	14,308	7,642	4,012	89,927	131,322	124,952	135,875	135,624	127,780	129,243
IMF Reserves Position + SDR Holdings	2,875	3,220	3,182	3,631	3,715	3,802	3,741	3,765	15,181	15,081	15,076	14,660	14,719
Other Foreign Assets	12,792	19,756	17,330	20,535	32,578	35,839	45,052	41,586	45,402	50,187	50,125	61,300	53,343
Foreign Liabilities	6,984	3,732	4,480	3,361	5,888	10,812	5,753	4,396	17,497	15,388	25,827	24,453	14,862
Net International Reserves	358,442	394,218	389,425	350,988	354,440	381,045	390,430	402,417	414,828	466,140	449,181	452,391	442,171

* Preliminary

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

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Apr 2022	May 2022 *
Domestic Assets													
Cash and Deposits with C.B	307,090	331,901	326,775	314,278	319,226	331,248	338,716	343,534	348,872	381,878	371,316	363,854	363,608
Cash in Hand (LCY)	15,305	15,513	19,050	13,507	14,572	15,980	15,107	15,080	15,273	17,733	16,132	19,617	16,305
Deposits with Central Bank	291,785	316,388	307,725	300,771	304,654	315,268	323,609	328,454	333,599	364,145	355,184	344,237	347,303
Due From Resident Banks	64,202	53,115	63,617	57,822	61,666	39,723	43,560	36,414	39,900	35,897	39,758	42,286	44,646
Domestic Credit and Investments	1,669,015	1,754,573	1,754,963	1,802,627	1,795,627	1,781,286	1,772,714	1,778,059	1,788,674	1,802,517	1,824,591	1,807,741	1,865,800
a) Credit Facilities	1,509,437	1,592,609	1,595,077	1,626,827	1,611,667	1,596,786	1,589,608	1,595,582	1,602,071	1,618,957	1,639,109	1,621,028	1,669,250
Claims on Private Sector	1,130,067	1,134,615	1,148,988	1,139,383	1,121,730	1,108,289	1,105,719	1,112,803	1,119,428	1,120,745	1,132,915	1,137,756	1,177,239
Commercial Bills	45,306	50,906	51,470	51,081	46,248	41,834	45,505	46,055	45,939	47,573	50,412	50,439	51,643
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	1,084,761	1,083,709	1,097,518	1,088,302	1,075,482	1,066,455	1,060,214	1,066,748	1,073,489	1,073,172	1,082,503	1,087,317	1,125,596
Claims on Government	191,498	257,383	229,086	252,387	255,481	251,923	252,527	245,689	245,165	236,038	226,815	211,037	213,912
Claims on Official Entities (GREs)	167,921	185,273	201,104	218,094	217,737	219,950	215,198	223,553	222,751	245,391	263,874	257,420	260,780
Commercial Bills	3,428	3,901	3,812	2,809	4,008	5,580	6,274	7,539	7,659	8,275	9,186	8,014	7,579
Loans,Advances & Overdrafts	164,493	181,372	197,292	215,285	213,729	214,370	208,924	216,014	215,092	237,116	254,688	249,406	253,201
Claims on Other Financial Institutions	19,951	15,338	15,899	16,963	16,719	16,624	16,164	13,537	14,727	16,783	15,505	14,815	17,319
Loans,Advances & Overdrafts	19,951	15,338	15,899	16,963	16,719	16,624	16,164	13,537	14,727	16,783	15,505	14,815	17,319
b) Domestic Investments	159,578	161,964	159,886	175,800	183,960	184,500	183,106	182,477	186,603	183,560	185,482	186,713	196,550
Unclassified Assets	148,562	172,253	191,036	186,979	191,802	186,680	171,142	178,875	170,969	168,027	177,452	175,427	177,910
Fixed Assets	28,651	33,866	34,043	33,689	33,902	34,986	34,725	34,865	33,794	33,855	34,630	34,376	34,369
Inter-Branch Transactions	8,590	8,764	12,622	7,028	11,272	9,090	2,742	2,914	3,297	4,433	6,254	7,556	7,159
Other Assets	111,321	129,623	144,371	146,262	146,628	142,604	133,675	141,096	133,878	129,739	136,568	133,495	136,382
Foreign Assets	679,647	771,092	791,640	828,448	884,164	849,077	849,718	871,879	898,713	933,169	923,237	955,515	990,717
Due from H.O. and/or Branches Abroad	160,591	154,635	152,958	177,452	187,772	156,027	159,103	152,481	161,111	190,091	136,689	146,872	171,513
Due from Other Banks Abroad	150,765	157,442	165,423	160,577	167,913	168,193	187,504	193,470	203,636	207,637	222,427	220,036	232,164
Cash in Hand (FCY)	158	144	166	149	180	165	175	134	149	164	188	176	250
Securities	173,217	236,985	217,711	246,598	256,831	271,183	271,813	283,764	289,228	289,677	287,243	289,914	294,131
Credit to Non-Residents	146,802	166,028	173,194	164,070	192,938	182,313	164,847	173,832	174,430	175,095	192,742	196,374	196,327
Other Foreign Assets	48,114	55,858	82,188	79,602	78,530	71,196	66,276	68,198	70,159	70,505	83,948	102,143	96,332
Total Assets	2,868,516	3,082,934	3,128,031	3,190,154	3,252,485	3,188,014	3,175,850	3,208,761	3,247,128	3,321,488	3,336,354	3,344,823	3,442,681

* Preliminary

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

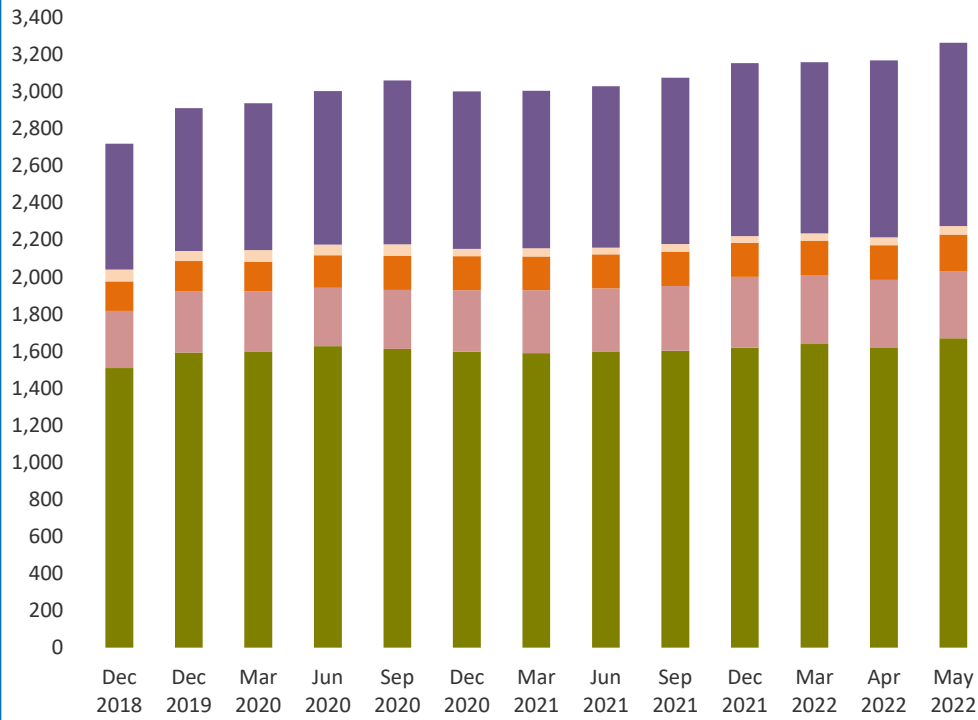
(In Millions of AED)													
Item	Dec 2018	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Apr 2022	May 2022 *
Domestic Liabilities													
Monetary Deposits	415,165	436,845	456,531	464,780	471,263	505,336	546,432	563,744	575,306	607,771	628,115	625,961	610,283
Demand Deposits (LCY)	410,897	433,018	453,025	461,377	466,782	500,846	540,492	557,299	569,395	602,766	620,802	619,146	602,938
Bankers Drafts	4,268	3,827	3,506	3,403	4,481	4,490	5,940	6,445	5,911	5,005	7,313	6,815	7,345
Quasi Monetary Deposits	822,210	897,476	911,407	899,998	900,161	878,071	844,716	828,462	816,858	860,501	864,540	836,300	857,394
Time Deposits (LCY)	399,605	440,735	440,924	416,404	397,102	376,152	345,453	333,975	320,546	330,271	324,718	312,520	318,871
Savings Deposits (LCY)	118,268	134,240	142,787	153,584	165,204	170,720	178,126	183,627	184,776	189,843	196,615	192,331	193,178
Other Deposits (FCY)	304,337	322,501	327,696	330,010	337,855	331,199	321,137	310,860	311,536	340,387	343,207	331,449	345,345
Government Deposits (LCY + FCY)	288,422	300,093	254,057	288,029	332,647	286,471	276,614	280,981	296,315	287,408	290,674	290,253	321,006
Other Domestic Deposits (LCY + FCY) **	20,998	18,544	16,939	16,576	16,328	16,819	16,024	16,509	16,774	16,652	16,735	16,713	17,168
Government Lending Funds	0	0	0	0	0	0	0	0	0	0	0	0	0
Capital and Reserves	355,223	392,854	369,904	382,532	389,795	392,780	378,070	384,537	393,707	402,548	395,463	395,934	398,717
Due to Central Bank	2,950	5,453	12,364	47,101	51,134	31,523	25,503	21,635	16,530	2,848	3,958	2,491	3,740
Due to Resident Banks	57,201	47,933	59,124	53,413	57,984	32,510	36,606	29,860	32,776	32,939	36,260	38,395	42,497
Capital Market Funding & Term Borrowings	24,621	26,397	24,965	27,001	26,935	26,560	24,747	28,972	26,954	26,957	26,041	26,065	26,043
Foreign Liabilities	619,990	679,979	731,436	720,331	713,363	715,606	717,780	749,090	766,423	778,461	744,991	799,268	791,433
Due to H.O and/or Branches Abroad	54,542	76,669	79,738	88,220	82,479	62,459	59,781	57,445	56,929	62,486	53,140	61,902	59,537
Due to Other Banks Abroad	115,000	110,837	129,319	122,602	115,772	133,262	143,613	146,588	144,450	167,631	172,976	179,007	182,192
Capital Market Funding	128,187	156,158	153,379	153,181	169,803	170,991	178,194	181,744	179,390	184,395	161,854	157,681	156,034
Other Term Borrowings	47,953	47,269	46,763	50,352	52,682	55,403	52,669	54,364	58,484	49,986	54,168	48,803	46,937
Other Deposits (LCY + FCY)	213,413	221,372	216,751	200,368	191,347	202,443	203,514	225,711	243,156	230,994	214,802	246,536	243,500
Other Foreign Liabilities	60,895	67,674	105,486	105,608	101,280	91,048	80,009	83,238	84,014	82,969	88,051	105,339	103,233
Unclassified Liabilities	261,736	277,360	291,304	290,393	292,875	302,338	309,358	304,971	305,485	305,403	329,577	313,443	374,400
Inter-Branch Transactions	9,426	7,498	9,030	6,964	6,521	4,174	11,636	7,151	12,767	14,013	9,306	9,117	9,082
Other Liabilities	252,310	269,862	282,274	283,429	286,354	298,164	297,722	297,820	292,718	291,390	320,271	304,326	365,318
- Of which : Provisions ¹	123,032	132,700	140,609	145,822	150,579	156,248	157,840	159,350	155,627	155,547	157,090	156,798	157,739
Total Liabilities	2,868,516	3,082,934	3,128,031	3,190,154	3,252,485	3,188,014	3,175,850	3,208,761	3,247,128	3,321,488	3,336,354	3,344,823	3,442,681

* Preliminary

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

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

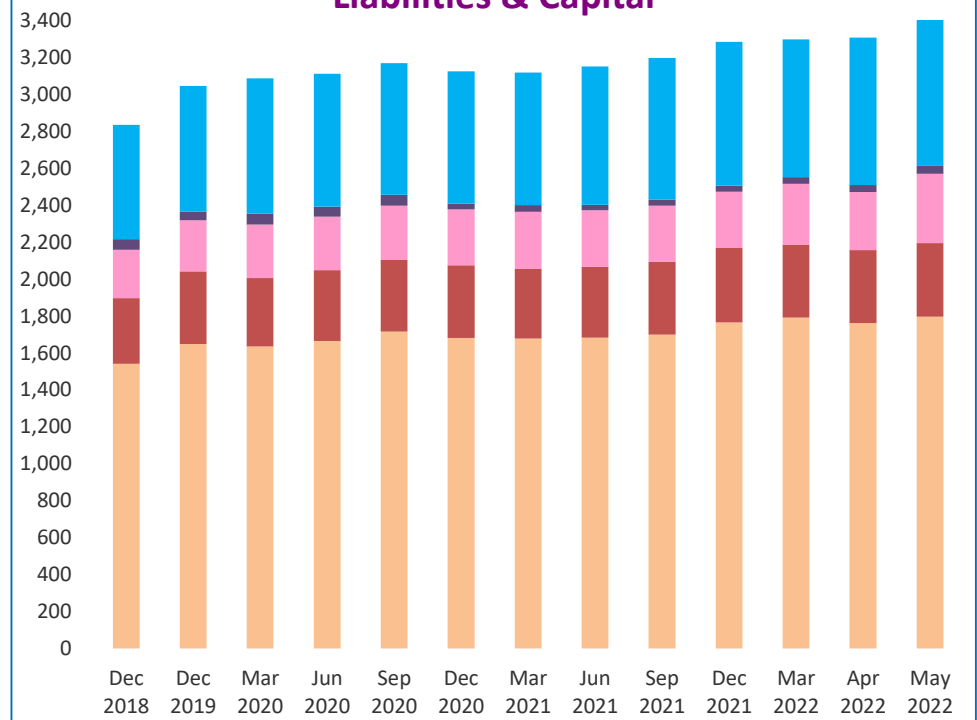
Aggregated Balance Sheet of Banks - Assets



AED Bln

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

Aggregated Balance Sheet of Banks - Liabilities & Capital



AED Bln

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

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

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Apr 2022	May 2022 *
Domestic Assets													
Cash and Deposits with C.B	253,571	260,458	259,209	245,622	255,971	259,236	263,024	259,526	262,785	291,537	284,347	278,800	273,539
Cash in Hand (LCY)	13,645	13,556	16,441	12,078	13,183	14,591	13,560	13,760	13,866	16,296	14,594	17,811	14,674
Deposits with Central Bank	239,926	246,902	242,768	233,544	242,788	244,645	249,464	245,766	248,919	275,241	269,753	260,989	258,865
Due From Resident Banks	50,056	38,375	44,687	39,056	44,615	24,734	28,234	23,778	24,253	19,888	21,482	25,149	25,796
Domestic Credit and Investments	1,507,020	1,592,976	1,590,884	1,632,445	1,632,817	1,624,627	1,620,610	1,626,344	1,638,852	1,646,596	1,671,367	1,655,269	1,713,988
a) Credit Facilities	1,350,933	1,436,345	1,436,162	1,462,011	1,454,840	1,446,012	1,443,471	1,450,691	1,459,234	1,470,505	1,496,785	1,480,280	1,529,773
Claims on Private Sector	994,452	1,002,534	1,014,742	1,004,855	995,060	985,675	986,018	994,543	1,004,188	1,003,614	1,021,301	1,024,176	1,069,692
Commercial Bills	30,785	37,928	38,464	38,525	34,958	31,617	35,335	35,657	35,832	37,525	41,075	40,680	42,269
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	963,667	964,606	976,278	966,330	960,102	954,058	950,683	958,886	968,356	966,089	980,226	983,496	1,027,423
Claims on Government	184,825	250,422	221,429	241,869	244,495	242,135	243,385	235,073	233,413	223,299	214,420	201,869	202,535
Claims on Official Entities (GREs)	152,372	169,319	185,745	199,935	200,203	203,087	199,028	208,904	208,123	229,076	247,082	240,533	242,001
Commercial Bills	2,371	2,478	2,803	2,269	3,723	5,377	5,908	7,271	7,227	8,030	8,907	7,728	7,282
Loans,Advances & Overdrafts	150,001	166,841	182,942	197,666	196,480	197,710	193,120	201,633	200,896	221,046	238,175	232,805	234,719
Claims on Other Financial Institutions	19,284	14,070	14,246	15,352	15,082	15,115	15,040	12,171	13,510	14,516	13,982	13,702	15,545
Loans,Advances & Overdrafts	19,284	14,070	14,246	15,352	15,082	15,115	15,040	12,171	13,510	14,516	13,982	13,702	15,545
b) Domestic Investments	156,087	156,631	154,722	170,434	177,977	178,615	177,139	175,653	179,618	176,091	174,582	174,989	184,215
Unclassified Assets	133,514	152,983	168,822	166,449	173,599	169,806	154,357	162,840	154,472	153,428	161,349	159,422	160,845
Fixed Assets	26,998	32,063	32,267	31,941	32,182	33,208	32,900	33,065	32,001	32,092	33,048	32,808	32,802
Inter-Branch Transactions	8,584	8,758	12,613	6,957	11,257	9,070	2,720	2,890	3,241	4,412	6,204	7,482	7,013
Other Assets	97,932	112,162	123,942	127,551	130,160	127,528	118,737	126,885	119,230	116,924	122,097	119,132	121,030
Foreign Assets	570,210	643,458	665,452	693,878	736,038	707,268	711,645	736,459	763,074	794,516	781,292	804,176	849,120
Due from H.O. and/or Branches Abroad	141,068	141,353	138,492	164,793	175,722	145,068	146,172	142,102	150,312	179,284	120,405	124,927	156,621
Due from Other Banks Abroad	120,772	118,760	121,514	120,244	119,017	120,908	143,400	149,213	156,933	155,384	174,656	170,743	184,047
Cash in Hand (FCY)	123	119	125	114	159	126	106	97	108	107	132	124	181
Securities	149,423	203,222	192,889	204,674	212,331	225,475	225,805	238,914	245,131	247,104	249,667	251,692	256,697
Credit to Non-Residents	114,803	129,340	138,162	131,764	157,656	152,350	136,528	144,695	147,358	148,946	161,027	164,362	164,097
Other Foreign Assets	44,021	50,664	74,270	72,289	71,153	63,341	59,634	61,438	63,232	63,691	75,405	92,328	87,477
Total Assets	2,514,371	2,688,250	2,729,054	2,777,450	2,843,040	2,785,671	2,777,870	2,808,947	2,843,436	2,905,965	2,919,837	2,922,816	3,023,288

* Preliminary

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

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Apr 2022	May 2022 *
Domestic Liabilities													
Monetary Deposits	356,254	374,401	392,029	398,609	400,626	427,062	467,594	483,607	493,072	524,246	541,995	539,897	523,362
Demand Deposits (LCY)	352,891	370,979	389,055	395,617	396,600	422,994	462,313	477,943	487,997	519,861	535,392	533,751	516,906
Bankers Drafts	3,363	3,422	2,974	2,992	4,026	4,068	5,281	5,664	5,075	4,385	6,603	6,146	6,456
Quasi Monetary Deposits	721,652	784,876	792,792	777,854	782,558	762,356	733,365	720,615	706,854	746,075	742,535	713,421	741,247
Time Deposits (LCY)	359,304	399,758	401,439	378,795	362,725	344,307	316,578	306,743	293,507	303,283	298,344	287,553	293,588
Savings Deposits (LCY)	110,691	125,893	133,683	141,127	152,351	157,675	164,634	170,121	171,178	176,290	182,673	178,265	179,265
Other Deposits (FCY)	251,657	259,225	257,670	257,932	267,482	260,374	252,153	243,751	242,169	266,502	261,518	247,603	268,394
Government Deposits (LCY + FCY)	286,918	298,954	253,038	287,061	331,877	285,721	275,612	280,311	294,971	285,052	289,878	289,705	320,426
Other Domestic Deposits (LCY + FCY) **	16,729	14,650	13,410	13,005	12,979	13,594	12,794	13,384	13,556	13,275	13,468	13,491	13,989
Government Lending Funds	0	0	0	0	0	0	0	0	0	0	0	0	0
Capital and Reserves	302,545	336,034	313,460	327,578	334,988	339,327	324,568	330,903	339,507	348,596	340,982	341,490	343,930
Due to Central Bank	2,889	635	11,169	45,467	47,505	30,762	25,002	21,611	16,407	2,830	3,750	2,394	3,685
Due to Resident Banks	55,259	46,236	57,188	50,372	57,176	31,669	34,481	26,939	31,531	31,700	35,163	36,437	40,630
Capital Market Funding & Term Borrowings	24,621	26,397	24,965	27,001	26,935	26,560	24,747	28,972	26,954	26,957	26,041	26,065	26,043
Foreign Liabilities	527,098	575,534	626,328	611,322	602,973	613,848	617,204	643,408	659,263	665,190	639,489	689,245	680,335
Due to H.O and/or Branches Abroad	29,228	34,509	43,313	45,708	37,820	27,683	22,849	20,075	23,051	25,604	21,941	25,129	28,100
Due to Other Banks Abroad	101,919	94,616	108,497	104,011	97,948	114,495	122,885	121,564	115,852	134,896	145,045	153,356	154,232
Capital Market Funding	116,434	149,189	148,292	148,107	164,831	165,879	174,380	178,385	176,369	181,608	159,224	155,102	153,452
Other Term Borrowings	46,667	46,871	46,366	49,955	52,285	55,006	52,240	53,935	58,035	49,538	53,709	48,345	46,478
Other Deposits (LCY + FCY)	180,413	188,504	184,588	167,465	157,647	168,895	171,915	193,589	209,410	198,345	179,422	211,488	206,736
Other Foreign Liabilities	52,437	61,845	95,272	96,076	92,442	81,890	72,935	75,860	76,546	75,199	80,148	95,825	91,337
Unclassified Liabilities	220,406	230,533	244,675	239,181	245,423	254,772	262,503	259,197	261,321	262,044	286,536	270,671	329,641
Inter-Branch Transactions	9,396	7,438	8,952	6,896	6,506	4,147	11,585	7,085	12,707	13,952	9,196	8,975	8,836
Other Liabilities	211,010	223,095	235,723	232,285	238,917	250,625	250,918	252,112	248,614	248,092	277,340	261,696	320,805
- Of which : Provisions ¹	93,777	103,713	109,977	113,540	117,363	122,568	123,900	126,070	123,865	124,486	127,865	127,616	128,470
Total Liabilities	2,514,371	2,688,250	2,729,054	2,777,450	2,843,040	2,785,671	2,777,870	2,808,947	2,843,436	2,905,965	2,919,837	2,922,816	3,023,288

* Preliminary

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

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

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

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Apr 2022	May 2022 *
Domestic Assets													
Cash and Deposits with C.B	53,519	71,443	67,566	68,656	63,255	72,012	75,692	84,008	86,087	90,341	86,969	85,054	90,069
Cash in Hand (LCY)	1,660	1,957	2,609	1,429	1,389	1,389	1,547	1,320	1,407	1,437	1,538	1,806	1,631
Deposits with Central Bank	51,859	69,486	64,957	67,227	61,866	70,623	74,145	82,688	84,680	88,904	85,431	83,248	88,438
Due From Resident Banks	14,146	14,740	18,930	18,766	17,051	14,989	15,326	12,636	15,647	16,009	18,276	17,137	18,850
Domestic Credit and Investments	161,995	161,597	164,079	170,182	162,810	156,659	152,104	151,715	149,822	155,921	153,224	152,472	151,812
a) Credit Facilities	158,504	156,264	158,915	164,816	156,827	150,774	146,137	144,891	142,837	148,452	142,324	140,748	139,477
Claims on Private Sector	135,615	132,081	134,246	134,528	126,670	122,614	119,701	118,260	115,240	117,131	111,614	113,580	107,547
Commercial Bills	14,521	12,978	13,006	12,556	11,290	10,217	10,170	10,398	10,107	10,048	9,337	9,759	9,374
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	121,094	119,103	121,240	121,972	115,380	112,397	109,531	107,862	105,133	107,083	102,277	103,821	98,173
Claims on Government	6,673	6,961	7,657	10,518	10,986	9,788	9,142	10,616	11,752	12,739	12,395	9,168	11,377
Claims on Official Entities (GREs)	15,549	15,954	15,359	18,159	17,534	16,863	16,170	14,649	14,628	16,315	16,792	16,887	18,779
Commercial Bills	1,057	1,423	1,009	540	285	203	366	268	432	245	279	286	297
Loans,Advances & Overdrafts	14,492	14,531	14,350	17,619	17,249	16,660	15,804	14,381	14,196	16,070	16,513	16,601	18,482
Claims on Other Financial Institutions	667	1,268	1,653	1,611	1,637	1,509	1,124	1,366	1,217	2,267	1,523	1,113	1,774
Loans,Advances & Overdrafts	667	1,268	1,653	1,611	1,637	1,509	1,124	1,366	1,217	2,267	1,523	1,113	1,774
b) Domestic Investments	3,491	5,333	5,164	5,366	5,983	5,885	5,967	6,824	6,985	7,469	10,900	11,724	12,335
Unclassified Assets	15,048	19,270	22,214	20,530	18,203	16,874	16,785	16,035	16,497	14,599	16,103	16,005	17,065
Fixed Assets	1,653	1,803	1,776	1,748	1,720	1,778	1,825	1,800	1,793	1,763	1,582	1,568	1,567
Inter-Branch Transactions	6	6	9	71	15	20	22	24	56	21	50	74	146
Other Assets	13,389	17,461	20,429	18,711	16,468	15,076	14,938	14,211	14,648	12,815	14,471	14,363	15,352
Foreign Assets	109,437	127,634	126,188	134,570	148,126	141,809	138,073	135,420	135,639	138,653	141,945	151,339	141,597
Due from H.O. and/or Branches Abroad	19,523	13,282	14,466	12,659	12,050	10,959	12,931	10,379	10,799	10,807	16,284	21,945	14,892
Due from Other Banks Abroad	29,993	38,682	43,909	40,333	48,896	47,285	44,104	44,257	46,703	52,253	47,771	49,293	48,117
Cash in Hand (FCY)	35	25	41	35	21	39	69	37	41	57	56	52	69
Securities	23,794	33,763	24,822	41,924	44,500	45,708	46,008	44,850	44,097	42,573	37,576	38,222	37,434
Credit to Non-Residents	31,999	36,688	35,032	32,306	35,282	29,963	28,319	29,137	27,072	26,149	31,715	32,012	32,230
Other Foreign Assets	4,093	5,194	7,918	7,313	7,377	7,855	6,642	6,760	6,927	6,814	8,543	9,815	8,855
Total Assets	354,145	394,684	398,977	412,704	409,445	402,343	397,980	399,814	403,692	415,523	416,517	422,007	419,393

* Preliminary

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

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Apr 2022	May 2022 *
Domestic Liabilities													
Monetary Deposits	58,911	62,444	64,502	66,171	70,637	78,274	78,838	80,137	82,234	83,525	86,120	86,064	86,921
Demand Deposits (LCY)	58,006	62,039	63,970	65,760	70,182	77,852	78,179	79,356	81,398	82,905	85,410	85,395	86,032
Bankers Drafts	905	405	532	411	455	422	659	781	836	620	710	669	889
Quasi Monetary Deposits	100,558	112,600	118,615	122,144	117,603	115,715	111,351	107,847	110,004	114,426	122,005	122,879	116,147
Time Deposits (LCY)	40,301	40,977	39,485	37,609	34,377	31,845	28,875	27,232	27,039	26,988	26,374	24,967	25,283
Savings Deposits (LCY)	7,577	8,347	9,104	12,457	12,853	13,045	13,492	13,506	13,598	13,553	13,942	14,066	13,913
Other Deposits (FCY)	52,680	63,276	70,026	72,078	70,373	70,825	68,984	67,109	69,367	73,885	81,689	83,846	76,951
Government Deposits (LCY + FCY)	1,504	1,139	1,019	968	770	750	1,002	670	1,344	2,356	796	548	580
Other Domestic Deposits (LCY + FCY) **	4,269	3,894	3,529	3,571	3,349	3,225	3,230	3,125	3,218	3,377	3,267	3,222	3,179
Government Lending Funds	0	0	0	0	0	0	0	0	0	0	0	0	0
Capital and Reserves	52,678	56,820	56,444	54,954	54,807	53,453	53,502	53,634	54,200	53,952	54,481	54,444	54,787
Due to Central Bank	61	4,818	1,195	1,634	3,629	761	501	24	123	18	208	97	55
Due to Resident Banks	1,942	1,697	1,936	3,041	808	841	2,125	2,921	1,245	1,239	1,097	1,958	1,867
Capital Market Funding & Term Borrowings	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Liabilities	92,892	104,445	105,108	109,009	110,390	101,758	100,576	105,682	107,160	113,271	105,502	110,023	111,098
Due to H.O and/or Branches Abroad	25,314	42,160	36,425	42,512	44,659	34,776	36,932	37,370	33,878	36,882	31,199	36,773	31,437
Due to Other Banks Abroad	13,081	16,221	20,822	18,591	17,824	18,767	20,728	25,024	28,598	32,735	27,931	25,651	27,960
Capital Market Funding	11,753	6,969	5,087	5,074	4,972	5,112	3,814	3,359	3,021	2,787	2,630	2,579	2,582
Other Term Borrowings	1,286	398	397	397	397	397	429	429	449	448	459	458	459
Other Deposits (LCY + FCY)	33,000	32,868	32,163	32,903	33,700	33,548	31,599	32,122	33,746	32,649	35,380	35,048	36,764
Other Foreign Liabilities	8,458	5,829	10,214	9,532	8,838	9,158	7,074	7,378	7,468	7,770	7,903	9,514	11,896
Unclassified Liabilities	41,330	46,827	46,629	51,212	47,452	47,566	46,855	45,774	44,164	43,359	43,041	42,772	44,759
Inter-Branch Transactions	30	60	78	68	15	27	51	66	60	61	110	142	246
Other Liabilities	41,300	46,767	46,551	51,144	47,437	47,539	46,804	45,708	44,104	43,298	42,931	42,630	44,513
- Of which : Provisions ¹	29,255	28,987	30,632	32,282	33,216	33,680	33,940	33,280	31,762	31,061	29,225	29,182	29,269
Total Liabilities	354,145	394,684	398,977	412,704	409,445	402,343	397,980	399,814	403,692	415,523	416,517	422,007	419,393

* Preliminary

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

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

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

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Apr 2022	May 2022 *
Domestic Assets													
Cash and Deposits with C.B	232,445	258,396	259,442	245,914	238,432	252,120	255,219	264,314	268,789	307,529	302,083	311,760	303,391
Cash in Hand (LCY)	10,846	10,924	13,736	9,295	10,054	11,278	10,806	10,420	10,282	12,251	11,209	13,954	11,331
Deposits with Central Bank	221,599	247,472	245,706	236,619	228,378	240,842	244,413	253,894	258,507	295,278	290,874	297,806	292,060
Due From Resident Banks	43,001	38,445	45,048	44,212	41,197	32,359	35,210	28,598	33,045	30,133	33,995	37,110	36,804
Domestic Credit and Investments	1,276,286	1,371,513	1,364,327	1,385,701	1,378,112	1,373,506	1,366,726	1,377,053	1,387,793	1,407,069	1,418,626	1,400,394	1,455,875
a) Credit Facilities	1,165,054	1,255,716	1,254,229	1,262,258	1,247,138	1,236,998	1,231,800	1,240,139	1,248,071	1,270,066	1,282,792	1,264,499	1,309,696
Claims on Private Sector	834,614	849,126	865,113	856,492	838,749	829,243	829,719	835,243	843,615	843,753	853,573	861,079	897,760
Commercial Bills	45,306	50,906	51,470	51,081	46,248	41,834	45,505	46,055	45,939	47,573	50,412	50,439	51,643
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	789,308	798,220	813,643	805,411	792,501	787,409	784,214	789,188	797,676	796,180	803,161	810,640	846,117
Claims on Government	177,249	239,706	211,349	216,860	220,720	218,595	217,021	212,687	212,188	210,615	198,668	180,316	183,190
Claims on Official Entities (GREs)	136,587	153,842	163,877	173,838	172,661	174,238	170,581	180,394	179,340	200,652	216,588	209,824	212,942
Commercial Bills	3,428	3,901	3,812	2,809	4,008	5,580	6,275	7,539	7,659	8,275	9,186	8,014	7,579
Loans,Advances & Overdrafts	133,159	149,941	160,065	171,029	168,653	168,658	164,306	172,855	171,681	192,377	207,402	201,810	205,363
Claims on Other Financial Institutions	16,604	13,042	13,890	15,068	15,008	14,922	14,479	11,815	12,928	15,046	13,963	13,280	15,804
Loans,Advances & Overdrafts	16,604	13,042	13,890	15,068	15,008	14,922	14,479	11,815	12,928	15,046	13,963	13,280	15,804
b) Domestic Investments	111,232	115,797	110,098	123,443	130,974	136,508	134,926	136,914	139,722	137,003	135,834	135,895	146,179
Unclassified Assets	122,600	141,879	162,214	158,233	162,629	151,253	139,807	145,870	141,800	139,344	144,536	146,358	149,250
Fixed Assets	23,111	27,695	28,966	28,677	28,954	30,092	29,823	30,255	29,216	28,048	28,944	28,676	28,675
Inter-Branch Transactions	8,590	8,764	12,622	7,028	11,272	9,090	2,742	2,914	3,297	4,433	6,254	7,556	7,159
Other Assets	90,899	105,420	120,626	122,528	122,403	112,071	107,242	112,701	109,287	106,863	109,338	110,126	113,416
Foreign Assets	611,608	699,859	721,947	756,370	813,009	777,606	774,926	791,459	817,972	847,091	831,479	865,072	898,932
Due from H.O. and/or Branches Abroad	159,503	153,334	151,197	175,615	187,263	155,295	158,379	151,800	160,615	189,509	136,108	146,353	170,872
Due from Other Banks Abroad	140,423	147,013	156,706	149,793	157,954	158,226	177,281	182,626	192,937	195,407	208,788	207,936	219,534
Cash in Hand (FCY)	141	128	152	134	164	149	145	121	136	149	170	161	234
Securities	146,024	207,174	188,410	216,639	227,042	243,381	241,709	247,784	253,497	251,875	245,486	247,907	251,940
Credit to Non-Residents	117,876	136,877	144,257	135,357	163,134	150,278	132,319	142,043	141,952	140,942	158,656	162,288	161,983
Other Foreign Assets	47,641	55,333	81,225	78,832	77,452	70,277	65,093	67,085	68,835	69,209	82,271	100,427	94,369
Total Assets	2,285,940	2,510,092	2,552,978	2,590,430	2,633,379	2,586,844	2,571,888	2,607,294	2,649,399	2,731,166	2,730,719	2,760,694	2,844,252

* Preliminary

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

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Apr 2022	May 2022 *
Domestic Liabilities													
Monetary Deposits	327,894	359,921	377,718	382,018	386,950	420,414	456,040	472,547	481,737	515,958	528,553	527,061	513,315
Demand Deposits (LCY)	324,521	356,837	374,882	379,430	383,303	416,973	450,996	466,985	476,928	511,921	522,701	521,589	507,147
Bankers Drafts	3,373	3,084	2,836	2,588	3,647	3,441	5,044	5,562	4,809	4,037	5,852	5,472	6,168
Quasi Monetary Deposits	597,326	668,222	687,287	680,485	677,926	654,115	622,969	604,627	590,343	627,414	624,361	608,256	623,732
Time Deposits (LCY)	284,598	329,753	335,260	313,887	295,219	273,121	248,574	237,023	221,962	227,361	222,196	214,949	219,138
Savings Deposits (LCY)	49,678	55,469	59,506	68,541	74,064	77,526	81,154	83,660	84,159	84,860	87,029	89,320	87,352
Other Deposits (FCY)	263,050	283,000	292,521	298,057	308,643	303,468	293,241	283,944	284,222	315,193	315,136	303,987	317,242
Government Deposits (LCY + FCY)	224,839	234,880	187,828	213,002	253,816	217,387	207,064	212,174	231,758	225,784	225,914	221,987	250,443
Other Domestic Deposits (LCY + FCY) **	16,850	14,846	14,221	14,001	13,595	13,459	13,045	13,731	14,215	14,029	14,215	14,324	14,601
Government Lending Funds	0	0	0	0	0	0	0	0	0	0	0	0	0
Capital and Reserves	293,160	328,007	304,676	315,864	321,734	324,708	316,179	321,644	328,860	336,778	331,176	331,052	333,190
Due to Central Bank	126	4,924	9,696	32,629	40,492	24,463	19,975	17,013	12,298	2,609	3,932	2,082	3,585
Due to Resident Banks	37,707	36,272	45,739	38,028	33,839	22,424	24,269	21,413	26,135	27,534	26,669	28,789	28,173
Capital Market Funding & Term Borrowings	3,253	2,529	2,932	2,950	2,886	2,535	2,533	3,084	2,902	2,904	2,906	2,929	2,907
Foreign Liabilities	577,983	636,759	688,332	674,402	663,589	663,648	656,895	691,741	708,650	726,628	705,776	765,090	758,803
Due to H.O and/or Branches Abroad	53,712	76,238	79,286	87,853	81,867	61,746	58,869	56,687	56,239	62,062	52,617	61,293	58,946
Due to Other Banks Abroad	103,510	101,899	121,997	111,224	102,946	120,351	129,818	137,039	135,064	157,380	162,513	169,812	172,685
Capital Market Funding	121,478	150,653	147,873	147,676	162,463	163,651	170,855	178,078	175,723	178,891	156,349	152,176	150,528
Other Term Borrowings	47,953	47,269	46,763	50,352	52,682	55,403	52,669	54,364	58,484	49,986	54,168	48,803	46,937
Other Deposits (LCY + FCY)	190,860	193,705	187,849	172,575	163,488	172,344	165,575	183,283	200,565	196,400	193,267	228,881	227,874
Other Foreign Liabilities	60,470	66,995	104,564	104,722	100,143	90,153	79,109	82,290	82,575	81,909	86,862	104,125	101,833
Unclassified Liabilities	206,802	223,732	234,549	237,051	238,552	243,691	252,919	249,320	252,501	251,528	267,217	259,124	315,503
Inter-Branch Transactions	9,297	5,893	7,483	5,029	4,598	2,290	9,759	5,193	10,814	12,477	7,741	7,658	7,738
Other Liabilities	197,505	217,839	227,066	232,022	233,954	241,401	243,160	244,127	241,687	239,051	259,476	251,466	307,765
- Of which : Provisions ¹	100,382	111,330	117,997	122,877	126,719	132,517	133,488	134,960	133,153	132,852	134,310	133,877	134,574
Total Liabilities	2,285,940	2,510,092	2,552,978	2,590,430	2,633,379	2,586,844	2,571,888	2,607,294	2,649,399	2,731,166	2,730,719	2,760,694	2,844,252

* Preliminary

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

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

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

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Apr 2022	May 2022 *
Domestic Assets													
Cash and Deposits with C.B	74,645	73,505	67,333	68,364	80,794	79,128	83,497	79,220	80,083	74,349	69,233	52,094	60,217
Cash in Hand (LCY)	4,459	4,589	5,314	4,212	4,518	4,702	4,301	4,660	4,991	5,482	4,923	5,663	4,974
Deposits with Central Bank	70,186	68,916	62,019	64,152	76,276	74,426	79,196	74,560	75,092	68,867	64,310	46,431	55,243
Due From Resident Banks	21,201	14,670	18,569	13,610	20,469	7,364	8,350	7,816	6,855	5,764	5,763	5,176	7,842
Domestic Credit and Investments	392,729	383,060	390,636	416,926	417,515	407,780	405,988	401,006	400,881	395,448	405,965	407,347	409,925
a) Credit Facilities	344,383	336,893	340,848	364,569	364,529	359,788	357,808	355,443	354,000	348,891	356,317	356,529	359,554
Claims on Private Sector	295,453	285,489	283,875	282,891	282,981	279,046	276,000	277,560	275,813	276,992	279,342	276,677	279,479
Commercial Bills	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans, Advances, Overdrafts & Real Estate Mortgage loans.	295,453	285,489	283,875	282,891	282,981	279,046	276,000	277,560	275,813	276,992	279,342	276,677	279,479
Claims on Government	14,249	17,677	17,737	35,527	34,761	33,328	35,506	33,002	32,977	25,423	28,147	30,721	30,722
Claims on Official Entities (GREs)	31,334	31,431	37,227	44,256	45,076	45,712	44,617	43,159	43,411	44,739	47,286	47,596	47,838
Commercial Bills	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans, Advances & Overdrafts	31,334	31,431	37,227	44,256	45,076	45,712	44,617	43,159	43,411	44,739	47,286	47,596	47,838
Claims on Other Financial Institutions	3,347	2,296	2,009	1,895	1,711	1,702	1,685	1,722	1,799	1,737	1,542	1,535	1,515
Loans, Advances & Overdrafts	3,347	2,296	2,009	1,895	1,711	1,702	1,685	1,722	1,799	1,737	1,542	1,535	1,515
b) Domestic Investments	48,346	46,167	49,788	52,357	52,986	47,992	48,180	45,563	46,881	46,557	49,648	50,818	50,371
Unclassified Assets	25,962	30,374	28,822	28,746	29,173	35,427	31,335	33,005	29,169	28,683	32,916	29,069	28,660
Fixed Assets	5,540	6,171	5,077	5,012	4,948	4,894	4,902	4,610	4,578	5,807	5,686	5,700	5,694
Inter-Branch Transactions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Assets	20,422	24,203	23,745	23,734	24,225	30,533	26,433	28,395	24,591	22,876	27,230	23,369	22,966
Foreign Assets	68,039	71,233	69,693	72,078	71,155	71,471	74,792	80,420	80,741	86,078	91,758	90,443	91,785
Due from H.O. and/or Branches Abroad	1,088	1,301	1,761	1,837	509	732	724	681	496	582	581	519	641
Due from Other Banks Abroad	10,342	10,429	8,717	10,784	9,959	9,967	10,223	10,844	10,699	12,230	13,639	12,100	12,630
Cash in Hand (FCY)	17	16	14	15	16	16	30	13	13	15	18	15	16
Securities	27,193	29,811	29,301	29,959	29,789	27,802	30,104	35,980	35,731	37,802	41,757	42,007	42,191
Credit to Non-Residents	28,926	29,151	28,937	28,713	29,804	32,035	32,528	31,789	32,478	34,153	34,086	34,086	34,344
Other Foreign Assets	473	525	963	770	1,078	919	1,183	1,113	1,324	1,296	1,677	1,716	1,963
Total Assets	582,576	572,842	575,053	599,724	619,106	601,170	603,962	601,467	597,729	590,322	605,635	584,129	598,429

* Preliminary

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

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Apr 2022	May 2022 *
Domestic Liabilities													
Monetary Deposits	87,271	76,924	78,813	82,762	84,313	84,922	90,392	91,197	93,569	91,813	99,562	98,900	96,968
Demand Deposits (LCY)	86,376	76,181	78,143	81,947	83,479	83,873	89,496	90,314	92,467	90,845	98,101	97,557	95,791
Bankers Drafts	895	743	670	815	834	1,049	896	883	1,102	968	1,461	1,343	1,177
Quasi Monetary Deposits	224,884	229,254	224,120	219,513	222,235	223,956	221,747	223,835	226,515	233,087	240,179	228,044	233,662
Time Deposits (LCY)	115,007	110,982	105,664	102,517	101,883	103,031	96,879	96,952	98,584	102,910	102,522	97,571	99,733
Savings Deposits (LCY)	68,590	78,771	83,281	85,043	91,140	93,194	96,972	99,967	100,617	104,983	109,586	103,011	105,826
Other Deposits (FCY)	41,287	39,501	35,175	31,953	29,212	27,731	27,896	26,916	27,314	25,194	28,071	27,462	28,103
Government Deposits (LCY + FCY)	63,583	65,213	66,229	75,027	78,831	69,084	69,550	68,807	64,557	61,624	64,760	68,266	70,563
Other Domestic Deposits (LCY + FCY) **	4,148	3,698	2,718	2,575	2,733	3,360	2,979	2,778	2,559	2,623	2,520	2,389	2,567
Government Lending Funds	0	0	0	0	0	0	0	0	0	0	0	0	0
Capital and Reserves	62,063	64,847	65,228	66,668	68,061	68,072	61,891	62,893	64,847	65,770	64,287	64,882	65,527
Due to Central Bank	2,824	529	2,668	14,472	10,642	7,060	5,528	4,622	4,232	239	26	409	155
Due to Resident Banks	19,494	11,661	13,385	15,385	24,145	10,086	12,337	8,447	6,641	5,405	9,591	9,606	14,324
Capital Market Funding & Term Borrowings	21,368	23,868	22,033	24,051	24,049	24,025	22,214	25,888	24,052	24,053	23,135	23,136	23,136
Foreign Liabilities	42,007	43,220	43,104	45,929	49,774	51,958	60,885	57,349	57,773	51,833	39,215	34,178	32,630
Due to H.O and/or Branches Abroad	830	431	452	367	612	713	912	758	690	424	523	609	591
Due to Other Banks Abroad	11,490	8,938	7,322	11,378	12,826	12,911	13,795	9,549	9,386	10,251	10,463	9,195	9,507
Capital Market Funding	6,709	5,505	5,506	5,505	7,340	7,340	7,339	3,666	3,667	5,504	5,505	5,505	5,506
Other Term Borrowings	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Deposits (LCY + FCY)	22,553	27,667	28,902	27,793	27,859	30,099	37,939	42,428	42,591	34,594	21,535	17,655	15,626
Other Foreign Liabilities	425	679	922	886	1,137	895	900	948	1,439	1,060	1,189	1,214	1,400
Unclassified Liabilities	54,934	53,628	56,755	53,342	54,323	58,647	56,439	55,651	52,984	53,875	62,360	54,319	58,897
Inter-Branch Transactions	129	1,605	1,547	1,935	1,923	1,884	1,877	1,958	1,953	1,536	1,565	1,459	1,344
Other Liabilities	54,805	52,023	55,208	51,407	52,400	56,763	54,562	53,693	51,031	52,339	60,795	52,860	57,553
- Of which : Provisions ¹	22,650	21,370	22,612	22,945	23,860	23,731	24,352	24,390	22,474	22,695	22,780	22,921	23,165
Total Liabilities	582,576	572,842	575,053	599,724	619,106	601,170	603,962	601,467	597,729	590,322	605,635	584,129	598,429

* Preliminary

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

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

Table 17 : Aggregated Memoranda Accounts of Banks

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Apr 2022	May 2022 *
Memoranda Accounts / Off-Balance Sheet Items													
Letters of Credit	99,796	104,731	101,816	96,035	98,262	102,672	103,930	102,557	103,619	106,886	103,306	105,822	104,193
Guarantees	390,886	387,646	382,840	376,068	364,481	356,939	341,750	341,149	331,254	340,666	341,931	340,875	338,735
Commitments	201,598	210,883	250,191	229,598	226,696	245,836	244,741	238,305	245,406	230,735	247,121	250,676	254,225
FX Derivatives	464,870	700,037	680,572	773,336	643,263	675,722	646,704	598,066	554,456	549,823	566,973	517,943	570,378
Interest Rate Derivatives	2,340,766	2,753,030	2,853,162	3,073,316	3,222,284	3,174,285	3,356,799	4,015,356	4,177,283	4,256,463	4,358,653	4,322,734	4,353,593
Others Derivatives	49,457	30,249	48,908	47,939	37,938	41,857	45,509	47,661	50,424	51,080	60,472	59,493	63,756
Other Memoranda Items	41,219	52,456	50,323	44,802	30,981	9,687	13,656	18,409	13,992	24,155	14,782	13,886	23,451
Total Memoranda Accounts	3,588,592	4,239,032	4,367,812	4,641,094	4,623,905	4,606,998	4,753,089	5,361,503	5,476,434	5,559,808	5,693,238	5,611,429	5,708,331

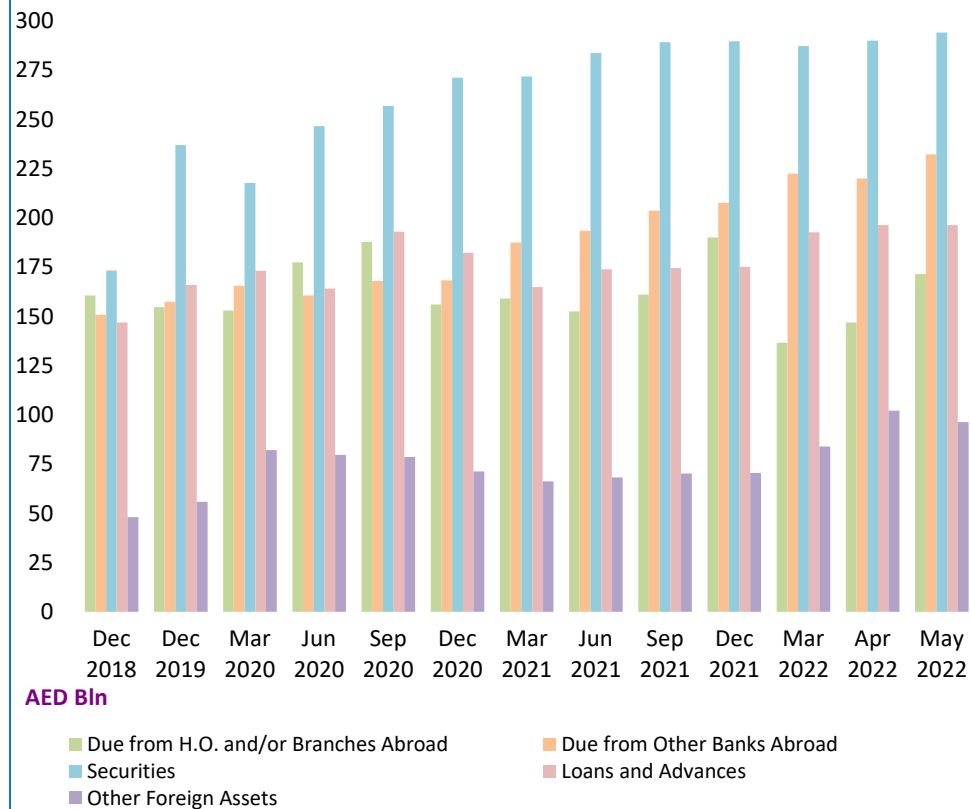
* Preliminary

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

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Apr 2022	May 2022 *
Foreign Assets	679,647	771,092	791,640	828,448	884,164	849,077	849,718	871,879	898,713	933,169	923,237	955,515	990,717
Notes and Coins	158	144	166	149	180	165	175	134	149	164	188	176	250
Due from H.O. and/or Branches Abroad	160,591	154,635	152,958	177,452	187,772	156,027	159,103	152,481	161,111	190,091	136,689	146,872	171,513
Due from Other Banks Abroad	150,765	157,442	165,423	160,577	167,913	168,193	187,504	193,470	203,636	207,637	222,427	220,036	232,164
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	76,517	79,766	84,316	91,192	94,425	102,595	120,022	114,611	115,434	118,001	130,433	124,368	137,472
- Term Placements	34,256	34,869	37,402	31,999	38,298	32,025	31,799	29,869	33,515	35,936	33,216	37,493	37,038
- Term Loans	39,992	42,807	43,705	37,386	35,190	33,573	35,683	48,990	54,687	53,700	58,778	58,175	57,654
Securities	173,217	236,985	217,711	246,598	256,831	271,183	271,813	283,764	289,228	289,677	287,243	289,914	294,131
Loans and Advances	146,802	166,028	173,194	164,070	192,938	182,313	164,847	173,832	174,430	175,095	192,742	196,374	196,327
Other Foreign Assets	48,114	55,858	82,188	79,602	78,530	71,196	66,276	68,198	70,159	70,505	83,948	102,143	96,332
Foreign Liabilities	619,990	679,979	731,436	720,331	713,363	715,606	717,780	749,090	766,423	778,461	744,991	799,268	791,433
Due to H.O and/or Branches Abroad	54,542	76,669	79,738	88,220	82,479	62,459	59,781	57,445	56,929	62,486	53,140	61,902	59,537
Due to Other Banks Abroad	115,000	110,837	129,319	122,602	115,772	133,262	143,613	146,588	144,450	167,631	172,976	179,007	182,192
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	62,979	56,426	74,294	69,131	58,434	74,289	83,562	83,908	83,054	100,722	112,884	116,853	117,882
- Inter Bank Borrowings	38,762	40,455	41,076	39,659	44,000	47,199	47,817	49,269	49,685	49,120	42,006	46,175	52,709
- Other Term Borrowings	13,259	13,956	13,949	13,812	13,338	11,774	12,234	13,411	11,711	17,789	18,086	15,979	11,601
Capital Market Funding	128,187	156,158	153,379	153,181	169,803	170,991	178,194	181,744	179,390	184,395	161,854	157,681	156,034
Other Term Borrowings	47,953	47,269	46,763	50,352	52,682	55,403	52,669	54,364	58,484	49,986	54,168	48,803	46,937
Other Deposits	213,413	221,372	216,751	200,368	191,347	202,443	203,514	225,711	243,156	230,994	214,802	246,536	243,500
- Demand Deposits	42,244	36,043	37,345	37,293	35,376	38,994	37,048	38,609	42,605	42,367	52,380	75,966	75,135
- Time Deposits	145,409	149,876	134,681	124,212	120,200	111,707	109,581	129,239	135,930	126,845	116,030	126,346	126,926
- Savings Deposits	17,196	17,312	16,882	17,448	17,469	18,192	18,622	19,231	19,214	19,375	19,628	21,955	20,926
- Commercial Prepayments(Margin Deposits)	707	359	745	690	668	660	455	438	404	532	509	612	695
- Borrowings Under Repurchase Agreements(NBFI)	7,857	17,782	27,098	20,725	17,634	32,890	37,808	38,194	45,003	41,875	26,255	21,657	19,818
Other Foreign Liabilities	60,895	67,674	105,486	105,608	101,280	91,048	80,009	83,238	84,014	82,969	88,051	105,339	103,233

* Preliminary

Foreign Assets of Banks



Foreign Liabilities of Banks

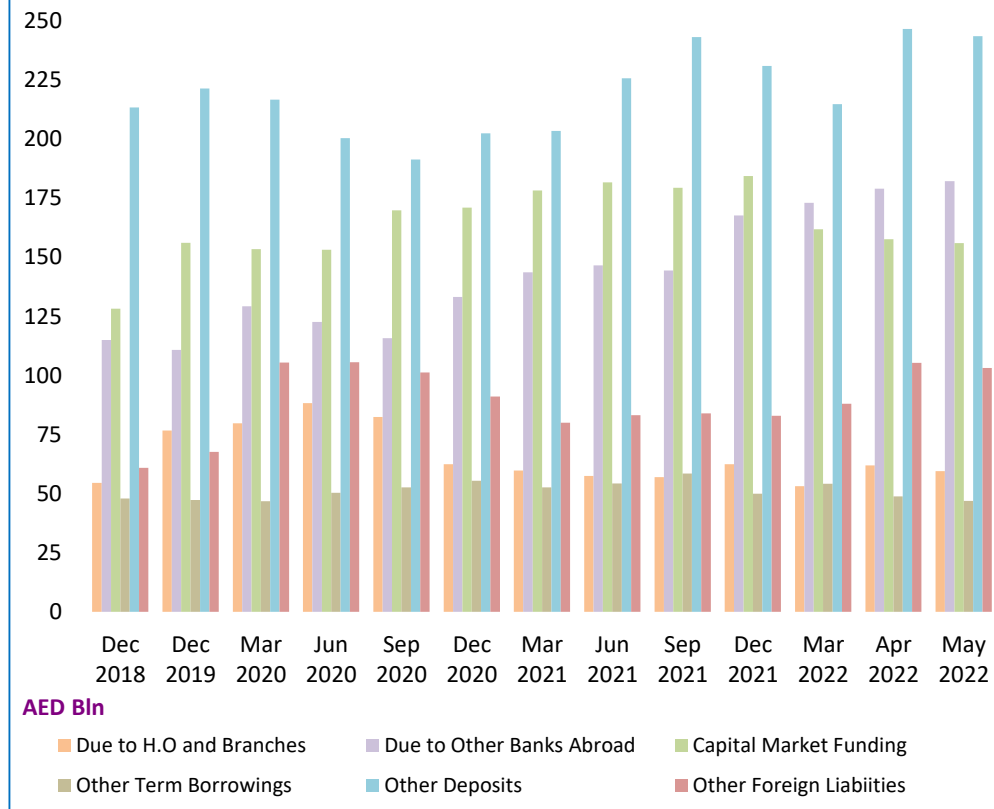


Table 19 : Banks' Foreign Assets and Liabilities (National Banks)

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Apr 2022	May 2022 *
Foreign Assets	570,210	643,458	665,452	693,878	736,038	707,268	711,645	736,459	763,074	794,516	781,292	804,176	849,120
Notes and Coins	123	119	125	114	159	126	106	97	108	107	132	124	181
Due from H.O. and/or Branches Abroad	141,068	141,353	138,492	164,793	175,722	145,068	146,172	142,102	150,312	179,284	120,405	124,927	156,621
Due from Other Banks Abroad	120,772	118,760	121,514	120,244	119,017	120,908	143,400	149,213	156,933	155,384	174,656	170,743	184,047
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	63,314	66,641	66,009	71,074	69,364	80,342	97,112	90,528	91,445	90,059	102,412	99,015	109,958
- Term Placements	22,386	16,122	18,316	18,025	20,148	11,776	15,718	16,603	17,745	21,313	22,092	21,769	24,276
- Term Loans	35,072	35,997	37,189	31,145	29,505	28,790	30,570	42,082	47,743	44,012	50,152	49,959	49,813
Securities	149,423	203,222	192,889	204,674	212,331	225,475	225,805	238,914	245,131	247,104	249,667	251,692	256,697
Loans and Advances	114,803	129,340	138,162	131,764	157,656	152,350	136,528	144,695	147,358	148,946	161,027	164,362	164,097
Other Foreign Assets	44,021	50,664	74,270	72,289	71,153	63,341	59,634	61,438	63,232	63,691	75,405	92,328	87,477
Foreign Liabilities	527,098	575,534	626,328	611,322	602,973	613,848	617,204	643,408	659,263	665,190	639,489	689,245	680,335
Due to H.O and/or Branches Abroad	29,228	34,509	43,313	45,708	37,820	27,683	22,849	20,075	23,051	25,604	21,941	25,129	28,100
Due to Other Banks Abroad	101,919	94,616	108,497	104,011	97,948	114,495	122,885	121,564	115,852	134,896	145,045	153,356	154,232
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	57,698	48,851	63,157	59,439	50,828	62,729	70,064	66,478	61,594	75,938	92,030	98,057	97,150
- Inter Bank Borrowings	31,266	38,338	37,910	37,463	40,545	45,326	45,867	46,615	46,919	45,846	39,416	43,811	45,584
- Other Term Borrowings	12,955	7,427	7,430	7,109	6,575	6,440	6,954	8,471	7,339	13,112	13,599	11,488	11,498
Capital Market Funding	116,434	149,189	148,292	148,107	164,831	165,879	174,380	178,385	176,369	181,608	159,224	155,102	153,452
Other Term Borrowings	46,667	46,871	46,366	49,955	52,285	55,006	52,240	53,935	58,035	49,538	53,709	48,345	46,478
Other Deposits	180,413	188,504	184,588	167,465	157,647	168,895	171,915	193,589	209,410	198,345	179,422	211,488	206,736
- Demand Deposits	27,346	20,234	21,926	21,810	20,303	23,492	21,004	21,292	23,569	23,851	32,797	56,135	52,979
- Time Deposits	131,235	136,895	122,336	111,433	106,417	98,764	99,174	120,275	126,927	118,467	106,282	117,230	118,552
- Savings Deposits	13,411	13,377	12,903	13,230	13,026	13,434	13,635	13,587	13,727	13,817	13,756	16,031	14,939
- Commercial Prepayments(Margin Deposits)	564	216	325	267	267	315	294	241	184	335	332	435	448
- Borrowings Under Repurchase Agreements(NBFI)	7,857	17,782	27,098	20,725	17,634	32,890	37,808	38,194	45,003	41,875	26,255	21,657	19,818
Other Foreign Liabilities	52,437	61,845	95,272	96,076	92,442	81,890	72,935	75,860	76,546	75,199	80,148	95,825	91,337

* Preliminary

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

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Apr 2022	May 2022 *
Foreign Assets	109,437	127,634	126,188	134,570	148,126	141,809	138,073	135,420	135,639	138,653	141,945	151,339	141,597
Notes and Coins	35	25	41	35	21	39	69	37	41	57	56	52	69
Due from H.O. and/or Branches Abroad	19,523	13,282	14,466	12,659	12,050	10,959	12,931	10,379	10,799	10,807	16,284	21,945	14,892
Due from Other Banks Abroad	29,993	38,682	43,909	40,333	48,896	47,285	44,104	44,257	46,703	52,253	47,771	49,293	48,117
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	13,203	13,125	18,307	20,118	25,061	22,253	22,910	24,083	23,989	27,942	28,021	25,353	27,514
- Term Placements	11,870	18,747	19,086	13,974	18,150	20,249	16,081	13,266	15,770	14,623	11,124	15,724	12,762
- Term Loans	4,920	6,810	6,516	6,241	5,685	4,783	5,113	6,908	6,944	9,688	8,626	8,216	7,841
Securities	23,794	33,763	24,822	41,924	44,500	45,708	46,008	44,850	44,097	42,573	37,576	38,222	37,434
Loans and Advances	31,999	36,688	35,032	32,306	35,282	29,963	28,319	29,137	27,072	26,149	31,715	32,012	32,230
Other Foreign Assets	4,093	5,194	7,918	7,313	7,377	7,855	6,642	6,760	6,927	6,814	8,543	9,815	8,855
Foreign Liabilities	92,892	104,445	105,108	109,009	110,390	101,758	100,576	105,682	107,160	113,271	105,502	110,023	111,098
Due to H.O and/or Branches Abroad	25,314	42,160	36,425	42,512	44,659	34,776	36,932	37,370	33,878	36,882	31,199	36,773	31,437
Due to Other Banks Abroad	13,081	16,221	20,822	18,591	17,824	18,767	20,728	25,024	28,598	32,735	27,931	25,651	27,960
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	5,281	7,575	11,137	9,692	7,606	11,560	13,498	17,430	21,460	24,784	20,854	18,796	20,732
- Inter Bank Borrowings	7,496	2,117	3,166	2,196	3,455	1,873	1,950	2,654	2,766	3,274	2,590	2,364	7,125
- Other Term Borrowings	304	6,529	6,519	6,703	6,763	5,334	5,280	4,940	4,372	4,677	4,487	4,491	103
Capital Market Funding	11,753	6,969	5,087	5,074	4,972	5,112	3,814	3,359	3,021	2,787	2,630	2,579	2,582
Other Term Borrowings	1,286	398	397	397	397	397	429	429	449	448	459	458	459
Other Deposits	33,000	32,868	32,163	32,903	33,700	33,548	31,599	32,122	33,746	32,649	35,380	35,048	36,764
- Demand Deposits	14,898	15,809	15,419	15,483	15,073	15,502	16,044	17,317	19,036	18,516	19,583	19,831	22,156
- Time Deposits	14,175	12,981	12,345	12,779	13,783	12,943	10,407	8,963	9,003	8,378	9,748	9,116	8,374
- Savings Deposits	3,784	3,935	3,979	4,218	4,443	4,758	4,987	5,645	5,487	5,558	5,872	5,924	5,987
- Commercial Prepayments(Margin Deposits)	143	143	420	423	401	345	161	197	220	197	177	177	247
- Borrowings Under Repurchase Agreements(NBFI)	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Foreign Liabilities	8,458	5,829	10,214	9,532	8,838	9,158	7,074	7,378	7,468	7,770	7,903	9,514	11,896

* Preliminary

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

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Apr 2022	May 2022 *
Foreign Assets	611,608	699,859	721,947	756,370	813,009	777,606	774,926	791,459	817,972	847,091	831,479	865,072	898,932
Notes and Coins	141	128	152	134	164	149	145	121	136	149	170	161	234
Due from H.O. and/or Branches Abroad	159,503	153,334	151,197	175,615	187,263	155,295	158,379	151,800	160,615	189,509	136,108	146,353	170,872
Due from Other Banks Abroad	140,423	147,013	156,706	149,793	157,954	158,226	177,281	182,626	192,937	195,407	208,788	207,936	219,534
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	71,734	75,725	81,153	85,433	91,066	99,278	116,757	112,435	112,184	114,270	128,641	122,735	134,895
- Term Placements	30,871	30,469	34,432	29,682	34,810	28,489	28,415	26,261	30,839	33,011	28,440	34,058	34,190
- Term Loans	37,818	40,819	41,121	34,678	32,078	30,459	32,109	43,930	49,914	48,126	51,707	51,143	50,449
Securities	146,024	207,174	188,410	216,639	227,042	243,381	241,709	247,784	253,497	251,875	245,486	247,907	251,940
Loans and Advances	117,876	136,877	144,257	135,357	163,134	150,278	132,319	142,043	141,952	140,942	158,656	162,288	161,983
Other Foreign Assets	47,641	55,333	81,225	78,832	77,452	70,277	65,093	67,085	68,835	69,209	82,271	100,427	94,369
Foreign Liabilities	577,983	636,759	688,332	674,402	663,589	663,648	656,895	691,741	708,650	726,628	705,776	765,090	758,803
Due to H.O and/or Branches Abroad	53,712	76,238	79,286	87,853	81,867	61,746	58,869	56,687	56,239	62,062	52,617	61,293	58,946
Due to Other Banks Abroad	103,510	101,899	121,997	111,224	102,946	120,351	129,818	137,039	135,064	157,380	162,513	169,812	172,685
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	56,791	51,595	69,402	61,408	48,910	64,860	74,380	77,808	77,103	93,407	104,589	109,204	110,086
- Inter Bank Borrowings	34,927	36,352	38,650	36,004	40,698	43,717	43,204	45,820	46,250	46,184	39,838	44,629	50,998
- Other Term Borrowings	11,792	13,952	13,945	13,812	13,338	11,774	12,234	13,411	11,711	17,789	18,086	15,979	11,601
Capital Market Funding	121,478	150,653	147,873	147,676	162,463	163,651	170,855	178,078	175,723	178,891	156,349	152,176	150,528
Other Term Borrowings	47,953	47,269	46,763	50,352	52,682	55,403	52,669	54,364	58,484	49,986	54,168	48,803	46,937
Other Deposits	190,860	193,705	187,849	172,575	163,488	172,344	165,575	183,283	200,565	196,400	193,267	228,881	227,874
- Demand Deposits	40,404	34,312	35,611	35,590	33,731	37,345	35,375	36,623	40,503	40,380	50,531	74,355	73,372
- Time Deposits	134,364	137,042	121,997	110,967	107,207	104,676	101,057	121,038	127,759	120,266	112,024	122,010	123,107
- Savings Deposits	13,893	13,947	13,198	13,744	13,984	14,486	14,981	15,692	15,659	15,532	16,385	18,532	17,182
- Commercial Prepayments(Margin Deposits)	618	293	661	619	618	623	415	408	383	492	464	560	648
- Borrowings Under Repurchase Agreements(NBFI)	1,581	8,111	16,382	11,655	7,948	15,214	13,747	9,522	16,261	19,730	13,863	13,424	13,565
Other Foreign Liabilities	60,470	66,995	104,564	104,722	100,143	90,153	79,109	82,290	82,575	81,909	86,862	104,125	101,833

* Preliminary

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

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Apr 2022	May 2022 *
Foreign Assets	68,039	71,233	69,693	72,078	71,155	71,471	74,792	80,420	80,741	86,078	91,758	90,443	91,785
Notes and Coins	17	16	14	15	16	16	30	13	13	15	18	15	16
Due from H.O. and/or Branches Abroad	1,088	1,301	1,761	1,837	509	732	724	681	496	582	581	519	641
Due from Other Banks Abroad	10,342	10,429	8,717	10,784	9,959	9,967	10,223	10,844	10,699	12,230	13,639	12,100	12,630
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	4,783	4,041	3,163	5,759	3,359	3,317	3,265	2,176	3,250	3,731	1,792	1,633	2,577
- Term Placements	3,385	4,400	2,970	2,317	3,488	3,536	3,384	3,608	2,676	2,925	4,776	3,435	2,848
- Term Loans	2,174	1,988	2,584	2,708	3,112	3,114	3,574	5,060	4,773	5,574	7,071	7,032	7,205
Securities	27,193	29,811	29,301	29,959	29,789	27,802	30,104	35,980	35,731	37,802	41,757	42,007	42,191
Loans and Advances	28,926	29,151	28,937	28,713	29,804	32,035	32,528	31,789	32,478	34,153	34,086	34,086	34,344
Other Foreign Assets	473	525	963	770	1,078	919	1,183	1,113	1,324	1,296	1,677	1,716	1,963
Foreign Liabilities	42,007	43,220	43,104	45,929	49,774	51,958	60,885	57,349	57,773	51,833	39,215	34,178	32,630
Due to H.O and/or Branches Abroad	830	431	452	367	612	713	912	758	690	424	523	609	591
Due to Other Banks Abroad	11,490	8,938	7,322	11,378	12,826	12,911	13,795	9,549	9,386	10,251	10,463	9,195	9,507
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	6,188	4,831	4,892	7,723	9,524	9,429	9,182	6,100	5,951	7,315	8,295	7,649	7,796
- Inter Bank Borrowings	3,835	4,103	2,426	3,655	3,302	3,482	4,613	3,449	3,435	2,936	2,168	1,546	1,711
- Other Term Borrowings	1,467	4	4	0	0	0	0	0	0	0	0	0	0
Capital Market Funding	6,709	5,505	5,506	5,505	7,340	7,340	7,339	3,666	3,667	5,504	5,505	5,505	5,506
Other Term Borrowings	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Deposits	22,553	27,667	28,902	27,793	27,859	30,099	37,939	42,428	42,591	34,594	21,535	17,655	15,626
- Demand Deposits	1,840	1,731	1,734	1,703	1,645	1,649	1,673	1,986	2,102	1,987	1,849	1,611	1,763
- Time Deposits	11,046	12,834	12,684	13,245	12,993	7,031	8,524	8,201	8,171	6,579	4,006	4,336	3,819
- Savings Deposits	3,302	3,365	3,684	3,704	3,485	3,706	3,641	3,539	3,555	3,843	3,243	3,423	3,744
- Commercial Prepayments(Margin Deposits)	89	66	84	71	50	37	40	30	21	40	45	52	47
- Borrowings Under Repurchase Agreements(NBFI)	6,276	9,671	10,716	9,070	9,686	17,676	24,061	28,672	28,742	22,145	12,392	8,233	6,253
Other Foreign Liabilities	425	679	922	886	1,137	895	900	948	1,439	1,060	1,189	1,214	1,400

* Preliminary

Table 23 : Domestic Credit (All Banks) ¹

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Apr 2022	May 2022 *
Government	191,498	257,383	229,086	252,387	255,481	251,923	252,527	245,689	245,165	236,038	226,815	211,037	213,912
Public Sector	167,921	185,273	201,104	218,094	217,737	219,950	215,198	223,553	222,751	245,391	263,874	257,420	260,780
Private Sector	1,150,018	1,149,953	1,164,887	1,156,346	1,138,449	1,124,913	1,121,883	1,126,340	1,134,155	1,137,528	1,148,420	1,152,571	1,194,558
Private - Corporate	812,595	817,548	834,638	831,634	811,791	795,439	790,934	789,826	790,344	789,914	791,667	797,280	818,619
Financial Institutions	19,951	15,338	15,899	16,963	16,719	16,624	16,164	13,537	14,727	16,783	15,505	14,815	17,319
Business and Industrial Sector **	792,644	802,210	818,739	814,671	795,072	778,815	774,770	776,289	775,617	773,131	776,162	782,465	801,300
Private - Retail ***	337,423	332,405	330,249	324,712	326,658	329,474	330,949	336,514	343,811	347,614	356,753	355,291	375,939
Total	1,509,437	1,592,609	1,595,077	1,626,827	1,611,667	1,596,786	1,589,608	1,595,582	1,602,071	1,618,957	1,639,109	1,621,028	1,669,250

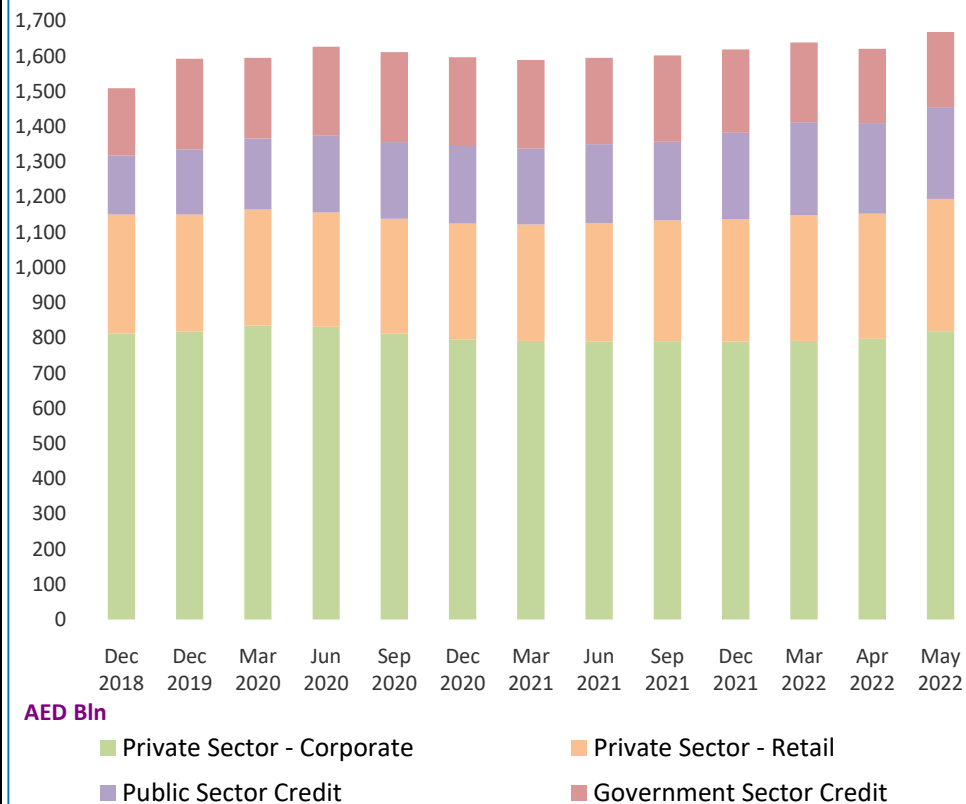
¹ Domestic Credit Included Lending to (Residents) : Non Banking Financial Institutions , Trade Bills Discounted and Loans and Advances for Government & Public Sector , Private Sector (Corporates and Individuals) in Local and Foreign Currency

* Preliminary

** Includes Lending to Insurance Companies

*** Effective August 2017, the reduction in private - retail sector loans reflects accounting adjustments made by banks to set-off the amount of refinancing against related personal loans. Excludes HNIs

Domestic Credit - Banks



Foreign Credit - Banks

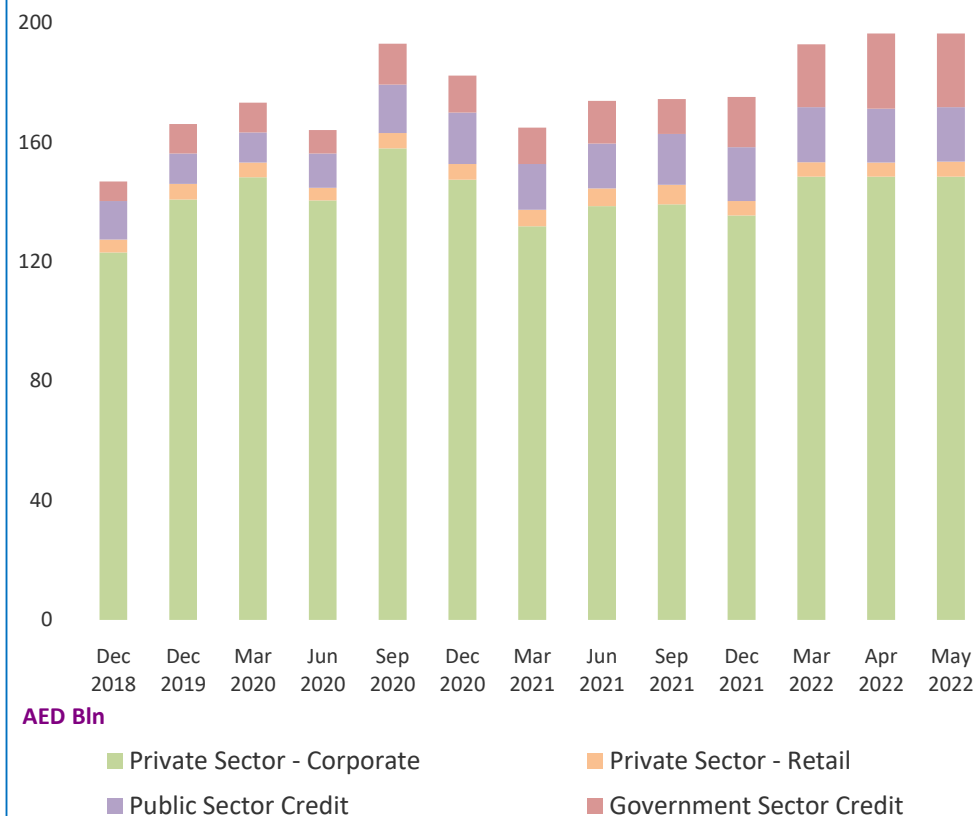


Table 24 : Domestic Credit (National Banks) ¹

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Apr 2022	May 2022 *
Government	184,825	250,422	221,429	241,869	244,495	242,135	243,385	235,073	233,413	223,299	214,420	201,869	202,535
Public Sector	152,372	169,319	185,745	199,935	200,203	203,087	199,028	208,904	208,123	229,076	247,082	240,533	242,001
Private Sector	1,013,736	1,016,604	1,028,988	1,020,207	1,010,142	1,000,790	1,001,058	1,006,714	1,017,698	1,018,130	1,035,283	1,037,878	1,085,237
Private - Corporate	707,074	713,790	727,226	722,714	710,324	697,701	696,445	696,776	701,089	698,080	706,731	710,446	737,180
Financial Institutions	19,284	14,070	14,246	15,352	15,082	15,115	15,040	12,171	13,510	14,516	13,982	13,702	15,545
Business and Industrial Sector **	687,790	699,720	712,980	707,362	695,242	682,586	681,405	684,605	687,579	683,564	692,749	696,744	721,635
Private - Retail	306,662	302,814	301,762	297,493	299,818	303,089	304,613	309,938	316,609	320,050	328,552	327,432	348,057
Total	1,350,933	1,436,345	1,436,162	1,462,011	1,454,840	1,446,012	1,443,471	1,450,691	1,459,234	1,470,505	1,496,785	1,480,280	1,529,773

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

* Preliminary

** Includes Lending to Insurance Companies

Table 25 : Domestic Credit (Foreign Banks) ¹

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Apr 2022	May 2022 *
Government	6,673	6,961	7,657	10,518	10,986	9,788	9,142	10,616	11,752	12,739	12,395	9,168	11,377
Public Sector	15,549	15,954	15,359	18,159	17,534	16,863	16,170	14,649	14,628	16,315	16,792	16,887	18,779
Private Sector	136,282	133,349	135,899	136,139	128,307	124,123	120,825	119,626	116,457	119,398	113,137	114,693	109,321
Private - Corporate	105,521	103,758	107,412	108,920	101,467	97,738	94,489	93,050	89,255	91,834	84,936	86,834	81,439
Financial Institutions	667	1,268	1,653	1,611	1,637	1,509	1,124	1,366	1,217	2,267	1,523	1,113	1,774
Business and Industrial Sector **	104,854	102,490	105,759	107,309	99,830	96,229	93,365	91,684	88,038	89,567	83,413	85,721	79,665
Private - Retail	30,761	29,591	28,487	27,219	26,840	26,385	26,336	26,576	27,202	27,564	28,201	27,859	27,882
Total	158,504	156,264	158,915	164,816	156,827	150,774	146,137	144,891	142,837	148,452	142,324	140,748	139,477

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

* Preliminary

** Includes Lending to Insurance Companies

Table 26 : Domestic Credit (Conventional Banks) ¹

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Apr 2022	May 2022 *
Government	177,249	239,706	211,349	216,860	220,720	218,595	217,021	212,687	212,188	210,615	198,668	180,316	183,190
Public Sector	136,587	153,842	163,877	173,838	172,661	174,238	170,581	180,394	179,340	200,652	216,588	209,824	212,942
Private Sector	851,218	862,168	879,003	871,560	853,757	844,165	844,198	847,058	856,543	858,799	867,536	874,359	913,564
Private - Corporate	644,773	659,684	678,426	675,929	658,301	647,360	645,872	642,930	647,460	647,085	648,684	657,220	676,043
Financial Institutions	16,604	13,042	13,890	15,068	15,008	14,922	14,479	11,815	12,928	15,046	13,963	13,280	15,804
Business and Industrial Sector **	628,169	646,642	664,536	660,861	643,293	632,438	631,393	631,115	634,532	632,039	634,721	643,940	660,239
Private - Retail	206,445	202,484	200,577	195,631	195,456	196,805	198,326	204,128	209,083	211,714	218,852	217,139	237,521
Total	1,165,054	1,255,716	1,254,229	1,262,258	1,247,138	1,236,998	1,231,800	1,240,139	1,248,071	1,270,066	1,282,792	1,264,499	1,309,696

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

* Preliminary

** Includes Lending to Insurance Companies

Table 27 : Domestic Credit (Islamic Banks) ¹

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Apr 2022	May 2022 *
Government	14,249	17,677	17,737	35,527	34,761	33,328	35,506	33,002	32,977	25,423	28,147	30,721	30,722
Public Sector	31,334	31,431	37,227	44,256	45,076	45,712	44,617	43,159	43,411	44,739	47,286	47,596	47,838
Private Sector	298,800	287,785	285,884	284,786	284,692	280,748	277,685	279,282	277,612	278,729	280,884	278,212	280,994
Private - Corporate	167,822	157,864	156,212	155,705	153,490	148,079	145,062	146,896	142,884	142,829	142,983	140,060	142,576
Financial Institutions	3,347	2,296	2,009	1,895	1,711	1,702	1,685	1,722	1,799	1,737	1,542	1,535	1,515
Business and Industrial Sector **	164,475	155,568	154,203	153,810	151,779	146,377	143,377	145,174	141,085	141,092	141,441	138,525	141,061
Private - Retail	130,978	129,921	129,672	129,081	131,202	132,669	132,623	132,386	134,728	135,900	137,901	138,152	138,418
Total	344,383	336,893	340,848	364,569	364,529	359,788	357,808	355,443	354,000	348,891	356,317	356,529	359,554

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

* Preliminary

** Includes Lending to Insurance Companies

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

(In Millions of AED)		Period												
		Dec 2017	Dec 2018	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022 *
Economic Activity														
1)	Agriculture	2,127	1,984	1,721	1,052	1,542	1,820	2,159	2,173	2,072	1,736	1,830	1,708	2,504
2)	Mining and Quarrying	12,101	14,734	14,864	10,660	11,810	11,444	12,724	14,940	14,644	15,262	15,197	16,405	18,497
3)	Manufacturing	75,236	76,982	75,170	80,440	81,637	79,675	76,544	73,506	72,939	74,665	76,710	82,323	83,484
	3.1 Food , Beverages and Tobacco	7,043	6,252	5,589	5,724	6,504	6,071	5,840	6,691	6,959	7,022	8,030	8,962	10,303
	3.2 Textile and Leather Products	1,284	1,459	1,396	1,399	1,493	1,485	1,331	1,271	1,252	979	1,182	1,186	1,306
	3.3 Furniture and Other Wood Products	2,786	2,538	2,439	2,291	2,157	2,311	2,321	2,285	2,245	2,202	2,218	2,220	2,187
	3.4 Paper And Paper Products	2,374	2,368	2,375	2,436	2,450	2,471	2,524	2,424	2,294	2,512	2,402	2,221	2,288
	3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals	16,123	19,881	19,626	23,091	22,876	22,368	20,842	18,007	18,419	18,560	18,024	18,279	19,154
	3.6 Basic Metal Products (Including Aluminium)	14,501	15,306	16,534	17,220	18,071	17,988	17,381	17,477	17,870	18,422	18,824	17,961	17,837
	3.7 Fabricated Metal Products, Machinery and Equipment	13,245	11,291	10,255	9,912	9,471	8,619	8,259	7,215	7,121	8,036	8,096	8,615	8,547
	3.8 Other Manufactured Products	17,880	17,887	16,956	18,367	18,615	18,362	18,046	18,136	16,779	16,932	17,934	22,879	21,862
4)	Electricity, Gas and Water	16,735	16,998	18,751	22,734	23,535	26,688	26,023	27,310	28,024	28,911	28,697	28,125	38,695
5)	Construction and Real Estate	298,126	315,490	332,952	311,138	319,838	326,543	326,774	327,533	322,870	323,733	327,751	326,730	320,931
	5.1 Construction	68,686	71,858	66,763	65,220	63,987	65,820	65,159	61,812	61,835	61,589	66,432	65,973	64,819
	5.2 Real Estate	229,440	243,632	266,189	245,918	255,851	260,723	261,615	265,721	261,035	262,144	261,319	260,757	256,112
6)	Trade	152,769	154,033	157,021	152,656	155,703	157,173	148,321	138,675	139,562	137,419	136,516	131,479	136,583
	6.1 Wholesale	103,243	106,254	106,662	104,813	108,532	107,799	99,583	100,024	101,702	100,849	100,389	99,406	99,929
	6.2 Retail	49,526	47,779	50,359	47,843	47,171	49,374	48,738	38,651	37,860	36,570	36,127	32,073	36,654
7)	Transport, Storage and Communication	54,935	51,496	54,006	57,078	63,272	83,978	82,123	84,818	84,739	83,135	80,567	86,421	83,089
8)	Financial Institutions	127,499	130,107	135,654	131,105	132,205	116,429	115,872	110,357	107,043	112,735	113,242	116,770	120,687
9)	Government	168,251	186,629	215,349	251,689	226,628	247,145	244,569	240,856	238,976	233,410	233,204	222,952	214,895
10)	Personal Loans for Business Purposes ¹	79,991	86,384	90,700	100,811	96,556	99,004	98,285	104,675	96,885	95,803	100,877	99,186	106,172
11)	Personal Loans for Consumption Purposes	326,648	325,819	327,310	330,006	333,407	329,584	331,670	325,778	333,882	339,770	344,465	349,026	354,718
12)	All Others ²	138,278	148,781	142,089	143,240	148,944	147,344	146,603	146,165	147,972	149,003	143,015	157,832	158,854
Total		1,452,696	1,509,437	1,565,587	1,592,609	1,595,077	1,626,827	1,611,667	1,596,786	1,589,608	1,595,582	1,602,071	1,618,957	1,639,109

* Preliminary

¹ Including credit to High Net-Worth Individuals.

² Including Credit to the Service Sector and Non-Profit Institutions

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

(In Millions of AED)														
		Period	Dec 2017	Dec 2018	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021
Economic Activity														
1)	Agriculture	45	275	219	227	224	217	188	188	188	298	114	138	138
2)	Mining and Quarrying	6,216	7,176	7,505	8,005	9,305	9,725	20,381	18,083	14,938	17,707	18,758	14,765	17,438
3)	Manufacturing	12,753	15,913	13,559	16,873	16,364	16,457	18,255	20,772	22,326	22,781	22,486	22,942	21,874
	3.1 Food , Beverages and Tobacco	959	1,764	1,947	3,188	3,492	3,771	3,743	3,856	4,142	4,484	4,586	4,173	4,305
	3.2 Textile and Leather Products	862	394	654	605	377	600	470	505	444	512	440	474	409
	3.3 Furniture and Other Wood Products	324	381	435	389	381	383	391	432	421	436	413	421	421
	3.4 Paper And Paper Products	12	2	54	1	2	1	0	0	0	0	0	0	0
	3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals	5,799	8,459	5,721	7,076	6,683	7,014	8,992	11,089	11,478	11,264	10,797	10,638	9,044
	3.6 Basic Metal Products (Including Aluminium)	2,145	2,504	1,858	3,040	2,518	1,731	2,163	2,405	3,349	3,261	3,557	4,043	4,217
	3.7 Fabricated Metal Products, Machinery and Equipment	1,341	643	1,000	960	748	778	896	1,003	954	910	1,086	1,572	1,679
	3.8 Other Manufactured Products	1,311	1,766	1,890	1,614	2,163	2,179	1,600	1,482	1,538	1,914	1,607	1,621	1,799
4)	Electricity, Gas and Water	3,498	8,110	7,019	7,169	7,234	6,974	10,513	8,185	6,201	6,611	6,878	6,969	6,757
5)	Construction and Real Estate	10,910	14,152	13,399	14,240	12,798	12,282	12,761	13,484	13,845	13,127	13,674	12,827	12,973
	5.1 Construction	5,018	5,801	5,308	5,562	5,136	4,899	4,723	4,903	4,115	3,751	4,233	3,543	3,690
	5.2 Real Estate	5,892	8,351	8,091	8,678	7,662	7,383	8,038	8,581	9,730	9,376	9,441	9,284	9,283
6)	Trade	11,263	12,605	13,600	12,222	11,310	10,993	12,119	13,308	13,338	13,553	13,381	14,926	16,134
	6.1 Wholesale	5,866	6,648	7,725	9,790	7,928	7,582	9,019	9,615	9,082	10,665	10,486	12,401	13,208
	6.2 Retail	5,397	5,957	5,875	2,432	3,382	3,411	3,100	3,693	4,256	2,888	2,895	2,525	2,926
7)	Transport, Storage and Communication	26,422	31,646	31,173	33,256	30,230	29,082	31,352	29,852	28,376	28,173	32,743	33,475	34,147
8)	Financial Institutions	25,543	21,710	33,760	38,263	51,198	48,163	51,958	44,021	32,052	36,422	33,389	31,360	35,046
9)	Government	4,548	6,689	8,717	9,137	9,196	7,073	11,808	11,573	11,769	14,688	12,230	18,107	23,916
10)	Personal Loans for Business Purposes ¹	2,460	3,398	5,301	4,739	3,469	2,963	3,573	3,722	3,778	3,757	4,895	4,715	5,018
11)	Personal Loans for Consumption Purposes	3,853	4,824	4,587	4,695	4,837	4,604	5,477	4,872	5,110	5,373	5,284	4,057	3,515
12)	All Others ²	20,094	20,304	16,382	17,202	17,029	15,537	14,553	14,253	12,926	11,342	10,598	10,814	15,786
Total		127,605	146,802	155,221	166,028	173,194	164,070	192,938	182,313	164,847	173,832	174,430	175,095	192,742

* Preliminary

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

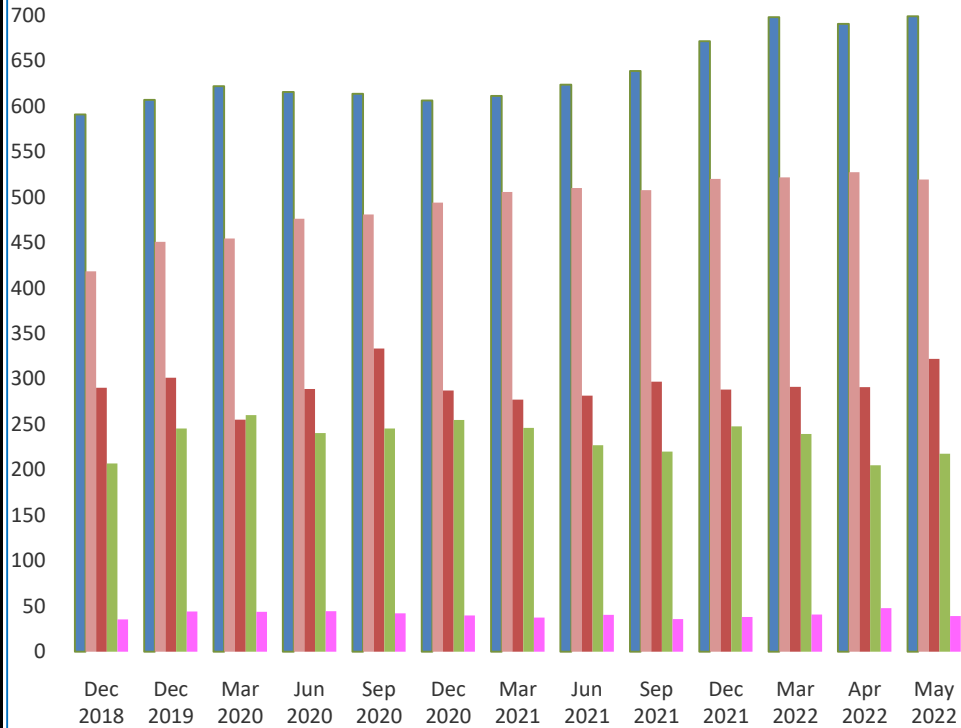
Table 30 : Deposits distributed Residents / Non Residents (All Banks) ¹

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Apr 2022	May 2022 *
Residents	1,542,237	1,648,812	1,635,166	1,665,764	1,715,805	1,682,102	1,677,754	1,682,944	1,699,170	1,765,533	1,791,435	1,761,816	1,797,031
(1) 1.1 Corporate	590,877	607,023	621,853	615,665	613,759	606,207	611,256	623,640	638,529	671,422	697,966	690,470	698,910
1.2 Individuals	418,408	450,866	454,381	476,108	480,907	493,901	505,599	509,865	507,643	519,917	521,801	527,388	519,314
1.3 Government	290,321	301,309	255,127	289,028	333,554	287,270	277,317	281,634	297,042	288,156	291,390	290,951	321,901
1.4 GREs	207,145	245,329	260,083	240,503	245,460	254,805	246,151	227,171	220,212	247,908	239,336	205,095	217,623
1.5 Non Banking Financial Institutions	35,486	44,285	43,722	44,460	42,125	39,919	37,431	40,634	35,744	38,130	40,942	47,912	39,283
Non-Residents	213,413	221,372	216,751	200,368	191,347	202,443	203,514	225,711	243,156	230,994	214,802	246,536	243,500
(2) 2.1 Corporate	91,889	87,964	91,844	73,495	73,341	72,250	69,533	80,330	82,932	82,170	92,340	120,726	123,118
2.2 Non Banking Financial Institutions	68,637	84,026	79,707	75,382	71,676	84,421	86,340	81,501	97,606	86,020	63,642	58,035	52,110
2.3 Individuals	25,932	24,867	23,952	23,781	24,382	24,604	24,881	24,638	25,665	26,261	27,377	28,121	29,340
2.4 Government and Non Commercial Entities	26,955	24,515	21,248	27,710	21,948	21,168	22,760	39,242	36,953	36,543	31,443	39,654	38,932
Total Deposits	1,755,650	1,870,184	1,851,917	1,866,132	1,907,152	1,884,545	1,881,268	1,908,655	1,942,326	1,996,527	2,006,237	2,008,352	2,040,531

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

* Preliminary

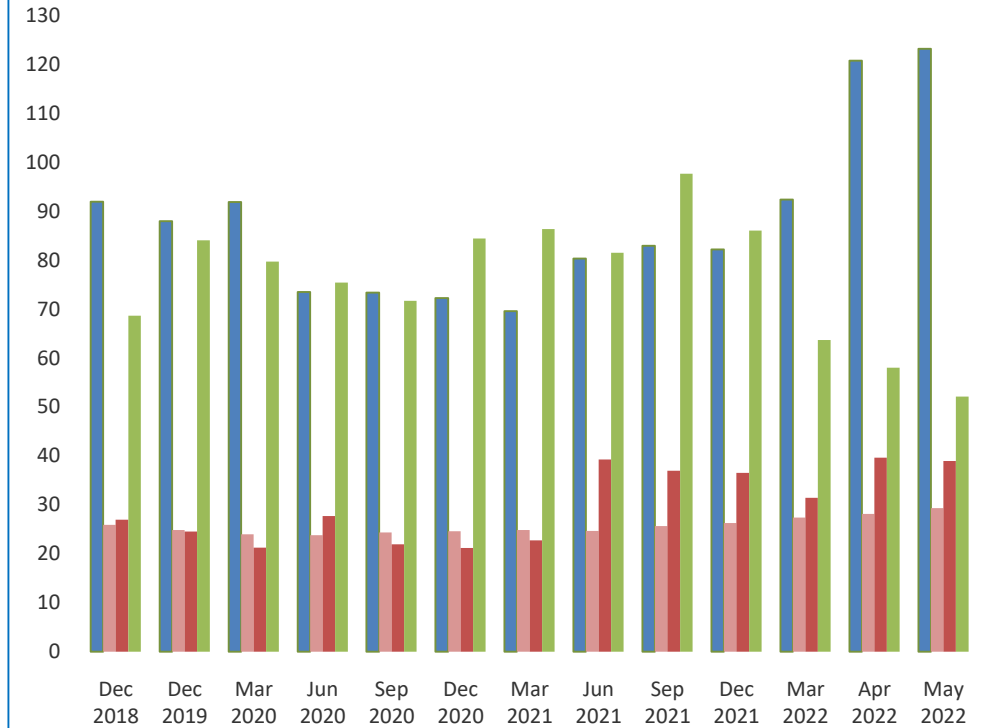
Resident Deposits - Banks



AED Bln

■ Private Corporates ■ Individuals ■ Government ■ GREs ■ NBFIs

Non - Resident Deposits - Banks



AED Bln

■ Private Corporates ■ Individuals ■ Government & GREs ■ NBFIs

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

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Apr 2022	May 2022 *
Residents	1,378,188	1,469,458	1,448,294	1,473,536	1,524,013	1,484,664	1,484,083	1,492,251	1,503,376	1,564,262	1,581,272	1,550,367	1,592,567
(1) 1.1 Corporate	505,124	513,925	525,135	514,526	511,137	500,263	511,619	525,100	535,814	567,688	591,250	585,259	594,824
1.2 Individuals	354,591	382,434	384,578	403,141	406,696	418,351	427,522	430,565	428,308	439,616	436,918	441,379	433,579
1.3 Government	288,817	300,170	254,108	288,061	332,784	286,520	276,314	280,963	295,698	285,800	290,594	290,403	321,320
1.4 GREs	199,297	236,067	247,394	230,042	237,159	245,125	237,637	221,359	213,725	239,011	228,477	197,638	210,356
1.5 Non Banking Financial Institutions	30,359	36,862	37,079	37,766	36,237	34,405	30,991	34,264	29,831	32,147	34,033	35,688	32,488
Non-Residents	180,413	188,504	184,588	167,465	157,647	168,895	171,915	193,589	209,410	198,345	179,421	211,488	206,736
(2) 2.1 Corporate	71,065	67,713	72,710	54,574	53,693	52,490	52,124	60,956	63,732	64,222	72,733	101,242	102,695
2.2 Non Banking Financial Institutions	65,318	80,314	75,665	70,833	66,999	79,340	81,170	77,782	92,885	81,620	58,933	53,649	47,488
2.3 Individuals	18,106	17,439	16,342	16,170	16,663	16,831	16,833	16,393	17,133	17,588	18,109	18,810	19,697
2.4 Government and Non Commercial Entities	25,924	23,038	19,871	25,888	20,292	20,234	21,788	38,458	35,660	34,915	29,646	37,787	36,856
Total Deposits	1,558,601	1,657,962	1,632,882	1,641,001	1,681,660	1,653,559	1,655,998	1,685,840	1,712,786	1,762,607	1,760,693	1,761,855	1,799,303

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

* Preliminary

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

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Apr 2022	May 2022 *
Residents	164,049	179,354	186,872	192,228	191,792	197,438	193,671	190,693	195,794	201,271	210,163	211,449	204,464
(1) 1.1 Corporate	85,753	93,098	96,718	101,139	102,622	105,944	99,637	98,540	102,715	103,734	106,716	105,211	104,086
1.2 Individuals	63,817	68,432	69,803	72,967	74,211	75,550	78,077	79,300	79,335	80,301	84,883	86,009	85,735
1.3 Government	1,504	1,139	1,019	967	770	750	1,003	671	1,344	2,356	796	548	581
1.4 GREs	7,848	9,262	12,689	10,461	8,301	9,680	8,514	5,812	6,487	8,897	10,859	7,457	7,267
1.5 Non Banking Financial Institutions	5,127	7,423	6,643	6,694	5,888	5,514	6,440	6,370	5,913	5,983	6,909	12,224	6,795
Non-Residents	33,000	32,868	32,163	32,903	33,700	33,548	31,599	32,122	33,746	32,649	35,381	35,048	36,764
(2) 2.1 Corporate	20,824	20,251	19,134	18,921	19,648	19,760	17,409	19,374	19,200	17,948	19,607	19,484	20,423
2.2 Non Banking Financial Institutions	3,319	3,712	4,042	4,549	4,677	5,081	5,170	3,719	4,721	4,400	4,709	4,386	4,622
2.3 Individuals	7,826	7,428	7,610	7,611	7,719	7,773	8,048	8,245	8,532	8,673	9,268	9,311	9,643
2.4 Government and Non Commercial Entities	1,031	1,477	1,377	1,822	1,656	934	972	784	1,293	1,628	1,797	1,867	2,076
Total Deposits	197,049	212,222	219,035	225,131	225,492	230,986	225,270	222,815	229,540	233,920	245,544	246,497	241,228

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

* Preliminary

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

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Apr 2022	May 2022 *
Residents	1,163,244	1,274,465	1,263,956	1,286,703	1,328,527	1,301,830	1,293,982	1,297,209	1,313,072	1,377,356	1,385,874	1,365,559	1,394,446
(1) 1.1 Corporate	480,345	501,144	524,981	522,737	519,614	511,722	514,853	524,418	535,548	566,082	580,605	577,199	584,921
1.2 Individuals	278,563	306,542	307,884	320,830	324,446	336,455	343,870	347,688	346,071	358,259	360,374	363,286	359,359
1.3 Government	226,574	236,073	188,853	213,969	254,690	218,158	207,739	212,801	232,426	226,476	226,579	222,648	251,254
1.4 GREs	153,592	198,458	210,944	194,736	196,971	205,713	199,479	179,466	171,500	195,641	183,696	160,779	165,521
1.5 Non Banking Financial Institutions	24,170	32,248	31,294	34,431	32,806	29,782	28,041	32,836	27,527	30,898	34,620	41,647	33,391
Non-Residents	190,860	193,705	187,849	172,575	163,488	172,344	165,575	183,283	200,565	196,400	193,267	228,881	227,874
(2) 2.1 Corporate	85,871	84,083	87,712	69,449	69,499	68,546	66,032	76,719	79,313	78,278	89,166	117,318	119,390
2.2 Non Banking Financial Institutions	55,847	64,239	58,897	55,308	51,213	61,502	55,468	45,953	62,788	59,395	48,444	47,050	43,493
2.3 Individuals	22,259	21,274	20,401	20,327	20,935	21,243	21,430	21,488	22,326	22,976	24,403	25,037	26,230
2.4 Government and Non Commercial Entities	26,883	24,109	20,839	27,491	21,841	21,053	22,645	39,123	36,138	35,751	31,254	39,476	38,761
Total Deposits	1,354,104	1,468,170	1,451,805	1,459,278	1,492,015	1,474,174	1,459,557	1,480,492	1,513,637	1,573,756	1,579,141	1,594,440	1,622,320

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

* Preliminary

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

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Apr 2022	May 2022 *
Residents	378,993	374,347	371,210	379,061	387,278	380,272	383,772	385,735	386,098	388,177	405,561	396,257	402,585
(1) 1.1 Corporate	110,532	105,879	96,872	92,928	94,145	94,485	96,403	99,222	102,981	105,340	117,361	113,271	113,989
1.2 Individuals	139,845	144,324	146,497	155,278	156,461	157,446	161,729	162,177	161,572	161,658	161,427	164,102	159,955
1.3 Government	63,747	65,236	66,274	75,059	78,864	69,112	69,578	68,833	64,616	61,680	64,811	68,303	70,647
1.4 GREs	53,553	46,871	49,139	45,767	48,489	49,092	46,672	47,705	48,712	52,267	55,640	44,316	52,102
1.5 Non Banking Financial Institutions	11,316	12,037	12,428	10,029	9,319	10,137	9,390	7,798	8,217	7,232	6,322	6,265	5,892
Non-Residents	22,553	27,667	28,902	27,793	27,859	30,099	37,939	42,428	42,591	34,594	21,535	17,655	15,626
(2) 2.1 Corporate	6,018	3,881	4,132	4,046	3,842	3,704	3,501	3,611	3,619	3,892	3,174	3,408	3,728
2.2 Non Banking Financial Institutions	12,790	19,787	20,810	20,074	20,463	22,919	30,872	35,548	34,818	26,625	15,198	10,985	8,617
2.3 Individuals	3,673	3,593	3,551	3,454	3,447	3,361	3,451	3,150	3,339	3,285	2,974	3,084	3,110
2.4 Government and Non Commercial Entities	72	406	409	219	107	115	115	119	815	792	189	178	171
Total Deposits	401,546	402,014	400,112	406,854	415,137	410,371	421,711	428,163	428,689	422,771	427,096	413,912	418,211

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

* Preliminary

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

(In Millions of AED)													
Deposit Size	Dec 2017	Dec 2018	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022 *
0 to AED 250,000	143,453	142,187	143,451	146,289	139,508	145,474	143,009	142,345	142,738	144,079	142,805	144,478	146,918
AED 250,001 to AED 500,000	67,555	67,491	70,448	70,645	68,403	71,217	71,990	73,158	73,715	88,903	88,971	87,428	90,639
AED 500,001 to AED 1,000,000	79,394	82,080	86,234	86,360	85,744	88,882	89,937	91,536	93,858	94,408	94,806	95,617	97,519
AED 1,000,001 to AED 5,000,000	205,261	206,901	216,312	220,400	224,097	230,564	232,903	238,289	243,173	242,975	245,791	250,630	258,401
AED 5 Million to AED 20 Million	207,673	204,714	212,704	217,603	219,429	219,747	224,192	229,206	230,652	237,208	238,603	242,462	248,581
Above AED 20 Million	923,941	1,052,277	1,072,784	1,128,887	1,114,736	1,110,248	1,145,121	1,110,011	1,097,131	1,101,082	1,131,350	1,175,912	1,164,179
Total Deposits	1,627,277	1,755,650	1,801,933	1,870,184	1,851,917	1,866,132	1,907,152	1,884,545	1,881,267	1,908,655	1,942,326	1,996,527	2,006,237

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

* Preliminary

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

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Apr 2022	May 2022 *
Demand	577,601	599,666	630,690	653,494	650,129	696,884	750,294	767,482	799,083	848,040	890,018	896,186	882,557
Local Currency	421,465	442,461	465,700	472,517	475,885	513,144	551,355	568,920	580,258	614,109	632,515	634,252	619,902
Foreign Currencies	156,136	157,205	164,990	180,977	174,244	183,740	198,939	198,562	218,825	233,931	257,503	261,934	262,655
Savings	152,037	172,214	183,442	194,620	207,911	215,208	226,371	232,970	234,843	241,819	251,333	248,983	249,613
Local Currency	128,160	143,957	152,125	163,561	174,835	180,484	188,094	193,978	195,395	200,488	207,213	203,519	204,765
Foreign Currencies	23,877	28,257	31,317	31,059	33,076	34,724	38,277	38,992	39,448	41,331	44,120	45,464	44,848
Time	683,671	738,554	719,646	676,956	663,897	616,591	555,370	546,428	524,234	533,565	509,541	510,587	528,635
Local Currency	425,384	457,614	455,122	427,466	411,338	389,317	358,184	344,737	332,424	342,447	336,981	325,956	332,140
Foreign Currencies	258,287	280,940	264,524	249,490	252,559	227,274	197,186	201,691	191,810	191,118	172,560	184,631	196,495
Total Deposits **	1,413,309	1,510,434	1,533,778	1,525,070	1,521,937	1,528,683	1,532,035	1,546,880	1,558,160	1,623,424	1,650,892	1,655,756	1,660,805
Total Local Currency	975,009	1,044,032	1,072,947	1,063,544	1,062,058	1,082,945	1,097,633	1,107,635	1,108,077	1,157,044	1,176,709	1,163,727	1,156,807
Total Foreign Currencies	438,300	466,402	460,831	461,526	459,879	445,738	434,402	439,245	450,083	466,380	474,183	492,029	503,998
Commercial Prepayments	21,368	18,879	17,661	17,261	16,996	17,284	16,309	16,807	17,048	17,122	17,237	17,324	17,863

¹ Excluding Inter-Bank Deposits

* Preliminary

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

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

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Apr 2022	May 2022 *
Demand	475,681	491,970	514,439	533,464	525,840	561,771	614,581	630,236	654,634	702,302	736,130	744,202	727,380
Local Currency	358,813	376,056	397,213	402,618	401,655	430,610	468,511	484,101	492,743	525,103	540,536	542,092	525,153
Foreign Currencies	116,868	115,914	117,226	130,846	124,185	131,161	146,070	146,135	161,891	177,199	195,594	202,110	202,227
Savings	135,678	153,679	162,250	170,986	183,257	189,229	199,236	204,930	206,277	212,095	220,174	217,284	217,620
Local Currency	118,918	133,906	141,307	149,142	159,888	165,239	172,385	177,962	179,182	184,383	190,412	186,515	187,852
Foreign Currencies	16,760	19,773	20,943	21,844	23,369	23,990	26,851	26,968	27,095	27,712	29,762	30,769	29,768
Time	611,520	659,066	644,086	601,616	592,823	551,770	498,024	493,563	473,233	482,364	454,644	453,086	479,955
Local Currency	381,882	413,824	412,783	387,449	374,203	355,065	327,296	315,526	303,631	313,381	308,416	298,497	304,603
Foreign Currencies	229,638	245,242	231,303	214,167	218,620	196,705	170,728	178,037	169,602	168,983	146,228	154,589	175,352
Total Deposits **	1,222,879	1,304,715	1,320,775	1,306,066	1,301,920	1,302,770	1,311,841	1,328,729	1,334,144	1,396,761	1,410,948	1,414,572	1,424,955
Total Local Currency	859,613	923,786	951,303	939,209	935,746	950,914	968,192	977,589	975,556	1,022,867	1,039,364	1,027,104	1,017,608
Total Foreign Currencies	363,266	380,929	369,472	366,857	366,174	351,856	343,649	351,140	358,588	373,894	371,584	387,468	407,347
Commercial Prepayments	16,955	14,842	13,712	13,267	13,246	13,714	12,918	13,485	13,610	13,548	13,793	13,925	14,437

¹ Excluding Inter-Bank Deposits

* Preliminary

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

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

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Apr 2022	May 2022 *
Demand	101,920	107,696	116,251	120,030	124,289	135,113	135,713	137,246	144,449	145,738	153,888	151,984	155,177
Local Currency	62,652	66,405	68,487	69,899	74,230	82,534	82,844	84,819	87,515	89,006	91,979	92,160	94,749
Foreign Currencies	39,268	41,291	47,764	50,131	50,059	52,579	52,869	52,427	56,934	56,732	61,909	59,824	60,428
Savings	16,359	18,535	21,192	23,634	24,654	25,979	27,135	28,040	28,566	29,724	31,159	31,699	31,993
Local Currency	9,242	10,051	10,818	14,419	14,947	15,245	15,709	16,016	16,213	16,105	16,801	17,004	16,913
Foreign Currencies	7,117	8,484	10,374	9,215	9,707	10,734	11,426	12,024	12,353	13,619	14,358	14,695	15,080
Time	72,151	79,488	75,560	75,340	71,074	64,821	57,346	52,865	51,001	51,201	54,897	57,501	48,680
Local Currency	43,502	43,790	42,339	40,017	37,135	34,252	30,888	29,211	28,793	29,066	28,565	27,459	27,537
Foreign Currencies	28,649	35,698	33,221	35,323	33,939	30,569	26,458	23,654	22,208	22,135	26,332	30,042	21,143
Total Deposits **	190,430	205,719	213,003	219,004	220,017	225,913	220,194	218,151	224,016	226,663	239,944	241,184	235,850
Total Local Currency	115,396	120,246	121,644	124,335	126,312	132,031	129,441	130,046	132,521	134,177	137,345	136,623	139,199
Total Foreign Currencies	75,034	85,473	91,359	94,669	93,705	93,882	90,753	88,105	91,495	92,486	102,599	104,561	96,651
Commercial Prepayments	4,413	4,037	3,949	3,994	3,750	3,570	3,391	3,322	3,438	3,574	3,444	3,399	3,426

¹ Excluding Inter-Bank Deposits

* Preliminary

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

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

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Apr 2022	May 2022 *
Demand	476,802	512,222	541,225	559,855	554,731	600,087	647,499	662,699	690,894	742,300	776,150	783,654	770,908
Local Currency	334,283	365,476	386,768	389,840	391,692	428,516	461,137	477,802	486,991	522,385	533,665	535,966	523,229
Foreign Currencies	142,519	146,746	154,457	170,015	163,039	171,571	186,362	184,897	203,903	219,915	242,485	247,688	247,679
Savings	76,661	84,245	90,259	99,334	106,023	111,824	118,979	123,189	124,776	127,395	131,717	136,326	134,048
Local Currency	57,629	63,385	66,866	76,301	81,845	85,338	89,135	92,085	92,807	93,150	95,741	98,446	96,688
Foreign Currencies	19,032	20,860	23,393	23,033	24,178	26,486	29,844	31,104	31,969	34,245	35,976	37,880	37,360
Time	532,399	590,973	582,302	545,955	537,417	496,631	440,550	433,195	410,421	418,082	395,732	400,880	417,136
Local Currency	308,761	344,740	347,832	323,446	307,902	284,997	259,987	246,633	232,563	238,212	233,280	227,017	231,043
Foreign Currencies	223,638	246,233	234,470	222,509	229,515	211,634	180,563	186,562	177,858	179,870	162,452	173,863	186,093
Total Deposits **	1,085,862	1,187,440	1,213,786	1,205,144	1,198,171	1,208,542	1,207,028	1,219,083	1,226,091	1,287,777	1,303,599	1,320,860	1,322,092
Total Local Currency	700,673	773,601	801,466	789,587	781,439	798,851	810,259	816,520	812,361	853,747	862,686	861,429	850,960
Total Foreign Currencies	385,189	413,839	412,320	415,557	416,732	409,691	396,769	402,563	413,730	434,030	440,913	459,431	471,132
Commercial Prepayments	17,464	15,137	14,881	14,615	14,213	14,082	13,460	14,139	14,598	14,521	14,679	14,884	15,249

¹ Excluding Inter-Bank Deposits

* Preliminary

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

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

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Apr 2022	May 2022 *
Demand	100,799	87,444	89,465	93,639	95,398	96,797	102,795	104,783	108,189	105,740	113,868	112,532	111,649
Local Currency	87,182	76,985	78,932	82,677	84,193	84,628	90,218	91,118	93,267	91,724	98,850	98,286	96,673
Foreign Currencies	13,617	10,459	10,533	10,962	11,205	12,169	12,577	13,665	14,922	14,016	15,018	14,246	14,976
Savings	75,376	87,969	93,183	95,286	101,888	103,384	107,392	109,781	110,067	114,424	119,616	112,657	115,565
Local Currency	70,531	80,572	85,259	87,260	92,990	95,146	98,959	101,893	102,588	107,338	111,472	105,073	108,077
Foreign Currencies	4,845	7,397	7,924	8,026	8,898	8,238	8,433	7,888	7,479	7,086	8,144	7,584	7,488
Time	151,272	147,581	137,344	131,001	126,480	119,960	114,820	113,233	113,813	115,483	113,809	109,707	111,499
Local Currency	116,623	112,874	107,290	104,020	103,436	104,320	98,197	98,104	99,861	104,235	103,701	98,939	101,097
Foreign Currencies	34,649	34,707	30,054	26,981	23,044	15,640	16,623	15,129	13,952	11,248	10,108	10,768	10,402
Total Deposits **	327,447	322,994	319,992	319,926	323,766	320,141	325,007	327,797	332,069	335,647	347,293	334,896	338,713
Total Local Currency	274,336	270,431	271,481	273,957	280,619	284,094	287,374	291,115	295,716	303,297	314,023	302,298	305,847
Total Foreign Currencies	53,111	52,563	48,511	45,969	43,147	36,047	37,633	36,682	36,353	32,350	33,270	32,598	32,866
Commercial Prepayments	3,904	3,742	2,780	2,646	2,783	3,202	2,849	2,668	2,450	2,601	2,558	2,440	2,614

¹ Excluding Inter-Bank Deposits

* Preliminary

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

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

(In Millions of AED)													
Period	Dec 2018	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Apr 2022	May 2022 *
Maturity													
Upto 3 Months	560,943	624,099	594,673	541,879	546,288	458,803	412,599	438,261	442,043	453,936	426,258	452,592	488,215
Above 3 and Upto 6 Months	165,004	190,410	162,356	184,854	159,916	163,992	166,576	135,872	149,217	152,495	148,387	125,595	121,522
Above 6 and Upto 12 Months	179,971	176,235	180,000	160,876	170,160	176,416	157,491	187,793	173,956	165,463	147,463	138,022	162,566
Exceeding 12 Months	54,382	46,936	39,265	49,281	62,084	65,472	62,384	40,243	32,045	27,210	24,718	29,925	23,189
Total	960,300	1,037,680	976,294	936,890	938,448	864,683	799,050	802,169	797,261	799,104	746,826	746,134	795,492

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

* Preliminary

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

(In Millions of AED)													
Period	Dec 2018	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Apr 2022	May 2022 *
Maturity													
Upto 3 Months	513,627	577,019	547,933	500,052	505,632	417,522	375,561	405,573	411,204	420,563	389,937	414,108	457,471
Above 3 and Upto 6 Months	151,278	172,218	147,604	168,127	143,287	150,405	156,880	126,342	138,262	144,128	138,727	115,341	112,231
Above 6 and Upto 12 Months	166,485	158,723	163,353	141,854	154,828	164,263	145,713	177,189	165,006	155,816	136,183	127,048	151,636
Exceeding 12 Months	51,724	44,137	36,671	46,533	58,886	63,131	59,557	36,243	27,738	22,657	22,264	27,404	20,831
Total	883,114	952,097	895,561	856,566	862,633	795,321	737,711	745,347	742,210	743,164	687,111	683,901	742,169

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

* Preliminary

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

(In Millions of AED)													
Period	Dec 2018	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Apr 2022	May 2022 *
	Maturity												
Upto 3 Months	47,316	47,080	46,740	41,827	40,656	41,281	37,038	32,688	30,839	33,373	36,321	38,484	30,744
Above 3 and Upto 6 Months	13,726	18,192	14,752	16,727	16,629	13,587	9,696	9,530	10,955	8,367	9,660	10,254	9,291
Above 6 and Upto 12 Months	13,486	17,512	16,647	19,022	15,332	12,153	11,778	10,604	8,950	9,647	11,280	10,974	10,930
Exceeding 12 Months	2,658	2,799	2,594	2,748	3,198	2,341	2,827	4,000	4,307	4,553	2,454	2,521	2,358
Total	77,186	85,583	80,733	80,324	75,815	69,362	61,339	56,822	55,051	55,940	59,715	62,233	53,323

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

* Preliminary

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

(In Millions of AED)													
Period	Dec 2018	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Apr 2022	May 2022 *
Maturity													
Upto 3 Months	444,759	510,189	491,141	443,405	436,548	359,381	326,088	357,195	354,433	358,300	347,228	352,638	385,412
Above 3 and Upto 6 Months	122,347	144,374	111,948	137,161	111,725	126,101	121,254	93,232	97,930	118,030	96,402	96,563	95,202
Above 6 and Upto 12 Months	139,599	129,659	135,466	121,471	134,053	134,294	107,341	131,051	128,361	124,102	113,056	105,139	127,004
Exceeding 12 Months	47,257	42,829	34,108	44,214	57,076	58,134	54,534	33,871	25,677	21,182	19,476	24,548	17,924
Total	753,962	827,051	772,663	746,251	739,402	677,910	609,217	615,349	606,401	621,614	576,162	578,888	625,542

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

* Preliminary

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

(In Millions of AED)													
Period	Dec 2018	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Apr 2022	May 2022 *
Maturity													
Upto 3 Months	116,184	113,910	103,532	98,474	109,740	99,422	86,511	81,066	87,610	95,636	79,030	99,954	102,803
Above 3 and Upto 6 Months	42,657	46,036	50,408	47,693	48,191	37,891	45,322	42,640	51,287	34,465	51,985	29,032	26,320
Above 6 and Upto 12 Months	40,372	46,576	44,534	39,405	36,107	42,122	50,150	56,742	45,595	41,361	34,407	32,883	35,562
Exceeding 12 Months	7,125	4,107	5,157	5,067	5,008	7,338	7,850	6,372	6,368	6,028	5,242	5,377	5,265
Total	206,338	210,629	203,631	190,639	199,046	186,773	189,833	186,820	190,860	177,490	170,664	167,246	169,950

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

* Preliminary

Table 46 : Currency Issued ¹

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Apr 2022	May 2022 *
Total Notes Issued (1) **	84,603	92,456	103,914	104,841	110,025	109,416	109,150	109,057	106,603	110,503	114,892	122,658	114,787
Total Coins Issued (2) ***	1,236	1,273	1,286	1,300	1,291	1,288	1,836	1,845	1,849	1,312	1,324	1,330	1,336
Total Currency Issued	85,839	93,729	105,200	106,141	111,316	110,704	110,986	110,902	108,452	111,815	116,216	123,988	116,123

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

* *Preliminary*

** *Excluding Mutilated Notes*

*** *Excluding Issued Gold Coins*

Table 47 : Cheques Cleared Statistics ¹

Item	Dec 2018	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Apr 2022	May 2022 *
Cheques Cleared													
Number of Cheques	26,913,259	25,842,698	6,277,055	10,562,791	15,801,414	21,246,540	5,372,530	10,659,862	15,868,288	21,283,261	5,524,603	7,240,293	9,010,411
Amount (<i>In Millions of AED</i>)	1,305,828	1,224,482	301,464	493,904	734,642	990,317	257,807	536,059	811,388	1,096,076	290,741	389,537	490,499

¹ Cumulative data

* Preliminary

Table 48 : UAE Domestic Fund Transfer System Statistics ¹

Item	Dec 2018	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Apr 2022	May 2022 *
Customer to Customer Trfers													
Number of Transfers	43,217,030	47,012,218	12,077,680	23,467,563	36,847,405	50,815,931	14,299,838	29,219,613	44,239,247	60,572,382	17,228,871	23,206,645	29,037,405
Amount (<i>In Millions of AED</i>)	3,189,829	3,513,280	937,294	1,714,153	2,537,907	3,395,642	894,040	1,853,259	2,797,342	3,868,969	1,120,612	1,559,462	1,935,059
Bank to Bank Trfers													
Number of Transfers	452,755	477,221	121,836	229,484	342,006	458,646	131,531	266,049	396,995	537,239	145,495	195,683	249,098
Amount (<i>In Millions of AED</i>)	6,847,576	7,471,444	1,860,652	3,240,034	4,511,792	5,741,066	1,426,960	2,895,058	4,221,557	5,723,490	1,760,287	2,404,235	2,913,183
Total Domestic Fund Trfers													
Number of Transfers	43,669,785	47,489,439	12,199,516	23,697,047	37,189,411	51,274,577	14,431,369	29,485,662	44,636,242	61,109,621	17,374,366	23,402,328	29,286,503
Amount (<i>In Millions of AED</i>)	10,037,405	10,984,724	2,797,946	4,954,187	7,049,699	9,136,708	2,321,000	4,748,317	7,018,899	9,592,459	2,880,899	3,963,697	4,848,242

¹ Cumulative data

* Preliminary

Table 49 : Banks and Branches Network Statistics (Quarterly)

Item	Dec 2017		Dec 2018		Sep 2019		Dec 2019		Mar 2020		Jun 2020		Sep 2020		Dec 2020		Mar 2021		Jun 2021		Sep 2021		Dec 2021		Mar 2022 *		
	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO
National Banks	22	771	22	743	21	664	21	656	21	640	21	611	21	559	21	541	21	534	21	522	21	521	22	514	22	511	
- Abu Dhabi	6	261	6	259	5	220	5	219	5	211	5	200	5	187	5	178	5	178	5	180	5	176	6	174	6	173	
- Dubai	8	311	8	293	8	269	8	266	8	259	8	246	8	216	8	209	8	202	8	192	8	196	8	192	8	190	
- Sharjah	4	108	4	103	4	93	4	92	4	89	4	86	4	81	4	79	4	79	4	75	4	77	4	76	4	76	
- RAK	1	33	1	33	1	30	1	28	1	29	1	27	1	26	1	27	1	27	1	27	1	26	1	26	1	26	
- Ajman	1	20	1	20	1	19	1	18	1	18	1	18	1	17	1	17	1	17	1	17	1	16	1	16	1	16	
- UAQ	1	10	1	9	1	8	1	8	1	8	1	8	1	8	1	7	1	7	1	7	1	7	1	7	1	7	
- Fujairah	1	28	1	26	1	25	1	25	1	26	1	26	1	24	1	24	1	24	1	24	1	23	1	23	1	23	
Foreign Banks **	27	82	27	80	27	79	27	79	27	78	27	78	27	78	27	73	27	73	27	74	27	74	27	74	27	74	
- Abu Dhabi	8	31	8	28	8	29	8	29	8	29	8	29	8	29	8	29	8	29	8	28	8	28	8	28	8	28	
- Dubai	19	27	19	28	19	27	19	27	19	26	19	26	19	26	19	23	19	23	19	25	19	25	19	25	19	25	
- Sharjah	-	14	-	14	-	14	-	14	-	14	-	14	-	14	-	13	-	13	-	13	-	13	-	13	-	13	
- RAK	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	5	-	5	-	5	-	5	-	5	-	5	
- Ajman	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1	
- UAQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Fujairah	-	3	-	3	-	2	-	2	-	2	-	2	-	2	-	2	-	2	-	2	-	2	-	2	-	2	
Wholesale Banks	12	-	11	-	11	1	11	-	11	-	11	-	11	-	10	-	10	-	10	-	10	-	10	-	10	-	
- Abu Dhabi	8	-	7	-	7	1	7	-	7	-	7	-	7	-	6	-	6	-	6	-	6	-	6	-	6	-	
- Dubai	4	-	4	-	4	-	4	-	4	-	4	-	4	-	4	-	4	-	4	-	4	-	4	-	4	-	
- Sharjah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- RAK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Ajman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- UAQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Fujairah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	61	853	60	823	59	744	59	735	59	718	59	689	59	637	58	614	58	607	58	596	58	595	59	588	59	585	
Total Excluding Wholesale Banks	49	853	49	823	48	743	48	735	48	718	48	689	48	637	48	614	48	607	48	596	48	595	49	588	49	585	

* Preliminary

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