



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

النشرة الاحصائية الشهرية
- البيانات المصرفية والنقدية -
يونيو 2025

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

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Note:		Definitions : Government Of the Seven Emirates. Monetary Base Monetary Base, defined as the sum of Currency Issued (Currency in Circulation outside Banks and Cash at Banks),Total Banks' Reserves & Current Accounts at the Central Bank and Monetary Bills & Islamic Certificates of Deposits held by Banks Gross International Reserves Gross International Reserves , defined as the sum of Current Account Balances & Deposits with Banks abroad , Foreign Investments , IMF Reserves & SDR Holdings and Other Foreign Assets Money Supply (M₁) Consists of currency in circulation outside banks plus monetary deposits in local currency with banks (all short-term deposits on which bank customer can withdraw without prior notice) Money Supply (M₂) Consists of Money Supply (M ₁) plus quasi-monetary deposits (Resident Time and Savings Deposits in Dirham + Resident Deposits in foreign currencies) Money Supply (M₃) Consists of Money Supply (M ₂) plus Resident Government deposits with Banks & Central Bank Certificates of Deposits / Monetary Bills Certificates/ Monetary Bills issued by the Central Bank and sold to banks and other stakeholders to absorb excess liquidity with the latter and are also used as an indicator to determine domestic interest rates.
<i>Data are as at the end of period unless otherwise indicated.</i>		
Abbreviations & Notations :		
UAE Dirhams	AED	
Zero or Insignificant	(-)	
Local Currency	LCY	
Foreign Currency	FCY	

Table 1 : Selected Monetary and Banking Indicators

(In Millions of AED)														
Indicator		Dec 2021	Dec 2022	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Apr 2025	May 2025	Jun 2025 *
Central Bank of the UAE														
	Total Assets/Liabilities	521,538	552,555	649,423	639,574	720,801	771,229	806,395	854,484	895,795	970,260	972,296	974,223	1,004,422
	Gross International Reserves **	481,528	508,402	606,870	598,348	695,887	746,218	785,003	833,319	874,736	949,639	952,074	953,775	984,436
Money Supply Indicators														
	Money Supply M ₁	701,853	737,562	784,017	795,469	829,259	877,989	884,081	896,320	946,334	986,211	1,011,913	1,015,572	1,026,126
	Money Supply M ₂	1,563,025	1,703,625	1,855,306	1,908,088	2,022,886	2,134,493	2,169,342	2,249,664	2,315,218	2,437,746	2,435,625	2,473,975	2,531,165
	Money Supply M ₃	1,856,910	2,107,229	2,294,158	2,351,311	2,444,495	2,583,376	2,631,915	2,719,864	2,776,599	2,893,732	2,898,245	2,948,110	2,997,548
Banks														
	Total Assets	3,321,488	3,667,611	3,873,060	3,951,887	4,071,099	4,254,514	4,310,154	4,401,679	4,559,128	4,719,394	4,749,812	4,878,327	4,973,331
	Foreign Assets (Net)	154,708	384,084	406,351	455,087	472,198	504,884	468,136	506,227	601,300	612,069	613,076	646,901	663,315
	Foreign Assets	933,169	1,191,027	1,220,740	1,270,026	1,313,494	1,382,299	1,362,839	1,384,716	1,572,179	1,650,274	1,692,175	1,779,716	1,828,474
	Foreign Assets to Total Assets (%)	28.1%	32.5%	31.5%	32.1%	32.3%	32.5%	31.6%	31.5%	34.5%	35.0%	35.6%	36.5%	36.8%
	Foreign Liabilities	778,461	806,943	814,389	814,939	841,296	877,415	894,703	878,489	970,879	1,038,205	1,079,099	1,132,816	1,165,159
	Foreign Liabilities to Total Liabilities (%)	23.4%	22.0%	21.0%	20.6%	20.7%	20.6%	20.8%	20.0%	21.3%	22.0%	22.7%	23.2%	23.4%
	Deposits ¹	1,996,527	2,222,226	2,381,999	2,420,871	2,521,902	2,657,279	2,692,570	2,761,410	2,847,030	2,936,322	2,965,371	3,018,547	3,045,846
	Residents	1,765,533	2,009,696	2,170,851	2,230,771	2,319,855	2,436,348	2,470,748	2,547,941	2,601,347	2,687,702	2,689,735	2,741,362	2,788,608
	of which: Corporate	671,422	790,086	863,558	896,382	976,967	1,020,461	1,046,617	1,080,537	1,118,432	1,182,857	1,198,496	1,222,529	1,256,117
	Non-Residents	230,994	212,530	211,148	190,100	202,047	220,931	221,822	213,469	245,683	248,620	275,635	277,185	257,238
	of which: Corporate	82,170	103,101	111,929	105,083	110,387	117,576	112,306	107,308	124,863	123,709	139,833	140,400	138,193
	Bank Credit (Domestic)	1,618,957	1,650,937	1,717,116	1,740,086	1,737,691	1,776,591	1,816,380	1,859,739	1,842,999	1,868,846	1,881,025	1,888,168	1,910,718
	of which: Credit to Private Sector ***	1,137,528	1,185,901	1,233,964	1,247,159	1,260,910	1,290,720	1,323,409	1,362,337	1,357,706	1,393,553	1,400,846	1,410,929	1,440,882
Total Number of National Banks and Branches														
	Head Offices (Including specialized banks but excluding investment banks)	22	22	22	22	22	23	23	23	23	23	23	23	23
	Branches	513	498	493	492	489	484	482	481	483	479	478	477	453
	Pay Offices	20	21	21	21	21	21	21	21	21	21	21	21	21
	Electronic Banking Service Units	41	45	47	47	46	46	46	46	46	46	46	46	45
Total Number of Foreign Banks and Branches														
	Head Offices	37	39	39	39	39	38	38	38	38	38	38	38	38
	of which: Full Fledged Commercial Banks	27	28	28	28	28	27	27	27	27	27	27	27	27
	of which: Licensed Wholesale Banks	10	11	11	11	11	11	11	11	11	11	11	11	11
	Branches	74	73	72	72	72	72	72	73	73	73	73	73	73
	Pay Offices	1	1	1	1	1	1	1	1	1	1	1	1	1
	Electronic Banking Service Units	21	21	21	21	21	21	21	21	22	22	22	22	22
Number of Employees in Banks (UAE) ²		33,491	35,830	36,737	37,394	38,168	37,494	37,811	38,572	39,046	38,476	38,476	38,476	38,409
	Employed with National Banks ²	26,763	28,737	29,577	30,156	30,858	31,329	31,628	32,276	32,590	32,006	32,006	32,006	31,924
	Employed with Foreign Banks ²	6,728	7,093	7,160	7,238	7,310	6,165	6,183	6,296	6,456	6,470	6,470	6,470	6,485

* Preliminary

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

*** Including Claims on Other Financial Institutions

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

Table 2 : Monetary Survey

(In Millions of AED)														
Item		Dec 2021	Dec 2022	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Apr 2025	May 2025	Jun 2025 *
Net International Reserves		620,848	860,973	996,308	1,038,059	1,145,619	1,235,567	1,237,905	1,317,294	1,449,987	1,532,956	1,536,564	1,577,474	1,620,174
	Central Bank (Net)	466,140	476,889	589,957	582,972	673,421	730,683	769,769	811,067	848,687	920,887	923,488	930,573	956,859
	Gross International Reserves	481,528	508,402	606,870	598,348	695,887	746,218	785,003	833,319	874,736	949,639	952,074	953,775	984,436
	Foreign Liabilities	15,388	31,513	16,913	15,376	22,466	15,535	15,234	22,252	26,049	28,752	28,586	23,202	27,577
	Banks (Net)	154,708	384,084	406,351	455,087	472,198	504,884	468,136	506,227	601,300	612,069	613,076	646,901	663,315
	Foreign Assets	933,169	1,191,027	1,220,740	1,270,026	1,313,494	1,382,299	1,362,839	1,384,716	1,572,179	1,650,274	1,692,175	1,779,716	1,828,474
	Foreign Liabilities	778,461	806,943	814,389	814,939	841,296	877,415	894,703	878,489	970,879	1,038,205	1,079,099	1,132,816	1,165,159
Net Domestic Assets		942,177	842,652	858,998	870,029	877,267	898,926	931,436	932,370	865,232	904,790	899,061	896,501	910,991
	Claims on Private Sector	1,145,805	1,193,635	1,243,748	1,259,192	1,268,361	1,301,900	1,336,057	1,375,075	1,373,537	1,409,448	1,416,251	1,428,361	1,457,601
	Net Claims on Government	76,994	-53,219	-79,711	-87,383	-104,582	-122,753	-131,801	-132,968	-119,375	-115,510	-122,184	-138,309	-131,855
	Claims on Government	371,314	351,101	359,660	356,348	317,569	326,651	331,245	337,665	342,548	340,996	340,960	336,508	336,044
	Laibilities to Government	294,320	404,320	439,371	443,731	422,151	449,404	463,046	470,633	461,923	456,506	463,144	474,816	467,899
	Claims on Official Entities	277,914	287,040	298,922	316,554	330,693	333,684	339,181	344,945	332,708	327,042	332,504	330,672	324,146
	Claims on Nonbank Financial Institutions	26,608	25,674	23,457	20,968	30,370	28,002	26,470	26,499	26,030	26,496	26,039	25,588	26,327
	Capital and Reserves	-428,611	-439,476	-460,497	-475,256	-514,735	-502,771	-521,765	-553,786	-571,073	-566,572	-573,765	-579,629	-590,928
	Other Items (net)	-156,534	-171,002	-166,920	-164,046	-132,840	-139,136	-116,705	-127,396	-176,596	-176,113	-179,785	-170,182	-174,300
Money Supply M ₁		701,853	737,562	784,017	795,469	829,259	877,989	884,081	896,320	946,334	986,211	1,011,913	1,015,572	1,026,126
	Currency in Circulation Outside Banks	94,082	101,936	115,855	109,589	116,979	127,124	127,080	128,420	133,154	147,120	145,908	146,208	147,846
	Monetary Deposits	607,771	635,626	668,162	685,880	712,280	750,865	757,001	767,900	813,180	839,092	866,004	869,364	878,280
Money Supply M ₂		1,563,025	1,703,625	1,855,306	1,908,088	2,022,886	2,134,493	2,169,342	2,249,664	2,315,218	2,437,746	2,435,625	2,473,975	2,531,165
	Quasi - Money	861,172	966,063	1,071,289	1,112,619	1,193,627	1,256,504	1,285,261	1,353,344	1,368,884	1,451,535	1,423,712	1,458,403	1,505,039
	Foreign Currency Deposits	340,387	429,590	468,560	495,889	529,593	557,851	555,230	578,338	577,458	582,444	566,404	574,835	595,003
	Dirham Deposits	520,785	536,473	602,729	616,730	664,034	698,653	730,031	775,006	791,426	869,091	857,308	883,568	910,036
Money Supply M ₃		1,856,910	2,107,229	2,294,158	2,351,311	2,444,495	2,583,376	2,631,915	2,719,864	2,776,599	2,893,732	2,898,245	2,948,110	2,997,548
	Government Deposits	293,885	403,604	438,852	443,223	421,609	448,883	462,574	470,200	461,381	455,986	462,620	474,135	466,383

* Preliminary

Monetary Aggregates

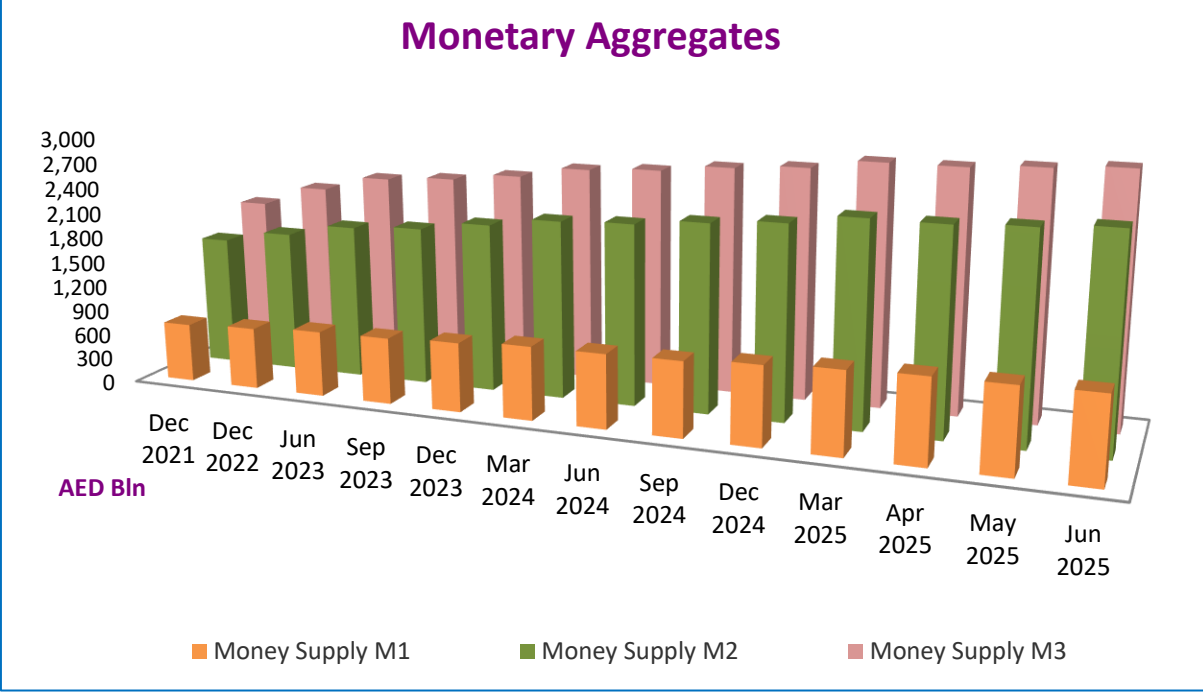
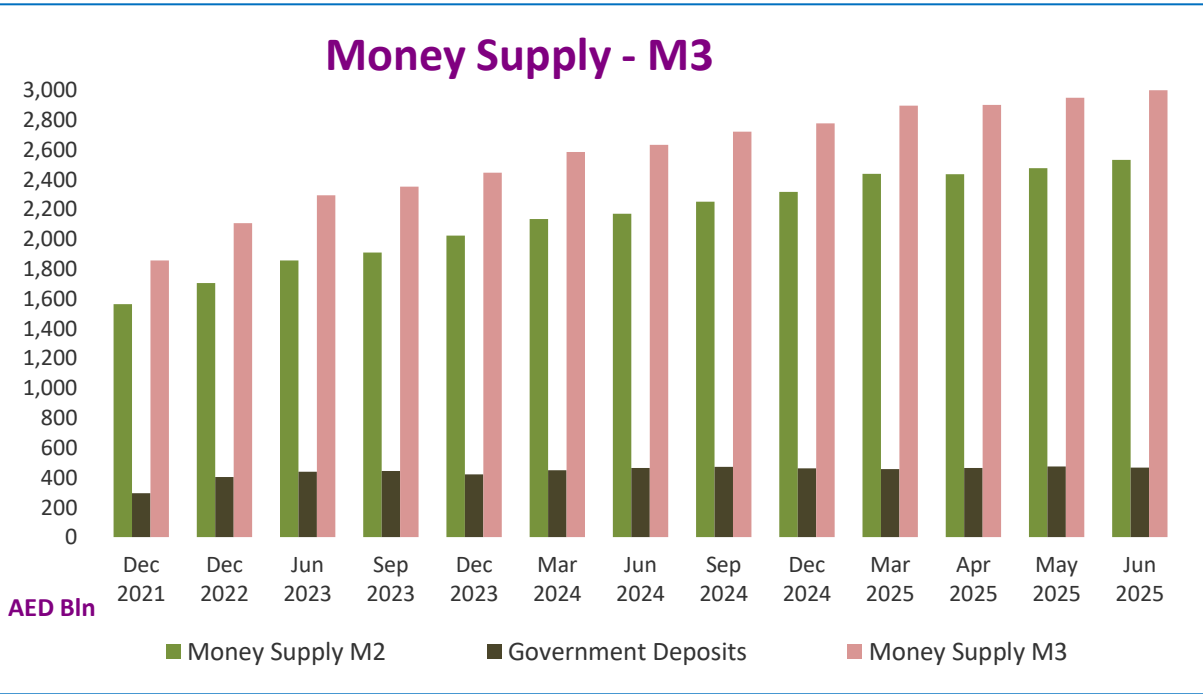
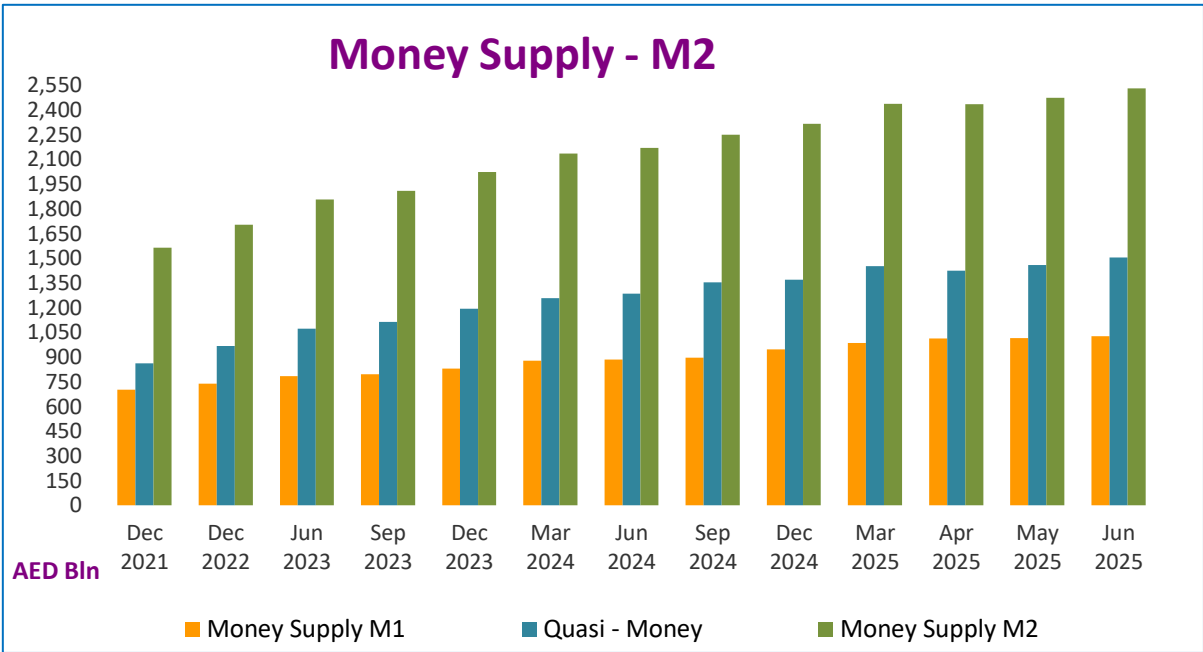
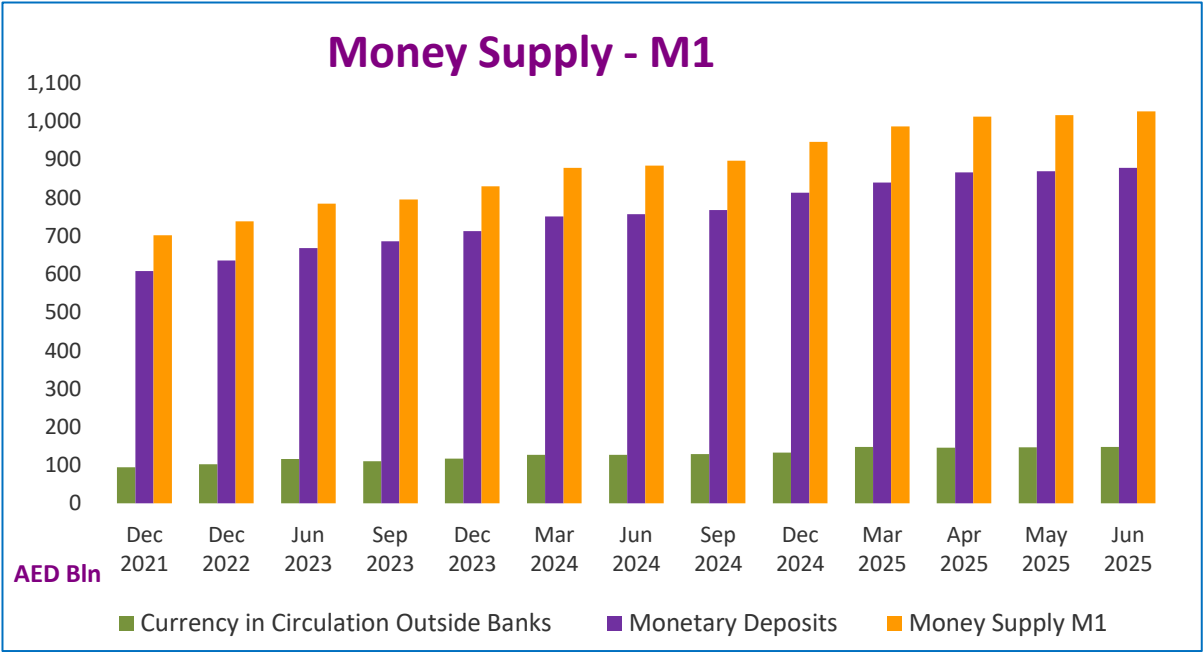


Table 3 : Monthly Changes in Factors Affecting Money Supply ¹

(In Millions of AED)												
Item	Dec 2022	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Apr 2025	May 2025	Jun 2025 *
Net International Reserves	240,125	40,967	41,751	107,560	89,948	2,338	79,389	132,692	82,969	3,608	40,910	42,700
Central Bank (Net)	10,749	54,509	-6,985	90,449	57,262	39,086	41,298	37,620	72,200	2,601	7,085	26,286
Gross International Reserves	26,874	54,626	-8,522	97,539	50,331	38,785	48,316	41,417	74,903	2,435	1,701	30,661
Foreign Liabilities	16,125	117	-1,537	7,090	-6,931	-301	7,018	3,797	2,703	-166	-5,384	4,375
Banks (Net)	229,376	-13,542	48,736	17,111	32,686	-36,748	38,091	95,072	10,769	1,007	33,825	16,414
Foreign Assets	257,858	-1,146	49,286	43,468	68,805	-19,460	21,877	187,463	78,095	41,901	87,541	48,758
Foreign Liabilities	28,482	12,396	550	26,357	36,119	17,288	-16,214	92,390	67,326	40,894	53,716	32,343
Net Domestic Assets	-99,525	25,967	11,031	7,238	21,659	32,510	934	-67,138	39,559	-5,729	-2,560	14,490
Claims on Private Sector	47,830	23,010	15,444	9,170	33,538	34,157	39,018	-1,538	35,911	6,803	12,110	29,240
Net Claims on Government	-130,213	-15,026	-7,672	-17,199	-18,171	-9,048	-1,166	13,592	3,865	-6,674	-16,125	6,454
Claims on Government	-20,213	2,992	-3,312	-38,779	9,082	4,595	6,420	4,883	-1,552	-36	-4,452	-464
Laibilities to Government	110,000	18,018	4,360	-21,580	27,253	13,642	7,587	-8,710	-5,417	6,638	11,672	-6,917
Claims on Official Entities	9,126	19,187	17,632	14,138	2,992	5,497	5,763	-12,236	-5,667	5,463	-1,833	-6,526
Claims on Nonbank Financial Institutions	-935	-1,889	-2,488	9,402	-2,368	-1,533	30	-469	465	-456	-451	739
Capital and Reserves **	-10,865	-15,576	-14,759	-39,479	11,964	-18,994	-32,021	-17,287	4,501	-7,193	-5,865	-11,298
Other Items (net) **	-14,468	16,261	2,874	31,206	-6,296	22,431	-10,691	-49,200	483	-3,672	9,603	-4,118
Money Supply M₁	35,709	24,736	11,452	33,790	48,730	6,092	12,239	50,014	39,877	25,701	3,659	10,554
Currency in Circulation Outside Banks	7,854	4,047	-6,266	7,390	10,145	-44	1,340	4,735	13,965	-1,211	300	1,638
Monetary Deposits	27,855	20,689	17,718	26,400	38,585	6,136	10,899	45,280	25,912	26,913	3,360	8,916
Money Supply M₂	140,600	66,934	52,782	114,798	111,607	34,849	80,323	65,554	122,528	-2,121	38,350	57,191
Quasi - Money	104,891	42,198	41,330	81,008	62,877	28,757	68,084	15,540	82,651	-27,822	34,690	46,636
Foreign Currency Deposits	89,203	17,299	27,329	33,704	28,258	-2,622	23,108	-880	4,986	-16,040	8,431	20,168
Dirham Deposits	15,688	24,899	14,001	47,304	34,619	31,378	44,975	16,420	77,665	-11,782	26,259	26,469
Money Supply M₃	250,319	85,155	57,153	93,184	138,881	48,539	87,949	56,735	117,133	4,513	49,865	49,438
Government Deposits	109,719	18,221	4,371	-21,614	27,274	13,691	7,626	-8,819	-5,395	6,634	11,516	-7,752

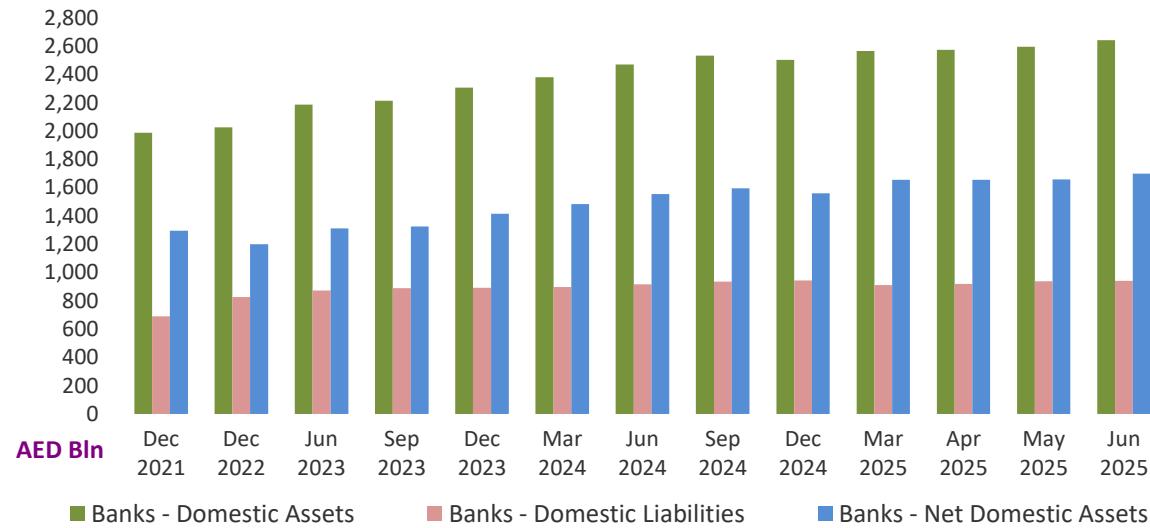
¹ Indicates change from end of the previous reporting period data (Table 2 data)

* Preliminary

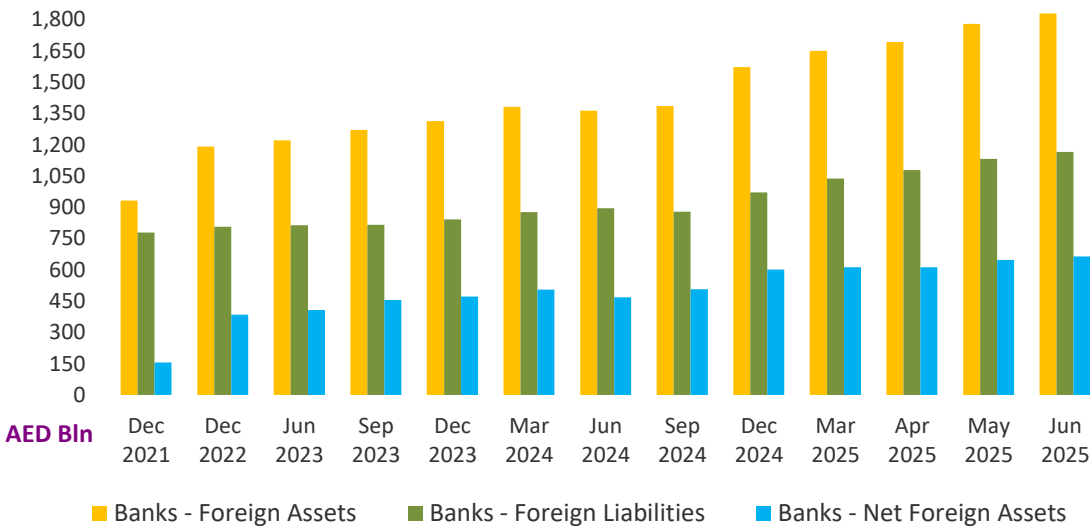
** (-) Indicates an Increase and (+) Indicates a Decrease

Factors Affecting Money Supply (M2)

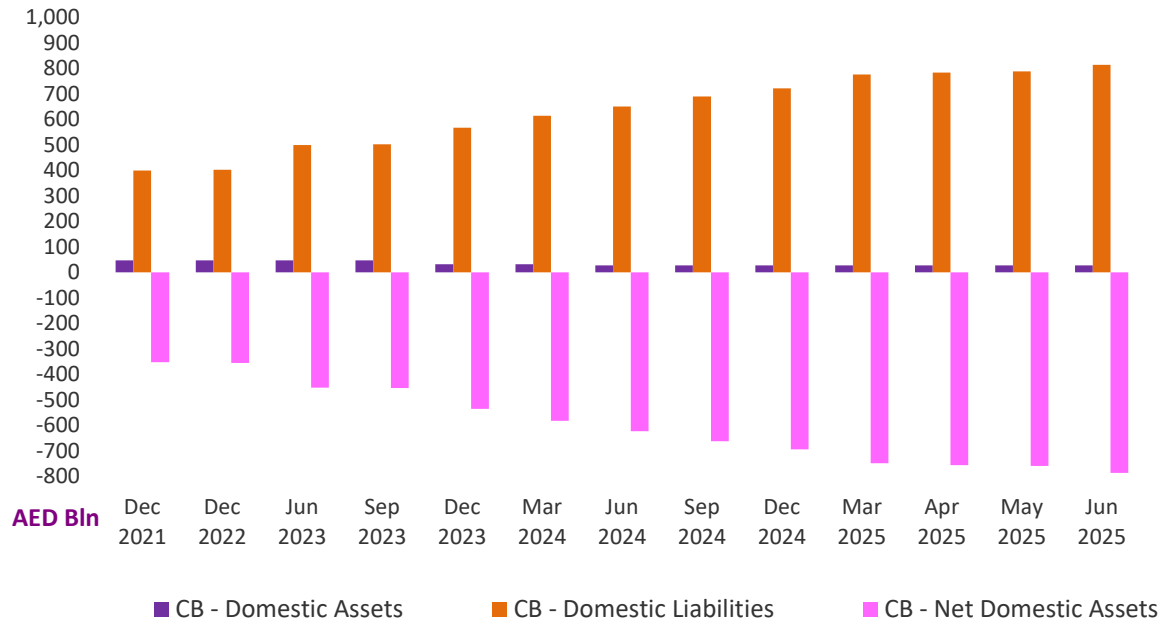
Banks' Net Domestic Assets



Banks' Net Foreign Assets



Central Bank Net Domestic Assets



Central Bank Net Foreign Assets

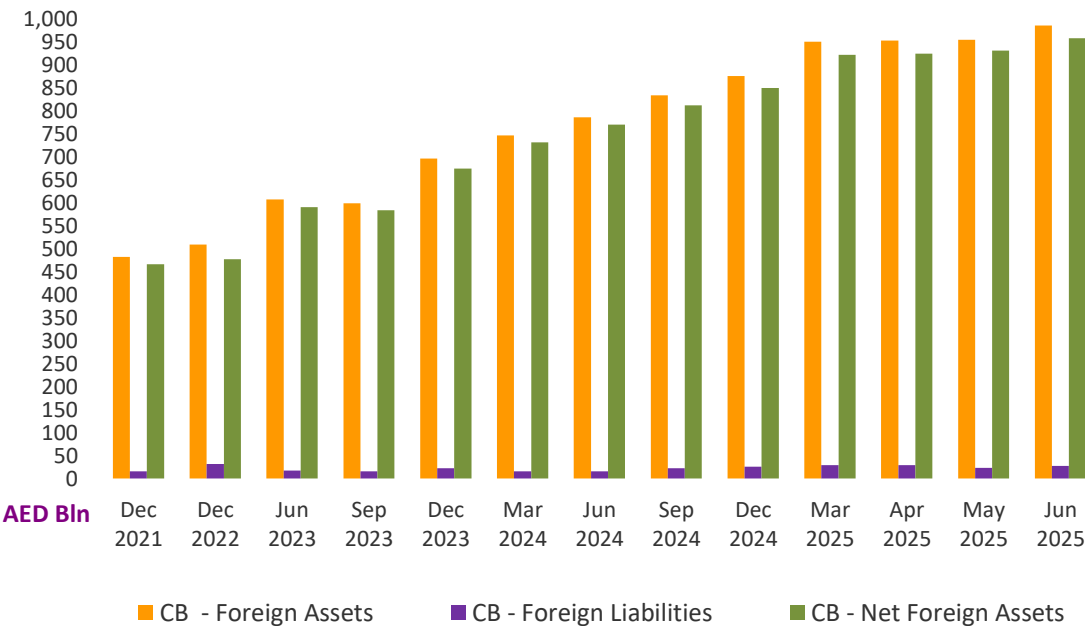


Table 4 : UAE Monetary Base (Monthly)

(In Millions of AED)														
Item		Dec 2021	Dec 2022	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Apr 2025	May 2025	Jun 2025 *
Monetary Base		484,025	512,273	611,344	597,311	658,748	703,660	724,982	743,456	780,615	833,102	818,868	836,604	859,865
Components of Monetary Base														
	Currency Issued **	111,815	120,011	136,478	127,153	135,780	146,848	145,364	146,911	152,749	169,511	165,195	168,654	168,071
	Reserve Requirements	104,038	99,567	170,257	206,148	182,500	220,274	259,594	208,256	265,874	335,959	228,381	294,982	315,006
	Banks & OFCs Current Accounts & Overnight Deposits of Banks at CBUAE	103,444	127,947	98,891	63,390	126,857	72,422	93,097	147,361	110,534	55,984	145,441	74,446	120,007
	Monetary Bills & Islamic Certificates of Deposit	164,728	164,748	205,718	200,620	213,611	264,116	226,927	240,928	251,458	271,648	279,851	298,522	256,781

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

Table 5 : Balance Sheet - Central Bank of the UAE

(In Millions of AED)														
Item		Dec 2021	Dec 2022	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Apr 2025	May 2025	Jun 2025 *
Assets														
	Cash and Bank Balances	267,074	279,252	257,197	260,339	370,786	359,172	352,905	470,243	456,326	260,401	210,966	196,906	237,879
	Deposits	42,230	63,425	135,343	117,812	100,957	158,456	208,782	140,199	148,273	221,412	207,988	226,370	196,127
	Foreign Securities	135,875	134,543	165,420	169,242	187,168	185,833	179,722	185,137	218,912	426,273	490,068	487,022	505,998
	Securities-Issued by Ministry of Finance & Dubai Government	45,903	45,902	45,902	45,902	30,379	30,379	26,707	26,707	26,706	26,706	26,706	26,706	26,706
	Other Assets	30,456	29,433	45,561	46,279	31,511	37,389	38,279	32,198	45,578	35,468	36,568	37,219	37,712
	Gold Bullion	11,913	16,045	16,768	16,261	18,147	19,615	20,467	23,185	22,981	27,425	28,791	28,933	28,883
	Liquidity Support Facility	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other Assets/Receivables	17,941	12,705	28,023	29,259	12,644	17,047	17,064	8,158	21,684	7,094	6,835	7,349	7,810
	Property & Equipment	602	683	770	759	720	727	748	855	913	949	942	937	1,019
	Total Assets	521,538	552,555	649,423	639,574	720,801	771,229	806,395	854,484	895,795	970,260	972,296	974,223	1,004,422
	Liabilities													
	Current Accounts & Deposits **	214,428	236,659	284,781	291,134	331,601	322,936	396,724	410,124	431,290	463,740	449,070	443,202	508,189
	Monetary Bills & Islamic Certificates of Deposit	164,728	164,748	205,718	200,620	213,611	264,116	226,927	240,928	251,458	271,648	279,851	298,522	256,781
	Currency Issued	111,815	120,011	136,478	127,153	135,780	146,848	145,364	146,911	152,749	169,511	165,195	168,654	168,071
	Other Liabilities	4,504	20,266	9,711	9,986	14,368	11,134	10,822	22,194	22,938	23,028	33,215	19,688	26,153
	Total Liabilities	495,475	541,684	636,688	628,893	695,360	745,034	779,837	820,157	858,435	927,927	927,331	930,066	959,194
Capital and Reserves														
	Authorized,Issued & Fully Paid Capital	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
	General Reserve	6,056	3,655	3,655	3,655	9,542	9,542	9,542	9,542	14,613	14,613	14,613	14,613	14,613
	Other Reserve	7	-12,784	-10,920	-12,974	-4,101	-3,347	-2,984	4,785	2,747	7,720	10,352	9,544	10,615
	Retained Earnings	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total Capital & Reserves	26,063	10,871	12,735	10,681	25,441	26,195	26,558	34,327	37,360	42,333	44,965	44,157	45,228
	Total Liabilities and Capital	521,538	552,555	649,423	639,574	720,801	771,229	806,395	854,484	895,795	970,260	972,296	974,223	1,004,422

* Preliminary

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

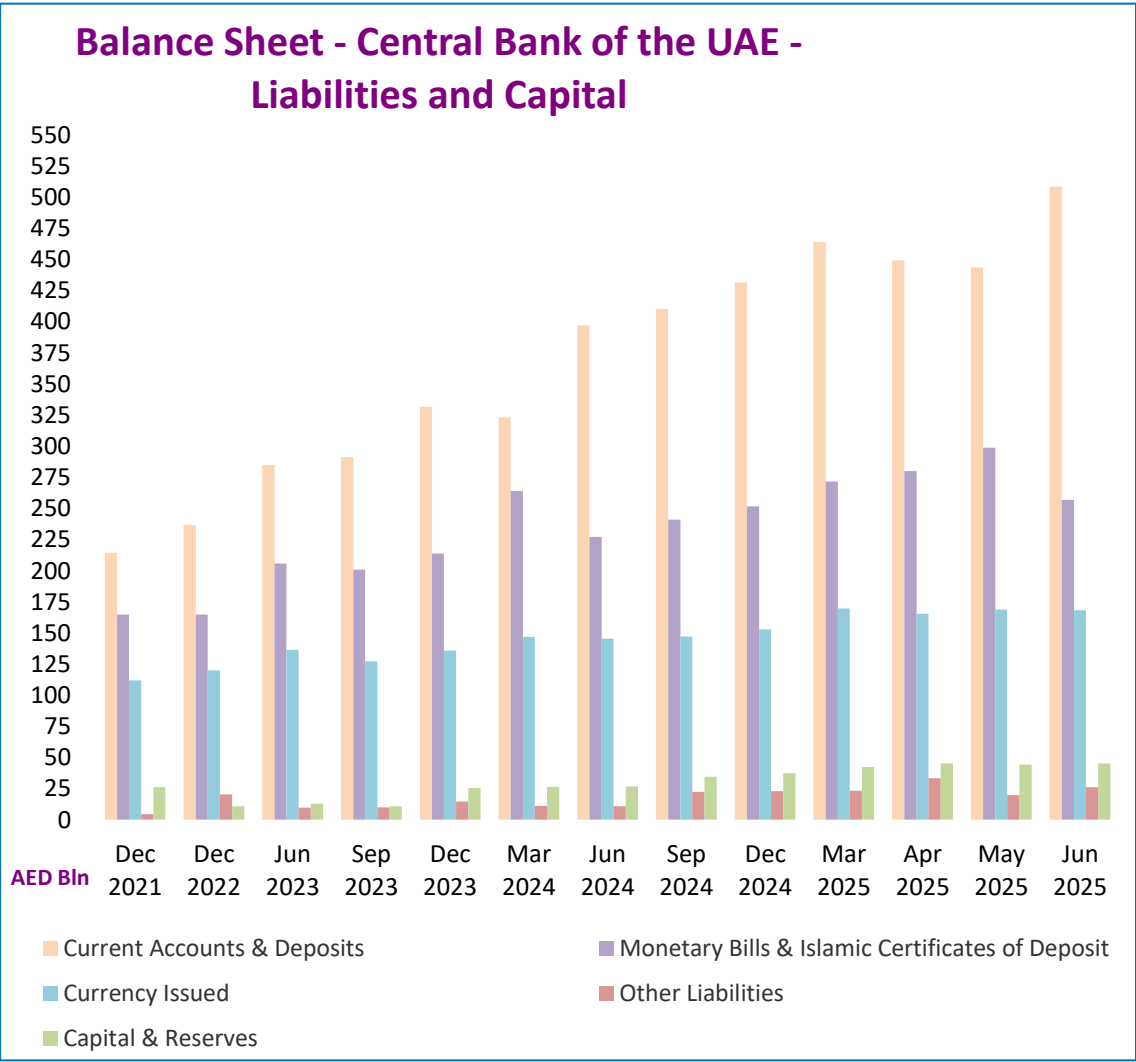
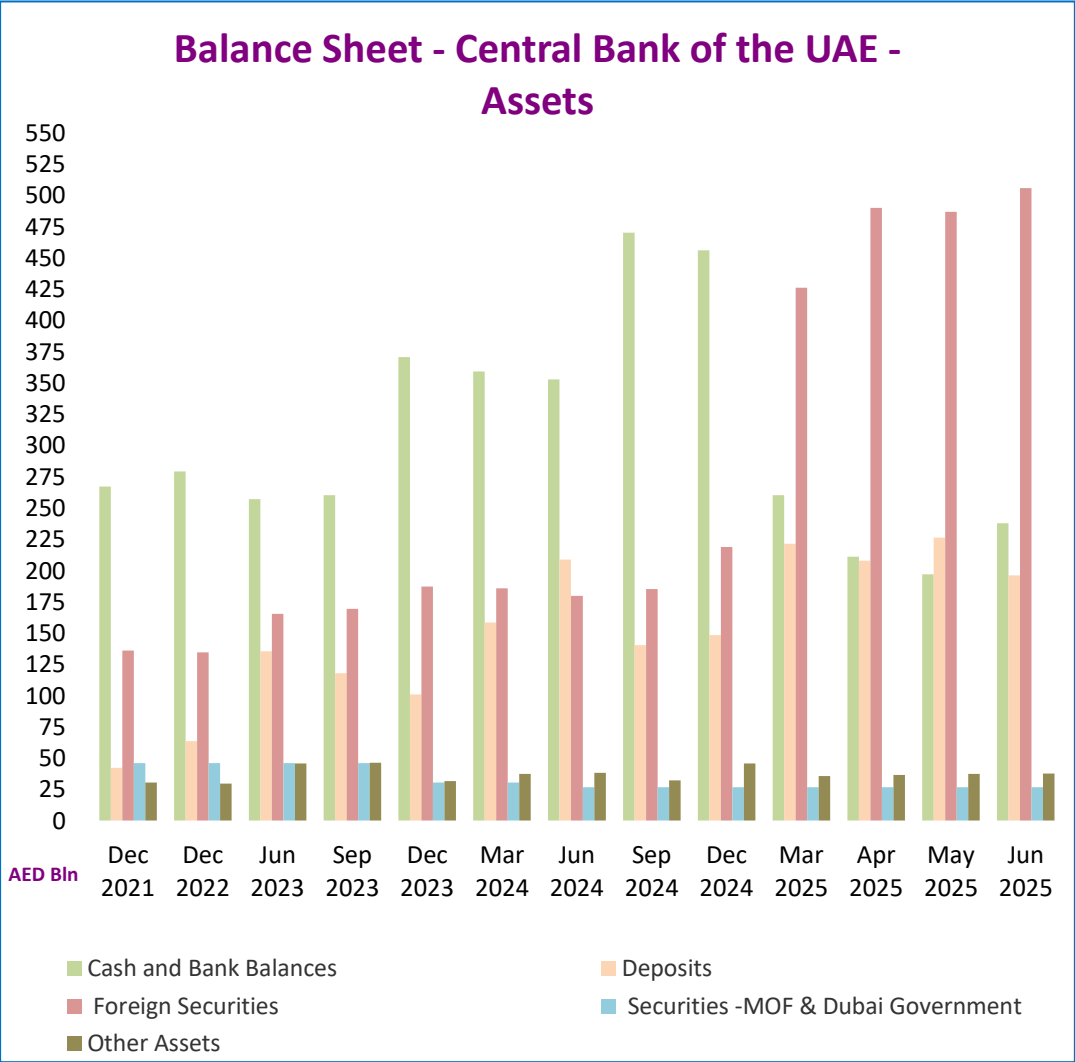


Table 6 : Central Bank International Reserves

(In Millions of AED)														
Item		Dec 2021	Dec 2022	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Apr 2025	May 2025	Jun 2025 *
Gross International Reserves		481,528	508,402	606,870	598,348	695,887	746,218	785,003	833,319	874,736	949,639	952,074	953,775	984,436
	Current Account Balances & Deposits with Banks Abroad	280,385	313,814	363,265	349,132	443,560	489,436	533,981	582,775	581,770	466,449	403,334	407,489	418,311
	Foreign Investments (FVOCI & FVTPL)	135,875	134,543	165,420	169,242	187,168	185,833	179,722	185,137	218,912	426,273	490,068	487,022	505,998
	IMF Reserves Position + SDR Holdings	15,081	14,526	14,755	14,510	14,734	14,600	14,382	14,845	14,282	14,483	14,631	14,645	15,115
	Other Foreign Assets	50,187	45,519	63,430	65,464	50,425	56,349	56,918	50,562	59,772	42,434	44,041	44,619	45,012
Foreign Liabilities		15,388	31,513	16,913	15,376	22,466	15,535	15,234	22,252	26,049	28,752	28,586	23,202	27,577
Net International Reserves		466,140	476,889	589,957	582,972	673,421	730,683	769,769	811,067	848,687	920,887	923,488	930,573	956,859

* Preliminary

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

(In Millions of AED)													
Item	Dec 2021	Dec 2022	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Apr 2025	May 2025	Jun 2025 *
Domestic Assets													
Cash and Deposits with C.B	381,878	408,573	484,500	485,417	537,350	572,325	590,719	611,043	639,254	683,008	664,978	681,130	703,466
Cash in Hand (LCY)	17,733	18,075	20,623	17,564	18,801	19,724	18,284	18,491	19,595	22,391	19,287	22,446	20,225
Deposits with Central Bank	364,145	390,498	463,877	467,853	518,549	552,601	572,435	592,551	619,660	660,617	645,691	658,684	683,242
Due From Resident Banks	35,897	49,988	50,805	58,336	57,044	65,334	62,673	58,855	74,209	74,652	66,403	80,078	86,401
Domestic Credit and Investments	1,802,517	1,837,243	1,905,544	1,933,563	1,944,518	1,989,242	2,036,984	2,088,916	2,081,097	2,112,276	2,124,268	2,129,418	2,152,586
a) Credit Facilities	1,618,957	1,650,937	1,717,116	1,740,086	1,737,691	1,776,591	1,816,380	1,859,739	1,842,999	1,868,846	1,881,025	1,888,168	1,910,718
Claims on Private Sector	1,120,745	1,172,965	1,221,697	1,236,202	1,240,265	1,272,301	1,306,419	1,345,757	1,341,685	1,377,166	1,385,149	1,395,626	1,424,837
Commercial Bills	47,573	60,450	70,256	75,265	69,655	75,185	81,073	78,549	81,916	88,715	87,936	88,044	95,085
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	1,073,172	1,112,515	1,151,441	1,160,937	1,170,610	1,197,116	1,225,346	1,267,208	1,259,769	1,288,451	1,297,213	1,307,582	1,329,753
Claims on Government	236,038	211,730	218,752	212,566	184,299	188,334	190,612	193,526	194,507	191,397	192,788	196,730	195,870
Claims on Public Sector (GREs)	245,391	253,306	264,400	280,361	292,482	297,537	302,359	303,876	290,786	283,896	287,390	280,509	273,966
Commercial Bills	8,275	5,685	7,310	7,418	6,375	8,987	8,985	8,492	10,668	11,183	9,726	9,612	9,810
Loans,Advances & Overdrafts	237,116	247,621	257,090	272,943	286,107	288,550	293,375	295,384	280,119	272,713	277,664	270,897	264,156
Claims on Other Financial Institutions	16,783	12,936	12,267	10,957	20,645	18,419	16,990	16,580	16,021	16,387	15,697	15,304	16,045
Loans,Advances & Overdrafts	16,783	12,936	12,267	10,957	20,645	18,419	16,990	16,580	16,021	16,387	15,697	15,304	16,045
b) Domestic Investments	183,560	186,306	188,428	193,477	206,827	212,651	220,604	229,177	238,098	243,430	243,243	241,250	241,868
Unclassified Assets	168,027	180,780	211,471	204,545	218,693	245,314	256,939	258,149	192,389	199,183	201,988	207,985	202,403
Fixed Assets	33,855	33,253	32,395	31,799	32,743	33,961	33,615	34,121	33,005	33,945	33,476	33,979	34,089
Inter-Branch Transactions	4,433	9,159	30,949	33,591	46,149	64,243	76,049	69,557	13,599	13,876	15,817	16,615	16,789
Other Assets	129,739	138,368	148,127	139,155	139,801	147,110	147,275	154,472	145,785	151,363	152,695	157,390	151,526
Foreign Assets	933,169	1,191,027	1,220,740	1,270,026	1,313,494	1,382,299	1,362,839	1,384,716	1,572,179	1,650,274	1,692,175	1,779,716	1,828,474
Due from H.O. and/or Branches Abroad	190,091	225,419	189,431	181,751	195,945	195,525	163,485	143,921	248,495	242,002	268,617	271,346	279,017
Due from Other Banks Abroad	207,637	266,827	287,395	306,266	313,651	332,191	322,363	338,577	359,913	397,990	389,249	425,607	439,208
Cash in Hand (FCY)	164	224	243	382	355	334	497	415	412	624	571	604	362
Securities	289,677	341,123	385,821	400,520	428,236	451,791	459,519	485,308	496,687	520,340	531,093	546,722	554,842
Credit to Non-Residents	175,095	228,499	227,559	241,385	253,655	270,308	284,533	302,140	337,796	371,234	378,258	405,216	423,529
Other Foreign Assets	70,505	128,935	130,291	139,722	121,652	132,150	132,442	114,356	128,875	118,084	124,388	130,222	131,516
Total Assets	3,321,488	3,667,611	3,873,060	3,951,887	4,071,099	4,254,514	4,310,154	4,401,679	4,559,128	4,719,394	4,749,812	4,878,327	4,973,331

* Preliminary

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

(In Millions of AED)														
Item		Dec 2021	Dec 2022	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Apr 2025	May 2025	Jun 2025 *
Domestic Liabilities														
Monetary Deposits		607,771	635,626	668,162	685,880	712,280	750,865	757,001	767,900	813,180	839,092	866,004	869,364	878,280
	Demand Deposits (LCY)	602,766	629,196	657,652	676,384	704,618	738,782	746,064	756,029	802,082	828,310	853,050	855,921	864,217
	Bankers Drafts	5,005	6,430	10,510	9,496	7,662	12,083	10,937	11,871	11,098	10,782	12,954	13,443	14,063
Quasi Monetary Deposits		860,501	965,401	1,070,480	1,112,026	1,192,852	1,255,814	1,284,487	1,352,430	1,367,794	1,449,813	1,422,330	1,457,038	1,503,713
	Time Deposits (LCY)	330,271	352,159	394,311	408,428	450,163	470,354	485,815	528,315	536,622	592,628	574,483	588,923	612,885
	Savings Deposits (LCY)	189,843	183,652	207,609	207,709	213,096	227,609	243,442	245,777	253,714	274,741	281,443	293,280	295,825
	Other Deposits (FCY)	340,387	429,590	468,560	495,889	529,593	557,851	555,230	578,338	577,458	582,444	566,404	574,835	595,003
Government Deposits (LCY + FCY)		287,408	396,055	425,143	422,845	401,129	419,328	419,435	416,536	407,927	385,661	389,133	402,204	394,779
Other Domestic Deposits (LCY + FCY) **		16,652	19,480	19,971	20,377	21,715	22,687	21,665	23,002	23,959	24,714	25,521	26,275	26,774
Capital and Reserves		402,548	428,605	447,762	464,575	489,294	476,576	495,207	519,459	533,713	524,239	528,800	535,472	545,700
Due to Central Bank		2,848	5,836	7,253	5,365	4,342	4,203	3,313	2,596	1,539	1,233	1,021	1,004	1,048
Due to Resident Banks		32,939	47,685	50,505	56,512	54,578	62,896	57,525	54,814	71,458	73,342	64,850	76,503	83,729
Capital Market Funding & Term Borrowings		26,957	28,791	26,429	26,157	25,887	29,564	27,730	31,745	31,738	31,923	33,771	33,766	31,934
Foreign Liabilities		778,461	806,943	814,389	814,939	841,296	877,415	894,703	878,489	970,879	1,038,205	1,079,099	1,132,816	1,165,159
	Due to H.O and/or Branches Abroad	62,486	74,066	96,179	112,816	129,991	122,560	143,330	155,738	164,486	202,423	199,983	215,963	232,590
	Due to Other Banks Abroad	167,631	184,619	188,882	189,946	186,864	205,242	197,815	179,440	226,808	241,521	237,926	257,192	283,962
	Capital Market Funding	184,395	165,356	149,482	149,210	161,995	160,454	167,161	166,678	163,849	173,612	181,431	193,128	201,137
	Other Term Borrowings	49,986	35,799	41,039	36,838	36,457	35,489	36,381	38,564	35,665	40,925	42,574	41,999	41,131
	Other Deposits (LCY + FCY)	230,994	212,530	211,148	190,100	202,047	220,930	221,821	213,469	245,683	248,620	275,635	277,185	257,238
	Other Foreign Liabilities	82,969	134,573	127,659	136,029	123,942	132,740	128,195	124,600	134,388	131,105	141,550	147,348	149,102
Unclassified Liabilities		305,403	333,189	342,966	343,211	327,726	355,166	349,088	354,708	336,941	351,174	339,283	343,885	342,214
	Inter-Branch Transactions	14,013	7,635	4,891	6,930	8,117	9,929	10,325	8,975	9,153	11,501	13,004	13,458	14,085
	Other Liabilities	291,390	325,554	338,075	336,281	319,609	345,237	338,763	345,733	327,788	339,673	326,278	330,427	328,130
	- Of which : Provisions ¹	155,547	155,549	161,393	158,149	141,072	140,270	135,445	134,166	127,911	127,641	128,038	126,980	121,601
Total Liabilities		3,321,488	3,667,611	3,873,060	3,951,887	4,071,099	4,254,514	4,310,154	4,401,679	4,559,128	4,719,394	4,749,812	4,878,327	4,973,331

* Preliminary

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

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

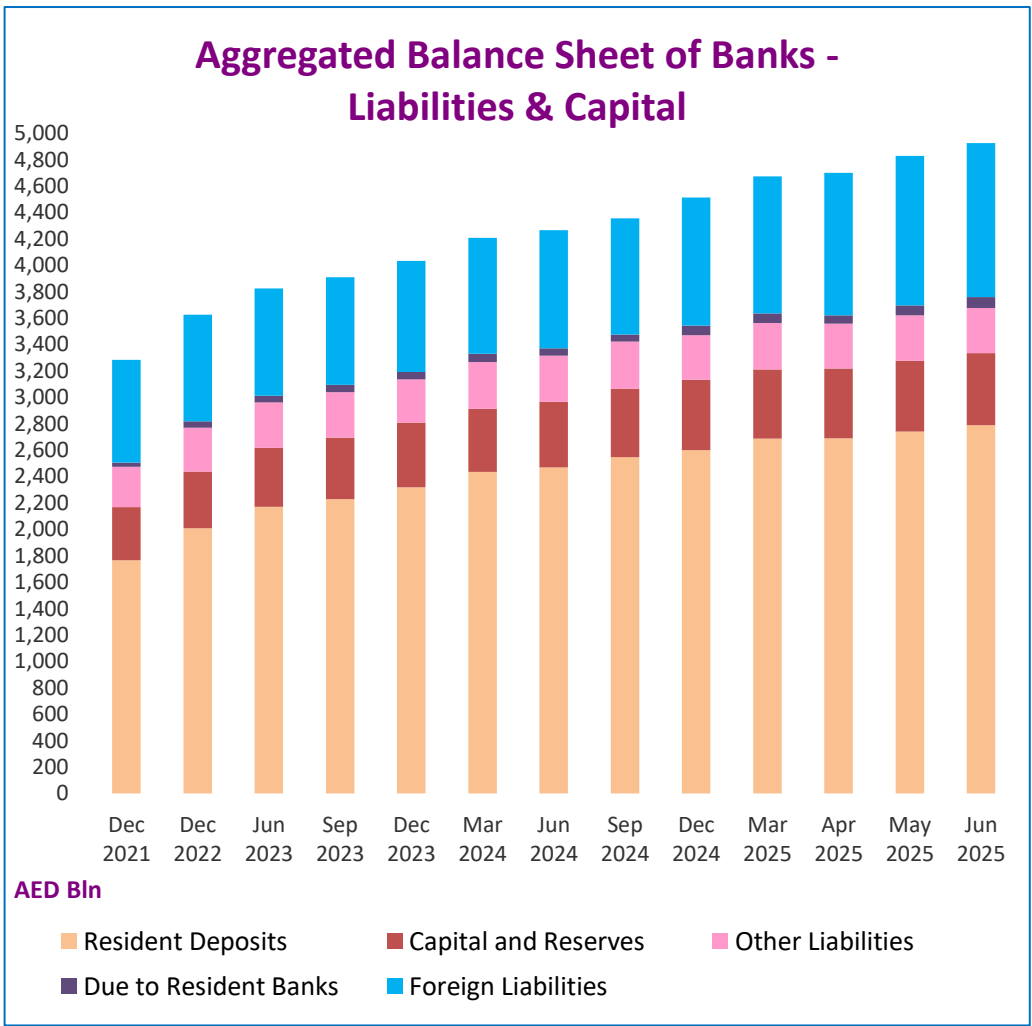
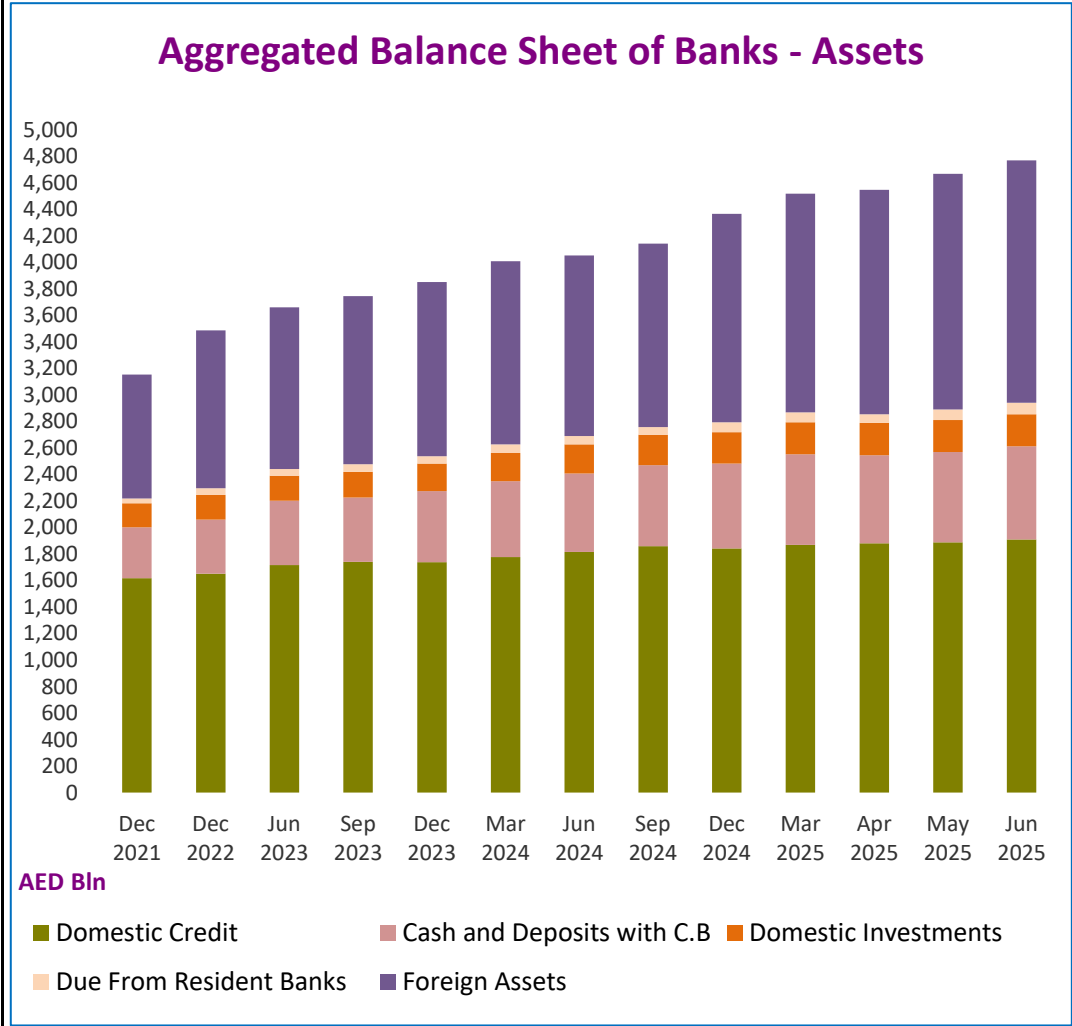


Table 9 : Aggregated Balance Sheet of Banks - Assets (National Banks)

(In Millions of AED)													
Item	Dec 2021	Dec 2022	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Apr 2025	May 2025	Jun 2025 *
Domestic Assets													
Cash and Deposits with C.B	291,537	304,601	374,209	371,759	421,513	441,513	454,032	466,876	493,573	523,771	509,893	524,736	547,561
Cash in Hand (LCY)	16,296	16,439	18,406	15,928	17,011	17,861	16,762	16,976	18,023	20,429	17,566	20,658	18,488
Deposits with Central Bank	275,241	288,162	355,803	355,831	404,502	423,652	437,270	449,900	475,550	503,341	492,327	504,078	529,073
Due From Resident Banks	19,888	33,353	34,224	43,856	43,621	46,531	44,597	38,464	50,508	52,589	47,863	55,953	59,669
Domestic Credit and Investments	1,646,596	1,697,819	1,768,792	1,795,602	1,803,963	1,844,129	1,891,978	1,940,529	1,930,558	1,963,960	1,976,555	1,979,686	2,000,329
a) Credit Facilities	1,470,505	1,514,739	1,584,164	1,606,540	1,603,334	1,638,146	1,679,161	1,720,967	1,704,595	1,734,037	1,746,919	1,751,863	1,772,540
Claims on Private Sector	1,003,614	1,064,198	1,114,235	1,128,738	1,132,194	1,161,134	1,195,385	1,234,657	1,231,166	1,266,493	1,274,870	1,285,218	1,312,045
Commercial Bills	37,525	50,088	61,319	66,667	60,064	63,622	68,631	68,160	71,602	78,851	78,671	78,379	84,695
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	966,089	1,014,110	1,052,916	1,062,071	1,072,130	1,097,512	1,126,754	1,166,497	1,159,564	1,187,642	1,196,198	1,206,839	1,227,351
Claims on Government	223,299	200,882	210,900	204,805	176,890	181,175	183,289	186,860	187,927	186,281	187,275	191,263	190,408
Claims on Public Sector (GREs)	229,076	237,876	247,894	263,269	274,824	278,841	284,372	283,766	270,160	265,779	269,958	261,092	255,317
Commercial Bills	8,030	5,607	6,885	7,131	6,059	8,472	8,635	8,062	10,094	11,012	9,577	9,385	9,467
Loans,Advances & Overdrafts	221,046	232,269	241,009	256,138	268,765	270,369	275,736	275,704	260,066	254,768	260,381	251,707	245,849
Claims on Other Financial Institutions	14,516	11,783	11,135	9,728	19,426	16,996	16,115	15,685	15,342	15,484	14,816	14,291	14,770
Loans,Advances & Overdrafts	14,516	11,783	11,135	9,728	19,426	16,996	16,115	15,685	15,342	15,484	14,816	14,291	14,770
b) Domestic Investments	176,091	183,080	184,628	189,062	200,629	205,983	212,817	219,562	225,964	229,924	229,636	227,824	227,789
Unclassified Assets	153,428	165,950	188,588	188,838	201,948	225,706	239,473	239,368	176,125	181,896	184,521	188,558	185,039
Fixed Assets	32,092	31,734	30,912	30,325	31,261	32,492	32,129	32,649	31,540	32,466	31,997	32,501	32,612
Inter-Branch Transactions	4,412	9,104	30,859	33,529	46,118	64,144	75,996	69,533	13,549	13,814	15,757	16,564	16,580
Other Assets	116,924	125,112	126,817	124,984	124,569	129,070	131,348	137,185	131,037	135,616	136,767	139,492	135,847
Foreign Assets	794,516	1,027,245	1,054,644	1,093,346	1,137,679	1,203,531	1,184,436	1,209,314	1,383,223	1,457,127	1,501,333	1,586,462	1,612,268
Due from H.O. and/or Branches Abroad	179,284	207,818	172,123	158,279	169,422	172,751	133,606	121,728	218,679	216,296	243,406	247,450	237,314
Due from Other Banks Abroad	155,384	210,930	225,399	238,205	245,597	254,523	255,795	268,299	288,769	321,710	317,885	352,140	360,850
Cash in Hand (FCY)	107	164	187	313	319	295	470	380	380	583	542	575	341
Securities	247,104	299,080	347,167	360,981	388,426	410,315	418,830	443,245	457,525	481,941	491,317	505,723	514,552
Credit to Non-Residents	148,946	191,753	189,270	207,062	221,111	242,343	252,362	268,258	296,143	325,351	333,720	359,276	376,980
Other Foreign Assets	63,691	117,500	120,498	128,506	112,804	123,304	123,374	107,405	121,727	111,247	114,464	121,297	122,231
Total Assets	2,905,965	3,228,968	3,420,457	3,493,401	3,608,724	3,761,410	3,814,517	3,894,550	4,033,988	4,179,343	4,220,164	4,335,395	4,404,866

* Preliminary

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

(In Millions of AED)													
Item	Dec 2021	Dec 2022	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Apr 2025	May 2025	Jun 2025 *
Domestic Liabilities													
Monetary Deposits	524,246	546,521	577,331	594,958	617,289	650,247	656,911	668,655	710,036	733,371	761,303	763,461	769,635
Demand Deposits (LCY)	519,861	540,948	568,551	587,092	610,483	639,552	647,017	658,075	699,827	723,810	749,825	751,394	757,237
Bankers Drafts	4,385	5,573	8,780	7,866	6,806	10,695	9,894	10,580	10,209	9,561	11,478	12,067	12,399
Quasi Monetary Deposits	746,075	827,453	922,538	961,523	1,036,872	1,090,806	1,122,675	1,179,067	1,192,561	1,276,635	1,254,750	1,281,929	1,326,201
Time Deposits (LCY)	303,283	321,825	354,859	364,852	405,951	421,066	438,623	474,665	484,773	537,513	523,108	536,979	558,162
Savings Deposits (LCY)	176,290	171,016	194,854	195,355	201,031	215,295	231,198	233,702	241,563	261,701	268,381	279,980	282,576
Other Deposits (FCY)	266,502	334,612	372,825	401,316	429,890	454,445	452,855	470,700	466,225	477,421	463,261	464,970	485,463
Government Deposits (LCY + FCY)	285,052	395,110	424,388	421,122	400,066	418,152	418,073	415,465	407,326	385,018	388,312	401,354	393,821
Other Domestic Deposits (LCY + FCY) **	13,275	16,150	16,722	17,376	18,785	19,625	18,350	19,593	20,688	21,520	22,289	22,991	23,488
Capital and Reserves	348,596	370,185	386,634	401,115	422,351	407,739	427,468	448,699	461,755	449,826	455,195	461,918	470,362
Due to Central Bank	2,830	5,812	7,193	5,252	4,149	3,488	3,195	2,333	1,423	1,131	716	924	775
Due to Resident Banks	31,700	46,086	47,795	53,554	51,994	59,781	55,145	51,878	68,805	70,679	62,676	73,563	79,486
Capital Market Funding & Term Borrowings	26,957	28,791	26,429	26,157	25,887	29,564	27,730	31,745	31,738	31,923	33,771	33,766	31,934
Foreign Liabilities	665,190	699,350	710,396	711,194	745,209	771,149	778,811	763,879	840,565	896,746	940,688	991,061	1,005,701
Due to H.O and/or Branches Abroad	25,604	47,395	66,436	86,524	104,292	94,726	114,438	124,960	121,363	158,156	156,630	174,979	174,567
Due to Other Banks Abroad	134,896	159,747	161,348	160,130	164,532	173,692	160,119	147,799	196,730	205,512	210,198	221,265	245,453
Capital Market Funding	181,608	163,522	148,204	148,062	160,802	159,221	166,187	165,840	163,256	172,897	180,692	192,388	200,281
Other Term Borrowings	49,538	35,320	40,958	36,713	36,332	35,364	36,287	38,439	35,560	40,798	42,447	41,871	41,024
Other Deposits (LCY + FCY)	198,345	175,263	175,663	154,200	163,649	183,463	181,222	169,425	196,369	195,060	219,055	222,302	204,115
Other Foreign Liabilities	75,199	118,103	117,787	125,565	115,602	124,683	120,559	117,417	127,287	124,323	131,665	138,256	140,262
Unclassified Liabilities	262,044	293,510	301,031	301,150	286,122	310,859	306,158	313,238	299,091	312,494	300,462	304,428	303,462
Inter-Branch Transactions	13,952	7,581	4,801	6,747	7,535	9,703	10,233	8,895	9,043	11,446	12,778	13,471	13,991
Other Liabilities	248,092	285,929	296,230	294,403	278,587	301,156	295,925	304,343	290,048	301,047	287,684	290,957	289,471
- Of which : Provisions ¹	124,486	128,887	135,687	132,835	118,020	117,158	114,734	113,435	108,714	108,574	109,056	107,935	102,521
Total Liabilities	2,905,965	3,228,968	3,420,457	3,493,401	3,608,724	3,761,410	3,814,517	3,894,550	4,033,988	4,179,343	4,220,164	4,335,395	4,404,866

* Preliminary

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

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

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

(In Millions of AED)													
Item	Dec 2021	Dec 2022	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Apr 2025	May 2025	Jun 2025 *
Domestic Assets													
Cash and Deposits with C.B	90,341	103,972	110,290	113,658	115,837	130,812	136,687	144,167	145,681	159,238	155,085	156,394	155,905
Cash in Hand (LCY)	1,437	1,636	2,217	1,636	1,790	1,863	1,522	1,516	1,572	1,962	1,721	1,788	1,736
Deposits with Central Bank	88,904	102,336	108,073	112,022	114,047	128,949	135,165	142,651	144,109	157,275	153,364	154,607	154,169
Due From Resident Banks	16,009	16,635	16,581	14,480	13,423	18,803	18,075	20,391	23,701	22,064	18,540	24,125	26,732
Domestic Credit and Investments	155,921	139,424	136,753	137,961	140,555	145,113	145,006	148,387	150,539	148,315	147,714	149,732	152,257
a) Credit Facilities	148,452	136,198	132,952	133,546	134,357	138,445	137,219	138,772	138,404	134,809	134,106	136,305	138,178
Claims on Private Sector	117,131	108,767	107,462	107,464	108,071	111,167	111,034	111,100	110,519	110,673	110,280	110,408	112,792
Commercial Bills	10,048	10,362	8,937	8,598	9,591	11,563	12,443	10,389	10,314	9,864	9,265	9,665	10,390
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	107,083	98,405	98,525	98,866	98,480	99,604	98,591	100,711	100,205	100,809	101,014	100,742	102,402
Claims on Government	12,739	10,848	7,852	7,761	7,409	7,159	7,323	6,666	6,580	5,116	5,513	5,467	5,462
Claims on Public Sector (GREs)	16,315	15,430	16,506	17,092	17,658	18,696	17,988	20,110	20,627	18,116	17,432	19,417	18,649
Commercial Bills	245	78	425	287	316	515	350	430	574	171	149	227	343
Loans,Advances & Overdrafts	16,070	15,352	16,081	16,805	17,342	18,181	17,638	19,680	20,053	17,945	17,283	19,190	18,306
Claims on Other Financial Institutions	2,267	1,153	1,132	1,229	1,219	1,423	875	896	678	903	881	1,013	1,274
Loans,Advances & Overdrafts	2,267	1,153	1,132	1,229	1,219	1,423	875	896	678	903	881	1,013	1,274
b) Domestic Investments	7,469	3,226	3,801	4,415	6,198	6,668	7,787	9,616	12,134	13,506	13,608	13,426	14,079
Unclassified Assets	14,599	14,830	22,883	15,707	16,745	19,608	17,465	18,782	16,264	17,288	17,467	19,427	17,364
Fixed Assets	1,763	1,519	1,483	1,474	1,482	1,469	1,486	1,471	1,465	1,479	1,479	1,478	1,477
Inter-Branch Transactions	21	55	90	62	31	99	53	24	50	61	60	51	208
Other Assets	12,815	13,256	21,310	14,171	15,232	18,040	15,927	17,286	14,748	15,747	15,927	17,898	15,678
Foreign Assets	138,653	163,782	166,096	176,680	175,815	178,768	178,403	175,402	188,956	193,147	190,843	193,255	216,206
Due from H.O. and/or Branches Abroad	10,807	17,601	17,308	23,472	26,523	22,774	29,880	22,194	29,817	25,706	25,211	23,897	41,703
Due from Other Banks Abroad	52,253	55,897	61,996	68,061	68,054	77,668	66,569	70,278	71,144	76,280	71,364	73,466	78,359
Cash in Hand (FCY)	57	60	56	69	36	39	27	35	32	41	29	29	21
Securities	42,573	42,043	38,654	39,539	39,810	41,476	40,689	42,063	39,162	38,399	39,776	40,998	40,290
Credit to Non-Residents	26,149	36,746	38,289	34,323	32,544	27,965	32,172	33,882	41,653	45,883	44,538	45,940	46,549
Other Foreign Assets	6,814	11,435	9,793	11,216	8,848	8,846	9,067	6,951	7,148	6,837	9,924	8,925	9,285
Total Assets	415,523	438,643	452,603	458,486	462,375	493,104	495,637	507,128	525,140	540,051	529,648	542,932	568,465

* Preliminary

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

(In Millions of AED)													
Item	Dec 2021	Dec 2022	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Apr 2025	May 2025	Jun 2025 *
Domestic Liabilities													
Monetary Deposits	83,525	89,105	90,831	90,922	94,991	100,618	100,090	99,245	103,144	105,721	104,701	105,903	108,644
Demand Deposits (LCY)	82,905	88,248	89,101	89,292	94,135	99,230	99,047	97,954	102,255	104,500	103,225	104,526	106,980
Bankers Drafts	620	857	1,730	1,630	856	1,388	1,043	1,291	889	1,221	1,476	1,376	1,664
Quasi Monetary Deposits	114,426	137,948	147,942	150,503	155,980	165,008	161,811	173,364	175,233	173,178	167,580	175,108	177,512
Time Deposits (LCY)	26,988	30,334	39,452	43,576	44,212	49,288	47,192	53,650	51,848	55,114	51,375	51,944	54,723
Savings Deposits (LCY)	13,553	12,636	12,755	12,354	12,065	12,314	12,244	12,076	12,152	13,040	13,062	13,300	13,249
Other Deposits (FCY)	73,885	94,978	95,735	94,573	99,703	103,406	102,375	107,638	111,233	105,024	103,143	109,865	109,540
Government Deposits (LCY + FCY)	2,356	945	755	1,723	1,063	1,176	1,362	1,071	601	643	820	850	958
Other Domestic Deposits (LCY + FCY) **	3,377	3,330	3,249	3,001	2,930	3,062	3,315	3,409	3,271	3,193	3,231	3,285	3,286
Capital and Reserves	53,952	58,420	61,128	63,460	66,943	68,837	67,739	70,760	71,958	74,413	73,604	73,554	75,337
Due to Central Bank	18	24	60	113	193	715	118	263	116	101	305	79	273
Due to Resident Banks	1,239	1,599	2,710	2,958	2,584	3,115	2,380	2,936	2,653	2,662	2,174	2,941	4,244
Capital Market Funding & Term Borrowings	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Liabilities	113,271	107,593	103,993	103,745	96,087	106,266	115,892	114,610	130,315	141,459	138,412	141,754	159,458
Due to H.O and/or Branches Abroad	36,882	26,671	29,743	26,292	25,699	27,834	28,892	30,778	43,123	44,267	43,354	40,984	58,023
Due to Other Banks Abroad	32,735	24,872	27,534	29,816	22,332	31,550	37,696	31,641	30,078	36,009	27,727	35,927	38,509
Capital Market Funding	2,787	1,834	1,278	1,148	1,193	1,233	974	838	593	715	739	740	856
Other Term Borrowings	448	479	81	125	125	125	95	125	105	127	127	127	107
Other Deposits (LCY + FCY)	32,649	37,267	35,485	35,900	38,398	37,467	40,600	44,044	49,314	53,560	56,580	54,883	53,124
Other Foreign Liabilities	7,770	16,470	9,872	10,464	8,340	8,057	7,636	7,183	7,101	6,782	9,885	9,093	8,840
Unclassified Liabilities	43,359	39,679	41,935	42,061	41,604	44,307	42,931	41,470	37,850	38,680	38,820	39,458	38,752
Inter-Branch Transactions	61	54	90	183	582	226	92	80	110	54	226	-13	93
Other Liabilities	43,298	39,625	41,845	41,878	41,022	44,081	42,839	41,391	37,740	38,626	38,594	39,470	38,659
- Of which : Provisions ¹	31,061	26,662	25,706	25,314	23,052	23,112	20,711	20,731	19,197	19,067	18,982	19,045	19,080
Total Liabilities	415,523	438,643	452,603	458,486	462,375	493,104	495,637	507,128	525,140	540,051	529,648	542,932	568,465

* Preliminary

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

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

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

(In Millions of AED)													
Item	Dec 2021	Dec 2022	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Apr 2025	May 2025	Jun 2025 *
Domestic Assets													
Cash and Deposits with C.B	307,529	334,440	399,396	399,584	453,033	480,357	505,296	525,117	552,178	589,663	567,840	579,633	604,364
Cash in Hand (LCY)	12,251	12,873	15,310	13,037	12,776	13,650	12,566	12,115	13,656	15,269	13,373	15,410	14,008
Deposits with Central Bank	295,278	321,567	384,086	386,547	440,257	466,707	492,730	513,002	538,521	574,395	554,467	564,222	590,355
Due From Resident Banks	30,133	43,107	44,308	51,021	48,873	58,054	53,307	54,199	65,384	64,044	60,242	73,281	78,066
Domestic Credit and Investments	1,407,069	1,419,925	1,469,862	1,487,258	1,491,335	1,527,554	1,552,428	1,590,316	1,581,940	1,597,890	1,604,559	1,602,387	1,616,515
a) Credit Facilities	1,270,066	1,286,434	1,336,210	1,351,969	1,343,925	1,378,948	1,397,525	1,427,345	1,410,661	1,422,115	1,430,256	1,432,745	1,446,155
Claims on Private Sector	843,753	891,722	922,266	933,703	932,619	960,477	980,933	1,006,060	998,286	1,022,411	1,026,515	1,033,310	1,059,426
Commercial Bills	47,573	60,450	70,256	70,674	65,149	70,130	75,665	73,944	76,536	82,581	81,963	82,280	90,341
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	796,180	831,272	852,010	863,029	867,470	890,347	905,268	932,115	921,750	939,829	944,551	951,030	969,085
Claims on Government	210,615	177,028	182,733	177,346	149,573	152,885	149,555	150,485	151,499	147,112	147,922	151,376	146,251
Claims on Public Sector (GREs)	200,652	206,149	220,413	231,424	242,556	248,525	251,397	255,586	246,604	238,056	242,001	234,635	226,479
Commercial Bills	8,275	5,685	7,310	6,766	5,905	8,305	8,141	8,401	10,622	11,140	9,687	9,334	9,491
Loans,Advances & Overdrafts	192,377	200,464	213,103	224,658	236,651	240,220	243,256	247,185	235,982	226,916	232,314	225,301	216,988
Claims on Other Financial Institutions	15,046	11,535	10,798	9,496	19,177	17,061	15,640	15,214	14,272	14,536	13,818	13,425	13,999
Loans,Advances & Overdrafts	15,046	11,535	10,798	9,496	19,177	17,061	15,640	15,214	14,272	14,536	13,818	13,425	13,999
b) Domestic Investments	137,003	133,491	133,652	135,289	147,410	148,606	154,903	162,971	171,278	175,775	174,304	169,642	170,359
Unclassified Assets	139,344	150,771	182,472	174,916	190,700	216,233	226,778	228,126	164,389	170,829	173,591	179,009	173,709
Fixed Assets	28,048	27,555	26,790	26,237	25,960	27,460	26,907	27,425	27,057	28,007	27,443	27,396	27,433
Inter-Branch Transactions	4,433	9,159	30,949	33,591	46,149	64,243	76,049	69,531	13,575	13,847	15,791	16,590	16,763
Other Assets	106,863	114,057	124,733	115,088	118,591	124,530	123,822	131,170	123,757	128,974	130,357	135,024	129,514
Foreign Assets	847,091	1,088,639	1,110,058	1,147,042	1,185,287	1,243,051	1,219,238	1,236,163	1,400,464	1,457,593	1,498,787	1,574,902	1,612,373
Due from H.O. and/or Branches Abroad	189,509	224,757	188,610	180,256	194,451	194,405	162,540	142,725	247,256	240,838	267,480	270,236	277,858
Due from Other Banks Abroad	195,407	251,708	274,776	291,602	297,604	315,401	303,426	320,111	339,234	371,793	364,164	398,349	411,709
Cash in Hand (FCY)	149	209	230	369	344	316	483	390	392	608	555	589	347
Securities	251,875	289,513	319,686	332,380	355,028	370,908	374,825	399,157	405,702	423,716	434,470	447,517	452,607
Credit to Non-Residents	140,942	195,263	198,208	205,074	218,510	232,590	247,107	261,306	281,460	304,120	309,742	330,325	341,019
Other Foreign Assets	69,209	127,189	128,548	137,361	119,350	129,431	130,857	112,474	126,420	116,519	122,376	127,885	128,834
Total Assets	2,731,166	3,036,882	3,206,096	3,259,821	3,369,228	3,525,249	3,557,047	3,633,920	3,764,355	3,880,019	3,905,018	4,009,212	4,085,027

* Preliminary

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

(In Millions of AED)													
Item	Dec 2021	Dec 2022	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Apr 2025	May 2025	Jun 2025 *
Domestic Liabilities													
Monetary Deposits	515,958	537,896	563,536	581,933	608,276	638,298	640,298	653,060	696,431	715,352	737,868	740,325	750,461
Demand Deposits (LCY)	511,921	532,594	555,257	573,744	602,092	628,239	631,431	643,110	687,903	706,621	727,354	730,276	738,409
Bankers Drafts	4,037	5,302	8,279	8,189	6,184	10,059	8,867	9,950	8,528	8,730	10,514	10,049	12,052
Quasi Monetary Deposits	627,414	724,877	804,492	836,004	913,536	961,391	989,456	1,042,918	1,053,848	1,107,898	1,080,839	1,105,272	1,130,901
Time Deposits (LCY)	227,361	249,847	283,164	289,817	326,065	342,453	370,003	398,794	409,361	457,991	443,467	451,167	462,515
Savings Deposits (LCY)	84,860	80,864	96,762	97,541	101,790	108,411	113,969	118,545	120,978	131,867	136,348	143,843	146,350
Other Deposits (FCY)	315,193	394,166	424,566	448,646	485,681	510,527	505,485	525,580	523,508	518,041	501,024	510,262	522,036
Government Deposits (LCY + FCY)	225,784	306,275	331,348	322,071	297,293	313,106	301,349	299,257	279,226	254,490	251,751	257,651	253,110
Other Domestic Deposits (LCY + FCY) **	14,029	16,840	17,244	17,900	19,151	19,985	19,118	19,698	21,049	21,062	21,916	21,583	21,968
Capital and Reserves	336,778	357,776	374,831	389,019	410,645	400,603	414,012	434,644	445,942	438,953	442,577	447,683	455,695
Due to Central Bank	2,609	5,779	6,071	4,980	3,925	4,078	2,395	2,501	1,434	1,200	981	987	967
Due to Resident Banks	27,534	29,735	32,128	31,257	31,463	40,159	39,066	38,585	48,959	46,779	45,885	53,944	60,683
Capital Market Funding & Term Borrowings	2,904	2,899	4,209	3,937	3,667	3,671	1,836	4,026	4,020	4,028	4,040	4,034	4,039
Foreign Liabilities	726,628	779,668	788,315	791,730	814,562	849,055	864,099	847,123	938,232	1,000,918	1,041,293	1,094,714	1,127,581
Due to H.O and/or Branches Abroad	62,062	72,485	94,330	109,981	126,998	119,718	140,903	152,974	162,559	201,316	198,019	214,986	231,530
Due to Other Banks Abroad	157,380	175,945	180,465	182,756	177,936	196,703	189,208	170,298	217,628	231,688	230,342	247,859	274,555
Capital Market Funding	178,891	159,849	142,974	144,537	155,486	153,946	157,898	157,415	154,586	161,594	169,413	181,111	189,119
Other Term Borrowings	49,986	35,799	41,039	36,838	36,457	33,653	34,545	36,728	33,829	39,089	40,738	40,162	39,295
Other Deposits (LCY + FCY)	196,400	202,201	203,555	182,722	194,983	213,559	214,090	206,170	236,623	237,698	263,307	265,538	246,418
Other Foreign Liabilities	81,909	133,389	125,952	134,896	122,702	131,476	127,455	123,538	133,008	129,533	139,474	145,058	146,665
Unclassified Liabilities	251,528	275,137	283,922	280,990	266,710	294,903	285,418	292,108	275,215	289,339	277,868	283,018	279,622
Inter-Branch Transactions	12,477	7,108	4,461	5,210	6,191	8,316	8,611	8,975	9,153	11,501	13,004	13,458	14,085
Other Liabilities	239,051	268,029	279,461	275,780	260,519	286,587	276,807	283,133	266,062	277,838	264,864	269,560	265,537
- Of which : Provisions ¹	132,852	132,194	137,035	133,848	117,365	117,753	112,575	111,975	106,361	106,399	106,812	105,738	101,500
Total Liabilities	2,731,166	3,036,882	3,206,096	3,259,821	3,369,228	3,525,249	3,557,047	3,633,920	3,764,355	3,880,019	3,905,018	4,009,212	4,085,027

* Preliminary

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

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

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

(In Millions of AED)													
Item	Dec 2021	Dec 2022	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Apr 2025	May 2025	Jun 2025 *
Domestic Assets													
Cash and Deposits with C.B	74,349	74,133	85,104	85,833	84,317	91,968	85,423	85,926	87,077	93,345	92,136	101,497	99,103
Cash in Hand (LCY)	5,482	5,202	5,313	4,527	6,025	6,074	5,718	6,377	5,938	7,123	5,914	7,035	6,216
Deposits with Central Bank	68,867	68,931	79,791	81,306	78,292	85,894	79,705	79,549	81,138	86,222	86,222	94,462	92,886
Due From Resident Banks	5,764	6,881	6,497	7,315	8,171	7,280	9,366	4,656	8,825	10,608	10,608	6,797	8,335
Domestic Credit and Investments	395,448	417,318	435,683	446,305	453,183	461,688	484,556	498,600	499,158	514,386	519,709	527,031	536,071
a) Credit Facilities	348,891	364,503	380,906	388,117	393,766	397,643	418,855	432,394	432,338	446,731	450,769	455,423	464,562
Claims on Private Sector	276,992	281,243	299,431	302,499	307,646	311,824	325,486	339,697	343,399	354,755	358,635	362,316	365,411
Commercial Bills	0	0	0	4,591	4,506	5,055	5,408	4,604	5,380	6,134	5,973	5,765	4,743
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	276,992	281,243	299,431	297,908	303,140	306,769	320,078	335,093	338,019	348,622	352,662	356,552	360,668
Claims on Government	25,423	34,702	36,019	35,220	34,726	35,449	41,057	43,041	43,008	44,285	44,866	45,354	49,619
Claims on Public Sector (GREs)	44,739	47,157	43,987	48,937	49,926	49,012	50,962	48,289	44,183	45,839	45,389	45,874	47,487
Commercial Bills	0	0	0	652	470	682	844	90	46	43	39	278	320
Loans,Advances & Overdrafts	44,739	47,157	43,987	48,285	49,456	48,330	50,119	48,199	44,137	45,796	45,350	45,596	47,168
Claims on Other Financial Institutions	1,737	1,401	1,469	1,461	1,468	1,358	1,350	1,367	1,749	1,851	1,879	1,879	2,045
Loans,Advances & Overdrafts	1,737	1,401	1,469	1,461	1,468	1,358	1,350	1,367	1,749	1,851	1,879	1,879	2,045
b) Domestic Investments	46,557	52,815	54,777	58,188	59,417	64,045	65,701	66,206	66,820	67,655	68,940	71,608	71,509
Unclassified Assets	28,683	30,009	28,999	29,629	27,993	29,081	30,161	30,023	28,000	28,355	28,397	28,975	28,694
Fixed Assets	5,807	5,698	5,605	5,562	6,783	6,501	6,708	6,695	5,948	5,938	6,033	6,583	6,656
Inter-Branch Transactions	0	0	0	0	0	0	0	26	24	28	26	26	26
Other Assets	22,876	24,311	23,394	24,067	21,210	22,580	23,453	23,302	22,028	22,388	22,337	22,366	22,012
Foreign Assets	86,078	102,388	110,681	122,984	128,207	139,248	143,601	148,553	171,714	192,681	193,388	204,815	216,101
Due from H.O. and/or Branches Abroad	582	662	821	1,495	1,494	1,120	945	1,196	1,239	1,165	1,137	1,110	1,159
Due from Other Banks Abroad	12,230	15,119	12,619	14,664	16,047	16,790	18,937	18,466	20,679	26,197	25,085	27,258	27,500
Cash in Hand (FCY)	15	15	13	13	11	18	14	24	20	16	16	14	15
Securities	37,802	51,610	66,134	68,140	73,208	80,883	84,694	86,151	90,985	96,624	96,623	99,204	102,235
Credit to Non-Residents	34,153	33,236	29,351	36,311	35,145	37,718	37,426	40,834	56,336	67,114	68,515	74,891	82,511
Other Foreign Assets	1,296	1,746	1,743	2,361	2,302	2,719	1,585	1,882	2,455	1,565	2,012	2,336	2,682
Total Assets	590,322	630,729	666,964	692,066	701,871	729,265	753,107	767,758	794,773	839,374	844,238	869,115	888,304

* Preliminary

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

(In Millions of AED)														
Item		Dec 2021	Dec 2022	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Apr 2025	May 2025	Jun 2025 *
Domestic Liabilities														
Monetary Deposits		91,813	97,730	104,626	103,947	104,004	112,567	116,703	114,840	116,749	123,740	128,136	129,039	127,819
	Demand Deposits (LCY)	90,845	96,602	102,395	102,640	102,526	110,543	114,633	112,918	114,179	121,689	125,696	125,644	125,808
	Bankers Drafts	968	1,128	2,231	1,307	1,478	2,024	2,070	1,921	2,570	2,051	2,440	3,395	2,011
Quasi Monetary Deposits		233,087	240,524	265,988	276,022	279,316	294,423	295,030	309,512	313,946	341,915	341,492	351,765	372,812
	Time Deposits (LCY)	102,910	102,312	111,147	118,611	124,098	127,901	115,812	129,522	127,260	134,637	131,016	137,755	150,369
	Savings Deposits (LCY)	104,983	102,788	110,847	110,168	111,306	119,198	129,473	127,232	132,736	142,874	145,096	149,436	149,476
	Other Deposits (FCY)	25,194	35,424	43,994	47,243	43,912	47,324	49,745	52,758	53,950	64,404	65,381	64,573	72,967
Government Deposits (LCY + FCY)		61,624	89,780	93,795	100,774	103,836	106,222	118,086	117,279	128,700	131,171	137,382	144,553	141,669
Other Domestic Deposits (LCY + FCY) **		2,623	2,640	2,727	2,477	2,564	2,702	2,548	3,305	2,911	3,652	3,605	4,692	4,807
Capital and Reserves		65,770	70,829	72,931	75,556	78,649	75,973	81,195	84,815	87,771	85,286	86,223	87,789	90,005
Due to Central Bank		239	57	1,182	385	417	125	918	95	105	33	40	17	81
Due to Resident Banks		5,405	17,950	18,377	25,255	23,115	22,737	18,460	16,229	22,499	26,563	18,965	22,559	23,046
Capital Market Funding & Term Borrowings		24,053	25,892	22,220	22,220	22,220	25,893	25,894	27,719	27,718	27,895	29,731	29,732	27,896
Foreign Liabilities		51,833	27,275	26,074	23,209	26,734	28,360	30,604	31,365	32,647	37,287	37,806	38,101	37,578
	Due to H.O and/or Branches Abroad	424	1,581	1,849	2,835	2,993	2,842	2,426	2,764	1,927	1,107	1,965	977	1,060
	Due to Other Banks Abroad	10,251	8,674	8,417	7,190	8,928	8,539	8,606	9,142	9,180	9,833	7,584	9,333	9,407
	Capital Market Funding	5,504	5,507	6,508	4,673	6,509	6,508	9,263	9,263	9,263	12,018	12,018	12,018	12,018
	Other Term Borrowings	0	0	0	0	0	1,836	1,836	1,836	1,836	1,836	1,836	1,836	1,836
	Other Deposits (LCY + FCY)	34,594	10,329	7,593	7,378	7,064	7,371	7,732	7,299	9,060	10,922	12,328	11,646	10,820
	Other Foreign Liabilities	1,060	1,184	1,707	1,133	1,240	1,264	741	1,062	1,380	1,572	2,075	2,290	2,437
Unclassified Liabilities		53,875	58,052	59,044	62,221	61,016	60,263	63,670	62,600	61,727	61,835	61,414	60,868	62,592
	Inter-Branch Transactions	1,536	527	430	1,720	1,926	1,613	1,714	0	0	0	0	0	0
	Other Liabilities	52,339	57,525	58,614	60,501	59,090	58,650	61,956	62,600	61,727	61,835	61,414	60,868	62,592
	- Of which : Provisions ¹	22,695	23,355	24,358	24,301	23,707	22,517	22,870	22,191	21,550	21,243	21,225	21,242	20,101
Total Liabilities		590,322	630,729	666,964	692,066	701,871	729,265	753,107	767,758	794,773	839,374	844,794	869,115	888,304

* Preliminary

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

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

Table 17 : Aggregated Memoranda Accounts of Banks

(In Millions of AED)														
Item	Dec 2021	Dec 2022	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Apr 2025	May 2025	Jun 2025 *	
Memoranda Accounts / Off-Balance Sheet Items														
Letters of Credit	106,886	104,588	98,581	97,787	98,057	93,223	92,190	94,322	84,588	94,178	97,431	97,565	97,913	
Guarantees	340,666	344,986	357,874	367,430	392,440	400,272	416,083	440,102	463,158	482,971	491,939	502,839	512,835	
Commitments	230,735	293,264	292,418	307,892	330,875	347,111	339,524	364,400	383,110	400,663	405,994	430,827	428,351	
FX Derivatives	549,737	643,401	762,998	605,704	611,018	653,069	734,752	685,119	809,212	851,213	857,732	880,296	960,183	
Interest Rate Derivatives	4,256,463	3,340,203	3,742,122	3,462,774	3,374,993	3,419,301	3,316,885	3,599,726	3,753,240	3,687,457	3,713,537	3,788,458	3,957,195	
Others Derivatives	51,080	65,621	95,753	92,717	108,989	127,557	117,819	120,289	105,619	119,134	123,410	125,425	124,126	
Other Memoranda Items	24,155	19,696	14,020	14,335	13,830	16,110	19,234	27,484	20,647	18,814	25,629	20,090	27,514	
Total Memoranda Accounts	5,559,722	4,811,759	5,363,766	4,948,639	4,930,202	5,056,643	5,036,485	5,331,442	5,619,574	5,654,430	5,715,673	5,845,499	6,108,117	

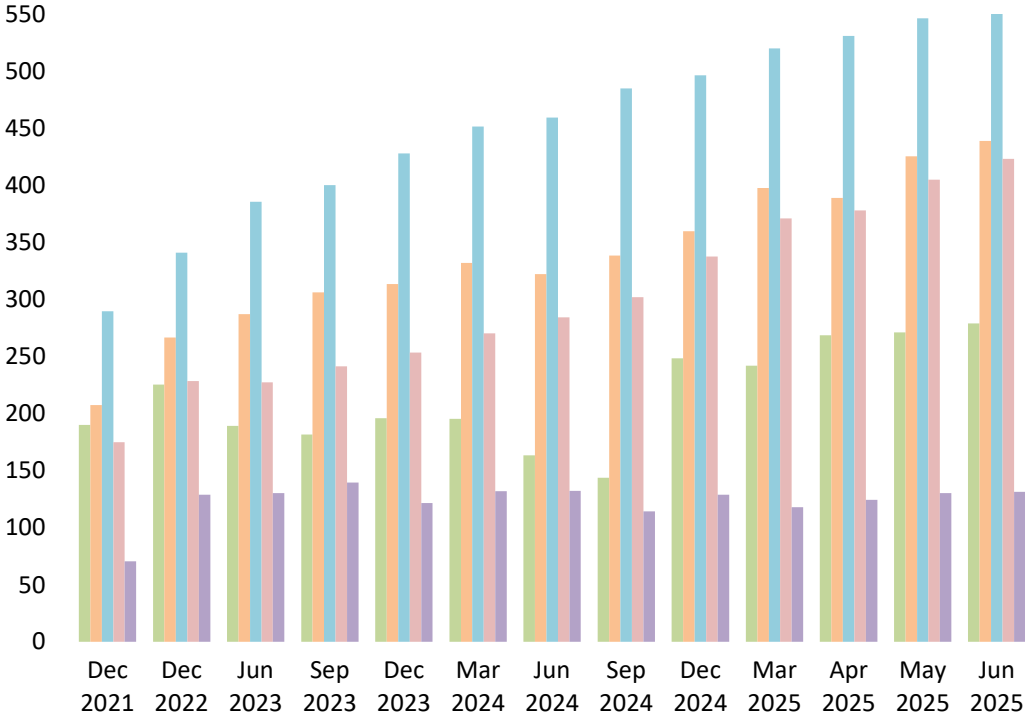
* Preliminary

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

(In Millions of AED)													
Item	Dec 2021	Dec 2022	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Apr 2025	May 2025	Jun 2025 *
Foreign Assets	933,169	1,191,027	1,220,740	1,270,026	1,313,494	1,382,299	1,362,839	1,384,716	1,572,179	1,650,274	1,692,175	1,779,716	1,828,474
Notes and Coins	164	224	243	382	355	334	497	415	412	624	571	604	362
Due from H.O. and/or Branches Abroad	190,091	225,419	189,431	181,751	195,945	195,525	163,485	143,921	248,495	242,002	268,617	271,346	279,017
Due from Other Banks Abroad	207,637	266,827	287,395	306,266	313,651	332,191	322,363	338,577	359,913	397,990	389,249	425,607	439,208
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	118,001	153,552	146,173	168,275	174,689	168,115	161,056	165,516	171,295	191,400	180,483	213,071	216,614
- Term Placements	35,936	47,120	54,625	49,969	54,210	61,579	53,727	60,416	73,211	68,816	71,097	68,953	69,727
- Term Loans	53,700	66,155	86,597	88,022	84,752	102,497	107,581	112,645	115,407	137,773	137,668	143,582	152,867
Investments	289,677	341,123	385,821	400,520	428,236	451,791	459,519	485,308	496,687	520,340	531,093	546,722	554,842
Loans and Advances	175,095	228,499	227,559	241,385	253,655	270,308	284,533	302,140	337,796	371,234	378,258	405,216	423,529
Other Foreign Assets	70,505	128,935	130,291	139,722	121,652	132,150	132,442	114,356	128,875	118,084	124,388	130,222	131,516
Foreign Liabilities	778,461	806,943	814,389	814,939	841,296	877,415	894,703	878,489	970,879	1,038,205	1,079,099	1,132,816	1,165,159
Due to H.O and/or Branches Abroad	62,486	74,066	96,179	112,816	129,991	122,560	143,330	155,738	164,486	202,423	199,983	215,963	232,590
Due to Other Banks Abroad	167,631	184,619	188,882	189,946	186,864	205,242	197,815	179,440	226,808	241,521	237,926	257,192	283,962
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	100,722	113,792	123,370	127,660	117,902	128,937	128,468	111,737	126,255	136,664	132,474	145,038	146,440
- Inter Bank Borrowings	49,120	58,818	47,670	43,808	49,224	57,686	52,507	50,315	80,125	85,093	85,263	88,816	115,469
- Other Term Borrowings	17,789	12,009	17,842	18,478	19,738	18,619	16,839	17,387	20,429	19,764	20,188	23,338	22,052
Capital Market Funding	184,395	165,356	149,482	149,210	161,995	160,454	167,161	166,678	163,849	173,612	181,431	193,128	201,137
Other Term Borrowings	49,986	35,799	41,039	36,838	36,457	35,489	36,381	38,564	35,665	40,925	42,574	41,999	41,131
Other Deposits	230,994	212,530	211,148	190,100	202,047	220,930	221,821	213,469	245,683	248,620	275,635	277,185	257,238
- Demand Deposits	42,367	51,887	62,511	58,261	56,913	54,717	59,611	61,083	59,329	65,947	69,380	77,147	77,885
- Time Deposits	126,845	118,407	105,642	95,713	112,273	132,187	123,849	109,710	141,554	135,314	152,400	151,296	129,325
- Savings Deposits	19,375	20,954	21,207	20,857	22,508	21,201	20,950	20,970	23,317	23,127	23,682	23,069	25,123
- Commercial Prepayments(Margin Deposits)	532	860	633	843	636	770	1,099	1,215	1,104	1,419	804	945	858
- Borrowings Under Repurchase Agreements(NBFI)	41,875	20,422	21,155	14,426	9,717	12,055	16,313	20,491	20,379	22,812	29,369	24,727	24,047
Other Foreign Liabilities	82,969	134,573	127,659	136,029	123,942	132,740	128,195	124,600	134,388	131,105	141,550	147,348	149,102

* Preliminary

Foreign Assets of Banks



AED Bln

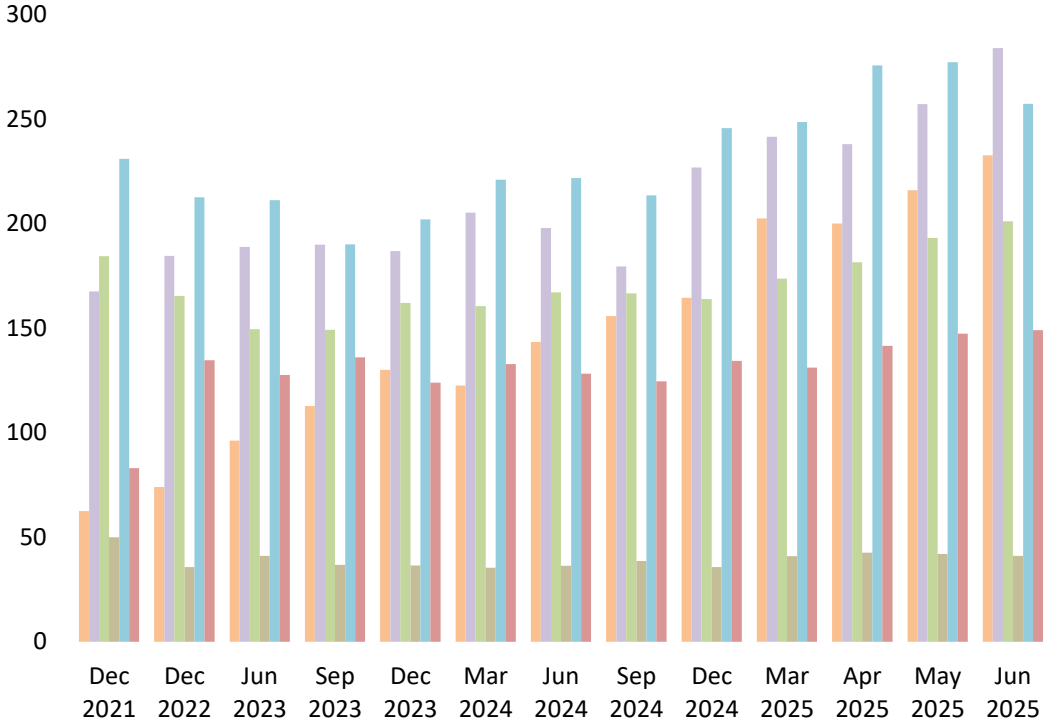
- Due from H.O. and/or Branches Abroad

■ Investments

■ Other Foreign Assets
- Due from Other Banks Abroad

■ Loans and Advances

Foreign Liabilities of Banks



AED Bln

- Due to H.O and Branches

■ Due to Other Banks Abroad

■ Capital Market Funding
- Other Term Borrowings

■ Other Deposits

■ Other Foreign Liabilities

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

(In Millions of AED)													
Item	Dec 2021	Dec 2022	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Apr 2025	May 2025	Jun 2025 *
Foreign Assets	794,516	1,027,245	1,054,644	1,093,346	1,137,679	1,203,531	1,184,436	1,209,314	1,383,223	1,457,127	1,501,333	1,586,462	1,612,268
Notes and Coins	107	164	187	313	319	295	470	380	380	583	542	575	341
Due from H.O. and/or Branches Abroad	179,284	207,818	172,123	158,279	169,422	172,751	133,606	121,728	218,679	216,296	243,406	247,450	237,314
Due from Other Banks Abroad	155,384	210,930	225,399	238,205	245,597	254,523	255,795	268,299	288,769	321,710	317,885	352,140	360,850
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	90,059	125,382	119,248	135,235	146,866	133,295	132,476	135,120	144,595	162,153	152,553	181,475	182,155
- Term Placements	21,313	30,577	33,165	28,118	30,190	36,134	33,992	40,492	50,352	45,957	51,623	49,249	50,678
- Term Loans	44,012	54,971	72,986	74,852	68,541	85,094	89,327	92,688	93,823	113,600	113,709	121,417	128,016
Investments	247,104	299,080	347,167	360,981	388,426	410,315	418,830	443,245	457,525	481,941	491,317	505,723	514,552
Loans and Advances	148,946	191,753	189,270	207,062	221,111	242,343	252,362	268,258	296,143	325,351	333,720	359,276	376,980
Other Foreign Assets	63,691	117,500	120,498	128,506	112,804	123,304	123,374	107,405	121,727	111,247	114,464	121,297	122,231
Foreign Liabilities	665,190	699,350	710,396	711,194	745,209	771,149	778,811	763,879	840,565	896,746	940,688	991,061	1,005,701
Due to H.O and/or Branches Abroad	25,604	47,395	66,436	86,524	104,292	94,726	114,438	124,960	121,363	158,156	156,630	174,979	174,567
Due to Other Banks Abroad	134,896	159,747	161,348	160,130	164,532	173,692	160,119	147,799	196,730	205,512	210,198	221,265	245,453
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	75,938	96,728	102,700	104,000	100,930	107,366	100,211	88,481	104,945	110,387	110,729	115,241	117,308
- Inter Bank Borrowings	45,846	51,058	40,839	38,045	43,871	47,713	43,069	41,937	71,365	75,368	79,288	82,693	106,100
- Other Term Borrowings	13,112	11,961	17,809	18,085	19,731	18,613	16,839	17,381	20,420	19,756	20,181	23,331	22,045
Capital Market Funding	181,608	163,522	148,204	148,062	160,802	159,221	166,187	165,840	163,256	172,897	180,692	192,388	200,281
Other Term Borrowings	49,538	35,320	40,958	36,713	36,332	35,364	36,287	38,439	35,560	40,798	42,447	41,871	41,024
Other Deposits	198,345	175,263	175,663	154,200	163,649	183,463	181,222	169,425	196,369	195,060	219,055	222,302	204,115
- Demand Deposits	23,851	31,712	46,094	41,109	37,603	35,651	41,278	42,678	35,736	40,822	45,748	53,611	55,405
- Time Deposits	118,467	107,434	93,154	82,818	99,136	119,648	107,388	89,917	121,765	112,989	125,747	126,241	105,194
- Savings Deposits	13,817	15,194	14,943	15,358	16,863	15,651	15,425	15,383	17,641	17,275	17,648	17,192	19,090
- Commercial Prepayments(Margin Deposits)	335	501	317	489	330	458	817	955	848	1,163	544	687	607
- Borrowings Under Repurchase Agreements(NBFI)	41,875	20,422	21,155	14,426	9,717	12,055	16,313	20,491	20,379	22,812	29,369	24,570	23,818
Other Foreign Liabilities	75,199	118,103	117,787	125,565	115,602	124,683	120,559	117,417	127,287	124,323	131,665	138,256	140,262

* Preliminary

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

(In Millions of AED)													
Item	Dec 2021	Dec 2022	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Apr 2025	May 2025	Jun 2025 *
Foreign Assets	138,653	163,782	166,096	176,680	175,815	178,768	178,403	175,402	188,956	193,147	190,843	193,255	216,206
Notes and Coins	57	60	56	69	36	39	27	35	32	41	29	29	21
Due from H.O. and/or Branches Abroad	10,807	17,601	17,308	23,472	26,523	22,774	29,880	22,194	29,817	25,706	25,211	23,897	41,703
Due from Other Banks Abroad	52,253	55,897	61,996	68,061	68,054	77,668	66,569	70,278	71,144	76,280	71,364	73,466	78,359
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	27,942	28,170	26,925	33,040	27,823	34,820	28,580	30,396	26,701	29,247	27,930	31,596	34,458
- Term Placements	14,623	16,543	21,460	21,851	24,020	25,445	19,735	19,924	22,860	22,860	19,474	19,705	19,049
- Term Loans	9,688	11,184	13,611	13,170	16,211	17,403	18,254	19,957	21,583	24,173	23,959	22,165	24,851
Investments	42,573	42,043	38,654	39,539	39,810	41,476	40,689	42,063	39,162	38,399	39,776	40,998	40,290
Loans and Advances	26,149	36,746	38,289	34,323	32,544	27,965	32,172	33,882	41,653	45,883	44,538	45,940	46,549
Other Foreign Assets	6,814	11,435	9,793	11,216	8,848	8,846	9,067	6,951	7,148	6,837	9,924	8,925	9,285
Foreign Liabilities	113,271	107,593	103,993	103,745	96,087	106,266	115,892	114,610	130,315	141,459	138,412	141,754	159,458
Due to H.O and/or Branches Abroad	36,882	26,671	29,743	26,292	25,699	27,834	28,892	30,778	43,123	44,267	43,354	40,984	58,023
Due to Other Banks Abroad	32,735	24,872	27,534	29,816	22,332	31,550	37,696	31,641	30,078	36,009	27,727	35,927	38,509
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	24,784	17,064	20,670	23,660	16,972	21,571	28,257	23,256	21,310	26,277	21,745	29,797	29,132
- Inter Bank Borrowings	3,274	7,760	6,831	5,763	5,353	9,973	9,439	8,379	8,760	9,724	5,975	6,123	9,369
- Other Term Borrowings	4,677	48	33	393	7	6	0	7	8	7	7	7	7
Capital Market Funding	2,787	1,834	1,278	1,148	1,193	1,233	974	838	593	715	739	740	856
Other Term Borrowings	448	479	81	125	125	125	95	125	105	127	127	127	107
Other Deposits	32,649	37,267	35,485	35,900	38,398	37,467	40,600	44,044	49,314	53,560	56,580	54,883	53,124
- Demand Deposits	18,516	20,175	16,417	17,152	19,310	19,066	18,332	18,404	23,593	25,126	23,632	23,536	22,480
- Time Deposits	8,378	10,973	12,488	12,895	13,137	12,539	16,461	19,793	19,789	22,325	26,653	25,056	24,130
- Savings Deposits	5,558	5,760	6,264	5,499	5,645	5,550	5,525	5,587	5,676	5,853	6,034	5,877	6,033
- Commercial Prepayments(Margin Deposits)	197	359	316	354	306	312	282	260	256	256	260	257	252
- Borrowings Under Repurchase Agreements(NBFI)	0	0	0	0	0	0	0	0	0	0	0	157	229
Other Foreign Liabilities	7,770	16,470	9,872	10,464	8,340	8,057	7,636	7,183	7,101	6,782	9,885	9,093	8,840

* Preliminary

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

(In Millions of AED)													
Item	Dec 2021	Dec 2022	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Apr 2025	May 2025	Jun 2025 *
Foreign Assets	847,091	1,088,639	1,110,058	1,147,042	1,185,287	1,243,051	1,219,238	1,236,163	1,400,464	1,457,593	1,498,787	1,574,902	1,612,373
Notes and Coins	149	209	230	369	344	316	483	390	392	608	555	589	347
Due from H.O. and/or Branches Abroad	189,509	224,757	188,610	180,256	194,451	194,405	162,540	142,725	247,256	240,838	267,480	270,236	277,858
Due from Other Banks Abroad	195,407	251,708	274,776	291,602	297,604	315,401	303,426	320,111	339,234	371,793	364,164	398,349	411,709
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	114,270	150,580	144,707	166,757	172,197	166,774	158,865	163,397	169,761	187,754	178,324	210,432	214,789
- Term Placements	33,011	42,887	50,286	45,185	50,341	56,434	48,267	54,931	66,585	61,659	63,588	60,739	60,161
- Term Loans	48,126	58,241	79,783	79,660	75,066	92,193	96,294	101,782	102,888	122,380	122,252	127,178	136,759
Investments	251,875	289,513	319,686	332,380	355,028	370,908	374,825	399,157	405,702	423,716	434,470	447,517	452,607
Loans and Advances	140,942	195,263	198,208	205,074	218,510	232,590	247,107	261,306	281,460	304,120	309,742	330,325	341,019
Other Foreign Assets	69,209	127,189	128,548	137,361	119,350	129,431	130,857	112,474	126,420	116,519	122,376	127,885	128,834
Foreign Liabilities	726,628	779,668	788,315	791,730	814,562	849,055	864,099	847,123	938,232	1,000,918	1,041,293	1,094,714	1,127,581
Due to H.O and/or Branches Abroad	62,062	72,485	94,330	109,981	126,998	119,718	140,903	152,974	162,559	201,316	198,019	214,986	231,530
Due to Other Banks Abroad	157,380	175,945	180,465	182,756	177,936	196,703	189,208	170,298	217,628	231,688	230,342	247,859	274,555
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	93,407	108,405	117,545	123,544	112,487	123,873	123,185	105,852	120,677	130,925	127,741	139,531	140,258
- Inter Bank Borrowings	46,184	55,532	45,078	40,734	45,711	54,211	49,184	47,059	76,647	81,417	82,645	84,989	112,245
- Other Term Borrowings	17,789	12,008	17,842	18,478	19,738	18,619	16,839	17,387	20,304	19,346	19,956	23,338	22,052
Capital Market Funding	178,891	159,849	142,974	144,537	155,486	153,946	157,898	157,415	154,586	161,594	169,413	181,111	189,119
Other Term Borrowings	49,986	35,799	41,039	36,838	36,457	33,653	34,545	36,728	33,829	39,089	40,738	40,162	39,295
Other Deposits	196,400	202,201	203,555	182,722	194,983	213,559	214,090	206,170	236,623	237,698	263,307	265,538	246,418
- Demand Deposits	40,380	50,022	61,223	56,880	55,859	53,616	58,689	60,213	58,158	64,581	68,107	75,872	76,440
- Time Deposits	120,266	115,404	103,243	93,671	110,358	129,999	120,786	106,440	136,808	129,077	144,562	144,263	123,499
- Savings Deposits	15,532	16,608	17,395	17,002	18,574	17,285	17,366	17,959	20,289	19,880	20,546	19,801	21,634
- Commercial Prepayments(Margin Deposits)	492	661	539	743	475	604	936	1,068	989	1,347	723	876	798
- Borrowings Under Repurchase Agreements(NBFI)	19,730	19,506	21,155	14,426	9,717	12,055	16,313	20,491	20,379	22,812	29,369	24,727	24,047
Other Foreign Liabilities	81,909	133,389	125,952	134,896	122,702	131,476	127,455	123,538	133,008	129,533	139,474	145,058	146,665

* Preliminary

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

(In Millions of AED)													
Item	Dec 2021	Dec 2022	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Apr 2025	May 2025	Jun 2025 *
Foreign Assets	86,078	102,388	110,681	122,984	128,207	139,248	143,601	148,553	171,714	192,681	193,388	204,815	216,101
Notes and Coins	15	15	13	13	11	18	14	24	20	16	16	14	15
Due from H.O. and/or Branches Abroad	582	662	821	1,495	1,494	1,120	945	1,196	1,239	1,165	1,137	1,110	1,159
Due from Other Banks Abroad	12,230	15,119	12,619	14,664	16,047	16,790	18,937	18,466	20,679	26,197	25,085	27,258	27,500
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	3,731	2,972	1,466	1,518	2,492	1,341	2,191	2,119	1,534	3,646	2,160	2,639	1,825
- Term Placements	2,925	4,233	4,339	4,784	3,869	5,145	5,460	5,484	6,626	7,158	7,509	8,214	9,566
- Term Loans	5,574	7,914	6,814	8,362	9,686	10,304	11,287	10,863	12,519	15,393	15,417	16,404	16,108
Investments	37,802	51,610	66,134	68,140	73,208	80,883	84,694	86,151	90,985	96,624	96,623	99,204	102,235
Loans and Advances	34,153	33,236	29,351	36,311	35,145	37,718	37,426	40,834	56,336	67,114	68,515	74,891	82,511
Other Foreign Assets	1,296	1,746	1,743	2,361	2,302	2,719	1,585	1,882	2,455	1,565	2,012	2,336	2,682
Foreign Liabilities	51,833	27,275	26,074	23,209	26,734	28,360	30,604	31,365	32,647	37,287	37,806	38,101	37,578
Due to H.O and/or Branches Abroad	424	1,581	1,849	2,835	2,993	2,842	2,426	2,764	1,927	1,107	1,965	977	1,060
Due to Other Banks Abroad	10,251	8,674	8,417	7,190	8,928	8,539	8,606	9,142	9,180	9,833	7,584	9,333	9,407
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	7,315	5,387	5,825	4,116	5,415	5,064	5,283	5,885	5,578	5,739	4,734	5,507	6,182
- Inter Bank Borrowings	2,936	3,286	2,592	3,074	3,513	3,475	3,324	3,257	3,477	3,676	2,618	3,827	3,224
- Other Term Borrowings	0	1	0	0	0	0	0	0	124	418	233	0	0
Capital Market Funding	5,504	5,507	6,508	4,673	6,509	6,508	9,263	9,263	9,263	12,018	12,018	12,018	12,018
Other Term Borrowings	0	0	0	0	0	1,836	1,836	1,836	1,836	1,836	1,836	1,836	1,836
Other Deposits	34,594	10,329	7,593	7,378	7,064	7,371	7,732	7,299	9,060	10,922	12,328	11,646	10,820
- Demand Deposits	1,987	1,865	1,287	1,381	1,054	1,101	921	870	1,171	1,366	1,273	1,276	1,445
- Time Deposits	6,579	3,003	2,400	2,042	1,915	2,188	3,063	3,271	4,746	6,237	7,838	7,033	5,825
- Savings Deposits	3,843	4,346	3,812	3,855	3,934	3,916	3,584	3,011	3,028	3,247	3,136	3,269	3,489
- Commercial Prepayments(Margin Deposits)	40	199	94	100	161	166	163	147	115	72	81	69	61
- Borrowings Under Repurchase Agreements(NBFI)	22,145	916	0	0	0	0	0	0	0	0	0	0	0
Other Foreign Liabilities	1,060	1,184	1,707	1,133	1,240	1,264	741	1,062	1,380	1,572	2,075	2,290	2,437

* Preliminary

Table 23 : Domestic Credit (All Banks) ¹

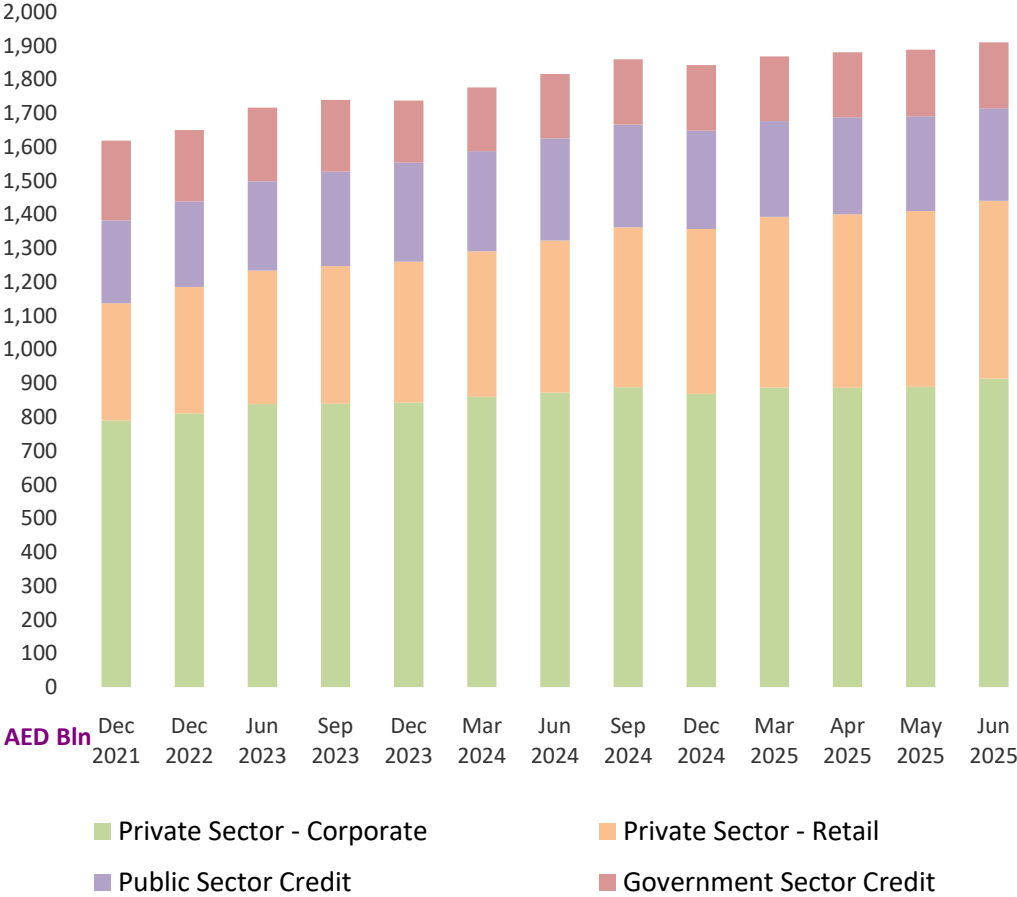
(In Millions of AED)													
Item	Dec 2021	Dec 2022	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Apr 2025	May 2025	Jun 2025 *
Government	236,038	211,730	218,752	212,566	184,299	188,334	190,612	193,526	194,507	191,397	192,788	196,730	195,870
Public Sector (GREs)	245,391	253,306	264,400	280,361	292,482	297,537	302,359	303,876	290,786	283,896	287,390	280,509	273,966
Private Sector	1,137,528	1,185,901	1,233,964	1,247,159	1,260,910	1,290,720	1,323,409	1,362,337	1,357,706	1,393,553	1,400,846	1,410,929	1,440,882
Private - Corporate	789,914	811,125	838,150	839,021	843,076	860,149	872,687	889,059	868,947	887,620	886,659	889,573	914,869
Financial Institutions	16,783	12,936	12,267	10,957	20,645	18,419	16,990	16,580	16,021	16,387	15,697	15,304	16,045
Business and Industrial Sector **	773,131	798,189	825,883	828,064	822,431	841,730	855,698	872,479	852,926	871,232	870,962	874,269	898,824
Private - Retail	347,614	374,776	395,814	408,138	417,834	430,571	450,721	473,278	488,759	505,934	514,187	521,357	526,013
Total	1,618,957	1,650,937	1,717,116	1,740,086	1,737,691	1,776,591	1,816,380	1,859,739	1,842,999	1,868,846	1,881,025	1,888,168	1,910,718

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

* Preliminary

** Includes Lending to Insurance Companies

Domestic Credit - Banks



Foreign Credit - Banks

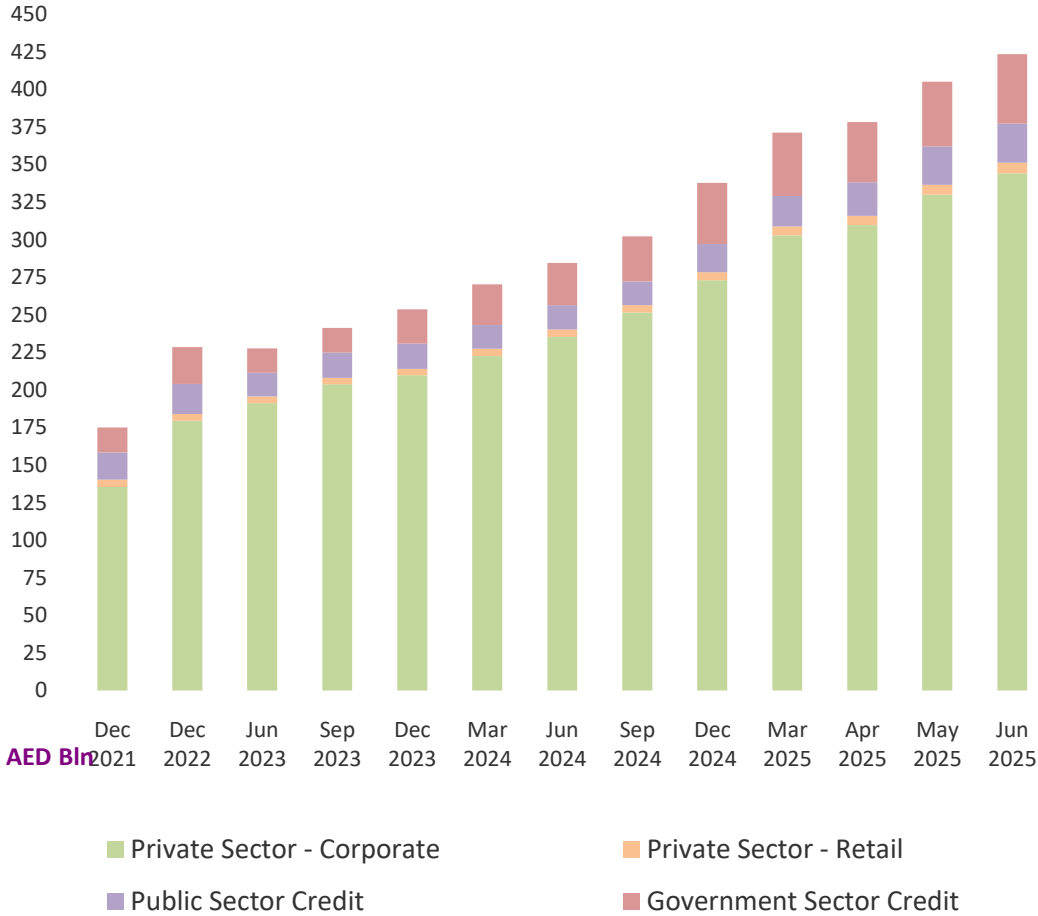


Table 24 : Domestic Credit (National Banks) ¹

(In Millions of AED)													
Item	Dec 2021	Dec 2022	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Apr 2025	May 2025	Jun 2025 *
Government	223,299	200,882	210,900	204,805	176,890	181,175	183,289	186,860	187,927	186,281	187,275	191,263	190,408
Public Sector (GREs)	229,076	237,876	247,894	263,269	274,824	278,841	284,372	283,766	270,160	265,779	269,958	261,092	255,317
Private Sector	1,018,130	1,075,981	1,125,370	1,138,466	1,151,620	1,178,130	1,211,500	1,250,341	1,246,508	1,281,977	1,289,685	1,299,509	1,326,815
Private - Corporate	698,080	728,840	756,709	757,327	760,921	774,484	787,601	804,523	786,416	805,605	805,586	808,595	831,816
Financial Institutions	14,516	11,783	11,135	9,728	19,426	16,996	16,115	15,685	15,342	15,484	14,816	14,291	14,770
Business and Industrial Sector **	683,564	717,057	745,574	747,599	741,495	757,488	771,485	788,839	771,074	790,121	790,770	794,304	817,046
Private - Retail	320,050	347,141	368,661	381,139	390,699	403,646	423,900	445,818	460,092	476,371	484,100	490,914	494,999
Total	1,470,505	1,514,739	1,584,164	1,606,540	1,603,334	1,638,146	1,679,161	1,720,967	1,704,595	1,734,037	1,746,919	1,751,863	1,772,540

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

* Preliminary

** Includes Lending to Insurance Companies

Table 25 : Domestic Credit (Foreign Banks) ¹

(In Millions of AED)													
Item	Dec 2021	Dec 2022	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Apr 2025	May 2025	Jun 2025 *
Government	12,739	10,848	7,852	7,761	7,409	7,159	7,323	6,666	6,580	5,116	5,513	5,467	5,462
Public Sector (GREs)	16,315	15,430	16,506	17,092	17,658	18,696	17,988	20,110	20,627	18,116	17,432	19,417	18,649
Private Sector	119,398	109,920	108,594	108,693	109,290	112,590	111,909	111,996	111,198	111,576	111,161	111,421	114,067
Private - Corporate	91,834	82,285	81,441	81,694	82,155	85,665	85,087	84,536	82,531	82,014	81,073	80,978	83,053
Financial Institutions	2,267	1,153	1,132	1,229	1,219	1,423	875	896	678	903	881	1,013	1,274
Business and Industrial Sector **	89,567	81,132	80,309	80,465	80,936	84,242	84,212	83,640	81,852	81,111	80,192	79,965	81,778
Private - Retail	27,564	27,635	27,153	26,999	27,135	26,925	26,822	27,460	28,667	29,562	30,088	30,443	31,014
Total	148,452	136,198	132,952	133,546	134,357	138,445	137,219	138,772	138,404	134,809	134,106	136,305	138,178

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

* Preliminary

** Includes Lending to Insurance Companies

Table 26 : Domestic Credit (Conventional Banks) ¹

(In Millions of AED)													
Item	Dec 2021	Dec 2022	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Apr 2025	May 2025	Jun 2025 *
Government	210,615	177,028	182,733	177,346	149,573	152,885	149,555	150,485	151,499	147,112	147,922	151,376	146,251
Public Sector (GREs)	200,652	206,149	220,413	231,424	242,556	248,525	251,397	255,586	246,604	238,056	242,001	234,635	226,479
Private Sector	858,799	903,257	933,064	943,199	951,796	977,538	996,573	1,021,273	1,012,558	1,036,947	1,040,333	1,046,734	1,073,425
Private - Corporate	647,085	672,625	687,952	689,361	692,088	711,029	719,834	728,760	711,272	728,153	727,111	729,806	753,723
Financial Institutions	15,046	11,535	10,798	9,496	19,177	17,061	15,640	15,214	14,272	14,536	13,818	13,425	13,999
Business and Industrial Sector **	632,039	661,090	677,154	679,865	672,911	693,968	704,194	713,546	697,000	713,617	713,293	716,381	739,723
Private - Retail	211,714	230,632	245,112	253,838	259,708	266,509	276,739	292,513	301,286	308,794	313,222	316,929	319,703
Total	1,270,066	1,286,434	1,336,210	1,351,969	1,343,925	1,378,948	1,397,525	1,427,345	1,410,661	1,422,115	1,430,256	1,432,745	1,446,155

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

* Preliminary

** Includes Lending to Insurance Companies

Table 27 : Domestic Credit (Islamic Banks) ¹

(In Millions of AED)													
Item	Dec 2021	Dec 2022	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Apr 2025	May 2025	Jun 2025 *
Government	25,423	34,702	36,019	35,220	34,726	35,449	41,057	43,041	43,008	44,285	44,866	45,354	49,619
Public Sector (GREs)	44,739	47,157	43,987	48,937	49,926	49,012	50,962	48,289	44,183	45,839	45,389	45,874	47,487
Private Sector	278,729	282,644	300,900	303,960	309,114	313,182	326,836	341,064	345,148	356,606	360,514	364,195	367,457
Private - Corporate	142,829	138,500	150,198	149,660	150,988	149,120	152,853	160,299	157,675	159,466	159,548	159,767	161,146
Financial Institutions	1,737	1,401	1,469	1,461	1,468	1,358	1,350	1,367	1,749	1,851	1,879	1,879	2,045
Business and Industrial Sector **	141,092	137,099	148,729	148,199	149,520	147,762	151,504	158,932	155,926	157,615	157,669	157,888	159,101
Private - Retail	135,900	144,144	150,702	154,300	158,126	164,062	173,982	180,765	187,473	197,140	200,966	204,428	206,311
Total	348,891	364,503	380,906	388,117	393,766	397,643	418,855	432,394	432,338	446,731	450,769	455,423	464,562

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

* Preliminary

** Includes Lending to Insurance Companies

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

(In Millions of AED)														
Period		Dec 2020	Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025 *
		Economic Activity												
1)	Agriculture	2,173	1,708	2,942	2,931	2,926	3,331	2,988	2,999	2,446	1,838	1,604	1,665	1,891
2)	Mining and Quarrying	14,940	16,405	18,654	17,716	17,458	18,818	16,609	18,492	17,363	19,185	19,542	18,520	19,193
3)	Manufacturing	73,506	82,323	84,332	83,790	84,938	82,953	89,315	93,326	93,954	94,852	93,320	95,635	97,486
	3.1 Food , Beverages and Tobacco	6,691	8,962	12,259	11,103	11,198	10,899	10,702	10,596	10,397	11,616	12,148	12,501	12,115
	3.2 Textile and Leather Products	1,271	1,186	1,236	1,312	1,440	1,339	1,430	1,553	1,690	1,506	1,476	1,549	1,278
	3.3 Furniture and Other Wood Products	2,285	2,220	2,514	2,645	2,330	2,507	2,283	2,258	2,442	2,061	1,992	2,058	1,977
	3.4 Paper And Paper Products	2,424	2,221	2,603	2,582	2,760	2,531	1,586	1,893	1,899	2,023	2,527	2,622	2,576
	3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals	18,007	18,279	18,597	19,497	19,206	18,676	19,483	22,697	22,913	23,705	22,258	22,370	26,027
	3.6 Basic Metal Products (Including Aluminium)	17,477	17,961	16,815	16,220	16,069	15,167	14,692	15,420	15,164	16,026	15,788	16,124	15,284
	3.7 Fabricated Metal Products, Machinery and Equipment	7,215	8,615	9,522	10,621	11,316	10,982	10,048	9,931	10,649	10,160	9,911	10,663	10,603
	3.8 Other Manufactured Products	18,136	22,879	20,786	19,810	20,619	20,852	29,091	28,978	28,800	27,755	27,220	27,748	27,626
4)	Electricity, Gas and Water	27,310	28,125	43,479	42,343	52,088	50,450	50,808	51,880	53,237	51,465	50,310	48,817	47,763
5)	Construction and Real Estate	327,533	326,730	302,903	300,371	296,903	292,984	287,047	285,772	268,678	269,175	260,963	259,714	264,798
	5.1 Construction	61,812	65,973	58,504	57,242	57,704	56,275	52,908	50,030	49,519	48,964	43,702	45,682	47,129
	5.2 Real Estate	265,721	260,757	244,399	243,129	239,199	236,709	234,139	235,742	219,159	220,211	217,261	214,032	217,669
6)	Trade	138,675	131,479	136,532	142,240	145,604	145,999	154,390	162,841	168,060	169,106	169,288	172,565	181,650
	6.1 Wholesale	100,024	99,406	93,897	100,654	96,350	94,378	110,832	117,782	123,877	122,962	124,808	128,602	138,193
	6.2 Retail	38,651	32,073	42,635	41,586	49,254	51,621	43,558	45,059	44,183	46,144	44,480	43,963	43,457
7)	Transport, Storage and Communication	84,818	86,421	75,682	73,392	85,705	92,803	91,761	92,753	93,747	102,216	110,081	112,051	104,883
8)	Financial Institutions	110,357	116,770	148,347	159,358	161,298	161,855	177,753	174,900	203,761	203,724	194,039	202,932	221,853
9)	Government	240,856	222,952	200,227	203,535	208,117	203,041	174,985	183,089	185,741	188,452	188,782	183,503	184,350
10)	Personal Loans for Business Purposes ¹	104,675	99,186	92,666	96,856	95,406	92,261	88,726	87,078	87,125	89,418	86,004	86,361	76,411
11)	Personal Loans for Consumption Purposes	325,778	349,026	383,630	390,543	402,640	415,649	426,828	440,089	460,387	484,789	502,286	520,572	540,864
12)	All Others ²	146,165	157,832	161,543	160,710	164,033	179,942	176,481	183,372	181,881	185,519	172,472	167,364	170,388
Total		1,596,786	1,618,957	1,650,937	1,673,785	1,717,116	1,740,086	1,737,691	1,776,591	1,816,380	1,859,739	1,848,691	1,869,699	1,911,530

* 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 Economic Activity			Dec 2020	Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025 *
1)	Agriculture		188	138	770	803	758	1,151	1,450	1,724	1,795	2,052	2,401	2,384	2,403
2)	Mining and Quarrying		18,083	14,765	22,952	21,770	20,491	21,086	20,736	19,380	16,903	15,676	16,636	18,362	20,440
3)	Manufacturing		20,772	22,942	23,516	27,080	28,951	25,110	26,751	26,497	26,818	27,563	33,678	31,959	37,020
	3.1	Food , Beverages and Tobacco	3,856	4,173	5,440	5,803	5,624	5,218	5,916	5,293	4,548	4,473	5,162	4,556	4,317
	3.2	Textile and Leather Products	505	474	521	1,159	1,268	1,382	1,092	1,005	1,075	1,042	1,010	1,080	852
	3.3	Furniture and Other Wood Products	432	421	499	509	528	514	479	456	33	447	416	420	424
	3.4	Paper And Paper Products	0	0	2	12	25	42	31	8	10	240	226	236	258
	3.5	Chemicals and Chemical Products, Petroleum and Petro-Chemicals	11,089	10,638	8,026	10,920	12,400	8,644	9,884	10,301	12,392	11,710	14,489	14,264	17,968
	3.6	Basic Metal Products (Including Aluminium)	2,405	4,043	4,086	3,980	4,176	4,478	3,980	3,321	3,519	2,874	4,973	4,570	5,358
	3.7	Fabricated Metal Products, Machinery and Equipment	1,003	1,572	1,731	2,141	2,434	2,081	1,909	2,253	1,997	2,564	2,791	2,141	2,302
	3.8	Other Manufactured Products	1,482	1,621	3,211	2,556	2,496	2,751	3,460	3,860	3,244	4,213	4,611	4,692	5,541
4)	Electricity, Gas and Water		8,185	6,969	8,908	10,504	12,624	13,995	13,643	16,752	19,212	21,114	22,151	29,776	35,585
5)	Construction and Real Estate		13,484	12,827	17,365	17,651	18,700	19,849	19,182	20,415	20,054	22,303	22,164	25,345	25,872
	5.1	Construction	4,903	3,543	4,384	4,678	4,832	5,906	5,135	5,232	5,615	6,729	5,692	5,431	4,174
	5.2	Real Estate	8,581	9,284	12,981	12,973	13,868	13,943	14,047	15,183	14,439	15,574	16,472	19,914	21,698
6)	Trade		13,308	14,926	16,124	17,660	17,894	23,125	23,808	23,521	26,844	25,066	27,543	31,675	34,146
	6.1	Wholesale	9,615	12,401	12,977	14,157	14,652	18,605	19,925	19,537	22,972	20,613	22,753	26,195	28,947
	6.2	Retail	3,693	2,525	3,147	3,503	3,242	4,520	3,883	3,984	3,872	4,453	4,790	5,480	5,199
7)	Transport, Storage and Communication		29,852	33,475	36,551	32,767	32,579	40,876	39,749	42,432	42,028	42,087	42,933	46,925	56,035
8)	Financial Institutions		44,021	31,360	55,803	55,851	54,619	56,097	58,021	62,660	72,065	84,728	87,643	96,388	117,547
9)	Government		11,573	18,107	26,764	17,771	16,344	16,721	23,074	27,591	28,331	30,940	42,047	44,925	46,906
10)	Personal Loans for Business Purposes ¹		3,722	4,715	3,844	3,902	4,937	4,583	4,242	4,334	3,987	2,394	2,276	2,232	2,832
11)	Personal Loans for Consumption Purposes		4,872	4,057	3,654	3,685	3,812	3,893	3,886	4,286	4,495	4,684	5,062	5,744	6,622
12)	All Others ²		14,254	10,938	12,254	12,553	15,855	14,901	19,138	20,714	22,004	23,537	22,418	35,541	38,128
Total			182,314	175,219	228,505	221,997	227,564	241,387	253,680	270,306	284,536	302,144	326,952	371,256	423,536

* Preliminary

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

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

(In Millions of AED)															
Item			Dec 2021	Dec 2022	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Apr 2025	May 2025	Jun 2025 *
(1)	Residents		1,765,533	2,009,696	2,170,851	2,230,771	2,319,855	2,436,348	2,470,748	2,547,941	2,601,347	2,687,702	2,689,735	2,741,362	2,788,608
	1.1	Corporate	671,422	790,086	863,558	896,382	976,967	1,020,461	1,046,617	1,080,537	1,118,432	1,182,857	1,198,496	1,222,529	1,256,117
	1.2	Individuals	519,917	559,456	617,997	628,424	653,122	692,674	718,393	731,169	744,511	786,948	792,909	807,110	808,379
	1.3	Government	288,156	396,771	425,662	423,354	401,670	419,849	419,907	416,969	408,469	386,181	389,657	402,885	396,295
	1.4	GREs	247,908	216,854	213,977	231,162	224,165	249,042	237,487	259,219	268,949	274,155	256,381	259,687	265,600
	1.5	Non Banking Financial Institutions	38,130	46,529	49,657	51,449	63,931	54,322	48,344	60,047	60,986	57,560	52,293	49,150	62,218
(2)	Non-Residents		230,994	212,530	211,148	190,100	202,047	220,931	221,822	213,469	245,683	248,620	275,635	277,185	257,238
	2.1	Corporate	82,170	103,101	111,929	105,083	110,387	117,576	112,306	107,308	124,863	123,709	139,833	140,400	138,193
	2.2	Non Banking Financial Institutions	86,020	41,171	35,833	30,326	23,766	27,514	36,025	36,808	42,209	51,922	57,465	64,692	47,981
	2.3	Individuals	26,261	33,475	37,930	37,683	38,960	39,130	40,392	42,102	45,719	44,055	43,692	42,441	42,732
	2.4	Government and Non Commercial Entities	36,543	34,783	25,456	17,008	28,934	36,711	33,099	27,251	32,892	28,933	34,645	29,652	28,332
Total Deposits			1,996,527	2,222,226	2,381,999	2,420,871	2,521,902	2,657,279	2,692,570	2,761,410	2,847,030	2,936,322	2,965,371	3,018,547	3,045,846

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

* Preliminary

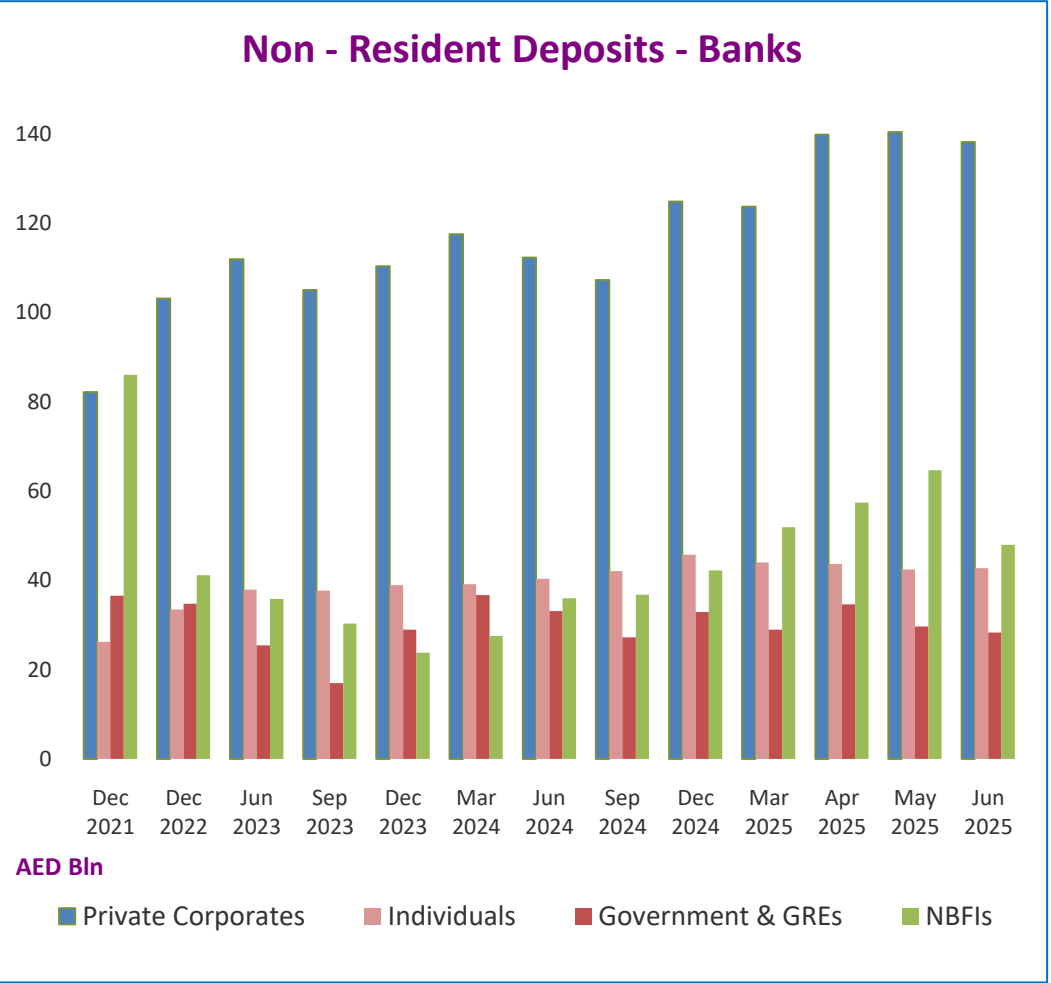
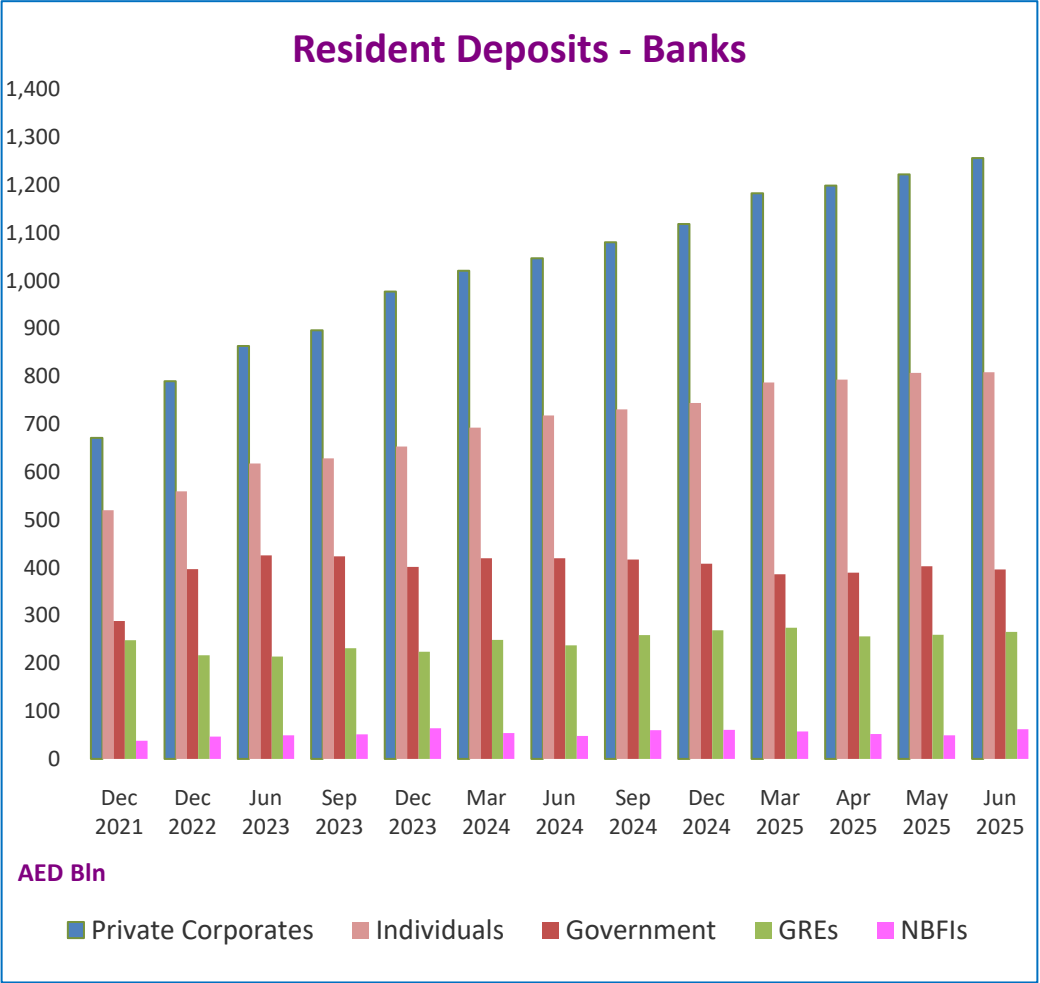


Table 31 : Deposits distributed Residents / Non Residents (National Banks) ¹

(In Millions of AED)															
Item			Dec 2021	Dec 2022	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Apr 2025	May 2025	Jun 2025 *
(1)	Residents		1,564,262	1,779,660	1,932,197	1,987,111	2,066,205	2,168,135	2,206,114	2,272,198	2,320,401	2,406,982	2,415,176	2,457,668	2,500,745
	1.1	Corporate	567,688	671,325	746,648	778,728	851,023	887,329	916,423	939,281	973,401	1,035,715	1,052,604	1,071,091	1,100,141
	1.2	Individuals	439,616	470,654	521,562	532,278	554,651	590,946	616,128	630,132	642,886	681,307	688,877	702,617	704,377
	1.3	Government	285,800	395,826	424,906	421,630	400,606	418,672	418,545	415,897	407,867	385,537	388,822	402,028	395,324
	1.4	GREs	239,011	200,491	195,220	208,650	202,925	223,514	213,223	234,036	242,288	254,628	239,942	239,408	246,149
	1.5	Non Banking Financial Institutions	32,147	41,364	43,861	45,825	57,000	47,674	41,796	52,853	53,959	49,794	44,930	42,523	54,754
(2)	Non-Residents		198,345	175,263	175,663	154,200	163,648	183,463	181,222	169,425	196,369	195,060	219,055	222,302	204,115
	2.1	Corporate	64,222	82,869	92,199	86,062	89,833	97,500	91,346	85,076	97,529	96,671	112,145	112,661	111,745
	2.2	Non Banking Financial Institutions	81,620	36,277	33,093	26,810	20,053	23,585	32,091	32,468	36,836	42,757	47,188	55,381	38,838
	2.3	Individuals	17,588	23,356	27,141	27,145	28,526	28,524	29,802	30,888	34,092	32,344	32,255	31,245	31,469
	2.4	Government and Non Commercial Entities	34,915	32,761	23,230	14,183	25,236	33,854	27,984	20,994	27,912	23,288	27,468	23,015	22,064
Total Deposits			1,762,607	1,954,923	2,107,860	2,141,311	2,229,853	2,351,598	2,387,337	2,441,623	2,516,771	2,602,042	2,634,232	2,679,970	2,704,860

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

* Preliminary

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

(In Millions of AED)															
Item			Dec 2021	Dec 2022	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Apr 2025	May 2025	Jun 2025 *
(1)	Residents		201,271	230,036	238,654	243,660	253,650	268,213	264,634	275,742	280,946	280,720	274,559	283,694	287,863
	1.1	Corporate	103,734	118,761	116,910	117,654	125,944	133,132	130,195	141,256	145,031	147,142	145,892	151,438	155,976
	1.2	Individuals	80,301	88,802	96,435	96,146	98,471	101,728	102,264	101,037	101,625	105,641	104,031	104,493	104,002
	1.3	Government	2,356	945	756	1,724	1,064	1,177	1,363	1,072	602	644	835	858	971
	1.4	GREs	8,897	16,363	18,757	22,512	21,240	25,528	24,264	25,183	26,661	19,527	16,439	20,280	19,451
	1.5	Non Banking Financial Institutions	5,983	5,165	5,796	5,624	6,931	6,648	6,548	7,194	7,027	7,767	7,362	6,627	7,463
(2)	Non-Residents		32,649	37,267	35,485	35,900	38,399	37,468	40,599	44,044	49,314	53,560	56,580	54,883	53,124
	2.1	Corporate	17,948	20,232	19,730	19,021	20,554	20,076	20,960	22,232	27,334	27,039	27,688	27,740	26,449
	2.2	Non Banking Financial Institutions	4,400	4,894	2,740	3,516	3,713	3,929	3,934	4,340	5,373	9,165	10,277	9,311	9,143
	2.3	Individuals	8,673	10,119	10,789	10,538	10,434	10,606	10,590	11,214	11,627	11,711	11,437	11,196	11,263
	2.4	Government and Non Commercial Entities	1,628	2,022	2,226	2,825	3,698	2,857	5,115	6,258	4,980	5,646	7,177	6,637	6,269
Total Deposits			233,920	267,303	274,139	279,560	292,049	305,681	305,233	319,787	330,259	334,280	331,139	338,577	340,987

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

* Preliminary

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

(In Millions of AED)															
Item			Dec 2021	Dec 2022	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Apr 2025	May 2025	Jun 2025 *
(1)	Residents		1,377,356	1,580,152	1,705,946	1,748,859	1,831,614	1,922,458	1,940,451	2,004,926	2,041,611	2,089,276	2,081,561	2,114,707	2,143,513
	1.1	Corporate	566,082	670,081	727,082	754,757	830,919	861,159	885,025	908,305	940,238	989,761	1,003,514	1,023,746	1,047,473
	1.2	Individuals	358,259	392,270	436,159	443,118	461,264	492,969	513,051	527,646	541,818	574,192	578,081	590,261	591,251
	1.3	Government	226,476	306,922	331,819	322,532	297,820	313,614	301,813	299,682	279,748	254,986	252,253	258,128	253,594
	1.4	GREs	195,641	170,507	167,186	182,930	185,238	208,009	199,301	216,241	225,846	220,091	202,785	201,541	198,491
	1.5	Non Banking Financial Institutions	30,898	40,372	43,700	45,522	56,373	46,707	41,261	53,052	53,960	50,245	44,928	41,031	52,704
(2)	Non-Residents		196,400	202,201	203,555	182,722	194,983	213,562	214,089	206,170	236,623	237,698	263,307	265,538	246,418
	2.1	Corporate	78,278	98,753	109,005	101,982	107,575	114,484	109,695	105,155	121,139	118,346	133,506	134,616	132,478
	2.2	Non Banking Financial Institutions	59,395	39,187	35,170	30,078	23,173	27,076	35,616	36,338	41,596	50,237	55,767	62,754	46,854
	2.3	Individuals	22,976	29,846	34,010	33,776	35,348	35,422	36,841	38,565	42,309	40,586	40,305	39,046	39,316
	2.4														
	2.4	Government and Non Commercial Entities	35,751	34,415	25,370	16,886	28,887	36,580	31,937	26,112	31,579	28,530	33,730	29,123	27,770
Total Deposits			1,573,756	1,782,353	1,909,501	1,931,581	2,026,597	2,136,020	2,154,540	2,211,096	2,278,233	2,326,974	2,344,868	2,380,245	2,389,931

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

* Preliminary

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

(In Millions of AED)															
Item			Dec 2021	Dec 2022	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Apr 2025	May 2025	Jun 2025 *
(1)	Residents		388,177	429,544	464,905	481,912	488,241	513,890	530,297	543,015	559,736	598,426	608,175	626,655	645,096
	1.1	Corporate	105,340	120,005	136,476	141,625	146,048	159,302	161,592	172,232	178,194	193,096	194,982	198,783	208,644
	1.2	Individuals	161,658	167,186	181,838	185,306	191,858	199,705	205,342	203,523	202,693	212,756	214,828	216,849	217,127
	1.3	Government	61,680	89,849	93,843	100,822	103,850	106,235	118,094	117,287	128,721	131,195	137,404	144,757	142,701
	1.4	GREs	52,267	46,347	46,791	48,232	38,927	41,033	38,186	42,978	43,103	54,064	53,596	58,147	67,110
	1.5	Non Banking Financial Institutions	7,232	6,157	5,957	5,927	7,558	7,615	7,083	6,995	7,026	7,315	7,365	8,119	9,513
(2)	Non-Residents		34,594	10,329	7,593	7,378	7,064	7,369	7,733	7,299	9,060	10,922	12,328	11,646	10,820
	2.1	Corporate	3,892	4,348	2,924	3,101	2,812	3,092	2,611	2,153	3,724	5,364	6,327	5,785	5,715
	2.2	Non Banking Financial Institutions	26,625	1,984	663	248	593	438	409	470	613	1,685	1,699	1,938	1,126
	2.3	Individuals	3,285	3,629	3,920	3,907	3,612	3,708	3,551	3,537	3,409	3,469	3,387	3,395	3,415
	2.4	Government and Non Commercial Entities	792	368	86	122	47	131	1,162	1,139	1,313	403	915	529	563
Total Deposits			422,771	439,873	472,498	489,290	495,305	521,259	538,030	550,314	568,796	609,348	620,503	638,301	655,915

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

* Preliminary

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

(In Millions of AED)													
Deposit Size	Dec 2020	Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025 *
0 to AED 250,000	142,345	144,478	160,892	170,461	176,364	183,965	198,816	197,642	205,787	209,981	189,442	225,877	228,496
AED 250,001 to AED 500,000	73,158	87,428	84,258	90,953	95,417	98,248	103,249	107,141	110,124	111,684	100,669	118,142	120,940
AED 500,001 to AED 1,000,000	91,536	95,617	108,517	116,265	121,440	124,196	128,115	135,167	138,856	141,131	128,937	149,172	154,116
AED 1,000,001 to AED 5,000,000	238,289	250,630	288,733	305,479	316,942	325,739	353,112	353,078	365,499	374,387	353,939	399,217	414,574
AED 5 Million to AED 20 Million	229,206	242,462	269,238	282,728	288,328	298,721	309,269	326,935	334,032	343,243	342,100	372,177	394,511
Above AED 20 Million	1,110,011	1,175,912	1,310,588	1,340,023	1,383,508	1,390,002	1,429,341	1,537,317	1,538,271	1,580,983	1,567,357	1,674,851	1,736,257
Total Deposits	1,884,545	1,996,527	2,222,226	2,305,909	2,381,999	2,420,871	2,521,902	2,657,280	2,692,570	2,761,409	2,682,444	2,939,436	3,048,894

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

* Preliminary

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

(In Millions of AED)													
Item	Dec 2021	Dec 2022	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Apr 2025	May 2025	Jun 2025 *
Demand	848,040	907,451	955,430	981,451	1,019,471	1,056,997	1,058,043	1,083,948	1,109,702	1,147,178	1,161,977	1,166,906	1,198,788
Local Currency	614,109	646,030	676,421	693,721	724,856	757,785	768,383	781,528	822,398	856,062	884,006	892,577	901,548
Foreign Currencies	233,931	261,421	279,009	287,730	294,615	299,212	289,660	302,421	287,303	291,116	277,971	274,329	297,240
Savings	241,819	245,868	268,621	266,453	272,825	286,665	302,014	304,534	317,488	338,788	347,569	359,570	365,696
Local Currency	200,488	194,610	219,174	218,674	224,035	238,744	254,617	256,615	265,004	286,970	293,877	305,508	309,539
Foreign Currencies	41,331	51,258	49,447	47,779	48,790	47,921	47,397	47,919	52,484	51,817	53,692	54,062	56,156
Time	533,565	613,015	678,838	702,560	780,941	840,098	850,076	888,473	945,780	991,757	985,313	1,013,202	1,012,013
Local Currency	342,447	363,057	404,470	419,419	461,145	483,008	498,494	542,596	553,437	614,854	600,165	614,854	634,936
Foreign Currencies	191,118	249,958	274,368	283,141	319,796	357,090	351,582	345,877	392,343	376,903	385,148	398,348	377,077
Total Deposits **	1,623,424	1,766,334	1,902,889	1,950,464	2,073,237	2,183,760	2,210,133	2,276,955	2,372,970	2,477,723	2,494,859	2,539,678	2,576,497
Total Local Currency	1,157,044	1,203,697	1,300,065	1,331,814	1,410,036	1,479,537	1,521,495	1,580,738	1,640,840	1,757,887	1,778,048	1,812,939	1,846,024
Total Foreign Currencies	466,380	562,637	602,824	618,650	663,201	704,223	688,639	696,217	732,130	719,836	716,812	726,739	730,473
Commercial Prepayments	17,122	19,066	19,004	19,474	20,591	21,697	21,150	22,747	23,566	24,636	24,828	25,723	25,593

¹ Excluding Inter-Bank Deposits

* Preliminary

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

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

(In Millions of AED)													
Item	Dec 2021	Dec 2022	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Apr 2025	May 2025	Jun 2025 *
Demand	702,302	742,935	804,846	829,177	853,184	884,324	888,534	913,749	928,370	962,803	978,766	981,746	1,010,916
Local Currency	525,103	551,472	581,986	598,343	624,616	651,758	662,993	677,148	710,449	740,642	770,820	778,041	785,159
Foreign Currencies	177,199	191,463	222,860	230,834	228,568	232,566	225,541	236,601	217,921	222,161	207,946	203,705	225,757
Savings	212,095	215,328	238,342	237,865	244,746	258,138	274,094	276,742	289,735	309,723	317,925	329,779	336,170
Local Currency	184,383	179,178	203,183	203,577	209,284	223,837	239,798	242,003	250,274	271,200	278,012	289,627	293,527
Foreign Currencies	27,712	36,150	35,159	34,288	35,462	34,301	34,296	34,739	39,461	38,523	39,914	40,152	42,643
Time	482,364	547,235	591,292	610,881	689,391	741,444	751,251	775,942	833,314	880,096	877,647	899,985	898,955
Local Currency	313,381	329,286	361,961	372,698	413,602	430,254	447,577	484,947	497,564	552,787	540,195	555,660	573,553
Foreign Currencies	168,983	217,949	229,331	238,183	275,789	311,190	303,674	290,995	335,751	327,309	337,452	344,325	325,402
Total Deposits **	1,396,761	1,505,498	1,634,480	1,677,923	1,787,321	1,883,906	1,913,878	1,966,433	2,051,419	2,152,622	2,174,339	2,211,510	2,246,041
Total Local Currency	1,022,867	1,059,936	1,147,130	1,174,618	1,247,502	1,305,849	1,350,368	1,404,098	1,458,286	1,564,629	1,589,027	1,623,328	1,652,239
Total Foreign Currencies	373,894	445,562	487,350	503,305	539,819	578,057	563,510	562,335	593,133	587,993	585,312	588,183	593,802
Commercial Prepayments	13,548	15,377	15,439	16,119	17,355	18,323	17,552	19,078	20,040	21,187	21,336	22,181	22,056

¹ *Excluding Inter-Bank Deposits** *Preliminary*** *Residents and Non-Residents (Excluding Government Deposits, Commercial Prepayments and Borrowings under Repurchase Agreements)*

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

(In Millions of AED)													
Item	Dec 2021	Dec 2022	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Apr 2025	May 2025	Jun 2025 *
Demand	145,738	164,516	150,584	152,274	166,287	172,673	169,510	170,199	181,332	184,375	183,212	185,160	187,873
Local Currency	89,006	94,558	94,435	95,378	100,240	106,027	105,391	104,380	111,950	115,420	113,187	114,537	116,389
Foreign Currencies	56,732	69,958	56,149	56,896	66,047	66,646	64,119	65,819	69,382	68,955	70,025	70,624	71,483
Savings	29,724	30,540	30,279	28,588	28,079	28,527	27,920	27,792	27,753	29,065	29,644	29,791	29,525
Local Currency	16,105	15,432	15,991	15,097	14,751	14,907	14,819	14,611	14,730	15,771	15,865	15,881	16,012
Foreign Currencies	13,619	15,108	14,288	13,491	13,328	13,620	13,101	13,181	13,023	13,294	13,778	13,910	13,513
Time	51,201	65,780	87,546	91,679	91,550	98,654	98,825	112,530	112,466	111,661	107,665	113,217	113,058
Local Currency	29,066	33,771	42,509	46,721	47,543	52,754	50,917	57,649	55,874	62,067	59,969	59,194	61,383
Foreign Currencies	22,135	32,009	45,037	44,958	44,007	45,900	47,908	54,882	56,592	49,594	47,696	54,023	51,675
Total Deposits **	226,663	260,836	268,409	272,541	285,916	299,854	296,255	310,522	321,551	325,101	320,521	328,168	330,456
Total Local Currency	134,177	143,761	152,935	157,196	162,534	173,688	171,127	176,640	182,554	193,258	189,021	189,611	193,785
Total Foreign Currencies	92,486	117,075	115,474	115,345	123,382	126,166	125,129	133,881	138,997	131,843	131,500	138,556	136,671
Commercial Prepayments	3,574	3,689	3,565	3,355	3,236	3,374	3,598	3,669	3,526	3,449	3,492	3,542	3,537

¹ Excluding Inter-Bank Deposits

* Preliminary

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

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

(In Millions of AED)													
Item	Dec 2021	Dec 2022	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Apr 2025	May 2025	Jun 2025 *
Demand	742,300	793,753	834,836	860,233	900,593	928,556	926,224	953,222	978,636	1,005,480	1,017,190	1,022,736	1,053,413
Local Currency	522,385	548,381	573,185	590,101	621,513	646,410	653,088	667,929	707,509	733,434	757,449	766,070	774,897
Foreign Currencies	219,915	245,372	261,651	270,132	279,080	282,146	273,137	285,293	271,128	272,046	259,741	256,666	278,516
Savings	127,395	131,953	147,547	146,367	151,932	157,814	163,160	168,698	175,244	186,474	192,998	200,042	205,740
Local Currency	93,150	89,441	105,932	106,196	110,341	117,133	122,721	127,470	130,374	141,892	146,695	153,873	157,812
Foreign Currencies	34,245	42,512	41,615	40,171	41,591	40,681	40,439	41,229	44,870	44,582	46,302	46,168	47,928
Time	418,082	494,575	544,645	557,983	631,997	685,286	704,660	726,551	782,952	811,342	805,821	827,943	808,008
Local Currency	238,212	259,498	291,971	299,256	335,851	353,693	381,208	411,477	423,183	476,102	464,040	472,390	480,084
Foreign Currencies	179,870	235,077	252,674	258,727	296,146	331,593	323,452	315,074	359,769	335,241	341,781	355,553	327,923
Total Deposits **	1,287,777	1,420,281	1,527,028	1,564,583	1,684,522	1,771,656	1,794,044	1,848,471	1,936,833	2,003,296	2,016,008	2,050,720	2,067,161
Total Local Currency	853,747	897,320	971,088	995,553	1,067,705	1,117,236	1,157,017	1,206,875	1,261,066	1,351,428	1,368,184	1,392,332	1,412,793
Total Foreign Currencies	434,030	522,961	555,940	569,030	616,817	654,420	637,027	641,596	675,767	651,868	647,824	658,387	654,368
Commercial Prepayments	14,521	16,227	16,183	16,897	17,866	18,829	18,439	19,295	20,541	20,912	21,142	20,962	20,726

¹ Excluding Inter-Bank Deposits

* Preliminary

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

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

(In Millions of AED)													
Item	Dec 2021	Dec 2022	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Apr 2025	May 2025	Jun 2025 *
Demand	105,740	113,698	120,594	121,218	118,878	128,441	131,819	130,726	131,065	141,698	144,788	144,170	145,375
Local Currency	91,724	97,649	103,236	103,620	103,343	111,375	115,295	113,598	114,890	122,628	126,557	126,508	126,651
Foreign Currencies	14,016	16,049	17,358	17,598	15,535	17,066	16,524	17,127	16,176	19,070	18,230	17,663	18,724
Savings	114,424	113,915	121,074	120,086	120,893	128,851	138,854	135,835	142,244	152,313	154,572	159,529	159,956
Local Currency	107,338	105,169	113,242	112,478	113,694	121,611	131,896	129,145	134,630	145,078	147,182	151,635	151,728
Foreign Currencies	7,086	8,746	7,832	7,608	7,199	7,240	6,958	6,690	7,614	7,235	7,390	7,894	8,228
Time	115,483	118,440	134,193	144,577	148,944	154,812	145,416	161,922	162,828	180,415	179,492	185,259	204,005
Local Currency	104,235	103,559	112,499	120,163	125,294	129,315	117,286	131,119	130,254	138,752	136,125	142,464	154,852
Foreign Currencies	11,248	14,881	21,694	24,414	23,650	25,497	28,130	30,803	32,574	41,663	43,367	42,795	49,154
Total Deposits **	335,647	346,053	375,861	385,881	388,715	412,104	416,089	428,483	436,137	474,426	478,851	488,958	509,336
Total Local Currency	303,297	306,377	328,977	336,261	342,331	362,301	364,477	373,863	379,774	406,459	409,864	420,607	433,231
Total Foreign Currencies	32,350	39,676	46,884	49,620	46,384	49,803	51,612	54,621	56,363	67,968	68,988	68,352	76,106
Commercial Prepayments	2,601	2,839	2,821	2,577	2,725	2,868	2,711	3,451	3,026	3,723	3,686	4,761	4,867

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 \ Maturity	Dec 2021	Dec 2022	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Apr 2025	May 2025	Jun 2025 *
Upto 3 Months	453,936	472,546	579,967	585,455	604,994	669,719	611,807	697,935	688,449	699,103	779,821	770,918	730,058
Above 3 and Upto 6 Months	152,495	174,542	192,519	205,437	209,611	202,645	251,151	234,806	270,530	236,204	182,885	198,963	223,120
Above 6 and Upto 12 Months	165,463	280,784	199,937	219,030	260,649	271,665	300,688	284,318	253,258	288,429	298,078	323,342	315,960
Exceeding 12 Months	27,210	38,368	63,243	43,838	44,255	45,254	46,410	44,368	73,857	51,798	54,047	55,108	84,742
Total	799,104	966,240	1,035,666	1,053,760	1,119,509	1,189,283	1,210,056	1,261,427	1,286,094	1,275,534	1,314,831	1,348,331	1,353,880

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

* Preliminary

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

(In Millions of AED)													
Period	Dec 2021	Dec 2022	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Apr 2025	May 2025	Jun 2025 *
	Maturity												
Upto 3 Months	420,563	431,863	527,445	524,859	545,536	609,233	552,293	619,312	612,799	620,057	702,302	692,365	651,840
Above 3 and Upto 6 Months	144,128	164,879	174,605	187,466	194,611	184,643	226,285	214,091	252,568	218,883	166,655	180,066	202,045
Above 6 and Upto 12 Months	155,816	262,934	181,043	203,234	241,333	249,339	281,069	265,296	231,712	267,859	276,361	302,138	296,640
Exceeding 12 Months	22,657	35,718	60,019	40,529	41,159	42,323	43,567	41,746	69,344	47,867	49,994	50,957	80,603
Total	743,164	895,394	943,112	956,088	1,022,639	1,085,538	1,103,214	1,140,445	1,166,423	1,154,666	1,195,312	1,225,526	1,231,128

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 \ Maturity	Dec 2021	Dec 2022	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Apr 2025	May 2025	Jun 2025 *
Upto 3 Months	33,373	40,683	52,522	60,596	59,458	60,486	59,514	78,623	75,650	79,045	77,519	78,552	78,217
Above 3 and Upto 6 Months	8,367	9,663	17,914	17,971	15,000	18,002	24,866	20,715	17,962	17,321	16,230	18,897	21,076
Above 6 and Upto 12 Months	9,647	17,850	18,894	15,796	19,316	22,326	19,619	19,022	21,546	20,570	21,716	21,204	19,320
Exceeding 12 Months	4,553	2,650	3,224	3,309	3,096	2,931	2,843	2,622	4,513	3,930	4,053	4,151	4,139
Total	55,940	70,846	92,554	97,672	96,870	103,745	106,842	120,982	119,671	120,866	119,518	122,804	122,752

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

* Preliminary

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

(In Millions of AED)													
Period	Dec 2021	Dec 2022	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Apr 2025	May 2025	Jun 2025 *
	Maturity												
Upto 3 Months	358,300	382,472	482,190	472,298	475,197	533,165	514,350	578,044	579,258	584,126	627,978	606,675	595,824
Above 3 and Upto 6 Months	118,030	133,616	155,430	145,107	174,339	164,910	202,972	184,750	200,239	164,338	144,200	163,380	166,445
Above 6 and Upto 12 Months	124,102	230,582	147,931	175,998	205,467	214,819	213,112	203,596	194,994	203,286	209,133	223,106	219,695
Exceeding 12 Months	21,182	34,361	42,291	38,935	38,924	41,327	40,909	39,854	46,392	46,920	48,398	50,418	49,819
Total	621,614	781,031	827,842	832,338	893,927	954,221	971,343	1,006,244	1,020,883	998,670	1,029,709	1,043,579	1,031,783

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

* Preliminary

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

(In Millions of AED)													
Period	Dec 2021	Dec 2022	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Apr 2025	May 2025	Jun 2025 *
Maturity													
Upto 3 Months	95,636	90,074	97,777	113,157	129,797	136,554	97,457	119,892	109,191	114,977	151,843	164,242	134,233
Above 3 and Upto 6 Months	34,465	40,926	37,089	60,330	35,272	37,735	48,179	50,056	70,291	71,867	38,686	35,583	56,675
Above 6 and Upto 12 Months	41,361	50,202	52,006	43,032	55,182	56,846	87,576	80,722	58,264	85,143	88,945	100,236	96,265
Exceeding 12 Months	6,028	4,007	20,952	4,903	5,331	3,927	5,501	4,514	27,465	4,878	5,649	4,690	34,923
Total	177,490	185,209	207,824	221,422	225,582	235,062	238,713	255,184	265,211	276,865	285,123	304,751	322,096

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

* Preliminary

Table 46 : Currency Issued ¹

(In Millions of AED)													
Item	Dec 2021	Dec 2022	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Apr 2025	May 2025	Jun 2025 *
Total Notes Issued (1) **	110,503	118,668	135,105	125,774	134,393	144,853	143,943	145,490	151,310	168,062	163,739	167,195	166,610
Total Coins Issued (2) ***	1,312	1,343	1,373	1,379	1,387	1,995	1,421	1,421	1,439	1,449	1,456	1,459	1,461
Total Currency Issued	111,815	120,011	136,478	127,153	135,780	146,848	145,364	146,911	152,749	169,511	165,195	168,654	168,071

¹ *Currency Issued = Currency in Circulation plus Cash at Banks** *Preliminary*** *Excluding Mutilated Notes**** *Excluding Issued Gold Coins*

Table 47 : Cheques Cleared Statistics ¹

Item	Dec 2021	Dec 2022	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Apr 2025	May 2025	Jun 2025 *
Cheques Cleared													
Number of Cheques	21,283,261	21,819,330	10,809,658	16,451,282	22,125,474	5,657,667	11,027,238	17,364,933	23,450,426	5,835,865	7,890,683	9,973,015	11,783,381
Amount (<i>In Millions of AED</i>)	1,096,076	1,225,172	613,345	930,656	1,263,324	328,841	646,652	1,014,878	1,382,101	364,056	488,495	624,239	735,851

¹ Cumulative data

* Preliminary

Table 48 : UAE Domestic Fund Transfer System Statistics ¹

Item	Dec 2021	Dec 2022	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Apr 2025	May 2025	Jun 2025 *
Customer to Customer Tranfers													
Number of Transfers	60,572,382	74,540,998	41,997,708	65,046,762	89,505,431	25,556,480	52,197,172	80,569,401	109,708,556	29,322,091	39,474,490	50,032,536	59,141,891
Amount (<i>In Millions of AED</i>)	3,868,969	4,910,567	2,938,683	4,463,925	6,140,128	1,687,838	3,493,837	5,301,604	7,406,545	2,118,444	2,998,390	3,834,547	4,585,543
Bank to Bank Tranfers													
Number of Transfers	537,239	633,663	323,507	497,283	674,486	179,531	362,945	554,573	757,910	199,458	272,671	348,489	414,691
Amount (<i>In Millions of AED</i>)	5,723,490	7,797,467	5,071,672	7,915,594	11,018,872	2,839,971	5,829,263	9,036,713	12,491,923	3,331,361	4,604,437	5,693,923	6,885,646
Total Domestic Fund Tranfers													
Number of Transfers	61,109,621	75,174,661	42,321,215	65,544,045	90,179,917	25,736,011	52,560,117	81,123,974	110,466,466	29,521,549	39,747,161	50,381,025	59,556,582
Amount (<i>In Millions of AED</i>)	9,592,459	12,708,034	8,010,355	12,379,519	17,159,000	4,527,809	9,323,100	14,338,317	19,898,468	5,449,805	7,602,827	9,528,470	11,471,189

¹ Cumulative data

* Preliminary

Table 49 : Banks and Branches Network Statistics (Quarterly)

Item	Dec 2020		Dec 2021		Dec 2022		Mar 2023		Jun 2023		Sep 2023		Dec 2023		Mar 2024		Jun 2024		Sep 2024		Dec 2024		Mar 2025		Jun 2025 *	
	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches
National Banks	21	541	22	514	22	498	22	494	22	493	22	492	22	489	23	484	23	482	23	482	23	484	23	480	23	454
- Abu Dhabi	5	178	6	174	7	169	7	169	7	169	7	168	7	166	7	162	7	160	7	159	7	161	7	159	7	155
- Dubai	8	209	8	192	7	186	7	183	7	183	7	183	7	182	7	182	7	181	7	182	7	181	7	180	7	164
- Sharjah	4	79	4	76	4	75	4	75	4	74	4	74	4	74	4	74	4	75	4	75	4	75	4	75	4	75
- RAK	1	27	1	26	1	23	1	23	1	23	1	23	1	23	1	22	1	22	1	22	1	22	1	21	1	20
- Ajman	1	17	1	16	1	16	1	16	1	16	1	16	1	16	2	16	2	16	2	16	2	18	2	18	2	15
- UAQ	1	7	1	7	1	6	1	6	1	6	1	6	1	6	1	6	1	6	1	6	1	6	1	6	1	5
- Fujairah	1	24	1	23	1	23	1	22	1	22	1	22	1	22	1	22	1	22	1	22	1	21	1	21	1	20
Foreign Banks **	27	73	27	74	28	73	28	72	28	72	28	72	28	72	27	72	27	72	27	73	27	73	27	73	27	73
- Abu Dhabi	8	29	8	28	9	27	9	26	9	26	9	26	9	26	8	26	8	26	8	26	8	25	8	25	8	25
- Dubai	19	23	19	25	19	25	19	25	19	25	19	25	19	25	19	25	19	25	19	26	19	27	19	27	19	27
- Sharjah	-	13	-	13	-	13	-	13	-	13	-	13	-	13	-	13	-	13	-	13	-	13	-	13	-	13
- RAK	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	5
- Ajman	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1
- UAQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Fujairah	-	2	-	2	-	2	-	2	-	2	-	2	-	2	-	2	-	2	-	2	-	2	-	2	-	2
Wholesale Banks	10	-	10	-	11	-	11	-	11	-	11	-	11	-	11	-	11	-	11	-	11	-	11	-	11	-
- Abu Dhabi	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-
- Dubai	4	-	4	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-
- Sharjah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- RAK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Ajman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- UAQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Fujairah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	58	614	59	588	61	571	61	566	61	565	61	564	61	561	61	556	61	554	61	555	61	557	61	553	61	527
Total Excluding Wholesale Banks	48	614	49	588	50	571	50	566	50	565	50	564	50	561	50	556	50	554	50	555	50	557	50	553	50	527

* Preliminary
** Does not include number of wholesale banks which is reported seperately