



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

النشرة الاحصائية الشهرية  
- البيانات المصرفية والنقدية -  
فبراير 2026

**Monthly Statistical Bulletin**  
**- Banking & Monetary Statistics -**  
**February 2026**

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**Note:**

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

**Abbreviations & Notations :**

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

**Definitions :**

**Government**

Of the Seven Emirates.

**Monetary Base**

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

**Gross International Reserves**

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

**Money Supply (M<sub>1</sub>)**

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 (M<sub>2</sub>)**

Consists of Money Supply (M<sub>1</sub>) plus quasi-monetary deposits (Resident Time and Savings Deposits in Dirham + Resident Deposits in foreign currencies)

**Money Supply (M<sub>3</sub>)**

Consists of Money Supply (M<sub>2</sub>) plus Resident Government deposits with Banks & Central Bank

**Certificates of Deposits / Monetary Bills**

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

Table 1 : Selected Monetary and Banking Indicators

<b>(In Millions of AED)</b>													
<b>Indicator</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Sep 2025</b>	<b>Dec 2025 *</b>	<b>Jan 2026</b>	<b>Feb 2026 **</b>
<b>Central Bank of the UAE</b>													
Total Assets/Liabilities	521,538	552,555	720,801	771,229	806,395	854,484	895,795	970,260	1,004,422	1,011,765	1,093,624	1,119,245	1,130,460
Gross International Reserves **	481,528	508,402	695,887	746,218	785,003	833,319	874,736	949,639	984,436	992,041	1,073,015	1,099,474	1,110,603
<b>Money Supply Indicators</b>													
Money Supply M <sub>1</sub>	701,853	737,562	829,259	877,989	884,081	896,320	946,334	986,211	1,026,126	1,032,774	1,069,580	1,081,334	1,099,824
Money Supply M <sub>2</sub>	1,563,025	1,703,625	2,022,886	2,134,493	2,169,342	2,249,664	2,315,218	2,437,746	2,531,165	2,589,348	2,754,893	2,789,780	2,856,817
Money Supply M <sub>3</sub>	1,856,910	2,107,229	2,444,495	2,583,376	2,631,915	2,719,864	2,776,599	2,893,732	2,997,548	3,123,306	3,255,594	3,301,515	3,353,738
<b>Banks</b>													
<b>Total Assets</b>	<b>3,321,488</b>	<b>3,667,611</b>	<b>4,071,099</b>	<b>4,254,514</b>	<b>4,310,154</b>	<b>4,401,679</b>	<b>4,559,128</b>	<b>4,719,394</b>	<b>4,973,331</b>	<b>5,199,806</b>	<b>5,339,732</b>	<b>5,413,623</b>	<b>5,472,492</b>
<b>Foreign Assets (Net)</b>	<b>154,708</b>	<b>384,084</b>	<b>472,198</b>	<b>504,884</b>	<b>468,136</b>	<b>506,227</b>	<b>601,300</b>	<b>612,069</b>	<b>663,315</b>	<b>702,577</b>	<b>748,382</b>	<b>775,653</b>	<b>793,570</b>
<b>Foreign Assets</b>	<b>933,169</b>	<b>1,191,027</b>	<b>1,313,494</b>	<b>1,382,299</b>	<b>1,362,839</b>	<b>1,384,716</b>	<b>1,572,179</b>	<b>1,650,274</b>	<b>1,828,474</b>	<b>1,971,019</b>	<b>2,007,368</b>	<b>2,064,940</b>	<b>2,084,892</b>
Foreign Assets to Total Assets (%)	28.1%	32.5%	32.3%	32.5%	31.6%	31.5%	34.5%	35.0%	36.8%	37.9%	37.6%	38.1%	38.1%
<b>Foreign Liabilities</b>	<b>778,461</b>	<b>806,943</b>	<b>841,296</b>	<b>877,415</b>	<b>894,703</b>	<b>878,489</b>	<b>970,879</b>	<b>1,038,205</b>	<b>1,165,159</b>	<b>1,268,442</b>	<b>1,258,986</b>	<b>1,289,287</b>	<b>1,291,322</b>
Foreign Liabilities to Total Liabilities (%)	23.4%	22.0%	20.7%	20.6%	20.8%	20.0%	21.3%	22.0%	23.4%	24.4%	23.6%	23.8%	23.6%
<b>Deposits <sup>1</sup></b>	<b>1,996,527</b>	<b>2,222,226</b>	<b>2,521,902</b>	<b>2,657,279</b>	<b>2,692,570</b>	<b>2,761,410</b>	<b>2,847,030</b>	<b>2,936,322</b>	<b>3,045,846</b>	<b>3,185,956</b>	<b>3,305,466</b>	<b>3,336,692</b>	<b>3,399,920</b>
Residents	1,765,533	2,009,696	2,319,855	2,436,348	2,470,748	2,547,941	2,601,347	2,687,702	2,788,608	2,891,330	3,007,617	3,045,987	3,098,168
of which: Corporate	671,422	790,086	976,967	1,020,461	1,046,617	1,080,537	1,118,432	1,182,857	1,256,117	1,279,407	1,394,398	1,406,662	1,434,653
Non-Residents	230,994	212,530	202,047	220,931	221,822	213,469	245,683	248,620	257,238	294,627	297,848	290,705	301,752
of which: Corporate	82,170	103,101	110,387	117,576	112,306	107,308	124,863	123,709	138,193	116,273	132,626	126,073	127,666
<b>Bank Credit (Domestic)</b>	<b>1,618,957</b>	<b>1,650,937</b>	<b>1,737,691</b>	<b>1,776,591</b>	<b>1,816,380</b>	<b>1,859,739</b>	<b>1,842,999</b>	<b>1,868,846</b>	<b>1,910,718</b>	<b>2,011,924</b>	<b>2,048,967</b>	<b>2,065,069</b>	<b>2,085,878</b>
of which: Credit to Private Sector ***	1,137,528	1,185,901	1,260,910	1,290,720	1,323,409	1,362,337	1,357,706	1,393,553	1,440,882	1,489,005	1,512,514	1,520,895	1,540,701
<b>Total Number of National Banks and Branches</b>													
Head Offices (Including specialized banks but excluding investment banks)	22	22	22	23	23	23	23	23	23	23	23	23	23
Branches	513	498	489	484	482	481	483	479	453	438	437	440	442
Pay Offices	20	21	21	21	21	21	21	21	21	21	21	21	21
Electronic Banking Service Units	41	45	46	46	46	46	46	46	45	45	45	45	45
<b>Total Number of Foreign Banks and Branches</b>													
Head Offices	37	39	39	38	38	38	38	38	38	38	38	38	38
of which: Full Fledged Commercial Banks	27	28	28	27	27	27	27	27	27	27	27	27	27
of which: Licensed Wholesale Banks	10	11	11	11	11	11	11	11	11	11	11	11	11
Branches	74	73	72	72	72	73	73	73	73	72	72	71	71
Pay Offices	1	1	1	1	1	1	1	1	1	1	3	3	3
Electronic Banking Service Units	21	21	21	21	21	21	22	22	22	24	21	21	21
<b>Number of Employees in Banks (UAE) <sup>2</sup></b>	<b>33,491</b>	<b>35,830</b>	<b>38,168</b>	<b>37,494</b>	<b>37,811</b>	<b>38,572</b>	<b>39,046</b>	<b>38,476</b>	<b>38,409</b>	<b>38,204</b>	<b>38,687</b>	<b>38,687</b>	<b>38,687</b>
Employed with National Banks <sup>2</sup>	26,763	28,737	30,858	31,329	31,628	32,276	32,590	32,006	31,924	31,603	31,893	31,893	31,893
Employed with Foreign Banks <sup>2</sup>	6,728	7,093	7,310	6,165	6,183	6,296	6,456	6,470	6,485	6,601	6,794	6,794	6,794

\* Revised to account for year end amendments

\*\* Preliminary

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

\*\*\* Including Claims on Other Financial Institutions

<sup>1</sup> Excluding Inter-Bank Deposits<sup>2</sup> Excluding Auxiliary Staff. Data Subject to Revision on Quarterly Basis

Table 2 : Monetary Survey

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Sep 2025</b>	<b>Dec 2025 *</b>	<b>Jan 2026</b>	<b>Feb 2026 **</b>
<b>Net International Reserves</b>	<b>620,848</b>	<b>860,973</b>	<b>1,145,619</b>	<b>1,235,567</b>	<b>1,237,905</b>	<b>1,317,294</b>	<b>1,449,987</b>	<b>1,532,956</b>	<b>1,620,174</b>	<b>1,669,565</b>	<b>1,796,129</b>	<b>1,840,069</b>	<b>1,877,536</b>
<b>Central Bank (Net)</b>	<b>466,140</b>	<b>476,889</b>	<b>673,421</b>	<b>730,683</b>	<b>769,769</b>	<b>811,067</b>	<b>848,687</b>	<b>920,887</b>	<b>956,859</b>	<b>966,988</b>	<b>1,047,747</b>	<b>1,064,416</b>	<b>1,083,966</b>
Gross International Reserves	481,528	508,402	695,887	746,218	785,003	833,319	874,736	949,639	984,436	992,041	1,073,015	1,099,474	1,110,603
Foreign Liabilities	15,388	31,513	22,466	15,535	15,234	22,252	26,049	28,752	27,577	25,053	25,268	35,058	26,637
<b>Banks (Net)</b>	<b>154,708</b>	<b>384,084</b>	<b>472,198</b>	<b>504,884</b>	<b>468,136</b>	<b>506,227</b>	<b>601,300</b>	<b>612,069</b>	<b>663,315</b>	<b>702,577</b>	<b>748,382</b>	<b>775,653</b>	<b>793,570</b>
Foreign Assets	933,169	1,191,027	1,313,494	1,382,299	1,362,839	1,384,716	1,572,179	1,650,274	1,828,474	1,971,019	2,007,368	2,064,940	2,084,892
Foreign Liabilities	778,461	806,943	841,296	877,415	894,703	878,489	970,879	1,038,205	1,165,159	1,268,442	1,258,986	1,289,287	1,291,322
<b>Net Domestic Assets</b>	<b>942,177</b>	<b>842,652</b>	<b>877,267</b>	<b>898,926</b>	<b>931,436</b>	<b>932,370</b>	<b>865,232</b>	<b>904,790</b>	<b>910,991</b>	<b>919,782</b>	<b>958,764</b>	<b>949,711</b>	<b>979,280</b>
Claims on Private Sector	1,145,805	1,193,635	1,268,361	1,301,900	1,336,057	1,375,075	1,373,537	1,409,448	1,457,601	1,503,940	1,523,420	1,533,915	1,555,745
Net Claims on Government	76,994	-53,219	-104,582	-122,753	-131,801	-132,968	-119,375	-115,510	-131,855	-160,526	-118,410	-123,283	-108,264
Claims on Government	371,314	351,101	317,569	326,651	331,245	337,665	342,548	340,996	336,044	373,914	382,749	388,962	389,164
Liabilities to Government	294,320	404,320	422,151	449,404	463,046	470,633	461,923	456,506	467,899	534,440	501,159	512,245	497,428
Claims on Official Entities	277,914	287,040	330,693	333,684	339,181	344,945	332,708	327,042	324,146	345,450	357,798	359,451	361,495
Claims on Nonbank Financial Institutions	26,608	25,674	30,370	28,002	26,470	26,499	26,030	26,496	26,327	29,666	33,533	33,236	33,677
Capital and Reserves	-428,611	-439,476	-514,735	-502,771	-521,765	-553,786	-571,073	-566,572	-590,928	-620,331	-669,868	-683,144	-689,596
Other Items (net)	-156,534	-171,002	-132,840	-139,136	-116,705	-127,396	-176,596	-176,113	-174,300	-178,415	-167,709	-170,464	-173,776
<b>Money Supply M<sub>1</sub></b>	<b>701,853</b>	<b>737,562</b>	<b>829,259</b>	<b>877,989</b>	<b>884,081</b>	<b>896,320</b>	<b>946,334</b>	<b>986,211</b>	<b>1,026,126</b>	<b>1,032,774</b>	<b>1,069,580</b>	<b>1,081,334</b>	<b>1,099,824</b>
Currency in Circulation Outside Banks	94,082	101,936	116,979	127,124	127,080	128,420	133,154	147,120	147,846	145,763	151,892	155,967	158,184
Monetary Deposits	607,771	635,626	712,280	750,865	757,001	767,900	813,180	839,092	878,280	887,010	917,688	925,367	941,641
<b>Money Supply M<sub>2</sub></b>	<b>1,563,025</b>	<b>1,703,625</b>	<b>2,022,886</b>	<b>2,134,493</b>	<b>2,169,342</b>	<b>2,249,664</b>	<b>2,315,218</b>	<b>2,437,746</b>	<b>2,531,165</b>	<b>2,589,348</b>	<b>2,754,893</b>	<b>2,789,780</b>	<b>2,856,817</b>
<b>Quasi - Money</b>	<b>861,172</b>	<b>966,063</b>	<b>1,193,627</b>	<b>1,256,504</b>	<b>1,285,261</b>	<b>1,353,344</b>	<b>1,368,884</b>	<b>1,451,535</b>	<b>1,505,039</b>	<b>1,556,574</b>	<b>1,685,313</b>	<b>1,708,446</b>	<b>1,756,992</b>
Foreign Currency Deposits	340,387	429,590	529,593	557,851	555,230	578,338	577,458	582,444	595,003	597,335	629,259	640,265	651,488
Dirham Deposits	520,785	536,473	664,034	698,653	730,031	775,006	791,426	869,091	910,036	959,239	1,056,054	1,068,181	1,105,504
<b>Money Supply M<sub>3</sub></b>	<b>1,856,910</b>	<b>2,107,229</b>	<b>2,444,495</b>	<b>2,583,376</b>	<b>2,631,915</b>	<b>2,719,864</b>	<b>2,776,599</b>	<b>2,893,732</b>	<b>2,997,548</b>	<b>3,123,306</b>	<b>3,255,594</b>	<b>3,301,515</b>	<b>3,353,738</b>
<b>Government Deposits</b>	<b>293,885</b>	<b>403,604</b>	<b>421,609</b>	<b>448,883</b>	<b>462,574</b>	<b>470,200</b>	<b>461,381</b>	<b>455,986</b>	<b>466,383</b>	<b>533,958</b>	<b>500,701</b>	<b>511,735</b>	<b>496,922</b>

\* Revised to account for year end amendments

\*\* Preliminary

## Monetary Aggregates

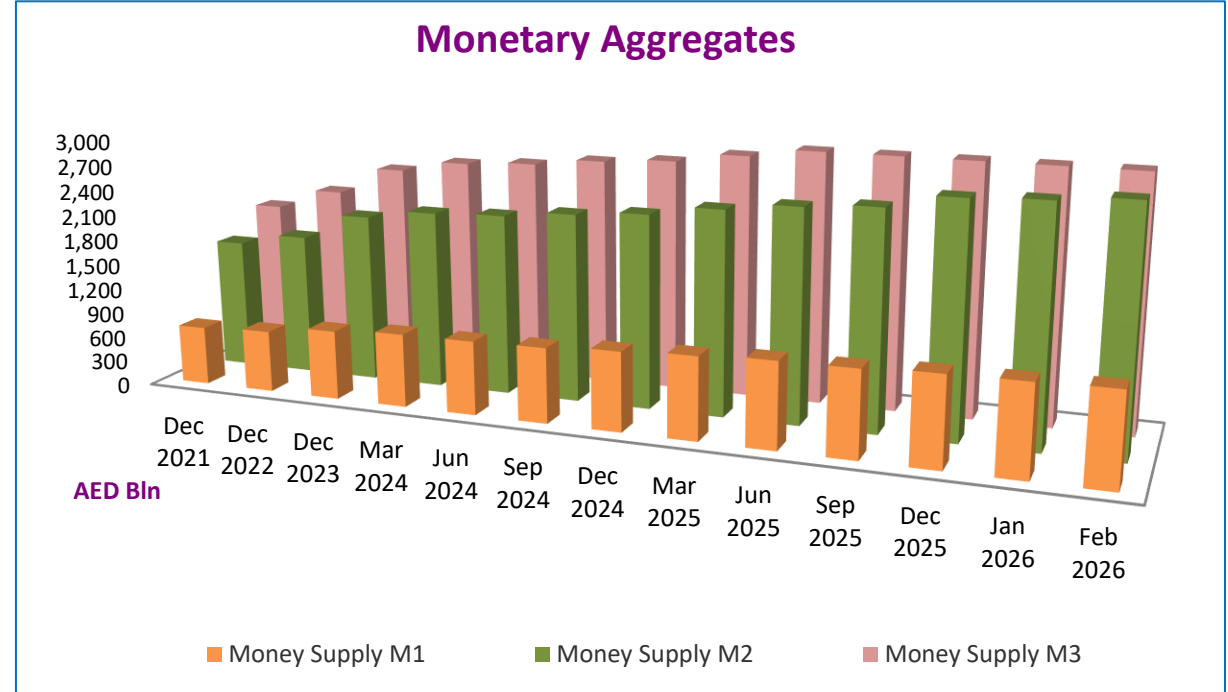
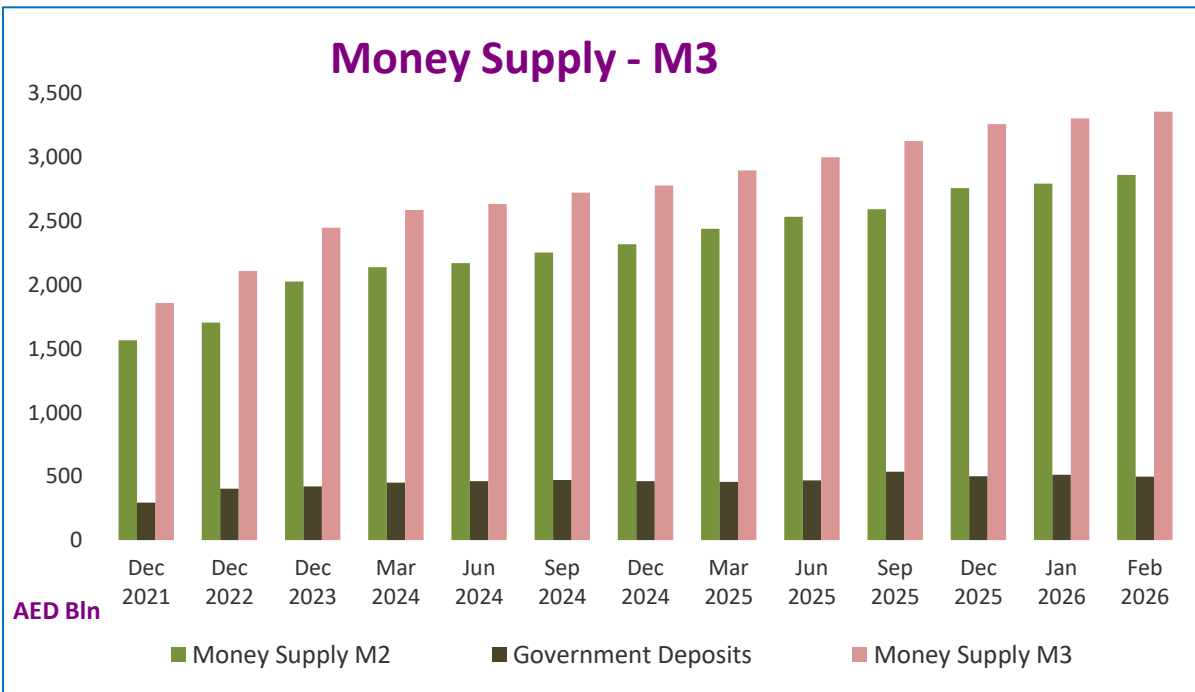
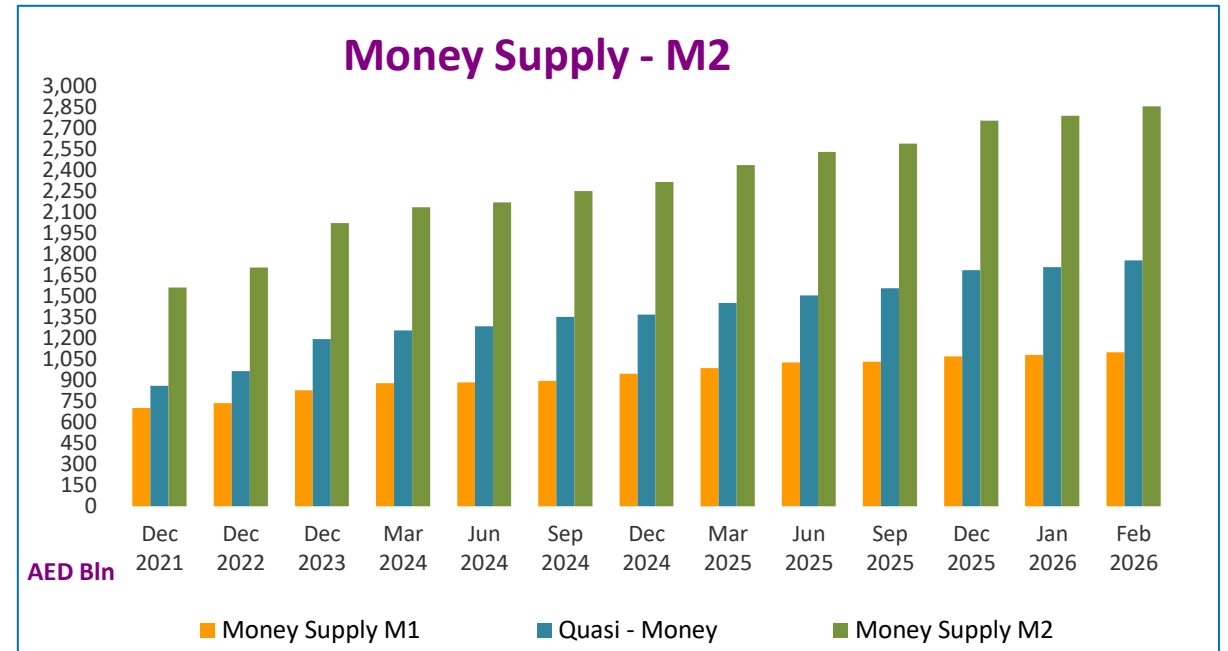
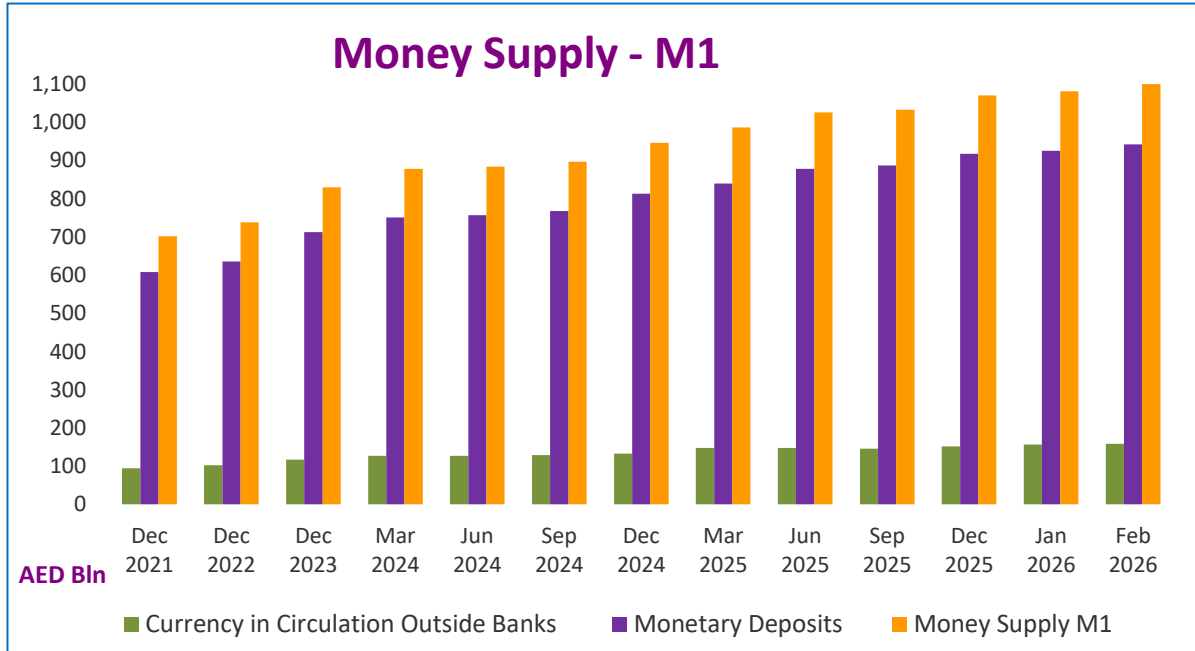


Table 3 : Monthly Changes in Factors Affecting Money Supply <sup>1</sup>

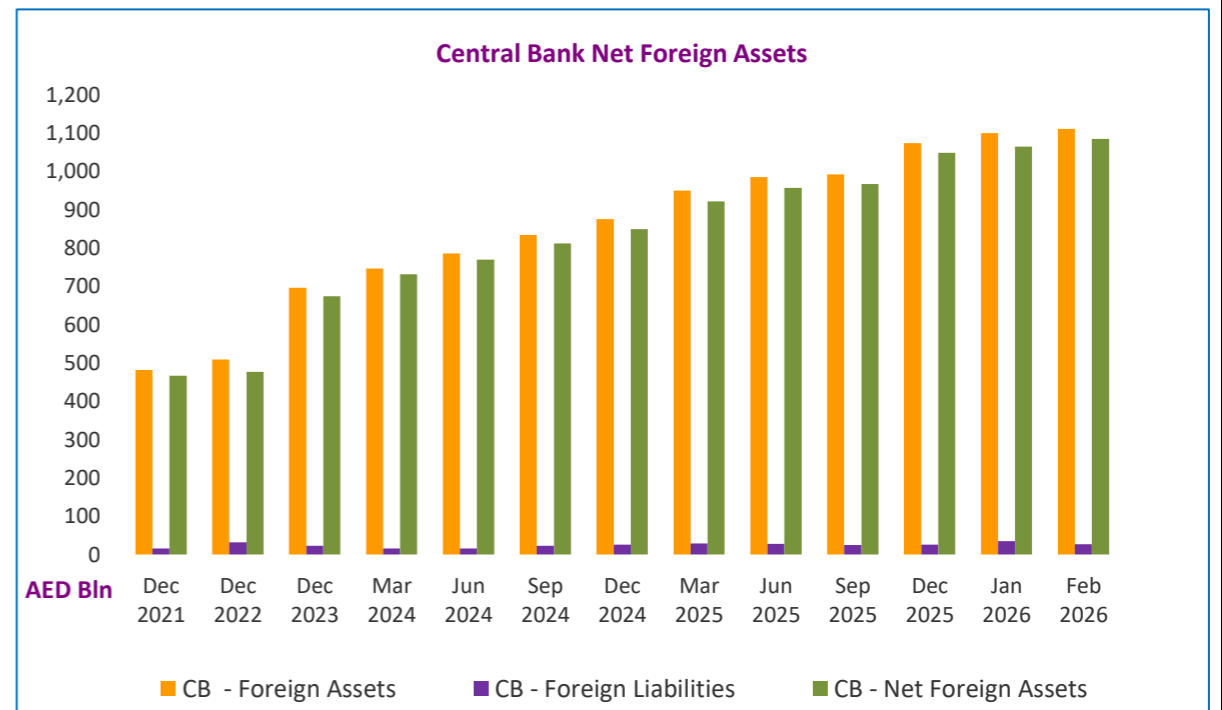
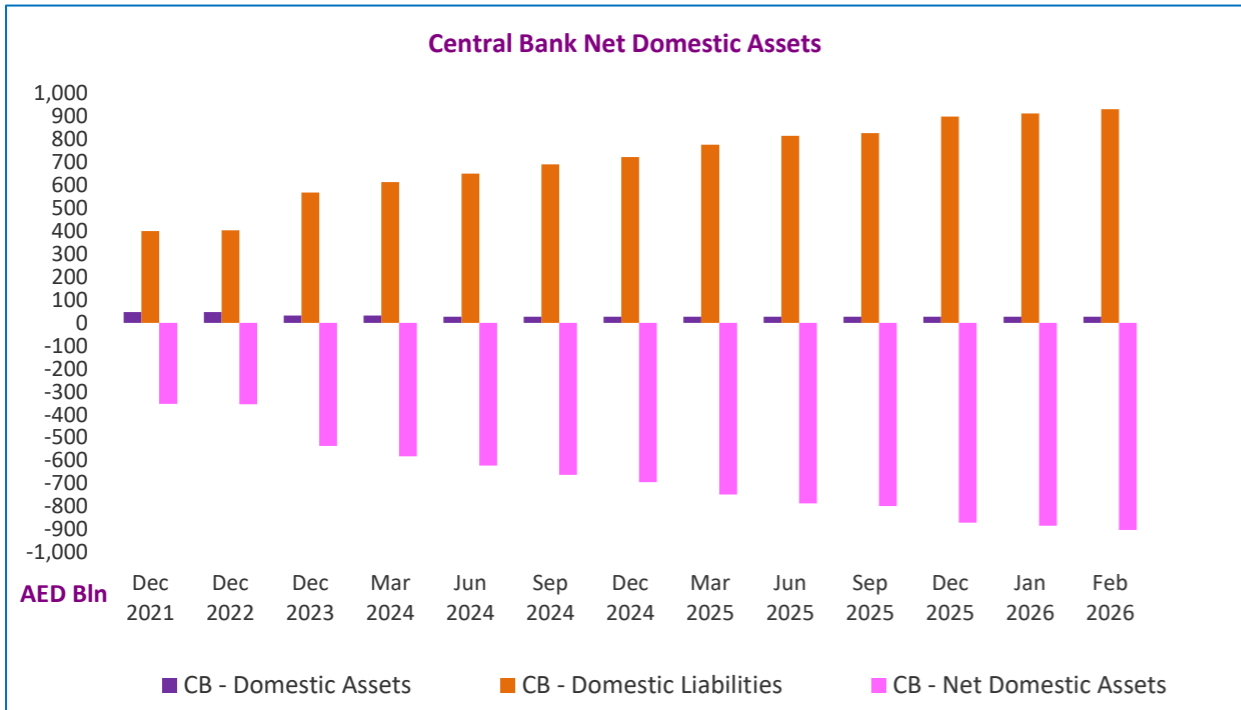
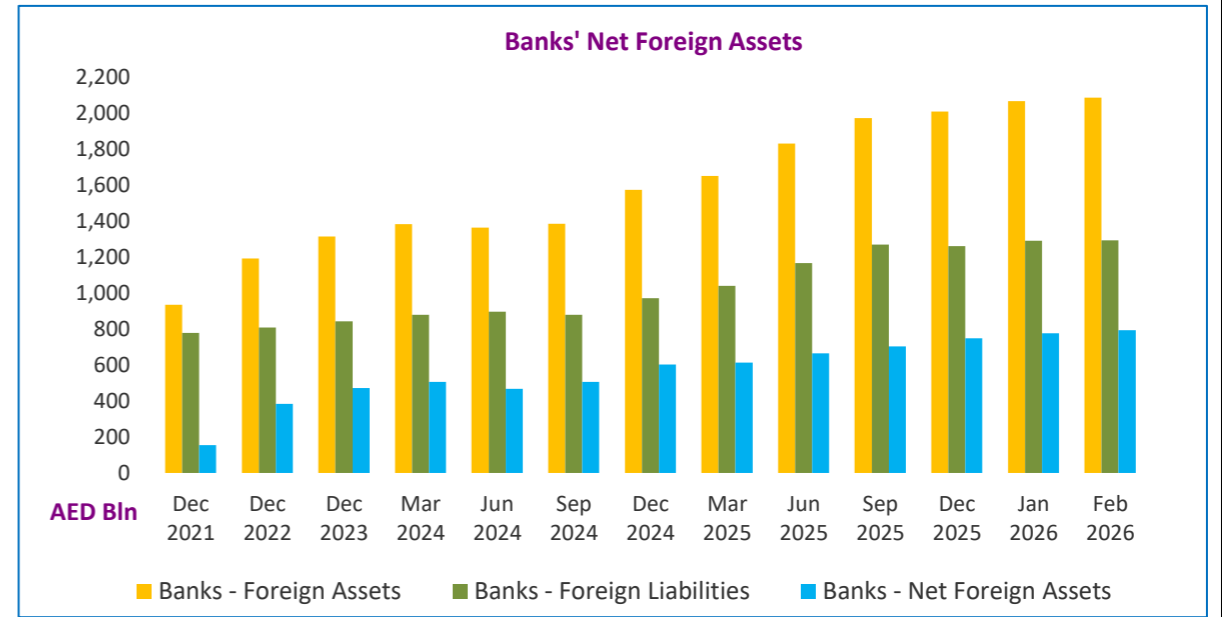
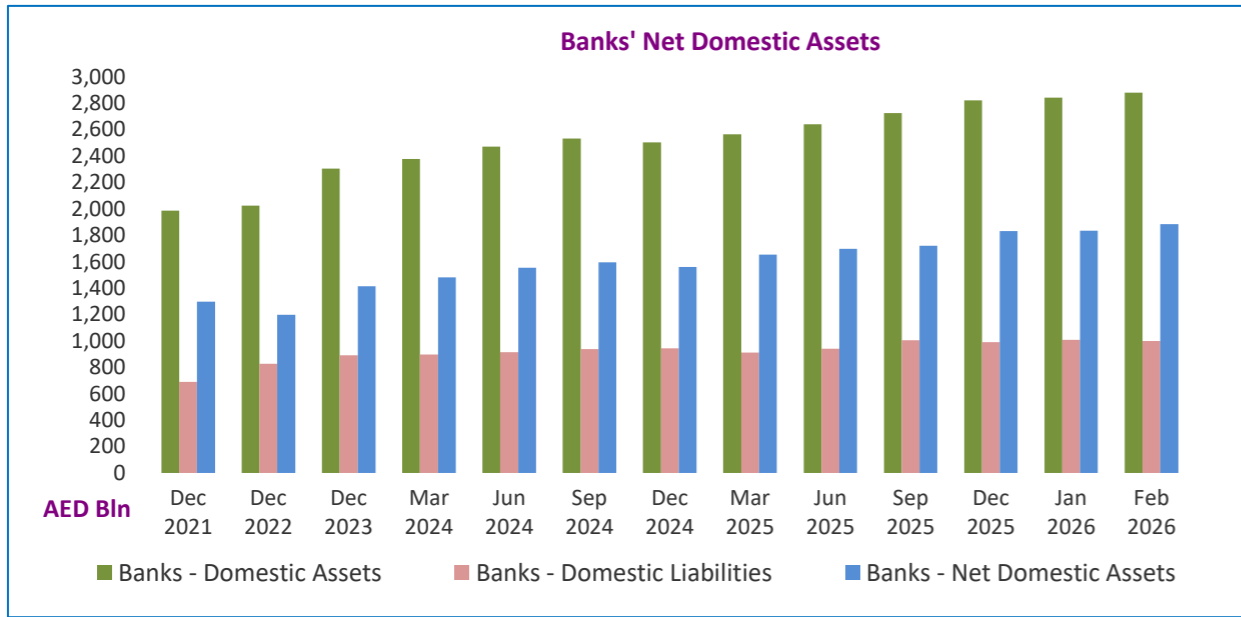
<b>(In Millions of AED)</b>												
<b>Item</b>	<b>Dec 2022</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Sep 2025</b>	<b>Dec 2025</b>	<b>Jan 2026</b>	<b>Feb 2026 *</b>
<b>Net International Reserves</b>	<b>240,125</b>	<b>284,646</b>	<b>89,948</b>	<b>2,338</b>	<b>79,389</b>	<b>132,692</b>	<b>82,969</b>	<b>87,218</b>	<b>49,391</b>	<b>126,564</b>	<b>43,940</b>	<b>37,467</b>
<b>Central Bank (Net)</b>	<b>10,749</b>	<b>196,532</b>	<b>57,262</b>	<b>39,086</b>	<b>41,298</b>	<b>37,620</b>	<b>72,200</b>	<b>35,972</b>	<b>10,129</b>	<b>80,759</b>	<b>16,669</b>	<b>19,550</b>
Gross International Reserves	26,874	187,485	50,331	38,785	48,316	41,417	74,903	34,797	7,605	80,974	26,459	11,129
Foreign Liabilities	16,125	-9,047	-6,931	-301	7,018	3,797	2,703	-1,175	-2,524	215	9,790	-8,421
<b>Banks (Net)</b>	<b>229,376</b>	<b>88,114</b>	<b>32,686</b>	<b>-36,748</b>	<b>38,091</b>	<b>95,072</b>	<b>10,769</b>	<b>51,246</b>	<b>39,262</b>	<b>45,805</b>	<b>27,271</b>	<b>17,917</b>
Foreign Assets	257,858	122,467	68,805	-19,460	21,877	187,463	78,095	178,200	142,545	36,349	57,573	19,952
Foreign Liabilities	28,482	34,353	36,119	17,288	-16,214	92,390	67,326	126,954	103,283	-9,456	30,301	2,035
<b>Net Domestic Assets</b>	<b>-99,525</b>	<b>34,615</b>	<b>21,659</b>	<b>32,510</b>	<b>934</b>	<b>-67,138</b>	<b>39,559</b>	<b>6,201</b>	<b>8,791</b>	<b>38,982</b>	<b>-9,053</b>	<b>29,570</b>
Claims on Private Sector	47,830	74,726	33,538	34,157	39,018	-1,538	35,911	48,153	46,338	19,480	10,495	21,830
Net Claims on Government	-130,213	-51,363	-18,171	-9,048	-1,166	13,592	3,865	-16,345	-28,671	42,116	-4,873	15,019
Claims on Government	-20,213	-33,532	9,082	4,595	6,420	4,883	-1,552	-4,952	37,870	8,835	6,213	201
Laibilities to Government	110,000	17,831	27,253	13,642	7,587	-8,710	-5,417	11,393	66,541	-33,281	11,086	-14,818
Claims on Official Entities	9,126	43,652	2,992	5,497	5,763	-12,236	-5,667	-2,896	21,304	12,349	1,652	2,044
Claims on Nonbank Financial Institutions	-935	4,697	-2,368	-1,533	30	-469	465	-169	3,339	3,868	-298	442
Capital and Reserves **	-10,865	-75,259	11,964	-18,994	-32,021	-17,287	4,501	-24,356	-29,403	-49,537	-13,275	-6,453
Other Items (net) **	-14,468	38,162	-6,296	22,431	-10,691	-49,200	483	1,813	-4,115	10,706	-2,755	-3,312
<b>Money Supply M<sub>1</sub></b>	<b>35,709</b>	<b>91,697</b>	<b>48,730</b>	<b>6,092</b>	<b>12,239</b>	<b>50,014</b>	<b>39,877</b>	<b>39,915</b>	<b>6,647</b>	<b>36,807</b>	<b>11,754</b>	<b>18,490</b>
Currency in Circulation Outside Banks	7,854	15,043	10,145	-44	1,340	4,735	13,965	727	-2,083	6,129	4,075	2,217
Monetary Deposits	27,855	76,654	38,585	6,136	10,899	45,280	25,912	39,188	8,731	30,678	7,679	16,274
<b>Money Supply M<sub>2</sub></b>	<b>140,600</b>	<b>319,261</b>	<b>111,607</b>	<b>34,849</b>	<b>80,323</b>	<b>65,554</b>	<b>122,528</b>	<b>93,419</b>	<b>58,182</b>	<b>165,546</b>	<b>34,886</b>	<b>67,037</b>
<b>Quasi - Money</b>	<b>104,891</b>	<b>227,564</b>	<b>62,877</b>	<b>28,757</b>	<b>68,084</b>	<b>15,540</b>	<b>82,651</b>	<b>53,504</b>	<b>51,535</b>	<b>128,739</b>	<b>23,133</b>	<b>48,546</b>
Foreign Currency Deposits	89,203	100,003	28,258	-2,622	23,108	-880	4,986	12,559	2,332	31,924	11,006	11,223
Dirham Deposits	15,688	127,561	34,619	31,378	44,975	16,420	77,665	40,945	49,203	96,815	12,126	37,324
<b>Money Supply M<sub>3</sub></b>	<b>250,319</b>	<b>337,266</b>	<b>138,881</b>	<b>48,539</b>	<b>87,949</b>	<b>56,735</b>	<b>117,133</b>	<b>103,816</b>	<b>125,757</b>	<b>132,289</b>	<b>45,920</b>	<b>52,223</b>
<b>Government Deposits</b>	<b>109,719</b>	<b>18,005</b>	<b>27,274</b>	<b>13,691</b>	<b>7,626</b>	<b>-8,819</b>	<b>-5,395</b>	<b>10,397</b>	<b>67,575</b>	<b>-33,257</b>	<b>11,034</b>	<b>-14,813</b>

<sup>1</sup> Indicates change from end of the previous reporting period data ( Table 2 data )

\* Preliminary

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

## Factors Affecting Money Supply ( M2 )



**Table 4 : UAE Monetary Base (Monthly)**

<b>(In Millions of AED)</b>														
<b>Item</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Sep 2025</b>	<b>Dec 2025 *</b>	<b>Jan 2026</b>	<b>Feb 2026 **</b>	
<b>Monetary Base</b>	<b>484,025</b>	<b>512,273</b>	<b>658,748</b>	<b>703,660</b>	<b>724,982</b>	<b>743,456</b>	<b>780,615</b>	<b>833,102</b>	<b>859,865</b>	<b>832,515</b>	<b>895,617</b>	<b>900,682</b>	<b>918,631</b>	
<b>Components of Monetary Base</b>	Currency Issued **	111,815	120,011	135,780	146,848	145,364	152,749	169,511	168,071	165,617	174,334	177,372	178,510	
	Reserve Requirements	104,038	99,567	182,500	220,274	259,594	265,874	335,959	315,006	285,140	256,883	340,051	343,949	
	Banks & OFCs Current Accounts & Overnight Deposits of Banks at CBUAE	103,444	127,947	126,857	72,422	93,097	147,361	110,534	55,984	120,007	81,383	175,428	77,291	103,258
	Monetary Bills & Islamic Certificates of Deposit	164,728	164,748	213,611	264,116	226,927	240,928	251,458	271,648	256,781	300,375	288,972	305,968	292,914

\* Revised to account for year end amendments

\*\* Preliminary

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

Table 5 : Balance Sheet - Central Bank of the UAE

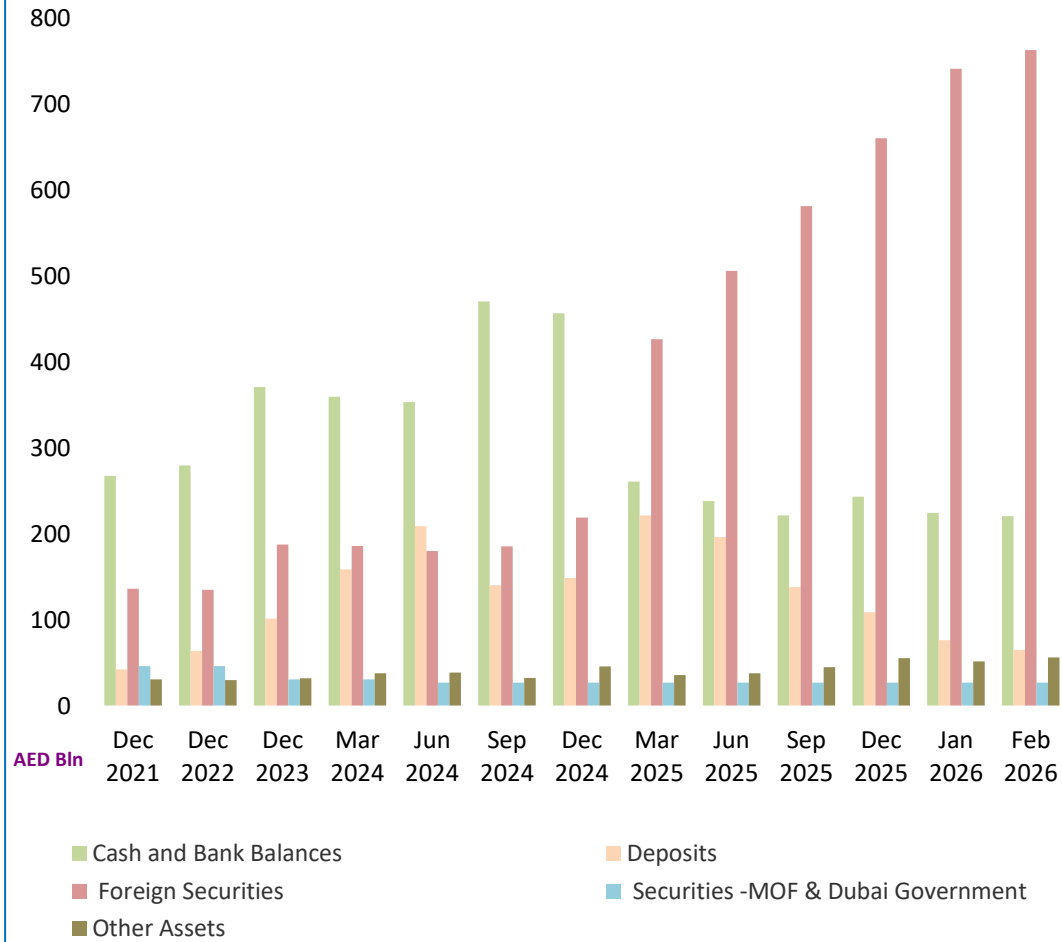
<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Sep 2025</b>	<b>Dec 2025 *</b>	<b>Jan 2026</b>	<b>Feb 2026 **</b>
<b>Assets</b>													
<b>Cash and Bank Balances</b>	267,074	279,252	370,786	359,172	352,905	470,243	456,326	260,401	237,879	221,406	242,881	224,204	220,431
<b>Deposits</b>	42,230	63,425	100,957	158,456	208,782	140,199	148,273	221,412	196,127	138,049	108,768	76,182	64,883
<b>Foreign Securities</b>	135,875	134,543	187,168	185,833	179,722	185,137	218,912	426,273	505,998	580,945	660,046	740,856	762,562
<b>Securities-Issued by Ministry of Finance &amp; Dubai Government</b>	45,903	45,902	30,379	30,379	26,707	26,707	26,706	26,706	26,706	26,706	26,705	26,704	26,705
<b>Other Assets</b>	30,456	29,433	31,511	37,389	38,279	32,198	45,578	35,468	37,712	44,659	55,223	51,299	55,879
Gold Bullion	11,913	16,045	18,147	19,615	20,467	23,185	22,981	27,425	28,883	33,541	37,902	43,051	46,435
Liquidity Support Facility	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Assets/Receivables	17,941	12,705	12,644	17,047	17,064	8,158	21,684	7,094	7,810	10,083	16,264	7,196	8,387
Property & Equipment	602	683	720	727	748	855	913	949	1,019	1,035	1,057	1,052	1,057
<b>Total Assets</b>	<b>521,538</b>	<b>552,555</b>	<b>720,801</b>	<b>771,229</b>	<b>806,395</b>	<b>854,484</b>	<b>895,795</b>	<b>970,260</b>	<b>1,004,422</b>	<b>1,011,765</b>	<b>1,093,624</b>	<b>1,119,245</b>	<b>1,130,460</b>
<b>Liabilities</b>													
<b>Current Accounts &amp; Deposits **</b>	214,428	236,659	331,601	322,936	396,724	410,124	431,290	463,740	508,189	466,192	541,438	533,384	555,447
<b>Monetary Bills &amp; Islamic Certificates of Deposit</b>	164,728	164,748	213,611	264,116	226,927	240,928	251,458	271,648	256,781	300,375	288,972	305,968	292,914
<b>Currency Issued</b>	111,815	120,011	135,780	146,848	145,364	146,911	152,749	169,511	168,071	165,617	174,334	177,372	178,510
<b>Other Liabilities</b>	4,504	20,266	14,368	11,134	10,822	22,194	22,938	23,028	26,153	29,133	16,572	24,880	19,850
<b>Total Liabilities</b>	<b>495,475</b>	<b>541,684</b>	<b>695,360</b>	<b>745,034</b>	<b>779,837</b>	<b>820,157</b>	<b>858,435</b>	<b>927,927</b>	<b>959,194</b>	<b>961,317</b>	<b>1,021,316</b>	<b>1,041,604</b>	<b>1,046,721</b>
<b>Capital and Reserves</b>													
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	9,542	9,542	9,542	9,542	14,613	14,613	14,613	14,613	32,752	32,752	32,752
Other Reserve	7	-12,784	-4,101	-3,347	-2,984	4,785	2,747	7,720	10,615	15,835	19,555	24,889	30,987
Retained Earnings	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total Capital &amp; Reserves</b>	<b>26,063</b>	<b>10,871</b>	<b>25,441</b>	<b>26,195</b>	<b>26,558</b>	<b>34,327</b>	<b>37,360</b>	<b>42,333</b>	<b>45,228</b>	<b>50,448</b>	<b>72,307</b>	<b>77,641</b>	<b>83,739</b>
<b>Total Liabilities and Capital</b>	<b>521,538</b>	<b>552,555</b>	<b>720,801</b>	<b>771,229</b>	<b>806,395</b>	<b>854,484</b>	<b>895,795</b>	<b>970,260</b>	<b>1,004,422</b>	<b>1,011,765</b>	<b>1,093,624</b>	<b>1,119,245</b>	<b>1,130,460</b>

\* Revised to account for year end amendments

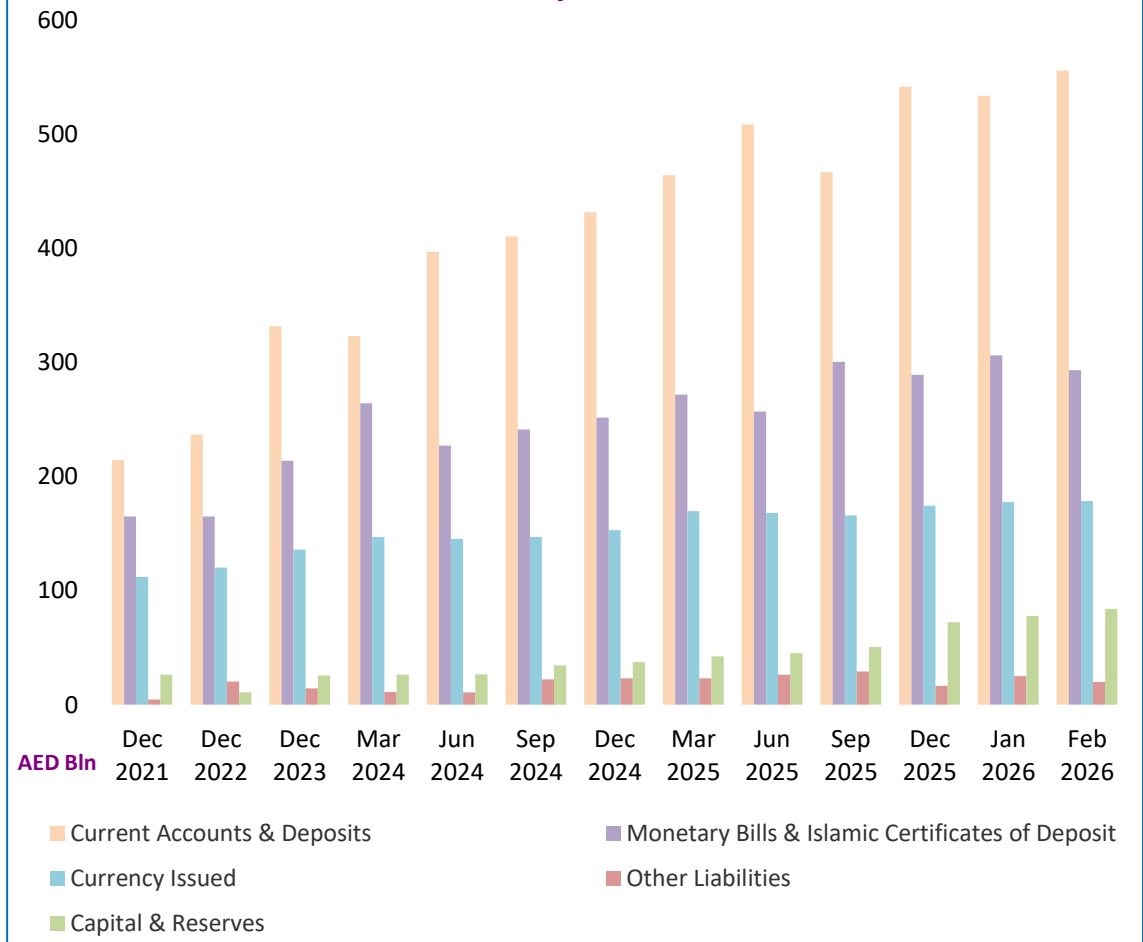
\*\* Preliminary

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

### Balance Sheet - Central Bank of the UAE - Assets



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



**Table 6 : Central Bank International Reserves**

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Sep 2025</b>	<b>Dec 2025 *</b>	<b>Jan 2026</b>	<b>Feb 2026 **</b>
<b>Gross International Reserves</b>	<b>481,528</b>	<b>508,402</b>	<b>695,887</b>	<b>746,218</b>	<b>785,003</b>	<b>833,319</b>	<b>874,736</b>	<b>949,639</b>	<b>984,436</b>	<b>992,041</b>	<b>1,073,015</b>	<b>1,099,474</b>	<b>1,110,602</b>
Current Account Balances & Deposits with Banks Abroad	280,385	313,814	443,560	489,436	533,981	582,775	581,770	466,449	418,311	344,104	336,576	285,495	270,469
Foreign Investments ( FVOCI & FVTPL )	135,875	134,543	187,168	185,833	179,722	185,137	218,912	426,273	505,998	580,945	660,046	740,856	762,562
IMF Reserves Position + SDR Holdings	15,081	14,526	14,734	14,600	14,382	14,845	14,282	14,483	15,115	15,033	14,974	15,114	15,025
Other Foreign Assets	50,187	45,519	50,425	56,349	56,918	50,562	59,772	42,434	45,012	51,959	61,420	58,009	62,546
<b>Foreign Liabilities</b>	<b>15,388</b>	<b>31,513</b>	<b>22,466</b>	<b>15,535</b>	<b>15,234</b>	<b>22,252</b>	<b>26,049</b>	<b>28,752</b>	<b>27,577</b>	<b>25,053</b>	<b>25,268</b>	<b>35,058</b>	<b>26,637</b>
<b>Net International Reserves</b>	<b>466,140</b>	<b>476,889</b>	<b>673,421</b>	<b>730,683</b>	<b>769,769</b>	<b>811,067</b>	<b>848,687</b>	<b>920,887</b>	<b>956,859</b>	<b>966,988</b>	<b>1,047,748</b>	<b>1,064,416</b>	<b>1,083,965</b>

\* Revised to account for year end amendments

\*\* Preliminary

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

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Sep 2025</b>	<b>Dec 2025 *</b>	<b>Jan 2026</b>	<b>Feb 2026 **</b>
<b>Domestic Assets</b>													
<b>Cash and Deposits with C.B</b>	<b>381,878</b>	<b>408,573</b>	<b>537,350</b>	<b>572,325</b>	<b>590,719</b>	<b>611,043</b>	<b>639,254</b>	<b>683,008</b>	<b>703,466</b>	<b>679,796</b>	<b>730,806</b>	<b>736,699</b>	<b>749,692</b>
Cash in Hand ( LCY )	17,733	18,075	18,801	19,724	18,284	18,491	19,595	22,391	20,225	19,854	22,442	21,405	20,326
Deposits with Central Bank	364,145	390,498	518,549	552,601	572,435	592,551	619,660	660,617	683,242	659,943	708,365	715,294	729,365
<b>Due From Resident Banks</b>	<b>35,897</b>	<b>49,988</b>	<b>57,044</b>	<b>65,334</b>	<b>62,673</b>	<b>58,855</b>	<b>74,209</b>	<b>74,652</b>	<b>86,401</b>	<b>84,633</b>	<b>86,046</b>	<b>79,752</b>	<b>82,599</b>
<b>Domestic Credit and Investments</b>	<b>1,802,517</b>	<b>1,837,243</b>	<b>1,944,518</b>	<b>1,989,242</b>	<b>2,036,984</b>	<b>2,088,916</b>	<b>2,081,097</b>	<b>2,112,276</b>	<b>2,152,586</b>	<b>2,260,134</b>	<b>2,306,771</b>	<b>2,324,500</b>	<b>2,348,705</b>
<b>a) Credit Facilities</b>	<b>1,618,957</b>	<b>1,650,937</b>	<b>1,737,691</b>	<b>1,776,591</b>	<b>1,816,380</b>	<b>1,859,739</b>	<b>1,842,999</b>	<b>1,868,846</b>	<b>1,910,718</b>	<b>2,011,924</b>	<b>2,048,967</b>	<b>2,065,069</b>	<b>2,085,878</b>
<b>Claims on Private Sector</b>	<b>1,120,745</b>	<b>1,172,965</b>	<b>1,240,265</b>	<b>1,272,301</b>	<b>1,306,419</b>	<b>1,345,757</b>	<b>1,341,685</b>	<b>1,377,166</b>	<b>1,424,837</b>	<b>1,469,795</b>	<b>1,490,799</b>	<b>1,499,877</b>	<b>1,519,454</b>
Commercial Bills	47,573	60,450	69,655	75,185	81,073	78,549	81,916	88,715	95,085	100,076	98,530	95,454	97,215
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	1,073,172	1,112,515	1,170,610	1,197,116	1,225,346	1,267,208	1,259,769	1,288,451	1,329,753	1,369,719	1,392,269	1,404,423	1,422,239
<b>Claims on Government</b>	<b>236,038</b>	<b>211,730</b>	<b>184,299</b>	<b>188,334</b>	<b>190,612</b>	<b>193,526</b>	<b>194,507</b>	<b>191,397</b>	<b>195,870</b>	<b>226,376</b>	<b>226,913</b>	<b>232,345</b>	<b>229,838</b>
<b>Claims on Public Sector ( GREs )</b>	<b>245,391</b>	<b>253,306</b>	<b>292,482</b>	<b>297,537</b>	<b>302,359</b>	<b>303,876</b>	<b>290,786</b>	<b>283,896</b>	<b>273,966</b>	<b>296,543</b>	<b>309,540</b>	<b>311,829</b>	<b>315,339</b>
Commercial Bills	8,275	5,685	6,375	8,987	8,985	8,492	10,668	11,183	9,810	11,350	29,213	32,160	32,728
Loans,Advances & Overdrafts	237,116	247,621	286,107	288,550	293,375	295,384	280,119	272,713	264,156	285,193	280,327	279,669	282,611
<b>Claims on Other Financial Institutions</b>	<b>16,783</b>	<b>12,936</b>	<b>20,645</b>	<b>18,419</b>	<b>16,990</b>	<b>16,580</b>	<b>16,021</b>	<b>16,387</b>	<b>16,045</b>	<b>19,210</b>	<b>21,715</b>	<b>21,018</b>	<b>21,246</b>
Loans,Advances & Overdrafts	16,783	12,936	20,645	18,419	16,990	16,580	16,021	16,387	16,045	19,210	21,715	21,018	21,246
<b>b) Domestic Investments</b>	<b>183,560</b>	<b>186,306</b>	<b>206,827</b>	<b>212,651</b>	<b>220,604</b>	<b>229,177</b>	<b>238,098</b>	<b>243,430</b>	<b>241,868</b>	<b>248,210</b>	<b>257,804</b>	<b>259,430</b>	<b>262,827</b>
<b>Unclassified Assets</b>	<b>168,027</b>	<b>180,780</b>	<b>218,693</b>	<b>245,314</b>	<b>256,939</b>	<b>258,149</b>	<b>192,389</b>	<b>199,183</b>	<b>202,403</b>	<b>204,223</b>	<b>208,741</b>	<b>207,733</b>	<b>206,604</b>
Fixed Assets	33,855	33,253	32,743	33,961	33,615	34,121	33,005	33,945	34,089	33,677	32,072	32,730	32,545
Inter-Branch Transactions	4,433	9,159	46,149	64,243	76,049	69,557	13,599	13,876	16,789	13,111	17,178	5,973	6,226
Other Assets	129,739	138,368	139,801	147,110	147,275	154,472	145,785	151,363	151,526	157,435	159,491	169,029	167,833
<b>Foreign Assets</b>	<b>933,169</b>	<b>1,191,027</b>	<b>1,313,494</b>	<b>1,382,299</b>	<b>1,362,839</b>	<b>1,384,716</b>	<b>1,572,179</b>	<b>1,650,274</b>	<b>1,828,474</b>	<b>1,971,019</b>	<b>2,007,368</b>	<b>2,064,940</b>	<b>2,084,892</b>
Due from H.O. and/or Branches Abroad	190,091	225,419	195,945	195,525	163,485	143,921	248,495	242,002	279,017	336,229	322,357	293,602	292,771
Due from Other Banks Abroad	207,637	266,827	313,651	332,191	322,363	338,577	359,913	397,990	439,208	449,000	429,331	480,520	482,834
Cash in Hand ( FCY )	164	224	355	334	497	415	412	624	362	550	1,449	513	744
Securities	289,677	341,123	428,236	451,791	459,519	485,308	496,687	520,340	554,842	580,777	597,580	612,903	617,942
Credit to Non-Residents	175,095	228,499	253,655	270,308	284,533	302,140	337,796	371,234	423,529	466,772	520,856	533,159	544,851
Other Foreign Assets	70,505	128,935	121,652	132,150	132,442	114,356	128,875	118,084	131,516	137,691	135,795	144,244	145,750
<b>Total Assets</b>	<b>3,321,488</b>	<b>3,667,611</b>	<b>4,071,099</b>	<b>4,254,514</b>	<b>4,310,154</b>	<b>4,401,679</b>	<b>4,559,128</b>	<b>4,719,394</b>	<b>4,973,331</b>	<b>5,199,806</b>	<b>5,339,732</b>	<b>5,413,623</b>	<b>5,472,492</b>

\* Revised to account for year end amendments

\*\* Preliminary

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

(In Millions of AED)													
Item	Dec 2021	Dec 2022	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025	Dec 2025 *	Jan 2026	Feb 2026 **
<b>Domestic Liabilities</b>													
<b>Monetary Deposits</b>	<b>607,771</b>	<b>635,626</b>	<b>712,280</b>	<b>750,865</b>	<b>757,001</b>	<b>767,900</b>	<b>813,180</b>	<b>839,092</b>	<b>878,280</b>	<b>887,010</b>	<b>917,688</b>	<b>925,367</b>	<b>941,641</b>
Demand Deposits ( LCY )	602,766	629,196	704,618	738,782	746,064	756,029	802,082	828,310	864,217	874,580	906,961	912,097	927,539
Bankers Drafts	5,005	6,430	7,662	12,083	10,937	11,871	11,098	10,782	14,063	12,431	10,728	13,270	14,101
<b>Quasi Monetary Deposits</b>	<b>860,501</b>	<b>965,401</b>	<b>1,192,852</b>	<b>1,255,814</b>	<b>1,284,487</b>	<b>1,352,430</b>	<b>1,367,794</b>	<b>1,449,813</b>	<b>1,503,713</b>	<b>1,555,020</b>	<b>1,683,323</b>	<b>1,706,610</b>	<b>1,755,128</b>
Time Deposits ( LCY )	330,271	352,159	450,163	470,354	485,815	528,315	536,622	592,628	612,885	644,098	727,242	727,312	754,362
Savings Deposits ( LCY )	189,843	183,652	213,096	227,609	243,442	245,777	253,714	274,741	295,825	313,587	326,822	339,033	349,278
Other Deposits ( FCY )	340,387	429,590	529,593	557,851	555,230	578,338	577,458	582,444	595,003	597,335	629,259	640,265	651,488
<b>Government Deposits ( LCY + FCY )</b>	<b>287,408</b>	<b>396,055</b>	<b>401,129</b>	<b>419,328</b>	<b>419,435</b>	<b>416,536</b>	<b>407,927</b>	<b>385,661</b>	<b>394,779</b>	<b>436,011</b>	<b>392,950</b>	<b>400,756</b>	<b>391,458</b>
<b>Other Domestic Deposits ( LCY + FCY ) **</b>	<b>16,652</b>	<b>19,480</b>	<b>21,715</b>	<b>22,687</b>	<b>21,665</b>	<b>23,002</b>	<b>23,959</b>	<b>24,714</b>	<b>26,774</b>	<b>27,236</b>	<b>24,867</b>	<b>26,601</b>	<b>24,320</b>
<b>Capital and Reserves</b>	<b>402,548</b>	<b>428,605</b>	<b>489,294</b>	<b>476,576</b>	<b>495,207</b>	<b>519,459</b>	<b>533,713</b>	<b>524,239</b>	<b>545,700</b>	<b>569,883</b>	<b>597,561</b>	<b>605,503</b>	<b>605,856</b>
<b>Due to Central Bank</b>	<b>2,848</b>	<b>5,836</b>	<b>4,342</b>	<b>4,203</b>	<b>3,313</b>	<b>2,596</b>	<b>1,539</b>	<b>1,233</b>	<b>1,048</b>	<b>1,210</b>	<b>1,156</b>	<b>2,561</b>	<b>866</b>
<b>Due to Resident Banks</b>	<b>32,939</b>	<b>47,685</b>	<b>54,578</b>	<b>62,896</b>	<b>57,525</b>	<b>54,814</b>	<b>71,458</b>	<b>73,342</b>	<b>83,729</b>	<b>82,041</b>	<b>80,038</b>	<b>75,309</b>	<b>78,522</b>
<b>Capital Market Funding &amp; Term Borrowings</b>	<b>26,957</b>	<b>28,791</b>	<b>25,887</b>	<b>29,564</b>	<b>27,730</b>	<b>31,745</b>	<b>31,738</b>	<b>31,923</b>	<b>31,934</b>	<b>31,939</b>	<b>38,867</b>	<b>36,871</b>	<b>36,879</b>
<b>Foreign Liabilities</b>	<b>778,461</b>	<b>806,943</b>	<b>841,296</b>	<b>877,415</b>	<b>894,703</b>	<b>878,489</b>	<b>970,879</b>	<b>1,038,205</b>	<b>1,165,159</b>	<b>1,268,442</b>	<b>1,258,986</b>	<b>1,289,287</b>	<b>1,291,322</b>
Due to H.O and/or Branches Abroad	62,486	74,066	129,991	122,560	143,330	155,738	164,486	202,423	232,590	265,897	234,727	247,089	241,878
Due to Other Banks Abroad	167,631	184,619	186,864	205,242	197,815	179,440	226,808	241,521	283,962	306,142	308,558	322,677	322,899
Capital Market Funding	184,395	165,356	161,995	160,454	167,161	166,678	163,849	173,612	201,137	200,202	207,908	213,515	214,490
Other Term Borrowings	49,986	35,799	36,457	35,489	36,381	38,564	35,665	40,925	41,131	39,240	44,650	45,570	43,268
Other Deposits ( LCY + FCY )	230,994	212,530	202,047	220,930	221,821	213,469	245,683	248,620	257,238	294,627	297,848	290,705	301,752
Other Foreign Liabilities	82,969	134,573	123,942	132,740	128,195	124,600	134,388	131,105	149,102	162,334	165,295	169,731	167,036
<b>Unclassified Liabilities</b>	<b>305,403</b>	<b>333,189</b>	<b>327,726</b>	<b>355,166</b>	<b>349,088</b>	<b>354,708</b>	<b>336,941</b>	<b>351,174</b>	<b>342,214</b>	<b>341,013</b>	<b>344,296</b>	<b>344,759</b>	<b>346,500</b>
Inter-Branch Transactions	14,013	7,635	8,117	9,929	10,325	8,975	9,153	11,501	14,085	11,573	16,016	5,886	5,988
Other Liabilities	291,390	325,554	319,609	345,237	338,763	345,733	327,788	339,673	328,130	329,441	328,280	338,873	340,512
- Of which : Provisions <sup>1</sup>	155,547	155,549	141,072	140,270	135,445	134,166	127,911	127,641	121,601	117,132	108,094	108,911	109,114
<b>Total Liabilities</b>	<b>3,321,488</b>	<b>3,667,611</b>	<b>4,071,099</b>	<b>4,254,514</b>	<b>4,310,154</b>	<b>4,401,679</b>	<b>4,559,128</b>	<b>4,719,394</b>	<b>4,973,331</b>	<b>5,199,806</b>	<b>5,339,732</b>	<b>5,413,623</b>	<b>5,472,492</b>

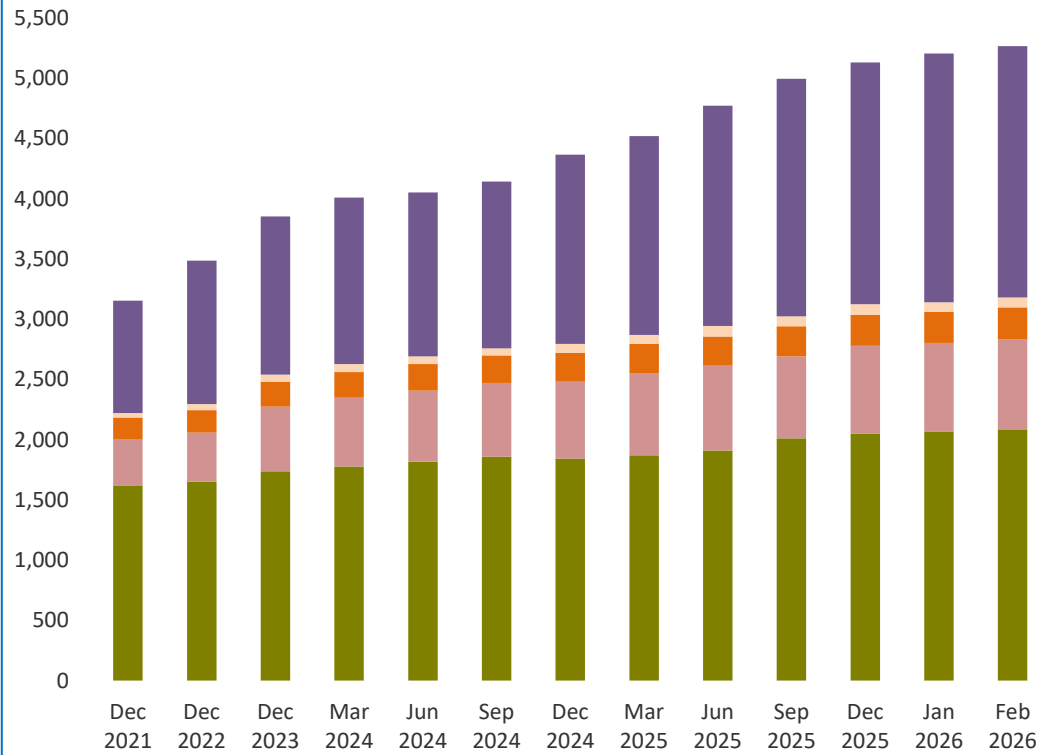
\* Revised to account for year end amendments

\*\* Preliminary

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

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

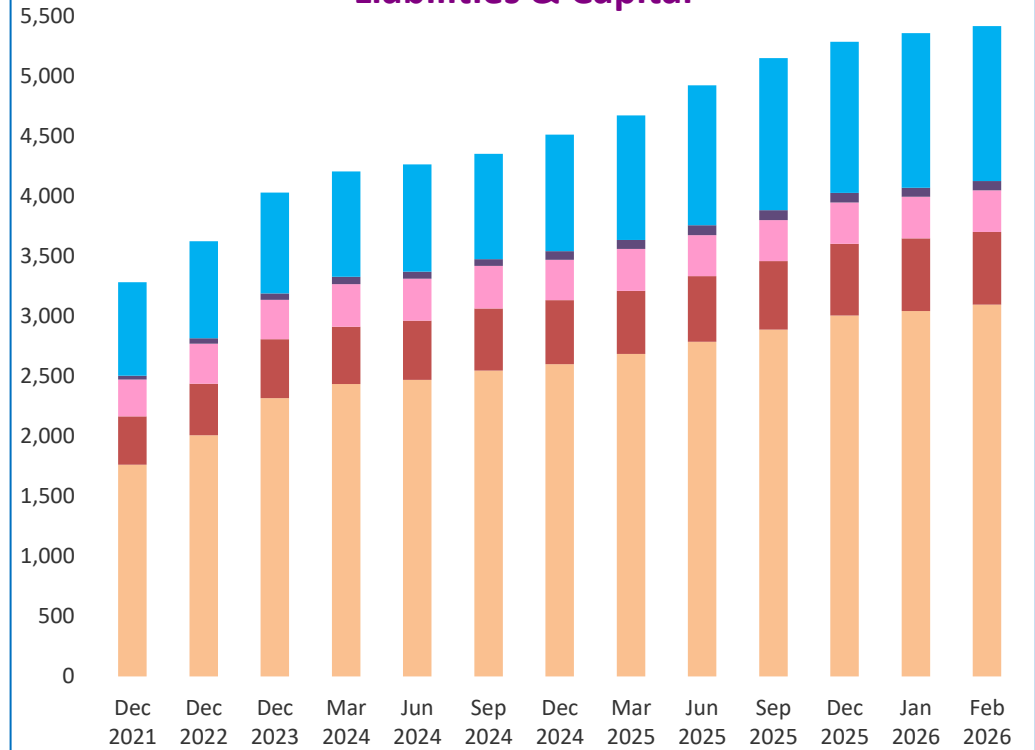
### Aggregated Balance Sheet of Banks - Assets



AED Bln

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

### Aggregated Balance Sheet of Banks - Liabilities & Capital



AED Bln

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

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

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Sep 2025</b>	<b>Dec 2025 *</b>	<b>Jan 2026</b>	<b>Feb 2026 **</b>
<b>Domestic Assets</b>													
<b>Cash and Deposits with C.B</b>	<b>291,537</b>	<b>304,601</b>	<b>421,513</b>	<b>441,513</b>	<b>454,032</b>	<b>466,876</b>	<b>493,573</b>	<b>523,771</b>	<b>547,561</b>	<b>521,738</b>	<b>561,092</b>	<b>577,941</b>	<b>583,737</b>
Cash in Hand ( LCY )	16,296	16,439	17,011	17,861	16,762	16,976	18,023	20,429	18,488	18,079	20,365	19,017	18,477
Deposits with Central Bank	275,241	288,162	404,502	423,652	437,270	449,900	475,550	503,341	529,073	503,659	540,726	558,924	565,261
<b>Due From Resident Banks</b>	<b>19,888</b>	<b>33,353</b>	<b>43,621</b>	<b>46,531</b>	<b>44,597</b>	<b>38,464</b>	<b>50,508</b>	<b>52,589</b>	<b>59,669</b>	<b>57,118</b>	<b>58,560</b>	<b>54,968</b>	<b>56,572</b>
<b>Domestic Credit and Investments</b>	<b>1,646,596</b>	<b>1,697,819</b>	<b>1,803,963</b>	<b>1,844,129</b>	<b>1,891,978</b>	<b>1,940,529</b>	<b>1,930,558</b>	<b>1,963,960</b>	<b>2,000,329</b>	<b>2,099,155</b>	<b>2,143,013</b>	<b>2,160,645</b>	<b>2,182,861</b>
<b>a) Credit Facilities</b>	<b>1,470,505</b>	<b>1,514,739</b>	<b>1,603,334</b>	<b>1,638,146</b>	<b>1,679,161</b>	<b>1,720,967</b>	<b>1,704,595</b>	<b>1,734,037</b>	<b>1,772,540</b>	<b>1,868,643</b>	<b>1,905,122</b>	<b>1,921,736</b>	<b>1,940,977</b>
<b>Claims on Private Sector</b>	<b>1,003,614</b>	<b>1,064,198</b>	<b>1,132,194</b>	<b>1,161,134</b>	<b>1,195,385</b>	<b>1,234,657</b>	<b>1,231,166</b>	<b>1,266,493</b>	<b>1,312,045</b>	<b>1,354,833</b>	<b>1,375,664</b>	<b>1,383,684</b>	<b>1,401,973</b>
Commercial Bills	37,525	50,088	60,064	63,622	68,631	68,160	71,602	78,851	84,695	89,261	87,964	85,611	87,552
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	966,089	1,014,110	1,072,130	1,097,512	1,126,754	1,166,497	1,159,564	1,187,642	1,227,351	1,265,571	1,287,700	1,298,073	1,314,422
<b>Claims on Government</b>	<b>223,299</b>	<b>200,882</b>	<b>176,890</b>	<b>181,175</b>	<b>183,289</b>	<b>186,860</b>	<b>187,927</b>	<b>186,281</b>	<b>190,408</b>	<b>220,064</b>	<b>221,488</b>	<b>227,308</b>	<b>224,155</b>
<b>Claims on Public Sector ( GREs )</b>	<b>229,076</b>	<b>237,876</b>	<b>274,824</b>	<b>278,841</b>	<b>284,372</b>	<b>283,766</b>	<b>270,160</b>	<b>265,779</b>	<b>255,317</b>	<b>275,582</b>	<b>287,553</b>	<b>290,963</b>	<b>294,812</b>
Commercial Bills	8,030	5,607	6,059	8,472	8,635	8,062	10,094	11,012	9,467	10,913	28,187	31,266	31,781
Loans,Advances & Overdrafts	221,046	232,269	268,765	270,369	275,736	275,704	260,066	254,768	245,849	264,670	259,366	259,698	263,031
<b>Claims on Other Financial Institutions</b>	<b>14,516</b>	<b>11,783</b>	<b>19,426</b>	<b>16,996</b>	<b>16,115</b>	<b>15,685</b>	<b>15,342</b>	<b>15,484</b>	<b>14,770</b>	<b>18,164</b>	<b>20,417</b>	<b>19,780</b>	<b>20,037</b>
Loans,Advances & Overdrafts	14,516	11,783	19,426	16,996	16,115	15,685	15,342	15,484	14,770	18,164	20,417	19,780	20,037
<b>b) Domestic Investments</b>	<b>176,091</b>	<b>183,080</b>	<b>200,629</b>	<b>205,983</b>	<b>212,817</b>	<b>219,562</b>	<b>225,964</b>	<b>229,924</b>	<b>227,789</b>	<b>230,512</b>	<b>237,891</b>	<b>238,909</b>	<b>241,883</b>
<b>Unclassified Assets</b>	<b>153,428</b>	<b>165,950</b>	<b>201,948</b>	<b>225,706</b>	<b>239,473</b>	<b>239,368</b>	<b>176,125</b>	<b>181,896</b>	<b>185,039</b>	<b>185,294</b>	<b>192,269</b>	<b>189,558</b>	<b>189,189</b>
Fixed Assets	32,092	31,734	31,261	32,492	32,129	32,649	31,540	32,466	32,612	32,198	30,608	31,261	31,086
Inter-Branch Transactions	4,412	9,104	46,118	64,144	75,996	69,533	13,549	13,814	16,580	12,824	17,164	5,956	6,166
Other Assets	116,924	125,112	124,569	129,070	131,348	137,185	131,037	135,616	135,847	140,271	144,496	152,341	151,936
<b>Foreign Assets</b>	<b>794,516</b>	<b>1,027,245</b>	<b>1,137,679</b>	<b>1,203,531</b>	<b>1,184,436</b>	<b>1,209,314</b>	<b>1,383,223</b>	<b>1,457,127</b>	<b>1,612,268</b>	<b>1,752,463</b>	<b>1,804,740</b>	<b>1,859,821</b>	<b>1,874,316</b>
Due from H.O. and/or Branches Abroad	179,284	207,818	169,422	172,751	133,606	121,728	218,679	216,296	237,314	296,446	286,138	261,923	259,912
Due from Other Banks Abroad	155,384	210,930	245,597	254,523	255,795	268,299	288,769	321,710	360,850	369,882	354,301	405,920	405,463
Cash in Hand ( FCY )	107	164	319	295	470	380	380	583	341	509	1,408	483	707
Securities	247,104	299,080	388,426	410,315	418,830	443,245	457,525	481,941	514,552	538,732	557,480	572,309	576,516
Credit to Non-Residents	148,946	191,753	221,111	242,343	252,362	268,258	296,143	325,351	376,980	418,069	475,944	482,779	493,266
Other Foreign Assets	63,691	117,500	112,804	123,304	123,374	107,405	121,727	111,247	122,231	128,824	129,469	136,406	138,452
<b>Total Assets</b>	<b>2,905,965</b>	<b>3,228,968</b>	<b>3,608,724</b>	<b>3,761,410</b>	<b>3,814,517</b>	<b>3,894,550</b>	<b>4,033,988</b>	<b>4,179,343</b>	<b>4,404,866</b>	<b>4,615,768</b>	<b>4,759,674</b>	<b>4,842,933</b>	<b>4,886,674</b>

\* Revised to account for year end amendments

\*\* Preliminary

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

(In Millions of AED)													
Item	Dec 2021	Dec 2022	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025	Dec 2025 *	Jan 2026	Feb 2026 **
<b>Domestic Liabilities</b>													
<b>Monetary Deposits</b>	<b>524,246</b>	<b>546,521</b>	<b>617,289</b>	<b>650,247</b>	<b>656,911</b>	<b>668,655</b>	<b>710,036</b>	<b>733,371</b>	<b>769,635</b>	<b>781,140</b>	<b>803,566</b>	<b>812,415</b>	<b>828,402</b>
Demand Deposits ( LCY )	519,861	540,948	610,483	639,552	647,017	658,075	699,827	723,810	757,237	769,886	794,025	800,640	816,145
Bankers Drafts	4,385	5,573	6,806	10,695	9,894	10,580	10,209	9,561	12,399	11,254	9,541	11,775	12,257
<b>Quasi Monetary Deposits</b>	<b>746,075</b>	<b>827,453</b>	<b>1,036,872</b>	<b>1,090,806</b>	<b>1,122,675</b>	<b>1,179,067</b>	<b>1,192,561</b>	<b>1,276,635</b>	<b>1,326,201</b>	<b>1,361,662</b>	<b>1,487,099</b>	<b>1,516,486</b>	<b>1,550,798</b>
Time Deposits ( LCY )	303,283	321,825	405,951	421,066	438,623	474,665	484,773	537,513	558,162	587,031	668,580	667,603	690,923
Savings Deposits ( LCY )	176,290	171,016	201,031	215,295	231,198	233,702	241,563	261,701	282,576	300,557	313,703	325,617	335,631
Other Deposits ( FCY )	266,502	334,612	429,890	454,445	452,855	470,700	466,225	477,421	485,463	474,075	504,816	523,266	524,243
<b>Government Deposits ( LCY + FCY )</b>	<b>285,052</b>	<b>395,110</b>	<b>400,066</b>	<b>418,152</b>	<b>418,073</b>	<b>415,465</b>	<b>407,326</b>	<b>385,018</b>	<b>393,821</b>	<b>434,522</b>	<b>391,536</b>	<b>399,491</b>	<b>390,344</b>
<b>Other Domestic Deposits ( LCY + FCY ) **</b>	<b>13,275</b>	<b>16,150</b>	<b>18,785</b>	<b>19,625</b>	<b>18,350</b>	<b>19,593</b>	<b>20,688</b>	<b>21,520</b>	<b>23,488</b>	<b>23,481</b>	<b>21,434</b>	<b>23,193</b>	<b>20,821</b>
<b>Capital and Reserves</b>	<b>348,596</b>	<b>370,185</b>	<b>422,351</b>	<b>407,739</b>	<b>427,468</b>	<b>448,699</b>	<b>461,755</b>	<b>449,826</b>	<b>470,362</b>	<b>493,148</b>	<b>518,971</b>	<b>526,086</b>	<b>525,565</b>
<b>Due to Central Bank</b>	<b>2,830</b>	<b>5,812</b>	<b>4,149</b>	<b>3,488</b>	<b>3,195</b>	<b>2,333</b>	<b>1,423</b>	<b>1,131</b>	<b>775</b>	<b>1,044</b>	<b>273</b>	<b>2,394</b>	<b>163</b>
<b>Due to Resident Banks</b>	<b>31,700</b>	<b>46,086</b>	<b>51,994</b>	<b>59,781</b>	<b>55,145</b>	<b>51,878</b>	<b>68,805</b>	<b>70,679</b>	<b>79,486</b>	<b>78,876</b>	<b>75,210</b>	<b>70,659</b>	<b>74,329</b>
<b>Capital Market Funding &amp; Term Borrowings</b>	<b>26,957</b>	<b>28,791</b>	<b>25,887</b>	<b>29,564</b>	<b>27,730</b>	<b>31,745</b>	<b>31,738</b>	<b>31,923</b>	<b>31,934</b>	<b>31,939</b>	<b>38,867</b>	<b>36,871</b>	<b>36,879</b>
<b>Foreign Liabilities</b>	<b>665,190</b>	<b>699,350</b>	<b>745,209</b>	<b>771,149</b>	<b>778,811</b>	<b>763,879</b>	<b>840,565</b>	<b>896,746</b>	<b>1,005,701</b>	<b>1,106,719</b>	<b>1,114,607</b>	<b>1,148,426</b>	<b>1,149,971</b>
Due to H.O and/or Branches Abroad	25,604	47,395	104,292	94,726	114,438	124,960	121,363	158,156	174,567	204,999	191,526	209,753	206,695
Due to Other Banks Abroad	134,896	159,747	164,532	173,692	160,119	147,799	196,730	205,512	245,453	272,010	278,549	287,817	286,225
Capital Market Funding	181,608	163,522	160,802	159,221	166,187	165,840	163,256	172,897	200,281	199,124	205,793	211,123	212,074
Other Term Borrowings	49,538	35,320	36,332	35,364	36,287	38,439	35,560	40,798	41,024	39,113	44,523	45,443	43,141
Other Deposits ( LCY + FCY )	198,345	175,263	163,649	183,463	181,222	169,425	196,369	195,060	204,115	237,755	235,202	232,018	241,817
Other Foreign Liabilities	75,199	118,103	115,602	124,683	120,559	117,417	127,287	124,323	140,262	153,718	159,014	162,272	160,020
<b>Unclassified Liabilities</b>	<b>262,044</b>	<b>293,510</b>	<b>286,122</b>	<b>310,859</b>	<b>306,158</b>	<b>313,238</b>	<b>299,091</b>	<b>312,494</b>	<b>303,462</b>	<b>303,237</b>	<b>308,109</b>	<b>306,914</b>	<b>309,404</b>
Inter-Branch Transactions	13,952	7,581	7,535	9,703	10,233	8,895	9,043	11,446	13,991	11,519	15,934	5,763	5,892
Other Liabilities	248,092	285,929	278,587	301,156	295,925	304,343	290,048	301,047	289,471	291,718	292,176	301,151	303,511
- Of which : Provisions <sup>1</sup>	124,486	128,887	118,020	117,158	114,734	113,435	108,714	108,574	102,521	99,706	91,122	91,752	92,245
<b>Total Liabilities</b>	<b>2,905,965</b>	<b>3,228,968</b>	<b>3,608,724</b>	<b>3,761,410</b>	<b>3,814,517</b>	<b>3,894,550</b>	<b>4,033,988</b>	<b>4,179,343</b>	<b>4,404,866</b>	<b>4,615,768</b>	<b>4,759,674</b>	<b>4,842,933</b>	<b>4,886,674</b>

\* Revised to account for year end amendments

\*\* Preliminary

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

<sup>1</sup> 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 )

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Sep 2025</b>	<b>Dec 2025 *</b>	<b>Jan 2026</b>	<b>Feb 2026 **</b>
<b>Domestic Assets</b>													
<b>Cash and Deposits with C.B</b>	<b>90,341</b>	<b>103,972</b>	<b>115,837</b>	<b>130,812</b>	<b>136,687</b>	<b>144,167</b>	<b>145,681</b>	<b>159,238</b>	<b>155,905</b>	<b>158,058</b>	<b>169,715</b>	<b>158,757</b>	<b>165,954</b>
Cash in Hand ( LCY )	1,437	1,636	1,790	1,863	1,522	1,516	1,572	1,962	1,736	1,775	2,076	2,388	1,849
Deposits with Central Bank	88,904	102,336	114,047	128,949	135,165	142,651	144,109	157,275	154,169	156,284	167,638	156,370	164,105
<b>Due From Resident Banks</b>	<b>16,009</b>	<b>16,635</b>	<b>13,423</b>	<b>18,803</b>	<b>18,075</b>	<b>20,391</b>	<b>23,701</b>	<b>22,064</b>	<b>26,732</b>	<b>27,515</b>	<b>27,486</b>	<b>24,784</b>	<b>26,027</b>
<b>Domestic Credit and Investments</b>	<b>155,921</b>	<b>139,424</b>	<b>140,555</b>	<b>145,113</b>	<b>145,006</b>	<b>148,387</b>	<b>150,539</b>	<b>148,315</b>	<b>152,257</b>	<b>160,979</b>	<b>163,758</b>	<b>163,855</b>	<b>165,845</b>
<b>a) Credit Facilities</b>	<b>148,452</b>	<b>136,198</b>	<b>134,357</b>	<b>138,445</b>	<b>137,219</b>	<b>138,772</b>	<b>138,404</b>	<b>134,809</b>	<b>138,178</b>	<b>143,281</b>	<b>143,846</b>	<b>143,334</b>	<b>144,901</b>
<b>Claims on Private Sector</b>	<b>117,131</b>	<b>108,767</b>	<b>108,071</b>	<b>111,167</b>	<b>111,034</b>	<b>111,100</b>	<b>110,519</b>	<b>110,673</b>	<b>112,792</b>	<b>114,963</b>	<b>115,135</b>	<b>116,193</b>	<b>117,481</b>
Commercial Bills	10,048	10,362	9,591	11,563	12,443	10,389	10,314	9,864	10,390	10,815	10,566	9,843	9,663
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	107,083	98,405	98,480	99,604	98,591	100,711	100,205	100,809	102,402	104,148	104,569	106,350	107,818
<b>Claims on Government</b>	<b>12,739</b>	<b>10,848</b>	<b>7,409</b>	<b>7,159</b>	<b>7,323</b>	<b>6,666</b>	<b>6,580</b>	<b>5,116</b>	<b>5,462</b>	<b>6,312</b>	<b>5,426</b>	<b>5,037</b>	<b>5,683</b>
<b>Claims on Public Sector ( GREs )</b>	<b>16,315</b>	<b>15,430</b>	<b>17,658</b>	<b>18,696</b>	<b>17,988</b>	<b>20,110</b>	<b>20,627</b>	<b>18,116</b>	<b>18,649</b>	<b>20,961</b>	<b>21,987</b>	<b>20,866</b>	<b>20,527</b>
Commercial Bills	245	78	316	515	350	430	574	171	343	437	1,026	895	947
Loans,Advances & Overdrafts	16,070	15,352	17,342	18,181	17,638	19,680	20,053	17,945	18,306	20,523	20,961	19,971	19,580
<b>Claims on Other Financial Institutions</b>	<b>2,267</b>	<b>1,153</b>	<b>1,219</b>	<b>1,423</b>	<b>875</b>	<b>896</b>	<b>678</b>	<b>903</b>	<b>1,274</b>	<b>1,046</b>	<b>1,298</b>	<b>1,238</b>	<b>1,210</b>
Loans,Advances & Overdrafts	2,267	1,153	1,219	1,423	875	896	678	903	1,274	1,046	1,298	1,238	1,210
<b>b) Domestic Investments</b>	<b>7,469</b>	<b>3,226</b>	<b>6,198</b>	<b>6,668</b>	<b>7,787</b>	<b>9,616</b>	<b>12,134</b>	<b>13,506</b>	<b>14,079</b>	<b>17,698</b>	<b>19,912</b>	<b>20,521</b>	<b>20,944</b>
<b>Unclassified Assets</b>	<b>14,599</b>	<b>14,830</b>	<b>16,745</b>	<b>19,608</b>	<b>17,465</b>	<b>18,782</b>	<b>16,264</b>	<b>17,288</b>	<b>17,364</b>	<b>18,929</b>	<b>16,472</b>	<b>18,175</b>	<b>17,415</b>
Fixed Assets	1,763	1,519	1,482	1,469	1,486	1,471	1,465	1,479	1,477	1,479	1,463	1,469	1,458
Inter-Branch Transactions	21	55	31	99	53	24	50	61	208	287	14	17	60
Other Assets	12,815	13,256	15,232	18,040	15,927	17,286	14,748	15,747	15,678	17,163	14,995	16,689	15,897
<b>Foreign Assets</b>	<b>138,653</b>	<b>163,782</b>	<b>175,815</b>	<b>178,768</b>	<b>178,403</b>	<b>175,402</b>	<b>188,956</b>	<b>193,147</b>	<b>216,206</b>	<b>218,557</b>	<b>202,628</b>	<b>205,120</b>	<b>210,577</b>
Due from H.O. and/or Branches Abroad	10,807	17,601	26,523	22,774	29,880	22,194	29,817	25,706	41,703	39,782	36,219	31,678	32,859
Due from Other Banks Abroad	52,253	55,897	68,054	77,668	66,569	70,278	71,144	76,280	78,359	79,118	75,030	74,600	77,371
Cash in Hand ( FCY )	57	60	36	39	27	35	32	41	21	41	41	30	37
Securities	42,573	42,043	39,810	41,476	40,689	42,063	39,162	38,399	40,290	42,045	40,099	40,594	41,427
Credit to Non-Residents	26,149	36,746	32,544	27,965	32,172	33,882	41,653	45,883	46,549	48,703	44,912	50,380	51,585
Other Foreign Assets	6,814	11,435	8,848	8,846	9,067	6,951	7,148	6,837	9,285	8,867	6,327	7,838	7,298
<b>Total Assets</b>	<b>415,523</b>	<b>438,643</b>	<b>462,375</b>	<b>493,104</b>	<b>495,637</b>	<b>507,128</b>	<b>525,140</b>	<b>540,051</b>	<b>568,465</b>	<b>584,038</b>	<b>580,059</b>	<b>570,690</b>	<b>585,818</b>

\* Revised to account for year end amendments

\*\* Preliminary

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

(In Millions of AED)													
Item	Dec 2021	Dec 2022	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025	Dec 2025 *	Jan 2026	Feb 2026 **
<b>Domestic Liabilities</b>													
<b>Monetary Deposits</b>	83,525	89,105	94,991	100,618	100,090	99,245	103,144	105,721	108,644	105,871	114,122	112,952	113,239
Demand Deposits ( LCY )	82,905	88,248	94,135	99,230	99,047	97,954	102,255	104,500	106,980	104,693	112,936	111,457	111,394
Bankers Drafts	620	857	856	1,388	1,043	1,291	889	1,221	1,664	1,177	1,186	1,495	1,845
<b>Quasi Monetary Deposits</b>	114,426	137,948	155,980	165,008	161,811	173,364	175,233	173,178	177,512	193,358	196,224	190,124	204,330
Time Deposits ( LCY )	26,988	30,334	44,212	49,288	47,192	53,650	51,848	55,114	54,723	57,067	58,662	59,709	63,438
Savings Deposits ( LCY )	13,553	12,636	12,065	12,314	12,244	12,076	12,152	13,040	13,249	13,031	13,119	13,416	13,647
Other Deposits ( FCY )	73,885	94,978	99,703	103,406	102,375	107,638	111,233	105,024	109,540	123,260	124,443	116,999	127,245
<b>Government Deposits ( LCY + FCY )</b>	2,356	945	1,063	1,176	1,362	1,071	601	643	958	1,489	1,414	1,265	1,115
<b>Other Domestic Deposits ( LCY + FCY ) **</b>	3,377	3,330	2,930	3,062	3,315	3,409	3,271	3,193	3,286	3,755	3,433	3,408	3,499
<b>Capital and Reserves</b>	53,952	58,420	66,943	68,837	67,739	70,760	71,958	74,413	75,337	76,735	78,590	79,417	80,292
<b>Due to Central Bank</b>	18	24	193	715	118	263	116	101	273	166	883	168	703
<b>Due to Resident Banks</b>	1,239	1,599	2,584	3,115	2,380	2,936	2,653	2,662	4,244	3,165	4,828	4,650	4,193
<b>Capital Market Funding &amp; Term Borrowings</b>	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Foreign Liabilities</b>	113,271	107,593	96,087	106,266	115,892	114,610	130,315	141,459	159,458	161,723	144,379	140,861	141,351
Due to H.O and/or Branches Abroad	36,882	26,671	25,699	27,834	28,892	30,778	43,123	44,267	58,023	60,898	43,200	37,336	35,183
Due to Other Banks Abroad	32,735	24,872	22,332	31,550	37,696	31,641	30,078	36,009	38,509	34,133	30,009	34,860	36,674
Capital Market Funding	2,787	1,834	1,193	1,233	974	838	593	715	856	1,078	2,115	2,392	2,416
Other Term Borrowings	448	479	125	125	95	125	105	127	107	128	128	128	128
Other Deposits ( LCY + FCY )	32,649	37,267	38,398	37,467	40,600	44,044	49,314	53,560	53,124	56,871	62,647	58,686	59,935
Other Foreign Liabilities	7,770	16,470	8,340	8,057	7,636	7,183	7,101	6,782	8,840	8,616	6,281	7,459	7,016
<b>Unclassified Liabilities</b>	43,359	39,679	41,604	44,307	42,931	41,470	37,850	38,680	38,752	37,776	36,187	37,845	37,096
Inter-Branch Transactions	61	54	582	226	92	80	110	54	93	54	83	123	96
Other Liabilities	43,298	39,625	41,022	44,081	42,839	41,391	37,740	38,626	38,659	37,722	36,104	37,722	37,001
- Of which : Provisions <sup>1</sup>	31,061	26,662	23,052	23,112	20,711	20,731	19,197	19,067	19,080	17,426	16,972	17,159	16,869
<b>Total Liabilities</b>	<b>415,523</b>	<b>438,643</b>	<b>462,375</b>	<b>493,104</b>	<b>495,637</b>	<b>507,128</b>	<b>525,140</b>	<b>540,051</b>	<b>568,465</b>	<b>584,038</b>	<b>580,059</b>	<b>570,690</b>	<b>585,818</b>

\* Revised to account for year end amendments

\*\* Preliminary

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

<sup>1</sup> 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 )

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Sep 2025</b>	<b>Dec 2025 *</b>	<b>Jan 2026</b>	<b>Feb 2026 **</b>
<b>Domestic Assets</b>													
<b>Cash and Deposits with C.B</b>	<b>307,529</b>	<b>334,440</b>	<b>453,033</b>	<b>480,357</b>	<b>505,296</b>	<b>525,117</b>	<b>552,178</b>	<b>589,663</b>	<b>604,364</b>	<b>582,959</b>	<b>610,309</b>	<b>618,686</b>	<b>625,399</b>
Cash in Hand ( LCY )	12,251	12,873	12,776	13,650	12,566	12,115	13,656	15,269	14,008	14,019	15,896	15,205	14,163
Deposits with Central Bank	295,278	321,567	440,257	466,707	492,730	513,002	538,521	574,395	590,355	568,940	594,413	603,480	611,236
<b>Due From Resident Banks</b>	<b>30,133</b>	<b>43,107</b>	<b>48,873</b>	<b>58,054</b>	<b>53,307</b>	<b>54,199</b>	<b>65,384</b>	<b>64,044</b>	<b>78,066</b>	<b>74,561</b>	<b>77,149</b>	<b>72,413</b>	<b>73,883</b>
<b>Domestic Credit and Investments</b>	<b>1,407,069</b>	<b>1,419,925</b>	<b>1,491,335</b>	<b>1,527,554</b>	<b>1,552,428</b>	<b>1,590,316</b>	<b>1,581,940</b>	<b>1,597,890</b>	<b>1,616,515</b>	<b>1,704,767</b>	<b>1,748,840</b>	<b>1,760,701</b>	<b>1,781,479</b>
<b>a) Credit Facilities</b>	<b>1,270,066</b>	<b>1,286,434</b>	<b>1,343,925</b>	<b>1,378,948</b>	<b>1,397,525</b>	<b>1,427,345</b>	<b>1,410,661</b>	<b>1,422,115</b>	<b>1,446,155</b>	<b>1,528,573</b>	<b>1,560,897</b>	<b>1,570,357</b>	<b>1,588,196</b>
<b>Claims on Private Sector</b>	<b>843,753</b>	<b>891,722</b>	<b>932,619</b>	<b>960,477</b>	<b>980,933</b>	<b>1,006,060</b>	<b>998,286</b>	<b>1,022,411</b>	<b>1,059,426</b>	<b>1,090,930</b>	<b>1,107,211</b>	<b>1,109,118</b>	<b>1,121,954</b>
Commercial Bills	47,573	60,450	65,149	70,130	75,665	73,944	76,536	82,581	90,341	95,669	94,832	91,865	91,688
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	796,180	831,272	867,470	890,347	905,268	932,115	921,750	939,829	969,085	995,261	1,012,378	1,017,253	1,030,266
<b>Claims on Government</b>	<b>210,615</b>	<b>177,028</b>	<b>149,573</b>	<b>152,885</b>	<b>149,555</b>	<b>150,485</b>	<b>151,499</b>	<b>147,112</b>	<b>146,251</b>	<b>175,874</b>	<b>175,896</b>	<b>181,595</b>	<b>180,705</b>
<b>Claims on Public Sector ( GREs )</b>	<b>200,652</b>	<b>206,149</b>	<b>242,556</b>	<b>248,525</b>	<b>251,397</b>	<b>255,586</b>	<b>246,604</b>	<b>238,056</b>	<b>226,479</b>	<b>244,556</b>	<b>257,826</b>	<b>260,376</b>	<b>266,043</b>
Commercial Bills	8,275	5,685	5,905	8,305	8,141	8,401	10,622	11,140	9,491	11,099	28,055	31,002	31,570
Loans,Advances & Overdrafts	192,377	200,464	236,651	240,220	243,256	247,185	235,982	226,916	216,988	233,457	229,771	229,374	234,473
<b>Claims on Other Financial Institutions</b>	<b>15,046</b>	<b>11,535</b>	<b>19,177</b>	<b>17,061</b>	<b>15,640</b>	<b>15,214</b>	<b>14,272</b>	<b>14,536</b>	<b>13,999</b>	<b>17,214</b>	<b>19,964</b>	<b>19,267</b>	<b>19,493</b>
Loans,Advances & Overdrafts	15,046	11,535	19,177	17,061	15,640	15,214	14,272	14,536	13,999	17,214	19,964	19,267	19,493
<b>b) Domestic Investments</b>	<b>137,003</b>	<b>133,491</b>	<b>147,410</b>	<b>148,606</b>	<b>154,903</b>	<b>162,971</b>	<b>171,278</b>	<b>175,775</b>	<b>170,359</b>	<b>176,194</b>	<b>187,943</b>	<b>190,344</b>	<b>193,283</b>
<b>Unclassified Assets</b>	<b>139,344</b>	<b>150,771</b>	<b>190,700</b>	<b>216,233</b>	<b>226,778</b>	<b>228,126</b>	<b>164,389</b>	<b>170,829</b>	<b>173,709</b>	<b>176,558</b>	<b>181,374</b>	<b>179,691</b>	<b>178,695</b>
Fixed Assets	28,048	27,555	25,960	27,460	26,907	27,425	27,057	28,007	27,433	27,061	25,667	26,273	26,075
Inter-Branch Transactions	4,433	9,159	46,149	64,243	76,049	69,531	13,575	13,847	16,763	13,087	17,155	5,950	6,200
Other Assets	106,863	114,057	118,591	124,530	123,822	131,170	123,757	128,974	129,514	136,410	138,553	147,467	146,420
<b>Foreign Assets</b>	<b>847,091</b>	<b>1,088,639</b>	<b>1,185,287</b>	<b>1,243,051</b>	<b>1,219,238</b>	<b>1,236,163</b>	<b>1,400,464</b>	<b>1,457,593</b>	<b>1,612,373</b>	<b>1,744,780</b>	<b>1,757,838</b>	<b>1,808,630</b>	<b>1,822,932</b>
Due from H.O. and/or Branches Abroad	189,509	224,757	194,451	194,405	162,540	142,725	247,256	240,838	277,858	335,163	321,315	292,550	291,737
Due from Other Banks Abroad	195,407	251,708	297,604	315,401	303,426	320,111	339,234	371,793	411,709	422,317	399,128	450,716	449,783
Cash in Hand ( FCY )	149	209	344	316	483	390	392	608	347	518	1,420	485	714
Securities	251,875	289,513	355,028	370,908	374,825	399,157	405,702	423,716	452,607	471,669	492,453	501,623	507,185
Credit to Non-Residents	140,942	195,263	218,510	232,590	247,107	261,306	281,460	304,120	341,019	380,212	410,856	422,529	431,658
Other Foreign Assets	69,209	127,189	119,350	129,431	130,857	112,474	126,420	116,519	128,834	134,902	132,666	140,726	141,855
<b>Total Assets</b>	<b>2,731,166</b>	<b>3,036,882</b>	<b>3,369,228</b>	<b>3,525,249</b>	<b>3,557,047</b>	<b>3,633,920</b>	<b>3,764,355</b>	<b>3,880,019</b>	<b>4,085,027</b>	<b>4,283,625</b>	<b>4,375,511</b>	<b>4,440,120</b>	<b>4,482,387</b>

\* Revised to account for year end amendments

\*\* Preliminary

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

(In Millions of AED)													
Item	Dec 2021	Dec 2022	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025	Dec 2025 *	Jan 2026	Feb 2026 **
<b>Domestic Liabilities</b>													
<b>Monetary Deposits</b>	515,958	537,896	608,276	638,298	640,298	653,060	696,431	715,352	750,461	755,370	784,054	788,608	801,345
Demand Deposits ( LCY )	511,921	532,594	602,092	628,239	631,431	643,110	687,903	706,621	738,409	745,549	775,317	777,967	790,057
Bankers Drafts	4,037	5,302	6,184	10,059	8,867	9,950	8,528	8,730	12,052	9,821	8,737	10,641	11,288
<b>Quasi Monetary Deposits</b>	627,414	724,877	913,536	961,391	989,456	1,042,918	1,053,848	1,107,898	1,130,901	1,174,959	1,275,097	1,290,426	1,326,917
Time Deposits ( LCY )	227,361	249,847	326,065	342,453	370,003	398,794	409,361	457,991	462,515	497,805	562,984	567,136	588,246
Savings Deposits ( LCY )	84,860	80,864	101,790	108,411	113,969	118,545	120,978	131,867	146,350	155,231	163,205	170,002	175,782
Other Deposits ( FCY )	315,193	394,166	485,681	510,527	505,485	525,580	523,508	518,041	522,036	521,923	548,907	553,287	562,889
<b>Government Deposits ( LCY + FCY )</b>	225,784	306,275	297,293	313,106	301,349	299,257	279,226	254,490	253,110	283,905	234,284	236,271	224,494
<b>Other Domestic Deposits ( LCY + FCY ) **</b>	14,029	16,840	19,151	19,985	19,118	19,698	21,049	21,062	21,968	23,094	21,174	22,133	20,729
<b>Capital and Reserves</b>	336,778	357,776	410,645	400,603	414,012	434,644	445,942	438,953	455,695	475,529	499,200	505,907	507,402
<b>Due to Central Bank</b>	2,609	5,779	3,925	4,078	2,395	2,501	1,434	1,200	967	1,035	1,102	626	749
<b>Due to Resident Banks</b>	27,534	29,735	31,463	40,159	39,066	38,585	48,959	46,779	60,683	57,952	56,988	54,551	54,008
<b>Capital Market Funding &amp; Term Borrowings</b>	2,904	2,899	3,667	3,671	1,836	4,026	4,020	4,028	4,039	4,042	4,041	6,830	6,838
<b>Foreign Liabilities</b>	726,628	779,668	814,562	849,055	864,099	847,123	938,232	1,000,918	1,127,581	1,225,561	1,212,523	1,248,027	1,252,241
Due to H.O and/or Branches Abroad	62,062	72,485	126,998	119,718	140,903	152,974	162,559	201,316	231,530	264,918	233,578	246,319	241,013
Due to Other Banks Abroad	157,380	175,945	177,936	196,703	189,208	170,298	217,628	231,688	274,555	292,996	295,025	310,862	312,973
Capital Market Funding	178,891	159,849	155,486	153,946	157,898	157,415	154,586	161,594	189,119	188,184	195,891	201,497	203,472
Other Term Borrowings	49,986	35,799	36,457	33,653	34,545	36,728	33,829	39,089	39,295	37,404	42,768	43,688	41,386
Other Deposits ( LCY + FCY )	196,400	202,201	194,983	213,559	214,090	206,170	236,623	237,698	246,418	282,648	282,960	279,248	290,048
Other Foreign Liabilities	81,909	133,389	122,702	131,476	127,455	123,538	133,008	129,533	146,665	159,410	162,302	166,413	163,349
<b>Unclassified Liabilities</b>	251,528	275,137	266,710	294,903	285,418	292,108	275,215	289,339	279,622	282,179	287,048	286,743	287,663
Inter-Branch Transactions	12,477	7,108	6,191	8,316	8,611	8,975	9,153	11,501	14,085	11,573	16,016	5,886	5,988
Other Liabilities	239,051	268,029	260,519	286,587	276,807	283,133	266,062	277,838	265,537	270,607	271,032	280,857	281,675
- Of which : Provisions <sup>1</sup>	132,852	132,194	117,365	117,753	112,575	111,975	106,361	106,399	101,500	97,206	89,644	90,413	90,563
<b>Total Liabilities</b>	<b>2,731,166</b>	<b>3,036,882</b>	<b>3,369,228</b>	<b>3,525,249</b>	<b>3,557,047</b>	<b>3,633,920</b>	<b>3,764,355</b>	<b>3,880,019</b>	<b>4,085,027</b>	<b>4,283,625</b>	<b>4,375,511</b>	<b>4,440,120</b>	<b>4,482,387</b>

\* Revised to account for year end amendments

\*\* Preliminary

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

<sup>1</sup> 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 )

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Sep 2025</b>	<b>Dec 2025 *</b>	<b>Jan 2026</b>	<b>Feb 2026 **</b>
<b>Domestic Assets</b>													
<b>Cash and Deposits with C.B</b>	<b>74,349</b>	<b>74,133</b>	<b>84,317</b>	<b>91,968</b>	<b>85,423</b>	<b>85,926</b>	<b>87,077</b>	<b>93,345</b>	<b>99,103</b>	<b>96,837</b>	<b>120,497</b>	<b>118,013</b>	<b>124,292</b>
Cash in Hand ( LCY )	5,482	5,202	6,025	6,074	5,718	6,377	5,938	7,123	6,216	5,835	6,546	6,200	6,163
Deposits with Central Bank	68,867	68,931	78,292	85,894	79,705	79,549	81,138	86,222	92,886	91,002	113,951	111,813	118,129
<b>Due From Resident Banks</b>	<b>5,764</b>	<b>6,881</b>	<b>8,171</b>	<b>7,280</b>	<b>9,366</b>	<b>4,656</b>	<b>8,825</b>	<b>10,608</b>	<b>8,335</b>	<b>10,072</b>	<b>8,896</b>	<b>7,339</b>	<b>8,716</b>
<b>Domestic Credit and Investments</b>	<b>395,448</b>	<b>417,318</b>	<b>453,183</b>	<b>461,688</b>	<b>484,556</b>	<b>498,600</b>	<b>499,158</b>	<b>514,386</b>	<b>536,071</b>	<b>555,368</b>	<b>557,931</b>	<b>563,799</b>	<b>567,227</b>
<b>a) Credit Facilities</b>	<b>348,891</b>	<b>364,503</b>	<b>393,766</b>	<b>397,643</b>	<b>418,855</b>	<b>432,394</b>	<b>432,338</b>	<b>446,731</b>	<b>464,562</b>	<b>483,351</b>	<b>488,070</b>	<b>494,712</b>	<b>497,682</b>
<b>Claims on Private Sector</b>	<b>276,992</b>	<b>281,243</b>	<b>307,646</b>	<b>311,824</b>	<b>325,486</b>	<b>339,697</b>	<b>343,399</b>	<b>354,755</b>	<b>365,411</b>	<b>378,866</b>	<b>383,589</b>	<b>390,759</b>	<b>397,500</b>
Commercial Bills	0	0	4,506	5,055	5,408	4,604	5,380	6,134	4,743	4,407	3,698	3,589	5,527
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	276,992	281,243	303,140	306,769	320,078	335,093	338,019	348,622	360,668	374,458	379,891	387,170	391,973
<b>Claims on Government</b>	<b>25,423</b>	<b>34,702</b>	<b>34,726</b>	<b>35,449</b>	<b>41,057</b>	<b>43,041</b>	<b>43,008</b>	<b>44,285</b>	<b>49,619</b>	<b>50,502</b>	<b>51,017</b>	<b>50,750</b>	<b>49,133</b>
<b>Claims on Public Sector ( GREs )</b>	<b>44,739</b>	<b>47,157</b>	<b>49,926</b>	<b>49,012</b>	<b>50,962</b>	<b>48,289</b>	<b>44,183</b>	<b>45,839</b>	<b>47,487</b>	<b>51,987</b>	<b>51,714</b>	<b>51,453</b>	<b>49,296</b>
Commercial Bills	0	0	470	682	844	90	46	43	320	251	1,158	1,158	1,158
Loans,Advances & Overdrafts	44,739	47,157	49,456	48,330	50,119	48,199	44,137	45,796	47,168	51,736	50,555	50,295	48,138
<b>Claims on Other Financial Institutions</b>	<b>1,737</b>	<b>1,401</b>	<b>1,468</b>	<b>1,358</b>	<b>1,350</b>	<b>1,367</b>	<b>1,749</b>	<b>1,851</b>	<b>2,045</b>	<b>1,996</b>	<b>1,751</b>	<b>1,751</b>	<b>1,753</b>
Loans,Advances & Overdrafts	1,737	1,401	1,468	1,358	1,350	1,367	1,749	1,851	2,045	1,996	1,751	1,751	1,753
<b>b) Domestic Investments</b>	<b>46,557</b>	<b>52,815</b>	<b>59,417</b>	<b>64,045</b>	<b>65,701</b>	<b>66,206</b>	<b>66,820</b>	<b>67,655</b>	<b>71,509</b>	<b>72,017</b>	<b>69,861</b>	<b>69,087</b>	<b>69,544</b>
<b>Unclassified Assets</b>	<b>28,683</b>	<b>30,009</b>	<b>27,993</b>	<b>29,081</b>	<b>30,161</b>	<b>30,023</b>	<b>28,000</b>	<b>28,355</b>	<b>28,694</b>	<b>27,665</b>	<b>27,367</b>	<b>28,042</b>	<b>27,909</b>
Fixed Assets	5,807	5,698	6,783	6,501	6,708	6,695	5,948	5,938	6,656	6,616	6,405	6,457	6,470
Inter-Branch Transactions	0	0	0	0	0	26	24	28	26	24	24	23	26
Other Assets	22,876	24,311	21,210	22,580	23,453	23,302	22,028	22,388	22,012	21,025	20,939	21,562	21,413
<b>Foreign Assets</b>	<b>86,078</b>	<b>102,388</b>	<b>128,207</b>	<b>139,248</b>	<b>143,601</b>	<b>148,553</b>	<b>171,714</b>	<b>192,681</b>	<b>216,101</b>	<b>226,239</b>	<b>249,530</b>	<b>256,310</b>	<b>261,961</b>
Due from H.O. and/or Branches Abroad	582	662	1,494	1,120	945	1,196	1,239	1,165	1,159	1,065	1,042	1,051	1,034
Due from Other Banks Abroad	12,230	15,119	16,047	16,790	18,937	18,466	20,679	26,197	27,500	26,683	30,202	29,804	33,051
Cash in Hand ( FCY )	15	15	11	18	14	24	20	16	15	32	29	28	30
Securities	37,802	51,610	73,208	80,883	84,694	86,151	90,985	96,624	102,235	109,108	105,127	111,280	110,758
Credit to Non-Residents	34,153	33,236	35,145	37,718	37,426	40,834	56,336	67,114	82,511	86,561	110,000	110,630	113,193
Other Foreign Assets	1,296	1,746	2,302	2,719	1,585	1,882	2,455	1,565	2,682	2,789	3,129	3,518	3,895
<b>Total Assets</b>	<b>590,322</b>	<b>630,729</b>	<b>701,871</b>	<b>729,265</b>	<b>753,107</b>	<b>767,758</b>	<b>794,773</b>	<b>839,374</b>	<b>888,304</b>	<b>916,180</b>	<b>964,221</b>	<b>973,503</b>	<b>990,105</b>

\* Revised to account for year end amendments

\*\* Preliminary

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

(In Millions of AED)													
Item	Dec 2021	Dec 2022	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025	Dec 2025 *	Jan 2026	Feb 2026 **
<b>Domestic Liabilities</b>													
<b>Monetary Deposits</b>	<b>91,813</b>	<b>97,730</b>	<b>104,004</b>	<b>112,567</b>	<b>116,703</b>	<b>114,840</b>	<b>116,749</b>	<b>123,740</b>	<b>127,819</b>	<b>131,640</b>	<b>133,634</b>	<b>136,759</b>	<b>140,295</b>
Demand Deposits ( LCY )	90,845	96,602	102,526	110,543	114,633	112,918	114,179	121,689	125,808	129,031	131,644	134,131	137,482
Bankers Drafts	968	1,128	1,478	2,024	2,070	1,921	2,570	2,051	2,011	2,610	1,991	2,629	2,813
<b>Quasi Monetary Deposits</b>	<b>233,087</b>	<b>240,524</b>	<b>279,316</b>	<b>294,423</b>	<b>295,030</b>	<b>309,512</b>	<b>313,946</b>	<b>341,915</b>	<b>372,812</b>	<b>380,061</b>	<b>408,226</b>	<b>416,184</b>	<b>428,211</b>
Time Deposits ( LCY )	102,910	102,312	124,098	127,901	115,812	129,522	127,260	134,637	150,369	146,293	164,258	160,176	166,115
Savings Deposits ( LCY )	104,983	102,788	111,306	119,198	129,473	127,232	132,736	142,874	149,476	158,357	163,617	169,030	173,496
Other Deposits ( FCY )	25,194	35,424	43,912	47,324	49,745	52,758	53,950	64,404	72,967	75,412	80,352	86,979	88,599
<b>Government Deposits ( LCY + FCY )</b>	<b>61,624</b>	<b>89,780</b>	<b>103,836</b>	<b>106,222</b>	<b>118,086</b>	<b>117,279</b>	<b>128,700</b>	<b>131,171</b>	<b>141,669</b>	<b>152,106</b>	<b>158,666</b>	<b>164,485</b>	<b>166,964</b>
<b>Other Domestic Deposits ( LCY + FCY ) **</b>	<b>2,623</b>	<b>2,640</b>	<b>2,564</b>	<b>2,702</b>	<b>2,548</b>	<b>3,305</b>	<b>2,911</b>	<b>3,652</b>	<b>4,807</b>	<b>4,143</b>	<b>3,693</b>	<b>4,468</b>	<b>3,590</b>
<b>Capital and Reserves</b>	<b>65,770</b>	<b>70,829</b>	<b>78,649</b>	<b>75,973</b>	<b>81,195</b>	<b>84,815</b>	<b>87,771</b>	<b>85,286</b>	<b>90,005</b>	<b>94,353</b>	<b>98,360</b>	<b>99,596</b>	<b>98,454</b>
<b>Due to Central Bank</b>	<b>239</b>	<b>57</b>	<b>417</b>	<b>125</b>	<b>918</b>	<b>95</b>	<b>105</b>	<b>33</b>	<b>81</b>	<b>176</b>	<b>54</b>	<b>1,935</b>	<b>116</b>
<b>Due to Resident Banks</b>	<b>5,405</b>	<b>17,950</b>	<b>23,115</b>	<b>22,737</b>	<b>18,460</b>	<b>16,229</b>	<b>22,499</b>	<b>26,563</b>	<b>23,046</b>	<b>24,090</b>	<b>23,050</b>	<b>20,759</b>	<b>24,514</b>
<b>Capital Market Funding &amp; Term Borrowings</b>	<b>24,053</b>	<b>25,892</b>	<b>22,220</b>	<b>25,893</b>	<b>25,894</b>	<b>27,719</b>	<b>27,718</b>	<b>27,895</b>	<b>27,896</b>	<b>27,897</b>	<b>34,826</b>	<b>30,041</b>	<b>30,042</b>
<b>Foreign Liabilities</b>	<b>51,833</b>	<b>27,275</b>	<b>26,734</b>	<b>28,360</b>	<b>30,604</b>	<b>31,365</b>	<b>32,647</b>	<b>37,287</b>	<b>37,578</b>	<b>42,881</b>	<b>46,463</b>	<b>41,260</b>	<b>39,081</b>
Due to H.O and/or Branches Abroad	424	1,581	2,993	2,842	2,426	2,764	1,927	1,107	1,060	979	1,149	770	865
Due to Other Banks Abroad	10,251	8,674	8,928	8,539	8,606	9,142	9,180	9,833	9,407	13,146	13,533	11,815	9,925
Capital Market Funding	5,504	5,507	6,509	6,508	9,263	9,263	9,263	12,018	12,018	12,018	12,018	12,018	11,018
Other Term Borrowings	0	0	0	1,836	1,836	1,836	1,836	1,836	1,836	1,836	1,882	1,882	1,882
Other Deposits ( LCY + FCY )	34,594	10,329	7,064	7,371	7,732	7,299	9,060	10,922	10,820	11,978	14,888	11,457	11,703
Other Foreign Liabilities	1,060	1,184	1,240	1,264	741	1,062	1,380	1,572	2,437	2,924	2,993	3,318	3,687
<b>Unclassified Liabilities</b>	<b>53,875</b>	<b>58,052</b>	<b>61,016</b>	<b>60,263</b>	<b>63,670</b>	<b>62,600</b>	<b>61,727</b>	<b>61,835</b>	<b>62,592</b>	<b>58,834</b>	<b>57,248</b>	<b>58,016</b>	<b>58,837</b>
Inter-Branch Transactions	1,536	527	1,926	1,613	1,714	0	0	0	0	0	0	0	0
Other Liabilities	52,339	57,525	59,090	58,650	61,956	62,600	61,727	61,835	62,592	58,834	57,248	58,016	58,837
- Of which : Provisions <sup>1</sup>	22,695	23,355	23,707	22,517	22,870	22,191	21,550	21,243	20,101	19,926	18,450	18,498	18,550
<b>Total Liabilities</b>	<b>590,322</b>	<b>630,729</b>	<b>701,871</b>	<b>729,265</b>	<b>753,107</b>	<b>767,758</b>	<b>794,773</b>	<b>839,374</b>	<b>888,304</b>	<b>916,180</b>	<b>964,221</b>	<b>973,503</b>	<b>990,105</b>

\* Revised to account for year end amendments

\*\* Preliminary

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

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

**Table 17 : Aggregated Memoranda Accounts of Banks**

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Sep 2025</b>	<b>Dec 2025 *</b>	<b>Jan 2026</b>	<b>Feb 2026 **</b>
<b>Memoranda Accounts / Off-Balance Sheet Items</b>													
Letters of Credit	106,886	104,588	98,057	93,223	92,190	94,322	84,588	94,178	97,913	91,184	109,309	112,522	112,346
Guarantees	340,666	344,986	392,440	400,272	416,083	440,102	463,158	482,971	512,835	539,066	564,532	572,466	578,449
Commitments	230,735	293,264	330,875	347,111	339,524	364,400	383,110	400,663	428,351	448,087	482,349	486,178	505,006
FX Derivatives	549,737	643,401	611,018	653,069	734,752	685,119	809,212	851,213	960,183	1,140,547	1,042,327	1,176,841	1,206,507
Interest Rate Derivatives	4,256,463	3,340,203	3,374,993	3,419,301	3,316,885	3,599,726	3,753,240	3,687,457	3,957,195	4,561,405	4,722,052	4,740,173	4,908,328
Others Derivatives	51,080	65,621	108,989	127,557	117,819	120,289	105,619	119,134	124,126	147,173	127,859	135,011	149,325
Other Memoranda Items	24,155	19,696	13,830	16,110	19,234	27,484	20,647	18,814	27,514	30,033	28,243	32,299	57,695
<b>Total Memoranda Accounts</b>	<b>5,559,722</b>	<b>4,811,759</b>	<b>4,930,202</b>	<b>5,056,643</b>	<b>5,036,485</b>	<b>5,331,442</b>	<b>5,619,574</b>	<b>5,654,430</b>	<b>6,108,117</b>	<b>6,957,494</b>	<b>7,076,672</b>	<b>7,255,488</b>	<b>7,517,657</b>

\* Revised to account for year end amendments

\*\* Preliminary

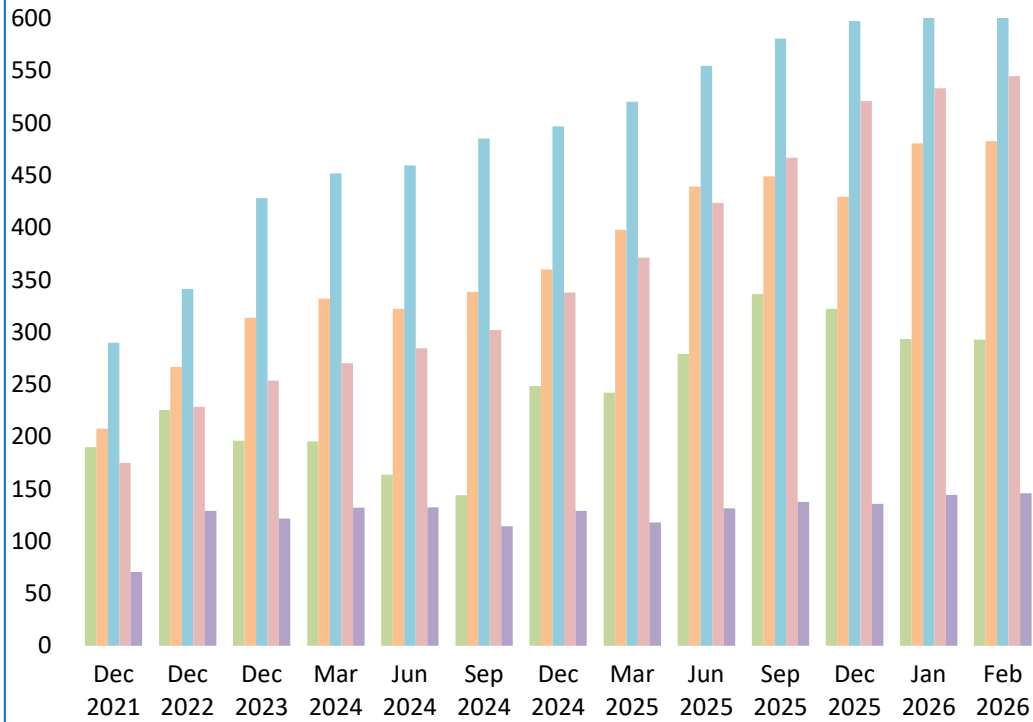
Table 18 : Banks' Foreign Assets and Liabilities ( All Banks )

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Sep 2025</b>	<b>Dec 2025 *</b>	<b>Jan 2026</b>	<b>Feb 2026 **</b>
<b>Foreign Assets</b>	<b>933,169</b>	<b>1,191,027</b>	<b>1,313,494</b>	<b>1,382,299</b>	<b>1,362,839</b>	<b>1,384,716</b>	<b>1,572,179</b>	<b>1,650,274</b>	<b>1,828,474</b>	<b>1,971,019</b>	<b>2,007,368</b>	<b>2,064,940</b>	<b>2,084,892</b>
Notes and Coins	164	224	355	334	497	415	412	624	362	550	1,449	513	744
Due from H.O. and/or Branches Abroad	190,091	225,419	195,945	195,525	163,485	143,921	248,495	242,002	279,017	336,229	322,357	293,602	292,771
Due from Other Banks Abroad	207,637	266,827	313,651	332,191	322,363	338,577	359,913	397,990	439,208	449,000	429,331	480,520	482,834
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	118,001	153,552	174,689	168,115	161,056	165,516	171,295	191,400	216,614	227,767	213,260	238,400	241,949
- Term Placements	35,936	47,120	54,210	61,579	53,727	60,416	73,211	68,816	69,727	60,980	72,318	76,649	74,907
- Term Loans	53,700	66,155	84,752	102,497	107,581	112,645	115,407	137,773	152,867	160,253	143,753	165,471	165,978
Investments	289,677	341,123	428,236	451,791	459,519	485,308	496,687	520,340	554,842	580,777	597,580	612,903	617,942
Loans and Advances	175,095	228,499	253,655	270,308	284,533	302,140	337,796	371,234	423,529	466,772	520,856	533,159	544,851
Other Foreign Assets	70,505	128,935	121,652	132,150	132,442	114,356	128,875	118,084	131,516	137,691	135,795	144,244	145,750
<b>Foreign Liabilities</b>	<b>778,461</b>	<b>806,943</b>	<b>841,296</b>	<b>877,415</b>	<b>894,703</b>	<b>878,489</b>	<b>970,879</b>	<b>1,038,205</b>	<b>1,165,159</b>	<b>1,268,442</b>	<b>1,258,986</b>	<b>1,289,287</b>	<b>1,291,322</b>
Due to H.O and/or Branches Abroad	62,486	74,066	129,991	122,560	143,330	155,738	164,486	202,423	232,590	265,897	234,727	247,089	241,878
Due to Other Banks Abroad	167,631	184,619	186,864	205,242	197,815	179,440	226,808	241,521	283,962	306,142	308,558	322,677	322,899
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	100,722	113,792	117,902	128,937	128,468	111,737	126,255	136,664	146,440	160,994	159,021	166,306	167,933
- Inter Bank Borrowings	49,120	58,818	49,224	57,686	52,507	50,315	80,125	85,093	115,469	120,387	120,316	126,881	128,291
- Other Term Borrowings	17,789	12,009	19,738	18,619	16,839	17,387	20,429	19,764	22,052	24,761	29,221	29,490	26,674
Capital Market Funding	184,395	165,356	161,995	160,454	167,161	166,678	163,849	173,612	201,137	200,202	207,908	213,515	214,490
Other Term Borrowings	49,986	35,799	36,457	35,489	36,381	38,564	35,665	40,925	41,131	39,240	44,650	45,570	43,268
Other Deposits	230,994	212,530	202,047	220,930	221,821	213,469	245,683	248,620	257,238	294,627	297,848	290,705	301,752
- Demand Deposits	42,367	51,887	56,913	54,717	59,611	61,083	59,329	65,947	77,885	72,834	75,491	65,929	69,064
- Time Deposits	126,845	118,407	112,273	132,187	123,849	109,710	141,554	135,314	129,325	170,057	166,364	169,269	183,180
- Savings Deposits	19,375	20,954	22,508	21,201	20,950	20,970	23,317	23,127	25,123	25,292	25,977	26,382	28,201
- Commercial Prepayments(Margin Deposits)	532	860	636	770	1,099	1,215	1,104	1,419	858	1,560	857	870	750
- Borrowings Under Repurchase Agreements(NBFI)	41,875	20,422	9,717	12,055	16,313	20,491	20,379	22,812	24,047	24,884	29,160	28,255	20,556
Other Foreign Liabilities	82,969	134,573	123,942	132,740	128,195	124,600	134,388	131,105	149,102	162,334	165,295	169,731	167,036

\* Revised to account for year end amendments

\*\* Preliminary

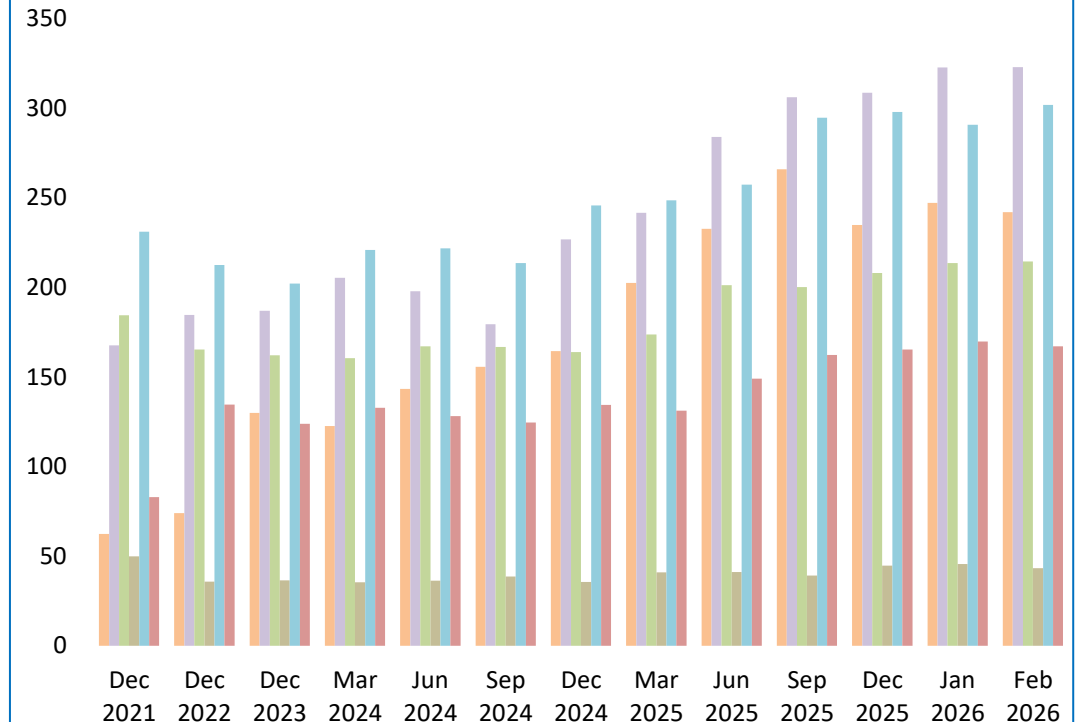
### Foreign Assets of Banks



AED Bln

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

### 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 )**

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Sep 2025</b>	<b>Dec 2025 *</b>	<b>Jan 2026</b>	<b>Feb 2026 **</b>
<b>Foreign Assets</b>	<b>794,516</b>	<b>1,027,245</b>	<b>1,137,679</b>	<b>1,203,531</b>	<b>1,184,436</b>	<b>1,209,314</b>	<b>1,383,223</b>	<b>1,457,127</b>	<b>1,612,268</b>	<b>1,752,463</b>	<b>1,804,740</b>	<b>1,859,821</b>	<b>1,874,316</b>
Notes and Coins	107	164	319	295	470	380	380	583	341	509	1,408	483	707
Due from H.O. and/or Branches Abroad	179,284	207,818	169,422	172,751	133,606	121,728	218,679	216,296	237,314	296,446	286,138	261,923	259,912
Due from Other Banks Abroad	155,384	210,930	245,597	254,523	255,795	268,299	288,769	321,710	360,850	369,882	354,301	405,920	405,463
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	90,059	125,382	146,866	133,295	132,476	135,120	144,595	162,153	182,155	187,922	180,246	202,497	201,866
- Term Placements	21,313	30,577	30,190	36,134	33,992	40,492	50,352	45,957	50,678	43,539	51,593	58,357	58,186
- Term Loans	44,012	54,971	68,541	85,094	89,327	92,688	93,823	113,600	128,016	138,421	122,463	145,067	145,411
Investments	247,104	299,080	388,426	410,315	418,830	443,245	457,525	481,941	514,552	538,732	557,480	572,309	576,516
Loans and Advances	148,946	191,753	221,111	242,343	252,362	268,258	296,143	325,351	376,980	418,069	475,944	482,779	493,266
Other Foreign Assets	63,691	117,500	112,804	123,304	123,374	107,405	121,727	111,247	122,231	128,824	129,469	136,406	138,452
<b>Foreign Liabilities</b>	<b>665,190</b>	<b>699,350</b>	<b>745,209</b>	<b>771,149</b>	<b>778,811</b>	<b>763,879</b>	<b>840,565</b>	<b>896,746</b>	<b>1,005,701</b>	<b>1,106,719</b>	<b>1,114,607</b>	<b>1,148,426</b>	<b>1,149,971</b>
Due to H.O and/or Branches Abroad	25,604	47,395	104,292	94,726	114,438	124,960	121,363	158,156	174,567	204,999	191,526	209,753	206,695
Due to Other Banks Abroad	134,896	159,747	164,532	173,692	160,119	147,799	196,730	205,512	245,453	272,010	278,549	287,817	286,225
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	75,938	96,728	100,930	107,366	100,211	88,481	104,945	110,387	117,308	135,707	136,688	137,513	138,609
- Inter Bank Borrowings	45,846	51,058	43,871	47,713	43,069	41,937	71,365	75,368	106,100	111,544	112,643	120,982	121,121
- Other Term Borrowings	13,112	11,961	19,731	18,613	16,839	17,381	20,420	19,756	22,045	24,759	29,218	29,322	26,495
Capital Market Funding	181,608	163,522	160,802	159,221	166,187	165,840	163,256	172,897	200,281	199,124	205,793	211,123	212,074
Other Term Borrowings	49,538	35,320	36,332	35,364	36,287	38,439	35,560	40,798	41,024	39,113	44,523	45,443	43,141
Other Deposits	198,345	175,263	163,649	183,463	181,222	169,425	196,369	195,060	204,115	237,755	235,202	232,018	241,817
- Demand Deposits	23,851	31,712	37,603	35,651	41,278	42,678	35,736	40,822	55,405	49,644	50,773	41,284	42,629
- Time Deposits	118,467	107,434	99,136	119,648	107,388	89,917	121,765	112,989	105,194	143,047	135,892	142,516	157,079
- Savings Deposits	13,817	15,194	16,863	15,651	15,425	15,383	17,641	17,275	19,090	19,095	18,985	19,609	21,331
- Commercial Prepayments(Margin Deposits)	335	501	330	458	817	955	848	1,163	607	1,314	637	615	508
- Borrowings Under Repurchase Agreements(NBFI)	41,875	20,422	9,717	12,055	16,313	20,491	20,379	22,812	23,818	24,655	28,915	27,994	20,271
Other Foreign Liabilities	75,199	118,103	115,602	124,683	120,559	117,417	127,287	124,323	140,262	153,718	159,014	162,272	160,020

\* Revised to account for year end amendments

\*\* Preliminary

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

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Sep 2025</b>	<b>Dec 2025 *</b>	<b>Jan 2026</b>	<b>Feb 2026 **</b>
<b>Foreign Assets</b>	<b>138,653</b>	<b>163,782</b>	<b>175,815</b>	<b>178,768</b>	<b>178,403</b>	<b>175,402</b>	<b>188,956</b>	<b>193,147</b>	<b>216,206</b>	<b>218,557</b>	<b>202,628</b>	<b>205,120</b>	<b>210,577</b>
Notes and Coins	57	60	36	39	27	35	32	41	21	41	41	30	37
Due from H.O. and/or Branches Abroad	10,807	17,601	26,523	22,774	29,880	22,194	29,817	25,706	41,703	39,782	36,219	31,678	32,859
Due from Other Banks Abroad	52,253	55,897	68,054	77,668	66,569	70,278	71,144	76,280	78,359	79,118	75,030	74,600	77,371
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	27,942	28,170	27,823	34,820	28,580	30,396	26,701	29,247	34,458	39,845	33,014	35,903	40,083
- Term Placements	14,623	16,543	24,020	25,445	19,735	19,924	22,860	22,860	19,049	17,441	20,725	18,292	16,721
- Term Loans	9,688	11,184	16,211	17,403	18,254	19,957	21,583	24,173	24,851	21,833	21,291	20,404	20,567
Investments	42,573	42,043	39,810	41,476	40,689	42,063	39,162	38,399	40,290	42,045	40,099	40,594	41,427
Loans and Advances	26,149	36,746	32,544	27,965	32,172	33,882	41,653	45,883	46,549	48,703	44,912	50,380	51,585
Other Foreign Assets	6,814	11,435	8,848	8,846	9,067	6,951	7,148	6,837	9,285	8,867	6,327	7,838	7,298
<b>Foreign Liabilities</b>	<b>113,271</b>	<b>107,593</b>	<b>96,087</b>	<b>106,266</b>	<b>115,892</b>	<b>114,610</b>	<b>130,315</b>	<b>141,459</b>	<b>159,458</b>	<b>161,723</b>	<b>144,379</b>	<b>140,861</b>	<b>141,351</b>
Due to H.O and/or Branches Abroad	36,882	26,671	25,699	27,834	28,892	30,778	43,123	44,267	58,023	60,898	43,200	37,336	35,183
Due to Other Banks Abroad	32,735	24,872	22,332	31,550	37,696	31,641	30,078	36,009	38,509	34,133	30,009	34,860	36,674
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	24,784	17,064	16,972	21,571	28,257	23,256	21,310	26,277	29,132	25,286	22,332	28,793	29,324
- Inter Bank Borrowings	3,274	7,760	5,353	9,973	9,439	8,379	8,760	9,724	9,369	8,843	7,673	5,899	7,170
- Other Term Borrowings	4,677	48	7	6	0	7	8	7	7	3	3	168	179
Capital Market Funding	2,787	1,834	1,193	1,233	974	838	593	715	856	1,078	2,115	2,392	2,416
Other Term Borrowings	448	479	125	125	95	125	105	127	107	128	128	128	128
Other Deposits	32,649	37,267	38,398	37,467	40,600	44,044	49,314	53,560	53,124	56,871	62,647	58,686	59,935
- Demand Deposits	18,516	20,175	19,310	19,066	18,332	18,404	23,593	25,126	22,480	23,190	24,718	24,645	26,436
- Time Deposits	8,378	10,973	13,137	12,539	16,461	19,793	19,789	22,325	24,130	27,010	30,472	26,753	26,101
- Savings Deposits	5,558	5,760	5,645	5,550	5,525	5,587	5,676	5,853	6,033	6,197	6,992	6,773	6,871
- Commercial Prepayments(Margin Deposits)	197	359	306	312	282	260	256	256	252	246	220	254	242
- Borrowings Under Repurchase Agreements(NBFI)	0	0	0	0	0	0	0	0	229	229	245	261	285
Other Foreign Liabilities	7,770	16,470	8,340	8,057	7,636	7,183	7,101	6,782	8,840	8,616	6,281	7,459	7,016

\* Revised to account for year end amendments

\*\* Preliminary

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

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Sep 2025</b>	<b>Dec 2025 *</b>	<b>Jan 2026</b>	<b>Feb 2026 **</b>
<b>Foreign Assets</b>	<b>847,091</b>	<b>1,088,639</b>	<b>1,185,287</b>	<b>1,243,051</b>	<b>1,219,238</b>	<b>1,236,163</b>	<b>1,400,464</b>	<b>1,457,593</b>	<b>1,612,373</b>	<b>1,744,780</b>	<b>1,757,838</b>	<b>1,808,630</b>	<b>1,822,932</b>
Notes and Coins	149	209	344	316	483	390	392	608	347	518	1,420	485	714
Due from H.O. and/or Branches Abroad	189,509	224,757	194,451	194,405	162,540	142,725	247,256	240,838	277,858	335,163	321,315	292,550	291,737
Due from Other Banks Abroad	195,407	251,708	297,604	315,401	303,426	320,111	339,234	371,793	411,709	422,317	399,128	450,716	449,783
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	114,270	150,580	172,197	166,774	158,865	163,397	169,761	187,754	214,789	225,223	210,630	235,791	237,956
- Term Placements	33,011	42,887	50,341	56,434	48,267	54,931	66,585	61,659	60,161	53,888	61,353	69,504	66,705
- Term Loans	48,126	58,241	75,066	92,193	96,294	101,782	102,888	122,380	136,759	143,205	127,146	145,421	145,121
Investments	251,875	289,513	355,028	370,908	374,825	399,157	405,702	423,716	452,607	471,669	492,453	501,623	507,185
Loans and Advances	140,942	195,263	218,510	232,590	247,107	261,306	281,460	304,120	341,019	380,212	410,856	422,529	431,658
Other Foreign Assets	69,209	127,189	119,350	129,431	130,857	112,474	126,420	116,519	128,834	134,902	132,666	140,726	141,855
<b>Foreign Liabilities</b>	<b>726,628</b>	<b>779,668</b>	<b>814,562</b>	<b>849,055</b>	<b>864,099</b>	<b>847,123</b>	<b>938,232</b>	<b>1,000,918</b>	<b>1,127,581</b>	<b>1,225,561</b>	<b>1,212,523</b>	<b>1,248,027</b>	<b>1,252,241</b>
Due to H.O and/or Branches Abroad	62,062	72,485	126,998	119,718	140,903	152,974	162,559	201,316	231,530	264,918	233,578	246,319	241,013
Due to Other Banks Abroad	157,380	175,945	177,936	196,703	189,208	170,298	217,628	231,688	274,555	292,996	295,025	310,862	312,973
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	93,407	108,405	112,487	123,873	123,185	105,852	120,677	130,925	140,258	153,382	150,885	158,253	161,062
- Inter Bank Borrowings	46,184	55,532	45,711	54,211	49,184	47,059	76,647	81,417	112,245	114,853	115,695	123,527	125,237
- Other Term Borrowings	17,789	12,008	19,738	18,619	16,839	17,387	20,304	19,346	22,052	24,761	28,445	29,082	26,674
Capital Market Funding	178,891	159,849	155,486	153,946	157,898	157,415	154,586	161,594	189,119	188,184	195,891	201,497	203,472
Other Term Borrowings	49,986	35,799	36,457	33,653	34,545	36,728	33,829	39,089	39,295	37,404	42,768	43,688	41,386
Other Deposits	196,400	202,201	194,983	213,559	214,090	206,170	236,623	237,698	246,418	282,648	282,960	279,248	290,048
- Demand Deposits	40,380	50,022	55,859	53,616	58,689	60,213	58,158	64,581	76,440	71,456	74,216	64,697	67,365
- Time Deposits	120,266	115,404	110,358	129,999	120,786	106,440	136,808	129,077	123,499	162,703	156,164	162,543	177,025
- Savings Deposits	15,532	16,608	18,574	17,285	17,366	17,959	20,289	19,880	21,634	22,112	22,644	22,949	24,392
- Commercial Prepayments(Margin Deposits)	492	661	475	604	936	1,068	989	1,347	798	1,494	776	804	711
- Borrowings Under Repurchase Agreements(NBFI)	19,730	19,506	9,717	12,055	16,313	20,491	20,379	22,812	24,047	24,884	29,160	28,255	20,556
Other Foreign Liabilities	81,909	133,389	122,702	131,476	127,455	123,538	133,008	129,533	146,665	159,410	162,302	166,413	163,349

\* Revised to account for year end amendments

\*\* Preliminary

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

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Sep 2025</b>	<b>Dec 2025 *</b>	<b>Jan 2026</b>	<b>Feb 2026 **</b>
<b>Foreign Assets</b>	<b>86,078</b>	<b>102,388</b>	<b>128,207</b>	<b>139,248</b>	<b>143,601</b>	<b>148,553</b>	<b>171,714</b>	<b>192,681</b>	<b>216,101</b>	<b>226,239</b>	<b>249,530</b>	<b>256,310</b>	<b>261,961</b>
Notes and Coins	15	15	11	18	14	24	20	16	15	32	29	28	30
Due from H.O. and/or Branches Abroad	582	662	1,494	1,120	945	1,196	1,239	1,165	1,159	1,065	1,042	1,051	1,034
Due from Other Banks Abroad	12,230	15,119	16,047	16,790	18,937	18,466	20,679	26,197	27,500	26,683	30,202	29,804	33,051
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	3,731	2,972	2,492	1,341	2,191	2,119	1,534	3,646	1,825	2,544	2,629	2,609	3,992
- Term Placements	2,925	4,233	3,869	5,145	5,460	5,484	6,626	7,158	9,566	7,092	10,965	7,145	8,201
- Term Loans	5,574	7,914	9,686	10,304	11,287	10,863	12,519	15,393	16,108	17,048	16,608	20,050	20,857
Investments	37,802	51,610	73,208	80,883	84,694	86,151	90,985	96,624	102,235	109,108	105,127	111,280	110,758
Loans and Advances	34,153	33,236	35,145	37,718	37,426	40,834	56,336	67,114	82,511	86,561	110,000	110,630	113,193
Other Foreign Assets	1,296	1,746	2,302	2,719	1,585	1,882	2,455	1,565	2,682	2,789	3,129	3,518	3,895
<b>Foreign Liabilities</b>	<b>51,833</b>	<b>27,275</b>	<b>26,734</b>	<b>28,360</b>	<b>30,604</b>	<b>31,365</b>	<b>32,647</b>	<b>37,287</b>	<b>37,578</b>	<b>42,881</b>	<b>46,463</b>	<b>41,260</b>	<b>39,081</b>
Due to H.O and/or Branches Abroad	424	1,581	2,993	2,842	2,426	2,764	1,927	1,107	1,060	979	1,149	770	865
Due to Other Banks Abroad	10,251	8,674	8,928	8,539	8,606	9,142	9,180	9,833	9,407	13,146	13,533	11,815	9,925
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	7,315	5,387	5,415	5,064	5,283	5,885	5,578	5,739	6,182	7,612	8,136	8,053	6,871
- Inter Bank Borrowings	2,936	3,286	3,513	3,475	3,324	3,257	3,477	3,676	3,224	5,534	4,622	3,354	3,054
- Other Term Borrowings	0	1	0	0	0	0	124	418	0	0	775	408	0
Capital Market Funding	5,504	5,507	6,509	6,508	9,263	9,263	9,263	12,018	12,018	12,018	12,018	12,018	11,018
Other Term Borrowings	0	0	0	1,836	1,836	1,836	1,836	1,836	1,836	1,836	1,882	1,882	1,882
Other Deposits	34,594	10,329	7,064	7,371	7,732	7,299	9,060	10,922	10,820	11,978	14,888	11,457	11,703
- Demand Deposits	1,987	1,865	1,054	1,101	921	870	1,171	1,366	1,445	1,379	1,275	1,231	1,699
- Time Deposits	6,579	3,003	1,915	2,188	3,063	3,271	4,746	6,237	5,825	7,354	10,200	6,726	6,155
- Savings Deposits	3,843	4,346	3,934	3,916	3,584	3,011	3,028	3,247	3,489	3,180	3,332	3,433	3,810
- Commercial Prepayments(Margin Deposits)	40	199	161	166	163	147	115	72	61	66	81	66	39
- 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	1,240	1,264	741	1,062	1,380	1,572	2,437	2,924	2,993	3,318	3,687

\* Revised to account for year end amendments

\*\* Preliminary

**Table 23 : Domestic Credit ( All Banks ) <sup>1</sup>**

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Sep 2025</b>	<b>Dec 2025 *</b>	<b>Jan 2026</b>	<b>Feb 2026 **</b>
<b>Government</b>	<b>236,038</b>	<b>211,730</b>	<b>184,299</b>	<b>188,334</b>	<b>190,612</b>	<b>193,526</b>	<b>194,507</b>	<b>191,397</b>	<b>195,870</b>	<b>226,376</b>	<b>226,913</b>	<b>232,345</b>	<b>229,838</b>
<b>Public Sector ( GREs )</b>	<b>245,391</b>	<b>253,306</b>	<b>292,482</b>	<b>297,537</b>	<b>302,359</b>	<b>303,876</b>	<b>290,786</b>	<b>283,896</b>	<b>273,966</b>	<b>296,543</b>	<b>309,540</b>	<b>311,829</b>	<b>315,339</b>
<b>Private Sector</b>	<b>1,137,528</b>	<b>1,185,901</b>	<b>1,260,910</b>	<b>1,290,720</b>	<b>1,323,409</b>	<b>1,362,337</b>	<b>1,357,706</b>	<b>1,393,553</b>	<b>1,440,882</b>	<b>1,489,005</b>	<b>1,512,514</b>	<b>1,520,895</b>	<b>1,540,701</b>
<b>Private - Corporate</b>	<b>789,914</b>	<b>811,125</b>	<b>843,076</b>	<b>860,149</b>	<b>872,687</b>	<b>889,059</b>	<b>868,947</b>	<b>887,620</b>	<b>914,869</b>	<b>941,295</b>	<b>944,712</b>	<b>946,981</b>	<b>960,753</b>
Financial Institutions	16,783	12,936	20,645	18,419	16,990	16,580	16,021	16,387	16,045	19,210	21,715	21,018	21,246
Business and Industrial Sector **	773,131	798,189	822,431	841,730	855,698	872,479	852,926	871,232	898,824	922,085	922,997	925,963	939,506
<b>Private - Retail</b>	<b>347,614</b>	<b>374,776</b>	<b>417,834</b>	<b>430,571</b>	<b>450,721</b>	<b>473,278</b>	<b>488,759</b>	<b>505,934</b>	<b>526,013</b>	<b>547,711</b>	<b>567,802</b>	<b>573,915</b>	<b>579,948</b>
<b>Total</b>	<b>1,618,957</b>	<b>1,650,937</b>	<b>1,737,691</b>	<b>1,776,591</b>	<b>1,816,380</b>	<b>1,859,739</b>	<b>1,842,999</b>	<b>1,868,846</b>	<b>1,910,718</b>	<b>2,011,924</b>	<b>2,048,967</b>	<b>2,065,069</b>	<b>2,085,878</b>

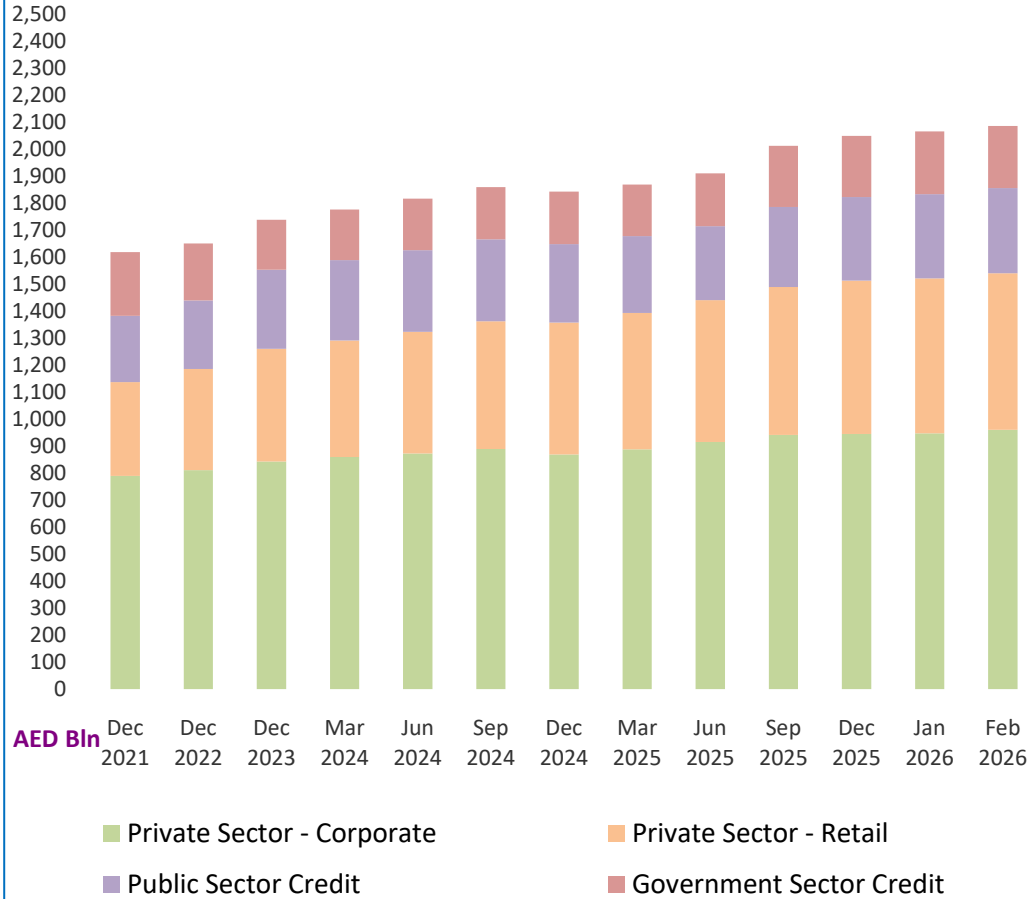
<sup>1</sup> Domestic Credit Included Lending to ( Residents ) : Non Banking Financial Institutions , Trade Bills Discounted and Loans and Advances for Government & Public Sector , Private Sector ( Corporates and Individuals ) in Local and Foreign Currency

\* Revised to account for year end amendments

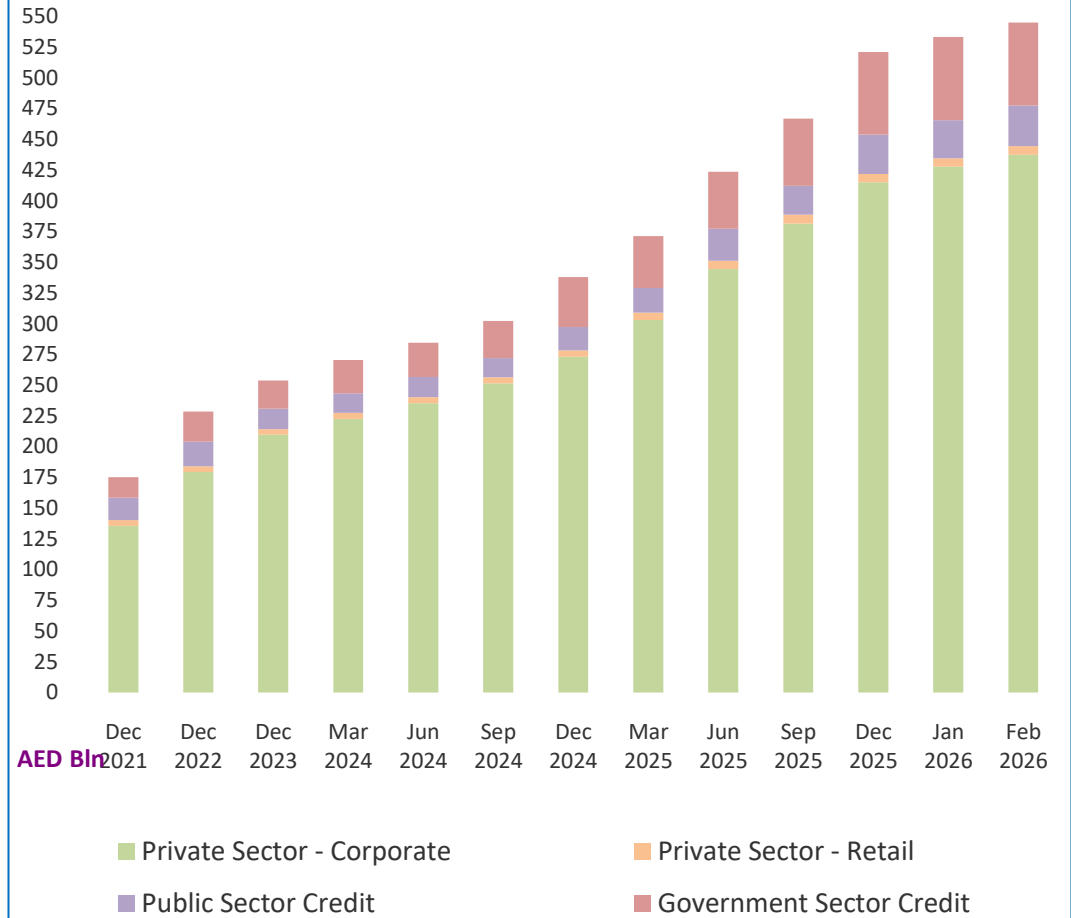
\*\* Preliminary

\*\* Includes Lending to Insurance Companies

### Domestic Credit - Banks



### Foreign Credit - Banks



**Table 24 : Domestic Credit ( National Banks ) <sup>1</sup>**

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Sep 2025</b>	<b>Dec 2025 *</b>	<b>Jan 2026</b>	<b>Feb 2026 **</b>
<b>Government</b>	223,299	200,882	176,890	181,175	183,289	186,860	187,927	186,281	190,408	220,064	221,488	227,308	224,155
<b>Public Sector ( GREs )</b>	229,076	237,876	274,824	278,841	284,372	283,766	270,160	265,779	255,317	275,582	287,553	290,963	294,812
<b>Private Sector</b>	1,018,130	1,075,981	1,151,620	1,178,130	1,211,500	1,250,341	1,246,508	1,281,977	1,326,815	1,372,996	1,396,081	1,403,465	1,422,010
<b>Private - Corporate</b>	698,080	728,840	760,921	774,484	787,601	804,523	786,416	805,605	831,816	858,083	861,840	863,528	876,128
Financial Institutions	14,516	11,783	19,426	16,996	16,115	15,685	15,342	15,484	14,770	18,164	20,417	19,780	20,037
Business and Industrial Sector **	683,564	717,057	741,495	757,488	771,485	788,839	771,074	790,121	817,046	839,919	841,423	843,748	856,091
<b>Private - Retail</b>	320,050	347,141	390,699	403,646	423,900	445,818	460,092	476,371	494,999	514,913	534,242	539,937	545,882
<b>Total</b>	<b>1,470,505</b>	<b>1,514,739</b>	<b>1,603,334</b>	<b>1,638,146</b>	<b>1,679,161</b>	<b>1,720,967</b>	<b>1,704,595</b>	<b>1,734,037</b>	<b>1,772,540</b>	<b>1,868,643</b>	<b>1,905,122</b>	<b>1,921,736</b>	<b>1,940,977</b>

<sup>1</sup> 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

\* Revised to account for year end amendments

\*\* Preliminary

\*\* Includes Lending to Insurance Companies

Table 25 : Domestic Credit ( Foreign Banks ) <sup>1</sup>

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Sep 2025</b>	<b>Dec 2025 *</b>	<b>Jan 2026</b>	<b>Feb 2026 **</b>
<b>Government</b>	<b>12,739</b>	<b>10,848</b>	<b>7,409</b>	<b>7,159</b>	<b>7,323</b>	<b>6,666</b>	<b>6,580</b>	<b>5,116</b>	<b>5,462</b>	<b>6,312</b>	<b>5,426</b>	<b>5,037</b>	<b>5,683</b>
<b>Public Sector ( GREs )</b>	<b>16,315</b>	<b>15,430</b>	<b>17,658</b>	<b>18,696</b>	<b>17,988</b>	<b>20,110</b>	<b>20,627</b>	<b>18,116</b>	<b>18,649</b>	<b>20,961</b>	<b>21,987</b>	<b>20,866</b>	<b>20,527</b>
<b>Private Sector</b>	<b>119,398</b>	<b>109,920</b>	<b>109,290</b>	<b>112,590</b>	<b>111,909</b>	<b>111,996</b>	<b>111,198</b>	<b>111,576</b>	<b>114,067</b>	<b>116,009</b>	<b>116,433</b>	<b>117,430</b>	<b>118,690</b>
<b>Private - Corporate</b>	<b>91,834</b>	<b>82,285</b>	<b>82,155</b>	<b>85,665</b>	<b>85,087</b>	<b>84,536</b>	<b>82,531</b>	<b>82,014</b>	<b>83,053</b>	<b>83,211</b>	<b>82,872</b>	<b>83,453</b>	<b>84,625</b>
Financial Institutions	2,267	1,153	1,219	1,423	875	896	678	903	1,274	1,046	1,298	1,238	1,210
Business and Industrial Sector **	89,567	81,132	80,936	84,242	84,212	83,640	81,852	81,111	81,778	82,165	81,574	82,215	83,415
<b>Private - Retail</b>	<b>27,564</b>	<b>27,635</b>	<b>27,135</b>	<b>26,925</b>	<b>26,822</b>	<b>27,460</b>	<b>28,667</b>	<b>29,562</b>	<b>31,014</b>	<b>32,797</b>	<b>33,561</b>	<b>33,978</b>	<b>34,066</b>
<b>Total</b>	<b>148,452</b>	<b>136,198</b>	<b>134,357</b>	<b>138,445</b>	<b>137,219</b>	<b>138,772</b>	<b>138,404</b>	<b>134,809</b>	<b>138,178</b>	<b>143,281</b>	<b>143,846</b>	<b>143,334</b>	<b>144,901</b>

<sup>1</sup> 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

\* Revised to account for year end amendments

\*\* Preliminary

\*\* Includes Lending to Insurance Companies

**Table 26 : Domestic Credit ( Conventional Banks ) <sup>1</sup>**

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Sep 2025</b>	<b>Dec 2025 *</b>	<b>Jan 2026</b>	<b>Feb 2026 **</b>
<b>Government</b>	<b>210,615</b>	<b>177,028</b>	<b>149,573</b>	<b>152,885</b>	<b>149,555</b>	<b>150,485</b>	<b>151,499</b>	<b>147,112</b>	<b>146,251</b>	<b>175,874</b>	<b>175,896</b>	<b>181,595</b>	<b>180,705</b>
<b>Public Sector ( GREs )</b>	<b>200,652</b>	<b>206,149</b>	<b>242,556</b>	<b>248,525</b>	<b>251,397</b>	<b>255,586</b>	<b>246,604</b>	<b>238,056</b>	<b>226,479</b>	<b>244,556</b>	<b>257,826</b>	<b>260,376</b>	<b>266,043</b>
<b>Private Sector</b>	<b>858,799</b>	<b>903,257</b>	<b>951,796</b>	<b>977,538</b>	<b>996,573</b>	<b>1,021,273</b>	<b>1,012,558</b>	<b>1,036,947</b>	<b>1,073,425</b>	<b>1,108,143</b>	<b>1,127,175</b>	<b>1,128,385</b>	<b>1,141,448</b>
<b>Private - Corporate</b>	<b>647,085</b>	<b>672,625</b>	<b>692,088</b>	<b>711,029</b>	<b>719,834</b>	<b>728,760</b>	<b>711,272</b>	<b>728,153</b>	<b>753,723</b>	<b>776,856</b>	<b>784,375</b>	<b>781,621</b>	<b>792,132</b>
Financial Institutions	15,046	11,535	19,177	17,061	15,640	15,214	14,272	14,536	13,999	17,214	19,964	19,267	19,493
Business and Industrial Sector **	632,039	661,090	672,911	693,968	704,194	713,546	697,000	713,617	739,723	759,642	764,410	762,353	772,639
<b>Private - Retail</b>	<b>211,714</b>	<b>230,632</b>	<b>259,708</b>	<b>266,509</b>	<b>276,739</b>	<b>292,513</b>	<b>301,286</b>	<b>308,794</b>	<b>319,703</b>	<b>331,287</b>	<b>342,800</b>	<b>346,765</b>	<b>349,316</b>
<b>Total</b>	<b>1,270,066</b>	<b>1,286,434</b>	<b>1,343,925</b>	<b>1,378,948</b>	<b>1,397,525</b>	<b>1,427,345</b>	<b>1,410,661</b>	<b>1,422,115</b>	<b>1,446,155</b>	<b>1,528,573</b>	<b>1,560,897</b>	<b>1,570,357</b>	<b>1,588,196</b>

<sup>1</sup> 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

\* Revised to account for year end amendments

\*\* Preliminary

\*\* Includes Lending to Insurance Companies

**Table 27 : Domestic Credit ( Islamic Banks ) <sup>1</sup>**

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Sep 2025</b>	<b>Dec 2025 *</b>	<b>Jan 2026</b>	<b>Feb 2026 **</b>
<b>Government</b>	<b>25,423</b>	<b>34,702</b>	<b>34,726</b>	<b>35,449</b>	<b>41,057</b>	<b>43,041</b>	<b>43,008</b>	<b>44,285</b>	<b>49,619</b>	<b>50,502</b>	<b>51,017</b>	<b>50,750</b>	<b>49,133</b>
<b>Public Sector ( GREs )</b>	<b>44,739</b>	<b>47,157</b>	<b>49,926</b>	<b>49,012</b>	<b>50,962</b>	<b>48,289</b>	<b>44,183</b>	<b>45,839</b>	<b>47,487</b>	<b>51,987</b>	<b>51,714</b>	<b>51,453</b>	<b>49,296</b>
<b>Private Sector</b>	<b>278,729</b>	<b>282,644</b>	<b>309,114</b>	<b>313,182</b>	<b>326,836</b>	<b>341,064</b>	<b>345,148</b>	<b>356,606</b>	<b>367,457</b>	<b>380,862</b>	<b>385,339</b>	<b>392,510</b>	<b>399,253</b>
<b>Private - Corporate</b>	<b>142,829</b>	<b>138,500</b>	<b>150,988</b>	<b>149,120</b>	<b>152,853</b>	<b>160,299</b>	<b>157,675</b>	<b>159,466</b>	<b>161,146</b>	<b>164,439</b>	<b>160,338</b>	<b>165,360</b>	<b>168,621</b>
Financial Institutions	1,737	1,401	1,468	1,358	1,350	1,367	1,749	1,851	2,045	1,996	1,751	1,751	1,753
Business and Industrial Sector **	141,092	137,099	149,520	147,762	151,504	158,932	155,926	157,615	159,101	162,442	158,587	163,609	166,868
<b>Private - Retail</b>	<b>135,900</b>	<b>144,144</b>	<b>158,126</b>	<b>164,062</b>	<b>173,982</b>	<b>180,765</b>	<b>187,473</b>	<b>197,140</b>	<b>206,311</b>	<b>216,423</b>	<b>225,002</b>	<b>227,150</b>	<b>230,632</b>
<b>Total</b>	<b>348,891</b>	<b>364,503</b>	<b>393,766</b>	<b>397,643</b>	<b>418,855</b>	<b>432,394</b>	<b>432,338</b>	<b>446,731</b>	<b>464,562</b>	<b>483,351</b>	<b>488,070</b>	<b>494,712</b>	<b>497,682</b>

<sup>1</sup> 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

\* Revised to account for year end amendments

\*\* Preliminary

\*\* Includes Lending to Insurance Companies

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

(In Millions of AED)		Period												
		Dec 2021	Dec 2022	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025	Dec 2025 *
Economic Activity														
1)	Agriculture	1,708	2,942	2,926	3,331	2,988	2,999	2,446	1,838	1,604	1,665	1,891	2,483	1,924
2)	Mining and Quarrying	16,405	18,654	17,458	18,818	16,609	18,492	17,363	19,185	19,542	18,520	19,193	19,340	17,683
3)	Manufacturing	82,323	84,332	84,938	82,953	89,315	93,326	93,954	94,852	93,320	95,635	97,486	98,959	101,192
	3.1 Food , Beverages and Tobacco	8,962	12,259	11,198	10,899	10,702	10,596	10,397	11,616	12,148	12,501	12,115	11,925	12,829
	3.2 Textile and Leather Products	1,186	1,236	1,440	1,339	1,430	1,553	1,690	1,506	1,476	1,549	1,278	1,326	1,424
	3.3 Furniture and Other Wood Products	2,220	2,514	2,330	2,507	2,283	2,258	2,442	2,061	1,992	2,058	1,977	2,012	2,054
	3.4 Paper And Paper Products	2,221	2,603	2,760	2,531	1,586	1,893	1,899	2,023	2,527	2,622	2,576	2,560	2,305
	3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals	18,279	18,597	19,206	18,676	19,483	22,697	22,913	23,705	22,258	22,370	26,027	25,582	25,278
	3.6 Basic Metal Products (Including Aluminium)	17,961	16,815	16,069	15,167	14,692	15,420	15,164	16,026	15,788	16,124	15,284	14,990	16,834
	3.7 Fabricated Metal Products, Machinery and Equipment	8,615	9,522	11,316	10,982	10,048	9,931	10,649	10,160	9,911	10,663	10,603	10,951	10,895
	3.8 Other Manufactured Products	22,879	20,786	20,619	20,852	29,091	28,978	28,800	27,755	27,220	27,748	27,626	29,613	29,573
4)	Electricity, Gas and Water	28,125	43,479	52,088	50,450	50,808	51,880	53,237	51,465	50,310	48,817	47,763	54,075	58,554
5)	Construction and Real Estate	326,730	302,903	296,903	292,984	287,047	285,772	268,678	269,175	260,963	259,714	264,798	273,079	276,545
	5.1 Construction	65,973	58,504	57,704	56,275	52,908	50,030	49,519	48,964	43,702	45,682	47,129	46,630	42,524
	5.2 Real Estate	260,757	244,399	239,199	236,709	234,139	235,742	219,159	220,211	217,261	214,032	217,669	226,449	234,021
6)	Trade	131,479	136,532	145,604	145,999	154,390	162,841	168,060	169,106	169,288	172,565	181,650	190,862	188,207
	6.1 Wholesale	99,406	93,897	96,350	94,378	110,832	117,782	123,877	122,962	124,808	128,602	138,193	146,929	142,533
	6.2 Retail	32,073	42,635	49,254	51,621	43,558	45,059	44,183	46,144	44,480	43,963	43,457	43,934	45,674
7)	Transport, Storage and Communication	86,421	75,682	85,705	92,803	91,761	92,753	93,747	102,216	110,081	112,051	104,883	109,634	104,990
8)	Financial Institutions	116,770	148,347	161,298	161,855	177,753	174,900	203,761	203,724	194,039	202,932	221,853	239,854	246,069
9)	Government	222,952	200,227	208,117	203,041	174,985	183,089	185,741	188,452	188,782	183,503	184,350	211,494	226,201
10)	Personal Loans for Business Purposes <sup>1</sup>	99,186	92,666	95,406	92,261	88,726	87,078	87,125	89,418	86,004	86,361	76,411	74,045	73,633
11)	Personal Loans for Consumption Purposes	349,026	383,630	402,640	415,649	426,828	440,089	460,387	484,789	502,286	520,572	540,864	563,937	583,927
12)	All Others <sup>2</sup>	157,832	161,543	164,033	179,942	176,481	183,372	181,881	185,519	172,472	167,364	170,388	174,163	170,044
<b>Total</b>		<b>1,618,957</b>	<b>1,650,937</b>	<b>1,717,116</b>	<b>1,740,086</b>	<b>1,737,691</b>	<b>1,776,591</b>	<b>1,816,380</b>	<b>1,859,739</b>	<b>1,848,691</b>	<b>1,869,699</b>	<b>1,911,530</b>	<b>2,011,924</b>	<b>2,048,967</b>

\* Revised to account for year end amendments

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

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

(In Millions of AED)														
		Period												
		Dec 2021	Dec 2022	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025	Dec 2025 *
Economic Activity														
1)	Agriculture	138	770	758	1,151	1,450	1,724	1,795	2,052	2,401	2,384	2,403	2,427	2,595
2)	Mining and Quarrying	14,765	22,952	20,491	21,086	20,736	19,380	16,903	15,676	16,636	18,362	20,440	24,788	26,663
3)	Manufacturing	22,942	23,516	28,951	25,110	26,751	26,497	26,818	27,563	33,678	31,959	37,020	39,945	40,201
	3.1 Food , Beverages and Tobacco	4,173	5,440	5,624	5,218	5,916	5,293	4,548	4,473	5,162	4,556	4,317	4,968	4,981
	3.2 Textile and Leather Products	474	521	1,268	1,382	1,092	1,005	1,075	1,042	1,010	1,080	852	794	830
	3.3 Furniture and Other Wood Products	421	499	528	514	479	456	33	447	416	420	424	428	432
	3.4 Paper And Paper Products	0	2	25	42	31	8	10	240	226	236	258	353	810
	3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals	10,638	8,026	12,400	8,644	9,884	10,301	12,392	11,710	14,489	14,264	17,968	19,808	16,514
	3.6 Basic Metal Products (Including Aluminium)	4,043	4,086	4,176	4,478	3,980	3,321	3,519	2,874	4,973	4,570	5,358	5,128	5,355
	3.7 Fabricated Metal Products, Machinery and Equipment	1,572	1,731	2,434	2,081	1,909	2,253	1,997	2,564	2,791	2,141	2,302	2,430	4,487
	3.8 Other Manufactured Products	1,621	3,211	2,496	2,751	3,460	3,860	3,244	4,213	4,611	4,692	5,541	6,035	6,792
4)	Electricity, Gas and Water	6,969	8,908	12,624	13,995	13,643	16,752	19,212	21,114	22,151	29,776	35,585	44,101	44,423
5)	Construction and Real Estate	12,827	17,365	18,700	19,849	19,182	20,415	20,054	22,303	22,164	25,345	25,872	30,667	32,120
	5.1 Construction	3,543	4,384	4,832	5,906	5,135	5,232	5,615	6,729	5,692	5,431	4,174	4,415	7,105
	5.2 Real Estate	9,284	12,981	13,868	13,943	14,047	15,183	14,439	15,574	16,472	19,914	21,698	26,251	25,015
6)	Trade	14,926	16,124	17,894	23,125	23,808	23,521	26,844	25,066	27,543	31,675	34,146	34,814	39,178
	6.1 Wholesale	12,401	12,977	14,652	18,605	19,925	19,537	22,972	20,613	22,753	26,195	28,947	29,436	34,032
	6.2 Retail	2,525	3,147	3,242	4,520	3,883	3,984	3,872	4,453	4,790	5,480	5,199	5,378	5,146
7)	Transport, Storage and Communication	33,475	36,551	32,579	40,876	39,749	42,432	42,028	42,087	42,933	46,925	56,035	57,812	63,479
8)	Financial Institutions	31,360	55,803	54,619	56,097	58,021	62,660	72,065	84,728	87,643	96,388	117,547	130,467	147,917
9)	Government	18,107	26,764	16,344	16,721	23,074	27,591	28,331	30,940	42,047	44,925	46,906	54,212	65,154
10)	Personal Loans for Business Purposes <sup>1</sup>	4,715	3,844	4,937	4,583	4,242	4,334	3,987	2,394	2,276	2,232	2,832	2,675	1,988
11)	Personal Loans for Consumption Purposes	4,057	3,654	3,812	3,893	3,886	4,286	4,495	4,684	5,062	5,744	6,622	7,216	6,530
12)	All Others <sup>2</sup>	10,938	12,254	15,855	14,901	19,138	20,714	22,004	23,537	22,418	35,541	38,128	37,647	50,607
<b>Total</b>		<b>175,219</b>	<b>228,505</b>	<b>227,564</b>	<b>241,387</b>	<b>253,680</b>	<b>270,306</b>	<b>284,536</b>	<b>302,144</b>	<b>326,952</b>	<b>371,256</b>	<b>423,536</b>	<b>466,772</b>	<b>520,856</b>

\* Revised to account for year end amendments

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

**Table 30 : Deposits distributed Residents / Non Residents ( All Banks ) <sup>1</sup>**

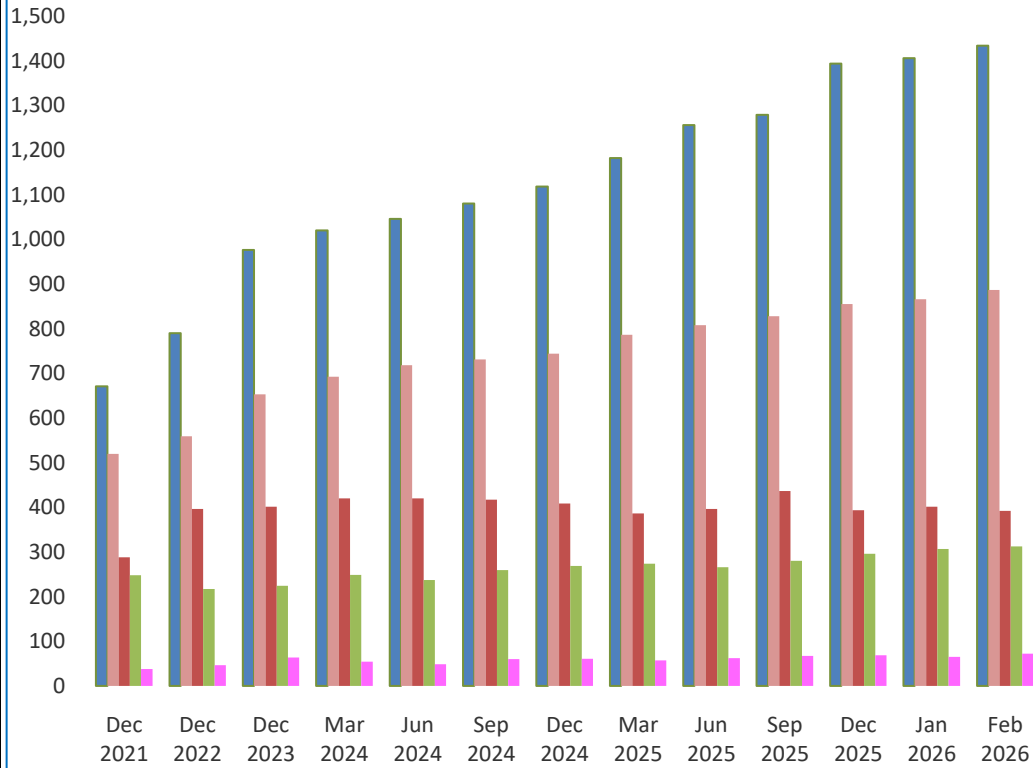
<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Sep 2025</b>	<b>Dec 2025 *</b>	<b>Jan 2026</b>	<b>Feb 2026 **</b>
<b>Residents</b>	<b>1,765,533</b>	<b>2,009,696</b>	<b>2,319,855</b>	<b>2,436,348</b>	<b>2,470,748</b>	<b>2,547,941</b>	<b>2,601,347</b>	<b>2,687,702</b>	<b>2,788,608</b>	<b>2,891,330</b>	<b>3,007,617</b>	<b>3,045,987</b>	<b>3,098,168</b>
(1) 1.1 Corporate	671,422	790,086	976,967	1,020,461	1,046,617	1,080,537	1,118,432	1,182,857	1,256,117	1,279,407	1,394,398	1,406,662	1,434,653
1.2 Individuals	519,917	559,456	653,122	692,674	718,393	731,169	744,511	786,948	808,379	828,257	855,313	866,091	887,335
1.3 Government	288,156	396,771	401,670	419,849	419,907	416,969	408,469	386,181	396,295	436,493	393,408	401,266	391,965
1.4 GREs	247,908	216,854	224,165	249,042	237,487	259,219	268,949	274,155	265,600	280,177	296,154	306,708	312,218
1.5 Non Banking Financial Institutions	38,130	46,529	63,931	54,322	48,344	60,047	60,986	57,560	62,218	66,996	68,344	65,260	71,998
<b>Non-Residents</b>	<b>230,994</b>	<b>212,530</b>	<b>202,047</b>	<b>220,931</b>	<b>221,822</b>	<b>213,469</b>	<b>245,683</b>	<b>248,620</b>	<b>257,238</b>	<b>294,627</b>	<b>297,848</b>	<b>290,705</b>	<b>301,752</b>
2.1 Corporate	82,170	103,101	110,387	117,576	112,306	107,308	124,863	123,709	138,193	116,273	132,626	126,073	127,666
(2) 2.2 Non Banking Financial Institutions	86,020	41,171	23,766	27,514	36,025	36,808	42,209	51,922	47,981	54,754	63,112	60,074	53,507
2.3 Individuals	26,261	33,475	38,960	39,130	40,392	42,102	45,719	44,055	42,732	44,300	44,247	44,811	46,946
2.4 Government and Non Commercial Entities	36,543	34,783	28,934	36,711	33,099	27,251	32,892	28,933	28,332	79,299	57,863	59,747	73,634
<b>Total Deposits</b>	<b>1,996,527</b>	<b>2,222,226</b>	<b>2,521,902</b>	<b>2,657,279</b>	<b>2,692,570</b>	<b>2,761,410</b>	<b>2,847,030</b>	<b>2,936,322</b>	<b>3,045,846</b>	<b>3,185,956</b>	<b>3,305,466</b>	<b>3,336,692</b>	<b>3,399,920</b>

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

\* Revised to account for year end amendments

\*\* Preliminary

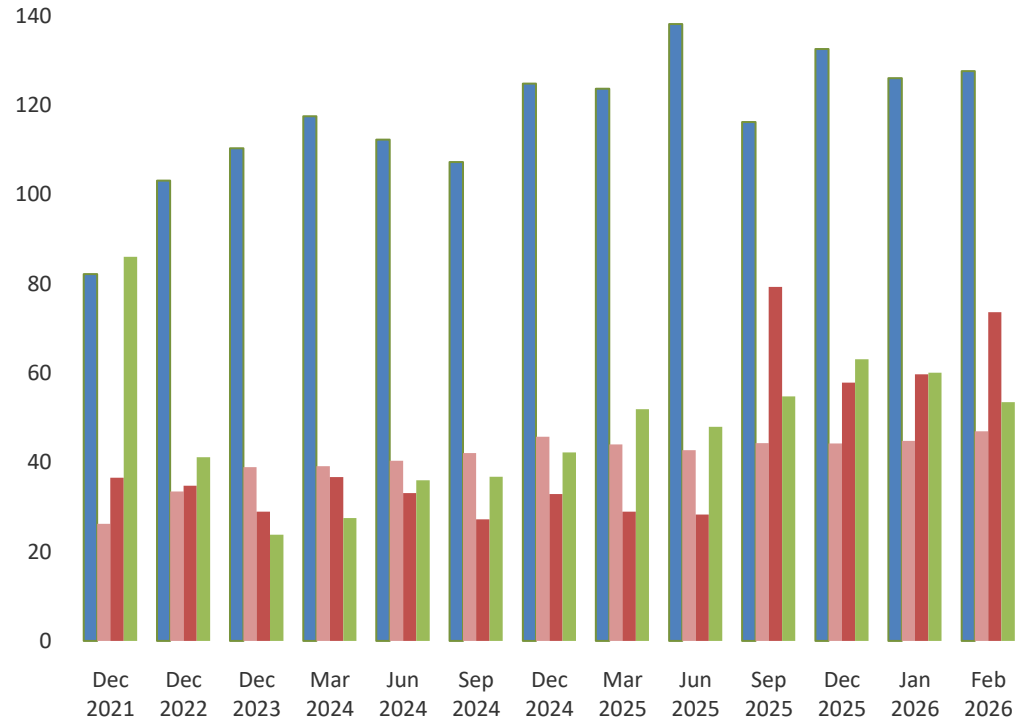
### Resident Deposits - Banks



AED Bln

■ Private Corporates ■ Individuals ■ Government ■ GREs ■ NBFIs

### Non - Resident Deposits - Banks



AED Bln

■ Private Corporates ■ Individuals ■ Government & GREs ■ NBFIs

**Table 31 : Deposits distributed Residents / Non Residents ( National Banks ) <sup>1</sup>**

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Sep 2025</b>	<b>Dec 2025 *</b>	<b>Jan 2026</b>	<b>Feb 2026 **</b>
<b>Residents</b>	<b>1,564,262</b>	<b>1,779,660</b>	<b>2,066,205</b>	<b>2,168,135</b>	<b>2,206,114</b>	<b>2,272,198</b>	<b>2,320,401</b>	<b>2,406,982</b>	<b>2,500,745</b>	<b>2,589,548</b>	<b>2,694,092</b>	<b>2,739,807</b>	<b>2,778,106</b>
(1) 1.1 Corporate	567,688	671,325	851,023	887,329	916,423	939,281	973,401	1,035,715	1,100,141	1,123,051	1,222,185	1,238,318	1,262,490
1.2 Individuals	439,616	470,654	554,651	590,946	616,128	630,132	642,886	681,307	704,377	725,265	750,237	761,031	780,150
1.3 Government	285,800	395,826	400,606	418,672	418,545	415,897	407,867	385,537	395,324	434,998	391,988	399,995	390,843
1.4 GREs	239,011	200,491	202,925	223,514	213,223	234,036	242,288	254,628	246,149	256,070	270,384	286,968	292,753
1.5 Non Banking Financial Institutions	32,147	41,364	57,000	47,674	41,796	52,853	53,959	49,794	54,754	50,164	59,298	53,495	51,870
<b>Non-Residents</b>	<b>198,345</b>	<b>175,263</b>	<b>163,648</b>	<b>183,463</b>	<b>181,222</b>	<b>169,425</b>	<b>196,369</b>	<b>195,060</b>	<b>204,115</b>	<b>237,755</b>	<b>235,202</b>	<b>232,018</b>	<b>241,817</b>
2.1 Corporate	64,222	82,869	89,833	97,500	91,346	85,076	97,529	96,671	111,745	88,595	100,914	95,605	96,077
(2) 2.2 Non Banking Financial Institutions	81,620	36,277	20,053	23,585	32,091	32,468	36,836	42,757	38,838	43,981	50,938	51,075	44,405
2.3 Individuals	17,588	23,356	28,526	28,524	29,802	30,888	34,092	32,344	31,469	32,784	32,792	33,613	35,764
2.4 Government and Non Commercial Entities	34,915	32,761	25,236	33,854	27,984	20,994	27,912	23,288	22,064	72,396	50,557	51,725	65,572
<b>Total Deposits</b>	<b>1,762,607</b>	<b>1,954,923</b>	<b>2,229,853</b>	<b>2,351,598</b>	<b>2,387,337</b>	<b>2,441,623</b>	<b>2,516,771</b>	<b>2,602,042</b>	<b>2,704,860</b>	<b>2,827,304</b>	<b>2,929,294</b>	<b>2,971,826</b>	<b>3,019,923</b>

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

\* Revised to account for year end amendments

\*\* Preliminary

**Table 32 : Deposits distributed Residents / Non Residents ( Foreign Banks ) <sup>1</sup>**

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Sep 2025</b>	<b>Dec 2025 *</b>	<b>Jan 2026</b>	<b>Feb 2026 **</b>
<b>Residents</b>	<b>201,271</b>	<b>230,036</b>	<b>253,650</b>	<b>268,213</b>	<b>264,634</b>	<b>275,742</b>	<b>280,946</b>	<b>280,720</b>	<b>287,863</b>	<b>301,781</b>	<b>313,525</b>	<b>306,180</b>	<b>320,063</b>
(1) 1.1 Corporate	103,734	118,761	125,944	133,132	130,195	141,256	145,031	147,142	155,976	156,356	172,214	168,344	172,164
1.2 Individuals	80,301	88,802	98,471	101,728	102,264	101,037	101,625	105,641	104,002	102,992	105,076	105,060	107,185
1.3 Government	2,356	945	1,064	1,177	1,363	1,072	602	644	971	1,496	1,420	1,271	1,121
1.4 GREs	8,897	16,363	21,240	25,528	24,264	25,183	26,661	19,527	19,451	24,106	25,769	19,740	19,465
1.5 Non Banking Financial Institutions	5,983	5,165	6,931	6,648	6,548	7,194	7,027	7,767	7,463	16,832	9,046	11,765	20,128
<b>Non-Residents</b>	<b>32,649</b>	<b>37,267</b>	<b>38,399</b>	<b>37,468</b>	<b>40,599</b>	<b>44,044</b>	<b>49,314</b>	<b>53,560</b>	<b>53,124</b>	<b>56,871</b>	<b>62,647</b>	<b>58,686</b>	<b>59,935</b>
(2) 2.1 Corporate	17,948	20,232	20,554	20,076	20,960	22,232	27,334	27,039	26,449	27,679	31,712	30,468	31,589
2.2 Non Banking Financial Institutions	4,400	4,894	3,713	3,929	3,934	4,340	5,373	9,165	9,143	10,773	12,174	8,999	9,102
2.3 Individuals	8,673	10,119	10,434	10,606	10,590	11,214	11,627	11,711	11,263	11,517	11,455	11,197	11,182
2.4 Government and Non Commercial Entities	1,628	2,022	3,698	2,857	5,115	6,258	4,980	5,646	6,269	6,903	7,306	8,022	8,062
<b>Total Deposits</b>	<b>233,920</b>	<b>267,303</b>	<b>292,049</b>	<b>305,681</b>	<b>305,233</b>	<b>319,787</b>	<b>330,259</b>	<b>334,280</b>	<b>340,987</b>	<b>358,652</b>	<b>376,172</b>	<b>364,866</b>	<b>379,997</b>

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

\* Revised to account for year end amendments

\*\* Preliminary

**Table 33 : Deposits distributed Residents / Non Residents ( Conventional Banks ) <sup>1</sup>**

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Sep 2025</b>	<b>Dec 2025 *</b>	<b>Jan 2026</b>	<b>Feb 2026 **</b>
<b>Residents</b>	<b>1,377,356</b>	<b>1,580,152</b>	<b>1,831,614</b>	<b>1,922,458</b>	<b>1,940,451</b>	<b>2,004,926</b>	<b>2,041,611</b>	<b>2,089,276</b>	<b>2,143,513</b>	<b>2,225,989</b>	<b>2,305,389</b>	<b>2,326,719</b>	<b>2,361,921</b>
(1) 1.1 Corporate	566,082	670,081	830,919	861,159	885,025	908,305	940,238	989,761	1,047,473	1,068,555	1,159,588	1,167,614	1,191,343
1.2 Individuals	358,259	392,270	461,264	492,969	513,051	527,646	541,818	574,192	591,251	606,814	626,173	636,398	653,586
1.3 Government	226,476	306,922	297,820	313,614	301,813	299,682	279,748	254,986	253,594	284,366	234,726	236,766	224,986
1.4 GREs	195,641	170,507	185,238	208,009	199,301	216,241	225,846	220,091	198,491	208,805	227,009	230,788	229,921
1.5 Non Banking Financial Institutions	30,898	40,372	56,373	46,707	41,261	53,052	53,960	50,245	52,704	57,449	57,894	55,154	62,085
<b>Non-Residents</b>	<b>196,400</b>	<b>202,201</b>	<b>194,983</b>	<b>213,562</b>	<b>214,089</b>	<b>206,170</b>	<b>236,623</b>	<b>237,698</b>	<b>246,418</b>	<b>282,648</b>	<b>282,960</b>	<b>279,248</b>	<b>290,048</b>
(2) 2.1 Corporate	78,278	98,753	107,575	114,484	109,695	105,155	121,139	118,346	132,478	109,850	124,188	120,098	121,012
2.2 Non Banking Financial Institutions	59,395	39,187	23,173	27,076	35,616	36,338	41,596	50,237	46,854	52,689	61,154	58,511	52,097
2.3 Individuals	22,976	29,846	35,348	35,422	36,841	38,565	42,309	40,586	39,316	41,088	40,992	41,578	43,639
2.4 Government and Non Commercial Entities	35,751	34,415	28,887	36,580	31,937	26,112	31,579	28,530	27,770	79,022	56,625	59,060	73,300
<b>Total Deposits</b>	<b>1,573,756</b>	<b>1,782,353</b>	<b>2,026,597</b>	<b>2,136,020</b>	<b>2,154,540</b>	<b>2,211,096</b>	<b>2,278,233</b>	<b>2,326,974</b>	<b>2,389,931</b>	<b>2,508,638</b>	<b>2,588,349</b>	<b>2,605,967</b>	<b>2,651,969</b>

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

\* Revised to account for year end amendments

\*\* Preliminary

**Table 34 : Deposits distributed Residents / Non Residents ( Islamic Banks ) <sup>1</sup>**

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Sep 2025</b>	<b>Dec 2025 *</b>	<b>Jan 2026</b>	<b>Feb 2026 **</b>
<b>Residents</b>	<b>388,177</b>	<b>429,544</b>	<b>488,241</b>	<b>513,890</b>	<b>530,297</b>	<b>543,015</b>	<b>559,736</b>	<b>598,426</b>	<b>645,096</b>	<b>665,340</b>	<b>702,229</b>	<b>719,268</b>	<b>736,247</b>
(1) 1.1 Corporate	105,340	120,005	146,048	159,302	161,592	172,232	178,194	193,096	208,644	210,852	234,810	239,049	243,310
1.2 Individuals	161,658	167,186	191,858	199,705	205,342	203,523	202,693	212,756	217,127	221,443	229,140	229,693	233,749
1.3 Government	61,680	89,849	103,850	106,235	118,094	117,287	128,721	131,195	142,701	152,127	158,683	164,501	166,979
1.4 GREs	52,267	46,347	38,927	41,033	38,186	42,978	43,103	54,064	67,110	71,372	69,145	75,920	82,297
1.5 Non Banking Financial Institutions	7,232	6,157	7,558	7,615	7,083	6,995	7,026	7,315	9,513	9,547	10,450	10,106	9,913
<b>Non-Residents</b>	<b>34,594</b>	<b>10,329</b>	<b>7,064</b>	<b>7,369</b>	<b>7,733</b>	<b>7,299</b>	<b>9,060</b>	<b>10,922</b>	<b>10,820</b>	<b>11,978</b>	<b>14,888</b>	<b>11,457</b>	<b>11,703</b>
(2) 2.1 Corporate	3,892	4,348	2,812	3,092	2,611	2,153	3,724	5,364	5,715	6,424	8,438	5,975	6,654
2.2 Non Banking Financial Institutions	26,625	1,984	593	438	409	470	613	1,685	1,126	2,065	1,958	1,562	1,410
2.3 Individuals	3,285	3,629	3,612	3,708	3,551	3,537	3,409	3,469	3,415	3,212	3,255	3,233	3,307
2.4 Government and Non Commercial Entities	792	368	47	131	1,162	1,139	1,313	403	563	277	1,238	687	333
<b>Total Deposits</b>	<b>422,771</b>	<b>439,873</b>	<b>495,305</b>	<b>521,259</b>	<b>538,030</b>	<b>550,314</b>	<b>568,796</b>	<b>609,348</b>	<b>655,915</b>	<b>677,319</b>	<b>717,117</b>	<b>730,725</b>	<b>747,951</b>

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

\* Revised to account for year end amendments

\*\* Preliminary

**Table 35 : Classification of Deposits by Size ( Quarterly ) <sup>1</sup>**

<b>(In Millions of AED)</b>													
<b>Deposit Size</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Sep 2025</b>	<b>Dec 2025 *</b>
0 to AED 250,000	144,478	160,892	176,364	183,965	198,816	197,642	205,787	209,981	189,442	225,877	228,496	231,394	236,422
AED 250,001 to AED 500,000	87,428	84,258	95,417	98,248	103,249	107,141	110,124	111,684	100,669	118,142	120,940	128,134	124,720
AED 500,001 to AED 1,000,000	95,617	108,517	121,440	124,196	128,115	135,167	138,856	141,131	128,937	149,172	154,116	156,793	161,672
AED 1,000,001 to AED 5,000,000	250,630	288,733	316,942	325,739	353,112	353,078	365,499	374,387	353,939	399,217	414,574	416,501	432,358
AED 5 Million to AED 20 Million	242,462	269,238	288,328	298,721	309,269	326,935	334,032	343,243	342,100	372,177	394,511	398,258	415,154
Above AED 20 Million	1,175,912	1,310,588	1,383,508	1,390,002	1,429,341	1,537,317	1,538,271	1,580,983	1,567,357	1,674,851	1,736,257	1,854,875	1,936,646
<b>Total Deposits</b>	<b>1,996,527</b>	<b>2,222,226</b>	<b>2,381,999</b>	<b>2,420,871</b>	<b>2,521,902</b>	<b>2,657,280</b>	<b>2,692,570</b>	<b>2,761,409</b>	<b>2,682,444</b>	<b>2,939,436</b>	<b>3,048,894</b>	<b>3,185,956</b>	<b>3,306,972</b>

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

\* Revised to account for year end amendments

**Table 36 : Deposits by Type and Currency ( All Banks ) <sup>1</sup>**

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Sep 2025</b>	<b>Dec 2025 *</b>	<b>Jan 2026</b>	<b>Feb 2026 **</b>
<b>Demand</b>	<b>848,040</b>	<b>907,451</b>	<b>1,019,471</b>	<b>1,056,997</b>	<b>1,058,043</b>	<b>1,083,948</b>	<b>1,109,702</b>	<b>1,147,178</b>	<b>1,198,788</b>	<b>1,211,380</b>	<b>1,262,267</b>	<b>1,255,885</b>	<b>1,273,625</b>
Local Currency	614,109	646,030	724,856	757,785	768,383	781,528	822,398	856,062	901,548	903,234	937,990	933,951	951,284
Foreign Currencies	233,931	261,421	294,615	299,212	289,660	302,421	287,303	291,116	297,240	308,146	324,277	321,934	322,341
<b>Savings</b>	<b>241,819</b>	<b>245,868</b>	<b>272,825</b>	<b>286,665</b>	<b>302,014</b>	<b>304,534</b>	<b>317,488</b>	<b>338,788</b>	<b>365,696</b>	<b>383,403</b>	<b>400,562</b>	<b>413,568</b>	<b>427,212</b>
Local Currency	200,488	194,610	224,035	238,744	254,617	256,615	265,004	286,970	309,539	328,184	341,362	353,474	364,134
Foreign Currencies	41,331	51,258	48,790	47,921	47,397	47,919	52,484	51,817	56,156	55,220	59,200	60,094	63,078
<b>Time</b>	<b>533,565</b>	<b>613,015</b>	<b>780,941</b>	<b>840,098</b>	<b>850,076</b>	<b>888,473</b>	<b>945,780</b>	<b>991,757</b>	<b>1,012,013</b>	<b>1,073,878</b>	<b>1,167,843</b>	<b>1,186,329</b>	<b>1,237,132</b>
Local Currency	342,447	363,057	461,145	483,008	498,494	542,596	553,437	614,854	634,936	666,703	753,428	748,823	775,170
Foreign Currencies	191,118	249,958	319,796	357,090	351,582	345,877	392,343	376,903	377,077	407,175	414,415	437,507	461,962
<b>Total Deposits **</b>	<b>1,623,424</b>	<b>1,766,334</b>	<b>2,073,237</b>	<b>2,183,760</b>	<b>2,210,133</b>	<b>2,276,955</b>	<b>2,372,970</b>	<b>2,477,723</b>	<b>2,576,497</b>	<b>2,668,661</b>	<b>2,830,672</b>	<b>2,855,783</b>	<b>2,937,968</b>
Total Local Currency	1,157,044	1,203,697	1,410,036	1,479,537	1,521,495	1,580,738	1,640,840	1,757,887	1,846,024	1,898,121	2,032,780	2,036,248	2,090,588
Total Foreign Currencies	466,380	562,637	663,201	704,223	688,639	696,217	732,130	719,836	730,473	770,541	797,892	819,535	847,381
Commercial Prepayments	17,122	19,066	20,591	21,697	21,150	22,747	23,566	24,636	25,593	26,410	24,914	24,949	24,204

<sup>1</sup> Excluding Inter-Bank Deposits

\* Revised to account for year end amendments

\*\* Preliminary

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

**Table 37 : Deposits by Type and Currency ( National Banks ) <sup>1</sup>**

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Sep 2025</b>	<b>Dec 2025 *</b>	<b>Jan 2026</b>	<b>Feb 2026 **</b>
<b>Demand</b>	<b>702,302</b>	<b>742,935</b>	<b>853,184</b>	<b>884,324</b>	<b>888,534</b>	<b>913,749</b>	<b>928,370</b>	<b>962,803</b>	<b>1,010,916</b>	<b>1,010,317</b>	<b>1,060,058</b>	<b>1,058,460</b>	<b>1,066,355</b>
Local Currency	525,103	551,472	624,616	651,758	662,993	677,148	710,449	740,642	785,159	788,900	814,730	812,800	829,352
Foreign Currencies	177,199	191,463	228,568	232,566	225,541	236,601	217,921	222,161	225,757	221,416	245,328	245,659	237,003
<b>Savings</b>	<b>212,095</b>	<b>215,328</b>	<b>244,746</b>	<b>258,138</b>	<b>274,094</b>	<b>276,742</b>	<b>289,735</b>	<b>309,723</b>	<b>336,170</b>	<b>354,175</b>	<b>370,257</b>	<b>383,181</b>	<b>395,935</b>
Local Currency	184,383	179,178	209,284	223,837	239,798	242,003	250,274	271,200	293,527	312,334	325,088	336,957	347,323
Foreign Currencies	27,712	36,150	35,462	34,301	34,296	34,739	39,461	38,523	42,643	41,841	45,169	46,224	48,611
<b>Time</b>	<b>482,364</b>	<b>547,235</b>	<b>689,391</b>	<b>741,444</b>	<b>751,251</b>	<b>775,942</b>	<b>833,314</b>	<b>880,096</b>	<b>898,955</b>	<b>957,622</b>	<b>1,036,340</b>	<b>1,061,418</b>	<b>1,107,792</b>
Local Currency	313,381	329,286	413,602	430,254	447,577	484,947	497,564	552,787	573,553	600,430	682,816	681,111	704,276
Foreign Currencies	168,983	217,949	275,789	311,190	303,674	290,995	335,751	327,309	325,402	357,193	353,524	380,306	403,516
<b>Total Deposits **</b>	<b>1,396,761</b>	<b>1,505,498</b>	<b>1,787,321</b>	<b>1,883,906</b>	<b>1,913,878</b>	<b>1,966,433</b>	<b>2,051,419</b>	<b>2,152,622</b>	<b>2,246,041</b>	<b>2,322,113</b>	<b>2,466,655</b>	<b>2,503,058</b>	<b>2,570,081</b>
Total Local Currency	1,022,867	1,059,936	1,247,502	1,305,849	1,350,368	1,404,098	1,458,286	1,564,629	1,652,239	1,701,664	1,822,634	1,830,868	1,880,952
Total Foreign Currencies	373,894	445,562	539,819	578,057	563,510	562,335	593,133	587,993	593,802	620,449	644,021	672,190	689,130
Commercial Prepayments	13,548	15,377	17,355	18,323	17,552	19,078	20,040	21,187	22,056	22,409	21,262	21,286	20,463

<sup>1</sup> Excluding Inter-Bank Deposits

\* Revised to account for year end amendments

\*\* Preliminary

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

**Table 38 : Deposits by Type and Currency ( Foreign Banks ) <sup>1</sup>**

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Sep 2025</b>	<b>Dec 2025 *</b>	<b>Jan 2026</b>	<b>Feb 2026 **</b>
<b>Demand</b>	<b>145,738</b>	<b>164,516</b>	<b>166,287</b>	<b>172,673</b>	<b>169,510</b>	<b>170,199</b>	<b>181,332</b>	<b>184,375</b>	<b>187,873</b>	<b>201,063</b>	<b>202,208</b>	<b>197,425</b>	<b>207,270</b>
Local Currency	89,006	94,558	100,240	106,027	105,391	104,380	111,950	115,420	116,389	114,333	123,260	121,151	121,932
Foreign Currencies	56,732	69,958	66,047	66,646	64,119	65,819	69,382	68,955	71,483	86,730	78,949	76,274	85,339
<b>Savings</b>	<b>29,724</b>	<b>30,540</b>	<b>28,079</b>	<b>28,527</b>	<b>27,920</b>	<b>27,792</b>	<b>27,753</b>	<b>29,065</b>	<b>29,525</b>	<b>29,229</b>	<b>30,305</b>	<b>30,388</b>	<b>31,277</b>
Local Currency	16,105	15,432	14,751	14,907	14,819	14,611	14,730	15,771	16,012	15,850	16,274	16,518	16,810
Foreign Currencies	13,619	15,108	13,328	13,620	13,101	13,181	13,023	13,294	13,513	13,379	14,031	13,870	14,467
<b>Time</b>	<b>51,201</b>	<b>65,780</b>	<b>91,550</b>	<b>98,654</b>	<b>98,825</b>	<b>112,530</b>	<b>112,466</b>	<b>111,661</b>	<b>113,058</b>	<b>116,256</b>	<b>131,504</b>	<b>124,912</b>	<b>129,339</b>
Local Currency	29,066	33,771	47,543	52,754	50,917	57,649	55,874	62,067	61,383	66,274	70,612	67,711	70,894
Foreign Currencies	22,135	32,009	44,007	45,900	47,908	54,882	56,592	49,594	51,675	49,982	60,891	57,200	58,446
<b>Total Deposits **</b>	<b>226,663</b>	<b>260,836</b>	<b>285,916</b>	<b>299,854</b>	<b>296,255</b>	<b>310,522</b>	<b>321,551</b>	<b>325,101</b>	<b>330,456</b>	<b>346,548</b>	<b>364,016</b>	<b>352,725</b>	<b>367,887</b>
Total Local Currency	134,177	143,761	162,534	173,688	171,127	176,640	182,554	193,258	193,785	196,457	210,146	205,379	209,636
Total Foreign Currencies	92,486	117,075	123,382	126,166	125,129	133,881	138,997	131,843	136,671	150,091	153,871	147,345	158,251
Commercial Prepayments	3,574	3,689	3,236	3,374	3,598	3,669	3,526	3,449	3,537	4,001	3,653	3,663	3,741

<sup>1</sup> Excluding Inter-Bank Deposits

\* Revised to account for year end amendments

\*\* Preliminary

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

**Table 39 : Deposits by Type and Currency ( Conventional Banks ) <sup>1</sup>**

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Sep 2025</b>	<b>Dec 2025 *</b>	<b>Jan 2026</b>	<b>Feb 2026 **</b>
<b>Demand</b>	<b>742,300</b>	<b>793,753</b>	<b>900,593</b>	<b>928,556</b>	<b>926,224</b>	<b>953,222</b>	<b>978,636</b>	<b>1,005,480</b>	<b>1,053,413</b>	<b>1,063,413</b>	<b>1,110,306</b>	<b>1,101,787</b>	<b>1,115,499</b>
Local Currency	522,385	548,381	621,513	646,410	653,088	667,929	707,509	733,434	774,897	773,170	805,381	798,878	812,414
Foreign Currencies	219,915	245,372	279,080	282,146	273,137	285,293	271,128	272,046	278,516	290,242	304,925	302,909	303,085
<b>Savings</b>	<b>127,395</b>	<b>131,953</b>	<b>151,932</b>	<b>157,814</b>	<b>163,160</b>	<b>168,698</b>	<b>175,244</b>	<b>186,474</b>	<b>205,740</b>	<b>214,937</b>	<b>225,660</b>	<b>233,313</b>	<b>241,843</b>
Local Currency	93,150	89,441	110,341	117,133	122,721	127,470	130,374	141,892	157,812	167,790	175,573	182,222	188,167
Foreign Currencies	34,245	42,512	41,591	40,681	40,439	41,229	44,870	44,582	47,928	47,147	50,087	51,091	53,676
<b>Time</b>	<b>418,082</b>	<b>494,575</b>	<b>631,997</b>	<b>685,286</b>	<b>704,660</b>	<b>726,551</b>	<b>782,952</b>	<b>811,342</b>	<b>808,008</b>	<b>869,341</b>	<b>940,611</b>	<b>959,003</b>	<b>1,003,296</b>
Local Currency	238,212	259,498	335,851	353,693	381,208	411,477	423,183	476,102	480,084	515,636	584,500	584,649	605,061
Foreign Currencies	179,870	235,077	296,146	331,593	323,452	315,074	359,769	335,241	327,923	353,705	356,110	374,354	398,236
<b>Total Deposits **</b>	<b>1,287,777</b>	<b>1,420,281</b>	<b>1,684,522</b>	<b>1,771,656</b>	<b>1,794,044</b>	<b>1,848,471</b>	<b>1,936,833</b>	<b>2,003,296</b>	<b>2,067,161</b>	<b>2,147,691</b>	<b>2,276,576</b>	<b>2,294,103</b>	<b>2,360,638</b>
Total Local Currency	853,747	897,320	1,067,705	1,117,236	1,157,017	1,206,875	1,261,066	1,351,428	1,412,793	1,456,596	1,565,454	1,565,750	1,605,642
Total Foreign Currencies	434,030	522,961	616,817	654,420	637,027	641,596	675,767	651,868	654,368	691,094	711,122	728,354	754,996
Commercial Prepayments	14,521	16,227	17,866	18,829	18,439	19,295	20,541	20,912	20,726	22,202	21,140	20,414	20,575

<sup>1</sup> Excluding Inter-Bank Deposits

\* Revised to account for year end amendments

\*\* Preliminary

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

**Table 40 : Deposits by Type and Currency ( Islamic Banks )<sup>1</sup>**

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Sep 2025</b>	<b>Dec 2025 *</b>	<b>Jan 2026</b>	<b>Feb 2026 **</b>
<b>Demand</b>	<b>105,740</b>	<b>113,698</b>	<b>118,878</b>	<b>128,441</b>	<b>131,819</b>	<b>130,726</b>	<b>131,065</b>	<b>141,698</b>	<b>145,375</b>	<b>147,967</b>	<b>151,961</b>	<b>154,098</b>	<b>158,126</b>
Local Currency	91,724	97,649	103,343	111,375	115,295	113,598	114,890	122,628	126,651	130,063	132,609	135,073	138,870
Foreign Currencies	14,016	16,049	15,535	17,066	16,524	17,127	16,176	19,070	18,724	17,904	19,352	19,025	19,256
<b>Savings</b>	<b>114,424</b>	<b>113,915</b>	<b>120,893</b>	<b>128,851</b>	<b>138,854</b>	<b>135,835</b>	<b>142,244</b>	<b>152,313</b>	<b>159,956</b>	<b>168,466</b>	<b>174,902</b>	<b>180,255</b>	<b>185,369</b>
Local Currency	107,338	105,169	113,694	121,611	131,896	129,145	134,630	145,078	151,728	160,394	165,789	171,252	175,966
Foreign Currencies	7,086	8,746	7,199	7,240	6,958	6,690	7,614	7,235	8,228	8,073	9,113	9,004	9,402
<b>Time</b>	<b>115,483</b>	<b>118,440</b>	<b>148,944</b>	<b>154,812</b>	<b>145,416</b>	<b>161,922</b>	<b>162,828</b>	<b>180,415</b>	<b>204,005</b>	<b>204,537</b>	<b>227,233</b>	<b>227,326</b>	<b>233,835</b>
Local Currency	104,235	103,559	125,294	129,315	117,286	131,119	130,254	138,752	154,852	151,068	168,928	164,174	170,109
Foreign Currencies	11,248	14,881	23,650	25,497	28,130	30,803	32,574	41,663	49,154	53,470	58,305	63,152	63,726
<b>Total Deposits **</b>	<b>335,647</b>	<b>346,053</b>	<b>388,715</b>	<b>412,104</b>	<b>416,089</b>	<b>428,483</b>	<b>436,137</b>	<b>474,426</b>	<b>509,336</b>	<b>520,970</b>	<b>554,096</b>	<b>561,679</b>	<b>577,330</b>
Total Local Currency	303,297	306,377	342,331	362,301	364,477	373,863	379,774	406,459	433,231	441,524	467,326	470,498	484,946
Total Foreign Currencies	32,350	39,676	46,384	49,803	51,612	54,621	56,363	67,968	76,106	79,446	86,770	91,181	92,384
Commercial Prepayments	2,601	2,839	2,725	2,868	2,711	3,451	3,026	3,723	4,867	4,209	3,774	4,534	3,630

<sup>1</sup> Excluding Inter-Bank Deposits

\* Revised to account for year end amendments

\*\* Preliminary

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

**Table 41 : Time Deposits by Maturity ( All Banks ) <sup>1</sup>**

<b>(In Millions of AED)</b>													
<b>Period</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Sep 2025</b>	<b>Dec 2025 *</b>	<b>Jan 2026</b>	<b>Feb 2026 **</b>
<b>Maturity</b>													
Upto 3 Months	453,936	472,546	604,994	669,719	611,807	697,935	688,449	699,103	730,058	819,024	860,510	860,354	903,329
Above 3 and Upto 6 Months	152,495	174,542	209,611	202,645	251,151	234,806	270,530	236,204	223,120	255,403	248,027	256,830	229,456
Above 6 and Upto 12 Months	165,463	280,784	260,649	271,665	300,688	284,318	253,258	288,429	315,960	296,451	345,759	339,879	354,420
Exceeding 12 Months	27,210	38,368	44,255	45,254	46,410	44,368	73,857	51,798	84,742	93,544	78,895	93,231	90,902
<b>Total</b>	<b>799,104</b>	<b>966,240</b>	<b>1,119,509</b>	<b>1,189,283</b>	<b>1,210,056</b>	<b>1,261,427</b>	<b>1,286,094</b>	<b>1,275,534</b>	<b>1,353,880</b>	<b>1,464,422</b>	<b>1,533,192</b>	<b>1,550,293</b>	<b>1,578,107</b>

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

\* Revised to account for year end amendments

\*\* Preliminary

**Table 42 : Time Deposits by Maturity ( National Banks ) <sup>1</sup>**

<b>(In Millions of AED)</b>													
<b>Period</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Sep 2025</b>	<b>Dec 2025 *</b>	<b>Jan 2026</b>	<b>Feb 2026 **</b>
<b>Maturity</b>													
Upto 3 Months	420,563	431,863	545,536	609,233	552,293	619,312	612,799	620,057	651,840	733,042	765,849	773,878	814,202
Above 3 and Upto 6 Months	144,128	164,879	194,611	184,643	226,285	214,091	252,568	218,883	202,045	237,357	230,115	237,823	209,196
Above 6 and Upto 12 Months	155,816	262,934	241,333	249,339	281,069	265,296	231,712	267,859	296,640	278,246	319,217	312,873	326,700
Exceeding 12 Months	22,657	35,718	41,159	42,323	43,567	41,746	69,344	47,867	80,603	88,836	75,171	89,708	87,304
<b>Total</b>	<b>743,164</b>	<b>895,394</b>	<b>1,022,639</b>	<b>1,085,538</b>	<b>1,103,214</b>	<b>1,140,445</b>	<b>1,166,423</b>	<b>1,154,666</b>	<b>1,231,128</b>	<b>1,337,481</b>	<b>1,390,352</b>	<b>1,414,282</b>	<b>1,437,402</b>

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

\* Revised to account for year end amendments

\*\* Preliminary

**Table 43 : Time Deposits by Maturity ( Foreign Banks ) <sup>1</sup>**

<b>(In Millions of AED)</b>													
<b>Period</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Sep 2025</b>	<b>Dec 2025 *</b>	<b>Jan 2026</b>	<b>Feb 2026 **</b>
<b>Maturity</b>													
Upto 3 Months	33,373	40,683	59,458	60,486	59,514	78,623	75,650	79,045	78,217	85,982	94,661	86,475	89,127
Above 3 and Upto 6 Months	8,367	9,663	15,000	18,002	24,866	20,715	17,962	17,321	21,076	18,046	17,912	19,007	20,261
Above 6 and Upto 12 Months	9,647	17,850	19,316	22,326	19,619	19,022	21,546	20,570	19,320	18,205	26,543	27,005	27,720
Exceeding 12 Months	4,553	2,650	3,096	2,931	2,843	2,622	4,513	3,930	4,139	4,708	3,724	3,524	3,598
<b>Total</b>	<b>55,940</b>	<b>70,846</b>	<b>96,870</b>	<b>103,745</b>	<b>106,842</b>	<b>120,982</b>	<b>119,671</b>	<b>120,866</b>	<b>122,752</b>	<b>126,941</b>	<b>142,840</b>	<b>136,011</b>	<b>140,705</b>

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

\* Revised to account for year end amendments

\*\* Preliminary

**Table 44 : Time Deposits by Maturity ( Conventional Banks ) <sup>1</sup>**

<b>(In Millions of AED)</b>													
<b>Period</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Sep 2025</b>	<b>Dec 2025 *</b>	<b>Jan 2026</b>	<b>Feb 2026 **</b>
<b>Maturity</b>													
Upto 3 Months	358,300	382,472	475,197	533,165	514,350	578,044	579,258	584,126	595,824	669,803	686,387	700,193	733,878
Above 3 and Upto 6 Months	118,030	133,616	174,339	164,910	202,972	184,750	200,239	164,338	166,445	186,331	187,371	193,368	173,527
Above 6 and Upto 12 Months	124,102	230,582	205,467	214,819	213,112	203,596	194,994	203,286	219,695	224,072	240,020	239,342	247,336
Exceeding 12 Months	21,182	34,361	38,924	41,327	40,909	39,854	46,392	46,920	49,819	54,245	60,539	54,179	54,253
<b>Total</b>	<b>621,614</b>	<b>781,031</b>	<b>893,927</b>	<b>954,221</b>	<b>971,343</b>	<b>1,006,244</b>	<b>1,020,883</b>	<b>998,670</b>	<b>1,031,783</b>	<b>1,134,451</b>	<b>1,174,318</b>	<b>1,187,082</b>	<b>1,208,995</b>

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

\* Revised to account for year end amendments

\*\* Preliminary

**Table 45 : Time Deposits by Maturity ( Islamic Banks ) <sup>1</sup>**

<b>(In Millions of AED)</b>													
<b>Period</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Sep 2025</b>	<b>Dec 2025 *</b>	<b>Jan 2026</b>	<b>Feb 2026 **</b>
<b>Maturity</b>													
Upto 3 Months	95,636	90,074	129,797	136,554	97,457	119,892	109,191	114,977	134,233	149,221	174,123	160,161	169,450
Above 3 and Upto 6 Months	34,465	40,926	35,272	37,735	48,179	50,056	70,291	71,867	56,675	69,072	60,656	63,461	55,929
Above 6 and Upto 12 Months	41,361	50,202	55,182	56,846	87,576	80,722	58,264	85,143	96,265	72,379	105,739	100,537	107,084
Exceeding 12 Months	6,028	4,007	5,331	3,927	5,501	4,514	27,465	4,878	34,923	39,299	18,356	39,053	36,648
<b>Total</b>	<b>177,490</b>	<b>185,209</b>	<b>225,582</b>	<b>235,062</b>	<b>238,713</b>	<b>255,184</b>	<b>265,211</b>	<b>276,865</b>	<b>322,096</b>	<b>329,971</b>	<b>358,874</b>	<b>363,211</b>	<b>369,112</b>

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

\* Revised to account for year end amendments

\*\* Preliminary

**Table 46 : Currency Issued <sup>1</sup>**

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Sep 2025</b>	<b>Dec 2025 *</b>	<b>Jan 2026</b>	<b>Feb 2026 **</b>
<b>Total Notes Issued ( 1 ) **</b>	110,503	118,668	134,393	144,853	143,943	145,490	151,310	168,062	166,610	164,148	172,856	175,895	177,018
<b>Total Coins Issued ( 2 ) ***</b>	1,312	1,343	1,387	1,995	1,421	1,421	1,439	1,449	1,461	1,469	1,478	1,477	1,492
<b>Total Currency Issued</b>	<b>111,815</b>	<b>120,011</b>	<b>135,780</b>	<b>146,848</b>	<b>145,364</b>	<b>146,911</b>	<b>152,749</b>	<b>169,511</b>	<b>168,071</b>	<b>165,617</b>	<b>174,334</b>	<b>177,372</b>	<b>178,510</b>

<sup>1</sup> *Currency Issued = Currency in Circulation plus Cash at Banks*

\* *Revised to account for year end amendments*

\*\* *Preliminary*

\*\* *Excluding Mutilated Notes*

\*\*\* *Excluding Issued Gold Coins*

**Table 47 : Cheques Cleared Statistics <sup>1</sup>**

Item	Dec 2021	Dec 2022	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025	Dec 2025	Jan 2026	Feb 2026 *
<b>Cheques Cleared</b>													
Number of Cheques	21,283,261	21,819,330	22,125,474	5,657,667	11,027,238	17,364,933	23,450,426	5,835,865	11,783,381	17,695,569	23,784,254	2,031,255	3,922,803
Amount ( <i>In Millions of AED</i> )	1,096,076	1,225,172	1,263,324	328,841	646,652	1,014,878	1,382,101	364,056	735,851	1,111,010	1,500,277	130,198	252,769

<sup>1</sup> Cumulative data

\* Preliminary

**Table 48 : UAE Domestic Fund Transfer System Statistics <sup>1</sup>**

Item	Dec 2021	Dec 2022	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025	Dec 2025	Jan 2026	Feb 2026 *
<b>Customer to Customer Trfers</b>													
Number of Transfers	60,572,382	74,540,998	89,505,431	25,556,480	52,197,172	80,569,401	109,708,556	29,322,091	59,141,891	86,889,915	114,870,132	8,795,228	16,625,088
Amount ( <i>In Millions of AED</i> )	3,868,969	4,910,567	6,140,128	1,687,838	3,493,837	5,301,604	7,406,545	2,118,444	4,585,543	7,084,766	9,854,512	864,572	1,678,016
<b>Bank to Bank Trfers</b>													
Number of Transfers	537,239	633,663	674,486	179,531	362,945	554,573	757,910	199,458	414,691	641,574	865,708	73,588	139,438
Amount ( <i>In Millions of AED</i> )	5,723,490	7,797,467	11,018,872	2,839,971	5,829,263	9,036,713	12,491,923	3,331,361	6,885,646	10,490,309	14,513,488	1,213,302	2,574,135
<b>Total Domestic Fund Trfers</b>													
Number of Transfers	61,109,621	75,174,661	90,179,917	25,736,011	52,560,117	81,123,974	110,466,466	29,521,549	59,556,582	87,531,489	115,735,840	8,868,816	16,764,526
Amount ( <i>In Millions of AED</i> )	9,592,459	12,708,034	17,159,000	4,527,809	9,323,100	14,338,317	19,898,468	5,449,805	11,471,189	17,575,075	24,368,000	2,077,874	4,252,151

<sup>1</sup> Cumulative data

\* Preliminary

**Table 49 : Banks and Branches Network Statistics ( Quarterly )**

Item	Dec 2021		Dec 2022		Jun 2023		Sep 2023		Dec 2023		Mar 2024		Jun 2024		Sep 2024		Dec 2024		Mar 2025		Jun 2025		Sep 2025		Dec-25	
	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
<b>National Banks</b>	<b>22</b>	<b>514</b>	<b>22</b>	<b>498</b>	<b>22</b>	<b>493</b>	<b>22</b>	<b>492</b>	<b>22</b>	<b>489</b>	<b>23</b>	<b>484</b>	<b>23</b>	<b>482</b>	<b>23</b>	<b>482</b>	<b>23</b>	<b>484</b>	<b>23</b>	<b>480</b>	<b>23</b>	<b>454</b>	<b>23</b>	<b>450</b>	<b>23</b>	<b>437</b>
- Abu Dhabi	6	174	7	169	7	169	7	168	7	166	7	162	7	160	7	159	7	161	7	159	7	155	7	151	7	143
- Dubai	8	192	7	186	7	183	7	183	7	182	7	182	7	181	7	182	7	181	7	180	7	164	7	165	7	161
- Sharjah	4	76	4	75	4	74	4	74	4	74	4	74	4	75	4	75	4	75	4	75	4	75	4	75	4	73
- RAK	1	26	1	23	1	23	1	23	1	23	1	22	1	22	1	22	1	22	1	21	1	20	1	19	1	20
- Ajman	1	16	1	16	1	16	1	16	1	16	2	16	2	16	2	16	2	18	2	18	2	15	2	16	2	16
- UAQ	1	7	1	6	1	6	1	6	1	6	1	6	1	6	1	6	1	6	1	6	1	5	1	5	1	5
- Fujairah	1	23	1	23	1	22	1	22	1	22	1	22	1	22	1	22	1	21	1	21	1	20	1	19	1	19
<b>Foreign Banks **</b>	<b>27</b>	<b>74</b>	<b>28</b>	<b>73</b>	<b>28</b>	<b>72</b>	<b>28</b>	<b>72</b>	<b>28</b>	<b>72</b>	<b>27</b>	<b>72</b>	<b>27</b>	<b>72</b>	<b>27</b>	<b>73</b>	<b>27</b>	<b>73</b>	<b>27</b>	<b>73</b>	<b>27</b>	<b>73</b>	<b>27</b>	<b>72</b>	<b>27</b>	<b>72</b>
- Abu Dhabi	8	28	9	27	9	26	9	26	9	26	8	26	8	26	8	26	8	25	8	25	8	25	8	23	8	23
- Dubai	19	25	19	25	19	25	19	25	19	25	19	25	19	25	19	26	19	27	19	27	19	27	19	28	19	28
- Sharjah	-	13	-	13	-	13	-	13	-	13	-	13	-	13	-	13	-	13	-	13	-	13	-	13	-	13
- RAK	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	5
- Ajman	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1
- UAQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Fujairah	-	2	-	2	-	2	-	2	-	2	-	2	-	2	-	2	-	2	-	2	-	2	-	2	-	2
<b>Wholesale Banks</b>	<b>10</b>	<b>-</b>	<b>11</b>	<b>-</b>	<b>11</b>	<b>-</b>	<b>11</b>	<b>-</b>	<b>11</b>	<b>-</b>	<b>11</b>	<b>-</b>	<b>11</b>	<b>-</b>	<b>11</b>	<b>-</b>	<b>11</b>	<b>-</b>	<b>11</b>	<b>-</b>	<b>11</b>	<b>-</b>	<b>11</b>	<b>1</b>	<b>11</b>	<b>1</b>
- Abu Dhabi	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-
- Dubai	4	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-
- Sharjah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	-	1
- RAK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Ajman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- UAQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Fujairah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>59</b>	<b>588</b>	<b>61</b>	<b>571</b>	<b>61</b>	<b>565</b>	<b>61</b>	<b>564</b>	<b>61</b>	<b>561</b>	<b>61</b>	<b>556</b>	<b>61</b>	<b>554</b>	<b>61</b>	<b>555</b>	<b>61</b>	<b>557</b>	<b>61</b>	<b>553</b>	<b>61</b>	<b>527</b>	<b>61</b>	<b>523</b>	<b>61</b>	<b>510</b>
<b>Total Excluding Wholesale Banks</b>	<b>49</b>	<b>588</b>	<b>50</b>	<b>571</b>	<b>50</b>	<b>565</b>	<b>50</b>	<b>564</b>	<b>50</b>	<b>561</b>	<b>50</b>	<b>556</b>	<b>50</b>	<b>554</b>	<b>50</b>	<b>555</b>	<b>50</b>	<b>557</b>	<b>50</b>	<b>553</b>	<b>50</b>	<b>527</b>	<b>50</b>	<b>522</b>	<b>50</b>	<b>509</b>

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