



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

النشرة الاحصائية الشهرية
- البيانات المصرفية والنقدية -
يوليو 2023

Monthly Statistical Bulletin
- Banking & Monetary Statistics -
July 2023

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

Table 1 : Selected Monetary and Banking Indicators

(In Millions of AED)														
Indicator		Dec 2019	Dec 2020	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	May 2023	Jun 2023	Jul 2023 *
Central Bank of the UAE														
	Total Assets/Liabilities	446,246	470,526	476,210	485,865	521,538	515,793	491,413	484,633	552,555	594,115	648,123	649,423	653,783
	Gross International Reserves **	397,949	391,857	406,813	432,325	481,528	475,008	447,833	438,117	508,402	552,244	604,877	606,870	612,383
Money Supply Indicators														
	Money Supply M ₁	515,061	600,060	659,566	668,485	701,853	728,199	726,169	722,918	737,562	759,281	801,450	784,017	781,726
	Money Supply M ₂	1,413,166	1,478,607	1,488,578	1,485,913	1,563,025	1,593,354	1,622,144	1,645,538	1,703,625	1,788,372	1,855,323	1,855,306	1,858,844
	Money Supply M ₃	1,717,456	1,769,368	1,772,631	1,786,880	1,856,910	1,885,282	1,939,811	2,048,000	2,100,729	2,195,903	2,272,724	2,283,358	2,298,821
Banks														
	Total Assets	3,082,934	3,188,014	3,208,761	3,247,128	3,321,488	3,336,354	3,449,173	3,583,013	3,667,611	3,764,720	3,868,852	3,873,060	3,881,754
	Foreign Assets (Net)	91,113	133,471	122,789	132,290	154,708	178,246	224,359	355,562	384,084	419,893	360,041	406,351	430,500
	Foreign Assets	771,092	849,077	871,879	898,713	933,169	923,237	1,017,215	1,144,270	1,191,027	1,221,886	1,198,456	1,220,740	1,235,722
	Foreign Assets to Total Assets (%)	25.0%	26.6%	27.2%	27.7%	28.1%	27.7%	29.5%	31.9%	32.5%	32.5%	31.0%	31.5%	31.8%
	Foreign Liabilities	679,979	715,606	749,090	766,423	778,461	744,991	792,856	788,708	806,943	801,993	838,415	814,389	805,222
	Foreign Liabilities to Total Liabilities (%)	22.1%	22.4%	23.3%	23.6%	23.4%	22.3%	23.0%	22.0%	22.0%	21.3%	21.7%	21.0%	20.7%
	Deposits ¹	1,870,184	1,884,545	1,908,655	1,942,326	1,996,527	2,006,237	2,091,833	2,186,962	2,222,226	2,305,909	2,405,785	2,381,999	2,392,981
	Residents	1,648,812	1,682,102	1,682,944	1,699,170	1,765,533	1,791,435	1,843,449	1,958,348	2,009,696	2,092,554	2,166,482	2,170,851	2,190,015
	of which: Corporate	607,023	606,207	623,640	638,529	671,422	697,966	735,980	738,143	790,086	821,786	847,771	863,558	871,646
	Non-Residents	221,372	202,443	225,711	243,156	230,994	214,802	248,384	228,614	212,530	213,355	239,303	211,148	202,966
	of which: Corporate	87,964	72,250	80,330	82,932	82,170	92,340	138,302	119,744	103,101	107,722	137,011	111,929	95,515
	Bank Credit (Domestic)	1,592,609	1,596,786	1,595,582	1,602,071	1,618,957	1,639,109	1,658,863	1,655,408	1,650,937	1,673,785	1,709,265	1,717,116	1,714,132
	of which: Credit to Private Sector ***	1,149,953	1,124,913	1,126,340	1,134,155	1,137,528	1,148,420	1,176,516	1,187,177	1,185,901	1,212,729	1,240,839	1,233,964	1,234,541
Total Number of National Banks and Branches														
	Head Offices	21	21	21	21	22	22	23	23	22	22	22	22	22
	Branches	656	541	522	521	513	511	508	506	498	494	493	493	493
	Pay Offices	31	23	22	20	20	20	21	21	21	21	21	21	21
	Electronic Banking Service Units	33	34	40	42	41	42	43	44	45	47	47	47	47
Total Number of Foreign Banks and Branches														
	Head Offices	38	37	37	37	37	37	37	37	39	39	39	39	39
	of which: Full Fledged Commercial Banks	27	27	27	27	27	27	27	27	28	28	28	28	28
	of which: Licensed Wholesale Banks	11	10	10	10	10	10	10	10	11	11	11	11	11
	Branches	79	73	74	74	74	74	74	74	73	72	72	72	72
	Pay Offices	1	1	1	1	1	1	1	1	1	1	1	1	1
	Electronic Banking Service Units	22	23	22	21	21	21	21	21	21	21	21	21	21
Number of Employees in Banks (UAE) ²		35,637	33,444	32,623	32,753	33,491	33,882	34,332	35,157	35,830	36,314	36,314	36,737	36,737
	Employed with National Banks ²	29,673	26,408	25,847	25,957	26,763	27,122	27,545	28,251	28,737	29,189	29,189	29,577	29,577
	Employed with Foreign Banks ²	5,964	7,036	6,776	6,796	6,728	6,760	6,787	6,906	7,093	7,125	7,125	7,160	7,160

* Preliminary

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

*** Including Claims on Other Financial Institutions

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

Table 2 : Monetary Survey

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	May 2023	Jun 2023	Jul 2023 *
Net International Reserves	485,330	514,516	525,206	547,118	620,848	627,427	657,970	780,083	860,973	955,341	948,986	996,308	1,026,108
Central Bank (Net)	394,217	381,045	402,417	414,828	466,140	449,181	433,611	424,521	476,889	535,448	588,945	589,957	595,608
Gross International Reserves	397,949	391,857	406,813	432,325	481,528	475,008	447,833	438,117	508,402	552,244	604,877	606,870	612,383
Foreign Liabilities	3,732	10,812	4,396	17,497	15,388	25,827	14,222	13,596	31,513	16,796	15,932	16,913	16,775
Banks (Net)	91,113	133,471	122,789	132,290	154,708	178,246	224,359	355,562	384,084	419,893	360,041	406,351	430,500
Foreign Assets	771,092	849,077	871,879	898,713	933,169	923,237	1,017,215	1,144,270	1,191,027	1,221,886	1,198,456	1,220,740	1,235,722
Foreign Liabilities	679,979	715,606	749,090	766,423	778,461	744,991	792,856	788,708	806,943	801,993	838,415	814,389	805,222
Net Domestic Assets	927,836	964,091	963,372	938,795	942,177	965,927	964,174	865,455	842,652	833,031	906,337	858,998	832,736
Claims on Private Sector	1,159,097	1,128,422	1,133,821	1,142,123	1,145,807	1,159,098	1,189,232	1,193,810	1,193,635	1,220,738	1,251,019	1,243,748	1,245,665
Net Claims on Government	51,065	86,739	87,429	75,182	76,986	66,902	38,290	-54,722	-46,719	-51,585	-63,192	-68,911	-87,846
Claims on Government	356,571	378,299	372,135	376,876	371,306	359,546	356,728	348,393	351,101	356,668	354,769	359,660	352,651
Laibilities to Government	305,506	291,560	284,706	301,694	294,320	292,644	318,438	403,115	397,820	408,253	417,961	428,571	440,497
Claims on Official Entities	223,619	261,771	262,839	260,795	277,917	297,496	294,297	288,023	287,040	279,735	287,687	298,922	302,696
Claims on Nonbank Financial Institutions	25,874	28,208	24,312	25,653	26,609	27,634	25,892	25,388	25,674	25,346	24,640	23,457	22,345
Capital and Reserves	-417,903	-419,445	-410,400	-419,229	-428,611	-415,880	-414,652	-425,666	-439,476	-444,921	-456,604	-460,497	-468,100
Other Items (net)	-113,916	-121,604	-134,630	-145,730	-156,532	-169,323	-168,885	-161,377	-177,502	-196,281	-137,213	-177,720	-182,023
Money Supply M₁	515,061	600,060	659,566	668,485	701,853	728,199	726,169	722,918	737,562	759,281	801,450	784,017	781,726
Currency in Circulation Outside Banks	78,216	94,724	95,822	93,179	94,082	100,084	100,077	97,960	101,936	111,808	112,718	115,855	112,739
Monetary Deposits	436,845	505,336	563,744	575,306	607,771	628,115	626,092	624,958	635,626	647,473	688,732	668,162	668,987
Money Supply M₂	1,413,166	1,478,607	1,488,578	1,485,913	1,563,025	1,593,354	1,622,144	1,645,538	1,703,625	1,788,372	1,855,323	1,855,306	1,858,844
Quasi - Money	898,105	878,547	829,012	817,428	861,172	865,155	895,975	922,620	966,063	1,029,091	1,053,873	1,071,289	1,077,118
Foreign Currency Deposits	322,501	331,199	310,860	311,536	340,387	343,207	366,427	411,551	429,590	451,261	456,417	468,560	464,448
Dirham Deposits	575,604	547,348	518,152	505,892	520,785	521,948	529,548	511,069	536,473	577,830	597,456	602,729	612,670
Money Supply M₃	1,717,456	1,769,368	1,772,631	1,786,880	1,856,910	1,885,282	1,939,811	2,048,000	2,100,729	2,195,903	2,272,724	2,283,358	2,298,821
Government Deposits	304,290	290,761	284,053	300,967	293,885	291,928	317,667	402,462	397,104	407,531	417,401	428,052	439,977

* Preliminary

Monetary Aggregates

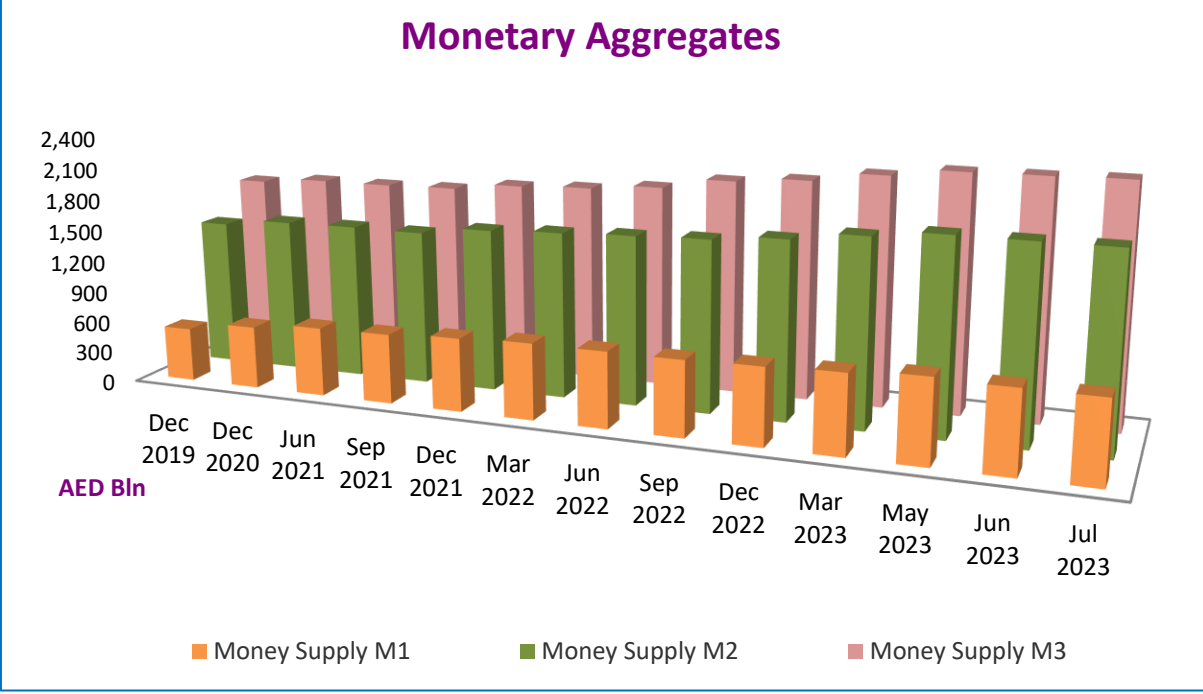
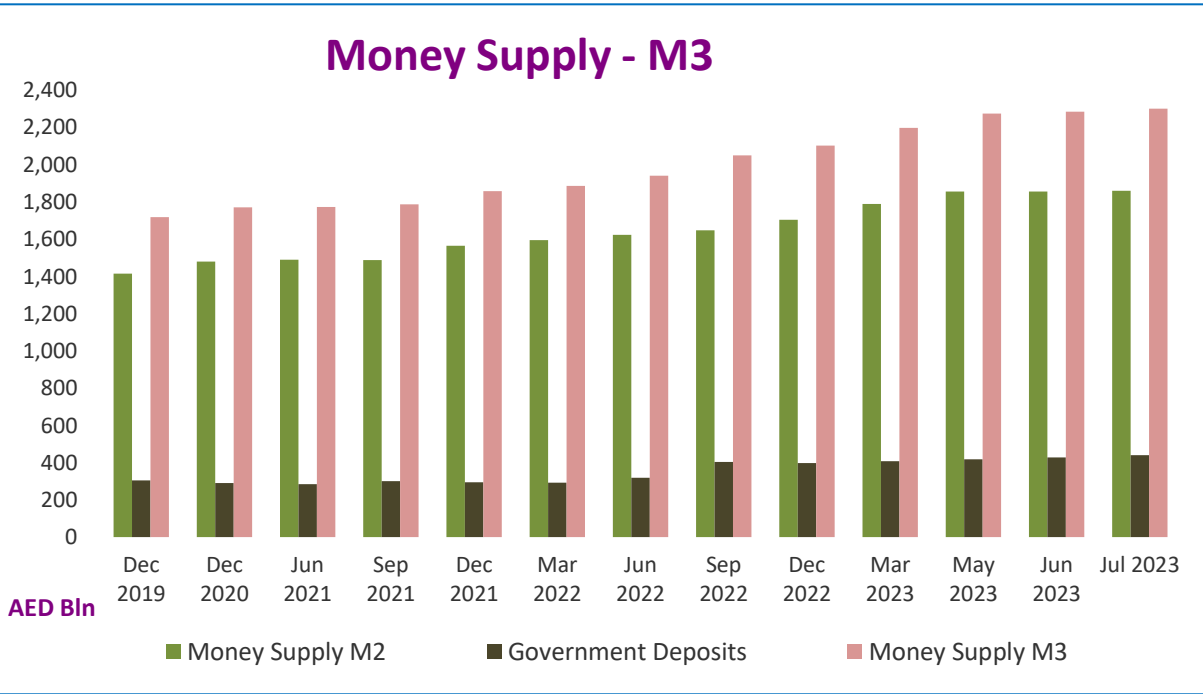
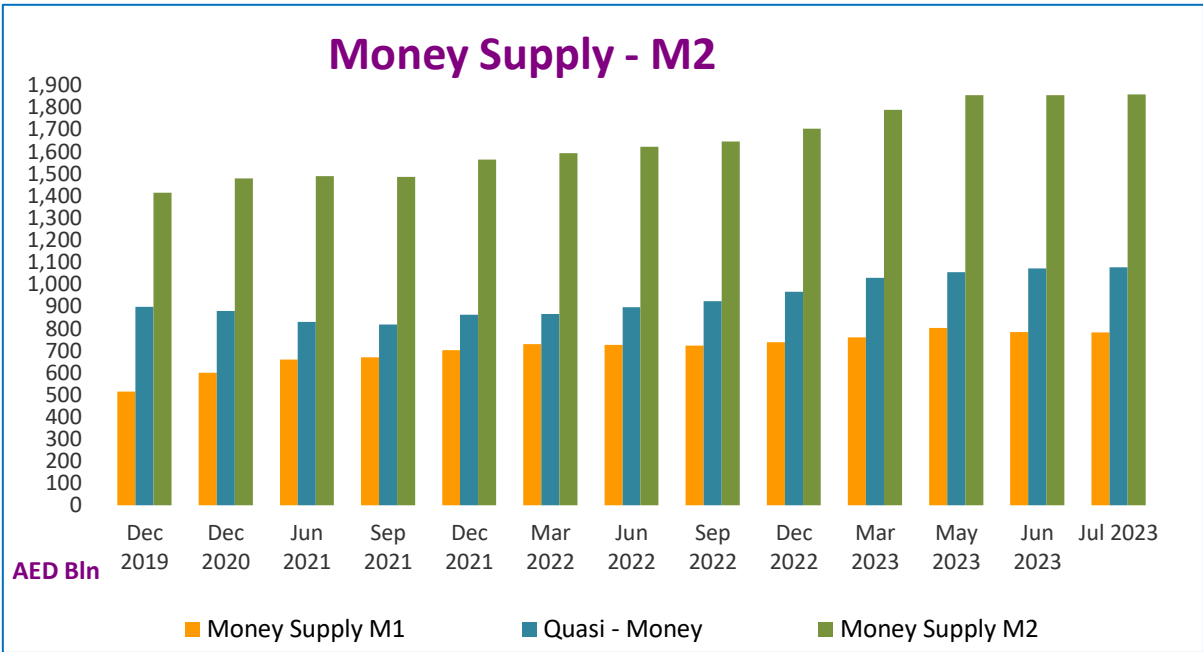
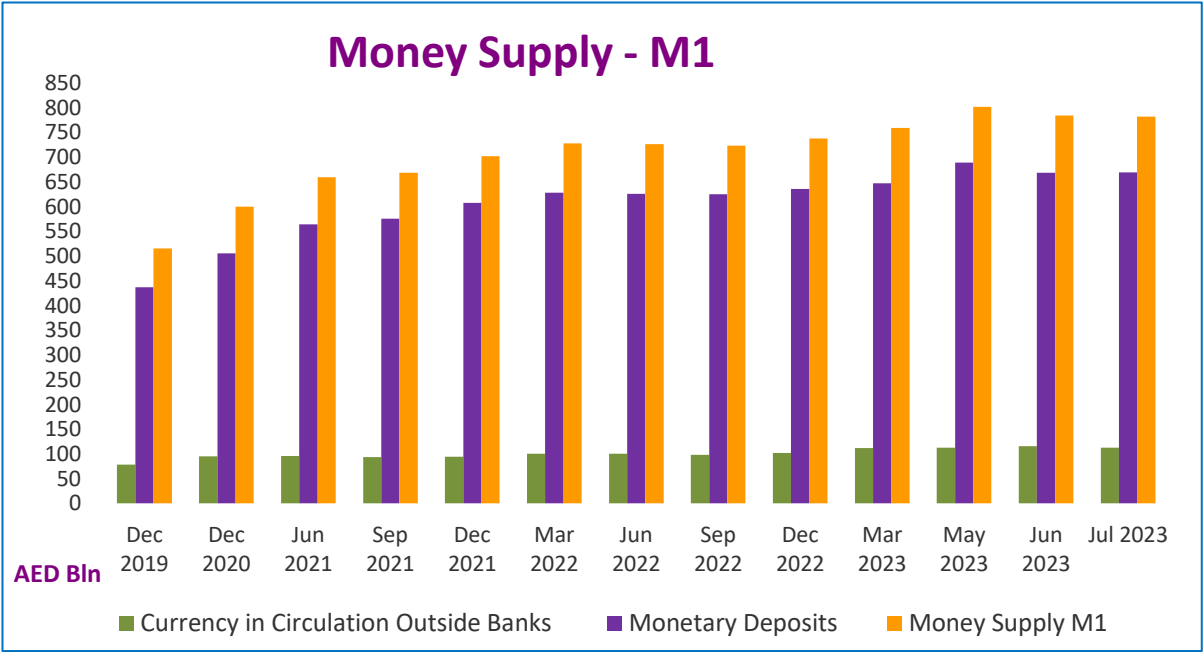


Table 3 : Monthly Changes in Factors Affecting Money Supply ¹

(In Millions of AED)												
Item	Dec 2020	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	May 2023	Jun 2023	Jul 2023 *
Net International Reserves	29,186	10,690	21,912	73,730	6,579	30,543	122,113	80,890	94,368	-6,355	47,322	29,800
Central Bank (Net)	-13,172	21,372	12,411	51,312	-16,959	-15,570	-9,090	52,368	58,559	53,497	1,012	5,651
Gross International Reserves	-6,092	14,956	25,512	49,203	-6,520	-27,175	-9,716	70,285	43,842	52,633	1,993	5,513
Foreign Liabilities	7,080	-6,416	13,101	-2,109	10,439	-11,605	-626	17,917	-14,717	-864	981	-138
Banks (Net)	42,358	-10,682	9,501	22,418	23,538	46,113	131,203	28,522	35,809	-59,852	46,310	24,149
Foreign Assets	77,985	22,802	26,834	34,456	-9,932	93,978	127,055	46,757	30,859	-23,430	22,284	14,982
Foreign Liabilities	35,627	33,484	17,333	12,038	-33,470	47,865	-4,148	18,235	-4,950	36,422	-24,026	-9,167
Net Domestic Assets	36,255	-719	-24,577	3,382	23,750	-1,753	-98,719	-22,803	-9,621	73,306	-47,339	-26,262
Claims on Private Sector	-30,675	5,399	8,302	3,684	13,291	30,134	4,578	-175	27,103	30,281	-7,271	1,917
Net Claims on Government	35,674	690	-12,247	1,804	-10,084	-28,612	-93,012	8,003	-4,866	-11,607	-5,719	-18,935
Claims on Government	21,728	-6,164	4,741	-5,570	-11,760	-2,818	-8,335	2,708	5,567	-1,899	4,891	-7,009
Laibilities to Government	-13,946	-6,854	16,988	-7,374	-1,676	25,794	84,677	-5,295	10,433	9,708	10,610	11,926
Claims on Official Entities	38,152	1,068	-2,044	17,122	19,579	-3,199	-6,274	-983	-7,305	7,952	11,235	3,774
Claims on Nonbank Financial Institutions	2,335	-3,896	1,341	956	1,024	-1,742	-504	286	-328	-706	-1,183	-1,112
Capital and Reserves **	-1,542	9,045	-8,829	-9,382	12,731	1,228	-11,014	-13,810	-5,445	-11,683	-3,893	-7,603
Other Items (net) **	-7,688	-13,025	-11,100	-10,802	-12,791	439	7,507	-16,125	-18,779	59,068	-40,507	-4,302
Money Supply M₁	84,999	59,506	8,919	33,368	26,346	-2,030	-3,251	14,644	21,719	42,169	-17,433	-2,291
Currency in Circulation Outside Banks	16,508	1,098	-2,643	903	6,002	-7	-2,117	3,976	9,872	910	3,137	-3,116
Monetary Deposits	68,491	58,408	11,562	32,465	20,344	-2,023	-1,134	10,668	11,847	41,259	-20,570	825
Money Supply M₂	65,441	9,971	-2,665	77,112	30,329	28,790	23,394	58,087	84,747	66,951	-17	3,538
Quasi - Money	-19,558	-49,535	-11,584	43,744	3,983	30,820	26,645	43,443	63,028	24,782	17,416	5,829
Foreign Currency Deposits	8,698	-20,339	676	28,851	2,820	23,220	45,124	18,039	21,671	5,156	12,143	-4,112
Dirham Deposits	-28,256	-29,196	-12,260	14,893	1,163	7,600	-18,479	25,404	41,357	19,626	5,273	9,941
Money Supply M₃	51,912	3,263	14,249	70,030	28,372	54,529	108,189	52,729	95,174	76,821	10,634	15,463
Government Deposits	-13,529	-6,708	16,914	-7,082	-1,957	25,739	84,795	-5,358	10,427	9,870	10,651	11,925

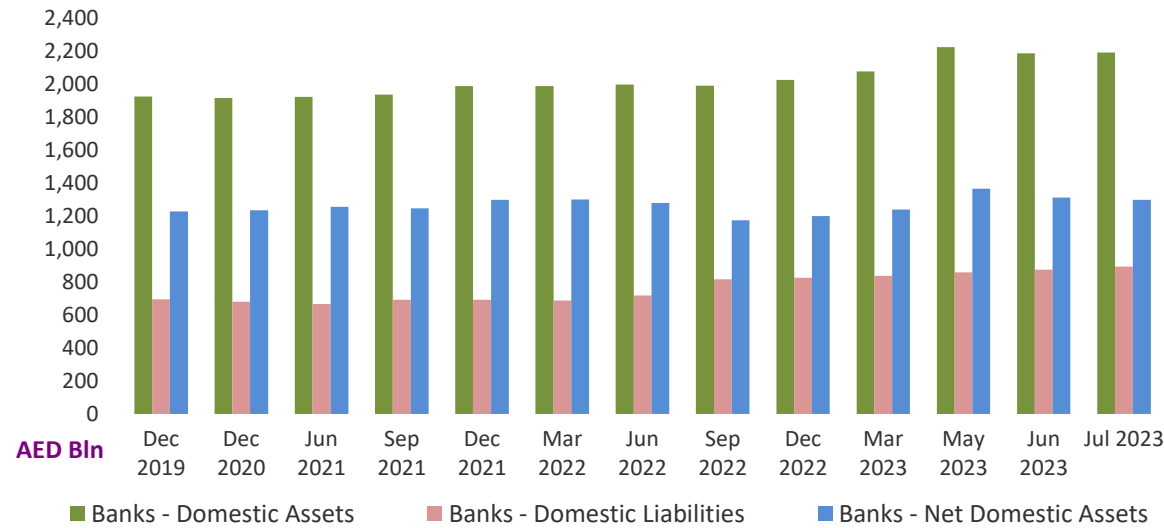
¹ Indicates change from end of the previous reporting period data (Table 2 data)

* Preliminary

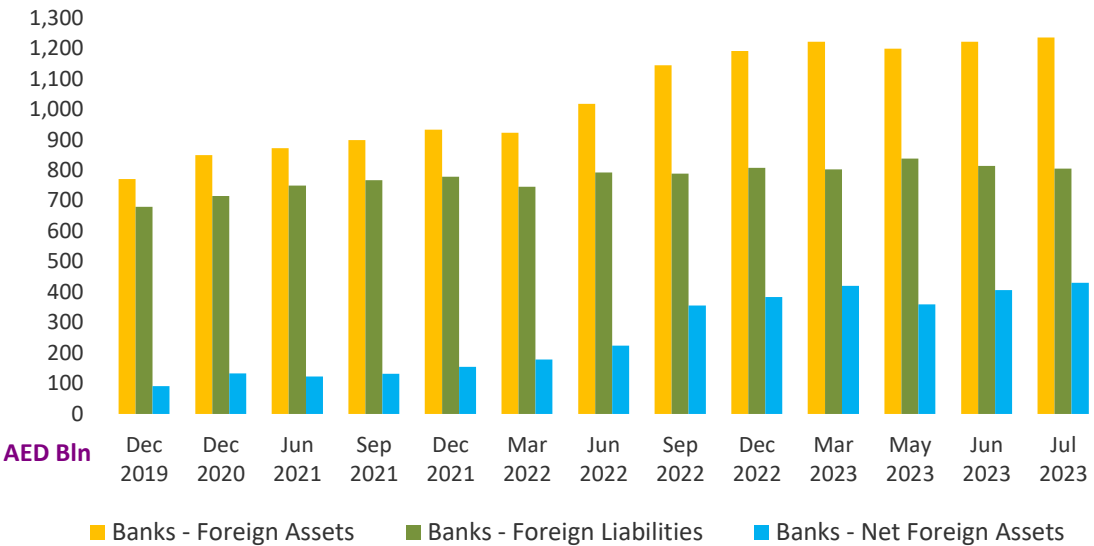
** (-) Indicates an Increase and (+) Indicates a Decrease

Factors Affecting Money Supply (M2)

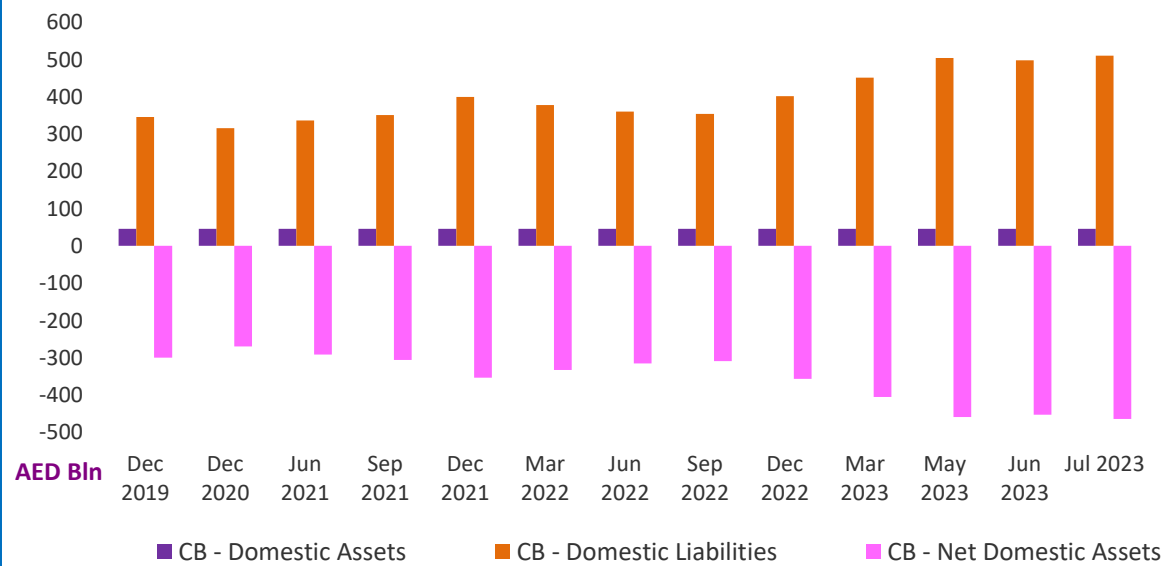
Banks' Net Domestic Assets



Banks' Net Foreign Assets



Central Bank Net Domestic Assets



Central Bank Net Foreign Assets

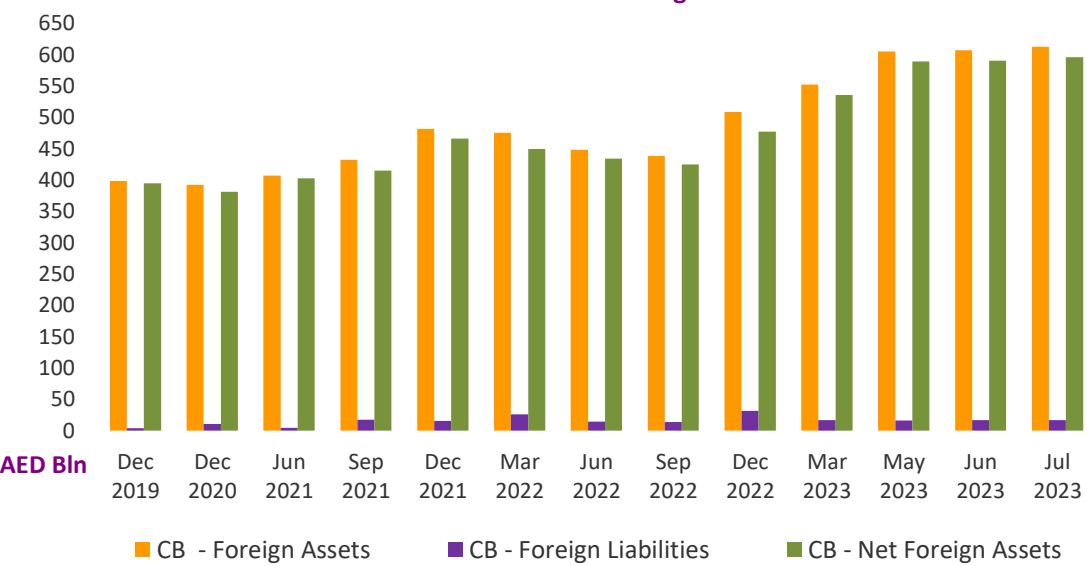


Table 4 : UAE Monetary Base (Monthly)

(In Millions of AED)														
Item		Dec 2019	Dec 2020	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	May 2023	Jun 2023	Jul 2023 *
Monetary Base		409,593	427,445	443,115	449,110	484,025	480,995	470,744	466,567	518,773	568,855	621,326	622,144	625,024
Components of Monetary Base	Currency Issued **	93,729	110,704	110,902	108,452	111,815	116,216	118,092	115,089	120,011	129,208	129,731	136,478	130,617
	Reserve Requirements	129,735	89,400	94,945	115,531	104,038	85,592	108,081	120,230	99,567	95,693	132,968	170,257	121,094
	Banks & OFCs Current Accounts & Overnight Deposits of Banks at CBUAE	25,946	98,016	86,702	61,189	103,444	115,758	93,647	85,541	134,447	147,975	147,674	109,691	176,487
	Certificates of Deposit / Monetary Bill	160,183	129,325	150,566	163,938	164,728	163,429	150,924	145,707	164,748	195,979	210,953	205,718	196,826

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

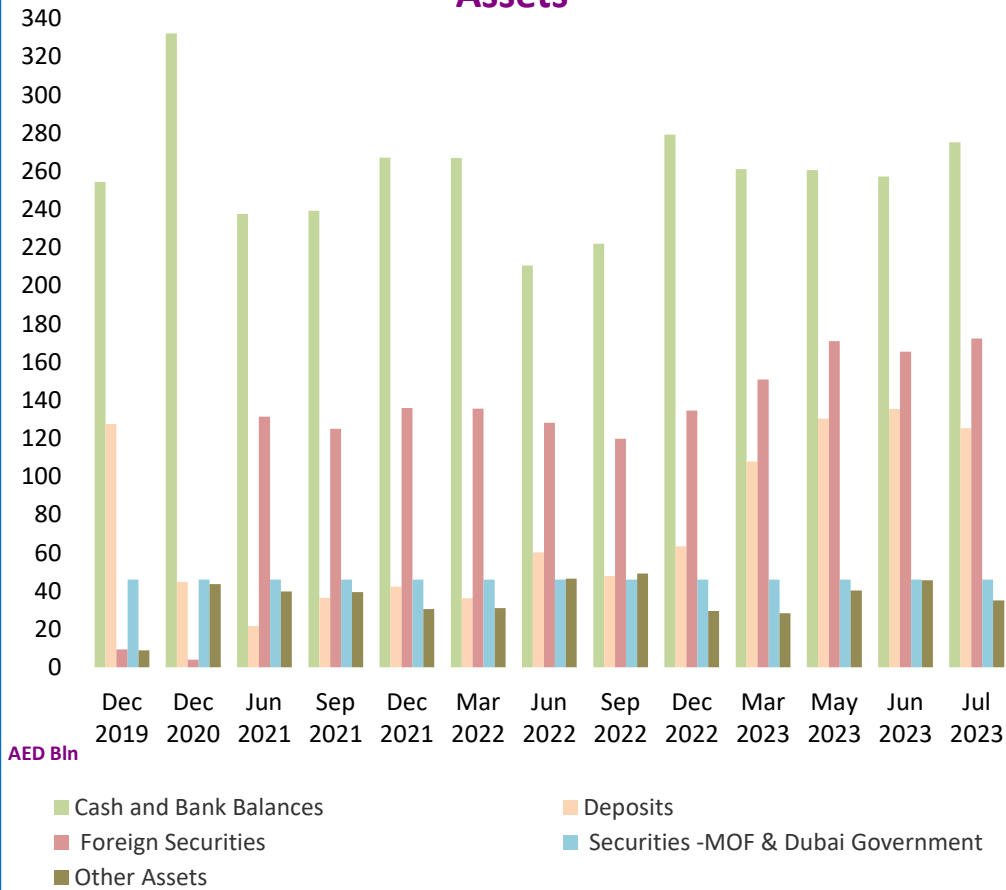
Table 5 : Balance Sheet - Central Bank of the UAE

(In Millions of AED)														
Item		Dec 2019	Dec 2020	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	May 2023	Jun 2023	Jul 2023 *
Assets														
	Cash and Bank Balances	254,466	332,251	237,564	239,251	267,074	267,039	210,659	222,056	279,252	261,163	260,618	257,197	275,259
	Deposits	127,591	44,802	21,706	36,370	42,230	36,170	60,230	47,794	63,425	107,821	130,359	135,343	125,388
	Foreign Securities	9,294	4,012	131,322	124,952	135,875	135,624	128,133	119,763	134,543	150,917	171,031	165,420	172,254
	Securities-Issued by Ministry of Finance & Dubai Government	46,018	45,902	45,902	45,902	45,903	45,903	45,903	45,903	45,902	45,902	45,902	45,902	45,902
	Other Assets	8,877	43,559	39,716	39,390	30,456	31,057	46,488	49,117	29,433	28,312	40,213	45,561	34,980
	Gold Bullion	4,044	12,862	11,504	11,286	11,913	12,638	11,853	12,749	16,045	17,413	17,219	16,768	17,226
	Liquidity Support Facility	50	0	0	0	0	0	0	0	0	0	0	0	0
	Other Assets/Receivables	4,657	30,528	28,029	27,912	17,941	17,796	33,989	35,716	12,705	10,188	22,229	28,023	16,977
	Property & Equipment	126	169	183	192	602	623	646	652	683	711	765	770	777
	Total Assets	446,246	470,526	476,210	485,865	521,538	515,793	491,413	484,633	552,555	594,115	648,123	649,423	653,783
	Liabilities													
	Current Accounts & Deposits **	160,706	192,046	185,652	181,935	214,428	213,558	203,476	207,464	236,659	247,140	284,703	284,781	302,378
	Certificates of Deposit / Monetary Bill	160,183	129,325	150,566	163,938	164,728	163,429	150,924	145,707	164,748	195,979	210,953	205,718	196,826
	Currency Issued	93,729	110,704	110,902	108,452	111,815	116,216	118,092	115,089	120,011	129,208	129,731	136,478	130,617
	Other Liabilities	6,579	11,786	3,227	6,018	4,504	2,173	3,523	3,978	20,266	7,575	8,543	9,711	10,728
	Total Liabilities	421,197	443,861	450,347	460,343	495,475	495,376	476,015	472,238	541,684	579,902	633,930	636,688	640,549
Capital and Reserves														
	Authorized,Issued & Fully Paid Capital	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
	General Reserve	4,603	4,603	5,489	5,489	6,056	6,138	6,139	6,139	3,655	3,655	3,655	3,655	3,655
	Other Reserve	446	2,062	374	33	7	-5,721	-10,741	-13,744	-12,784	-9,442	-9,462	-10,920	-10,421
	Retained Earnings	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total Capital & Reserves	25,049	26,665	25,863	25,522	26,063	20,417	15,398	12,395	10,871	14,213	14,193	12,735	13,234
	Total Liabilities and Capital	446,246	470,526	476,210	485,865	521,538	515,793	491,413	484,633	552,555	594,115	648,123	649,423	653,783

* Preliminary

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

Balance Sheet - Central Bank of the UAE -
Assets



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

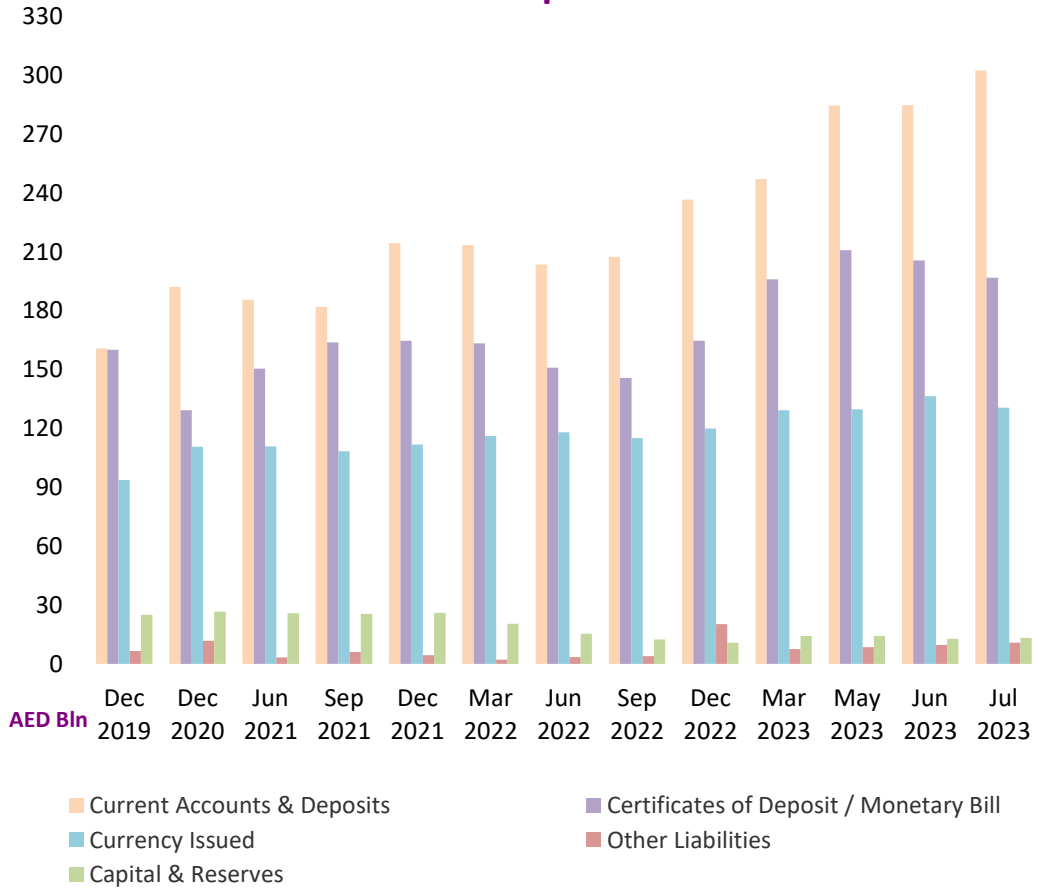


Table 6 : Central Bank International Reserves

(In Millions of AED)														
Item		Dec 2019	Dec 2020	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	May 2023	Jun 2023	Jul 2023 *
Gross International Reserves		397,949	391,857	406,813	432,325	481,528	475,008	447,833	438,117	508,402	552,244	604,877	606,870	612,383
	Current Account Balances & Deposits with Banks Abroad	365,680	348,204	230,140	246,790	280,385	274,183	242,047	241,136	313,814	339,983	361,783	363,265	371,451
	Foreign Securities	9,294	4,012	131,322	124,952	135,875	135,624	128,133	119,763	134,543	150,917	171,031	165,420	172,254
	IMF Reserves Position + SDR Holdings	3,220	3,802	3,765	15,181	15,081	15,076	14,480	13,818	14,526	14,871	14,679	14,755	14,850
	Other Foreign Assets	19,755	35,839	41,586	45,402	50,187	50,125	63,173	63,400	45,519	46,473	57,384	63,430	53,828
Foreign Liabilities		3,732	10,812	4,396	17,497	15,388	25,827	14,222	13,596	31,513	16,796	15,932	16,913	16,775
Net International Reserves		394,217	381,045	402,417	414,828	466,140	449,181	433,611	424,521	476,889	535,448	588,945	589,957	595,608

* Preliminary

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

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	May 2023	Jun 2023	Jul 2023 *
Domestic Assets													
Cash and Deposits with C.B	331,901	331,248	343,534	348,872	381,878	371,316	358,768	362,543	408,573	443,035	494,196	484,500	494,067
Cash in Hand (LCY)	15,513	15,980	15,080	15,273	17,733	16,132	18,015	17,129	18,075	17,400	17,013	20,623	17,878
Deposits with Central Bank	316,388	315,268	328,454	333,599	364,145	355,184	340,753	345,414	390,498	425,635	477,183	463,877	476,189
Due From Resident Banks	53,115	39,723	36,414	39,900	35,897	39,758	46,197	56,397	49,988	48,911	44,919	50,805	47,977
Domestic Credit and Investments	1,754,573	1,781,286	1,778,059	1,788,674	1,802,517	1,824,591	1,846,672	1,835,106	1,837,243	1,862,831	1,897,355	1,905,544	1,904,091
a) Credit Facilities	1,592,609	1,596,786	1,595,582	1,602,071	1,618,957	1,639,109	1,658,863	1,655,408	1,650,937	1,673,785	1,709,265	1,717,116	1,714,132
Claims on Private Sector	1,134,615	1,108,289	1,112,803	1,119,428	1,120,745	1,132,915	1,162,831	1,173,717	1,172,965	1,200,039	1,228,904	1,221,697	1,223,234
Commercial Bills	50,906	41,834	46,055	45,939	47,573	50,412	52,739	61,262	60,450	60,361	66,773	70,256	73,909
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	1,083,709	1,066,455	1,066,748	1,073,489	1,073,172	1,082,503	1,110,092	1,112,455	1,112,515	1,139,678	1,162,131	1,151,441	1,149,325
Claims on Government	257,383	251,923	245,689	245,165	236,038	226,815	222,366	212,527	211,730	215,976	213,462	218,752	211,839
Claims on Official Entities (GREs)	185,273	219,950	223,553	222,751	245,391	263,874	259,981	255,704	253,306	245,080	254,964	264,400	267,752
Commercial Bills	3,901	5,580	7,539	7,659	8,275	9,186	6,535	5,702	5,685	5,914	6,527	7,310	7,531
Loans,Advances & Overdrafts	181,372	214,370	216,014	215,092	237,116	254,688	253,446	250,002	247,621	239,166	248,437	257,090	260,221
Claims on Other Financial Institutions	15,338	16,624	13,537	14,727	16,783	15,505	13,685	13,460	12,936	12,690	11,935	12,267	11,307
Loans,Advances & Overdrafts	15,338	16,624	13,537	14,727	16,783	15,505	13,685	13,460	12,936	12,690	11,935	12,267	11,307
b) Domestic Investments	161,964	184,500	182,477	186,603	183,560	185,482	187,809	179,698	186,306	189,046	188,090	188,428	189,959
Unclassified Assets	172,253	186,680	178,875	170,969	168,027	177,452	180,321	184,697	180,780	188,057	233,926	211,471	199,897
Fixed Assets	33,866	34,986	34,865	33,794	33,855	34,630	34,401	33,956	33,253	33,199	32,353	32,395	32,162
Inter-Branch Transactions	8,764	9,090	2,914	3,297	4,433	6,254	8,465	9,888	9,159	15,503	62,405	30,949	28,856
Other Assets	129,623	142,604	141,096	133,878	129,739	136,568	137,455	140,853	138,368	139,355	139,168	148,127	138,879
Foreign Assets	771,092	849,077	871,879	898,713	933,169	923,237	1,017,215	1,144,270	1,191,027	1,221,886	1,198,456	1,220,740	1,235,722
Due from H.O. and/or Branches Abroad	154,635	156,027	152,481	161,111	190,091	136,689	173,237	254,056	225,419	234,952	202,031	189,431	205,856
Due from Other Banks Abroad	157,442	168,193	193,470	203,636	207,637	222,427	237,719	244,376	266,827	286,574	279,849	287,395	282,954
Cash in Hand (FCY)	144	165	134	149	164	188	222	228	224	291	328	243	295
Securities	236,985	271,183	283,764	289,228	289,677	287,243	298,562	303,666	341,123	359,476	370,568	385,821	389,646
Credit to Non-Residents	166,028	182,313	173,832	174,430	175,095	192,742	207,166	218,047	228,499	221,999	218,437	227,559	224,953
Other Foreign Assets	55,858	71,196	68,198	70,159	70,505	83,948	100,309	123,897	128,935	118,594	127,243	130,291	132,018
Total Assets	3,082,934	3,188,014	3,208,761	3,247,128	3,321,488	3,336,354	3,449,173	3,583,013	3,667,611	3,764,720	3,868,852	3,873,060	3,881,754

* Preliminary

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

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	May 2023	Jun 2023	Jul 2023 *
Domestic Liabilities													
Monetary Deposits	436,845	505,336	563,744	575,306	607,771	628,115	626,092	624,958	635,626	647,473	688,732	668,162	668,987
Demand Deposits (LCY)	433,018	500,846	557,299	569,395	602,766	620,802	617,115	618,022	629,196	638,318	679,149	657,652	659,416
Bankers Drafts	3,827	4,490	6,445	5,911	5,005	7,313	8,977	6,936	6,430	9,155	9,583	10,510	9,571
Quasi Monetary Deposits	897,476	878,071	828,462	816,858	860,501	864,540	895,430	921,831	965,401	1,028,435	1,053,235	1,070,480	1,076,534
Time Deposits (LCY)	440,735	376,152	333,975	320,546	330,271	324,718	334,485	324,658	352,159	376,882	386,792	394,311	407,020
Savings Deposits (LCY)	134,240	170,720	183,627	184,776	189,843	196,615	194,518	185,622	183,652	200,292	210,026	207,609	205,066
Other Deposits (FCY)	322,501	331,199	310,860	311,536	340,387	343,207	366,427	411,551	429,590	451,261	456,417	468,560	464,448
Government Deposits (LCY + FCY)	300,093	286,471	280,981	296,315	287,408	290,674	316,486	401,182	396,055	405,642	414,792	425,143	436,757
Other Domestic Deposits (LCY + FCY) **	18,544	16,819	16,509	16,774	16,652	16,735	17,196	17,704	19,480	20,583	20,130	19,971	18,903
Government Lending Funds	0	0	0	0	0	0	0	0	0	0	0	0	0
Capital and Reserves	392,854	392,780	384,537	393,707	402,548	395,463	399,254	413,271	428,605	430,708	442,411	447,762	454,866
Due to Central Bank	5,453	31,523	21,635	16,530	2,848	3,958	3,664	5,246	5,836	6,601	6,178	7,253	6,066
Due to Resident Banks	47,933	32,510	29,860	32,776	32,939	36,260	44,948	55,035	47,685	48,038	45,235	50,505	46,561
Capital Market Funding & Term Borrowings	26,397	26,560	28,972	26,954	26,957	26,041	26,042	26,035	28,791	28,796	25,124	26,429	26,430
Foreign Liabilities	679,979	715,606	749,090	766,423	778,461	744,991	792,856	788,708	806,943	801,993	838,415	814,389	805,222
Due to H.O and/or Branches Abroad	76,669	62,459	57,445	56,929	62,486	53,140	56,138	62,536	74,066	97,256	113,712	96,179	97,501
Due to Other Banks Abroad	110,837	133,262	146,588	144,450	167,631	172,976	185,125	177,735	184,619	172,704	173,436	188,882	177,670
Capital Market Funding	156,158	170,991	181,744	179,390	184,395	161,854	153,505	154,154	165,356	162,883	144,874	149,482	161,842
Other Term Borrowings	47,269	55,403	54,364	58,484	49,986	54,168	47,560	35,422	35,799	36,413	40,991	41,039	36,795
Other Deposits (LCY + FCY)	221,372	202,443	225,711	243,156	230,994	214,802	248,384	228,614	212,530	213,355	239,303	211,148	202,966
Other Foreign Liabilities	67,674	91,048	83,238	84,014	82,969	88,051	102,144	130,247	134,573	119,382	126,099	127,659	128,448
Unclassified Liabilities	277,360	302,338	304,971	305,485	305,403	329,577	327,205	329,043	333,189	346,451	334,600	342,966	341,428
Inter-Branch Transactions	7,498	4,174	7,151	12,767	14,013	9,306	8,155	8,849	7,635	5,249	3,811	4,891	4,493
Other Liabilities	269,862	298,164	297,820	292,718	291,390	320,271	319,050	320,194	325,554	341,202	330,789	338,075	336,935
- Of which : Provisions ¹	132,700	156,248	159,350	155,627	155,547	157,090	156,852	156,990	155,549	158,696	160,647	161,393	162,011
Total Liabilities	3,082,934	3,188,014	3,208,761	3,247,128	3,321,488	3,336,354	3,449,173	3,583,013	3,667,611	3,764,720	3,868,852	3,873,060	3,881,754

* Preliminary

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

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

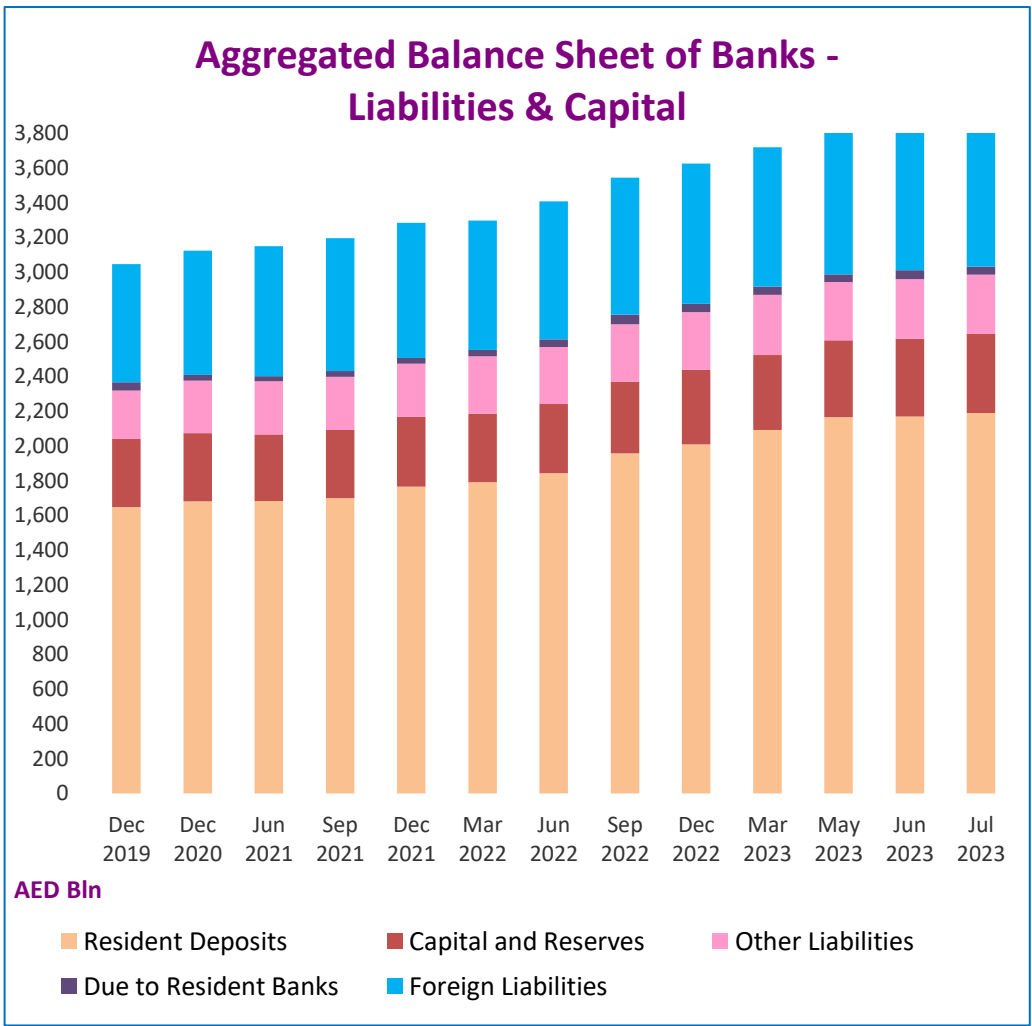
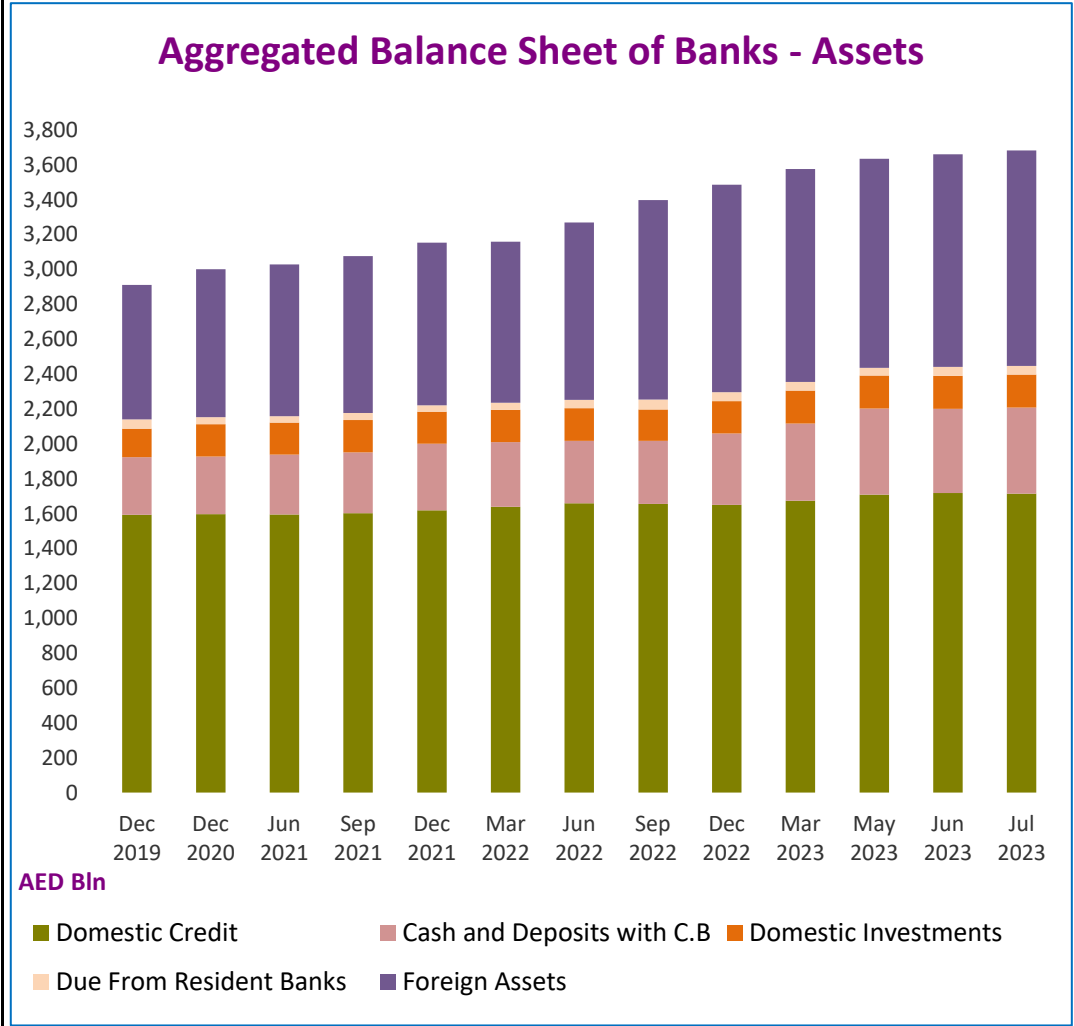


Table 9 : Aggregated Balance Sheet of Banks - Assets (National Banks)

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	May 2023	Jun 2023	Jul 2023 *
Domestic Assets													
Cash and Deposits with C.B	260,458	259,236	259,526	262,785	291,537	284,347	271,974	273,196	304,601	332,614	376,915	374,209	377,344
Cash in Hand (LCY)	13,556	14,591	13,760	13,866	16,296	14,594	16,167	15,460	16,439	15,740	15,294	18,406	16,356
Deposits with Central Bank	246,902	244,645	245,766	248,919	275,241	269,753	255,807	257,736	288,162	316,874	361,621	355,803	360,988
Due From Resident Banks	38,375	24,734	23,778	24,253	19,888	21,482	27,772	39,132	33,353	32,240	27,417	34,224	31,958
Domestic Credit and Investments	1,592,976	1,624,627	1,626,344	1,638,852	1,646,596	1,671,367	1,692,117	1,689,820	1,697,819	1,726,154	1,761,740	1,768,792	1,767,731
a) Credit Facilities	1,436,345	1,446,012	1,450,691	1,459,234	1,470,505	1,496,785	1,514,746	1,514,849	1,514,739	1,540,839	1,577,794	1,584,164	1,581,946
Claims on Private Sector	1,002,534	985,675	994,543	1,004,188	1,003,614	1,021,301	1,050,963	1,061,030	1,064,198	1,092,330	1,122,012	1,114,235	1,117,341
Commercial Bills	37,928	31,617	35,657	35,832	37,525	41,075	41,981	50,164	50,088	50,734	57,607	61,319	65,304
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	964,606	954,058	958,886	968,356	966,089	980,226	1,008,982	1,010,866	1,014,110	1,041,596	1,064,405	1,052,916	1,052,037
Claims on Government	250,422	242,135	235,073	233,413	223,299	214,420	210,531	202,516	200,882	208,517	205,915	210,900	204,060
Claims on Official Entities (GREs)	169,319	203,087	208,904	208,123	229,076	247,082	240,597	239,016	237,876	228,592	239,085	247,894	250,481
Commercial Bills	2,478	5,377	7,271	7,227	8,030	8,907	6,227	5,466	5,607	5,849	6,284	6,885	7,233
Loans,Advances & Overdrafts	166,841	197,710	201,633	200,896	221,046	238,175	234,370	233,550	232,269	222,743	232,801	241,009	243,248
Claims on Other Financial Institutions	14,070	15,115	12,171	13,510	14,516	13,982	12,655	12,287	11,783	11,400	10,782	11,135	10,064
Loans,Advances & Overdrafts	14,070	15,115	12,171	13,510	14,516	13,982	12,655	12,287	11,783	11,400	10,782	11,135	10,064
b) Domestic Investments	156,631	178,615	175,653	179,618	176,091	174,582	177,371	174,971	183,080	185,315	183,946	184,628	185,785
Unclassified Assets	152,983	169,806	162,840	154,472	153,428	161,349	164,223	168,168	165,950	170,476	217,568	188,588	183,235
Fixed Assets	32,063	33,208	33,065	32,001	32,092	33,048	32,847	32,416	31,734	31,676	30,864	30,912	30,682
Inter-Branch Transactions	8,758	9,070	2,890	3,241	4,412	6,204	8,385	9,833	9,104	15,468	61,746	30,859	28,779
Other Assets	112,162	127,528	126,885	119,230	116,924	122,097	122,991	125,919	125,112	123,332	124,958	126,817	123,774
Foreign Assets	643,458	707,268	736,459	763,074	794,516	781,292	870,154	993,785	1,027,245	1,059,363	1,039,230	1,054,644	1,070,381
Due from H.O. and/or Branches Abroad	141,353	145,068	142,102	150,312	179,284	120,405	158,326	235,967	207,818	216,085	183,511	172,123	188,349
Due from Other Banks Abroad	118,760	120,908	149,213	156,933	155,384	174,656	185,930	196,149	210,930	226,159	218,147	225,399	221,748
Cash in Hand (FCY)	119	126	97	108	107	132	172	182	164	160	218	187	225
Securities	203,222	225,475	238,914	245,131	247,104	249,667	260,571	264,785	299,080	321,202	337,497	347,167	350,793
Credit to Non-Residents	129,340	152,350	144,695	147,358	148,946	161,027	174,061	183,876	191,753	187,120	181,447	189,270	188,098
Other Foreign Assets	50,664	63,341	61,438	63,232	63,691	75,405	91,094	112,826	117,500	108,637	118,410	120,498	121,168
Total Assets	2,688,250	2,785,671	2,808,947	2,843,436	2,905,965	2,919,837	3,026,240	3,164,101	3,228,968	3,320,847	3,422,870	3,420,457	3,430,649

* Preliminary

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

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	May 2023	Jun 2023	Jul 2023 *
Domestic Liabilities													
Monetary Deposits	374,401	427,062	483,607	493,072	524,246	541,995	538,157	537,301	546,521	555,936	597,408	577,331	579,342
Demand Deposits (LCY)	370,979	422,994	477,943	487,997	519,861	535,392	530,138	531,203	540,948	547,739	588,876	568,551	570,734
Bankers Drafts	3,422	4,068	5,664	5,075	4,385	6,603	8,019	6,098	5,573	8,197	8,532	8,780	8,608
Quasi Monetary Deposits	784,876	762,356	720,615	706,854	746,075	742,535	768,418	797,189	827,453	884,696	903,017	922,538	927,048
Time Deposits (LCY)	399,758	344,307	306,743	293,507	303,283	298,344	308,452	299,531	321,825	340,455	347,356	354,859	365,867
Savings Deposits (LCY)	125,893	157,675	170,121	171,178	176,290	182,673	180,602	172,095	171,016	187,427	197,216	194,854	192,457
Other Deposits (FCY)	259,225	260,374	243,751	242,169	266,502	261,518	279,364	325,563	334,612	356,814	358,445	372,825	368,724
Government Deposits (LCY + FCY)	298,954	285,721	280,311	294,971	285,052	289,878	315,026	400,366	395,110	404,966	413,816	424,388	436,094
Other Domestic Deposits (LCY + FCY) **	14,650	13,594	13,384	13,556	13,275	13,468	14,018	14,372	16,150	17,337	16,793	16,722	15,872
Government Lending Funds	0	0	0	0	0	0	0	0	0	0	0	0	0
Capital and Reserves	336,034	339,327	330,903	339,507	348,596	340,982	343,680	356,640	370,185	370,121	382,051	386,634	392,894
Due to Central Bank	635	30,762	21,611	16,407	2,830	3,750	3,627	5,189	5,812	6,252	6,140	7,193	6,001
Due to Resident Banks	46,236	31,669	26,939	31,531	31,700	35,163	43,326	53,734	46,086	46,835	43,812	47,795	44,143
Capital Market Funding & Term Borrowings	26,397	26,560	28,972	26,954	26,957	26,041	26,042	26,035	28,791	28,796	25,124	26,429	26,430
Foreign Liabilities	575,534	613,848	643,408	659,263	665,190	639,489	689,620	686,802	699,350	699,900	739,745	710,396	702,165
Due to H.O and/or Branches Abroad	34,509	27,683	20,075	23,051	25,604	21,941	28,077	35,838	47,395	70,856	87,666	66,436	71,132
Due to Other Banks Abroad	94,616	114,495	121,564	115,852	134,896	145,045	156,168	151,242	159,747	147,249	148,680	161,348	150,394
Capital Market Funding	149,189	165,879	178,385	176,369	181,608	159,224	150,937	152,195	163,522	161,368	143,592	148,204	160,554
Other Term Borrowings	46,871	55,006	53,935	58,035	49,538	53,709	47,101	34,944	35,320	35,934	40,880	40,958	36,670
Other Deposits (LCY + FCY)	188,504	168,895	193,589	209,410	198,345	179,422	214,070	193,010	175,263	177,449	202,311	175,663	165,114
Other Foreign Liabilities	61,845	81,890	75,860	76,546	75,199	80,148	93,267	119,573	118,103	107,044	116,616	117,787	118,301
Unclassified Liabilities	230,533	254,772	259,197	261,321	262,044	286,536	284,326	286,473	293,510	306,008	294,964	301,031	300,660
Inter-Branch Transactions	7,438	4,147	7,085	12,707	13,952	9,196	8,052	8,745	7,581	5,172	3,728	4,801	4,375
Other Liabilities	223,095	250,625	252,112	248,614	248,092	277,340	276,274	277,728	285,929	300,836	291,236	296,230	296,285
- Of which : Provisions ¹	103,713	122,568	126,070	123,865	124,486	127,865	128,019	128,399	128,887	132,636	134,572	135,687	136,594
Total Liabilities	2,688,250	2,785,671	2,808,947	2,843,436	2,905,965	2,919,837	3,026,240	3,164,101	3,228,968	3,320,847	3,422,870	3,420,457	3,430,649

* Preliminary

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

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

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

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	May 2023	Jun 2023	Jul 2023 *
Domestic Assets													
Cash and Deposits with C.B	71,443	72,012	84,008	86,087	90,341	86,969	86,794	89,347	103,972	110,421	117,281	110,290	116,723
Cash in Hand (LCY)	1,957	1,389	1,320	1,407	1,437	1,538	1,848	1,669	1,636	1,660	1,719	2,217	1,522
Deposits with Central Bank	69,486	70,623	82,688	84,680	88,904	85,431	84,946	87,678	102,336	108,761	115,562	108,073	115,201
Due From Resident Banks	14,740	14,989	12,636	15,647	16,009	18,276	18,425	17,265	16,635	16,671	17,502	16,581	16,019
Domestic Credit and Investments	161,597	156,659	151,715	149,822	155,921	153,224	154,555	145,286	139,424	136,677	135,615	136,753	136,360
a) Credit Facilities	156,264	150,774	144,891	142,837	148,452	142,324	144,117	140,559	136,198	132,946	131,471	132,952	132,186
Claims on Private Sector	132,081	122,614	118,260	115,240	117,131	111,614	111,868	112,687	108,767	107,709	106,892	107,462	105,893
Commercial Bills	12,978	10,217	10,398	10,107	10,048	9,337	10,758	11,098	10,362	9,627	9,166	8,937	8,605
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	119,103	112,397	107,862	105,133	107,083	102,277	101,110	101,589	98,405	98,082	97,726	98,525	97,288
Claims on Government	6,961	9,788	10,616	11,752	12,739	12,395	11,835	10,011	10,848	7,459	7,547	7,852	7,779
Claims on Official Entities (GREs)	15,954	16,863	14,649	14,628	16,315	16,792	19,384	16,688	15,430	16,488	15,879	16,506	17,271
Commercial Bills	1,423	203	268	432	245	279	308	236	78	65	243	425	298
Loans,Advances & Overdrafts	14,531	16,660	14,381	14,196	16,070	16,513	19,076	16,452	15,352	16,423	15,636	16,081	16,973
Claims on Other Financial Institutions	1,268	1,509	1,366	1,217	2,267	1,523	1,030	1,173	1,153	1,290	1,153	1,132	1,243
Loans,Advances & Overdrafts	1,268	1,509	1,366	1,217	2,267	1,523	1,030	1,173	1,153	1,290	1,153	1,132	1,243
b) Domestic Investments	5,333	5,885	6,824	6,985	7,469	10,900	10,438	4,727	3,226	3,731	4,144	3,801	4,174
Unclassified Assets	19,270	16,874	16,035	16,497	14,599	16,103	16,098	16,529	14,830	17,581	16,358	22,883	16,662
Fixed Assets	1,803	1,778	1,800	1,793	1,763	1,582	1,554	1,540	1,519	1,523	1,489	1,483	1,480
Inter-Branch Transactions	6	20	24	56	21	50	80	55	55	35	659	90	77
Other Assets	17,461	15,076	14,211	14,648	12,815	14,471	14,464	14,934	13,256	16,023	14,210	21,310	15,105
Foreign Assets	127,634	141,809	135,420	135,639	138,653	141,945	147,061	150,485	163,782	162,523	159,226	166,096	165,341
Due from H.O. and/or Branches Abroad	13,282	10,959	10,379	10,799	10,807	16,284	14,911	18,089	17,601	18,867	18,520	17,308	17,507
Due from Other Banks Abroad	38,682	47,285	44,257	46,703	52,253	47,771	51,789	48,227	55,897	60,415	61,702	61,996	61,206
Cash in Hand (FCY)	25	39	37	41	57	56	50	46	60	131	110	56	70
Securities	33,763	45,708	44,850	44,097	42,573	37,576	37,991	38,881	42,043	38,274	33,071	38,654	38,853
Credit to Non-Residents	36,688	29,963	29,137	27,072	26,149	31,715	33,105	34,171	36,746	34,879	36,990	38,289	36,855
Other Foreign Assets	5,194	7,855	6,760	6,927	6,814	8,543	9,215	11,071	11,435	9,957	8,833	9,793	10,850
Total Assets	394,684	402,343	399,814	403,692	415,523	416,517	422,933	418,912	438,643	443,873	445,982	452,603	451,105

* Preliminary

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

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	May 2023	Jun 2023	Jul 2023 *
Domestic Liabilities													
Monetary Deposits	62,444	78,274	80,137	82,234	83,525	86,120	87,935	87,657	89,105	91,537	91,324	90,831	89,645
Demand Deposits (LCY)	62,039	77,852	79,356	81,398	82,905	85,410	86,977	86,819	88,248	90,579	90,273	89,101	88,682
Bankers Drafts	405	422	781	836	620	710	958	838	857	958	1,051	1,730	963
Quasi Monetary Deposits	112,600	115,715	107,847	110,004	114,426	122,005	127,012	124,642	137,948	143,739	150,218	147,942	149,486
Time Deposits (LCY)	40,977	31,845	27,232	27,039	26,988	26,374	26,033	25,127	30,334	36,427	39,436	39,452	41,153
Savings Deposits (LCY)	8,347	13,045	13,506	13,598	13,553	13,942	13,916	13,527	12,636	12,865	12,810	12,755	12,609
Other Deposits (FCY)	63,276	70,825	67,109	69,367	73,885	81,689	87,063	85,988	94,978	94,447	97,972	95,735	95,724
Government Deposits (LCY + FCY)	1,139	750	670	1,344	2,356	796	1,460	816	945	676	976	755	663
Other Domestic Deposits (LCY + FCY) **	3,894	3,225	3,125	3,218	3,377	3,267	3,178	3,332	3,330	3,246	3,337	3,249	3,031
Government Lending Funds	0	0	0	0	0	0	0	0	0	0	0	0	0
Capital and Reserves	56,820	53,453	53,634	54,200	53,952	54,481	55,574	56,631	58,420	60,587	60,360	61,128	61,972
Due to Central Bank	4,818	761	24	123	18	208	37	57	24	349	38	60	65
Due to Resident Banks	1,697	841	2,921	1,245	1,239	1,097	1,622	1,301	1,599	1,203	1,423	2,710	2,418
Capital Market Funding & Term Borrowings	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Liabilities	104,445	101,758	105,682	107,160	113,271	105,502	103,236	101,906	107,593	102,093	98,670	103,993	103,057
Due to H.O and/or Branches Abroad	42,160	34,776	37,370	33,878	36,882	31,199	28,061	26,698	26,671	26,400	26,046	29,743	26,369
Due to Other Banks Abroad	16,221	18,767	25,024	28,598	32,735	27,931	28,957	26,493	24,872	25,455	24,756	27,534	27,276
Capital Market Funding	6,969	5,112	3,359	3,021	2,787	2,630	2,568	1,959	1,834	1,515	1,282	1,278	1,288
Other Term Borrowings	398	397	429	449	448	459	459	478	479	479	111	81	125
Other Deposits (LCY + FCY)	32,868	33,548	32,122	33,746	32,649	35,380	34,314	35,604	37,267	35,906	36,992	35,485	37,852
Other Foreign Liabilities	5,829	9,158	7,378	7,468	7,770	7,903	8,877	10,674	16,470	12,338	9,483	9,872	10,147
Unclassified Liabilities	46,827	47,566	45,774	44,164	43,359	43,041	42,879	42,570	39,679	40,443	39,636	41,935	40,768
Inter-Branch Transactions	60	27	66	60	61	110	103	104	54	77	83	90	118
Other Liabilities	46,767	47,539	45,708	44,104	43,298	42,931	42,776	42,466	39,625	40,366	39,553	41,845	40,650
- Of which : Provisions ¹	28,987	33,680	33,280	31,762	31,061	29,225	28,833	28,591	26,662	26,060	26,075	25,706	25,417
Total Liabilities	394,684	402,343	399,814	403,692	415,523	416,517	422,933	418,912	438,643	443,873	445,982	452,603	451,105

* Preliminary

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

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

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

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	May 2023	Jun 2023	Jul 2023 *
Domestic Assets													
Cash and Deposits with C.B	258,396	252,120	264,314	268,789	307,529	302,083	295,231	306,358	334,440	357,896	406,941	399,396	411,659
Cash in Hand (LCY)	10,924	11,278	10,420	10,282	12,251	11,209	12,739	11,941	12,873	12,191	12,161	15,310	12,918
Deposits with Central Bank	247,472	240,842	253,894	258,507	295,278	290,874	282,492	294,417	321,567	345,705	394,780	384,086	398,741
Due From Resident Banks	38,445	32,359	28,598	33,045	30,133	33,995	37,523	48,938	43,107	41,228	38,616	44,308	40,466
Domestic Credit and Investments	1,371,513	1,373,506	1,377,053	1,387,793	1,407,069	1,418,626	1,435,009	1,421,535	1,419,925	1,438,555	1,467,574	1,469,862	1,468,853
a) Credit Facilities	1,255,716	1,236,998	1,240,139	1,248,071	1,270,066	1,282,792	1,298,069	1,293,704	1,286,434	1,304,011	1,333,026	1,336,210	1,334,323
Claims on Private Sector	849,126	829,243	835,243	843,615	843,753	853,573	882,799	893,279	891,722	910,476	933,851	922,266	923,994
Commercial Bills	50,906	41,834	46,055	45,939	47,573	50,412	52,739	61,262	60,450	60,361	66,773	70,256	69,157
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	798,220	787,409	789,188	797,676	796,180	803,161	830,060	832,017	831,272	850,115	867,078	852,010	854,837
Claims on Government	239,706	218,595	212,687	212,188	210,615	198,668	191,389	178,664	177,028	181,276	178,580	182,733	176,019
Claims on Official Entities (GREs)	153,842	174,238	180,394	179,340	200,652	216,588	211,718	209,735	206,149	201,116	210,197	220,413	224,468
Commercial Bills	3,901	5,580	7,539	7,659	8,275	9,186	6,535	5,702	5,685	5,914	6,527	7,310	6,835
Loans,Advances & Overdrafts	149,941	168,658	172,855	171,681	192,377	207,402	205,183	204,033	200,464	195,202	203,670	213,103	217,633
Claims on Other Financial Institutions	13,042	14,922	11,815	12,928	15,046	13,963	12,163	12,026	11,535	11,143	10,398	10,798	9,842
Loans,Advances & Overdrafts	13,042	14,922	11,815	12,928	15,046	13,963	12,163	12,026	11,535	11,143	10,398	10,798	9,842
b) Domestic Investments	115,797	136,508	136,914	139,722	137,003	135,834	136,940	127,831	133,491	134,544	134,548	133,652	134,530
Unclassified Assets	141,879	151,253	145,870	141,800	139,344	144,536	151,368	154,279	150,771	159,289	204,623	182,472	170,994
Fixed Assets	27,695	30,092	30,255	29,216	28,048	28,944	28,711	28,216	27,555	27,516	26,668	26,790	26,545
Inter-Branch Transactions	8,764	9,090	2,914	3,297	4,433	6,254	8,465	9,888	9,159	15,503	62,405	30,949	28,856
Other Assets	105,420	112,071	112,701	109,287	106,863	109,338	114,192	116,175	114,057	116,270	115,550	124,733	115,593
Foreign Assets	699,859	777,606	791,459	817,972	847,091	831,479	921,203	1,047,544	1,088,639	1,117,707	1,091,153	1,110,058	1,124,276
Due from H.O. and/or Branches Abroad	153,334	155,295	151,800	160,615	189,509	136,108	172,628	253,437	224,757	234,373	201,442	188,610	204,311
Due from Other Banks Abroad	147,013	158,226	182,626	192,937	195,407	208,788	223,019	230,925	251,708	272,378	268,142	274,776	271,513
Cash in Hand (FCY)	128	149	121	136	149	170	211	211	209	275	311	230	282
Securities	207,174	243,381	247,784	253,497	251,875	245,486	254,004	258,026	289,513	302,602	306,193	319,686	322,512
Credit to Non-Residents	136,877	150,278	142,043	141,952	140,942	158,656	172,601	183,100	195,263	191,503	189,870	198,208	195,689
Other Foreign Assets	55,333	70,277	67,085	68,835	69,209	82,271	98,740	121,845	127,189	116,576	125,195	128,548	129,969
Total Assets	2,510,092	2,586,844	2,607,294	2,649,399	2,731,166	2,730,719	2,840,334	2,978,654	3,036,882	3,114,675	3,208,907	3,206,096	3,216,248

* Preliminary

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

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	May 2023	Jun 2023	Jul 2023 *
Domestic Liabilities													
Monetary Deposits	359,921	420,414	472,547	481,737	515,958	528,553	526,346	525,691	537,896	545,685	582,509	563,536	564,814
Demand Deposits (LCY)	356,837	416,973	466,985	476,928	511,921	522,701	518,796	520,028	532,594	538,116	574,629	555,257	556,702
Bankers Drafts	3,084	3,441	5,562	4,809	4,037	5,852	7,550	5,663	5,302	7,569	7,880	8,279	8,112
Quasi Monetary Deposits	668,222	654,115	604,627	590,343	627,414	624,361	654,872	694,317	724,877	774,024	788,963	804,492	807,971
Time Deposits (LCY)	329,753	273,121	237,023	221,962	227,361	222,196	232,160	231,237	249,847	267,586	277,550	283,164	291,003
Savings Deposits (LCY)	55,469	77,526	83,660	84,159	84,860	87,029	87,786	86,397	80,864	93,505	99,485	96,762	97,201
Other Deposits (FCY)	283,000	303,468	283,944	284,222	315,193	315,136	334,926	376,683	394,166	412,933	411,928	424,566	419,767
Government Deposits (LCY + FCY)	234,880	217,387	212,174	231,758	225,784	225,914	241,391	321,472	306,275	319,002	321,308	331,348	347,064
Other Domestic Deposits (LCY + FCY) **	14,846	13,459	13,731	14,215	14,029	14,215	14,877	15,422	16,840	18,125	17,526	17,244	16,377
Government Lending Funds	0	0	0	0	0	0	0	0	0	0	0	0	0
Capital and Reserves	328,007	324,708	321,644	328,860	336,778	331,176	333,163	344,970	357,776	361,002	370,554	374,831	380,804
Due to Central Bank	4,924	24,463	17,013	12,298	2,609	3,932	3,588	5,180	5,779	6,499	5,924	6,071	5,900
Due to Resident Banks	36,272	22,424	21,413	26,135	27,534	26,669	30,924	36,064	29,735	28,905	30,080	32,128	30,831
Capital Market Funding & Term Borrowings	2,529	2,535	3,084	2,902	2,904	2,906	2,906	2,899	2,899	2,904	2,905	4,209	4,210
Foreign Liabilities	636,759	663,648	691,741	708,650	726,628	705,776	760,184	759,728	779,668	774,158	813,166	788,315	779,188
Due to H.O and/or Branches Abroad	76,238	61,746	56,687	56,239	62,062	52,617	55,046	61,407	72,485	94,913	111,959	94,330	95,094
Due to Other Banks Abroad	101,899	120,351	137,039	135,064	157,380	162,513	174,526	168,314	175,945	164,553	165,263	180,465	169,350
Capital Market Funding	150,653	163,651	178,078	175,723	178,891	156,349	148,000	148,648	159,849	156,376	138,366	142,974	155,333
Other Term Borrowings	47,269	55,403	54,364	58,484	49,986	54,168	47,560	35,422	35,799	36,413	40,991	41,039	36,795
Other Deposits (LCY + FCY)	193,705	172,344	183,283	200,565	196,400	193,267	234,006	217,180	202,201	203,798	231,545	203,555	195,163
Other Foreign Liabilities	66,995	90,153	82,290	82,575	81,909	86,862	101,046	128,757	133,389	118,105	125,042	125,952	127,453
Unclassified Liabilities	223,732	243,691	249,320	252,501	251,528	267,217	272,083	272,911	275,137	284,371	275,972	283,922	279,089
Inter-Branch Transactions	5,893	2,290	5,193	10,814	12,477	7,741	7,033	7,747	7,108	4,581	3,234	4,461	3,670
Other Liabilities	217,839	241,401	244,127	241,687	239,051	259,476	265,050	265,164	268,029	279,790	272,738	279,461	275,419
- Of which : Provisions ¹	111,330	132,517	134,960	133,153	132,852	134,310	133,671	133,824	132,194	134,780	136,400	137,035	137,457
Total Liabilities	2,510,092	2,586,844	2,607,294	2,649,399	2,731,166	2,730,719	2,840,334	2,978,654	3,036,882	3,114,675	3,208,907	3,206,096	3,216,248

* Preliminary

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

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

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

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	May 2023	Jun 2023	Jul 2023 *
Domestic Assets													
Cash and Deposits with C.B	73,505	79,128	79,220	80,083	74,349	69,233	63,537	56,185	74,133	85,139	87,255	85,104	82,408
Cash in Hand (LCY)	4,589	4,702	4,660	4,991	5,482	4,923	5,276	5,188	5,202	5,209	4,852	5,313	4,960
Deposits with Central Bank	68,916	74,426	74,560	75,092	68,867	64,310	58,261	50,997	68,931	79,930	82,403	79,791	77,448
Due From Resident Banks	14,670	7,364	7,816	6,855	5,764	5,763	8,674	7,459	6,881	7,683	6,303	6,497	7,511
Domestic Credit and Investments	383,060	407,780	401,006	400,881	395,448	405,965	411,663	413,571	417,318	424,276	429,781	435,683	435,238
a) Credit Facilities	336,893	359,788	355,443	354,000	348,891	356,317	360,794	361,704	364,503	369,774	376,239	380,906	379,809
Claims on Private Sector	285,489	279,046	277,560	275,813	276,992	279,342	280,032	280,438	281,243	289,563	295,053	299,431	299,240
Commercial Bills	0	0	0	0	0	0	0	0	0	0	0	0	4,752
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	285,489	279,046	277,560	275,813	276,992	279,342	280,032	280,438	281,243	289,563	295,053	299,431	294,488
Claims on Government	17,677	33,328	33,002	32,977	25,423	28,147	30,977	33,863	34,702	34,700	34,882	36,019	35,820
Claims on Official Entities (GREs)	31,431	45,712	43,159	43,411	44,739	47,286	48,263	45,969	47,157	43,964	44,767	43,987	43,284
Commercial Bills	0	0	0	0	0	0	0	0	0	0	0	0	696
Loans,Advances & Overdrafts	31,431	45,712	43,159	43,411	44,739	47,286	48,263	45,969	47,157	43,964	44,767	43,987	42,588
Claims on Other Financial Institutions	2,296	1,702	1,722	1,799	1,737	1,542	1,522	1,434	1,401	1,547	1,537	1,469	1,465
Loans,Advances & Overdrafts	2,296	1,702	1,722	1,799	1,737	1,542	1,522	1,434	1,401	1,547	1,537	1,469	1,465
b) Domestic Investments	46,167	47,992	45,563	46,881	46,557	49,648	50,869	51,867	52,815	54,502	53,542	54,777	55,429
Unclassified Assets	30,374	35,427	33,005	29,169	28,683	32,916	28,953	30,418	30,009	28,768	29,303	28,999	28,903
Fixed Assets	6,171	4,894	4,610	4,578	5,807	5,686	5,690	5,740	5,698	5,683	5,685	5,605	5,617
Inter-Branch Transactions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Assets	24,203	30,533	28,395	24,591	22,876	27,230	23,263	24,678	24,311	23,085	23,618	23,394	23,286
Foreign Assets	71,233	71,471	80,420	80,741	86,078	91,758	96,012	96,726	102,388	104,179	107,303	110,681	111,446
Due from H.O. and/or Branches Abroad	1,301	732	681	496	582	581	609	619	662	579	589	821	1,545
Due from Other Banks Abroad	10,429	9,967	10,844	10,699	12,230	13,639	14,700	13,451	15,119	14,196	11,707	12,619	11,441
Cash in Hand (FCY)	16	16	13	13	15	18	11	17	15	16	17	13	13
Securities	29,811	27,802	35,980	35,731	37,802	41,757	44,558	45,640	51,610	56,874	64,375	66,134	67,134
Credit to Non-Residents	29,151	32,035	31,789	32,478	34,153	34,086	34,565	34,947	33,236	30,496	28,567	29,351	29,264
Other Foreign Assets	525	919	1,113	1,324	1,296	1,677	1,569	2,052	1,746	2,018	2,048	1,743	2,049
Total Assets	572,842	601,170	601,467	597,729	590,322	605,635	608,839	604,359	630,729	650,045	659,945	666,964	665,506

* Preliminary

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

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	May 2023	Jun 2023	Jul 2023 *
Domestic Liabilities													
Monetary Deposits	76,924	84,922	91,197	93,569	91,813	99,562	99,746	99,267	97,730	101,788	106,223	104,626	104,173
Demand Deposits (LCY)	76,181	83,873	90,314	92,467	90,845	98,101	98,319	97,994	96,602	100,202	104,520	102,395	102,714
Bankers Drafts	743	1,049	883	1,102	968	1,461	1,427	1,273	1,128	1,586	1,703	2,231	1,459
Quasi Monetary Deposits	229,254	223,956	223,835	226,515	233,087	240,179	240,558	227,514	240,524	254,411	264,272	265,988	268,563
Time Deposits (LCY)	110,982	103,031	96,952	98,584	102,910	102,522	102,325	93,421	102,312	109,296	109,242	111,147	116,017
Savings Deposits (LCY)	78,771	93,194	99,967	100,617	104,983	109,586	106,732	99,225	102,788	106,787	110,541	110,847	107,865
Other Deposits (FCY)	39,501	27,731	26,916	27,314	25,194	28,071	31,501	34,868	35,424	38,328	44,489	43,994	44,681
Government Deposits (LCY + FCY)	65,213	69,084	68,807	64,557	61,624	64,760	75,095	79,710	89,780	86,640	93,484	93,795	89,693
Other Domestic Deposits (LCY + FCY) **	3,698	3,360	2,778	2,559	2,623	2,520	2,319	2,282	2,640	2,458	2,604	2,727	2,526
Government Lending Funds	0	0	0	0	0	0	0	0	0	0	0	0	0
Capital and Reserves	64,847	68,072	62,893	64,847	65,770	64,287	66,091	68,301	70,829	69,706	71,857	72,931	74,062
Due to Central Bank	529	7,060	4,622	4,232	239	26	76	66	57	102	254	1,182	166
Due to Resident Banks	11,661	10,086	8,447	6,641	5,405	9,591	14,024	18,971	17,950	19,133	15,155	18,377	15,730
Capital Market Funding & Term Borrowings	23,868	24,025	25,888	24,052	24,053	23,135	23,136	23,136	25,892	25,892	22,219	22,220	22,220
Foreign Liabilities	43,220	51,958	57,349	57,773	51,833	39,215	32,672	28,980	27,275	27,835	25,249	26,074	26,034
Due to H.O and/or Branches Abroad	431	713	758	690	424	523	1,092	1,129	1,581	2,343	1,753	1,849	2,407
Due to Other Banks Abroad	8,938	12,911	9,549	9,386	10,251	10,463	10,599	9,421	8,674	8,151	8,173	8,417	8,320
Capital Market Funding	5,505	7,340	3,666	3,667	5,504	5,505	5,505	5,506	5,507	6,507	6,508	6,508	6,509
Other Term Borrowings	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Deposits (LCY + FCY)	27,667	30,099	42,428	42,591	34,594	21,535	14,378	11,434	10,329	9,557	7,758	7,593	7,803
Other Foreign Liabilities	679	895	948	1,439	1,060	1,189	1,098	1,490	1,184	1,277	1,057	1,707	995
Unclassified Liabilities	53,628	58,647	55,651	52,984	53,875	62,360	55,122	56,132	58,052	62,080	58,628	59,044	62,339
Inter-Branch Transactions	1,605	1,884	1,958	1,953	1,536	1,565	1,122	1,102	527	668	577	430	823
Other Liabilities	52,023	56,763	53,693	51,031	52,339	60,795	54,000	55,030	57,525	61,412	58,051	58,614	61,516
- Of which : Provisions ¹	21,370	23,731	24,390	22,474	22,695	22,780	23,181	23,166	23,355	23,916	24,247	24,358	24,554
Total Liabilities	572,842	601,170	601,467	597,729	590,322	605,635	608,839	604,359	630,729	650,045	659,945	666,964	665,506

* Preliminary

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

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

Table 17 : Aggregated Memoranda Accounts of Banks

(In Millions of AED)														
Item	Dec 2019	Dec 2020	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	May 2023	Jun 2023	Jul 2023 *	
Memoranda Accounts / Off-Balance Sheet Items														
	Letters of Credit	104,731	102,672	102,557	103,619	106,886	103,306	103,149	101,179	104,588	104,807	104,324	98,581	97,763
	Guarantees	387,646	356,939	341,149	331,254	340,666	341,931	340,904	344,813	344,986	353,892	358,152	357,874	361,131
	Commitments	210,883	245,836	238,305	245,406	230,735	247,121	248,077	263,650	293,264	293,347	297,942	292,418	296,871
	FX Derivatives	700,037	675,722	598,066	554,456	549,823	566,973	590,692	609,832	643,401	613,948	577,415	762,998	693,150
	Interest Rate Derivatives	2,753,030	3,174,285	4,015,356	4,177,283	4,256,463	4,358,653	3,600,438	3,607,557	3,340,203	3,322,280	3,790,862	3,742,122	3,621,338
	Others Derivatives	30,249	41,857	47,661	50,424	51,080	60,472	68,248	78,727	65,621	83,135	90,842	95,753	91,657
	Other Memoranda Items	52,456	9,687	18,409	13,992	24,155	14,782	22,890	17,177	19,696	14,170	18,866	14,020	27,391
	Total Memoranda Accounts	4,239,032	4,606,998	5,361,503	5,476,434	5,559,808	5,693,238	4,974,398	5,022,935	4,811,759	4,785,579	5,238,403	5,363,766	5,189,301

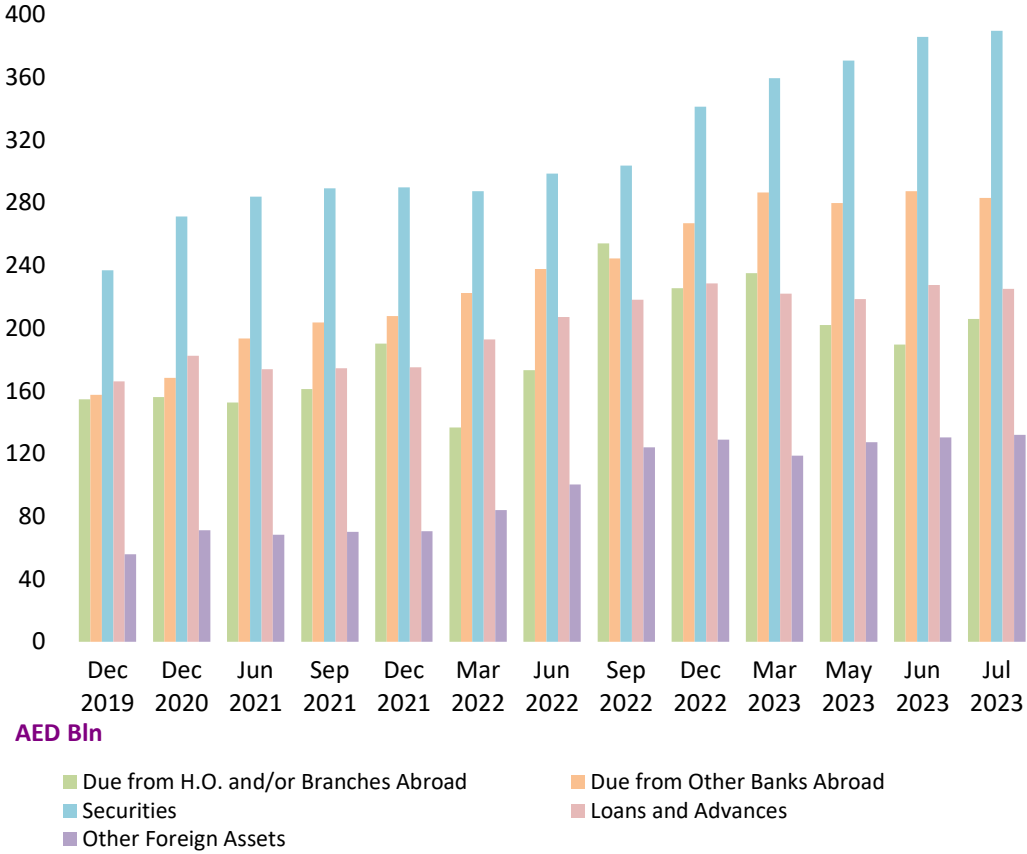
* Preliminary

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

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	May 2023	Jun 2023	Jul 2023 *
Foreign Assets	771,092	849,077	871,879	898,713	933,169	923,237	1,017,215	1,144,270	1,191,027	1,221,886	1,198,456	1,220,740	1,235,722
Notes and Coins	144	165	134	149	164	188	222	228	224	291	328	243	295
Due from H.O. and/or Branches Abroad	154,635	156,027	152,481	161,111	190,091	136,689	173,237	254,056	225,419	234,952	202,031	189,431	205,856
Due from Other Banks Abroad	157,442	168,193	193,470	203,636	207,637	222,427	237,719	244,376	266,827	286,574	279,849	287,395	282,954
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	79,766	102,595	114,611	115,434	118,001	130,433	136,996	136,684	153,552	144,062	147,208	146,173	145,323
- Term Placements	34,869	32,025	29,869	33,515	35,936	33,216	36,528	41,675	47,120	65,637	52,676	54,625	53,519
- Term Loans	42,807	33,573	48,990	54,687	53,700	58,778	64,195	66,017	66,155	76,875	79,965	86,597	84,112
Securities	236,985	271,183	283,764	289,228	289,677	287,243	298,562	303,666	341,123	359,476	370,568	385,821	389,646
Loans and Advances	166,028	182,313	173,832	174,430	175,095	192,742	207,166	218,047	228,499	221,999	218,437	227,559	224,953
Other Foreign Assets	55,858	71,196	68,198	70,159	70,505	83,948	100,309	123,897	128,935	118,594	127,243	130,291	132,018
Foreign Liabilities	679,979	715,606	749,090	766,423	778,461	744,991	792,856	788,708	806,943	801,993	838,415	814,389	805,222
Due to H.O and/or Branches Abroad	76,669	62,459	57,445	56,929	62,486	53,140	56,138	62,536	74,066	97,256	113,712	96,179	97,501
Due to Other Banks Abroad	110,837	133,262	146,588	144,450	167,631	172,976	185,125	177,735	184,619	172,704	173,436	188,882	177,670
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	56,426	74,289	83,908	83,054	100,722	112,884	121,554	112,172	113,792	112,335	110,152	123,370	115,713
- Inter Bank Borrowings	40,455	47,199	49,269	49,685	49,120	42,006	52,857	54,288	58,818	43,002	44,347	47,670	43,381
- Other Term Borrowings	13,956	11,774	13,411	11,711	17,789	18,086	10,714	11,275	12,009	17,367	18,937	17,842	18,576
Capital Market Funding	156,158	170,991	181,744	179,390	184,395	161,854	153,505	154,154	165,356	162,883	144,874	149,482	161,842
Other Term Borrowings	47,269	55,403	54,364	58,484	49,986	54,168	47,560	35,422	35,799	36,413	40,991	41,039	36,795
Other Deposits	221,372	202,443	225,711	243,156	230,994	214,802	248,384	228,614	212,530	213,355	239,303	211,148	202,966
- Demand Deposits	36,043	38,994	38,609	42,605	42,367	52,380	75,575	68,765	51,887	55,706	50,357	62,511	45,180
- Time Deposits	149,876	111,707	129,239	135,930	126,845	116,030	128,399	123,851	118,407	115,299	147,975	105,642	113,450
- Savings Deposits	17,312	18,192	19,231	19,214	19,375	19,628	23,479	20,106	20,954	21,394	21,603	21,207	20,639
- Commercial Prepayments(Margin Deposits)	359	660	438	404	532	509	1,041	598	860	865	634	633	693
- Borrowings Under Repurchase Agreements(NBFI)	17,782	32,890	38,194	45,003	41,875	26,255	19,890	15,294	20,422	20,091	18,734	21,155	23,004
Other Foreign Liabilities	67,674	91,048	83,238	84,014	82,969	88,051	102,144	130,247	134,573	119,382	126,099	127,659	128,448

* Preliminary

Foreign Assets of Banks



Foreign Liabilities of Banks

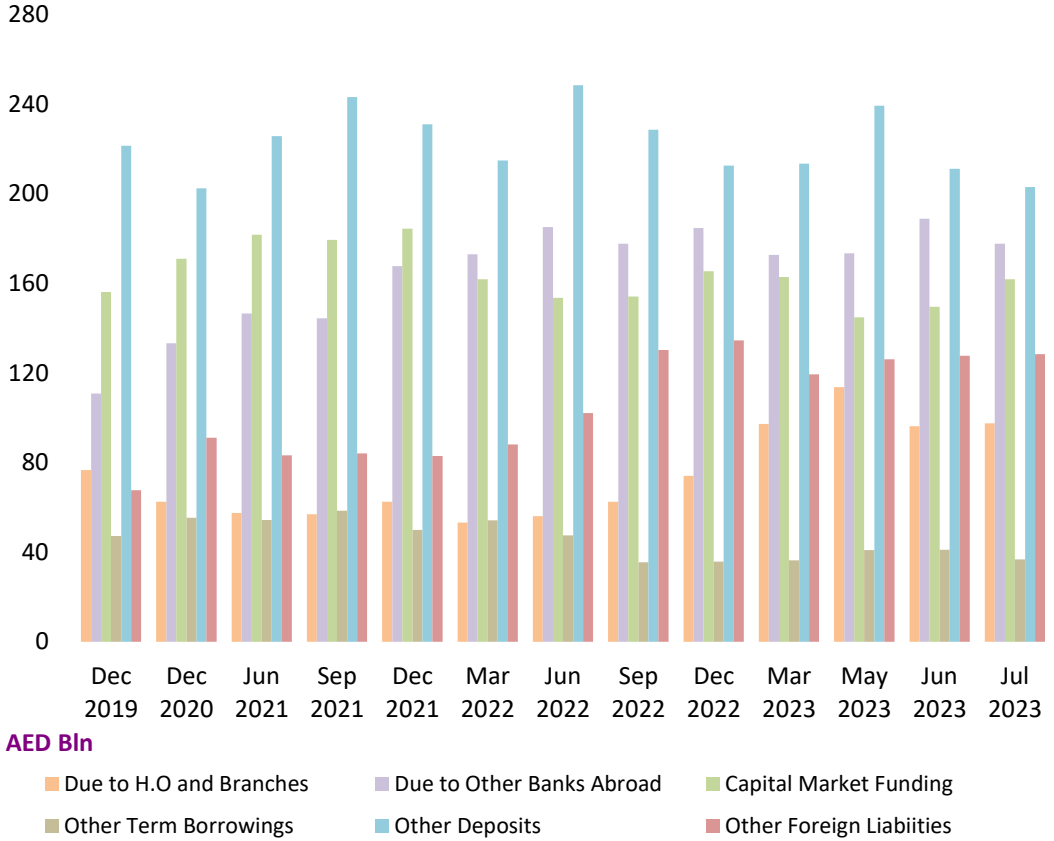


Table 19 : Banks' Foreign Assets and Liabilities (National Banks)

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	May 2023	Jun 2023	Jul 2023 *
Foreign Assets	643,458	707,268	736,459	763,074	794,516	781,292	870,154	993,785	1,027,245	1,059,363	1,039,230	1,054,644	1,070,381
Notes and Coins	119	126	97	108	107	132	172	182	164	160	218	187	225
Due from H.O. and/or Branches Abroad	141,353	145,068	142,102	150,312	179,284	120,405	158,326	235,967	207,818	216,085	183,511	172,123	188,349
Due from Other Banks Abroad	118,760	120,908	149,213	156,933	155,384	174,656	185,930	196,149	210,930	226,159	218,147	225,399	221,748
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	66,641	80,342	90,528	91,445	90,059	102,412	108,071	115,780	125,382	118,771	115,813	119,248	115,776
- Term Placements	16,122	11,776	16,603	17,745	21,313	22,092	23,052	24,257	30,577	43,787	35,473	33,165	34,351
- Term Loans	35,997	28,790	42,082	47,743	44,012	50,152	54,807	56,112	54,971	63,601	66,861	72,986	71,621
Securities	203,222	225,475	238,914	245,131	247,104	249,667	260,571	264,785	299,080	321,202	337,497	347,167	350,793
Loans and Advances	129,340	152,350	144,695	147,358	148,946	161,027	174,061	183,876	191,753	187,120	181,447	189,270	188,098
Other Foreign Assets	50,664	63,341	61,438	63,232	63,691	75,405	91,094	112,826	117,500	108,637	118,410	120,498	121,168
Foreign Liabilities	575,534	613,848	643,408	659,263	665,190	639,489	689,620	686,802	699,350	699,900	739,745	710,396	702,165
Due to H.O and/or Branches Abroad	34,509	27,683	20,075	23,051	25,604	21,941	28,077	35,838	47,395	70,856	87,666	66,436	71,132
Due to Other Banks Abroad	94,616	114,495	121,564	115,852	134,896	145,045	156,168	151,242	159,747	147,249	148,680	161,348	150,394
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	48,851	62,729	66,478	61,594	75,938	92,030	99,421	93,242	96,728	93,349	92,188	102,700	94,486
- Inter Bank Borrowings	38,338	45,326	46,615	46,919	45,846	39,416	46,111	46,742	51,058	36,577	37,581	40,839	37,770
- Other Term Borrowings	7,427	6,440	8,471	7,339	13,112	13,599	10,636	11,258	11,961	17,323	18,911	17,809	18,138
Capital Market Funding	149,189	165,879	178,385	176,369	181,608	159,224	150,937	152,195	163,522	161,368	143,592	148,204	160,554
Other Term Borrowings	46,871	55,006	53,935	58,035	49,538	53,709	47,101	34,944	35,320	35,934	40,880	40,958	36,670
Other Deposits	188,504	168,895	193,589	209,410	198,345	179,422	214,070	193,010	175,263	177,449	202,311	175,663	165,114
- Demand Deposits	20,234	23,492	21,292	23,569	23,851	32,797	56,445	49,233	31,712	37,595	31,461	46,094	27,250
- Time Deposits	136,895	98,764	120,275	126,927	118,467	106,282	119,636	113,987	107,434	103,781	136,270	93,154	99,867
- Savings Deposits	13,377	13,434	13,587	13,727	13,817	13,756	17,308	14,178	15,194	15,411	15,528	14,943	14,664
- Commercial Prepayments(Margin Deposits)	216	315	241	184	335	332	791	318	501	571	318	317	329
- Borrowings Under Repurchase Agreements(NBFI)	17,782	32,890	38,194	45,003	41,875	26,255	19,890	15,294	20,422	20,091	18,734	21,155	23,004
Other Foreign Liabilities	61,845	81,890	75,860	76,546	75,199	80,148	93,267	119,573	118,103	107,044	116,616	117,787	118,301

* Preliminary

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

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	May 2023	Jun 2023	Jul 2023 *
Foreign Assets	127,634	141,809	135,420	135,639	138,653	141,945	147,061	150,485	163,782	162,523	159,226	166,096	165,341
Notes and Coins	25	39	37	41	57	56	50	46	60	131	110	56	70
Due from H.O. and/or Branches Abroad	13,282	10,959	10,379	10,799	10,807	16,284	14,911	18,089	17,601	18,867	18,520	17,308	17,507
Due from Other Banks Abroad	38,682	47,285	44,257	46,703	52,253	47,771	51,789	48,227	55,897	60,415	61,702	61,996	61,206
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	13,125	22,253	24,083	23,989	27,942	28,021	28,925	20,904	28,170	25,291	31,395	26,925	29,547
- Term Placements	18,747	20,249	13,266	15,770	14,623	11,124	13,476	17,418	16,543	21,850	17,203	21,460	19,168
- Term Loans	6,810	4,783	6,908	6,944	9,688	8,626	9,388	9,905	11,184	13,274	13,104	13,611	12,491
Securities	33,763	45,708	44,850	44,097	42,573	37,576	37,991	38,881	42,043	38,274	33,071	38,654	38,853
Loans and Advances	36,688	29,963	29,137	27,072	26,149	31,715	33,105	34,171	36,746	34,879	36,990	38,289	36,855
Other Foreign Assets	5,194	7,855	6,760	6,927	6,814	8,543	9,215	11,071	11,435	9,957	8,833	9,793	10,850
Foreign Liabilities	104,445	101,758	105,682	107,160	113,271	105,502	103,236	101,906	107,593	102,093	98,670	103,993	103,057
Due to H.O and/or Branches Abroad	42,160	34,776	37,370	33,878	36,882	31,199	28,061	26,698	26,671	26,400	26,046	29,743	26,369
Due to Other Banks Abroad	16,221	18,767	25,024	28,598	32,735	27,931	28,957	26,493	24,872	25,455	24,756	27,534	27,276
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	7,575	11,560	17,430	21,460	24,784	20,854	22,133	18,930	17,064	18,986	17,964	20,670	21,227
- Inter Bank Borrowings	2,117	1,873	2,654	2,766	3,274	2,590	6,746	7,546	7,760	6,425	6,766	6,831	5,611
- Other Term Borrowings	6,529	5,334	4,940	4,372	4,677	4,487	78	17	48	44	26	33	438
Capital Market Funding	6,969	5,112	3,359	3,021	2,787	2,630	2,568	1,959	1,834	1,515	1,282	1,278	1,288
Other Term Borrowings	398	397	429	449	448	459	459	478	479	479	111	81	125
Other Deposits	32,868	33,548	32,122	33,746	32,649	35,380	34,314	35,604	37,267	35,906	36,992	35,485	37,852
- Demand Deposits	15,809	15,502	17,317	19,036	18,516	19,583	19,130	19,532	20,175	18,111	18,896	16,417	17,930
- Time Deposits	12,981	12,943	8,963	9,003	8,378	9,748	8,763	9,864	10,973	11,518	11,705	12,488	13,583
- Savings Deposits	3,935	4,758	5,645	5,487	5,558	5,872	6,171	5,928	5,760	5,983	6,075	6,264	5,975
- Commercial Prepayments(Margin Deposits)	143	345	197	220	197	177	250	280	359	294	316	316	364
- Borrowings Under Repurchase Agreements(NBFI)	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Foreign Liabilities	5,829	9,158	7,378	7,468	7,770	7,903	8,877	10,674	16,470	12,338	9,483	9,872	10,147

* Preliminary

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

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	May 2023	Jun 2023	Jul 2023 *
Foreign Assets	699,859	777,606	791,459	817,972	847,091	831,479	921,203	1,047,544	1,088,639	1,117,707	1,091,153	1,110,058	1,124,276
Notes and Coins	128	149	121	136	149	170	211	211	209	275	311	230	282
Due from H.O. and/or Branches Abroad	153,334	155,295	151,800	160,615	189,509	136,108	172,628	253,437	224,757	234,373	201,442	188,610	204,311
Due from Other Banks Abroad	147,013	158,226	182,626	192,937	195,407	208,788	223,019	230,925	251,708	272,378	268,142	274,776	271,513
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	75,725	99,278	112,435	112,184	114,270	128,641	133,467	134,034	150,580	142,710	145,934	144,707	144,440
- Term Placements	30,469	28,489	26,261	30,839	33,011	28,440	33,106	38,190	42,887	60,102	48,986	50,286	49,603
- Term Loans	40,819	30,459	43,930	49,914	48,126	51,707	56,446	58,701	58,241	69,566	73,222	79,783	77,470
Securities	207,174	243,381	247,784	253,497	251,875	245,486	254,004	258,026	289,513	302,602	306,193	319,686	322,512
Loans and Advances	136,877	150,278	142,043	141,952	140,942	158,656	172,601	183,100	195,263	191,503	189,870	198,208	195,689
Other Foreign Assets	55,333	70,277	67,085	68,835	69,209	82,271	98,740	121,845	127,189	116,576	125,195	128,548	129,969
Foreign Liabilities	636,759	663,648	691,741	708,650	726,628	705,776	760,184	759,728	779,668	774,158	813,166	788,315	779,188
Due to H.O and/or Branches Abroad	76,238	61,746	56,687	56,239	62,062	52,617	55,046	61,407	72,485	94,913	111,959	94,330	95,094
Due to Other Banks Abroad	101,899	120,351	137,039	135,064	157,380	162,513	174,526	168,314	175,945	164,553	165,263	180,465	169,350
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	51,595	64,860	77,808	77,103	93,407	104,589	114,420	106,277	108,405	106,860	104,945	117,545	110,322
- Inter Bank Borrowings	36,352	43,717	45,820	46,250	46,184	39,838	49,392	50,762	55,532	40,326	41,381	45,078	40,452
- Other Term Borrowings	13,952	11,774	13,411	11,711	17,789	18,086	10,714	11,275	12,008	17,367	18,937	17,842	18,576
Capital Market Funding	150,653	163,651	178,078	175,723	178,891	156,349	148,000	148,648	159,849	156,376	138,366	142,974	155,333
Other Term Borrowings	47,269	55,403	54,364	58,484	49,986	54,168	47,560	35,422	35,799	36,413	40,991	41,039	36,795
Other Deposits	193,705	172,344	183,283	200,565	196,400	193,267	234,006	217,180	202,201	203,798	231,545	203,555	195,163
- Demand Deposits	34,312	37,345	36,623	40,503	40,380	50,531	73,687	66,690	50,022	53,984	48,921	61,223	43,531
- Time Deposits	137,042	104,676	121,038	127,759	120,266	112,024	125,218	120,620	115,404	111,920	145,583	103,243	111,130
- Savings Deposits	13,947	14,486	15,692	15,659	15,532	16,385	19,452	16,296	16,608	17,224	17,753	17,395	16,891
- Commercial Prepayments(Margin Deposits)	293	623	408	383	492	464	994	548	661	579	554	539	607
- Borrowings Under Repurchase Agreements(NBFI)	8,111	15,214	9,522	16,261	19,730	13,863	14,655	13,026	19,506	20,091	18,734	21,155	23,004
Other Foreign Liabilities	66,995	90,153	82,290	82,575	81,909	86,862	101,046	128,757	133,389	118,105	125,042	125,952	127,453

* Preliminary

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

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	May 2023	Jun 2023	Jul 2023 *
Foreign Assets	71,233	71,471	80,420	80,741	86,078	91,758	96,012	96,726	102,388	104,179	107,303	110,681	111,446
Notes and Coins	16	16	13	13	15	18	11	17	15	16	17	13	13
Due from H.O. and/or Branches Abroad	1,301	732	681	496	582	581	609	619	662	579	589	821	1,545
Due from Other Banks Abroad	10,429	9,967	10,844	10,699	12,230	13,639	14,700	13,451	15,119	14,196	11,707	12,619	11,441
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	4,041	3,317	2,176	3,250	3,731	1,792	3,529	2,650	2,972	1,352	1,274	1,466	883
- Term Placements	4,400	3,536	3,608	2,676	2,925	4,776	3,422	3,485	4,233	5,535	3,690	4,339	3,916
- Term Loans	1,988	3,114	5,060	4,773	5,574	7,071	7,749	7,316	7,914	7,309	6,743	6,814	6,642
Securities	29,811	27,802	35,980	35,731	37,802	41,757	44,558	45,640	51,610	56,874	64,375	66,134	67,134
Loans and Advances	29,151	32,035	31,789	32,478	34,153	34,086	34,565	34,947	33,236	30,496	28,567	29,351	29,264
Other Foreign Assets	525	919	1,113	1,324	1,296	1,677	1,569	2,052	1,746	2,018	2,048	1,743	2,049
Foreign Liabilities	43,220	51,958	57,349	57,773	51,833	39,215	32,672	28,980	27,275	27,835	25,249	26,074	26,034
Due to H.O and/or Branches Abroad	431	713	758	690	424	523	1,092	1,129	1,581	2,343	1,753	1,849	2,407
Due to Other Banks Abroad	8,938	12,911	9,549	9,386	10,251	10,463	10,599	9,421	8,674	8,151	8,173	8,417	8,320
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	4,831	9,429	6,100	5,951	7,315	8,295	7,134	5,895	5,387	5,475	5,207	5,825	5,391
- Inter Bank Borrowings	4,103	3,482	3,449	3,435	2,936	2,168	3,465	3,526	3,286	2,676	2,966	2,592	2,929
- Other Term Borrowings	4	0	0	0	0	0	0	0	1	0	0	0	0
Capital Market Funding	5,505	7,340	3,666	3,667	5,504	5,505	5,505	5,506	5,507	6,507	6,508	6,508	6,509
Other Term Borrowings	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Deposits	27,667	30,099	42,428	42,591	34,594	21,535	14,378	11,434	10,329	9,557	7,758	7,593	7,803
- Demand Deposits	1,731	1,649	1,986	2,102	1,987	1,849	1,888	2,075	1,865	1,722	1,436	1,287	1,649
- Time Deposits	12,834	7,031	8,201	8,171	6,579	4,006	3,181	3,231	3,003	3,379	2,392	2,400	2,320
- Savings Deposits	3,365	3,706	3,539	3,555	3,843	3,243	4,027	3,810	4,346	4,170	3,850	3,812	3,748
- Commercial Prepayments(Margin Deposits)	66	37	30	21	40	45	47	50	199	286	80	94	86
- Borrowings Under Repurchase Agreements(NBFI)	9,671	17,676	28,672	28,742	22,145	12,392	5,235	2,268	916	0	0	0	0
Other Foreign Liabilities	679	895	948	1,439	1,060	1,189	1,098	1,490	1,184	1,277	1,057	1,707	995

* Preliminary

Table 23 : Domestic Credit (All Banks) ¹

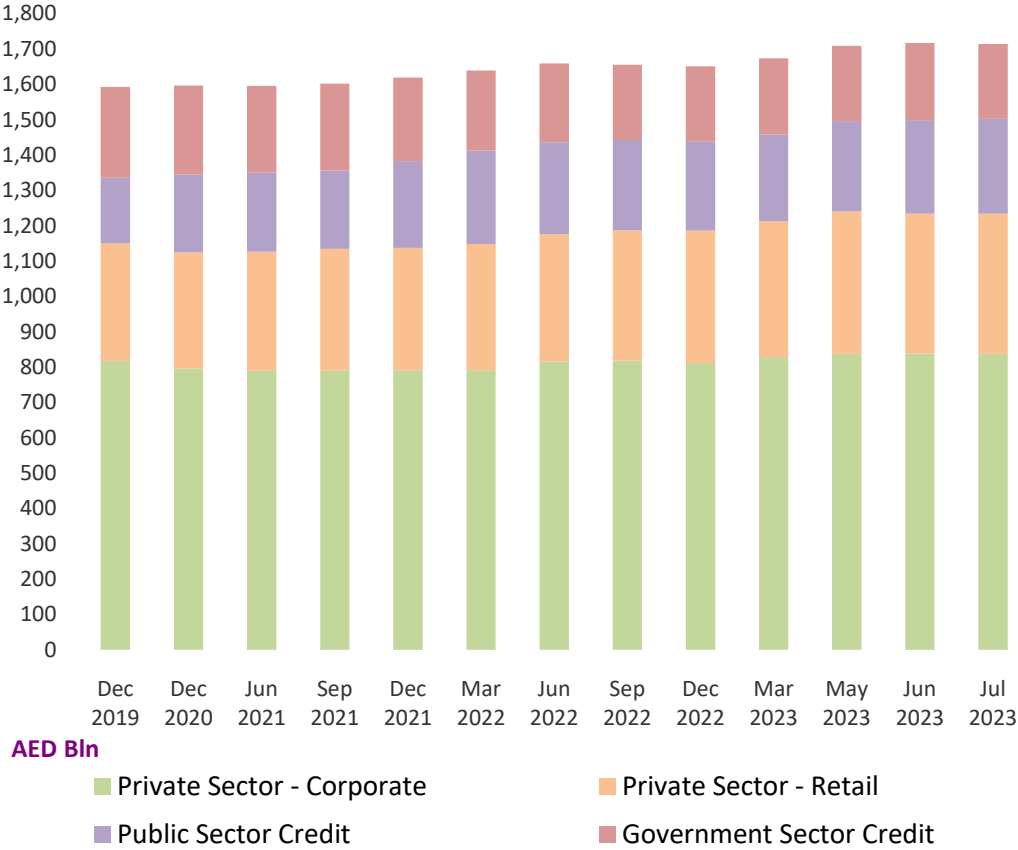
(In Millions of AED)													
Item	Dec 2019	Dec 2020	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	May 2023	Jun 2023	Jul 2023 *
Government	257,383	251,923	245,689	245,165	236,038	226,815	222,366	212,527	211,730	215,976	213,462	218,752	211,839
Public Sector	185,273	219,950	223,553	222,751	245,391	263,874	259,981	255,704	253,306	245,080	254,964	264,400	267,752
Private Sector	1,149,953	1,124,913	1,126,340	1,134,155	1,137,528	1,148,420	1,176,516	1,187,177	1,185,901	1,212,729	1,240,839	1,233,964	1,234,541
Private - Corporate	817,548	795,439	789,826	790,344	789,914	791,667	815,321	818,574	811,125	828,614	837,518	838,150	837,269
Financial Institutions	15,338	16,624	13,537	14,727	16,783	15,505	13,685	13,460	12,936	12,690	11,935	12,267	11,307
Business and Industrial Sector **	802,210	778,815	776,289	775,617	773,131	776,162	801,636	805,114	798,189	815,924	825,583	825,883	825,962
Private - Retail	332,405	329,474	336,514	343,811	347,614	356,753	361,195	368,603	374,776	384,115	403,321	395,814	397,272
Total	1,592,609	1,596,786	1,595,582	1,602,071	1,618,957	1,639,109	1,658,863	1,655,408	1,650,937	1,673,785	1,709,265	1,717,116	1,714,132

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

* Preliminary

** Includes Lending to Insurance Companies

Domestic Credit - Banks



Foreign Credit - Banks

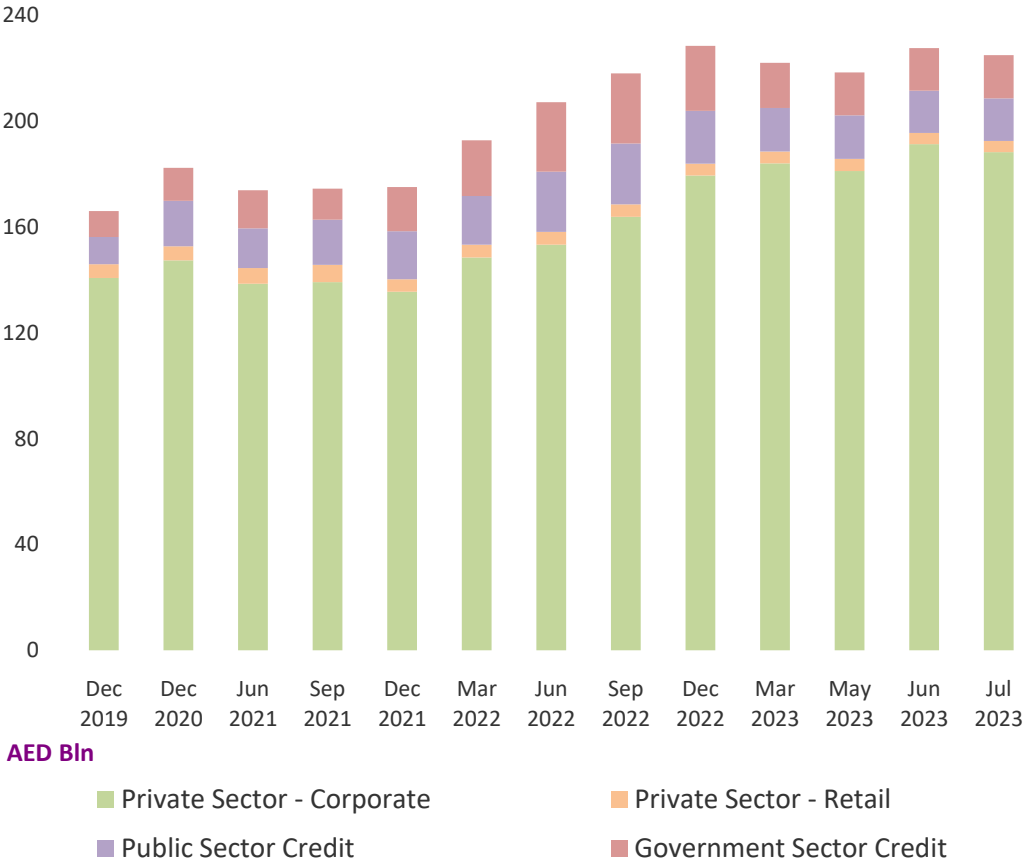


Table 24 : Domestic Credit (National Banks) ¹

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	May 2023	Jun 2023	Jul 2023 *
Government	250,422	242,135	235,073	233,413	223,299	214,420	210,531	202,516	200,882	208,517	205,915	210,900	204,060
Public Sector	169,319	203,087	208,904	208,123	229,076	247,082	240,597	239,016	237,876	228,592	239,085	247,894	250,481
Private Sector	1,016,604	1,000,790	1,006,714	1,017,698	1,018,130	1,035,283	1,063,618	1,073,317	1,075,981	1,103,730	1,132,794	1,125,370	1,127,405
Private - Corporate	713,790	697,701	696,776	701,089	698,080	706,731	730,719	733,086	728,840	746,570	756,271	756,709	756,874
Financial Institutions	14,070	15,115	12,171	13,510	14,516	13,982	12,655	12,287	11,783	11,400	10,782	11,135	10,064
Business and Industrial Sector **	699,720	682,586	684,605	687,579	683,564	692,749	718,064	720,799	717,057	735,170	745,489	745,574	746,810
Private - Retail	302,814	303,089	309,938	316,609	320,050	328,552	332,899	340,231	347,141	357,160	376,523	368,661	370,531
Total	1,436,345	1,446,012	1,450,691	1,459,234	1,470,505	1,496,785	1,514,746	1,514,849	1,514,739	1,540,839	1,577,794	1,584,164	1,581,946

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

* Preliminary

** Includes Lending to Insurance Companies

Table 25 : Domestic Credit (Foreign Banks) ¹

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	May 2023	Jun 2023	Jul 2023 *
Government	6,961	9,788	10,616	11,752	12,739	12,395	11,835	10,011	10,848	7,459	7,547	7,852	7,779
Public Sector	15,954	16,863	14,649	14,628	16,315	16,792	19,384	16,688	15,430	16,488	15,879	16,506	17,271
Private Sector	133,349	124,123	119,626	116,457	119,398	113,137	112,898	113,860	109,920	108,999	108,045	108,594	107,136
Private - Corporate	103,758	97,738	93,050	89,255	91,834	84,936	84,602	85,488	82,285	82,044	81,247	81,441	80,395
Financial Institutions	1,268	1,509	1,366	1,217	2,267	1,523	1,030	1,173	1,153	1,290	1,153	1,132	1,243
Business and Industrial Sector **	102,490	96,229	91,684	88,038	89,567	83,413	83,572	84,315	81,132	80,754	80,094	80,309	79,152
Private - Retail	29,591	26,385	26,576	27,202	27,564	28,201	28,296	28,372	27,635	26,955	26,798	27,153	26,741
Total	156,264	150,774	144,891	142,837	148,452	142,324	144,117	140,559	136,198	132,946	131,471	132,952	132,186

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

* Preliminary

** Includes Lending to Insurance Companies

Table 26 : Domestic Credit (Conventional Banks) ¹

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	May 2023	Jun 2023	Jul 2023 *
Government	239,706	218,595	212,687	212,188	210,615	198,668	191,389	178,664	177,028	181,276	178,580	182,733	176,019
Public Sector	153,842	174,238	180,394	179,340	200,652	216,588	211,718	209,735	206,149	201,116	210,197	220,413	224,468
Private Sector	862,168	844,165	847,058	856,543	858,799	867,536	894,962	905,305	903,257	921,619	944,249	933,064	933,836
Private - Corporate	659,684	647,360	642,930	647,460	647,085	648,684	672,975	678,602	672,625	684,731	690,184	687,952	687,842
Financial Institutions	13,042	14,922	11,815	12,928	15,046	13,963	12,163	12,026	11,535	11,143	10,398	10,798	9,842
Business and Industrial Sector **	646,642	632,438	631,115	634,532	632,039	634,721	660,812	666,576	661,090	673,588	679,786	677,154	678,000
Private - Retail	202,484	196,805	204,128	209,083	211,714	218,852	221,987	226,703	230,632	236,888	254,065	245,112	245,994
Total	1,255,716	1,236,998	1,240,139	1,248,071	1,270,066	1,282,792	1,298,069	1,293,704	1,286,434	1,304,011	1,333,026	1,336,210	1,334,323

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

* Preliminary

** Includes Lending to Insurance Companies

Table 27 : Domestic Credit (Islamic Banks) ¹

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	May 2023	Jun 2023	Jul 2023 *
Government	17,677	33,328	33,002	32,977	25,423	28,147	30,977	33,863	34,702	34,700	34,882	36,019	35,820
Public Sector	31,431	45,712	43,159	43,411	44,739	47,286	48,263	45,969	47,157	43,964	44,767	43,987	43,284
Private Sector	287,785	280,748	279,282	277,612	278,729	280,884	281,554	281,872	282,644	291,110	296,590	300,900	300,705
Private - Corporate	157,864	148,079	146,896	142,884	142,829	142,983	142,346	139,972	138,500	143,883	147,334	150,198	149,427
Financial Institutions	2,296	1,702	1,722	1,799	1,737	1,542	1,522	1,434	1,401	1,547	1,537	1,469	1,465
Business and Industrial Sector **	155,568	146,377	145,174	141,085	141,092	141,441	140,824	138,538	137,099	142,336	145,797	148,729	147,962
Private - Retail	129,921	132,669	132,386	134,728	135,900	137,901	139,208	141,900	144,144	147,227	149,256	150,702	151,278
Total	336,893	359,788	355,443	354,000	348,891	356,317	360,794	361,704	364,503	369,774	376,239	380,906	379,809

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

* Preliminary

** Includes Lending to Insurance Companies

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

(In Millions of AED)														
Period		Dec 2018	Dec 2019	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023 *
		Economic Activity												
1)	Agriculture	1,984	1,052	2,173	2,072	1,736	1,830	1,708	2,504	2,419	2,955	2,942	2,931	2,926
2)	Mining and Quarrying	14,734	10,660	14,940	14,644	15,262	15,197	16,405	18,497	19,490	19,617	18,654	17,716	17,458
3)	Manufacturing	76,982	80,440	73,506	72,939	74,665	76,710	82,323	83,484	87,647	86,651	84,332	83,790	84,938
	3.1 Food , Beverages and Tobacco	6,252	5,724	6,691	6,959	7,022	8,030	8,962	10,303	11,479	11,623	12,259	11,103	11,198
	3.2 Textile and Leather Products	1,459	1,399	1,271	1,252	979	1,182	1,186	1,306	1,362	1,322	1,236	1,312	1,440
	3.3 Furniture and Other Wood Products	2,538	2,291	2,285	2,245	2,202	2,218	2,220	2,187	2,335	2,373	2,514	2,645	2,330
	3.4 Paper And Paper Products	2,368	2,436	2,424	2,294	2,512	2,402	2,221	2,288	2,383	2,555	2,603	2,582	2,760
	3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals	19,881	23,091	18,007	18,419	18,560	18,024	18,279	19,154	21,056	20,619	18,597	19,497	19,206
	3.6 Basic Metal Products (Including Aluminium)	15,306	17,220	17,477	17,870	18,422	18,824	17,961	17,837	18,980	17,145	16,815	16,220	16,069
	3.7 Fabricated Metal Products, Machinery and Equipment	11,291	9,912	7,215	7,121	8,036	8,096	8,615	8,547	9,131	9,899	9,522	10,621	11,316
	3.8 Other Manufactured Products	17,887	18,367	18,136	16,779	16,932	17,934	22,879	21,862	20,921	21,115	20,786	19,810	20,619
4)	Electricity, Gas and Water	16,998	22,734	27,310	28,024	28,911	28,697	28,125	38,695	38,208	41,855	43,479	42,343	52,088
5)	Construction and Real Estate	315,490	311,138	327,533	322,870	323,733	327,751	326,730	320,931	316,100	308,342	302,903	300,371	296,903
	5.1 Construction	71,858	65,220	61,812	61,835	61,589	66,432	65,973	64,819	63,406	63,226	58,504	57,242	57,704
	5.2 Real Estate	243,632	245,918	265,721	261,035	262,144	261,319	260,757	256,112	252,694	245,116	244,399	243,129	239,199
6)	Trade	154,033	152,656	138,675	139,562	137,419	136,516	131,479	136,583	140,490	140,566	136,532	142,240	145,604
	6.1 Wholesale	106,254	104,813	100,024	101,702	100,849	100,389	99,406	99,929	103,729	94,794	93,897	100,654	96,350
	6.2 Retail	47,779	47,843	38,651	37,860	36,570	36,127	32,073	36,654	36,761	45,772	42,635	41,586	49,254
7)	Transport, Storage and Communication	51,496	57,078	84,818	84,739	83,135	80,567	86,421	83,089	78,245	73,582	75,682	73,392	85,705
8)	Financial Institutions	130,107	131,105	110,357	107,043	112,735	113,242	116,770	120,687	133,313	147,428	148,347	159,358	161,298
9)	Government	186,629	251,689	240,856	238,976	233,410	233,204	222,952	214,895	210,005	200,893	200,227	203,535	208,117
10)	Personal Loans for Business Purposes ¹	86,384	100,811	104,675	96,885	95,803	100,877	99,186	106,172	97,930	91,061	92,666	96,856	95,406
11)	Personal Loans for Consumption Purposes	325,819	330,006	325,778	333,882	339,770	344,465	349,026	354,718	365,983	379,680	383,630	390,543	402,640
12)	All Others ²	148,781	143,240	146,165	147,972	149,003	143,015	157,832	158,854	169,033	162,778	161,543	160,710	164,033
Total		1,509,437	1,592,609	1,596,786	1,589,608	1,595,582	1,602,071	1,618,957	1,639,109	1,658,863	1,655,408	1,650,937	1,673,785	1,717,116

* Preliminary

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

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

(In Millions of AED)															
Period			Dec 2018	Dec 2019	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023 *
			Economic Activity												
1)	Agriculture		275	227	188	188	298	114	138	138	99	830	770	803	758
2)	Mining and Quarrying		7,176	8,005	18,083	14,938	17,707	18,758	14,765	17,438	16,829	18,400	22,952	21,770	20,491
3)	Manufacturing		15,913	16,873	20,772	22,326	22,781	22,486	22,942	21,874	21,221	20,366	23,516	27,080	28,951
	3.1	Food , Beverages and Tobacco	1,764	3,188	3,856	4,142	4,484	4,586	4,173	4,305	4,583	5,397	5,440	5,803	5,624
	3.2	Textile and Leather Products	394	605	505	444	512	440	474	409	442	426	521	1,159	1,268
	3.3	Furniture and Other Wood Products	381	389	432	421	436	413	421	421	400	441	499	509	528
	3.4	Paper And Paper Products	2	1	0	0	0	0	0	0	0	2	2	12	25
	3.5	Chemicals and Chemical Products, Petroleum and Petro-Chemicals	8,459	7,076	11,089	11,478	11,264	10,797	10,638	9,044	8,161	5,753	8,026	10,920	12,400
	3.6	Basic Metal Products (Including Aluminium)	2,504	3,040	2,405	3,349	3,261	3,557	4,043	4,217	4,240	4,055	4,086	3,980	4,176
	3.7	Fabricated Metal Products, Machinery and Equipment	643	960	1,003	954	910	1,086	1,572	1,679	1,291	1,273	1,731	2,141	2,434
	3.8	Other Manufactured Products	1,766	1,614	1,482	1,538	1,914	1,607	1,621	1,799	2,104	3,019	3,211	2,556	2,496
4)	Electricity, Gas and Water		8,110	7,169	8,185	6,201	6,611	6,878	6,969	6,757	7,276	8,789	8,908	10,504	12,624
5)	Construction and Real Estate		14,152	14,240	13,484	13,845	13,127	13,674	12,827	12,973	12,928	14,634	17,365	17,651	18,700
	5.1	Construction	5,801	5,562	4,903	4,115	3,751	4,233	3,543	3,690	4,237	4,393	4,384	4,678	4,832
	5.2	Real Estate	8,351	8,678	8,581	9,730	9,376	9,441	9,284	9,283	8,691	10,241	12,981	12,973	13,868
6)	Trade		12,605	12,222	13,308	13,338	13,553	13,381	14,926	16,134	16,013	16,755	16,124	17,660	17,894
	6.1	Wholesale	6,648	9,790	9,615	9,082	10,665	10,486	12,401	13,208	13,113	13,386	12,977	14,157	14,652
	6.2	Retail	5,957	2,432	3,693	4,256	2,888	2,895	2,525	2,926	2,900	3,369	3,147	3,503	3,242
7)	Transport, Storage and Communication		31,646	33,256	29,852	28,376	28,173	32,743	33,475	34,147	36,862	36,637	36,551	32,767	32,579
8)	Financial Institutions		21,710	38,263	44,021	32,052	36,422	33,389	31,360	35,046	39,077	49,844	55,803	55,851	54,619
9)	Government		6,689	9,137	11,573	11,769	14,688	12,230	18,107	23,916	29,579	30,100	26,764	17,771	16,344
10)	Personal Loans for Business Purposes ¹		3,398	4,739	3,722	3,778	3,757	4,895	4,715	5,018	3,970	4,759	3,844	3,902	4,937
11)	Personal Loans for Consumption Purposes		4,824	4,695	4,872	5,110	5,373	5,284	4,057	3,515	3,675	3,767	3,654	3,685	3,812
12)	All Others ²		20,304	17,202	14,253	12,926	11,342	10,598	10,814	15,786	19,637	13,166	12,248	12,555	15,850
Total			146,802	166,028	182,313	164,847	173,832	174,430	175,095	192,742	207,166	218,047	228,499	221,999	227,559

* Preliminary

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

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

(In Millions of AED)														
Item		Dec 2019	Dec 2020	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	May 2023	Jun 2023	Jul 2023 *
(1)	Residents	1,648,812	1,682,102	1,682,944	1,699,170	1,765,533	1,791,435	1,843,449	1,958,348	2,009,696	2,092,554	2,166,482	2,170,851	2,190,015
	1.1 Corporate	607,023	606,207	623,640	638,529	671,422	697,966	735,980	738,143	790,086	821,786	847,771	863,558	871,646
	1.2 Individuals	450,866	493,901	509,865	507,643	519,917	521,801	529,383	536,581	559,456	600,694	627,908	617,997	622,804
	1.3 Government	301,309	287,270	281,634	297,042	288,156	291,390	317,257	401,836	396,771	406,365	415,352	425,662	437,278
	1.4 GRES	245,329	254,805	227,171	220,212	247,908	239,336	212,593	232,294	216,854	214,291	233,387	213,977	216,550
	1.5 Non Banking Financial Institutions	44,285	39,919	40,634	35,744	38,130	40,942	48,236	49,494	46,529	49,418	42,064	49,657	41,737
(2)	Non-Residents	221,372	202,443	225,711	243,156	230,994	214,802	248,384	228,614	212,530	213,355	239,303	211,148	202,966
	2.1 Corporate	87,964	72,250	80,330	82,932	82,170	92,340	138,302	119,744	103,101	107,722	137,011	111,929	95,515
	2.2 Non Banking Financial Institutions	84,026	84,421	81,501	97,606	86,020	63,642	49,497	40,588	41,171	37,317	36,666	35,833	39,800
	2.3 Individuals	24,867	24,604	24,638	25,665	26,261	27,377	29,372	31,077	33,475	35,104	36,873	37,930	37,255
	2.4 Government and Non Commercial Entities	24,515	21,168	39,242	36,953	36,543	31,443	31,213	37,205	34,783	33,212	28,753	25,456	30,396
Total Deposits		1,870,184	1,884,545	1,908,655	1,942,326	1,996,527	2,006,237	2,091,833	2,186,962	2,222,226	2,305,909	2,405,785	2,381,999	2,392,981

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

* Preliminary

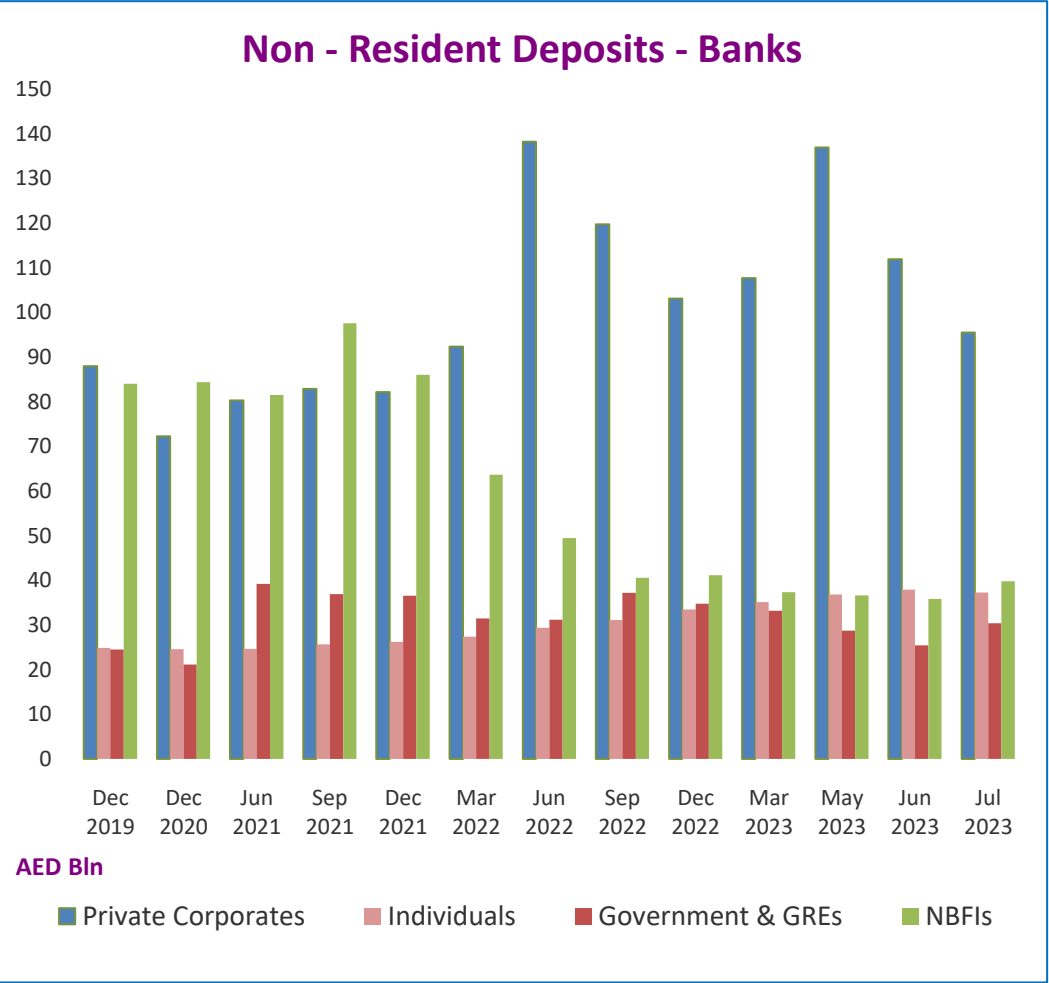
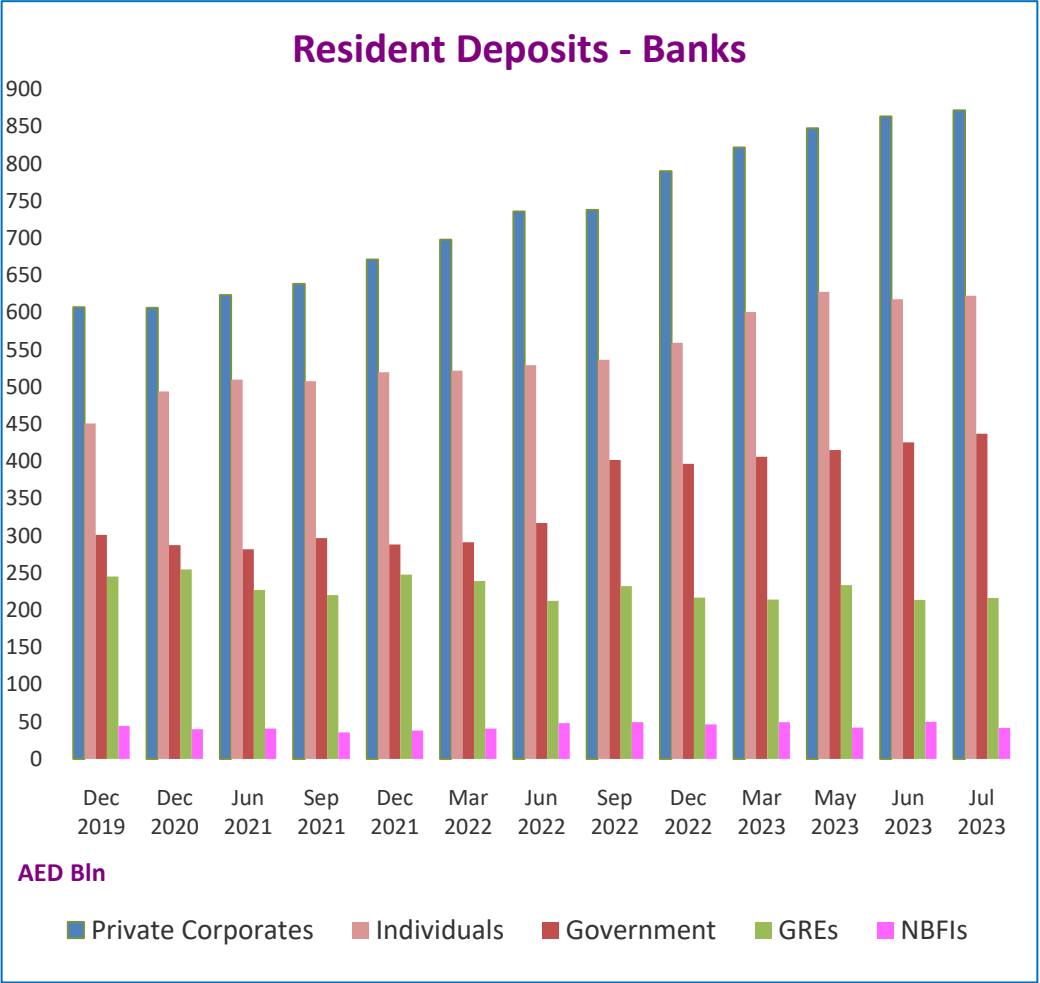


Table 31 : Deposits distributed Residents / Non Residents (National Banks) ¹

(In Millions of AED)														
Item		Dec 2019	Dec 2020	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	May 2023	Jun 2023	Jul 2023 *
(1)	Residents	1,469,458	1,484,664	1,492,251	1,503,376	1,564,262	1,581,272	1,627,598	1,743,129	1,779,660	1,854,737	1,922,499	1,932,197	1,949,747
	1.1 Corporate	513,925	500,263	525,100	535,814	567,688	591,250	624,623	626,537	671,325	701,240	727,893	746,648	754,974
	1.2 Individuals	382,434	418,351	430,565	428,308	439,616	436,918	442,680	450,674	470,654	506,535	532,242	521,562	526,345
	1.3 Government	300,170	286,520	280,963	295,698	285,800	290,594	315,797	401,019	395,826	405,690	414,375	424,906	436,614
	1.4 GRES	236,067	245,125	221,359	213,725	239,011	228,477	202,926	221,103	200,491	197,480	211,910	195,220	196,687
	1.5 Non Banking Financial Institutions	36,862	34,405	34,264	29,831	32,147	34,033	41,572	43,796	41,364	43,792	36,079	43,861	35,127
(2)	Non-Residents	188,504	168,895	193,589	209,410	198,345	179,421	214,070	193,010	175,263	177,449	202,311	175,663	165,114
	2.1 Corporate	67,713	52,490	60,956	63,732	64,222	72,733	119,458	100,745	82,869	88,129	115,992	92,199	76,028
	2.2 Non Banking Financial Institutions	80,314	79,340	77,782	92,885	81,620	58,933	45,720	35,400	36,277	33,337	33,192	33,093	34,818
	2.3 Individuals	17,439	16,831	16,393	17,133	17,588	18,109	19,247	21,079	23,356	24,928	26,231	27,141	26,564
	2.4 Government and Non Commercial Entities	23,038	20,234	38,458	35,660	34,915	29,646	29,645	35,786	32,761	31,055	26,896	23,230	27,704
Total Deposits		1,657,962	1,653,559	1,685,840	1,712,786	1,762,607	1,760,693	1,841,668	1,936,139	1,954,923	2,032,186	2,124,810	2,107,860	2,114,861

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

* Preliminary

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

(In Millions of AED)														
Item		Dec 2019	Dec 2020	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	May 2023	Jun 2023	Jul 2023 *
(1)	Residents	179,354	197,438	190,693	195,794	201,271	210,163	215,851	215,219	230,036	237,817	243,983	238,654	240,268
	1.1 Corporate	93,098	105,944	98,540	102,715	103,734	106,716	111,357	111,606	118,761	120,546	119,878	116,910	116,672
	1.2 Individuals	68,432	75,550	79,300	79,335	80,301	84,883	86,703	85,907	88,802	94,159	95,666	96,435	96,459
	1.3 Government	1,139	750	671	1,344	2,356	796	1,460	817	945	675	977	756	664
	1.4 GRES	9,262	9,680	5,812	6,487	8,897	10,859	9,667	11,191	16,363	16,811	21,477	18,757	19,863
	1.5 Non Banking Financial Institutions	7,423	5,514	6,370	5,913	5,983	6,909	6,664	5,698	5,165	5,626	5,985	5,796	6,610
(2)	Non-Residents	32,868	33,548	32,122	33,746	32,649	35,381	34,314	35,604	37,267	35,906	36,992	35,485	37,852
	2.1 Corporate	20,251	19,760	19,374	19,200	17,948	19,607	18,844	18,999	20,232	19,593	21,019	19,730	19,487
	2.2 Non Banking Financial Institutions	3,712	5,081	3,719	4,721	4,400	4,709	3,777	5,188	4,894	3,980	3,474	2,740	4,982
	2.3 Individuals	7,428	7,773	8,245	8,532	8,673	9,268	10,125	9,998	10,119	10,176	10,642	10,789	10,691
	2.4 Government and Non Commercial Entities	1,477	934	784	1,293	1,628	1,797	1,568	1,419	2,022	2,157	1,857	2,226	2,692
Total Deposits		212,222	230,986	222,815	229,540	233,920	245,544	250,165	250,823	267,303	273,723	280,975	274,139	278,120

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

* Preliminary

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

(In Millions of AED)														
Item		Dec 2019	Dec 2020	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	May 2023	Jun 2023	Jul 2023 *
(1)	Residents	1,274,465	1,301,830	1,297,209	1,313,072	1,377,356	1,385,874	1,427,156	1,550,846	1,580,152	1,648,844	1,701,600	1,705,946	1,726,517
	1.1 Corporate	501,144	511,722	524,418	535,548	566,082	580,605	617,996	623,761	670,081	691,011	710,459	727,082	732,334
	1.2 Individuals	306,542	336,455	347,688	346,071	358,259	360,374	365,604	372,628	392,270	425,339	446,968	436,159	439,536
	1.3 Government	236,073	218,158	212,801	232,426	226,476	226,579	242,031	322,075	306,922	319,615	321,778	331,819	347,539
	1.4 GRES	198,458	205,713	179,466	171,500	195,641	183,696	159,129	188,299	170,507	169,424	186,371	167,186	171,515
	1.5 Non Banking Financial Institutions	32,248	29,782	32,836	27,527	30,898	34,620	42,396	44,083	40,372	43,455	36,024	43,700	35,593
(2)	Non-Residents	193,705	172,344	183,283	200,565	196,400	193,267	234,006	217,180	202,201	203,798	231,545	203,555	195,163
	2.1 Corporate	84,083	68,546	76,719	79,313	78,278	89,166	134,410	116,137	98,753	103,993	133,846	109,005	92,265
	2.2 Non Banking Financial Institutions	64,239	61,502	45,953	62,788	59,395	48,444	42,447	36,619	39,187	36,419	36,037	35,170	39,185
	2.3 Individuals	21,274	21,243	21,488	22,326	22,976	24,403	26,183	27,483	29,846	31,085	33,015	34,010	33,419
	2.4 Government and Non Commercial Entities	24,109	21,053	39,123	36,138	35,751	31,254	30,966	36,941	34,415	32,301	28,647	25,370	30,294
Total Deposits		1,468,170	1,474,174	1,480,492	1,513,637	1,573,756	1,579,141	1,661,162	1,768,026	1,782,353	1,852,642	1,933,145	1,909,501	1,921,680

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

* Preliminary

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

(In Millions of AED)														
Item		Dec 2019	Dec 2020	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	May 2023	Jun 2023	Jul 2023 *
(1)	Residents	374,347	380,272	385,735	386,098	388,177	405,561	416,293	407,502	429,544	443,710	464,882	464,905	463,498
	1.1 Corporate	105,879	94,485	99,222	102,981	105,340	117,361	117,984	114,382	120,005	130,775	137,312	136,476	139,312
	1.2 Individuals	144,324	157,446	162,177	161,572	161,658	161,427	163,779	163,953	167,186	175,355	180,940	181,838	183,268
	1.3 Government	65,236	69,112	68,833	64,616	61,680	64,811	75,226	79,761	89,849	86,750	93,574	93,843	89,739
	1.4 GRES	46,871	49,092	47,705	48,712	52,267	55,640	53,464	43,995	46,347	44,867	47,016	46,791	45,035
	1.5 Non Banking Financial Institutions	12,037	10,137	7,798	8,217	7,232	6,322	5,840	5,411	6,157	5,963	6,040	5,957	6,144
(2)	Non-Residents	27,667	30,099	42,428	42,591	34,594	21,535	14,378	11,434	10,329	9,557	7,758	7,593	7,803
	2.1 Corporate	3,881	3,704	3,611	3,619	3,892	3,174	3,892	3,607	4,348	3,729	3,165	2,924	3,250
	2.2 Non Banking Financial Institutions	19,787	22,919	35,548	34,818	26,625	15,198	7,050	3,969	1,984	898	629	663	615
	2.3 Individuals	3,593	3,361	3,150	3,339	3,285	2,974	3,189	3,594	3,629	4,019	3,858	3,920	3,836
	2.4 Government and Non Commercial Entities	406	115	119	815	792	189	247	264	368	911	106	86	102
Total Deposits		402,014	410,371	428,163	428,689	422,771	427,096	430,671	418,936	439,873	453,267	472,640	472,498	471,301

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

* Preliminary

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

(In Millions of AED)													
Deposit Size	Dec 2018	Dec 2019	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023 *
0 to AED 250,000	142,187	146,289	142,345	142,738	144,079	142,805	144,478	146,918	148,474	154,419	160,892	170,461	176,364
AED 250,001 to AED 500,000	67,491	70,645	73,158	73,715	88,903	88,971	87,428	90,639	83,337	87,443	84,258	90,953	95,417
AED 500,001 to AED 1,000,000	82,080	86,360	91,536	93,858	94,408	94,806	95,617	97,519	110,318	103,139	108,517	116,265	121,440
AED 1,000,001 to AED 5,000,000	206,901	220,400	238,289	243,173	242,975	245,791	250,630	258,401	251,778	272,017	288,733	305,479	316,942
AED 5 Million to AED 20 Million	204,714	217,603	229,206	230,652	237,208	238,603	242,462	248,581	250,794	246,014	269,238	282,728	288,328
Above AED 20 Million	1,052,277	1,128,887	1,110,011	1,097,131	1,101,082	1,131,350	1,175,912	1,164,179	1,247,132	1,323,931	1,310,588	1,340,023	1,383,508
Total Deposits	1,755,650	1,870,184	1,884,545	1,881,267	1,908,655	1,942,326	1,996,527	2,006,237	2,091,833	2,186,963	2,222,226	2,305,909	2,381,999

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

* Preliminary

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

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	May 2023	Jun 2023	Jul 2023 *
Demand	599,666	696,884	767,482	799,083	848,040	890,018	909,976	923,963	907,451	918,955	947,293	955,430	933,763
Local Currency	442,461	513,144	568,920	580,258	614,109	632,515	634,318	639,938	646,030	659,642	693,784	676,421	675,037
Foreign Currencies	157,205	183,740	198,562	218,825	233,931	257,503	275,658	284,025	261,421	259,313	253,509	279,009	258,726
Savings	172,214	215,208	232,970	234,843	241,819	251,333	253,834	244,332	245,868	263,141	271,796	268,621	265,562
Local Currency	143,957	180,484	193,978	195,395	200,488	207,213	206,549	196,460	194,610	211,623	222,081	219,174	216,246
Foreign Currencies	28,257	34,724	38,992	39,448	41,331	44,120	47,285	47,872	51,258	51,518	49,715	49,447	49,316
Time	738,554	616,591	546,428	524,234	533,565	509,541	551,054	563,875	613,015	659,630	717,919	678,838	699,310
Local Currency	457,614	389,317	344,737	332,424	342,447	336,981	353,048	335,481	363,057	387,568	397,035	404,470	418,036
Foreign Currencies	280,940	227,274	201,691	191,810	191,118	172,560	198,006	228,394	249,958	272,062	320,884	274,368	281,274
Total Deposits **	1,510,434	1,528,683	1,546,880	1,558,160	1,623,424	1,650,892	1,714,864	1,732,170	1,766,334	1,841,726	1,937,008	1,902,889	1,898,635
Total Local Currency	1,044,032	1,082,945	1,107,635	1,108,077	1,157,044	1,176,709	1,193,915	1,171,879	1,203,697	1,258,833	1,312,900	1,300,065	1,309,319
Total Foreign Currencies	466,402	445,738	439,245	450,083	466,380	474,183	520,949	560,291	562,637	582,893	624,108	602,824	589,316
Commercial Prepayments	18,879	17,284	16,807	17,048	17,122	17,237	18,237	18,121	19,066	20,174	19,164	19,004	17,996

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

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

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	May 2023	Jun 2023	Jul 2023 *
Demand	491,970	561,771	630,236	654,634	702,302	736,130	750,381	764,776	742,935	759,924	791,105	804,846	781,034
Local Currency	376,056	430,610	484,101	492,743	525,103	540,536	539,920	545,990	551,472	563,138	598,074	581,986	578,666
Foreign Currencies	115,914	131,161	146,135	161,891	177,199	195,594	210,461	218,786	191,463	196,786	193,031	222,860	202,368
Savings	153,679	189,229	204,930	206,277	212,095	220,174	221,834	212,719	215,328	232,637	241,475	238,342	235,797
Local Currency	133,906	165,239	177,962	179,182	184,383	190,412	189,612	180,023	179,178	195,690	206,125	203,183	200,559
Foreign Currencies	19,773	23,990	26,968	27,095	27,712	29,762	32,222	32,696	36,150	36,947	35,350	35,159	35,238
Time	659,066	551,770	493,563	473,233	482,364	454,644	498,748	509,589	547,235	581,207	629,469	591,292	609,201
Local Currency	413,824	355,065	315,526	303,631	313,381	308,416	324,160	307,366	329,286	348,162	354,565	361,961	373,509
Foreign Currencies	245,242	196,705	178,037	169,602	168,983	146,228	174,588	202,223	217,949	233,045	274,904	229,331	235,692
Total Deposits **	1,304,715	1,302,770	1,328,729	1,334,144	1,396,761	1,410,948	1,470,963	1,487,084	1,505,498	1,573,768	1,662,049	1,634,480	1,626,032
Total Local Currency	923,786	950,914	977,589	975,556	1,022,867	1,039,364	1,053,692	1,033,379	1,059,936	1,106,990	1,158,764	1,147,130	1,152,734
Total Foreign Currencies	380,929	351,856	351,140	358,588	373,894	371,584	417,271	453,705	445,562	466,778	503,285	487,350	473,298
Commercial Prepayments	14,842	13,714	13,485	13,610	13,548	13,793	14,809	14,509	15,377	16,634	15,511	15,439	14,601

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

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

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	May 2023	Jun 2023	Jul 2023 *
Demand	107,696	135,113	137,246	144,449	145,738	153,888	159,595	159,187	164,516	159,031	156,188	150,584	152,729
Local Currency	66,405	82,534	84,819	87,515	89,006	91,979	94,398	93,948	94,558	96,504	95,710	94,435	96,371
Foreign Currencies	41,291	52,579	52,427	56,934	56,732	61,909	65,197	65,239	69,958	62,527	60,478	56,149	56,358
Savings	18,535	25,979	28,040	28,566	29,724	31,159	32,000	31,613	30,540	30,504	30,321	30,279	29,765
Local Currency	10,051	15,245	16,016	16,213	16,105	16,801	16,937	16,437	15,432	15,933	15,956	15,991	15,687
Foreign Currencies	8,484	10,734	12,024	12,353	13,619	14,358	15,063	15,176	15,108	14,571	14,365	14,288	14,078
Time	79,488	64,821	52,865	51,001	51,201	54,897	52,306	54,286	65,780	78,423	88,450	87,546	90,109
Local Currency	43,790	34,252	29,211	28,793	29,066	28,565	28,888	28,115	33,771	39,406	42,470	42,509	44,527
Foreign Currencies	35,698	30,569	23,654	22,208	22,135	26,332	23,418	26,171	32,009	39,017	45,980	45,037	45,582
Total Deposits **	205,719	225,913	218,151	224,016	226,663	239,944	243,901	245,086	260,836	267,958	274,959	268,409	272,603
Total Local Currency	120,246	132,031	130,046	132,521	134,177	137,345	140,223	138,500	143,761	151,843	154,136	152,935	156,585
Total Foreign Currencies	85,473	93,882	88,105	91,495	92,486	102,599	103,678	106,586	117,075	116,115	120,823	115,474	116,018
Commercial Prepayments	4,037	3,570	3,322	3,438	3,574	3,444	3,428	3,612	3,689	3,540	3,653	3,565	3,395

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

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

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	May 2023	Jun 2023	Jul 2023 *
Demand	512,222	600,087	662,699	690,894	742,300	776,150	795,653	808,847	793,753	801,618	824,125	834,836	812,368
Local Currency	365,476	428,516	477,802	486,991	522,385	533,665	535,003	540,904	548,381	558,428	588,284	573,185	571,236
Foreign Currencies	146,746	171,571	184,897	203,903	219,915	242,485	260,650	267,943	245,372	243,190	235,841	261,651	241,132
Savings	84,245	111,824	123,189	124,776	127,395	131,717	136,653	134,935	131,953	145,783	151,169	147,547	147,792
Local Currency	63,385	85,338	92,085	92,807	93,150	95,741	97,338	94,965	89,441	102,215	109,181	105,932	106,162
Foreign Currencies	20,860	26,486	31,104	31,969	34,245	35,976	39,315	39,970	42,512	43,568	41,988	41,615	41,630
Time	590,973	496,631	433,195	410,421	418,082	395,732	434,727	453,856	494,575	531,288	585,285	544,645	559,519
Local Currency	344,740	284,997	246,633	232,563	238,212	233,280	249,578	240,840	259,498	276,993	286,456	291,971	300,531
Foreign Currencies	246,233	211,634	186,562	177,858	179,870	162,452	185,149	213,016	235,077	254,295	298,829	252,674	258,988
Total Deposits **	1,187,440	1,208,542	1,219,083	1,226,091	1,287,777	1,303,599	1,367,033	1,397,638	1,420,281	1,478,689	1,560,579	1,527,028	1,519,679
Total Local Currency	773,601	798,851	816,520	812,361	853,747	862,686	881,919	876,709	897,320	937,636	983,921	971,088	977,929
Total Foreign Currencies	413,839	409,691	402,563	413,730	434,030	440,913	485,114	520,929	522,961	541,053	576,658	555,940	541,750
Commercial Prepayments	15,137	14,082	14,139	14,598	14,521	14,679	15,871	15,789	16,227	17,430	16,480	16,183	15,384

¹ Excluding Inter-Bank Deposits

* Preliminary

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

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

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	May 2023	Jun 2023	Jul 2023 *
Demand	87,444	96,797	104,783	108,189	105,740	113,868	114,323	115,116	113,698	117,337	123,168	120,594	121,395
Local Currency	76,985	84,628	91,118	93,267	91,724	98,850	99,315	99,034	97,649	101,214	105,500	103,236	103,801
Foreign Currencies	10,459	12,169	13,665	14,922	14,016	15,018	15,008	16,082	16,049	16,123	17,668	17,358	17,594
Savings	87,969	103,384	109,781	110,067	114,424	119,616	117,181	109,397	113,915	117,358	120,627	121,074	117,770
Local Currency	80,572	95,146	101,893	102,588	107,338	111,472	109,211	101,495	105,169	109,408	112,900	113,242	110,084
Foreign Currencies	7,397	8,238	7,888	7,479	7,086	8,144	7,970	7,902	8,746	7,950	7,727	7,832	7,686
Time	147,581	119,960	113,233	113,813	115,483	113,809	116,327	110,019	118,440	128,342	132,634	134,193	139,791
Local Currency	112,874	104,320	98,104	99,861	104,235	103,701	103,470	94,641	103,559	110,575	110,579	112,499	117,505
Foreign Currencies	34,707	15,640	15,129	13,952	11,248	10,108	12,857	15,378	14,881	17,767	22,055	21,694	22,286
Total Deposits **	322,994	320,141	327,797	332,069	335,647	347,293	347,831	334,532	346,053	363,037	376,429	375,861	378,956
Total Local Currency	270,431	284,094	291,115	295,716	303,297	314,023	311,996	295,170	306,377	321,197	328,979	328,977	331,390
Total Foreign Currencies	52,563	36,047	36,682	36,353	32,350	33,270	35,835	39,362	39,676	41,840	47,450	46,884	47,566
Commercial Prepayments	3,742	3,202	2,668	2,450	2,601	2,558	2,366	2,332	2,839	2,744	2,684	2,821	2,612

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

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

(In Millions of AED)													
Period	Dec 2019	Dec 2020	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	May 2023	Jun 2023	Jul 2023 *
Maturity													
Upto 3 Months	624,099	458,803	438,261	442,043	453,936	426,258	497,074	476,564	472,546	537,858	634,709	579,967	639,318
Above 3 and Upto 6 Months	190,410	163,992	135,872	149,217	152,495	148,387	130,620	142,383	174,542	204,006	179,282	192,519	184,400
Above 6 and Upto 12 Months	176,235	176,416	187,793	173,956	165,463	147,463	174,822	268,103	280,784	230,914	213,320	199,937	210,933
Exceeding 12 Months	46,936	65,472	40,243	32,045	27,210	24,718	26,397	33,710	38,368	40,660	45,072	63,243	37,829
Total	1,037,680	864,683	802,169	797,261	799,104	746,826	828,913	920,760	966,240	1,013,438	1,072,383	1,035,666	1,072,480

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

* Preliminary

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

(In Millions of AED)													
Period	Dec 2019	Dec 2020	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	May 2023	Jun 2023	Jul 2023 *
Maturity													
Upto 3 Months	577,019	417,522	405,573	411,204	420,563	389,937	463,899	442,469	431,863	492,930	579,997	527,445	582,528
Above 3 and Upto 6 Months	172,218	150,405	126,342	138,262	144,128	138,727	120,512	132,897	164,879	192,855	164,164	174,605	165,294
Above 6 and Upto 12 Months	158,723	164,263	177,189	165,006	155,816	136,183	163,426	255,090	262,934	206,571	192,820	181,043	195,015
Exceeding 12 Months	44,137	63,131	36,243	27,738	22,657	22,264	23,991	31,199	35,718	37,720	41,807	60,019	34,695
Total	952,097	795,321	745,347	742,210	743,164	687,111	771,828	861,655	895,394	930,076	978,788	943,112	977,532

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

* Preliminary

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

(In Millions of AED)													
Period \ Maturity	Dec 2019	Dec 2020	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	May 2023	Jun 2023	Jul 2023 *
Upto 3 Months	47,080	41,281	32,688	30,839	33,373	36,321	33,175	34,095	40,683	44,928	54,712	52,522	56,790
Above 3 and Upto 6 Months	18,192	13,587	9,530	10,955	8,367	9,660	10,108	9,486	9,663	11,151	15,118	17,914	19,106
Above 6 and Upto 12 Months	17,512	12,153	10,604	8,950	9,647	11,280	11,396	13,013	17,850	24,343	20,500	18,894	15,918
Exceeding 12 Months	2,799	2,341	4,000	4,307	4,553	2,454	2,406	2,511	2,650	2,940	3,265	3,224	3,134
Total	85,583	69,362	56,822	55,051	55,940	59,715	57,085	59,105	70,846	83,362	93,595	92,554	94,948

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

* Preliminary

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

(In Millions of AED)													
Period	Dec 2019	Dec 2020	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	May 2023	Jun 2023	Jul 2023 *
Maturity													
Upto 3 Months	510,189	359,381	357,195	354,433	358,300	347,228	401,830	394,929	382,472	446,300	517,668	482,190	528,771
Above 3 and Upto 6 Months	144,374	126,101	93,232	97,930	118,030	96,402	94,783	109,868	133,616	160,310	148,057	155,430	138,980
Above 6 and Upto 12 Months	129,659	134,294	131,051	128,361	124,102	113,056	138,294	214,296	230,582	175,913	160,920	147,931	163,595
Exceeding 12 Months	42,829	58,134	33,871	25,677	21,182	19,476	22,873	30,207	34,361	36,765	41,101	42,291	33,185
Total	827,051	677,910	615,349	606,401	621,614	576,162	657,780	749,300	781,031	819,288	867,746	827,842	864,531

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

* Preliminary

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

(In Millions of AED)													
Period	Dec 2019	Dec 2020	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	May 2023	Jun 2023	Jul 2023 *
Maturity													
Upto 3 Months	113,910	99,422	81,066	87,610	95,636	79,030	95,244	81,635	90,074	91,558	117,041	97,777	110,547
Above 3 and Upto 6 Months	46,036	37,891	42,640	51,287	34,465	51,985	35,837	32,515	40,926	43,696	31,225	37,089	45,420
Above 6 and Upto 12 Months	46,576	42,122	56,742	45,595	41,361	34,407	36,528	53,807	50,202	55,001	52,400	52,006	47,338
Exceeding 12 Months	4,107	7,338	6,372	6,368	6,028	5,242	3,524	3,503	4,007	3,895	3,971	20,952	4,644
Total	210,629	186,773	186,820	190,860	177,490	170,664	171,133	171,460	185,209	194,150	204,637	207,824	207,949

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

* Preliminary

Table 46 : Currency Issued ¹

(In Millions of AED)													
Item	Dec 2019	Dec 2020	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	May 2023	Jun 2023	Jul 2023 *
Total Notes Issued (1) **	92,456	109,416	109,057	106,603	110,503	114,892	116,755	113,752	118,668	127,847	128,358	135,105	129,243
Total Coins Issued (2) ***	1,273	1,288	1,845	1,849	1,312	1,324	1,337	1,337	1,343	1,361	1,373	1,373	1,374
Total Currency Issued	93,729	110,704	110,902	108,452	111,815	116,216	118,092	115,089	120,011	129,208	129,731	136,478	130,617

¹ Currency Issued = Currency in Circulation plus Cash at Banks

* Preliminary

** Excluding Mutilated Notes

*** Excluding Issued Gold Coins

Table 47 : Cheques Cleared Statistics ¹

Item	Dec 2019	Dec 2020	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	May 2023	Jun 2023	Jul 2023 *
Cheques Cleared													
Number of Cheques	25,842,698	21,246,540	10,659,862	15,868,288	21,283,261	5,524,603	10,886,924	16,260,678	21,819,330	5,564,665	9,211,602	10,809,658	12,777,756
Amount (In Millions of AED)	1,224,482	990,317	536,059	811,388	1,096,076	290,741	607,127	913,780	1,225,172	306,450	514,362	613,345	721,269

¹ Cumulative data

* Preliminary

Table 48 : UAE Domestic Fund Transfer System Statistics ¹

Item	Dec 2019	Dec 2020	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022	Mar 2023	May 2023	Jun 2023	Jul 2023 *
Customer to Customer Trfers													
Number of Transfers	47,012,218	50,815,931	29,219,613	44,239,247	60,572,382	17,228,871	35,252,920	54,063,774	74,540,998	20,742,330	35,419,416	41,997,708	49,763,221
Amount (<i>In Millions of AED</i>)	3,513,280	3,395,642	1,853,259	2,797,342	3,868,969	1,120,612	2,383,051	3,577,033	4,910,567	1,417,924	2,478,380	2,938,683	3,448,814
Bank to Bank Trfers													
Number of Transfers	477,221	458,646	266,049	396,995	537,239	145,495	302,509	464,789	633,663	164,304	275,614	323,507	383,170
Amount (<i>In Millions of AED</i>)	7,471,444	5,741,066	2,895,058	4,221,557	5,723,490	1,760,287	3,627,320	5,640,876	7,797,467	2,478,089	4,270,299	5,071,672	6,074,347
Total Domestic Fund Trfers													
Number of Transfers	47,489,439	51,274,577	29,485,662	44,636,242	61,109,621	17,374,366	35,555,429	54,528,563	75,174,661	20,906,634	35,695,030	42,321,215	50,146,391
Amount (<i>In Millions of AED</i>)	10,984,724	9,136,708	4,748,317	7,018,899	9,592,459	2,880,899	6,010,371	9,217,909	12,708,034	3,896,013	6,748,679	8,010,355	9,523,161

¹ Cumulative data

* Preliminary

Table 49 : Banks and Branches Network Statistics (Quarterly)

Item	Dec 2018		Dec 2019		Dec 2020		Mar 2021		Jun 2021		Sep 2021		Dec 2021		Mar 2022		Jun 2022		Sep 2022		Dec 2022		Mar 2023		Jun 2023 *	
	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches
National Banks	22	743	21	656	21	541	21	534	21	522	21	521	22	514	22	511	23	508	23	506	22	498	22	494	22	493
- Abu Dhabi	6	259	5	219	5	178	5	178	5	180	5	176	6	174	6	173	6	172	7	170	7	169	7	169	7	169
- Dubai	8	293	8	266	8	209	8	202	8	192	8	196	8	192	8	190	9	190	8	190	7	186	7	183	7	183
- Sharjah	4	103	4	92	4	79	4	79	4	75	4	77	4	76	4	76	4	76	4	76	4	75	4	75	4	74
- RAK	1	33	1	28	1	27	1	27	1	27	1	26	1	26	1	26	1	25	1	25	1	23	1	23	1	23
- Ajman	1	20	1	18	1	17	1	17	1	17	1	16	1	16	1	16	1	16	1	16	1	16	1	16	1	16
- UAQ	1	9	1	8	1	7	1	7	1	7	1	7	1	7	1	7	1	6	1	6	1	6	1	6	1	6
- Fujairah	1	26	1	25	1	24	1	24	1	24	1	23	1	23	1	23	1	23	1	23	1	23	1	22	1	22
Foreign Banks **	27	80	27	79	27	73	27	73	27	74	27	74	27	74	27	74	27	74	27	74	28	73	28	72	28	72
- Abu Dhabi	8	28	8	29	8	29	8	29	8	28	8	28	8	28	8	28	8	28	8	28	9	27	9	26	9	26
- Dubai	19	28	19	27	19	23	19	23	19	25	19	25	19	25	19	25	19	25	19	25	19	25	19	25	19	25
- Sharjah	-	14	-	14	-	13	-	13	-	13	-	13	-	13	-	13	-	13	-	13	-	13	-	13	-	13
- RAK	-	6	-	6	-	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	-	3	-	2	-	2	-	2	-	2	-	2	-	2	-	2	-	2	-	2	-	2	-	2	-	2
Wholesale Banks	11	-	11	-	10	-	10	-	10	-	10	-	10	-	10	-	10	-	10	-	11	-	11	-	11	-
- Abu Dhabi	7	-	7	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-
- Dubai	4	-	4	-	4	-	4	-	4	-	4	-	4	-	4	-	4	-	4	-	5	-	5	-	5	-
- Sharjah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- RAK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Ajman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- UAQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Fujairah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	60	823	59	735	58	614	58	607	58	596	58	595	59	588	59	585	60	582	60	580	61	571	61	566	61	565
Total Excluding Wholesale Banks	49	823	48	735	48	614	48	607	48	596	48	595	49	588	49	585	50	582	50	580	50	571	50	566	50	565

* Preliminary

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