



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

النشرة الاحصائية الشهرية
- البيانات المصرفية والنقدية -
ديسمبر 2022

Monthly Statistical Bulletin
- Banking & Monetary Statistics -
December 2022

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Note:

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

Abbreviations & Notations :

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

Definitions :

Government

Of the Seven Emirates.

Monetary Base

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

Gross International Reserves

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

Money Supply (M₁)

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

Money Supply (M₂)

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

Money Supply (M₃)

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

Certificates of Deposits / Monetary Bills

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

Table 1 : Selected Monetary and Banking Indicators

(In Millions of AED)													
Indicator	Dec 2018	Dec 2019	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022 *
Central Bank of the UAE													
Total Assets/Liabilities	417,711	446,246	470,526	470,020	476,210	485,865	521,538	515,793	491,413	484,633	486,173	513,614	554,987
Gross International Reserves **	365,426	397,949	391,857	396,183	406,813	432,325	481,528	475,008	447,833	438,117	440,034	468,232	508,402
Money Supply Indicators													
Money Supply M ₁	485,699	515,061	600,060	642,311	659,566	668,485	701,853	728,199	726,169	722,918	723,060	729,648	737,459
Money Supply M ₂	1,308,432	1,413,166	1,478,607	1,487,526	1,488,578	1,485,913	1,563,025	1,593,354	1,622,144	1,645,538	1,629,318	1,678,006	1,703,034
Money Supply M ₃	1,602,379	1,717,456	1,769,368	1,766,399	1,772,631	1,786,880	1,856,910	1,885,282	1,939,811	2,048,000	2,058,676	2,110,076	2,100,138
Banks													
Total Assets	2,868,516	3,082,934	3,188,014	3,175,850	3,208,761	3,247,128	3,321,488	3,336,354	3,449,173	3,583,013	3,615,153	3,639,254	3,669,678
Foreign Assets (Net)	59,657	91,113	133,471	131,938	122,789	132,290	154,708	178,246	224,359	355,562	364,944	399,467	382,440
Foreign Assets	679,647	771,092	849,077	849,718	871,879	898,713	933,169	923,237	1,017,215	1,144,270	1,176,460	1,181,398	1,191,330
Foreign Assets to Total Assets (%)	23.7%	25.0%	26.6%	26.8%	27.2%	27.7%	28.1%	27.7%	29.5%	31.9%	32.5%	32.5%	32.5%
Foreign Liabilities	619,990	679,979	715,606	717,780	749,090	766,423	778,461	744,991	792,856	788,708	811,516	781,931	808,890
Foreign Liabilities to Total Liabilities (%)	21.6%	22.1%	22.4%	22.6%	23.3%	23.6%	23.4%	22.3%	23.0%	22.0%	22.4%	21.5%	22.0%
Deposits ¹	1,755,650	1,870,184	1,884,545	1,881,268	1,908,655	1,942,326	1,996,527	2,006,237	2,091,833	2,186,962	2,204,710	2,239,297	2,222,122
Residents	1,542,237	1,648,812	1,682,102	1,677,754	1,682,944	1,699,170	1,765,533	1,791,435	1,843,449	1,958,348	1,966,397	2,015,760	2,009,105
of which: Corporate	590,877	607,023	606,207	611,256	623,640	638,529	671,422	697,966	735,980	738,143	749,928	763,149	789,487
Non-Residents	213,413	221,372	202,443	203,514	225,711	243,156	230,994	214,802	248,384	228,614	238,313	223,537	213,017
of which: Corporate	91,889	87,964	72,250	69,533	80,330	82,932	82,170	92,340	138,302	119,744	132,719	116,203	103,590
Bank Credit (Domestic)	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	1,656,657	1,670,221	1,651,437
of which: Credit to Private Sector ***	1,150,018	1,149,953	1,124,913	1,121,883	1,126,340	1,134,155	1,137,528	1,148,420	1,176,516	1,187,177	1,188,198	1,195,727	1,186,550
Total Number of National Banks and Branches													
Head Offices	22	21	21	21	21	21	22	22	23	23	22	22	22
of which: Banks operating under digital platform	-	-	-	-	-	-	1	1	2	3	3	3	3
Branches	743	656	541	534	522	521	513	511	508	506	506	506	498
Pay Offices	34	31	23	22	22	20	20	20	21	21	21	21	21
Electronic Banking Service Units	33	33	34	35	40	42	41	42	43	44	44	44	45
Total Number of Foreign Banks and Branches													
Head Offices	38	38	37	37	37	37	37	37	37	37	38	39	39
of which: Full Fledged Commercial Banks	27	27	27	27	27	27	27	27	27	27	27	28	28
of which: Licensed Wholesale Banks	11	11	10	10	10	10	10	10	10	10	11	11	11
Branches	80	79	73	73	74	74	74	74	74	74	73	73	73
Pay Offices	1	1	1	1	1	1	1	1	1	1	1	1	1
Electronic Banking Service Units	21	22	23	23	22	21	21	21	21	21	21	21	21
Number of Employees in Banks (UAE) ²													
Employed with National Banks ²	30,966	29,673	26,408	26,124	25,847	25,957	26,763	27,122	27,545	28,251	28,251	28,251	28,737
Employed with Foreign Banks ²	5,663	5,964	7,036	6,913	6,776	6,796	6,728	6,760	6,787	6,906	6,906	6,906	7,093

* Preliminary

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

*** Including Claims on Other Financial Institutions

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

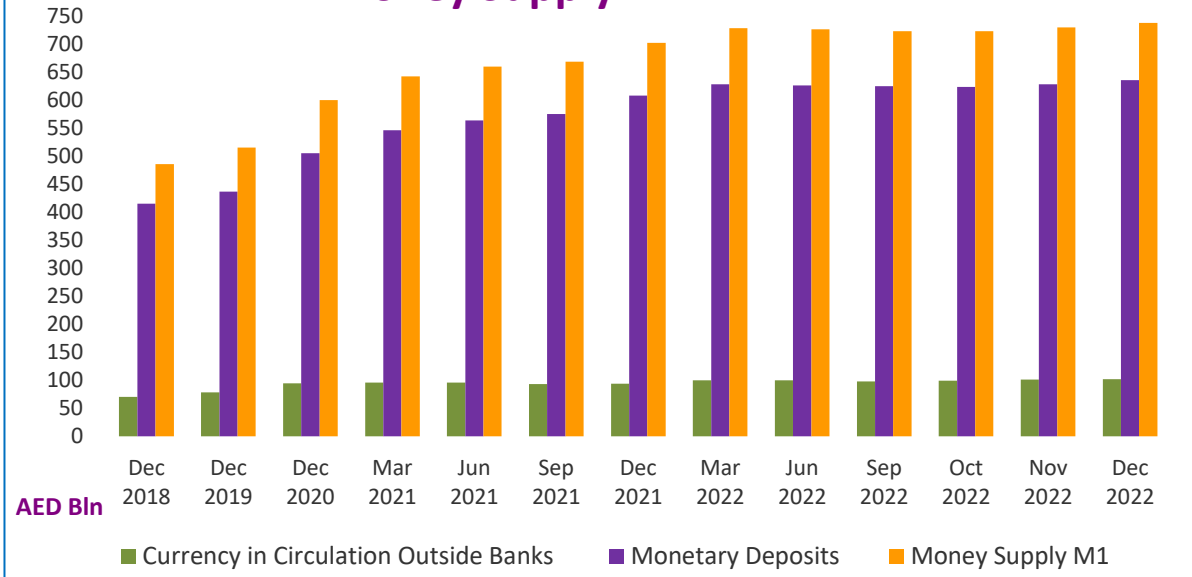
Table 2 : Monetary Survey

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022 *
Net International Reserves	418,099	485,330	514,516	522,368	525,206	547,118	620,848	627,427	657,970	780,083	790,941	845,696	859,329
Central Bank (Net)	358,442	394,217	381,045	390,430	402,417	414,828	466,140	449,181	433,611	424,521	425,997	446,229	476,889
Gross International Reserves	365,426	397,949	391,857	396,183	406,813	432,325	481,528	475,008	447,833	438,117	440,034	468,232	508,402
Foreign Liabilities	6,984	3,732	10,812	5,753	4,396	17,497	15,388	25,827	14,222	13,596	14,037	22,003	31,513
Banks (Net)	59,657	91,113	133,471	131,938	122,789	132,290	154,708	178,246	224,359	355,562	364,944	399,467	382,440
Foreign Assets	679,647	771,092	849,077	849,718	871,879	898,713	933,169	923,237	1,017,215	1,144,270	1,176,460	1,181,398	1,191,330
Foreign Liabilities	619,990	679,979	715,606	717,780	749,090	766,423	778,461	744,991	792,856	788,708	811,516	781,931	808,890
Net Domestic Assets	890,333	927,836	964,091	965,158	963,372	938,795	942,177	965,927	964,174	865,455	838,377	832,310	843,705
Claims on Private Sector	1,151,835	1,159,097	1,128,422	1,124,904	1,133,821	1,142,123	1,145,807	1,159,098	1,189,232	1,193,810	1,195,354	1,203,624	1,194,657
Net Claims on Government	-4,705	51,065	86,739	103,998	87,429	75,182	76,986	66,902	38,290	-54,722	-85,390	-85,438	-46,781
Claims on Government	291,141	356,571	378,299	383,574	372,135	376,876	371,306	359,546	356,728	348,393	344,517	347,177	351,039
Laibilities to Government	295,846	305,506	291,560	279,576	284,706	301,694	294,320	292,644	318,438	403,115	429,907	432,615	397,820
Claims on Official Entities	209,241	223,619	261,771	251,590	262,839	260,795	277,917	297,496	294,297	288,023	290,193	296,069	287,010
Claims on Nonbank Financial Institutions	32,098	25,874	28,208	26,752	24,312	25,653	26,609	27,634	25,892	25,388	25,246	24,774	25,327
Capital and Reserves	-378,471	-417,903	-419,445	-402,793	-410,400	-419,229	-428,611	-415,880	-414,652	-425,666	-429,078	-439,060	-443,103
Other Items (net)	-119,664	-113,916	-121,604	-139,293	-134,630	-145,730	-156,532	-169,323	-168,885	-161,377	-157,947	-167,659	-173,405
Money Supply M₁	485,699	515,061	600,060	642,311	659,566	668,485	701,853	728,199	726,169	722,918	723,060	729,648	737,459
Currency in Circulation Outside Banks	70,534	78,216	94,724	95,879	95,822	93,179	94,082	100,084	100,077	97,960	99,537	101,238	101,936
Monetary Deposits	415,165	436,845	505,336	546,432	563,744	575,306	607,771	628,115	626,092	624,958	623,523	628,410	635,523
Money Supply M₂	1,308,432	1,413,166	1,478,607	1,487,526	1,488,578	1,485,913	1,563,025	1,593,354	1,622,144	1,645,538	1,629,318	1,678,006	1,703,034
Quasi - Money	822,733	898,105	878,547	845,215	829,012	817,428	861,172	865,155	895,975	922,620	906,258	948,358	965,575
Foreign Currency Deposits	304,337	322,501	331,199	321,137	310,860	311,536	340,387	343,207	366,427	411,551	388,003	414,054	429,098
Dirham Deposits	518,396	575,604	547,348	524,078	518,152	505,892	520,785	521,948	529,548	511,069	518,255	534,304	536,477
Money Supply M₃	1,602,379	1,717,456	1,769,368	1,766,399	1,772,631	1,786,880	1,856,910	1,885,282	1,939,811	2,048,000	2,058,676	2,110,076	2,100,138
Government Deposits	293,947	304,290	290,761	278,873	284,053	300,967	293,885	291,928	317,667	402,462	429,358	432,070	397,104

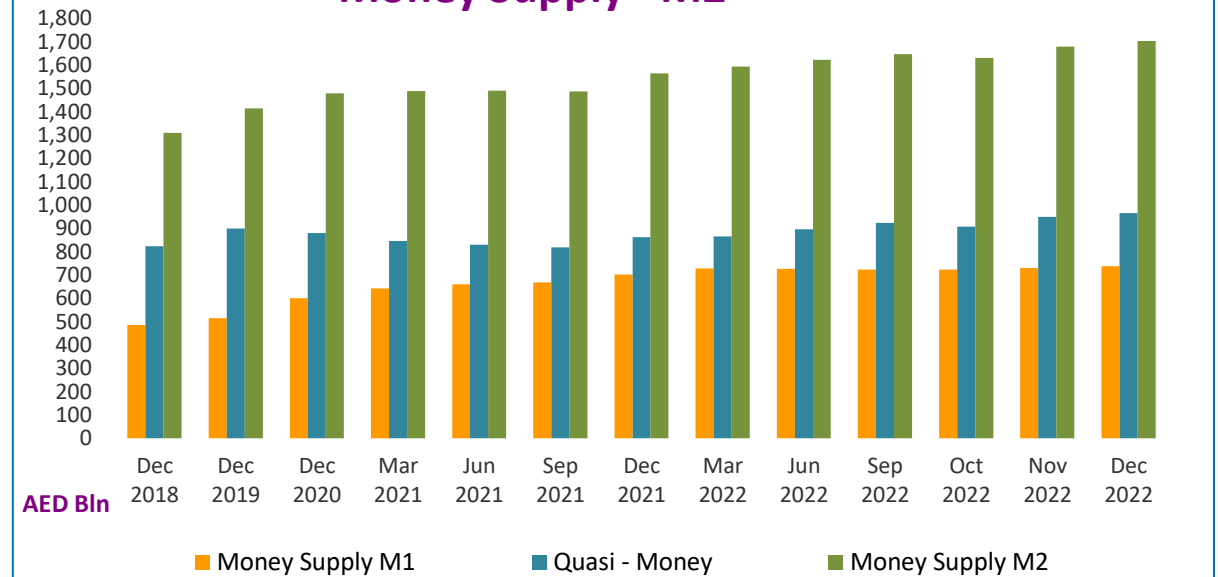
* Preliminary

Monetary Aggregates

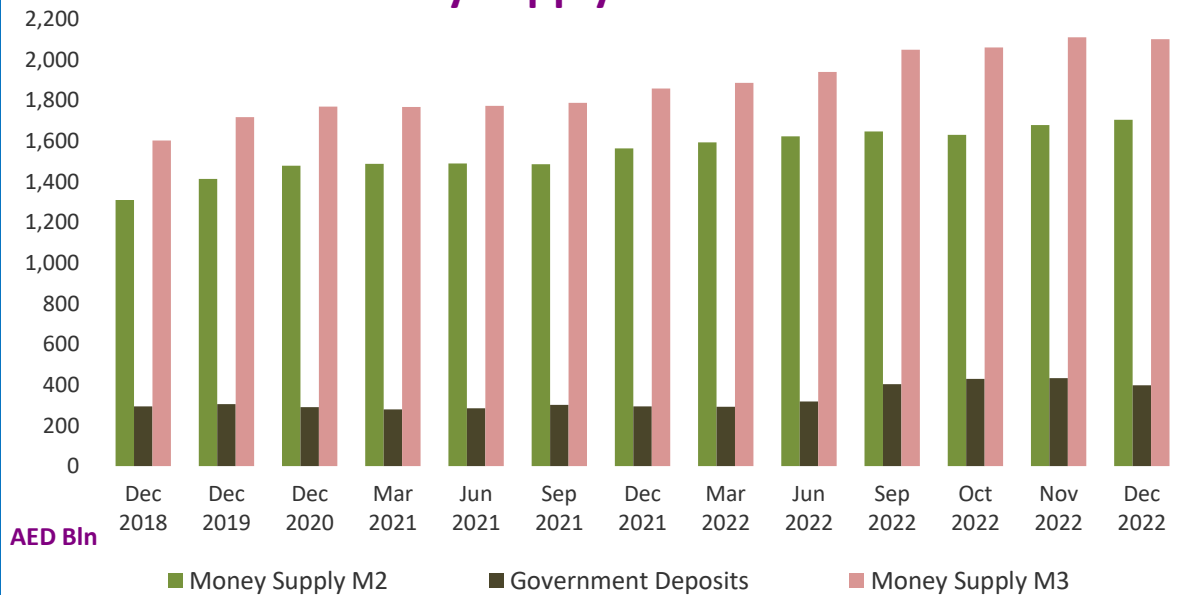
Money Supply - M1



Money Supply - M2



Money Supply - M3



Monetary Aggregates

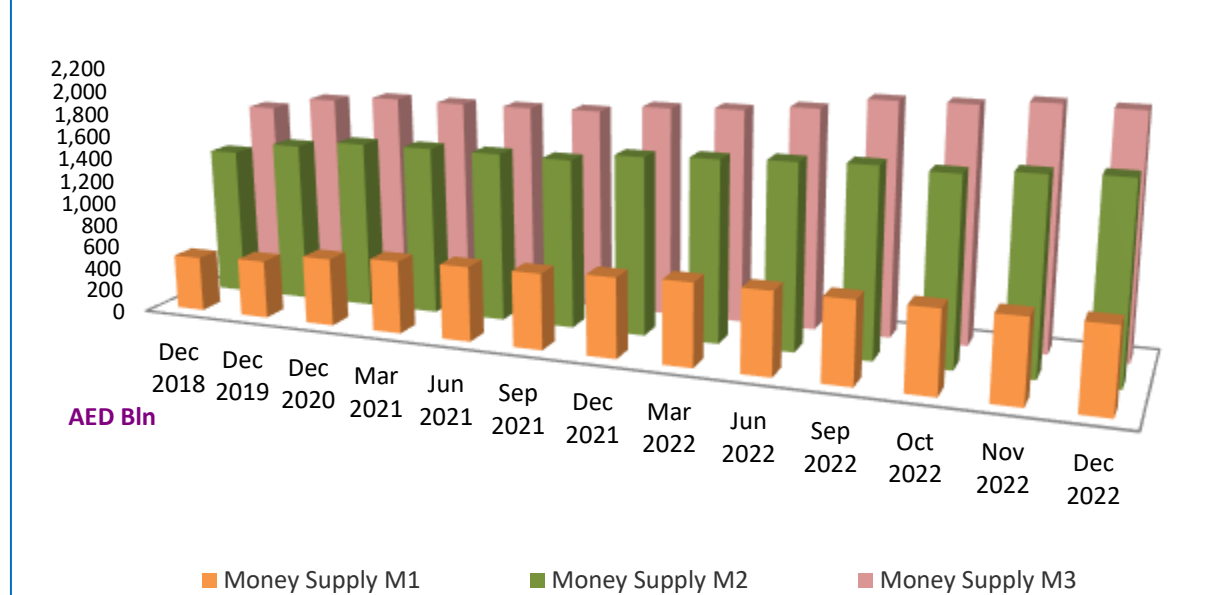


Table 3 : Monthly Changes in Factors Affecting Money Supply ¹

(In Millions of AED)												
Item	Dec 2019	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022 *
Net International Reserves	67,231	29,186	7,852	2,838	21,912	73,730	6,579	30,543	122,113	10,858	54,755	13,633
Central Bank (Net)	35,775	-13,172	9,385	11,987	12,411	51,312	-16,959	-15,570	-9,090	1,476	20,232	30,660
Gross International Reserves	32,523	-6,092	4,326	10,630	25,512	49,203	-6,520	-27,175	-9,716	1,917	28,198	40,170
Foreign Liabilities	-3,252	7,080	-5,059	-1,357	13,101	-2,109	10,439	-11,605	-626	441	7,966	9,510
Banks (Net)	31,456	42,358	-1,533	-9,149	9,501	22,418	23,538	46,113	131,203	9,382	34,523	-17,027
Foreign Assets	91,445	77,985	641	22,161	26,834	34,456	-9,932	93,978	127,055	32,190	4,938	9,932
Foreign Liabilities	59,989	35,627	2,174	31,310	17,333	12,038	-33,470	47,865	-4,148	22,808	-29,585	26,959
Net Domestic Assets	37,503	36,255	1,067	-1,786	-24,577	3,382	23,750	-1,753	-98,719	-27,078	-6,067	11,395
Claims on Private Sector	7,263	-30,675	-3,518	8,917	8,302	3,684	13,291	30,134	4,578	1,544	8,270	-8,967
Net Claims on Government	55,771	35,674	17,259	-16,568	-12,247	1,804	-10,084	-28,612	-93,012	-30,668	-48	38,657
Claims on Government	65,431	21,728	5,275	-11,438	4,741	-5,570	-11,760	-2,818	-8,335	-3,876	2,660	3,862
Laibilities to Government	9,660	-13,946	-11,984	5,130	16,988	-7,374	-1,676	25,794	84,677	26,792	2,708	-34,795
Claims on Official Entities	14,378	38,152	-10,181	11,249	-2,044	17,122	19,579	-3,199	-6,274	2,170	5,876	-9,059
Claims on Nonbank Financial Institutions	-6,224	2,335	-1,456	-2,440	1,341	956	1,024	-1,742	-504	-142	-472	553
Capital and Reserves **	-39,432	-1,542	16,652	-7,607	-8,829	-9,382	12,731	1,228	-11,014	-3,412	-9,982	-4,043
Other Items (net) **	5,748	-7,688	-17,688	4,663	-11,100	-10,802	-12,791	439	7,507	3,430	-9,711	-5,746
Money Supply M₁	29,362	84,999	42,251	17,255	8,919	33,368	26,346	-2,030	-3,251	142	6,588	7,811
Currency in Circulation Outside Banks	7,682	16,508	1,155	-57	-2,643	903	6,002	-7	-2,117	1,577	1,701	698
Monetary Deposits	21,680	68,491	41,096	17,312	11,562	32,465	20,344	-2,023	-1,134	-1,435	4,887	7,113
Money Supply M₂	104,734	65,441	8,919	1,052	-2,665	77,112	30,329	28,790	23,394	-16,220	48,688	25,028
Quasi - Money	75,372	-19,558	-33,332	-16,203	-11,584	43,744	3,983	30,820	26,645	-16,362	42,100	17,217
Foreign Currency Deposits	18,164	8,698	-10,062	-10,277	676	28,851	2,820	23,220	45,124	-23,548	26,051	15,044
Dirham Deposits	57,208	-28,256	-23,270	-5,926	-12,260	14,893	1,163	7,600	-18,479	7,186	16,049	2,173
Money Supply M₃	115,077	51,912	-2,969	6,232	14,249	70,030	28,372	54,529	108,189	10,676	51,400	-9,938
Government Deposits	10,343	-13,529	-11,888	5,180	16,914	-7,082	-1,957	25,739	84,795	26,896	2,712	-34,966

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

* Preliminary

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

Factors Affecting Money Supply (M2)

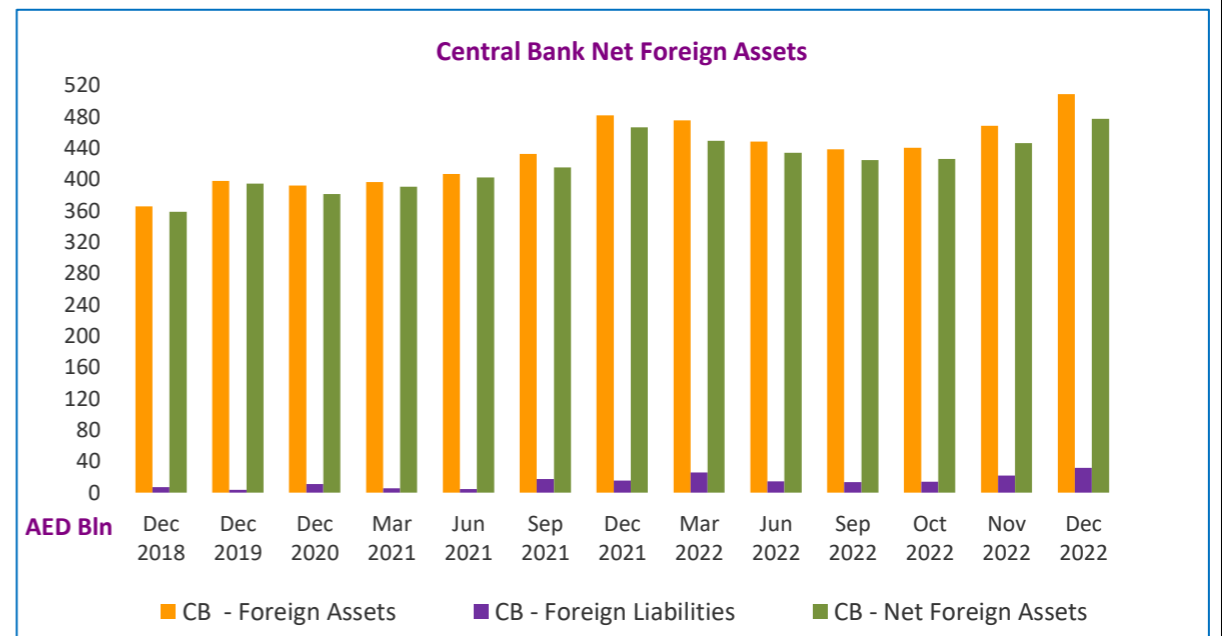
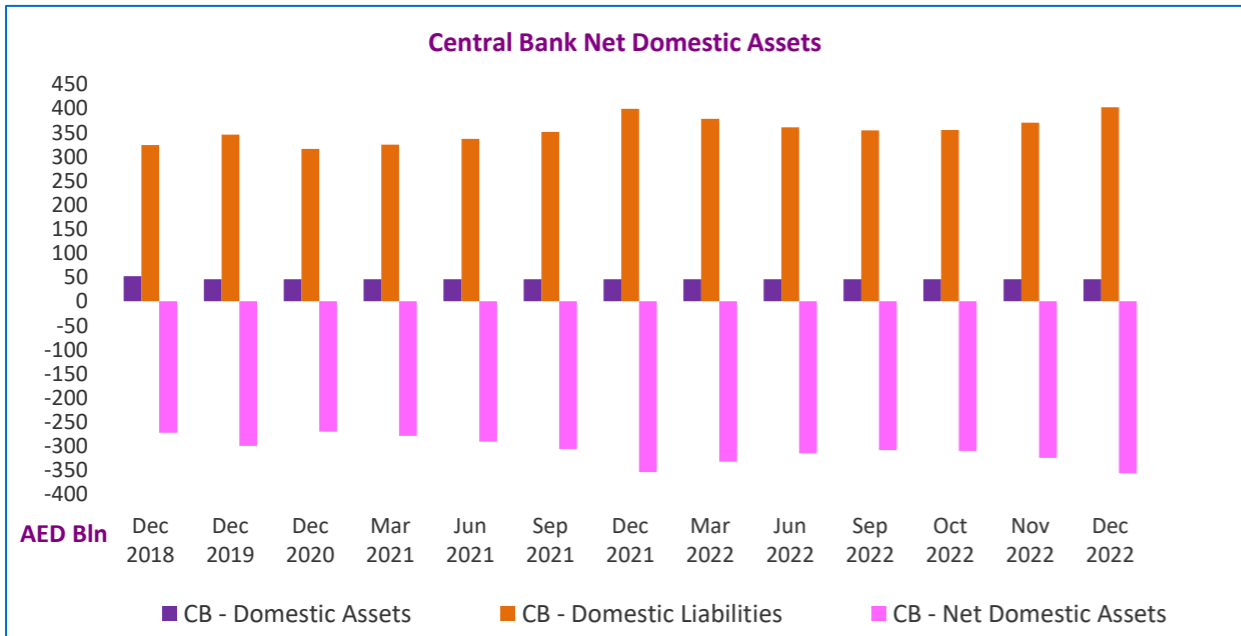
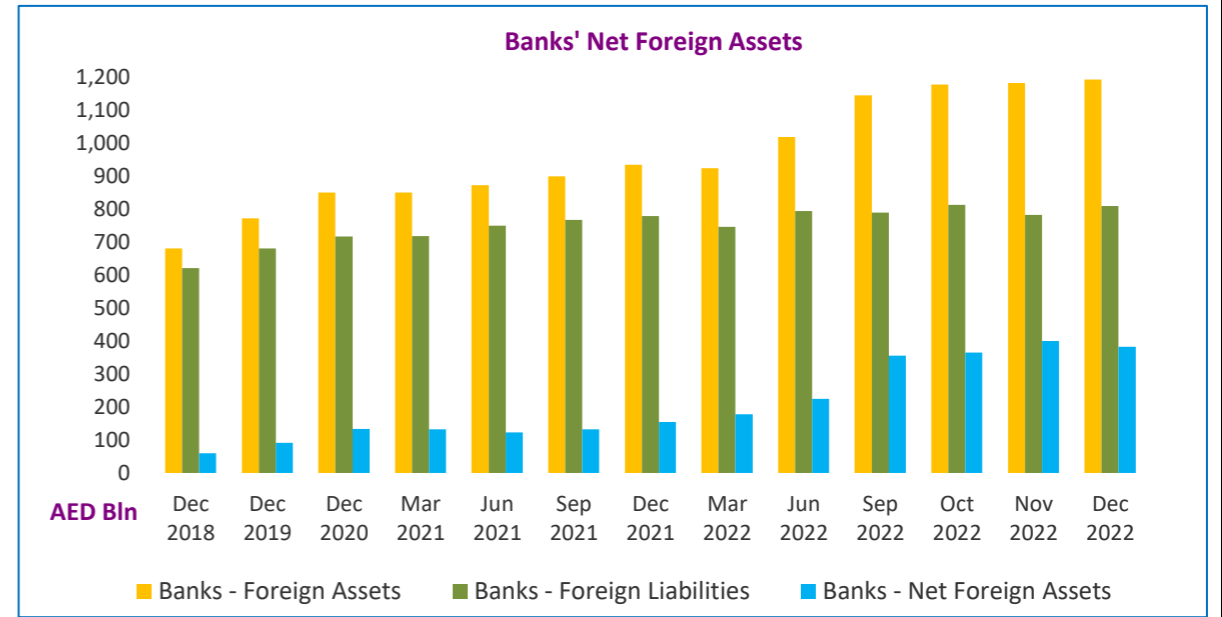
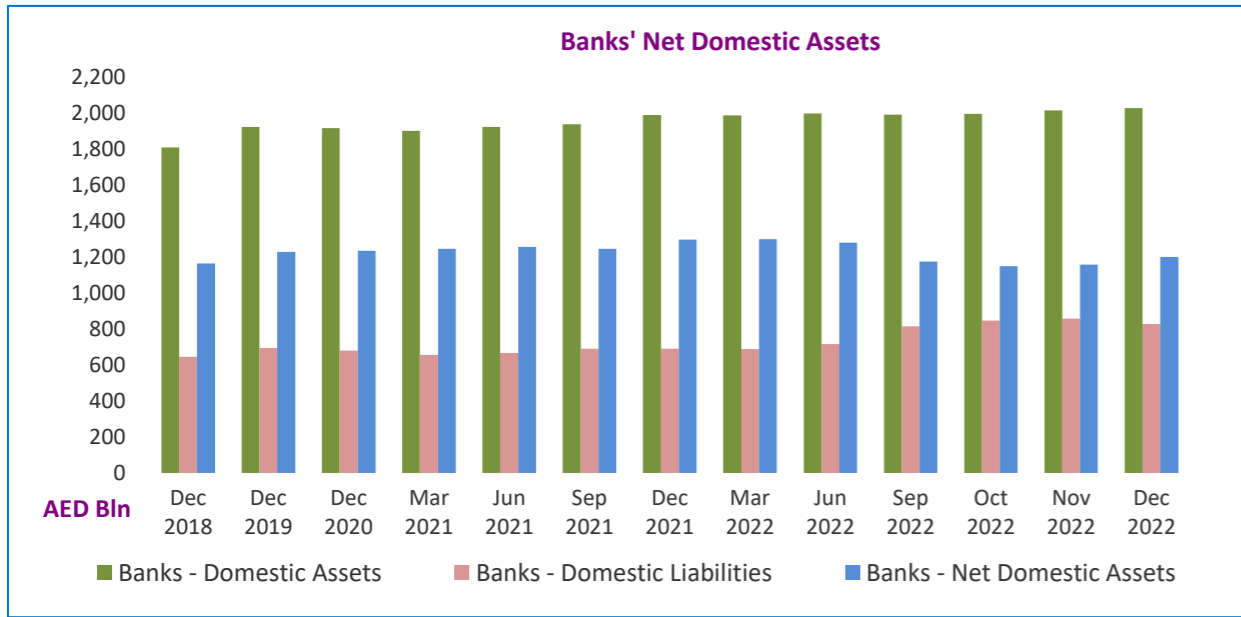


Table 4 : UAE Monetary Base (Monthly)

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022 *
Monetary Base	379,658	409,593	427,445	437,104	443,115	449,110	484,025	480,995	470,744	466,567	468,872	485,937	518,773
Components of Monetary Base	Currency Issued **	85,839	93,729	110,704	110,986	110,902	108,452	111,815	116,216	118,092	115,089	115,675	120,011
	Reserve Requirements	120,608	129,735	89,400	98,709	94,945	115,531	104,038	85,592	108,081	120,230	121,648	99,567
	Banks & OFCs Current Accounts & Overnight Deposits of Banks at CBUAE	35,054	25,946	98,016	80,000	86,702	61,189	103,444	115,758	93,647	85,541	74,633	118,103
	Certificates of Deposit / Monetary Bill	138,157	160,183	129,325	147,409	150,566	163,938	164,728	163,429	150,924	145,707	156,916	164,748

* Preliminary

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

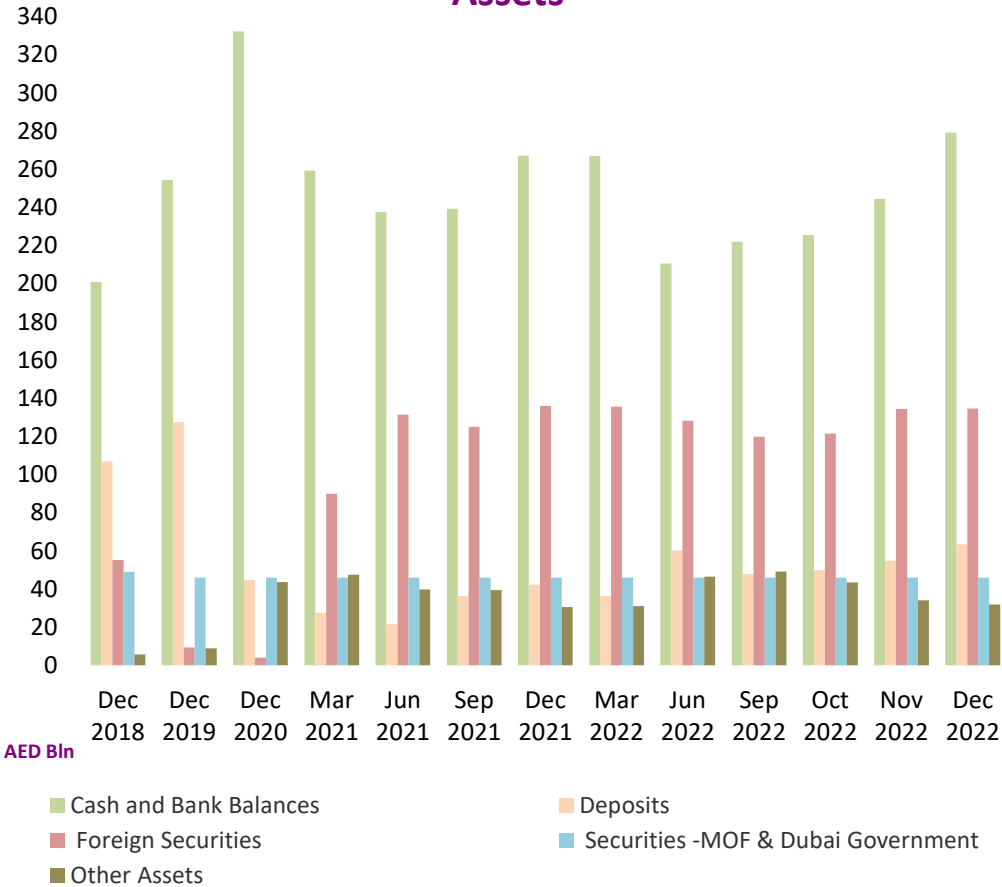
Table 5 : Balance Sheet - Central Bank of the UAE

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022 *
Assets													
Cash and Bank Balances	200,893	254,466	332,251	259,190	237,564	239,251	267,074	267,039	210,659	222,056	225,505	244,409	279,252
Deposits	106,842	127,591	44,802	27,570	21,706	36,370	42,230	36,170	60,230	47,794	49,823	54,830	63,425
Foreign Securities	55,231	9,294	4,012	89,927	131,322	124,952	135,875	135,624	128,133	119,763	121,491	134,471	134,543
Securities-Issued by Ministry of Finance & Dubai Government	48,998	46,018	45,902	45,902	45,902	45,902	45,903	45,903	45,903	45,903	45,903	45,903	45,902
Other Assets	5,747	8,877	43,559	47,431	39,716	39,390	30,456	31,057	46,488	49,117	43,451	34,001	31,865
Gold Bullion	1,134	4,044	12,862	10,817	11,504	11,286	11,913	12,638	11,853	12,749	14,307	15,472	16,045
Liquidity Support Facility	128	50	0	0	0	0	0	0	0	0	0	0	0
Other Assets/Receivables	4,377	4,657	30,528	36,424	28,029	27,912	17,941	17,796	33,989	35,716	28,461	17,845	15,137
Property & Equipment	108	126	169	190	183	192	602	623	646	652	683	684	683
Total Assets	417,711	446,246	470,526	470,020	476,210	485,865	521,538	515,793	491,413	484,633	486,173	513,614	554,987
Liabilities													
Current Accounts & Deposits **	162,833	160,706	192,046	181,254	185,652	181,935	214,428	213,558	203,476	207,464	198,028	213,938	236,659
Certificates of Deposit / Monetary Bill	138,157	160,183	129,325	147,409	150,566	163,938	164,728	163,429	150,924	145,707	156,916	153,860	164,748
Currency Issued	85,839	93,729	110,704	110,986	110,902	108,452	111,815	116,216	118,092	115,089	115,675	121,170	120,011
Other Liabilities	7,634	6,579	11,786	5,648	3,227	6,018	4,504	2,173	3,523	3,978	3,992	10,465	20,215
Total Liabilities	394,463	421,197	443,861	445,297	450,347	460,343	495,475	495,376	476,015	472,238	474,611	499,433	541,633
Capital and Reserves													
Authorized, Issued & Fully Paid Capital	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
General Reserve	3,108	4,603	4,603	5,489	5,489	5,489	6,056	6,138	6,139	6,139	6,139	6,139	6,138
Other Reserve	140	446	2,062	-766	374	33	7	-5,721	-10,741	-13,744	-14,577	-11,958	-12,784
Retained Earnings	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Capital & Reserves	23,248	25,049	26,665	24,723	25,863	25,522	26,063	20,417	15,398	12,395	11,562	14,181	13,354
Total Liabilities and Capital	417,711	446,246	470,526	470,020	476,210	485,865	521,538	515,793	491,413	484,633	486,173	513,614	554,987

* Preliminary

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

Balance Sheet - Central Bank of the UAE - Assets



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

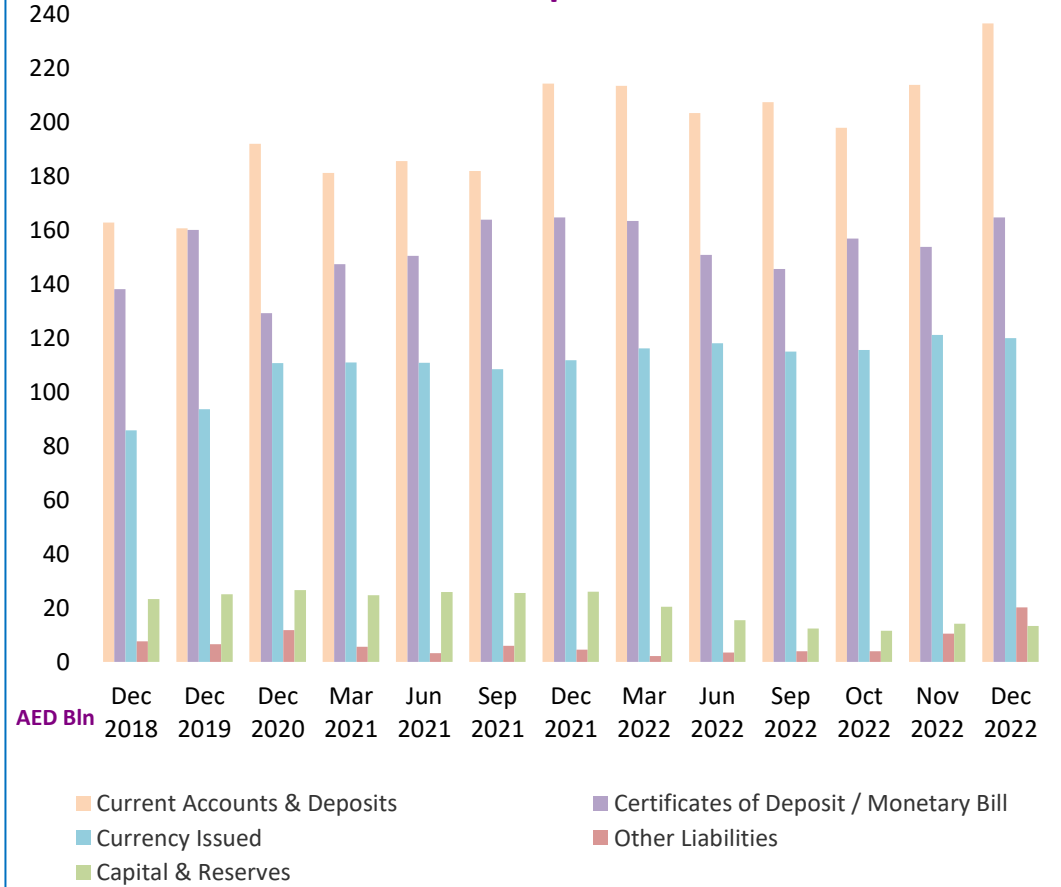


Table 6 : Central Bank International Reserves

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022 *
Gross International Reserves	365,426	397,950	391,857	396,183	406,813	432,325	481,528	475,008	447,833	438,117	440,034	468,232	508,402
Current Account Balances & Deposits with Banks Abroad	294,058	365,680	348,204	257,463	230,140	246,790	280,385	274,183	242,047	241,136	246,424	270,477	313,814
Foreign Securities	55,701	9,294	4,012	89,927	131,322	124,952	135,875	135,624	128,133	119,763	121,491	134,471	134,543
IMF Reserves Position + SDR Holdings	2,875	3,220	3,802	3,741	3,765	15,181	15,081	15,076	14,480	13,818	13,997	14,345	14,526
Other Foreign Assets	12,792	19,756	35,839	45,052	41,586	45,402	50,187	50,125	63,173	63,400	58,122	48,939	45,519
Foreign Liabilities	6,984	3,732	10,812	5,753	4,396	17,497	15,388	25,827	14,222	13,596	14,037	22,003	31,513
Net International Reserves	358,442	394,218	381,045	390,430	402,417	414,828	466,140	449,181	433,611	424,521	425,997	446,229	476,889

* Preliminary

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

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022 *
Domestic Assets													
Cash and Deposits with C.B	307,090	331,901	331,248	338,716	343,534	348,872	381,878	371,316	358,768	362,543	363,268	378,828	408,800
Cash in Hand (LCY)	15,305	15,513	15,980	15,107	15,080	15,273	17,733	16,132	18,015	17,129	16,138	19,932	18,075
Deposits with Central Bank	291,785	316,388	315,268	323,609	328,454	333,599	364,145	355,184	340,753	345,414	347,130	358,896	390,725
Due From Resident Banks	64,202	53,115	39,723	43,560	36,414	39,900	35,897	39,758	46,197	56,397	50,991	41,372	49,668
Domestic Credit and Investments	1,669,015	1,754,573	1,781,286	1,772,714	1,778,059	1,788,674	1,802,517	1,824,591	1,846,672	1,835,106	1,834,910	1,851,892	1,837,826
a) Credit Facilities	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	1,656,657	1,670,221	1,651,437
Claims on Private Sector	1,130,067	1,134,615	1,108,289	1,105,719	1,112,803	1,119,428	1,120,745	1,132,915	1,162,831	1,173,717	1,175,039	1,182,990	1,173,961
Commercial Bills	45,306	50,906	41,834	45,505	46,055	45,939	47,573	50,412	52,739	61,262	59,376	60,998	60,846
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	1,084,761	1,083,709	1,066,455	1,060,214	1,066,748	1,073,489	1,073,172	1,082,503	1,110,092	1,112,455	1,115,663	1,121,992	1,113,115
Claims on Government	191,498	257,383	251,923	252,527	245,689	245,165	236,038	226,815	222,366	212,527	211,064	211,851	211,668
Claims on Official Entities (GREs)	167,921	185,273	219,950	215,198	223,553	222,751	245,391	263,874	259,981	255,704	257,395	262,643	253,219
Commercial Bills	3,428	3,901	5,580	6,274	7,539	7,659	8,275	9,186	6,535	5,702	5,904	6,678	5,649
Loans,Advances & Overdrafts	164,493	181,372	214,370	208,924	216,014	215,092	237,116	254,688	253,446	250,002	251,491	255,965	247,570
Claims on Other Financial Institutions	19,951	15,338	16,624	16,164	13,537	14,727	16,783	15,505	13,685	13,460	13,159	12,737	12,589
Loans,Advances & Overdrafts	19,951	15,338	16,624	16,164	13,537	14,727	16,783	15,505	13,685	13,460	13,159	12,737	12,589
b) Domestic Investments	159,578	161,964	184,500	183,106	182,477	186,603	183,560	185,482	187,809	179,698	178,253	181,671	186,389
Unclassified Assets	148,562	172,253	186,680	171,142	178,875	170,969	168,027	177,452	180,321	184,697	189,524	185,764	182,054
Fixed Assets	28,651	33,866	34,986	34,725	34,865	33,794	33,855	34,630	34,401	33,956	33,851	33,921	33,653
Inter-Branch Transactions	8,590	8,764	9,090	2,742	2,914	3,297	4,433	6,254	8,465	9,888	13,534	11,962	9,968
Other Assets	111,321	129,623	142,604	133,675	141,096	133,878	129,739	136,568	137,455	140,853	142,139	139,881	138,433
Foreign Assets	679,647	771,092	849,077	849,718	871,879	898,713	933,169	923,237	1,017,215	1,144,270	1,176,460	1,181,398	1,191,330
Due from H.O. and/or Branches Abroad	160,591	154,635	156,027	159,103	152,481	161,111	190,091	136,689	173,237	254,056	229,033	238,164	225,379
Due from Other Banks Abroad	150,765	157,442	168,193	187,504	193,470	203,636	207,637	222,427	237,719	244,376	275,258	271,745	265,440
Cash in Hand (FCY)	158	144	165	175	134	149	164	188	222	228	284	259	224
Securities	173,217	236,985	271,183	271,813	283,764	289,228	289,677	287,243	298,562	303,666	315,533	329,377	341,180
Credit to Non-Residents	146,802	166,028	182,313	164,847	173,832	174,430	175,095	192,742	207,166	218,047	221,219	217,483	229,688
Other Foreign Assets	48,114	55,858	71,196	66,276	68,198	70,159	70,505	83,948	100,309	123,897	135,133	124,370	129,419
Total Assets	2,868,516	3,082,934	3,188,014	3,175,850	3,208,761	3,247,128	3,321,488	3,336,354	3,449,173	3,583,013	3,615,153	3,639,254	3,669,678

* Preliminary

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

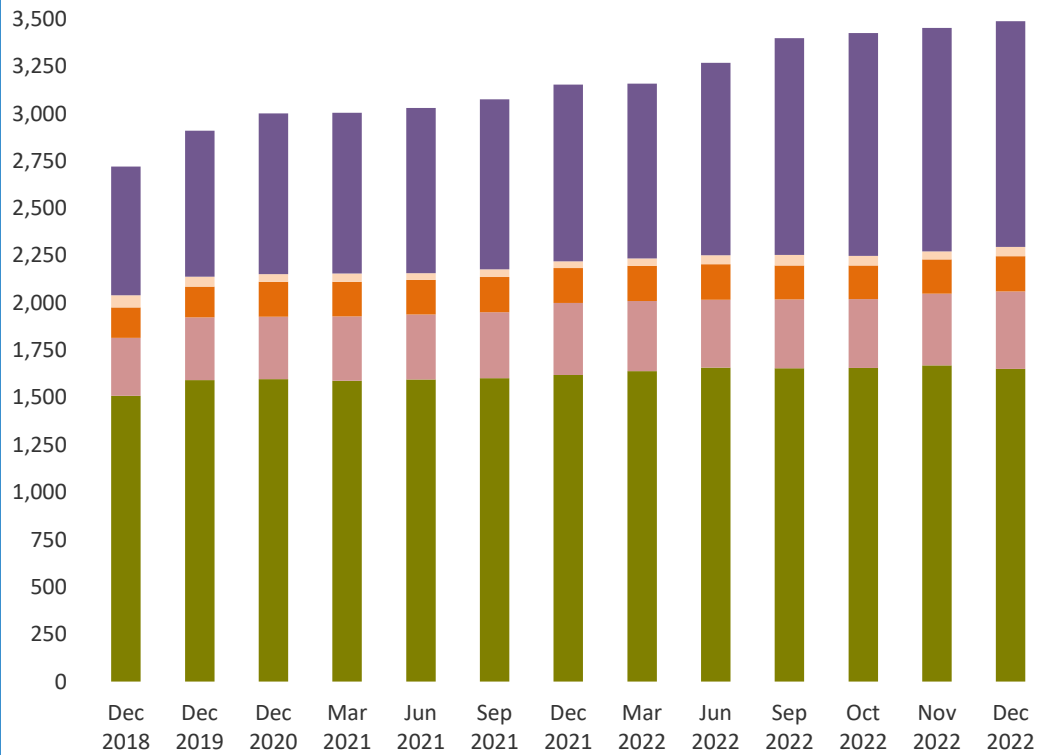
(In Millions of AED)													
Item	Dec 2018	Dec 2019	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022 *
Domestic Liabilities													
Monetary Deposits	415,165	436,845	505,336	546,432	563,744	575,306	607,771	628,115	626,092	624,958	623,523	628,410	635,523
Demand Deposits (LCY)	410,897	433,018	500,846	540,492	557,299	569,395	602,766	620,802	617,115	618,022	615,623	620,734	629,093
Bankers Drafts	4,268	3,827	4,490	5,940	6,445	5,911	5,005	7,313	8,977	6,936	7,900	7,676	6,430
Quasi Monetary Deposits	822,210	897,476	878,071	844,716	828,462	816,858	860,501	864,540	895,430	921,831	905,506	947,684	964,913
Time Deposits (LCY)	399,605	440,735	376,152	345,453	333,975	320,546	330,271	324,718	334,485	324,658	331,148	348,348	352,161
Savings Deposits (LCY)	118,268	134,240	170,720	178,126	183,627	184,776	189,843	196,615	194,518	185,622	186,355	185,282	183,654
Other Deposits (FCY)	304,337	322,501	331,199	321,137	310,860	311,536	340,387	343,207	366,427	411,551	388,003	414,054	429,098
Government Deposits (LCY + FCY)	288,422	300,093	286,471	276,614	280,981	296,315	287,408	290,674	316,486	401,182	428,121	430,648	396,055
Other Domestic Deposits (LCY + FCY) **	20,998	18,544	16,819	16,024	16,509	16,774	16,652	16,735	17,196	17,704	18,060	19,230	19,480
Government Lending Funds	0	0	0	0	0	0	0	0	0	0	0	0	0
Capital and Reserves	355,223	392,854	392,780	378,070	384,537	393,707	402,548	395,463	399,254	413,271	417,516	424,879	429,749
Due to Central Bank	2,950	5,453	31,523	25,503	21,635	16,530	2,848	3,958	3,664	5,246	3,868	5,342	6,070
Due to Resident Banks	57,201	47,933	32,510	36,606	29,860	32,776	32,939	36,260	44,948	55,035	49,937	40,794	47,685
Capital Market Funding & Term Borrowings	24,621	26,397	26,560	24,747	28,972	26,954	26,957	26,041	26,042	26,035	26,033	28,789	28,791
Foreign Liabilities	619,990	679,979	715,606	717,780	749,090	766,423	778,461	744,991	792,856	788,708	811,516	781,931	808,890
Due to H.O and/or Branches Abroad	54,542	76,669	62,459	59,781	57,445	56,929	62,486	53,140	56,138	62,536	56,425	51,197	74,974
Due to Other Banks Abroad	115,000	110,837	133,262	143,613	146,588	144,450	167,631	172,976	185,125	177,735	189,090	185,416	184,642
Capital Market Funding	128,187	156,158	170,991	178,194	181,744	179,390	184,395	161,854	153,505	154,154	154,109	158,586	165,356
Other Term Borrowings	47,953	47,269	55,403	52,669	54,364	58,484	49,986	54,168	47,560	35,422	33,822	34,709	35,799
Other Deposits (LCY + FCY)	213,413	221,372	202,443	203,514	225,711	243,156	230,994	214,802	248,384	228,614	238,313	223,537	213,017
Other Foreign Liabilities	60,895	67,674	91,048	80,009	83,238	84,014	82,969	88,051	102,144	130,247	139,757	128,486	135,102
Unclassified Liabilities	261,736	277,360	302,338	309,358	304,971	305,485	305,403	329,577	327,205	329,043	331,073	331,547	332,522
Inter-Branch Transactions	9,426	7,498	4,174	11,636	7,151	12,767	14,013	9,306	8,155	8,849	4,249	4,548	7,494
Other Liabilities	252,310	269,862	298,164	297,722	297,820	292,718	291,390	320,271	319,050	320,194	326,824	326,999	325,028
- Of which : Provisions ¹	123,032	132,700	156,248	157,840	159,350	155,627	155,547	157,090	156,852	156,990	157,616	158,166	155,188
Total Liabilities	2,868,516	3,082,934	3,188,014	3,175,850	3,208,761	3,247,128	3,321,488	3,336,354	3,449,173	3,583,013	3,615,153	3,639,254	3,669,678

* Preliminary

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

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

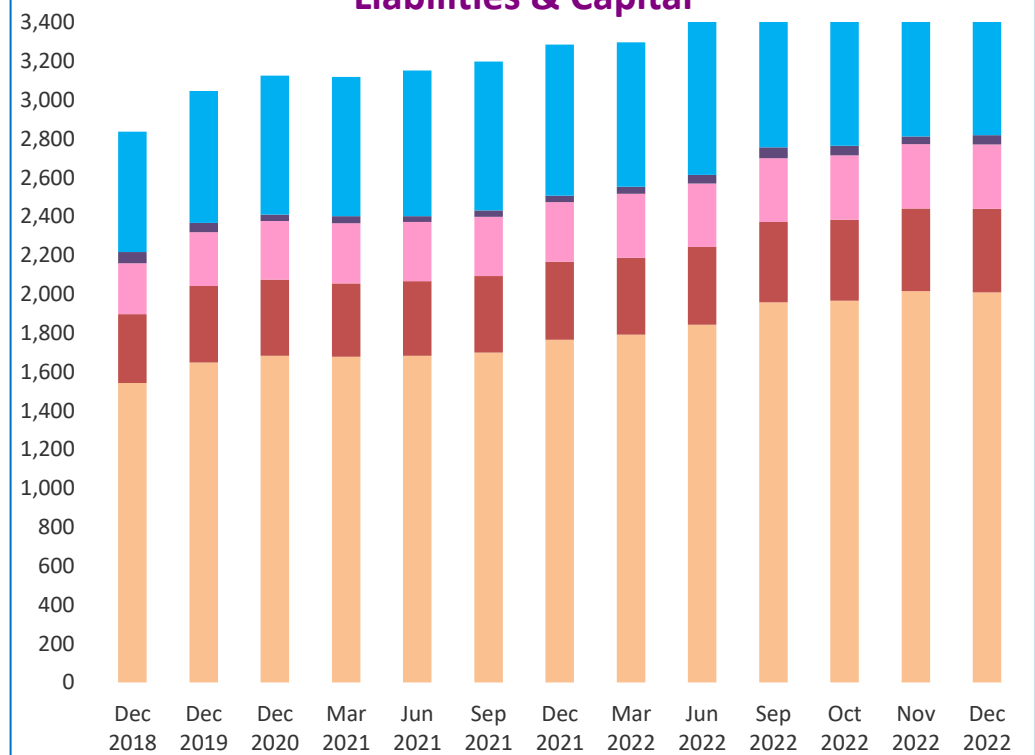
Aggregated Balance Sheet of Banks - Assets



AED Bln

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

Aggregated Balance Sheet of Banks - Liabilities & Capital



AED Bln

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

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

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022 *
Domestic Assets													
Cash and Deposits with C.B	253,571	260,458	259,236	263,024	259,526	262,785	291,537	284,347	271,974	273,196	270,450	287,014	304,590
Cash in Hand (LCY)	13,645	13,556	14,591	13,560	13,760	13,866	16,296	14,594	16,167	15,460	14,548	17,915	16,439
Deposits with Central Bank	239,926	246,902	244,645	249,464	245,766	248,919	275,241	269,753	255,807	257,736	255,902	269,099	288,151
Due From Resident Banks	50,056	38,375	24,734	28,234	23,778	24,253	19,888	21,482	27,772	39,132	32,364	23,226	33,363
Domestic Credit and Investments	1,507,020	1,592,976	1,624,627	1,620,610	1,626,344	1,638,852	1,646,596	1,671,367	1,692,117	1,689,820	1,693,069	1,710,897	1,697,925
a) Credit Facilities	1,350,933	1,436,345	1,446,012	1,443,471	1,450,691	1,459,234	1,470,505	1,496,785	1,514,746	1,514,849	1,517,934	1,532,467	1,514,761
Claims on Private Sector	994,452	1,002,534	985,675	986,018	994,543	1,004,188	1,003,614	1,021,301	1,050,963	1,061,030	1,064,263	1,071,983	1,064,332
Commercial Bills	30,785	37,928	31,617	35,335	35,657	35,832	37,525	41,075	41,981	50,164	48,936	49,978	50,086
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	963,667	964,606	954,058	950,683	958,886	968,356	966,089	980,226	1,008,982	1,010,866	1,015,327	1,022,005	1,014,246
Claims on Government	184,825	250,422	242,135	243,385	235,073	233,413	223,299	214,420	210,531	202,516	201,073	201,996	200,821
Claims on Official Entities (GREs)	152,372	169,319	203,087	199,028	208,904	208,123	229,076	247,082	240,597	239,016	240,407	246,654	237,825
Commercial Bills	2,371	2,478	5,377	5,908	7,271	7,227	8,030	8,907	6,227	5,466	5,733	6,573	5,607
Loans,Advances & Overdrafts	150,001	166,841	197,710	193,120	201,633	200,896	221,046	238,175	234,370	233,550	234,674	240,081	232,218
Claims on Other Financial Institutions	19,284	14,070	15,115	15,040	12,171	13,510	14,516	13,982	12,655	12,287	12,191	11,834	11,783
Loans,Advances & Overdrafts	19,284	14,070	15,115	15,040	12,171	13,510	14,516	13,982	12,655	12,287	12,191	11,834	11,783
b) Domestic Investments	156,087	156,631	178,615	177,139	175,653	179,618	176,091	174,582	177,371	174,971	175,135	178,430	183,164
Unclassified Assets	133,514	152,983	169,806	154,357	162,840	154,472	153,428	161,349	164,223	168,168	173,183	170,291	166,092
Fixed Assets	26,998	32,063	33,208	32,900	33,065	32,001	32,092	33,048	32,847	32,416	32,376	32,400	32,127
Inter-Branch Transactions	8,584	8,758	9,070	2,720	2,890	3,241	4,412	6,204	8,385	9,833	13,498	11,946	8,951
Other Assets	97,932	112,162	127,528	118,737	126,885	119,230	116,924	122,097	122,991	125,919	127,309	125,945	125,014
Foreign Assets	570,210	643,458	707,268	711,645	736,459	763,074	794,516	781,292	870,154	993,785	1,021,051	1,025,419	1,027,581
Due from H.O. and/or Branches Abroad	141,068	141,353	145,068	146,172	142,102	150,312	179,284	120,405	158,326	235,967	213,775	224,063	207,814
Due from Other Banks Abroad	120,772	118,760	120,908	143,400	149,213	156,933	155,384	174,656	185,930	196,149	218,372	213,875	210,710
Cash in Hand (FCY)	123	119	126	106	97	108	107	132	172	182	232	202	164
Securities	149,423	203,222	225,475	225,805	238,914	245,131	247,104	249,667	260,571	264,785	278,974	290,397	299,128
Credit to Non-Residents	114,803	129,340	152,350	136,528	144,695	147,358	148,946	161,027	174,061	183,876	187,343	184,638	191,781
Other Foreign Assets	44,021	50,664	63,341	59,634	61,438	63,232	63,691	75,405	91,094	112,826	122,355	112,244	117,984
Total Assets	2,514,371	2,688,250	2,785,671	2,777,870	2,808,947	2,843,436	2,905,965	2,919,837	3,026,240	3,164,101	3,190,117	3,216,847	3,229,551

* Preliminary

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

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022 *
Domestic Liabilities													
Monetary Deposits	356,254	374,401	427,062	467,594	483,607	493,072	524,246	541,995	538,157	537,301	534,998	539,189	546,418
Demand Deposits (LCY)	352,891	370,979	422,994	462,313	477,943	487,997	519,861	535,392	530,138	531,203	527,972	532,372	540,845
Bankers Drafts	3,363	3,422	4,068	5,281	5,664	5,075	4,385	6,603	8,019	6,098	7,026	6,817	5,573
Quasi Monetary Deposits	721,652	784,876	762,356	733,365	720,615	706,854	746,075	742,535	768,418	797,189	780,025	819,608	827,457
Time Deposits (LCY)	359,304	399,758	344,307	316,578	306,743	293,507	303,283	298,344	308,452	299,531	304,780	320,110	321,827
Savings Deposits (LCY)	110,691	125,893	157,675	164,634	170,121	171,178	176,290	182,673	180,602	172,095	173,382	172,606	171,018
Other Deposits (FCY)	251,657	259,225	260,374	252,153	243,751	242,169	266,502	261,518	279,364	325,563	301,863	326,892	334,612
Government Deposits (LCY + FCY)	286,918	298,954	285,721	275,612	280,311	294,971	285,052	289,878	315,026	400,366	427,663	430,204	395,110
Other Domestic Deposits (LCY + FCY) **	16,729	14,650	13,594	12,794	13,384	13,556	13,275	13,468	14,018	14,372	14,804	15,989	16,150
Government Lending Funds	0	0	0	0	0	0	0	0	0	0	0	0	0
Capital and Reserves	302,545	336,034	339,327	324,568	330,903	339,507	348,596	340,982	343,680	356,640	359,960	366,778	371,194
Due to Central Bank	2,889	635	30,762	25,002	21,611	16,407	2,830	3,750	3,627	5,189	3,790	5,136	5,812
Due to Resident Banks	55,259	46,236	31,669	34,481	26,939	31,531	31,700	35,163	43,326	53,734	48,135	39,437	46,086
Capital Market Funding & Term Borrowings	24,621	26,397	26,560	24,747	28,972	26,954	26,957	26,041	26,042	26,035	26,033	28,789	28,791
Foreign Liabilities	527,098	575,534	613,848	617,204	643,408	659,263	665,190	639,489	689,620	686,802	706,425	680,615	699,859
Due to H.O and/or Branches Abroad	29,228	34,509	27,683	22,849	20,075	23,051	25,604	21,941	28,077	35,838	30,832	23,972	47,373
Due to Other Banks Abroad	101,919	94,616	114,495	122,885	121,564	115,852	134,896	145,045	156,168	151,242	159,783	161,148	159,751
Capital Market Funding	116,434	149,189	165,879	174,380	178,385	176,369	181,608	159,224	150,937	152,195	152,322	156,756	163,522
Other Term Borrowings	46,667	46,871	55,006	52,240	53,935	58,035	49,538	53,709	47,101	34,944	33,343	34,230	35,320
Other Deposits (LCY + FCY)	180,413	188,504	168,895	171,915	193,589	209,410	198,345	179,422	214,070	193,010	203,122	186,645	175,258
Other Foreign Liabilities	52,437	61,845	81,890	72,935	75,860	76,546	75,199	80,148	93,267	119,573	127,023	117,864	118,635
Unclassified Liabilities	220,406	230,533	254,772	262,503	259,197	261,321	262,044	286,536	284,326	286,473	288,284	291,102	292,674
Inter-Branch Transactions	9,396	7,438	4,147	11,585	7,085	12,707	13,952	9,196	8,052	8,745	4,195	4,459	7,438
Other Liabilities	211,010	223,095	250,625	250,918	252,112	248,614	248,092	277,340	276,274	277,728	284,089	286,643	285,236
- Of which : Provisions ¹	93,777	103,713	122,568	123,900	126,070	123,865	124,486	127,865	128,019	128,399	129,409	130,669	128,565
Total Liabilities	2,514,371	2,688,250	2,785,671	2,777,870	2,808,947	2,843,436	2,905,965	2,919,837	3,026,240	3,164,101	3,190,117	3,216,847	3,229,551

* Preliminary

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

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

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

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022 *
Domestic Assets													
Cash and Deposits with C.B	53,519	71,443	72,012	75,692	84,008	86,087	90,341	86,969	86,794	89,347	92,818	91,814	104,210
Cash in Hand (LCY)	1,660	1,957	1,389	1,547	1,320	1,407	1,437	1,538	1,848	1,669	1,590	2,017	1,636
Deposits with Central Bank	51,859	69,486	70,623	74,145	82,688	84,680	88,904	85,431	84,946	87,678	91,228	89,797	102,574
Due From Resident Banks	14,146	14,740	14,989	15,326	12,636	15,647	16,009	18,276	18,425	17,265	18,627	18,146	16,305
Domestic Credit and Investments	161,995	161,597	156,659	152,104	151,715	149,822	155,921	153,224	154,555	145,286	141,841	140,995	139,901
a) Credit Facilities	158,504	156,264	150,774	146,137	144,891	142,837	148,452	142,324	144,117	140,559	138,723	137,754	136,676
Claims on Private Sector	135,615	132,081	122,614	119,701	118,260	115,240	117,131	111,614	111,868	112,687	110,776	111,007	109,629
Commercial Bills	14,521	12,978	10,217	10,170	10,398	10,107	10,048	9,337	10,758	11,098	10,440	11,020	10,760
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	121,094	119,103	112,397	109,531	107,862	105,133	107,083	102,277	101,110	101,589	100,336	99,987	98,869
Claims on Government	6,673	6,961	9,788	9,142	10,616	11,752	12,739	12,395	11,835	10,011	9,991	9,855	10,847
Claims on Official Entities (GREs)	15,549	15,954	16,863	16,170	14,649	14,628	16,315	16,792	19,384	16,688	16,988	15,989	15,394
Commercial Bills	1,057	1,423	203	366	268	432	245	279	308	236	171	105	42
Loans,Advances & Overdrafts	14,492	14,531	16,660	15,804	14,381	14,196	16,070	16,513	19,076	16,452	16,817	15,884	15,352
Claims on Other Financial Institutions	667	1,268	1,509	1,124	1,366	1,217	2,267	1,523	1,030	1,173	968	903	806
Loans,Advances & Overdrafts	667	1,268	1,509	1,124	1,366	1,217	2,267	1,523	1,030	1,173	968	903	806
b) Domestic Investments	3,491	5,333	5,885	5,967	6,824	6,985	7,469	10,900	10,438	4,727	3,118	3,241	3,225
Unclassified Assets	15,048	19,270	16,874	16,785	16,035	16,497	14,599	16,103	16,098	16,529	16,341	15,473	15,962
Fixed Assets	1,653	1,803	1,778	1,825	1,800	1,793	1,763	1,582	1,554	1,540	1,475	1,521	1,526
Inter-Branch Transactions	6	6	20	22	24	56	21	50	80	55	36	16	1,017
Other Assets	13,389	17,461	15,076	14,938	14,211	14,648	12,815	14,471	14,464	14,934	14,830	13,936	13,419
Foreign Assets	109,437	127,634	141,809	138,073	135,420	135,639	138,653	141,945	147,061	150,485	155,409	155,979	163,749
Due from H.O. and/or Branches Abroad	19,523	13,282	10,959	12,931	10,379	10,799	10,807	16,284	14,911	18,089	15,258	14,101	17,565
Due from Other Banks Abroad	29,993	38,682	47,285	44,104	44,257	46,703	52,253	47,771	51,789	48,227	56,886	57,870	54,730
Cash in Hand (FCY)	35	25	39	69	37	41	57	56	50	46	52	57	60
Securities	23,794	33,763	45,708	46,008	44,850	44,097	42,573	37,576	37,991	38,881	36,559	38,980	42,052
Credit to Non-Residents	31,999	36,688	29,963	28,319	29,137	27,072	26,149	31,715	33,105	34,171	33,876	32,845	37,907
Other Foreign Assets	4,093	5,194	7,855	6,642	6,760	6,927	6,814	8,543	9,215	11,071	12,778	12,126	11,435
Total Assets	354,145	394,684	402,343	397,980	399,814	403,692	415,523	416,517	422,933	418,912	425,036	422,407	440,127

* Preliminary

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

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022 *
Domestic Liabilities													
Monetary Deposits	58,911	62,444	78,274	78,838	80,137	82,234	83,525	86,120	87,935	87,657	88,525	89,221	89,105
Demand Deposits (LCY)	58,006	62,039	77,852	78,179	79,356	81,398	82,905	85,410	86,977	86,819	87,651	88,362	88,248
Bankers Drafts	905	405	422	659	781	836	620	710	958	838	874	859	857
Quasi Monetary Deposits	100,558	112,600	115,715	111,351	107,847	110,004	114,426	122,005	127,012	124,642	125,481	128,076	137,456
Time Deposits (LCY)	40,301	40,977	31,845	28,875	27,232	27,039	26,988	26,374	26,033	25,127	26,368	28,238	30,334
Savings Deposits (LCY)	7,577	8,347	13,045	13,492	13,506	13,598	13,553	13,942	13,916	13,527	12,973	12,676	12,636
Other Deposits (FCY)	52,680	63,276	70,825	68,984	67,109	69,367	73,885	81,689	87,063	85,988	86,140	87,162	94,486
Government Deposits (LCY + FCY)	1,504	1,139	750	1,002	670	1,344	2,356	796	1,460	816	458	444	945
Other Domestic Deposits (LCY + FCY) **	4,269	3,894	3,225	3,230	3,125	3,218	3,377	3,267	3,178	3,332	3,256	3,241	3,330
Government Lending Funds	0	0	0	0	0	0	0	0	0	0	0	0	0
Capital and Reserves	52,678	56,820	53,453	53,502	53,634	54,200	53,952	54,481	55,574	56,631	57,556	58,101	58,555
Due to Central Bank	61	4,818	761	501	24	123	18	208	37	57	78	206	258
Due to Resident Banks	1,942	1,697	841	2,125	2,921	1,245	1,239	1,097	1,622	1,301	1,802	1,357	1,599
Capital Market Funding & Term Borrowings	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Liabilities	92,892	104,445	101,758	100,576	105,682	107,160	113,271	105,502	103,236	101,906	105,091	101,316	109,031
Due to H.O and/or Branches Abroad	25,314	42,160	34,776	36,932	37,370	33,878	36,882	31,199	28,061	26,698	25,593	27,225	27,601
Due to Other Banks Abroad	13,081	16,221	18,767	20,728	25,024	28,598	32,735	27,931	28,957	26,493	29,307	24,268	24,891
Capital Market Funding	11,753	6,969	5,112	3,814	3,359	3,021	2,787	2,630	2,568	1,959	1,787	1,830	1,834
Other Term Borrowings	1,286	398	397	429	429	449	448	459	459	478	479	479	479
Other Deposits (LCY + FCY)	33,000	32,868	33,548	31,599	32,122	33,746	32,649	35,380	34,314	35,604	35,191	36,892	37,759
Other Foreign Liabilities	8,458	5,829	9,158	7,074	7,378	7,468	7,770	7,903	8,877	10,674	12,734	10,622	16,467
Unclassified Liabilities	41,330	46,827	47,566	46,855	45,774	44,164	43,359	43,041	42,879	42,570	42,789	40,445	39,848
Inter-Branch Transactions	30	60	27	51	66	60	61	110	103	104	54	89	56
Other Liabilities	41,300	46,767	47,539	46,804	45,708	44,104	43,298	42,931	42,776	42,466	42,735	40,356	39,792
- Of which : Provisions ¹	29,255	28,987	33,680	33,940	33,280	31,762	31,061	29,225	28,833	28,591	28,207	27,497	26,623
Total Liabilities	354,145	394,684	402,343	397,980	399,814	403,692	415,523	416,517	422,933	418,912	425,036	422,407	440,127

* Preliminary

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

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

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

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022 *
Domestic Assets													
Cash and Deposits with C.B	232,445	258,396	252,120	255,219	264,314	268,789	307,529	302,083	295,231	306,358	308,688	317,475	334,666
Cash in Hand (LCY)	10,846	10,924	11,278	10,806	10,420	10,282	12,251	11,209	12,739	11,941	11,425	13,711	12,873
Deposits with Central Bank	221,599	247,472	240,842	244,413	253,894	258,507	295,278	290,874	282,492	294,417	297,263	303,764	321,793
Due From Resident Banks	43,001	38,445	32,359	35,210	28,598	33,045	30,133	33,995	37,523	48,938	45,209	37,346	42,786
Domestic Credit and Investments	1,276,286	1,371,513	1,373,506	1,366,726	1,377,053	1,387,793	1,407,069	1,418,626	1,435,009	1,421,535	1,419,204	1,430,984	1,420,510
a) Credit Facilities	1,165,054	1,255,716	1,236,998	1,231,800	1,240,139	1,248,071	1,270,066	1,282,792	1,298,069	1,293,704	1,292,720	1,302,029	1,286,935
Claims on Private Sector	834,614	849,126	829,243	829,719	835,243	843,615	843,753	853,573	882,799	893,279	893,448	899,247	892,719
Commercial Bills	45,306	50,906	41,834	45,505	46,055	45,939	47,573	50,412	52,739	61,262	59,376	60,998	60,846
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	789,308	798,220	787,409	784,214	789,188	797,676	796,180	803,161	830,060	832,017	834,072	838,249	831,873
Claims on Government	177,249	239,706	218,595	217,021	212,687	212,188	210,615	198,668	191,389	178,664	176,824	177,674	176,966
Claims on Official Entities (GREs)	136,587	153,842	174,238	170,581	180,394	179,340	200,652	216,588	211,718	209,735	210,676	213,740	206,062
Commercial Bills	3,428	3,901	5,580	6,275	7,539	7,659	8,275	9,186	6,535	5,702	5,904	6,678	5,649
Loans,Advances & Overdrafts	133,159	149,941	168,658	164,306	172,855	171,681	192,377	207,402	205,183	204,033	204,772	207,062	200,413
Claims on Other Financial Institutions	16,604	13,042	14,922	14,479	11,815	12,928	15,046	13,963	12,163	12,026	11,772	11,368	11,188
Loans,Advances & Overdrafts	16,604	13,042	14,922	14,479	11,815	12,928	15,046	13,963	12,163	12,026	11,772	11,368	11,188
b) Domestic Investments	111,232	115,797	136,508	134,926	136,914	139,722	137,003	135,834	136,940	127,831	126,484	128,955	133,575
Unclassified Assets	122,600	141,879	151,253	139,807	145,870	141,800	139,344	144,536	151,368	154,279	158,522	157,247	152,045
Fixed Assets	23,111	27,695	30,092	29,823	30,255	29,216	28,048	28,944	28,711	28,216	28,119	28,178	27,956
Inter-Branch Transactions	8,590	8,764	9,090	2,742	2,914	3,297	4,433	6,254	8,465	9,888	13,534	11,962	9,968
Other Assets	90,899	105,420	112,071	107,242	112,701	109,287	106,863	109,338	114,192	116,175	116,869	117,107	114,121
Foreign Assets	611,608	699,859	777,606	774,926	791,459	817,972	847,091	831,479	921,203	1,047,544	1,075,706	1,078,116	1,088,942
Due from H.O. and/or Branches Abroad	159,503	153,334	155,295	158,379	151,800	160,615	189,509	136,108	172,628	253,437	228,417	237,528	224,717
Due from Other Banks Abroad	140,423	147,013	158,226	177,281	182,626	192,937	195,407	208,788	223,019	230,925	263,232	257,392	250,321
Cash in Hand (FCY)	141	128	149	145	121	136	149	170	211	211	270	246	209
Securities	146,024	207,174	243,381	241,709	247,784	253,497	251,875	245,486	254,004	258,026	264,657	277,799	289,571
Credit to Non-Residents	117,876	136,877	150,278	132,319	142,043	141,952	140,942	158,656	172,601	183,100	185,989	182,967	196,453
Other Foreign Assets	47,641	55,333	70,277	65,093	67,085	68,835	69,209	82,271	98,740	121,845	133,141	122,184	127,671
Total Assets	2,285,940	2,510,092	2,586,844	2,571,888	2,607,294	2,649,399	2,731,166	2,730,719	2,840,334	2,978,654	3,007,329	3,021,168	3,038,949

* Preliminary

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

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022 *
Domestic Liabilities													
Monetary Deposits	327,894	359,921	420,414	456,040	472,547	481,737	515,958	528,553	526,346	525,691	526,014	531,817	537,793
Demand Deposits (LCY)	324,521	356,837	416,973	450,996	466,985	476,928	511,921	522,701	518,796	520,028	519,794	525,243	532,491
Bankers Drafts	3,373	3,084	3,441	5,044	5,562	4,809	4,037	5,852	7,550	5,663	6,220	6,574	5,302
Quasi Monetary Deposits	597,326	668,222	654,115	622,969	604,627	590,343	627,414	624,361	654,872	694,317	671,394	710,347	724,390
Time Deposits (LCY)	284,598	329,753	273,121	248,574	237,023	221,962	227,361	222,196	232,160	231,237	234,458	248,485	249,848
Savings Deposits (LCY)	49,678	55,469	77,526	81,154	83,660	84,159	84,860	87,029	87,786	86,397	84,270	81,875	80,866
Other Deposits (FCY)	263,050	283,000	303,468	293,241	283,944	284,222	315,193	315,136	334,926	376,683	352,666	379,987	393,676
Government Deposits (LCY + FCY)	224,839	234,880	217,387	207,064	212,174	231,758	225,784	225,914	241,391	321,472	342,806	340,647	306,276
Other Domestic Deposits (LCY + FCY) **	16,850	14,846	13,459	13,045	13,731	14,215	14,029	14,215	14,877	15,422	15,444	16,687	16,840
Government Lending Funds	0	0	0	0	0	0	0	0	0	0	0	0	0
Capital and Reserves	293,160	328,007	324,708	316,179	321,644	328,860	336,778	331,176	333,163	344,970	348,628	354,666	358,861
Due to Central Bank	126	4,924	24,463	19,975	17,013	12,298	2,609	3,932	3,588	5,180	3,404	5,057	6,014
Due to Resident Banks	37,707	36,272	22,424	24,269	21,413	26,135	27,534	26,669	30,924	36,064	37,094	28,713	29,735
Capital Market Funding & Term Borrowings	3,253	2,529	2,535	2,533	3,084	2,902	2,904	2,906	2,906	2,899	2,897	2,898	2,899
Foreign Liabilities	577,983	636,759	663,648	656,895	691,741	708,650	726,628	705,776	760,184	759,728	784,902	755,959	781,615
Due to H.O and/or Branches Abroad	53,712	76,238	61,746	58,869	56,687	56,239	62,062	52,617	55,046	61,407	55,421	50,512	73,393
Due to Other Banks Abroad	103,510	101,899	120,351	129,818	137,039	135,064	157,380	162,513	174,526	168,314	180,948	176,986	175,968
Capital Market Funding	121,478	150,653	163,651	170,855	178,078	175,723	178,891	156,349	148,000	148,648	148,602	153,079	159,849
Other Term Borrowings	47,953	47,269	55,403	52,669	54,364	58,484	49,986	54,168	47,560	35,422	33,822	34,709	35,799
Other Deposits (LCY + FCY)	190,860	193,705	172,344	165,575	183,283	200,565	196,400	193,267	234,006	217,180	227,685	213,584	202,689
Other Foreign Liabilities	60,470	66,995	90,153	79,109	82,290	82,575	81,909	86,862	101,046	128,757	138,424	127,089	133,917
Unclassified Liabilities	206,802	223,732	243,691	252,919	249,320	252,501	251,528	267,217	272,083	272,911	274,746	274,377	274,526
Inter-Branch Transactions	9,297	5,893	2,290	9,759	5,193	10,814	12,477	7,741	7,033	7,747	3,437	4,038	6,966
Other Liabilities	197,505	217,839	241,401	243,160	244,127	241,687	239,051	259,476	265,050	265,164	271,309	270,339	267,560
- Of which : Provisions ¹	100,382	111,330	132,517	133,488	134,960	133,153	132,852	134,310	133,671	133,824	134,325	134,772	131,833
Total Liabilities	2,285,940	2,510,092	2,586,844	2,571,888	2,607,294	2,649,399	2,731,166	2,730,719	2,840,334	2,978,654	3,007,329	3,021,168	3,038,949

* Preliminary

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

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

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

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022 *
Domestic Assets													
Cash and Deposits with C.B	74,645	73,505	79,128	83,497	79,220	80,083	74,349	69,233	63,537	56,185	54,580	61,353	74,134
Cash in Hand (LCY)	4,459	4,589	4,702	4,301	4,660	4,991	5,482	4,923	5,276	5,188	4,713	6,221	5,202
Deposits with Central Bank	70,186	68,916	74,426	79,196	74,560	75,092	68,867	64,310	58,261	50,997	49,867	55,132	68,932
Due From Resident Banks	21,201	14,670	7,364	8,350	7,816	6,855	5,764	5,763	8,674	7,459	5,782	4,026	6,882
Domestic Credit and Investments	392,729	383,060	407,780	405,988	401,006	400,881	395,448	405,965	411,663	413,571	415,706	420,908	417,316
a) Credit Facilities	344,383	336,893	359,788	357,808	355,443	354,000	348,891	356,317	360,794	361,704	363,937	368,192	364,502
Claims on Private Sector	295,453	285,489	279,046	276,000	277,560	275,813	276,992	279,342	280,032	280,438	281,591	283,743	281,242
Commercial Bills	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	295,453	285,489	279,046	276,000	277,560	275,813	276,992	279,342	280,032	280,438	281,591	283,743	281,242
Claims on Government	14,249	17,677	33,328	35,506	33,002	32,977	25,423	28,147	30,977	33,863	34,240	34,177	34,702
Claims on Official Entities (GREs)	31,334	31,431	45,712	44,617	43,159	43,411	44,739	47,286	48,263	45,969	46,719	48,903	47,157
Commercial Bills	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans,Advances & Overdrafts	31,334	31,431	45,712	44,617	43,159	43,411	44,739	47,286	48,263	45,969	46,719	48,903	47,157
Claims on Other Financial Institutions	3,347	2,296	1,702	1,685	1,722	1,799	1,737	1,542	1,522	1,434	1,387	1,369	1,401
Loans,Advances & Overdrafts	3,347	2,296	1,702	1,685	1,722	1,799	1,737	1,542	1,522	1,434	1,387	1,369	1,401
b) Domestic Investments	48,346	46,167	47,992	48,180	45,563	46,881	46,557	49,648	50,869	51,867	51,769	52,716	52,814
Unclassified Assets	25,962	30,374	35,427	31,335	33,005	29,169	28,683	32,916	28,953	30,418	31,002	28,517	30,009
Fixed Assets	5,540	6,171	4,894	4,902	4,610	4,578	5,807	5,686	5,690	5,740	5,732	5,743	5,697
Inter-Branch Transactions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Assets	20,422	24,203	30,533	26,433	28,395	24,591	22,876	27,230	23,263	24,678	25,270	22,774	24,312
Foreign Assets	68,039	71,233	71,471	74,792	80,420	80,741	86,078	91,758	96,012	96,726	100,754	103,282	102,388
Due from H.O. and/or Branches Abroad	1,088	1,301	732	724	681	496	582	581	609	619	616	636	662
Due from Other Banks Abroad	10,342	10,429	9,967	10,223	10,844	10,699	12,230	13,639	14,700	13,451	12,026	14,353	15,119
Cash in Hand (FCY)	17	16	16	30	13	13	15	18	11	17	14	13	15
Securities	27,193	29,811	27,802	30,104	35,980	35,731	37,802	41,757	44,558	45,640	50,876	51,578	51,609
Credit to Non-Residents	28,926	29,151	32,035	32,528	31,789	32,478	34,153	34,086	34,565	34,947	35,230	34,516	33,235
Other Foreign Assets	473	525	919	1,183	1,113	1,324	1,296	1,677	1,569	2,052	1,992	2,186	1,748
Total Assets	582,576	572,842	601,170	603,962	601,467	597,729	590,322	605,635	608,839	604,359	607,824	618,086	630,729

* Preliminary

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

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022 *
Domestic Liabilities													
Monetary Deposits	87,271	76,924	84,922	90,392	91,197	93,569	91,813	99,562	99,746	99,267	97,509	96,593	97,730
Demand Deposits (LCY)	86,376	76,181	83,873	89,496	90,314	92,467	90,845	98,101	98,319	97,994	95,829	95,491	96,602
Bankers Drafts	895	743	1,049	896	883	1,102	968	1,461	1,427	1,273	1,680	1,102	1,128
Quasi Monetary Deposits	224,884	229,254	223,956	221,747	223,835	226,515	233,087	240,179	240,558	227,514	234,112	237,337	240,523
Time Deposits (LCY)	115,007	110,982	103,031	96,879	96,952	98,584	102,910	102,522	102,325	93,421	96,690	99,863	102,313
Savings Deposits (LCY)	68,590	78,771	93,194	96,972	99,967	100,617	104,983	109,586	106,732	99,225	102,085	103,407	102,788
Other Deposits (FCY)	41,287	39,501	27,731	27,896	26,916	27,314	25,194	28,071	31,501	34,868	35,337	34,067	35,422
Government Deposits (LCY + FCY)	63,583	65,213	69,084	69,550	68,807	64,557	61,624	64,760	75,095	79,710	85,315	90,001	89,779
Other Domestic Deposits (LCY + FCY) **	4,148	3,698	3,360	2,979	2,778	2,559	2,623	2,520	2,319	2,282	2,616	2,543	2,640
Government Lending Funds	0	0	0	0	0	0	0	0	0	0	0	0	0
Capital and Reserves	62,063	64,847	68,072	61,891	62,893	64,847	65,770	64,287	66,091	68,301	68,888	70,213	70,888
Due to Central Bank	2,824	529	7,060	5,528	4,622	4,232	239	26	76	66	464	285	56
Due to Resident Banks	19,494	11,661	10,086	12,337	8,447	6,641	5,405	9,591	14,024	18,971	12,843	12,081	17,950
Capital Market Funding & Term Borrowings	21,368	23,868	24,025	22,214	25,888	24,052	24,053	23,135	23,136	23,136	23,136	25,891	25,892
Foreign Liabilities	42,007	43,220	51,958	60,885	57,349	57,773	51,833	39,215	32,672	28,980	26,614	25,972	27,275
Due to H.O and/or Branches Abroad	830	431	713	912	758	690	424	523	1,092	1,129	1,004	685	1,581
Due to Other Banks Abroad	11,490	8,938	12,911	13,795	9,549	9,386	10,251	10,463	10,599	9,421	8,142	8,430	8,674
Capital Market Funding	6,709	5,505	7,340	7,339	3,666	3,667	5,504	5,505	5,505	5,506	5,507	5,507	5,507
Other Term Borrowings	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Deposits (LCY + FCY)	22,553	27,667	30,099	37,939	42,428	42,591	34,594	21,535	14,378	11,434	10,628	9,953	10,328
Other Foreign Liabilities	425	679	895	900	948	1,439	1,060	1,189	1,098	1,490	1,333	1,397	1,185
Unclassified Liabilities	54,934	53,628	58,647	56,439	55,651	52,984	53,875	62,360	55,122	56,132	56,327	57,170	57,996
Inter-Branch Transactions	129	1,605	1,884	1,877	1,958	1,953	1,536	1,565	1,122	1,102	812	510	528
Other Liabilities	54,805	52,023	56,763	54,562	53,693	51,031	52,339	60,795	54,000	55,030	55,515	56,660	57,468
- Of which : Provisions ¹	22,650	21,370	23,731	24,352	24,390	22,474	22,695	22,780	23,181	23,166	23,291	23,394	23,355
Total Liabilities	582,576	572,842	601,170	603,962	601,467	597,729	590,322	605,635	608,839	604,359	607,824	618,086	630,729

* Preliminary

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

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

Table 17 : Aggregated Memoranda Accounts of Banks

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022 *
Memoranda Accounts / Off-Balance Sheet Items													
Letters of Credit	99,796	104,731	102,672	103,930	102,557	103,619	106,886	103,306	103,149	101,179	100,548	101,753	104,574
Guarantees	390,886	387,646	356,939	341,750	341,149	331,254	340,666	341,931	340,904	344,813	346,179	346,189	345,341
Commitments	201,598	210,883	245,836	244,741	238,305	245,406	230,735	247,121	248,077	263,650	271,877	280,367	294,750
FX Derivatives	464,870	700,037	675,722	646,704	598,066	554,456	549,823	566,973	590,692	609,832	597,192	617,491	611,292
Interest Rate Derivatives	2,340,766	2,753,030	3,174,285	3,356,799	4,015,356	4,177,283	4,256,463	4,358,653	3,600,438	3,607,557	3,551,580	3,482,764	3,340,173
Others Derivatives	49,457	30,249	41,857	45,509	47,661	50,424	51,080	60,472	68,248	78,727	83,926	81,109	65,320
Other Memoranda Items	41,219	52,456	9,687	13,656	18,409	13,992	24,155	14,782	22,890	17,177	19,475	47,101	19,696
Total Memoranda Accounts	3,588,592	4,239,032	4,606,998	4,753,089	5,361,503	5,476,434	5,559,808	5,693,238	4,974,398	5,022,935	4,970,777	4,956,774	4,781,146

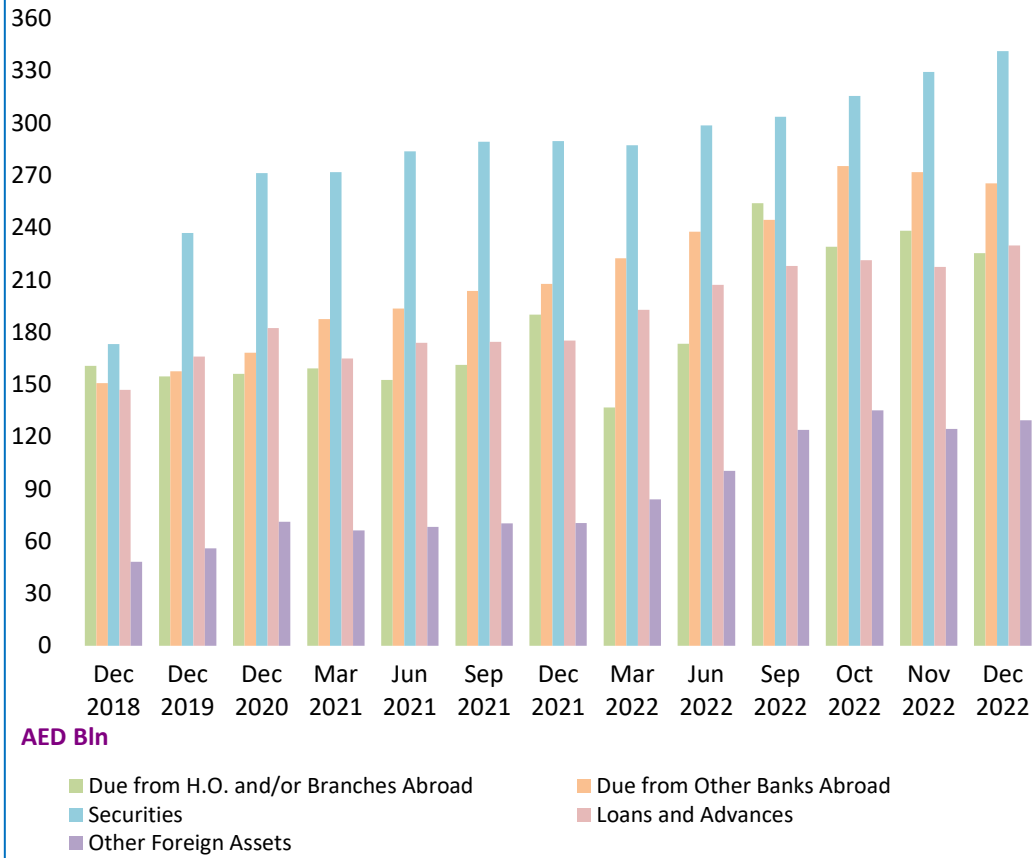
* Preliminary

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

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022 *
Foreign Assets	679,647	771,092	849,077	849,718	871,879	898,713	933,169	923,237	1,017,215	1,144,270	1,176,460	1,181,398	1,191,330
Notes and Coins	158	144	165	175	134	149	164	188	222	228	284	259	224
Due from H.O. and/or Branches Abroad	160,591	154,635	156,027	159,103	152,481	161,111	190,091	136,689	173,237	254,056	229,033	238,164	225,379
Due from Other Banks Abroad	150,765	157,442	168,193	187,504	193,470	203,636	207,637	222,427	237,719	244,376	275,258	271,745	265,440
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	76,517	79,766	102,595	120,022	114,611	115,434	118,001	130,433	136,996	136,684	158,194	149,596	153,352
- Term Placements	34,256	34,869	32,025	31,799	29,869	33,515	35,936	33,216	36,528	41,675	48,697	54,644	47,175
- Term Loans	39,992	42,807	33,573	35,683	48,990	54,687	53,700	58,778	64,195	66,017	68,367	67,505	64,913
Securities	173,217	236,985	271,183	271,813	283,764	289,228	289,677	287,243	298,562	303,666	315,533	329,377	341,180
Loans and Advances	146,802	166,028	182,313	164,847	173,832	174,430	175,095	192,742	207,166	218,047	221,219	217,483	229,688
Other Foreign Assets	48,114	55,858	71,196	66,276	68,198	70,159	70,505	83,948	100,309	123,897	135,133	124,370	129,419
Foreign Liabilities	619,990	679,979	715,606	717,780	749,090	766,423	778,461	744,991	792,856	788,708	811,516	781,931	808,890
Due to H.O and/or Branches Abroad	54,542	76,669	62,459	59,781	57,445	56,929	62,486	53,140	56,138	62,536	56,425	51,197	74,974
Due to Other Banks Abroad	115,000	110,837	133,262	143,613	146,588	144,450	167,631	172,976	185,125	177,735	189,090	185,416	184,642
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	62,979	56,426	74,289	83,562	83,908	83,054	100,722	112,884	121,554	112,172	123,847	121,289	113,796
- Inter Bank Borrowings	38,762	40,455	47,199	47,817	49,269	49,685	49,120	42,006	52,857	54,288	54,075	52,932	58,837
- Other Term Borrowings	13,259	13,956	11,774	12,234	13,411	11,711	17,789	18,086	10,714	11,275	11,168	11,195	12,009
Capital Market Funding	128,187	156,158	170,991	178,194	181,744	179,390	184,395	161,854	153,505	154,154	154,109	158,586	165,356
Other Term Borrowings	47,953	47,269	55,403	52,669	54,364	58,484	49,986	54,168	47,560	35,422	33,822	34,709	35,799
Other Deposits	213,413	221,372	202,443	203,514	225,711	243,156	230,994	214,802	248,384	228,614	238,313	223,537	213,017
- Demand Deposits	42,244	36,043	38,994	37,048	38,609	42,605	42,367	52,380	75,575	68,765	84,058	61,559	52,379
- Time Deposits	145,409	149,876	111,707	109,581	129,239	135,930	126,845	116,030	128,399	123,851	114,865	120,046	118,405
- Savings Deposits	17,196	17,312	18,192	18,622	19,231	19,214	19,375	19,628	23,479	20,106	20,801	20,900	20,951
- Commercial Prepayments(Margin Deposits)	707	359	660	455	438	404	532	509	1,041	598	652	635	860
- Borrowings Under Repurchase Agreements(NBFI)	7,857	17,782	32,890	37,808	38,194	45,003	41,875	26,255	19,890	15,294	17,937	20,397	20,422
Other Foreign Liabilities	60,895	67,674	91,048	80,009	83,238	84,014	82,969	88,051	102,144	130,247	139,757	128,486	135,102

* Preliminary

Foreign Assets of Banks



Foreign Liabilities of Banks

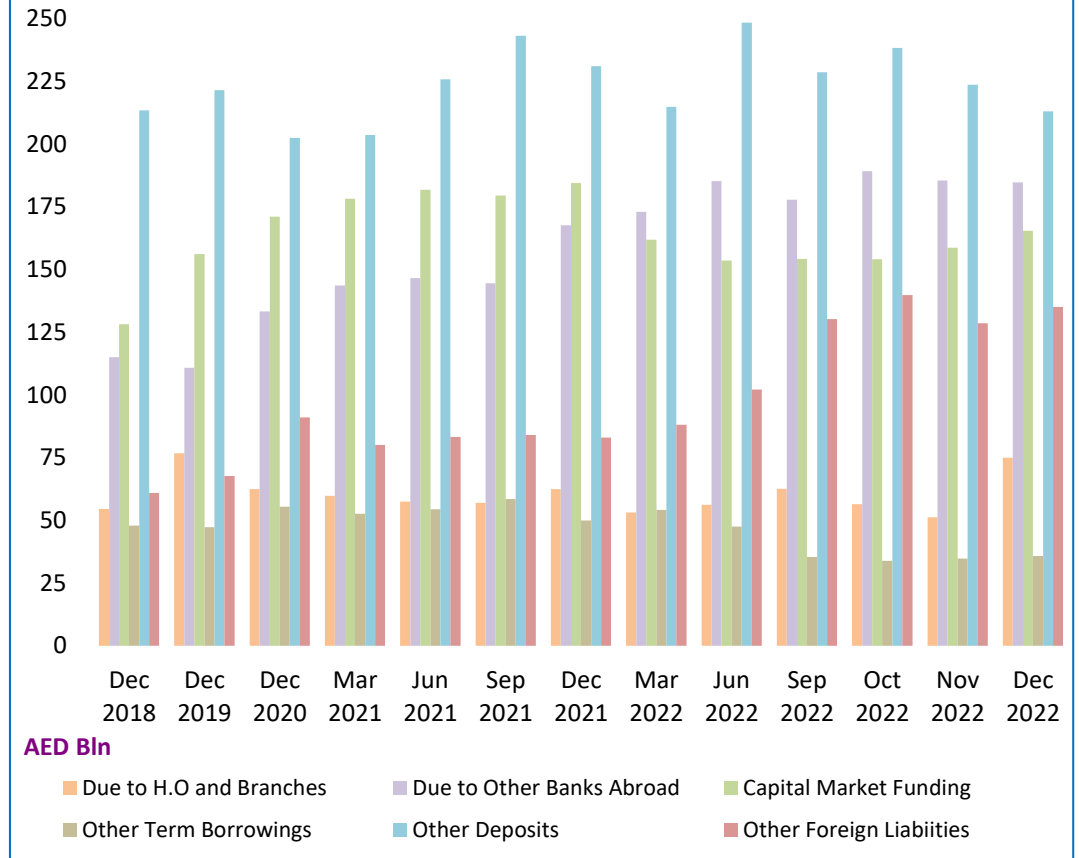


Table 19 : Banks' Foreign Assets and Liabilities (National Banks)

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022 *
Foreign Assets	570,210	643,458	707,268	711,645	736,459	763,074	794,516	781,292	870,154	993,785	1,021,051	1,025,419	1,027,581
Notes and Coins	123	119	126	106	97	108	107	132	172	182	232	202	164
Due from H.O. and/or Branches Abroad	141,068	141,353	145,068	146,172	142,102	150,312	179,284	120,405	158,326	235,967	213,775	224,063	207,814
Due from Other Banks Abroad	120,772	118,760	120,908	143,400	149,213	156,933	155,384	174,656	185,930	196,149	218,372	213,875	210,710
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	63,314	66,641	80,342	97,112	90,528	91,445	90,059	102,412	108,071	115,780	129,920	121,159	125,182
- Term Placements	22,386	16,122	11,776	15,718	16,603	17,745	21,313	22,092	23,052	24,257	30,393	35,366	30,577
- Term Loans	35,072	35,997	28,790	30,570	42,082	47,743	44,012	50,152	54,807	56,112	58,059	57,350	54,951
Securities	149,423	203,222	225,475	225,805	238,914	245,131	247,104	249,667	260,571	264,785	278,974	290,397	299,128
Loans and Advances	114,803	129,340	152,350	136,528	144,695	147,358	148,946	161,027	174,061	183,876	187,343	184,638	191,781
Other Foreign Assets	44,021	50,664	63,341	59,634	61,438	63,232	63,691	75,405	91,094	112,826	122,355	112,244	117,984
Foreign Liabilities	527,098	575,534	613,848	617,204	643,408	659,263	665,190	639,489	689,620	686,802	706,425	680,615	699,859
Due to H.O and/or Branches Abroad	29,228	34,509	27,683	22,849	20,075	23,051	25,604	21,941	28,077	35,838	30,832	23,972	47,373
Due to Other Banks Abroad	101,919	94,616	114,495	122,885	121,564	115,852	134,896	145,045	156,168	151,242	159,783	161,148	159,751
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	57,698	48,851	62,729	70,064	66,478	61,594	75,938	92,030	99,421	93,242	102,148	103,249	96,732
- Inter Bank Borrowings	31,266	38,338	45,326	45,867	46,615	46,919	45,846	39,416	46,111	46,742	46,504	46,723	51,058
- Other Term Borrowings	12,955	7,427	6,440	6,954	8,471	7,339	13,112	13,599	10,636	11,258	11,131	11,176	11,961
Capital Market Funding	116,434	149,189	165,879	174,380	178,385	176,369	181,608	159,224	150,937	152,195	152,322	156,756	163,522
Other Term Borrowings	46,667	46,871	55,006	52,240	53,935	58,035	49,538	53,709	47,101	34,944	33,343	34,230	35,320
Other Deposits	180,413	188,504	168,895	171,915	193,589	209,410	198,345	179,422	214,070	193,010	203,122	186,645	175,258
- Demand Deposits	27,346	20,234	23,492	21,004	21,292	23,569	23,851	32,797	56,445	49,233	65,283	42,575	31,712
- Time Deposits	131,235	136,895	98,764	99,174	120,275	126,927	118,467	106,282	119,636	113,987	104,541	108,267	107,431
- Savings Deposits	13,411	13,377	13,434	13,635	13,587	13,727	13,817	13,756	17,308	14,178	15,007	15,077	15,192
- Commercial Prepayments(Margin Deposits)	564	216	315	294	241	184	335	332	791	318	354	329	501
- Borrowings Under Repurchase Agreements(NBFI)	7,857	17,782	32,890	37,808	38,194	45,003	41,875	26,255	19,890	15,294	17,937	20,397	20,422
Other Foreign Liabilities	52,437	61,845	81,890	72,935	75,860	76,546	75,199	80,148	93,267	119,573	127,023	117,864	118,635

* Preliminary

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

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022 *
Foreign Assets	109,437	127,634	141,809	138,073	135,420	135,639	138,653	141,945	147,061	150,485	155,409	155,979	163,749
Notes and Coins	35	25	39	69	37	41	57	56	50	46	52	57	60
Due from H.O. and/or Branches Abroad	19,523	13,282	10,959	12,931	10,379	10,799	10,807	16,284	14,911	18,089	15,258	14,101	17,565
Due from Other Banks Abroad	29,993	38,682	47,285	44,104	44,257	46,703	52,253	47,771	51,789	48,227	56,886	57,870	54,730
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	13,203	13,125	22,253	22,910	24,083	23,989	27,942	28,021	28,925	20,904	28,274	28,437	28,170
- Term Placements	11,870	18,747	20,249	16,081	13,266	15,770	14,623	11,124	13,476	17,418	18,304	19,278	16,598
- Term Loans	4,920	6,810	4,783	5,113	6,908	6,944	9,688	8,626	9,388	9,905	10,308	10,155	9,962
Securities	23,794	33,763	45,708	46,008	44,850	44,097	42,573	37,576	37,991	38,881	36,559	38,980	42,052
Loans and Advances	31,999	36,688	29,963	28,319	29,137	27,072	26,149	31,715	33,105	34,171	33,876	32,845	37,907
Other Foreign Assets	4,093	5,194	7,855	6,642	6,760	6,927	6,814	8,543	9,215	11,071	12,778	12,126	11,435
Foreign Liabilities	92,892	104,445	101,758	100,576	105,682	107,160	113,271	105,502	103,236	101,906	105,091	101,316	109,031
Due to H.O and/or Branches Abroad	25,314	42,160	34,776	36,932	37,370	33,878	36,882	31,199	28,061	26,698	25,593	27,225	27,601
Due to Other Banks Abroad	13,081	16,221	18,767	20,728	25,024	28,598	32,735	27,931	28,957	26,493	29,307	24,268	24,891
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	5,281	7,575	11,560	13,498	17,430	21,460	24,784	20,854	22,133	18,930	21,699	18,040	17,064
- Inter Bank Borrowings	7,496	2,117	1,873	1,950	2,654	2,766	3,274	2,590	6,746	7,546	7,571	6,209	7,779
- Other Term Borrowings	304	6,529	5,334	5,280	4,940	4,372	4,677	4,487	78	17	37	19	48
Capital Market Funding	11,753	6,969	5,112	3,814	3,359	3,021	2,787	2,630	2,568	1,959	1,787	1,830	1,834
Other Term Borrowings	1,286	398	397	429	429	449	448	459	459	478	479	479	479
Other Deposits	33,000	32,868	33,548	31,599	32,122	33,746	32,649	35,380	34,314	35,604	35,191	36,892	37,759
- Demand Deposits	14,898	15,809	15,502	16,044	17,317	19,036	18,516	19,583	19,130	19,532	18,775	18,984	20,667
- Time Deposits	14,175	12,981	12,943	10,407	8,963	9,003	8,378	9,748	8,763	9,864	10,324	11,779	10,974
- Savings Deposits	3,784	3,935	4,758	4,987	5,645	5,487	5,558	5,872	6,171	5,928	5,794	5,823	5,759
- Commercial Prepayments(Margin Deposits)	143	143	345	161	197	220	197	177	250	280	298	306	359
- Borrowings Under Repurchase Agreements(NBFI)	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Foreign Liabilities	8,458	5,829	9,158	7,074	7,378	7,468	7,770	7,903	8,877	10,674	12,734	10,622	16,467

* Preliminary

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

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022 *
Foreign Assets	611,608	699,859	777,606	774,926	791,459	817,972	847,091	831,479	921,203	1,047,544	1,075,706	1,078,116	1,088,942
Notes and Coins	141	128	149	145	121	136	149	170	211	211	270	246	209
Due from H.O. and/or Branches Abroad	159,503	153,334	155,295	158,379	151,800	160,615	189,509	136,108	172,628	253,437	228,417	237,528	224,717
Due from Other Banks Abroad	140,423	147,013	158,226	177,281	182,626	192,937	195,407	208,788	223,019	230,925	263,232	257,392	250,321
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	71,734	75,725	99,278	116,757	112,435	112,184	114,270	128,641	133,467	134,034	156,506	147,581	150,379
- Term Placements	30,871	30,469	28,489	28,415	26,261	30,839	33,011	28,440	33,106	38,190	45,765	50,334	42,942
- Term Loans	37,818	40,819	30,459	32,109	43,930	49,914	48,126	51,707	56,446	58,701	60,961	59,477	57,000
Securities	146,024	207,174	243,381	241,709	247,784	253,497	251,875	245,486	254,004	258,026	264,657	277,799	289,571
Loans and Advances	117,876	136,877	150,278	132,319	142,043	141,952	140,942	158,656	172,601	183,100	185,989	182,967	196,453
Other Foreign Assets	47,641	55,333	70,277	65,093	67,085	68,835	69,209	82,271	98,740	121,845	133,141	122,184	127,671
Foreign Liabilities	577,983	636,759	663,648	656,895	691,741	708,650	726,628	705,776	760,184	759,728	784,902	755,959	781,615
Due to H.O and/or Branches Abroad	53,712	76,238	61,746	58,869	56,687	56,239	62,062	52,617	55,046	61,407	55,421	50,512	73,393
Due to Other Banks Abroad	103,510	101,899	120,351	129,818	137,039	135,064	157,380	162,513	174,526	168,314	180,948	176,986	175,968
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	56,791	51,595	64,860	74,380	77,808	77,103	93,407	104,589	114,420	106,277	118,156	115,252	108,409
- Inter Bank Borrowings	34,927	36,352	43,717	43,204	45,820	46,250	46,184	39,838	49,392	50,762	51,624	50,539	55,550
- Other Term Borrowings	11,792	13,952	11,774	12,234	13,411	11,711	17,789	18,086	10,714	11,275	11,168	11,195	12,009
Capital Market Funding	121,478	150,653	163,651	170,855	178,078	175,723	178,891	156,349	148,000	148,648	148,602	153,079	159,849
Other Term Borrowings	47,953	47,269	55,403	52,669	54,364	58,484	49,986	54,168	47,560	35,422	33,822	34,709	35,799
Other Deposits	190,860	193,705	172,344	165,575	183,283	200,565	196,400	193,267	234,006	217,180	227,685	213,584	202,689
- Demand Deposits	40,404	34,312	37,345	35,375	36,623	40,503	40,380	50,531	73,687	66,690	82,105	59,772	50,514
- Time Deposits	134,364	137,042	104,676	101,057	121,038	127,759	120,266	112,024	125,218	120,620	111,460	116,967	115,402
- Savings Deposits	13,893	13,947	14,486	14,981	15,692	15,659	15,532	16,385	19,452	16,296	16,705	16,797	16,606
- Commercial Prepayments(Margin Deposits)	618	293	623	415	408	383	492	464	994	548	591	569	661
- Borrowings Under Repurchase Agreements(NBFI)	1,581	8,111	15,214	13,747	9,522	16,261	19,730	13,863	14,655	13,026	16,824	19,479	19,506
Other Foreign Liabilities	60,470	66,995	90,153	79,109	82,290	82,575	81,909	86,862	101,046	128,757	138,424	127,089	133,917

* Preliminary

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

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022 *
Foreign Assets	68,039	71,233	71,471	74,792	80,420	80,741	86,078	91,758	96,012	96,726	100,754	103,282	102,388
Notes and Coins	17	16	16	30	13	13	15	18	11	17	14	13	15
Due from H.O. and/or Branches Abroad	1,088	1,301	732	724	681	496	582	581	609	619	616	636	662
Due from Other Banks Abroad	10,342	10,429	9,967	10,223	10,844	10,699	12,230	13,639	14,700	13,451	12,026	14,353	15,119
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	4,783	4,041	3,317	3,265	2,176	3,250	3,731	1,792	3,529	2,650	1,688	2,015	2,973
- Term Placements	3,385	4,400	3,536	3,384	3,608	2,676	2,925	4,776	3,422	3,485	2,932	4,310	4,233
- Term Loans	2,174	1,988	3,114	3,574	5,060	4,773	5,574	7,071	7,749	7,316	7,406	8,028	7,913
Securities	27,193	29,811	27,802	30,104	35,980	35,731	37,802	41,757	44,558	45,640	50,876	51,578	51,609
Loans and Advances	28,926	29,151	32,035	32,528	31,789	32,478	34,153	34,086	34,565	34,947	35,230	34,516	33,235
Other Foreign Assets	473	525	919	1,183	1,113	1,324	1,296	1,677	1,569	2,052	1,992	2,186	1,748
Foreign Liabilities	42,007	43,220	51,958	60,885	57,349	57,773	51,833	39,215	32,672	28,980	26,614	25,972	27,275
Due to H.O and/or Branches Abroad	830	431	713	912	758	690	424	523	1,092	1,129	1,004	685	1,581
Due to Other Banks Abroad	11,490	8,938	12,911	13,795	9,549	9,386	10,251	10,463	10,599	9,421	8,142	8,430	8,674
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	6,188	4,831	9,429	9,182	6,100	5,951	7,315	8,295	7,134	5,895	5,691	6,037	5,387
- Inter Bank Borrowings	3,835	4,103	3,482	4,613	3,449	3,435	2,936	2,168	3,465	3,526	2,451	2,393	3,287
- Other Term Borrowings	1,467	4	0	0	0	0	0	0	0	0	0	0	0
Capital Market Funding	6,709	5,505	7,340	7,339	3,666	3,667	5,504	5,505	5,505	5,506	5,507	5,507	5,507
Other Term Borrowings	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Deposits	22,553	27,667	30,099	37,939	42,428	42,591	34,594	21,535	14,378	11,434	10,628	9,953	10,328
- Demand Deposits	1,840	1,731	1,649	1,673	1,986	2,102	1,987	1,849	1,888	2,075	1,953	1,787	1,865
- Time Deposits	11,046	12,834	7,031	8,524	8,201	8,171	6,579	4,006	3,181	3,231	3,405	3,079	3,003
- Savings Deposits	3,302	3,365	3,706	3,641	3,539	3,555	3,843	3,243	4,027	3,810	4,096	4,103	4,345
- Commercial Prepayments(Margin Deposits)	89	66	37	40	30	21	40	45	47	50	61	66	199
- Borrowings Under Repurchase Agreements(NBFI)	6,276	9,671	17,676	24,061	28,672	28,742	22,145	12,392	5,235	2,268	1,113	918	916
Other Foreign Liabilities	425	679	895	900	948	1,439	1,060	1,189	1,098	1,490	1,333	1,397	1,185

* Preliminary

Table 23 : Domestic Credit (All Banks) ¹

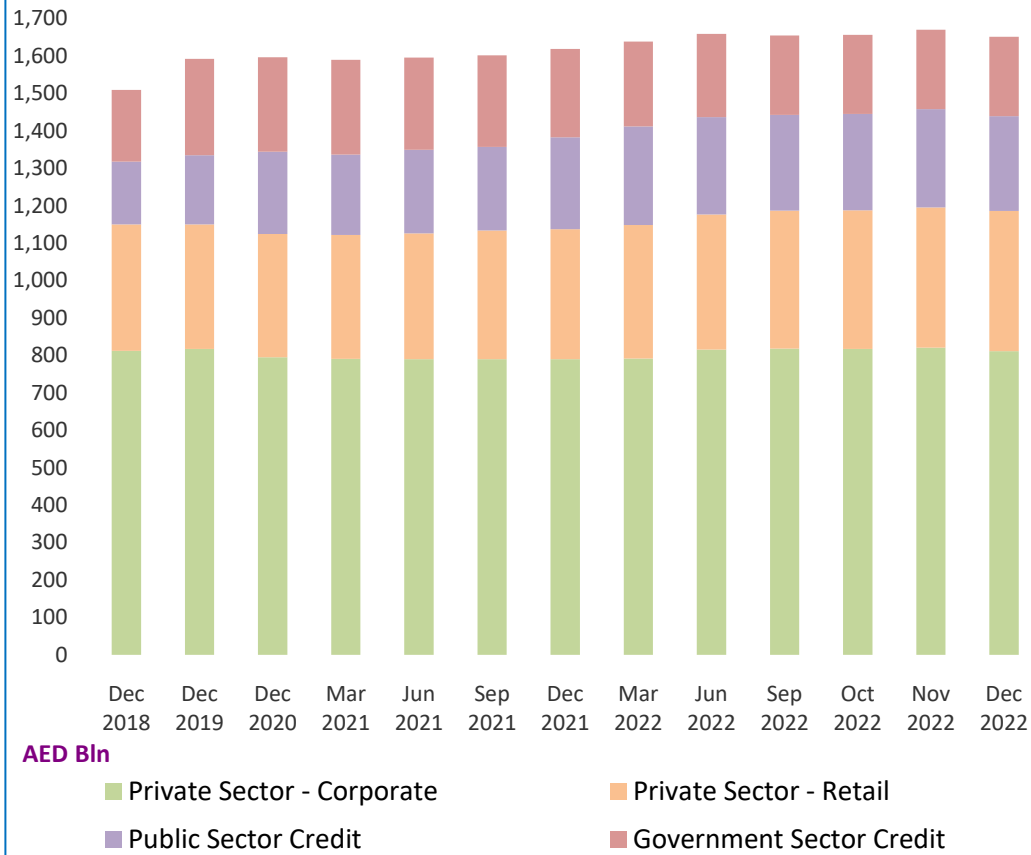
(In Millions of AED)													
Item	Dec 2018	Dec 2019	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022 *
Government	191,498	257,383	251,923	252,527	245,689	245,165	236,038	226,815	222,366	212,527	211,064	211,851	211,668
Public Sector	167,921	185,273	219,950	215,198	223,553	222,751	245,391	263,874	259,981	255,704	257,395	262,643	253,219
Private Sector	1,150,018	1,149,953	1,124,913	1,121,883	1,126,340	1,134,155	1,137,528	1,148,420	1,176,516	1,187,177	1,188,198	1,195,727	1,186,550
Private - Corporate	812,595	817,548	795,439	790,934	789,826	790,344	789,914	791,667	815,321	818,574	817,793	820,669	811,706
Financial Institutions	19,951	15,338	16,624	16,164	13,537	14,727	16,783	15,505	13,685	13,460	13,159	12,737	12,589
Business and Industrial Sector **	792,644	802,210	778,815	774,770	776,289	775,617	773,131	776,162	801,636	805,114	804,634	807,932	799,117
Private - Retail	337,423	332,405	329,474	330,949	336,514	343,811	347,614	356,753	361,195	368,603	370,405	375,058	374,844
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	1,656,657	1,670,221	1,651,437

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

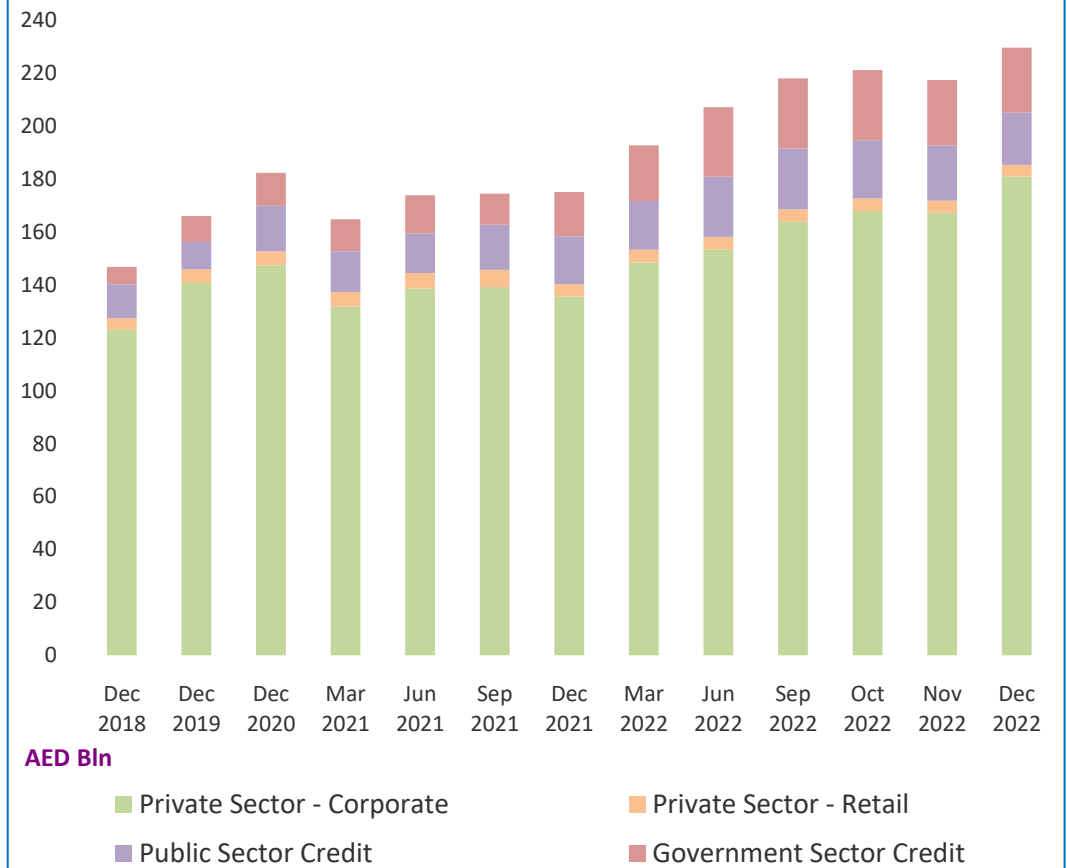


Table 24 : Domestic Credit (National Banks) ¹

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022 *
Government	184,825	250,422	242,135	243,385	235,073	233,413	223,299	214,420	210,531	202,516	201,073	201,996	200,821
Public Sector	152,372	169,319	203,087	199,028	208,904	208,123	229,076	247,082	240,597	239,016	240,407	246,654	237,825
Private Sector	1,013,736	1,016,604	1,000,790	1,001,058	1,006,714	1,017,698	1,018,130	1,035,283	1,063,618	1,073,317	1,076,454	1,083,817	1,076,115
Private - Corporate	707,074	713,790	697,701	696,445	696,776	701,089	698,080	706,731	730,719	733,086	733,936	736,566	728,973
Financial Institutions	19,284	14,070	15,115	15,040	12,171	13,510	14,516	13,982	12,655	12,287	12,191	11,834	11,783
Business and Industrial Sector **	687,790	699,720	682,586	681,405	684,605	687,579	683,564	692,749	718,064	720,799	721,745	724,732	717,190
Private - Retail	306,662	302,814	303,089	304,613	309,938	316,609	320,050	328,552	332,899	340,231	342,518	347,251	347,142
Total	1,350,933	1,436,345	1,446,012	1,443,471	1,450,691	1,459,234	1,470,505	1,496,785	1,514,746	1,514,849	1,517,934	1,532,467	1,514,761

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

* Preliminary

** Includes Lending to Insurance Companies

Table 25 : Domestic Credit (Foreign Banks) ¹

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022 *
Government	6,673	6,961	9,788	9,142	10,616	11,752	12,739	12,395	11,835	10,011	9,991	9,855	10,847
Public Sector	15,549	15,954	16,863	16,170	14,649	14,628	16,315	16,792	19,384	16,688	16,988	15,989	15,394
Private Sector	136,282	133,349	124,123	120,825	119,626	116,457	119,398	113,137	112,898	113,860	111,744	111,910	110,435
Private - Corporate	105,521	103,758	97,738	94,489	93,050	89,255	91,834	84,936	84,602	85,488	83,857	84,103	82,733
Financial Institutions	667	1,268	1,509	1,124	1,366	1,217	2,267	1,523	1,030	1,173	968	903	806
Business and Industrial Sector **	104,854	102,490	96,229	93,365	91,684	88,038	89,567	83,413	83,572	84,315	82,889	83,200	81,927
Private - Retail	30,761	29,591	26,385	26,336	26,576	27,202	27,564	28,201	28,296	28,372	27,887	27,807	27,702
Total	158,504	156,264	150,774	146,137	144,891	142,837	148,452	142,324	144,117	140,559	138,723	137,754	136,676

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

* Preliminary

** Includes Lending to Insurance Companies

Table 26 : Domestic Credit (Conventional Banks) ¹

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022 *
Government	177,249	239,706	218,595	217,021	212,687	212,188	210,615	198,668	191,389	178,664	176,824	177,674	176,966
Public Sector	136,587	153,842	174,238	170,581	180,394	179,340	200,652	216,588	211,718	209,735	210,676	213,740	206,062
Private Sector	851,218	862,168	844,165	844,198	847,058	856,543	858,799	867,536	894,962	905,305	905,220	910,615	903,907
Private - Corporate	644,773	659,684	647,360	645,872	642,930	647,460	647,085	648,684	672,975	678,602	677,557	679,334	673,208
Financial Institutions	16,604	13,042	14,922	14,479	11,815	12,928	15,046	13,963	12,163	12,026	11,772	11,368	11,188
Business and Industrial Sector **	628,169	646,642	632,438	631,393	631,115	634,532	632,039	634,721	660,812	666,576	665,785	667,966	662,020
Private - Retail	206,445	202,484	196,805	198,326	204,128	209,083	211,714	218,852	221,987	226,703	227,663	231,281	230,699
Total	1,165,054	1,255,716	1,236,998	1,231,800	1,240,139	1,248,071	1,270,066	1,282,792	1,298,069	1,293,704	1,292,720	1,302,029	1,286,935

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

* Preliminary

** Includes Lending to Insurance Companies

Table 27 : Domestic Credit (Islamic Banks) ¹

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022 *
Government	14,249	17,677	33,328	35,506	33,002	32,977	25,423	28,147	30,977	33,863	34,240	34,177	34,702
Public Sector	31,334	31,431	45,712	44,617	43,159	43,411	44,739	47,286	48,263	45,969	46,719	48,903	47,157
Private Sector	298,800	287,785	280,748	277,685	279,282	277,612	278,729	280,884	281,554	281,872	282,978	285,112	282,643
Private - Corporate	167,822	157,864	148,079	145,062	146,896	142,884	142,829	142,983	142,346	139,972	140,236	141,335	138,498
Financial Institutions	3,347	2,296	1,702	1,685	1,722	1,799	1,737	1,542	1,522	1,434	1,387	1,369	1,401
Business and Industrial Sector **	164,475	155,568	146,377	143,377	145,174	141,085	141,092	141,441	140,824	138,538	138,849	139,966	137,097
Private - Retail	130,978	129,921	132,669	132,623	132,386	134,728	135,900	137,901	139,208	141,900	142,742	143,777	144,145
Total	344,383	336,893	359,788	357,808	355,443	354,000	348,891	356,317	360,794	361,704	363,937	368,192	364,502

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	Jun 2020	Sep 2020	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022
Economic Activity														
1)	Agriculture	1,984	1,052	1,820	2,159	2,173	2,072	1,736	1,830	1,708	2,504	2,419	2,955	2,942
2)	Mining and Quarrying	14,734	10,660	11,444	12,724	14,940	14,644	15,262	15,197	16,405	18,497	19,490	19,617	18,638
3)	Manufacturing	76,982	80,440	79,675	76,544	73,506	72,939	74,665	76,710	82,323	83,484	87,647	86,651	84,314
	3.1 Food , Beverages and Tobacco	6,252	5,724	6,071	5,840	6,691	6,959	7,022	8,030	8,962	10,303	11,479	11,623	12,256
	3.2 Textile and Leather Products	1,459	1,399	1,485	1,331	1,271	1,252	979	1,182	1,186	1,306	1,362	1,322	1,236
	3.3 Furniture and Other Wood Products	2,538	2,291	2,311	2,321	2,285	2,245	2,202	2,218	2,220	2,187	2,335	2,373	2,514
	3.4 Paper And Paper Products	2,368	2,436	2,471	2,524	2,424	2,294	2,512	2,402	2,221	2,288	2,383	2,555	2,602
	3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals	19,881	23,091	22,368	20,842	18,007	18,419	18,560	18,024	18,279	19,154	21,056	20,619	18,690
	3.6 Basic Metal Products (Including Aluminium)	15,306	17,220	17,988	17,381	17,477	17,870	18,422	18,824	17,961	17,837	18,980	17,145	16,823
	3.7 Fabricated Metal Products, Machinery and Equipment	11,291	9,912	8,619	8,259	7,215	7,121	8,036	8,096	8,615	8,547	9,131	9,899	9,488
	3.8 Other Manufactured Products	17,887	18,367	18,362	18,046	18,136	16,779	16,932	17,934	22,879	21,862	20,921	21,115	20,705
4)	Electricity, Gas and Water	16,998	22,734	26,688	26,023	27,310	28,024	28,911	28,697	28,125	38,695	38,208	41,855	43,478
5)	Construction and Real Estate	315,490	311,138	326,543	326,774	327,533	322,870	323,733	327,751	326,730	320,931	316,100	308,342	302,781
	5.1 Construction	71,858	65,220	65,820	65,159	61,812	61,835	61,589	66,432	65,973	64,819	63,406	63,226	58,382
	5.2 Real Estate	243,632	245,918	260,723	261,615	265,721	261,035	262,144	261,319	260,757	256,112	252,694	245,116	244,399
6)	Trade	154,033	152,656	157,173	148,321	138,675	139,562	137,419	136,516	131,479	136,583	140,490	140,566	136,640
	6.1 Wholesale	106,254	104,813	107,799	99,583	100,024	101,702	100,849	100,389	99,406	99,929	103,729	94,794	93,347
	6.2 Retail	47,779	47,843	49,374	48,738	38,651	37,860	36,570	36,127	32,073	36,654	36,761	45,772	43,293
7)	Transport, Storage and Communication	51,496	57,078	83,978	82,123	84,818	84,739	83,135	80,567	86,421	83,089	78,245	73,582	75,434
8)	Financial Institutions	130,107	131,105	116,429	115,872	110,357	107,043	112,735	113,242	116,770	120,687	133,313	147,428	148,347
9)	Government	186,629	251,689	247,145	244,569	240,856	238,976	233,410	233,204	222,952	214,895	210,005	200,893	200,227
10)	Personal Loans for Business Purposes ¹	86,384	100,811	99,004	98,285	104,675	96,885	95,803	100,877	99,186	106,172	97,930	91,061	93,876
11)	Personal Loans for Consumption Purposes	325,819	330,006	329,584	331,670	325,778	333,882	339,770	344,465	349,026	354,718	365,983	379,680	382,553
12)	All Others ²	148,781	143,240	147,344	146,603	146,165	147,972	149,003	143,015	157,832	158,854	169,033	162,778	162,207
Total		1,509,437	1,592,609	1,626,827	1,611,667	1,596,786	1,589,608	1,595,582	1,602,071	1,618,957	1,639,109	1,658,863	1,655,408	1,651,437

* 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	Jun 2020	Sep 2020	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022 *
Economic Activity														
1)	Agriculture	275	227	217	188	188	188	298	114	138	138	99	830	770
2)	Mining and Quarrying	7,176	8,005	9,725	20,381	18,083	14,938	17,707	18,758	14,765	17,438	16,829	18,400	22,952
3)	Manufacturing	15,913	16,873	16,457	18,255	20,772	22,326	22,781	22,486	22,942	21,874	21,221	20,366	23,516
	3.1 Food , Beverages and Tobacco	1,764	3,188	3,771	3,743	3,856	4,142	4,484	4,586	4,173	4,305	4,583	5,397	5,440
	3.2 Textile and Leather Products	394	605	600	470	505	444	512	440	474	409	442	426	521
	3.3 Furniture and Other Wood Products	381	389	383	391	432	421	436	413	421	421	400	441	499
	3.4 Paper And Paper Products	2	1	1	0	0	0	0	0	0	0	0	2	2
	3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals	8,459	7,076	7,014	8,992	11,089	11,478	11,264	10,797	10,638	9,044	8,161	5,753	8,026
	3.6 Basic Metal Products (Including Aluminium)	2,504	3,040	1,731	2,163	2,405	3,349	3,261	3,557	4,043	4,217	4,240	4,055	4,086
	3.7 Fabricated Metal Products, Machinery and Equipment	643	960	778	896	1,003	954	910	1,086	1,572	1,679	1,291	1,273	1,731
	3.8 Other Manufactured Products	1,766	1,614	2,179	1,600	1,482	1,538	1,914	1,607	1,621	1,799	2,104	3,019	3,211
4)	Electricity, Gas and Water	8,110	7,169	6,974	10,513	8,185	6,201	6,611	6,878	6,969	6,757	7,276	8,789	8,908
5)	Construction and Real Estate	14,152	14,240	12,282	12,761	13,484	13,845	13,127	13,674	12,827	12,973	12,928	14,634	17,365
	5.1 Construction	5,801	5,562	4,899	4,723	4,903	4,115	3,751	4,233	3,543	3,690	4,237	4,393	4,384
	5.2 Real Estate	8,351	8,678	7,383	8,038	8,581	9,730	9,376	9,441	9,284	9,283	8,691	10,241	12,981
6)	Trade	12,605	12,222	10,993	12,119	13,308	13,338	13,553	13,381	14,926	16,134	16,013	16,755	16,554
	6.1 Wholesale	6,648	9,790	7,582	9,019	9,615	9,082	10,665	10,486	12,401	13,208	13,113	13,386	13,407
	6.2 Retail	5,957	2,432	3,411	3,100	3,693	4,256	2,888	2,895	2,525	2,926	2,900	3,369	3,147
7)	Transport, Storage and Communication	31,646	33,256	29,082	31,352	29,852	28,376	28,173	32,743	33,475	34,147	36,862	36,637	36,490
8)	Financial Institutions	21,710	38,263	48,163	51,958	44,021	32,052	36,422	33,389	31,360	35,046	39,077	49,844	55,803
9)	Government	6,689	9,137	7,073	11,808	11,573	11,769	14,688	12,230	18,107	23,916	29,579	30,100	26,764
10)	Personal Loans for Business Purposes ¹	3,398	4,739	2,963	3,573	3,722	3,778	3,757	4,895	4,715	5,018	3,970	4,759	3,844
11)	Personal Loans for Consumption Purposes	4,824	4,695	4,604	5,477	4,872	5,110	5,373	5,284	4,057	3,515	3,675	3,767	3,654
12)	All Others ²	20,304	17,202	15,537	14,553	14,253	12,926	11,342	10,598	10,814	15,786	19,637	13,166	13,068
Total		146,802	166,028	164,070	192,938	182,313	164,847	173,832	174,430	175,095	192,742	207,166	218,047	229,688

* Preliminary

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

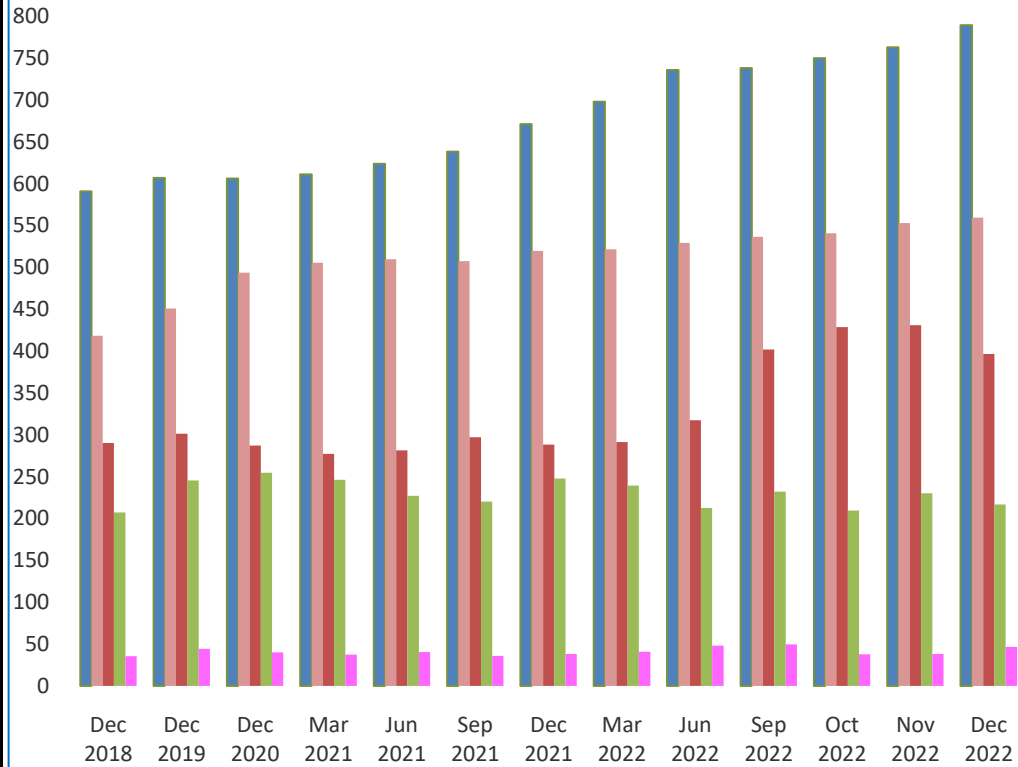
Table 30 : Deposits distributed Residents / Non Residents (All Banks) ¹

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022 *
Residents	1,542,237	1,648,812	1,682,102	1,677,754	1,682,944	1,699,170	1,765,533	1,791,435	1,843,449	1,958,348	1,966,397	2,015,760	2,009,105
(1) 1.1 Corporate	590,877	607,023	606,207	611,256	623,640	638,529	671,422	697,966	735,980	738,143	749,928	763,149	789,487
1.2 Individuals	418,408	450,866	493,901	505,599	509,865	507,643	519,917	521,801	529,383	536,581	540,706	553,187	559,464
1.3 Government	290,321	301,309	287,270	277,317	281,634	297,042	288,156	291,390	317,257	401,836	428,670	431,192	396,771
1.4 GREs	207,145	245,329	254,805	246,151	227,171	220,212	247,908	239,336	212,593	232,294	209,488	230,127	216,854
1.5 Non Banking Financial Institutions	35,486	44,285	39,919	37,431	40,634	35,744	38,130	40,942	48,236	49,494	37,605	38,105	46,529
Non-Residents	213,413	221,372	202,443	203,514	225,711	243,156	230,994	214,802	248,384	228,614	238,313	223,537	213,017
2.1 Corporate	91,889	87,964	72,250	69,533	80,330	82,932	82,170	92,340	138,302	119,744	132,719	116,203	103,590
(2) 2.2 Non Banking Financial Institutions	68,637	84,026	84,421	86,340	81,501	97,606	86,020	63,642	49,497	40,588	41,779	40,565	41,173
2.3 Individuals	25,932	24,867	24,604	24,881	24,638	25,665	26,261	27,377	29,372	31,077	32,008	33,110	33,471
2.4 Government and Non Commercial Entities	26,955	24,515	21,168	22,760	39,242	36,953	36,543	31,443	31,213	37,205	31,807	33,659	34,783
Total Deposits	1,755,650	1,870,184	1,884,545	1,881,268	1,908,655	1,942,326	1,996,527	2,006,237	2,091,833	2,186,962	2,204,710	2,239,297	2,222,122

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

* Preliminary

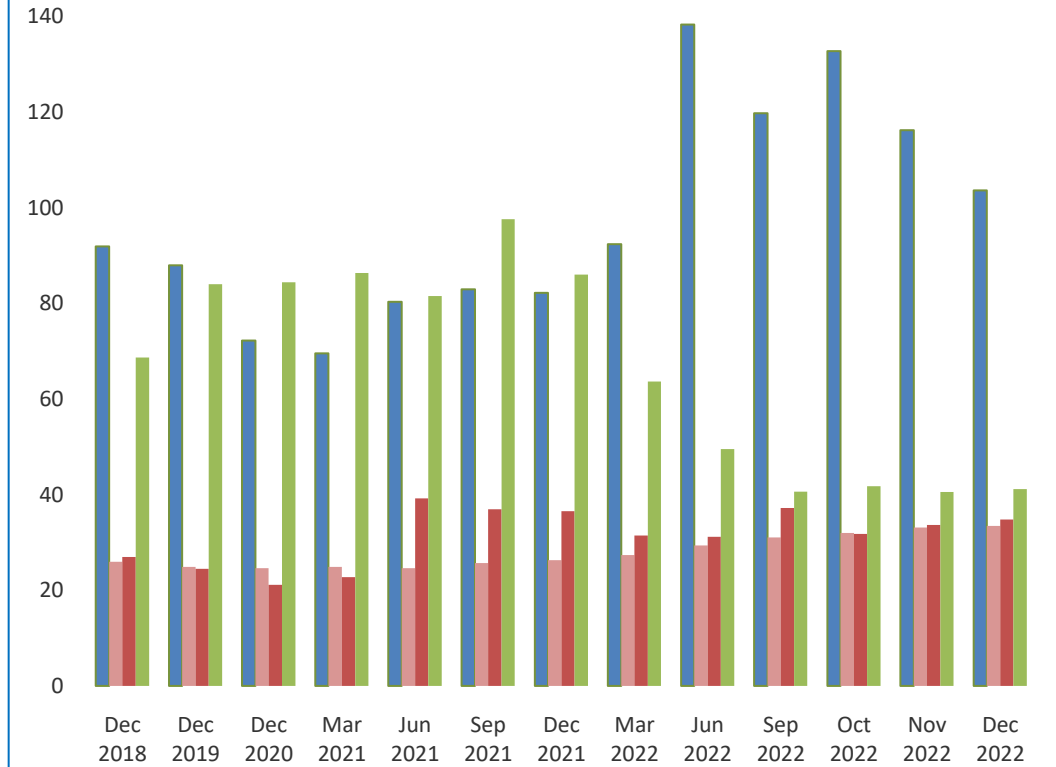
Resident Deposits - Banks



AED Bln

■ Private Corporates ■ Individuals ■ Government ■ GREs ■ NBFIs

Non - Resident Deposits - Banks



AED Bln

■ Private Corporates ■ Individuals ■ Government & GREs ■ NBFIs

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

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022 *
Residents	1,378,188	1,469,458	1,484,664	1,484,083	1,492,251	1,503,376	1,564,262	1,581,272	1,627,598	1,743,129	1,750,463	1,798,171	1,779,560
(1) 1.1 Corporate	505,124	513,925	500,263	511,619	525,100	535,814	567,688	591,250	624,623	626,537	639,397	652,448	671,218
1.2 Individuals	354,591	382,434	418,351	427,522	430,565	428,308	439,616	436,918	442,680	450,674	454,163	465,791	470,662
1.3 Government	288,817	300,170	286,520	276,314	280,963	295,698	285,800	290,594	315,797	401,019	428,211	430,748	395,826
1.4 GREs	199,297	236,067	245,125	237,637	221,359	213,725	239,011	228,477	202,926	221,103	196,231	216,214	200,490
1.5 Non Banking Financial Institutions	30,359	36,862	34,405	30,991	34,264	29,831	32,147	34,033	41,572	43,796	32,461	32,970	41,364
Non-Residents	180,413	188,504	168,895	171,915	193,589	209,410	198,345	179,421	214,070	193,010	203,122	186,645	175,257
2.1 Corporate	71,065	67,713	52,490	52,124	60,956	63,732	64,222	72,733	119,458	100,745	114,181	96,588	82,868
(2) 2.2 Non Banking Financial Institutions	65,318	80,314	79,340	81,170	77,782	92,885	81,620	58,933	45,720	35,400	37,074	35,775	36,277
2.3 Individuals	18,106	17,439	16,831	16,833	16,393	17,133	17,588	18,109	19,247	21,079	21,702	22,794	23,351
2.4 Government and Non Commercial Entities	25,924	23,038	20,234	21,788	38,458	35,660	34,915	29,646	29,645	35,786	30,165	31,488	32,761
Total Deposits	1,558,601	1,657,962	1,653,559	1,655,998	1,685,840	1,712,786	1,762,607	1,760,693	1,841,668	1,936,139	1,953,585	1,984,816	1,954,817

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

* Preliminary

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

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022 *
Residents	164,049	179,354	197,438	193,671	190,693	195,794	201,271	210,163	215,851	215,219	215,934	217,589	229,545
(1) 1.1 Corporate	85,753	93,098	105,944	99,637	98,540	102,715	103,734	106,716	111,357	111,606	110,531	110,701	118,269
1.2 Individuals	63,817	68,432	75,550	78,077	79,300	79,335	80,301	84,883	86,703	85,907	86,543	87,396	88,802
1.3 Government	1,504	1,139	750	1,003	671	1,344	2,356	796	1,460	817	459	444	945
1.4 GREs	7,848	9,262	9,680	8,514	5,812	6,487	8,897	10,859	9,667	11,191	13,257	13,913	16,364
1.5 Non Banking Financial Institutions	5,127	7,423	5,514	6,440	6,370	5,913	5,983	6,909	6,664	5,698	5,144	5,135	5,165
Non-Residents	33,000	32,868	33,548	31,599	32,122	33,746	32,649	35,381	34,314	35,604	35,191	36,892	37,760
(2) 2.1 Corporate	20,824	20,251	19,760	17,409	19,374	19,200	17,948	19,607	18,844	18,999	18,538	19,615	20,722
2.2 Non Banking Financial Institutions	3,319	3,712	5,081	5,170	3,719	4,721	4,400	4,709	3,777	5,188	4,705	4,790	4,896
2.3 Individuals	7,826	7,428	7,773	8,048	8,245	8,532	8,673	9,268	10,125	9,998	10,306	10,316	10,120
2.4 Government and Non Commercial Entities	1,031	1,477	934	972	784	1,293	1,628	1,797	1,568	1,419	1,642	2,171	2,022
Total Deposits	197,049	212,222	230,986	225,270	222,815	229,540	233,920	245,544	250,165	250,823	251,125	254,481	267,305

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

* Preliminary

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

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022 *
Residents	1,163,244	1,274,465	1,301,830	1,293,982	1,297,209	1,313,072	1,377,356	1,385,874	1,427,156	1,550,846	1,548,524	1,590,389	1,579,560
(1) 1.1 Corporate	480,345	501,144	511,722	514,853	524,418	535,548	566,082	580,605	617,996	623,761	631,329	641,111	669,482
1.2 Individuals	278,563	306,542	336,455	343,870	347,688	346,071	358,259	360,374	365,604	372,628	377,124	387,550	392,278
1.3 Government	226,574	236,073	218,158	207,739	212,801	232,426	226,476	226,579	242,031	322,075	343,299	341,139	306,922
1.4 GREs	153,592	198,458	205,713	199,479	179,466	171,500	195,641	183,696	159,129	188,299	164,672	187,748	170,506
1.5 Non Banking Financial Institutions	24,170	32,248	29,782	28,041	32,836	27,527	30,898	34,620	42,396	44,083	32,100	32,841	40,372
Non-Residents	190,860	193,705	172,344	165,575	183,283	200,565	196,400	193,267	234,006	217,180	227,685	213,584	202,689
(2) 2.1 Corporate	85,871	84,083	68,546	66,032	76,719	79,313	78,278	89,166	134,410	116,137	128,774	112,312	99,243
2.2 Non Banking Financial Institutions	55,847	64,239	61,502	55,468	45,953	62,788	59,395	48,444	42,447	36,619	39,017	38,279	39,190
2.3 Individuals	22,259	21,274	21,243	21,430	21,488	22,326	22,976	24,403	26,183	27,483	28,421	29,524	29,841
2.4 Government and Non Commercial Entities	26,883	24,109	21,053	22,645	39,123	36,138	35,751	31,254	30,966	36,941	31,473	33,469	34,415
Total Deposits	1,354,104	1,468,170	1,474,174	1,459,557	1,480,492	1,513,637	1,573,756	1,579,141	1,661,162	1,768,026	1,776,209	1,803,973	1,782,249

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

* Preliminary

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

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022 *
Residents	378,993	374,347	380,272	383,772	385,735	386,098	388,177	405,561	416,293	407,502	417,873	425,371	429,545
(1) 1.1 Corporate	110,532	105,879	94,485	96,403	99,222	102,981	105,340	117,361	117,984	114,382	118,599	122,038	120,005
1.2 Individuals	139,845	144,324	157,446	161,729	162,177	161,572	161,658	161,427	163,779	163,953	163,582	165,637	167,186
1.3 Government	63,747	65,236	69,112	69,578	68,833	64,616	61,680	64,811	75,226	79,761	85,371	90,053	89,849
1.4 GREs	53,553	46,871	49,092	46,672	47,705	48,712	52,267	55,640	53,464	43,995	44,816	42,379	46,348
1.5 Non Banking Financial Institutions	11,316	12,037	10,137	9,390	7,798	8,217	7,232	6,322	5,840	5,411	5,505	5,264	6,157
Non-Residents	22,553	27,667	30,099	37,939	42,428	42,591	34,594	21,535	14,378	11,434	10,628	9,953	10,328
(2) 2.1 Corporate	6,018	3,881	3,704	3,501	3,611	3,619	3,892	3,174	3,892	3,607	3,945	3,891	4,347
2.2 Non Banking Financial Institutions	12,790	19,787	22,919	30,872	35,548	34,818	26,625	15,198	7,050	3,969	2,762	2,286	1,983
2.3 Individuals	3,673	3,593	3,361	3,451	3,150	3,339	3,285	2,974	3,189	3,594	3,587	3,586	3,630
2.4 Government and Non Commercial Entities	72	406	115	115	119	815	792	189	247	264	334	190	368
Total Deposits	401,546	402,014	410,371	421,711	428,163	428,689	422,771	427,096	430,671	418,936	428,501	435,324	439,873

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	Jun 2020	Sep 2020	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Dec 2022 *
0 to AED 250,000	142,187	146,289	145,474	143,009	142,345	142,738	144,079	142,805	144,478	146,918	148,474	154,419	160,867
AED 250,001 to AED 500,000	67,491	70,645	71,217	71,990	73,158	73,715	88,903	88,971	87,428	90,639	83,337	87,443	84,258
AED 500,001 to AED 1,000,000	82,080	86,360	88,882	89,937	91,536	93,858	94,408	94,806	95,617	97,519	110,318	103,139	108,517
AED 1,000,001 to AED 5,000,000	206,901	220,400	230,564	232,903	238,289	243,173	242,975	245,791	250,630	258,401	251,778	272,017	288,729
AED 5 Million to AED 20 Million	204,714	217,603	219,747	224,192	229,206	230,652	237,208	238,603	242,462	248,581	250,794	246,014	269,238
Above AED 20 Million	1,052,277	1,128,887	1,110,248	1,145,121	1,110,011	1,097,131	1,101,082	1,131,350	1,175,912	1,164,179	1,247,132	1,323,931	1,310,513
Total Deposits	1,755,650	1,870,184	1,866,132	1,907,152	1,884,545	1,881,267	1,908,655	1,942,326	1,996,527	2,006,237	2,091,833	2,186,963	2,222,122

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

* Preliminary

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

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022 *
Demand	577,601	599,666	696,884	750,294	767,482	799,083	848,040	890,018	909,976	923,963	918,974	903,359	907,347
Local Currency	421,465	442,461	513,144	551,355	568,920	580,258	614,109	632,515	634,318	639,938	638,266	634,083	646,419
Foreign Currencies	156,136	157,205	183,740	198,939	198,562	218,825	233,931	257,503	275,658	284,025	280,708	269,276	260,928
Savings	152,037	172,214	215,208	226,371	232,970	234,843	241,819	251,333	253,834	244,332	246,477	246,613	245,867
Local Currency	128,160	143,957	180,484	188,094	193,978	195,395	200,488	207,213	206,549	196,460	197,435	196,591	194,610
Foreign Currencies	23,877	28,257	34,724	38,277	38,992	39,448	41,331	44,120	47,285	47,872	49,042	50,022	51,257
Time	683,671	738,554	616,591	555,370	546,428	524,234	533,565	509,541	551,054	563,875	559,017	599,815	613,016
Local Currency	425,384	457,614	389,317	358,184	344,737	332,424	342,447	336,981	353,048	335,481	342,192	358,901	363,057
Foreign Currencies	258,287	280,940	227,274	197,186	201,691	191,810	191,118	172,560	198,006	228,394	216,825	240,914	249,959
Total Deposits **	1,413,309	1,510,434	1,528,683	1,532,035	1,546,880	1,558,160	1,623,424	1,650,892	1,714,864	1,732,170	1,724,468	1,749,787	1,766,230
Total Local Currency	975,009	1,044,032	1,082,945	1,097,633	1,107,635	1,108,077	1,157,044	1,176,709	1,193,915	1,171,879	1,177,893	1,189,575	1,204,086
Total Foreign Currencies	438,300	466,402	445,738	434,402	439,245	450,083	466,380	474,183	520,949	560,291	546,575	560,212	562,144
Commercial Prepayments	21,368	18,879	17,284	16,309	16,807	17,048	17,122	17,237	18,237	18,121	18,712	18,758	19,066

¹ Excluding Inter-Bank Deposits

* Preliminary

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

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

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022 *
Demand	475,681	491,970	561,771	614,581	630,236	654,634	702,302	736,130	750,381	764,776	762,238	744,720	742,832
Local Currency	358,813	376,056	430,610	468,511	484,101	492,743	525,103	540,536	539,920	545,990	543,860	538,785	551,369
Foreign Currencies	116,868	115,914	131,161	146,070	146,135	161,891	177,199	195,594	210,461	218,786	218,378	205,935	191,463
Savings	135,678	153,679	189,229	199,236	204,930	206,277	212,095	220,174	221,834	212,719	215,790	216,057	215,328
Local Currency	118,918	133,906	165,239	172,385	177,962	179,182	184,383	190,412	189,612	180,023	181,634	180,959	179,178
Foreign Currencies	16,760	19,773	23,990	26,851	26,968	27,095	27,712	29,762	32,222	32,696	34,156	35,098	36,150
Time	611,520	659,066	551,770	498,024	493,563	473,233	482,364	454,644	498,748	509,589	500,841	539,896	547,234
Local Currency	381,882	413,824	355,065	327,296	315,526	303,631	313,381	308,416	324,160	307,366	312,632	327,164	329,285
Foreign Currencies	229,638	245,242	196,705	170,728	178,037	169,602	168,983	146,228	174,588	202,223	188,209	212,732	217,949
Total Deposits **	1,222,879	1,304,715	1,302,770	1,311,841	1,328,729	1,334,144	1,396,761	1,410,948	1,470,963	1,487,084	1,478,869	1,500,673	1,505,394
Total Local Currency	859,613	923,786	950,914	968,192	977,589	975,556	1,022,867	1,039,364	1,053,692	1,033,379	1,038,126	1,046,908	1,059,832
Total Foreign Currencies	363,266	380,929	351,856	343,649	351,140	358,588	373,894	371,584	417,271	453,705	440,743	453,765	445,562
Commercial Prepayments	16,955	14,842	13,714	12,918	13,485	13,610	13,548	13,793	14,809	14,509	15,158	15,211	15,377

¹ Excluding Inter-Bank Deposits

* Preliminary

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

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

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022 *
Demand	101,920	107,696	135,113	135,713	137,246	144,449	145,738	153,888	159,595	159,187	156,736	158,639	164,515
Local Currency	62,652	66,405	82,534	82,844	84,819	87,515	89,006	91,979	94,398	93,948	94,406	95,298	95,050
Foreign Currencies	39,268	41,291	52,579	52,869	52,427	56,934	56,732	61,909	65,197	65,239	62,330	63,341	69,465
Savings	16,359	18,535	25,979	27,135	28,040	28,566	29,724	31,159	32,000	31,613	30,687	30,556	30,539
Local Currency	9,242	10,051	15,245	15,709	16,016	16,213	16,105	16,801	16,937	16,437	15,801	15,632	15,432
Foreign Currencies	7,117	8,484	10,734	11,426	12,024	12,353	13,619	14,358	15,063	15,176	14,886	14,924	15,107
Time	72,151	79,488	64,821	57,346	52,865	51,001	51,201	54,897	52,306	54,286	58,176	59,919	65,782
Local Currency	43,502	43,790	34,252	30,888	29,211	28,793	29,066	28,565	28,888	28,115	29,560	31,737	33,772
Foreign Currencies	28,649	35,698	30,569	26,458	23,654	22,208	22,135	26,332	23,418	26,171	28,616	28,182	32,010
Total Deposits **	190,430	205,719	225,913	220,194	218,151	224,016	226,663	239,944	243,901	245,086	245,599	249,114	260,836
Total Local Currency	115,396	120,246	132,031	129,441	130,046	132,521	134,177	137,345	140,223	138,500	139,767	142,667	144,254
Total Foreign Currencies	75,034	85,473	93,882	90,753	88,105	91,495	92,486	102,599	103,678	106,586	105,832	106,447	116,582
Commercial Prepayments	4,413	4,037	3,570	3,391	3,322	3,438	3,574	3,444	3,428	3,612	3,554	3,547	3,689

¹ Excluding Inter-Bank Deposits

* Preliminary

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

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

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022 *
Demand	476,802	512,222	600,087	647,499	662,699	690,894	742,300	776,150	795,653	808,847	806,072	791,079	793,649
Local Currency	334,283	365,476	428,516	461,137	477,802	486,991	522,385	533,665	535,003	540,904	541,249	537,586	548,770
Foreign Currencies	142,519	146,746	171,571	186,362	184,897	203,903	219,915	242,485	260,650	267,943	264,823	253,493	244,879
Savings	76,661	84,245	111,824	118,979	123,189	124,776	127,395	131,717	136,653	134,935	133,438	132,225	131,954
Local Currency	57,629	63,385	85,338	89,135	92,085	92,807	93,150	95,741	97,338	94,965	92,717	90,699	89,441
Foreign Currencies	19,032	20,860	26,486	29,844	31,104	31,969	34,245	35,976	39,315	39,970	40,721	41,526	42,513
Time	532,399	590,973	496,631	440,550	433,195	410,421	418,082	395,732	434,727	453,856	445,662	484,794	494,576
Local Currency	308,761	344,740	284,997	259,987	246,633	232,563	238,212	233,280	249,578	240,840	244,372	257,873	259,497
Foreign Currencies	223,638	246,233	211,634	180,563	186,562	177,858	179,870	162,452	185,149	213,016	201,290	226,921	235,079
Total Deposits **	1,085,862	1,187,440	1,208,542	1,207,028	1,219,083	1,226,091	1,287,777	1,303,599	1,367,033	1,397,638	1,385,172	1,408,098	1,420,179
Total Local Currency	700,673	773,601	798,851	810,259	816,520	812,361	853,747	862,686	881,919	876,709	878,338	886,158	897,708
Total Foreign Currencies	385,189	413,839	409,691	396,769	402,563	413,730	434,030	440,913	485,114	520,929	506,834	521,940	522,471
Commercial Prepayments	17,464	15,137	14,082	13,460	14,139	14,598	14,521	14,679	15,871	15,789	16,035	16,149	16,227

¹ Excluding Inter-Bank Deposits

* Preliminary

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

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

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022 *
Demand	100,799	87,444	96,797	102,795	104,783	108,189	105,740	113,868	114,323	115,116	112,902	112,280	113,698
Local Currency	87,182	76,985	84,628	90,218	91,118	93,267	91,724	98,850	99,315	99,034	97,017	96,497	97,649
Foreign Currencies	13,617	10,459	12,169	12,577	13,665	14,922	14,016	15,018	15,008	16,082	15,885	15,783	16,049
Savings	75,376	87,969	103,384	107,392	109,781	110,067	114,424	119,616	117,181	109,397	113,039	114,388	113,913
Local Currency	70,531	80,572	95,146	98,959	101,893	102,588	107,338	111,472	109,211	101,495	104,718	105,892	105,169
Foreign Currencies	4,845	7,397	8,238	8,433	7,888	7,479	7,086	8,144	7,970	7,902	8,321	8,496	8,744
Time	151,272	147,581	119,960	114,820	113,233	113,813	115,483	113,809	116,327	110,019	113,355	115,021	118,440
Local Currency	116,623	112,874	104,320	98,197	98,104	99,861	104,235	103,701	103,470	94,641	97,820	101,028	103,560
Foreign Currencies	34,649	34,707	15,640	16,623	15,129	13,952	11,248	10,108	12,857	15,378	15,535	13,993	14,880
Total Deposits **	327,447	322,994	320,141	325,007	327,797	332,069	335,647	347,293	347,831	334,532	339,296	341,689	346,051
Total Local Currency	274,336	270,431	284,094	287,374	291,115	295,716	303,297	314,023	311,996	295,170	299,555	303,417	306,378
Total Foreign Currencies	53,111	52,563	36,047	37,633	36,682	36,353	32,350	33,270	35,835	39,362	39,741	38,272	39,673
Commercial Prepayments	3,904	3,742	3,202	2,849	2,668	2,450	2,601	2,558	2,366	2,332	2,677	2,609	2,839

¹ Excluding Inter-Bank Deposits

* Preliminary

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

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

(In Millions of AED)													
Period	Dec 2018	Dec 2019	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022 *
Maturity													
Upto 3 Months	560,943	624,099	458,803	412,599	438,261	442,043	453,936	426,258	497,074	476,564	446,197	490,412	472,546
Above 3 and Upto 6 Months	165,004	190,410	163,992	166,576	135,872	149,217	152,495	148,387	130,620	142,383	181,196	183,155	174,542
Above 6 and Upto 12 Months	179,971	176,235	176,416	157,491	187,793	173,956	165,463	147,463	174,822	268,103	270,431	273,485	280,784
Exceeding 12 Months	54,382	46,936	65,472	62,384	40,243	32,045	27,210	24,718	26,397	33,710	34,044	38,076	38,368
Total	960,300	1,037,680	864,683	799,050	802,169	797,261	799,104	746,826	828,913	920,760	931,868	985,128	966,240

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

* Preliminary

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

(In Millions of AED)													
Period	Dec 2018	Dec 2019	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022 *
Maturity													
Upto 3 Months	513,627	577,019	417,522	375,561	405,573	411,204	420,563	389,937	463,899	442,469	409,519	453,887	431,863
Above 3 and Upto 6 Months	151,278	172,218	150,405	156,880	126,342	138,262	144,128	138,727	120,512	132,897	171,342	172,897	164,879
Above 6 and Upto 12 Months	166,485	158,723	164,263	145,713	177,189	165,006	155,816	136,183	163,426	255,090	256,264	258,009	262,934
Exceeding 12 Months	51,724	44,137	63,131	59,557	36,243	27,738	22,657	22,264	23,991	31,199	31,534	35,516	35,718
Total	883,114	952,097	795,321	737,711	745,347	742,210	743,164	687,111	771,828	861,655	868,659	920,309	895,394

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

* Preliminary

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

(In Millions of AED)													
Period	Dec 2018	Dec 2019	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022 *
Maturity													
Upto 3 Months	47,316	47,080	41,281	37,038	32,688	30,839	33,373	36,321	33,175	34,095	36,678	36,525	40,683
Above 3 and Upto 6 Months	13,726	18,192	13,587	9,696	9,530	10,955	8,367	9,660	10,108	9,486	9,854	10,258	9,663
Above 6 and Upto 12 Months	13,486	17,512	12,153	11,778	10,604	8,950	9,647	11,280	11,396	13,013	14,167	15,476	17,850
Exceeding 12 Months	2,658	2,799	2,341	2,827	4,000	4,307	4,553	2,454	2,406	2,511	2,510	2,560	2,650
Total	77,186	85,583	69,362	61,339	56,822	55,051	55,940	59,715	57,085	59,105	63,209	64,819	70,846

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

* Preliminary

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

(In Millions of AED)													
Period	Dec 2018	Dec 2019	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022 *
Maturity													
Upto 3 Months	444,759	510,189	359,381	326,088	357,195	354,433	358,300	347,228	401,830	394,929	352,364	390,184	382,472
Above 3 and Upto 6 Months	122,347	144,374	126,101	121,254	93,232	97,930	118,030	96,402	94,783	109,868	141,589	144,992	133,616
Above 6 and Upto 12 Months	139,599	129,659	134,294	107,341	131,051	128,361	124,102	113,056	138,294	214,296	228,906	229,606	230,582
Exceeding 12 Months	47,257	42,829	58,134	54,534	33,871	25,677	21,182	19,476	22,873	30,207	30,825	34,565	34,361
Total	753,962	827,051	677,910	609,217	615,349	606,401	621,614	576,162	657,780	749,300	753,684	799,347	781,031

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

* Preliminary

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

(In Millions of AED)													
Period	Dec 2018	Dec 2019	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022 *
Maturity													
Upto 3 Months	116,184	113,910	99,422	86,511	81,066	87,610	95,636	79,030	95,244	81,635	93,833	100,228	90,074
Above 3 and Upto 6 Months	42,657	46,036	37,891	45,322	42,640	51,287	34,465	51,985	35,837	32,515	39,607	38,163	40,926
Above 6 and Upto 12 Months	40,372	46,576	42,122	50,150	56,742	45,595	41,361	34,407	36,528	53,807	41,525	43,879	50,202
Exceeding 12 Months	7,125	4,107	7,338	7,850	6,372	6,368	6,028	5,242	3,524	3,503	3,219	3,511	4,007
Total	206,338	210,629	186,773	189,833	186,820	190,860	177,490	170,664	171,133	171,460	178,184	185,781	185,209

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

* Preliminary

Table 46 : Currency Issued ¹

(In Millions of AED)													
Item	Dec 2018	Dec 2019	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022 *
Total Notes Issued (1) **	84,603	92,456	109,416	109,150	109,057	106,603	110,503	114,892	116,755	113,752	114,339	119,831	118,668
Total Coins Issued (2) ***	1,236	1,273	1,288	1,836	1,845	1,849	1,312	1,324	1,337	1,337	1,336	1,339	1,343
Total Currency Issued	85,839	93,729	110,704	110,986	110,902	108,452	111,815	116,216	118,092	115,089	115,675	121,170	120,011

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

* *Preliminary*

** *Excluding Mutilated Notes*

*** *Excluding Issued Gold Coins*

Table 47 : Cheques Cleared Statistics ¹

Item	Dec 2018	Dec 2019	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022 *
Cheques Cleared													
Number of Cheques	26,913,259	25,842,698	21,246,540	5,372,530	10,659,862	15,868,288	21,283,261	5,524,603	10,886,924	16,260,678	18,090,174	19,966,663	21,819,330
Amount (<i>In Millions of AED</i>)	1,305,828	1,224,482	990,317	257,807	536,059	811,388	1,096,076	290,741	607,127	913,780	1,017,637	1,123,484	1,225,172

¹ Cumulative data

* Preliminary

Table 48 : UAE Domestic Fund Transfer System Statistics ¹

Item	Dec 2018	Dec 2019	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022	Jun 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022 *
Customer to Customer Trfers													
Number of Transfers	43,217,030	47,012,218	50,815,931	14,299,838	29,219,613	44,239,247	60,572,382	17,228,871	35,252,920	54,063,774	60,771,047	67,688,674	74,540,998
Amount (<i>In Millions of AED</i>)	3,189,829	3,513,280	3,395,642	894,040	1,853,259	2,797,342	3,868,969	1,120,612	2,383,051	3,577,033	3,998,580	4,449,901	4,910,567
Bank to Bank Trfers													
Number of Transfers	452,755	477,221	458,646	131,531	266,049	396,995	537,239	145,495	302,509	464,789	521,620	578,505	633,663
Amount (<i>In Millions of AED</i>)	6,847,576	7,471,444	5,741,066	1,426,960	2,895,058	4,221,557	5,723,490	1,760,287	3,627,320	5,640,876	6,303,778	7,039,138	7,797,467
Total Domestic Fund Trfers													
Number of Transfers	43,669,785	47,489,439	51,274,577	14,431,369	29,485,662	44,636,242	61,109,621	17,374,366	35,555,429	54,528,563	61,292,667	68,267,179	75,174,661
Amount (<i>In Millions of AED</i>)	10,037,405	10,984,724	9,136,708	2,321,000	4,748,317	7,018,899	9,592,459	2,880,899	6,010,371	9,217,909	10,302,358	11,489,039	12,708,034

¹ Cumulative data

* Preliminary

Table 49 : Banks and Branches Network Statistics (Quarterly)

Item	Dec 2018		Dec 2019		Jun 2020		Sep 2020		Dec 2020		Mar 2021		Jun 2021		Sep 2021		Dec 2021		Mar 2022		Jun 2022		Sep 2022		Dec 2022 *	
	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches
National Banks	22	743	21	656	21	611	21	559	21	541	21	534	21	522	21	521	22	514	22	511	23	508	23	506	22	498
- Abu Dhabi	6	259	5	219	5	200	5	187	5	178	5	178	5	180	5	176	6	174	6	173	6	172	7	170	7	169
- Dubai	8	293	8	266	8	246	8	216	8	209	8	202	8	192	8	196	8	192	8	190	9	190	8	190	7	186
- Sharjah	4	103	4	92	4	86	4	81	4	79	4	79	4	75	4	77	4	76	4	76	4	76	4	76	4	75
- RAK	1	33	1	28	1	27	1	26	1	27	1	27	1	27	1	26	1	26	1	26	1	25	1	25	1	23
- Ajman	1	20	1	18	1	18	1	17	1	17	1	17	1	17	1	16	1	16	1	16	1	16	1	16	1	16
- UAQ	1	9	1	8	1	8	1	8	1	7	1	7	1	7	1	7	1	7	1	7	1	6	1	6	1	6
- Fujairah	1	26	1	25	1	26	1	24	1	24	1	24	1	24	1	23	1	23	1	23	1	23	1	23	1	23
Foreign Banks **	27	80	27	79	27	78	27	78	27	73	27	73	27	74	27	74	27	74	27	74	27	74	27	74	28	73
- Abu Dhabi	8	28	8	29	8	29	8	29	8	29	8	29	8	28	8	28	8	28	8	28	8	28	8	28	9	27
- Dubai	19	28	19	27	19	26	19	26	19	23	19	23	19	25	19	25	19	25	19	25	19	25	19	25	19	25
- Sharjah	-	14	-	14	-	14	-	14	-	13	-	13	-	13	-	13	-	13	-	13	-	13	-	13	-	13
- RAK	-	6	-	6	-	6	-	6	-	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	-	11	-	11	-	10	-	10	-	10	-	10	-	10	-	10	-	10	-	10	-	11	-
- Abu Dhabi	7	-	7	-	7	-	7	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-
- Dubai	4	-	4	-	4	-	4	-	4	-	4	-	4	-	4	-	4	-	4	-	4	-	4	-	5	-
- Sharjah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- RAK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Ajman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- UAQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Fujairah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	60	823	59	735	59	689	59	637	58	614	58	607	58	596	58	595	59	588	59	585	60	582	60	580	61	571
Total Excluding Wholesale Banks	49	823	48	735	48	689	48	637	48	614	48	607	48	596	48	595	49	588	49	585	50	582	50	580	50	571

* Preliminary

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