



United Arab Emirates

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

النشرة الاحصائية الشهرية  
- البيانات المصرفية والنقدية -  
أكتوبر 2025

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

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**Note:**

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

**Abbreviations & Notations :**

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

**Definitions :**

**Government**

Of the Seven Emirates.

**Monetary Base**

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

**Gross International Reserves**

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

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

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

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

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

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

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

**Certificates of Deposits / Monetary Bills**

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

Table 1 : Selected Monetary and Banking Indicators

(In Millions of AED)													
Indicator	Dec 2021	Dec 2022	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Aug 2025	Sep 2025	Oct 2025 *
<b>Central Bank of the UAE</b>													
Total Assets/Liabilities	521,538	552,555	639,574	720,801	771,229	806,395	854,484	895,795	970,260	1,004,422	1,007,337	1,011,765	1,026,156
Gross International Reserves **	481,528	508,402	598,348	695,887	746,218	785,003	833,319	874,736	949,639	984,436	987,796	992,041	1,006,498
<b>Money Supply Indicators</b>													
Money Supply M <sub>1</sub>	701,853	737,562	795,469	829,259	877,989	884,081	896,320	946,334	986,211	1,026,126	1,028,654	1,032,774	1,065,891
Money Supply M <sub>2</sub>	1,563,025	1,703,625	1,908,088	2,022,886	2,134,493	2,169,342	2,249,664	2,315,218	2,437,746	2,531,165	2,562,873	2,589,348	2,628,906
Money Supply M <sub>3</sub>	1,856,910	2,107,229	2,351,311	2,444,495	2,583,376	2,631,915	2,719,864	2,776,599	2,893,732	2,997,548	3,079,484	3,123,306	3,167,337
<b>Banks</b>													
<b>Total Assets</b>	<b>3,321,488</b>	<b>3,667,611</b>	<b>3,951,887</b>	<b>4,071,099</b>	<b>4,254,514</b>	<b>4,310,154</b>	<b>4,401,679</b>	<b>4,559,128</b>	<b>4,719,394</b>	<b>4,973,331</b>	<b>5,087,006</b>	<b>5,199,806</b>	<b>5,208,822</b>
<b>Foreign Assets (Net)</b>	<b>154,708</b>	<b>384,084</b>	<b>455,087</b>	<b>472,198</b>	<b>504,884</b>	<b>468,136</b>	<b>506,227</b>	<b>601,300</b>	<b>612,069</b>	<b>663,315</b>	<b>702,175</b>	<b>702,577</b>	<b>723,009</b>
<b>Foreign Assets</b>	<b>933,169</b>	<b>1,191,027</b>	<b>1,270,026</b>	<b>1,313,494</b>	<b>1,382,299</b>	<b>1,362,839</b>	<b>1,384,716</b>	<b>1,572,179</b>	<b>1,650,274</b>	<b>1,828,474</b>	<b>1,881,331</b>	<b>1,971,019</b>	<b>1,963,342</b>
Foreign Assets to Total Assets (%)	28.1%	32.5%	32.1%	32.3%	32.5%	31.6%	31.5%	34.5%	35.0%	36.8%	37.0%	37.9%	37.7%
<b>Foreign Liabilities</b>	<b>778,461</b>	<b>806,943</b>	<b>814,939</b>	<b>841,296</b>	<b>877,415</b>	<b>894,703</b>	<b>878,489</b>	<b>970,879</b>	<b>1,038,205</b>	<b>1,165,159</b>	<b>1,179,156</b>	<b>1,268,442</b>	<b>1,240,332</b>
Foreign Liabilities to Total Liabilities (%)	23.4%	22.0%	20.6%	20.7%	20.6%	20.8%	20.0%	21.3%	22.0%	23.4%	23.2%	24.4%	23.8%
<b>Deposits <sup>1</sup></b>	<b>1,996,527</b>	<b>2,222,226</b>	<b>2,420,871</b>	<b>2,521,902</b>	<b>2,657,279</b>	<b>2,692,570</b>	<b>2,761,410</b>	<b>2,847,030</b>	<b>2,936,322</b>	<b>3,045,846</b>	<b>3,128,452</b>	<b>3,185,956</b>	<b>3,203,619</b>
Residents	1,765,533	2,009,696	2,230,771	2,319,855	2,436,348	2,470,748	2,547,941	2,601,347	2,687,702	2,788,608	2,871,188	2,891,330	2,931,619
of which: Corporate	671,422	790,086	896,382	976,967	1,020,461	1,046,617	1,080,537	1,118,432	1,182,857	1,256,117	1,266,906	1,279,407	1,326,429
Non-Residents	230,994	212,530	190,100	202,047	220,931	221,822	213,469	245,683	248,620	257,238	257,264	294,627	272,000
of which: Corporate	82,170	103,101	105,083	110,387	117,576	112,306	107,308	124,863	123,709	138,193	113,958	116,273	118,920
<b>Bank Credit (Domestic)</b>	<b>1,618,957</b>	<b>1,650,937</b>	<b>1,740,086</b>	<b>1,737,691</b>	<b>1,776,591</b>	<b>1,816,380</b>	<b>1,859,739</b>	<b>1,842,999</b>	<b>1,868,846</b>	<b>1,910,718</b>	<b>1,968,105</b>	<b>2,011,924</b>	<b>2,028,615</b>
of which: Credit to Private Sector ***	1,137,528	1,185,901	1,247,159	1,260,910	1,290,720	1,323,409	1,362,337	1,357,706	1,393,553	1,440,882	1,466,075	1,489,005	1,496,743
<b>Total Number of National Banks and Branches</b>													
Head Offices (Including specialized banks but excluding investment banks)	22	22	22	22	23	23	23	23	23	23	23	23	23
Branches	513	498	492	489	484	482	481	483	479	453	438	438	436
Pay Offices	20	21	21	21	21	21	21	21	21	21	21	21	21
Electronic Banking Service Units	41	45	47	46	46	46	46	46	46	45	45	45	45
<b>Total Number of Foreign Banks and Branches</b>													
Head Offices	37	39	39	39	38	38	38	38	38	38	38	38	38
of which: Full Fledged Commercial Banks	27	28	28	28	27	27	27	27	27	27	27	27	27
of which: Licensed Wholesale Banks	10	11	11	11	11	11	11	11	11	11	11	11	11
Branches	74	73	72	72	72	72	73	73	73	73	72	72	72
Pay Offices	1	1	1	1	1	1	1	1	1	1	1	1	3
Electronic Banking Service Units	21	21	21	21	21	21	21	22	22	22	24	24	21
<b>Number of Employees in Banks (UAE) <sup>2</sup></b>	<b>33,491</b>	<b>35,830</b>	<b>37,394</b>	<b>38,168</b>	<b>37,494</b>	<b>37,811</b>	<b>38,572</b>	<b>39,046</b>	<b>38,476</b>	<b>38,409</b>	<b>38,409</b>	<b>38,204</b>	<b>38,310</b>
Employed with National Banks <sup>2</sup>	26,763	28,737	30,156	30,858	31,329	31,628	32,276	32,590	32,006	31,924	31,924	31,603	31,709
Employed with Foreign Banks <sup>2</sup>	6,728	7,093	7,238	7,310	6,165	6,183	6,296	6,456	6,470	6,485	6,485	6,601	6,601

\* Preliminary

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

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

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

Table 2 : Monetary Survey

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Aug 2025</b>	<b>Sep 2025</b>	<b>Oct 2025 *</b>
<b>Net International Reserves</b>	<b>620,848</b>	<b>860,973</b>	<b>1,038,059</b>	<b>1,145,619</b>	<b>1,235,567</b>	<b>1,237,905</b>	<b>1,317,294</b>	<b>1,449,987</b>	<b>1,532,956</b>	<b>1,620,174</b>	<b>1,664,814</b>	<b>1,669,565</b>	<b>1,702,289</b>
<b>Central Bank (Net)</b>	<b>466,140</b>	<b>476,889</b>	<b>582,972</b>	<b>673,421</b>	<b>730,683</b>	<b>769,769</b>	<b>811,067</b>	<b>848,687</b>	<b>920,887</b>	<b>956,859</b>	<b>962,639</b>	<b>966,988</b>	<b>979,280</b>
Gross International Reserves	481,528	508,402	598,348	695,887	746,218	785,003	833,319	874,736	949,639	984,436	987,796	992,041	1,006,498
Foreign Liabilities	15,388	31,513	15,376	22,466	15,535	15,234	22,252	26,049	28,752	27,577	25,157	25,053	27,218
<b>Banks (Net)</b>	<b>154,708</b>	<b>384,084</b>	<b>455,087</b>	<b>472,198</b>	<b>504,884</b>	<b>468,136</b>	<b>506,227</b>	<b>601,300</b>	<b>612,069</b>	<b>663,315</b>	<b>702,175</b>	<b>702,577</b>	<b>723,009</b>
Foreign Assets	933,169	1,191,027	1,270,026	1,313,494	1,382,299	1,362,839	1,384,716	1,572,179	1,650,274	1,828,474	1,881,331	1,971,019	1,963,342
Foreign Liabilities	778,461	806,943	814,939	841,296	877,415	894,703	878,489	970,879	1,038,205	1,165,159	1,179,156	1,268,442	1,240,332
<b>Net Domestic Assets</b>	<b>942,177</b>	<b>842,652</b>	<b>870,029</b>	<b>877,267</b>	<b>898,926</b>	<b>931,436</b>	<b>932,370</b>	<b>865,232</b>	<b>904,790</b>	<b>910,991</b>	<b>898,060</b>	<b>919,782</b>	<b>926,617</b>
Claims on Private Sector	1,145,805	1,193,635	1,259,192	1,268,361	1,301,900	1,336,057	1,375,075	1,373,537	1,409,448	1,457,601	1,481,809	1,503,940	1,513,280
Net Claims on Government	76,994	-53,219	-87,383	-104,582	-122,753	-131,801	-132,968	-119,375	-115,510	-131,855	-149,313	-160,526	-162,247
Claims on Government	371,314	351,101	356,348	317,569	326,651	331,245	337,665	342,548	340,996	336,044	367,741	373,914	376,721
Liabilities to Government	294,320	404,320	443,731	422,151	449,404	463,046	470,633	461,923	456,506	467,899	517,054	534,440	538,968
Claims on Official Entities	277,914	287,040	316,554	330,693	333,684	339,181	344,945	332,708	327,042	324,146	326,549	345,450	356,597
Claims on Nonbank Financial Institutions	26,608	25,674	20,968	30,370	28,002	26,470	26,499	26,030	26,496	26,327	28,015	29,666	29,945
Capital and Reserves	-428,611	-439,476	-475,256	-514,735	-502,771	-521,765	-553,786	-571,073	-566,572	-590,928	-609,300	-620,331	-631,820
Other Items (net)	-156,534	-171,002	-164,046	-132,840	-139,136	-116,705	-127,396	-176,596	-176,113	-174,300	-179,700	-178,415	-179,138
<b>Money Supply M<sub>1</sub></b>	<b>701,853</b>	<b>737,562</b>	<b>795,469</b>	<b>829,259</b>	<b>877,989</b>	<b>884,081</b>	<b>896,320</b>	<b>946,334</b>	<b>986,211</b>	<b>1,026,126</b>	<b>1,028,654</b>	<b>1,032,774</b>	<b>1,065,891</b>
Currency in Circulation Outside Banks	94,082	101,936	109,589	116,979	127,124	127,080	128,420	133,154	147,120	147,846	144,252	145,763	145,802
Monetary Deposits	607,771	635,626	685,880	712,280	750,865	757,001	767,900	813,180	839,092	878,280	884,403	887,010	920,089
<b>Money Supply M<sub>2</sub></b>	<b>1,563,025</b>	<b>1,703,625</b>	<b>1,908,088</b>	<b>2,022,886</b>	<b>2,134,493</b>	<b>2,169,342</b>	<b>2,249,664</b>	<b>2,315,218</b>	<b>2,437,746</b>	<b>2,531,165</b>	<b>2,562,873</b>	<b>2,589,348</b>	<b>2,628,906</b>
<b>Quasi - Money</b>	<b>861,172</b>	<b>966,063</b>	<b>1,112,619</b>	<b>1,193,627</b>	<b>1,256,504</b>	<b>1,285,261</b>	<b>1,353,344</b>	<b>1,368,884</b>	<b>1,451,535</b>	<b>1,505,039</b>	<b>1,534,219</b>	<b>1,556,574</b>	<b>1,563,015</b>
Foreign Currency Deposits	340,387	429,590	495,889	529,593	557,851	555,230	578,338	577,458	582,444	595,003	585,046	597,335	589,065
Dirham Deposits	520,785	536,473	616,730	664,034	698,653	730,031	775,006	791,426	869,091	910,036	949,173	959,239	973,949
<b>Money Supply M<sub>3</sub></b>	<b>1,856,910</b>	<b>2,107,229</b>	<b>2,351,311</b>	<b>2,444,495</b>	<b>2,583,376</b>	<b>2,631,915</b>	<b>2,719,864</b>	<b>2,776,599</b>	<b>2,893,732</b>	<b>2,997,548</b>	<b>3,079,484</b>	<b>3,123,306</b>	<b>3,167,337</b>
<b>Government Deposits</b>	<b>293,885</b>	<b>403,604</b>	<b>443,223</b>	<b>421,609</b>	<b>448,883</b>	<b>462,574</b>	<b>470,200</b>	<b>461,381</b>	<b>455,986</b>	<b>466,383</b>	<b>516,611</b>	<b>533,958</b>	<b>538,431</b>

\* Preliminary

## Monetary Aggregates

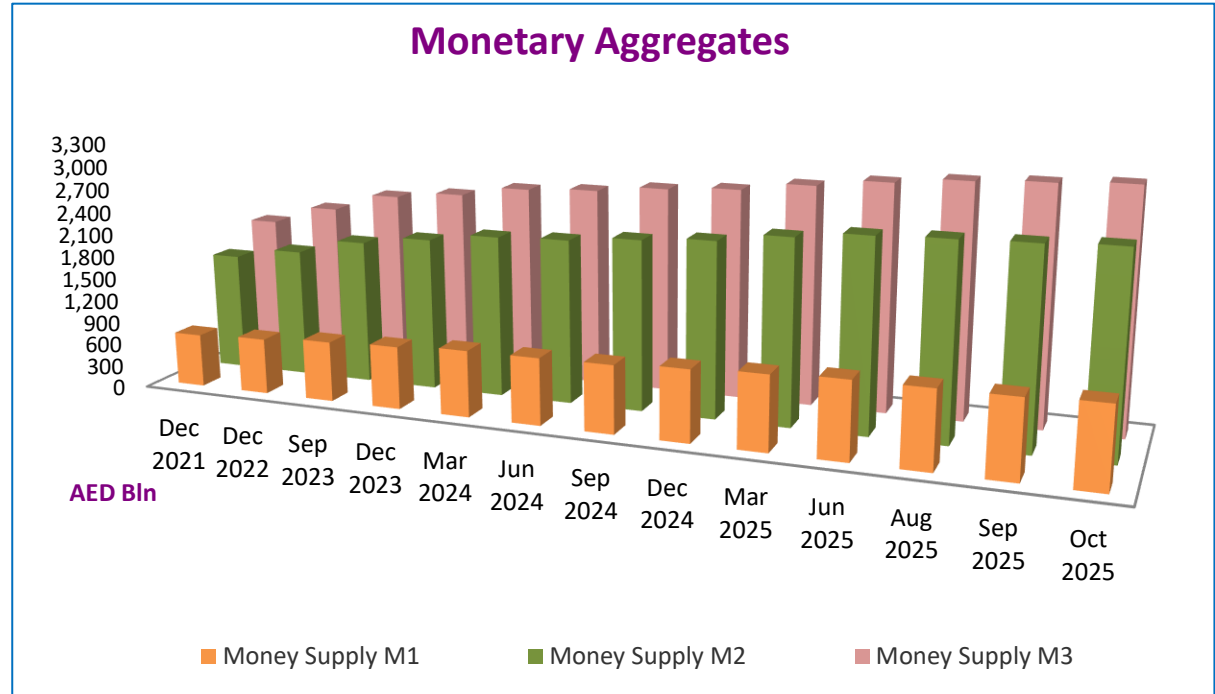
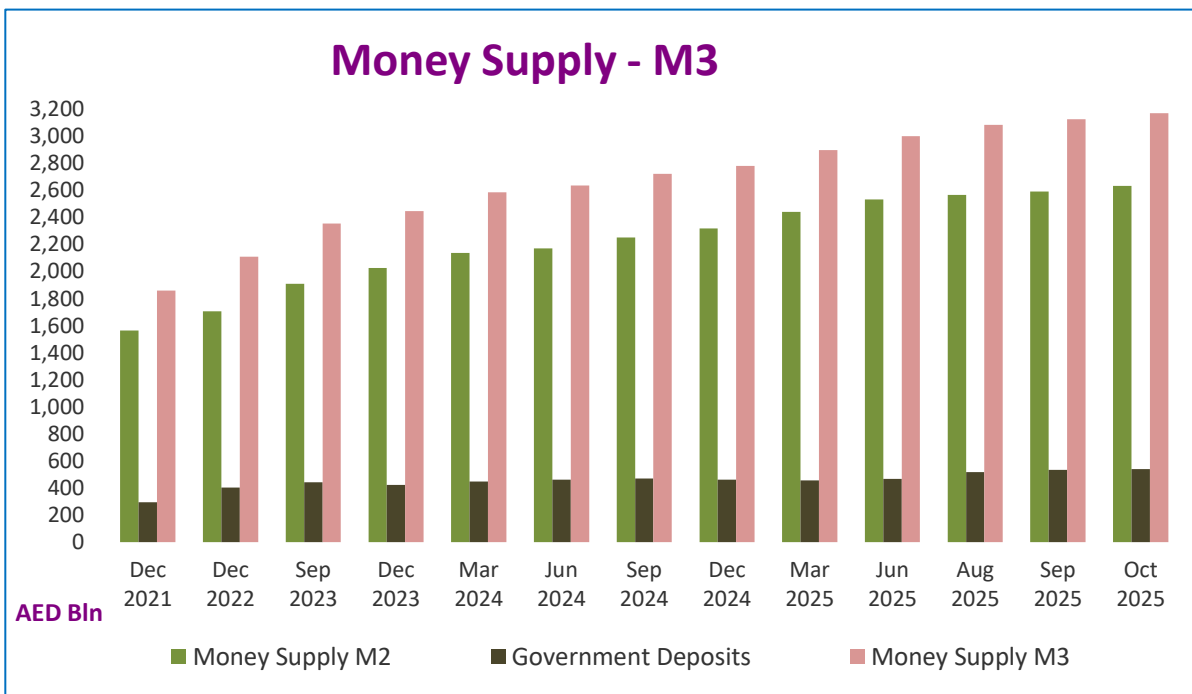
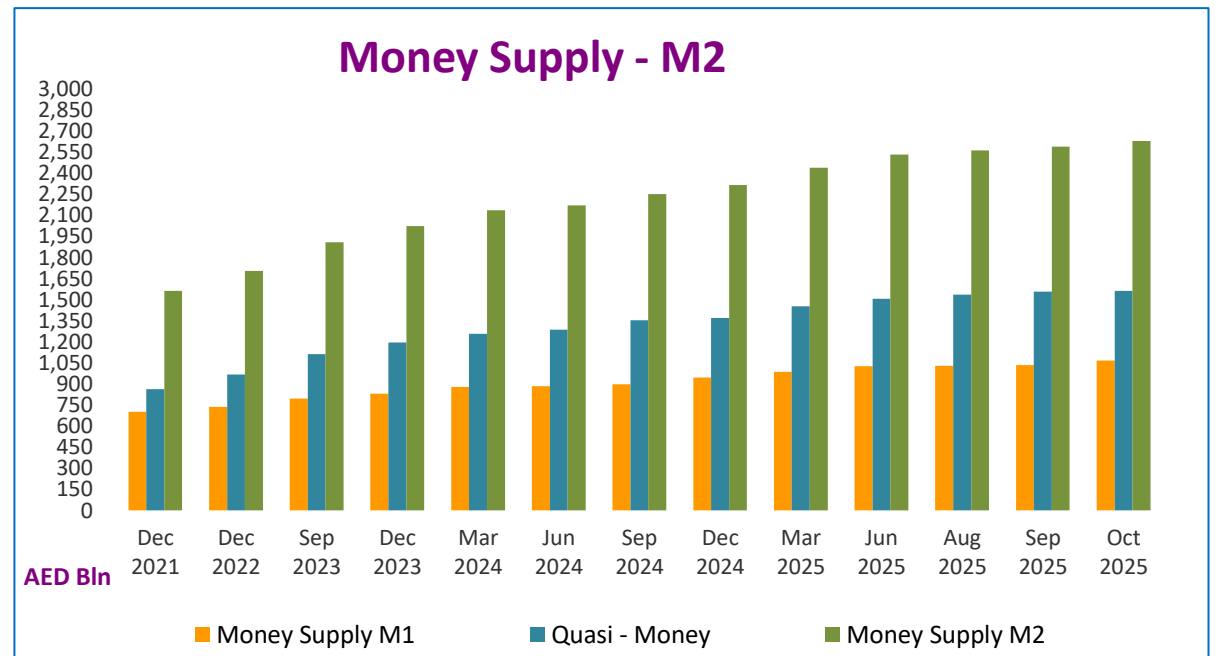
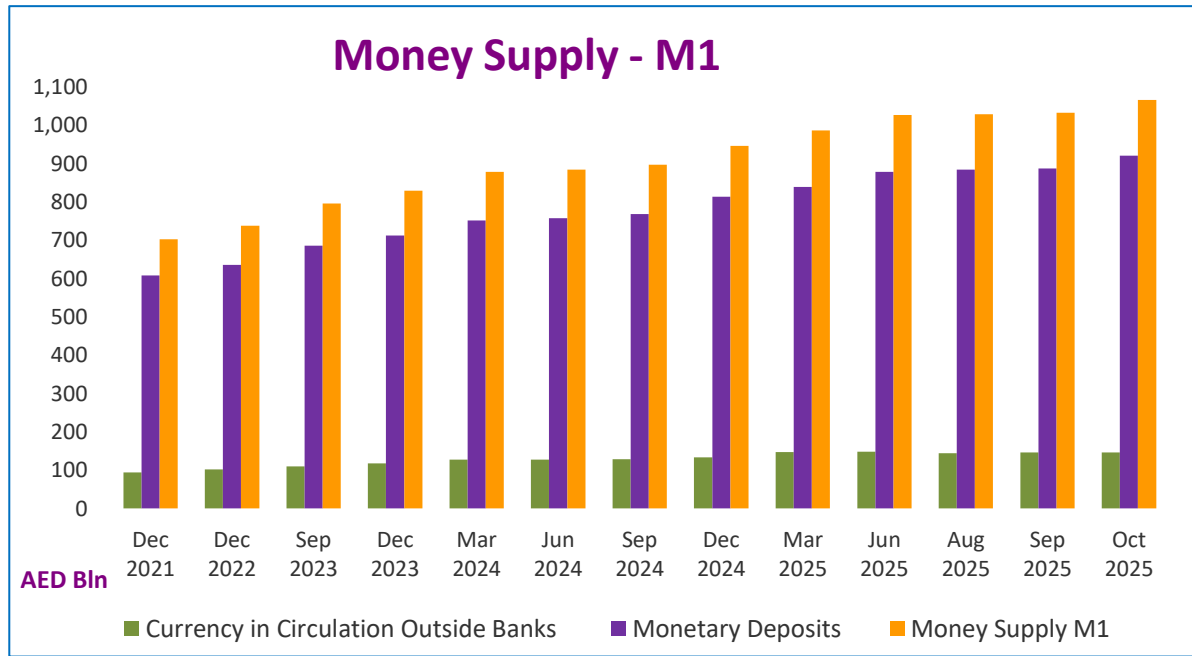


Table 3 : Monthly Changes in Factors Affecting Money Supply <sup>1</sup>

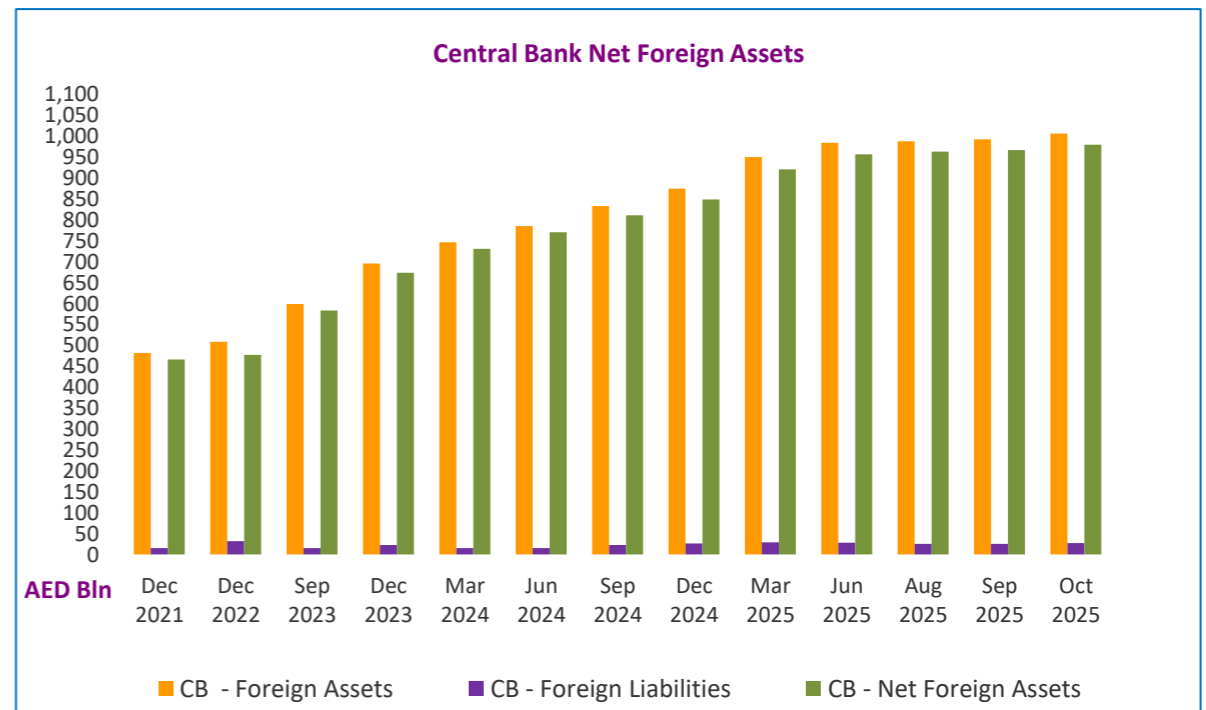
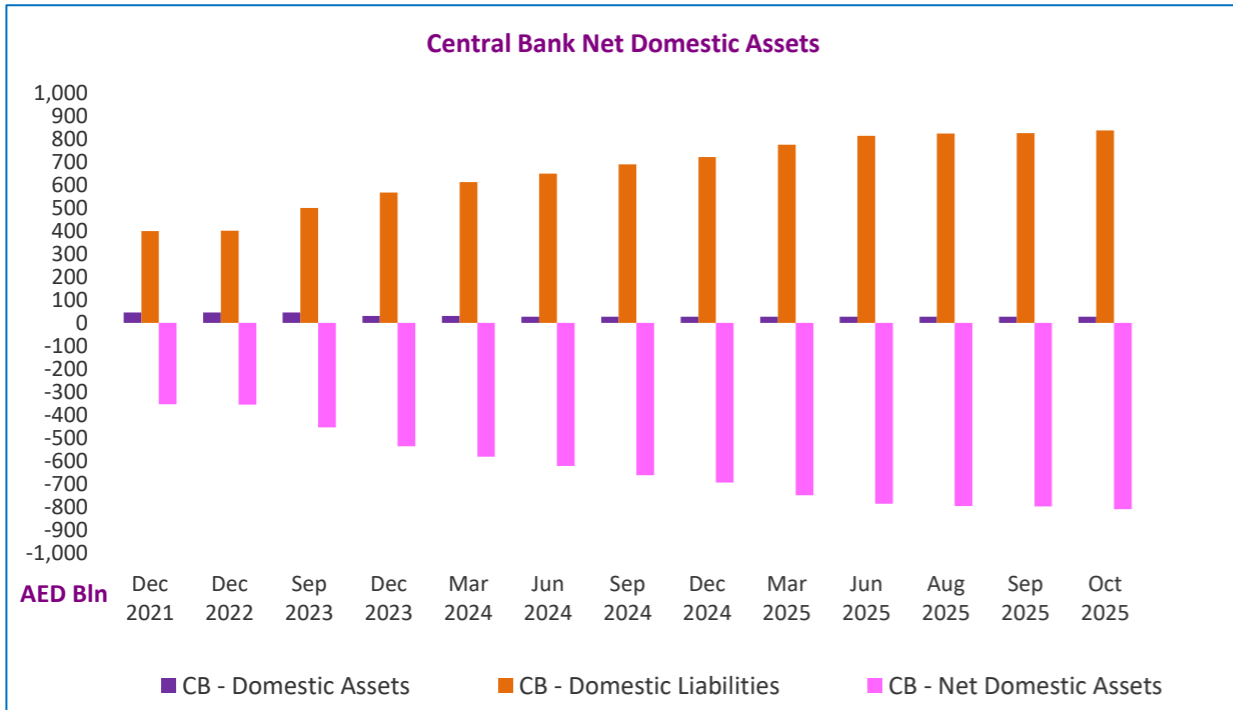
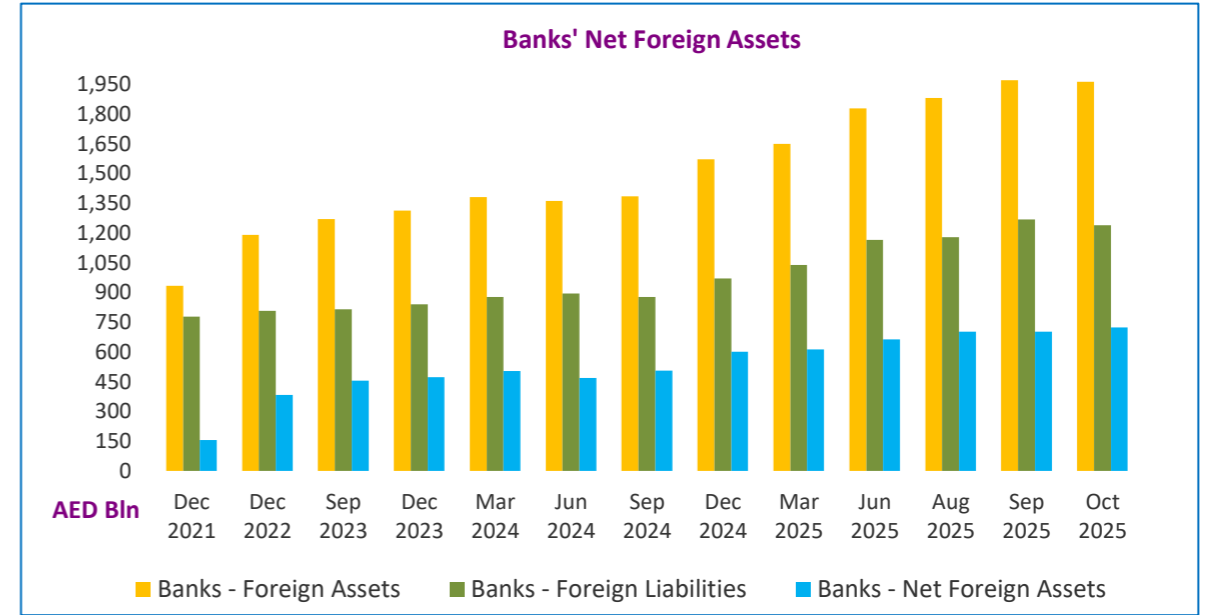
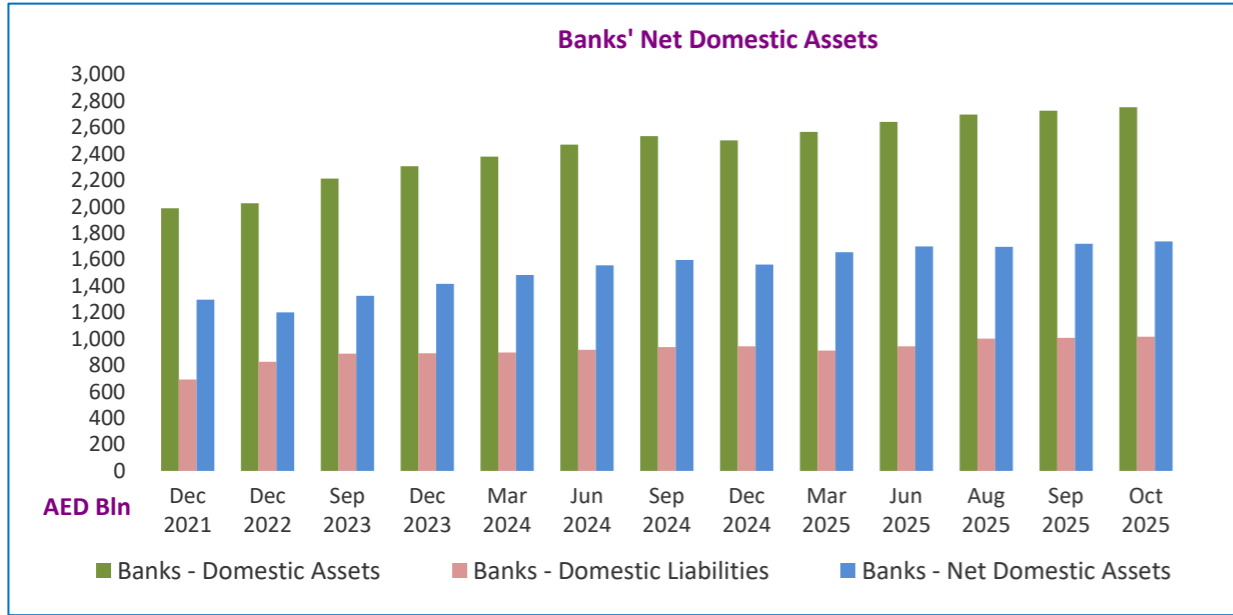
<b>(In Millions of AED)</b>												
<b>Item</b>	<b>Dec 2022</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Aug 2025</b>	<b>Sep 2025</b>	<b>Oct 2025 *</b>
<b>Net International Reserves</b>	<b>240,125</b>	<b>177,086</b>	<b>107,560</b>	<b>89,948</b>	<b>2,338</b>	<b>79,389</b>	<b>132,692</b>	<b>82,969</b>	<b>87,218</b>	<b>44,640</b>	<b>4,751</b>	<b>32,724</b>
<b>Central Bank (Net)</b>	<b>10,749</b>	<b>106,083</b>	<b>90,449</b>	<b>57,262</b>	<b>39,086</b>	<b>41,298</b>	<b>37,620</b>	<b>72,200</b>	<b>35,972</b>	<b>5,780</b>	<b>4,349</b>	<b>12,292</b>
Gross International Reserves	26,874	89,946	97,539	50,331	38,785	48,316	41,417	74,903	34,797	3,360	4,245	14,457
Foreign Liabilities	16,125	-16,137	7,090	-6,931	-301	7,018	3,797	2,703	-1,175	-2,420	-104	2,165
<b>Banks (Net)</b>	<b>229,376</b>	<b>71,003</b>	<b>17,111</b>	<b>32,686</b>	<b>-36,748</b>	<b>38,091</b>	<b>95,072</b>	<b>10,769</b>	<b>51,246</b>	<b>38,860</b>	<b>403</b>	<b>20,432</b>
Foreign Assets	257,858	78,999	43,468	68,805	-19,460	21,877	187,463	78,095	178,200	52,857	89,688	-7,678
Foreign Liabilities	28,482	7,996	26,357	36,119	17,288	-16,214	92,390	67,326	126,954	13,997	89,286	-28,110
<b>Net Domestic Assets</b>	<b>-99,525</b>	<b>27,377</b>	<b>7,238</b>	<b>21,659</b>	<b>32,510</b>	<b>934</b>	<b>-67,138</b>	<b>39,559</b>	<b>6,201</b>	<b>-12,932</b>	<b>21,723</b>	<b>6,834</b>
Claims on Private Sector	47,830	65,557	9,170	33,538	34,157	39,018	-1,538	35,911	48,153	24,208	22,130	9,341
<b>Net Claims on Government</b>	<b>-130,213</b>	<b>-34,164</b>	<b>-17,199</b>	<b>-18,171</b>	<b>-9,048</b>	<b>-1,166</b>	<b>13,592</b>	<b>3,865</b>	<b>-16,345</b>	<b>-17,458</b>	<b>-11,214</b>	<b>-1,721</b>
Claims on Government	-20,213	5,247	-38,779	9,082	4,595	6,420	4,883	-1,552	-4,952	31,697	6,173	2,807
Laibilities to Government	110,000	39,411	-21,580	27,253	13,642	7,587	-8,710	-5,417	11,393	49,155	17,387	4,528
Claims on Official Entities	9,126	29,514	14,138	2,992	5,497	5,763	-12,236	-5,667	-2,896	2,403	18,901	11,147
Claims on Nonbank Financial Institutions	-935	-4,705	9,402	-2,368	-1,533	30	-469	465	-169	1,688	1,651	279
Capital and Reserves **	-10,865	-35,780	-39,479	11,964	-18,994	-32,021	-17,287	4,501	-24,356	-18,373	-11,030	-11,489
Other Items (net) **	-14,468	6,956	31,206	-6,296	22,431	-10,691	-49,200	483	1,813	-5,400	1,285	-723
<b>Money Supply M<sub>1</sub></b>	<b>35,709</b>	<b>57,907</b>	<b>33,790</b>	<b>48,730</b>	<b>6,092</b>	<b>12,239</b>	<b>50,014</b>	<b>39,877</b>	<b>39,915</b>	<b>2,528</b>	<b>4,119</b>	<b>33,118</b>
Currency in Circulation Outside Banks	7,854	7,653	7,390	10,145	-44	1,340	4,735	13,965	727	-3,595	1,512	39
Monetary Deposits	27,855	50,254	26,400	38,585	6,136	10,899	45,280	25,912	39,188	6,123	2,608	33,079
<b>Money Supply M<sub>2</sub></b>	<b>140,600</b>	<b>204,463</b>	<b>114,798</b>	<b>111,607</b>	<b>34,849</b>	<b>80,323</b>	<b>65,554</b>	<b>122,528</b>	<b>93,419</b>	<b>31,708</b>	<b>26,474</b>	<b>39,558</b>
<b>Quasi - Money</b>	<b>104,891</b>	<b>146,556</b>	<b>81,008</b>	<b>62,877</b>	<b>28,757</b>	<b>68,084</b>	<b>15,540</b>	<b>82,651</b>	<b>53,504</b>	<b>29,180</b>	<b>22,355</b>	<b>6,441</b>
Foreign Currency Deposits	89,203	66,299	33,704	28,258	-2,622	23,108	-880	4,986	12,559	-9,957	12,289	-8,269
Dirham Deposits	15,688	80,257	47,304	34,619	31,378	44,975	16,420	77,665	40,945	39,137	10,066	14,710
<b>Money Supply M<sub>3</sub></b>	<b>250,319</b>	<b>244,082</b>	<b>93,184</b>	<b>138,881</b>	<b>48,539</b>	<b>87,949</b>	<b>56,735</b>	<b>117,133</b>	<b>103,816</b>	<b>81,936</b>	<b>43,822</b>	<b>44,031</b>
<b>Government Deposits</b>	<b>109,719</b>	<b>39,619</b>	<b>-21,614</b>	<b>27,274</b>	<b>13,691</b>	<b>7,626</b>	<b>-8,819</b>	<b>-5,395</b>	<b>10,397</b>	<b>50,228</b>	<b>17,347</b>	<b>4,473</b>

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

\* Preliminary

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

## Factors Affecting Money Supply ( M2 )



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

<b>(In Millions of AED)</b>														
<b>Item</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Aug 2025</b>	<b>Sep 2025</b>	<b>Oct 2025 *</b>	
<b>Monetary Base</b>	<b>484,025</b>	<b>512,273</b>	<b>597,311</b>	<b>658,748</b>	<b>703,660</b>	<b>724,982</b>	<b>743,456</b>	<b>780,615</b>	<b>833,102</b>	<b>859,865</b>	<b>854,036</b>	<b>832,515</b>	<b>836,033</b>	
<b>Components of Monetary Base</b>	Currency Issued **	111,815	120,011	127,153	135,780	146,848	145,364	146,911	152,749	169,511	168,071	164,178	165,617	166,736
	Reserve Requirements	104,038	99,567	206,148	182,500	220,274	259,594	208,256	265,874	335,959	315,006	312,844	285,140	232,709
	Banks & OFCs Current Accounts & Overnight Deposits of Banks at CBUAE	103,444	127,947	63,390	126,857	72,422	93,097	147,361	110,534	55,984	120,007	79,431	81,383	171,131
	Monetary Bills & Islamic Certificates of Deposit	164,728	164,748	200,620	213,611	264,116	226,927	240,928	251,458	271,648	256,781	297,584	300,375	265,457

\* Preliminary

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

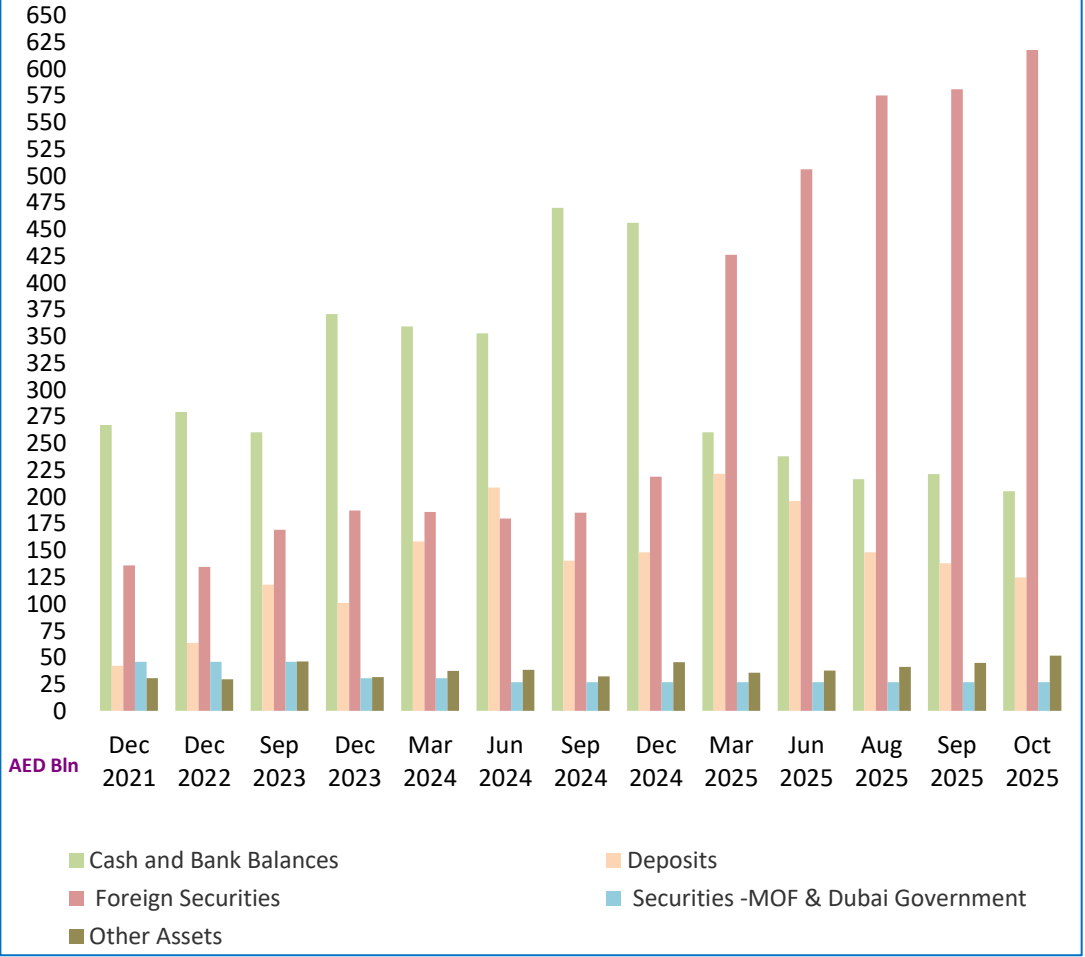
Table 5 : Balance Sheet - Central Bank of the UAE

(In Millions of AED)													
Item	Dec 2021	Dec 2022	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Aug 2025	Sep 2025	Oct 2025 *
<b>Assets</b>													
Cash and Bank Balances	267,074	279,252	260,339	370,786	359,172	352,905	470,243	456,326	260,401	237,879	216,410	221,406	205,234
Deposits	42,230	63,425	117,812	100,957	158,456	208,782	140,199	148,273	221,412	196,127	148,112	138,049	124,814
Foreign Securities	135,875	134,543	169,242	187,168	185,833	179,722	185,137	218,912	426,273	505,998	575,209	580,945	617,775
Securities-Issued by Ministry of Finance & Dubai Government	45,903	45,902	45,902	30,379	30,379	26,707	26,707	26,706	26,706	26,706	26,706	26,706	26,706
Other Assets	30,456	29,433	46,279	31,511	37,389	38,279	32,198	45,578	35,468	37,712	40,899	44,659	51,627
Gold Bullion	11,913	16,045	16,261	18,147	19,615	20,467	23,185	22,981	27,425	28,883	30,329	33,541	35,250
Liquidity Support Facility	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Assets/Receivables	17,941	12,705	29,259	12,644	17,047	17,064	8,158	21,684	7,094	7,810	9,538	10,083	15,344
Property & Equipment	602	683	759	720	727	748	855	913	949	1,019	1,031	1,035	1,033
<b>Total Assets</b>	<b>521,538</b>	<b>552,555</b>	<b>639,574</b>	<b>720,801</b>	<b>771,229</b>	<b>806,395</b>	<b>854,484</b>	<b>895,795</b>	<b>970,260</b>	<b>1,004,422</b>	<b>1,007,337</b>	<b>1,011,765</b>	<b>1,026,156</b>
<b>Liabilities</b>													
Current Accounts & Deposits **	214,428	236,659	291,134	331,601	322,936	396,724	410,124	431,290	463,740	508,189	471,932	466,192	507,977
Monetary Bills & Islamic Certificates of Deposit	164,728	164,748	200,620	213,611	264,116	226,927	240,928	251,458	271,648	256,781	297,584	300,375	265,457
Currency Issued	111,815	120,011	127,153	135,780	146,848	145,364	146,911	152,749	169,511	168,071	164,178	165,617	166,736
Other Liabilities	4,504	20,266	9,986	14,368	11,134	10,822	22,194	22,938	23,028	26,153	27,184	29,133	32,290
<b>Total Liabilities</b>	<b>495,475</b>	<b>541,684</b>	<b>628,893</b>	<b>695,360</b>	<b>745,034</b>	<b>779,837</b>	<b>820,157</b>	<b>858,435</b>	<b>927,927</b>	<b>959,194</b>	<b>960,878</b>	<b>961,317</b>	<b>972,460</b>
<b>Capital and Reserves</b>													
Authorized, Issued & Fully Paid Capital	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
General Reserve	6,056	3,655	3,655	9,542	9,542	9,542	9,542	14,613	14,613	14,613	14,613	14,613	14,613
Other Reserve	7	-12,784	-12,974	-4,101	-3,347	-2,984	4,785	2,747	7,720	10,615	11,846	15,835	19,083
Retained Earnings	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total Capital &amp; Reserves</b>	<b>26,063</b>	<b>10,871</b>	<b>10,681</b>	<b>25,441</b>	<b>26,195</b>	<b>26,558</b>	<b>34,327</b>	<b>37,360</b>	<b>42,333</b>	<b>45,228</b>	<b>46,458</b>	<b>50,448</b>	<b>53,696</b>
<b>Total Liabilities and Capital</b>	<b>521,538</b>	<b>552,555</b>	<b>639,574</b>	<b>720,801</b>	<b>771,229</b>	<b>806,395</b>	<b>854,484</b>	<b>895,795</b>	<b>970,260</b>	<b>1,004,422</b>	<b>1,007,337</b>	<b>1,011,765</b>	<b>1,026,156</b>

\* Preliminary

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

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



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

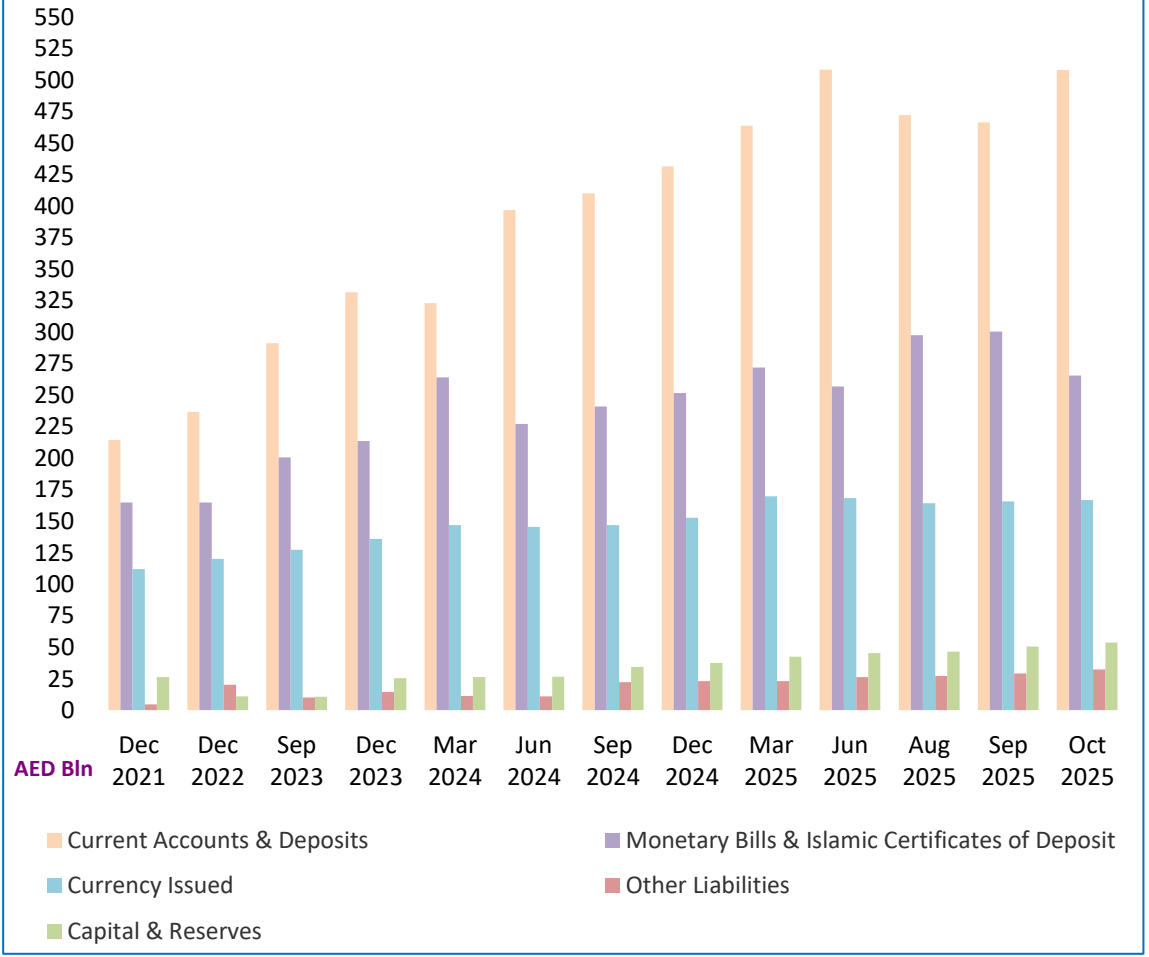


Table 6 : Central Bank International Reserves

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Aug 2025</b>	<b>Sep 2025</b>	<b>Oct 2025 *</b>
<b>Gross International Reserves</b>	<b>481,528</b>	<b>508,402</b>	<b>598,348</b>	<b>695,887</b>	<b>746,218</b>	<b>785,003</b>	<b>833,319</b>	<b>874,736</b>	<b>949,639</b>	<b>984,436</b>	<b>987,796</b>	<b>992,041</b>	<b>1,006,498</b>
Current Account Balances & Deposits with Banks Abroad	280,385	313,814	349,132	443,560	489,436	533,981	582,775	581,770	466,449	418,311	349,093	344,104	314,785
Foreign Investments ( FVOCI & FVTPL )	135,875	134,543	169,242	187,168	185,833	179,722	185,137	218,912	426,273	505,998	575,209	580,945	617,775
IMF Reserves Position + SDR Holdings	15,081	14,526	14,510	14,734	14,600	14,382	14,845	14,282	14,483	15,115	15,073	15,033	14,913
Other Foreign Assets	50,187	45,519	65,464	50,425	56,349	56,918	50,562	59,772	42,434	45,012	48,421	51,959	59,025
<b>Foreign Liabilities</b>	<b>15,388</b>	<b>31,513</b>	<b>15,376</b>	<b>22,466</b>	<b>15,535</b>	<b>15,234</b>	<b>22,252</b>	<b>26,049</b>	<b>28,752</b>	<b>27,577</b>	<b>25,157</b>	<b>25,053</b>	<b>27,218</b>
<b>Net International Reserves</b>	<b>466,140</b>	<b>476,889</b>	<b>582,972</b>	<b>673,421</b>	<b>730,683</b>	<b>769,769</b>	<b>811,067</b>	<b>848,687</b>	<b>920,887</b>	<b>956,859</b>	<b>962,639</b>	<b>966,988</b>	<b>979,280</b>

\* Preliminary

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

(In Millions of AED)													
Item	Dec 2021	Dec 2022	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Aug 2025	Sep 2025	Oct 2025 *
<b>Domestic Assets</b>													
<b>Cash and Deposits with C.B</b>	<b>381,878</b>	<b>408,573</b>	<b>485,417</b>	<b>537,350</b>	<b>572,325</b>	<b>590,719</b>	<b>611,043</b>	<b>639,254</b>	<b>683,008</b>	<b>703,466</b>	<b>700,872</b>	<b>679,796</b>	<b>679,333</b>
Cash in Hand ( LCY )	17,733	18,075	17,564	18,801	19,724	18,284	18,491	19,595	22,391	20,225	19,926	19,854	20,934
Deposits with Central Bank	364,145	390,498	467,853	518,549	552,601	572,435	592,551	619,660	660,617	683,242	680,946	659,943	658,399
<b>Due From Resident Banks</b>	<b>35,897</b>	<b>49,988</b>	<b>58,336</b>	<b>57,044</b>	<b>65,334</b>	<b>62,673</b>	<b>58,855</b>	<b>74,209</b>	<b>74,652</b>	<b>86,401</b>	<b>88,807</b>	<b>84,633</b>	<b>75,939</b>
<b>Domestic Credit and Investments</b>	<b>1,802,517</b>	<b>1,837,243</b>	<b>1,933,563</b>	<b>1,944,518</b>	<b>1,989,242</b>	<b>2,036,984</b>	<b>2,088,916</b>	<b>2,081,097</b>	<b>2,112,276</b>	<b>2,152,586</b>	<b>2,211,579</b>	<b>2,260,134</b>	<b>2,283,982</b>
<b>a) Credit Facilities</b>	<b>1,618,957</b>	<b>1,650,937</b>	<b>1,740,086</b>	<b>1,737,691</b>	<b>1,776,591</b>	<b>1,816,380</b>	<b>1,859,739</b>	<b>1,842,999</b>	<b>1,868,846</b>	<b>1,910,718</b>	<b>1,968,105</b>	<b>2,011,924</b>	<b>2,028,615</b>
<b>Claims on Private Sector</b>	<b>1,120,745</b>	<b>1,172,965</b>	<b>1,236,202</b>	<b>1,240,265</b>	<b>1,272,301</b>	<b>1,306,419</b>	<b>1,345,757</b>	<b>1,341,685</b>	<b>1,377,166</b>	<b>1,424,837</b>	<b>1,448,467</b>	<b>1,469,795</b>	<b>1,477,315</b>
Commercial Bills	47,573	60,450	75,265	69,655	75,185	81,073	78,549	81,916	88,715	95,085	94,702	100,076	97,861
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	1,073,172	1,112,515	1,160,937	1,170,610	1,197,116	1,225,346	1,267,208	1,259,769	1,288,451	1,329,753	1,353,765	1,369,719	1,379,454
<b>Claims on Government</b>	<b>236,038</b>	<b>211,730</b>	<b>212,566</b>	<b>184,299</b>	<b>188,334</b>	<b>190,612</b>	<b>193,526</b>	<b>194,507</b>	<b>191,397</b>	<b>195,870</b>	<b>225,477</b>	<b>226,376</b>	<b>225,442</b>
<b>Claims on Public Sector ( GREs )</b>	<b>245,391</b>	<b>253,306</b>	<b>280,361</b>	<b>292,482</b>	<b>297,537</b>	<b>302,359</b>	<b>303,876</b>	<b>290,786</b>	<b>283,896</b>	<b>273,966</b>	<b>276,553</b>	<b>296,543</b>	<b>306,429</b>
Commercial Bills	8,275	5,685	7,418	6,375	8,987	8,985	8,492	10,668	11,183	9,810	9,722	11,350	24,280
Loans,Advances & Overdrafts	237,116	247,621	272,943	286,107	288,550	293,375	295,384	280,119	272,713	264,156	266,831	285,193	282,150
<b>Claims on Other Financial Institutions</b>	<b>16,783</b>	<b>12,936</b>	<b>10,957</b>	<b>20,645</b>	<b>18,419</b>	<b>16,990</b>	<b>16,580</b>	<b>16,021</b>	<b>16,387</b>	<b>16,045</b>	<b>17,608</b>	<b>19,210</b>	<b>19,428</b>
Loans,Advances & Overdrafts	16,783	12,936	10,957	20,645	18,419	16,990	16,580	16,021	16,387	16,045	17,608	19,210	19,428
<b>b) Domestic Investments</b>	<b>183,560</b>	<b>186,306</b>	<b>193,477</b>	<b>206,827</b>	<b>212,651</b>	<b>220,604</b>	<b>229,177</b>	<b>238,098</b>	<b>243,430</b>	<b>241,868</b>	<b>243,474</b>	<b>248,210</b>	<b>255,367</b>
<b>Unclassified Assets</b>	<b>168,027</b>	<b>180,780</b>	<b>204,545</b>	<b>218,693</b>	<b>245,314</b>	<b>256,939</b>	<b>258,149</b>	<b>192,389</b>	<b>199,183</b>	<b>202,403</b>	<b>204,418</b>	<b>204,223</b>	<b>206,226</b>
Fixed Assets	33,855	33,253	31,799	32,743	33,961	33,615	34,121	33,005	33,945	34,089	33,740	33,677	34,106
Inter-Branch Transactions	4,433	9,159	33,591	46,149	64,243	76,049	69,557	13,599	13,876	16,789	13,242	13,111	14,338
Other Assets	129,739	138,368	139,155	139,801	147,110	147,275	154,472	145,785	151,363	151,526	157,436	157,435	157,782
<b>Foreign Assets</b>	<b>933,169</b>	<b>1,191,027</b>	<b>1,270,026</b>	<b>1,313,494</b>	<b>1,382,299</b>	<b>1,362,839</b>	<b>1,384,716</b>	<b>1,572,179</b>	<b>1,650,274</b>	<b>1,828,474</b>	<b>1,881,331</b>	<b>1,971,019</b>	<b>1,963,342</b>
Due from H.O. and/or Branches Abroad	190,091	225,419	181,751	195,945	195,525	163,485	143,921	248,495	242,002	279,017	280,640	336,229	293,920
Due from Other Banks Abroad	207,637	266,827	306,266	313,651	332,191	322,363	338,577	359,913	397,990	439,208	441,129	449,000	459,784
Cash in Hand ( FCY )	164	224	382	355	334	497	415	412	624	362	596	550	628
Securities	289,677	341,123	400,520	428,236	451,791	459,519	485,308	496,687	520,340	554,842	576,398	580,777	579,726
Credit to Non-Residents	175,095	228,499	241,385	253,655	270,308	284,533	302,140	337,796	371,234	423,529	449,239	466,772	486,734
Other Foreign Assets	70,505	128,935	139,722	121,652	132,150	132,442	114,356	128,875	118,084	131,516	133,329	137,691	142,549
<b>Total Assets</b>	<b>3,321,488</b>	<b>3,667,611</b>	<b>3,951,887</b>	<b>4,071,099</b>	<b>4,254,514</b>	<b>4,310,154</b>	<b>4,401,679</b>	<b>4,559,128</b>	<b>4,719,394</b>	<b>4,973,331</b>	<b>5,087,006</b>	<b>5,199,806</b>	<b>5,208,822</b>

\* Preliminary

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

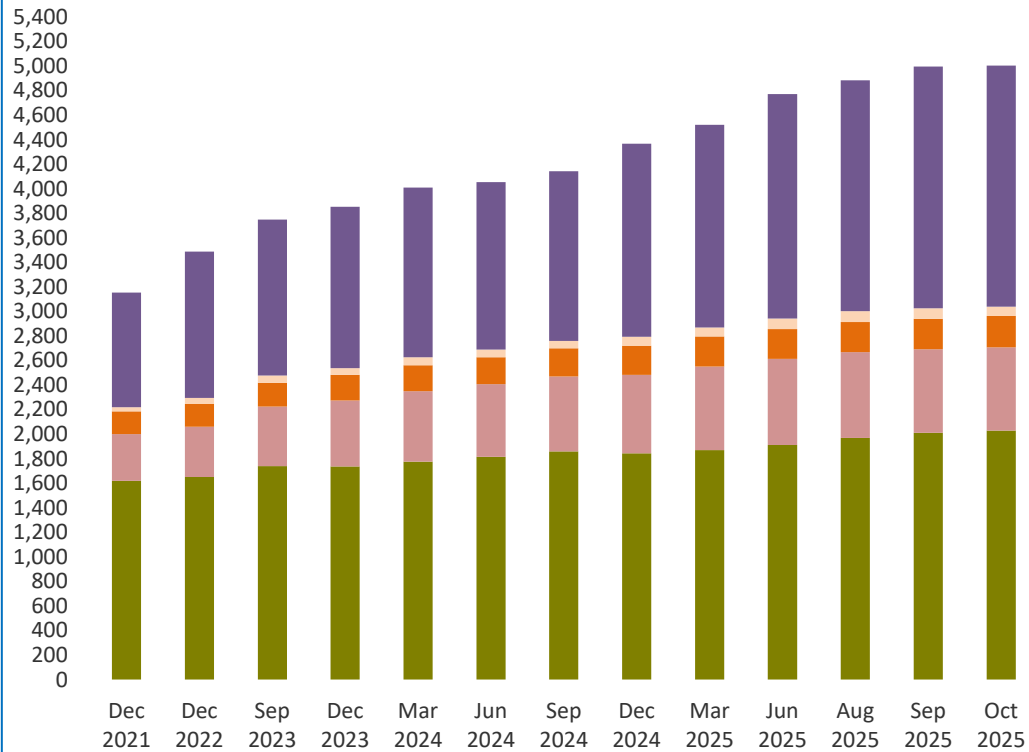
<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Aug 2025</b>	<b>Sep 2025</b>	<b>Oct 2025 *</b>
<b>Domestic Liabilities</b>													
<b>Monetary Deposits</b>	<b>607,771</b>	<b>635,626</b>	<b>685,880</b>	<b>712,280</b>	<b>750,865</b>	<b>757,001</b>	<b>767,900</b>	<b>813,180</b>	<b>839,092</b>	<b>878,280</b>	<b>884,403</b>	<b>887,010</b>	<b>920,089</b>
Demand Deposits ( LCY )	602,766	629,196	676,384	704,618	738,782	746,064	756,029	802,082	828,310	864,217	873,124	874,580	906,987
Bankers Drafts	5,005	6,430	9,496	7,662	12,083	10,937	11,871	11,098	10,782	14,063	11,279	12,431	13,102
<b>Quasi Monetary Deposits</b>	<b>860,501</b>	<b>965,401</b>	<b>1,112,026</b>	<b>1,192,852</b>	<b>1,255,814</b>	<b>1,284,487</b>	<b>1,352,430</b>	<b>1,367,794</b>	<b>1,449,813</b>	<b>1,503,713</b>	<b>1,532,793</b>	<b>1,555,020</b>	<b>1,561,368</b>
Time Deposits ( LCY )	330,271	352,159	408,428	450,163	470,354	485,815	528,315	536,622	592,628	612,885	640,708	644,098	652,841
Savings Deposits ( LCY )	189,843	183,652	207,709	213,096	227,609	243,442	245,777	253,714	274,741	295,825	307,039	313,587	319,461
Other Deposits ( FCY )	340,387	429,590	495,889	529,593	557,851	555,230	578,338	577,458	582,444	595,003	585,046	597,335	589,065
<b>Government Deposits ( LCY + FCY )</b>	<b>287,408</b>	<b>396,055</b>	<b>422,845</b>	<b>401,129</b>	<b>419,328</b>	<b>419,435</b>	<b>416,536</b>	<b>407,927</b>	<b>385,661</b>	<b>394,779</b>	<b>438,423</b>	<b>436,011</b>	<b>435,957</b>
<b>Other Domestic Deposits ( LCY + FCY ) **</b>	<b>16,652</b>	<b>19,480</b>	<b>20,377</b>	<b>21,715</b>	<b>22,687</b>	<b>21,665</b>	<b>23,002</b>	<b>23,959</b>	<b>24,714</b>	<b>26,774</b>	<b>27,134</b>	<b>27,236</b>	<b>27,383</b>
<b>Capital and Reserves</b>	<b>402,548</b>	<b>428,605</b>	<b>464,575</b>	<b>489,294</b>	<b>476,576</b>	<b>495,207</b>	<b>519,459</b>	<b>533,713</b>	<b>524,239</b>	<b>545,700</b>	<b>562,842</b>	<b>569,883</b>	<b>578,124</b>
<b>Due to Central Bank</b>	<b>2,848</b>	<b>5,836</b>	<b>5,365</b>	<b>4,342</b>	<b>4,203</b>	<b>3,313</b>	<b>2,596</b>	<b>1,539</b>	<b>1,233</b>	<b>1,048</b>	<b>1,587</b>	<b>1,210</b>	<b>1,046</b>
<b>Due to Resident Banks</b>	<b>32,939</b>	<b>47,685</b>	<b>56,512</b>	<b>54,578</b>	<b>62,896</b>	<b>57,525</b>	<b>54,814</b>	<b>71,458</b>	<b>73,342</b>	<b>83,729</b>	<b>87,480</b>	<b>82,041</b>	<b>73,105</b>
<b>Capital Market Funding &amp; Term Borrowings</b>	<b>26,957</b>	<b>28,791</b>	<b>26,157</b>	<b>25,887</b>	<b>29,564</b>	<b>27,730</b>	<b>31,745</b>	<b>31,738</b>	<b>31,923</b>	<b>31,934</b>	<b>31,939</b>	<b>31,939</b>	<b>31,939</b>
<b>Foreign Liabilities</b>	<b>778,461</b>	<b>806,943</b>	<b>814,939</b>	<b>841,296</b>	<b>877,415</b>	<b>894,703</b>	<b>878,489</b>	<b>970,879</b>	<b>1,038,205</b>	<b>1,165,159</b>	<b>1,179,156</b>	<b>1,268,442</b>	<b>1,240,332</b>
Due to H.O and/or Branches Abroad	62,486	74,066	112,816	129,991	122,560	143,330	155,738	164,486	202,423	232,590	237,118	265,897	264,589
Due to Other Banks Abroad	167,631	184,619	189,946	186,864	205,242	197,815	179,440	226,808	241,521	283,962	290,385	306,142	304,303
Capital Market Funding	184,395	165,356	149,210	161,995	160,454	167,161	166,678	163,849	173,612	201,137	196,833	200,202	193,915
Other Term Borrowings	49,986	35,799	36,838	36,457	35,489	36,381	38,564	35,665	40,925	41,131	39,707	39,240	39,538
Other Deposits ( LCY + FCY )	230,994	212,530	190,100	202,047	220,930	221,821	213,469	245,683	248,620	257,238	257,264	294,627	272,000
Other Foreign Liabilities	82,969	134,573	136,029	123,942	132,740	128,195	124,600	134,388	131,105	149,102	157,850	162,334	165,987
<b>Unclassified Liabilities</b>	<b>305,403</b>	<b>333,189</b>	<b>343,211</b>	<b>327,726</b>	<b>355,166</b>	<b>349,088</b>	<b>354,708</b>	<b>336,941</b>	<b>351,174</b>	<b>342,214</b>	<b>341,250</b>	<b>341,013</b>	<b>339,480</b>
Inter-Branch Transactions	14,013	7,635	6,930	8,117	9,929	10,325	8,975	9,153	11,501	14,085	11,478	11,573	15,119
Other Liabilities	291,390	325,554	336,281	319,609	345,237	338,763	345,733	327,788	339,673	328,130	329,772	329,441	324,360
- Of which : Provisions <sup>1</sup>	155,547	155,549	158,149	141,072	140,270	135,445	134,166	127,911	127,641	121,601	118,092	117,132	117,250
<b>Total Liabilities</b>	<b>3,321,488</b>	<b>3,667,611</b>	<b>3,951,887</b>	<b>4,071,099</b>	<b>4,254,514</b>	<b>4,310,154</b>	<b>4,401,679</b>	<b>4,559,128</b>	<b>4,719,394</b>	<b>4,973,331</b>	<b>5,087,006</b>	<b>5,199,806</b>	<b>5,208,822</b>

\* Preliminary

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

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

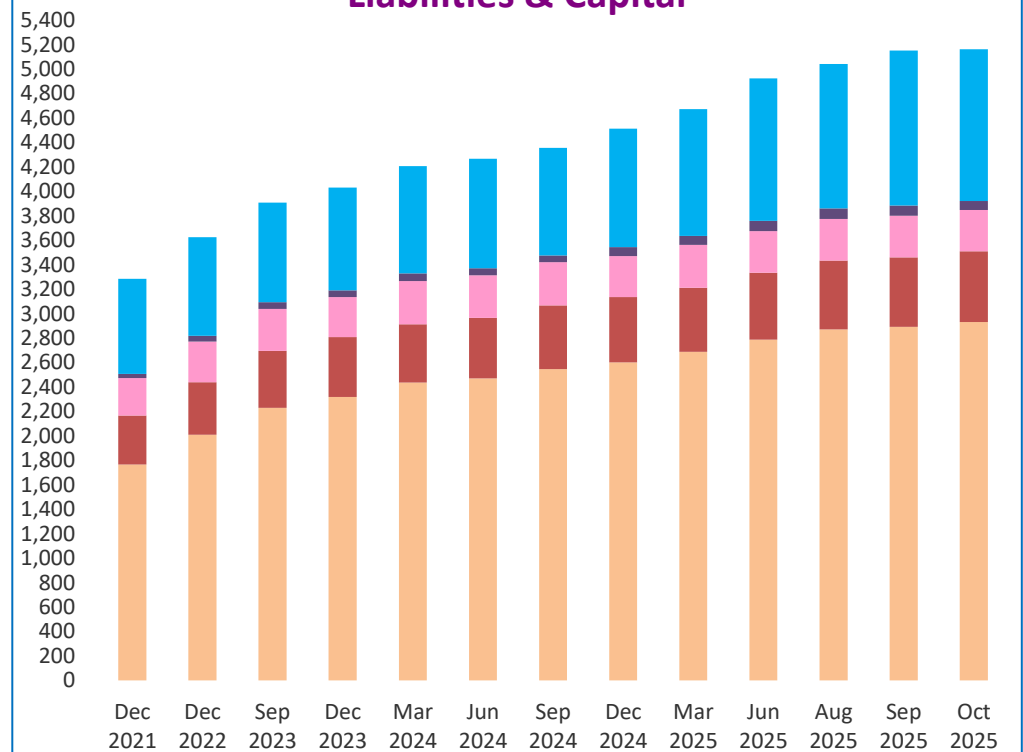
### Aggregated Balance Sheet of Banks - Assets



AED Bln

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

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



AED Bln

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

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

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Aug 2025</b>	<b>Sep 2025</b>	<b>Oct 2025 *</b>
<b>Domestic Assets</b>													
<b>Cash and Deposits with C.B</b>	<b>291,537</b>	<b>304,601</b>	<b>371,759</b>	<b>421,513</b>	<b>441,513</b>	<b>454,032</b>	<b>466,876</b>	<b>493,573</b>	<b>523,771</b>	<b>547,561</b>	<b>539,744</b>	<b>521,738</b>	<b>521,044</b>
Cash in Hand ( LCY )	16,296	16,439	15,928	17,011	17,861	16,762	16,976	18,023	20,429	18,488	18,331	18,079	18,899
Deposits with Central Bank	275,241	288,162	355,831	404,502	423,652	437,270	449,900	475,550	503,341	529,073	521,413	503,659	502,145
<b>Due From Resident Banks</b>	<b>19,888</b>	<b>33,353</b>	<b>43,856</b>	<b>43,621</b>	<b>46,531</b>	<b>44,597</b>	<b>38,464</b>	<b>50,508</b>	<b>52,589</b>	<b>59,669</b>	<b>60,025</b>	<b>57,118</b>	<b>50,259</b>
<b>Domestic Credit and Investments</b>	<b>1,646,596</b>	<b>1,697,819</b>	<b>1,795,602</b>	<b>1,803,963</b>	<b>1,844,129</b>	<b>1,891,978</b>	<b>1,940,529</b>	<b>1,930,558</b>	<b>1,963,960</b>	<b>2,000,329</b>	<b>2,059,916</b>	<b>2,099,155</b>	<b>2,123,770</b>
<b>a) Credit Facilities</b>	<b>1,470,505</b>	<b>1,514,739</b>	<b>1,606,540</b>	<b>1,603,334</b>	<b>1,638,146</b>	<b>1,679,161</b>	<b>1,720,967</b>	<b>1,704,595</b>	<b>1,734,037</b>	<b>1,772,540</b>	<b>1,831,317</b>	<b>1,868,643</b>	<b>1,887,221</b>
<b>Claims on Private Sector</b>	<b>1,003,614</b>	<b>1,064,198</b>	<b>1,128,738</b>	<b>1,132,194</b>	<b>1,161,134</b>	<b>1,195,385</b>	<b>1,234,657</b>	<b>1,231,166</b>	<b>1,266,493</b>	<b>1,312,045</b>	<b>1,337,630</b>	<b>1,354,833</b>	<b>1,362,489</b>
Commercial Bills	37,525	50,088	66,667	60,064	63,622	68,631	68,160	71,602	78,851	84,695	85,273	89,261	86,593
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	966,089	1,014,110	1,062,071	1,072,130	1,097,512	1,126,754	1,166,497	1,159,564	1,187,642	1,227,351	1,252,357	1,265,571	1,275,896
<b>Claims on Government</b>	<b>223,299</b>	<b>200,882</b>	<b>204,805</b>	<b>176,890</b>	<b>181,175</b>	<b>183,289</b>	<b>186,860</b>	<b>187,927</b>	<b>186,281</b>	<b>190,408</b>	<b>219,252</b>	<b>220,064</b>	<b>219,297</b>
<b>Claims on Public Sector ( GREs )</b>	<b>229,076</b>	<b>237,876</b>	<b>263,269</b>	<b>274,824</b>	<b>278,841</b>	<b>284,372</b>	<b>283,766</b>	<b>270,160</b>	<b>265,779</b>	<b>255,317</b>	<b>257,837</b>	<b>275,582</b>	<b>287,052</b>
Commercial Bills	8,030	5,607	7,131	6,059	8,472	8,635	8,062	10,094	11,012	9,467	9,274	10,913	23,918
Loans,Advances & Overdrafts	221,046	232,269	256,138	268,765	270,369	275,736	275,704	260,066	254,768	245,849	248,563	264,670	263,134
<b>Claims on Other Financial Institutions</b>	<b>14,516</b>	<b>11,783</b>	<b>9,728</b>	<b>19,426</b>	<b>16,996</b>	<b>16,115</b>	<b>15,685</b>	<b>15,342</b>	<b>15,484</b>	<b>14,770</b>	<b>16,598</b>	<b>18,164</b>	<b>18,382</b>
Loans,Advances & Overdrafts	14,516	11,783	9,728	19,426	16,996	16,115	15,685	15,342	15,484	14,770	16,598	18,164	18,382
<b>b) Domestic Investments</b>	<b>176,091</b>	<b>183,080</b>	<b>189,062</b>	<b>200,629</b>	<b>205,983</b>	<b>212,817</b>	<b>219,562</b>	<b>225,964</b>	<b>229,924</b>	<b>227,789</b>	<b>228,599</b>	<b>230,512</b>	<b>236,550</b>
<b>Unclassified Assets</b>	<b>153,428</b>	<b>165,950</b>	<b>188,838</b>	<b>201,948</b>	<b>225,706</b>	<b>239,473</b>	<b>239,368</b>	<b>176,125</b>	<b>181,896</b>	<b>185,039</b>	<b>187,161</b>	<b>185,294</b>	<b>188,156</b>
Fixed Assets	32,092	31,734	30,325	31,261	32,492	32,129	32,649	31,540	32,466	32,612	32,266	32,198	32,654
Inter-Branch Transactions	4,412	9,104	33,529	46,118	64,144	75,996	69,533	13,549	13,814	16,580	13,197	12,824	14,317
Other Assets	116,924	125,112	124,984	124,569	129,070	131,348	137,185	131,037	135,616	135,847	141,699	140,271	141,185
<b>Foreign Assets</b>	<b>794,516</b>	<b>1,027,245</b>	<b>1,093,346</b>	<b>1,137,679</b>	<b>1,203,531</b>	<b>1,184,436</b>	<b>1,209,314</b>	<b>1,383,223</b>	<b>1,457,127</b>	<b>1,612,268</b>	<b>1,685,985</b>	<b>1,752,463</b>	<b>1,758,933</b>
Due from H.O. and/or Branches Abroad	179,284	207,818	158,279	169,422	172,751	133,606	121,728	218,679	216,296	237,314	254,318	296,446	256,852
Due from Other Banks Abroad	155,384	210,930	238,205	245,597	254,523	255,795	268,299	288,769	321,710	360,850	368,261	369,882	385,319
Cash in Hand ( FCY )	107	164	313	319	295	470	380	380	583	341	568	509	582
Securities	247,104	299,080	360,981	388,426	410,315	418,830	443,245	457,525	481,941	514,552	535,696	538,732	541,777
Credit to Non-Residents	148,946	191,753	207,062	221,111	242,343	252,362	268,258	296,143	325,351	376,980	403,241	418,069	440,103
Other Foreign Assets	63,691	117,500	128,506	112,804	123,304	123,374	107,405	121,727	111,247	122,231	123,900	128,824	134,300
<b>Total Assets</b>	<b>2,905,965</b>	<b>3,228,968</b>	<b>3,493,401</b>	<b>3,608,724</b>	<b>3,761,410</b>	<b>3,814,517</b>	<b>3,894,550</b>	<b>4,033,988</b>	<b>4,179,343</b>	<b>4,404,866</b>	<b>4,532,832</b>	<b>4,615,768</b>	<b>4,642,162</b>

\* Preliminary

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

(In Millions of AED)													
Item	Dec 2021	Dec 2022	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Aug 2025	Sep 2025	Oct 2025 *
<b>Domestic Liabilities</b>													
<b>Monetary Deposits</b>	<b>524,246</b>	<b>546,521</b>	<b>594,958</b>	<b>617,289</b>	<b>650,247</b>	<b>656,911</b>	<b>668,655</b>	<b>710,036</b>	<b>733,371</b>	<b>769,635</b>	<b>775,864</b>	<b>781,140</b>	<b>813,690</b>
Demand Deposits ( LCY )	519,861	540,948	587,092	610,483	639,552	647,017	658,075	699,827	723,810	757,237	765,756	769,886	801,909
Bankers Drafts	4,385	5,573	7,866	6,806	10,695	9,894	10,580	10,209	9,561	12,399	10,108	11,254	11,781
<b>Quasi Monetary Deposits</b>	<b>746,075</b>	<b>827,453</b>	<b>961,523</b>	<b>1,036,872</b>	<b>1,090,806</b>	<b>1,122,675</b>	<b>1,179,067</b>	<b>1,192,561</b>	<b>1,276,635</b>	<b>1,326,201</b>	<b>1,357,187</b>	<b>1,361,662</b>	<b>1,380,263</b>
Time Deposits ( LCY )	303,283	321,825	364,852	405,951	421,066	438,623	474,665	484,773	537,513	558,162	583,863	587,031	596,310
Savings Deposits ( LCY )	176,290	171,016	195,355	201,031	215,295	231,198	233,702	241,563	261,701	282,576	293,730	300,557	306,510
Other Deposits ( FCY )	266,502	334,612	401,316	429,890	454,445	452,855	470,700	466,225	477,421	485,463	479,594	474,075	477,443
<b>Government Deposits ( LCY + FCY )</b>	<b>285,052</b>	<b>395,110</b>	<b>421,122</b>	<b>400,066</b>	<b>418,152</b>	<b>418,073</b>	<b>415,465</b>	<b>407,326</b>	<b>385,018</b>	<b>393,821</b>	<b>436,526</b>	<b>434,522</b>	<b>434,627</b>
<b>Other Domestic Deposits ( LCY + FCY ) **</b>	<b>13,275</b>	<b>16,150</b>	<b>17,376</b>	<b>18,785</b>	<b>19,625</b>	<b>18,350</b>	<b>19,593</b>	<b>20,688</b>	<b>21,520</b>	<b>23,488</b>	<b>23,548</b>	<b>23,481</b>	<b>23,678</b>
<b>Capital and Reserves</b>	<b>348,596</b>	<b>370,185</b>	<b>401,115</b>	<b>422,351</b>	<b>407,739</b>	<b>427,468</b>	<b>448,699</b>	<b>461,755</b>	<b>449,826</b>	<b>470,362</b>	<b>486,699</b>	<b>493,148</b>	<b>500,503</b>
<b>Due to Central Bank</b>	<b>2,830</b>	<b>5,812</b>	<b>5,252</b>	<b>4,149</b>	<b>3,488</b>	<b>3,195</b>	<b>2,333</b>	<b>1,423</b>	<b>1,131</b>	<b>775</b>	<b>1,302</b>	<b>1,044</b>	<b>860</b>
<b>Due to Resident Banks</b>	<b>31,700</b>	<b>46,086</b>	<b>53,554</b>	<b>51,994</b>	<b>59,781</b>	<b>55,145</b>	<b>51,878</b>	<b>68,805</b>	<b>70,679</b>	<b>79,486</b>	<b>83,626</b>	<b>78,876</b>	<b>69,410</b>
<b>Capital Market Funding &amp; Term Borrowings</b>	<b>26,957</b>	<b>28,791</b>	<b>26,157</b>	<b>25,887</b>	<b>29,564</b>	<b>27,730</b>	<b>31,745</b>	<b>31,738</b>	<b>31,923</b>	<b>31,934</b>	<b>31,939</b>	<b>31,939</b>	<b>31,939</b>
<b>Foreign Liabilities</b>													
Due to H.O and/or Branches Abroad	25,604	47,395	86,524	104,292	94,726	114,438	124,960	121,363	158,156	174,567	192,974	204,999	221,680
Due to Other Banks Abroad	134,896	159,747	160,130	164,532	173,692	160,119	147,799	196,730	205,512	245,453	252,633	272,010	262,351
Capital Market Funding	181,608	163,522	148,062	160,802	159,221	166,187	165,840	163,256	172,897	200,281	195,953	199,124	192,668
Other Term Borrowings	49,538	35,320	36,713	36,332	35,364	36,287	38,439	35,560	40,798	41,024	39,579	39,113	39,411
Other Deposits ( LCY + FCY )	198,345	175,263	154,200	163,649	183,463	181,222	169,425	196,369	195,060	204,115	201,502	237,755	210,743
Other Foreign Liabilities	75,199	118,103	125,565	115,602	124,683	120,559	117,417	127,287	124,323	140,262	149,409	153,718	158,790
<b>Unclassified Liabilities</b>	<b>262,044</b>	<b>293,510</b>	<b>301,150</b>	<b>286,122</b>	<b>310,859</b>	<b>306,158</b>	<b>313,238</b>	<b>299,091</b>	<b>312,494</b>	<b>303,462</b>	<b>304,090</b>	<b>303,237</b>	<b>301,550</b>
Inter-Branch Transactions	13,952	7,581	6,747	7,535	9,703	10,233	8,895	9,043	11,446	13,991	11,413	11,519	15,062
Other Liabilities	248,092	285,929	294,403	278,587	301,156	295,925	304,343	290,048	301,047	289,471	292,676	291,718	286,487
- Of which : Provisions <sup>1</sup>	124,486	128,887	132,835	118,020	117,158	114,734	113,435	108,714	108,574	102,521	100,564	99,706	99,896
<b>Total Liabilities</b>	<b>2,905,965</b>	<b>3,228,968</b>	<b>3,493,401</b>	<b>3,608,724</b>	<b>3,761,410</b>	<b>3,814,517</b>	<b>3,894,550</b>	<b>4,033,988</b>	<b>4,179,343</b>	<b>4,404,866</b>	<b>4,532,832</b>	<b>4,615,768</b>	<b>4,642,162</b>

\* Preliminary

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

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

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

(In Millions of AED)													
Item	Dec 2021	Dec 2022	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Aug 2025	Sep 2025	Oct 2025 *
<b>Domestic Assets</b>													
<b>Cash and Deposits with C.B</b>	<b>90,341</b>	<b>103,972</b>	<b>113,658</b>	<b>115,837</b>	<b>130,812</b>	<b>136,687</b>	<b>144,167</b>	<b>145,681</b>	<b>159,238</b>	<b>155,905</b>	<b>161,128</b>	<b>158,058</b>	<b>158,289</b>
Cash in Hand ( LCY )	1,437	1,636	1,636	1,790	1,863	1,522	1,516	1,572	1,962	1,736	1,595	1,775	2,035
Deposits with Central Bank	88,904	102,336	112,022	114,047	128,949	135,165	142,651	144,109	157,275	154,169	159,533	156,284	156,254
<b>Due From Resident Banks</b>	<b>16,009</b>	<b>16,635</b>	<b>14,480</b>	<b>13,423</b>	<b>18,803</b>	<b>18,075</b>	<b>20,391</b>	<b>23,701</b>	<b>22,064</b>	<b>26,732</b>	<b>28,782</b>	<b>27,515</b>	<b>25,681</b>
<b>Domestic Credit and Investments</b>	<b>155,921</b>	<b>139,424</b>	<b>137,961</b>	<b>140,555</b>	<b>145,113</b>	<b>145,006</b>	<b>148,387</b>	<b>150,539</b>	<b>148,315</b>	<b>152,257</b>	<b>151,663</b>	<b>160,979</b>	<b>160,212</b>
<b>a) Credit Facilities</b>	<b>148,452</b>	<b>136,198</b>	<b>133,546</b>	<b>134,357</b>	<b>138,445</b>	<b>137,219</b>	<b>138,772</b>	<b>138,404</b>	<b>134,809</b>	<b>138,178</b>	<b>136,788</b>	<b>143,281</b>	<b>141,394</b>
<b>Claims on Private Sector</b>	<b>117,131</b>	<b>108,767</b>	<b>107,464</b>	<b>108,071</b>	<b>111,167</b>	<b>111,034</b>	<b>111,100</b>	<b>110,519</b>	<b>110,673</b>	<b>112,792</b>	<b>110,837</b>	<b>114,963</b>	<b>114,826</b>
Commercial Bills	10,048	10,362	8,598	9,591	11,563	12,443	10,389	10,314	9,864	10,390	9,429	10,815	11,268
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	107,083	98,405	98,866	98,480	99,604	98,591	100,711	100,205	100,809	102,402	101,408	104,148	103,558
<b>Claims on Government</b>	<b>12,739</b>	<b>10,848</b>	<b>7,761</b>	<b>7,409</b>	<b>7,159</b>	<b>7,323</b>	<b>6,666</b>	<b>6,580</b>	<b>5,116</b>	<b>5,462</b>	<b>6,224</b>	<b>6,312</b>	<b>6,145</b>
<b>Claims on Public Sector ( GREs )</b>	<b>16,315</b>	<b>15,430</b>	<b>17,092</b>	<b>17,658</b>	<b>18,696</b>	<b>17,988</b>	<b>20,110</b>	<b>20,627</b>	<b>18,116</b>	<b>18,649</b>	<b>18,716</b>	<b>20,961</b>	<b>19,377</b>
Commercial Bills	245	78	287	316	515	350	430	574	171	343	448	437	361
Loans,Advances & Overdrafts	16,070	15,352	16,805	17,342	18,181	17,638	19,680	20,053	17,945	18,306	18,268	20,523	19,016
<b>Claims on Other Financial Institutions</b>	<b>2,267</b>	<b>1,153</b>	<b>1,229</b>	<b>1,219</b>	<b>1,423</b>	<b>875</b>	<b>896</b>	<b>678</b>	<b>903</b>	<b>1,274</b>	<b>1,010</b>	<b>1,046</b>	<b>1,046</b>
Loans,Advances & Overdrafts	2,267	1,153	1,229	1,219	1,423	875	896	678	903	1,274	1,010	1,046	1,046
<b>b) Domestic Investments</b>	<b>7,469</b>	<b>3,226</b>	<b>4,415</b>	<b>6,198</b>	<b>6,668</b>	<b>7,787</b>	<b>9,616</b>	<b>12,134</b>	<b>13,506</b>	<b>14,079</b>	<b>14,875</b>	<b>17,698</b>	<b>18,817</b>
<b>Unclassified Assets</b>	<b>14,599</b>	<b>14,830</b>	<b>15,707</b>	<b>16,745</b>	<b>19,608</b>	<b>17,465</b>	<b>18,782</b>	<b>16,264</b>	<b>17,288</b>	<b>17,364</b>	<b>17,257</b>	<b>18,929</b>	<b>18,070</b>
Fixed Assets	1,763	1,519	1,474	1,482	1,469	1,486	1,471	1,465	1,479	1,477	1,474	1,479	1,452
Inter-Branch Transactions	21	55	62	31	99	53	24	50	61	208	45	287	21
Other Assets	12,815	13,256	14,171	15,232	18,040	15,927	17,286	14,748	15,747	15,678	15,737	17,163	16,596
<b>Foreign Assets</b>	<b>138,653</b>	<b>163,782</b>	<b>176,680</b>	<b>175,815</b>	<b>178,768</b>	<b>178,403</b>	<b>175,402</b>	<b>188,956</b>	<b>193,147</b>	<b>216,206</b>	<b>195,346</b>	<b>218,557</b>	<b>204,409</b>
Due from H.O. and/or Branches Abroad	10,807	17,601	23,472	26,523	22,774	29,880	22,194	29,817	25,706	41,703	26,322	39,782	37,068
Due from Other Banks Abroad	52,253	55,897	68,061	68,054	77,668	66,569	70,278	71,144	76,280	78,359	72,868	79,118	74,466
Cash in Hand ( FCY )	57	60	69	36	39	27	35	32	41	21	28	41	47
Securities	42,573	42,043	39,539	39,810	41,476	40,689	42,063	39,162	38,399	40,290	40,701	42,045	37,949
Credit to Non-Residents	26,149	36,746	34,323	32,544	27,965	32,172	33,882	41,653	45,883	46,549	45,997	48,703	46,631
Other Foreign Assets	6,814	11,435	11,216	8,848	8,846	9,067	6,951	7,148	6,837	9,285	9,429	8,867	8,248
<b>Total Assets</b>	<b>415,523</b>	<b>438,643</b>	<b>458,486</b>	<b>462,375</b>	<b>493,104</b>	<b>495,637</b>	<b>507,128</b>	<b>525,140</b>	<b>540,051</b>	<b>568,465</b>	<b>554,175</b>	<b>584,038</b>	<b>566,660</b>

\* Preliminary

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

(In Millions of AED)													
Item	Dec 2021	Dec 2022	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Aug 2025	Sep 2025	Oct 2025 *
<b>Domestic Liabilities</b>													
<b>Monetary Deposits</b>	<b>83,525</b>	<b>89,105</b>	<b>90,922</b>	<b>94,991</b>	<b>100,618</b>	<b>100,090</b>	<b>99,245</b>	<b>103,144</b>	<b>105,721</b>	<b>108,644</b>	<b>108,539</b>	<b>105,871</b>	<b>106,399</b>
Demand Deposits ( LCY )	82,905	88,248	89,292	94,135	99,230	99,047	97,954	102,255	104,500	106,980	107,368	104,693	105,078
Bankers Drafts	620	857	1,630	856	1,388	1,043	1,291	889	1,221	1,664	1,171	1,177	1,321
<b>Quasi Monetary Deposits</b>	<b>114,426</b>	<b>137,948</b>	<b>150,503</b>	<b>155,980</b>	<b>165,008</b>	<b>161,811</b>	<b>173,364</b>	<b>175,233</b>	<b>173,178</b>	<b>177,512</b>	<b>175,606</b>	<b>193,358</b>	<b>181,105</b>
Time Deposits ( LCY )	26,988	30,334	43,576	44,212	49,288	47,192	53,650	51,848	55,114	54,723	56,845	57,067	56,531
Savings Deposits ( LCY )	13,553	12,636	12,354	12,065	12,314	12,244	12,076	12,152	13,040	13,249	13,309	13,031	12,951
Other Deposits ( FCY )	73,885	94,978	94,573	99,703	103,406	102,375	107,638	111,233	105,024	109,540	105,451	123,260	111,623
<b>Government Deposits ( LCY + FCY )</b>	<b>2,356</b>	<b>945</b>	<b>1,723</b>	<b>1,063</b>	<b>1,176</b>	<b>1,362</b>	<b>1,071</b>	<b>601</b>	<b>643</b>	<b>958</b>	<b>1,897</b>	<b>1,489</b>	<b>1,330</b>
<b>Other Domestic Deposits ( LCY + FCY ) **</b>	<b>3,377</b>	<b>3,330</b>	<b>3,001</b>	<b>2,930</b>	<b>3,062</b>	<b>3,315</b>	<b>3,409</b>	<b>3,271</b>	<b>3,193</b>	<b>3,286</b>	<b>3,586</b>	<b>3,755</b>	<b>3,705</b>
<b>Capital and Reserves</b>	<b>53,952</b>	<b>58,420</b>	<b>63,460</b>	<b>66,943</b>	<b>68,837</b>	<b>67,739</b>	<b>70,760</b>	<b>71,958</b>	<b>74,413</b>	<b>75,337</b>	<b>76,143</b>	<b>76,735</b>	<b>77,621</b>
<b>Due to Central Bank</b>	<b>18</b>	<b>24</b>	<b>113</b>	<b>193</b>	<b>715</b>	<b>118</b>	<b>263</b>	<b>116</b>	<b>101</b>	<b>273</b>	<b>285</b>	<b>166</b>	<b>186</b>
<b>Due to Resident Banks</b>	<b>1,239</b>	<b>1,599</b>	<b>2,958</b>	<b>2,584</b>	<b>3,115</b>	<b>2,380</b>	<b>2,936</b>	<b>2,653</b>	<b>2,662</b>	<b>4,244</b>	<b>3,853</b>	<b>3,165</b>	<b>3,695</b>
<b>Capital Market Funding &amp; Term Borrowings</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Foreign Liabilities</b>	<b>113,271</b>	<b>107,593</b>	<b>103,745</b>	<b>96,087</b>	<b>106,266</b>	<b>115,892</b>	<b>114,610</b>	<b>130,315</b>	<b>141,459</b>	<b>159,458</b>	<b>147,106</b>	<b>161,723</b>	<b>154,689</b>
Due to H.O and/or Branches Abroad	36,882	26,671	26,292	25,699	27,834	28,892	30,778	43,123	44,267	58,023	44,144	60,898	42,909
Due to Other Banks Abroad	32,735	24,872	29,816	22,332	31,550	37,696	31,641	30,078	36,009	38,509	37,751	34,133	41,952
Capital Market Funding	2,787	1,834	1,148	1,193	1,233	974	838	593	715	856	880	1,078	1,247
Other Term Borrowings	448	479	125	125	125	95	125	105	127	107	128	128	128
Other Deposits ( LCY + FCY )	32,649	37,267	35,900	38,398	37,467	40,600	44,044	49,314	53,560	53,124	55,762	56,871	61,257
Other Foreign Liabilities	7,770	16,470	10,464	8,340	8,057	7,636	7,183	7,101	6,782	8,840	8,441	8,616	7,197
<b>Unclassified Liabilities</b>	<b>43,359</b>	<b>39,679</b>	<b>42,061</b>	<b>41,604</b>	<b>44,307</b>	<b>42,931</b>	<b>41,470</b>	<b>37,850</b>	<b>38,680</b>	<b>38,752</b>	<b>37,160</b>	<b>37,776</b>	<b>37,930</b>
Inter-Branch Transactions	61	54	183	582	226	92	80	110	54	93	64	54	57
Other Liabilities	43,298	39,625	41,878	41,022	44,081	42,839	41,391	37,740	38,626	38,659	37,096	37,722	37,873
- Of which : Provisions <sup>1</sup>	31,061	26,662	25,314	23,052	23,112	20,711	20,731	19,197	19,067	19,080	17,528	17,426	17,354
<b>Total Liabilities</b>	<b>415,523</b>	<b>438,643</b>	<b>458,486</b>	<b>462,375</b>	<b>493,104</b>	<b>495,637</b>	<b>507,128</b>	<b>525,140</b>	<b>540,051</b>	<b>568,465</b>	<b>554,175</b>	<b>584,038</b>	<b>566,660</b>

\* Preliminary

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

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

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

(In Millions of AED)													
Item	Dec 2021	Dec 2022	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Aug 2025	Sep 2025	Oct 2025 *
<b>Domestic Assets</b>													
<b>Cash and Deposits with C.B</b>	<b>307,529</b>	<b>334,440</b>	<b>399,584</b>	<b>453,033</b>	<b>480,357</b>	<b>505,296</b>	<b>525,117</b>	<b>552,178</b>	<b>589,663</b>	<b>604,364</b>	<b>603,298</b>	<b>582,959</b>	<b>583,982</b>
Cash in Hand ( LCY )	12,251	12,873	13,037	12,776	13,650	12,566	12,115	13,656	15,269	14,008	14,029	14,019	14,547
Deposits with Central Bank	295,278	321,567	386,547	440,257	466,707	492,730	513,002	538,521	574,395	590,355	589,269	568,940	569,434
<b>Due From Resident Banks</b>	<b>30,133</b>	<b>43,107</b>	<b>51,021</b>	<b>48,873</b>	<b>58,054</b>	<b>53,307</b>	<b>54,199</b>	<b>65,384</b>	<b>64,044</b>	<b>78,066</b>	<b>79,220</b>	<b>74,561</b>	<b>68,473</b>
<b>Domestic Credit and Investments</b>	<b>1,407,069</b>	<b>1,419,925</b>	<b>1,487,258</b>	<b>1,491,335</b>	<b>1,527,554</b>	<b>1,552,428</b>	<b>1,590,316</b>	<b>1,581,940</b>	<b>1,597,890</b>	<b>1,616,515</b>	<b>1,663,291</b>	<b>1,704,767</b>	<b>1,719,034</b>
<b>a) Credit Facilities</b>	<b>1,270,066</b>	<b>1,286,434</b>	<b>1,351,969</b>	<b>1,343,925</b>	<b>1,378,948</b>	<b>1,397,525</b>	<b>1,427,345</b>	<b>1,410,661</b>	<b>1,422,115</b>	<b>1,446,155</b>	<b>1,491,556</b>	<b>1,528,573</b>	<b>1,537,258</b>
<b>Claims on Private Sector</b>	<b>843,753</b>	<b>891,722</b>	<b>933,703</b>	<b>932,619</b>	<b>960,477</b>	<b>980,933</b>	<b>1,006,060</b>	<b>998,286</b>	<b>1,022,411</b>	<b>1,059,426</b>	<b>1,070,022</b>	<b>1,090,930</b>	<b>1,092,855</b>
Commercial Bills	47,573	60,450	70,674	65,149	70,130	75,665	73,944	76,536	82,581	90,341	89,977	95,669	93,303
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	796,180	831,272	863,029	867,470	890,347	905,268	932,115	921,750	939,829	969,085	980,045	995,261	999,552
<b>Claims on Government</b>	<b>210,615</b>	<b>177,028</b>	<b>177,346</b>	<b>149,573</b>	<b>152,885</b>	<b>149,555</b>	<b>150,485</b>	<b>151,499</b>	<b>147,112</b>	<b>146,251</b>	<b>175,545</b>	<b>175,874</b>	<b>174,141</b>
<b>Claims on Public Sector ( GREs )</b>	<b>200,652</b>	<b>206,149</b>	<b>231,424</b>	<b>242,556</b>	<b>248,525</b>	<b>251,397</b>	<b>255,586</b>	<b>246,604</b>	<b>238,056</b>	<b>226,479</b>	<b>230,377</b>	<b>244,556</b>	<b>252,830</b>
Commercial Bills	8,275	5,685	6,766	5,905	8,305	8,141	8,401	10,622	11,140	9,491	9,471	11,099	24,021
Loans,Advances & Overdrafts	192,377	200,464	224,658	236,651	240,220	243,256	247,185	235,982	226,916	216,988	220,907	233,457	228,809
<b>Claims on Other Financial Institutions</b>	<b>15,046</b>	<b>11,535</b>	<b>9,496</b>	<b>19,177</b>	<b>17,061</b>	<b>15,640</b>	<b>15,214</b>	<b>14,272</b>	<b>14,536</b>	<b>13,999</b>	<b>15,611</b>	<b>17,214</b>	<b>17,431</b>
Loans,Advances & Overdrafts	15,046	11,535	9,496	19,177	17,061	15,640	15,214	14,272	14,536	13,999	15,611	17,214	17,431
<b>b) Domestic Investments</b>	<b>137,003</b>	<b>133,491</b>	<b>135,289</b>	<b>147,410</b>	<b>148,606</b>	<b>154,903</b>	<b>162,971</b>	<b>171,278</b>	<b>175,775</b>	<b>170,359</b>	<b>171,735</b>	<b>176,194</b>	<b>181,776</b>
<b>Unclassified Assets</b>	<b>139,344</b>	<b>150,771</b>	<b>174,916</b>	<b>190,700</b>	<b>216,233</b>	<b>226,778</b>	<b>228,126</b>	<b>164,389</b>	<b>170,829</b>	<b>173,709</b>	<b>175,979</b>	<b>176,558</b>	<b>179,794</b>
Fixed Assets	28,048	27,555	26,237	25,960	27,460	26,907	27,425	27,057	28,007	27,433	27,076	27,061	27,353
Inter-Branch Transactions	4,433	9,159	33,591	46,149	64,243	76,049	69,531	13,575	13,847	16,763	13,218	13,087	14,314
Other Assets	106,863	114,057	115,088	118,591	124,530	123,822	131,170	123,757	128,974	129,514	135,685	136,410	138,127
<b>Foreign Assets</b>	<b>847,091</b>	<b>1,088,639</b>	<b>1,147,042</b>	<b>1,185,287</b>	<b>1,243,051</b>	<b>1,219,238</b>	<b>1,236,163</b>	<b>1,400,464</b>	<b>1,457,593</b>	<b>1,612,373</b>	<b>1,662,442</b>	<b>1,744,780</b>	<b>1,734,897</b>
Due from H.O. and/or Branches Abroad	189,509	224,757	180,256	194,451	194,405	162,540	142,725	247,256	240,838	277,858	279,588	335,163	292,859
Due from Other Banks Abroad	195,407	251,708	291,602	297,604	315,401	303,426	320,111	339,234	371,793	411,709	414,749	422,317	431,988
Cash in Hand ( FCY )	149	209	369	344	316	483	390	392	608	347	559	518	600
Securities	251,875	289,513	332,380	355,028	370,908	374,825	399,157	405,702	423,716	452,607	471,727	471,669	470,972
Credit to Non-Residents	140,942	195,263	205,074	218,510	232,590	247,107	261,306	281,460	304,120	341,019	365,250	380,212	399,059
Other Foreign Assets	69,209	127,189	137,361	119,350	129,431	130,857	112,474	126,420	116,519	128,834	130,569	134,902	139,419
<b>Total Assets</b>	<b>2,731,166</b>	<b>3,036,882</b>	<b>3,259,821</b>	<b>3,369,228</b>	<b>3,525,249</b>	<b>3,557,047</b>	<b>3,633,920</b>	<b>3,764,355</b>	<b>3,880,019</b>	<b>4,085,027</b>	<b>4,184,229</b>	<b>4,283,625</b>	<b>4,286,179</b>

\* Preliminary

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

(In Millions of AED)													
Item	Dec 2021	Dec 2022	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Aug 2025	Sep 2025	Oct 2025 *
<b>Domestic Liabilities</b>													
<b>Monetary Deposits</b>	<b>515,958</b>	<b>537,896</b>	<b>581,933</b>	<b>608,276</b>	<b>638,298</b>	<b>640,298</b>	<b>653,060</b>	<b>696,431</b>	<b>715,352</b>	<b>750,461</b>	<b>753,121</b>	<b>755,370</b>	<b>789,124</b>
Demand Deposits ( LCY )	511,921	532,594	573,744	602,092	628,239	631,431	643,110	687,903	706,621	738,409	743,881	745,549	778,412
Bankers Drafts	4,037	5,302	8,189	6,184	10,059	8,867	9,950	8,528	8,730	12,052	9,241	9,821	10,712
<b>Quasi Monetary Deposits</b>	<b>627,414</b>	<b>724,877</b>	<b>836,004</b>	<b>913,536</b>	<b>961,391</b>	<b>989,456</b>	<b>1,042,918</b>	<b>1,053,848</b>	<b>1,107,898</b>	<b>1,130,901</b>	<b>1,156,174</b>	<b>1,174,959</b>	<b>1,173,327</b>
Time Deposits ( LCY )	227,361	249,847	289,817	326,065	342,453	370,003	398,794	409,361	457,991	462,515	492,423	497,805	506,335
Savings Deposits ( LCY )	84,860	80,864	97,541	101,790	108,411	113,969	118,545	120,978	131,867	146,350	152,692	155,231	157,215
Other Deposits ( FCY )	315,193	394,166	448,646	485,681	510,527	505,485	525,580	523,508	518,041	522,036	511,060	521,923	509,777
<b>Government Deposits ( LCY + FCY )</b>	<b>225,784</b>	<b>306,275</b>	<b>322,071</b>	<b>297,293</b>	<b>313,106</b>	<b>301,349</b>	<b>299,257</b>	<b>279,226</b>	<b>254,490</b>	<b>253,110</b>	<b>289,881</b>	<b>283,905</b>	<b>280,119</b>
<b>Other Domestic Deposits ( LCY + FCY ) **</b>	<b>14,029</b>	<b>16,840</b>	<b>17,900</b>	<b>19,151</b>	<b>19,985</b>	<b>19,118</b>	<b>19,698</b>	<b>21,049</b>	<b>21,062</b>	<b>21,968</b>	<b>23,036</b>	<b>23,094</b>	<b>23,860</b>
<b>Capital and Reserves</b>	<b>336,778</b>	<b>357,776</b>	<b>389,019</b>	<b>410,645</b>	<b>400,603</b>	<b>414,012</b>	<b>434,644</b>	<b>445,942</b>	<b>438,953</b>	<b>455,695</b>	<b>470,029</b>	<b>475,529</b>	<b>482,072</b>
<b>Due to Central Bank</b>	<b>2,609</b>	<b>5,779</b>	<b>4,980</b>	<b>3,925</b>	<b>4,078</b>	<b>2,395</b>	<b>2,501</b>	<b>1,434</b>	<b>1,200</b>	<b>967</b>	<b>1,417</b>	<b>1,035</b>	<b>941</b>
<b>Due to Resident Banks</b>	<b>27,534</b>	<b>29,735</b>	<b>31,257</b>	<b>31,463</b>	<b>40,159</b>	<b>39,066</b>	<b>38,585</b>	<b>48,959</b>	<b>46,779</b>	<b>60,683</b>	<b>65,062</b>	<b>57,952</b>	<b>53,579</b>
<b>Capital Market Funding &amp; Term Borrowings</b>	<b>2,904</b>	<b>2,899</b>	<b>3,937</b>	<b>3,667</b>	<b>3,671</b>	<b>1,836</b>	<b>4,026</b>	<b>4,020</b>	<b>4,028</b>	<b>4,039</b>	<b>4,043</b>	<b>4,042</b>	<b>4,042</b>
<b>Foreign Liabilities</b>	<b>726,628</b>	<b>779,668</b>	<b>791,730</b>	<b>814,562</b>	<b>849,055</b>	<b>864,099</b>	<b>847,123</b>	<b>938,232</b>	<b>1,000,918</b>	<b>1,127,581</b>	<b>1,139,951</b>	<b>1,225,561</b>	<b>1,197,099</b>
Due to H.O and/or Branches Abroad	62,062	72,485	109,981	126,998	119,718	140,903	152,974	162,559	201,316	231,530	236,333	264,918	263,420
Due to Other Banks Abroad	157,380	175,945	182,756	177,936	196,703	189,208	170,298	217,628	231,688	274,555	280,023	292,996	292,748
Capital Market Funding	178,891	159,849	144,537	155,486	153,946	157,898	157,415	154,586	161,594	189,119	184,816	188,184	181,897
Other Term Borrowings	49,986	35,799	36,838	36,457	33,653	34,545	36,728	33,829	39,089	39,295	37,870	37,404	37,702
Other Deposits ( LCY + FCY )	196,400	202,201	182,722	194,983	213,559	214,090	206,170	236,623	237,698	246,418	245,776	282,648	258,651
Other Foreign Liabilities	81,909	133,389	134,896	122,702	131,476	127,455	123,538	133,008	129,533	146,665	155,133	159,410	162,680
<b>Unclassified Liabilities</b>	<b>251,528</b>	<b>275,137</b>	<b>280,990</b>	<b>266,710</b>	<b>294,903</b>	<b>285,418</b>	<b>292,108</b>	<b>275,215</b>	<b>289,339</b>	<b>279,622</b>	<b>281,514</b>	<b>282,179</b>	<b>282,017</b>
Inter-Branch Transactions	12,477	7,108	5,210	6,191	8,316	8,611	8,975	9,153	11,501	14,085	11,478	11,573	15,119
Other Liabilities	239,051	268,029	275,780	260,519	286,587	276,807	283,133	266,062	277,838	265,537	270,036	270,607	266,898
- Of which : Provisions <sup>1</sup>	132,852	132,194	133,848	117,365	117,753	112,575	111,975	106,361	106,399	101,500	97,926	97,206	97,386
<b>Total Liabilities</b>	<b>2,731,166</b>	<b>3,036,882</b>	<b>3,259,821</b>	<b>3,369,228</b>	<b>3,525,249</b>	<b>3,557,047</b>	<b>3,633,920</b>	<b>3,764,355</b>	<b>3,880,019</b>	<b>4,085,027</b>	<b>4,184,229</b>	<b>4,283,625</b>	<b>4,286,179</b>

\* Preliminary

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

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

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

(In Millions of AED)													
Item	Dec 2021	Dec 2022	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Aug 2025	Sep 2025	Oct 2025 *
<b>Domestic Assets</b>													
<b>Cash and Deposits with C.B</b>	<b>74,349</b>	<b>74,133</b>	<b>85,833</b>	<b>84,317</b>	<b>91,968</b>	<b>85,423</b>	<b>85,926</b>	<b>87,077</b>	<b>93,345</b>	<b>99,103</b>	<b>97,574</b>	<b>96,837</b>	<b>95,351</b>
Cash in Hand ( LCY )	5,482	5,202	4,527	6,025	6,074	5,718	6,377	5,938	7,123	6,216	5,897	5,835	6,386
Deposits with Central Bank	68,867	68,931	81,306	78,292	85,894	79,705	79,549	81,138	86,222	92,886	91,677	91,002	88,965
<b>Due From Resident Banks</b>	<b>5,764</b>	<b>6,881</b>	<b>7,315</b>	<b>8,171</b>	<b>7,280</b>	<b>9,366</b>	<b>4,656</b>	<b>8,825</b>	<b>10,608</b>	<b>8,335</b>	<b>9,588</b>	<b>10,072</b>	<b>7,466</b>
<b>Domestic Credit and Investments</b>	<b>395,448</b>	<b>417,318</b>	<b>446,305</b>	<b>453,183</b>	<b>461,688</b>	<b>484,556</b>	<b>498,600</b>	<b>499,158</b>	<b>514,386</b>	<b>536,071</b>	<b>548,288</b>	<b>555,368</b>	<b>564,948</b>
<b>a) Credit Facilities</b>	<b>348,891</b>	<b>364,503</b>	<b>388,117</b>	<b>393,766</b>	<b>397,643</b>	<b>418,855</b>	<b>432,394</b>	<b>432,338</b>	<b>446,731</b>	<b>464,562</b>	<b>476,549</b>	<b>483,351</b>	<b>491,357</b>
<b>Claims on Private Sector</b>	<b>276,992</b>	<b>281,243</b>	<b>302,499</b>	<b>307,646</b>	<b>311,824</b>	<b>325,486</b>	<b>339,697</b>	<b>343,399</b>	<b>354,755</b>	<b>365,411</b>	<b>378,445</b>	<b>378,866</b>	<b>384,460</b>
Commercial Bills	0	0	4,591	4,506	5,055	5,408	4,604	5,380	6,134	4,743	4,725	4,407	4,558
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	276,992	281,243	297,908	303,140	306,769	320,078	335,093	338,019	348,622	360,668	373,720	374,458	379,902
<b>Claims on Government</b>	<b>25,423</b>	<b>34,702</b>	<b>35,220</b>	<b>34,726</b>	<b>35,449</b>	<b>41,057</b>	<b>43,041</b>	<b>43,008</b>	<b>44,285</b>	<b>49,619</b>	<b>49,931</b>	<b>50,502</b>	<b>51,301</b>
<b>Claims on Public Sector ( GREs )</b>	<b>44,739</b>	<b>47,157</b>	<b>48,937</b>	<b>49,926</b>	<b>49,012</b>	<b>50,962</b>	<b>48,289</b>	<b>44,183</b>	<b>45,839</b>	<b>47,487</b>	<b>46,176</b>	<b>51,987</b>	<b>53,599</b>
Commercial Bills	0	0	652	470	682	844	90	46	43	320	251	251	258
Loans,Advances & Overdrafts	44,739	47,157	48,285	49,456	48,330	50,119	48,199	44,137	45,796	47,168	45,925	51,736	53,341
<b>Claims on Other Financial Institutions</b>	<b>1,737</b>	<b>1,401</b>	<b>1,461</b>	<b>1,468</b>	<b>1,358</b>	<b>1,350</b>	<b>1,367</b>	<b>1,749</b>	<b>1,851</b>	<b>2,045</b>	<b>1,996</b>	<b>1,996</b>	<b>1,997</b>
Loans,Advances & Overdrafts	1,737	1,401	1,461	1,468	1,358	1,350	1,367	1,749	1,851	2,045	1,996	1,996	1,997
<b>b) Domestic Investments</b>	<b>46,557</b>	<b>52,815</b>	<b>58,188</b>	<b>59,417</b>	<b>64,045</b>	<b>65,701</b>	<b>66,206</b>	<b>66,820</b>	<b>67,655</b>	<b>71,509</b>	<b>71,739</b>	<b>72,017</b>	<b>73,591</b>
<b>Unclassified Assets</b>	<b>28,683</b>	<b>30,009</b>	<b>29,629</b>	<b>27,993</b>	<b>29,081</b>	<b>30,161</b>	<b>30,023</b>	<b>28,000</b>	<b>28,355</b>	<b>28,694</b>	<b>28,439</b>	<b>27,665</b>	<b>26,432</b>
Fixed Assets	5,807	5,698	5,562	6,783	6,501	6,708	6,695	5,948	5,938	6,656	6,664	6,616	6,753
Inter-Branch Transactions	0	0	0	0	0	0	26	24	28	26	24	24	25
Other Assets	22,876	24,311	24,067	21,210	22,580	23,453	23,302	22,028	22,388	22,012	21,751	21,025	19,655
<b>Foreign Assets</b>	<b>86,078</b>	<b>102,388</b>	<b>122,984</b>	<b>128,207</b>	<b>139,248</b>	<b>143,601</b>	<b>148,553</b>	<b>171,714</b>	<b>192,681</b>	<b>216,101</b>	<b>218,889</b>	<b>226,239</b>	<b>228,445</b>
Due from H.O. and/or Branches Abroad	582	662	1,495	1,494	1,120	945	1,196	1,239	1,165	1,159	1,052	1,065	1,061
Due from Other Banks Abroad	12,230	15,119	14,664	16,047	16,790	18,937	18,466	20,679	26,197	27,500	26,381	26,683	27,796
Cash in Hand ( FCY )	15	15	13	11	18	14	24	20	16	15	37	32	29
Securities	37,802	51,610	68,140	73,208	80,883	84,694	86,151	90,985	96,624	102,235	104,671	109,108	108,753
Credit to Non-Residents	34,153	33,236	36,311	35,145	37,718	37,426	40,834	56,336	67,114	82,511	83,989	86,561	87,676
Other Foreign Assets	1,296	1,746	2,361	2,302	2,719	1,585	1,882	2,455	1,565	2,682	2,759	2,789	3,130
<b>Total Assets</b>	<b>590,322</b>	<b>630,729</b>	<b>692,066</b>	<b>701,871</b>	<b>729,265</b>	<b>753,107</b>	<b>767,758</b>	<b>794,773</b>	<b>839,374</b>	<b>888,304</b>	<b>902,778</b>	<b>916,180</b>	<b>922,642</b>

\* Preliminary

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

(In Millions of AED)													
Item	Dec 2021	Dec 2022	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Aug 2025	Sep 2025	Oct 2025 *
<b>Domestic Liabilities</b>													
<b>Monetary Deposits</b>	91,813	97,730	103,947	104,004	112,567	116,703	114,840	116,749	123,740	127,819	131,281	131,640	130,965
Demand Deposits ( LCY )	90,845	96,602	102,640	102,526	110,543	114,633	112,918	114,179	121,689	125,808	129,243	129,031	128,576
Bankers Drafts	968	1,128	1,307	1,478	2,024	2,070	1,921	2,570	2,051	2,011	2,038	2,610	2,390
<b>Quasi Monetary Deposits</b>	233,087	240,524	276,022	279,316	294,423	295,030	309,512	313,946	341,915	372,812	376,619	380,061	388,041
Time Deposits ( LCY )	102,910	102,312	118,611	124,098	127,901	115,812	129,522	127,260	134,637	150,369	148,285	146,293	146,506
Savings Deposits ( LCY )	104,983	102,788	110,168	111,306	119,198	129,473	127,232	132,736	142,874	149,476	154,348	158,357	162,246
Other Deposits ( FCY )	25,194	35,424	47,243	43,912	47,324	49,745	52,758	53,950	64,404	72,967	73,986	75,412	79,289
<b>Government Deposits ( LCY + FCY )</b>	61,624	89,780	100,774	103,836	106,222	118,086	117,279	128,700	131,171	141,669	148,542	152,106	155,838
<b>Other Domestic Deposits ( LCY + FCY ) **</b>	2,623	2,640	2,477	2,564	2,702	2,548	3,305	2,911	3,652	4,807	4,098	4,143	3,523
<b>Capital and Reserves</b>	65,770	70,829	75,556	78,649	75,973	81,195	84,815	87,771	85,286	90,005	92,813	94,353	96,052
<b>Due to Central Bank</b>	239	57	385	417	125	918	95	105	33	81	170	176	105
<b>Due to Resident Banks</b>	5,405	17,950	25,255	23,115	22,737	18,460	16,229	22,499	26,563	23,046	22,418	24,090	19,526
<b>Capital Market Funding &amp; Term Borrowings</b>	24,053	25,892	22,220	22,220	25,893	25,894	27,719	27,718	27,895	27,896	27,896	27,897	27,897
<b>Foreign Liabilities</b>	51,833	27,275	23,209	26,734	28,360	30,604	31,365	32,647	37,287	37,578	39,205	42,881	43,234
Due to H.O and/or Branches Abroad	424	1,581	2,835	2,993	2,842	2,426	2,764	1,927	1,107	1,060	785	979	1,169
Due to Other Banks Abroad	10,251	8,674	7,190	8,928	8,539	8,606	9,142	9,180	9,833	9,407	10,361	13,146	11,555
Capital Market Funding	5,504	5,507	4,673	6,509	6,508	9,263	9,263	9,263	12,018	12,018	12,018	12,018	12,018
Other Term Borrowings	0	0	0	0	1,836	1,836	1,836	1,836	1,836	1,836	1,836	1,836	1,836
Other Deposits ( LCY + FCY )	34,594	10,329	7,378	7,064	7,371	7,732	7,299	9,060	10,922	10,820	11,488	11,978	13,349
Other Foreign Liabilities	1,060	1,184	1,133	1,240	1,264	741	1,062	1,380	1,572	2,437	2,717	2,924	3,307
<b>Unclassified Liabilities</b>	53,875	58,052	62,221	61,016	60,263	63,670	62,600	61,727	61,835	62,592	59,736	58,834	57,462
Inter-Branch Transactions	1,536	527	1,720	1,926	1,613	1,714	0	0	0	0	0	0	0
Other Liabilities	52,339	57,525	60,501	59,090	58,650	61,956	62,600	61,727	61,835	62,592	59,736	58,834	57,462
- Of which : Provisions <sup>1</sup>	22,695	23,355	24,301	23,707	22,517	22,870	22,191	21,550	21,243	20,101	20,167	19,926	19,864
<b>Total Liabilities</b>	<b>590,322</b>	<b>630,729</b>	<b>692,066</b>	<b>701,871</b>	<b>729,265</b>	<b>753,107</b>	<b>767,758</b>	<b>794,773</b>	<b>839,374</b>	<b>888,304</b>	<b>902,778</b>	<b>916,180</b>	<b>922,642</b>

\* Preliminary

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

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

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

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Aug 2025</b>	<b>Sep 2025</b>	<b>Oct 2025 *</b>
<b>Memoranda Accounts / Off-Balance Sheet Items</b>													
Letters of Credit	106,886	104,588	97,787	98,057	93,223	92,190	94,322	84,588	94,178	97,913	92,379	91,184	93,592
Guarantees	340,666	344,986	367,430	392,440	400,272	416,083	440,102	463,158	482,971	512,835	527,511	539,066	548,589
Commitments	230,735	293,264	307,892	330,875	347,111	339,524	364,400	383,110	400,663	428,351	436,431	448,087	457,132
FX Derivatives	549,737	643,401	605,704	611,018	653,069	734,752	685,119	809,212	851,213	960,183	1,117,779	1,140,547	1,286,974
Interest Rate Derivatives	4,256,463	3,340,203	3,462,774	3,374,993	3,419,301	3,316,885	3,599,726	3,753,240	3,687,457	3,957,195	4,320,690	4,561,405	4,654,804
Others Derivatives	51,080	65,621	92,717	108,989	127,557	117,819	120,289	105,619	119,134	124,126	137,121	147,173	139,651
Other Memoranda Items	24,155	19,696	14,335	13,830	16,110	19,234	27,484	20,647	18,814	27,514	22,660	30,033	25,678
<b>Total Memoranda Accounts</b>	<b>5,559,722</b>	<b>4,811,759</b>	<b>4,948,639</b>	<b>4,930,202</b>	<b>5,056,643</b>	<b>5,036,485</b>	<b>5,331,442</b>	<b>5,619,574</b>	<b>5,654,430</b>	<b>6,108,117</b>	<b>6,654,571</b>	<b>6,957,494</b>	<b>7,206,421</b>

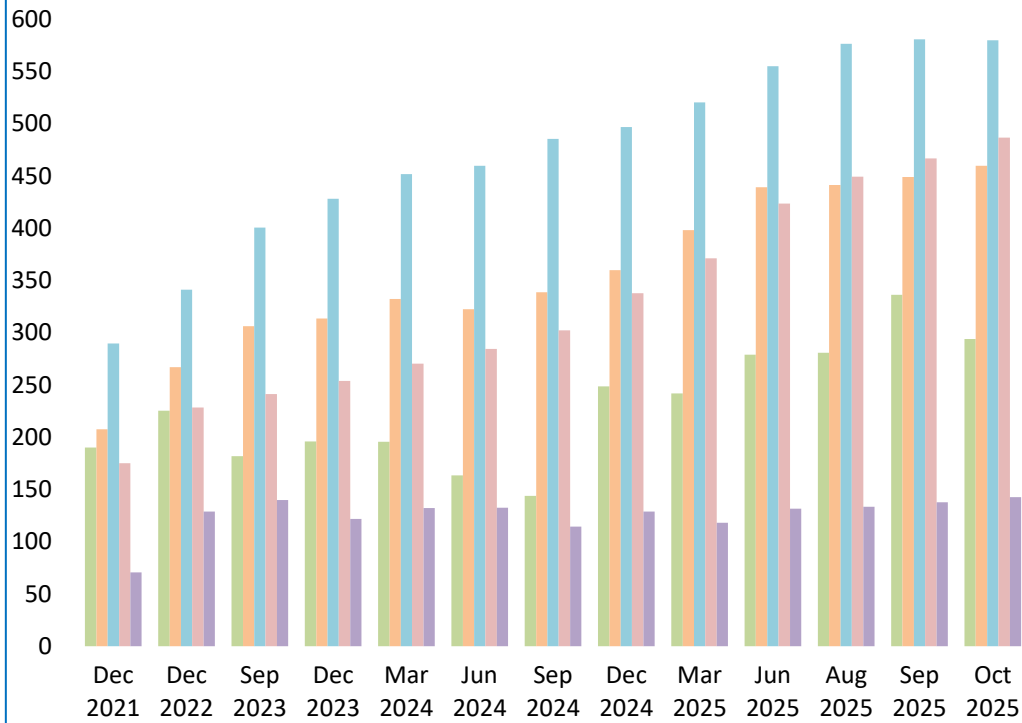
\* Preliminary

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

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Aug 2025</b>	<b>Sep 2025</b>	<b>Oct 2025 *</b>
<b>Foreign Assets</b>	<b>933,169</b>	<b>1,191,027</b>	<b>1,270,026</b>	<b>1,313,494</b>	<b>1,382,299</b>	<b>1,362,839</b>	<b>1,384,716</b>	<b>1,572,179</b>	<b>1,650,274</b>	<b>1,828,474</b>	<b>1,881,331</b>	<b>1,971,019</b>	<b>1,963,342</b>
Notes and Coins	164	224	382	355	334	497	415	412	624	362	596	550	628
Due from H.O. and/or Branches Abroad	190,091	225,419	181,751	195,945	195,525	163,485	143,921	248,495	242,002	279,017	280,640	336,229	293,920
Due from Other Banks Abroad	207,637	266,827	306,266	313,651	332,191	322,363	338,577	359,913	397,990	439,208	441,129	449,000	459,784
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	118,001	153,552	168,275	174,689	168,115	161,056	165,516	171,295	191,400	216,614	212,144	227,767	233,285
- Term Placements	35,936	47,120	49,969	54,210	61,579	53,727	60,416	73,211	68,816	69,727	62,305	60,980	67,473
- Term Loans	53,700	66,155	88,022	84,752	102,497	107,581	112,645	115,407	137,773	152,867	166,681	160,253	159,026
Investments	289,677	341,123	400,520	428,236	451,791	459,519	485,308	496,687	520,340	554,842	576,398	580,777	579,726
Loans and Advances	175,095	228,499	241,385	253,655	270,308	284,533	302,140	337,796	371,234	423,529	449,239	466,772	486,734
Other Foreign Assets	70,505	128,935	139,722	121,652	132,150	132,442	114,356	128,875	118,084	131,516	133,329	137,691	142,549
<b>Foreign Liabilities</b>	<b>778,461</b>	<b>806,943</b>	<b>814,939</b>	<b>841,296</b>	<b>877,415</b>	<b>894,703</b>	<b>878,489</b>	<b>970,879</b>	<b>1,038,205</b>	<b>1,165,159</b>	<b>1,179,156</b>	<b>1,268,442</b>	<b>1,240,332</b>
Due to H.O and/or Branches Abroad	62,486	74,066	112,816	129,991	122,560	143,330	155,738	164,486	202,423	232,590	237,118	265,897	264,589
Due to Other Banks Abroad	167,631	184,619	189,946	186,864	205,242	197,815	179,440	226,808	241,521	283,962	290,385	306,142	304,303
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	100,722	113,792	127,660	117,902	128,937	128,468	111,737	126,255	136,664	146,440	150,008	160,994	155,041
- Inter Bank Borrowings	49,120	58,818	43,808	49,224	57,686	52,507	50,315	80,125	85,093	115,469	116,997	120,387	121,830
- Other Term Borrowings	17,789	12,009	18,478	19,738	18,619	16,839	17,387	20,429	19,764	22,052	23,379	24,761	27,432
Capital Market Funding	184,395	165,356	149,210	161,995	160,454	167,161	166,678	163,849	173,612	201,137	196,833	200,202	193,915
Other Term Borrowings	49,986	35,799	36,838	36,457	35,489	36,381	38,564	35,665	40,925	41,131	39,707	39,240	39,538
Other Deposits	230,994	212,530	190,100	202,047	220,930	221,821	213,469	245,683	248,620	257,238	257,264	294,627	272,000
- Demand Deposits	42,367	51,887	58,261	56,913	54,717	59,611	61,083	59,329	65,947	77,885	60,147	72,834	70,287
- Time Deposits	126,845	118,407	95,713	112,273	132,187	123,849	109,710	141,554	135,314	129,325	148,276	170,057	154,726
- Savings Deposits	19,375	20,954	20,857	22,508	21,201	20,950	20,970	23,317	23,127	25,123	25,210	25,292	24,469
- Commercial Prepayments(Margin Deposits)	532	860	843	636	770	1,099	1,215	1,104	1,419	858	1,439	1,560	810
- Borrowings Under Repurchase Agreements(NBFI)	41,875	20,422	14,426	9,717	12,055	16,313	20,491	20,379	22,812	24,047	22,192	24,884	21,707
Other Foreign Liabilities	82,969	134,573	136,029	123,942	132,740	128,195	124,600	134,388	131,105	149,102	157,850	162,334	165,987

\* Preliminary

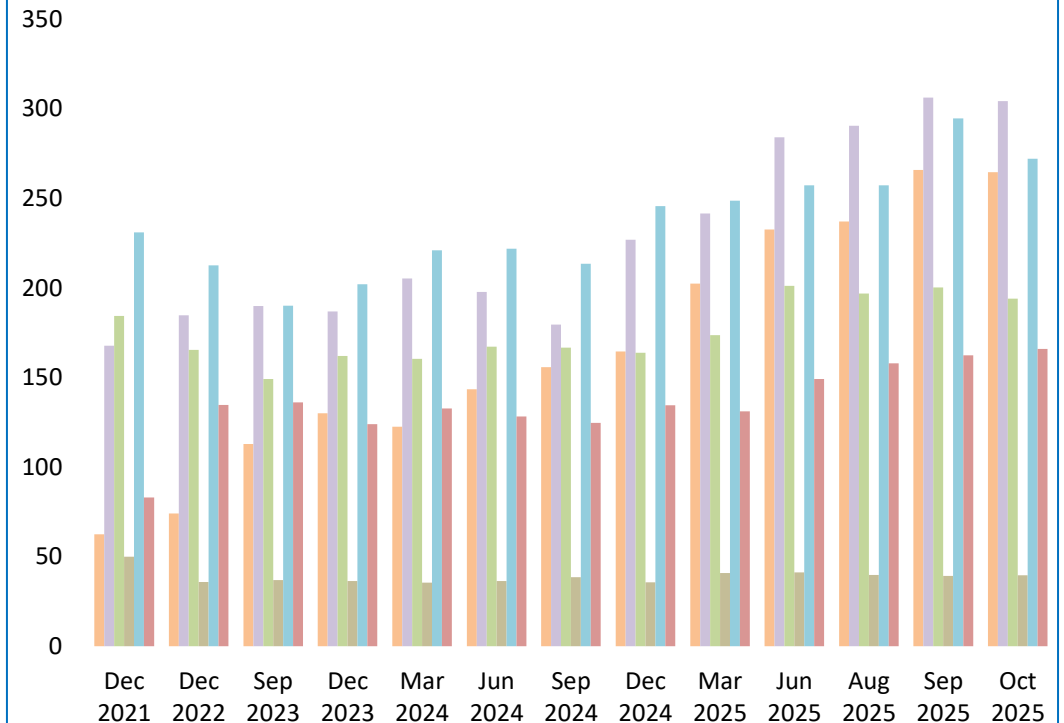
### Foreign Assets of Banks



AED Bln

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

### Foreign Liabilities of Banks



AED Bln

- Due to H.O and Branches
- Due to Other Banks Abroad
- Capital Market Funding
- Other Term Borrowings
- Other Deposits
- Other Foreign Liabilities

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

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Aug 2025</b>	<b>Sep 2025</b>	<b>Oct 2025 *</b>
<b>Foreign Assets</b>	<b>794,516</b>	<b>1,027,245</b>	<b>1,093,346</b>	<b>1,137,679</b>	<b>1,203,531</b>	<b>1,184,436</b>	<b>1,209,314</b>	<b>1,383,223</b>	<b>1,457,127</b>	<b>1,612,268</b>	<b>1,685,985</b>	<b>1,752,463</b>	<b>1,758,933</b>
Notes and Coins	107	164	313	319	295	470	380	380	583	341	568	509	582
Due from H.O. and/or Branches Abroad	179,284	207,818	158,279	169,422	172,751	133,606	121,728	218,679	216,296	237,314	254,318	296,446	256,852
Due from Other Banks Abroad	155,384	210,930	238,205	245,597	254,523	255,795	268,299	288,769	321,710	360,850	368,261	369,882	385,319
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	90,059	125,382	135,235	146,866	133,295	132,476	135,120	144,595	162,153	182,155	180,142	187,922	197,206
- Term Placements	21,313	30,577	28,118	30,190	36,134	33,992	40,492	50,352	45,957	50,678	45,055	43,539	51,516
- Term Loans	44,012	54,971	74,852	68,541	85,094	89,327	92,688	93,823	113,600	128,016	143,064	138,421	136,597
Investments	247,104	299,080	360,981	388,426	410,315	418,830	443,245	457,525	481,941	514,552	535,696	538,732	541,777
Loans and Advances	148,946	191,753	207,062	221,111	242,343	252,362	268,258	296,143	325,351	376,980	403,241	418,069	440,103
Other Foreign Assets	63,691	117,500	128,506	112,804	123,304	123,374	107,405	121,727	111,247	122,231	123,900	128,824	134,300
<b>Foreign Liabilities</b>	<b>665,190</b>	<b>699,350</b>	<b>711,194</b>	<b>745,209</b>	<b>771,149</b>	<b>778,811</b>	<b>763,879</b>	<b>840,565</b>	<b>896,746</b>	<b>1,005,701</b>	<b>1,032,050</b>	<b>1,106,719</b>	<b>1,085,643</b>
Due to H.O and/or Branches Abroad	25,604	47,395	86,524	104,292	94,726	114,438	124,960	121,363	158,156	174,567	192,974	204,999	221,680
Due to Other Banks Abroad	134,896	159,747	160,130	164,532	173,692	160,119	147,799	196,730	205,512	245,453	252,633	272,010	262,351
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	75,938	96,728	104,000	100,930	107,366	100,211	88,481	104,945	110,387	117,308	121,483	135,707	122,107
- Inter Bank Borrowings	45,846	51,058	38,045	43,871	47,713	43,069	41,937	71,365	75,368	106,100	107,778	111,544	112,815
- Other Term Borrowings	13,112	11,961	18,085	19,731	18,613	16,839	17,381	20,420	19,756	22,045	23,372	24,759	27,429
Capital Market Funding	181,608	163,522	148,062	160,802	159,221	166,187	165,840	163,256	172,897	200,281	195,953	199,124	192,668
Other Term Borrowings	49,538	35,320	36,713	36,332	35,364	36,287	38,439	35,560	40,798	41,024	39,579	39,113	39,411
Other Deposits	198,345	175,263	154,200	163,649	183,463	181,222	169,425	196,369	195,060	204,115	201,502	237,755	210,743
- Demand Deposits	23,851	31,712	41,109	37,603	35,651	41,278	42,678	35,736	40,822	55,405	37,488	49,644	46,213
- Time Deposits	118,467	107,434	82,818	99,136	119,648	107,388	89,917	121,765	112,989	105,194	121,897	143,047	124,317
- Savings Deposits	13,817	15,194	15,358	16,863	15,651	15,425	15,383	17,641	17,275	19,090	18,960	19,095	18,167
- Commercial Prepayments(Margin Deposits)	335	501	489	330	458	817	955	848	1,163	607	1,194	1,314	568
- Borrowings Under Repurchase Agreements(NBFI)	41,875	20,422	14,426	9,717	12,055	16,313	20,491	20,379	22,812	23,818	21,963	24,655	21,478
Other Foreign Liabilities	75,199	118,103	125,565	115,602	124,683	120,559	117,417	127,287	124,323	140,262	149,409	153,718	158,790

\* Preliminary

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

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Aug 2025</b>	<b>Sep 2025</b>	<b>Oct 2025 *</b>
<b>Foreign Assets</b>	<b>138,653</b>	<b>163,782</b>	<b>176,680</b>	<b>175,815</b>	<b>178,768</b>	<b>178,403</b>	<b>175,402</b>	<b>188,956</b>	<b>193,147</b>	<b>216,206</b>	<b>195,346</b>	<b>218,557</b>	<b>204,409</b>
Notes and Coins	57	60	69	36	39	27	35	32	41	21	28	41	47
Due from H.O. and/or Branches Abroad	10,807	17,601	23,472	26,523	22,774	29,880	22,194	29,817	25,706	41,703	26,322	39,782	37,068
Due from Other Banks Abroad	52,253	55,897	68,061	68,054	77,668	66,569	70,278	71,144	76,280	78,359	72,868	79,118	74,466
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	27,942	28,170	33,040	27,823	34,820	28,580	30,396	26,701	29,247	34,458	32,002	39,845	36,079
- Term Placements	14,623	16,543	21,851	24,020	25,445	19,735	19,924	22,860	22,860	19,049	17,250	17,441	15,957
- Term Loans	9,688	11,184	13,170	16,211	17,403	18,254	19,957	21,583	24,173	24,851	23,616	21,833	22,429
Investments	42,573	42,043	39,539	39,810	41,476	40,689	42,063	39,162	38,399	40,290	40,701	42,045	37,949
Loans and Advances	26,149	36,746	34,323	32,544	27,965	32,172	33,882	41,653	45,883	46,549	45,997	48,703	46,631
Other Foreign Assets	6,814	11,435	11,216	8,848	8,846	9,067	6,951	7,148	6,837	9,285	9,429	8,867	8,248
<b>Foreign Liabilities</b>	<b>113,271</b>	<b>107,593</b>	<b>103,745</b>	<b>96,087</b>	<b>106,266</b>	<b>115,892</b>	<b>114,610</b>	<b>130,315</b>	<b>141,459</b>	<b>159,458</b>	<b>147,106</b>	<b>161,723</b>	<b>154,689</b>
Due to H.O and/or Branches Abroad	36,882	26,671	26,292	25,699	27,834	28,892	30,778	43,123	44,267	58,023	44,144	60,898	42,909
Due to Other Banks Abroad	32,735	24,872	29,816	22,332	31,550	37,696	31,641	30,078	36,009	38,509	37,751	34,133	41,952
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	24,784	17,064	23,660	16,972	21,571	28,257	23,256	21,310	26,277	29,132	28,525	25,286	32,934
- Inter Bank Borrowings	3,274	7,760	5,763	5,353	9,973	9,439	8,379	8,760	9,724	9,369	9,219	8,843	9,015
- Other Term Borrowings	4,677	48	393	7	6	0	7	8	7	7	7	3	3
Capital Market Funding	2,787	1,834	1,148	1,193	1,233	974	838	593	715	856	880	1,078	1,247
Other Term Borrowings	448	479	125	125	125	95	125	105	127	107	128	128	128
Other Deposits	32,649	37,267	35,900	38,398	37,467	40,600	44,044	49,314	53,560	53,124	55,762	56,871	61,257
- Demand Deposits	18,516	20,175	17,152	19,310	19,066	18,332	18,404	23,593	25,126	22,480	22,659	23,190	24,074
- Time Deposits	8,378	10,973	12,895	13,137	12,539	16,461	19,793	19,789	22,325	24,130	26,379	27,010	30,409
- Savings Deposits	5,558	5,760	5,499	5,645	5,550	5,525	5,587	5,676	5,853	6,033	6,250	6,197	6,303
- Commercial Prepayments(Margin Deposits)	197	359	354	306	312	282	260	256	256	252	245	246	242
- Borrowings Under Repurchase Agreements(NBFI)	0	0	0	0	0	0	0	0	0	229	229	229	229
Other Foreign Liabilities	7,770	16,470	10,464	8,340	8,057	7,636	7,183	7,101	6,782	8,840	8,441	8,616	7,197

\* Preliminary

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

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Aug 2025</b>	<b>Sep 2025</b>	<b>Oct 2025 *</b>
<b>Foreign Assets</b>	<b>847,091</b>	<b>1,088,639</b>	<b>1,147,042</b>	<b>1,185,287</b>	<b>1,243,051</b>	<b>1,219,238</b>	<b>1,236,163</b>	<b>1,400,464</b>	<b>1,457,593</b>	<b>1,612,373</b>	<b>1,662,442</b>	<b>1,744,780</b>	<b>1,734,897</b>
Notes and Coins	149	209	369	344	316	483	390	392	608	347	559	518	600
Due from H.O. and/or Branches Abroad	189,509	224,757	180,256	194,451	194,405	162,540	142,725	247,256	240,838	277,858	279,588	335,163	292,859
Due from Other Banks Abroad	195,407	251,708	291,602	297,604	315,401	303,426	320,111	339,234	371,793	411,709	414,749	422,317	431,988
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	114,270	150,580	166,757	172,197	166,774	158,865	163,397	169,761	187,754	214,789	209,725	225,223	230,691
- Term Placements	33,011	42,887	45,185	50,341	56,434	48,267	54,931	66,585	61,659	60,161	55,974	53,888	61,100
- Term Loans	48,126	58,241	79,660	75,066	92,193	96,294	101,782	102,888	122,380	136,759	149,049	143,205	140,197
Investments	251,875	289,513	332,380	355,028	370,908	374,825	399,157	405,702	423,716	452,607	471,727	471,669	470,972
Loans and Advances	140,942	195,263	205,074	218,510	232,590	247,107	261,306	281,460	304,120	341,019	365,250	380,212	399,059
Other Foreign Assets	69,209	127,189	137,361	119,350	129,431	130,857	112,474	126,420	116,519	128,834	130,569	134,902	139,419
<b>Foreign Liabilities</b>	<b>726,628</b>	<b>779,668</b>	<b>791,730</b>	<b>814,562</b>	<b>849,055</b>	<b>864,099</b>	<b>847,123</b>	<b>938,232</b>	<b>1,000,918</b>	<b>1,127,581</b>	<b>1,139,951</b>	<b>1,225,561</b>	<b>1,197,099</b>
Due to H.O and/or Branches Abroad	62,062	72,485	109,981	126,998	119,718	140,903	152,974	162,559	201,316	231,530	236,333	264,918	263,420
Due to Other Banks Abroad	157,380	175,945	182,756	177,936	196,703	189,208	170,298	217,628	231,688	274,555	280,023	292,996	292,748
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	93,407	108,405	123,544	112,487	123,873	123,185	105,852	120,677	130,925	140,258	143,249	153,382	148,180
- Inter Bank Borrowings	46,184	55,532	40,734	45,711	54,211	49,184	47,059	76,647	81,417	112,245	113,395	114,853	117,299
- Other Term Borrowings	17,789	12,008	18,478	19,738	18,619	16,839	17,387	20,304	19,346	22,052	23,379	24,761	27,270
Capital Market Funding	178,891	159,849	144,537	155,486	153,946	157,898	157,415	154,586	161,594	189,119	184,816	188,184	181,897
Other Term Borrowings	49,986	35,799	36,838	36,457	33,653	34,545	36,728	33,829	39,089	39,295	37,870	37,404	37,702
Other Deposits	196,400	202,201	182,722	194,983	213,559	214,090	206,170	236,623	237,698	246,418	245,776	282,648	258,651
- Demand Deposits	40,380	50,022	56,880	55,859	53,616	58,689	60,213	58,158	64,581	76,440	58,913	71,456	68,906
- Time Deposits	120,266	115,404	93,671	110,358	129,999	120,786	106,440	136,808	129,077	123,499	141,492	162,703	146,322
- Savings Deposits	15,532	16,608	17,002	18,574	17,285	17,366	17,959	20,289	19,880	21,634	21,803	22,112	21,017
- Commercial Prepayments(Margin Deposits)	492	661	743	475	604	936	1,068	989	1,347	798	1,376	1,494	700
- Borrowings Under Repurchase Agreements(NBFI)	19,730	19,506	14,426	9,717	12,055	16,313	20,491	20,379	22,812	24,047	22,192	24,884	21,707
Other Foreign Liabilities	81,909	133,389	134,896	122,702	131,476	127,455	123,538	133,008	129,533	146,665	155,133	159,410	162,680

\* Preliminary

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

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Aug 2025</b>	<b>Sep 2025</b>	<b>Oct 2025 *</b>
<b>Foreign Assets</b>	<b>86,078</b>	<b>102,388</b>	<b>122,984</b>	<b>128,207</b>	<b>139,248</b>	<b>143,601</b>	<b>148,553</b>	<b>171,714</b>	<b>192,681</b>	<b>216,101</b>	<b>218,889</b>	<b>226,239</b>	<b>228,445</b>
Notes and Coins	15	15	13	11	18	14	24	20	16	15	37	32	29
Due from H.O. and/or Branches Abroad	582	662	1,495	1,494	1,120	945	1,196	1,239	1,165	1,159	1,052	1,065	1,061
Due from Other Banks Abroad	12,230	15,119	14,664	16,047	16,790	18,937	18,466	20,679	26,197	27,500	26,381	26,683	27,796
- Money at Call & Short Notice , Nostro Balance , Banks Bills & Lending under Repurchase Agreement	3,731	2,972	1,518	2,492	1,341	2,191	2,119	1,534	3,646	1,825	2,419	2,544	2,595
- Term Placements	2,925	4,233	4,784	3,869	5,145	5,460	5,484	6,626	7,158	9,566	6,330	7,092	6,373
- Term Loans	5,574	7,914	8,362	9,686	10,304	11,287	10,863	12,519	15,393	16,108	17,632	17,048	18,829
Investments	37,802	51,610	68,140	73,208	80,883	84,694	86,151	90,985	96,624	102,235	104,671	109,108	108,753
Loans and Advances	34,153	33,236	36,311	35,145	37,718	37,426	40,834	56,336	67,114	82,511	83,989	86,561	87,676
Other Foreign Assets	1,296	1,746	2,361	2,302	2,719	1,585	1,882	2,455	1,565	2,682	2,759	2,789	3,130
<b>Foreign Liabilities</b>	<b>51,833</b>	<b>27,275</b>	<b>23,209</b>	<b>26,734</b>	<b>28,360</b>	<b>30,604</b>	<b>31,365</b>	<b>32,647</b>	<b>37,287</b>	<b>37,578</b>	<b>39,205</b>	<b>42,881</b>	<b>43,234</b>
Due to H.O and/or Branches Abroad	424	1,581	2,835	2,993	2,842	2,426	2,764	1,927	1,107	1,060	785	979	1,169
Due to Other Banks Abroad	10,251	8,674	7,190	8,928	8,539	8,606	9,142	9,180	9,833	9,407	10,361	13,146	11,555
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	7,315	5,387	4,116	5,415	5,064	5,283	5,885	5,578	5,739	6,182	6,759	7,612	6,861
- Inter Bank Borrowings	2,936	3,286	3,074	3,513	3,475	3,324	3,257	3,477	3,676	3,224	3,602	5,534	4,532
- Other Term Borrowings	0	1	0	0	0	0	0	124	418	0	0	0	162
Capital Market Funding	5,504	5,507	4,673	6,509	6,508	9,263	9,263	9,263	12,018	12,018	12,018	12,018	12,018
Other Term Borrowings	0	0	0	0	1,836	1,836	1,836	1,836	1,836	1,836	1,836	1,836	1,836
Other Deposits	34,594	10,329	7,378	7,064	7,371	7,732	7,299	9,060	10,922	10,820	11,488	11,978	13,349
- Demand Deposits	1,987	1,865	1,381	1,054	1,101	921	870	1,171	1,366	1,445	1,234	1,379	1,381
- Time Deposits	6,579	3,003	2,042	1,915	2,188	3,063	3,271	4,746	6,237	5,825	6,785	7,354	8,405
- Savings Deposits	3,843	4,346	3,855	3,934	3,916	3,584	3,011	3,028	3,247	3,489	3,407	3,180	3,453
- Commercial Prepayments(Margin Deposits)	40	199	100	161	166	163	147	115	72	61	63	66	110
- Borrowings Under Repurchase Agreements(NBFI)	22,145	916	0	0	0	0	0	0	0	0	0	0	0
Other Foreign Liabilities	1,060	1,184	1,133	1,240	1,264	741	1,062	1,380	1,572	2,437	2,717	2,924	3,307

\* Preliminary

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

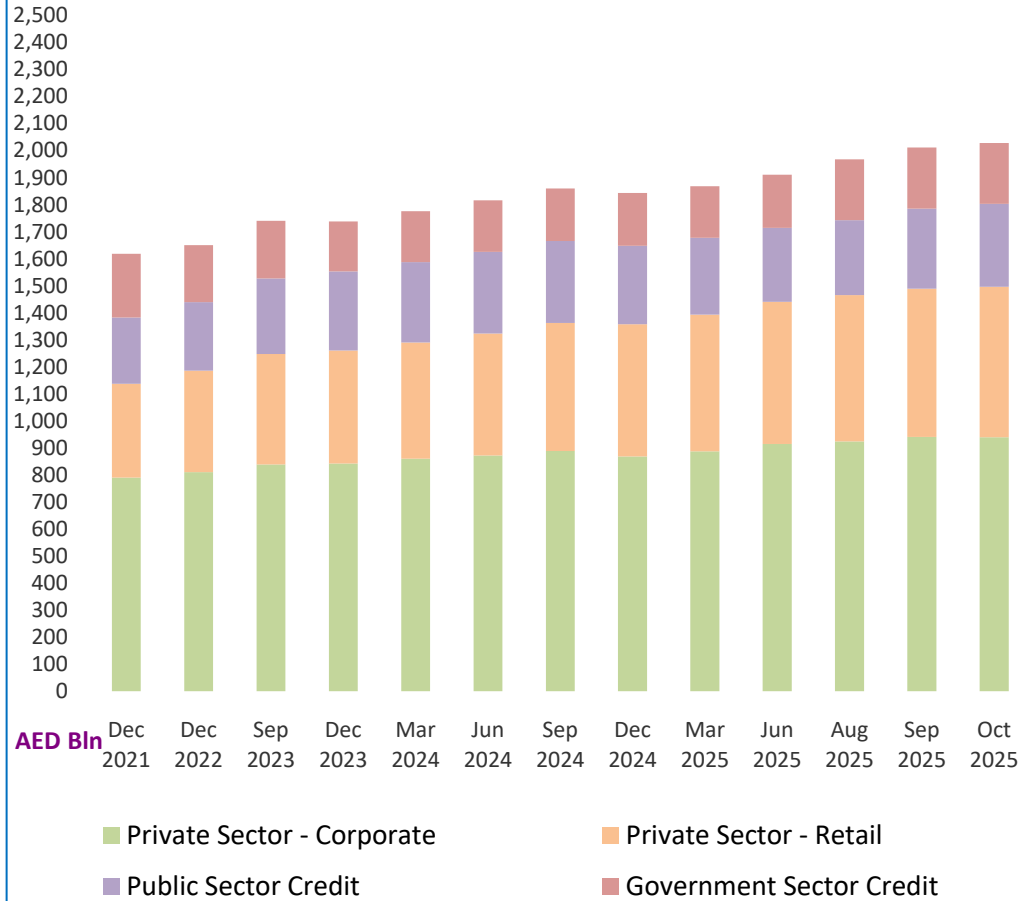
<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Aug 2025</b>	<b>Sep 2025</b>	<b>Oct 2025 *</b>
<b>Government</b>	236,038	211,730	212,566	184,299	188,334	190,612	193,526	194,507	191,397	195,870	225,477	226,376	225,442
<b>Public Sector ( GREs )</b>	245,391	253,306	280,361	292,482	297,537	302,359	303,876	290,786	283,896	273,966	276,553	296,543	306,429
<b>Private Sector</b>	1,137,528	1,185,901	1,247,159	1,260,910	1,290,720	1,323,409	1,362,337	1,357,706	1,393,553	1,440,882	1,466,075	1,489,005	1,496,743
<b>Private - Corporate</b>	789,914	811,125	839,021	843,076	860,149	872,687	889,059	868,947	887,620	914,869	924,753	941,295	939,565
Financial Institutions	16,783	12,936	10,957	20,645	18,419	16,990	16,580	16,021	16,387	16,045	17,608	19,210	19,428
Business and Industrial Sector **	773,131	798,189	828,064	822,431	841,730	855,698	872,479	852,926	871,232	898,824	907,145	922,085	920,137
<b>Private - Retail</b>	347,614	374,776	408,138	417,834	430,571	450,721	473,278	488,759	505,934	526,013	541,322	547,711	557,178
<b>Total</b>	<b>1,618,957</b>	<b>1,650,937</b>	<b>1,740,086</b>	<b>1,737,691</b>	<b>1,776,591</b>	<b>1,816,380</b>	<b>1,859,739</b>	<b>1,842,999</b>	<b>1,868,846</b>	<b>1,910,718</b>	<b>1,968,105</b>	<b>2,011,924</b>	<b>2,028,615</b>

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

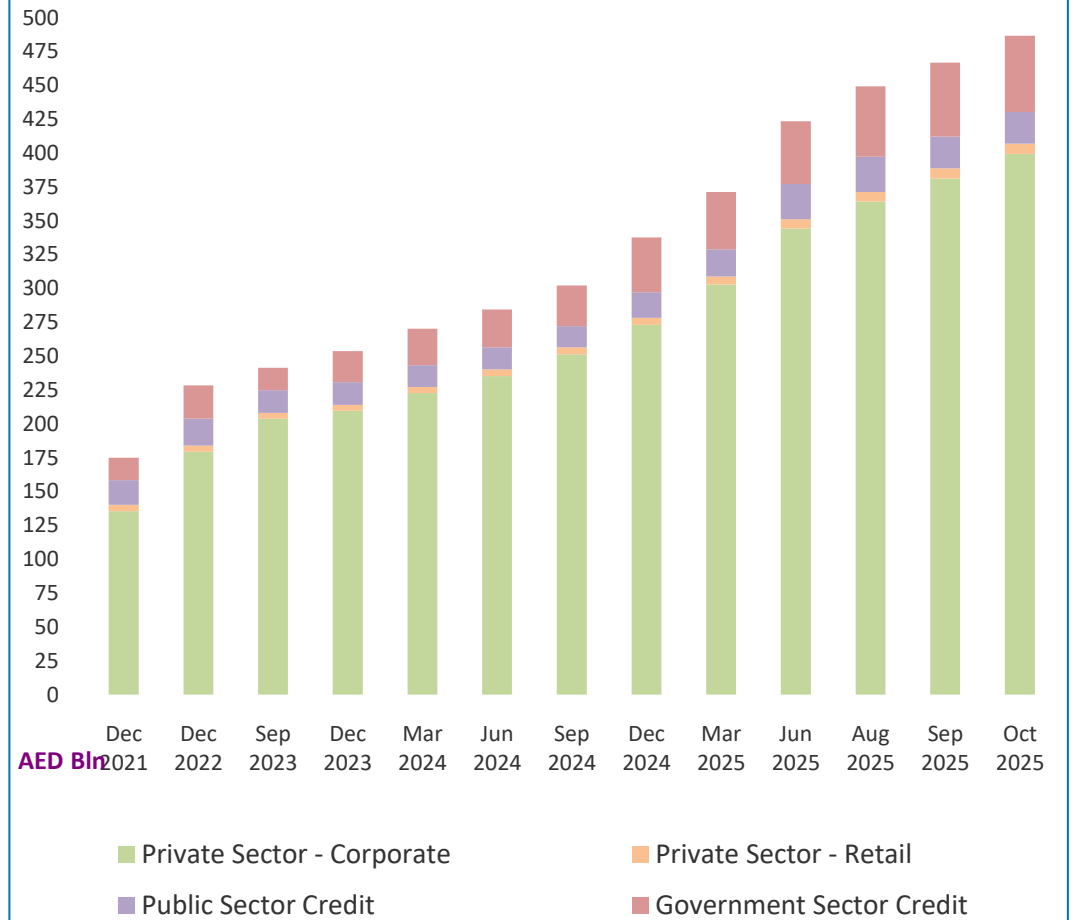
\* Preliminary

\*\* Includes Lending to Insurance Companies

### Domestic Credit - Banks



### Foreign Credit - Banks



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

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Aug 2025</b>	<b>Sep 2025</b>	<b>Oct 2025 *</b>
<b>Government</b>	223,299	200,882	204,805	176,890	181,175	183,289	186,860	187,927	186,281	190,408	219,252	220,064	219,297
<b>Public Sector ( GREs )</b>	229,076	237,876	263,269	274,824	278,841	284,372	283,766	270,160	265,779	255,317	257,837	275,582	287,052
<b>Private Sector</b>	1,018,130	1,075,981	1,138,466	1,151,620	1,178,130	1,211,500	1,250,341	1,246,508	1,281,977	1,326,815	1,354,228	1,372,996	1,380,871
<b>Private - Corporate</b>	698,080	728,840	757,327	760,921	774,484	787,601	804,523	786,416	805,605	831,816	845,005	858,083	856,428
Financial Institutions	14,516	11,783	9,728	19,426	16,996	16,115	15,685	15,342	15,484	14,770	16,598	18,164	18,382
Business and Industrial Sector **	683,564	717,057	747,599	741,495	757,488	771,485	788,839	771,074	790,121	817,046	828,408	839,919	838,046
<b>Private - Retail</b>	320,050	347,141	381,139	390,699	403,646	423,900	445,818	460,092	476,371	494,999	509,222	514,913	524,443
<b>Total</b>	<b>1,470,505</b>	<b>1,514,739</b>	<b>1,606,540</b>	<b>1,603,334</b>	<b>1,638,146</b>	<b>1,679,161</b>	<b>1,720,967</b>	<b>1,704,595</b>	<b>1,734,037</b>	<b>1,772,540</b>	<b>1,831,317</b>	<b>1,868,643</b>	<b>1,887,221</b>

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

\* Preliminary

\*\* Includes Lending to Insurance Companies

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

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Aug 2025</b>	<b>Sep 2025</b>	<b>Oct 2025 *</b>
<b>Government</b>	12,739	10,848	7,761	7,409	7,159	7,323	6,666	6,580	5,116	5,462	6,224	6,312	6,145
<b>Public Sector ( GREs )</b>	16,315	15,430	17,092	17,658	18,696	17,988	20,110	20,627	18,116	18,649	18,716	20,961	19,377
<b>Private Sector</b>	119,398	109,920	108,693	109,290	112,590	111,909	111,996	111,198	111,576	114,067	111,847	116,009	115,873
<b>Private - Corporate</b>	91,834	82,285	81,694	82,155	85,665	85,087	84,536	82,531	82,014	83,053	79,747	83,211	83,137
Financial Institutions	2,267	1,153	1,229	1,219	1,423	875	896	678	903	1,274	1,010	1,046	1,046
Business and Industrial Sector **	89,567	81,132	80,465	80,936	84,242	84,212	83,640	81,852	81,111	81,778	78,737	82,165	82,091
<b>Private - Retail</b>	27,564	27,635	26,999	27,135	26,925	26,822	27,460	28,667	29,562	31,014	32,100	32,797	32,735
<b>Total</b>	<b>148,452</b>	<b>136,198</b>	<b>133,546</b>	<b>134,357</b>	<b>138,445</b>	<b>137,219</b>	<b>138,772</b>	<b>138,404</b>	<b>134,809</b>	<b>138,178</b>	<b>136,788</b>	<b>143,281</b>	<b>141,394</b>

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

\* Preliminary

\*\* Includes Lending to Insurance Companies

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

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Aug 2025</b>	<b>Sep 2025</b>	<b>Oct 2025 *</b>
<b>Government</b>	210,615	177,028	177,346	149,573	152,885	149,555	150,485	151,499	147,112	146,251	175,545	175,874	174,141
<b>Public Sector ( GREs )</b>	200,652	206,149	231,424	242,556	248,525	251,397	255,586	246,604	238,056	226,479	230,377	244,556	252,830
<b>Private Sector</b>	858,799	903,257	943,199	951,796	977,538	996,573	1,021,273	1,012,558	1,036,947	1,073,425	1,085,633	1,108,143	1,110,287
<b>Private - Corporate</b>	647,085	672,625	689,361	692,088	711,029	719,834	728,760	711,272	728,153	753,723	757,778	776,856	772,891
Financial Institutions	15,046	11,535	9,496	19,177	17,061	15,640	15,214	14,272	14,536	13,999	15,611	17,214	17,431
Business and Industrial Sector **	632,039	661,090	679,865	672,911	693,968	704,194	713,546	697,000	713,617	739,723	742,166	759,642	755,459
<b>Private - Retail</b>	211,714	230,632	253,838	259,708	266,509	276,739	292,513	301,286	308,794	319,703	327,855	331,287	337,396
<b>Total</b>	<b>1,270,066</b>	<b>1,286,434</b>	<b>1,351,969</b>	<b>1,343,925</b>	<b>1,378,948</b>	<b>1,397,525</b>	<b>1,427,345</b>	<b>1,410,661</b>	<b>1,422,115</b>	<b>1,446,155</b>	<b>1,491,556</b>	<b>1,528,573</b>	<b>1,537,258</b>

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

\* Preliminary

\*\* Includes Lending to Insurance Companies

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

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Aug 2025</b>	<b>Sep 2025</b>	<b>Oct 2025 *</b>
<b>Government</b>	<b>25,423</b>	<b>34,702</b>	<b>35,220</b>	<b>34,726</b>	<b>35,449</b>	<b>41,057</b>	<b>43,041</b>	<b>43,008</b>	<b>44,285</b>	<b>49,619</b>	<b>49,931</b>	<b>50,502</b>	<b>51,301</b>
<b>Public Sector ( GREs )</b>	<b>44,739</b>	<b>47,157</b>	<b>48,937</b>	<b>49,926</b>	<b>49,012</b>	<b>50,962</b>	<b>48,289</b>	<b>44,183</b>	<b>45,839</b>	<b>47,487</b>	<b>46,176</b>	<b>51,987</b>	<b>53,599</b>
<b>Private Sector</b>	<b>278,729</b>	<b>282,644</b>	<b>303,960</b>	<b>309,114</b>	<b>313,182</b>	<b>326,836</b>	<b>341,064</b>	<b>345,148</b>	<b>356,606</b>	<b>367,457</b>	<b>380,442</b>	<b>380,862</b>	<b>386,457</b>
<b>Private - Corporate</b>	<b>142,829</b>	<b>138,500</b>	<b>149,660</b>	<b>150,988</b>	<b>149,120</b>	<b>152,853</b>	<b>160,299</b>	<b>157,675</b>	<b>159,466</b>	<b>161,146</b>	<b>166,975</b>	<b>164,439</b>	<b>166,675</b>
Financial Institutions	1,737	1,401	1,461	1,468	1,358	1,350	1,367	1,749	1,851	2,045	1,996	1,996	1,997
Business and Industrial Sector **	141,092	137,099	148,199	149,520	147,762	151,504	158,932	155,926	157,615	159,101	164,979	162,442	164,678
<b>Private - Retail</b>	<b>135,900</b>	<b>144,144</b>	<b>154,300</b>	<b>158,126</b>	<b>164,062</b>	<b>173,982</b>	<b>180,765</b>	<b>187,473</b>	<b>197,140</b>	<b>206,311</b>	<b>213,467</b>	<b>216,423</b>	<b>219,782</b>
<b>Total</b>	<b>348,891</b>	<b>364,503</b>	<b>388,117</b>	<b>393,766</b>	<b>397,643</b>	<b>418,855</b>	<b>432,394</b>	<b>432,338</b>	<b>446,731</b>	<b>464,562</b>	<b>476,549</b>	<b>483,351</b>	<b>491,357</b>

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

\* Preliminary

\*\* Includes Lending to Insurance Companies

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

(In Millions of AED)														
		Period	Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025
Economic Activity														
1)	<b>Agriculture</b>	1,708	2,942	2,931	2,926	3,331	2,988	2,999	2,446	1,838	1,604	1,665	1,891	2,483
2)	<b>Mining and Quarrying</b>	16,405	18,654	17,716	17,458	18,818	16,609	18,492	17,363	19,185	19,542	18,520	19,193	19,340
3)	<b>Manufacturing</b>	82,323	84,332	83,790	84,938	82,953	89,315	93,326	93,954	94,852	93,320	95,635	97,486	98,959
	3.1 Food , Beverages and Tobacco	8,962	12,259	11,103	11,198	10,899	10,702	10,596	10,397	11,616	12,148	12,501	12,115	11,925
	3.2 Textile and Leather Products	1,186	1,236	1,312	1,440	1,339	1,430	1,553	1,690	1,506	1,476	1,549	1,278	1,326
	3.3 Furniture and Other Wood Products	2,220	2,514	2,645	2,330	2,507	2,283	2,258	2,442	2,061	1,992	2,058	1,977	2,012
	3.4 Paper And Paper Products	2,221	2,603	2,582	2,760	2,531	1,586	1,893	1,899	2,023	2,527	2,622	2,576	2,560
	3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals	18,279	18,597	19,497	19,206	18,676	19,483	22,697	22,913	23,705	22,258	22,370	26,027	25,582
	3.6 Basic Metal Products (Including Aluminium)	17,961	16,815	16,220	16,069	15,167	14,692	15,420	15,164	16,026	15,788	16,124	15,284	14,990
	3.7 Fabricated Metal Products, Machinery and Equipment	8,615	9,522	10,621	11,316	10,982	10,048	9,931	10,649	10,160	9,911	10,663	10,603	10,951
	3.8 Other Manufactured Products	22,879	20,786	19,810	20,619	20,852	29,091	28,978	28,800	27,755	27,220	27,748	27,626	29,613
4)	<b>Electricity, Gas and Water</b>	28,125	43,479	42,343	52,088	50,450	50,808	51,880	53,237	51,465	50,310	48,817	47,763	54,075
5)	<b>Construction and Real Estate</b>	326,730	302,903	300,371	296,903	292,984	287,047	285,772	268,678	269,175	260,963	259,714	264,798	273,079
	5.1 Construction	65,973	58,504	57,242	57,704	56,275	52,908	50,030	49,519	48,964	43,702	45,682	47,129	46,630
	5.2 Real Estate	260,757	244,399	243,129	239,199	236,709	234,139	235,742	219,159	220,211	217,261	214,032	217,669	226,449
6)	<b>Trade</b>	131,479	136,532	142,240	145,604	145,999	154,390	162,841	168,060	169,106	169,288	172,565	181,650	190,862
	6.1 Wholesale	99,406	93,897	100,654	96,350	94,378	110,832	117,782	123,877	122,962	124,808	128,602	138,193	146,929
	6.2 Retail	32,073	42,635	41,586	49,254	51,621	43,558	45,059	44,183	46,144	44,480	43,963	43,457	43,934
7)	<b>Transport, Storage and Communication</b>	86,421	75,682	73,392	85,705	92,803	91,761	92,753	93,747	102,216	110,081	112,051	104,883	109,634
8)	<b>Financial Institutions</b>	116,770	148,347	159,358	161,298	161,855	177,753	174,900	203,761	203,724	194,039	202,932	221,853	239,854
9)	<b>Government</b>	222,952	200,227	203,535	208,117	203,041	174,985	183,089	185,741	188,452	188,782	183,503	184,350	211,494
10)	<b>Personal Loans for Business Purposes <sup>1</sup></b>	99,186	92,666	96,856	95,406	92,261	88,726	87,078	87,125	89,418	86,004	86,361	76,411	74,045
11)	<b>Personal Loans for Consumption Purposes</b>	349,026	383,630	390,543	402,640	415,649	426,828	440,089	460,387	484,789	502,286	520,572	540,864	563,937
12)	<b>All Others <sup>2</sup></b>	157,832	161,543	160,710	164,033	179,942	176,481	183,372	181,881	185,519	172,472	167,364	170,388	174,163
<b>Total</b>		<b>1,618,957</b>	<b>1,650,937</b>	<b>1,673,785</b>	<b>1,717,116</b>	<b>1,740,086</b>	<b>1,737,691</b>	<b>1,776,591</b>	<b>1,816,380</b>	<b>1,859,739</b>	<b>1,848,691</b>	<b>1,869,699</b>	<b>1,911,530</b>	<b>2,011,924</b>

\* Preliminary

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

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

(In Millions of AED)														
		Period												
		Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025 *
Economic Activity														
1)	<b>Agriculture</b>	138	770	803	758	1,151	1,450	1,724	1,795	2,052	2,401	2,384	2,403	2,427
2)	<b>Mining and Quarrying</b>	14,765	22,952	21,770	20,491	21,086	20,736	19,380	16,903	15,676	16,636	18,362	20,440	24,788
3)	<b>Manufacturing</b>	22,942	23,516	27,080	28,951	25,110	26,751	26,497	26,818	27,563	33,678	31,959	37,020	39,945
	3.1 Food , Beverages and Tobacco	4,173	5,440	5,803	5,624	5,218	5,916	5,293	4,548	4,473	5,162	4,556	4,317	4,968
	3.2 Textile and Leather Products	474	521	1,159	1,268	1,382	1,092	1,005	1,075	1,042	1,010	1,080	852	794
	3.3 Furniture and Other Wood Products	421	499	509	528	514	479	456	33	447	416	420	424	428
	3.4 Paper And Paper Products	0	2	12	25	42	31	8	10	240	226	236	258	353
	3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals	10,638	8,026	10,920	12,400	8,644	9,884	10,301	12,392	11,710	14,489	14,264	17,968	19,808
	3.6 Basic Metal Products (Including Aluminium)	4,043	4,086	3,980	4,176	4,478	3,980	3,321	3,519	2,874	4,973	4,570	5,358	5,128
	3.7 Fabricated Metal Products, Machinery and Equipment	1,572	1,731	2,141	2,434	2,081	1,909	2,253	1,997	2,564	2,791	2,141	2,302	2,430
	3.8 Other Manufactured Products	1,621	3,211	2,556	2,496	2,751	3,460	3,860	3,244	4,213	4,611	4,692	5,541	6,035
4)	<b>Electricity, Gas and Water</b>	6,969	8,908	10,504	12,624	13,995	13,643	16,752	19,212	21,114	22,151	29,776	35,585	44,101
5)	<b>Construction and Real Estate</b>	12,827	17,365	17,651	18,700	19,849	19,182	20,415	20,054	22,303	22,164	25,345	25,872	30,667
	5.1 Construction	3,543	4,384	4,678	4,832	5,906	5,135	5,232	5,615	6,729	5,692	5,431	4,174	4,415
	5.2 Real Estate	9,284	12,981	12,973	13,868	13,943	14,047	15,183	14,439	15,574	16,472	19,914	21,698	26,251
6)	<b>Trade</b>	14,926	16,124	17,660	17,894	23,125	23,808	23,521	26,844	25,066	27,543	31,675	34,146	34,814
	6.1 Wholesale	12,401	12,977	14,157	14,652	18,605	19,925	19,537	22,972	20,613	22,753	26,195	28,947	29,436
	6.2 Retail	2,525	3,147	3,503	3,242	4,520	3,883	3,984	3,872	4,453	4,790	5,480	5,199	5,378
7)	<b>Transport, Storage and Communication</b>	33,475	36,551	32,767	32,579	40,876	39,749	42,432	42,028	42,087	42,933	46,925	56,035	57,812
8)	<b>Financial Institutions</b>	31,360	55,803	55,851	54,619	56,097	58,021	62,660	72,065	84,728	87,643	96,388	117,547	130,467
9)	<b>Government</b>	18,107	26,764	17,771	16,344	16,721	23,074	27,591	28,331	30,940	42,047	44,925	46,906	54,212
10)	<b>Personal Loans for Business Purposes <sup>1</sup></b>	4,715	3,844	3,902	4,937	4,583	4,242	4,334	3,987	2,394	2,276	2,232	2,832	2,675
11)	<b>Personal Loans for Consumption Purposes</b>	4,057	3,654	3,685	3,812	3,893	3,886	4,286	4,495	4,684	5,062	5,744	6,622	7,216
12)	<b>All Others <sup>2</sup></b>	10,938	12,254	12,553	15,855	14,901	19,138	20,714	22,004	23,537	22,418	35,541	38,128	37,647
<b>Total</b>		<b>175,219</b>	<b>228,505</b>	<b>221,997</b>	<b>227,564</b>	<b>241,387</b>	<b>253,680</b>	<b>270,306</b>	<b>284,536</b>	<b>302,144</b>	<b>326,952</b>	<b>371,256</b>	<b>423,536</b>	<b>466,772</b>

\* Preliminary

<sup>1</sup> Including credit to High Net-Worth Individuals.

<sup>2</sup> Including Credit to the Service Sector and Non-Profit Institutions

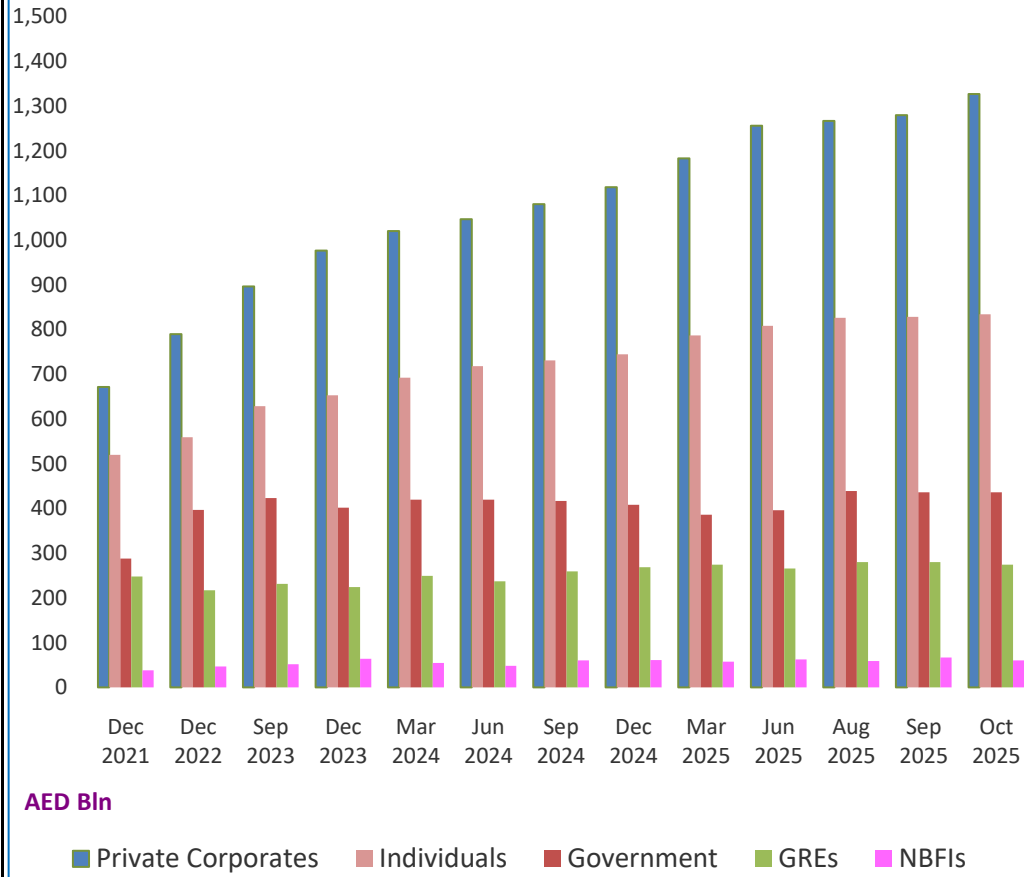
**Table 30 : Deposits distributed Residents / Non Residents ( All Banks ) <sup>1</sup>**

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Aug 2025</b>	<b>Sep 2025</b>	<b>Oct 2025 *</b>
<b>Residents</b>	<b>1,765,533</b>	<b>2,009,696</b>	<b>2,230,771</b>	<b>2,319,855</b>	<b>2,436,348</b>	<b>2,470,748</b>	<b>2,547,941</b>	<b>2,601,347</b>	<b>2,687,702</b>	<b>2,788,608</b>	<b>2,871,188</b>	<b>2,891,330</b>	<b>2,931,619</b>
(1) 1.1 Corporate	671,422	790,086	896,382	976,967	1,020,461	1,046,617	1,080,537	1,118,432	1,182,857	1,256,117	1,266,906	1,279,407	1,326,429
1.2 Individuals	519,917	559,456	628,424	653,122	692,674	718,393	731,169	744,511	786,948	808,379	826,140	828,257	834,240
1.3 Government	288,156	396,771	423,354	401,670	419,849	419,907	416,969	408,469	386,181	396,295	438,866	436,493	436,494
1.4 GREs	247,908	216,854	231,162	224,165	249,042	237,487	259,219	268,949	274,155	265,600	280,399	280,177	274,421
1.5 Non Banking Financial Institutions	38,130	46,529	51,449	63,931	54,322	48,344	60,047	60,986	57,560	62,218	58,877	66,996	60,035
<b>Non-Residents</b>	<b>230,994</b>	<b>212,530</b>	<b>190,100</b>	<b>202,047</b>	<b>220,931</b>	<b>221,822</b>	<b>213,469</b>	<b>245,683</b>	<b>248,620</b>	<b>257,238</b>	<b>257,264</b>	<b>294,627</b>	<b>272,000</b>
(2) 2.1 Corporate	82,170	103,101	105,083	110,387	117,576	112,306	107,308	124,863	123,709	138,193	113,958	116,273	118,920
2.2 Non Banking Financial Institutions	86,020	41,171	30,326	23,766	27,514	36,025	36,808	42,209	51,922	47,981	48,677	54,754	52,514
2.3 Individuals	26,261	33,475	37,683	38,960	39,130	40,392	42,102	45,719	44,055	42,732	44,193	44,300	42,843
2.4 Government and Non Commercial Entities	36,543	34,783	17,008	28,934	36,711	33,099	27,251	32,892	28,933	28,332	50,436	79,299	57,722
<b>Total Deposits</b>	<b>1,996,527</b>	<b>2,222,226</b>	<b>2,420,871</b>	<b>2,521,902</b>	<b>2,657,279</b>	<b>2,692,570</b>	<b>2,761,410</b>	<b>2,847,030</b>	<b>2,936,322</b>	<b>3,045,846</b>	<b>3,128,452</b>	<b>3,185,956</b>	<b>3,203,619</b>

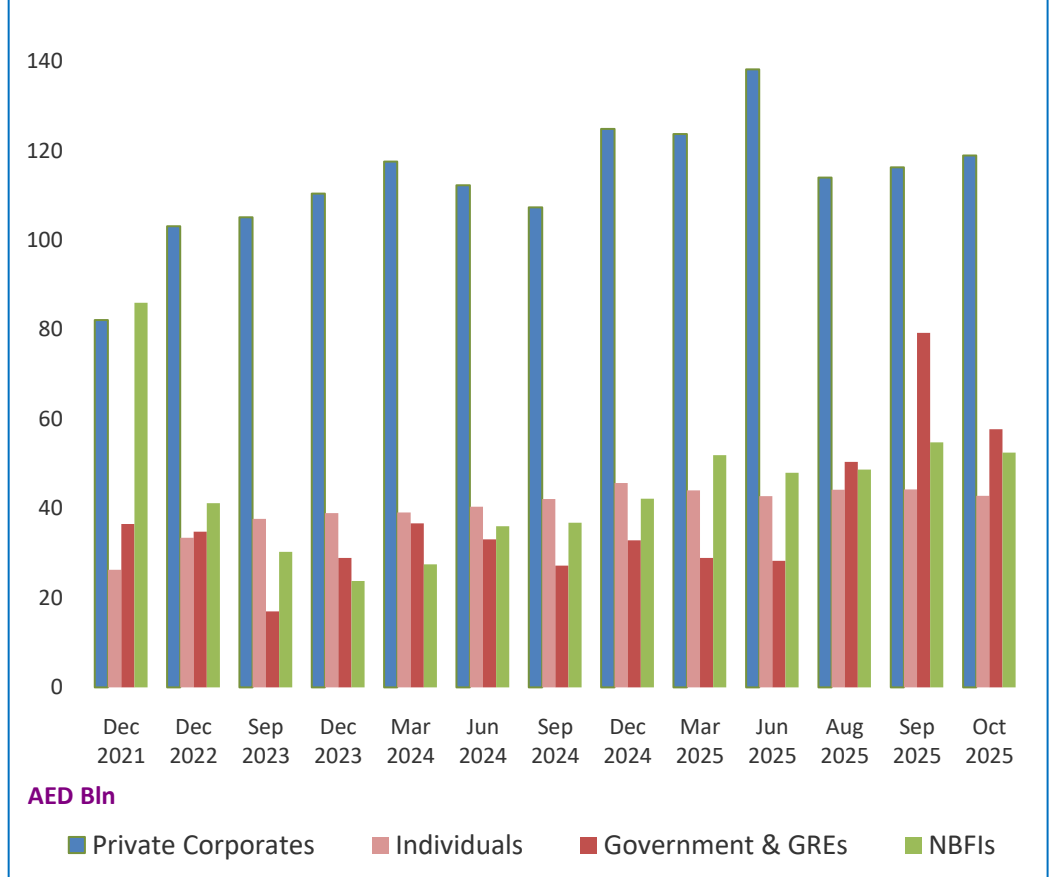
<sup>1</sup> Excluding Inter-Bank Deposits and Bank Drafts but Including Commercial Prepayments & Borrowings under repurchase agreements

\* Preliminary

### Resident Deposits - Banks



### Non - Resident Deposits - Banks



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

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Aug 2025</b>	<b>Sep 2025</b>	<b>Oct 2025 *</b>
<b>Residents</b>	<b>1,564,262</b>	<b>1,779,660</b>	<b>1,987,111</b>	<b>2,066,205</b>	<b>2,168,135</b>	<b>2,206,114</b>	<b>2,272,198</b>	<b>2,320,401</b>	<b>2,406,982</b>	<b>2,500,745</b>	<b>2,583,015</b>	<b>2,589,548</b>	<b>2,640,474</b>
(1) 1.1 Corporate	567,688	671,325	778,728	851,023	887,329	916,423	939,281	973,401	1,035,715	1,100,141	1,113,556	1,123,051	1,170,295
1.2 Individuals	439,616	470,654	532,278	554,651	590,946	616,128	630,132	642,886	681,307	704,377	722,348	725,265	731,099
1.3 Government	285,800	395,826	421,630	400,606	418,672	418,545	415,897	407,867	385,537	395,324	436,963	434,998	435,158
1.4 GREs	239,011	200,491	208,650	202,925	223,514	213,223	234,036	242,288	254,628	246,149	260,734	256,070	252,505
1.5 Non Banking Financial Institutions	32,147	41,364	45,825	57,000	47,674	41,796	52,853	53,959	49,794	54,754	49,414	50,164	51,417
<b>Non-Residents</b>	<b>198,345</b>	<b>175,263</b>	<b>154,200</b>	<b>163,648</b>	<b>183,463</b>	<b>181,222</b>	<b>169,425</b>	<b>196,369</b>	<b>195,060</b>	<b>204,115</b>	<b>201,502</b>	<b>237,755</b>	<b>210,743</b>
(2) 2.1 Corporate	64,222	82,869	86,062	89,833	97,500	91,346	85,076	97,529	96,671	111,745	85,920	88,595	88,851
2.2 Non Banking Financial Institutions	81,620	36,277	26,810	20,053	23,585	32,091	32,468	36,836	42,757	38,838	39,188	43,981	40,303
2.3 Individuals	17,588	23,356	27,145	28,526	28,524	29,802	30,888	34,092	32,344	31,469	32,641	32,784	31,597
2.4 Government and Non Commercial Entities	34,915	32,761	14,183	25,236	33,854	27,984	20,994	27,912	23,288	22,064	43,753	72,396	49,992
<b>Total Deposits</b>	<b>1,762,607</b>	<b>1,954,923</b>	<b>2,141,311</b>	<b>2,229,853</b>	<b>2,351,598</b>	<b>2,387,337</b>	<b>2,441,623</b>	<b>2,516,771</b>	<b>2,602,042</b>	<b>2,704,860</b>	<b>2,784,517</b>	<b>2,827,304</b>	<b>2,851,217</b>

<sup>1</sup> 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 ) <sup>1</sup>**

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Aug 2025</b>	<b>Sep 2025</b>	<b>Oct 2025 *</b>
<b>Residents</b>	<b>201,271</b>	<b>230,036</b>	<b>243,660</b>	<b>253,650</b>	<b>268,213</b>	<b>264,634</b>	<b>275,742</b>	<b>280,946</b>	<b>280,720</b>	<b>287,863</b>	<b>288,174</b>	<b>301,781</b>	<b>291,145</b>
(1) 1.1 Corporate	103,734	118,761	117,654	125,944	133,132	130,195	141,256	145,031	147,142	155,976	153,351	156,356	156,134
1.2 Individuals	80,301	88,802	96,146	98,471	101,728	102,264	101,037	101,625	105,641	104,002	103,792	102,992	103,141
1.3 Government	2,356	945	1,724	1,064	1,177	1,363	1,072	602	644	971	1,903	1,496	1,336
1.4 GREs	8,897	16,363	22,512	21,240	25,528	24,264	25,183	26,661	19,527	19,451	19,665	24,106	21,916
1.5 Non Banking Financial Institutions	5,983	5,165	5,624	6,931	6,648	6,548	7,194	7,027	7,767	7,463	9,463	16,832	8,618
<b>Non-Residents</b>	<b>32,649</b>	<b>37,267</b>	<b>35,900</b>	<b>38,399</b>	<b>37,468</b>	<b>40,599</b>	<b>44,044</b>	<b>49,314</b>	<b>53,560</b>	<b>53,124</b>	<b>55,762</b>	<b>56,871</b>	<b>61,257</b>
(2) 2.1 Corporate	17,948	20,232	19,021	20,554	20,076	20,960	22,232	27,334	27,039	26,449	28,038	27,679	30,069
2.2 Non Banking Financial Institutions	4,400	4,894	3,516	3,713	3,929	3,934	4,340	5,373	9,165	9,143	9,488	10,773	12,212
2.3 Individuals	8,673	10,119	10,538	10,434	10,606	10,590	11,214	11,627	11,711	11,263	11,553	11,517	11,246
2.4 Government and Non Commercial Entities	1,628	2,022	2,825	3,698	2,857	5,115	6,258	4,980	5,646	6,269	6,683	6,903	7,730
<b>Total Deposits</b>	<b>233,920</b>	<b>267,303</b>	<b>279,560</b>	<b>292,049</b>	<b>305,681</b>	<b>305,233</b>	<b>319,787</b>	<b>330,259</b>	<b>334,280</b>	<b>340,987</b>	<b>343,935</b>	<b>358,652</b>	<b>352,402</b>

<sup>1</sup> 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 ) <sup>1</sup>**

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Aug 2025</b>	<b>Sep 2025</b>	<b>Oct 2025 *</b>
<b>Residents</b>	<b>1,377,356</b>	<b>1,580,152</b>	<b>1,748,859</b>	<b>1,831,614</b>	<b>1,922,458</b>	<b>1,940,451</b>	<b>2,004,926</b>	<b>2,041,611</b>	<b>2,089,276</b>	<b>2,143,513</b>	<b>2,212,687</b>	<b>2,225,989</b>	<b>2,255,641</b>
(1) 1.1 Corporate	566,082	670,081	754,757	830,919	861,159	885,025	908,305	940,238	989,761	1,047,473	1,059,036	1,068,555	1,107,136
1.2 Individuals	358,259	392,270	443,118	461,264	492,969	513,051	527,646	541,818	574,192	591,251	605,193	606,814	611,942
1.3 Government	226,476	306,922	322,532	297,820	313,614	301,813	299,682	279,748	254,986	253,594	290,303	284,366	280,589
1.4 GREs	195,641	170,507	182,930	185,238	208,009	199,301	216,241	225,846	220,091	198,491	209,418	208,805	205,676
1.5 Non Banking Financial Institutions	30,898	40,372	45,522	56,373	46,707	41,261	53,052	53,960	50,245	52,704	48,736	57,449	50,298
<b>Non-Residents</b>	<b>196,400</b>	<b>202,201</b>	<b>182,722</b>	<b>194,983</b>	<b>213,562</b>	<b>214,089</b>	<b>206,170</b>	<b>236,623</b>	<b>237,698</b>	<b>246,418</b>	<b>245,776</b>	<b>282,648</b>	<b>258,651</b>
(2) 2.1 Corporate	78,278	98,753	101,982	107,575	114,484	109,695	105,155	121,139	118,346	132,478	107,421	109,850	111,327
2.2 Non Banking Financial Institutions	59,395	39,187	30,078	23,173	27,076	35,616	36,338	41,596	50,237	46,854	47,223	52,689	50,674
2.3 Individuals	22,976	29,846	33,776	35,348	35,422	36,841	38,565	42,309	40,586	39,316	40,866	41,088	39,596
2.4 Government and Non Commercial Entities	35,751	34,415	16,886	28,887	36,580	31,937	26,112	31,579	28,530	27,770	50,265	79,022	57,053
<b>Total Deposits</b>	<b>1,573,756</b>	<b>1,782,353</b>	<b>1,931,581</b>	<b>2,026,597</b>	<b>2,136,020</b>	<b>2,154,540</b>	<b>2,211,096</b>	<b>2,278,233</b>	<b>2,326,974</b>	<b>2,389,931</b>	<b>2,458,462</b>	<b>2,508,638</b>	<b>2,514,292</b>

<sup>1</sup> 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 ) <sup>1</sup>**

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Aug 2025</b>	<b>Sep 2025</b>	<b>Oct 2025 *</b>
<b>Residents</b>	<b>388,177</b>	<b>429,544</b>	<b>481,912</b>	<b>488,241</b>	<b>513,890</b>	<b>530,297</b>	<b>543,015</b>	<b>559,736</b>	<b>598,426</b>	<b>645,096</b>	<b>658,502</b>	<b>665,340</b>	<b>675,978</b>
(1) 1.1 Corporate	105,340	120,005	141,625	146,048	159,302	161,592	172,232	178,194	193,096	208,644	207,871	210,852	219,294
1.2 Individuals	161,658	167,186	185,306	191,858	199,705	205,342	203,523	202,693	212,756	217,127	220,947	221,443	222,299
1.3 Government	61,680	89,849	100,822	103,850	106,235	118,094	117,287	128,721	131,195	142,701	148,563	152,127	155,905
1.4 GREs	52,267	46,347	48,232	38,927	41,033	38,186	42,978	43,103	54,064	67,110	70,981	71,372	68,744
1.5 Non Banking Financial Institutions	7,232	6,157	5,927	7,558	7,615	7,083	6,995	7,026	7,315	9,513	10,140	9,547	9,736
<b>Non-Residents</b>	<b>34,594</b>	<b>10,329</b>	<b>7,378</b>	<b>7,064</b>	<b>7,369</b>	<b>7,733</b>	<b>7,299</b>	<b>9,060</b>	<b>10,922</b>	<b>10,820</b>	<b>11,488</b>	<b>11,978</b>	<b>13,349</b>
(2) 2.1 Corporate	3,892	4,348	3,101	2,812	3,092	2,611	2,153	3,724	5,364	5,715	6,537	6,424	7,593
2.2 Non Banking Financial Institutions	26,625	1,984	248	593	438	409	470	613	1,685	1,126	1,453	2,065	1,840
2.3 Individuals	3,285	3,629	3,907	3,612	3,708	3,551	3,537	3,409	3,469	3,415	3,327	3,212	3,247
2.4 Government and Non Commercial Entities	792	368	122	47	131	1,162	1,139	1,313	403	563	170	277	669
<b>Total Deposits</b>	<b>422,771</b>	<b>439,873</b>	<b>489,290</b>	<b>495,305</b>	<b>521,259</b>	<b>538,030</b>	<b>550,314</b>	<b>568,796</b>	<b>609,348</b>	<b>655,915</b>	<b>669,990</b>	<b>677,319</b>	<b>689,326</b>

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

\* Preliminary

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

<b>(In Millions of AED)</b>													
<b>Deposit Size</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Mar 2023</b>	<b>Jun 2023</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Sep 2025 *</b>
0 to AED 250,000	144,478	160,892	170,461	176,364	183,965	198,816	197,642	205,787	209,981	189,442	225,877	228,496	231,394
AED 250,001 to AED 500,000	87,428	84,258	90,953	95,417	98,248	103,249	107,141	110,124	111,684	100,669	118,142	120,940	128,134
AED 500,001 to AED 1,000,000	95,617	108,517	116,265	121,440	124,196	128,115	135,167	138,856	141,131	128,937	149,172	154,116	156,793
AED 1,000,001 to AED 5,000,000	250,630	288,733	305,479	316,942	325,739	353,112	353,078	365,499	374,387	353,939	399,217	414,574	416,501
AED 5 Million to AED 20 Million	242,462	269,238	282,728	288,328	298,721	309,269	326,935	334,032	343,243	342,100	372,177	394,511	398,258
Above AED 20 Million	1,175,912	1,310,588	1,340,023	1,383,508	1,390,002	1,429,341	1,537,317	1,538,271	1,580,983	1,567,357	1,674,851	1,736,257	1,854,875
<b>Total Deposits</b>	<b>1,996,527</b>	<b>2,222,226</b>	<b>2,305,909</b>	<b>2,381,999</b>	<b>2,420,871</b>	<b>2,521,902</b>	<b>2,657,280</b>	<b>2,692,570</b>	<b>2,761,409</b>	<b>2,682,444</b>	<b>2,939,436</b>	<b>3,048,894</b>	<b>3,185,956</b>

<sup>1</sup> 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 )<sup>1</sup>**

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Aug 2025</b>	<b>Sep 2025</b>	<b>Oct 2025 *</b>
<b>Demand</b>	<b>848,040</b>	<b>907,451</b>	<b>981,451</b>	<b>1,019,471</b>	<b>1,056,997</b>	<b>1,058,043</b>	<b>1,083,948</b>	<b>1,109,702</b>	<b>1,147,178</b>	<b>1,198,788</b>	<b>1,188,410</b>	<b>1,211,380</b>	<b>1,231,718</b>
Local Currency	614,109	646,030	693,721	724,856	757,785	768,383	781,528	822,398	856,062	901,548	892,273	903,234	935,121
Foreign Currencies	233,931	261,421	287,730	294,615	299,212	289,660	302,421	287,303	291,116	297,240	296,137	308,146	296,597
<b>Savings</b>	<b>241,819</b>	<b>245,868</b>	<b>266,453</b>	<b>272,825</b>	<b>286,665</b>	<b>302,014</b>	<b>304,534</b>	<b>317,488</b>	<b>338,788</b>	<b>365,696</b>	<b>376,479</b>	<b>383,403</b>	<b>388,835</b>
Local Currency	200,488	194,610	218,674	224,035	238,744	254,617	256,615	265,004	286,970	309,539	321,761	328,184	333,104
Foreign Currencies	41,331	51,258	47,779	48,790	47,921	47,397	47,919	52,484	51,817	56,156	54,718	55,220	55,731
<b>Time</b>	<b>533,565</b>	<b>613,015</b>	<b>702,560</b>	<b>780,941</b>	<b>840,098</b>	<b>850,076</b>	<b>888,473</b>	<b>945,780</b>	<b>991,757</b>	<b>1,012,013</b>	<b>1,050,859</b>	<b>1,073,878</b>	<b>1,071,855</b>
Local Currency	342,447	363,057	419,419	461,145	483,008	498,494	542,596	553,437	614,854	634,936	664,669	666,703	679,779
Foreign Currencies	191,118	249,958	283,141	319,796	357,090	351,582	345,877	392,343	376,903	377,077	386,190	407,175	392,076
<b>Total Deposits **</b>	<b>1,623,424</b>	<b>1,766,334</b>	<b>1,950,464</b>	<b>2,073,237</b>	<b>2,183,760</b>	<b>2,210,133</b>	<b>2,276,955</b>	<b>2,372,970</b>	<b>2,477,723</b>	<b>2,576,497</b>	<b>2,615,748</b>	<b>2,668,661</b>	<b>2,692,408</b>
Total Local Currency	1,157,044	1,203,697	1,331,814	1,410,036	1,479,537	1,521,495	1,580,738	1,640,840	1,757,887	1,846,024	1,878,703	1,898,121	1,948,004
Total Foreign Currencies	466,380	562,637	618,650	663,201	704,223	688,639	696,217	732,130	719,836	730,473	737,045	770,541	744,404
Commercial Prepayments	17,122	19,066	19,474	20,591	21,697	21,150	22,747	23,566	24,636	25,593	25,929	26,410	25,235

<sup>1</sup> 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 ) <sup>1</sup>**

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Aug 2025</b>	<b>Sep 2025</b>	<b>Oct 2025 *</b>
<b>Demand</b>	<b>702,302</b>	<b>742,935</b>	<b>829,177</b>	<b>853,184</b>	<b>884,324</b>	<b>888,534</b>	<b>913,749</b>	<b>928,370</b>	<b>962,803</b>	<b>1,010,916</b>	<b>999,994</b>	<b>1,010,317</b>	<b>1,045,081</b>
Local Currency	525,103	551,472	598,343	624,616	651,758	662,993	677,148	710,449	740,642	785,159	775,966	788,900	820,367
Foreign Currencies	177,199	191,463	230,834	228,568	232,566	225,541	236,601	217,921	222,161	225,757	224,028	221,416	224,714
<b>Savings</b>	<b>212,095</b>	<b>215,328</b>	<b>237,865</b>	<b>244,746</b>	<b>258,138</b>	<b>274,094</b>	<b>276,742</b>	<b>289,735</b>	<b>309,723</b>	<b>336,170</b>	<b>346,686</b>	<b>354,175</b>	<b>359,670</b>
Local Currency	184,383	179,178	203,577	209,284	223,837	239,798	242,003	250,274	271,200	293,527	305,527	312,334	317,290
Foreign Currencies	27,712	36,150	34,288	35,462	34,301	34,296	34,739	39,461	38,523	42,643	41,160	41,841	42,381
<b>Time</b>	<b>482,364</b>	<b>547,235</b>	<b>610,881</b>	<b>689,391</b>	<b>741,444</b>	<b>751,251</b>	<b>775,942</b>	<b>833,314</b>	<b>880,096</b>	<b>898,955</b>	<b>937,354</b>	<b>957,622</b>	<b>947,771</b>
Local Currency	313,381	329,286	372,698	413,602	430,254	447,577	484,947	497,564	552,787	573,553	599,173	600,430	611,138
Foreign Currencies	168,983	217,949	238,183	275,789	311,190	303,674	290,995	335,751	327,309	325,402	338,181	357,193	336,633
<b>Total Deposits **</b>	<b>1,396,761</b>	<b>1,505,498</b>	<b>1,677,923</b>	<b>1,787,321</b>	<b>1,883,906</b>	<b>1,913,878</b>	<b>1,966,433</b>	<b>2,051,419</b>	<b>2,152,622</b>	<b>2,246,041</b>	<b>2,284,034</b>	<b>2,322,113</b>	<b>2,352,522</b>
Total Local Currency	1,022,867	1,059,936	1,174,618	1,247,502	1,305,849	1,350,368	1,404,098	1,458,286	1,564,629	1,652,239	1,680,666	1,701,664	1,748,795
Total Foreign Currencies	373,894	445,562	503,305	539,819	578,057	563,510	562,335	593,133	587,993	593,802	603,368	620,449	603,727
Commercial Prepayments	13,548	15,377	16,119	17,355	18,323	17,552	19,078	20,040	21,187	22,056	22,098	22,409	21,287

<sup>1</sup> 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 )<sup>1</sup>**

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Aug 2025</b>	<b>Sep 2025</b>	<b>Oct 2025 *</b>
<b>Demand</b>	<b>145,738</b>	<b>164,516</b>	<b>152,274</b>	<b>166,287</b>	<b>172,673</b>	<b>169,510</b>	<b>170,199</b>	<b>181,332</b>	<b>184,375</b>	<b>187,873</b>	<b>188,416</b>	<b>201,063</b>	<b>186,637</b>
Local Currency	89,006	94,558	95,378	100,240	106,027	105,391	104,380	111,950	115,420	116,389	116,307	114,333	114,754
Foreign Currencies	56,732	69,958	56,896	66,047	66,646	64,119	65,819	69,382	68,955	71,483	72,109	86,730	71,883
<b>Savings</b>	<b>29,724</b>	<b>30,540</b>	<b>28,588</b>	<b>28,079</b>	<b>28,527</b>	<b>27,920</b>	<b>27,792</b>	<b>27,753</b>	<b>29,065</b>	<b>29,525</b>	<b>29,793</b>	<b>29,229</b>	<b>29,164</b>
Local Currency	16,105	15,432	15,097	14,751	14,907	14,819	14,611	14,730	15,771	16,012	16,234	15,850	15,814
Foreign Currencies	13,619	15,108	13,491	13,328	13,620	13,101	13,181	13,023	13,294	13,513	13,558	13,379	13,350
<b>Time</b>	<b>51,201</b>	<b>65,780</b>	<b>91,679</b>	<b>91,550</b>	<b>98,654</b>	<b>98,825</b>	<b>112,530</b>	<b>112,466</b>	<b>111,661</b>	<b>113,058</b>	<b>113,505</b>	<b>116,256</b>	<b>124,084</b>
Local Currency	29,066	33,771	46,721	47,543	52,754	50,917	57,649	55,874	62,067	61,383	65,496	66,274	68,641
Foreign Currencies	22,135	32,009	44,958	44,007	45,900	47,908	54,882	56,592	49,594	51,675	48,010	49,982	55,443
<b>Total Deposits **</b>	<b>226,663</b>	<b>260,836</b>	<b>272,541</b>	<b>285,916</b>	<b>299,854</b>	<b>296,255</b>	<b>310,522</b>	<b>321,551</b>	<b>325,101</b>	<b>330,456</b>	<b>331,714</b>	<b>346,548</b>	<b>339,886</b>
Total Local Currency	134,177	143,761	157,196	162,534	173,688	171,127	176,640	182,554	193,258	193,785	198,037	196,457	199,209
Total Foreign Currencies	92,486	117,075	115,345	123,382	126,166	125,129	133,881	138,997	131,843	136,671	133,677	150,091	140,677
Commercial Prepayments	3,574	3,689	3,355	3,236	3,374	3,598	3,669	3,526	3,449	3,537	3,831	4,001	3,948

<sup>1</sup> 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 ) <sup>1</sup>**

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Aug 2025</b>	<b>Sep 2025</b>	<b>Oct 2025 *</b>
<b>Demand</b>	<b>742,300</b>	<b>793,753</b>	<b>860,233</b>	<b>900,593</b>	<b>928,556</b>	<b>926,224</b>	<b>953,222</b>	<b>978,636</b>	<b>1,005,480</b>	<b>1,053,413</b>	<b>1,039,967</b>	<b>1,063,413</b>	<b>1,083,223</b>
Local Currency	522,385	548,381	590,101	621,513	646,410	653,088	667,929	707,509	733,434	774,897	762,157	773,170	805,545
Foreign Currencies	219,915	245,372	270,132	279,080	282,146	273,137	285,293	271,128	272,046	278,516	277,809	290,242	277,679
<b>Savings</b>	<b>127,395</b>	<b>131,953</b>	<b>146,367</b>	<b>151,932</b>	<b>157,814</b>	<b>163,160</b>	<b>168,698</b>	<b>175,244</b>	<b>186,474</b>	<b>205,740</b>	<b>212,000</b>	<b>214,937</b>	<b>216,044</b>
Local Currency	93,150	89,441	106,196	110,341	117,133	122,721	127,470	130,374	141,892	157,812	165,217	167,790	168,735
Foreign Currencies	34,245	42,512	40,171	41,591	40,681	40,439	41,229	44,870	44,582	47,928	46,783	47,147	47,309
<b>Time</b>	<b>418,082</b>	<b>494,575</b>	<b>557,983</b>	<b>631,997</b>	<b>685,286</b>	<b>704,660</b>	<b>726,551</b>	<b>782,952</b>	<b>811,342</b>	<b>808,008</b>	<b>846,528</b>	<b>869,341</b>	<b>863,315</b>
Local Currency	238,212	259,498	299,256	335,851	353,693	381,208	411,477	423,183	476,102	480,084	511,330	515,636	527,618
Foreign Currencies	179,870	235,077	258,727	296,146	331,593	323,452	315,074	359,769	335,241	327,923	335,199	353,705	335,697
<b>Total Deposits **</b>	<b>1,287,777</b>	<b>1,420,281</b>	<b>1,564,583</b>	<b>1,684,522</b>	<b>1,771,656</b>	<b>1,794,044</b>	<b>1,848,471</b>	<b>1,936,833</b>	<b>2,003,296</b>	<b>2,067,161</b>	<b>2,098,495</b>	<b>2,147,691</b>	<b>2,162,582</b>
Total Local Currency	853,747	897,320	995,553	1,067,705	1,117,236	1,157,017	1,206,875	1,261,066	1,351,428	1,412,793	1,438,704	1,456,596	1,501,897
Total Foreign Currencies	434,030	522,961	569,030	616,817	654,420	637,027	641,596	675,767	651,868	654,368	659,791	691,094	660,685
Commercial Prepayments	14,521	16,227	16,897	17,866	18,829	18,439	19,295	20,541	20,912	20,726	21,768	22,202	21,602

<sup>1</sup> 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 )<sup>1</sup>**

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Aug 2025</b>	<b>Sep 2025</b>	<b>Oct 2025 *</b>
<b>Demand</b>	<b>105,740</b>	<b>113,698</b>	<b>121,218</b>	<b>118,878</b>	<b>128,441</b>	<b>131,819</b>	<b>130,726</b>	<b>131,065</b>	<b>141,698</b>	<b>145,375</b>	<b>148,443</b>	<b>147,967</b>	<b>148,495</b>
Local Currency	91,724	97,649	103,620	103,343	111,375	115,295	113,598	114,890	122,628	126,651	130,116	130,063	129,576
Foreign Currencies	14,016	16,049	17,598	15,535	17,066	16,524	17,127	16,176	19,070	18,724	18,327	17,904	18,919
<b>Savings</b>	<b>114,424</b>	<b>113,915</b>	<b>120,086</b>	<b>120,893</b>	<b>128,851</b>	<b>138,854</b>	<b>135,835</b>	<b>142,244</b>	<b>152,313</b>	<b>159,956</b>	<b>164,479</b>	<b>168,466</b>	<b>172,791</b>
Local Currency	107,338	105,169	112,478	113,694	121,611	131,896	129,145	134,630	145,078	151,728	156,544	160,394	164,369
Foreign Currencies	7,086	8,746	7,608	7,199	7,240	6,958	6,690	7,614	7,235	8,228	7,935	8,073	8,421
<b>Time</b>	<b>115,483</b>	<b>118,440</b>	<b>144,577</b>	<b>148,944</b>	<b>154,812</b>	<b>145,416</b>	<b>161,922</b>	<b>162,828</b>	<b>180,415</b>	<b>204,005</b>	<b>204,331</b>	<b>204,537</b>	<b>208,540</b>
Local Currency	104,235	103,559	120,163	125,294	129,315	117,286	131,119	130,254	138,752	154,852	153,339	151,068	152,161
Foreign Currencies	11,248	14,881	24,414	23,650	25,497	28,130	30,803	32,574	41,663	49,154	50,992	53,470	56,379
<b>Total Deposits **</b>	<b>335,647</b>	<b>346,053</b>	<b>385,881</b>	<b>388,715</b>	<b>412,104</b>	<b>416,089</b>	<b>428,483</b>	<b>436,137</b>	<b>474,426</b>	<b>509,336</b>	<b>517,253</b>	<b>520,970</b>	<b>529,826</b>
Total Local Currency	303,297	306,377	336,261	342,331	362,301	364,477	373,863	379,774	406,459	433,231	439,999	441,524	446,107
Total Foreign Currencies	32,350	39,676	49,620	46,384	49,803	51,612	54,621	56,363	67,968	76,106	77,254	79,446	83,719
Commercial Prepayments	2,601	2,839	2,577	2,725	2,868	2,711	3,451	3,026	3,723	4,867	4,161	4,209	3,633

<sup>1</sup> 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 ) <sup>1</sup>**

<b>(In Millions of AED)</b>													
<b>Period</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Aug 2025</b>	<b>Sep 2025</b>	<b>Oct 2025 *</b>
<b>Maturity</b>													
Upto 3 Months	453,936	472,546	585,455	604,994	669,719	611,807	697,935	688,449	699,103	730,058	780,171	819,024	849,188
Above 3 and Upto 6 Months	152,495	174,542	205,437	209,611	202,645	251,151	234,806	270,530	236,204	223,120	265,348	255,403	235,138
Above 6 and Upto 12 Months	165,463	280,784	219,030	260,649	271,665	300,688	284,318	253,258	288,429	315,960	303,292	296,451	312,466
Exceeding 12 Months	27,210	38,368	43,838	44,255	45,254	46,410	44,368	73,857	51,798	84,742	80,384	93,544	68,017
<b>Total</b>	<b>799,104</b>	<b>966,240</b>	<b>1,053,760</b>	<b>1,119,509</b>	<b>1,189,283</b>	<b>1,210,056</b>	<b>1,261,427</b>	<b>1,286,094</b>	<b>1,275,534</b>	<b>1,353,880</b>	<b>1,429,195</b>	<b>1,464,422</b>	<b>1,464,809</b>

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

\* Preliminary

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

<b>(In Millions of AED)</b>													
<b>Period</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Aug 2025</b>	<b>Sep 2025</b>	<b>Oct 2025 *</b>
<b>Maturity</b>													
Upto 3 Months	420,563	431,863	524,859	545,536	609,233	552,293	619,312	612,799	620,057	651,840	700,487	733,042	757,811
Above 3 and Upto 6 Months	144,128	164,879	187,466	194,611	184,643	226,285	214,091	252,568	218,883	202,045	244,801	237,357	217,232
Above 6 and Upto 12 Months	155,816	262,934	203,234	241,333	249,339	281,069	265,296	231,712	267,859	296,640	283,631	278,246	291,300
Exceeding 12 Months	22,657	35,718	40,529	41,159	42,323	43,567	41,746	69,344	47,867	80,603	75,811	88,836	63,011
<b>Total</b>	<b>743,164</b>	<b>895,394</b>	<b>956,088</b>	<b>1,022,639</b>	<b>1,085,538</b>	<b>1,103,214</b>	<b>1,140,445</b>	<b>1,166,423</b>	<b>1,154,666</b>	<b>1,231,128</b>	<b>1,304,729</b>	<b>1,337,481</b>	<b>1,329,354</b>

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

\* Preliminary

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

<b>(In Millions of AED)</b>													
<b>Period</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Aug 2025</b>	<b>Sep 2025</b>	<b>Oct 2025 *</b>
<b>Maturity</b>													
Upto 3 Months	33,373	40,683	60,596	59,458	60,486	59,514	78,623	75,650	79,045	78,217	79,684	85,982	91,377
Above 3 and Upto 6 Months	8,367	9,663	17,971	15,000	18,002	24,866	20,715	17,962	17,321	21,076	20,547	18,046	17,907
Above 6 and Upto 12 Months	9,647	17,850	15,796	19,316	22,326	19,619	19,022	21,546	20,570	19,320	19,661	18,205	21,166
Exceeding 12 Months	4,553	2,650	3,309	3,096	2,931	2,843	2,622	4,513	3,930	4,139	4,573	4,708	5,005
<b>Total</b>	<b>55,940</b>	<b>70,846</b>	<b>97,672</b>	<b>96,870</b>	<b>103,745</b>	<b>106,842</b>	<b>120,982</b>	<b>119,671</b>	<b>120,866</b>	<b>122,752</b>	<b>124,465</b>	<b>126,941</b>	<b>135,455</b>

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

\* Preliminary

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

<b>(In Millions of AED)</b>													
<b>Period</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Aug 2025</b>	<b>Sep 2025</b>	<b>Oct 2025 *</b>
<b>Maturity</b>													
Upto 3 Months	358,300	382,472	472,298	475,197	533,165	514,350	578,044	579,258	584,126	595,824	643,865	669,803	673,044
Above 3 and Upto 6 Months	118,030	133,616	145,107	174,339	164,910	202,972	184,750	200,239	164,338	166,445	182,466	186,331	188,742
Above 6 and Upto 12 Months	124,102	230,582	175,998	205,467	214,819	213,112	203,596	194,994	203,286	219,695	225,735	224,072	209,200
Exceeding 12 Months	21,182	34,361	38,935	38,924	41,327	40,909	39,854	46,392	46,920	49,819	49,139	54,245	55,016
<b>Total</b>	<b>621,614</b>	<b>781,031</b>	<b>832,338</b>	<b>893,927</b>	<b>954,221</b>	<b>971,343</b>	<b>1,006,244</b>	<b>1,020,883</b>	<b>998,670</b>	<b>1,031,783</b>	<b>1,101,205</b>	<b>1,134,451</b>	<b>1,126,002</b>

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

\* Preliminary

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

<b>(In Millions of AED)</b>													
<b>Period</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Aug 2025</b>	<b>Sep 2025</b>	<b>Oct 2025 *</b>
<b>Maturity</b>													
Upto 3 Months	95,636	90,074	113,157	129,797	136,554	97,457	119,892	109,191	114,977	134,233	136,306	149,221	176,144
Above 3 and Upto 6 Months	34,465	40,926	60,330	35,272	37,735	48,179	50,056	70,291	71,867	56,675	82,882	69,072	46,396
Above 6 and Upto 12 Months	41,361	50,202	43,032	55,182	56,846	87,576	80,722	58,264	85,143	96,265	77,556	72,379	103,265
Exceeding 12 Months	6,028	4,007	4,903	5,331	3,927	5,501	4,514	27,465	4,878	34,923	31,245	39,299	13,001
<b>Total</b>	<b>177,490</b>	<b>185,209</b>	<b>221,422</b>	<b>225,582</b>	<b>235,062</b>	<b>238,713</b>	<b>255,184</b>	<b>265,211</b>	<b>276,865</b>	<b>322,096</b>	<b>327,989</b>	<b>329,971</b>	<b>338,806</b>

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

\* Preliminary

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

<b>(In Millions of AED)</b>													
<b>Item</b>	<b>Dec 2021</b>	<b>Dec 2022</b>	<b>Sep 2023</b>	<b>Dec 2023</b>	<b>Mar 2024</b>	<b>Jun 2024</b>	<b>Sep 2024</b>	<b>Dec 2024</b>	<b>Mar 2025</b>	<b>Jun 2025</b>	<b>Aug 2025</b>	<b>Sep 2025</b>	<b>Oct 2025 *</b>
<b>Total Notes Issued ( 1 ) **</b>	110,503	118,668	125,774	134,393	144,853	143,943	145,490	151,310	168,062	166,610	162,711	164,148	165,265
<b>Total Coins Issued ( 2 ) ***</b>	1,312	1,343	1,379	1,387	1,995	1,421	1,421	1,439	1,449	1,461	1,467	1,469	1,471
<b>Total Currency Issued</b>	<b>111,815</b>	<b>120,011</b>	<b>127,153</b>	<b>135,780</b>	<b>146,848</b>	<b>145,364</b>	<b>146,911</b>	<b>152,749</b>	<b>169,511</b>	<b>168,071</b>	<b>164,178</b>	<b>165,617</b>	<b>166,736</b>

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

\* *Preliminary*

\*\* *Excluding Mutilated Notes*

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

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

Item	Dec 2021	Dec 2022	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Aug 2025	Sep 2025	Oct 2025 *
<b>Cheques Cleared</b>													
Number of Cheques	21,283,261	21,819,330	16,451,282	22,125,474	5,657,667	11,027,238	17,364,933	23,450,426	5,835,865	11,783,381	15,692,692	17,695,569	19,789,118
Amount ( <i>In Millions of AED</i> )	1,096,076	1,225,172	930,656	1,263,324	328,841	646,652	1,014,878	1,382,101	364,056	735,851	985,228	1,111,010	1,245,781

<sup>1</sup> Cumulative data

\* Preliminary

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

Item	Dec 2021	Dec 2022	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Aug 2025	Sep 2025	Oct 2025 *
<b>Customer to Customer Trfers</b>													
Number of Transfers	60,572,382	74,540,998	65,046,762	89,505,431	25,556,480	52,197,172	80,569,401	109,708,556	29,322,091	59,141,891	77,495,469	86,889,915	96,475,872
Amount ( <i>In Millions of AED</i> )	3,868,969	4,910,567	4,463,925	6,140,128	1,687,838	3,493,837	5,301,604	7,406,545	2,118,444	4,585,543	6,224,813	7,084,766	7,995,930
<b>Bank to Bank Trfers</b>													
Number of Transfers	537,239	633,663	497,283	674,486	179,531	362,945	554,573	757,910	199,458	414,691	559,657	641,574	716,876
Amount ( <i>In Millions of AED</i> )	5,723,490	7,797,467	7,915,594	11,018,872	2,839,971	5,829,263	9,036,713	12,491,923	3,331,361	6,885,646	9,265,168	10,490,309	12,049,242
<b>Total Domestic Fund Trfers</b>													
Number of Transfers	61,109,621	75,174,661	65,544,045	90,179,917	25,736,011	52,560,117	81,123,974	110,466,466	29,521,549	59,556,582	78,055,126	87,531,489	97,192,748
Amount ( <i>In Millions of AED</i> )	9,592,459	12,708,034	12,379,519	17,159,000	4,527,809	9,323,100	14,338,317	19,898,468	5,449,805	11,471,189	15,489,981	17,575,075	20,045,172

<sup>1</sup> Cumulative data

\* Preliminary

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

Item	Dec 2021		Dec 2022		Mar 2023		Jun 2023		Sep 2023		Dec 2023		Mar 2024		Jun 2024		Sep 2024		Dec 2024		Mar 2025		Jun 2025		Sep 2025 *	
	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches	HO	Branches
<b>National Banks</b>	<b>22</b>	<b>514</b>	<b>22</b>	<b>498</b>	<b>22</b>	<b>494</b>	<b>22</b>	<b>493</b>	<b>22</b>	<b>492</b>	<b>22</b>	<b>489</b>	<b>23</b>	<b>484</b>	<b>23</b>	<b>482</b>	<b>23</b>	<b>482</b>	<b>23</b>	<b>484</b>	<b>23</b>	<b>480</b>	<b>23</b>	<b>454</b>	<b>23</b>	<b>450</b>
- Abu Dhabi	6	174	7	169	7	169	7	169	7	168	7	166	7	162	7	160	7	159	7	161	7	159	7	155	7	151
- Dubai	8	192	7	186	7	183	7	183	7	183	7	182	7	182	7	181	7	182	7	181	7	180	7	164	7	165
- Sharjah	4	76	4	75	4	75	4	74	4	74	4	74	4	74	4	75	4	75	4	75	4	75	4	75	4	75
- RAK	1	26	1	23	1	23	1	23	1	23	1	23	1	22	1	22	1	22	1	22	1	21	1	20	1	19
- Ajman	1	16	1	16	1	16	1	16	1	16	1	16	2	16	2	16	2	16	2	18	2	18	2	15	2	16
- UAQ	1	7	1	6	1	6	1	6	1	6	1	6	1	6	1	6	1	6	1	6	1	6	1	5	1	5
- Fujairah	1	23	1	23	1	22	1	22	1	22	1	22	1	22	1	22	1	22	1	21	1	21	1	20	1	19
<b>Foreign Banks **</b>	<b>27</b>	<b>74</b>	<b>28</b>	<b>73</b>	<b>28</b>	<b>72</b>	<b>28</b>	<b>72</b>	<b>28</b>	<b>72</b>	<b>28</b>	<b>72</b>	<b>27</b>	<b>72</b>	<b>27</b>	<b>72</b>	<b>27</b>	<b>73</b>	<b>27</b>	<b>73</b>	<b>27</b>	<b>73</b>	<b>27</b>	<b>73</b>	<b>27</b>	<b>72</b>
- Abu Dhabi	8	28	9	27	9	26	9	26	9	26	9	26	8	26	8	26	8	26	8	25	8	25	8	25	8	23
- Dubai	19	25	19	25	19	25	19	25	19	25	19	25	19	25	19	25	19	26	19	27	19	27	19	27	19	28
- Sharjah	-	13	-	13	-	13	-	13	-	13	-	13	-	13	-	13	-	13	-	13	-	13	-	13	-	13
- RAK	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	5
- Ajman	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1
- UAQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Fujairah	-	2	-	2	-	2	-	2	-	2	-	2	-	2	-	2	-	2	-	2	-	2	-	2	-	2
<b>Wholesale Banks</b>	<b>10</b>	<b>-</b>	<b>11</b>	<b>-</b>	<b>11</b>	<b>-</b>	<b>11</b>	<b>-</b>	<b>11</b>	<b>-</b>	<b>11</b>	<b>-</b>	<b>11</b>	<b>-</b>	<b>11</b>	<b>-</b>	<b>11</b>	<b>-</b>	<b>11</b>	<b>-</b>	<b>11</b>	<b>-</b>	<b>11</b>	<b>-</b>	<b>11</b>	<b>1</b>
- Abu Dhabi	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-	6	-
- Dubai	4	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-	5	-
- Sharjah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
- RAK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Ajman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- UAQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Fujairah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>59</b>	<b>588</b>	<b>61</b>	<b>571</b>	<b>61</b>	<b>566</b>	<b>61</b>	<b>565</b>	<b>61</b>	<b>564</b>	<b>61</b>	<b>561</b>	<b>61</b>	<b>556</b>	<b>61</b>	<b>554</b>	<b>61</b>	<b>555</b>	<b>61</b>	<b>557</b>	<b>61</b>	<b>553</b>	<b>61</b>	<b>527</b>	<b>61</b>	<b>523</b>
<b>Total Excluding Wholesale Banks</b>	<b>49</b>	<b>588</b>	<b>50</b>	<b>571</b>	<b>50</b>	<b>566</b>	<b>50</b>	<b>565</b>	<b>50</b>	<b>564</b>	<b>50</b>	<b>561</b>	<b>50</b>	<b>556</b>	<b>50</b>	<b>554</b>	<b>50</b>	<b>555</b>	<b>50</b>	<b>557</b>	<b>50</b>	<b>553</b>	<b>50</b>	<b>527</b>	<b>50</b>	<b>522</b>

\* Preliminary

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