



United Arab Emirates

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

النشرة الاحصائية الشهرية  
- البيانات المصرفية والنقدية -  
ابريل 2015

**Monthly Statistical Bulletin**  
**- Banking & Monetary Statistics -**  
**April 2015**

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### Note:

Data are as at end of period unless otherwise indicated.

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### Abbreviations & Notations

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UAE Dirhams	AED
Not Available	(..)
Zero or Insignificant	(-)
Local Currency	LCY
Foreign Currency	FCY

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### Definitions

#### Money Supply (M<sub>1</sub>) :

Consists of currency issued 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 + Commercial Pre-payments in Dirham + Resident Deposits in foreign currencies)

#### Money Supply (M<sub>3</sub>) :

Consists of Money Supply (M<sub>2</sub>) plus Government deposits

#### Certificates of Deposits :

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

#### Government:

of the seven emirates.

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الجداول

**TABLES**

Table 1 : Selected Monetary and Banking Indicators

<b>(In Millions of AEDs)</b>											
<b>Indicator</b>	<b>2012</b>		<b>2013</b>		<b>2014</b>			<b>2015</b>			
	<b>Dec</b>	<b>Sep</b>	<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec</b>	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr **</b>
<b>Central Bank of the UAE</b>											
Total Assets/Liabilities	262,153	305,643	305,534	323,061	334,053	336,925	337,389	330,272	329,444	332,535	332,129
Gross International Reserves *	209,672	288,790	287,508	301,499	311,828	321,798	325,288	317,928	316,293	310,698	319,937
<b>Money Supply Indicators</b>											
Money Supply M <sub>1</sub>	311,331	366,037	393,069	423,854	447,246	444,581	451,588	456,247	462,710	470,039	473,611
Money Supply M <sub>2</sub>	874,532	966,606	1,070,289	1,136,184	1,155,556	1,149,609	1,156,575	1,166,103	1,176,118	1,191,901	1,181,969
Money Supply M <sub>3</sub>	1,095,211	1,211,217	1,233,409	1,292,224	1,341,373	1,357,751	1,347,440	1,346,001	1,361,278	1,377,151	1,376,133
<b>Banks</b>											
<b>Total Assets</b>	<b>1,876,960</b>	<b>2,002,307</b>	<b>2,033,444</b>	<b>2,180,357</b>	<b>2,236,934</b>	<b>2,311,349</b>	<b>2,304,867</b>	<b>2,305,817</b>	<b>2,334,765</b>	<b>2,379,928</b>	<b>2,382,179</b>
<b>Foreign Assets (Net)</b>	<b>-8,824</b>	<b>12,418</b>	<b>-1</b>	<b>39,762</b>	<b>29,060</b>	<b>34,323</b>	<b>5,411</b>	<b>21,235</b>	<b>40,954</b>	<b>27,832</b>	<b>10,609</b>
<b>Foreign Assets</b>	<b>306,556</b>	<b>350,376</b>	<b>352,739</b>	<b>458,788</b>	<b>442,889</b>	<b>476,173</b>	<b>497,367</b>	<b>500,076</b>	<b>518,546</b>	<b>526,994</b>	<b>522,026</b>
Foreign Assets to Total Assets (%)	16%	17%	17%	21%	20%	21%	22%	22%	22%	22%	22%
<b>Foreign Liabilities</b>	<b>315,380</b>	<b>337,958</b>	<b>352,740</b>	<b>419,026</b>	<b>413,829</b>	<b>441,850</b>	<b>491,956</b>	<b>478,841</b>	<b>477,592</b>	<b>499,162</b>	<b>511,417</b>
Foreign Liabilities to Total Liabilities (%)	17%	17%	17%	19%	18%	19%	21%	21%	20%	21%	21%
<b>Deposits<sup>1</sup></b>	<b>1,167,797</b>	<b>1,269,908</b>	<b>1,278,858</b>	<b>1,331,744</b>	<b>1,400,243</b>	<b>1,414,465</b>	<b>1,421,230</b>	<b>1,412,243</b>	<b>1,430,099</b>	<b>1,449,298</b>	<b>1,441,226</b>
Residents	1,033,700	1,145,953	1,162,901	1,215,962	1,267,410	1,282,003	1,267,279	1,269,284	1,288,165	1,301,325	1,294,531
of which: Corporate	378,871	398,734	471,213	487,905	508,546	499,428	517,415	527,781	539,179	530,403	534,817
Non-Residents	134,097	123,955	115,957	115,782	132,834	132,463	153,952	142,959	141,934	147,973	146,695
of which: Corporate	38,077	36,210	49,337	45,271	53,964	51,272	62,599	61,515	62,660	61,832	60,403
<b>Bank Credit (Domestic)</b>	<b>1,108,824</b>	<b>1,178,636</b>	<b>1,203,303</b>	<b>1,223,859</b>	<b>1,254,232</b>	<b>1,290,610</b>	<b>1,277,619</b>	<b>1,286,385</b>	<b>1,289,985</b>	<b>1,303,587</b>	<b>1,312,646</b>
of which: Claims on Private Sector	811,597	857,323	841,879	871,656	913,258	961,383	940,009	944,576	946,847	957,922	967,711
<b>Total Number of National Banks and Branches</b>											
Head Offices	23	23	23	23	23	23	23	23	23	23	23
Branches	805	832	841	843	858	866	869	869	872	871	871
Pay Offices	89	89	89	89	89	89	90	90	90	90	90
Electronic Banking Service Units	28	29	29	29	29	33	34	31	31	31	31
<b>Total Number of Foreign Banks and Branches</b>											
Head Offices	28	28	28	28	28	28	26	26	26	26	26
Branches	85	86	87	87	87	87	86	86	86	86	86
Pay Offices	1	1	1	1	1	1	1	1	1	1	1
Electronic Banking Service Units	52	54	52	53	53	54	48	48	48	48	48
<b>Number of Employees in Banks (UAE)<sup>2</sup></b>	<b>36,246</b>	<b>34,702</b>	<b>36,087</b>	<b>37,402</b>	<b>36,692</b>	<b>36,686</b>	<b>39,013</b>	<b>39,013</b>	<b>39,013</b>	<b>39,189</b>	<b>39,189</b>

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

\*Central Bank International Reserves = Deposits + Held-to-Maturity Foreign Securities + Held-to-Maturity Dubai Government Bonds + IMF Reserves and SDR Holdings + Other Foreign Assets

\*\* Preliminary

Table 2 : Monetary Survey

<b>(In Millions of AEDs)</b>											
<b>Item</b>	<b>2012</b>	<b>2013</b>		<b>2014</b>			<b>2015</b>				
	<b>Dec</b>	<b>Sep</b>	<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec</b>	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr *</b>
<b>Net International Reserves</b>	<b>183,828</b>	<b>258,298</b>	<b>265,747</b>	<b>319,121</b>	<b>317,428</b>	<b>331,281</b>	<b>305,149</b>	<b>304,913</b>	<b>320,651</b>	<b>312,471</b>	<b>296,235</b>
<b>Central Bank (Net)</b>	<b>192,652</b>	<b>245,880</b>	<b>265,748</b>	<b>279,359</b>	<b>288,368</b>	<b>296,958</b>	<b>299,738</b>	<b>283,678</b>	<b>279,697</b>	<b>284,639</b>	<b>285,626</b>
Gross International Reserves	209,672	288,790	287,508	301,499	311,828	321,798	325,288	317,928	316,293	310,698	319,937
Foreign Currency Liabilities	17,020	42,910	21,760	22,140	23,460	24,840	25,550	34,250	36,596	26,059	34,311
<b>Banks (Net)</b>	<b>-8,824</b>	<b>12,418</b>	<b>-1</b>	<b>39,762</b>	<b>29,060</b>	<b>34,323</b>	<b>5,411</b>	<b>21,235</b>	<b>40,954</b>	<b>27,832</b>	<b>10,609</b>
Foreign Assets	306,556	350,376	352,739	458,788	442,889	476,173	497,367	500,076	518,546	526,994	522,026
Foreign Liabilities	315,380	337,958	352,740	419,026	413,829	441,850	491,956	478,841	477,592	499,162	511,417
<b>Net Domestic Assets</b>	<b>701,512</b>	<b>693,809</b>	<b>809,841</b>	<b>823,381</b>	<b>844,379</b>	<b>829,052</b>	<b>863,003</b>	<b>874,250</b>	<b>860,809</b>	<b>895,053</b>	<b>893,946</b>
Claims on Private Sector	832,576	874,214	867,661	891,721	934,481	982,401	960,067	965,120	967,764	979,031	989,113
Net Claims on Government	11,545	-35,031	45,856	50,312	28,695	-2,554	17,425	29,700	26,209	31,997	24,483
Claims on Official Entities	132,954	134,714	176,557	207,514	195,852	195,235	195,717	199,974	199,554	198,207	198,023
Claims on Nonbank Financial Institutions	88,237	100,760	92,087	55,188	54,818	43,892	42,352	42,466	43,565	43,440	41,990
Capital and Reserves	-316,891	-296,935	-299,461	-293,608	-303,583	-309,018	-319,005	-327,401	-331,672	-320,502	-321,561
Other Items (net)	-46,909	-83,913	-72,859	-87,746	-65,884	-80,904	-33,553	-35,608	-44,611	-37,120	-38,102
<b>Money Supply M<sub>1</sub></b>	<b>311,331</b>	<b>366,037</b>	<b>393,069</b>	<b>423,854</b>	<b>447,246</b>	<b>444,581</b>	<b>451,588</b>	<b>456,247</b>	<b>462,710</b>	<b>470,039</b>	<b>473,611</b>
Currency Issued	57,773	60,518	63,927	65,300	67,823	70,785	74,472	69,566	68,524	69,353	70,803
Monetary Deposits	253,558	305,519	329,142	358,554	379,423	373,796	377,116	386,681	394,186	400,686	402,808
<b>Money Supply M<sub>2</sub></b>	<b>874,532</b>	<b>966,606</b>	<b>1,070,289</b>	<b>1,136,184</b>	<b>1,155,556</b>	<b>1,149,609</b>	<b>1,156,575</b>	<b>1,166,103</b>	<b>1,176,118</b>	<b>1,191,901</b>	<b>1,181,969</b>
<b>Quasi - Money</b>	<b>563,201</b>	<b>600,569</b>	<b>677,220</b>	<b>712,330</b>	<b>708,310</b>	<b>705,028</b>	<b>704,987</b>	<b>709,856</b>	<b>713,408</b>	<b>721,862</b>	<b>708,358</b>
Foreign Currency Deposits	139,278	167,959	195,994	215,742	212,376	225,832	217,279	222,341	224,395	235,889	231,369
Dirham Deposits	423,923	432,610	481,226	496,588	495,934	479,196	487,708	487,515	489,013	485,973	476,989
<b>Money Supply M<sub>3</sub></b>	<b>1,095,211</b>	<b>1,211,217</b>	<b>1,233,409</b>	<b>1,292,224</b>	<b>1,341,373</b>	<b>1,357,751</b>	<b>1,347,440</b>	<b>1,346,001</b>	<b>1,361,278</b>	<b>1,377,151</b>	<b>1,376,133</b>
<b>Government Deposits</b>	<b>220,679</b>	<b>244,611</b>	<b>163,120</b>	<b>156,040</b>	<b>185,817</b>	<b>208,142</b>	<b>190,865</b>	<b>179,898</b>	<b>185,160</b>	<b>185,250</b>	<b>194,164</b>

\* Preliminary

Table 3 : Quarterly Changes in Factors Affecting Money Supply

<b>(In Millions of AEDs)</b>											
Item	2012	2013		2014				2015			
	Dec.	Sep**	Dec**	Mar**	Jun**	Sep**	Dec**	Jan***	Feb***	Mar***	Apr***
<b>Net International Reserves</b>	<b>16,588</b>	<b>6,281</b>	<b>7,449</b>	<b>53,374</b>	<b>-1,693</b>	<b>13,853</b>	<b>-26,132</b>	<b>-236</b>	<b>15,738</b>	<b>-8,180</b>	<b>-16,236</b>
<b>Central Bank (Net)</b>	<b>19,171</b>	<b>11,027</b>	<b>19,868</b>	<b>13,611</b>	<b>9,009</b>	<b>8,590</b>	<b>2,780</b>	<b>-16,060</b>	<b>-3,981</b>	<b>4,942</b>	<b>987</b>
Gross International Reserves	17,851	31,797	-1,282	13,991	10,329	9,970	3,490	-7,360	-1,635	-5,595	9,239
Foreign Currency Liabilities	-1,320	20,770	-21,150	380	1,320	1,380	710	8,700	2,346	-10,537	8,252
<b>Banks (Net)</b>	<b>-2,583</b>	<b>-4,746</b>	<b>-12,419</b>	<b>39,763</b>	<b>-10,702</b>	<b>5,263</b>	<b>-28,912</b>	<b>15,824</b>	<b>19,719</b>	<b>-13,122</b>	<b>-17,223</b>
Foreign Assets	-1,044	5,109	2,363	106,049	-15,899	33,284	21,194	2,709	18,470	8,448	-4,968
Foreign Liabilities	1,539	9,855	14,782	66,286	-5,197	28,021	50,106	-13,115	-1,249	21,570	12,255
<b>Net Domestic Assets</b>	<b>6,773</b>	<b>-1,716</b>	<b>116,032</b>	<b>13,540</b>	<b>20,998</b>	<b>-15,327</b>	<b>33,950</b>	<b>11,247</b>	<b>-13,441</b>	<b>34,244</b>	<b>-1,107</b>
Claims on Private Sector	-6,121	13,380	-6,553	24,060	42,760	47,920	-22,334	5,053	2,644	11,267	10,082
Net Claims on Government	11,932	16,150	80,887	4,456	-21,617	-31,249	19,979	12,275	-3,491	5,788	-7,514
Claims on Official Entities	362	-6,513	41,843	30,957	-11,662	-617	482	4,257	-420	-1,347	-184
Claims on Nonbank Financial Institutions	-895	4,383	-8,673	-36,899	-370	-10,926	-1,540	114	1,099	-125	-1,450
Capital and Reserves*	621	-3,727	-2,526	5,853	-9,975	-5,435	-9,988	-8,396	-4,271	11,170	-1,059
Other Items (net)*	874	-25,389	11,054	-14,887	21,862	-15,021	47,351	-2,056	-9,003	7,491	-982
<b>Money Supply M<sub>1</sub></b>	<b>11,924</b>	<b>7,731</b>	<b>27,032</b>	<b>30,785</b>	<b>23,392</b>	<b>-2,665</b>	<b>7,007</b>	<b>4,659</b>	<b>6,463</b>	<b>7,329</b>	<b>3,572</b>
<b>Money Supply M<sub>2</sub></b>	<b>19,500</b>	<b>25,700</b>	<b>103,683</b>	<b>65,895</b>	<b>19,372</b>	<b>-5,947</b>	<b>6,966</b>	<b>9,528</b>	<b>10,015</b>	<b>15,783</b>	<b>-9,932</b>
<b>Quasi - Money</b>	<b>-10,696</b>	<b>17,439</b>	<b>76,651</b>	<b>35,110</b>	<b>-4,020</b>	<b>-3,282</b>	<b>-41</b>	<b>4,869</b>	<b>3,552</b>	<b>8,454</b>	<b>-13,504</b>
Foreign Currency Deposits	-11,049	7,386	28,035	19,748	-3,366	13,456	-8,553	5,062	2,054	11,494	-4,520
Dirham Deposits	353	10,053	48,616	15,362	-654	-16,738	8,512	-193	1,498	-3,040	-8,984
<b>Money Supply M<sub>3</sub></b>	<b>17,600</b>	<b>45,517</b>	<b>22,192</b>	<b>58,815</b>	<b>49,149</b>	<b>16,378</b>	<b>-10,311</b>	<b>-1,439</b>	<b>15,277</b>	<b>15,873</b>	<b>-1,018</b>
<b>Government Deposits</b>	<b>-1,912</b>	<b>-8,100</b>	<b>-81,491</b>	<b>-7,080</b>	<b>29,777</b>	<b>22,325</b>	<b>-17,277</b>	<b>-10,967</b>	<b>5,262</b>	<b>90</b>	<b>8,914</b>

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

\*\*Indicates Changes from End of Previous Quarter

\*\*\*Indicates Change from the previous month

**Table 4. UAE Monetary Base (Monthly)**  
(End of period, billions of Dirhams)

Year	Monetary Base	Components of Monetary Base			
		Currency Issued*	Reserve Requirements	Banks Current Accounts at CBUAE (Net)	Certificates of Deposit (Net of Lending)
<b>2012</b>					
January	206.7	52.3	63.2	12.9	78.3
February	208.6	53.1	62.5	12.5	80.5
March	218.3	53.6	64.3	12.3	88.1
April	220.5	53.6	65.1	14.1	87.7
May	213.3	53.8	65.7	11.2	82.6
June	220.7	53.1	67.9	20.5	79.3
July	221.3	55.1	68.1	14.9	83.2
August	221.7	55.7	68.4	12.6	85.0
September	219.4	54.8	68.8	11.0	84.8
October	226.0	57.2	69.9	16.6	82.3
November	231.6	56.7	69.6	14.8	90.5
December	235.9	57.8	70.4	12.3	95.4
<b>2013</b>					
January	243.4	57.9	72.0	10.7	102.8
February	253.6	58.8	72.7	16.0	106.1
March	250.5	59.4	72.9	13.4	104.8
April	242.2	58.8	76.1	8.5	98.8
May	248.0	60.0	77.2	14.3	96.5
June	245.4	59.4	78.7	18.0	89.3
July	248.7	61.2	81.4	12.0	94.1
August	247.0	60.7	82.9	12.0	91.4
September	257.3	60.5	82.4	19.4	95.0
October	258.3	62.8	82.9	13.0	99.6
November	263.8	63.4	84.7	16.1	99.6
December	278.2	63.9	87.8	18.6	107.9
<b>2014</b>					
January	286.9	63.5	89.3	17.7	116.4
February	285.6	64.2	90.9	15.2	115.3
March	295.0	65.3	91.4	19.1	119.2
April	288.2	65.2	95.2	10.4	117.4
May	296.1	69.1	97.0	17.2	112.8
June	303.0	67.8	98.6	10.9	125.7
July	302.1	72.1	100.8	20.2	109.0
August	299.1	66.6	102.0	14.5	116.0
September	307.9	70.8	103.7	15.2	118.2
October	299.9	70.0	104.6	14.6	110.7
November	301.4	73.5	102.0	17.0	108.9
December	308.1	74.5	104.1	30.0	99.5
<b>2015</b>					
January	290.9	69.6	105.6	22.6	93.1
February	290.2	68.5	107.6	17.3	96.8
March	293.5	69.4	105.6	12.8	105.8
April **	290.9	70.8	107.1	23.1	90.0

\* Revised to include currency in circulation plus cash at banks

\*\* Preliminary



Table 5 : Central Bank of the UAE Balance Sheet

<b>(In Millions of AEDs)</b>											
<b>Item</b>	<b>As at 31.12.2012</b>	<b>As at 30.09.2013</b>	<b>As at 31.12.2013</b>	<b>As at 31.03.2014</b>	<b>As at 30.06.2014</b>	<b>As at 30.09.2014</b>	<b>As at 31.12.2014</b>	<b>As at 31.01.2015</b>	<b>As at 28.02.2015</b>	<b>As at 31.03.2015</b>	<b>As at * 30.04.2015</b>
<b>Assets</b>											
Cash and Bank Balances	25,373	14,976	14,591	8,024	22,432	36,980	42,001	23,312	52,820	42,409	39,066
Gold Bullion	-	-	-	-	-	-	-	-	-	-	355
Deposits	43,611	101,465	99,926	101,608	96,523	93,687	76,917	95,413	65,622	70,057	79,978
Loans to Banks against - Certificates of Deposit	-	-	-	-	-	-	-	-	-	-	-
Certificates of Deposit Under Repo	-	-	-	-	-	-	-	10	-	6,000	-
Liquidity Support Facility	513	514	514	514	514	499	321	321	321	321	321
Held to Maturity Foreign Securities	94,986	131,050	128,263	152,425	156,364	146,760	157,753	156,134	155,643	159,947	159,329
Held to Maturity Securities-Issued by Ministry of Finance & Dubai Government	90,193	55,403	55,361	55,361	54,590	49,852	49,443	49,443	49,443	49,443	49,443
Other Assets	7,377	2,135	6,781	5,034	3,540	9,064	10,875	5,557	5,515	4,280	3,562
Property & Equipment	100	100	97	94	89	83	79	82	80	78	75
<b>Total Assets</b>	<b>262,153</b>	<b>305,643</b>	<b>305,534</b>	<b>323,061</b>	<b>334,053</b>	<b>336,925</b>	<b>337,389</b>	<b>330,272</b>	<b>329,444</b>	<b>332,535</b>	<b>332,129</b>
Off Balance Sheet Commitments	90,463	108,961	129,367	131,789	113,716	118,103	134,105	114,391	151,256	145,303	129,437
<b>Liabilities</b>											
Current Accounts & Deposits	86,515	105,111	111,973	117,360	118,920	126,747	142,168	137,840	133,249	129,404	141,822
Certificates of Deposit	95,400	94,992	107,896	119,223	125,713	118,184	99,534	93,061	96,764	111,759	89,969
Currency Issued	57,773	60,518	63,927	65,300	67,823	70,785	74,472	69,566	68,524	69,353	70,803
Other Liabilities	4,388	25,914	495	1,640	2,059	1,671	1,387	9,977	11,079	2,191	9,705
<b>Total Liabilities</b>	<b>244,076</b>	<b>286,535</b>	<b>284,291</b>	<b>303,523</b>	<b>314,515</b>	<b>317,387</b>	<b>317,561</b>	<b>310,444</b>	<b>309,616</b>	<b>312,707</b>	<b>312,299</b>
<b>Capital and Reserves</b>											
Authorized, Issued & Fully Paid Capital	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500
General Reserve	14,615	15,503	15,503	16,080	16,080	16,080	17,339	17,339	17,339	17,339	17,339
Other Reserve	-	143	143	-	-	-	-11	-11	-11	-11	-9
Retained Earnings	962	962	3,097	958	958	957	-	-	-	-	-
<b>Total Capital &amp; Reserves</b>	<b>18,077</b>	<b>19,108</b>	<b>21,243</b>	<b>19,538</b>	<b>19,538</b>	<b>19,538</b>	<b>19,828</b>	<b>19,828</b>	<b>19,828</b>	<b>19,828</b>	<b>19,830</b>
<b>Total Liabilities and Capital</b>	<b>262,153</b>	<b>305,643</b>	<b>305,534</b>	<b>323,061</b>	<b>334,053</b>	<b>336,925</b>	<b>337,389</b>	<b>330,272</b>	<b>329,444</b>	<b>332,535</b>	<b>332,129</b>
Off Balance Sheet Commitments	90,463	108,961	129,367	131,789	113,716	118,103	134,105	114,391	151,256	145,303	129,437

- Not Available

\* Preliminary

**Table 6 : Central Bank International Reserves  
( in Billions of Dirhams)**

Period	Cash and Bank Balance plus Deposits with banks abroad	Held-to-Maturity Foreign Securities	Held-to-Maturity Dubai Gov. Bonds	IMF Reserves Position + SDR Holdings	Other Foreign Assets	Gross International Reserves	Foreign Currency Liabilities	Net International Reserves
<b>2012</b>	65.97	94.99	36.72	4.48	7.51	209.67	17.02	192.65
<b>2013</b>								
Jan	84.69	82.14	36.72	4.48	9.48	217.51	18.31	199.20
Feb	88.16	90.40	36.72	4.48	5.73	225.49	18.27	207.22
Mar	91.89	97.78	36.72	4.48	4.95	235.82	17.65	218.17
Apr	105.00	93.89	36.72	4.39	5.38	245.38	18.63	226.75
May	112.68	88.96	36.72	4.39	5.19	247.94	18.92	229.02
Jun	113.67	99.74	36.72	4.39	2.47	256.99	22.14	234.85
Jul	104.18	110.20	36.72	4.49	1.44	257.03	19.55	237.48
Aug	95.15	124.90	36.72	4.49	1.45	262.71	27.98	234.73
Sep	112.55	131.05	36.72	4.49	3.98	288.79	42.91	245.88
Oct	79.28	148.95	36.72	4.49	4.00	273.44	27.13	246.31
Nov	89.82	134.47	36.72	4.49	8.14	273.64	22.52	251.12
Dec	108.05	128.27	36.72	4.60	9.87	287.51	21.76	265.75
<b>2014</b>								
Jan	122.87	137.07	36.72	4.60	6.17	307.43	34.35	273.08
Feb	105.55	151.85	36.72	4.60	5.14	303.86	32.17	271.69
Mar	103.95	152.43	36.72	4.60	3.80	301.50	22.14	279.36
Apr	117.60	144.51	36.72	4.63	3.45	306.91	28.79	278.12
May	107.41	152.42	36.72	4.64	3.46	304.65	23.66	280.99
Jun	110.25	156.37	36.72	4.64	3.84	311.82	23.46	288.36
Jul	125.64	160.20	36.72	4.64	5.03	332.23	35.44	296.79
Aug	137.07	143.05	36.72	4.64	5.91	327.39	35.27	292.12
Sep	124.35	146.76	36.72	4.64	9.32	321.79	24.84	296.95
Oct	125.91	141.77	36.72	4.64	7.19	316.23	25.91	290.32
Nov	131.85	135.39	36.72	4.64	10.67	319.27	25.13	294.14
Dec	115.48	157.75	36.72	4.64	10.69	325.28	25.55	299.73
<b>2015</b>								
Jan	115.07	156.14	36.72	4.64	5.35	317.92	34.25	283.67
Feb	114.08	155.64	36.72	4.64	5.21	316.29	36.60	279.69
Mar	105.49	159.95	36.72	4.64	3.90	310.70	26.05	284.65
Apr *	116.03	159.33	36.72	4.21	3.64	319.93	34.30	285.63
Change for the year	0.5%	1.0%	0.0%	-9.3%	-65.9%	-1.6%	34.2%	-4.7%

\* Preliminary

Table 7 : Aggregated Balance Sheet of Banks - Assets

<b>(In Millions of AEDs)</b>											
<b>Item</b>	<b>2012</b>	<b>2013</b>			<b>2014</b>			<b>2015</b>			
	<b>Dec.</b>	<b>Sep</b>	<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec</b>	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr *</b>
<b>Domestic Assets</b>											
<b>Cash and Deposits with C.B</b>	<b>191,881</b>	<b>209,346</b>	<b>230,907</b>	<b>242,585</b>	<b>251,492</b>	<b>251,812</b>	<b>248,478</b>	<b>234,359</b>	<b>234,481</b>	<b>245,767</b>	<b>232,522</b>
Cash in Hand ( LCY )	12,158	11,655	13,519	11,890	12,940	13,524	15,456	12,965	12,024	13,141	13,948
Deposits with Central Bank	179,723	197,691	217,388	230,695	238,552	238,288	233,022	221,394	222,457	232,626	218,574
<b>Due From Resident Banks</b>	<b>82,472</b>	<b>73,172</b>	<b>60,246</b>	<b>67,590</b>	<b>64,283</b>	<b>65,118</b>	<b>64,343</b>	<b>58,739</b>	<b>63,253</b>	<b>71,576</b>	<b>82,847</b>
<b>Domestic Credit and Investments</b>	<b>1,209,023</b>	<b>1,278,286</b>	<b>1,312,889</b>	<b>1,335,258</b>	<b>1,375,428</b>	<b>1,409,399</b>	<b>1,388,901</b>	<b>1,399,785</b>	<b>1,405,915</b>	<b>1,422,299</b>	<b>1,431,858</b>
<b>a) Credit Facilities</b>	<b>1,108,824</b>	<b>1,178,636</b>	<b>1,203,303</b>	<b>1,223,859</b>	<b>1,254,232</b>	<b>1,290,610</b>	<b>1,277,619</b>	<b>1,286,385</b>	<b>1,289,985</b>	<b>1,303,587</b>	<b>1,312,646</b>
<b>Claims on Private Sector</b>	<b>811,597</b>	<b>857,323</b>	<b>841,879</b>	<b>871,656</b>	<b>913,258</b>	<b>961,383</b>	<b>940,009</b>	<b>944,576</b>	<b>946,847</b>	<b>957,922</b>	<b>967,711</b>
Commercial Bills	32,251	37,194	43,220	47,134	48,857	54,759	58,131	57,143	56,704	57,892	58,580
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	779,346	820,129	798,659	824,522	864,401	906,624	881,878	887,433	890,143	900,030	909,131
<b>Claims on Government</b>	<b>121,334</b>	<b>132,696</b>	<b>145,446</b>	<b>143,078</b>	<b>148,288</b>	<b>147,043</b>	<b>153,071</b>	<b>153,971</b>	<b>155,795</b>	<b>160,972</b>	<b>162,218</b>
<b>Claims on Official Entities</b>	<b>126,642</b>	<b>135,959</b>	<b>146,341</b>	<b>176,906</b>	<b>161,959</b>	<b>162,228</b>	<b>165,156</b>	<b>168,935</b>	<b>167,736</b>	<b>165,315</b>	<b>165,190</b>
Loans,Advances & Overdrafts	126,642	135,959	146,341	176,906	161,959	162,228	165,156	168,935	167,736	165,315	165,190
<b>Claims on Other Financial Institutions</b>	<b>49,251</b>	<b>52,658</b>	<b>69,637</b>	<b>32,219</b>	<b>30,727</b>	<b>19,956</b>	<b>19,383</b>	<b>18,903</b>	<b>19,607</b>	<b>19,378</b>	<b>17,527</b>
Loans,Advances & Overdrafts	49,251	52,658	69,637	32,219	30,727	19,956	19,383	18,903	19,607	19,378	17,527
<b>b) Domestic Investments</b>	<b>100,199</b>	<b>99,650</b>	<b>109,586</b>	<b>111,399</b>	<b>121,196</b>	<b>118,789</b>	<b>111,282</b>	<b>113,400</b>	<b>115,930</b>	<b>118,712</b>	<b>119,212</b>
<b>Unclassified Assets</b>	<b>87,028</b>	<b>91,127</b>	<b>76,663</b>	<b>76,136</b>	<b>102,842</b>	<b>108,847</b>	<b>105,778</b>	<b>112,858</b>	<b>112,570</b>	<b>113,292</b>	<b>112,926</b>
Fixed Assets	16,740	16,712	16,933	17,812	17,444	17,653	18,744	18,591	18,614	18,871	18,757
Inter-Branch Transactions	1,986	140	2,836	3,366	3,284	6,019	6,446	5,828	8,521	10,069	9,169
Other Assets	68,302	74,275	56,894	54,958	82,114	85,175	80,588	88,439	85,435	84,352	85,000
<b>Foreign Assets</b>	<b>306,556</b>	<b>350,376</b>	<b>352,739</b>	<b>458,788</b>	<b>442,889</b>	<b>476,173</b>	<b>497,367</b>	<b>500,076</b>	<b>518,546</b>	<b>526,994</b>	<b>522,026</b>
Net Due from H.O. and/or Branches Abroad	58,359	28,547	44,720	110,933	96,028	106,903	111,725	99,413	128,237	122,099	127,132
Due from Other Banks Abroad	110,000	147,708	103,483	164,017	146,230	157,189	142,718	159,874	152,973	158,582	148,236
Cash in Hand ( FCY )	87	83	146	154	191	117	161	168	120	145	144
Securities	54,964	68,375	77,103	88,357	104,222	99,653	116,748	105,686	104,511	109,759	110,162
Credit to Non-Residents	75,641	94,343	101,892	79,503	75,424	91,282	100,433	102,123	104,051	106,642	108,881
Other Foreign Assets	7,505	11,320	25,395	15,824	20,794	21,029	25,582	32,812	28,654	29,767	27,471
<b>Total Assets</b>	<b>1,876,960</b>	<b>2,002,307</b>	<b>2,033,444</b>	<b>2,180,357</b>	<b>2,236,934</b>	<b>2,311,349</b>	<b>2,304,867</b>	<b>2,305,817</b>	<b>2,334,765</b>	<b>2,379,928</b>	<b>2,382,179</b>

\* Preliminary

Table 8 : Aggregated Balance Sheet of Banks - Liabilities

<b>(In Millions of AEDs)</b>											
<b>Item</b>	<b>2012</b>		<b>2013</b>		<b>2014</b>			<b>2015</b>			
	<b>Dec</b>	<b>Sep</b>	<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec</b>	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr **</b>
<b>Domestic Liabilities</b>											
<b>Monetary Deposits</b>	<b>253,558</b>	<b>305,519</b>	<b>329,142</b>	<b>358,554</b>	<b>379,423</b>	<b>373,796</b>	<b>377,116</b>	<b>386,681</b>	<b>394,186</b>	<b>400,686</b>	<b>402,808</b>
Demand Deposits ( LCY )	250,959	301,758	325,353	351,555	374,394	369,601	373,473	382,618	390,797	395,674	398,539
Bankers Drafts	2,599	3,761	3,789	6,999	5,029	4,195	3,643	4,063	3,389	5,012	4,269
<b>Quasi Monetary Deposits</b>	<b>563,201</b>	<b>600,569</b>	<b>677,220</b>	<b>712,330</b>	<b>708,310</b>	<b>705,028</b>	<b>704,987</b>	<b>709,856</b>	<b>713,408</b>	<b>721,862</b>	<b>708,358</b>
Time Deposits ( LCY )	349,505	343,736	387,835	397,398	392,201	374,988	379,336	377,648	377,073	372,007	360,273
Savings Deposits ( LCY )	63,983	77,578	81,292	86,643	91,276	90,521	95,357	96,560	98,320	100,206	103,000
Commercial Prepayments ( LCY )	10,435	11,296	12,099	12,547	12,457	13,687	13,015	13,307	13,620	13,760	13,716
Other Deposits ( FCY )	139,278	167,959	195,994	215,742	212,376	225,832	217,279	222,341	224,395	235,889	231,369
<b>Government Deposits ( LCY + FCY )</b>	<b>219,541</b>	<b>243,626</b>	<b>161,300</b>	<b>152,076</b>	<b>184,705</b>	<b>207,374</b>	<b>188,819</b>	<b>176,810</b>	<b>183,960</b>	<b>183,789</b>	<b>187,634</b>
<b>Government Lending Funds *</b>	<b>13</b>	<b>13</b>	<b>15,080</b>	<b>15,635</b>	<b>16,252</b>	<b>16,866</b>	<b>17,702</b>	<b>17,665</b>	<b>18,146</b>	<b>18,028</b>	<b>18,216</b>
<b>Capital and Reserves</b>	<b>298,814</b>	<b>277,827</b>	<b>278,218</b>	<b>274,080</b>	<b>284,045</b>	<b>289,480</b>	<b>299,474</b>	<b>307,870</b>	<b>310,956</b>	<b>300,674</b>	<b>301,732</b>
<b>Due to Central Bank</b>	<b>2,567</b>	<b>1,688</b>	<b>4,215</b>	<b>3,265</b>	<b>6,230</b>	<b>4,090</b>	<b>1,311</b>	<b>1,639</b>	<b>2,336</b>	<b>11,205</b>	<b>1,395</b>
<b>Due to Resident Banks</b>	<b>65,394</b>	<b>63,998</b>	<b>60,589</b>	<b>59,352</b>	<b>53,154</b>	<b>53,005</b>	<b>51,784</b>	<b>49,047</b>	<b>59,083</b>	<b>61,540</b>	<b>72,509</b>
<b>Foreign Liabilities</b>	<b>315,380</b>	<b>337,958</b>	<b>352,740</b>	<b>419,026</b>	<b>413,829</b>	<b>441,850</b>	<b>491,956</b>	<b>478,841</b>	<b>477,592</b>	<b>499,162</b>	<b>511,417</b>
Net Due to H.O and/or Branches Abroad	10,200	11,226	7,364	67,835	55,023	63,954	70,386	65,967	66,473	76,893	76,162
Due to Other Banks Abroad	152,752	169,323	181,279	187,837	176,981	192,922	206,380	201,567	206,879	216,528	230,449
Other Deposits ( LCY + FCY )	134,097	123,953	114,980	115,782	132,834	132,463	153,952	142,959	141,934	147,973	146,695
Provisions <sup>1</sup>	3,177	3,481	2,319	2,348	2,468	2,304	2,078	1,979	2,008	1,796	1,749
Other Foreign Liabilities	15,154	29,975	46,798	45,224	46,523	50,207	59,160	66,369	60,298	55,972	56,362
<b>Unclassified Liabilities</b>	<b>158,492</b>	<b>171,109</b>	<b>154,940</b>	<b>186,039</b>	<b>190,986</b>	<b>219,860</b>	<b>171,718</b>	<b>177,408</b>	<b>175,098</b>	<b>182,982</b>	<b>178,110</b>
Inter-Branch Transactions	2,172	3,139	2,459	25,897	8,113	4,218	5,093	6,904	5,884	6,616	6,820
Other Liabilities	156,320	167,970	152,481	160,142	182,873	215,642	166,625	170,504	169,214	176,366	171,290
- Of which : Provisions <sup>1</sup>	82,565	91,369	96,044	102,651	106,971	111,569	95,844	95,294	95,765	96,356	97,146
<b>Total Liabilities</b>	<b>1,876,960</b>	<b>2,002,307</b>	<b>2,033,444</b>	<b>2,180,357</b>	<b>2,236,934</b>	<b>2,311,349</b>	<b>2,304,867</b>	<b>2,305,817</b>	<b>2,334,765</b>	<b>2,379,928</b>	<b>2,382,179</b>

\*Government refinancing added after deducting from other liabilities since Dec 2013

<sup>1</sup> Provisions for Bad and Doubtful Debts as well as Interest in suspense

\*\* Preliminary

**Table 9 : Banks' Foreign Assets and Liabilities**

<b>(In Millions of AEDs)</b>	<b>(In Millions of AEDs)</b>											
	<b>2012</b>	<b>2013</b>			<b>2014</b>			<b>2015</b>				
<b>Item</b>	<b>Dec</b>	<b>Sep</b>	<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec</b>	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr *</b>	
<b>Foreign Assets</b>	<b>306,556</b>	<b>350,376</b>	<b>352,739</b>	<b>458,788</b>	<b>442,889</b>	<b>476,174</b>	<b>497,368</b>	<b>500,075</b>	<b>518,546</b>	<b>526,994</b>	<b>522,026</b>	
Notes and Coins	87	83	146	154	191	117	161	168	120	145	144	
Due from H.O and Branches	58,359	28,547	44,720	110,933	96,028	106,903	111,725	99,413	128,237	122,099	127,132	
Money at Call and Short Notice	10,778	32,928	1,875	40,760	48,911	60,728	47,997	57,233	50,633	55,651	48,644	
<b>Deposits with Banks</b>	<b>99,214</b>	<b>114,774</b>	<b>101,607</b>	<b>123,246</b>	<b>97,318</b>	<b>96,454</b>	<b>94,721</b>	<b>102,638</b>	<b>102,339</b>	<b>102,931</b>	<b>99,592</b>	
- Demand Deposits	14,642	10,116	24,515	39,713	57,699	56,479	59,357	66,689	67,704	66,696	62,873	
- Time Deposits	84,572	104,658	77,092	83,533	39,620	39,974	35,364	35,949	34,635	36,234	36,719	
Securities	54,964	68,375	77,103	88,357	104,222	99,653	116,748	105,686	104,511	109,759	110,162	
Loans and Advances <sup>1</sup>	75,641	94,343	101,892	79,503	75,424	91,282	100,433	102,123	104,051	106,642	108,881	
Other Foreign Assets <sup>2</sup>	<b>7,513</b>	<b>11,326</b>	<b>25,396</b>	<b>15,835</b>	<b>20,795</b>	<b>21,037</b>	<b>25,583</b>	<b>32,814</b>	<b>28,655</b>	<b>29,767</b>	<b>27,471</b>	
<b>Foreign Liabilities</b>	<b>315,380</b>	<b>337,959</b>	<b>352,740</b>	<b>419,025</b>	<b>413,829</b>	<b>441,849</b>	<b>491,957</b>	<b>478,843</b>	<b>477,592</b>	<b>499,162</b>	<b>511,417</b>	
Due to H.O and Branches	10,200	11,226	7,364	67,835	55,023	63,954	70,386	65,967	66,473	76,893	76,162	
Due to Banks	88,610	99,528	104,517	127,249	134,274	140,149	148,409	150,012	154,296	160,222	172,611	
Deposits of Banks	<b>64,142</b>	<b>69,795</b>	<b>76,762</b>	<b>60,586</b>	<b>42,706</b>	<b>52,773</b>	<b>57,972</b>	<b>51,556</b>	<b>52,583</b>	<b>56,305</b>	<b>57,838</b>	
- Demand Deposits	11,235	11,869	9,916	10,769	37,487	46,825	54,288	46,372	50,506	55,042	56,401	
- Time Deposits	52,907	57,926	66,846	49,817	5,219	5,948	3,684	5,184	2,077	1,263	1,437	
Other Deposits	<b>132,737</b>	<b>122,216</b>	<b>113,262</b>	<b>113,572</b>	<b>129,714</b>	<b>130,775</b>	<b>144,139</b>	<b>139,471</b>	<b>139,108</b>	<b>145,335</b>	<b>141,223</b>	
- Demand Deposits	17,370	19,643	20,966	23,565	32,477	31,304	33,619	32,744	32,238	30,760	32,285	
- Time Deposits	102,147	86,708	75,748	72,486	78,562	81,144	91,401	87,083	86,869	95,130	89,302	
- Savings Deposits	13,220	15,865	16,548	17,521	18,675	18,327	19,119	19,644	20,001	19,445	19,636	
Other Foreign Liabilities <sup>3</sup>	<b>19,691</b>	<b>35,194</b>	<b>50,835</b>	<b>49,783</b>	<b>52,112</b>	<b>54,198</b>	<b>71,051</b>	<b>71,837</b>	<b>65,132</b>	<b>60,407</b>	<b>63,583</b>	

<sup>1</sup> Including Purchased or Discounted Commercial Bills

<sup>2</sup> Including Fixed Assets, Cheques in the course of Collection on Non-Resident Banks and Other Assets

<sup>3</sup> Including Commercial Prepayments

\* Preliminary

Table 10 : Domestic Credit \*

<b>(In Millions of AEDs)</b>											
<b>Item</b>	<b>2012</b>	<b>2013</b>			<b>2014</b>			<b>2015</b>			
	<b>Dec.</b>	<b>Sep</b>	<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec</b>	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr **</b>
<b>Government</b>	<b>121,334</b>	<b>132,696</b>	<b>145,446</b>	<b>143,078</b>	<b>148,288</b>	<b>147,043</b>	<b>153,071</b>	<b>153,971</b>	<b>155,795</b>	<b>160,972</b>	<b>162,218</b>
<b>Public Sector</b>	<b>126,642</b>	<b>135,959</b>	<b>146,341</b>	<b>176,906</b>	<b>161,959</b>	<b>162,228</b>	<b>165,156</b>	<b>168,935</b>	<b>167,736</b>	<b>165,315</b>	<b>165,190</b>
<b>Private Sector</b>	<b>860,848</b>	<b>909,981</b>	<b>911,516</b>	<b>903,875</b>	<b>943,985</b>	<b>981,339</b>	<b>959,392</b>	<b>963,479</b>	<b>966,454</b>	<b>977,300</b>	<b>985,238</b>
Financial Institutions	48,538	51,868	69,637	32,219	30,727	19,956	19,383	18,903	19,607	19,378	17,527
Insurance Companies	713	790	1,072	1,635	1,171	1,111	1,191	1,191	1,202	1,105	1,113
Business and Industrial Sector	485,158	499,539	560,723	583,360	616,626	653,426	639,058	640,411	639,903	647,038	652,782
Others	326,439	357,784	280,084	286,661	295,461	306,846	299,760	302,974	305,743	309,779	313,816
<b>Total</b>	<b>1,108,824</b>	<b>1,178,636</b>	<b>1,203,303</b>	<b>1,223,859</b>	<b>1,254,232</b>	<b>1,290,610</b>	<b>1,277,619</b>	<b>1,286,385</b>	<b>1,289,985</b>	<b>1,303,587</b>	<b>1,312,646</b>

\* 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

Table 11 : Bank Credit to Residents by Economic Activity

<b>(In Millions of AEDs)</b>									
<b>Economic Activity</b>	<b>End of Period</b>	<b>2012</b>		<b>2013</b>			<b>2014</b>		<b>2015</b>
		<b>Dec.</b>	<b>Sep</b>	<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec</b>	<b>Mar</b>
<b>1) Agriculture</b>		<b>2,242</b>	<b>2,056</b>	<b>3,092</b>	<b>2,299</b>	<b>1,607</b>	<b>2,221</b>	<b>2,698</b>	<b>1,645</b>
<b>2) Mining and Quarrying</b>		<b>23,964</b>	<b>14,542</b>	<b>15,653</b>	<b>17,448</b>	<b>8,893</b>	<b>9,989</b>	<b>9,181</b>	<b>10,738</b>
<b>3) Manufacturing</b>		<b>50,375</b>	<b>57,917</b>	<b>58,032</b>	<b>58,018</b>	<b>66,278</b>	<b>61,393</b>	<b>65,140</b>	<b>66,476</b>
3.1 Food , Beverages and Tobacco		3,788	4,800	5,549	4,640	5,758	5,644	6,463	6,494
3.2 Textile and Leather Products		879	743	739	776	819	984	1,100	1,095
3.3 Furniture and Other Wood Products		1,416	1,518	4,110	4,232	6,230	2,269	1,789	2,030
3.4 Paper And Paper Products		701	811	1,006	1,044	1,150	1,235	1,341	1,604
3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals		6,744	6,813	8,333	7,765	9,217	9,817	12,693	14,576
3.6 Basic Metal Products (Including Aluminium)		13,297	15,793	13,966	12,589	11,609	13,650	15,428	14,980
3.7 Fabricated Metal Products, Machinery and Equipment		3,902	4,471	4,444	6,378	7,695	7,006	6,724	7,417
3.8 Other Manufactured Products		19,648	22,968	19,885	20,594	23,800	20,788	19,602	18,280
<b>4) Electricity, Gas and Water</b>		<b>21,574</b>	<b>20,579</b>	<b>21,864</b>	<b>20,925</b>	<b>20,201</b>	<b>19,193</b>	<b>18,937</b>	<b>18,576</b>
<b>5) Construction and Real Estate<sup>1</sup></b>		<b>140,975</b>	<b>135,592</b>	<b>204,351</b>	<b>199,711</b>	<b>207,692</b>	<b>211,558</b>	<b>212,550</b>	<b>210,620</b>
<b>6) Trade</b>		<b>115,903</b>	<b>129,997</b>	<b>146,847</b>	<b>159,116</b>	<b>149,180</b>	<b>156,513</b>	<b>155,761</b>	<b>160,454</b>
6.1 Wholesale		82,860	89,724	89,181	113,016	101,003	104,426	106,160	112,983
6.2 Retail		33,043	40,273	57,666	46,100	48,177	52,087	49,601	47,471
<b>7) Transport, Storage and Communication</b>		<b>35,541</b>	<b>36,552</b>	<b>36,423</b>	<b>42,578</b>	<b>54,367</b>	<b>55,780</b>	<b>56,494</b>	<b>59,495</b>
<b>8) Financial Institutions(Excluding Banks)</b>		<b>80,243</b>	<b>92,852</b>	<b>113,580</b>	<b>131,107</b>	<b>121,892</b>	<b>129,800</b>	<b>131,824</b>	<b>133,143</b>
<b>9) Government</b>		<b>121,240</b>	<b>137,016</b>	<b>144,030</b>	<b>132,126</b>	<b>137,333</b>	<b>133,995</b>	<b>135,982</b>	<b>143,223</b>
<b>10) Personal Loans for Business Purposes</b>		<b>196,045</b>	<b>212,012</b>	<b>245,212</b>	<b>248,587</b>	<b>254,088</b>	<b>267,133</b>	<b>267,156</b>	<b>265,229</b>
<b>11) Personal Loans for Consumption Purposes</b>		<b>88,607</b>	<b>100,505</b>	<b>115,395</b>	<b>116,982</b>	<b>119,571</b>	<b>125,710</b>	<b>125,721</b>	<b>124,813</b>
<b>12) All Others<sup>2</sup></b>		<b>232,115</b>	<b>239,016</b>	<b>98,824</b>	<b>94,962</b>	<b>113,130</b>	<b>117,325</b>	<b>96,175</b>	<b>109,175</b>
<b>Total</b>		<b>1,108,824</b>	<b>1,178,636</b>	<b>1,203,303</b>	<b>1,223,859</b>	<b>1,254,232</b>	<b>1,290,610</b>	<b>1,277,619</b>	<b>1,303,587</b>

<sup>1</sup> The introduction of new reporting forms explain the observed increase of bank credit to this sector from September 2013 to December 2013

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

Table 12 : Deposits distributed Residents / Non Residents\*

<b>(In Millions of AEDs)</b>											
<b>Item</b>	<b>2012</b>	<b>2013</b>		<b>2014</b>			<b>2015</b>				
	<b>Dec.</b>	<b>Sep</b>	<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec</b>	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr ***</b>
<b>(1) Residents</b>	<b>1,033,700</b>	<b>1,145,953</b>	<b>1,162,901</b>	<b>1,215,962</b>	<b>1,267,410</b>	<b>1,282,003</b>	<b>1,267,279</b>	<b>1,269,284</b>	<b>1,288,165</b>	<b>1,301,325</b>	<b>1,294,531</b>
1.1 Corporate	378,871	398,734	471,213	487,905	508,546	499,428	517,415	527,781	539,179	530,403	534,817
1.2 Individuals	328,449	356,244	317,616	335,439	347,462	343,719	351,336	346,803	352,923	358,035	359,343
1.3 Government	219,541	243,626	161,300	152,076	184,705	207,374	188,819	176,810	183,960	183,789	187,634
1.4 GREs**	69,137	101,214	173,685	204,207	190,374	195,864	173,352	182,590	177,255	191,929	173,758
1.5 Non Banking Financial Institutions	37,702	46,135	39,087	36,335	36,323	35,618	36,357	35,301	34,848	37,169	38,979
<b>(2) Non-Residents</b>	<b>134,097</b>	<b>123,955</b>	<b>115,957</b>	<b>115,782</b>	<b>132,834</b>	<b>132,463</b>	<b>153,952</b>	<b>142,959</b>	<b>141,934</b>	<b>147,973</b>	<b>146,695</b>
2.1 Corporate	38,077	36,210	49,337	45,271	53,964	51,272	62,599	61,515	62,660	61,832	60,403
2.2 Non Banking Financial Institutions	47,951	38,280	35,828	35,321	35,295	31,167	40,774	35,534	34,069	34,338	38,536
2.3 Individuals	38,865	39,286	23,561	24,664	25,413	25,717	26,750	26,579	26,486	25,851	26,004
2.4 Government and Non Commercial Entities	9,204	10,179	7,231	10,527	18,162	24,306	23,828	19,331	18,719	25,952	21,752
<b>Total Deposits</b>	<b>1,167,797</b>	<b>1,269,908</b>	<b>1,278,858</b>	<b>1,331,744</b>	<b>1,400,243</b>	<b>1,414,465</b>	<b>1,421,230</b>	<b>1,412,243</b>	<b>1,430,099</b>	<b>1,449,298</b>	<b>1,441,226</b>

\*Excluding Inter-Bank Deposits and Bank Drafts but Including Commercial Prepayments

\*\* Part of the increase in public sector is due to re-classification of GRE's Deposits

\*\*\* Preliminary



Table 13 : Deposits by Type and Currency<sup>1</sup>

<b>(In Millions of AEDs)</b>											
<b>Item</b>	<b>2012</b>	<b>2013</b>			<b>2014</b>			<b>2015</b>			
	<b>Dec.</b>	<b>Sep</b>	<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec</b>	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr *</b>
<b>Demand</b>	<b>343,874</b>	<b>407,185</b>	<b>448,386</b>	<b>482,554</b>	<b>506,334</b>	<b>506,019</b>	<b>515,199</b>	<b>529,701</b>	<b>545,168</b>	<b>542,970</b>	<b>540,863</b>
Local Currency	256,772	307,958	332,415	359,157	382,820	379,403	383,509	391,835	399,748	404,533	407,879
Foreign Currencies	87,102	99,227	115,971	123,397	123,514	126,616	131,690	137,866	145,420	138,437	132,984
<b>Savings</b>	<b>84,387</b>	<b>102,352</b>	<b>107,201</b>	<b>114,248</b>	<b>121,028</b>	<b>120,173</b>	<b>126,453</b>	<b>128,236</b>	<b>130,340</b>	<b>131,800</b>	<b>137,134</b>
Local Currency	72,219	87,981	92,080	98,116	103,311	102,083	107,152	108,476	110,254	112,257	114,973
Foreign Currencies	12,168	14,371	15,121	16,132	17,717	18,090	19,301	19,760	20,086	19,543	22,161
<b>Time</b>	<b>500,734</b>	<b>496,803</b>	<b>541,887</b>	<b>562,178</b>	<b>562,051</b>	<b>548,888</b>	<b>552,775</b>	<b>547,738</b>	<b>541,491</b>	<b>560,779</b>	<b>543,994</b>
Local Currency	391,022	363,868	406,843	411,738	404,814	388,107	391,629	389,993	389,423	384,229	372,307
Foreign Currencies	109,712	132,935	135,044	150,440	157,237	160,781	161,146	157,745	152,068	176,550	171,687
<b>Total Deposits<sup>2</sup></b>	<b>928,995</b>	<b>1,006,340</b>	<b>1,097,474</b>	<b>1,158,980</b>	<b>1,189,413</b>	<b>1,175,080</b>	<b>1,194,427</b>	<b>1,205,675</b>	<b>1,216,999</b>	<b>1,235,549</b>	<b>1,221,991</b>
Total Local Currency	720,013	759,807	831,338	869,011	890,945	869,593	882,290	890,304	899,425	901,019	895,159
Total Foreign Currencies	208,982	246,533	266,136	289,969	298,468	305,487	312,137	315,371	317,574	334,530	326,832
Commercial Prepayments	14,220	15,849	15,847	16,991	18,292	17,877	25,639	19,457	19,077	19,191	21,936

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

<sup>2</sup> Residents and Non-Residents (Excluding Government Deposits and Commercial Prepayments)

\* Preliminary

**Table 14 : Time Deposits by Maturity\***

<b>(In Millions of AEDs)</b>											
<b>Period</b>	<b>2012</b>	<b>2013</b>			<b>2014</b>			<b>2015</b>			
	<b>Dec.</b>	<b>Sep</b>	<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec</b>	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr **</b>
<b>Maturity</b>											
Upto 3 Months	250,396	248,897	239,183	243,563	257,807	263,414	257,899	250,249	249,943	257,142	253,346
Above 3 and Upto 6 Months	111,084	122,561	117,778	119,935	126,948	129,709	126,994	123,227	123,076	126,620	124,751
Above 6 and Upto 12 Months	163,761	178,312	171,353	174,491	184,695	188,712	184,760	179,280	179,062	184,219	181,499
Exceeding 12 Months	172,650	156,280	150,181	152,931	161,874	165,395	161,932	157,128	156,937	161,457	159,074
<b>Total</b>	<b>697,891</b>	<b>706,050</b>	<b>678,495</b>	<b>690,920</b>	<b>731,325</b>	<b>747,230</b>	<b>731,585</b>	<b>709,884</b>	<b>709,018</b>	<b>729,438</b>	<b>718,670</b>

\* Excluding Inter-Bank Deposits but Including Government Deposits

\*\* Preliminary

**Table 15 : Currency Issued**

<b>(In Thousands of AEDs)</b>											
<b>Item</b>	<b>2012</b>	<b>2013</b>			<b>2014</b>			<b>2015</b>			
	<b>Dec.</b>	<b>Sep</b>	<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec</b>	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr ***</b>
<b>Total Notes Issued ( 1 )*</b>	<b>56,998,623</b>	<b>59,676,757</b>	<b>63,076,612</b>	<b>64,433,724</b>	<b>66,904,951</b>	<b>69,836,520</b>	<b>73,502,110</b>	<b>65,587,818</b>	<b>67,538,265</b>	<b>68,355,146</b>	<b>69,797,858</b>
<b>Total Coins Issued ( 2 )**</b>	<b>774,510</b>	<b>840,812</b>	<b>850,187</b>	<b>866,484</b>	<b>918,261</b>	<b>948,826</b>	<b>969,992</b>	<b>977,464</b>	<b>985,777</b>	<b>997,569</b>	<b>1,004,895</b>
<b>Total Currency Issued</b>	<b>57,773,133</b>	<b>60,517,569</b>	<b>63,926,799</b>	<b>65,300,208</b>	<b>67,823,212</b>	<b>70,785,346</b>	<b>74,472,102</b>	<b>66,565,282</b>	<b>68,524,042</b>	<b>69,352,715</b>	<b>70,802,753</b>

\* *Excluding Mutilated Notes*

\*\* *Excluding Issued Gold Coins*

\*\*\* *Preliminary*

**Table 16 : Cleared Cheques Statistics\***

<b>Item</b>	<b>2012</b>	<b>2013</b>			<b>2014</b>			<b>2015</b>			
	<b>Dec.</b>	<b>Sep</b>	<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec</b>	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr **</b>
<b>Amount</b> <b>( In Millions of AEDs )</b>	1,122,303	877,934	1,339,503	380,553	781,439	1,165,239	1,559,595	128,978	252,514	394,156	532,568
<b>No. of Cheques (in Thousands)</b>	27,568	21,894	29,334	7,587	15,526	23,041	30,817	2,546	5,008	7,792	10,513

\* *Cumulative data*

\*\* *Preliminary*