



United Arab Emirates

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

النشرة الاحصائية الشهرية  
- البيانات المصرفية والنقدية -  
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**- Banking & Monetary Statistics -**  
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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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<b>UAE Dirhams</b>	AED
<b>Not Available</b>	(..)
<b>Zero or Insignificant</b>	(-)
<b>Local Currency</b>	LCY
<b>Foreign Currency</b>	FCY

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**Definitions****Gross International Reserves :**

Gross International Reserves , defined as the sum of Deposits , Held to Maturity Foreign Securities , 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 + 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 \*

Indicator	2013		2014		2015					2016			
	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Oct	Nov	Dec	Jan	Feb
<b>Central Bank of the UAE</b>													
Total Assets/Liabilities	305,534	323,061	334,053	336,925	337,389	332,535	331,261	324,125	337,044	339,048	393,655	353,345	363,617
Gross International Reserves **	250,532	266,130	274,833	284,622	288,247	273,449	278,773	271,306	289,618	288,944	345,147	300,902	308,844
<b>Money Supply Indicators</b>													
Money Supply M <sub>1</sub>	379,550	411,965	434,306	431,057	436,132	456,899	464,176	453,658	455,734	457,349	456,934	473,443	474,370
Money Supply M <sub>2</sub>	1,042,904	1,109,850	1,127,769	1,120,183	1,125,429	1,162,560	1,174,248	1,158,310	1,166,945	1,165,065	1,186,819	1,193,963	1,194,210
Money Supply M <sub>3</sub>	1,204,376	1,264,176	1,311,884	1,326,588	1,314,519	1,346,045	1,337,657	1,322,068	1,320,796	1,332,312	1,342,879	1,351,229	1,351,758
<b>Banks</b>													
<b>Total Assets</b>	<b>2,124,062</b>	<b>2,209,783</b>	<b>2,236,934</b>	<b>2,311,349</b>	<b>2,304,869</b>	<b>2,379,928</b>	<b>2,419,544</b>	<b>2,422,243</b>	<b>2,420,708</b>	<b>2,446,013</b>	<b>2,478,225</b>	<b>2,480,380</b>	<b>2,462,204</b>
<b>Foreign Assets (Net)</b>	<b>-171</b>	<b>40,446</b>	<b>29,772</b>	<b>36,837</b>	<b>7,829</b>	<b>29,968</b>	<b>-4,782</b>	<b>-28,506</b>	<b>-29,378</b>	<b>-29,832</b>	<b>-83,885</b>	<b>-23,318</b>	<b>-42,317</b>
<b>Foreign Assets</b>	<b>409,774</b>	<b>458,082</b>	<b>437,301</b>	<b>470,676</b>	<b>491,902</b>	<b>521,307</b>	<b>530,221</b>	<b>515,777</b>	<b>515,636</b>	<b>519,322</b>	<b>496,450</b>	<b>519,313</b>	<b>490,314</b>
Foreign Assets to Total Assets (%)	19%	21%	20%	20%	21%	22%	22%	21%	21%	21%	20%	21%	20%
<b>Foreign Liabilities</b>	<b>409,945</b>	<b>417,636</b>	<b>407,529</b>	<b>433,839</b>	<b>484,073</b>	<b>491,339</b>	<b>535,003</b>	<b>544,283</b>	<b>545,014</b>	<b>549,154</b>	<b>580,335</b>	<b>542,631</b>	<b>532,631</b>
Foreign Liabilities to Total Liabilities (%)	19%	19%	18%	19%	21%	21%	22%	22%	23%	22%	23%	22%	22%
<b>Deposits<sup>1</sup></b>	<b>1,278,852</b>	<b>1,331,744</b>	<b>1,400,244</b>	<b>1,414,466</b>	<b>1,421,231</b>	<b>1,449,298</b>	<b>1,444,306</b>	<b>1,436,780</b>	<b>1,435,365</b>	<b>1,449,466</b>	<b>1,471,618</b>	<b>1,471,092</b>	<b>1,471,084</b>
Residents	1,163,872	1,215,962	1,267,410	1,282,003	1,267,279	1,301,325	1,288,593	1,278,255	1,275,615	1,287,660	1,300,126	1,305,750	1,305,164
of which: Corporate	472,876	487,905	508,546	499,428	517,415	530,403	544,811	553,813	553,052	553,333	563,100	561,969	567,093
Non-Residents	114,980	115,782	132,834	132,463	153,952	147,973	155,713	158,525	159,750	161,806	171,492	165,342	165,920
of which: Corporate	49,187	45,271	53,964	51,272	62,599	61,832	61,043	65,857	68,316	66,102	72,807	73,279	73,831
<b>Bank Credit (Domestic)</b>	<b>1,203,317</b>	<b>1,223,858</b>	<b>1,254,232</b>	<b>1,290,611</b>	<b>1,277,620</b>	<b>1,303,587</b>	<b>1,335,843</b>	<b>1,366,319</b>	<b>1,368,636</b>	<b>1,383,753</b>	<b>1,381,181</b>	<b>1,385,352</b>	<b>1,394,240</b>
of which: Credit to Private Sector ***	910,162	902,842	943,195	980,607	958,373	973,160	999,972	1,022,997	1,025,927	1,042,219	1,043,202	1,039,245	1,047,592
<b>Total Number of National Banks and Branches</b>													
Head Offices	23	23	23	23	23	23	23	23	23	23	23	23	23
Branches	841	843	858	866	869	871	873	875	875	875	874	874	874
Pay Offices	89	89	89	89	90	90	90	90	91	90	90	90	90
Electronic Banking Service Units	29	29	29	33	34	31	32	34	35	36	37	38	38
<b>Total Number of Foreign Banks and Branches</b>													
Head Offices	28	28	28	28	26	26	26	26	26	26	26	26	26
Branches	87	87	87	87	86	86	86	86	86	86	86	85	85
Pay Offices	1	1	1	1	1	1	1	1	1	1	1	1	1
Electronic Banking Service Units	52	53	53	54	48	48	48	45	44	44	40	41	41
<b>Number of Employees in Banks (UAE)<sup>2</sup></b>	<b>36,087</b>	<b>37,402</b>	<b>36,692</b>	<b>36,686</b>	<b>39,013</b>	<b>39,189</b>	<b>38,560</b>	<b>38,722</b>	<b>38,722</b>	<b>38,722</b>	<b>40,159</b>	<b>40,159</b>	<b>40,159</b>

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

\* Revised to comply with MFS Compilation guidelines issued by IMF

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

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

Table 2 : Monetary Survey \*

<b>(In Millions of AEDs)</b>													
<b>Item</b>	<b>2013</b>		<b>2014</b>				<b>2015</b>				<b>2016</b>		
	<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Oct</b>	<b>Nov</b>	<b>Dec</b>	<b>Jan</b>	<b>Feb</b>
<b>Net International Reserves</b>	<b>246,966</b>	<b>302,661</b>	<b>298,287</b>	<b>314,858</b>	<b>288,082</b>	<b>295,519</b>	<b>265,648</b>	<b>234,011</b>	<b>252,059</b>	<b>251,508</b>	<b>252,337</b>	<b>270,531</b>	<b>254,846</b>
<b>Central Bank (Net)</b>	<b>247,137</b>	<b>262,215</b>	<b>268,515</b>	<b>278,021</b>	<b>280,253</b>	<b>265,551</b>	<b>270,430</b>	<b>262,517</b>	<b>281,437</b>	<b>281,340</b>	<b>336,222</b>	<b>293,849</b>	<b>297,163</b>
Gross International Reserves	250,532	266,130	274,833	284,622	288,247	273,449	278,773	271,306	289,618	288,944	345,147	300,902	308,844
Foreign Liabilities	3,395	3,915	6,318	6,601	7,994	7,898	8,343	8,789	8,181	7,604	8,925	7,053	11,681
<b>Banks (Net)</b>	<b>-171</b>	<b>40,446</b>	<b>29,772</b>	<b>36,837</b>	<b>7,829</b>	<b>29,968</b>	<b>-4,782</b>	<b>-28,506</b>	<b>-29,378</b>	<b>-29,832</b>	<b>-83,885</b>	<b>-23,318</b>	<b>-42,317</b>
Foreign Assets	409,774	458,082	437,301	470,676	491,902	521,307	530,221	515,777	515,636	519,322	496,450	519,313	490,314
Foreign Liabilities	409,945	417,636	407,529	433,839	484,073	491,339	535,003	544,283	545,014	549,154	580,335	542,631	532,631
<b>Net Domestic Assets</b>	<b>795,938</b>	<b>807,189</b>	<b>829,482</b>	<b>805,325</b>	<b>837,347</b>	<b>867,041</b>	<b>908,600</b>	<b>924,299</b>	<b>914,886</b>	<b>913,557</b>	<b>934,482</b>	<b>923,432</b>	<b>939,364</b>
Claims on Private Sector	860,011	890,689	933,692	981,668	959,046	974,890	1,003,449	1,025,116	1,029,022	1,037,179	1,040,059	1,035,620	1,046,038
Net Claims on Government	47,578	54,694	31,447	1,752	21,498	36,655	61,818	61,262	69,577	58,667	68,324	67,488	71,194
Claims on Official Entities	178,055	208,547	196,642	195,968	196,737	202,347	201,038	212,660	209,731	206,633	204,886	214,217	214,940
Claims on Nonbank Financial Institutions	91,888	55,188	54,818	43,892	42,352	43,440	42,832	44,756	42,837	50,829	49,310	49,543	49,522
Capital and Reserves	-293,419	-289,076	-298,085	-310,011	-318,971	-319,752	-329,911	-334,679	-337,779	-339,089	-345,034	-345,778	-348,142
Other Items (net)	-88,175	-112,853	-89,032	-107,944	-63,315	-70,539	-70,626	-84,816	-98,502	-100,662	-83,063	-97,658	-94,188
<b>Money Supply M<sub>1</sub></b>	<b>379,550</b>	<b>411,965</b>	<b>434,306</b>	<b>431,057</b>	<b>436,132</b>	<b>456,899</b>	<b>464,176</b>	<b>453,658</b>	<b>455,734</b>	<b>457,349</b>	<b>456,934</b>	<b>473,443</b>	<b>474,370</b>
Currency in Circulation Outside Banks	50,408	53,410	54,883	57,261	59,016	56,212	58,827	57,230	58,817	58,812	58,391	59,379	61,403
Monetary Deposits	329,142	358,555	379,423	373,796	377,116	400,687	405,349	396,428	396,917	398,537	398,543	414,064	412,967
<b>Money Supply M<sub>2</sub></b>	<b>1,042,904</b>	<b>1,109,850</b>	<b>1,127,769</b>	<b>1,120,183</b>	<b>1,125,429</b>	<b>1,162,560</b>	<b>1,174,248</b>	<b>1,158,310</b>	<b>1,166,945</b>	<b>1,165,065</b>	<b>1,186,819</b>	<b>1,193,963</b>	<b>1,194,210</b>
<b>Quasi - Money</b>	<b>663,354</b>	<b>697,885</b>	<b>693,463</b>	<b>689,126</b>	<b>689,297</b>	<b>705,661</b>	<b>710,072</b>	<b>704,652</b>	<b>711,211</b>	<b>707,716</b>	<b>729,885</b>	<b>720,520</b>	<b>719,840</b>
Foreign Currency Deposits	193,966	213,511	209,663	223,331	214,336	233,097	233,285	238,173	239,856	230,298	245,127	248,272	245,428
Dirham Deposits	469,388	484,374	483,800	465,795	474,961	472,564	476,787	466,479	471,355	477,418	484,758	472,248	474,412
<b>Money Supply M<sub>3</sub></b>	<b>1,204,376</b>	<b>1,264,176</b>	<b>1,311,884</b>	<b>1,326,588</b>	<b>1,314,519</b>	<b>1,346,045</b>	<b>1,337,657</b>	<b>1,322,068</b>	<b>1,320,796</b>	<b>1,332,312</b>	<b>1,342,879</b>	<b>1,351,229</b>	<b>1,351,758</b>
<b>Government Deposits</b>	<b>161,472</b>	<b>154,326</b>	<b>184,115</b>	<b>206,405</b>	<b>189,090</b>	<b>183,485</b>	<b>163,409</b>	<b>163,758</b>	<b>153,851</b>	<b>167,247</b>	<b>156,060</b>	<b>157,266</b>	<b>157,548</b>

\* Revised to comply with MFS Compilation guidelines issued by IMF

**Table 3 : Monthly Changes in Factors Affecting Money Supply**

<b>(In Millions of AEDs)</b>												
<b>Item</b>	<b>2014</b>				<b>2015</b>				<b>2016</b>			
	<b>Mar**</b>	<b>Jun**</b>	<b>Sep**</b>	<b>Dec**</b>	<b>Mar**</b>	<b>Jun**</b>	<b>Sep**</b>	<b>Oct***</b>	<b>Nov***</b>	<b>Dec***</b>	<b>Jan***</b>	<b>Feb***</b>
<b>Net International Reserves</b>	<b>55,695</b>	<b>-4,374</b>	<b>16,571</b>	<b>-26,776</b>	<b>7,437</b>	<b>-29,871</b>	<b>-31,637</b>	<b>18,048</b>	<b>-551</b>	<b>829</b>	<b>18,194</b>	<b>-15,685</b>
<b>Central Bank (Net)</b>	<b>15,078</b>	<b>6,300</b>	<b>9,506</b>	<b>2,232</b>	<b>-14,702</b>	<b>4,879</b>	<b>-7,913</b>	<b>18,920</b>	<b>-97</b>	<b>54,882</b>	<b>-42,373</b>	<b>3,314</b>
Gross International Reserves	15,598	8,703	9,789	3,625	-14,798	5,324	-7,467	18,312	-674	56,203	-44,245	7,942
Foreign Liabilities	520	2,403	283	1,393	-96	445	446	-608	-577	1,321	-1,872	4,628
<b>Banks (Net)</b>	<b>40,617</b>	<b>-10,674</b>	<b>7,065</b>	<b>-29,008</b>	<b>22,139</b>	<b>-34,750</b>	<b>-23,724</b>	<b>-872</b>	<b>-454</b>	<b>-54,053</b>	<b>60,567</b>	<b>-18,999</b>
Foreign Assets	48,308	-20,781	33,375	21,226	29,405	8,914	-14,444	-141	3,686	-22,872	22,863	-28,999
Foreign Liabilities	7,691	-10,107	26,310	50,234	7,266	43,664	9,280	731	4,140	31,181	-37,704	-10,000
<b>Net Domestic Assets</b>	<b>11,251</b>	<b>22,293</b>	<b>-24,157</b>	<b>32,022</b>	<b>29,694</b>	<b>41,559</b>	<b>15,699</b>	<b>-9,413</b>	<b>-1,329</b>	<b>20,925</b>	<b>-11,050</b>	<b>15,932</b>
Claims on Private Sector	30,678	43,003	47,976	-22,622	15,844	28,559	21,667	3,906	8,157	2,880	-4,439	10,418
Net Claims on Government	7,116	-23,247	-29,695	19,746	15,157	25,163	-556	8,315	-10,910	9,657	-836	3,706
Claims on Official Entities	30,492	-11,905	-674	769	5,610	-1,309	11,622	-2,929	-3,098	-1,747	9,331	723
Claims on Nonbank Financial Institutions	-36,700	-370	-10,926	-1,540	1,088	-608	1,924	-1,919	7,992	-1,519	233	-21
Capital and Reserves*	4,343	-9,009	-11,926	-8,960	-781	-10,159	-4,768	-3,100	-1,310	-5,945	-744	-2,364
Other Items (net)*	-24,678	23,821	-18,912	44,629	-7,224	-87	-14,190	-13,686	-2,160	17,599	-14,595	3,470
<b>Money Supply M<sub>1</sub></b>	<b>32,415</b>	<b>22,341</b>	<b>-3,249</b>	<b>5,075</b>	<b>20,767</b>	<b>7,277</b>	<b>-10,518</b>	<b>2,076</b>	<b>1,615</b>	<b>-415</b>	<b>16,509</b>	<b>927</b>
Currency in Circulation Outside Banks	3,002	1,473	2,378	1,755	-2,804	2,615	-1,597	1,587	-5	-421	988	2,024
Monetary Deposits	29,413	20,868	-5,627	3,320	23,571	4,662	-8,921	489	1,620	6	15,521	-1,097
<b>Money Supply M<sub>2</sub></b>	<b>66,946</b>	<b>17,919</b>	<b>-7,586</b>	<b>5,246</b>	<b>37,131</b>	<b>11,688</b>	<b>-15,938</b>	<b>8,635</b>	<b>-1,880</b>	<b>21,754</b>	<b>7,144</b>	<b>247</b>
<b>Quasi - Money</b>	<b>34,531</b>	<b>-4,422</b>	<b>-4,337</b>	<b>171</b>	<b>16,364</b>	<b>4,411</b>	<b>-5,420</b>	<b>6,559</b>	<b>-3,495</b>	<b>22,169</b>	<b>-9,365</b>	<b>-680</b>
Foreign Currency Deposits	19,545	-3,848	13,668	-8,995	18,761	188	4,888	1,683	-9,558	14,829	3,145	-2,844
Dirham Deposits	14,986	-574	-18,005	9,166	-2,397	4,223	-10,308	4,876	6,063	7,340	-12,510	2,164
<b>Money Supply M<sub>3</sub></b>	<b>59,800</b>	<b>47,708</b>	<b>14,704</b>	<b>-12,069</b>	<b>31,526</b>	<b>-8,388</b>	<b>-15,589</b>	<b>-1,272</b>	<b>11,516</b>	<b>10,567</b>	<b>8,350</b>	<b>529</b>
<b>Government Deposits</b>	<b>-7,146</b>	<b>29,789</b>	<b>22,290</b>	<b>-17,315</b>	<b>-5,605</b>	<b>-20,076</b>	<b>349</b>	<b>-9,907</b>	<b>13,396</b>	<b>-11,187</b>	<b>1,206</b>	<b>282</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 & OFCs Current Accounts at CBUAE	Certificates of Deposit
<b>2013</b>					
January	245.9	57.9	72.0	13.2	102.8
February	254.2	58.8	72.7	16.6	106.1
March	253.3	59.4	72.9	16.2	104.8
April	245.7	58.8	76.1	12.0	98.8
May	249.7	60.0	77.2	16.0	96.5
June	255.7	59.4	78.7	20.6	97.0
July	251.1	61.2	81.4	14.4	94.1
August	250.6	60.7	82.9	15.6	91.4
September	259.3	60.5	82.4	21.4	95.0
October	259.7	62.8	82.9	14.4	99.6
November	266.1	63.4	84.7	18.4	99.6
December	281.8	63.9	87.8	22.2	107.9
<b>2014</b>					
January	288.3	63.5	89.3	19.1	116.4
February	287.8	64.2	90.9	17.4	115.3
March	297.8	65.3	91.4	21.9	119.2
April	293.2	65.2	95.2	15.4	117.4
May	297.0	69.1	97.0	18.1	112.8
June	308.9	67.8	98.6	16.8	125.7
July	302.4	72.1	100.8	20.5	109.0
August	301.4	66.6	102.0	16.8	116.0
September	311.5	70.8	103.7	18.8	118.2
October	302.3	70.0	104.6	17.1	110.6
November	303.7	73.5	102.0	19.3	108.9
December	309.2	74.5	104.1	31.1	99.5
<b>2015</b>					
January	292.4	69.6	105.6	24.1	93.1
February	292.6	68.5	107.6	19.7	96.8
March	304.4	69.3	105.6	17.8	111.7
April	291.4	70.8	107.1	23.5	90.0
May	295.6	71.5	109.2	20.2	94.7
June	302.4	72.5	109.5	19.1	101.3
July	300.4	72.7	110.7	18.0	99.0
August	288.6	70.3	110.9	12.2	95.2
September	295.3	71.0	110.6	16.3	97.4
October	299.4	72.5	111.5	20.7	94.7
November	302.4	73.8	110.6	21.7	96.3
December	365.2	73.5	111.9	40.0	139.8
<b>2016</b>					
January	315.9	73.1	113.9	25.7	103.2
February	326.2	75.3	114.1	20.3	116.5

\* Revised to comply with MFS compilation guidelines issued by IMF

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



Table 5 : Central Bank of the UAE Balance Sheet

(In Millions of AEDs)													
Item	As at 31.12.2013	As at 31.03.2014	As at 30.06.2014	As at 30.09.2014	As at 31.12.2014	As at 31.03.2015	As at 30.06.2015	As at 30.09.2015	As at 31.10.2015	As at 30.11.2015	As at 31.12.2015	As at 31.01.2016	As at * 29.02.2016
<b>Assets</b>													
Cash and Bank Balances	14,591	8,024	22,432	36,980	42,001	42,409	40,708	66,883	56,428	56,330	78,611	45,012	54,477
Gold Bullion	-	-	-	-	-	-	347	664	673	934	940	989	1,085
Deposits	99,926	101,608	96,523	93,687	76,917	70,057	92,880	98,241	100,911	90,603	96,362	84,615	88,024
Loans to Banks against - Certificates of Deposit	-	-	-	-	-	-	-	-	-	-	-	-	-
Certificates of Deposit Under Repo	-	-	-	-	-	6,000	-	-	-	-	-	-	-
Liquidity Support Facility	514	514	514	499	321	321	321	228	228	228	228	214	214
Held to Maturity Foreign Securities	128,263	152,425	156,364	146,760	157,753	159,947	145,574	107,078	127,315	137,281	164,495	168,410	166,934
Held to Maturity Securities-Issued by Ministry of Finance & Dubai Government	55,361	55,361	54,590	49,852	49,443	49,443	49,443	49,231	49,231	49,231	49,231	49,198	49,198
Other Assets	6,781	5,034	3,540	9,064	10,875	4,280	1,903	1,722	2,180	4,365	3,709	4,823	3,573
Property & Equipment	97	94	89	83	79	78	85	78	78	76	79	84	112
<b>Total Assets</b>	<b>305,534</b>	<b>323,061</b>	<b>334,053</b>	<b>336,925</b>	<b>337,389</b>	<b>332,535</b>	<b>331,261</b>	<b>324,125</b>	<b>337,044</b>	<b>339,048</b>	<b>393,655</b>	<b>353,345</b>	<b>363,617</b>
Off Balance Sheet Commitments	129,367	131,789	113,716	118,103	134,105	145,303	119,150	115,166	119,163	131,594	199,681	164,118	190,858
<b>Liabilities</b>													
Current Accounts & Deposits	111,973	117,360	118,920	126,747	142,168	129,404	135,394	132,727	138,364	137,696	157,031	145,083	138,067
Certificates of Deposit	107,896	119,223	125,713	118,184	99,534	111,759	101,335	97,365	94,691	96,257	139,773	103,202	116,492
Currency Issued	63,927	65,300	67,823	70,785	74,472	69,353	72,550	71,047	72,479	73,810	73,522	73,076	75,322
Other Liabilities	495	1,640	2,059	1,671	1,387	2,191	2,170	3,187	11,704	11,541	3,111	11,716	13,372
<b>Total Liabilities</b>	<b>284,291</b>	<b>303,523</b>	<b>314,515</b>	<b>317,387</b>	<b>317,561</b>	<b>312,707</b>	<b>311,449</b>	<b>304,326</b>	<b>317,238</b>	<b>319,304</b>	<b>373,437</b>	<b>333,077</b>	<b>343,253</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	2,500	2,500
General Reserve	15,503	16,080	16,080	16,080	17,339	17,339	17,339	17,339	17,339	17,339	17,812	17,812	17,812
Other Reserve	143	-	-	-	-11	-11	-27	-40	-33	-95	-94	-44	52
Retained Earnings	3,097	958	958	957	-	-	-	-	-	-	-	-	-
<b>Total Capital &amp; Reserves</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>19,812</b>	<b>19,799</b>	<b>19,806</b>	<b>19,744</b>	<b>20,218</b>	<b>20,268</b>	<b>20,364</b>
<b>Total Liabilities and Capital</b>	<b>305,534</b>	<b>323,061</b>	<b>334,053</b>	<b>336,925</b>	<b>337,389</b>	<b>332,535</b>	<b>331,261</b>	<b>324,125</b>	<b>337,044</b>	<b>339,048</b>	<b>393,655</b>	<b>353,345</b>	<b>363,617</b>
Off Balance Sheet Commitments	129,367	131,789	113,716	118,103	134,105	145,303	119,150	115,166	119,163	131,594	199,681	164,118	190,858

- Not Available

\* Preliminary

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

Period	Current Account Balances & Deposits with Banks Abroad	Held-to-Maturity Foreign Securities	IMF Reserves Position + SDR Holdings	Other Foreign Assets	Gross International Reserves	Foreign Liabilities	Net International Reserves
<b>2013</b>							
January	84.68	82.14	4.45	9.30	180.57	3.88	176.69
February	88.16	90.40	4.38	5.43	188.37	3.45	184.92
March	91.89	97.78	4.33	4.53	198.53	3.39	195.14
April	105.00	93.89	4.39	5.09	208.37	3.32	205.05
May	112.68	88.96	4.36	4.88	210.88	3.31	207.57
June	113.67	99.74	4.38	2.17	219.96	3.32	216.64
July	104.18	110.20	4.48	1.13	219.99	4.28	215.71
August	95.15	124.90	4.48	1.14	225.67	4.03	221.64
September	112.55	131.05	4.54	3.68	251.82	4.93	246.89
October	79.28	148.95	4.55	3.69	236.47	3.60	232.87
November	89.82	134.47	4.54	7.84	236.67	3.36	233.31
December	108.05	128.27	4.60	9.58	250.50	3.39	247.11
<b>2014</b>							
January	122.87	137.07	4.58	5.99	270.51	4.32	266.19
February	105.55	151.85	4.62	4.84	266.86	4.39	262.47
March	103.95	152.43	4.61	5.14	266.13	3.92	262.21
April	117.60	144.51	4.63	4.17	270.91	3.73	267.18
May	107.41	152.42	4.62	3.69	268.14	5.23	262.91
June	110.25	156.37	4.63	3.59	274.84	6.32	268.52
July	125.64	160.20	4.59	4.75	295.18	9.78	285.40
August	137.07	143.05	4.55	5.60	290.27	9.51	280.76
September	124.35	146.76	4.44	9.07	284.62	6.60	278.02
October	125.91	141.77	4.43	6.91	279.02	8.11	270.91
November	131.85	135.39	4.39	10.36	281.99	8.01	273.98
December	115.48	157.75	4.34	10.68	288.25	7.99	280.26
<b>2015</b>							
January	115.07	156.14	4.23	5.30	280.74	8.49	272.25
February	114.08	155.64	4.22	5.13	279.07	7.85	271.22
March	105.49	159.95	4.13	3.89	273.45	7.90	265.55
April	116.03	159.33	4.22	3.59	283.17	8.44	274.73
May	119.24	153.31	4.17	6.90	283.62	7.56	276.06
June	124.63	145.57	4.22	4.36	278.78	8.34	270.44
July	128.08	144.46	4.18	5.01	281.73	7.55	274.18
August	130.68	129.69	4.21	3.78	268.36	9.34	259.02
September	156.38	107.08	4.21	3.64	271.31	8.79	262.52
October	153.98	127.32	4.19	4.13	289.62	8.18	281.44
November	141.70	137.28	4.11	5.84	288.93	7.60	281.33
December	171.79	164.50	4.05	4.82	345.16	8.92	336.24
<b>2016</b>							
January	122.19	168.41	4.03	6.27	300.90	7.05	293.85
February	134.07	166.93	2.77	5.07	308.84	11.68	297.16
Change for the year	-22.0%	1.5%	-31.6%	5.2%	-10.5%	30.9%	-11.6%

\* Revised to comply with MFS compilation guidelines issued by IMF

Table 7 : Aggregated Balance Sheet of Banks - Assets \*

<b>(In Millions of AEDs)</b>													
Item	2013		2014				2015				2016		
	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Oct	Nov	Dec	Jan	Feb
<b>Domestic Assets</b>													
<b>Cash and Deposits with C.B</b>	<b>230,907</b>	<b>242,585</b>	<b>251,558</b>	<b>251,812</b>	<b>248,478</b>	<b>245,767</b>	<b>241,620</b>	<b>236,608</b>	<b>239,317</b>	<b>241,615</b>	<b>304,186</b>	<b>255,363</b>	<b>256,338</b>
Cash in Hand ( LCY )	13,519	11,890	12,940	13,524	15,456	13,141	13,723	13,817	13,662	14,998	15,131	13,697	13,919
Deposits with Central Bank	217,388	230,695	238,618	238,288	233,022	232,626	227,897	222,791	225,655	226,617	289,055	241,666	242,419
<b>Due From Resident Banks</b>	<b>67,884</b>	<b>67,590</b>	<b>64,283</b>	<b>65,117</b>	<b>64,343</b>	<b>71,576</b>	<b>75,083</b>	<b>60,004</b>	<b>62,241</b>	<b>64,854</b>	<b>53,947</b>	<b>74,230</b>	<b>64,163</b>
<b>Domestic Credit and Investments</b>	<b>1,312,903</b>	<b>1,335,257</b>	<b>1,375,427</b>	<b>1,409,400</b>	<b>1,388,902</b>	<b>1,422,299</b>	<b>1,457,399</b>	<b>1,493,256</b>	<b>1,489,714</b>	<b>1,504,446</b>	<b>1,502,210</b>	<b>1,508,218</b>	<b>1,524,513</b>
<b>a) Credit Facilities</b>	<b>1,203,317</b>	<b>1,223,858</b>	<b>1,254,232</b>	<b>1,290,611</b>	<b>1,277,620</b>	<b>1,303,587</b>	<b>1,335,843</b>	<b>1,366,319</b>	<b>1,368,636</b>	<b>1,383,753</b>	<b>1,381,181</b>	<b>1,385,352</b>	<b>1,394,240</b>
<b>Claims on Private Sector</b>	<b>840,512</b>	<b>870,623</b>	<b>912,468</b>	<b>960,651</b>	<b>938,990</b>	<b>953,782</b>	<b>981,807</b>	<b>1,003,112</b>	<b>1,007,542</b>	<b>1,015,765</b>	<b>1,018,485</b>	<b>1,014,099</b>	<b>1,023,510</b>
Commercial Bills	41,852	46,101	48,067	54,027	57,112	53,752	57,242	56,675	56,810	55,014	53,018	51,342	52,587
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	798,660	824,522	864,401	906,624	881,878	900,030	924,565	946,437	950,732	960,751	965,467	962,757	970,923
<b>Claims on Government</b>	<b>145,446</b>	<b>143,078</b>	<b>148,288</b>	<b>147,043</b>	<b>153,071</b>	<b>160,972</b>	<b>168,495</b>	<b>166,400</b>	<b>166,584</b>	<b>168,400</b>	<b>166,586</b>	<b>166,268</b>	<b>168,440</b>
<b>Claims on Official Entities</b>	<b>147,709</b>	<b>177,938</b>	<b>162,749</b>	<b>162,961</b>	<b>166,176</b>	<b>169,455</b>	<b>167,376</b>	<b>176,922</b>	<b>176,125</b>	<b>173,134</b>	<b>171,393</b>	<b>179,839</b>	<b>178,208</b>
Commercial Bills	1,368	1,032	790	733	1,020	4,140	2,707	2,952	1,880	1,932	1,546	2,503	1,287
Loans,Advances & Overdrafts	146,341	176,906	161,959	162,228	165,156	165,315	164,669	173,970	174,245	171,202	169,847	177,336	176,921
<b>Claims on Other Financial Institutions</b>	<b>69,650</b>	<b>32,219</b>	<b>30,727</b>	<b>19,956</b>	<b>19,383</b>	<b>19,378</b>	<b>18,165</b>	<b>19,885</b>	<b>18,385</b>	<b>26,454</b>	<b>24,717</b>	<b>25,146</b>	<b>24,082</b>
Loans,Advances & Overdrafts	69,650	32,219	30,727	19,956	19,383	19,378	18,165	19,885	18,385	26,454	24,717	25,146	24,082
<b>b) Domestic Investments</b>	<b>109,586</b>	<b>111,399</b>	<b>121,195</b>	<b>118,789</b>	<b>111,282</b>	<b>118,712</b>	<b>121,556</b>	<b>126,937</b>	<b>121,078</b>	<b>120,693</b>	<b>121,029</b>	<b>122,866</b>	<b>130,273</b>
<b>Unclassified Assets</b>	<b>102,594</b>	<b>106,269</b>	<b>108,365</b>	<b>114,344</b>	<b>111,244</b>	<b>118,979</b>	<b>115,221</b>	<b>116,598</b>	<b>113,800</b>	<b>115,776</b>	<b>121,432</b>	<b>123,256</b>	<b>126,876</b>
Fixed Assets	21,556	22,847	22,966	23,150	24,209	24,558	24,713	25,170	25,387	25,229	25,094	25,223	25,281
Inter-Branch Transactions	2,836	3,366	3,284	6,019	6,447	10,069	8,554	7,730	6,375	5,376	10,944	8,220	7,383
Other Assets	78,202	80,056	82,115	85,175	80,588	84,352	81,954	83,698	82,038	85,171	85,394	89,813	94,212
<b>Foreign Assets</b>	<b>409,774</b>	<b>458,082</b>	<b>437,301</b>	<b>470,676</b>	<b>491,902</b>	<b>521,307</b>	<b>530,221</b>	<b>515,777</b>	<b>515,636</b>	<b>519,322</b>	<b>496,450</b>	<b>519,313</b>	<b>490,314</b>
Due from H.O. and/or Branches Abroad	114,532	110,933	96,028	106,903	111,725	122,099	123,233	117,632	100,024	100,548	84,290	101,340	77,157
Due from Other Banks Abroad	131,658	164,017	146,230	157,189	142,718	158,582	155,818	144,605	154,798	161,608	151,453	155,074	139,727
Cash in Hand ( FCY )	146	154	124	117	161	146	133	167	143	159	203	186	181
Securities	77,103	88,357	104,222	99,653	116,748	109,759	119,322	119,045	123,164	122,694	129,097	125,493	131,935
Credit to Non-Residents	72,227	79,503	75,424	91,282	100,433	106,642	110,831	112,154	113,362	106,437	103,850	106,539	109,529
Other Foreign Assets	14,108	15,118	15,273	15,532	20,117	24,079	20,884	22,174	24,145	27,876	27,557	30,681	31,785
<b>Total Assets</b>	<b>2,124,062</b>	<b>2,209,783</b>	<b>2,236,934</b>	<b>2,311,349</b>	<b>2,304,869</b>	<b>2,379,928</b>	<b>2,419,544</b>	<b>2,422,243</b>	<b>2,420,708</b>	<b>2,446,013</b>	<b>2,478,225</b>	<b>2,480,380</b>	<b>2,462,204</b>

\* Revised to comply with MFS Compilation guidelines issued by IMF

Table 8 : Aggregated Balance Sheet of Banks - Liabilities \*

(In Millions of AEDs) Item	2013		2014				2015				2016		
	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Oct	Nov	Dec	Jan	Feb
	<b>Domestic Liabilities</b>												
<i>Monetary Deposits</i>	329,142	358,555	379,423	373,796	377,116	400,687	405,349	396,426	396,917	398,537	398,543	414,064	412,967
Demand Deposits ( LCY )	325,353	351,556	374,394	369,601	373,473	395,675	399,767	391,219	391,946	393,782	393,969	409,380	408,806
Bankers Drafts	3,789	6,999	5,029	4,195	3,643	5,012	5,582	5,207	4,971	4,755	4,574	4,684	4,161
<i>Quasi Monetary Deposits</i>	663,090	697,550	693,139	688,838	689,017	705,308	709,773	704,287	710,856	707,269	729,523	720,027	719,451
Time Deposits ( LCY )	387,835	397,398	392,202	374,988	379,336	372,007	371,617	360,990	364,222	370,750	378,307	365,266	364,959
Savings Deposits ( LCY )	81,292	86,643	91,276	90,521	95,357	100,206	104,875	105,126	106,779	106,224	106,090	106,490	109,065
Other Deposits ( FCY )	193,963	213,509	209,661	223,329	214,324	233,095	233,281	238,171	239,855	230,295	245,126	248,271	245,427
<i>Government Deposits ( LCY + FCY )</i>	159,655	150,463	183,005	205,636	187,045	182,024	161,199	162,509	152,460	166,484	155,613	155,501	156,428
<i>Other Domestic Deposits ( LCY + FCY ) **</i>	15,774	16,393	16,872	17,928	17,744	18,318	17,854	20,240	20,353	20,125	21,021	20,842	20,479
<i>Government Lending Funds ***</i>	15,080	15,635	16,252	16,866	17,702	18,028	18,608	19,170	19,072	19,246	19,614	19,723	19,907
<i>Capital and Reserves</i>	272,176	269,538	278,547	290,473	299,144	299,925	310,099	314,880	317,973	319,346	324,816	325,510	327,778
<i>Due to Central Bank</i>	4,215	3,265	6,230	4,090	1,311	11,205	7,046	6,542	1,550	3,086	560	4,692	5,563
<i>Due to Resident Banks</i>	52,890	50,537	43,069	43,734	42,497	51,109	51,939	50,120	53,957	56,672	47,136	68,120	58,334
<i>Capital Market Funding &amp; Term Borrowings</i>	7,699	8,815	10,085	9,272	9,286	10,431	16,235	14,171	14,142	14,120	14,079	15,232	14,003
<b>Foreign Liabilities</b>	409,945	417,636	407,529	433,839	484,073	491,339	535,003	544,283	545,014	549,154	580,335	542,631	532,631
Due to H.O and/or Branches Abroad	68,489	68,236	55,417	64,411	70,683	76,893	88,991	72,981	62,375	70,418	87,748	60,768	65,496
Due to Other Banks Abroad	77,829	77,371	64,244	78,021	88,155	91,384	105,986	124,004	131,049	128,516	129,956	123,826	113,692
Capital Market Funding	84,495	87,934	90,960	92,687	94,671	105,082	112,781	94,850	91,097	90,529	90,530	89,663	90,400
Other Term Borrowings	18,955	22,531	21,777	22,213	23,554	20,062	22,412	42,127	49,079	44,368	43,499	42,398	38,878
Other Deposits ( LCY + FCY )	114,980	115,782	132,834	132,463	153,952	147,973	155,713	158,525	159,750	161,806	171,492	165,342	165,920
Other Foreign Liabilities	45,197	45,782	42,297	44,044	53,058	49,945	49,120	51,796	51,664	53,517	57,110	60,634	58,245
<b>Unclassified Liabilities</b>	194,396	221,396	202,783	226,877	179,934	191,554	186,439	189,615	188,414	191,974	186,985	194,038	194,663
Inter-Branch Transactions	2,459	25,897	8,113	4,218	5,093	6,616	7,905	7,158	6,829	6,949	3,538	4,024	3,955
Other Liabilities	191,937	195,499	194,670	222,659	174,841	184,938	178,534	182,457	181,585	185,025	183,447	190,014	190,708
- Of which : Provisions <sup>1</sup>	97,981	104,210	108,694	113,081	97,277	97,772	98,011	100,964	102,083	103,355	101,526	102,550	103,163
<b>Total Liabilities</b>	<b>2,124,062</b>	<b>2,209,783</b>	<b>2,236,934</b>	<b>2,311,349</b>	<b>2,304,869</b>	<b>2,379,928</b>	<b>2,419,544</b>	<b>2,422,243</b>	<b>2,420,708</b>	<b>2,446,013</b>	<b>2,478,225</b>	<b>2,480,380</b>	<b>2,462,204</b>

\* Revised to comply with MFS Compilation guidelines issued by IMF

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

\*\*\* Refinancing of Housing Loans to Nationals under various schemes of Federal & Emirates Governments

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

Table 9 : Banks' Foreign Assets and Liabilities \*

Item	2015												2016	
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb
<b>Foreign Assets</b>	<b>494,375</b>	<b>512,840</b>	<b>521,307</b>	<b>516,332</b>	<b>515,360</b>	<b>530,221</b>	<b>515,320</b>	<b>530,012</b>	<b>515,777</b>	<b>515,636</b>	<b>519,322</b>	<b>496,450</b>	<b>519,313</b>	<b>490,314</b>
Notes and Coins	168	120	146	144	158	133	127	156	167	143	159	203	186	181
Due from H.O and Branches	99,413	128,237	122,099	127,131	109,460	123,233	118,981	128,296	117,632	100,024	100,548	84,290	101,340	77,157
Due from Other Banks Abroad	159,874	152,973	158,582	148,236	160,415	155,818	145,675	147,879	144,605	154,798	161,608	151,453	155,074	139,727
- Money at Call & Short Notice , Nostro Balance ,														
Banks Bills & Lending under Repurchase	57,236	50,634	55,651	48,644	58,624	49,296	43,746	48,362	51,303	56,720	61,300	64,459	57,912	53,234
Agreement														
- Term Placements	66,689	67,704	66,696	62,873	60,279	62,578	60,388	58,628	48,667	50,867	53,112	46,731	59,092	52,168
- Term Loans	35,949	34,635	36,235	36,719	41,512	43,944	41,541	40,889	44,635	47,211	47,196	40,263	38,070	34,325
Securities	105,686	104,511	109,759	110,162	111,400	119,322	116,185	117,864	119,045	123,164	122,694	129,097	125,493	131,935
Loans and Advances	102,123	104,051	106,642	108,881	110,755	110,831	113,252	114,318	112,154	113,362	106,437	103,850	106,539	109,529
Other Foreign Assets	27,111	22,948	24,079	21,778	23,172	20,884	21,100	21,499	22,174	24,145	27,876	27,557	30,681	31,785
<b>Foreign Liabilities</b>	<b>471,075</b>	<b>469,844</b>	<b>491,339</b>	<b>503,573</b>	<b>506,662</b>	<b>535,003</b>	<b>539,225</b>	<b>560,953</b>	<b>544,283</b>	<b>545,014</b>	<b>549,154</b>	<b>580,335</b>	<b>542,631</b>	<b>532,631</b>
Due to H.O and/or Branches Abroad	66,250	66,757	76,893	76,162	77,259	88,991	92,885	89,370	72,981	62,375	70,418	87,748	60,768	65,496
Due to Other Banks Abroad	85,891	83,954	91,384	100,870	100,053	105,986	108,194	120,134	124,004	131,049	128,516	129,956	123,826	113,692
- Money at Call & Short Notice , Borrowings on														
Demand and Remaining Balance & Borrowings	34,335	31,371	35,079	43,031	42,605	40,437	54,722	60,092	66,667	61,732	61,376	55,750	43,209	41,951
Under Repurchase Agreement														
- Inter Bank Borrowings	46,372	50,506	55,042	56,402	55,398	64,589	52,574	59,161	47,744	60,277	57,674	62,695	69,041	60,070
- Other Term Borrowings	5,184	2,077	1,263	1,437	2,050	960	898	881	9,593	9,040	9,466	11,511	11,576	11,671
Capital Market Funding	95,094	102,433	105,082	106,763	109,505	112,781	112,320	114,267	94,850	91,097	90,529	90,530	89,663	90,400
Other Term Borrowings	20,582	20,492	20,062	22,816	22,776	22,412	23,013	26,285	42,127	49,079	44,368	43,499	42,398	38,878
Other Deposits	142,959	141,934	147,973	146,695	144,604	155,713	153,208	160,461	158,525	159,750	161,806	171,492	165,342	165,920
- Demand Deposits	32,744	32,238	30,760	32,285	29,732	29,983	27,987	28,875	31,629	33,954	30,744	32,826	34,690	40,611
- Time Deposits	87,083	86,869	95,130	89,302	89,430	101,734	97,711	105,336	102,602	102,643	107,100	114,072	107,871	102,166
- Savings Deposits	19,644	20,001	19,445	19,636	19,634	19,762	19,865	19,767	19,771	20,030	20,277	20,733	20,789	20,416
- Commercial Prepayments(Margin Deposits)	1,639	1,476	1,543	1,327	1,226	1,224	230	241	298	296	345	334	389	394
- Borrowings Under Repurchase Agreements(NBFI)	1,849	1,350	1,095	4,145	4,582	3,010	7,415	6,242	4,225	2,827	3,340	3,527	1,603	2,333
Other Foreign Liabilities	60,299	54,274	49,945	50,267	52,465	49,120	49,605	50,436	51,796	51,664	53,517	57,110	60,634	58,245

\* Revised to comply with MFS Compilation guidelines issued by IMF

**Table 10 : Domestic Credit \***

<b>(In Millions of AEDs)</b>													
<b>Item</b>	<b>2013</b>		<b>2014</b>		<b>2015</b>					<b>2016</b>			
	<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Oct</b>	<b>Nov</b>	<b>Dec</b>	<b>Jan</b>	<b>Feb</b>
<b>Government</b>	<b>145,446</b>	<b>143,078</b>	<b>148,288</b>	<b>147,043</b>	<b>153,071</b>	<b>160,972</b>	<b>168,495</b>	<b>166,400</b>	<b>166,584</b>	<b>168,400</b>	<b>166,586</b>	<b>166,268</b>	<b>168,440</b>
<b>Public Sector **</b>	<b>147,709</b>	<b>177,938</b>	<b>162,749</b>	<b>162,961</b>	<b>166,176</b>	<b>169,455</b>	<b>167,376</b>	<b>176,922</b>	<b>176,125</b>	<b>173,134</b>	<b>171,393</b>	<b>179,839</b>	<b>178,208</b>
<b>Private Sector **</b>	<b>910,162</b>	<b>902,842</b>	<b>943,195</b>	<b>980,607</b>	<b>958,373</b>	<b>973,160</b>	<b>999,972</b>	<b>1,022,997</b>	<b>1,025,927</b>	<b>1,042,219</b>	<b>1,043,202</b>	<b>1,039,245</b>	<b>1,047,592</b>
Financial Institutions	69,650	32,219	30,727	19,956	19,383	19,378	18,165	19,885	18,385	26,454	24,717	25,146	24,082
Insurance Companies	1,072	1,635	1,171	1,111	1,191	1,105	1,252	1,258	1,260	1,280	1,237	1,231	1,240
Business and Industrial Sector	559,356	582,327	615,836	652,694	638,039	642,898	661,292	672,141	676,669	682,180	686,518	680,393	687,849
Others	280,084	286,661	295,461	306,846	299,760	309,779	319,263	329,713	329,613	332,305	330,729	332,475	334,421
<b>Total</b>	<b>1,203,317</b>	<b>1,223,858</b>	<b>1,254,232</b>	<b>1,290,611</b>	<b>1,277,620</b>	<b>1,303,587</b>	<b>1,335,843</b>	<b>1,366,319</b>	<b>1,368,636</b>	<b>1,383,753</b>	<b>1,381,181</b>	<b>1,385,352</b>	<b>1,394,240</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

\*\* Revised to comply with MFS Compilation guidelines issued by IMF

**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>2013</b>		<b>2014</b>			<b>2015</b>			
		<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec</b>
<b>1) Agriculture</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>1,272</b>	<b>1,294</b>	<b>1,559</b>
<b>2) Mining and Quarrying</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>10,456</b>	<b>11,071</b>	<b>11,922</b>
<b>3) Manufacturing</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>	<b>71,195</b>	<b>72,215</b>	<b>69,110</b>
3.1 Food , Beverages and Tobacco		5,549	4,640	5,758	5,644	6,463	6,494	6,815	6,397	6,516
3.2 Textile and Leather Products		739	776	819	984	1,100	1,095	1,256	1,171	1,477
3.3 Furniture and Other Wood Products		4,110	4,232	6,230	2,269	1,789	2,030	2,161	2,455	2,528
3.4 Paper And Paper Products		1,006	1,044	1,150	1,235	1,341	1,604	1,698	1,873	1,992
3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals		8,333	7,765	9,217	9,817	12,693	14,576	18,123	17,229	17,480
3.6 Basic Metal Products (Including Aluminium)		13,966	12,589	11,609	13,650	15,428	14,980	12,727	14,576	12,524
3.7 Fabricated Metal Products, Machinery and Equipment		4,444	6,378	7,695	7,006	6,724	7,417	6,673	7,782	6,869
3.8 Other Manufactured Products		19,885	20,594	23,800	20,788	19,602	18,280	21,742	20,732	19,724
<b>4) Electricity, Gas and Water</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>22,479</b>	<b>20,732</b>	<b>20,482</b>
<b>5) Construction and Real Estate</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>216,166</b>	<b>223,646</b>	<b>235,010</b>
<b>6) Trade</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>	<b>164,857</b>	<b>164,845</b>	<b>161,689</b>
6.1 Wholesale		89,181	113,016	101,003	104,426	106,160	112,983	119,122	119,088	114,877
6.2 Retail		57,666	46,100	48,177	52,087	49,601	47,471	45,735	45,757	46,812
<b>7) Transport, Storage and Communication</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>60,828</b>	<b>58,810</b>	<b>59,155</b>
<b>8) Financial Institutions(Excluding Banks)</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>128,173</b>	<b>135,491</b>	<b>135,599</b>
<b>9) Government</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>148,227</b>	<b>152,764</b>	<b>157,493</b>
<b>10) Personal Loans for Business Purposes <sup>1</sup></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>272,171</b>	<b>280,436</b>	<b>283,228</b>
<b>11) Personal Loans for Consumption Purposes <sup>1</sup></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>128,080</b>	<b>131,970</b>	<b>133,284</b>
<b>12) All Others <sup>2</sup></b>		<b>98,838</b>	<b>94,961</b>	<b>113,130</b>	<b>117,326</b>	<b>96,176</b>	<b>109,175</b>	<b>111,939</b>	<b>113,045</b>	<b>112,650</b>
<b>Total</b>		<b>1,203,317</b>	<b>1,223,858</b>	<b>1,254,232</b>	<b>1,290,611</b>	<b>1,277,620</b>	<b>1,303,587</b>	<b>1,335,843</b>	<b>1,366,319</b>	<b>1,381,181</b>

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

<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>2013</b>		<b>2014</b>				<b>2015</b>				<b>2016</b>		
	<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Oct</b>	<b>Nov</b>	<b>Dec</b>	<b>Jan</b>	<b>Feb</b>
<b>(1) Residents</b>	<b>1,163,872</b>	<b>1,215,962</b>	<b>1,267,410</b>	<b>1,282,003</b>	<b>1,267,279</b>	<b>1,301,325</b>	<b>1,288,593</b>	<b>1,278,255</b>	<b>1,275,615</b>	<b>1,287,660</b>	<b>1,300,126</b>	<b>1,305,750</b>	<b>1,305,164</b>
1.1 Corporate	472,876	487,905	508,546	499,428	517,415	530,403	544,811	553,813	553,052	553,333	563,100	561,969	567,093
1.2 Individuals	317,251	335,439	347,462	343,719	351,336	358,035	362,396	357,392	360,718	360,731	360,741	362,710	367,573
1.3 Government	161,300	152,076	184,705	207,374	188,819	183,789	162,947	164,264	154,273	168,243	157,438	157,326	158,274
1.4 GREs	173,555	204,207	190,374	195,864	173,352	191,929	184,164	173,275	180,783	177,652	190,755	195,991	184,759
1.5 Non Banking Financial Institutions	38,890	36,335	36,323	35,618	36,357	37,169	34,275	29,511	26,789	27,701	28,092	27,754	27,465
<b>(2) Non-Residents</b>	<b>114,980</b>	<b>115,782</b>	<b>132,834</b>	<b>132,463</b>	<b>153,952</b>	<b>147,973</b>	<b>155,713</b>	<b>158,525</b>	<b>159,750</b>	<b>161,806</b>	<b>171,492</b>	<b>165,342</b>	<b>165,920</b>
2.1 Corporate	49,187	45,271	53,964	51,272	62,599	61,832	61,043	65,857	68,316	66,102	72,807	73,279	73,831
2.2 Non Banking Financial Institutions	35,813	35,321	35,295	31,167	40,774	34,338	42,692	43,864	42,764	54,886	57,606	51,443	52,740
2.3 Individuals	22,249	24,664	25,413	25,717	26,750	25,851	26,106	26,180	26,210	26,226	27,492	27,611	27,588
2.4 Government and Non Commercial Entities	7,731	10,527	18,162	24,306	23,828	25,952	25,872	22,624	22,460	14,592	13,587	13,009	11,761
<b>Total Deposits</b>	<b>1,278,852</b>	<b>1,331,744</b>	<b>1,400,244</b>	<b>1,414,466</b>	<b>1,421,231</b>	<b>1,449,298</b>	<b>1,444,306</b>	<b>1,436,780</b>	<b>1,435,365</b>	<b>1,449,466</b>	<b>1,471,618</b>	<b>1,471,092</b>	<b>1,471,084</b>

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



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

<b>(In Millions of AEDs)</b>													
<b>Item</b>	<b>2013</b>		<b>2014</b>				<b>2015</b>				<b>2016</b>		
	<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Oct</b>	<b>Nov</b>	<b>Dec</b>	<b>Jan</b>	<b>Feb</b>
<b>Demand</b>	<b>448,386</b>	<b>482,554</b>	<b>506,334</b>	<b>506,019</b>	<b>515,199</b>	<b>542,970</b>	<b>543,942</b>	<b>543,231</b>	<b>554,295</b>	<b>546,861</b>	<b>547,978</b>	<b>570,351</b>	<b>580,343</b>
Local Currency	332,415	359,157	382,820	379,403	383,509	404,533	408,204	399,836	400,201	401,319	401,342	416,523	416,013
Foreign Currencies	115,971	123,397	123,514	126,616	131,690	138,437	135,738	143,395	154,094	145,542	146,636	153,828	164,330
<b>Savings</b>	<b>107,201</b>	<b>114,248</b>	<b>121,028</b>	<b>120,173</b>	<b>126,453</b>	<b>131,800</b>	<b>137,127</b>	<b>138,040</b>	<b>140,367</b>	<b>140,037</b>	<b>141,244</b>	<b>142,170</b>	<b>144,851</b>
Local Currency	92,080	98,116	103,311	102,083	107,152	112,257	116,985	114,169	115,921	115,444	115,630	116,015	118,277
Foreign Currencies	15,121	16,132	17,717	18,090	19,301	19,543	20,142	23,871	24,446	24,593	25,614	26,155	26,574
<b>Time</b>	<b>541,887</b>	<b>562,178</b>	<b>562,051</b>	<b>548,888</b>	<b>552,775</b>	<b>560,779</b>	<b>572,099</b>	<b>562,657</b>	<b>557,020</b>	<b>564,034</b>	<b>589,148</b>	<b>567,852</b>	<b>555,000</b>
Local Currency	406,843	411,738	404,814	388,107	391,629	384,229	384,138	377,498	381,618	389,653	397,795	383,145	381,780
Foreign Currencies	135,044	150,440	157,237	160,781	161,146	176,550	187,961	185,159	175,402	174,381	191,353	184,707	173,220
<b>Total Deposits<sup>2</sup></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>1,235,549</b>	<b>1,253,168</b>	<b>1,243,928</b>	<b>1,251,682</b>	<b>1,250,932</b>	<b>1,278,370</b>	<b>1,280,373</b>	<b>1,280,194</b>
Total Local Currency	831,338	869,011	890,945	869,593	882,290	901,019	909,327	891,503	897,740	906,416	914,767	915,683	916,070
Total Foreign Currencies	266,136	289,969	298,468	305,487	312,137	334,530	343,841	352,425	353,942	344,516	363,603	364,690	364,124
Commercial Prepayments	15,847	16,991	18,292	17,877	25,639	19,191	19,077	20,506	20,617	20,439	21,278	21,196	20,842

<sup>1</sup> Excluding Inter-Bank Deposits<sup>2</sup> Residents and Non-Residents (Excluding Government Deposits and Commercial Prepayments & Borrowings under Repurchase Agreements)

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

<b>(In Millions of AEDs)</b>														
<b>Period</b>	<b>2013</b>				<b>2014</b>				<b>2015</b>				<b>2016</b>	
	<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Oct</b>	<b>Nov</b>	<b>Dec</b>	<b>Jan</b>	<b>Feb</b>	
<b>Maturity</b>														
Upto 3 Months	239,183	243,563	257,807	263,414	257,899	257,142	253,469	250,322	244,518	252,712	260,340	250,631	247,573	
Above 3 and Upto 6 Months	117,778	119,935	126,948	129,709	126,994	126,620	124,812	123,262	120,404	124,439	128,196	123,414	121,909	
Above 6 and Upto 12 Months	171,353	174,491	184,695	188,712	184,760	184,219	181,587	179,333	175,175	181,045	186,510	179,554	177,364	
Exceeding 12 Months	150,181	152,931	161,874	165,395	161,932	161,457	159,151	157,175	153,530	158,676	163,465	157,369	155,449	
<b>Total</b>	<b>678,495</b>	<b>690,920</b>	<b>731,325</b>	<b>747,230</b>	<b>731,585</b>	<b>729,438</b>	<b>719,019</b>	<b>710,092</b>	<b>693,627</b>	<b>716,872</b>	<b>738,511</b>	<b>710,968</b>	<b>702,295</b>	

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

**Table 15 : Currency Issued \***

<b>(In Thousands of AEDs)</b>													
<b>Item</b>	<b>2013</b>		<b>2014</b>				<b>2015</b>				<b>2016</b>		
	<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Oct</b>	<b>Nov</b>	<b>Dec</b>	<b>Jan</b>	<b>Feb</b>
<b>Total Notes Issued ( 1 )**</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>68,355,146</b>	<b>71,528,890</b>	<b>70,005,382</b>	<b>71,429,673</b>	<b>72,751,023</b>	<b>72,456,853</b>	<b>72,003,871</b>	<b>74,243,238</b>
<b>Total Coins Issued ( 2 )***</b>	<b>850,187</b>	<b>866,484</b>	<b>918,261</b>	<b>948,826</b>	<b>969,992</b>	<b>997,569</b>	<b>1,020,633</b>	<b>1,041,728</b>	<b>1,048,987</b>	<b>1,059,323</b>	<b>1,065,241</b>	<b>1,071,939</b>	<b>1,078,423</b>
<b>Total Currency Issued</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>69,352,715</b>	<b>72,549,523</b>	<b>71,047,110</b>	<b>72,478,660</b>	<b>73,810,346</b>	<b>73,522,094</b>	<b>73,075,810</b>	<b>75,321,661</b>

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

\*\* *Excluding Mutilated Notes*

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

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

Item	2013		2014			2015					2016		
	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Oct	Nov	Dec	Jan	Feb
<b>Amount</b> <b>( In Millions of AEDs )</b>	1,339,503	380,553	781,439	1,165,239	1,559,595	394,156	802,970	1,191,883	1,323,463	1,454,701	1,585,826	126,110	248,365
<b>No. of Cheques (in Thousands)</b>	29,334	7,587	15,526	23,041	30,817	7,792	15,879	23,440	26,049	28,644	31,215	2,548	5,043

\* Cumulative data