



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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**Monthly Statistical Bulletin**  
**- 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 + 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	Dec	Mar	Jun	Jul	Aug ***
<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	393,655	358,975	364,749	367,788	352,812
Gross International Reserves *	250,532	266,130	274,833	284,622	288,247	273,449	278,773	271,306	345,147	309,008	316,871	318,135	302,106
<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	456,934	490,309	481,015	469,886	473,315
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	1,186,819	1,218,494	1,180,418	1,191,259	1,183,910
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	1,342,879	1,373,888	1,364,776	1,364,342	1,357,117
<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>2,478,225</b>	<b>2,491,096</b>	<b>2,518,499</b>	<b>2,515,805</b>	<b>2,518,593</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>-83,885</b>	<b>-50,161</b>	<b>-64,912</b>	<b>-52,353</b>	<b>-60,805</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>496,450</b>	<b>505,853</b>	<b>514,367</b>	<b>513,985</b>	<b>500,395</b>
Foreign Assets to Total Assets (%)	19%	21%	20%	20%	21%	22%	22%	21%	20%	20%	20%	20%	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>580,335</b>	<b>556,014</b>	<b>579,279</b>	<b>566,338</b>	<b>561,200</b>
Foreign Liabilities to Total Liabilities (%)	19%	19%	18%	19%	21%	21%	22%	22%	23%	22%	23%	23%	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>1,471,618</b>	<b>1,502,669</b>	<b>1,493,055</b>	<b>1,486,035</b>	<b>1,478,577</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	1,300,126	1,325,155	1,315,942	1,315,227	1,310,490
of which: Corporate	472,876	487,905	508,546	499,428	517,415	530,403	544,811	553,813	563,100	571,428	565,690	570,570	570,406
Non-Residents	114,980	115,782	132,834	132,463	153,952	147,973	155,713	158,525	171,492	177,514	177,113	170,808	168,087
of which: Corporate	49,187	45,271	53,964	51,272	62,599	61,832	61,043	65,857	72,807	78,706	80,702	73,833	73,109
<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>1,381,181</b>	<b>1,404,381</b>	<b>1,426,296</b>	<b>1,421,424</b>	<b>1,429,760</b>
of which: Credit to Private Sector **	910,162	902,842	943,195	980,607	958,373	973,160	999,972	1,022,997	1,043,202	1,054,947	1,069,964	1,068,680	1,075,057
<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	874	874	862	862	856
Pay Offices	89	89	89	89	90	90	90	90	90	90	86	86	85
Electronic Banking Service Units	29	29	29	33	34	31	32	34	37	39	33	33	32
<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	85	86	86	86
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	40	41	42	42	41
<b>Number of Employees in Banks (UAE) <sup>2</sup></b>													
Employed with National Banks <sup>2</sup>	28,165	28,616	28,876	28,876	31,152	31,291	30,786	30,906	32,352	31,173	30,583	30,583	30,583
Employed with Foreign Banks <sup>2</sup>	7,922	7,830	7,816	7,810	7,899	7,903	7,774	7,816	7,807	7,739	7,551	7,551	7,551

<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 + IMF Reserves and SDR Holdings + Other Foreign Assets

\*\* Including Claims on Other Financial Institutions

\*\*\* Preliminary

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>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Jul</b>	<b>Aug *</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>252,337</b>	<b>249,826</b>	<b>235,503</b>	<b>251,258</b>	<b>233,922</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>336,222</b>	<b>299,987</b>	<b>300,415</b>	<b>303,611</b>	<b>294,727</b>	
Gross International Reserves	250,532	266,130	274,833	284,622	288,247	273,449	278,773	271,306	345,147	309,008	316,871	318,135	302,106	
Foreign Liabilities	3,395	3,915	6,318	6,601	7,994	7,898	8,343	8,789	8,925	9,021	16,456	14,524	7,379	
<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>-83,885</b>	<b>-50,161</b>	<b>-64,912</b>	<b>-52,353</b>	<b>-60,805</b>	
Foreign Assets	409,774	458,082	437,301	470,676	491,902	521,307	530,221	515,777	496,450	505,853	514,367	513,985	500,395	
Foreign Liabilities	409,945	417,636	407,529	433,839	484,073	491,339	535,003	544,283	580,335	556,014	579,279	566,338	561,200	
<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>934,482</b>	<b>968,668</b>	<b>944,915</b>	<b>940,001</b>	<b>949,988</b>	
Claims on Private Sector	860,011	890,689	933,692	981,668	959,046	974,890	1,003,449	1,025,116	1,040,059	1,051,577	1,074,750	1,075,073	1,080,669	
Net Claims on Government	47,578	54,694	31,447	1,752	21,498	36,655	61,818	61,262	68,324	71,854	42,913	55,507	55,643	
Claims on Official Entities	178,055	208,547	196,642	195,968	196,737	202,347	201,038	212,660	204,886	215,707	226,265	221,648	221,305	
Claims on Nonbank Financial Institutions	91,888	55,188	54,818	43,892	42,352	43,440	42,832	44,756	49,310	50,269	44,422	43,069	43,162	
Capital and Reserves	-293,419	-289,076	-298,085	-310,011	-318,971	-319,752	-329,911	-334,679	-345,034	-336,987	-351,006	-354,291	-357,554	
Other Items (net)	-88,175	-112,853	-89,032	-107,944	-63,315	-70,539	-70,626	-84,816	-83,063	-83,752	-92,429	-101,005	-93,237	
<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>456,934</b>	<b>490,309</b>	<b>481,015</b>	<b>469,886</b>	<b>473,315</b>	
Currency in Circulation Outside Banks	50,408	53,410	54,883	57,261	59,016	56,212	58,827	57,230	58,391	61,830	64,457	62,052	61,693	
Monetary Deposits	329,142	358,555	379,423	373,796	377,116	400,687	405,349	396,428	398,543	428,479	416,558	407,834	411,622	
<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>1,186,819</b>	<b>1,218,494</b>	<b>1,180,418</b>	<b>1,191,259</b>	<b>1,183,910</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>729,885</b>	<b>728,185</b>	<b>699,403</b>	<b>721,373</b>	<b>710,595</b>	
Foreign Currency Deposits	193,966	213,511	209,663	223,331	214,336	233,097	233,285	238,173	245,127	245,129	230,173	242,491	240,419	
Dirham Deposits	469,388	484,374	483,800	465,795	474,961	472,564	476,787	466,479	484,758	483,056	469,230	478,882	470,176	
<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>1,342,879</b>	<b>1,373,888</b>	<b>1,364,776</b>	<b>1,364,342</b>	<b>1,357,117</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>156,060</b>	<b>155,394</b>	<b>184,358</b>	<b>173,083</b>	<b>173,207</b>	

\* Preliminary

**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>Dec***</b>	<b>Mar***</b>	<b>Jun***</b>	<b>Jul***</b>	<b>Aug***</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>829</b>	<b>-5,020</b>	<b>1,257</b>	<b>15,755</b>	<b>-17,336</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>54,882</b>	<b>2,824</b>	<b>7,443</b>	<b>3,196</b>	<b>-8,884</b>	
Gross International Reserves	15,598	8,703	9,789	3,625	-14,798	5,324	-7,467	56,203	164	17,536	1,264	-16,029	
Foreign Liabilities	520	2,403	283	1,393	-96	445	446	1,321	-2,660	10,093	-1,932	-7,145	
<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>-54,053</b>	<b>-7,844</b>	<b>-6,186</b>	<b>12,559</b>	<b>-8,452</b>	
Foreign Assets	48,308	-20,781	33,375	21,226	29,405	8,914	-14,444	-22,872	15,539	11,753	-382	-13,590	
Foreign Liabilities	7,691	-10,107	26,310	50,234	7,266	43,664	9,280	31,181	23,383	17,939	-12,941	-5,138	
<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>20,925</b>	<b>29,304</b>	<b>-7,276</b>	<b>-4,914</b>	<b>9,987</b>	
Claims on Private Sector	30,678	43,003	47,976	-22,622	15,844	28,559	21,667	2,880	5,539	15,851	323	5,596	
Net Claims on Government	7,116	-23,247	-29,695	19,746	15,157	25,163	-556	9,657	660	-1,588	12,594	136	
Claims on Official Entities	30,492	-11,905	-674	769	5,610	-1,309	11,622	-1,747	767	2,485	-4,617	-343	
Claims on Nonbank Financial Institutions	-36,700	-370	-10,926	-1,540	1,088	-608	1,924	-1,519	747	-6,809	-1,353	93	
Capital and Reserves*	4,343	-9,009	-11,926	-8,960	-781	-10,159	-4,768	-5,945	11,155	-9,119	-3,285	-3,263	
Other Items (net)*	-24,678	23,821	-18,912	44,629	-7,224	-87	-14,190	17,599	10,436	-8,096	-8,576	7,768	
<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>-415</b>	<b>15,939</b>	<b>-7,920</b>	<b>-11,129</b>	<b>3,429</b>	
Currency in Circulation Outside Banks	3,002	1,473	2,378	1,755	-2,804	2,615	-1,597	-421	427	1,454	-2,405	-359	
Monetary Deposits	29,413	20,868	-5,627	3,320	23,571	4,662	-8,921	6	15,512	-9,374	-8,724	3,788	
<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>21,754</b>	<b>24,284</b>	<b>-6,019</b>	<b>10,841</b>	<b>-7,349</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>22,169</b>	<b>8,345</b>	<b>1,901</b>	<b>21,970</b>	<b>-10,778</b>	
Foreign Currency Deposits	19,545	-3,848	13,668	-8,995	18,761	188	4,888	14,829	-299	5,620	12,318	-2,072	
Dirham Deposits	14,986	-574	-18,005	9,166	-2,397	4,223	-10,308	7,340	8,644	-3,719	9,652	-8,706	
<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>10,567</b>	<b>22,130</b>	<b>-6,566</b>	<b>-434</b>	<b>-7,225</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>-11,187</b>	<b>-2,154</b>	<b>-547</b>	<b>-11,275</b>	<b>124</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
March	329.5	77.2	113.5	23.4	115.4
April	324.5	76.1	115.6	25.9	106.9
May	326.4	76.6	117.1	24.2	108.5
June	328.6	81.3	118.5	19.7	109.1
July	320.8	76.2	119.9	21.6	103.1
August **	324.3	76.9	118.2	28.1	101.1

\* Currency Issued = 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 31.12.2013</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 31.03.2015</b>	<b>As at 30.06.2015</b>	<b>As at 30.09.2015</b>	<b>As at 31.12.2015</b>	<b>As at 31.03.2016</b>	<b>As at 30.06.2016</b>	<b>As at 31.07.2016</b>	<b>As at * 31.08.2016</b>
<b>Assets</b>													
Cash and Bank Balances	14,591	8,024	22,432	36,980	42,001	42,409	40,708	66,883	78,611	46,029	55,656	69,246	63,091
Gold Bullion	-	-	-	-	-	-	347	664	940	1,085	1,164	1,195	1,162
Deposits	99,926	101,608	96,523	93,687	76,917	70,057	92,880	98,241	96,362	91,260	65,319	60,156	62,080
Certificates of Deposit Under Repo	-	-	-	-	-	6,000	-	-	-	-	-	-	-
Liquidity Support Facility	514	514	514	499	321	321	321	228	228	214	214	200	200
Held to Maturity Foreign Securities	128,263	152,425	156,364	146,760	157,753	159,947	145,574	107,078	164,495	167,508	192,094	186,435	174,442
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	49,198	49,198	49,165	49,165
Other Assets	6,781	5,034	3,540	9,064	10,875	4,280	1,903	1,722	3,709	3,568	1,001	1,289	2,575
Property & Equipment	97	94	89	83	79	78	85	78	79	113	103	102	97
<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>393,655</b>	<b>358,975</b>	<b>364,749</b>	<b>367,788</b>	<b>352,812</b>
Off Balance Sheet Commitments	129,367	131,789	113,716	118,103	134,105	145,303	119,150	115,166	199,681	198,254	262,631	227,059	198,806
<b>Liabilities</b>													
Current Accounts & Deposits	111,973	117,360	118,920	126,747	142,168	129,404	135,394	132,727	157,031	140,363	140,351	145,100	149,140
Certificates of Deposit	107,896	119,223	125,713	118,184	99,534	111,759	101,335	97,365	139,773	115,394	109,083	103,067	101,119
Currency Issued	63,927	65,300	67,823	70,785	74,472	69,353	72,550	71,047	73,522	77,208	81,317	76,212	76,860
Other Liabilities	495	1,640	2,059	1,671	1,387	2,191	2,170	3,187	3,111	5,646	13,536	22,916	5,233
<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>373,437</b>	<b>338,611</b>	<b>344,287</b>	<b>347,295</b>	<b>332,352</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	17,812	17,812	17,812	17,812	17,812
Other Reserve	143	-	-	-	-11	-11	-27	-40	-94	52	150	181	148
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>20,218</b>	<b>20,364</b>	<b>20,462</b>	<b>20,493</b>	<b>20,460</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>393,655</b>	<b>358,975</b>	<b>364,749</b>	<b>367,788</b>	<b>352,812</b>
Off Balance Sheet Commitments	129,367	131,789	113,716	118,103	134,105	145,303	119,150	115,166	199,681	198,254	262,631	227,059	198,806

- 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
March	132.76	167.51	2.82	5.92	309.01	9.02	299.99
April	120.74	197.48	2.84	5.53	326.59	15.89	310.70
May	108.22	181.59	2.81	6.71	299.33	6.36	292.97
June	116.86	192.09	2.81	5.10	316.86	16.45	300.41
July	123.46	186.44	2.79	5.44	318.13	14.52	303.61
August *	118.23	174.44	2.80	6.64	302.11	7.38	294.73
Change for the year	-31.2%	6.0%	-30.9%	37.8%	-12.5%	-17.3%	-12.3%

\* Preliminary

Table 7 : Aggregated Balance Sheet of Banks - Assets

<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>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>July</b>	<b>Aug *</b>	
<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>304,186</b>	<b>266,138</b>	<b>262,134</b>	<b>257,222</b>	<b>261,776</b>	
Cash in Hand ( LCY )	13,519	11,890	12,940	13,524	15,456	13,141	13,723	13,817	15,131	15,378	16,860	14,160	15,167	
Deposits with Central Bank	217,388	230,695	238,618	238,288	233,022	232,626	227,897	222,791	289,055	250,760	245,274	243,062	246,609	
<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>53,947</b>	<b>63,907</b>	<b>56,283</b>	<b>66,145</b>	<b>74,040</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>1,502,210</b>	<b>1,529,471</b>	<b>1,561,990</b>	<b>1,557,902</b>	<b>1,563,140</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>1,381,181</b>	<b>1,404,381</b>	<b>1,426,296</b>	<b>1,421,424</b>	<b>1,429,760</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>1,018,485</b>	<b>1,029,607</b>	<b>1,051,588</b>	<b>1,051,790</b>	<b>1,057,738</b>	
Commercial Bills	41,852	46,101	48,067	54,027	57,112	53,752	57,242	56,675	53,018	53,283	52,973	53,302	51,611	
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	798,660	824,522	864,401	906,624	881,878	900,030	924,565	946,437	965,467	976,324	998,615	998,488	1,006,127	
<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>166,586</b>	<b>168,667</b>	<b>168,627</b>	<b>169,890</b>	<b>171,140</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>171,393</b>	<b>180,767</b>	<b>187,705</b>	<b>182,854</b>	<b>183,564</b>	
Commercial Bills	1,368	1,032	790	733	1,020	4,140	2,707	2,952	1,546	1,724	1,859	1,843	1,365	
Loans,Advances & Overdrafts	146,341	176,906	161,959	162,228	165,156	165,315	164,669	173,970	169,847	179,043	185,846	181,011	182,199	
<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>24,717</b>	<b>25,340</b>	<b>18,376</b>	<b>16,890</b>	<b>17,318</b>	
Loans,Advances & Overdrafts	69,650	32,219	30,727	19,956	19,383	19,378	18,165	19,885	24,717	25,340	18,376	16,890	17,318	
<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>121,029</b>	<b>125,090</b>	<b>135,694</b>	<b>136,478</b>	<b>133,380</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>121,432</b>	<b>125,727</b>	<b>123,725</b>	<b>120,551</b>	<b>119,242</b>	
Fixed Assets	21,556	22,847	22,966	23,150	24,209	24,558	24,713	25,170	25,094	25,582	25,689	25,799	25,845	
Inter-Branch Transactions	2,836	3,366	3,284	6,019	6,447	10,069	8,554	7,730	10,944	9,394	5,992	5,400	3,661	
Other Assets	78,202	80,056	82,115	85,175	80,588	84,352	81,954	83,698	85,394	90,751	92,044	89,352	89,736	
<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>496,450</b>	<b>505,853</b>	<b>514,367</b>	<b>513,985</b>	<b>500,395</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	84,290	83,640	84,500	74,923	71,702	
Due from Other Banks Abroad	131,658	164,017	146,230	157,189	142,718	158,582	155,818	144,605	151,453	138,261	135,997	141,519	133,088	
Cash in Hand ( FCY )	146	154	124	117	161	146	133	167	203	167	205	191	259	
Securities	77,103	88,357	104,222	99,653	116,748	109,759	119,322	119,045	129,097	139,028	139,130	139,615	138,634	
Credit to Non-Residents	72,227	79,503	75,424	91,282	100,433	106,642	110,831	112,154	103,850	113,130	117,138	118,656	118,753	
Other Foreign Assets	14,108	15,118	15,273	15,532	20,117	24,079	20,884	22,174	27,557	31,627	37,397	39,081	37,959	
<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>2,478,225</b>	<b>2,491,096</b>	<b>2,518,499</b>	<b>2,515,805</b>	<b>2,518,593</b>	

\* Preliminary

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	Dec	Mar	Jun	Jul	Aug *
<b>Domestic Liabilities</b>													
<b>Monetary Deposits</b>	329,142	358,555	379,423	373,796	377,116	400,687	405,349	396,426	398,543	428,479	416,558	407,834	411,622
Demand Deposits ( LCY )	325,353	351,556	374,394	369,601	373,473	395,675	399,767	391,219	393,969	423,070	411,189	401,728	406,783
Bankers Drafts	3,789	6,999	5,029	4,195	3,643	5,012	5,582	5,207	4,574	5,409	5,369	6,106	4,839
<b>Quasi Monetary Deposits</b>	663,090	697,550	693,139	688,838	689,017	705,308	709,773	704,287	729,523	727,822	699,010	720,939	710,198
Time Deposits ( LCY )	387,835	397,398	392,202	374,988	379,336	372,007	371,617	360,990	378,307	371,427	352,803	364,245	356,193
Savings Deposits ( LCY )	81,292	86,643	91,276	90,521	95,357	100,206	104,875	105,126	106,090	111,268	116,035	114,203	113,587
Other Deposits ( FCY )	193,963	213,509	209,661	223,329	214,324	233,095	233,281	238,171	245,126	245,127	230,172	242,491	240,418
<b>Government Deposits ( LCY + FCY )</b>	159,655	150,463	183,005	205,636	187,045	182,024	161,199	162,509	155,613	153,606	183,999	171,080	171,911
<b>Other Domestic Deposits ( LCY + FCY ) **</b>	15,774	16,393	16,872	17,928	17,744	18,318	17,854	20,240	21,021	20,657	21,744	21,480	21,598
<b>Government Lending Funds ***</b>	15,080	15,635	16,252	16,866	17,702	18,028	18,608	19,170	19,614	19,955	20,516	20,643	20,751
<b>Capital and Reserves</b>	272,176	269,538	278,547	290,473	299,144	299,925	310,099	314,880	324,816	316,623	330,544	333,798	337,094
Due to Central Bank	4,215	3,265	6,230	4,090	1,311	11,205	7,046	6,542	560	844	1,868	2,956	4,663
Due to Resident Banks	52,890	50,537	43,069	43,734	42,497	51,109	51,939	50,120	47,136	58,763	50,097	56,944	65,885
<b>Capital Market Funding &amp; Term Borrowings</b>	7,699	8,815	10,085	9,272	9,286	10,431	16,235	14,171	14,079	14,716	22,239	22,237	22,240
<b>Foreign Liabilities</b>	409,945	417,636	407,529	433,839	484,073	491,339	535,003	544,283	580,335	556,014	579,279	566,338	561,200
Due to H.O and/or Branches Abroad	68,489	68,236	55,417	64,411	70,683	76,893	88,991	72,981	87,748	63,952	61,445	54,802	46,322
Due to Other Banks Abroad	77,829	77,371	64,244	78,021	88,155	91,384	105,986	124,004	129,956	124,551	138,931	132,565	136,079
Capital Market Funding	84,495	87,934	90,960	92,687	94,671	105,082	112,781	94,850	90,530	94,068	93,296	95,714	94,644
Other Term Borrowings	18,955	22,531	21,777	22,213	23,554	20,062	22,412	42,127	43,499	38,957	44,941	47,129	51,803
Other Deposits ( LCY + FCY )	114,980	115,782	132,834	132,463	153,952	147,973	155,713	158,525	171,492	177,514	177,113	170,808	168,087
Other Foreign Liabilities	45,197	45,782	42,297	44,044	53,058	49,945	49,120	51,796	57,110	56,972	63,553	65,320	64,265
<b>Unclassified Liabilities</b>	194,396	221,396	202,783	226,877	179,934	191,554	186,439	189,615	186,985	193,617	192,645	191,556	191,431
Inter-Branch Transactions	2,459	25,897	8,113	4,218	5,093	6,616	7,905	7,158	3,538	4,545	2,890	3,031	3,631
Other Liabilities	191,937	195,499	194,670	222,659	174,841	184,938	178,534	182,457	183,447	189,072	189,755	188,525	187,800
- Of which : Provisions <sup>1</sup>	97,981	104,210	108,694	113,081	97,277	97,772	98,011	100,964	101,526	103,841	105,791	107,093	108,172
<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>2,478,225</b>	<b>2,491,096</b>	<b>2,518,499</b>	<b>2,515,805</b>	<b>2,518,593</b>

\* Preliminary

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

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

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

Table 9 : Aggregated Memoranda Accounts of Banks

<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>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Jul</b>	<b>Aug *</b>	
<b>Off-Balance Sheet Items</b>														
Letters of Credit	114,919	118,703	116,557	133,061	132,425	118,753	122,332	118,699	110,897	102,695	103,778	99,974	98,994	
Guarantees	316,539	331,417	342,593	345,282	351,734	369,650	371,179	372,638	373,399	372,374	383,138	386,488	385,922	
Commitments	130,353	131,333	158,177	174,213	173,961	178,546	180,382	174,388	185,767	184,131	178,946	177,136	185,188	
FX Derivatives	864,775	937,291	1,091,557	949,085	920,848	994,597	925,227	908,801	682,430	604,681	517,210	485,462	489,704	
Interest Rate Derivatives	1,355,319	1,402,004	1,438,466	1,609,694	1,416,267	1,255,061	1,438,215	1,383,402	1,427,143	1,605,865	1,833,688	1,923,975	1,924,205	
Others Derivatives	117,265	159,593	177,125	173,143	150,882	209,415	187,898	136,325	115,200	84,379	68,656	66,587	64,376	
Other Memoranda Items	27,545	57,744	92,815	77,390	69,769	44,383	52,493	42,029	52,636	37,998	52,642	50,660	52,616	
<b>Total Memoranda Accounts</b>	<b>2,926,715</b>	<b>3,138,085</b>	<b>3,417,290</b>	<b>3,461,868</b>	<b>3,215,886</b>	<b>3,170,405</b>	<b>3,277,726</b>	<b>3,136,282</b>	<b>2,947,472</b>	<b>2,992,123</b>	<b>3,138,058</b>	<b>3,190,282</b>	<b>3,201,005</b>	

\* Preliminary

Table 10 : Banks' Foreign Assets and Liabilities

<b>(In Millions of AEDs)</b>														
<b>Item</b>	<b>2015</b>										<b>2016</b>			
	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr</b>	<b>May</b>	<b>Jun</b>	<b>Jul</b>	<b>Aug</b>	<b>Sep</b>	<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Jul</b>	<b>Aug *</b>
<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>496,450</b>	<b>505,853</b>	<b>514,367</b>	<b>513,985</b>	<b>500,395</b>
Notes and Coins	168	120	146	144	158	133	127	156	167	203	167	205	191	259
Due from H.O and Branches	99,413	128,237	122,099	127,131	109,460	123,233	118,981	128,296	117,632	84,290	83,640	84,500	74,923	71,702
Due from Other Banks Abroad	159,874	152,973	158,582	148,236	160,415	155,818	145,675	147,879	144,605	151,453	138,261	135,997	141,519	133,088
- 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	64,459	50,576	51,019	53,644	55,616
Agreement														
- Term Placements	66,689	67,704	66,696	62,873	60,279	62,578	60,388	58,628	48,667	46,731	53,241	46,055	49,039	41,103
- Term Loans	35,949	34,635	36,235	36,719	41,512	43,944	41,541	40,889	44,635	40,263	34,444	38,923	38,836	36,369
Securities	105,686	104,511	109,759	110,162	111,400	119,322	116,185	117,864	119,045	129,097	139,028	139,130	139,615	138,634
Loans and Advances	102,123	104,051	106,642	108,881	110,755	110,831	113,252	114,318	112,154	103,850	113,130	117,138	118,656	118,753
Other Foreign Assets	27,111	22,948	24,079	21,778	23,172	20,884	21,100	21,499	22,174	27,557	31,627	37,397	39,081	37,959
<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>580,335</b>	<b>556,014</b>	<b>579,279</b>	<b>566,338</b>	<b>561,200</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	87,748	63,952	61,445	54,802	46,322
Due to Other Banks Abroad	85,891	83,954	91,384	100,870	100,053	105,986	108,194	120,134	124,004	129,956	124,551	138,931	132,565	136,079
- 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	55,750	41,475	56,029	52,467	71,753
Under Repurchase Agreement														
- Inter Bank Borrowings	46,372	50,506	55,042	56,402	55,398	64,589	52,574	59,161	47,744	62,695	57,429	54,822	52,156	48,395
- Other Term Borrowings	5,184	2,077	1,263	1,437	2,050	960	898	881	9,593	11,511	25,647	28,080	27,942	15,931
Capital Market Funding	95,094	102,433	105,082	106,763	109,505	112,781	112,320	114,267	94,850	90,530	94,068	93,296	95,714	94,644
Other Term Borrowings	20,582	20,492	20,062	22,816	22,776	22,412	23,013	26,285	42,127	43,499	38,957	44,941	47,129	51,803
Other Deposits	142,959	141,934	147,973	146,695	144,604	155,713	153,208	160,461	158,525	171,492	177,514	177,113	170,808	168,087
- Demand Deposits	32,744	32,238	30,760	32,285	29,732	29,983	27,987	28,875	31,629	32,826	40,929	33,573	28,036	27,160
- Time Deposits	87,083	86,869	95,130	89,302	89,430	101,734	97,711	105,336	102,602	114,072	114,692	120,311	117,967	117,338
- Savings Deposits	19,644	20,001	19,445	19,636	19,634	19,762	19,865	19,767	19,771	20,733	20,714	20,804	21,271	21,413
- Commercial Prepayments(Margin Deposits)	1,639	1,476	1,543	1,327	1,226	1,224	230	241	298	334	405	436	434	450
- Borrowings Under Repurchase Agreements(NBFI)	1,849	1,350	1,095	4,145	4,582	3,010	7,415	6,242	4,225	3,527	774	1,989	3,100	1,726
Other Foreign Liabilities	60,299	54,274	49,945	50,267	52,465	49,120	49,605	50,436	51,796	57,110	56,972	63,553	65,320	64,265

\* Preliminary

**Table 11 : 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>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Jul</b>	<b>Aug **</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>166,586</b>	<b>168,667</b>	<b>168,627</b>	<b>169,890</b>	<b>171,140</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>171,393</b>	<b>180,767</b>	<b>187,705</b>	<b>182,854</b>	<b>183,564</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>1,043,202</b>	<b>1,054,947</b>	<b>1,069,964</b>	<b>1,068,680</b>	<b>1,075,057</b>
Financial Institutions	69,650	32,219	30,727	19,956	19,383	19,378	18,165	19,885	24,717	25,340	18,376	16,890	17,318
Insurance Companies	1,072	1,635	1,171	1,111	1,191	1,105	1,252	1,258	1,237	1,171	1,241	1,239	1,246
Business and Industrial Sector	559,356	582,327	615,836	652,694	638,039	642,898	661,292	672,141	686,518	692,342	708,481	706,936	711,475
Others	280,084	286,661	295,461	306,846	299,760	309,779	319,263	329,713	330,729	336,094	341,866	343,615	345,018
<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>	<b>1,404,381</b>	<b>1,426,296</b>	<b>1,421,424</b>	<b>1,429,760</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 12 : 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>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>Dec</b>	<b>Mar</b>	<b>Jun *</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>1,262</b>	<b>1,200</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>11,707</b>	<b>12,437</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>	<b>72,231</b>	<b>71,376</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	6,067	6,244
3.2 Textile and Leather Products		739	776	819	984	1,100	1,095	1,256	1,171	1,477	1,523	1,379
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	2,624	2,642
3.4 Paper And Paper Products		1,006	1,044	1,150	1,235	1,341	1,604	1,698	1,873	1,992	1,912	1,850
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	18,652	18,342
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	12,926	12,975
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	7,289	7,077
3.8 Other Manufactured Products		19,885	20,594	23,800	20,788	19,602	18,280	21,742	20,732	19,724	21,238	20,867
<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>18,559</b>	<b>18,592</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>241,790</b>	<b>242,382</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>	<b>160,697</b>	<b>160,710</b>
6.1 Wholesale		89,181	113,016	101,003	104,426	106,160	112,983	119,122	119,088	114,877	112,300	113,864
6.2 Retail		57,666	46,100	48,177	52,087	49,601	47,471	45,735	45,757	46,812	48,397	46,846
<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>62,468</b>	<b>63,951</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>139,551</b>	<b>144,861</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>159,300</b>	<b>160,032</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>288,148</b>	<b>292,480</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>135,599</b>	<b>137,637</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>113,069</b>	<b>120,638</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>	<b>1,404,381</b>	<b>1,426,296</b>

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

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

\* Preliminary



Table 13 : 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>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Jul</b>	<b>Aug **</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>1,300,126</b>	<b>1,325,155</b>	<b>1,315,942</b>	<b>1,315,227</b>	<b>1,310,490</b>
1.1 Corporate	472,876	487,905	508,546	499,428	517,415	530,403	544,811	553,813	563,100	571,428	565,690	570,570	570,406
1.2 Individuals	317,251	335,439	347,462	343,719	351,336	358,035	362,396	357,392	360,741	376,655	379,631	382,341	383,523
1.3 Government	161,300	152,076	184,705	207,374	188,819	183,789	162,947	164,264	157,438	155,523	185,903	172,987	173,829
1.4 GREs	173,555	204,207	190,374	195,864	173,352	191,929	184,164	173,275	190,755	193,348	161,487	164,345	157,613
1.5 Non Banking Financial Institutions	38,890	36,335	36,323	35,618	36,357	37,169	34,275	29,511	28,092	28,201	23,231	24,984	25,119
<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>171,492</b>	<b>177,514</b>	<b>177,113</b>	<b>170,808</b>	<b>168,087</b>
2.1 Corporate	49,187	45,271	53,964	51,272	62,599	61,832	61,043	65,857	72,807	78,706	80,702	73,833	73,109
2.2 Non Banking Financial Institutions	35,813	35,321	35,295	31,167	40,774	34,338	42,692	43,864	57,606	58,211	55,357	55,741	54,092
2.3 Individuals	22,249	24,664	25,413	25,717	26,750	25,851	26,106	26,180	27,492	27,982	28,251	28,376	28,740
2.4 Government and Non Commercial Entities	7,731	10,527	18,162	24,306	23,828	25,952	25,872	22,624	13,587	12,615	12,803	12,858	12,146
<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>1,471,618</b>	<b>1,502,669</b>	<b>1,493,055</b>	<b>1,486,035</b>	<b>1,478,577</b>

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

\*\* Preliminary

Table 14 : 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>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Jul</b>	<b>Aug *</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>547,978</b>	<b>590,939</b>	<b>566,312</b>	<b>558,508</b>	<b>560,600</b>
Local Currency	332,415	359,157	382,820	379,403	383,509	404,533	408,204	399,836	401,342	431,083	419,652	409,844	414,896
Foreign Currencies	115,971	123,397	123,514	126,616	131,690	138,437	135,738	143,395	146,636	159,856	146,660	148,664	145,704
<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>141,244</b>	<b>147,884</b>	<b>152,035</b>	<b>151,043</b>	<b>151,257</b>
Local Currency	92,080	98,116	103,311	102,083	107,152	112,257	116,985	114,169	115,630	120,154	125,068	123,372	123,027
Foreign Currencies	15,121	16,132	17,717	18,090	19,301	19,543	20,142	23,871	25,614	27,730	26,967	27,671	28,230
<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>589,148</b>	<b>576,328</b>	<b>554,649</b>	<b>568,405</b>	<b>559,502</b>
Local Currency	406,843	411,738	404,814	388,107	391,629	384,229	384,138	377,498	397,795	392,041	381,348	392,039	383,312
Foreign Currencies	135,044	150,440	157,237	160,781	161,146	176,550	187,961	185,159	191,353	184,287	173,301	176,366	176,190
<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>1,278,370</b>	<b>1,315,151</b>	<b>1,272,996</b>	<b>1,277,956</b>	<b>1,271,359</b>
Total Local Currency	831,338	869,011	890,945	869,593	882,290	901,019	909,327	891,503	914,767	943,278	926,068	925,255	921,235
Total Foreign Currencies	266,136	289,969	298,468	305,487	312,137	334,530	343,841	352,425	363,603	371,873	346,928	352,701	350,124
Commercial Prepayments	15,847	16,991	18,292	17,877	25,639	19,191	19,077	20,506	21,278	21,032	22,035	21,768	21,858

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

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

\* Preliminary

**Table 15 : 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>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Jul</b>	<b>Aug**</b>
Upto 3 Months	439,458	442,028	456,254	500,820	472,636	468,478	432,790	428,963	441,945	423,635	388,932	391,542	383,533
Above 3 and Upto 6 Months	118,661	100,910	131,383	116,209	127,174	108,137	122,629	121,904	148,382	113,255	138,798	153,108	154,481
Above 6 and Upto 12 Months	109,987	125,156	120,057	106,864	109,859	113,748	129,890	125,569	106,490	136,319	154,844	142,003	135,264
Exceeding 12 Months	26,523	23,233	25,103	23,547	30,060	40,173	33,710	33,656	41,694	46,529	41,336	40,152	43,118
<b>Total</b>	<b>694,629</b>	<b>691,327</b>	<b>732,797</b>	<b>747,440</b>	<b>739,729</b>	<b>730,536</b>	<b>719,019</b>	<b>710,092</b>	<b>738,511</b>	<b>719,738</b>	<b>723,910</b>	<b>726,805</b>	<b>716,396</b>

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

\*\* Preliminary

**Table 16 : 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>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Jul</b>	<b>Aug ****</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>72,456,853</b>	<b>76,126,961</b>	<b>80,215,276</b>	<b>75,104,044</b>	<b>75,750,698</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>1,065,241</b>	<b>1,081,388</b>	<b>1,101,593</b>	<b>1,107,821</b>	<b>1,109,215</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>73,522,094</b>	<b>77,208,349</b>	<b>81,316,869</b>	<b>76,211,865</b>	<b>76,859,913</b>

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

\*\* *Excluding Mutilated Notes*

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

\*\*\*\* *Preliminary*

Table 17 : Cleared Cheques Statistics\*

Item	2013		2014			2015				2016			
	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Jul	Aug **
<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	1,585,826	377,413	765,609	879,722	1,002,602
<b>No. of Cheques (in Thousands)</b>	29,334	7,587	15,526	23,041	30,817	7,792	15,879	23,440	31,215	7,707	15,432	17,752	20,229

\* Cumulative data

\*\* Preliminary