



United Arab Emirates

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

النشرة الاحصائية الشهرية
- البيانات المصرفية والنقدية -
اغسطس 2017

Monthly Statistical Bulletin
- Banking & Monetary Statistics -
August 2017

Contents

الصفحات
PAGES

Tables

1. Selected Monetary and Banking Indicators	4
2. Monetary Survey	5
3. Monthly Changes in Factors Affecting Money Supply	6
4. UAE Monetary Base (Monthly)	7
5. Central Bank of the UAE Balance Sheet	8
6. Central Bank International Reserves	9
7. Aggregated Balance Sheet of Banks - Assets	10
8. Aggregated Balance Sheet of Banks - Liabilities	11
9. Aggregated Memoranda Accounts of Banks	12
10. Banks' Foreign Assets and Liabilities	13
11. Domestic Credit	14
12. Bank Credit to Residents by Economic Activity (Quarterly)	15
13. Deposits distributed Residents / Non Residents	16
14. Deposits by Type and Currency	17
15. Time deposits by Maturity	18
16. Currency Issued	19
17. Cleared Cheques Statistics	20

Contents (Contd)

Note:

Data are as at end of period unless otherwise indicated.

Abbreviations & Notations

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

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 (M₁) :

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

Money Supply (M₂) :

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

Money Supply (M₃) :

Consists of Money Supply (M₂) plus 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.

الجداول

TABLES

Table 1 : Selected Monetary and Banking Indicators

Indicator	2013		2014			2015			2016			2017				
	Dec	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Apr	May	Jun	Jul ***	Aug ****
Central Bank of the UAE																
Total Assets/Liabilities	305,534	337,389	332,535	331,261	324,125	393,655	358,975	364,749	353,628	364,453	379,488	374,999	382,088	391,957	385,112	390,300
Gross International Reserves *	250,532	288,247	273,449	278,773	271,306	345,147	309,008	316,871	304,371	313,610	327,697	320,190	325,185	341,132	333,992	341,883
Money Supply Indicators																
Money Supply M ₁	379,550	436,132	456,899	464,176	453,658	456,934	490,309	481,015	472,502	474,054	504,447	507,290	504,384	507,025	497,541	493,266
Money Supply M ₂	1,042,904	1,125,429	1,162,560	1,174,248	1,158,310	1,186,819	1,218,494	1,180,418	1,200,271	1,225,452	1,272,246	1,273,744	1,274,514	1,267,052	1,264,411	1,245,559
Money Supply M ₃	1,204,376	1,314,519	1,346,045	1,337,657	1,322,068	1,342,879	1,373,888	1,364,776	1,368,679	1,411,339	1,465,828	1,478,381	1,487,645	1,463,070	1,459,071	1,450,688
Total Assets	2,124,062	2,304,869	2,379,928	2,419,544	2,422,243	2,478,225	2,491,096	2,518,499	2,550,148	2,613,611	2,648,293	2,661,970	2,685,989	2,654,327	2,633,714	2,618,979
Foreign Assets (Net)	-3,819	2,352	24,491	-10,259	-33,983	-89,820	-56,095	-70,846	-69,666	-50,079	-31,282	-13,306	-8,241	-25,407	-18,336	-29,590
Foreign Assets	409,774	491,902	521,307	530,221	515,777	496,450	505,853	514,367	513,091	546,890	553,018	558,202	555,705	530,504	549,667	541,906
Foreign Assets to Total Assets (%)	19%	21%	22%	22%	21%	20%	20%	20%	20%	21%	21%	21%	21%	20%	21%	21%
Foreign Liabilities	413,593	489,550	496,816	540,480	549,760	586,270	561,948	585,213	582,757	596,969	584,300	571,508	563,946	555,911	568,003	571,496
Foreign Liabilities to Total Liabilities (%)	19%	21%	21%	22%	23%	23%	22%	23%	23%	23%	22%	21%	21%	21%	22%	22%
Deposits ¹	1,278,852	1,421,231	1,449,298	1,444,306	1,436,780	1,471,618	1,502,669	1,493,055	1,508,710	1,562,949	1,602,011	1,605,098	1,615,746	1,589,139	1,592,227	1,582,230
Residents	1,163,872	1,267,279	1,301,325	1,288,593	1,278,255	1,300,126	1,325,155	1,315,942	1,321,820	1,363,899	1,413,021	1,420,753	1,433,520	1,409,283	1,407,469	1,399,896
of which: Corporate	472,876	517,415	530,403	544,811	553,813	563,100	571,428	565,690	576,394	592,181	593,486	597,491	586,745	575,424	582,445	573,178
Non-Residents	114,980	153,952	147,973	155,713	158,525	171,492	177,514	177,113	186,890	199,050	188,990	184,345	182,226	179,856	184,758	182,334
of which: Corporate	49,187	62,599	61,832	61,043	65,857	72,807	78,706	80,702	84,460	88,352	84,003	86,555	79,407	80,304	78,213	74,271
Bank Credit (Domestic)	1,203,317	1,277,620	1,303,587	1,335,843	1,366,319	1,381,181	1,404,381	1,426,296	1,446,109	1,454,414	1,472,408	1,470,043	1,467,285	1,456,842	1,461,657	1,442,585
of which: Credit to Private Sector **	910,162	958,373	973,160	999,972	1,022,997	1,043,202	1,054,947	1,069,964	1,084,074	1,094,631	1,100,739	1,107,432	1,106,213	1,100,067	1,102,222	1,084,748
Total Number of National Banks and Branches ²																
Head Offices	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23
Branches	841	869	871	873	875	874	874	862	857	846	834	819	822	838	816	805
Pay Offices	89	90	90	90	90	90	90	86	85	76	72	63	62	61	61	61
Electronic Banking Service Units	29	34	31	32	34	37	39	33	32	33	35	35	36	36	36	35
Total Number of Foreign Banks and Branches ²																
Head Offices	28	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26
Branches	87	86	86	86	86	86	85	86	85	85	85	85	85	85	85	85
Pay Offices	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Electronic Banking Service Units	52	48	48	48	45	40	41	42	41	31	29	30	30	29	30	28
Number of Employees in Banks (UAE) ³																
Employed with National Banks ³	28,165	31,152	31,291	30,786	30,906	32,352	31,173	30,583	29,754	29,532	29,504	29,504	29,504	28,986	28,986	28,986
Employed with Foreign Banks ³	7,922	7,899	7,903	7,774	7,816	7,807	7,739	7,551	7,529	7,439	7,454	7,454	7,454	7,365	7,365	7,365

¹ Excluding Inter-Bank Deposits² Excludes number of Wholesale Banks operating in UAE³ 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

*** Revised to align with latest set of data from Banking Return Forms

**** Preliminary

Table 2 : Monetary Survey

(In Millions of AEDs)																
Item	2013	2014	2015			2016				2017						
	Dec	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Apr	May	Jun	Jul *	Aug **
Net International Reserves	243,318	282,605	290,042	260,171	228,534	246,402	243,892	229,569	227,660	258,816	289,827	301,103	310,755	310,600	309,161	306,153
Central Bank (Net)	247,137	280,253	265,551	270,430	262,517	336,222	299,987	300,415	297,326	308,895	321,109	314,409	318,996	336,007	327,497	335,743
Gross International Reserves	250,532	288,247	273,449	278,773	271,306	345,147	309,008	316,871	304,371	313,610	327,697	320,190	325,185	341,132	333,992	341,883
Foreign Liabilities	3,395	7,994	7,898	8,343	8,789	8,925	9,021	16,456	7,045	4,715	6,588	5,781	6,189	5,125	6,495	6,140
Banks (Net)	-3,819	2,352	24,491	-10,259	-33,983	-89,820	-56,095	-70,846	-69,666	-50,079	-31,282	-13,306	-8,241	-25,407	-18,336	-29,590
Foreign Assets	409,774	491,902	521,307	530,221	515,777	496,450	505,853	514,367	513,091	546,890	553,018	558,202	555,705	530,504	549,667	541,906
Foreign Liabilities	413,593	489,550	496,816	540,480	549,760	586,270	561,948	585,213	582,757	596,969	584,300	571,508	563,946	555,911	568,003	571,496
Net Domestic Assets	799,586	842,824	872,518	914,077	929,776	940,417	974,602	950,849	972,611	966,636	982,419	972,641	963,759	956,452	955,250	939,406
Claims on Private Sector	860,011	959,046	974,890	1,003,449	1,025,116	1,040,059	1,051,577	1,074,750	1,089,021	1,100,058	1,103,656	1,110,124	1,108,102	1,103,675	1,104,376	1,086,789
Net Claims on Government	47,578	21,498	36,655	61,818	61,262	68,324	71,854	42,913	63,211	56,196	57,179	47,586	36,682	52,999	55,901	66,481
Claims on Official Entities	178,055	196,737	202,347	201,038	212,660	204,886	215,707	226,265	226,170	224,733	232,504	223,436	223,022	218,453	218,873	215,912
Claims on Nonbank Financial Institutions	91,888	42,352	43,440	42,832	44,756	49,310	50,269	44,422	44,201	29,825	30,325	31,040	31,838	29,442	30,898	31,123
Capital and Reserves	-265,972	-287,843	-284,483	-291,865	-296,629	-306,490	-298,444	-310,626	-319,453	-328,800	-319,343	-320,282	-323,721	-323,804	-342,146	-345,453
Other Items (net)	-111,974	-88,966	-100,331	-103,195	-117,389	-115,672	-116,361	-126,875	-130,539	-115,376	-121,902	-119,263	-112,164	-124,313	-112,652	-115,446
Money Supply M₁	379,550	436,132	456,899	464,176	453,658	456,934	490,309	481,015	472,502	474,054	504,447	507,290	504,384	507,025	497,541	493,266
Currency in Circulation Outside Banks	50,408	59,016	56,212	58,827	57,230	58,391	61,830	64,457	61,789	62,262	65,448	65,245	67,161	67,351	64,726	65,874
Monetary Deposits	329,142	377,116	400,687	405,349	396,428	398,543	428,479	416,558	410,713	411,792	438,999	442,045	437,223	439,674	432,815	427,392
Money Supply M₂	1,042,904	1,125,429	1,162,560	1,174,248	1,158,310	1,186,819	1,218,494	1,180,418	1,200,271	1,225,452	1,272,246	1,273,744	1,274,514	1,267,052	1,264,411	1,245,559
Quasi - Money	663,354	689,297	705,661	710,072	704,652	729,885	728,185	699,403	727,769	751,398	767,799	766,454	770,130	760,027	766,870	752,293
Foreign Currency Deposits	193,966	214,336	233,097	233,285	238,173	245,127	245,129	230,173	255,758	270,838	278,393	282,168	275,929	269,448	269,215	254,570
Dirham Deposits	469,388	474,961	472,564	476,787	466,479	484,758	483,056	469,230	472,011	480,560	489,406	484,286	494,201	490,579	497,655	497,723
Money Supply M₃	1,204,376	1,314,519	1,346,045	1,337,657	1,322,068	1,342,879	1,373,888	1,364,776	1,368,679	1,411,339	1,465,828	1,478,381	1,487,645	1,463,070	1,459,071	1,450,688
Government Deposits	161,472	189,090	183,485	163,409	163,758	156,060	155,394	184,358	168,408	185,887	193,582	204,637	213,131	196,018	194,660	205,129

* Revised to align with latest set of data from Banking Return Forms

** Preliminary

Table 3 : Monthly Changes in Factors Affecting Money Supply

(In Millions of AEDs)															
Item	2014		2015		2016				2017						
	Dec**	Mar**	Jun**	Sep**	Dec***	Mar***	Jun***	Sep***	Dec***	Mar***	Apr***	May***	Jun***	Jul***	Aug***
Net International Reserves	-26,776	7,437	-29,871	-31,637	371	-5,020	1,257	-328	15,802	-3,082	11,276	9,652	-155	-1,439	-3,008
Central Bank (Net)	2,232	-14,702	4,879	-7,913	54,882	2,824	7,443	2,599	25,490	16,337	-6,700	4,587	17,011	-8,510	8,246
Gross International Reserves	3,625	-14,798	5,324	-7,467	56,203	164	17,536	2,265	25,728	17,042	-7,507	4,995	15,947	-7,140	7,891
Foreign Liabilities	1,393	-96	445	446	1,321	-2,660	10,093	-334	238	705	-807	408	-1,064	1,370	-355
Banks (Net)	-29,008	22,139	-34,750	-23,724	-54,511	-7,844	-6,186	-2,927	-9,688	-19,419	17,976	5,065	-17,166	7,071	-11,254
Foreign Assets	21,226	29,405	8,914	-14,444	-22,872	15,539	11,753	12,696	16,251	4,828	5,184	-2,497	-25,201	19,163	-7,761
Foreign Liabilities	50,234	7,266	43,664	9,280	31,639	23,383	17,939	15,623	25,939	24,247	-12,792	-7,562	-8,035	12,092	3,493
Net Domestic Assets	32,022	29,694	41,559	15,699	21,383	29,304	-7,276	16,689	-3,242	31,107	-9,778	-8,882	-7,307	-1,202	-15,844
Claims on Private Sector	-22,622	15,844	28,559	21,667	2,880	5,539	15,851	8,352	9,263	2,943	6,468	-2,022	-4,427	701	-17,587
Net Claims on Government	19,746	15,157	25,163	-556	9,657	660	-1,588	7,568	-7,560	8,134	-9,593	-10,904	16,317	2,902	10,580
Claims on Official Entities	769	5,610	-1,309	11,622	-1,747	767	2,485	4,865	-5,992	3,838	-9,068	-414	-4,569	420	-2,961
Claims on Nonbank Financial Institutions	-1,540	1,088	-608	1,924	-1,519	747	-6,809	1,039	-15,709	183	715	798	-2,396	1,456	225
Capital and Reserves *	-8,948	3,360	-7,382	-4,764	-5,472	11,155	-7,282	-2,278	-5,980	12,646	-939	-3,439	-83	-18,342	-3,307
Other Items (net) *	44,617	-11,365	-2,864	-14,194	17,584	10,436	-9,933	-2,857	22,736	3,363	2,639	7,099	-12,149	11,661	-2,794
Money Supply M₁	5,075	20,767	7,277	-10,518	-415	15,939	-7,920	-813	1,444	15,472	2,843	-2,906	2,641	-9,484	-4,275
Currency in Circulation Outside Banks	1,755	-2,804	2,615	-1,597	-421	427	1,454	96	-553	896	-203	1,916	190	-2,625	1,148
Monetary Deposits	3,320	23,571	4,662	-8,921	6	15,512	-9,374	-909	1,997	14,576	3,046	-4,822	2,451	-6,859	-5,423
Money Supply M₂	5,246	37,131	11,688	-15,938	21,754	24,284	-6,019	16,361	12,560	28,025	1,498	770	-7,462	-2,641	-18,852
Quasi - Money	171	16,364	4,411	-5,420	22,169	8,345	1,901	17,174	11,116	12,553	-1,345	3,676	-10,103	6,843	-14,577
Foreign Currency Deposits	-8,995	18,761	188	4,888	14,829	-299	5,620	15,339	7,625	3,191	3,775	-6,239	-6,481	-233	-14,645
Dirham Deposits	9,166	-2,397	4,223	-10,308	7,340	8,644	-3,719	1,835	3,491	9,362	-5,120	9,915	-3,622	7,076	68
Money Supply M₃	-12,069	31,526	-8,388	-15,589	10,567	22,130	-6,566	11,562	25,532	23,314	12,553	9,264	-24,575	-3,999	-8,383
Government Deposits	-17,315	-5,605	-20,076	349	-11,187	-2,154	-547	-4,799	12,972	-4,711	11,055	8,494	-17,113	-1,358	10,469

*(-) 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 CBUAU	Certificates of Deposit
2013					
March	253.3	59.4	72.9	16.2	104.8
June	255.7	59.4	78.7	20.6	97.0
September	259.3	60.5	82.4	21.4	95.0
December	281.8	63.9	87.8	22.2	107.9
2014					
March	297.8	65.3	91.4	21.9	119.2
June	308.9	67.8	98.6	16.8	125.7
September	311.5	70.8	103.7	18.8	118.2
December	309.2	74.5	104.1	31.1	99.5
2015					
March	304.4	69.3	105.6	17.8	111.7
June	302.4	72.5	109.5	19.1	101.3
September	295.3	71.0	110.6	16.3	97.4
December	365.2	73.5	111.9	40.0	139.8
2016					
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
September	325.5	77.3	118.2	26.2	103.8
October	313.7	76.5	116.0	22.4	98.8
November	313.6	78.0	116.3	23.2	96.1
December	338.1	77.6	116.9	35.4	108.2
2017					
January	325.4	77.2	116.8	24.1	107.3
February	336.3	77.5	118.7	28.2	111.9
March	351.5	80.1	119.9	36.2	115.3
April	342.2	78.3	120.5	28.3	115.1
May	354.5	82.0	122.5	35.9	114.1
June	355.0	83.9	125.5	42.8	102.8
July	356.0	79.1	124.6	41.3	111.0
August **	361.8	82.6	129.9	35.2	114.1

* Currency Issued = currency in circulation plus cash at banks

** Preliminary

Table 5 : Central Bank of the UAE Balance Sheet

(In Millions of AEDs)																
Item	As at 31.12.2013	As at 31.12.2014	As at 31.03.2015	As at 30.06.2015	As at 30.09.2015	As at 31.12.2015	As at 31.03.2016	As at 30.06.2016	As at 30.09.2016	As at 31.12.2016	As at 31.03.2017	As at 30.04.2017	As at 31.05.2017	As at 30.06.2017	As at 31.07.2017	As at * 31.08.2017
Assets																
Cash and Bank Balances	14,591	42,001	42,409	40,708	66,883	78,611	46,029	55,656	65,037	90,149	88,061	87,498	130,538	133,518	131,357	131,845
Gold Bullion	-	-	-	347	664	940	1,085	1,164	1,171	1,015	1,099	1,122	1,116	1,101	1,121	1,153
Deposits	99,926	76,917	70,057	92,880	98,241	96,362	91,260	65,319	67,467	61,698	95,687	90,986	95,117	97,699	103,666	111,072
Certificates of Deposit Under Repo	-	-	6,000	-	-	-	-	-	-	-	-	73	-	-	-	350
Liquidity Support Facility	514	321	321	321	228	228	214	214	200	200	200	200	200	200	200	200
Held to Maturity Foreign Securities	128,263	157,753	159,947	145,574	107,078	164,495	167,508	192,094	168,988	149,337	140,487	140,828	101,457	104,334	95,002	95,022
Held to Maturity Securities-Issued by Ministry of Finance & Dubai Government	55,361	49,443	49,443	49,443	49,231	49,231	49,198	49,198	49,165	49,165	49,165	49,165	49,165	49,165	49,165	49,165
Other Assets	6,781	10,875	4,280	1,903	1,722	3,709	3,568	1,001	1,507	12,790	4,696	5,036	4,409	5,857	4,520	1,415
Property & Equipment	97	79	78	85	78	79	113	103	93	99	93	91	86	83	81	78
Total Assets	305,534	337,389	332,535	331,261	324,125	393,655	358,975	364,749	353,628	364,453	379,488	374,999	382,088	391,957	385,112	390,300
Off Balance Sheet Commitments	129,367	134,105	145,303	119,150	115,166	199,681	198,254	262,631	211,456	188,892	179,903	201,241	184,836	192,768	215,241	194,384
Liabilities																
Current Accounts & Deposits	111,973	142,168	129,404	135,394	132,727	157,031	140,363	140,351	146,920	154,775	159,330	157,217	161,060	171,177	169,194	167,649
Certificates of Deposit	107,896	99,534	111,759	101,335	97,365	139,773	115,394	109,083	103,797	108,193	115,301	115,124	114,074	102,859	111,006	114,102
Currency Issued	63,927	74,472	69,353	72,550	71,047	73,522	77,208	81,317	77,267	77,551	80,130	78,343	81,982	83,878	79,101	82,638
Other Liabilities	495	1,387	2,191	2,170	3,187	3,111	5,646	13,536	5,175	2,964	3,672	3,225	3,888	12,968	4,713	4,782
Total Liabilities	284,291	317,561	312,707	311,449	304,326	373,437	338,611	344,287	333,159	343,483	358,433	353,909	361,004	370,882	364,014	369,171
Capital and Reserves																
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	2,500	2,500	2,500
General Reserve	15,503	17,339	17,339	17,339	17,339	17,812	17,812	17,812	17,812	18,486	18,486	18,486	18,486	18,486	18,486	18,486
Other Reserve	143	-11	-11	-27	-40	-94	52	150	157	-16	69	104	98	89	112	143
Retained Earnings	3,097	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Capital & Reserves	21,243	19,828	19,828	19,812	19,799	20,218	20,364	20,462	20,469	20,970	21,055	21,090	21,084	21,075	21,098	21,129
Total Liabilities and Capital	305,534	337,389	332,535	331,261	324,125	393,655	358,975	364,749	353,628	364,453	379,488	374,999	382,088	391,957	385,112	390,300
Off Balance Sheet Commitments	129,367	134,105	145,303	119,150	115,166	199,681	198,254	262,631	211,456	188,892	179,903	201,241	184,836	192,768	215,241	194,384

- 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
2013							
March	91.89	97.78	4.33	4.53	198.53	3.39	195.14
June	113.67	99.74	4.38	2.17	219.96	3.32	216.64
September	112.55	131.05	4.54	3.68	251.82	4.93	246.89
December	108.05	128.27	4.60	9.58	250.50	3.39	247.11
2014							
March	103.95	152.43	4.61	5.14	266.13	3.92	262.21
June	110.25	156.37	4.63	3.59	274.84	6.32	268.52
September	124.35	146.76	4.44	9.07	284.62	6.60	278.02
December	115.48	157.75	4.34	10.68	288.25	7.99	280.26
2015							
March	105.49	159.95	4.13	3.89	273.45	7.90	265.55
June	124.63	145.57	4.22	4.36	278.78	8.34	270.44
September	156.38	107.08	4.21	3.64	271.31	8.79	262.52
December	171.79	164.50	4.05	4.82	345.16	8.92	336.24
2016							
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
September	126.96	168.99	2.80	5.62	304.37	7.04	297.33
October	123.86	162.84	2.76	8.38	297.84	4.96	292.88
November	114.40	154.97	2.72	15.79	287.88	4.48	283.40
December	147.85	149.34	2.70	13.72	313.61	4.71	308.90
2017							
January	129.85	152.21	2.72	8.69	293.47	5.57	287.90
February	149.01	153.10	2.71	5.83	310.65	5.88	304.77
March	178.83	140.49	2.72	5.66	327.70	6.59	321.11
April	170.39	140.83	2.75	6.22	320.19	5.78	314.41
May	215.66	101.46	2.78	5.29	325.19	6.19	319.00
June	227.65	104.33	2.79	6.36	341.13	5.13	336.00
July	230.14	95.00	2.82	6.03	333.99	6.49	327.50
August *	237.97	95.02	2.83	6.06	341.88	6.14	335.74
Change for the year	61.0%	-36.4%	4.8%	-55.8%	9.0%	30.4%	8.7%

* Preliminary

Table 7 : Aggregated Balance Sheet of Banks - Assets

(In Millions of AEDs)																
Item	2013		2014		2015			2016			2017					
	Dec	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Apr	May	Jun	Jul *	Aug **
Domestic Assets																
Cash and Deposits with C.B	230,907	248,478	245,767	241,620	236,608	304,186	266,138	262,134	261,433	274,367	284,528	275,230	285,713	285,774	289,899	294,520
Cash in Hand (LCY)	13,519	15,456	13,141	13,723	13,817	15,131	15,378	16,860	15,478	15,289	14,682	13,098	14,821	16,527	14,375	16,764
Deposits with Central Bank	217,388	233,022	232,626	227,897	222,791	289,055	250,760	245,274	245,955	259,078	269,846	262,132	270,892	269,247	275,524	277,756
Due From Resident Banks	67,884	64,343	71,576	75,083	60,004	53,947	63,907	56,283	72,561	63,116	64,749	62,132	58,232	56,923	53,465	57,131
Domestic Credit and Investments	1,312,903	1,388,902	1,422,299	1,457,399	1,493,256	1,502,210	1,529,471	1,561,990	1,580,952	1,602,449	1,625,175	1,621,524	1,616,761	1,604,009	1,610,183	1,592,305
a) Credit Facilities	1,203,317	1,277,620	1,303,587	1,335,843	1,366,319	1,381,181	1,404,381	1,426,296	1,446,109	1,454,414	1,472,408	1,470,043	1,467,285	1,456,842	1,461,657	1,442,585
Claims on Private Sector	840,512	938,990	953,782	981,807	1,003,112	1,018,485	1,029,607	1,051,588	1,065,905	1,075,595	1,080,664	1,087,827	1,085,671	1,080,530	1,082,771	1,065,166
Commercial Bills	41,852	57,112	53,752	57,242	56,675	53,018	53,283	52,973	49,749	48,610	47,157	46,667	46,208	45,957	45,556	45,484
Loans, Advances, Overdrafts & Real Estate Mortgage loans.	798,660	881,878	900,030	924,565	946,437	965,467	976,324	998,615	1,016,156	1,026,985	1,033,507	1,041,160	1,039,463	1,034,573	1,037,215	1,019,682
Claims on Government	145,446	153,071	160,972	168,495	166,400	166,586	168,667	168,627	174,085	172,366	176,849	178,342	177,442	177,806	179,845	181,459
Claims on Official Entities	147,709	166,176	169,455	167,376	176,922	171,393	180,767	187,705	187,950	187,416	194,820	184,269	183,630	178,969	179,590	176,378
Commercial Bills	1,368	1,020	4,140	2,707	2,952	1,546	1,724	1,859	3,812	2,524	3,368	3,226	2,904	3,284	3,475	3,234
Loans, Advances & Overdrafts	146,341	165,156	165,315	164,669	173,970	169,847	179,043	185,846	184,138	184,892	191,452	181,043	180,726	175,685	176,115	173,144
Claims on Other Financial Institutions	69,650	19,383	19,378	18,165	19,885	24,717	25,340	18,376	18,169	19,037	20,075	19,605	20,542	19,537	19,451	19,582
Loans, Advances & Overdrafts	69,650	19,383	19,378	18,165	19,885	24,717	25,340	18,376	18,169	19,037	20,075	19,605	20,542	19,537	19,451	19,582
b) Domestic Investments	109,586	111,282	118,712	121,556	126,937	121,029	125,090	135,694	134,843	148,035	152,767	151,481	149,476	147,167	148,526	149,720
Unclassified Assets	102,594	111,244	118,979	115,221	116,598	121,432	125,727	123,725	122,111	126,789	120,823	144,882	169,578	177,117	130,500	133,117
Fixed Assets	21,556	24,209	24,558	24,713	25,170	25,094	25,582	25,689	25,596	26,244	26,514	26,789	26,847	26,558	26,959	27,220
Inter-Branch Transactions	2,836	6,447	10,069	8,554	7,730	10,944	9,394	5,992	4,768	9,736	5,190	30,462	46,331	61,707	1,313	1,167
Other Assets	78,202	80,588	84,352	81,954	83,698	85,394	90,751	92,044	91,747	90,809	89,119	87,631	96,400	88,852	102,228	104,730
Foreign Assets	409,774	491,902	521,307	530,221	515,777	496,450	505,853	514,367	513,091	546,890	553,018	558,202	555,705	530,504	549,667	541,906
Due from H.O. and/or Branches Abroad	114,532	111,725	122,099	123,233	117,632	84,290	83,640	84,500	75,834	102,313	106,932	106,017	89,907	73,740	87,118	80,120
Due from Other Banks Abroad	131,658	142,718	158,582	155,818	144,605	151,453	138,261	135,997	138,291	145,826	149,597	143,772	150,364	140,171	147,550	143,400
Cash in Hand (FCY)	146	161	146	133	167	203	167	205	159	157	155	172	160	164	159	172
Securities	77,103	116,748	109,759	119,322	119,045	129,097	139,028	139,130	141,068	140,811	136,097	145,323	148,046	147,358	147,670	147,569
Credit to Non-Residents	72,227	100,433	106,642	110,831	112,154	103,850	113,130	117,138	119,887	120,369	124,757	126,009	132,174	134,408	132,905	136,347
Other Foreign Assets	14,108	20,117	24,079	20,884	22,174	27,557	31,627	37,397	37,852	37,414	35,480	36,909	35,054	34,663	34,265	34,298
Total Assets	2,124,062	2,304,869	2,379,928	2,419,544	2,422,243	2,478,225	2,491,096	2,518,499	2,550,148	2,613,611	2,648,293	2,661,970	2,685,989	2,654,327	2,633,714	2,618,979

* Revised to align with latest set of data from Banking Return Forms

** Preliminary

Table 8 : Aggregated Balance Sheet of Banks - Liabilities

(In Millions of AEDs)																
Item	2013		2014		2015			2016				2017				
	Dec	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Apr	May	Jun	Jul *	Aug **
Domestic Liabilities																
Monetary Deposits	329,142	377,116	400,687	405,349	396,426	398,543	428,479	416,558	410,713	411,792	438,999	442,044	437,223	439,674	432,815	427,393
Demand Deposits (LCY)	325,353	373,473	395,675	399,767	391,219	393,969	423,070	411,189	405,797	407,311	433,966	436,590	432,232	434,989	428,029	423,402
Bankers Drafts	3,789	3,643	5,012	5,582	5,207	4,574	5,409	5,369	4,916	4,481	5,033	5,454	4,991	4,685	4,786	3,991
Quasi Monetary Deposits	663,090	689,017	705,308	709,773	704,287	729,523	727,822	699,010	727,333	750,920	767,331	765,967	769,626	759,521	766,417	751,831
Time Deposits (LCY)	387,835	379,336	372,007	371,617	360,990	378,307	371,427	352,803	358,239	364,826	369,984	364,047	374,455	370,152	377,700	378,317
Savings Deposits (LCY)	81,292	95,357	100,206	104,875	105,126	106,090	111,268	116,035	113,337	115,257	118,956	119,753	119,243	119,922	119,502	118,945
Other Deposits (FCY)	193,963	214,324	233,095	233,281	238,171	245,126	245,127	230,172	255,757	270,837	278,391	282,167	275,928	269,447	269,215	254,569
Government Deposits (LCY + FCY)	159,655	187,045	182,024	161,199	162,509	155,613	153,606	183,999	167,593	185,036	192,042	197,795	212,102	194,785	192,914	204,162
Other Domestic Deposits (LCY + FCY) ***	15,774	17,744	18,318	17,854	20,240	21,021	20,657	21,744	21,112	20,651	19,700	20,418	19,578	20,065	20,138	20,582
Government Lending Funds ****	15,080	17,702	18,028	18,608	19,170	19,614	19,955	20,516	21,266	21,197	22,005	22,193	22,375	22,554	22,751	216
Capital and Reserves	244,729	268,016	264,656	272,053	276,830	286,272	278,080	290,164	298,984	307,830	298,288	299,192	302,637	302,729	321,048	324,324
Due to Central Bank	4,215	1,311	11,205	7,046	6,542	560	844	1,868	2,912	1,157	2,187	5,435	7,215	980	1,624	1,892
Due to Resident Banks	52,890	42,497	51,109	51,939	50,120	47,136	58,763	50,097	63,168	54,798	56,278	53,539	51,742	50,402	47,031	51,358
Capital Market Funding & Term Borrowings	7,699	9,286	10,431	16,235	14,171	14,079	14,716	22,239	24,999	25,170	26,429	21,539	18,642	18,639	18,823	18,826
Foreign Liabilities	413,593	489,550	496,816	540,480	549,760	586,270	561,948	585,213	582,757	596,969	584,300	571,508	563,946	555,911	568,003	571,496
Due to H.O and/or Branches Abroad	68,489	70,683	76,893	88,991	72,981	87,748	63,952	61,445	49,036	50,759	49,493	47,756	48,290	53,966	53,205	53,224
Due to Other Banks Abroad	77,829	88,155	91,384	105,986	124,004	129,956	124,551	138,931	125,312	126,954	120,980	103,252	104,618	101,616	111,676	117,620
Capital Market Funding	84,495	94,671	105,082	112,781	94,850	90,530	94,068	93,296	89,506	87,518	89,919	96,736	98,844	96,339	99,152	113,589
Other Term Borrowings	18,955	23,554	20,062	22,412	42,127	43,499	38,957	44,941	61,607	67,068	71,300	73,245	65,440	59,259	60,181	45,026
Other Deposits (LCY + FCY)	114,980	153,952	147,973	155,713	158,525	171,492	177,514	177,113	186,890	199,050	188,990	184,345	182,226	179,856	184,758	182,334
Other Foreign Liabilities	48,845	58,535	55,422	54,597	57,273	63,045	62,906	69,487	70,406	65,620	63,618	66,174	64,528	64,875	59,031	59,703
Unclassified Liabilities	218,195	205,585	221,346	219,008	222,188	219,594	226,226	227,091	229,311	238,091	240,734	262,340	280,903	289,067	242,150	246,899
Inter-Branch Transactions	2,459	5,093	6,616	7,905	7,158	3,538	4,545	2,890	3,615	6,106	6,400	26,090	40,278	57,761	4,603	5,539
Other Liabilities	215,736	200,492	214,730	211,103	215,030	216,056	221,681	224,201	225,696	231,985	234,334	236,250	240,625	231,306	237,547	241,360
- Of which : Provisions ¹	97,981	97,277	97,772	98,011	100,964	101,526	103,841	105,791	108,540	110,372	112,297	113,671	114,654	113,660	115,427	116,241
Total Liabilities	2,124,062	2,304,869	2,379,928	2,419,544	2,422,243	2,478,225	2,491,096	2,518,499	2,550,148	2,613,611	2,648,293	2,661,970	2,685,989	2,654,327	2,633,714	2,618,979

* Revised to align with latest set of data from Banking Return Forms

** Preliminary

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

**** Refinancing of Housing Loans to Nationals under various schemes of Federal & Emirates Governments. Effective August 2017, the reduction in refinancing reflects accounting adjustments made by banks to set-off the amount of refinancing against related personal loans

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

Table 9 : Aggregated Memoranda Accounts of Banks

(In Millions of AEDs)																
Item	2013		2015				2016				2017					
	Dec	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Apr	May	Jun	Jul	Aug *
Off-Balance Sheet Items																
Letters of Credit	114,919	132,425	118,753	122,332	118,699	110,897	102,695	103,778	96,123	96,678	89,799	87,194	87,118	86,820	85,783	86,341
Guarantees	316,539	351,734	369,650	371,179	372,638	373,399	372,374	383,138	386,612	387,131	385,370	384,067	385,200	391,593	391,680	389,653
Commitments	130,353	173,961	178,546	180,382	174,388	185,767	184,131	178,946	184,090	188,144	186,883	185,955	190,328	186,487	190,824	190,868
FX Derivatives	864,775	920,848	994,597	925,227	908,801	682,430	604,681	517,210	508,825	443,390	479,046	519,572	580,557	588,925	496,657	632,521
Interest Rate Derivatives	1,355,319	1,416,267	1,255,061	1,438,215	1,383,402	1,427,143	1,605,865	1,833,688	1,966,884	1,881,570	1,939,173	1,947,743	2,021,011	2,005,898	2,017,703	2,030,162
Others Derivatives	117,265	150,882	209,415	187,898	136,325	115,200	84,379	68,656	60,288	48,069	61,567	58,628	54,117	52,967	51,478	49,442
Other Memoranda Items	27,545	69,769	44,383	52,493	42,029	52,636	37,998	52,642	53,004	37,946	45,854	47,359	71,261	47,609	47,524	43,360
Total Memoranda Accounts	2,926,715	3,215,886	3,170,405	3,277,726	3,136,282	2,947,472	2,992,123	3,138,058	3,255,826	3,082,928	3,187,692	3,230,518	3,389,592	3,360,299	3,281,649	3,422,347

* Preliminary

Table 10 : Banks' Foreign Assets and Liabilities

(In Millions of AEDs)														
Item	2015				2016				2017					
	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Apr	May	Jun	Jul *	Aug **
Foreign Assets	521,307	530,221	515,777	496,450	505,853	514,367	513,091	546,890	553,018	558,202	555,705	530,504	549,667	541,906
Notes and Coins	146	133	167	203	167	205	159	157	155	172	160	164	159	172
Due from H.O and Branches	122,099	123,233	117,632	84,290	83,640	84,500	75,834	102,313	106,932	106,017	89,907	73,740	87,118	80,120
Due from Other Banks Abroad	158,582	155,818	144,605	151,453	138,261	135,997	138,291	145,826	149,597	143,772	150,364	140,171	147,550	143,400
- Money at Call & Short Notice , Nostro Balance ,														
Banks Bills & Lending under Repurchase Agreement	55,651	49,296	51,303	64,459	50,576	51,019	53,340	61,219	59,624	59,902	70,962	65,749	71,359	68,599
- Term Placements	66,696	62,578	48,667	46,731	53,241	46,055	49,786	50,108	54,054	52,717	50,035	43,793	45,310	43,214
- Term Loans	36,235	43,944	44,635	40,263	34,444	38,923	35,165	34,499	35,919	31,153	29,367	30,629	30,881	31,587
Securities	109,759	119,322	119,045	129,097	139,028	139,130	141,068	140,811	136,097	145,323	148,046	147,358	147,670	147,569
Loans and Advances	106,642	110,831	112,154	103,850	113,130	117,138	119,887	120,369	124,757	126,009	132,174	134,408	132,905	136,347
Other Foreign Assets	24,079	20,884	22,174	27,557	31,627	37,397	37,852	37,414	35,480	36,909	35,054	34,663	34,265	34,298
Foreign Liabilities	496,816	540,480	549,760	586,270	561,948	585,213	582,757	596,969	584,300	571,508	563,946	555,911	568,003	571,496
Due to H.O and/or Branches Abroad	76,893	88,991	72,981	87,748	63,952	61,445	49,036	50,759	49,493	47,756	48,290	53,966	53,205	53,224
Due to Other Banks Abroad	91,384	105,986	124,004	129,956	124,551	138,931	125,312	126,954	120,980	103,252	104,618	101,616	111,676	117,620
- Money at Call & Short Notice , Borrowings on														
Demand and Remaining Balance & Borrowings	35,079	40,437	66,667	55,750	41,475	56,029	56,945	51,060	48,733	40,717	46,373	51,012	65,384	66,045
Under Repurchase Agreement														
- Inter Bank Borrowings	55,042	64,589	47,744	62,695	57,429	54,822	53,271	56,922	54,077	44,026	39,355	35,136	32,225	37,091
- Other Term Borrowings	1,263	960	9,593	11,511	25,647	28,080	15,096	18,972	18,170	18,509	18,890	15,468	14,067	14,484
Capital Market Funding	105,082	112,781	94,850	90,530	94,068	93,296	89,506	87,518	89,919	96,736	98,844	96,339	99,152	113,589
Other Term Borrowings	20,062	22,412	42,127	43,499	38,957	44,941	61,607	67,068	71,300	73,245	65,440	59,259	60,181	45,026
Other Deposits	147,973	155,713	158,525	171,492	177,514	177,113	186,890	199,050	188,990	184,345	182,226	179,856	184,758	182,334
- Demand Deposits	30,760	29,983	31,629	32,826	40,929	33,573	30,892	39,323	34,895	37,840	35,925	35,392	34,291	34,354
- Time Deposits	95,130	101,734	102,602	114,072	114,692	120,311	131,508	135,923	128,861	122,307	121,613	119,604	121,991	119,839
- Savings Deposits	19,445	19,762	19,771	20,733	20,714	20,804	21,627	21,524	21,983	21,796	22,187	22,098	22,195	21,539
- Commercial Prepayments(Margin Deposits)	1,543	1,224	298	334	405	436	476	360	1,145	437	472	382	381	436
- Borrowings Under Repurchase Agreements(NBFI)	1,095	3,010	4,225	3,527	774	1,989	2,387	1,920	2,106	1,965	2,029	2,380	5,900	6,166
Other Foreign Liabilities	55,422	54,597	57,273	63,045	62,906	69,487	70,406	65,620	63,618	66,174	64,528	64,875	59,031	59,703

* Revised to align with latest set of data from Banking Return Forms

** Preliminary

Table 11 : Domestic Credit *

(In Millions of AEDs)																
Item	2013	2014	2015			2016				2017						
	Dec	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Apr	May	Jun	Jul **	Aug ***
Government	145,446	153,071	160,972	168,495	166,400	166,586	168,667	168,627	174,085	172,366	176,849	178,342	177,442	177,806	179,845	181,459
Public Sector	147,709	166,176	169,455	167,376	176,922	171,393	180,767	187,705	187,950	187,416	194,820	184,269	183,630	178,969	179,590	176,378
Private Sector	910,162	958,373	973,160	999,972	1,022,997	1,043,202	1,054,947	1,069,964	1,084,074	1,094,631	1,100,739	1,107,432	1,106,213	1,100,067	1,102,222	1,084,748
Financial Institutions	69,650	19,383	19,378	18,165	19,885	24,717	25,340	18,376	18,169	19,037	20,075	19,605	20,542	19,537	19,451	19,582
Insurance Companies	1,072	1,191	1,105	1,252	1,258	1,237	1,171	1,241	1,495	1,515	1,068	1,074	1,073	1,428	1,431	1,408
Business and Industrial Sector	559,356	638,039	642,898	661,292	672,141	686,518	692,342	708,481	718,567	726,913	730,302	736,963	734,098	727,183	727,972	730,949
Others ¹	280,084	299,760	309,779	319,263	329,713	330,729	336,094	341,866	345,843	347,166	349,294	349,790	350,500	351,918	353,368	332,809
Total	1,203,317	1,277,620	1,303,587	1,335,843	1,366,319	1,381,181	1,404,381	1,426,296	1,446,109	1,454,414	1,472,408	1,470,043	1,467,285	1,456,842	1,461,657	1,442,585

* 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 align with latest set of data from Banking Return Forms

*** Preliminary

¹ Effective August 2017, the reduction in personal loans reflects accounting adjustments made by banks to set-off the amount of refinancing against related personal loans

Table 12 : Bank Credit to Residents by Economic Activity (Quarterly)

(In Millions of AEDs)														
Economic Activity	End of Period	2013		2014			2015			2016			2017	
		Dec	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun *	
1) Agriculture		3,092	2,698	1,645	1,272	1,294	1,559	1,262	1,200	1,177	1,374	1,165	1,136	
2) Mining and Quarrying		15,653	9,181	10,738	10,456	11,071	11,922	11,707	12,437	14,013	13,550	19,001	13,912	
3) Manufacturing		58,032	65,140	66,476	71,195	72,215	69,110	72,231	71,376	71,589	69,300	68,277	70,339	
3.1 Food , Beverages and Tobacco		5,549	6,463	6,494	6,815	6,397	6,516	6,067	6,244	5,782	5,817	6,981	7,793	
3.2 Textile and Leather Products		739	1,100	1,095	1,256	1,171	1,477	1,523	1,379	1,330	1,365	1,347	1,237	
3.3 Furniture and Other Wood Products		4,110	1,789	2,030	2,161	2,455	2,528	2,624	2,642	2,342	2,403	2,482	2,428	
3.4 Paper And Paper Products		1,006	1,341	1,604	1,698	1,873	1,992	1,912	1,850	1,915	1,958	1,970	1,789	
3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals		8,333	12,693	14,576	18,123	17,229	17,480	18,652	18,342	17,953	17,266	16,479	12,943	
3.6 Basic Metal Products (Including Aluminium)		13,966	15,428	14,980	12,727	14,576	12,524	12,926	12,975	13,378	13,683	13,537	13,239	
3.7 Fabricated Metal Products, Machinery and Equipment		4,444	6,724	7,417	6,673	7,782	6,869	7,289	7,077	7,077	6,857	6,496	11,298	
3.8 Other Manufactured Products		19,885	19,602	18,280	21,742	20,732	19,724	21,238	20,867	21,812	19,951	18,985	19,612	
4) Electricity, Gas and Water		21,864	18,937	18,576	22,479	20,732	20,482	18,559	18,592	17,882	18,455	18,097	17,397	
5) Construction and Real Estate		204,351	212,550	210,620	216,166	223,646	235,010	241,790	242,382	250,827	264,762	267,028	281,214	
6) Trade		146,847	155,761	160,454	164,857	164,845	161,689	160,697	160,710	158,247	155,821	152,319	149,523	
6.1 Wholesale		89,181	106,160	112,983	119,122	119,088	114,877	112,300	113,864	111,001	108,703	107,484	99,119	
6.2 Retail		57,666	49,601	47,471	45,735	45,757	46,812	48,397	46,846	47,246	47,118	44,835	50,404	
7) Transport, Storage and Communication		36,423	56,494	59,495	60,828	58,810	59,155	62,468	63,951	62,704	63,507	60,447	63,128	
8) Financial Institutions ¹		113,580	131,824	133,143	128,173	135,491	135,599	139,551	144,861	148,373	145,561	151,903	138,931	
9) Government		144,030	135,982	143,223	148,227	152,764	157,493	159,300	160,032	165,068	162,727	167,075	162,916	
10) Personal Loans for Business Purposes ²		95,626	102,988	90,195	91,088	92,788	95,812	97,038	96,828	96,199	94,799	94,550	83,037	
11) Personal Loans for Consumption Purposes ³		264,981	289,889	299,847	309,163	319,618	320,700	326,709	333,289	338,033	339,234	342,572	349,071	
12) All Others ⁴		98,838	96,176	109,175	111,939	113,045	112,650	113,069	120,638	121,997	125,324	129,974	126,238	
Total		1,203,317	1,277,620	1,303,587	1,335,843	1,366,319	1,381,181	1,404,381	1,426,296	1,446,109	1,454,414	1,472,408	1,456,842	

¹ Effective from June 2017, data also includes credit to banks

² Including credit to High Net-Worth Individuals. Data has been revised to align with latest set of data forms available from banks

³ Data has been revised to align with latest set of data forms available from banks

⁴ Including Credit to the Service Sector and Non-Profit Institutions

* Preliminary

Table 13 : Deposits distributed Residents / Non Residents *

(In Millions of AEDs)																
Item	2013		2014			2015			2016				2017			
	Dec	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Apr	May	Jun	Jul	Aug **
(1) Residents	1,163,872	1,267,279	1,301,325	1,288,593	1,278,255	1,300,126	1,325,155	1,315,942	1,321,820	1,363,899	1,413,021	1,420,753	1,433,520	1,409,283	1,407,469	1,399,896
1.1 Corporate	472,876	517,415	530,403	544,811	553,813	563,100	571,428	565,690	576,394	592,181	593,486	597,491	586,745	575,424	582,445	573,178
1.2 Individuals	317,251	351,336	358,035	362,396	357,392	360,741	376,655	379,631	380,128	388,271	404,785	403,882	410,129	408,192	407,803	406,914
1.3 Government	161,300	188,819	183,789	162,947	164,264	157,438	155,523	185,903	169,515	186,847	194,023	199,795	214,128	196,814	194,996	206,294
1.4 GREs	173,555	173,352	191,929	184,164	173,275	190,755	193,348	161,487	171,155	168,365	191,979	190,429	180,750	189,571	183,176	173,338
1.5 Non Banking Financial Institutions	38,890	36,357	37,169	34,275	29,511	28,092	28,201	23,231	24,628	28,235	28,748	29,156	41,768	39,282	39,049	40,172
(2) Non-Residents	114,980	153,952	147,973	155,713	158,525	171,492	177,514	177,113	186,890	199,050	188,990	184,345	182,226	179,856	184,758	182,334
2.1 Corporate	49,187	62,599	61,832	61,043	65,857	72,807	78,706	80,702	84,460	88,352	84,003	86,555	79,407	80,304	78,213	74,271
2.2 Non Banking Financial Institutions	35,813	40,774	34,338	42,692	43,864	57,606	58,211	55,357	57,983	70,150	63,218	56,071	58,073	58,773	63,774	66,905
2.3 Individuals	22,249	26,750	25,851	26,106	26,180	27,492	27,982	28,251	31,310	28,084	28,608	28,646	29,008	28,897	29,054	28,666
2.4 Government and Non Commercial Entities	7,731	23,828	25,952	25,872	22,624	13,587	12,615	12,803	13,137	12,464	13,161	13,073	15,738	11,882	13,717	12,492
Total Deposits	1,278,852	1,421,231	1,449,298	1,444,306	1,436,780	1,471,618	1,502,669	1,493,055	1,508,710	1,562,949	1,602,011	1,605,098	1,615,746	1,589,139	1,592,227	1,582,230

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

** Preliminary

Table 14 : Deposits by Type and Currency¹

(In Millions of AEDs)																
Item	2013		2014		2015			2016				2017				
	Dec	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Apr	May	Jun	Jul	Aug *
Demand	448,386	515,199	542,970	543,942	543,231	547,978	590,939	566,312	563,792	580,094	602,008	607,646	604,398	601,925	596,663	583,956
Local Currency	332,415	383,509	404,533	408,204	399,836	401,342	431,083	419,652	413,796	415,989	442,713	446,157	442,232	445,048	437,161	432,690
Foreign Currencies	115,971	131,690	138,437	135,738	143,395	146,636	159,856	146,660	149,996	164,105	159,295	161,489	162,166	156,877	159,502	151,266
Savings	107,201	126,453	131,800	137,127	138,040	141,244	147,884	152,035	151,070	153,745	158,030	158,466	158,638	158,898	159,087	158,267
Local Currency	92,080	107,152	112,257	116,985	114,169	115,630	120,154	125,068	122,987	124,990	128,953	129,579	129,479	130,274	129,755	128,863
Foreign Currencies	15,121	19,301	19,543	20,142	23,871	25,614	27,730	26,967	28,083	28,755	29,077	28,887	29,159	28,624	29,332	29,404
Time	541,887	552,775	560,779	572,099	562,657	589,148	576,328	554,649	589,726	609,806	615,987	606,487	606,591	599,098	605,566	598,753
Local Currency	406,843	391,629	384,229	384,138	377,498	397,795	392,041	381,348	388,819	391,831	394,701	389,523	399,971	393,601	401,142	400,586
Foreign Currencies	135,044	161,146	176,550	187,961	185,159	191,353	184,287	173,301	200,907	217,975	221,286	216,964	206,620	205,497	204,424	198,167
Total Deposits²	1,097,474	1,194,427	1,235,549	1,253,168	1,243,928	1,278,370	1,315,151	1,272,996	1,304,588	1,343,645	1,376,025	1,372,599	1,369,627	1,359,921	1,361,316	1,340,976
Total Local Currency	831,338	882,290	901,019	909,327	891,503	914,767	943,278	926,068	925,602	932,810	966,367	965,259	971,682	968,923	968,058	962,139
Total Foreign Currencies	266,136	312,137	334,530	343,841	352,425	363,603	371,873	346,928	378,986	410,835	409,658	407,340	397,945	390,998	393,258	378,837
Commercial Prepayments	15,847	25,639	19,191	19,077	20,506	21,278	21,032	22,035	21,299	20,687	20,384	20,353	19,524	20,029	20,070	20,541

¹ Excluding Inter-Bank Deposits² Residents and Non-Residents (Excluding Government Deposits and Commercial Prepayments & Borrowings under Repurchase Agreements)

* Preliminary

Table 15 : Time Deposits by Maturity*

(In Millions of AEDs)																
Period	2013		2014		2015			2016				2017				
	Dec	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Apr	May	Jun	Jul	Aug**
Upto 3 Months	439,458	472,636	468,478	432,790	428,963	441,945	423,635	388,932	425,463	452,328	446,210	428,703	429,292	417,728	409,591	400,020
Above 3 and Upto 6 Months	118,661	127,174	108,137	122,629	121,904	148,382	113,255	138,798	148,853	137,067	125,159	127,557	141,073	148,603	162,698	174,486
Above 6 and Upto 12 Months	109,987	109,859	113,748	129,890	125,569	106,490	136,319	154,844	128,288	137,798	168,285	175,336	180,828	164,124	153,683	161,031
Exceeding 12 Months	26,523	30,060	40,173	33,710	33,656	41,694	46,529	41,336	40,168	52,305	47,440	45,371	51,209	46,085	56,277	49,259
Total	694,629	739,729	730,536	719,019	710,092	738,511	719,738	723,910	742,772	779,498	787,094	776,967	802,402	776,540	782,249	784,796

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

** Preliminary

Table 16 : Currency Issued *

(In Thousands of AEDs)																
	2013		2014		2015			2016			2017					
Item	Dec	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Apr	May	Jun	Jul	Aug ****
Total Notes Issued (1)**	63,076,612	73,502,110	68,355,146	71,528,890	70,005,382	72,456,853	76,126,961	80,215,276	76,155,196	76,429,913	78,998,872	77,205,135	80,840,539	82,731,041	77,951,341	81,487,360
Total Coins Issued (2) ***	850,187	969,992	997,569	1,020,633	1,041,728	1,065,241	1,081,388	1,101,593	1,111,879	1,121,558	1,131,076	1,137,457	1,141,315	1,146,604	1,149,399	1,150,940
Total Currency Issued	63,926,799	74,472,102	69,352,715	72,549,523	71,047,110	73,522,094	77,208,349	81,316,869	77,267,075	77,551,471	80,129,948	78,342,592	81,981,854	83,877,645	79,100,740	82,638,300

* 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				2017						
	Dec	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Apr	May	Jun	Jul	Aug **
Amount (In Millions of AEDs)	1,339,503	1,559,595	394,156	802,970	1,191,883	1,585,826	377,413	765,609	1,106,509	1,479,692	365,138	486,787	614,780	721,151	846,681	963,296
No. of Cheques (in Thousands)	29,334	30,817	7,792	15,879	23,440	31,215	7,707	15,432	22,382	29,928	7,332	9,821	12,420	14,511	17,059	19,343

* Cumulative data

** Preliminary