



United Arab Emirates

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

النشرة الاحصائية الشهرية
- البيانات المصرفية والنقدية -
يناير 2015

Monthly Statistical Bulletin
- Banking & Monetary Statistics -
January 2015

Contents

الصفحات
PAGES

Tables

1. Selected Monetary and Banking Indicators	4
2. Monetary Survey	5
3. Changes in Factors Affecting Money Supply	6
4. 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. Banks' Foreign Assets and Liabilities	12
10. Loans, Advances and Overdrafts to Residents	13
11. Bank Credit to Residents by Economic Activity	14
12. Deposits distributed Residents / Non Residents	15
13. Deposits by Type and Currency	16
14. Time deposits by Maturity	17
15. Currency Issued	18
16. Cleared Cheques Statistics	19

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	LC
Foreign Currency	FC

Definitions

Money Supply (M₁) :

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

Money Supply (M₂) :

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

(In Millions of AEDs)										
Indicator	2010	2011	2012	2013			2014			2015
	Dec.	Dec.	Dec.	Sep	Dec	Mar	Jun	Sep	Dec*	Jan
Central Bank of the UAE										
Total Assets/Liabilities	228,937	234,266	262,153	305,643	305,534	323,061	334,053	336,925	337,389	330,272
Gross International Reserves**	156,870	173,630	209,480	288,590	287,170	301,160	311,470	321,440	324,930	317,570
Money Supply Indicators										
Money Supply M ₁	242,176	274,592	311,331	366,037	393,069	423,854	447,246	444,581	451,588	456,247
Money Supply M ₂	795,603	836,254	874,532	966,606	1,070,289	1,136,184	1,155,556	1,149,609	1,156,575	1,166,103
Money Supply M ₃	994,387	1,011,853	1,095,211	1,211,217	1,233,409	1,292,224	1,341,373	1,357,751	1,347,440	1,346,001
Banks										
Total Assets***	1,609,259	1,665,220	1,794,395	1,910,938	1,945,091	2,180,357	2,236,934	2,311,349	2,304,867	2,305,817
Foreign Assets (Net)	-38,186	-40,932	-8,824	12,418	-1	39,762	29,060	34,323	5,411	21,235
Foreign Assets	233,513	248,876	306,556	350,376	352,739	458,788	442,889	476,173	497,367	500,076
Foreign Assets to Total Assets (%)	15%	15%	17%	18%	18%	21%	20%	21%	22%	22%
Foreign Liabilities	271,699	289,808	315,380	337,958	352,740	419,026	413,829	441,850	491,956	478,841
Foreign Liabilities to Total Liabilities (%)	17%	17%	18%	18%	18%	19%	18%	19%	21%	21%
Deposits¹	1,049,628	1,069,750	1,167,797	1,269,908	1,278,858	1,331,744	1,400,243	1,414,465	1,421,230	1,412,243
Residents	929,275	957,328	1,033,700	1,145,953	1,162,901	1,215,962	1,267,410	1,282,003	1,267,279	1,269,284
of which: Corporate	380,354	393,686	378,871	398,734	471,213	487,905	508,546	499,428	517,415	527,781
Non-Residents	120,353	112,422	134,097	123,955	115,957	115,782	132,834	132,463	153,952	142,959
of which: Corporate	38,322	38,400	38,077	36,210	49,337	45,271	53,964	51,272	62,599	61,515
Bank Credit (Domestic)***	972,107	992,906	1,026,259	1,087,267	1,114,950	1,223,859	1,254,232	1,290,610	1,277,619	1,286,385
of which: Claims on Private Sector	720,617	730,861	729,032	765,954	753,513	871,656	913,258	961,383	940,009	944,576
Total Number of National Banks and Branches										
Head Offices	23	23	23	23	23	23	23	23	23	23
Branches	732	768	805	832	841	843	858	866	869	869
Pay Offices	86	87	89	89	89	89	89	89	90	90
Electronic Banking Service Units	26	26	28	29	29	29	29	33	34	31
Total Number of Foreign Banks and Branches										
Head Offices	28	28	28	28	28	28	28	28	26	26
Branches	83	83	85	86	87	87	87	87	86	86
Pay Offices	1	1	1	1	1	1	1	1	1	1
Electronic Banking Service Units	50	50	52	54	52	53	53	54	48	48
Number of Employees in Banks (UAE)²	37,403	37,499	36,246	34,702	36,087	37,402	36,692	36,686	39,013	..

¹ Excluding Inter-Bank Deposits

² Available on quarterly basis and excludes Auxiliary Staff

*Preliminary

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

***Gross figures are reported for March 2014 onwards, whereas data of the previous months are net of provisions and interest in suspense

Table 2 : Monetary Survey

(In Millions of AEDs)									
Item	2011	2012	2013			2014			2015
	Dec.	Dec.	Sep	Dec.	Mar	Jun	Sep	Dec.*	Jan
Net International Reserves	114,898	183,636	258,098	265,409	318,782	317,070	330,923	304,791	304,555
Central Bank (Net)	155,830	192,460	245,680	265,410	279,020	288,010	296,600	299,380	283,320
Gross International Reserves	173,630	209,480	288,590	287,170	301,160	311,470	321,440	324,930	317,570
Foreign Currency Liabilities	17,800	17,020	42,910	21,760	22,140	23,460	24,840	25,550	34,250
Banks (Net)	-40,932	-8,824	12,418	-1	39,762	29,060	34,323	5,411	21,235
Foreign Assets	248,876	306,556	350,376	352,739	458,788	442,889	476,173	497,367	500,076
Foreign Liabilities	289,808	315,380	337,958	352,740	419,026	413,829	441,850	491,956	478,841
Net Domestic Assets	733,259	701,512	693,809	809,841	823,381	844,379	829,052	863,003	874,250
Claims on Private Sector	819,156	832,576	874,214	867,661	891,721	934,481	982,401	960,067	965,120
Net Claims on Government	44,779	11,545	-35,031	45,856	50,312	28,695	-2,554	17,425	29,700
Claims on Official Entities	119,852	132,954	134,714	176,557	207,514	195,852	195,235	195,717	199,974
Claims on Nonbank Financial Institutions	82,436	88,237	100,760	92,087	55,188	54,818	43,892	42,352	42,466
Capital and Reserves	-297,943	-316,891	-296,935	-299,461	-293,608	-303,583	-309,018	-319,005	-327,401
Other Items (net)	-35,021	-46,909	-83,913	-72,859	-87,746	-65,884	-80,904	-33,553	-35,608
Money Supply M₁	274,592	311,331	366,037	393,069	423,854	447,246	444,581	451,588	456,247
Currency Issued	52,087	57,773	60,518	63,927	65,300	67,823	70,785	74,472	69,566
Monetary Deposits	222,505	253,558	305,519	329,142	358,554	379,423	373,796	377,116	386,681
Money Supply M₂	836,254	874,532	966,606	1,070,289	1,136,184	1,155,556	1,149,609	1,156,575	1,166,103
Quasi - Money	561,662	563,201	600,569	677,220	712,330	708,310	705,028	704,987	709,856
Foreign Currency Deposits	144,094	139,278	167,959	195,994	215,742	212,376	225,832	217,279	222,341
Dirham Deposits	417,568	423,923	432,610	481,226	496,588	495,934	479,196	487,708	487,515
Money Supply M₃	1,011,853	1,095,211	1,211,217	1,233,409	1,292,224	1,341,373	1,357,751	1,347,440	1,346,001
Government Deposits	175,599	220,679	244,611	163,120	156,040	185,817	208,142	190,865	179,898

*Preliminary

Table 3 : Changes in Factors Affecting Money Supply

(In Millions of AEDs)									
Item	2012		2013		2014			2015	
	Dec.	Sep**	Dec**	Mar**	Jun**	Sep**	Dec**	Jan***	
Net International Reserves	16,587	6,184	7,311	53,373	-1,712	13,853	-26,132	-236	
Central Bank (Net)	19,170	10,930	19,730	13,610	8,990	8,590	2,780	-16,060	
Gross International Reserves	17,850	31,700	-1,420	13,990	10,310	9,970	3,490	-7,360	
Foreign Currency Liabilities	-1,320	20,770	-21,150	380	1,320	1,380	710	8,700	
Banks (Net)	-2,583	-4,746	-12,419	39,763	-10,702	5,263	-28,912	15,824	
Foreign Assets	-1,044	5,109	2,363	106,049	-15,899	33,284	21,194	2,709	
Foreign Liabilities	1,539	9,855	14,782	66,286	-5,197	28,021	50,106	-13,115	
Net Domestic Assets	6,773	-1,716	116,032	13,540	20,998	-15,327	33,950	11,247	
Claims on Private Sector	-6,121	13,380	-6,553	24,060	42,760	47,920	-22,334	5,053	
Net Claims on Government	11,932	16,150	80,887	4,456	-21,617	-31,249	19,979	12,275	
Claims on Official Entities	362	-6,513	41,843	30,957	-11,662	-617	482	4,257	
Claims on Nonbank Financial Institutions	-895	4,383	-8,673	-36,899	-370	-10,926	-1,540	114	
Capital and Reserves*	621	-3,727	-2,526	5,853	-9,975	-5,435	-9,988	-8,396	
Other Items (net)*	874	-25,389	11,054	-14,887	21,862	-15,021	47,351	-2,056	
Money Supply M₁	11,924	7,731	27,032	30,785	23,392	-2,665	7,007	4,659	
Money Supply M₂	19,500	25,700	103,683	65,895	19,372	-5,947	6,966	9,528	
Quasi - Money	-10,696	17,439	76,651	35,110	-4,020	-3,282	-41	4,869	
Foreign Currency Deposits	-11,049	7,386	28,035	19,748	-3,366	13,456	-8,553	5,062	
Dirham Deposits	353	10,053	48,616	15,362	-654	-16,738	8,512	-193	
Money Supply M₃	17,600	45,517	22,192	58,815	49,149	16,378	-10,311	-1,439	
Government Deposits	-1,912	-8,100	-81,491	-7,080	29,777	22,325	-17,277	-10,967	

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

**Indicates Changes from End of Previous Quarter

***Indicates Change from the previous month

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

Year	Monetary Base	Components of Monetary Base			
		Currency Issued*	Reserve Requirements	Banks Current Accounts at CBUAE (Net)	Certificates of Deposit (Net of Lending)
2012					
January	206.7	52.3	63.2	12.9	78.3
February	208.6	53.1	62.5	12.5	80.5
March	218.3	53.6	64.3	12.3	88.1
April	220.5	53.6	65.1	14.1	87.7
May	213.3	53.8	65.7	11.2	82.6
June	220.7	53.1	67.9	20.5	79.3
July	227.4	61.2	68.1	14.9	83.2
August	226.7	60.7	68.4	12.6	85.0
September	219.4	54.8	68.8	11.0	84.8
October	226.0	57.2	69.9	16.6	82.3
November	231.6	56.7	69.6	14.8	90.5
December	235.9	57.8	70.4	12.3	95.4
2013					
January	243.4	57.9	72.0	10.7	102.8
February	253.6	58.8	72.7	16.0	106.1
March	250.5	59.4	72.9	13.4	104.8
April	242.2	58.8	76.1	8.5	98.8
May	248.0	60.0	77.2	14.3	96.5
June	245.4	59.4	78.7	18.0	89.3
July	248.7	61.2	81.4	12.0	94.1
August	247.0	60.7	82.9	12.0	91.4
September	257.3	60.5	82.4	19.4	95.0
October	258.3	62.8	82.9	13.0	99.6
November	263.8	63.4	84.7	16.1	99.6
December	278.2	63.9	87.8	18.6	107.9
2014					
January	286.9	63.5	89.3	17.7	116.4
February	285.6	64.2	90.9	15.2	115.3
March	295.0	65.3	91.4	19.1	119.2
April	288.2	65.2	95.2	10.4	117.4
May	296.1	69.1	97.0	17.2	112.8
June	303.0	67.8	98.6	10.9	125.7
July	302.1	72.1	100.8	20.2	109.0
August	299.1	66.6	102.0	14.5	116.0
September	307.9	70.8	103.7	15.2	118.2
October	299.9	70.0	104.6	14.6	110.7
November	301.4	73.5	102.0	17.0	108.9
December**	308.1	74.5	104.1	30.0	99.5
2015					
January	290.9	69.6	105.6	22.6	93.1

* Revised to include currency in circulation plus cash at banks

** Figures are provisional and subject to revision

Table 5 : Central Bank of the UAE Balance Sheet

(In Millions of AEDs)										
Item	As at 31.12.2010	As at 31.12.2011	As at 31.12.2012	As at 30.09.2013	As at 31.12.2013	As at 31.03.2014	As at 30.06.2014	As at 30.09.2014	As at* 31.12.2014	As at 31.01.2015
Assets										
Cash and Bank Balances	6,871	30,193	25,373	14,976	14,591	8,024	22,432	36,980	42,001	23,312
Deposits	44,505	30,101	43,611	101,465	99,926	101,608	96,523	93,687	76,917	95,413
Loans to Banks against - Certificates of Deposit	-	367	-	-	-	-	-	-	-	-
Certificates of Deposit Under Repo	-	-	-	0	0	0	0	0	0	10
Liquidity Support Facility	1,420	1,252	513	514	514	514	514	499	321	321
Held to Maturity Foreign Securities	68,418	72,301	94,986	131,050	128,263	152,425	156,364	146,760	157,753	156,134
Held to Maturity Securities-Issued by Ministry of Finance & Dubai Government	106,725	98,725	90,193	55,403	55,361	55,361	54,590	49,852	49,443	49,443
Other Assets	914	1,237	7,377	2,135	6,781	5,034	3,540	9,064	10,875	5,557
Property & Equipment	84	90	100	100	97	94	89	83	79	82
Total Assets	228,937	234,266	262,153	305,643	305,534	323,061	334,053	336,925	337,389	330,272
Off Balance Sheet Commitments	69,877	54,833	90,463	108,961	129,367	131,789	113,716	118,103	134,105	114,391
Liabilities										
Current Accounts & Deposits	66,005	80,549	86,515	105,111	111,973	117,360	118,920	126,747	142,168	137,840
Certificates of Deposit	94,002	80,407	95,400	94,992	107,896	119,223	125,713	118,184	99,534	93,061
Currency Issued	47,775	52,087	57,773	60,518	63,927	65,300	67,823	70,785	74,472	69,566
Other Liabilities	5,120	4,071	4,388	25,914	495	1,640	2,059	1,671	1,683	9,089
Total Liabilities	212,902	217,114	244,076	286,535	284,291	303,523	314,515	317,387	317,857	309,556
Capital and Reserves										
Authorized, Issued & Fully Paid Capital	300	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500
General Reserve	1,200	13,690	14,615	15,503	15,503	16,080	16,080	16,080	16,080	16,080
Special Reserve	-	-	-	-	-	-	-	-	-	-
Other Reserve	-	-	-	143	143	0	0	0	0	0
Retained Earnings	-	962	962	962	3,097	958	958	957	951	2,136
Permanent Deposit from U.A.E Government	14,535	-	-	-	-	-	-	-	-	-
Total Capital & Reserves	16,035	17,152	18,077	19,108	21,243	19,538	19,538	19,538	19,531	20,716
Total Liabilities and Capital	228,937	234,266	262,153	305,643	305,534	323,061	334,053	336,925	337,388	330,272
Off Balance Sheet Commitments	69,877	54,833	90,463	108,961	129,367	131,789	113,716	118,103	134,105	114,391

- Not Available

*Preliminary

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

Period	Cash and Bank Balance plus Deposits with banks abroad	Held-to-Maturity Foreign Securities	Held-to-Maturity Dubai Gov. Bonds	IMF Reserves Position + SDR Holdings	Other Foreign Assets	Gross International Reserves	Foreign Currency Liabilities	Net International Reserves
2012	65.97	94.99	36.72	4.29	7.51	209.48	17.02	192.46
2013								
Jan	84.69	82.14	36.72	4.29	9.48	217.32	18.31	199.00
Feb	88.16	90.40	36.72	4.29	5.73	225.30	18.27	207.03
Mar	91.89	97.78	36.72	4.29	4.95	235.63	17.65	217.97
Apr	105.00	93.89	36.72	4.29	5.38	245.28	18.63	226.65
May	112.68	88.96	36.72	4.29	5.19	247.84	18.92	228.92
Jun	113.67	99.74	36.72	4.29	2.47	256.89	22.14	234.75
Jul	104.18	110.20	36.72	4.29	1.44	256.83	19.55	237.28
Aug	95.15	124.90	36.72	4.29	1.45	262.51	27.98	234.52
Sep	112.55	131.05	36.72	4.29	3.98	288.59	42.91	245.67
Oct	79.28	148.95	36.72	4.29	4.00	273.24	27.13	246.11
Nov	89.82	134.47	36.72	4.29	8.14	273.44	22.52	250.92
Dec	108.05	128.27	36.72	4.26	9.87	287.17	21.76	265.42
2014								
Jan	122.87	137.07	36.72	4.26	6.17	307.09	34.35	272.75
Feb	105.55	151.85	36.72	4.26	5.14	303.52	32.17	271.35
Mar	103.95	152.43	36.72	4.26	3.80	301.16	22.14	279.03
Apr	117.60	144.51	36.72	4.26	3.45	306.54	28.79	277.75
May	107.41	152.42	36.72	4.26	3.46	304.27	23.66	280.61
Jun	110.25	156.37	36.72	4.29	3.84	311.47	23.46	288.01
July	125.64	160.20	36.72	4.29	5.03	331.88	35.44	296.44
August	137.07	143.05	36.72	4.29	5.91	327.04	35.27	291.77
September	124.35	146.76	36.72	4.29	9.32	321.44	24.84	296.60
October	125.91	141.77	36.72	4.29	7.19	315.88	25.91	289.97
November	131.85	135.39	36.72	4.29	10.67	318.92	25.13	293.79
Dec*	115.48	157.75	36.72	4.29	10.69	324.93	25.55	299.38
2015								
Jan	115.07	156.14	36.72	4.29	5.35	317.57	34.25	283.32
Change for the year	-0.4%	-1.0%	0.0%	0.0%	-50.0%	-2.3%	34.1%	-5.4%

*Preliminary

Table 7 : Aggregated Balance Sheet of Banks - Assets*

(In Millions of AEDs)										
Item	2010	2011	2012	2013			2014			2015
	Dec.	Dec.	Dec.	Sep	Dec	Mar	Jun	Sep	Dec**	Jan
Domestic Assets*										
Cash and Deposits with C.B	165,811	166,629	191,881	209,346	230,907	242,585	251,492	251,812	248,478	234,359
Cash in Hand (LCY)	9,215	10,496	12,158	11,655	13,519	11,890	12,940	13,524	15,456	12,965
Deposits with Central Bank	156,596	156,133	179,723	197,691	217,388	230,695	238,552	238,288	233,022	221,394
Due From Resident Banks	82,747	80,382	82,472	73,172	60,246	67,590	64,283	65,118	64,343	58,739
Domestic Credit and Investments	1,048,066	1,086,096	1,126,458	1,186,917	1,224,536	1,335,258	1,375,428	1,409,399	1,388,901	1,399,785
a) Credit Facilities	972,107	992,906	1,026,259	1,087,267	1,114,950	1,223,859	1,254,232	1,290,610	1,277,619	1,286,385
Claims on Private Sector	720,617	730,861	729,032	765,954	753,513	871,656	913,258	961,383	940,009	944,576
Commercial Bills	22,616	25,797	28,970	33,230	45,189	47,134	48,857	54,759	58,131	57,143
Loans,Advances, Overdrafts & Real Estate Mortgag	698,001	705,064	700,062	732,724	708,324	824,522	864,401	906,624	881,878	887,433
Claims on Government	99,982	102,390	121,334	132,696	145,446	143,078	148,288	147,043	153,071	153,971
Claims on Official Entities	73,993	92,940	105,401	106,899	146,341	176,906	161,959	162,228	165,156	168,935
Loans,Advances & Overdrafts	73,993	92,940	105,401	106,899	146,341	176,906	161,959	162,228	165,156	168,935
Claims on Other Financial Institutions	77,515	66,715	70,492	81,718	69,650	32,219	30,727	19,956	19,383	18,903
Loans,Advances & Overdrafts	77,515	66,715	70,492	81,718	69,650	32,219	30,727	19,956	19,383	18,903
b) Domestic Investments	75,959	93,190	100,199	99,650	109,586	111,399	121,196	118,789	111,282	113,400
Unclassified Assets	79,122	83,237	87,028	91,127	76,663	76,136	102,842	108,847	105,778	112,858
Fixed Assets	15,792	16,180	16,740	16,712	16,933	17,812	17,444	17,653	18,744	18,591
Inter-Branch Transactions	484	185	1,986	140	2,836	3,366	3,284	6,019	6,446	5,828
Other Assets	62,846	66,872	68,302	74,275	56,894	54,958	82,114	85,175	80,588	88,439
Foreign Assets	233,513	248,876	306,556	350,376	352,739	458,788	442,889	476,173	497,367	500,076
Net Due from H.O. and/or Branches Abroad	31,998	25,856	58,359	28,547	44,720	110,933	96,028	106,903	111,725	99,413
Due from Other Banks Abroad	79,906	86,223	110,000	147,708	103,483	164,017	146,230	157,189	142,718	159,874
Cash in Hand (FCY)	78	81	87	83	146	154	191	117	161	168
Securities	48,211	49,863	54,964	68,375	77,103	88,357	104,222	99,653	116,748	105,686
Credit to Non-Residents	62,855	81,222	75,641	94,343	101,892	79,503	75,424	91,282	100,433	102,123
Other Foreign Assets	10,465	5,631	7,505	11,320	25,395	15,824	20,794	21,029	25,582	32,812
Total Assets*	1,609,259	1,665,220	1,794,395	1,910,938	1,945,091	2,180,357	2,236,934	2,311,349	2,304,867	2,305,817

*Gross figures are reported for March 2014 onwards, whereas data of the previous months are net of provisions and interest in suspense

**Preliminary

Table 8 : Aggregated Balance Sheet of Banks - Liabilities

(In Millions of AEDs)										
Item	2010	2011	2012	2013			2014			2015
	Dec.	Dec.	Dec	Sep	Dec	Mar	Jun	Sep	Dec**	Jan
Domestic Liabilities										
Monetary Deposits	194,401	222,505	253,558	305,519	329,142	358,554	379,423	373,796	377,116	386,681
Demand Deposits (LCY)	192,686	220,857	250,959	301,758	325,353	351,555	374,394	369,601	373,473	382,618
Bankers Drafts	1,715	1,648	2,599	3,761	3,789	6,999	5,029	4,195	3,643	4,063
Quasi Monetary Deposits	553,427	561,662	563,201	600,569	677,220	712,330	708,310	705,028	704,987	709,856
Time Deposits (LCY)	369,750	353,693	349,505	343,736	387,835	397,398	392,201	374,988	379,336	377,648
Savings Deposits (LCY)	42,181	52,831	63,983	77,578	81,292	86,643	91,276	90,521	95,357	96,560
Commercial Prepayments (LCY)	11,232	11,044	10,435	11,296	12,099	12,547	12,457	13,687	13,015	13,307
Other Deposits (FCY)	130,264	144,094	139,278	167,959	195,994	215,742	212,376	225,832	217,279	222,341
Government Deposits (LCY + FCY)	183,162	174,809	219,541	243,626	161,300	152,076	184,705	207,374	188,819	176,810
Government Lending Funds *	13	13	13	13	15,080	15,635	16,252	16,866	17,702	17,665
Capital and Reserves	273,038	280,791	298,814	277,827	278,218	274,080	284,045	289,480	299,474	307,870
Due to Central Bank	4,314	1,484	2,567	1,688	4,215	3,265	6,230	4,090	1,311	1,639
Due to Resident Banks	70,552	63,537	65,394	63,998	60,589	59,352	53,154	53,005	51,784	49,047
Foreign Liabilities	271,699	289,808	315,380	337,958	352,740	419,026	413,829	441,850	491,956	478,841
Net Due to H.O and/or Branches Abroad	12,199	13,369	10,200	11,226	7,364	67,835	55,023	63,954	70,386	65,967
Due to Other Banks Abroad	122,619	148,918	152,752	169,323	181,279	187,837	176,981	192,922	206,380	201,567
Other Deposits (LCY + FCY)	120,353	112,422	134,097	123,953	114,980	115,782	132,834	132,463	153,952	142,959
Provisions ¹	4,001	3,399	3,177	3,481	2,319	2,348	2,468	2,304	2,078	1,979
Other Foreign Liabilities	12,527	11,700	15,154	29,975	46,798	45,224	46,523	50,207	59,160	66,369
Unclassified Liabilities	58,653	70,611	75,927	79,740	66,587	186,039	190,986	219,860	171,718	177,408
Inter-Branch Transactions	1,112	1,479	2,172	3,139	2,459	25,897	8,113	4,218	5,093	6,904
Other Liabilities*	57,541	69,132	73,755	76,601	64,128	160,142	182,873	215,642	166,625	170,504
Total Liabilities	1,609,259	1,665,220	1,794,395	1,910,938	1,945,091	2,180,357	2,236,934	2,311,349	2,304,867	2,305,817

*Government refinancing added after deducting from other liabilities (Table 7 d) since Dec 2013

**Preliminary

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

Table 9 : Banks' Foreign Assets and Liabilities

(In Millions of AEDs)										
Item	2010	2011	2012	2013			2014		2015	
	Dec.	Dec.	Dec	Sep	Dec	Mar	Jun	Sep	Dec*	Jan
Foreign Assets	233,513	248,876	306,556	350,376	352,739	458,788	442,889	476,174	497,368	500,075
Notes and Coins	78	81	87	83	146	154	191	117	161	168
Due from H.O and Branches	31,998	25,856	58,359	28,547	44,720	110,933	96,028	106,903	111,725	99,413
Money at Call and Short Notice	3,504	2,338	10,778	32,928	1,875	40,760	48,911	60,728	47,997	57,233
Deposits with Banks	76,399	83,883	99,214	114,774	101,607	123,246	97,318	96,454	94,721	102,638
- Demand Deposits	8,876	14,663	14,642	10,116	24,515	39,713	57,699	56,479	59,357	66,689
- Time Deposits	67,523	69,220	84,572	104,658	77,092	83,533	39,620	39,974	35,364	35,949
Securities	48,211	49,863	54,964	68,375	77,103	88,357	104,222	99,653	116,748	105,686
Loans and Advances ¹	62,855	81,222	75,641	94,343	101,892	79,503	75,424	91,282	100,433	102,123
Other Foreign Assets ²	10,468	5,633	7,513	11,326	25,396	15,835	20,795	21,037	25,583	32,814
Foreign Liabilities	271,699	289,808	315,380	337,959	352,740	419,025	413,829	441,849	491,957	478,843
Due to H.O and Branches	12,199	13,369	10,200	11,226	7,364	67,835	55,023	63,954	70,386	65,967
Due to Banks	71,080	76,570	88,610	99,528	104,517	127,249	134,274	140,149	148,409	150,012
Deposits of Banks	51,538	72,348	64,142	69,795	76,762	60,586	42,706	52,773	57,972	51,556
- Demand Deposits	11,629	13,938	11,235	11,869	9,916	10,769	37,487	46,825	54,288	46,372
- Time Deposits	39,909	58,410	52,907	57,926	66,846	49,817	5,219	5,948	3,684	5,184
Other Deposits	119,768	111,486	132,737	122,216	113,262	113,572	129,714	130,775	144,139	139,471
- Demand Deposits	13,746	16,865	17,370	19,643	20,966	23,565	32,477	31,304	33,619	32,744
- Time Deposits	98,407	84,514	102,147	86,708	75,748	72,486	78,562	81,144	91,401	87,083
- Savings Deposits	7,615	10,107	13,220	15,865	16,548	17,521	18,675	18,327	19,119	19,644
Other Foreign Liabilities ³	17,114	16,035	19,691	35,194	50,835	49,783	52,112	54,198	71,051	71,837

¹ Including Purchased or Discounted Commercial Bills

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

³ Including Commercial Prepayments

*Preliminary

Table 10 : Loans, Advances and Overdrafts to Residents¹

(In Millions of AEDs)										
Item	2010	2011	2012	2013		2014			2015	
	Dec.	Dec.	Dec.	Sep	Dec	Mar	Jun	Sep	Dec.*	Jan
Government	99,982	102,390	121,334	132,696	145,446	143,078	148,288	147,043	153,071	153,971
Public Sector	91,340	112,421	126,642	135,959	146,341	176,906	161,959	162,228	165,156	168,935
Private Sector	581,287	573,205	568,104	603,790	630,078	856,741	895,127	926,580	901,261	906,336
Financial Institutions	58,597	46,232	48,538	51,868	52,193	32,219	30,727	19,956	19,383	18,903
Insurance Companies	1,571	1,002	713	790	1,072	1,635	1,171	1,111	1,191	1,191
Business and Industrial Sector	324,209	325,185	312,228	325,236	339,457	536,225	567,768	598,667	580,927	583,268
Others	196,910	200,786	206,625	225,896	237,356	286,661	295,461	306,846	299,760	302,974
Total	772,609	788,016	816,080	872,445	921,865	1,176,724	1,205,374	1,235,851	1,219,489	1,229,242

¹ Gross figures are reported for March 2014 onwards, whereas data of the previous months are net of provisions and interest in suspense

*Preliminary

Table 11 : Bank Credit to Residents by Economic Activity¹

(In Millions of AEDs)										
Economic Activity	End of Period	2010	2011	2012	2013	2014				
		Dec.	Dec.	Dec.	Sep	Dec.	Mar	Jun	Sep	Dec.
1) Agriculture		712	1,221	2,055	1,877	2,738	2,066	1,438	1,997	2,581
2) Mining and Quarrying		6,717	27,905	21,961	13,272	13,859	15,686	7,964	8,982	8,786
3) Manufacturing		45,897	45,319	46,165	52,446	51,384	52,162	59,354	55,205	62,328
3.1 Food , Beverages and Tobacco		3,440	3,209	3,472	4,380	4,914	4,172	5,157	5,075	6,184
3.2 Textile and Leather Products		909	889	806	678	654	698	734	885	1,053
3.3 Furniture and Other Wood Products		1,397	1,211	1,298	1,385	3,639	3,805	5,579	2,041	1,712
3.4 Paper And Paper Products		624	598	642	740	891	939	1,030	1,111	1,282
3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals		6,188	5,119	6,180	5,808	7,380	6,981	8,254	8,827	12,145
3.6 Basic Metal Products (Including Aluminium)		13,492	13,709	12,185	14,413	12,364	11,318	10,398	12,274	14,762
3.7 Fabricated Metal Products, Machinery and Equipment		2,442	2,750	3,576	4,080	3,934	5,735	6,890	6,300	6,433
3.8 Other Manufactured Products		17,405	17,834	18,006	20,962	17,607	18,514	21,313	18,693	18,756
4) Electricity, Gas and Water		23,742	22,198	19,538	18,781	19,359	18,813	18,090	17,258	18,120
5) Construction and Real Estate²		122,683	116,066	129,188	123,747	180,941	179,553	185,993	190,233	203,376
6) Trade		97,087	105,420	106,213	118,641	130,025	136,942	127,492	134,640	149,037
6.1 Wholesale		63,347	74,792	75,933	81,886	78,965	95,495	84,348	87,803	101,578
6.2 Retail		33,740	30,628	30,280	36,755	51,060	41,447	43,144	46,837	47,460
7) Transport, Storage and Communication		26,450	25,362	32,568	33,315	32,250	38,280	48,687	50,158	54,056
8) Financial Institutions(Excluding Banks)		81,879	72,905	73,534	84,742	100,619	117,874	109,158	116,716	126,134
9) Government		99,982	102,390	121,334	132,696	139,873	131,106	135,994	133,344	130,112
10) Personal Loans for Business Purposes		181,949	182,950	179,654	193,492	216,614	222,971	227,007	239,643	255,624
11) Personal Loans for Consumption Purposes		65,172	69,141	81,199	91,725	102,686	105,699	107,613	113,603	120,294
12) All Others³		219,837	222,029	212,850	222,533	126,092	100,056	118,470	117,262	92,023
Total		972,107	992,906	1,026,259	1,087,267	1,116,440	1,121,208	1,147,261	1,179,041	1,222,470

¹ Available on quarterly basis; Amount Outstanding Excluding Inter-Bank Lending and all figures are net of provisions and interest in suspense

² With introduction of new reporting forms explains the observed increase of bank credit to this sector from September 2013 to December 2013 due to data alignment

³ Including Loans to Service Sector and Non-Profit Institutions

Table 12 : Deposits distributed Residents / Non Residents*

(In Millions of AEDs)										
Item	2010	2011	2012	2013			2014			2015
	Dec.	Dec.	Dec.	Sep	Dec	Mar	Jun	Sep	Dec***	Jan
(1) Residents	929,275	957,328	1,033,700	1,145,953	1,162,901	1,215,962	1,267,410	1,282,003	1,267,279	1,269,284
1.1 Corporate	380,354	393,686	378,871	398,734	471,213	487,905	508,546	499,428	517,415	527,781
1.2 Individuals	284,958	297,275	328,449	356,244	317,616	335,439	347,462	343,719	351,336	346,803
1.3 Government	183,162	174,809	219,541	243,626	161,300	152,076	184,705	207,374	188,819	176,810
1.4 GREs**	60,938	67,216	69,137	101,214	173,685	204,207	190,374	195,864	173,352	182,590
1.5 Non Banking Financial Institutions	19,863	24,342	37,702	46,135	39,087	36,335	36,323	35,618	36,357	35,301
(2) Non-Residents	6,877	7,662	134,097	123,955	115,957	115,782	132,834	132,463	153,952	142,959
2.1 Corporate	38,322	38,400	38,077	36,210	49,337	45,271	53,964	51,272	62,599	61,515
2.2 Non Banking Financial Institutions	48,378	37,159	47,951	38,280	35,828	35,321	35,295	31,167	40,774	35,534
2.3 Individuals	26,776	29,201	38,865	39,286	23,561	24,664	25,413	25,717	26,750	26,579
2.4 Government and Non Commercial Entities	6,877	7,662	9,204	10,179	7,231	10,527	18,162	24,306	23,828	19,331
Total Deposits	936,152	964,990	1,167,797	1,269,908	1,278,858	1,331,744	1,400,243	1,414,465	1,421,230	1,412,243

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

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

***Preliminary

Table 13 : Deposits by Type and Currency¹

(In Millions of AEDs)										
Item	2010	2011	2012	2013			2014			2015
	Dec.	Dec.	Dec.	Sep	Dec.	Mar	Jun	Sep	Dec.*	Jan
Demand	259,955	306,292	343,874	407,185	448,386	482,554	506,334	506,019	515,199	529,701
Local Currency	197,634	227,401	256,772	307,958	332,415	359,157	382,820	379,403	383,509	391,835
Foreign Currencies	62,321	78,891	87,102	99,227	115,971	123,397	123,514	126,616	131,690	137,866
Savings	54,348	68,669	84,387	102,352	107,201	114,248	121,028	120,173	126,453	128,236
Local Currency	46,918	59,094	72,219	87,981	92,080	98,116	103,311	102,083	107,152	108,476
Foreign Currencies	7,430	9,575	12,168	14,371	15,121	16,132	17,717	18,090	19,301	19,760
Time	534,702	500,437	500,734	496,803	541,887	562,178	562,051	548,888	552,775	547,738
Local Currency	407,746	383,283	391,022	363,868	406,843	411,738	404,814	388,107	391,629	389,993
Foreign Currencies	126,956	117,154	109,712	132,935	135,044	150,440	157,237	160,781	161,146	157,745
Total Deposits²	849,005	875,398	928,995	1,006,340	1,097,474	1,158,980	1,189,413	1,175,080	1,194,427	1,205,675
Total Local Currency	652,298	669,778	720,013	759,807	831,338	869,011	890,945	869,593	882,290	890,304
Total Foreign Currencies	196,707	205,620	208,982	246,533	266,136	289,969	298,468	305,487	312,137	315,371
Commercial Prepayments	13,217	13,703	14,220	15,849	15,847	16,991	18,292	17,877	25,639	19,457

¹ Excluding Inter-Bank Deposits

² Residents and Non-Residents (Excluding Government Deposits and Commercial Prepayments)

*Preliminary

Table 14 : Time Deposits by Maturity *

(In Millions of AEDs)										
Period	2010	2011	2012	2013			2014			2015
	Dec.	Dec.	Dec.	Sep	Dec.	Mar	Jun	Sep	Dec.	Jan
Maturity										
Upto 3 Months	279,854	221,980	250,396	248,897	239,183	243,563	257,807	263,414	257,899	250,249
Above 3 and Upto 6 Months	123,549	130,742	111,084	122,561	117,778	119,935	126,948	129,709	126,994	123,227
Above 6 and Upto 12 Months	154,709	138,838	163,761	178,312	171,353	174,491	184,695	188,712	184,760	179,280
Exceeding 12 Months	142,824	166,341	172,650	156,280	150,181	152,931	161,874	165,395	161,932	157,128
Total	700,936	657,901	697,891	706,050	678,495	690,920	731,325	747,230	731,585	709,884

* Excluding Inter-Bank Deposits but Including Government Deposits

Table 15 : Currency Issued

(In Thousands of AEDs)									
	2010	2011	2012	2013		2014		2015	
Item	Dec.	Dec.	Dec.	Sep	Dec.	Jun	Sep	Dec.	Jan
Total Notes Issued (1)*	47,109,743	51,359,554	56,998,623	59,676,757	63,076,612	66,904,951	69,836,520	73,502,110	68,587,818
Total Coins Issued (2)**	665,716	727,105	774,510	840,812	850,187	918,261	948,826	969,992	977,464
Total Currency Issued	47,775,459	52,086,659	57,773,133	60,517,569	63,926,799	67,823,212	70,785,346	74,472,102	69,565,282

* *Excluding Mutilated Notes*

** *Excluding Issued Gold Coins*

Table 16 : Cleared Cheques Statistics*

Item	2010	2011	2012	2013		2014		2015	
	Dec.	Dec.	Dec.	Sep	Dec.	Jun	Sep	Dec.	Jan
Amount (In Millions of AEDs)	970,864	1,163,666	1,122,303	877,934	1,339,503	781,439	1,165,239	1,559,595	128,978
No. of Cheques (in Thousands)	26,237	26,917	27,568	21,894	29,334	15,526	23,041	30,817	2,546

(*) Cumulative data