



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

(In Millions of AEDs)															
Indicator	2013	2014	2015			2016				2017					
	Dec	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Apr	May	Jun	Jul ***
<b>Central Bank of the UAE</b>															
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
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
<b>Money Supply Indicators</b>															
Money Supply M <sub>1</sub>	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
Money Supply M <sub>2</sub>	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
Money Supply M <sub>3</sub>	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
<b>Total Assets</b>	<b>2,124,062</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>2,550,148</b>	<b>2,613,611</b>	<b>2,648,293</b>	<b>2,661,970</b>	<b>2,685,989</b>	<b>2,654,327</b>	<b>2,632,728</b>
<b>Foreign Assets (Net)</b>	<b>-3,819</b>	<b>2,352</b>	<b>24,491</b>	<b>-10,259</b>	<b>-33,983</b>	<b>-89,820</b>	<b>-56,095</b>	<b>-70,846</b>	<b>-69,666</b>	<b>-50,079</b>	<b>-31,282</b>	<b>-13,306</b>	<b>-8,241</b>	<b>-25,407</b>	<b>-18,632</b>
<b>Foreign Assets</b>	<b>409,774</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>513,091</b>	<b>546,890</b>	<b>553,018</b>	<b>558,202</b>	<b>555,705</b>	<b>530,504</b>	<b>548,750</b>
Foreign Assets to Total Assets (%)	19%	21%	22%	22%	21%	20%	20%	20%	20%	21%	21%	21%	21%	20%	21%
<b>Foreign Liabilities<sup>1</sup></b>	<b>413,593</b>	<b>489,550</b>	<b>496,816</b>	<b>540,480</b>	<b>549,760</b>	<b>586,270</b>	<b>561,948</b>	<b>585,213</b>	<b>582,757</b>	<b>596,969</b>	<b>584,300</b>	<b>571,508</b>	<b>563,946</b>	<b>555,911</b>	<b>567,382</b>
Foreign Liabilities to Total Liabilities (%)	19%	21%	21%	22%	23%	23%	22%	23%	23%	23%	22%	21%	21%	21%	22%
<b>Deposits<sup>2</sup></b>	<b>1,278,852</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>1,508,710</b>	<b>1,562,949</b>	<b>1,602,011</b>	<b>1,605,098</b>	<b>1,615,746</b>	<b>1,589,139</b>	<b>1,592,227</b>
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
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
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
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
<b>Bank Credit (Domestic)</b>	<b>1,203,317</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>1,446,109</b>	<b>1,454,414</b>	<b>1,472,408</b>	<b>1,470,043</b>	<b>1,467,285</b>	<b>1,456,842</b>	<b>1,461,657</b>
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
<b>Total Number of National Banks and Branches<sup>3</sup></b>															
Head Offices	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
Pay Offices	89	90	90	90	90	90	90	86	85	76	72	63	62	61	61
Electronic Banking Service Units	29	34	31	32	34	37	39	33	32	33	35	35	36	36	36
<b>Total Number of Foreign Banks and Branches<sup>3</sup></b>															
Head Offices	28	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
Pay Offices	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
<b>Number of Employees in Banks (UAE)<sup>4</sup></b>															
Employed with National Banks <sup>4</sup>	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
Employed with Foreign Banks <sup>4</sup>	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

<sup>1</sup> The series of data has been revised backward to include Non-Resident portion of Instruments such as Perpetual Notes in-order to comply with IMF Guidelines on MFS

<sup>2</sup> Excluding Inter-Bank Deposits

<sup>3</sup> Excludes number of Wholesale Banks operating in UAE

<sup>4</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

(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 *
<b>Net International Reserves</b>	<b>243,318</b>	<b>282,605</b>	<b>290,042</b>	<b>260,171</b>	<b>228,534</b>	<b>246,402</b>	<b>243,892</b>	<b>229,569</b>	<b>227,660</b>	<b>258,816</b>	<b>289,827</b>	<b>301,103</b>	<b>310,755</b>	<b>310,600</b>	<b>308,865</b>
<b>Central Bank (Net)</b>	<b>247,137</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>297,326</b>	<b>308,895</b>	<b>321,109</b>	<b>314,409</b>	<b>318,996</b>	<b>336,007</b>	<b>327,497</b>
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
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
<b>Banks (Net)</b>	<b>-3,819</b>	<b>2,352</b>	<b>24,491</b>	<b>-10,259</b>	<b>-33,983</b>	<b>-89,820</b>	<b>-56,095</b>	<b>-70,846</b>	<b>-69,666</b>	<b>-50,079</b>	<b>-31,282</b>	<b>-13,306</b>	<b>-8,241</b>	<b>-25,407</b>	<b>-18,632</b>
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	548,750
Foreign Liabilities <sup>1</sup>	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	567,382
<b>Net Domestic Assets</b>	<b>799,586</b>	<b>842,824</b>	<b>872,518</b>	<b>914,077</b>	<b>929,776</b>	<b>940,417</b>	<b>974,602</b>	<b>950,849</b>	<b>972,611</b>	<b>966,636</b>	<b>982,419</b>	<b>972,641</b>	<b>963,759</b>	<b>956,452</b>	<b>955,546</b>
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
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
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
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
Capital and Reserves <sup>2</sup>	-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	-341,784
Other Items (net) <sup>3</sup>	-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	-112,718
<b>Money Supply M<sub>1</sub></b>	<b>379,550</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>472,502</b>	<b>474,054</b>	<b>504,447</b>	<b>507,290</b>	<b>504,384</b>	<b>507,025</b>	<b>497,541</b>
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
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
<b>Money Supply M<sub>2</sub></b>	<b>1,042,904</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>1,200,271</b>	<b>1,225,452</b>	<b>1,272,246</b>	<b>1,273,744</b>	<b>1,274,514</b>	<b>1,267,052</b>	<b>1,264,411</b>
<b>Quasi - Money</b>	<b>663,354</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>727,769</b>	<b>751,398</b>	<b>767,799</b>	<b>766,454</b>	<b>770,130</b>	<b>760,027</b>	<b>766,870</b>
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
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
<b>Money Supply M<sub>3</sub></b>	<b>1,204,376</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>1,368,679</b>	<b>1,411,339</b>	<b>1,465,828</b>	<b>1,478,381</b>	<b>1,487,645</b>	<b>1,463,070</b>	<b>1,459,071</b>
<b>Government Deposits</b>	<b>161,472</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>168,408</b>	<b>185,887</b>	<b>193,582</b>	<b>204,637</b>	<b>213,131</b>	<b>196,018</b>	<b>194,660</b>

\* Preliminary

<sup>1</sup> The series of data has been revised backward to include Non-Resident portion of Instruments such as Perpetual Notes in-order to comply with IMF Guidelines on MFS<sup>2</sup> The series of data has been revised backward to exclude Instruments such as Perpetual Notes in-order to comply with IMF Guidelines on MFS<sup>3</sup> The series of data has been revised backward to include Resident portion of instruments such as Perpetual Notes in-order to comply with IMF Guidelines on MFS

Table 3 : Monthly Changes in Factors Affecting Money Supply

<b>(In Millions of AEDs)</b>														
Item	2014		2015		2016				2017					
	Dec**	Mar**	Jun**	Sep**	Dec***	Mar***	Jun***	Sep***	Dec***	Mar***	Apr***	May***	Jun***	Jul***
<b>Net International Reserves</b>	<b>-26,776</b>	<b>7,437</b>	<b>-29,871</b>	<b>-31,637</b>	<b>371</b>	<b>-5,020</b>	<b>1,257</b>	<b>-328</b>	<b>15,802</b>	<b>-3,082</b>	<b>11,276</b>	<b>9,652</b>	<b>-155</b>	<b>-1,735</b>
<b>Central Bank (Net)</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>2,599</b>	<b>25,490</b>	<b>16,337</b>	<b>-6,700</b>	<b>4,587</b>	<b>17,011</b>	<b>-8,510</b>
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
Foreign Liabilities	1,393	-96	445	446	1,321	-2,660	10,093	-334	238	705	-807	408	-1,064	1,370
<b>Banks (Net)</b>	<b>-29,008</b>	<b>22,139</b>	<b>-34,750</b>	<b>-23,724</b>	<b>-54,511</b>	<b>-7,844</b>	<b>-6,186</b>	<b>-2,927</b>	<b>-9,688</b>	<b>-19,419</b>	<b>17,976</b>	<b>5,065</b>	<b>-17,166</b>	<b>6,775</b>
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	18,246
Foreign Liabilities <sup>1</sup>	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	11,471
<b>Net Domestic Assets</b>	<b>32,022</b>	<b>29,694</b>	<b>41,559</b>	<b>15,699</b>	<b>21,383</b>	<b>29,304</b>	<b>-7,276</b>	<b>16,689</b>	<b>-3,242</b>	<b>31,107</b>	<b>-9,778</b>	<b>-8,882</b>	<b>-7,307</b>	<b>-906</b>
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
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
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
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
Capital and Reserves * <sup>2</sup>	-8,948	3,360	-7,382	-4,764	-5,472	11,155	-7,282	-2,278	-5,980	12,646	-939	-3,439	-83	-17,980
Other Items (net) * <sup>3</sup>	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	11,595
<b>Money Supply M<sub>1</sub></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>-813</b>	<b>1,444</b>	<b>15,472</b>	<b>2,843</b>	<b>-2,906</b>	<b>2,641</b>	<b>-9,484</b>
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
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
<b>Money Supply M<sub>2</sub></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>16,361</b>	<b>12,560</b>	<b>28,025</b>	<b>1,498</b>	<b>770</b>	<b>-7,462</b>	<b>-2,641</b>
<b>Quasi - Money</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>17,174</b>	<b>11,116</b>	<b>12,553</b>	<b>-1,345</b>	<b>3,676</b>	<b>-10,103</b>	<b>6,843</b>
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
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
<b>Money Supply M<sub>3</sub></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>11,562</b>	<b>25,532</b>	<b>23,314</b>	<b>12,553</b>	<b>9,264</b>	<b>-24,575</b>	<b>-3,999</b>
<b>Government Deposits</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>-4,799</b>	<b>12,972</b>	<b>-4,711</b>	<b>11,055</b>	<b>8,494</b>	<b>-17,113</b>	<b>-1,358</b>

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

\*\*Indicates Changes from End of Previous Quarter

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

<sup>1</sup> The series of data has been revised backward to include change in Non-Resident portion of Instruments such as Perpetual Notes in-order to comply with IMF Guidelines on MFS

<sup>2</sup> The series of data has been revised backward to exclude change in Instruments such as Perpetual Notes in-order to comply with IMF Guidelines on MFS

<sup>3</sup> The series of data has been revised backward to include change in Resident portion of instruments such as Perpetual Notes in-order to comply with IMF Guidelines on MFS

**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>					
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
<b>2014</b>					
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
<b>2015</b>					
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
<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
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
<b>2017</b>					
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

\* 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
<b>Assets</b>															
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
Gold Bullion	-	-	-	347	664	940	1,085	1,164	1,171	1,015	1,099	1,122	1,116	1,101	1,121
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
Certificates of Deposit Under Repo	-	-	6,000	-	-	-	-	-	-	-	-	73	-	-	-
Liquidity Support Facility	514	321	321	321	228	228	214	214	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
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
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
Property & Equipment	97	79	78	85	78	79	113	103	93	99	93	91	86	83	81
<b>Total Assets</b>	<b>305,534</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>353,628</b>	<b>364,453</b>	<b>379,488</b>	<b>374,999</b>	<b>382,088</b>	<b>391,957</b>	<b>385,112</b>
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
<b>Liabilities</b>															
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
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
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
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
<b>Total Liabilities</b>	<b>284,291</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>333,159</b>	<b>343,483</b>	<b>358,433</b>	<b>353,909</b>	<b>361,004</b>	<b>370,882</b>	<b>364,014</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	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
Other Reserve	143	-11	-11	-27	-40	-94	52	150	157	-16	69	104	98	89	112
Retained Earnings	3,097	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Capital &amp; Reserves</b>	<b>21,243</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>20,469</b>	<b>20,970</b>	<b>21,055</b>	<b>21,090</b>	<b>21,084</b>	<b>21,075</b>	<b>21,098</b>
<b>Total Liabilities and Capital</b>	<b>305,534</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>353,628</b>	<b>364,453</b>	<b>379,488</b>	<b>374,999</b>	<b>382,088</b>	<b>391,957</b>	<b>385,112</b>
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

- 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>							
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
<b>2014</b>							
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
<b>2015</b>							
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
<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
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
<b>2017</b>							
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
Change for the year	55.7%	-36.4%	4.4%	-56.0%	6.5%	37.8%	6.0%

\* 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>2017</b>				
	<b>Dec</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>Apr</b>	<b>May</b>	<b>Jun</b>	<b>Jul *</b>
<b>Domestic Assets</b>															
<b>Cash and Deposits with C.B</b>	<b>230,907</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>261,433</b>	<b>274,367</b>	<b>284,528</b>	<b>275,230</b>	<b>285,713</b>	<b>285,774</b>	<b>289,837</b>
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
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	275,462
<b>Due From Resident Banks</b>	<b>67,884</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>72,561</b>	<b>63,116</b>	<b>64,749</b>	<b>62,132</b>	<b>58,232</b>	<b>56,923</b>	<b>53,464</b>
<b>Domestic Credit and Investments</b>	<b>1,312,903</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>1,580,952</b>	<b>1,602,449</b>	<b>1,625,175</b>	<b>1,621,524</b>	<b>1,616,761</b>	<b>1,604,009</b>	<b>1,610,183</b>
<b>a) Credit Facilities</b>	<b>1,203,317</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>1,446,109</b>	<b>1,454,414</b>	<b>1,472,408</b>	<b>1,470,043</b>	<b>1,467,285</b>	<b>1,456,842</b>	<b>1,461,657</b>
<b>Claims on Private Sector</b>	<b>840,512</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>1,065,905</b>	<b>1,075,595</b>	<b>1,080,664</b>	<b>1,087,827</b>	<b>1,085,671</b>	<b>1,080,530</b>	<b>1,082,771</b>
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
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
<b>Claims on Government</b>	<b>145,446</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>174,085</b>	<b>172,366</b>	<b>176,849</b>	<b>178,342</b>	<b>177,442</b>	<b>177,806</b>	<b>179,845</b>
<b>Claims on Official Entities</b>	<b>147,709</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>187,950</b>	<b>187,416</b>	<b>194,820</b>	<b>184,269</b>	<b>183,630</b>	<b>178,969</b>	<b>179,590</b>
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
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
<b>Claims on Other Financial Institutions</b>	<b>69,650</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>18,169</b>	<b>19,037</b>	<b>20,075</b>	<b>19,605</b>	<b>20,542</b>	<b>19,537</b>	<b>19,451</b>
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
<b>b) Domestic Investments</b>	<b>109,586</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>134,843</b>	<b>148,035</b>	<b>152,767</b>	<b>151,481</b>	<b>149,476</b>	<b>147,167</b>	<b>148,526</b>
<b>Unclassified Assets</b>	<b>102,594</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>122,111</b>	<b>126,789</b>	<b>120,823</b>	<b>144,882</b>	<b>169,578</b>	<b>177,117</b>	<b>130,494</b>
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	26,954
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
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	102,227
<b>Foreign Assets</b>	<b>409,774</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>513,091</b>	<b>546,890</b>	<b>553,018</b>	<b>558,202</b>	<b>555,705</b>	<b>530,504</b>	<b>548,750</b>
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	87,026
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	146,811
Cash in Hand ( FCY )	146	161	146	133	167	203	167	205	159	157	155	172	160	164	159
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
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	132,821
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	34,263
<b>Total Assets</b>	<b>2,124,062</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>2,550,148</b>	<b>2,613,611</b>	<b>2,648,293</b>	<b>2,661,970</b>	<b>2,685,989</b>	<b>2,654,327</b>	<b>2,632,728</b>

\* 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 *
<b>Domestic Liabilities</b>															
<b>Monetary Deposits</b>	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
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
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
<b>Quasi Monetary Deposits</b>	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
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
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
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
<b>Government Deposits ( LCY + FCY )</b>	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
<b>Other Domestic Deposits ( LCY + FCY ) **</b>	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
<b>Government Lending Funds ***</b>	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
<b>Capital and Reserves <sup>1</sup></b>	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	320,686
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
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
<b>Capital Market Funding &amp; Term Borrowings</b>	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
<b>Foreign Liabilities</b>	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	567,382
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	52,601
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	111,665
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
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
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
Other Foreign Liabilities <sup>2</sup>	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	59,025
<b>Unclassified Liabilities</b>	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	242,147
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
Other Liabilities <sup>3</sup>	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	237,544
- Of which : Provisions <sup>4</sup>	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	115,423
<b>Total Liabilities</b>	<b>2,124,062</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>2,550,148</b>	<b>2,613,611</b>	<b>2,648,293</b>	<b>2,661,970</b>	<b>2,685,989</b>	<b>2,654,327</b>	<b>2,632,728</b>

\* Preliminary

\*\* Commercial Prepayments (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> The series of data has been revised backward to exclude Instruments such as Perpetual Notes in-order to comply with IMF Guidelines on MFS<sup>2</sup> The series of data has been revised backward to include Non-Resident portion of Instruments such as Perpetual Notes in-order to comply with IMF Guidelines on MFS<sup>3</sup> The series of data has been revised backward to include Resident portion of instruments such as Perpetual Notes in-order to comply with IMF Guidelines on MFS<sup>4</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>2015</b>			<b>2016</b>					<b>2017</b>				
	<b>Dec</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>Apr</b>	<b>May</b>	<b>Jun</b>	<b>Jul *</b>
<b>Off-Balance Sheet Items</b>															
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
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
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
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
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
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
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
<b>Total Memoranda Accounts</b>	<b>2,926,715</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>3,255,826</b>	<b>3,082,928</b>	<b>3,187,692</b>	<b>3,230,518</b>	<b>3,389,592</b>	<b>3,360,299</b>	<b>3,281,649</b>

\* 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 *
<b>Foreign Assets</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>513,091</b>	<b>546,890</b>	<b>553,018</b>	<b>558,202</b>	<b>555,705</b>	<b>530,504</b>	<b>548,750</b>
Notes and Coins	146	133	167	203	167	205	159	157	155	172	160	164	159
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	87,026
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	146,811
- 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	71,358
- 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	44,572
- 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
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
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	132,821
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	34,263
<b>Foreign Liabilities</b>	<b>496,816</b>	<b>540,480</b>	<b>549,760</b>	<b>586,270</b>	<b>561,948</b>	<b>585,213</b>	<b>582,757</b>	<b>596,969</b>	<b>584,300</b>	<b>571,508</b>	<b>563,946</b>	<b>555,911</b>	<b>567,382</b>
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	52,601
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	111,665
- Money at Call & Short Notice , Borrowings on													
Demand and Remaining Balance & Borrowings Under Repurchase Agreement	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
- 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	32,214
- 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
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
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
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
- 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
- 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
- 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
- Commercial Prepayments(Margin Deposits)	1,543	1,224	298	334	405	436	476	360	1,145	437	472	382	381
- 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
Other Foreign Liabilities <sup>1</sup>	55,422	54,597	57,273	63,045	62,906	69,487	70,406	65,620	63,618	66,174	64,528	64,875	59,025

\*\* Preliminary

<sup>1</sup> The series of data has been revised backward to include Non-Resident portion of Instruments such as Perpetual Notes in-order to comply with IMF Guidelines on MFS

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 **
<b>Government</b>	<b>145,446</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>174,085</b>	<b>172,366</b>	<b>176,849</b>	<b>178,342</b>	<b>177,442</b>	<b>177,806</b>	<b>179,845</b>
<b>Public Sector</b>	<b>147,709</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>187,950</b>	<b>187,416</b>	<b>194,820</b>	<b>184,269</b>	<b>183,630</b>	<b>178,969</b>	<b>179,590</b>
<b>Private Sector</b>	<b>910,162</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>1,084,074</b>	<b>1,094,631</b>	<b>1,100,739</b>	<b>1,107,432</b>	<b>1,106,213</b>	<b>1,100,067</b>	<b>1,102,222</b>
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
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
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
Others	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
<b>Total</b>	<b>1,203,317</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>1,446,109</b>	<b>1,454,414</b>	<b>1,472,408</b>	<b>1,470,043</b>	<b>1,467,285</b>	<b>1,456,842</b>	<b>1,461,657</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 ( Quarterly )**

<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>2017</b>	
		<b>Dec</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>2,698</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>1,177</b>	<b>1,374</b>	<b>1,165</b>	<b>1,136</b>
<b>2) Mining and Quarrying</b>		<b>15,653</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>14,013</b>	<b>13,550</b>	<b>19,001</b>	<b>13,912</b>
<b>3) Manufacturing</b>		<b>58,032</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>	<b>71,589</b>	<b>69,300</b>	<b>68,277</b>	<b>70,339</b>
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
<b>4) Electricity, Gas and Water</b>		<b>21,864</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>17,882</b>	<b>18,455</b>	<b>18,097</b>	<b>17,397</b>
<b>5) Construction and Real Estate</b>		<b>204,351</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>250,827</b>	<b>264,762</b>	<b>267,028</b>	<b>281,214</b>
<b>6) Trade</b>		<b>146,847</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>	<b>158,247</b>	<b>155,821</b>	<b>152,319</b>	<b>149,523</b>
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
<b>7) Transport, Storage and Communication</b>		<b>36,423</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>62,704</b>	<b>63,507</b>	<b>60,447</b>	<b>63,128</b>
<b>8) Financial Institutions <sup>1</sup></b>		<b>113,580</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>148,373</b>	<b>145,561</b>	<b>151,903</b>	<b>138,931</b>
<b>9) Government</b>		<b>144,030</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>165,068</b>	<b>162,727</b>	<b>167,075</b>	<b>162,916</b>
<b>10) Personal Loans for Business Purposes <sup>2</sup></b>		<b>95,626</b>	<b>102,988</b>	<b>90,195</b>	<b>91,088</b>	<b>92,788</b>	<b>95,812</b>	<b>97,038</b>	<b>96,828</b>	<b>96,199</b>	<b>94,799</b>	<b>94,550</b>	<b>83,037</b>
<b>11) Personal Loans for Consumption Purposes <sup>3</sup></b>		<b>264,981</b>	<b>289,889</b>	<b>299,847</b>	<b>309,163</b>	<b>319,618</b>	<b>320,700</b>	<b>326,709</b>	<b>333,289</b>	<b>338,033</b>	<b>339,234</b>	<b>342,572</b>	<b>349,071</b>
<b>12) All Others <sup>4</sup></b>		<b>98,838</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>121,997</b>	<b>125,324</b>	<b>129,974</b>	<b>126,238</b>
<b>Total</b>		<b>1,203,317</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>1,446,109</b>	<b>1,454,414</b>	<b>1,472,408</b>	<b>1,456,842</b>

<sup>1</sup> Effective from June 2017, data also includes credit to banks

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

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

<sup>4</sup> Including Credit 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>2017</b>			
	<b>Dec</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>Apr</b>	<b>May</b>	<b>Jun</b>	<b>Jul **</b>
<b>(1) Residents</b>	<b>1,163,872</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>1,321,820</b>	<b>1,363,899</b>	<b>1,413,021</b>	<b>1,420,753</b>	<b>1,433,520</b>	<b>1,409,283</b>	<b>1,407,469</b>
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
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
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
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
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
<b>(2) Non-Residents</b>	<b>114,980</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>186,890</b>	<b>199,050</b>	<b>188,990</b>	<b>184,345</b>	<b>182,226</b>	<b>179,856</b>	<b>184,758</b>
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
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
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
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
<b>Total Deposits</b>	<b>1,278,852</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>1,508,710</b>	<b>1,562,949</b>	<b>1,602,011</b>	<b>1,605,098</b>	<b>1,615,746</b>	<b>1,589,139</b>	<b>1,592,227</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>2017</b>					
	<b>Dec</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>Apr</b>	<b>May</b>	<b>Jun</b>	<b>Jul *</b>
<b>Demand</b>	<b>448,386</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>563,792</b>	<b>580,094</b>	<b>602,008</b>	<b>607,646</b>	<b>604,398</b>	<b>601,925</b>	<b>596,663</b>
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
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
<b>Savings</b>	<b>107,201</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>151,070</b>	<b>153,745</b>	<b>158,030</b>	<b>158,466</b>	<b>158,638</b>	<b>158,898</b>	<b>159,087</b>
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
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
<b>Time</b>	<b>541,887</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>589,726</b>	<b>609,806</b>	<b>615,987</b>	<b>606,487</b>	<b>606,591</b>	<b>599,098</b>	<b>605,566</b>
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
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
<b>Total Deposits<sup>2</sup></b>	<b>1,097,474</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>1,304,588</b>	<b>1,343,645</b>	<b>1,376,025</b>	<b>1,372,599</b>	<b>1,369,627</b>	<b>1,359,921</b>	<b>1,361,316</b>
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
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
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

<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>2017</b>			
	<b>Dec</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>Apr</b>	<b>May</b>	<b>Jun</b>	<b>Jul **</b>
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
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
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
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
<b>Total</b>	<b>694,629</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>742,772</b>	<b>779,498</b>	<b>787,094</b>	<b>776,967</b>	<b>802,402</b>	<b>776,540</b>	<b>782,249</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>2013</b>		<b>2014</b>		<b>2015</b>			<b>2016</b>				<b>2017</b>			
<b>Item</b>	<b>Dec</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>Apr</b>	<b>May</b>	<b>Jun</b>	<b>Jul ****</b>
<b>Total Notes Issued ( 1 )**</b>	<b>63,076,612</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>76,155,196</b>	<b>76,429,913</b>	<b>78,998,872</b>	<b>77,205,135</b>	<b>80,840,539</b>	<b>82,731,041</b>	<b>77,951,341</b>
<b>Total Coins Issued ( 2 ) ***</b>	<b>850,187</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>1,111,879</b>	<b>1,121,558</b>	<b>1,131,076</b>	<b>1,137,457</b>	<b>1,141,315</b>	<b>1,146,604</b>	<b>1,149,399</b>
<b>Total Currency Issued</b>	<b>63,926,799</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>77,267,075</b>	<b>77,551,471</b>	<b>80,129,948</b>	<b>78,342,592</b>	<b>81,981,854</b>	<b>83,877,645</b>	<b>79,100,740</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			2017						
	Dec	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Apr	May	Jun	Jul **
<b>Amount</b> ( 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
<b>No. of Cheques (in Thousands)</b>	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

\* Cumulative data

\*\* Preliminary