



United Arab Emirates

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

النشرة الاحصائية الشهرية
- البيانات المصرفية والنقدية -
يونيو 2017

Monthly Statistical Bulletin
- Banking & Monetary Statistics -
June 2017

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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

(In Millions of AEDs)																	
Indicator	2013		2014		2015				2016				2017				
	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Apr	May	Jun ***
Central Bank of the UAE																	
Total Assets/Liabilities	305,534	323,061	334,053	336,925	337,389	332,535	331,261	324,125	393,655	358,975	364,749	353,628	364,453	379,488	374,999	382,088	391,957
Gross International Reserves *	250,532	266,130	274,833	284,622	288,247	273,449	278,773	271,306	345,147	309,008	316,871	304,371	313,610	327,697	320,190	325,185	341,132
Money Supply Indicators																	
Money Supply M ₁	379,550	411,965	434,306	431,057	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
Money Supply M ₂	1,042,904	1,109,850	1,127,769	1,120,183	1,125,429	1,162,560	1,174,248	1,158,310	1,186,819	1,218,494	1,180,418	1,200,271	1,225,452	1,272,246	1,273,744	1,274,514	1,267,052
Money Supply M ₃	1,204,376	1,264,176	1,311,884	1,326,588	1,314,519	1,346,045	1,337,657	1,322,068	1,342,879	1,373,888	1,364,776	1,368,679	1,411,339	1,465,828	1,478,381	1,487,645	1,463,070
Total Assets	2,124,062	2,209,783	2,236,934	2,311,349	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
Foreign Assets (Net)	-171	40,446	29,772	36,837	7,829	29,968	-4,782	-28,506	-83,885	-50,161	-64,912	-63,732	-44,143	-25,346	-7,370	-2,305	-19,471
Foreign Assets	409,774	458,082	437,301	470,676	491,902	521,307	530,221	515,777	496,450	505,853	514,367	513,091	546,890	553,018	558,202	555,705	530,504
Foreign Assets to Total Assets (%)	19%	21%	20%	20%	21%	22%	22%	21%	20%	20%	20%	20%	21%	21%	21%	21%	20%
Foreign Liabilities	409,945	417,636	407,529	433,839	484,073	491,339	535,003	544,283	580,335	556,014	579,279	576,823	591,033	578,364	565,572	558,010	549,975
Foreign Liabilities to Total Liabilities (%)	19%	19%	18%	19%	21%	21%	22%	22%	23%	22%	23%	23%	23%	22%	21%	21%	21%
Deposits ¹	1,278,852	1,331,744	1,400,244	1,414,466	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
Residents	1,163,872	1,215,962	1,267,410	1,282,003	1,267,279	1,301,325	1,288,593	1,278,255	1,300,126	1,325,155	1,315,942	1,321,820	1,363,899	1,413,021	1,420,753	1,433,520	1,409,283
of which: Corporate	472,876	487,905	508,546	499,428	517,415	530,403	544,811	553,813	563,100	571,428	565,690	576,394	592,181	593,486	597,491	586,745	575,424
Non-Residents	114,980	115,782	132,834	132,463	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
of which: Corporate	49,187	45,271	53,964	51,272	62,599	61,832	61,043	65,857	72,807	78,706	80,702	84,460	88,352	84,003	86,555	79,407	80,304
Bank Credit (Domestic)	1,203,317	1,223,858	1,254,232	1,290,611	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
of which: Credit to Private Sector **	910,162	902,842	943,195	980,607	958,373	973,160	999,972	1,022,997	1,043,202	1,054,947	1,069,964	1,084,074	1,094,631	1,100,739	1,107,432	1,106,213	1,100,067
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	23
Branches	841	843	858	866	869	871	873	875	874	874	862	857	846	834	819	822	838
Pay Offices	89	89	89	89	90	90	90	90	90	90	86	85	76	72	63	62	61
Electronic Banking Service Units	29	29	29	33	34	31	32	34	37	39	33	32	33	35	35	36	36
Total Number of Foreign Banks and Branches ²																	
Head Offices	28	28	28	28	26	26	26	26	26	26	26	26	26	26	26	26	26
Branches	87	87	87	87	86	86	86	86	86	85	86	85	85	85	85	85	85
Pay Offices	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Electronic Banking Service Units	52	53	53	54	48	48	48	45	40	41	42	41	31	29	30	30	29
Number of Employees in Banks (UAE) ³																	
Employed with National Banks ³	28,165	28,616	28,876	28,876	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
Employed with Foreign Banks ³	7,922	7,830	7,816	7,810	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

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

*** Preliminary

Table 2 : Monetary Survey

(In Millions of AEDs)																	
Item	2013		2014		2015				2016				2017				
	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Apr	May	Jun *
Net International Reserves	246,966	302,661	298,287	314,858	288,082	295,519	265,648	234,011	252,337	249,826	235,503	233,594	264,752	295,763	307,039	316,691	316,536
Central Bank (Net)	247,137	262,215	268,515	278,021	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
Gross International Reserves	250,532	266,130	274,833	284,622	288,247	273,449	278,773	271,306	345,147	309,008	316,871	304,371	313,610	327,697	320,190	325,185	341,132
Foreign Liabilities	3,395	3,915	6,318	6,601	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
Banks (Net)	-171	40,446	29,772	36,837	7,829	29,968	-4,782	-28,506	-83,885	-50,161	-64,912	-63,732	-44,143	-25,346	-7,370	-2,305	-19,471
Foreign Assets	409,774	458,082	437,301	470,676	491,902	521,307	530,221	515,777	496,450	505,853	514,367	513,091	546,890	553,018	558,202	555,705	530,504
Foreign Liabilities	409,945	417,636	407,529	433,839	484,073	491,339	535,003	544,283	580,335	556,014	579,279	576,823	591,033	578,364	565,572	558,010	549,975
Net Domestic Assets	795,938	807,189	829,482	805,325	837,347	867,041	908,600	924,299	934,482	968,668	944,915	966,677	960,700	976,483	966,705	957,823	950,516
Claims on Private Sector	860,011	890,689	933,692	981,668	959,046	974,890	1,003,449	1,025,116	1,040,059	1,051,577	1,074,750	1,089,021	1,100,058	1,103,656	1,110,124	1,108,102	1,103,675
Net Claims on Government	47,578	54,694	31,447	1,752	21,498	36,655	61,818	61,262	68,324	71,854	42,913	63,211	56,196	57,179	47,586	36,682	52,999
Claims on Official Entities	178,055	208,547	196,642	195,968	196,737	202,347	201,038	212,660	204,886	215,707	226,265	226,170	224,733	232,504	223,436	223,022	218,453
Claims on Nonbank Financial Institutions	91,888	55,188	54,818	43,892	42,352	43,440	42,832	44,756	49,310	50,269	44,422	44,201	29,825	30,325	31,040	31,838	29,442
Capital and Reserves	-293,419	-289,076	-298,085	-310,011	-318,971	-319,752	-329,911	-334,679	-345,034	-336,987	-351,006	-359,832	-369,182	-359,725	-364,654	-368,103	-368,186
Other Items (net)	-88,175	-112,853	-89,032	-107,944	-63,315	-70,539	-70,626	-84,816	-83,063	-83,752	-92,429	-96,094	-80,930	-87,456	-80,827	-73,718	-85,867
Money Supply M₁	379,550	411,965	434,306	431,057	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
Currency in Circulation Outside Banks	50,408	53,410	54,883	57,261	59,016	56,212	58,827	57,230	58,391	61,830	64,457	61,789	62,262	65,448	65,245	67,161	67,351
Monetary Deposits	329,142	358,555	379,423	373,796	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
Money Supply M₂	1,042,904	1,109,850	1,127,769	1,120,183	1,125,429	1,162,560	1,174,248	1,158,310	1,186,819	1,218,494	1,180,418	1,200,271	1,225,452	1,272,246	1,273,744	1,274,514	1,267,052
Quasi - Money	663,354	697,885	693,463	689,126	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
Foreign Currency Deposits	193,966	213,511	209,663	223,331	214,336	233,097	233,285	238,173	245,127	245,129	230,173	255,758	270,838	278,393	282,168	275,929	269,448
Dirham Deposits	469,388	484,374	483,800	465,795	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
Money Supply M₃	1,204,376	1,264,176	1,311,884	1,326,588	1,314,519	1,346,045	1,337,657	1,322,068	1,342,879	1,373,888	1,364,776	1,368,679	1,411,339	1,465,828	1,478,381	1,487,645	1,463,070
Government Deposits	161,472	154,326	184,115	206,405	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

* Preliminary

Table 3 : Monthly Changes in Factors Affecting Money Supply

(In Millions of AEDs)																
Item	2014				2015				2016				2017			
	Mar**	Jun**	Sep**	Dec**	Mar**	Jun**	Sep**	Dec***	Mar***	Jun***	Sep***	Dec***	Mar***	Apr***	May***	Jun***
Net International Reserves	55,695	-4,374	16,571	-26,776	7,437	-29,871	-31,637	829	-5,020	1,257	-328	15,802	-3,082	11,276	9,652	-155
Central Bank (Net)	15,078	6,300	9,506	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
Gross International Reserves	15,598	8,703	9,789	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
Foreign Liabilities	520	2,403	283	1,393	-96	445	446	1,321	-2,660	10,093	-334	238	705	-807	408	-1,064
Banks (Net)	40,617	-10,674	7,065	-29,008	22,139	-34,750	-23,724	-54,053	-7,844	-6,186	-2,927	-9,688	-19,419	17,976	5,065	-17,166
Foreign Assets	48,308	-20,781	33,375	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
Foreign Liabilities	7,691	-10,107	26,310	50,234	7,266	43,664	9,280	31,181	23,383	17,939	15,623	25,939	24,247	-12,792	-7,562	-8,035
Net Domestic Assets	11,251	22,293	-24,157	32,022	29,694	41,559	15,699	20,925	29,304	-7,276	16,689	-3,242	31,107	-9,778	-8,882	-7,307
Claims on Private Sector	30,678	43,003	47,976	-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
Net Claims on Government	7,116	-23,247	-29,695	19,746	15,157	25,163	-556	9,657	660	-1,588	7,568	-7,560	8,134	-9,593	-10,904	16,317
Claims on Official Entities	30,492	-11,905	-674	769	5,610	-1,309	11,622	-1,747	767	2,485	4,865	-5,992	3,838	-9,068	-414	-4,569
Claims on Nonbank Financial Institutions	-36,700	-370	-10,926	-1,540	1,088	-608	1,924	-1,519	747	-6,809	1,039	-15,709	183	715	798	-2,396
Capital and Reserves*	4,343	-9,009	-11,926	-8,960	-781	-10,159	-4,768	-5,945	11,155	-9,119	-2,278	-5,980	12,646	-4,929	-3,449	-83
Other Items (net)*	-24,678	23,821	-18,912	44,629	-7,224	-87	-14,190	17,599	10,436	-8,096	-2,857	22,736	3,363	6,629	7,109	-12,149
Money Supply M₁	32,415	22,341	-3,249	5,075	20,767	7,277	-10,518	-415	15,939	-7,920	-813	1,444	15,472	2,843	-2,906	2,641
Currency in Circulation Outside Banks	3,002	1,473	2,378	1,755	-2,804	2,615	-1,597	-421	427	1,454	96	-553	896	-203	1,916	190
Monetary Deposits	29,413	20,868	-5,627	3,320	23,571	4,662	-8,921	6	15,512	-9,374	-909	1,997	14,576	3,046	-4,822	2,451
Money Supply M₂	66,946	17,919	-7,586	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
Quasi - Money	34,531	-4,422	-4,337	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
Foreign Currency Deposits	19,545	-3,848	13,668	-8,995	18,761	188	4,888	14,829	-299	5,620	15,339	7,625	3,191	3,775	-6,239	-6,481
Dirham Deposits	14,986	-574	-18,005	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
Money Supply M₃	59,800	47,708	14,704	-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
Government Deposits	-7,146	29,789	22,290	-17,315	-5,605	-20,076	349	-11,187	-2,154	-547	-4,799	12,972	-4,711	11,055	8,494	-17,113

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

**Indicates Changes from End of Previous Quarter

***Indicates Change from the previous month

Table 4. UAE Monetary Base (Monthly)

(End of period, billions of Dirhams)

Year	Monetary Base	Components of Monetary Base			
		Currency Issued *	Reserve Requirements	Banks & OFCs Current Accounts at CBUAE	Certificates of Deposit
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

* 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 31.03.2014	As at 30.06.2014	As at 30.09.2014	As at 31.12.2014	As at 31.03.2015	As at 30.06.2015	As at 30.09.2015	As at 31.12.2015	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
Assets																	
Cash and Bank Balances	14,591	8,024	22,432	36,980	42,001	42,409	40,708	66,883	78,611	46,029	55,656	65,037	90,149	88,061	87,498	130,538	133,518
Gold Bullion	-	-	-	-	-	-	347	664	940	1,085	1,164	1,171	1,015	1,099	1,122	1,116	1,101
Deposits	99,926	101,608	96,523	93,687	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
Certificates of Deposit Under Repo	-	-	-	-	-	6,000	-	-	-	-	-	-	-	-	73	-	-
Liquidity Support Facility	514	514	514	499	321	321	321	228	228	214	214	200	200	200	200	200	200
Held to Maturity Foreign Securities	128,263	152,425	156,364	146,760	157,753	159,947	145,574	107,078	164,495	167,508	192,094	168,988	149,337	140,487	140,828	101,457	104,334
Held to Maturity Securities-Issued by Ministry of Finance & Dubai Government	55,361	55,361	54,590	49,852	49,443	49,443	49,443	49,231	49,231	49,198	49,198	49,165	49,165	49,165	49,165	49,165	49,165
Other Assets	6,781	5,034	3,540	9,064	10,875	4,280	1,903	1,722	3,709	3,568	1,001	1,507	12,790	4,696	5,036	4,409	5,857
Property & Equipment	97	94	89	83	79	78	85	78	79	113	103	93	99	93	91	86	83
Total Assets	305,534	323,061	334,053	336,925	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
Off Balance Sheet Commitments	129,367	131,789	113,716	118,103	134,105	145,303	119,150	115,166	199,681	198,254	262,631	211,456	188,892	179,903	201,241	184,836	192,768
Liabilities																	
Current Accounts & Deposits	111,973	117,360	118,920	126,747	142,168	129,404	135,394	132,727	157,031	140,363	140,351	146,920	154,775	159,330	157,217	161,060	171,177
Certificates of Deposit	107,896	119,223	125,713	118,184	99,534	111,759	101,335	97,365	139,773	115,394	109,083	103,797	108,193	115,301	115,124	114,074	102,859
Currency Issued	63,927	65,300	67,823	70,785	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
Other Liabilities	495	1,640	2,059	1,671	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
Total Liabilities	284,291	303,523	314,515	317,387	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
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	2,500
General Reserve	15,503	16,080	16,080	16,080	17,339	17,339	17,339	17,339	17,812	17,812	17,812	17,812	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
Retained Earnings	3,097	958	958	957	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Capital & Reserves	21,243	19,538	19,538	19,538	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
Total Liabilities and Capital	305,534	323,061	334,053	336,925	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
Off Balance Sheet Commitments	129,367	131,789	113,716	118,103	134,105	145,303	119,150	115,166	199,681	198,254	262,631	211,456	188,892	179,903	201,241	184,836	192,768

- 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
Change for the year	54.0%	-30.1%	3.3%	-53.6%	8.8%	8.9%	8.8%

* Preliminary

Table 7 : Aggregated Balance Sheet of Banks - Assets

(In Millions of AEDs)																	
Item	2013			2014			2015			2016			2017				
	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Apr	May	Jun *
Domestic Assets																	
Cash and Deposits with C.B	230,907	242,585	251,558	251,812	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
Cash in Hand (LCY)	13,519	11,890	12,940	13,524	15,456	13,141	13,723	13,817	15,131	15,378	16,860	15,478	15,289	14,682	13,098	14,821	16,527
Deposits with Central Bank	217,388	230,695	238,618	238,288	233,022	232,626	227,897	222,791	289,055	250,760	245,274	245,955	259,078	269,846	262,132	270,892	269,247
Due From Resident Banks	67,884	67,590	64,283	65,117	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
Domestic Credit and Investments	1,312,903	1,335,257	1,375,427	1,409,400	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
a) Credit Facilities	1,203,317	1,223,858	1,254,232	1,290,611	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
Claims on Private Sector	840,512	870,623	912,468	960,651	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
Commercial Bills	41,852	46,101	48,067	54,027	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
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	798,660	824,522	864,401	906,624	881,878	900,030	924,565	946,437	965,467	976,324	998,615	1,016,156	1,026,985	1,033,507	1,041,160	1,039,463	1,034,573
Claims on Government	145,446	143,078	148,288	147,043	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
Claims on Official Entities	147,709	177,938	162,749	162,961	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
Commercial Bills	1,368	1,032	790	733	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
Loans,Advances & Overdrafts	146,341	176,906	161,959	162,228	165,156	165,315	164,669	173,970	169,847	179,043	185,846	184,138	184,892	191,452	181,043	180,726	175,685
Claims on Other Financial Institutions	69,650	32,219	30,727	19,956	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
Loans,Advances & Overdrafts	69,650	32,219	30,727	19,956	19,383	19,378	18,165	19,885	24,717	25,340	18,376	18,169	19,037	20,075	19,605	20,542	19,537
b) Domestic Investments	109,586	111,399	121,195	118,789	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
Unclassified Assets	102,594	106,269	108,365	114,344	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
Fixed Assets	21,556	22,847	22,966	23,150	24,209	24,558	24,713	25,170	25,094	25,582	25,689	25,596	26,244	26,514	26,789	26,847	26,558
Inter-Branch Transactions	2,836	3,366	3,284	6,019	6,447	10,069	8,554	7,730	10,944	9,394	5,992	4,768	9,736	5,190	30,462	46,331	61,707
Other Assets	78,202	80,056	82,115	85,175	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
Foreign Assets	409,774	458,082	437,301	470,676	491,902	521,307	530,221	515,777	496,450	505,853	514,367	513,091	546,890	553,018	558,202	555,705	530,504
Due from H.O. and/or Branches Abroad	114,532	110,933	96,028	106,903	111,725	122,099	123,233	117,632	84,290	83,640	84,500	75,834	102,313	106,932	106,017	89,907	73,740
Due from Other Banks Abroad	131,658	164,017	146,230	157,189	142,718	158,582	155,818	144,605	151,453	138,261	135,997	138,291	145,826	149,597	143,772	150,364	140,171
Cash in Hand (FCY)	146	154	124	117	161	146	133	167	203	167	205	159	157	155	172	160	164
Securities	77,103	88,357	104,222	99,653	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
Credit to Non-Residents	72,227	79,503	75,424	91,282	100,433	106,642	110,831	112,154	103,850	113,130	117,138	119,887	120,369	124,757	126,009	132,174	134,408
Other Foreign Assets	14,108	15,118	15,273	15,532	20,117	24,079	20,884	22,174	27,557	31,627	37,397	37,852	37,414	35,480	36,909	35,054	34,663
Total Assets	2,124,062	2,209,783	2,236,934	2,311,349	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

* Preliminary

Table 8 : Aggregated Balance Sheet of Banks - Liabilities

(In Millions of AEDs)																	
Item	2013			2014			2015			2016			2017				
	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Apr	May	Jun *
Domestic Liabilities																	
Monetary Deposits	329,142	358,555	379,423	373,796	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
Demand Deposits (LCY)	325,353	351,556	374,394	369,601	373,473	395,675	399,767	391,219	393,969	423,070	411,189	405,797	407,311	433,966	436,590	432,232	434,989
Bankers Drafts	3,789	6,999	5,029	4,195	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
Quasi Monetary Deposits	663,090	697,550	693,139	688,838	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
Time Deposits (LCY)	387,835	397,398	392,202	374,988	379,336	372,007	371,617	360,990	378,307	371,427	352,803	358,239	364,826	369,984	364,047	374,455	370,152
Savings Deposits (LCY)	81,292	86,643	91,276	90,521	95,357	100,206	104,875	105,126	106,090	111,268	116,035	113,337	115,257	118,956	119,753	119,243	119,922
Other Deposits (FCY)	193,963	213,509	209,661	223,329	214,324	233,095	233,281	238,171	245,126	245,127	230,172	255,757	270,837	278,391	282,167	275,928	269,447
Government Deposits (LCY + FCY)	159,655	150,463	183,005	205,636	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
Other Domestic Deposits (LCY + FCY) **	15,774	16,393	16,872	17,928	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
Government Lending Funds ***	15,080	15,635	16,252	16,866	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
Capital and Reserves	272,176	269,538	278,547	290,473	299,144	299,925	310,099	314,880	324,816	316,623	330,544	339,363	348,212	338,670	343,564	347,019	347,111
Due to Central Bank	4,215	3,265	6,230	4,090	1,311	11,205	7,046	6,542	560	844	1,868	2,912	1,157	2,187	5,435	7,215	980
Due to Resident Banks	52,890	50,537	43,069	43,734	42,497	51,109	51,939	50,120	47,136	58,763	50,097	63,168	54,798	56,278	53,539	51,742	50,402
Capital Market Funding & Term Borrowings	7,699	8,815	10,085	9,272	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
Foreign Liabilities	409,945	417,636	407,529	433,839	484,073	491,339	535,003	544,283	580,335	556,014	579,279	576,823	591,033	578,364	565,572	558,010	549,975
Due to H.O and/or Branches Abroad	68,489	68,236	55,417	64,411	70,683	76,893	88,991	72,981	87,748	63,952	61,445	49,036	50,759	49,493	47,756	48,290	53,966
Due to Other Banks Abroad	77,829	77,371	64,244	78,021	88,155	91,384	105,986	124,004	129,956	124,551	138,931	125,312	126,954	120,980	103,252	104,618	101,616
Capital Market Funding	84,495	87,934	90,960	92,687	94,671	105,082	112,781	94,850	90,530	94,068	93,296	89,506	87,518	89,919	96,736	98,844	96,339
Other Term Borrowings	18,955	22,531	21,777	22,213	23,554	20,062	22,412	42,127	43,499	38,957	44,941	61,607	67,068	71,300	73,245	65,440	59,259
Other Deposits (LCY + FCY)	114,980	115,782	132,834	132,463	153,952	147,973	155,713	158,525	171,492	177,514	177,113	186,890	199,050	188,990	184,345	182,226	179,856
Other Foreign Liabilities	45,197	45,782	42,297	44,044	53,058	49,945	49,120	51,796	57,110	56,972	63,553	64,472	59,684	57,682	60,238	58,592	58,939
Unclassified Liabilities	194,396	221,396	202,783	226,877	179,934	191,554	186,439	189,615	186,985	193,617	192,645	194,866	203,645	206,288	223,904	242,457	250,621
Inter-Branch Transactions	2,459	25,897	8,113	4,218	5,093	6,616	7,905	7,158	3,538	4,545	2,890	3,615	6,106	6,400	26,090	40,278	57,761
Other Liabilities	191,937	195,499	194,670	222,659	174,841	184,938	178,534	182,457	183,447	189,072	189,755	191,251	197,539	199,888	197,814	202,179	192,860
- Of which : Provisions ¹	97,981	104,210	108,694	113,081	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
Total Liabilities	2,124,062	2,209,783	2,236,934	2,311,349	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

* Preliminary

** Commercial Prepayments (Margin Deposits) (LCy + FCy) & Borrowings under Repurchase Agreements

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

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		2014		2015				2016				2017				
	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Apr	May	Jun *
<i>Off-Balance Sheet Items</i>																	
Letters of Credit	114,919	118,703	116,557	133,061	132,425	118,753	122,332	118,699	110,897	102,695	103,778	96,123	96,678	89,799	87,194	87,118	86,820
Guarantees	316,539	331,417	342,593	345,282	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
Commitments	130,353	131,333	158,177	174,213	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
FX Derivatives	864,775	937,291	1,091,557	949,085	920,848	994,597	925,227	908,801	682,430	604,681	517,210	508,825	443,390	479,046	519,572	580,557	588,925
Interest Rate Derivatives	1,355,319	1,402,004	1,438,466	1,609,694	1,416,267	1,255,061	1,438,215	1,383,402	1,427,143	1,605,865	1,833,688	1,966,884	1,881,570	1,939,173	1,947,743	2,021,011	2,005,898
Others Derivatives	117,265	159,593	177,125	173,143	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
Other Memoranda Items	27,545	57,744	92,815	77,390	69,769	44,383	52,493	42,029	52,636	37,998	52,642	53,004	37,946	45,854	47,359	71,261	47,609
Total Memoranda Accounts	2,926,715	3,138,085	3,417,290	3,461,868	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

* Preliminary

Table 10 : Banks' Foreign Assets and Liabilities

(In Millions of AEDs)																		
Item	2015										2016				2017			
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Apr	May	Jun *
Foreign Assets	494,375	512,840	521,307	516,332	515,360	530,221	515,320	530,012	515,777	496,450	505,853	514,367	513,091	546,890	553,018	558,202	555,705	530,504
Notes and Coins	168	120	146	144	158	133	127	156	167	203	167	205	159	157	155	172	160	164
Due from H.O and Branches	99,413	128,237	122,099	127,131	109,460	123,233	118,981	128,296	117,632	84,290	83,640	84,500	75,834	102,313	106,932	106,017	89,907	73,740
Due from Other Banks Abroad	159,874	152,973	158,582	148,236	160,415	155,818	145,675	147,879	144,605	151,453	138,261	135,997	138,291	145,826	149,597	143,772	150,364	140,171
- Money at Call & Short Notice , Nostro Balance ,																		
Banks Bills & Lending under Repurchase	57,236	50,634	55,651	48,644	58,624	49,296	43,746	48,362	51,303	64,459	50,576	51,019	53,340	61,219	59,624	59,902	70,962	65,749
Agreement																		
- Term Placements	66,689	67,704	66,696	62,873	60,279	62,578	60,388	58,628	48,667	46,731	53,241	46,055	49,786	50,108	54,054	52,717	50,035	43,793
- Term Loans	35,949	34,635	36,235	36,719	41,512	43,944	41,541	40,889	44,635	40,263	34,444	38,923	35,165	34,499	35,919	31,153	29,367	30,629
Securities	105,686	104,511	109,759	110,162	111,400	119,322	116,185	117,864	119,045	129,097	139,028	139,130	141,068	140,811	136,097	145,323	148,046	147,358
Loans and Advances	102,123	104,051	106,642	108,881	110,755	110,831	113,252	114,318	112,154	103,850	113,130	117,138	119,887	120,369	124,757	126,009	132,174	134,408
Other Foreign Assets	27,111	22,948	24,079	21,778	23,172	20,884	21,100	21,499	22,174	27,557	31,627	37,397	37,852	37,414	35,480	36,909	35,054	34,663
Foreign Liabilities	471,075	469,844	491,339	503,573	506,662	535,003	539,225	560,953	544,283	580,335	556,014	579,279	576,823	591,033	578,364	565,573	558,010	549,975
Due to H.O and/or Branches Abroad	66,250	66,757	76,893	76,162	77,259	88,991	92,885	89,370	72,981	87,748	63,952	61,445	49,036	50,759	49,493	47,756	48,290	53,966
Due to Other Banks Abroad	85,891	83,954	91,384	100,870	100,053	105,986	108,194	120,134	124,004	129,956	124,551	138,931	125,312	126,954	120,980	103,252	104,618	101,616
- Money at Call & Short Notice , Borrowings on																		
Demand and Remaining Balance & Borrowings	34,335	31,371	35,079	43,031	42,605	40,437	54,722	60,092	66,667	55,750	41,475	56,029	56,945	51,060	48,733	40,717	46,373	51,012
Under Repurchase Agreement																		
- Inter Bank Borrowings	46,372	50,506	55,042	56,402	55,398	64,589	52,574	59,161	47,744	62,695	57,429	54,822	53,271	56,922	54,077	44,026	39,355	35,136
- Other Term Borrowings	5,184	2,077	1,263	1,437	2,050	960	898	881	9,593	11,511	25,647	28,080	15,096	18,972	18,170	18,509	18,890	15,468
Capital Market Funding	95,094	102,433	105,082	106,763	109,505	112,781	112,320	114,267	94,850	90,530	94,068	93,296	89,506	87,518	89,919	96,736	98,844	96,339
Other Term Borrowings	20,582	20,492	20,062	22,816	22,776	22,412	23,013	26,285	42,127	43,499	38,957	44,941	61,607	67,068	71,300	73,245	65,440	59,259
Other Deposits	142,959	141,934	147,973	146,695	144,604	155,713	153,208	160,461	158,525	171,492	177,514	177,113	186,890	199,050	188,990	184,346	182,226	179,856
- Demand Deposits	32,744	32,238	30,760	32,285	29,732	29,983	27,987	28,875	31,629	32,826	40,929	33,573	30,892	39,323	34,895	37,840	35,925	35,392
- Time Deposits	87,083	86,869	95,130	89,302	89,430	101,734	97,711	105,336	102,602	114,072	114,692	120,311	131,508	135,923	128,861	122,308	121,613	119,604
- Savings Deposits	19,644	20,001	19,445	19,636	19,634	19,762	19,865	19,767	19,771	20,733	20,714	20,804	21,627	21,524	21,983	21,796	22,187	22,098
- Commercial Prepayments(Margin Deposits)	1,639	1,476	1,543	1,327	1,226	1,224	230	241	298	334	405	436	476	360	1,145	437	472	382
- Borrowings Under Repurchase Agreements(NBFI)	1,849	1,350	1,095	4,145	4,582	3,010	7,415	6,242	4,225	3,527	774	1,989	2,387	1,920	2,106	1,965	2,029	2,380
Other Foreign Liabilities	60,299	54,274	49,945	50,267	52,465	49,120	49,605	50,436	51,796	57,110	56,972	63,553	64,472	59,684	57,682	60,238	58,592	58,939

** Preliminary

Table 11 : Domestic Credit *

(In Millions of AEDs)																	
Item	2013		2014			2015				2016				2017			
	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Apr	May	Jun **
Government	145,446	143,078	148,288	147,043	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
Public Sector	147,709	177,938	162,749	162,961	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
Private Sector	910,162	902,842	943,195	980,607	958,373	973,160	999,972	1,022,997	1,043,202	1,054,947	1,069,964	1,084,074	1,094,631	1,100,739	1,107,432	1,106,213	1,100,067
Financial Institutions	69,650	32,219	30,727	19,956	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
Insurance Companies	1,072	1,635	1,171	1,111	1,191	1,105	1,252	1,258	1,237	1,171	1,241	1,495	1,515	1,068	1,074	1,073	1,428
Business and Industrial Sector	559,356	582,327	615,836	652,694	638,039	642,898	661,292	672,141	686,518	692,342	708,481	718,567	726,913	730,302	736,963	734,098	727,183
Others	280,084	286,661	295,461	306,846	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
Total	1,203,317	1,223,858	1,254,232	1,290,611	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

* 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)

(In Millions of AEDs)																			
Economic Activity	End of Period	2013				2014				2015				2016				2017	
		Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun *			
1) Agriculture		3,092	2,299	1,607	2,221	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	17,448	8,893	9,989	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	58,018	66,278	61,393	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	4,640	5,758	5,644	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	776	819	984	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	4,232	6,230	2,269	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	1,044	1,150	1,235	1,341	1,604	1,698	1,873	1,992	1,912	1,850	1,915	1,958	1,970	1,789			
3.5 Petroleum and Petro-Chemicals		8,333	7,765	9,217	9,817	12,693	14,576	18,123	17,229	17,480	18,652	18,342	17,953	17,266	16,479	12,943			
3.6 Basic Metal Products (Including Aluminium)		13,966	12,589	11,609	13,650	15,428	14,980	12,727	14,576	12,524	12,926	12,975	13,378	13,683	13,537	13,239			
3.7 Fabricated Metal Products, Machinery and Equipment		4,444	6,378	7,695	7,006	6,724	7,417	6,673	7,782	6,869	7,289	7,077	7,077	6,857	6,496	11,298			
3.8 Other Manufactured Products		19,885	20,594	23,800	20,788	19,602	18,280	21,742	20,732	19,724	21,238	20,867	21,812	19,951	18,985	19,612			
4) Electricity, Gas and Water		21,864	20,925	20,201	19,193	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	199,711	207,692	211,558	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	159,116	149,180	156,513	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	113,016	101,003	104,426	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	46,100	48,177	52,087	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	42,578	54,367	55,780	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	131,107	121,892	129,800	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	132,126	137,333	133,995	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	91,941	88,887	95,380	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	273,628	284,772	297,463	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	94,961	113,130	117,326	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	1,223,858	1,254,232	1,290,611	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	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Apr	May	Jun **
(1) Residents	1,163,872	1,215,962	1,267,410	1,282,003	1,267,279	1,301,325	1,288,593	1,278,255	1,300,126	1,325,155	1,315,942	1,321,820	1,363,899	1,413,021	1,420,753	1,433,520	1,409,283
1.1 Corporate	472,876	487,905	508,546	499,428	517,415	530,403	544,811	553,813	563,100	571,428	565,690	576,394	592,181	593,486	597,491	586,745	575,424
1.2 Individuals	317,251	335,439	347,462	343,719	351,336	358,035	362,396	357,392	360,741	376,655	379,631	380,128	388,271	404,785	403,882	410,129	408,192
1.3 Government	161,300	152,076	184,705	207,374	188,819	183,789	162,947	164,264	157,438	155,523	185,903	169,515	186,847	194,023	199,795	214,128	196,814
1.4 GREs	173,555	204,207	190,374	195,864	173,352	191,929	184,164	173,275	190,755	193,348	161,487	171,155	168,365	191,979	190,429	180,750	189,571
1.5 Non Banking Financial Institutions	38,890	36,335	36,323	35,618	36,357	37,169	34,275	29,511	28,092	28,201	23,231	24,628	28,235	28,748	29,156	41,768	39,282
(2) Non-Residents	114,980	115,782	132,834	132,463	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
2.1 Corporate	49,187	45,271	53,964	51,272	62,599	61,832	61,043	65,857	72,807	78,706	80,702	84,460	88,352	84,003	86,555	79,407	80,304
2.2 Non Banking Financial Institutions	35,813	35,321	35,295	31,167	40,774	34,338	42,692	43,864	57,606	58,211	55,357	57,983	70,150	63,218	56,071	58,073	58,773
2.3 Individuals	22,249	24,664	25,413	25,717	26,750	25,851	26,106	26,180	27,492	27,982	28,251	31,310	28,084	28,608	28,646	29,008	28,897
2.4 Government and Non Commercial Entities	7,731	10,527	18,162	24,306	23,828	25,952	25,872	22,624	13,587	12,615	12,803	13,137	12,464	13,161	13,073	15,738	11,882
Total Deposits	1,278,852	1,331,744	1,400,244	1,414,466	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

* 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	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Apr	May	Jun *	
Demand	448,386	482,554	506,334	506,019	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	
Local Currency	332,415	359,157	382,820	379,403	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	
Foreign Currencies	115,971	123,397	123,514	126,616	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	
Savings	107,201	114,248	121,028	120,173	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	
Local Currency	92,080	98,116	103,311	102,083	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	
Foreign Currencies	15,121	16,132	17,717	18,090	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	
Time	541,887	562,178	562,051	548,888	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	
Local Currency	406,843	411,738	404,814	388,107	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	
Foreign Currencies	135,044	150,440	157,237	160,781	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	
Total Deposits²	1,097,474	1,158,980	1,189,413	1,175,080	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	
Total Local Currency	831,338	869,011	890,945	869,593	882,290	901,019	909,327	891,503	914,767	943,278	926,068	925,602	932,810	966,367	965,259	971,682	968,923	
Total Foreign Currencies	266,136	289,969	298,468	305,487	312,137	334,530	343,841	352,425	363,603	371,873	346,928	378,986	410,835	409,658	407,340	397,945	390,998	
Commercial Prepayments	15,847	16,991	18,292	17,877	25,639	19,191	19,077	20,506	21,278	21,032	22,035	21,299	20,687	20,384	20,353	19,524	20,029	

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 Maturity¹

(In Millions of AEDs)																			
Period	2013				2014				2015				2016				2017		
	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Apr	May	Jun **		
Upto 3 Months	439,458	442,028	456,254	500,820	472,636	468,478	432,790	428,963	441,945	423,635	388,932	425,463	452,328	446,210	428,703	429,292	417,728		
Above 3 and Upto 6 Months	118,661	100,910	131,383	116,209	127,174	108,137	122,629	121,904	148,382	113,255	138,798	148,853	137,067	125,159	127,557	141,073	148,603		
Above 6 and Upto 12 Months	109,987	125,156	120,057	106,864	109,859	113,748	129,890	125,569	106,490	136,319	154,844	128,288	137,798	168,285	175,336	180,828	164,124		
Exceeding 12 Months	26,523	23,233	25,103	23,547	30,060	40,173	33,710	33,656	41,694	46,529	41,336	40,168	52,305	47,440	45,371	51,209	46,085		
Total	694,629	691,327	732,797	747,440	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		

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

* Effective from September 2016, data against different maturity buckets are restructured to align with latest Banking Return Forms

** Preliminary

Table 16 : Currency Issued *

(In Thousands of AEDs)																	
Item	2013		2014		2015				2016				2017				
	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Apr	May	Jun ****
Total Notes Issued (1)**	63,076,612	64,433,724	66,904,951	69,836,520	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
Total Coins Issued (2) ***	850,187	866,484	918,261	948,826	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
Total Currency Issued	63,926,799	65,300,208	67,823,212	70,785,346	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

* 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	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Apr	May	Jun **
Amount (In Millions of AEDs)	1,339,503	380,553	781,439	1,165,239	1,559,595	394,156	802,970	1,191,883	1,585,826	377,413	765,609	1,106,509	1,479,692	365,138	486,787	614,780	721,151
No. of Cheques (in Thousands)	29,334	7,587	15,526	23,041	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

* Cumulative data

** Preliminary