



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

النشرة الاحصائية الشهرية  
- البيانات المصرفية والنقدية -  
مارس 2015

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

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### Definitions

#### Money Supply (M<sub>1</sub>) :

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

#### Money Supply (M<sub>2</sub>) :

Consists of Money Supply (M<sub>1</sub>) plus quasi-monetary deposits (Resident Time and Savings Deposits in Dirham + Commercial Pre-payments 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	2012		2013		2014			2015		
	Dec	Sep	Dec	Mar	Jun	Sep	Dec	Jan	Feb	Mar
<b>Central Bank of the UAE</b>										
Total Assets/Liabilities	262,153	305,643	305,534	323,061	334,053	336,925	337,389	330,272	329,444	332,535
Gross International Reserves *	209,672	288,790	287,508	301,499	311,828	321,798	325,288	317,928	316,293	310,698
<b>Money Supply Indicators</b>										
Money Supply M <sub>1</sub>	311,331	366,037	393,069	423,854	447,246	444,581	451,588	456,247	462,710	470,039
Money Supply M <sub>2</sub>	874,532	966,606	1,070,289	1,136,184	1,155,556	1,149,609	1,156,575	1,166,103	1,176,118	1,191,901
Money Supply M <sub>3</sub>	1,095,211	1,211,217	1,233,409	1,292,224	1,341,373	1,357,751	1,347,440	1,346,001	1,361,278	1,377,151
<b>Banks</b>										
<b>Total Assets</b>	<b>1,876,960</b>	<b>2,002,307</b>	<b>2,033,444</b>	<b>2,180,357</b>	<b>2,236,934</b>	<b>2,311,349</b>	<b>2,304,867</b>	<b>2,305,817</b>	<b>2,334,765</b>	<b>2,379,928</b>
<b>Foreign Assets (Net)</b>	<b>-8,824</b>	<b>12,418</b>	<b>-1</b>	<b>39,762</b>	<b>29,060</b>	<b>34,323</b>	<b>5,411</b>	<b>21,235</b>	<b>40,954</b>	<b>27,832</b>
<b>Foreign Assets</b>	<b>306,556</b>	<b>350,376</b>	<b>352,739</b>	<b>458,788</b>	<b>442,889</b>	<b>476,173</b>	<b>497,367</b>	<b>500,076</b>	<b>518,546</b>	<b>526,994</b>
Foreign Assets to Total Assets (%)	16%	17%	17%	21%	20%	21%	22%	22%	22%	22%
<b>Foreign Liabilities</b>	<b>315,380</b>	<b>337,958</b>	<b>352,740</b>	<b>419,026</b>	<b>413,829</b>	<b>441,850</b>	<b>491,956</b>	<b>478,841</b>	<b>477,592</b>	<b>499,162</b>
Foreign Liabilities to Total Liabilities (%)	17%	17%	17%	19%	18%	19%	21%	21%	20%	21%
<b>Deposits<sup>1</sup></b>	<b>1,167,797</b>	<b>1,269,908</b>	<b>1,278,858</b>	<b>1,331,744</b>	<b>1,400,243</b>	<b>1,414,465</b>	<b>1,421,230</b>	<b>1,412,243</b>	<b>1,430,099</b>	<b>1,449,298</b>
Residents	1,033,700	1,145,953	1,162,901	1,215,962	1,267,410	1,282,003	1,267,279	1,269,284	1,288,165	1,301,325
of which: Corporate	378,871	398,734	471,213	487,905	508,546	499,428	517,415	527,781	539,179	530,403
Non-Residents	134,097	123,955	115,957	115,782	132,834	132,463	153,952	142,959	141,934	147,973
of which: Corporate	38,077	36,210	49,337	45,271	53,964	51,272	62,599	61,515	62,660	61,832
<b>Bank Credit (Domestic)</b>	<b>1,108,824</b>	<b>1,178,636</b>	<b>1,203,303</b>	<b>1,223,859</b>	<b>1,254,232</b>	<b>1,290,610</b>	<b>1,277,619</b>	<b>1,286,385</b>	<b>1,289,985</b>	<b>1,303,587</b>
of which: Claims on Private Sector	811,597	857,323	841,879	871,656	913,258	961,383	940,009	944,576	946,847	957,922
<b>Total Number of National Banks and Branches</b>										
Head Offices	23	23	23	23	23	23	23	23	23	23
Branches	805	832	841	843	858	866	869	869	872	871
Pay Offices	89	89	89	89	89	89	90	90	90	90
Electronic Banking Service Units	28	29	29	29	29	33	34	31	31	31
<b>Total Number of Foreign Banks and Branches</b>										
Head Offices	28	28	28	28	28	28	26	26	26	26
Branches	85	86	87	87	87	87	86	86	86	86
Pay Offices	1	1	1	1	1	1	1	1	1	1
Electronic Banking Service Units	52	54	52	53	53	54	48	48	48	48
<b>Number of Employees in Banks (UAE)<sup>2</sup></b>	<b>36,246</b>	<b>34,702</b>	<b>36,087</b>	<b>37,402</b>	<b>36,692</b>	<b>36,686</b>	<b>39,013</b>	<b>39,013</b>	<b>39,013</b>	<b>39,189</b>

\*Central Bank International Reserves = Deposits + Held-to-Maturity Foreign Securities + Held-to-Maturity Dubai Government Bonds + IMF Reserves and SDR Holdings + Other Foreign Assets, revised to include Reserves and SDR Holdings and exclude Fund Holdings of Currency position with IMF

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

<sup>2</sup> Excluding Auxiliary Staff. Data Subject to Revision on Quarterly Basis

Table 2 : Monetary Survey

<b>(In Millions of AEDs)</b>										
<b>Item</b>	<b>2012</b>	<b>2013</b>			<b>2014</b>			<b>2015</b>		
	<b>Dec</b>	<b>Sep</b>	<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec</b>	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>
<b>Net International Reserves</b>	<b>183,828</b>	<b>258,298</b>	<b>265,747</b>	<b>319,121</b>	<b>317,428</b>	<b>331,281</b>	<b>305,149</b>	<b>304,913</b>	<b>320,651</b>	<b>312,471</b>
<b>Central Bank (Net)</b>	<b>192,652</b>	<b>245,880</b>	<b>265,748</b>	<b>279,359</b>	<b>288,368</b>	<b>296,958</b>	<b>299,738</b>	<b>283,678</b>	<b>279,697</b>	<b>284,639</b>
Gross International Reserves *	209,672	288,790	287,508	301,499	311,828	321,798	325,288	317,928	316,293	310,698
Foreign Currency Liabilities	17,020	42,910	21,760	22,140	23,460	24,840	25,550	34,250	36,596	26,059
<b>Banks (Net)</b>	<b>-8,824</b>	<b>12,418</b>	<b>-1</b>	<b>39,762</b>	<b>29,060</b>	<b>34,323</b>	<b>5,411</b>	<b>21,235</b>	<b>40,954</b>	<b>27,832</b>
Foreign Assets	306,556	350,376	352,739	458,788	442,889	476,173	497,367	500,076	518,546	526,994
Foreign Liabilities	315,380	337,958	352,740	419,026	413,829	441,850	491,956	478,841	477,592	499,162
<b>Net Domestic Assets</b>	<b>701,512</b>	<b>693,809</b>	<b>809,841</b>	<b>823,381</b>	<b>844,379</b>	<b>829,052</b>	<b>863,003</b>	<b>874,250</b>	<b>860,809</b>	<b>895,053</b>
Claims on Private Sector	832,576	874,214	867,661	891,721	934,481	982,401	960,067	965,120	967,764	979,031
Net Claims on Government	11,545	-35,031	45,856	50,312	28,695	-2,554	17,425	29,700	26,209	31,997
Claims on Official Entities	132,954	134,714	176,557	207,514	195,852	195,235	195,717	199,974	199,554	198,207
Claims on Nonbank Financial Institutions	88,237	100,760	92,087	55,188	54,818	43,892	42,352	42,466	43,565	43,440
Capital and Reserves	-316,891	-296,935	-299,461	-293,608	-303,583	-309,018	-319,005	-327,401	-331,672	-320,502
Other Items (net)	-46,909	-83,913	-72,859	-87,746	-65,884	-80,904	-33,553	-35,608	-44,611	-37,120
<b>Money Supply M<sub>1</sub></b>	<b>311,331</b>	<b>366,037</b>	<b>393,069</b>	<b>423,854</b>	<b>447,246</b>	<b>444,581</b>	<b>451,588</b>	<b>456,247</b>	<b>462,710</b>	<b>470,039</b>
Currency Issued	57,773	60,518	63,927	65,300	67,823	70,785	74,472	69,566	68,524	69,353
Monetary Deposits	253,558	305,519	329,142	358,554	379,423	373,796	377,116	386,681	394,186	400,686
<b>Money Supply M<sub>2</sub></b>	<b>874,532</b>	<b>966,606</b>	<b>1,070,289</b>	<b>1,136,184</b>	<b>1,155,556</b>	<b>1,149,609</b>	<b>1,156,575</b>	<b>1,166,103</b>	<b>1,176,118</b>	<b>1,191,901</b>
<b>Quasi - Money</b>	<b>563,201</b>	<b>600,569</b>	<b>677,220</b>	<b>712,330</b>	<b>708,310</b>	<b>705,028</b>	<b>704,987</b>	<b>709,856</b>	<b>713,408</b>	<b>721,862</b>
Foreign Currency Deposits	139,278	167,959	195,994	215,742	212,376	225,832	217,279	222,341	224,395	235,889
Dirham Deposits	423,923	432,610	481,226	496,588	495,934	479,196	487,708	487,515	489,013	485,973
<b>Money Supply M<sub>3</sub></b>	<b>1,095,211</b>	<b>1,211,217</b>	<b>1,233,409</b>	<b>1,292,224</b>	<b>1,341,373</b>	<b>1,357,751</b>	<b>1,347,440</b>	<b>1,346,001</b>	<b>1,361,278</b>	<b>1,377,151</b>
<b>Government Deposits</b>	<b>220,679</b>	<b>244,611</b>	<b>163,120</b>	<b>156,040</b>	<b>185,817</b>	<b>208,142</b>	<b>190,865</b>	<b>179,898</b>	<b>185,160</b>	<b>185,250</b>

\*Revised to include Reserves and SDR Holdings and exclude Fund Holdings of Currency position with IMF

**Table 3 : Quarterly Changes in Factors Affecting Money Supply**

<b>(In Millions of AEDs)</b>										
<b>Item</b>	<b>2012</b>	<b>2013</b>		<b>2014</b>				<b>2015</b>		
	<b>Dec.</b>	<b>Sep**</b>	<b>Dec**</b>	<b>Mar**</b>	<b>Jun**</b>	<b>Sep**</b>	<b>Dec**</b>	<b>Jan***</b>	<b>Feb***</b>	<b>Mar***</b>
<b>Net International Reserves</b>	<b>16,588</b>	<b>6,281</b>	<b>7,449</b>	<b>53,374</b>	<b>-1,693</b>	<b>13,853</b>	<b>-26,132</b>	<b>-236</b>	<b>15,738</b>	<b>-8,180</b>
<b>Central Bank (Net)</b>	<b>19,171</b>	<b>11,027</b>	<b>19,868</b>	<b>13,611</b>	<b>9,009</b>	<b>8,590</b>	<b>2,780</b>	<b>-16,060</b>	<b>-3,981</b>	<b>4,942</b>
Gross International Reserves ****	17,851	31,797	-1,282	13,991	10,329	9,970	3,490	-7,360	-1,635	-5,595
Foreign Currency Liabilities	-1,320	20,770	-21,150	380	1,320	1,380	710	8,700	2,346	-10,537
<b>Banks (Net)</b>	<b>-2,583</b>	<b>-4,746</b>	<b>-12,419</b>	<b>39,763</b>	<b>-10,702</b>	<b>5,263</b>	<b>-28,912</b>	<b>15,824</b>	<b>19,719</b>	<b>-13,122</b>
Foreign Assets	-1,044	5,109	2,363	106,049	-15,899	33,284	21,194	2,709	18,470	8,448
Foreign Liabilities	1,539	9,855	14,782	66,286	-5,197	28,021	50,106	-13,115	-1,249	21,570
<b>Net Domestic Assets</b>	<b>6,773</b>	<b>-1,716</b>	<b>116,032</b>	<b>13,540</b>	<b>20,998</b>	<b>-15,327</b>	<b>33,950</b>	<b>11,247</b>	<b>-13,441</b>	<b>34,244</b>
Claims on Private Sector	-6,121	13,380	-6,553	24,060	42,760	47,920	-22,334	5,053	2,644	11,267
Net Claims on Government	11,932	16,150	80,887	4,456	-21,617	-31,249	19,979	12,275	-3,491	5,788
Claims on Official Entities	362	-6,513	41,843	30,957	-11,662	-617	482	4,257	-420	-1,347
Claims on Nonbank Financial Institutions	-895	4,383	-8,673	-36,899	-370	-10,926	-1,540	114	1,099	-125
Capital and Reserves*	621	-3,727	-2,526	5,853	-9,975	-5,435	-9,988	-8,396	-4,271	11,170
Other Items (net)*	874	-25,389	11,054	-14,887	21,862	-15,021	47,351	-2,056	-9,003	7,491
<b>Money Supply M<sub>1</sub></b>	<b>11,924</b>	<b>7,731</b>	<b>27,032</b>	<b>30,785</b>	<b>23,392</b>	<b>-2,665</b>	<b>7,007</b>	<b>4,659</b>	<b>6,463</b>	<b>7,329</b>
<b>Money Supply M<sub>2</sub></b>	<b>19,500</b>	<b>25,700</b>	<b>103,683</b>	<b>65,895</b>	<b>19,372</b>	<b>-5,947</b>	<b>6,966</b>	<b>9,528</b>	<b>10,015</b>	<b>15,783</b>
<b>Quasi - Money</b>	<b>-10,696</b>	<b>17,439</b>	<b>76,651</b>	<b>35,110</b>	<b>-4,020</b>	<b>-3,282</b>	<b>-41</b>	<b>4,869</b>	<b>3,552</b>	<b>8,454</b>
Foreign Currency Deposits	-11,049	7,386	28,035	19,748	-3,366	13,456	-8,553	5,062	2,054	11,494
Dirham Deposits	353	10,053	48,616	15,362	-654	-16,738	8,512	-193	1,498	-3,040
<b>Money Supply M<sub>3</sub></b>	<b>17,600</b>	<b>45,517</b>	<b>22,192</b>	<b>58,815</b>	<b>49,149</b>	<b>16,378</b>	<b>-10,311</b>	<b>-1,439</b>	<b>15,277</b>	<b>15,873</b>
<b>Government Deposits</b>	<b>-1,912</b>	<b>-8,100</b>	<b>-81,491</b>	<b>-7,080</b>	<b>29,777</b>	<b>22,325</b>	<b>-17,277</b>	<b>-10,967</b>	<b>5,262</b>	<b>90</b>

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

\*\*Indicates Changes from End of Previous Quarter

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

\*\*\*\*Revised to include Reserves and SDR Holdings and exclude Fund Holdings of Currency position with IMF

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

Year	Monetary Base	Components of Monetary Base			
		Currency Issued*	Reserve Requirements	Banks Current Accounts at CBUAE (Net)	Certificates of Deposit (Net of Lending)
<b>2012</b>					
January	206.7	52.3	63.2	12.9	78.3
February	208.6	53.1	62.5	12.5	80.5
March	218.3	53.6	64.3	12.3	88.1
April	220.5	53.6	65.1	14.1	87.7
May	213.3	53.8	65.7	11.2	82.6
June	220.7	53.1	67.9	20.5	79.3
July **	221.3	55.1	68.1	14.9	83.2
August **	221.7	55.7	68.4	12.6	85.0
September	219.4	54.8	68.8	11.0	84.8
October	226.0	57.2	69.9	16.6	82.3
November	231.6	56.7	69.6	14.8	90.5
December	235.9	57.8	70.4	12.3	95.4
<b>2013</b>					
January	243.4	57.9	72.0	10.7	102.8
February	253.6	58.8	72.7	16.0	106.1
March	250.5	59.4	72.9	13.4	104.8
April	242.2	58.8	76.1	8.5	98.8
May	248.0	60.0	77.2	14.3	96.5
June	245.4	59.4	78.7	18.0	89.3
July	248.7	61.2	81.4	12.0	94.1
August	247.0	60.7	82.9	12.0	91.4
September	257.3	60.5	82.4	19.4	95.0
October	258.3	62.8	82.9	13.0	99.6
November	263.8	63.4	84.7	16.1	99.6
December	278.2	63.9	87.8	18.6	107.9
<b>2014</b>					
January	286.9	63.5	89.3	17.7	116.4
February	285.6	64.2	90.9	15.2	115.3
March	295.0	65.3	91.4	19.1	119.2
April	288.2	65.2	95.2	10.4	117.4
May	296.1	69.1	97.0	17.2	112.8
June	303.0	67.8	98.6	10.9	125.7
July	302.1	72.1	100.8	20.2	109.0
August	299.1	66.6	102.0	14.5	116.0
September	307.9	70.8	103.7	15.2	118.2
October	299.9	70.0	104.6	14.6	110.7
November	301.4	73.5	102.0	17.0	108.9
December	308.1	74.5	104.1	30.0	99.5
<b>2015</b>					
January	290.9	69.6	105.6	22.6	93.1
February	290.2	68.5	107.6	17.3	96.8
March	293.5	69.4	105.6	12.8	105.8

\* Revised to include currency in circulation plus cash at banks

\*\* Revised



Table 5 : Central Bank of the UAE Balance Sheet

<b>(In Millions of AEDs)</b>										
<b>Item</b>	<b>As at 31.12.2012</b>	<b>As at 30.09.2013</b>	<b>As at 31.12.2013</b>	<b>As at 31.03.2014</b>	<b>As at 30.06.2014</b>	<b>As at 30.09.2014</b>	<b>As at 31.12.2014</b>	<b>As at 31.01.2015</b>	<b>As at 28.02.2015</b>	<b>As at 31.03.2015</b>
<b>Assets</b>										
Cash and Bank Balances	25,373	14,976	14,591	8,024	22,432	36,980	42,001	23,312	52,820	42,409
Deposits	43,611	101,465	99,926	101,608	96,523	93,687	76,917	95,413	65,622	70,057
Loans to Banks against - Certificates of Deposit	-	-	-	-	-	-	-	-	-	-
Certificates of Deposit Under Repo	-	0	0	0	0	0	0	10	0	6,000
Liquidity Support Facility	513	514	514	514	514	499	321	321	321	321
Held to Maturity Foreign Securities	94,986	131,050	128,263	152,425	156,364	146,760	157,753	156,134	155,643	159,947
Held to Maturity Securities-Issued by Ministry of Finance & Dubai Government	90,193	55,403	55,361	55,361	54,590	49,852	49,443	49,443	49,443	49,443
Other Assets	7,377	2,135	6,781	5,034	3,540	9,064	10,875	5,557	5,515	4,280
Property & Equipment	100	100	97	94	89	83	79	82	80	78
<b>Total Assets</b>	<b>262,153</b>	<b>305,643</b>	<b>305,534</b>	<b>323,061</b>	<b>334,053</b>	<b>336,925</b>	<b>337,389</b>	<b>330,272</b>	<b>329,444</b>	<b>332,535</b>
Off Balance Sheet Commitments	90,463	108,961	129,367	131,789	113,716	118,103	134,105	114,391	151,256	145,303
<b>Liabilities</b>										
Current Accounts & Deposits	86,515	105,111	111,973	117,360	118,920	126,747	142,168	137,840	133,249	129,404
Certificates of Deposit	95,400	94,992	107,896	119,223	125,713	118,184	99,534	93,061	96,764	111,759
Currency Issued	57,773	60,518	63,927	65,300	67,823	70,785	74,472	69,566	68,524	69,353
Other Liabilities	4,388	25,914	495	1,640	2,059	1,671	1,387	9,977	11,079	2,191
<b>Total Liabilities</b>	<b>244,076</b>	<b>286,535</b>	<b>284,291</b>	<b>303,523</b>	<b>314,515</b>	<b>317,387</b>	<b>317,561</b>	<b>310,444</b>	<b>309,616</b>	<b>312,707</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
General Reserve	14,615	15,503	15,503	16,080	16,080	16,080	17,339	17,339	17,339	17,339
Other Reserve	-	143	143	0	0	0	-11	-11	-11	-11
Retained Earnings	962	962	3,097	958	958	957	0	0	0	0
<b>Total Capital &amp; Reserves</b>	<b>18,077</b>	<b>19,108</b>	<b>21,243</b>	<b>19,538</b>	<b>19,538</b>	<b>19,538</b>	<b>19,828</b>	<b>19,828</b>	<b>19,828</b>	<b>19,828</b>
<b>Total Liabilities and Capital</b>	<b>262,153</b>	<b>305,643</b>	<b>305,534</b>	<b>323,061</b>	<b>334,053</b>	<b>336,925</b>	<b>337,389</b>	<b>330,272</b>	<b>329,444</b>	<b>332,535</b>
Off Balance Sheet Commitments	90,463	108,961	129,367	131,789	113,716	118,103	134,105	114,391	151,256	145,303

- Not Available

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

Period	Cash and Bank Balance plus Deposits with banks abroad	Held-to-Maturity Foreign Securities	Held-to-Maturity Dubai Gov. Bonds	IMF Reserves Position + SDR Holdings *	Other Foreign Assets	Gross International Reserves	Foreign Currency Liabilities	Net International Reserves
<b>2012</b>	65.97	94.99	36.72	4.48	7.51	209.67	17.02	192.65
<b>2013</b>								
Jan	84.69	82.14	36.72	4.48	9.48	217.51	18.31	199.20
Feb	88.16	90.40	36.72	4.48	5.73	225.49	18.27	207.22
Mar	91.89	97.78	36.72	4.48	4.95	235.82	17.65	218.17
Apr	105.00	93.89	36.72	4.39	5.38	245.38	18.63	226.75
May	112.68	88.96	36.72	4.39	5.19	247.94	18.92	229.02
Jun	113.67	99.74	36.72	4.39	2.47	256.99	22.14	234.85
Jul	104.18	110.20	36.72	4.49	1.44	257.03	19.55	237.48
Aug	95.15	124.90	36.72	4.49	1.45	262.71	27.98	234.73
Sep	112.55	131.05	36.72	4.49	3.98	288.79	42.91	245.88
Oct	79.28	148.95	36.72	4.49	4.00	273.44	27.13	246.31
Nov	89.82	134.47	36.72	4.49	8.14	273.64	22.52	251.12
Dec	108.05	128.27	36.72	4.60	9.87	287.51	21.76	265.75
<b>2014</b>								
Jan	122.87	137.07	36.72	4.60	6.17	307.43	34.35	273.08
Feb	105.55	151.85	36.72	4.60	5.14	303.86	32.17	271.69
Mar	103.95	152.43	36.72	4.60	3.80	301.50	22.14	279.36
Apr	117.60	144.51	36.72	4.63	3.45	306.91	28.79	278.12
May	107.41	152.42	36.72	4.64	3.46	304.65	23.66	280.99
Jun	110.25	156.37	36.72	4.64	3.84	311.82	23.46	288.36
Jul	125.64	160.20	36.72	4.64	5.03	332.23	35.44	296.79
Aug	137.07	143.05	36.72	4.64	5.91	327.39	35.27	292.12
Sep	124.35	146.76	36.72	4.64	9.32	321.79	24.84	296.95
Oct	125.91	141.77	36.72	4.64	7.19	316.23	25.91	290.32
Nov	131.85	135.39	36.72	4.64	10.67	319.27	25.13	294.14
Dec	115.48	157.75	36.72	4.64	10.69	325.28	25.55	299.73
<b>2015</b>								
Jan	115.07	156.14	36.72	4.64	5.35	317.92	34.25	283.67
Feb	114.08	155.64	36.72	4.64	5.21	316.29	36.60	279.69
Mar	105.49	159.95	36.72	4.64	3.90	310.70	26.05	284.65
Change for the year	-8.7%	1.4%	0.0%	0.0%	-63.5%	-4.5%	2.0%	-5.0%

\* Revised to include Reserves and SDR Holdings and exclude Fund Holdings of Currency position with IMF

Table 7 : Aggregated Balance Sheet of Banks - Assets

<b>(In Millions of AEDs)</b>										
<b>Item</b>	<b>2012</b>	<b>2013</b>			<b>2014</b>			<b>2015</b>		
	<b>Dec.</b>	<b>Sep</b>	<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec</b>	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>
<b>Domestic Assets</b>										
<b>Cash and Deposits with C.B</b>	<b>191,881</b>	<b>209,346</b>	<b>230,907</b>	<b>242,585</b>	<b>251,492</b>	<b>251,812</b>	<b>248,478</b>	<b>234,359</b>	<b>234,481</b>	<b>245,767</b>
Cash in Hand ( LCY )	12,158	11,655	13,519	11,890	12,940	13,524	15,456	12,965	12,024	13,141
Deposits with Central Bank	179,723	197,691	217,388	230,695	238,552	238,288	233,022	221,394	222,457	232,626
<b>Due From Resident Banks</b>	<b>82,472</b>	<b>73,172</b>	<b>60,246</b>	<b>67,590</b>	<b>64,283</b>	<b>65,118</b>	<b>64,343</b>	<b>58,739</b>	<b>63,253</b>	<b>71,576</b>
<b>Domestic Credit and Investments</b>	<b>1,209,023</b>	<b>1,278,286</b>	<b>1,312,889</b>	<b>1,335,258</b>	<b>1,375,428</b>	<b>1,409,399</b>	<b>1,388,901</b>	<b>1,399,785</b>	<b>1,405,915</b>	<b>1,422,299</b>
<b>a) Credit Facilities</b>	<b>1,108,824</b>	<b>1,178,636</b>	<b>1,203,303</b>	<b>1,223,859</b>	<b>1,254,232</b>	<b>1,290,610</b>	<b>1,277,619</b>	<b>1,286,385</b>	<b>1,289,985</b>	<b>1,303,587</b>
<b>Claims on Private Sector</b>	<b>811,597</b>	<b>857,323</b>	<b>841,879</b>	<b>871,656</b>	<b>913,258</b>	<b>961,383</b>	<b>940,009</b>	<b>944,576</b>	<b>946,847</b>	<b>957,922</b>
Commercial Bills	32,251	37,194	43,220	47,134	48,857	54,759	58,131	57,143	56,704	57,892
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	779,346	820,129	798,659	824,522	864,401	906,624	881,878	887,433	890,143	900,030
<b>Claims on Government</b>	<b>121,334</b>	<b>132,696</b>	<b>145,446</b>	<b>143,078</b>	<b>148,288</b>	<b>147,043</b>	<b>153,071</b>	<b>153,971</b>	<b>155,795</b>	<b>160,972</b>
<b>Claims on Official Entities</b>	<b>126,642</b>	<b>135,959</b>	<b>146,341</b>	<b>176,906</b>	<b>161,959</b>	<b>162,228</b>	<b>165,156</b>	<b>168,935</b>	<b>167,736</b>	<b>165,315</b>
Loans,Advances & Overdrafts	126,642	135,959	146,341	176,906	161,959	162,228	165,156	168,935	167,736	165,315
<b>Claims on Other Financial Institutions</b>	<b>49,251</b>	<b>52,658</b>	<b>69,637</b>	<b>32,219</b>	<b>30,727</b>	<b>19,956</b>	<b>19,383</b>	<b>18,903</b>	<b>19,607</b>	<b>19,378</b>
Loans,Advances & Overdrafts	49,251	52,658	69,637	32,219	30,727	19,956	19,383	18,903	19,607	19,378
<b>b) Domestic Investments</b>	<b>100,199</b>	<b>99,650</b>	<b>109,586</b>	<b>111,399</b>	<b>121,196</b>	<b>118,789</b>	<b>111,282</b>	<b>113,400</b>	<b>115,930</b>	<b>118,712</b>
<b>Unclassified Assets</b>	<b>87,028</b>	<b>91,127</b>	<b>76,663</b>	<b>76,136</b>	<b>102,842</b>	<b>108,847</b>	<b>105,778</b>	<b>112,858</b>	<b>112,570</b>	<b>113,292</b>
Fixed Assets	16,740	16,712	16,933	17,812	17,444	17,653	18,744	18,591	18,614	18,871
Inter-Branch Transactions	1,986	140	2,836	3,366	3,284	6,019	6,446	5,828	8,521	10,069
Other Assets	68,302	74,275	56,894	54,958	82,114	85,175	80,588	88,439	85,435	84,352
<b>Foreign Assets</b>	<b>306,556</b>	<b>350,376</b>	<b>352,739</b>	<b>458,788</b>	<b>442,889</b>	<b>476,173</b>	<b>497,367</b>	<b>500,076</b>	<b>518,546</b>	<b>526,994</b>
Net Due from H.O. and/or Branches Abroad	58,359	28,547	44,720	110,933	96,028	106,903	111,725	99,413	128,237	122,099
Due from Other Banks Abroad	110,000	147,708	103,483	164,017	146,230	157,189	142,718	159,874	152,973	158,582
Cash in Hand ( FCY )	87	83	146	154	191	117	161	168	120	145
Securities	54,964	68,375	77,103	88,357	104,222	99,653	116,748	105,686	104,511	109,759
Credit to Non-Residents	75,641	94,343	101,892	79,503	75,424	91,282	100,433	102,123	104,051	106,642
Other Foreign Assets	7,505	11,320	25,395	15,824	20,794	21,029	25,582	32,812	28,654	29,767
<b>Total Assets</b>	<b>1,876,960</b>	<b>2,002,307</b>	<b>2,033,444</b>	<b>2,180,357</b>	<b>2,236,934</b>	<b>2,311,349</b>	<b>2,304,867</b>	<b>2,305,817</b>	<b>2,334,765</b>	<b>2,379,928</b>

Table 8 : Aggregated Balance Sheet of Banks - Liabilities

<b>(In Millions of AEDs)</b>										
<b>Item</b>	<b>2012</b>		<b>2013</b>		<b>2014</b>			<b>2015</b>		
	<b>Dec</b>	<b>Sep</b>	<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec</b>	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>
<b>Domestic Liabilities</b>										
<b>Monetary Deposits</b>	<b>253,558</b>	<b>305,519</b>	<b>329,142</b>	<b>358,554</b>	<b>379,423</b>	<b>373,796</b>	<b>377,116</b>	<b>386,681</b>	<b>394,186</b>	<b>400,686</b>
Demand Deposits ( LCY )	250,959	301,758	325,353	351,555	374,394	369,601	373,473	382,618	390,797	395,674
Bankers Drafts	2,599	3,761	3,789	6,999	5,029	4,195	3,643	4,063	3,389	5,012
<b>Quasi Monetary Deposits</b>	<b>563,201</b>	<b>600,569</b>	<b>677,220</b>	<b>712,330</b>	<b>708,310</b>	<b>705,028</b>	<b>704,987</b>	<b>709,856</b>	<b>713,408</b>	<b>721,862</b>
Time Deposits ( LCY )	349,505	343,736	387,835	397,398	392,201	374,988	379,336	377,648	377,073	372,007
Savings Deposits ( LCY )	63,983	77,578	81,292	86,643	91,276	90,521	95,357	96,560	98,320	100,206
Commercial Prepayments ( LCY )	10,435	11,296	12,099	12,547	12,457	13,687	13,015	13,307	13,620	13,760
Other Deposits ( FCY )	139,278	167,959	195,994	215,742	212,376	225,832	217,279	222,341	224,395	235,889
<b>Government Deposits ( LCY + FCY )</b>	<b>219,541</b>	<b>243,626</b>	<b>161,300</b>	<b>152,076</b>	<b>184,705</b>	<b>207,374</b>	<b>188,819</b>	<b>176,810</b>	<b>183,960</b>	<b>183,789</b>
<b>Government Lending Funds *</b>	<b>13</b>	<b>13</b>	<b>15,080</b>	<b>15,635</b>	<b>16,252</b>	<b>16,866</b>	<b>17,702</b>	<b>17,665</b>	<b>18,146</b>	<b>18,028</b>
<b>Capital and Reserves</b>	<b>298,814</b>	<b>277,827</b>	<b>278,218</b>	<b>274,080</b>	<b>284,045</b>	<b>289,480</b>	<b>299,474</b>	<b>307,870</b>	<b>310,956</b>	<b>300,674</b>
<b>Due to Central Bank</b>	<b>2,567</b>	<b>1,688</b>	<b>4,215</b>	<b>3,265</b>	<b>6,230</b>	<b>4,090</b>	<b>1,311</b>	<b>1,639</b>	<b>2,336</b>	<b>11,205</b>
<b>Due to Resident Banks</b>	<b>65,394</b>	<b>63,998</b>	<b>60,589</b>	<b>59,352</b>	<b>53,154</b>	<b>53,005</b>	<b>51,784</b>	<b>49,047</b>	<b>59,083</b>	<b>61,540</b>
<b>Foreign Liabilities</b>	<b>315,380</b>	<b>337,958</b>	<b>352,740</b>	<b>419,026</b>	<b>413,829</b>	<b>441,850</b>	<b>491,956</b>	<b>478,841</b>	<b>477,592</b>	<b>499,162</b>
Net Due to H.O and/or Branches Abroad	10,200	11,226	7,364	67,835	55,023	63,954	70,386	65,967	66,473	76,893
Due to Other Banks Abroad	152,752	169,323	181,279	187,837	176,981	192,922	206,380	201,567	206,879	216,528
Other Deposits ( LCY + FCY )	134,097	123,953	114,980	115,782	132,834	132,463	153,952	142,959	141,934	147,973
Provisions <sup>1</sup>	3,177	3,481	2,319	2,348	2,468	2,304	2,078	1,979	2,008	1,796
Other Foreign Liabilities	15,154	29,975	46,798	45,224	46,523	50,207	59,160	66,369	60,298	55,972
<b>Unclassified Liabilities</b>	<b>158,492</b>	<b>171,109</b>	<b>154,940</b>	<b>186,039</b>	<b>190,986</b>	<b>219,860</b>	<b>171,718</b>	<b>177,408</b>	<b>175,098</b>	<b>182,982</b>
Inter-Branch Transactions	2,172	3,139	2,459	25,897	8,113	4,218	5,093	6,904	5,884	6,616
Other Liabilities	156,320	167,970	152,481	160,142	182,873	215,642	166,625	170,504	169,214	176,366
- Of which : Provisions <sup>1</sup>	82,565	91,369	96,044	102,651	106,971	111,569	95,844	95,294	95,765	96,356
<b>Total Liabilities</b>	<b>1,876,960</b>	<b>2,002,307</b>	<b>2,033,444</b>	<b>2,180,357</b>	<b>2,236,934</b>	<b>2,311,349</b>	<b>2,304,867</b>	<b>2,305,817</b>	<b>2,334,765</b>	<b>2,379,928</b>

\*Government refinancing added after deducting from other liabilities since Dec 2013

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

**Table 9 : Banks' Foreign Assets and Liabilities**

<b>(In Millions of AEDs)</b>										
<b>Item</b>	<b>2012</b>	<b>2013</b>		<b>2014</b>			<b>2015</b>			
	<b>Dec</b>	<b>Sep</b>	<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec</b>	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>
<b>Foreign Assets</b>	<b>306,556</b>	<b>350,376</b>	<b>352,739</b>	<b>458,788</b>	<b>442,889</b>	<b>476,174</b>	<b>497,368</b>	<b>500,075</b>	<b>518,546</b>	<b>526,994</b>
Notes and Coins	87	83	146	154	191	117	161	168	120	145
Due from H.O and Branches	58,359	28,547	44,720	110,933	96,028	106,903	111,725	99,413	128,237	122,099
Money at Call and Short Notice	10,778	32,928	1,875	40,760	48,911	60,728	47,997	57,233	50,633	55,651
<b>Deposits with Banks</b>	<b>99,214</b>	<b>114,774</b>	<b>101,607</b>	<b>123,246</b>	<b>97,318</b>	<b>96,454</b>	<b>94,721</b>	<b>102,638</b>	<b>102,339</b>	<b>102,931</b>
- Demand Deposits	14,642	10,116	24,515	39,713	57,699	56,479	59,357	66,689	67,704	66,696
- Time Deposits	84,572	104,658	77,092	83,533	39,620	39,974	35,364	35,949	34,635	36,234
Securities	54,964	68,375	77,103	88,357	104,222	99,653	116,748	105,686	104,511	109,759
Loans and Advances <sup>1</sup>	75,641	94,343	101,892	79,503	75,424	91,282	100,433	102,123	104,051	106,642
Other Foreign Assets <sup>2</sup>	<b>7,513</b>	<b>11,326</b>	<b>25,396</b>	<b>15,835</b>	<b>20,795</b>	<b>21,037</b>	<b>25,583</b>	<b>32,814</b>	<b>28,655</b>	<b>29,767</b>
<b>Foreign Liabilities</b>	<b>315,380</b>	<b>337,959</b>	<b>352,740</b>	<b>419,025</b>	<b>413,829</b>	<b>441,849</b>	<b>491,957</b>	<b>478,843</b>	<b>477,592</b>	<b>499,162</b>
Due to H.O and Branches	10,200	11,226	7,364	67,835	55,023	63,954	70,386	65,967	66,473	76,893
Due to Banks	88,610	99,528	104,517	127,249	134,274	140,149	148,409	150,012	154,296	160,222
Deposits of Banks	<b>64,142</b>	<b>69,795</b>	<b>76,762</b>	<b>60,586</b>	<b>42,706</b>	<b>52,773</b>	<b>57,972</b>	<b>51,556</b>	<b>52,583</b>	<b>56,305</b>
- Demand Deposits	11,235	11,869	9,916	10,769	37,487	46,825	54,288	46,372	50,506	55,042
- Time Deposits	52,907	57,926	66,846	49,817	5,219	5,948	3,684	5,184	2,077	1,263
Other Deposits	<b>132,737</b>	<b>122,216</b>	<b>113,262</b>	<b>113,572</b>	<b>129,714</b>	<b>130,775</b>	<b>144,139</b>	<b>139,471</b>	<b>139,108</b>	<b>145,335</b>
- Demand Deposits	17,370	19,643	20,966	23,565	32,477	31,304	33,619	32,744	32,238	30,760
- Time Deposits	102,147	86,708	75,748	72,486	78,562	81,144	91,401	87,083	86,869	95,130
- Savings Deposits	13,220	15,865	16,548	17,521	18,675	18,327	19,119	19,644	20,001	19,445
Other Foreign Liabilities <sup>3</sup>	<b>19,691</b>	<b>35,194</b>	<b>50,835</b>	<b>49,783</b>	<b>52,112</b>	<b>54,198</b>	<b>71,051</b>	<b>71,837</b>	<b>65,132</b>	<b>60,407</b>

<sup>1</sup> Including Purchased or Discounted Commercial Bills

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

<sup>3</sup> Including Commercial Prepayments

**Table 10 : Domestic Credit \***

<b>(In Millions of AEDs)</b>										
<b>Item</b>	<b>2012</b>	<b>2013</b>			<b>2014</b>			<b>2015</b>		
	<b>Dec.</b>	<b>Sep</b>	<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec</b>	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>
<b>Government</b>	<b>121,334</b>	<b>132,696</b>	<b>145,446</b>	<b>143,078</b>	<b>148,288</b>	<b>147,043</b>	<b>153,071</b>	<b>153,971</b>	<b>155,795</b>	<b>160,972</b>
<b>Public Sector</b>	<b>126,642</b>	<b>135,959</b>	<b>146,341</b>	<b>176,906</b>	<b>161,959</b>	<b>162,228</b>	<b>165,156</b>	<b>168,935</b>	<b>167,736</b>	<b>165,315</b>
<b>Private Sector</b>	<b>860,848</b>	<b>909,981</b>	<b>911,516</b>	<b>903,875</b>	<b>943,985</b>	<b>981,339</b>	<b>959,392</b>	<b>963,479</b>	<b>966,454</b>	<b>977,300</b>
Financial Institutions	48,538	51,868	69,637	32,219	30,727	19,956	19,383	18,903	19,607	19,378
Insurance Companies	713	790	1,072	1,635	1,171	1,111	1,191	1,191	1,202	1,105
Business and Industrial Sector	485,158	499,539	560,723	583,360	616,626	653,426	639,058	640,411	639,903	647,038
Others	326,439	357,784	280,084	286,661	295,461	306,846	299,760	302,974	305,743	309,779
<b>Total</b>	<b>1,108,824</b>	<b>1,178,636</b>	<b>1,203,303</b>	<b>1,223,859</b>	<b>1,254,232</b>	<b>1,290,610</b>	<b>1,277,619</b>	<b>1,286,385</b>	<b>1,289,985</b>	<b>1,303,587</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

**Table 11 : Bank Credit to Residents by Economic Activity<sup>1</sup>**

<b>(In Millions of AEDs)</b>									
<b>Economic Activity</b>	<b>End of Period</b>	<b>2012</b>		<b>2013</b>			<b>2014</b>		<b>2015</b>
		<b>Dec.</b>	<b>Sep</b>	<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec</b>	<b>Mar</b>
<b>1) Agriculture</b>		<b>2,242</b>	<b>2,056</b>	<b>3,092</b>	<b>2,299</b>	<b>1,607</b>	<b>2,221</b>	<b>2,698</b>	<b>1,645</b>
<b>2) Mining and Quarrying</b>		<b>23,964</b>	<b>14,542</b>	<b>15,653</b>	<b>17,448</b>	<b>8,893</b>	<b>9,989</b>	<b>9,181</b>	<b>10,738</b>
<b>3) Manufacturing</b>		<b>50,375</b>	<b>57,917</b>	<b>58,032</b>	<b>58,018</b>	<b>66,278</b>	<b>61,393</b>	<b>65,140</b>	<b>66,476</b>
3.1 Food , Beverages and Tobacco		3,788	4,800	5,549	4,640	5,758	5,644	6,463	6,494
3.2 Textile and Leather Products		879	743	739	776	819	984	1,100	1,095
3.3 Furniture and Other Wood Products		1,416	1,518	4,110	4,232	6,230	2,269	1,789	2,030
3.4 Paper And Paper Products		701	811	1,006	1,044	1,150	1,235	1,341	1,604
3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals		6,744	6,813	8,333	7,765	9,217	9,817	12,693	14,576
3.6 Basic Metal Products (Including Aluminium)		13,297	15,793	13,966	12,589	11,609	13,650	15,428	14,980
3.7 Fabricated Metal Products, Machinery and Equipment		3,902	4,471	4,444	6,378	7,695	7,006	6,724	7,417
3.8 Other Manufactured Products		19,648	22,968	19,885	20,594	23,800	20,788	19,602	18,280
<b>4) Electricity, Gas and Water</b>		<b>21,574</b>	<b>20,579</b>	<b>21,864</b>	<b>20,925</b>	<b>20,201</b>	<b>19,193</b>	<b>18,937</b>	<b>18,576</b>
<b>5) Construction and Real Estate<sup>2</sup></b>		<b>140,975</b>	<b>135,592</b>	<b>204,351</b>	<b>199,711</b>	<b>207,692</b>	<b>211,558</b>	<b>212,550</b>	<b>210,620</b>
<b>6) Trade</b>		<b>115,903</b>	<b>129,997</b>	<b>146,847</b>	<b>159,116</b>	<b>149,180</b>	<b>156,513</b>	<b>155,761</b>	<b>160,454</b>
6.1 Wholesale		82,860	89,724	89,181	113,016	101,003	104,426	106,160	112,983
6.2 Retail		33,043	40,273	57,666	46,100	48,177	52,087	49,601	47,471
<b>7) Transport, Storage and Communication</b>		<b>35,541</b>	<b>36,552</b>	<b>36,423</b>	<b>42,578</b>	<b>54,367</b>	<b>55,780</b>	<b>56,494</b>	<b>59,495</b>
<b>8) Financial Institutions(Excluding Banks)</b>		<b>80,243</b>	<b>92,852</b>	<b>113,580</b>	<b>131,107</b>	<b>121,892</b>	<b>129,800</b>	<b>131,824</b>	<b>133,143</b>
<b>9) Government</b>		<b>121,240</b>	<b>137,016</b>	<b>144,030</b>	<b>132,126</b>	<b>137,333</b>	<b>133,995</b>	<b>135,982</b>	<b>143,223</b>
<b>10) Personal Loans for Business Purposes</b>		<b>196,045</b>	<b>212,012</b>	<b>245,212</b>	<b>248,587</b>	<b>254,088</b>	<b>267,133</b>	<b>267,156</b>	<b>265,229</b>
<b>11) Personal Loans for Consumption Purposes</b>		<b>88,607</b>	<b>100,505</b>	<b>115,395</b>	<b>116,982</b>	<b>119,571</b>	<b>125,710</b>	<b>125,721</b>	<b>124,813</b>
<b>12) All Others<sup>3</sup></b>		<b>232,115</b>	<b>239,016</b>	<b>98,824</b>	<b>94,962</b>	<b>113,130</b>	<b>117,325</b>	<b>96,175</b>	<b>109,175</b>
<b>Total</b>		<b>1,108,824</b>	<b>1,178,636</b>	<b>1,203,303</b>	<b>1,223,859</b>	<b>1,254,232</b>	<b>1,290,610</b>	<b>1,277,619</b>	<b>1,303,587</b>

<sup>1</sup> Revised to make all entries in gross figures

<sup>2</sup> The introduction of new reporting forms explain the observed increase of bank credit to this sector from September 2013 to December 2013

<sup>3</sup> Including Loans to the Service Sector and Non-Profit Institutions

**Table 12 : Deposits distributed Residents / Non Residents\***

<b>(In Millions of AEDs)</b>										
<b>Item</b>	<b>2012</b>	<b>2013</b>			<b>2014</b>			<b>2015</b>		
	<b>Dec.</b>	<b>Sep</b>	<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec</b>	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>
<b>(1) Residents</b>	<b>1,033,700</b>	<b>1,145,953</b>	<b>1,162,901</b>	<b>1,215,962</b>	<b>1,267,410</b>	<b>1,282,003</b>	<b>1,267,279</b>	<b>1,269,284</b>	<b>1,288,165</b>	<b>1,301,325</b>
1.1 Corporate	378,871	398,734	471,213	487,905	508,546	499,428	517,415	527,781	539,179	530,403
1.2 Individuals	328,449	356,244	317,616	335,439	347,462	343,719	351,336	346,803	352,923	358,035
1.3 Government	219,541	243,626	161,300	152,076	184,705	207,374	188,819	176,810	183,960	183,789
1.4 GREs**	69,137	101,214	173,685	204,207	190,374	195,864	173,352	182,590	177,255	191,929
1.5 Non Banking Financial Institutions	37,702	46,135	39,087	36,335	36,323	35,618	36,357	35,301	34,848	37,169
<b>(2) Non-Residents</b>	<b>134,097</b>	<b>123,955</b>	<b>115,957</b>	<b>115,782</b>	<b>132,834</b>	<b>132,463</b>	<b>153,952</b>	<b>142,959</b>	<b>141,934</b>	<b>147,973</b>
2.1 Corporate	38,077	36,210	49,337	45,271	53,964	51,272	62,599	61,515	62,660	61,832
2.2 Non Banking Financial Institutions	47,951	38,280	35,828	35,321	35,295	31,167	40,774	35,534	34,069	34,338
2.3 Individuals	38,865	39,286	23,561	24,664	25,413	25,717	26,750	26,579	26,486	25,851
2.4 Government and Non Commercial Entities	9,204	10,179	7,231	10,527	18,162	24,306	23,828	19,331	18,719	25,952
<b>Total Deposits</b>	<b>1,167,797</b>	<b>1,269,908</b>	<b>1,278,858</b>	<b>1,331,744</b>	<b>1,400,243</b>	<b>1,414,465</b>	<b>1,421,230</b>	<b>1,412,243</b>	<b>1,430,099</b>	<b>1,449,298</b>

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

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



Table 13 : Deposits by Type and Currency<sup>1</sup>

<b>(In Millions of AEDs)</b>										
<b>Item</b>	<b>2012</b>	<b>2013</b>			<b>2014</b>			<b>2015</b>		
	<b>Dec.</b>	<b>Sep</b>	<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec</b>	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>
<b>Demand</b>	<b>343,874</b>	<b>407,185</b>	<b>448,386</b>	<b>482,554</b>	<b>506,334</b>	<b>506,019</b>	<b>515,199</b>	<b>529,701</b>	<b>545,168</b>	<b>542,970</b>
Local Currency	256,772	307,958	332,415	359,157	382,820	379,403	383,509	391,835	399,748	404,533
Foreign Currencies	87,102	99,227	115,971	123,397	123,514	126,616	131,690	137,866	145,420	138,437
<b>Savings</b>	<b>84,387</b>	<b>102,352</b>	<b>107,201</b>	<b>114,248</b>	<b>121,028</b>	<b>120,173</b>	<b>126,453</b>	<b>128,236</b>	<b>130,340</b>	<b>131,800</b>
Local Currency	72,219	87,981	92,080	98,116	103,311	102,083	107,152	108,476	110,254	112,257
Foreign Currencies	12,168	14,371	15,121	16,132	17,717	18,090	19,301	19,760	20,086	19,543
<b>Time</b>	<b>500,734</b>	<b>496,803</b>	<b>541,887</b>	<b>562,178</b>	<b>562,051</b>	<b>548,888</b>	<b>552,775</b>	<b>547,738</b>	<b>541,491</b>	<b>560,779</b>
Local Currency	391,022	363,868	406,843	411,738	404,814	388,107	391,629	389,993	389,423	384,229
Foreign Currencies	109,712	132,935	135,044	150,440	157,237	160,781	161,146	157,745	152,068	176,550
<b>Total Deposits<sup>2</sup></b>	<b>928,995</b>	<b>1,006,340</b>	<b>1,097,474</b>	<b>1,158,980</b>	<b>1,189,413</b>	<b>1,175,080</b>	<b>1,194,427</b>	<b>1,205,675</b>	<b>1,216,999</b>	<b>1,235,549</b>
Total Local Currency	720,013	759,807	831,338	869,011	890,945	869,593	882,290	890,304	899,425	901,019
Total Foreign Currencies	208,982	246,533	266,136	289,969	298,468	305,487	312,137	315,371	317,574	334,530
Commercial Prepayments	14,220	15,849	15,847	16,991	18,292	17,877	25,639	19,457	19,077	19,191

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

<sup>2</sup> Residents and Non-Residents (Excluding Government Deposits and Commercial Prepayments)

**Table 14 : Time Deposits by Maturity \***

<b>(In Millions of AEDs)</b>										
<b>Period</b>	<b>2012</b>	<b>2013</b>			<b>2014</b>			<b>2015</b>		
	<b>Dec.</b>	<b>Sep</b>	<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec</b>	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>
<b>Maturity</b>										
Up to 3 Months	250,396	248,897	239,183	243,563	257,807	263,414	257,899	250,249	249,943	257,142
Above 3 and Up to 6 Months	111,084	122,561	117,778	119,935	126,948	129,709	126,994	123,227	123,076	126,620
Above 6 and Up to 12 Months	163,761	178,312	171,353	174,491	184,695	188,712	184,760	179,280	179,062	184,219
Exceeding 12 Months	172,650	156,280	150,181	152,931	161,874	165,395	161,932	157,128	156,937	161,457
<b>Total</b>	<b>697,891</b>	<b>706,050</b>	<b>678,495</b>	<b>690,920</b>	<b>731,325</b>	<b>747,230</b>	<b>731,585</b>	<b>709,884</b>	<b>709,018</b>	<b>729,438</b>

\* Excluding Inter-Bank Deposits but Including Government Deposits

Table 15 : Currency Issued

<b>(In Thousands of AEDs)</b>										
<b>Item</b>	<b>2012</b>	<b>2013</b>			<b>2014</b>			<b>2015</b>		
	<b>Dec.</b>	<b>Sep</b>	<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec</b>	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>
<b>Total Notes Issued ( 1 )*</b>	<b>56,998,623</b>	<b>59,676,757</b>	<b>63,076,612</b>	<b>64,433,724</b>	<b>66,904,951</b>	<b>69,836,520</b>	<b>73,502,110</b>	<b>65,587,818</b>	<b>67,538,265</b>	<b>68,355,146</b>
<b>Total Coins Issued ( 2 )**</b>	<b>774,510</b>	<b>840,812</b>	<b>850,187</b>	<b>866,484</b>	<b>918,261</b>	<b>948,826</b>	<b>969,992</b>	<b>977,464</b>	<b>985,777</b>	<b>997,569</b>
<b>Total Currency Issued</b>	<b>57,773,133</b>	<b>60,517,569</b>	<b>63,926,799</b>	<b>65,300,208</b>	<b>67,823,212</b>	<b>70,785,346</b>	<b>74,472,102</b>	<b>66,565,282</b>	<b>68,524,042</b>	<b>69,352,715</b>

\* Excluding Mutilated Notes

\*\* Excluding Issued Gold Coins

**Table 16 : Cleared Cheques Statistics\***

<b>Item</b>	<b>2012</b>	<b>2013</b>			<b>2014</b>			<b>2015</b>		
	<b>Dec.</b>	<b>Sep</b>	<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec</b>	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>
<b>Amount</b> <b>( In Millions of AEDs )</b>	1,122,303	877,934	1,339,503	380,553	781,439	1,165,239	1,559,595	128,978	252,514	394,156
<b>No. of Cheques (in Thousands)</b>	27,568	21,894	29,334	7,587	15,526	23,041	30,817	2,546	5,008	7,792

(\*) Cumulative data