



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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### 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

#### Monetary Base :

Monetary Base, defined as the sum of Currency Issued (Currency in Circulation outside banks and Cash at Banks), Total Banks' Reserves at the Central Bank and Certificates of Deposits held by Banks

#### 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 + 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

Indicator	2012		2013		2014			2015						
	Dec	Dec	Mar	Jun	Sep	Dec	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct **
<b>Central Bank of the UAE</b>														
Total Assets/Liabilities	262,153	305,534	323,061	334,053	336,925	337,389	332,535	332,129	332,668	331,261	329,080	318,257	324,125	337,044
Gross International Reserves *	172,943	250,555	266,369	275,095	285,073	288,563	273,973	283,212	283,745	278,786	281,823	268,449	271,328	289,692
<b>Money Supply Indicators</b>														
Money Supply M <sub>1</sub>	299,173	379,550	411,964	434,306	431,057	436,132	456,898	459,663	469,510	464,177	460,867	456,975	453,657	455,733
Money Supply M <sub>2</sub>	862,374	1,056,770	1,124,294	1,142,616	1,136,085	1,141,119	1,178,760	1,168,021	1,185,609	1,190,057	1,184,718	1,174,988	1,176,428	1,185,129
Money Supply M <sub>3</sub>	1,083,039	1,219,887	1,280,233	1,328,433	1,344,227	1,331,984	1,364,010	1,362,185	1,367,752	1,355,214	1,347,944	1,333,942	1,341,940	1,340,792
<b>Banks</b>														
<b>Total Assets</b>	<b>1,876,960</b>	<b>2,100,349</b>	<b>2,180,357</b>	<b>2,236,934</b>	<b>2,311,349</b>	<b>2,304,867</b>	<b>2,379,928</b>	<b>2,382,179</b>	<b>2,391,210</b>	<b>2,419,545</b>	<b>2,408,049</b>	<b>2,431,088</b>	<b>2,422,242</b>	<b>2,420,707</b>
<b>Foreign Assets (Net)</b>	<b>-8,824</b>	<b>-1,229</b>	<b>39,762</b>	<b>29,060</b>	<b>34,323</b>	<b>5,411</b>	<b>27,832</b>	<b>10,609</b>	<b>6,705</b>	<b>-6,665</b>	<b>-25,742</b>	<b>-32,915</b>	<b>-30,328</b>	<b>-31,296</b>
<b>Foreign Assets</b>	<b>306,556</b>	<b>411,992</b>	<b>458,788</b>	<b>442,889</b>	<b>476,173</b>	<b>497,367</b>	<b>526,994</b>	<b>522,026</b>	<b>521,104</b>	<b>535,971</b>	<b>521,063</b>	<b>535,971</b>	<b>521,600</b>	<b>521,430</b>
Foreign Assets to Total Assets (%)	16%	20%	21%	20%	21%	22%	22%	22%	22%	22%	22%	22%	22%	22%
<b>Foreign Liabilities</b>	<b>315,380</b>	<b>413,221</b>	<b>419,026</b>	<b>413,829</b>	<b>441,850</b>	<b>491,956</b>	<b>499,162</b>	<b>511,417</b>	<b>514,399</b>	<b>542,636</b>	<b>546,805</b>	<b>568,886</b>	<b>551,928</b>	<b>552,726</b>
Foreign Liabilities to Total Liabilities (%)	17%	20%	19%	18%	19%	21%	21%	21%	22%	22%	23%	23%	23%	23%
<b>Deposits</b> <sup>1</sup>	<b>1,167,797</b>	<b>1,278,853</b>	<b>1,331,744</b>	<b>1,400,243</b>	<b>1,414,465</b>	<b>1,421,230</b>	<b>1,449,298</b>	<b>1,441,226</b>	<b>1,446,466</b>	<b>1,444,307</b>	<b>1,435,208</b>	<b>1,430,796</b>	<b>1,436,779</b>	<b>1,435,364</b>
Residents	1,033,700	1,163,873	1,215,962	1,267,410	1,282,003	1,267,279	1,301,325	1,294,531	1,301,862	1,288,594	1,282,000	1,270,335	1,278,254	1,275,614
of which: Corporate	378,871	472,877	487,905	508,546	499,428	517,415	530,403	534,817	539,932	544,812	546,242	548,913	553,813	553,051
Non-Residents	134,097	114,980	115,782	132,834	132,463	153,952	147,973	146,695	144,604	155,713	153,208	160,461	158,525	159,750
of which: Corporate	38,077	49,187	45,271	53,964	51,272	62,599	61,832	60,403	57,632	61,043	61,329	64,346	65,857	68,316
<b>Bank Credit (Domestic)</b>	<b>1,108,824</b>	<b>1,203,317</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>	<b>1,312,646</b>	<b>1,321,510</b>	<b>1,335,844</b>	<b>1,337,332</b>	<b>1,349,807</b>	<b>1,366,318</b>	<b>1,368,636</b>
of which: Claims on Private Sector	811,597	841,880	871,656	913,258	961,383	940,009	957,922	967,711	975,746	984,514	982,019	992,498	1,006,063	1,009,422
<b>Total Number of National Banks and Branches</b>														
Head Offices	23	23	23	23	23	23	23	23	23	23	23	23	23	23
Branches	805	841	843	858	866	869	871	871	871	873	873	874	875	875
Pay Offices	89	89	89	89	89	90	90	90	90	90	90	90	90	91
Electronic Banking Service Units	28	29	29	29	33	34	31	31	31	32	32	33	34	35
<b>Total Number of Foreign Banks and Branches</b>														
Head Offices	28	28	28	28	28	26	26	26	26	26	26	26	26	26
Branches	85	87	87	87	87	86	86	86	86	86	86	86	86	86
Pay Offices	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Electronic Banking Service Units	52	52	53	53	54	48	48	48	48	48	48	46	45	44
<b>Number of Employees in Banks (UAE)</b> <sup>2</sup>	<b>36,246</b>	<b>36,087</b>	<b>37,402</b>	<b>36,692</b>	<b>36,686</b>	<b>39,013</b>	<b>39,189</b>	<b>39,189</b>	<b>39,189</b>	<b>38,560</b>	<b>38,560</b>	<b>38,560</b>	<b>38,722</b>	<b>38,722</b>

<sup>1</sup> Excluding Inter-Bank Deposits<sup>2</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

\*\* Preliminary

Table 2 : Monetary Survey

(In Millions of AEDs)														
Item	2012	2013	2014			2015								
	Dec	Dec	Mar	Jun	Sep	Dec	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct *
<b>Net International Reserves</b>	<b>160,712</b>	<b>245,942</b>	<b>302,238</b>	<b>297,856</b>	<b>312,670</b>	<b>285,830</b>	<b>293,613</b>	<b>285,441</b>	<b>282,920</b>	<b>263,838</b>	<b>248,564</b>	<b>226,248</b>	<b>232,264</b>	<b>250,256</b>
<b>Central Bank (Net)</b>	<b>169,536</b>	<b>247,171</b>	<b>262,476</b>	<b>268,796</b>	<b>278,347</b>	<b>280,419</b>	<b>265,781</b>	<b>274,832</b>	<b>276,215</b>	<b>270,503</b>	<b>274,306</b>	<b>259,163</b>	<b>262,592</b>	<b>281,552</b>
Gross International Reserves	172,943	250,555	266,369	275,095	285,073	288,563	273,973	283,212	283,745	278,786	281,823	268,449	271,328	289,692
Foreign Liabilities	3,407	3,384	3,893	6,299	6,726	8,144	8,192	8,380	7,530	8,283	7,517	9,286	8,736	8,140
<b>Banks (Net)</b>	<b>-8,824</b>	<b>-1,229</b>	<b>39,762</b>	<b>29,060</b>	<b>34,323</b>	<b>5,411</b>	<b>27,832</b>	<b>10,609</b>	<b>6,705</b>	<b>-6,665</b>	<b>-25,742</b>	<b>-32,915</b>	<b>-30,328</b>	<b>-31,296</b>
Foreign Assets	306,556	411,992	458,788	442,889	476,173	497,367	526,994	522,026	521,104	535,971	521,063	535,971	521,600	521,430
Foreign Liabilities	315,380	413,221	419,026	413,829	441,850	491,956	499,162	511,417	514,399	542,636	546,805	568,886	551,928	552,726
<b>Net Domestic Assets</b>	<b>701,662</b>	<b>810,828</b>	<b>822,056</b>	<b>844,760</b>	<b>823,415</b>	<b>855,289</b>	<b>885,147</b>	<b>882,580</b>	<b>902,689</b>	<b>926,219</b>	<b>936,154</b>	<b>948,740</b>	<b>944,164</b>	<b>934,873</b>
Claims on Private Sector	832,576	861,379	891,721	934,481	982,401	960,065	979,031	989,113	997,181	1,006,156	1,004,069	1,014,496	1,028,068	1,030,902
Net Claims on Government	11,697	46,138	53,060	29,788	94	20,076	35,232	27,419	41,464	60,526	61,495	69,020	59,971	68,254
Claims on Official Entities	132,954	176,687	207,514	195,852	195,235	195,717	198,207	198,023	195,814	198,331	205,878	205,138	209,708	207,852
Claims on Nonbank Financial Institutions	88,237	91,888	55,188	54,818	43,892	42,352	43,440	41,990	41,593	42,832	42,824	42,493	44,756	42,837
Capital and Reserves	-316,891	-299,461	-293,608	-303,583	-309,018	-319,302	-320,502	-321,561	-324,371	-330,120	-332,504	-334,481	-334,929	-338,044
Other Items (net)	-46,911	-65,803	-91,819	-66,596	-89,189	-43,619	-50,261	-52,404	-48,992	-51,506	-45,608	-47,926	-63,410	-76,928
<b>Money Supply M<sub>1</sub></b>	<b>299,173</b>	<b>379,550</b>	<b>411,964</b>	<b>434,306</b>	<b>431,057</b>	<b>436,132</b>	<b>456,898</b>	<b>459,663</b>	<b>469,510</b>	<b>464,177</b>	<b>460,867</b>	<b>456,975</b>	<b>453,657</b>	<b>455,733</b>
Currency in Circulation Outside Banks	45,615	50,408	53,410	54,883	57,261	59,016	56,212	56,855	58,145	58,827	58,322	57,147	57,230	58,817
Monetary Deposits	253,558	329,142	358,554	379,423	373,796	377,116	400,686	402,808	411,365	405,350	402,545	399,828	396,427	396,916
<b>Money Supply M<sub>2</sub></b>	<b>862,374</b>	<b>1,056,770</b>	<b>1,124,294</b>	<b>1,142,616</b>	<b>1,136,085</b>	<b>1,141,119</b>	<b>1,178,760</b>	<b>1,168,021</b>	<b>1,185,609</b>	<b>1,190,057</b>	<b>1,184,718</b>	<b>1,174,988</b>	<b>1,176,428</b>	<b>1,185,129</b>
<b>Quasi - Money</b>	<b>563,201</b>	<b>677,220</b>	<b>712,330</b>	<b>708,310</b>	<b>705,028</b>	<b>704,987</b>	<b>721,862</b>	<b>708,358</b>	<b>716,099</b>	<b>725,880</b>	<b>723,851</b>	<b>718,013</b>	<b>722,771</b>	<b>729,396</b>
Foreign Currency Deposits	139,278	195,994	215,742	212,376	225,832	217,279	235,889	231,369	231,457	235,890	231,236	235,157	241,147	242,844
Dirham Deposits	423,923	481,226	496,588	495,934	479,196	487,708	485,973	476,989	484,642	489,990	492,615	482,856	481,624	486,552
<b>Money Supply M<sub>3</sub></b>	<b>1,083,039</b>	<b>1,219,887</b>	<b>1,280,233</b>	<b>1,328,433</b>	<b>1,344,227</b>	<b>1,331,984</b>	<b>1,364,010</b>	<b>1,362,185</b>	<b>1,367,752</b>	<b>1,355,214</b>	<b>1,347,944</b>	<b>1,333,942</b>	<b>1,341,940</b>	<b>1,340,792</b>
<b>Government Deposits</b>	<b>220,665</b>	<b>163,117</b>	<b>155,939</b>	<b>185,817</b>	<b>208,142</b>	<b>190,865</b>	<b>185,250</b>	<b>194,164</b>	<b>182,143</b>	<b>165,157</b>	<b>163,226</b>	<b>158,954</b>	<b>165,512</b>	<b>155,663</b>

\* Preliminary

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

<b>(In Millions of AEDs)</b>												
<b>Item</b>	<b>2014</b>				<b>2015</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>Aug***</b>	<b>Sep***</b>	<b>Oct***</b>
<b>Net International Reserves</b>	<b>56,296</b>	<b>-4,382</b>	<b>14,814</b>	<b>-26,840</b>	<b>-18,819</b>	<b>-8,172</b>	<b>-2,521</b>	<b>-19,082</b>	<b>-15,274</b>	<b>-22,316</b>	<b>6,016</b>	<b>17,992</b>
<b>Central Bank (Net)</b>	<b>15,305</b>	<b>6,320</b>	<b>9,551</b>	<b>2,072</b>	<b>-5,697</b>	<b>9,051</b>	<b>1,383</b>	<b>-5,712</b>	<b>3,803</b>	<b>-15,143</b>	<b>3,429</b>	<b>18,960</b>
Gross International Reserves	15,814	8,726	9,978	3,490	-5,595	9,239	533	-4,959	3,037	-13,374	2,879	18,364
Foreign Liabilities	509	2,406	427	1,418	102	188	-850	753	-766	1,769	-550	-596
<b>Banks (Net)</b>	<b>40,991</b>	<b>-10,702</b>	<b>5,263</b>	<b>-28,912</b>	<b>-13,122</b>	<b>-17,223</b>	<b>-3,904</b>	<b>-13,370</b>	<b>-19,077</b>	<b>-7,173</b>	<b>2,587</b>	<b>-968</b>
Foreign Assets	46,796	-15,899	33,284	21,194	8,448	-4,968	-922	14,867	-14,908	14,908	-14,371	-170
Foreign Liabilities	5,805	-5,197	28,021	50,106	21,570	12,255	2,982	28,237	4,169	22,081	-16,958	798
<b>Net Domestic Assets</b>	<b>11,228</b>	<b>22,704</b>	<b>-21,345</b>	<b>31,874</b>	<b>33,485</b>	<b>-2,567</b>	<b>20,109</b>	<b>23,530</b>	<b>9,935</b>	<b>12,586</b>	<b>-4,576</b>	<b>-9,291</b>
Claims on Private Sector	30,342	42,760	47,920	-22,336	11,267	10,082	8,068	8,975	-2,087	10,427	13,572	2,834
Net Claims on Government	6,922	-23,272	-29,694	19,982	6,146	-7,813	14,045	19,062	969	7,525	-9,049	8,283
Claims on Official Entities	30,827	-11,662	-617	482	-1,347	-184	-2,209	2,517	7,547	-740	4,570	-1,856
Claims on Nonbank Financial Institutions	-36,700	-370	-10,926	-1,540	-125	-1,450	-397	1,239	-8	-331	2,263	-1,919
Capital and Reserves*	5,853	-9,975	-5,435	-10,284	10,282	-1,059	-2,810	-5,749	-2,384	-1,977	-448	-3,115
Other Items (net)*	-26,016	25,223	-22,593	45,570	7,262	-2,143	3,412	-2,514	5,898	-2,318	-15,484	-13,518
<b>Money Supply M<sub>1</sub></b>	<b>32,414</b>	<b>22,342</b>	<b>-3,249</b>	<b>5,075</b>	<b>6,212</b>	<b>2,765</b>	<b>9,847</b>	<b>-5,333</b>	<b>-3,310</b>	<b>-3,892</b>	<b>-3,318</b>	<b>2,076</b>
<b>Money Supply M<sub>2</sub></b>	<b>67,524</b>	<b>18,322</b>	<b>-6,531</b>	<b>5,034</b>	<b>14,666</b>	<b>-10,739</b>	<b>17,588</b>	<b>4,448</b>	<b>-5,339</b>	<b>-9,730</b>	<b>1,440</b>	<b>8,701</b>
<b>Quasi - Money</b>	<b>35,110</b>	<b>-4,020</b>	<b>-3,282</b>	<b>-41</b>	<b>8,454</b>	<b>-13,504</b>	<b>7,741</b>	<b>9,781</b>	<b>-2,029</b>	<b>-5,838</b>	<b>4,758</b>	<b>6,625</b>
Foreign Currency Deposits	19,748	-3,366	13,456	-8,553	11,494	-4,520	88	4,433	-4,654	3,921	5,990	1,697
Dirham Deposits	15,362	-654	-16,738	8,512	-3,040	-8,984	7,653	5,348	2,625	-9,759	-1,232	4,928
<b>Money Supply M<sub>3</sub></b>	<b>60,346</b>	<b>48,200</b>	<b>15,794</b>	<b>-12,243</b>	<b>14,756</b>	<b>-1,825</b>	<b>5,567</b>	<b>-12,538</b>	<b>-7,270</b>	<b>-14,002</b>	<b>7,998</b>	<b>-1,148</b>
<b>Government Deposits</b>	<b>-7,178</b>	<b>29,878</b>	<b>22,325</b>	<b>-17,277</b>	<b>90</b>	<b>8,914</b>	<b>-12,021</b>	<b>-16,986</b>	<b>-1,931</b>	<b>-4,272</b>	<b>6,558</b>	<b>-9,849</b>

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

\*\*Indicates Changes from End of Previous Quarter

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

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

Year	Monetary Base	Components of Monetary Base			
		Currency Issued *	Reserve Requirements	Banks Current Accounts at CBUAE (Net)	Certificates of Deposit (Net of Lending)
<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	69.3	105.6	12.8	105.8
April	290.5	70.8	107.1	22.6	90.0
May	293.2	71.5	109.2	17.8	94.7
June	295.4	72.5	109.5	12.1	101.3
July	298.3	72.7	110.7	15.9	99.0
August	284.0	70.3	110.9	7.6	95.2
September	288.6	71.0	110.6	9.6	97.4
October **	298.1	72.5	111.5	19.4	94.7

\* 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 31.12.2012	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 30.04.2015	As at 31.05.2015	As at 30.06.2015	As at 31.07.2015	As at 31.08.2015	As at 30.09.2015	As at * 31.10.2015
<b>Assets</b>														
Cash and Bank Balances	25,373	14,591	8,024	22,432	36,980	42,001	42,409	39,066	36,639	40,708	42,811	43,530	66,883	56,428
Gold Bullion	-	-	-	-	-	-	-	355	351	347	639	669	664	673
Deposits	43,611	99,926	101,608	96,523	93,687	76,917	70,057	79,978	86,826	92,880	89,384	93,789	98,241	100,911
Loans to Banks against - Certificates of Deposit	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Certificates of Deposit Under Repo	-	-	-	-	-	-	6,000	-	-	-	-	-	-	-
Liquidity Support Facility	513	514	514	514	499	321	321	321	321	321	228	228	228	228
Held to Maturity Foreign Securities Held to Maturity Securities-Issued by Ministry of Finance & Dubai Government	94,986	128,263	152,425	156,364	146,760	157,753	159,947	159,329	153,309	145,574	144,464	129,695	107,078	127,315
Other Assets	90,193	55,361	55,361	54,590	49,852	49,443	49,443	49,443	49,443	49,443	49,231	49,231	49,231	49,231
Property & Equipment	7,377	6,781	5,034	3,540	9,064	10,875	4,280	3,562	5,707	1,903	2,241	1,034	1,722	2,180
	100	97	94	89	83	79	78	75	72	85	82	81	78	78
<b>Total Assets</b>	<b>262,153</b>	<b>305,534</b>	<b>323,061</b>	<b>334,053</b>	<b>336,925</b>	<b>337,389</b>	<b>332,535</b>	<b>332,129</b>	<b>332,668</b>	<b>331,261</b>	<b>329,080</b>	<b>318,257</b>	<b>324,125</b>	<b>337,044</b>
Off Balance Sheet Commitments	90,463	129,367	131,789	113,716	118,103	134,105	145,303	129,437	128,009	119,150	141,942	108,173	115,166	119,163
<b>Liabilities</b>														
Current Accounts & Deposits	86,515	111,973	117,360	118,920	126,747	142,168	129,404	141,822	136,528	135,394	135,882	129,471	132,727	138,364
Certificates of Deposit	95,400	107,896	119,223	125,713	118,184	99,534	111,759	89,969	94,673	101,335	99,022	95,249	97,365	94,691
Currency Issued	57,773	63,927	65,300	67,823	70,785	74,472	69,353	70,803	71,483	72,550	72,675	70,252	71,047	72,479
Other Liabilities	4,388	495	1,640	2,059	1,671	1,387	2,191	9,705	10,168	2,170	1,727	3,481	3,187	11,704
<b>Total Liabilities</b>	<b>244,076</b>	<b>284,291</b>	<b>303,523</b>	<b>314,515</b>	<b>317,387</b>	<b>317,561</b>	<b>312,707</b>	<b>312,299</b>	<b>312,852</b>	<b>311,449</b>	<b>309,306</b>	<b>298,453</b>	<b>304,326</b>	<b>317,238</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
General Reserve	14,615	15,503	16,080	16,080	16,080	17,339	17,339	17,339	17,339	17,339	17,339	17,339	17,339	17,339
Other Reserve	-	143	-	-	-	-11	-11	-9	-23	-27	-65	-35	-40	-33
Retained Earnings	962	3,097	958	958	957	-	-	-	-	-	-	-	-	-
<b>Total Capital &amp; Reserves</b>	<b>18,077</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>19,830</b>	<b>19,816</b>	<b>19,812</b>	<b>19,774</b>	<b>19,804</b>	<b>19,799</b>	<b>19,806</b>
<b>Total Liabilities and Capital</b>	<b>262,153</b>	<b>305,534</b>	<b>323,061</b>	<b>334,053</b>	<b>336,925</b>	<b>337,389</b>	<b>332,535</b>	<b>332,129</b>	<b>332,668</b>	<b>331,261</b>	<b>329,080</b>	<b>318,257</b>	<b>324,125</b>	<b>337,044</b>
Off Balance Sheet Commitments	90,463	129,367	131,789	113,716	118,103	134,105	145,303	129,437	128,009	119,150	141,942	108,173	115,166	119,163

- Not Available

\* Preliminary

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

Period	Cash and Bank Balance plus Deposits with banks abroad	Held-to-Maturity Foreign Securities	IMF Reserves Position + SDR Holdings	Other Foreign Assets	Gross International Reserves	Foreign Liabilities	Net International Reserves
<b>2012</b>	65.97	94.99	4.48	7.50	172.94	3.41	169.53
<b>2013</b>							
January	84.69	82.14	4.48	9.47	180.78	3.46	177.32
February	88.16	90.40	4.48	5.73	188.77	3.48	185.29
March	91.89	97.78	4.48	4.95	199.10	3.49	195.61
April	105.00	93.89	4.39	5.38	208.66	3.31	205.35
May	112.68	88.96	4.39	5.19	211.22	3.31	207.91
June	113.67	99.73	4.39	2.47	220.26	3.32	216.94
July	104.18	110.20	4.49	1.43	220.30	3.40	216.90
August	95.15	124.90	4.49	1.44	225.98	3.32	222.66
September	112.55	131.05	4.49	3.97	252.06	3.48	248.58
October	79.28	148.95	4.49	4.00	236.72	3.35	233.37
November	89.81	134.47	4.49	8.14	236.91	3.31	233.60
December	108.05	128.27	4.60	9.64	250.56	3.38	247.18
<b>2014</b>							
January	122.87	137.07	4.60	6.17	270.71	3.51	267.20
February	105.55	151.85	4.60	5.14	267.14	3.50	263.64
March	103.95	152.43	4.60	5.39	266.37	3.89	262.48
April	117.60	144.51	4.63	4.44	271.18	3.72	267.46
May	107.41	152.42	4.64	4.00	268.47	5.23	263.24
June	110.25	156.37	4.64	3.84	275.10	6.30	268.80
July	125.64	160.20	4.64	5.03	295.51	9.80	285.71
August	137.07	143.05	4.64	5.91	290.67	9.56	281.11
September	124.35	146.76	4.64	9.32	285.07	6.73	278.34
October	125.91	141.77	4.64	7.19	279.51	8.25	271.26
November	131.85	135.39	4.64	10.67	282.55	8.13	274.42
December	115.48	157.75	4.64	10.69	288.56	8.14	280.42
<b>2015</b>							
January	115.07	156.13	4.64	5.35	281.19	8.72	272.47
February	114.08	155.64	4.64	5.21	279.57	8.09	271.48
March	105.49	159.95	4.64	3.89	273.97	8.19	265.78
April	116.03	159.33	4.21	3.64	283.21	8.38	274.83
May	119.24	153.31	4.21	6.98	283.74	7.53	276.21
June	124.63	145.57	4.21	4.37	278.78	8.28	270.50
July	128.08	144.46	4.21	5.06	281.81	7.51	274.30
August	130.68	129.69	4.21	3.86	268.44	9.28	259.16
September	156.38	107.08	4.21	3.65	271.32	8.73	262.59
October *	153.98	127.32	4.21	4.18	289.69	8.14	281.55
Change for the year	33.3%	-19.3%	-9.3%	-60.9%	0.4%	0.0%	0.4%

\* Preliminary

Table 7 : Aggregated Balance Sheet of Banks - Assets

(In Millions of AEDs)													
Item	2013		2014				2015						
	Dec	Mar	Jun	Sep	Dec	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct *
<b>Domestic Assets</b>													
<b>Cash and Deposits with C.B</b>	230,907	242,585	251,492	251,812	248,478	245,767	232,522	235,946	241,620	240,519	230,345	236,608	239,317
Cash in Hand ( LCY )	13,519	11,890	12,940	13,524	15,456	13,141	13,948	13,338	13,723	14,353	13,105	13,817	13,662
Deposits with Central Bank	217,388	230,695	238,552	238,288	233,022	232,626	218,574	222,608	227,897	226,166	217,240	222,791	225,655
<b>Due From Resident Banks</b>	67,884	67,590	64,283	65,118	64,343	71,576	82,847	83,007	75,083	72,517	74,344	60,004	62,241
<b>Domestic Credit and Investments</b>	1,312,903	1,335,258	1,375,428	1,409,399	1,388,901	1,422,299	1,431,858	1,440,795	1,457,400	1,462,893	1,475,811	1,493,255	1,489,714
<b>a) Credit Facilities</b>	1,203,317	1,223,859	1,254,232	1,290,610	1,277,619	1,303,587	1,312,646	1,321,510	1,335,844	1,337,332	1,349,807	1,366,318	1,368,636
<b>Claims on Private Sector</b>	841,880	871,656	913,258	961,383	940,009	957,922	967,711	975,746	984,514	982,019	992,498	1,006,063	1,009,422
Commercial Bills	43,220	47,134	48,857	54,759	58,131	57,892	58,580	59,382	59,949	60,655	58,674	59,626	58,690
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	798,660	824,522	864,401	906,624	881,878	900,030	909,131	916,364	924,565	921,364	933,824	946,437	950,732
<b>Claims on Government</b>	145,446	143,078	148,288	147,043	153,071	160,972	162,218	165,695	168,495	166,708	169,920	166,400	166,584
<b>Claims on Official Entities</b>	146,341	176,906	161,959	162,228	165,156	165,315	165,190	162,977	164,670	170,808	169,816	173,970	174,245
Loans,Advances & Overdrafts	146,341	176,906	161,959	162,228	165,156	165,315	165,190	162,977	164,670	170,808	169,816	173,970	174,245
<b>Claims on Other Financial Institutions</b>	69,650	32,219	30,727	19,956	19,383	19,378	17,527	17,092	18,165	17,797	17,573	19,885	18,385
Loans,Advances & Overdrafts	69,650	32,219	30,727	19,956	19,383	19,378	17,527	17,092	18,165	17,797	17,573	19,885	18,385
<b>b) Domestic Investments</b>	109,586	111,399	121,196	118,789	111,282	118,712	119,212	119,285	121,556	125,561	126,004	126,937	121,078
<b>Unclassified Assets</b>	76,663	76,136	102,842	108,847	105,778	113,292	112,926	110,358	109,471	111,057	114,617	110,775	108,005
Fixed Assets	16,933	17,812	17,444	17,653	18,744	18,871	18,757	18,978	18,963	19,336	19,296	19,348	19,592
Inter-Branch Transactions	2,836	3,366	3,284	6,019	6,446	10,069	9,169	8,043	8,554	9,901	10,097	7,730	6,375
Other Assets	56,894	54,958	82,114	85,175	80,588	84,352	85,000	83,337	81,954	81,820	85,224	83,697	82,038
<b>Foreign Assets</b>	411,992	458,788	442,889	476,173	497,367	526,994	522,026	521,104	535,971	521,063	535,971	521,600	521,430
Due from H.O. and/or Branches Abroad	114,532	110,933	96,028	106,903	111,725	122,099	127,132	109,460	123,233	118,981	128,296	117,632	100,024
Due from Other Banks Abroad	131,658	164,017	146,230	157,189	142,718	158,582	148,236	160,415	155,818	145,675	147,879	144,605	154,798
Cash in Hand ( FCY )	146	154	191	117	161	145	144	158	133	127	156	167	143
Securities	77,103	88,357	104,222	99,653	116,748	109,759	110,162	111,400	119,322	116,185	117,864	119,045	123,164
Credit to Non-Residents	72,227	79,503	75,424	91,282	100,433	106,642	108,881	110,755	110,831	113,252	114,318	112,154	113,362
Other Foreign Assets	16,326	15,824	20,794	21,029	25,582	29,767	27,471	28,916	26,634	26,843	27,458	27,997	29,939
<b>Total Assets</b>	<b>2,100,349</b>	<b>2,180,357</b>	<b>2,236,934</b>	<b>2,311,349</b>	<b>2,304,867</b>	<b>2,379,928</b>	<b>2,382,179</b>	<b>2,391,210</b>	<b>2,419,545</b>	<b>2,408,049</b>	<b>2,431,088</b>	<b>2,422,242</b>	<b>2,420,707</b>

\* Preliminary

Table 8 : Aggregated Balance Sheet of Banks - Liabilities

<b>(In Millions of AEDs)</b>													
<b>Item</b>	<b>2013</b>		<b>2014</b>				<b>2015</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>Aug</b>	<b>Sep</b>	<b>Oct **</b>
<b>Domestic Liabilities</b>													
<b>Monetary Deposits</b>	<b>329,142</b>	<b>358,554</b>	<b>379,423</b>	<b>373,796</b>	<b>377,116</b>	<b>400,686</b>	<b>402,808</b>	<b>411,365</b>	<b>405,350</b>	<b>402,545</b>	<b>399,828</b>	<b>396,427</b>	<b>396,916</b>
Demand Deposits ( LCY )	325,353	351,555	374,394	369,601	373,473	395,674	398,539	406,119	399,767	397,517	395,028	391,219	391,945
Bankers Drafts	3,789	6,999	5,029	4,195	3,643	5,012	4,269	5,246	5,583	5,028	4,800	5,208	4,971
<b>Quasi Monetary Deposits</b>	<b>677,220</b>	<b>712,330</b>	<b>708,310</b>	<b>705,028</b>	<b>704,987</b>	<b>721,862</b>	<b>708,358</b>	<b>716,099</b>	<b>725,880</b>	<b>723,851</b>	<b>718,013</b>	<b>722,771</b>	<b>729,396</b>
Time Deposits ( LCY )	387,835	397,398	392,201	374,988	379,336	372,007	360,273	367,568	371,618	372,356	362,388	361,021	364,253
Savings Deposits ( LCY )	81,292	86,643	91,276	90,521	95,357	100,206	103,000	103,378	104,875	106,121	104,911	105,126	106,779
Commercial Prepayments ( LCY )	12,099	12,547	12,457	13,687	13,015	13,760	13,716	13,696	13,497	14,138	15,557	15,477	15,520
Other Deposits ( FCY )	195,994	215,742	212,376	225,832	217,279	235,889	231,369	231,457	235,890	231,236	235,157	241,147	242,844
<b>Government Deposits ( LCY + FCY )</b>	<b>161,300</b>	<b>152,076</b>	<b>184,705</b>	<b>207,374</b>	<b>188,819</b>	<b>183,789</b>	<b>187,634</b>	<b>179,644</b>	<b>162,947</b>	<b>160,632</b>	<b>157,294</b>	<b>164,264</b>	<b>154,273</b>
<b>Government Lending Funds *</b>	<b>15,080</b>	<b>15,635</b>	<b>16,252</b>	<b>16,866</b>	<b>17,702</b>	<b>18,028</b>	<b>18,216</b>	<b>18,420</b>	<b>18,608</b>	<b>18,786</b>	<b>18,977</b>	<b>19,170</b>	<b>19,072</b>
<b>Capital and Reserves</b>	<b>278,218</b>	<b>274,080</b>	<b>284,045</b>	<b>289,480</b>	<b>299,474</b>	<b>300,674</b>	<b>301,732</b>	<b>304,556</b>	<b>310,308</b>	<b>312,730</b>	<b>314,677</b>	<b>315,130</b>	<b>318,238</b>
<b>Due to Central Bank</b>	<b>4,215</b>	<b>3,265</b>	<b>6,230</b>	<b>4,090</b>	<b>1,311</b>	<b>11,205</b>	<b>1,395</b>	<b>2,359</b>	<b>7,046</b>	<b>2,035</b>	<b>4,631</b>	<b>6,542</b>	<b>1,550</b>
<b>Due to Resident Banks</b>	<b>60,589</b>	<b>59,352</b>	<b>53,154</b>	<b>53,005</b>	<b>51,784</b>	<b>61,540</b>	<b>72,509</b>	<b>67,999</b>	<b>68,174</b>	<b>63,491</b>	<b>66,753</b>	<b>64,291</b>	<b>68,099</b>
<b>Foreign Liabilities</b>	<b>413,221</b>	<b>419,026</b>	<b>413,829</b>	<b>441,850</b>	<b>491,956</b>	<b>499,162</b>	<b>511,417</b>	<b>514,399</b>	<b>542,636</b>	<b>546,805</b>	<b>568,886</b>	<b>551,928</b>	<b>552,726</b>
Due to H.O and/or Branches Abroad	68,489	67,835	55,023	63,954	70,386	76,893	76,162	77,259	88,991	92,885	89,613	72,981	62,375
Due to Other Banks Abroad	181,279	187,837	176,981	192,922	206,380	216,528	230,449	232,335	241,179	243,527	260,686	260,981	271,225
Other Deposits ( LCY + FCY )	114,980	115,782	132,834	132,463	153,952	147,973	146,695	144,604	155,713	153,208	160,461	158,525	159,750
Provisions <sup>1</sup>	2,319	2,348	2,468	2,304	2,078	1,796	1,749	1,754	1,656	1,675	1,890	1,733	1,872
Other Foreign Liabilities	46,154	45,224	46,523	50,207	59,160	55,972	56,362	58,447	55,097	55,510	56,236	57,708	57,504
<b>Unclassified Liabilities</b>	<b>161,364</b>	<b>186,039</b>	<b>190,986</b>	<b>219,860</b>	<b>171,718</b>	<b>182,982</b>	<b>178,110</b>	<b>176,369</b>	<b>178,596</b>	<b>177,174</b>	<b>182,029</b>	<b>181,719</b>	<b>180,437</b>
Inter-Branch Transactions	2,459	25,897	8,113	4,218	5,093	6,616	6,820	6,989	7,905	6,691	7,918	7,158	6,830
Other Liabilities	158,905	160,142	182,873	215,642	166,625	176,366	171,290	169,380	170,691	170,483	174,111	174,561	173,607
- Of which : Provisions <sup>1</sup>	96,044	102,651	106,971	111,569	95,844	96,356	97,146	96,359	96,718	97,091	98,656	99,599	100,595
<b>Total Liabilities</b>	<b>2,100,349</b>	<b>2,180,357</b>	<b>2,236,934</b>	<b>2,311,349</b>	<b>2,304,867</b>	<b>2,379,928</b>	<b>2,382,179</b>	<b>2,391,210</b>	<b>2,419,545</b>	<b>2,408,049</b>	<b>2,431,088</b>	<b>2,422,242</b>	<b>2,420,707</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

\*\* Preliminary

Table 9 : Banks' Foreign Assets and Liabilities

Item	(In Millions of AEDs)									
	2015									
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct *
<b>Foreign Assets</b>	<b>500,075</b>	<b>518,546</b>	<b>526,994</b>	<b>522,026</b>	<b>521,104</b>	<b>535,971</b>	<b>521,063</b>	<b>535,971</b>	<b>521,600</b>	<b>521,430</b>
Notes and Coins	168	120	145	144	158	133	127	156	167	143
Due from H.O and Branches	99,413	128,237	122,099	127,132	109,460	123,233	118,981	128,296	117,632	100,024
Money at Call & Short Notice , Nostro Balance ,Banks Bills & Lending under Repurchase Agreement	57,233	50,633	55,651	48,644	58,623	49,296	43,746	48,359	51,303	56,716
Placements / Loans with Banks	<b>102,638</b>	<b>102,339</b>	<b>102,931</b>	<b>99,592</b>	<b>101,792</b>	<b>106,522</b>	<b>101,929</b>	<b>99,517</b>	<b>93,302</b>	<b>98,078</b>
- Term Placements	66,689	67,704	66,696	62,873	60,279	62,578	60,388	58,628	48,667	50,867
- Term Loans	35,949	34,635	36,234	36,719	41,512	43,944	41,541	40,889	44,635	47,211
Securities	105,686	104,511	109,759	110,162	111,400	119,322	116,185	117,864	119,045	123,164
Loans and Advances <sup>1</sup>	102,123	104,051	106,642	108,881	110,755	110,831	113,252	114,318	112,154	113,362
Other Foreign Assets <sup>2</sup>	<b>32,814</b>	<b>28,655</b>	<b>29,767</b>	<b>27,471</b>	<b>28,916</b>	<b>26,634</b>	<b>26,843</b>	<b>27,461</b>	<b>27,997</b>	<b>29,943</b>
<b>Foreign Liabilities</b>	<b>478,843</b>	<b>477,592</b>	<b>499,162</b>	<b>511,417</b>	<b>514,399</b>	<b>542,636</b>	<b>546,805</b>	<b>568,886</b>	<b>551,928</b>	<b>552,726</b>
Due to H.O and Branches	65,967	66,473	76,893	76,162	77,259	88,991	92,885	89,613	72,981	62,375
Due to Banks	150,012	154,296	160,222	172,611	174,886	175,630	190,054	200,644	203,644	201,909
Borrowings from Banks	<b>51,556</b>	<b>52,583</b>	<b>56,305</b>	<b>57,838</b>	<b>57,449</b>	<b>65,549</b>	<b>53,473</b>	<b>60,042</b>	<b>57,337</b>	<b>69,316</b>
- Inter Bank Borrowings	46,372	50,506	55,042	56,401	55,399	64,589	52,575	59,161	47,744	60,276
- Other Term Borrowings	5,184	2,077	1,263	1,437	2,050	960	898	881	9,593	9,040
Other Deposits	<b>139,471</b>	<b>139,108</b>	<b>145,335</b>	<b>141,223</b>	<b>138,796</b>	<b>154,489</b>	<b>152,978</b>	<b>160,220</b>	<b>158,227</b>	<b>159,454</b>
- Demand Deposits	32,744	32,238	30,760	32,285	29,732	29,983	27,987	28,875	31,629	33,954
- Time Deposits	87,083	86,869	95,130	89,302	89,430	104,744	105,126	111,578	106,827	105,470
- Savings Deposits	19,644	20,001	19,445	19,636	19,634	19,762	19,865	19,767	19,771	20,030
Other Foreign Liabilities <sup>3</sup>	<b>71,837</b>	<b>65,132</b>	<b>60,407</b>	<b>63,583</b>	<b>66,009</b>	<b>57,977</b>	<b>57,415</b>	<b>58,367</b>	<b>59,739</b>	<b>59,672</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

\* Preliminary

Table 10 : Domestic Credit \*

(In Millions of AEDs)														
Item	2012	2013	2014			2015								
	Dec.	Dec	Mar	Jun	Sep	Dec	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct **
<b>Government</b>	121,334	145,446	143,078	148,288	147,043	153,071	160,972	162,218	165,695	168,495	166,708	169,920	166,400	166,584
<b>Public Sector</b>	126,642	146,341	176,906	161,959	162,228	165,156	165,315	165,190	162,977	164,670	170,808	169,816	173,970	174,245
<b>Private Sector</b>	860,848	911,530	903,875	943,985	981,339	959,392	977,300	985,238	992,838	1,002,679	999,816	1,010,071	1,025,948	1,027,807
Financial Institutions	48,538	69,650	32,219	30,727	19,956	19,383	19,378	17,527	17,092	18,165	17,797	17,573	19,885	18,385
Insurance Companies	713	1,072	1,635	1,171	1,111	1,191	1,105	1,113	1,121	1,252	1,248	1,261	1,258	1,260
Business and Industrial Sector	485,158	560,723	583,360	616,626	653,426	639,058	647,038	652,782	657,450	663,999	657,724	664,179	675,091	678,549
Others	326,439	280,084	286,661	295,461	306,846	299,760	309,779	313,816	317,175	319,263	323,047	327,058	329,713	329,613
<b>Total</b>	<b>1,108,824</b>	<b>1,203,317</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>	<b>1,312,646</b>	<b>1,321,510</b>	<b>1,335,844</b>	<b>1,337,332</b>	<b>1,349,807</b>	<b>1,366,318</b>	<b>1,368,636</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 11 : Bank Credit to Residents by Economic Activity ( Quarterly )

<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>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep *</b>
<b>1) Agriculture</b>		<b>2,242</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>1,272</b>	<b>1,294</b>
<b>2) Mining and Quarrying</b>		<b>23,964</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>10,456</b>	<b>11,071</b>
<b>3) Manufacturing</b>		<b>50,375</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>	<b>71,195</b>	<b>72,215</b>
3.1 Food , Beverages and Tobacco		3,788	5,549	4,640	5,758	5,644	6,463	6,494	6,815	6,397
3.2 Textile and Leather Products		879	739	776	819	984	1,100	1,095	1,256	1,171
3.3 Furniture and Other Wood Products		1,416	4,110	4,232	6,230	2,269	1,789	2,030	2,161	2,455
3.4 Paper And Paper Products		701	1,006	1,044	1,150	1,235	1,341	1,604	1,698	1,873
3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals		6,744	8,333	7,765	9,217	9,817	12,693	14,576	18,123	17,229
3.6 Basic Metal Products (Including Aluminium)		13,297	13,966	12,589	11,609	13,650	15,428	14,980	12,727	14,576
3.7 Fabricated Metal Products, Machinery and Equipment		3,902	4,444	6,378	7,695	7,006	6,724	7,417	6,673	7,782
3.8 Other Manufactured Products		19,648	19,885	20,594	23,800	20,788	19,602	18,280	21,742	20,732
<b>4) Electricity, Gas and Water</b>		<b>21,574</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>22,479</b>	<b>20,732</b>
<b>5) Construction and Real Estate</b>		<b>140,975</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>216,166</b>	<b>223,646</b>
<b>6) Trade</b>		<b>115,903</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>	<b>164,857</b>	<b>164,845</b>
6.1 Wholesale		82,860	89,181	113,016	101,003	104,426	106,160	112,983	119,122	119,088
6.2 Retail		33,043	57,666	46,100	48,177	52,087	49,601	47,471	45,735	45,757
<b>7) Transport, Storage and Communication</b>		<b>35,541</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>60,828</b>	<b>58,810</b>
<b>8) Financial Institutions(Excluding Banks)</b>		<b>80,243</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>128,173</b>	<b>135,491</b>
<b>9) Government</b>		<b>121,240</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>148,227</b>	<b>152,764</b>
<b>10) Personal Loans for Business Purposes <sup>1</sup></b>		<b>196,045</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>272,171</b>	<b>280,436</b>
<b>11) Personal Loans for Consumption Purposes <sup>1</sup></b>		<b>88,607</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>128,080</b>	<b>131,970</b>
<b>12) All Others <sup>2</sup></b>		<b>232,115</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>111,940</b>	<b>113,044</b>
<b>Total</b>		<b>1,108,824</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>	<b>1,335,844</b>	<b>1,366,318</b>

<sup>1</sup> Including Loans to High Net-Worth Individuals

<sup>2</sup> Including Loans to the Service Sector and Non-Profit Institutions

\* Preliminary

Table 12 : Deposits distributed Residents / Non Residents\*

<b>(In Millions of AEDs)</b>													
<b>Item</b>	<b>2013</b>		<b>2014</b>				<b>2015</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>Aug</b>	<b>Sep</b>	<b>Oct **</b>
<b>(1) Residents</b>	<b>1,163,873</b>	<b>1,215,962</b>	<b>1,267,410</b>	<b>1,282,003</b>	<b>1,267,279</b>	<b>1,301,325</b>	<b>1,294,531</b>	<b>1,301,862</b>	<b>1,288,594</b>	<b>1,282,000</b>	<b>1,270,335</b>	<b>1,278,254</b>	<b>1,275,614</b>
1.1 Corporate	472,877	487,905	508,546	499,428	517,415	530,403	534,817	539,932	544,812	546,242	548,913	553,813	553,051
1.2 Individuals	317,251	335,439	347,462	343,719	351,336	358,035	359,343	360,482	362,396	360,681	359,392	357,391	360,718
1.3 Government	161,300	152,076	184,705	207,374	188,819	183,789	187,634	179,644	162,947	160,632	157,294	164,264	154,273
1.4 GREs	173,555	204,207	190,374	195,864	173,352	191,929	173,758	182,301	184,164	182,882	173,677	173,275	180,783
1.5 Non Banking Financial Institutions	38,890	36,335	36,323	35,618	36,357	37,169	38,979	39,503	34,275	31,563	31,059	29,511	26,789
<b>(2) Non-Residents</b>	<b>114,980</b>	<b>115,782</b>	<b>132,834</b>	<b>132,463</b>	<b>153,952</b>	<b>147,973</b>	<b>146,695</b>	<b>144,604</b>	<b>155,713</b>	<b>153,208</b>	<b>160,461</b>	<b>158,525</b>	<b>159,750</b>
2.1 Corporate	49,187	45,271	53,964	51,272	62,599	61,832	60,403	57,632	61,043	61,329	64,346	65,857	68,316
2.2 Non Banking Financial Institutions	35,813	35,321	35,295	31,167	40,774	34,338	38,536	38,126	42,692	46,726	48,663	43,864	42,764
2.3 Individuals	22,249	24,664	25,413	25,717	26,750	25,851	26,004	25,771	26,106	25,304	26,226	26,180	26,210
2.4 Government and Non Commercial Entities	7,731	10,527	18,162	24,306	23,828	25,952	21,752	23,075	25,872	19,849	21,226	22,624	22,460
<b>Total Deposits</b>	<b>1,278,853</b>	<b>1,331,744</b>	<b>1,400,243</b>	<b>1,414,465</b>	<b>1,421,230</b>	<b>1,449,298</b>	<b>1,441,226</b>	<b>1,446,466</b>	<b>1,444,307</b>	<b>1,435,208</b>	<b>1,430,796</b>	<b>1,436,779</b>	<b>1,435,364</b>

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

\*\* Preliminary



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>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>Aug</b>	<b>Sep</b>	<b>Oct *</b>
<b>Demand</b>	<b>343,874</b>	<b>448,386</b>	<b>482,554</b>	<b>506,334</b>	<b>506,019</b>	<b>515,199</b>	<b>542,970</b>	<b>540,863</b>	<b>550,742</b>	<b>543,942</b>	<b>540,103</b>	<b>542,215</b>	<b>543,231</b>	<b>554,295</b>
Local Currency	256,772	332,415	359,157	382,820	379,403	383,509	404,533	407,879	415,392	408,204	405,465	403,173	399,836	400,201
Foreign Currencies	87,102	115,971	123,397	123,514	126,616	131,690	138,437	132,984	135,350	135,738	134,638	139,042	143,395	154,094
<b>Savings</b>	<b>84,387</b>	<b>107,201</b>	<b>114,248</b>	<b>121,028</b>	<b>120,173</b>	<b>126,453</b>	<b>131,800</b>	<b>137,134</b>	<b>137,818</b>	<b>137,127</b>	<b>138,546</b>	<b>137,355</b>	<b>138,040</b>	<b>140,367</b>
Local Currency	72,219	92,080	98,116	103,311	102,083	107,152	112,257	114,973	115,401	116,985	118,394	114,033	114,169	115,921
Foreign Currencies	12,168	15,121	16,132	17,717	18,090	19,301	19,543	22,161	22,417	20,142	20,152	23,322	23,871	24,446
<b>Time</b>	<b>500,734</b>	<b>541,887</b>	<b>562,178</b>	<b>562,051</b>	<b>548,888</b>	<b>552,775</b>	<b>560,779</b>	<b>543,994</b>	<b>545,752</b>	<b>572,099</b>	<b>570,291</b>	<b>567,177</b>	<b>562,657</b>	<b>557,020</b>
Local Currency	391,022	406,843	411,738	404,814	388,107	391,629	384,229	372,307	379,819	384,138	386,561	379,339	377,498	381,618
Foreign Currencies	109,712	135,044	150,440	157,237	160,781	161,146	176,550	171,687	165,933	187,961	183,730	187,838	185,159	175,402
<b>Total Deposits<sup>2</sup></b>	<b>928,995</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>1,235,549</b>	<b>1,221,991</b>	<b>1,234,312</b>	<b>1,253,168</b>	<b>1,248,940</b>	<b>1,246,747</b>	<b>1,243,928</b>	<b>1,251,682</b>
Total Local Currency	720,013	831,338	869,011	890,945	869,593	882,290	901,019	895,159	910,612	909,327	910,420	896,545	891,503	897,740
Total Foreign Currencies	208,982	266,136	289,969	298,468	305,487	312,137	334,530	326,832	323,700	343,841	338,520	350,202	352,425	353,942
Commercial Prepayments	14,220	15,847	16,991	18,292	17,877	25,639	19,191	21,936	22,103	19,077	19,126	20,622	20,506	20,617

<sup>1</sup> Excluding Inter-Bank Deposits<sup>2</sup> Residents and Non-Residents (Excluding Government Deposits and Commercial Prepayments)

\* Preliminary

Table 14 : Time Deposits by Maturity<sup>\*</sup>

<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>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>Aug</b>	<b>Sep</b>	<b>Oct **</b>
<b>Maturity</b>														
Upto 3 Months	250,396	239,183	243,563	257,807	263,414	257,899	257,142	253,346	250,624	253,469	250,121	248,441	250,322	244,518
Above 3 and Upto 6 Months	111,084	117,778	119,935	126,948	129,709	126,994	126,620	124,751	123,411	124,812	123,163	122,336	123,262	120,404
Above 6 and Upto 12 Months	163,761	171,353	174,491	184,695	188,712	184,760	184,219	181,499	179,549	181,587	179,189	177,985	179,333	175,175
Exceeding 12 Months	172,650	150,181	152,931	161,874	165,395	161,932	161,457	159,074	157,364	159,151	157,049	155,994	157,175	153,530
<b>Total</b>	<b>697,891</b>	<b>678,495</b>	<b>690,920</b>	<b>731,325</b>	<b>747,230</b>	<b>731,585</b>	<b>729,438</b>	<b>718,670</b>	<b>710,948</b>	<b>719,019</b>	<b>709,522</b>	<b>704,756</b>	<b>710,092</b>	<b>693,627</b>

\* Excluding Inter-Bank Deposits but Including Government Deposits & Commercial Prepayments

\*\* Preliminary

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>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>Aug</b>	<b>Sep</b>	<b>Oct ****</b>
<b>Total Notes Issued ( 1)**</b>	<b>56,998,623</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>68,355,146</b>	<b>69,797,858</b>	<b>70,469,976</b>	<b>71,528,890</b>	<b>71,645,395</b>	<b>69,215,899</b>	<b>70,005,382</b>	<b>71,429,673</b>
<b>Total Coins Issued ( 2)***</b>	<b>774,510</b>	<b>850,187</b>	<b>866,484</b>	<b>918,261</b>	<b>948,826</b>	<b>969,992</b>	<b>997,569</b>	<b>1,004,895</b>	<b>1,012,847</b>	<b>1,020,633</b>	<b>1,029,149</b>	<b>1,036,295</b>	<b>1,041,728</b>	<b>1,048,987</b>
<b>Total Currency Issued</b>	<b>57,773,133</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>69,352,715</b>	<b>70,802,753</b>	<b>71,482,823</b>	<b>72,549,523</b>	<b>72,674,544</b>	<b>70,252,194</b>	<b>71,047,110</b>	<b>72,478,660</b>

\* *Currency Issued = currency in circulation plus cash at banks*

\*\* *Excluding Mutilated Notes*

\*\*\* *Excluding Issued Gold Coins*

\*\*\*\* *Preliminary*

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

Item	2012	2013	2014			2015								
	Dec.	Dec	Mar	Jun	Sep	Dec	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct **
<b>Amount</b> <b>( In Millions of AEDs )</b>	1,122,303	1,339,503	380,553	781,439	1,165,239	1,559,595	394,156	532,568	666,786	802,970	931,967	1,065,956	1,191,883	1,323,463
<b>No. of Cheques (in Thousands)</b>	27,568	29,334	7,587	15,526	23,041	30,817	7,792	10,513	13,229	15,879	18,338	20,931	23,440	26,049

\* Cumulative data

\*\* Preliminary