



United Arab Emirates

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

النشرة الاحصائية الشهرية
- البيانات المصرفية والنقدية -
اغسطس 2015

Monthly Statistical Bulletin
- Banking & Monetary Statistics -
August 2015

Contents

الصفحات
PAGES

Tables

1. Selected Monetary and Banking Indicators	4
2. Monetary Survey	5
3. Monthly Changes in Factors Affecting Money Supply	6
4. UAE Monetary Base (Monthly)	7
5. Central Bank of the UAE Balance Sheet	8
6. Central Bank International Reserves	9
7. Aggregated Balance Sheet of Banks - Assets	10
8. Aggregated Balance Sheet of Banks - Liabilities	11
9. Banks' Foreign Assets and Liabilities	12
10. Domestic Credit	13
11. Bank Credit to Residents by Economic Activity (Quarterly)	14
12. Deposits distributed Residents / Non Residents	15
13. Deposits by Type and Currency	16
14. Time deposits by Maturity	17
15. Currency Issued	18
16. Cleared Cheques Statistics	19

Contents (Contd)

Note:

Data are as at end of period unless otherwise indicated.

Abbreviations & Notations

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

Definitions

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 + Commercial Pre-payments in Dirham + Resident Deposits in foreign currencies)

Money Supply (M₃) :

Consists of Money Supply (M₂) plus Government deposits

Certificates of Deposits :

Certificates issued by the Central Bank and sold only to banks to absorb excess liquidity with the latter and are also used as an indicator to determine domestic interest rates.

Government:

of the seven emirates.

الجداول

TABLES

Table 1 : Selected Monetary and Banking Indicators

(In Millions of AEDs)														
Indicator	2012	2013	2014			2015								
	Dec	Dec	Mar	Jun	Sep	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug **
Central Bank of the UAE														
Total Assets/Liabilities	262,153	305,534	323,061	334,053	336,925	337,389	330,272	329,444	332,535	332,129	332,668	331,261	329,080	318,257
Gross International Reserves *	172,943	250,555	266,369	275,095	285,073	288,563	281,194	279,568	273,973	283,212	283,745	278,786	281,823	268,449
Money Supply Indicators														
Money Supply M ₁	299,173	379,550	411,964	434,306	431,057	436,132	443,282	450,686	456,898	459,663	469,510	464,177	460,867	456,975
Money Supply M ₂	862,374	1,056,770	1,124,294	1,142,616	1,136,085	1,141,119	1,153,138	1,164,094	1,178,760	1,168,021	1,185,609	1,190,057	1,184,718	1,174,988
Money Supply M ₃	1,083,039	1,219,887	1,280,233	1,328,433	1,344,227	1,331,984	1,333,036	1,349,254	1,364,010	1,362,185	1,367,752	1,355,214	1,347,944	1,333,942
Banks														
Total Assets	1,876,960	2,100,349	2,180,357	2,236,934	2,311,349	2,304,867	2,305,817	2,334,765	2,379,928	2,382,179	2,391,210	2,419,545	2,408,049	2,431,088
Foreign Assets (Net)	-8,824	-1,229	39,762	29,060	34,323	5,411	21,235	40,954	27,832	10,609	6,705	-6,665	-25,742	-32,915
Foreign Assets	306,556	411,992	458,788	442,889	476,173	497,367	500,076	518,546	526,994	522,026	521,104	535,971	521,063	535,971
Foreign Assets to Total Assets (%)	16%	20%	21%	20%	21%	22%	22%	22%	22%	22%	22%	22%	22%	22%
Foreign Liabilities	315,380	413,221	419,026	413,829	441,850	491,956	478,841	477,592	499,162	511,417	514,399	542,636	546,805	568,886
Foreign Liabilities to Total Liabilities (%)	17%	20%	19%	18%	19%	21%	21%	20%	21%	21%	22%	22%	23%	23%
Deposits ¹	1,167,797	1,278,853	1,331,744	1,400,243	1,414,465	1,421,230	1,412,243	1,430,099	1,449,298	1,441,226	1,446,466	1,444,307	1,435,208	1,430,796
Residents	1,033,700	1,163,873	1,215,962	1,267,410	1,282,003	1,267,279	1,269,284	1,288,165	1,301,325	1,294,531	1,301,862	1,288,594	1,282,000	1,270,335
of which: Corporate	378,871	472,877	487,905	508,546	499,428	517,415	527,781	539,179	530,403	534,817	539,932	544,812	546,242	548,913
Non-Residents	134,097	114,980	115,782	132,834	132,463	153,952	142,959	141,934	147,973	146,695	144,604	155,713	153,208	160,461
of which: Corporate	38,077	49,187	45,271	53,964	51,272	62,599	61,515	62,660	61,832	60,403	57,632	61,043	61,329	64,346
Bank Credit (Domestic)	1,108,824	1,203,317	1,223,859	1,254,232	1,290,610	1,277,619	1,286,385	1,289,985	1,303,587	1,312,646	1,321,510	1,335,844	1,337,332	1,349,807
of which: Claims on Private Sector	811,597	841,880	871,656	913,258	961,383	940,009	944,576	946,847	957,922	967,711	975,746	984,514	982,019	992,498
Total Number of National Banks and Branches														
Head Offices	23	23	23	23	23	23	23	23	23	23	23	23	23	23
Branches	805	841	843	858	866	869	869	872	871	871	871	873	873	874
Pay Offices	89	89	89	89	89	90	90	90	90	90	90	90	90	90
Electronic Banking Service Units	28	29	29	29	33	34	31	31	31	31	31	32	32	33
Total Number of Foreign Banks and Branches														
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	48	48	46
Number of Employees in Banks (UAE) ²	36,246	36,087	37,402	36,692	36,686	39,013	39,013	39,013	39,189	39,189	39,189	38,560	38,560	38,560

¹ Excluding Inter-Bank Deposits² 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	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug *
Net International Reserves	160,712	245,942	302,238	297,856	312,670	285,830	293,706	312,432	293,613	285,441	282,920	263,838	248,564	226,248
Central Bank (Net)	169,536	247,171	262,476	268,796	278,347	280,419	272,471	271,478	265,781	274,832	276,215	270,503	274,306	259,163
Gross International Reserves	172,943	250,555	266,369	275,095	285,073	288,563	281,194	279,568	273,973	283,212	283,745	278,786	281,823	268,449
Foreign Liabilities	3,407	3,384	3,893	6,299	6,726	8,144	8,723	8,090	8,192	8,380	7,530	8,283	7,517	9,286
Banks (Net)	-8,824	-1,229	39,762	29,060	34,323	5,411	21,235	40,954	27,832	10,609	6,705	-6,665	-25,742	-32,915
Foreign Assets	306,556	411,992	458,788	442,889	476,173	497,367	500,076	518,546	526,994	522,026	521,104	535,971	521,063	535,971
Foreign Liabilities	315,380	413,221	419,026	413,829	441,850	491,956	478,841	477,592	499,162	511,417	514,399	542,636	546,805	568,886
Net Domestic Assets	701,662	810,828	822,056	844,760	823,415	855,289	859,432	851,662	885,147	882,580	902,689	926,219	936,154	948,740
Claims on Private Sector	832,576	861,379	891,721	934,481	982,401	960,065	965,120	967,764	979,031	989,113	997,181	1,006,156	1,004,069	1,014,496
Net Claims on Government	11,697	46,138	53,060	29,788	94	20,076	32,350	29,086	35,232	27,419	41,464	60,526	61,495	69,020
Claims on Official Entities	132,954	176,687	207,514	195,852	195,235	195,717	199,974	199,554	198,207	198,023	195,814	198,331	205,878	205,138
Claims on Nonbank Financial Institutions	88,237	91,888	55,188	54,818	43,892	42,352	42,466	43,565	43,440	41,990	41,593	42,832	42,824	42,493
Capital and Reserves	-316,891	-299,461	-293,608	-303,583	-309,018	-319,302	-327,698	-330,784	-320,502	-321,561	-324,371	-330,120	-332,504	-334,481
Other Items (net)	-46,911	-65,803	-91,819	-66,596	-89,189	-43,619	-52,780	-57,523	-50,261	-52,404	-48,992	-51,506	-45,608	-47,926
Money Supply M₁	299,173	379,550	411,964	434,306	431,057	436,132	443,282	450,686	456,898	459,663	469,510	464,177	460,867	456,975
Currency in Circulation Outside Banks	45,615	50,408	53,410	54,883	57,261	59,016	56,601	56,500	56,212	56,855	58,145	58,827	58,322	57,147
Monetary Deposits	253,558	329,142	358,554	379,423	373,796	377,116	386,681	394,186	400,686	402,808	411,365	405,350	402,545	399,828
Money Supply M₂	862,374	1,056,770	1,124,294	1,142,616	1,136,085	1,141,119	1,153,138	1,164,094	1,178,760	1,168,021	1,185,609	1,190,057	1,184,718	1,174,988
Quasi - Money	563,201	677,220	712,330	708,310	705,028	704,987	709,856	713,408	721,862	708,358	716,099	725,880	723,851	718,013
Foreign Currency Deposits	139,278	195,994	215,742	212,376	225,832	217,279	222,341	224,395	235,889	231,369	231,457	235,890	231,236	235,157
Dirham Deposits	423,923	481,226	496,588	495,934	479,196	487,708	487,515	489,013	485,973	476,989	484,642	489,990	492,615	482,856
Money Supply M₃	1,083,039	1,219,887	1,280,233	1,328,433	1,344,227	1,331,984	1,333,036	1,349,254	1,364,010	1,362,185	1,367,752	1,355,214	1,347,944	1,333,942
Government Deposits	220,665	163,117	155,939	185,817	208,142	190,865	179,898	185,160	185,250	194,164	182,143	165,157	163,226	158,954

* Preliminary

Table 3 : Monthly Changes in Factors Affecting Money Supply

(In Millions of AEDs)												
Item	2014				2015							
	Mar**	Jun**	Sep**	Dec**	Jan***	Feb***	Mar***	Apr***	May***	Jun***	Jul***	Aug***
Net International Reserves	56,296	-4,382	14,814	-26,840	7,876	18,726	-18,819	-8,172	-2,521	-19,082	-15,274	-22,316
Central Bank (Net)	15,305	6,320	9,551	2,072	-7,948	-993	-5,697	9,051	1,383	-5,712	3,803	-15,143
Gross International Reserves	15,814	8,726	9,978	3,490	-7,369	-1,626	-5,595	9,239	533	-4,959	3,037	-13,374
Foreign Liabilities	509	2,406	427	1,418	579	-633	102	188	-850	753	-766	1,769
Banks (Net)	40,991	-10,702	5,263	-28,912	15,824	19,719	-13,122	-17,223	-3,904	-13,370	-19,077	-7,173
Foreign Assets	46,796	-15,899	33,284	21,194	2,709	18,470	8,448	-4,968	-922	14,867	-14,908	14,908
Foreign Liabilities	5,805	-5,197	28,021	50,106	-13,115	-1,249	21,570	12,255	2,982	28,237	4,169	22,081
Net Domestic Assets	11,228	22,704	-21,345	31,874	4,143	-7,770	33,485	-2,567	20,109	23,530	9,935	12,586
Claims on Private Sector	30,342	42,760	47,920	-22,336	5,055	2,644	11,267	10,082	8,068	8,975	-2,087	10,427
Net Claims on Government	6,922	-23,272	-29,694	19,982	12,274	-3,264	6,146	-7,813	14,045	19,062	969	7,525
Claims on Official Entities	30,827	-11,662	-617	482	4,257	-420	-1,347	-184	-2,209	2,517	7,547	-740
Claims on Nonbank Financial Institutions	-36,700	-370	-10,926	-1,540	114	1,099	-125	-1,450	-397	1,239	-8	-331
Capital and Reserves*	5,853	-9,975	-5,435	-10,284	-8,396	-3,086	10,282	-1,059	-2,810	-5,749	-2,384	-1,977
Other Items (net)*	-26,016	25,223	-22,593	45,570	-9,161	-4,743	7,262	-2,143	3,412	-2,514	5,898	-2,318
Money Supply M₁	32,414	22,342	-3,249	5,075	7,150	7,404	6,212	2,765	9,847	-5,333	-3,310	-3,892
Money Supply M₂	67,524	18,322	-6,531	5,034	12,019	10,956	14,666	-10,739	17,588	4,448	-5,339	-9,730
Quasi - Money	35,110	-4,020	-3,282	-41	4,869	3,552	8,454	-13,504	7,741	9,781	-2,029	-5,838
Foreign Currency Deposits	19,748	-3,366	13,456	-8,553	5,062	2,054	11,494	-4,520	88	4,433	-4,654	3,921
Dirham Deposits	15,362	-654	-16,738	8,512	-193	1,498	-3,040	-8,984	7,653	5,348	2,625	-9,759
Money Supply M₃	60,346	48,200	15,794	-12,243	1,052	16,218	14,756	-1,825	5,567	-12,538	-7,270	-14,002
Government Deposits	-7,178	29,878	22,325	-17,277	-10,967	5,262	90	8,914	-12,021	-16,986	-1,931	-4,272

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

**Indicates Changes from End of Previous Quarter

***Indicates Change from the previous month

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

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

* 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 31.01.2015	As at 28.02.2015	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
Assets														
Cash and Bank Balances	25,373	14,591	8,024	22,432	36,980	42,001	23,312	52,820	42,409	39,066	36,639	40,708	42,811	43,530
Gold Bullion	-	-	-	-	-	-	-	-	-	355	351	347	639	669
Deposits	43,611	99,926	101,608	96,523	93,687	76,917	95,413	65,622	70,057	79,978	86,826	92,880	89,384	93,789
Loans to Banks against - Certificates of Deposit	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Certificates of Deposit Under Repo	-	-	-	-	-	-	10	-	6,000	-	-	-	-	-
Liquidity Support Facility	513	514	514	514	499	321	321	321	321	321	321	321	228	228
Held to Maturity Foreign Securities	94,986	128,263	152,425	156,364	146,760	157,753	156,134	155,643	159,947	159,329	153,309	145,574	144,464	129,695
Held to Maturity Securities-Issued by Ministry of Finance & Dubai Government	90,193	55,361	55,361	54,590	49,852	49,443	49,443	49,443	49,443	49,443	49,443	49,443	49,231	49,231
Other Assets	7,377	6,781	5,034	3,540	9,064	10,875	5,557	5,515	4,280	3,562	5,707	1,903	2,241	1,034
Property & Equipment	100	97	94	89	83	79	82	80	78	75	72	85	82	81
Total Assets	262,153	305,534	323,061	334,053	336,925	337,389	330,272	329,444	332,535	332,129	332,668	331,261	329,080	318,257
Off Balance Sheet Commitments	90,463	129,367	131,789	113,716	118,103	134,105	114,391	151,256	145,303	129,437	128,009	119,150	141,942	108,173
Liabilities														
Current Accounts & Deposits	86,515	111,973	117,360	118,920	126,747	142,168	137,840	133,249	129,404	141,822	136,528	135,394	135,882	129,471
Certificates of Deposit	95,400	107,896	119,223	125,713	118,184	99,534	93,061	96,764	111,759	89,969	94,673	101,335	99,022	95,249
Currency Issued	57,773	63,927	65,300	67,823	70,785	74,472	69,566	68,524	69,353	70,803	71,483	72,550	72,675	70,252
Other Liabilities	4,388	495	1,640	2,059	1,671	1,387	9,977	11,079	2,191	9,705	10,168	2,170	1,727	3,481
Total Liabilities	244,076	284,291	303,523	314,515	317,387	317,561	310,444	309,616	312,707	312,299	312,852	311,449	309,306	298,453
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
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	-11	-11	-9	-23	-27	-65	-35
Retained Earnings	962	3,097	958	958	957	-	-	-	-	-	-	-	-	-
Total Capital & Reserves	18,077	21,243	19,538	19,538	19,538	19,828	19,828	19,828	19,828	19,830	19,816	19,812	19,774	19,804
Total Liabilities and Capital	262,153	305,534	323,061	334,053	336,925	337,389	330,272	329,444	332,535	332,129	332,668	331,261	329,080	318,257
Off Balance Sheet Commitments	90,463	129,367	131,789	113,716	118,103	134,105	114,391	151,256	145,303	129,437	128,009	119,150	141,942	108,173

- 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
2012	65.97	94.99	4.48	7.50	172.94	3.41	169.53
2013							
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
2014							
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
2015							
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
Change for the year	13.2%	-17.8%	-9.3%	-63.9%	-7.0%	14.0%	-7.6%

* Preliminary

Table 7 : Aggregated Balance Sheet of Banks - Assets

(In Millions of AEDs)													
Item	2013			2014			2015						
	Dec	Mar	Jun	Sep	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug *
Domestic Assets													
Cash and Deposits with C.B	230,907	242,585	251,492	251,812	248,478	234,359	234,481	245,767	232,522	235,946	241,620	240,519	230,345
Cash in Hand (LCY)	13,519	11,890	12,940	13,524	15,456	12,965	12,024	13,141	13,948	13,338	13,723	14,353	13,105
Deposits with Central Bank	217,388	230,695	238,552	238,288	233,022	221,394	222,457	232,626	218,574	222,608	227,897	226,166	217,240
Due From Resident Banks	67,884	67,590	64,283	65,118	64,343	58,739	63,253	71,576	82,847	83,007	75,083	72,517	74,344
Domestic Credit and Investments	1,312,903	1,335,258	1,375,428	1,409,399	1,388,901	1,399,785	1,405,915	1,422,299	1,431,858	1,440,795	1,457,400	1,462,893	1,475,811
a) Credit Facilities	1,203,317	1,223,859	1,254,232	1,290,610	1,277,619	1,286,385	1,289,985	1,303,587	1,312,646	1,321,510	1,335,844	1,337,332	1,349,807
Claims on Private Sector	841,880	871,656	913,258	961,383	940,009	944,576	946,847	957,922	967,711	975,746	984,514	982,019	992,498
Commercial Bills	43,220	47,134	48,857	54,759	58,131	57,143	56,704	57,892	58,580	59,382	59,949	60,655	58,674
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	798,660	824,522	864,401	906,624	881,878	887,433	890,143	900,030	909,131	916,364	924,565	921,364	933,824
Claims on Government	145,446	143,078	148,288	147,043	153,071	153,971	155,795	160,972	162,218	165,695	168,495	166,708	169,920
Claims on Official Entities	146,341	176,906	161,959	162,228	165,156	168,935	167,736	165,315	165,190	162,977	164,670	170,808	169,816
Loans,Advances & Overdrafts	146,341	176,906	161,959	162,228	165,156	168,935	167,736	165,315	165,190	162,977	164,670	170,808	169,816
Claims on Other Financial Institutions	69,650	32,219	30,727	19,956	19,383	18,903	19,607	19,378	17,527	17,092	18,165	17,797	17,573
Loans,Advances & Overdrafts	69,650	32,219	30,727	19,956	19,383	18,903	19,607	19,378	17,527	17,092	18,165	17,797	17,573
b) Domestic Investments	109,586	111,399	121,196	118,789	111,282	113,400	115,930	118,712	119,212	119,285	121,556	125,561	126,004
Unclassified Assets	76,663	76,136	102,842	108,847	105,778	112,858	112,570	113,292	112,926	110,358	109,471	111,057	114,617
Fixed Assets	16,933	17,812	17,444	17,653	18,744	18,591	18,614	18,871	18,757	18,978	18,963	19,336	19,296
Inter-Branch Transactions	2,836	3,366	3,284	6,019	6,446	5,828	8,521	10,069	9,169	8,043	8,554	9,901	10,097
Other Assets	56,894	54,958	82,114	85,175	80,588	88,439	85,435	84,352	85,000	83,337	81,954	81,820	85,224
Foreign Assets	411,992	458,788	442,889	476,173	497,367	500,076	518,546	526,994	522,026	521,104	535,971	521,063	535,971
Net Due from H.O. and/or Branches Abroad	114,532	110,933	96,028	106,903	111,725	99,413	128,237	122,099	127,132	109,460	123,233	118,981	128,296
Due from Other Banks Abroad	131,658	164,017	146,230	157,189	142,718	159,874	152,973	158,582	148,236	160,415	155,818	145,675	147,879
Cash in Hand (FCY)	146	154	191	117	161	168	120	145	144	158	133	127	156
Securities	77,103	88,357	104,222	99,653	116,748	105,686	104,511	109,759	110,162	111,400	119,322	116,185	117,864
Credit to Non-Residents	72,227	79,503	75,424	91,282	100,433	102,123	104,051	106,642	108,881	110,755	110,831	113,252	114,318
Other Foreign Assets	16,326	15,824	20,794	21,029	25,582	32,812	28,654	29,767	27,471	28,916	26,634	26,843	27,458
Total Assets	2,100,349	2,180,357	2,236,934	2,311,349	2,304,867	2,305,817	2,334,765	2,379,928	2,382,179	2,391,210	2,419,545	2,408,049	2,431,088

* Preliminary

Table 8 : Aggregated Balance Sheet of Banks - Liabilities

(In Millions of AEDs)													
Item	2013		2014				2015						
	Dec	Mar	Jun	Sep	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug **
Domestic Liabilities													
Monetary Deposits	329,142	358,554	379,423	373,796	377,116	386,681	394,186	400,686	402,808	411,365	405,350	402,545	399,828
Demand Deposits (LCY)	325,353	351,555	374,394	369,601	373,473	382,618	390,797	395,674	398,539	406,119	399,767	397,517	395,028
Bankers Drafts	3,789	6,999	5,029	4,195	3,643	4,063	3,389	5,012	4,269	5,246	5,583	5,028	4,800
Quasi Monetary Deposits	677,220	712,330	708,310	705,028	704,987	709,856	713,408	721,862	708,358	716,099	725,880	723,851	718,013
Time Deposits (LCY)	387,835	397,398	392,201	374,988	379,336	377,648	377,073	372,007	360,273	367,568	371,618	372,356	362,388
Savings Deposits (LCY)	81,292	86,643	91,276	90,521	95,357	96,560	98,320	100,206	103,000	103,378	104,875	106,121	104,911
Commercial Prepayments (LCY)	12,099	12,547	12,457	13,687	13,015	13,307	13,620	13,760	13,716	13,696	13,497	14,138	15,557
Other Deposits (FCY)	195,994	215,742	212,376	225,832	217,279	222,341	224,395	235,889	231,369	231,457	235,890	231,236	235,157
Government Deposits (LCY + FCY)	161,300	152,076	184,705	207,374	188,819	176,810	183,960	183,789	187,634	179,644	162,947	160,632	157,294
Government Lending Funds *	15,080	15,635	16,252	16,866	17,702	17,665	18,146	18,028	18,216	18,420	18,608	18,786	18,977
Capital and Reserves	278,218	274,080	284,045	289,480	299,474	307,870	310,956	300,674	301,732	304,556	310,308	312,730	314,677
Due to Central Bank	4,215	3,265	6,230	4,090	1,311	1,639	2,336	11,205	1,395	2,359	7,046	2,035	4,631
Due to Resident Banks	60,589	59,352	53,154	53,005	51,784	49,047	59,083	61,540	72,509	67,999	68,174	63,491	66,753
Foreign Liabilities	413,221	419,026	413,829	441,850	491,956	478,841	477,592	499,162	511,417	514,399	542,636	546,805	568,886
Net Due to H.O and/or Branches Abroad	68,489	67,835	55,023	63,954	70,386	65,967	66,473	76,893	76,162	77,259	88,991	92,885	89,613
Due to Other Banks Abroad	181,279	187,837	176,981	192,922	206,380	201,567	206,879	216,528	230,449	232,335	241,179	243,527	260,686
Other Deposits (LCY + FCY)	114,980	115,782	132,834	132,463	153,952	142,959	141,934	147,973	146,695	144,604	155,713	153,208	160,461
Provisions ¹	2,319	2,348	2,468	2,304	2,078	1,979	2,008	1,796	1,749	1,754	1,656	1,675	1,890
Other Foreign Liabilities	46,154	45,224	46,523	50,207	59,160	66,369	60,298	55,972	56,362	58,447	55,097	55,510	56,236
Unclassified Liabilities	161,364	186,039	190,986	219,860	171,718	177,408	175,098	182,982	178,110	176,369	178,596	177,174	182,029
Inter-Branch Transactions	2,459	25,897	8,113	4,218	5,093	6,904	5,884	6,616	6,820	6,989	7,905	6,691	7,918
Other Liabilities	158,905	160,142	182,873	215,642	166,625	170,504	169,214	176,366	171,290	169,380	170,691	170,483	174,111
- Of which : Provisions ¹	96,044	102,651	106,971	111,569	95,844	95,294	95,765	96,356	97,146	96,359	96,718	97,091	98,656
Total Liabilities	2,100,349	2,180,357	2,236,934	2,311,349	2,304,867	2,305,817	2,334,765	2,379,928	2,382,179	2,391,210	2,419,545	2,408,049	2,431,088

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

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

** Preliminary

Table 9 : Banks' Foreign Assets and Liabilities

(In Millions of AEDs)														
Item	2012		2013		2014			2015						
	Dec	Dec	Mar	Jun	Sep	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug *
Foreign Assets	306,556	411,992	458,788	442,889	476,174	497,368	500,075	518,546	526,994	522,026	521,104	535,971	521,063	535,971
Notes and Coins	87	146	154	191	117	161	168	120	145	144	158	133	127	156
Due from H.O and Branches	58,359	114,532	110,933	96,028	106,903	111,725	99,413	128,237	122,099	127,132	109,460	123,233	118,981	128,296
Money at Call and Short Notice	10,778	30,050	40,760	48,911	60,728	47,997	57,233	50,633	55,651	48,644	58,623	49,296	43,746	48,359
Deposits with Banks	99,214	101,607	123,246	97,318	96,454	94,721	102,638	102,339	102,931	99,592	101,792	106,522	101,929	99,517
- Demand Deposits	14,642	24,515	39,713	57,699	56,479	59,357	66,689	67,704	66,696	62,873	60,279	62,578	60,388	58,628
- Time Deposits	84,572	77,092	83,533	39,620	39,974	35,364	35,949	34,635	36,234	36,719	41,512	43,944	41,541	40,889
Securities	54,964	77,103	88,357	104,222	99,653	116,748	105,686	104,511	109,759	110,162	111,400	119,322	116,185	117,864
Loans and Advances ¹	75,641	72,227	79,503	75,424	91,282	100,433	102,123	104,051	106,642	108,881	110,755	110,831	113,252	114,318
Other Foreign Assets ²	7,513	16,327	15,835	20,795	21,037	25,583	32,814	28,655	29,767	27,471	28,916	26,634	26,843	27,461
Foreign Liabilities	315,380	413,221	419,025	413,829	441,849	491,957	478,843	477,592	499,162	511,417	514,399	542,636	546,805	568,886
Due to H.O and Branches	10,200	68,489	67,835	55,023	63,954	70,386	65,967	66,473	76,893	76,162	77,259	88,991	92,885	89,613
Due to Banks	88,610	107,457	127,249	134,274	140,149	148,409	150,012	154,296	160,222	172,611	174,886	175,630	190,054	200,644
Deposits of Banks	64,142	73,822	60,586	42,706	52,773	57,972	51,556	52,583	56,305	57,838	57,449	65,549	53,473	60,042
- Demand Deposits	11,235	9,916	10,769	37,487	46,825	54,288	46,372	50,506	55,042	56,401	55,399	64,589	52,575	59,161
- Time Deposits	52,907	63,906	49,817	5,219	5,948	3,684	5,184	2,077	1,263	1,437	2,050	960	898	881
Other Deposits	132,737	113,262	113,572	129,714	130,775	144,139	139,471	139,108	145,335	141,223	138,796	154,489	152,978	160,220
- Demand Deposits	17,370	20,966	23,565	32,477	31,304	33,619	32,744	32,238	30,760	32,285	29,732	29,983	27,987	28,875
- Time Deposits	102,147	75,748	72,486	78,562	81,144	91,401	87,083	86,869	95,130	89,302	89,430	104,744	105,126	111,578
- Savings Deposits	13,220	16,548	17,521	18,675	18,327	19,119	19,644	20,001	19,445	19,636	19,634	19,762	19,865	19,767
Other Foreign Liabilities ³	19,691	50,191	49,783	52,112	54,198	71,051	71,837	65,132	60,407	63,583	66,009	57,977	57,415	58,367

¹ Including Purchased or Discounted Commercial Bills

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

³ Including Commercial Prepayments

* Preliminary

Table 10 : Domestic Credit *

(In Millions of AEDs)														
Item	2012	2013	2014			2015								
	Dec.	Dec	Mar	Jun	Sep	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug **
Government	121,334	145,446	143,078	148,288	147,043	153,071	153,971	155,795	160,972	162,218	165,695	168,495	166,708	169,920
Public Sector	126,642	146,341	176,906	161,959	162,228	165,156	168,935	167,736	165,315	165,190	162,977	164,670	170,808	169,816
Private Sector	860,848	911,530	903,875	943,985	981,339	959,392	963,479	966,454	977,300	985,238	992,838	1,002,679	999,816	1,010,071
Financial Institutions	48,538	69,650	32,219	30,727	19,956	19,383	18,903	19,607	19,378	17,527	17,092	18,165	17,797	17,573
Insurance Companies	713	1,072	1,635	1,171	1,111	1,191	1,191	1,202	1,105	1,113	1,121	1,252	1,248	1,261
Business and Industrial Sector	485,158	560,723	583,360	616,626	653,426	639,058	640,411	639,903	647,038	652,782	657,450	663,999	657,724	664,179
Others	326,439	280,084	286,661	295,461	306,846	299,760	302,974	305,743	309,779	313,816	317,175	319,263	323,047	327,058
Total	1,108,824	1,203,317	1,223,859	1,254,232	1,290,610	1,277,619	1,286,385	1,289,985	1,303,587	1,312,646	1,321,510	1,335,844	1,337,332	1,349,807

* 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)

(In Millions of AEDs)									
Economic Activity	End of Period	2012	2013	2014			2015	2015	
		Dec.	Dec	Mar	Jun	Sep	Dec	Mar	Jun
1) Agriculture		2,242	3,092	2,299	1,607	2,221	2,698	1,645	1,272
2) Mining and Quarrying		23,964	15,653	17,448	8,893	9,989	9,181	10,738	10,456
3) Manufacturing		50,375	58,032	58,018	66,278	61,393	65,140	66,476	71,195
3.1 Food , Beverages and Tobacco		3,788	5,549	4,640	5,758	5,644	6,463	6,494	6,815
3.2 Textile and Leather Products		879	739	776	819	984	1,100	1,095	1,256
3.3 Furniture and Other Wood Products		1,416	4,110	4,232	6,230	2,269	1,789	2,030	2,161
3.4 Paper And Paper Products		701	1,006	1,044	1,150	1,235	1,341	1,604	1,698
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
3.6 Basic Metal Products (Including Aluminium)		13,297	13,966	12,589	11,609	13,650	15,428	14,980	12,727
3.7 Fabricated Metal Products, Machinery and Equipment		3,902	4,444	6,378	7,695	7,006	6,724	7,417	6,673
3.8 Other Manufactured Products		19,648	19,885	20,594	23,800	20,788	19,602	18,280	21,742
4) Electricity, Gas and Water		21,574	21,864	20,925	20,201	19,193	18,937	18,576	22,479
5) Construction and Real Estate		140,975	204,351	199,711	207,692	211,558	212,550	210,620	216,166
6) Trade		115,903	146,847	159,116	149,180	156,513	155,761	160,454	164,857
6.1 Wholesale		82,860	89,181	113,016	101,003	104,426	106,160	112,983	119,122
6.2 Retail		33,043	57,666	46,100	48,177	52,087	49,601	47,471	45,735
7) Transport, Storage and Communication		35,541	36,423	42,578	54,367	55,780	56,494	59,495	60,828
8) Financial Institutions(Excluding Banks)		80,243	113,580	131,107	121,892	129,800	131,824	133,143	128,173
9) Government		121,240	144,030	132,126	137,333	133,995	135,982	143,223	148,227
10) Personal Loans for Business Purposes ¹		196,045	245,212	248,587	254,088	267,133	267,156	265,229	272,171
11) Personal Loans for Consumption Purposes ¹		88,607	115,395	116,982	119,571	125,710	125,721	124,813	128,080
12) All Others ²		232,115	98,824	94,962	113,130	117,325	96,175	109,175	111,940
Total		1,108,824	1,203,303	1,223,859	1,254,232	1,290,610	1,277,619	1,303,587	1,335,844

¹ Including Loans to High Net-Worth Individuals

² Including Loans to the Service Sector and Non-Profit Institutions

Table 12 : Deposits distributed Residents / Non Residents*

(In Millions of AEDs)													
Item	2013		2014				2015						
	Dec	Mar	Jun	Sep	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug **
(1) Residents	1,163,873	1,215,962	1,267,410	1,282,003	1,267,279	1,269,284	1,288,165	1,301,325	1,294,531	1,301,862	1,288,594	1,282,000	1,270,335
1.1 Corporate	472,877	487,905	508,546	499,428	517,415	527,781	539,179	530,403	534,817	539,932	544,812	546,242	548,913
1.2 Individuals	317,251	335,439	347,462	343,719	351,336	346,803	352,923	358,035	359,343	360,482	362,396	360,681	359,392
1.3 Government	161,300	152,076	184,705	207,374	188,819	176,810	183,960	183,789	187,634	179,644	162,947	160,632	157,294
1.4 GREs	173,555	204,207	190,374	195,864	173,352	182,590	177,255	191,929	173,758	182,301	184,164	182,882	173,677
1.5 Non Banking Financial Institutions	38,890	36,335	36,323	35,618	36,357	35,301	34,848	37,169	38,979	39,503	34,275	31,563	31,059
(2) Non-Residents	114,980	115,782	132,834	132,463	153,952	142,959	141,934	147,973	146,695	144,604	155,713	153,208	160,461
2.1 Corporate	49,187	45,271	53,964	51,272	62,599	61,515	62,660	61,832	60,403	57,632	61,043	61,329	64,346
2.2 Non Banking Financial Institutions	35,813	35,321	35,295	31,167	40,774	35,534	34,069	34,338	38,536	38,126	42,692	46,726	48,663
2.3 Individuals	22,249	24,664	25,413	25,717	26,750	26,579	26,486	25,851	26,004	25,771	26,106	25,304	26,226
2.4 Government and Non Commercial Entities	7,731	10,527	18,162	24,306	23,828	19,331	18,719	25,952	21,752	23,075	25,872	19,849	21,226
Total Deposits	1,278,853	1,331,744	1,400,243	1,414,465	1,421,230	1,412,243	1,430,099	1,449,298	1,441,226	1,446,466	1,444,307	1,435,208	1,430,796

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

** Preliminary

Table 13 : Deposits by Type and Currency¹

(In Millions of AEDs)														
Item	2012	2013	2014			2015								
	Dec.	Dec	Mar	Jun	Sep	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug *
Demand	343,874	448,386	482,554	506,334	506,019	515,199	529,701	545,168	542,970	540,863	550,742	543,942	540,103	542,215
Local Currency	256,772	332,415	359,157	382,820	379,403	383,509	391,835	399,748	404,533	407,879	415,392	408,204	405,465	403,173
Foreign Currencies	87,102	115,971	123,397	123,514	126,616	131,690	137,866	145,420	138,437	132,984	135,350	135,738	134,638	139,042
Savings	84,387	107,201	114,248	121,028	120,173	126,453	128,236	130,340	131,800	137,134	137,818	137,127	138,546	137,355
Local Currency	72,219	92,080	98,116	103,311	102,083	107,152	108,476	110,254	112,257	114,973	115,401	116,985	118,394	114,033
Foreign Currencies	12,168	15,121	16,132	17,717	18,090	19,301	19,760	20,086	19,543	22,161	22,417	20,142	20,152	23,322
Time	500,734	541,887	562,178	562,051	548,888	552,775	547,738	541,491	560,779	543,994	545,752	572,099	570,291	567,177
Local Currency	391,022	406,843	411,738	404,814	388,107	391,629	389,993	389,423	384,229	372,307	379,819	384,138	386,561	379,339
Foreign Currencies	109,712	135,044	150,440	157,237	160,781	161,146	157,745	152,068	176,550	171,687	165,933	187,961	183,730	187,838
Total Deposits²	928,995	1,097,474	1,158,980	1,189,413	1,175,080	1,194,427	1,205,675	1,216,999	1,235,549	1,221,991	1,234,312	1,253,168	1,248,940	1,246,747
Total Local Currency	720,013	831,338	869,011	890,945	869,593	882,290	890,304	899,425	901,019	895,159	910,612	909,327	910,420	896,545
Total Foreign Currencies	208,982	266,136	289,969	298,468	305,487	312,137	315,371	317,574	334,530	326,832	323,700	343,841	338,520	350,202
Commercial Prepayments	14,220	15,847	16,991	18,292	17,877	25,639	19,457	19,077	19,191	21,936	22,103	19,077	19,126	20,622

¹ Excluding Inter-Bank Deposits² Residents and Non-Residents (Excluding Government Deposits and Commercial Prepayments)

* Preliminary

Table 14 : Time Deposits by Maturity^{*}

(In Millions of AEDs)															
Period	2012		2013			2014				2015					
	Dec.	Dec	Mar	Jun	Sep	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug **	
Upto 3 Months	250,396	239,183	243,563	257,807	263,414	257,899	250,249	249,943	257,142	253,346	250,624	253,469	250,121	248,441	
Above 3 and Upto 6 Months	111,084	117,778	119,935	126,948	129,709	126,994	123,227	123,076	126,620	124,751	123,411	124,812	123,163	122,336	
Above 6 and Upto 12 Months	163,761	171,353	174,491	184,695	188,712	184,760	179,280	179,062	184,219	181,499	179,549	181,587	179,189	177,985	
Exceeding 12 Months	172,650	150,181	152,931	161,874	165,395	161,932	157,128	156,937	161,457	159,074	157,364	159,151	157,049	155,994	
Total	697,891	678,495	690,920	731,325	747,230	731,585	709,884	709,018	729,438	718,670	710,948	719,019	709,522	704,756	

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

** Preliminary

Table 15 : Currency Issued

(In Thousands of AEDs)														
Item	2012	2013	2014			2015								
	Dec.	Dec	Mar	Jun	Sep	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug ***
Total Notes Issued (1)*	56,998,623	63,076,612	64,433,724	66,904,951	69,836,520	73,502,110	65,587,818	67,538,265	68,355,146	69,797,858	70,469,976	71,528,890	71,645,395	69,215,899
Total Coins Issued (2)**	774,510	850,187	866,484	918,261	948,826	969,992	977,464	985,777	997,569	1,004,895	1,012,847	1,020,633	1,029,149	1,036,295
Total Currency Issued	57,773,133	63,926,799	65,300,208	67,823,212	70,785,346	74,472,102	66,565,282	68,524,042	69,352,715	70,802,753	71,482,823	72,549,523	72,674,544	70,252,194

* Excluding Mutilated Notes

** Excluding Issued Gold Coins

*** Preliminary

Table 16 : Cleared Cheques Statistics*

Item	2012	2013	2014			2015								
	Dec.	Dec	Mar	Jun	Sep	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug **
Amount (In Millions of AEDs)	1,122,303	1,339,503	380,553	781,439	1,165,239	1,559,595	128,978	252,514	394,156	532,568	666,786	802,970	931,967	1,065,956
No. of Cheques (in Thousands)	27,568	29,334	7,587	15,526	23,041	30,817	2,546	5,008	7,792	10,513	13,229	15,879	18,338	20,931

* Cumulative data

** Preliminary