



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

النشرة الاحصائية الربعية
- البيانات المصرفية والنقدية -
ديسمبر 2014

Quarterly Statistical Bulletin
- Banking & Monetary Statistics -
December 2014

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Note:

Data are as at end of period unless otherwise indicated.

Abbreviations & Notations

UAE Dirhams	AED
Not Available	(..)
Zero or Insignificant	(-)
Local Currency	LC
Foreign Currency	FC

Definitions

Money Supply (M₁) :

Consists of money in circulation (currency, notes and coins, issued by the Central bank minus currency with the 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	2010	2011	2012	2013			2014		
	Dec.	Dec.	Dec	Sep	Dec	Mar	Jun	Sep	Dec***
Central Bank of the UAE									
Total Assets/Liabilities	228,937	234,266	262,153	305,643	305,534	323,061	334,053	336,925	337,389
Foreign Currency Assets**	153,430	169,380	205,190	284,300	282,910	296,901	307,176	317,153	320,643
Money Supply Indicators									
Money Supply M ₁	232,961	264,096	299,173	354,382	379,550	411,964	434,306	431,057	436,132
Money Supply M ₂	786,388	825,758	862,374	954,951	1,056,770	1,124,294	1,142,616	1,136,085	1,141,119
Money Supply M ₃	985,172	1,001,357	1,083,053	1,199,562	1,219,890	1,280,334	1,328,433	1,344,228	1,331,984
Banks									
Total Assets*	1,609,259	1,665,220	1,794,395	1,910,938	1,945,091	2,180,357	2,236,934	2,311,349	2,304,867
Foreign Assets	233,513	248,876	306,556	350,376	352,739	458,788	442,889	476,173	497,367
Foreign Assets to Total Assets (%)	15%	15%	17%	18%	18%	21%	20%	21%	22%
Foreign Liabilities	271,699	289,808	315,380	337,958	352,740	419,026	413,829	441,850	491,956
Foreign Liabilities to Total Liabilities (%)	17%	17%	18%	18%	18%	19%	18%	19%	21%
Deposits¹	1,049,628	1,069,750	1,167,797	1,269,908	1,278,858	1,331,744	1,400,243	1,414,465	1,421,230
Residents	929,275	957,328	1,033,700	1,145,953	1,162,901	1,215,962	1,267,410	1,282,003	1,267,279
Non-Residents	120,353	112,422	134,097	123,955	115,957	115,782	132,834	132,463	153,952
Bank Credit (Domestic)*	972,107	992,906	1,026,259	1,087,267	1,114,950	1,223,859	1,254,232	1,290,610	1,277,619
Total Number of National Banks and Branches									
Head Offices	23	23	23	23	23	23	23	23	23
Branches	732	768	805	832	841	843	858	866	866
Pay Offices	86	87	89	89	89	89	89	89	89
Electronic Banking Service Units	26	26	28	29	29	29	29	33	33
Total Number of Foreign Banks and Branches									
Head Offices	28	28	28	28	28	28	28	28	28
Branches	83	83	85	86	87	87	87	87	87
Pay Offices	1	1	1	1	1	1	1	1	1
Electronic Banking Service Units	50	50	52	54	52	53	53	54	54
Number of Employees in Banks (UAE)²	37,403	37,499	36,246	34,702	36,087	37,402	36,692	36,686	39,013

¹ Excluding Inter-Bank Deposits

² Excluding Auxiliary Staff

*Gross figures are reported for March 2014 onwards, whereas data of the previous months are net of provisions and interest in suspense

**Foreign Currency Assets = Deposits + Held-to-Maturity Foreign Securities + Held-to-Maturity Dubai Government Bonds + Other Foreign Assets

***Preliminary

Table 2 : Monetary Survey

(In Millions of AEDs)									
Item	2010	2011	2012	2013			2014		
	Dec.	Dec.	Dec	Sep	Dec	Mar	Jun	Sep	Dec*
Net Foreign Assets	78,624	92,499	160,862	261,142	246,929	300,913	298,237	307,033	278,116
Foreign Assets	350,947	382,444	476,412	599,417	599,836	720,113	714,440	752,360	774,937
Foreign Liabilities	-272,323	-289,945	-315,550	-338,275	-352,907	-419,200	-416,203	-445,327	-496,821
Net Domestic Assets	707,764	733,259	701,512	693,809	809,841	823,381	844,379	829,052	863,003
Claims on Private Sector	792,075	819,156	832,576	874,214	867,661	891,721	934,481	982,401	960,067
Net Claims on Government	28,939	44,779	11,545	-35,031	45,856	50,312	28,695	-2,554	17,425
Claims on Official Entities	87,581	119,852	132,954	134,714	176,557	207,514	195,852	195,235	195,717
Claims on Nonbank Financial Institutions	91,179	82,436	88,237	100,760	92,087	55,188	54,818	43,892	42,352
Capital and Reserves	-274,538	-297,943	-316,891	-296,935	-299,461	-293,608	-303,583	-309,018	-319,005
Other Items (net)	-17,472	-35,021	-46,909	-83,913	-72,859	-87,746	-65,884	-80,904	-33,553
Money Supply M₂	786,388	825,758	862,374	954,951	1,056,770	1,124,294	1,142,616	1,136,085	1,141,119
Money Supply M₁	232,961	264,096	299,173	354,382	379,550	411,964	434,306	431,057	436,132
Currency in Circulation Outside Banks	38,560	41,591	45,615	48,863	50,408	53,410	54,883	57,261	59,016
Monetary Deposits	194,401	222,505	253,558	305,519	329,142	358,554	379,423	373,796	377,116
Quasi - Money	553,427	561,662	563,201	600,569	677,220	712,330	708,310	705,028	704,987
Foreign Currency Deposits	130,264	144,094	139,278	167,959	195,994	215,742	212,376	225,832	217,279
Dirham Deposits	423,163	417,568	423,923	432,610	481,226	496,588	495,934	479,196	487,708

*Preliminary

Table 3 : Quarterly Changes in Factors Affecting Money Supply

(In Millions of AEDs)									
Item	2010	2011	2012	2013			2014		
	Dec.	Dec.	Dec.	Sep**	Dec**	Mar**	Jun**	Sep**	Dec**
Net Foreign Assets	4,525	15,010	-11,935	26,885	-14,213	53,984	-2,676	8,796	-28,917
Foreign Assets	-5,931	-10,384	-5,943	36,891	419	120,277	-5,673	37,920	22,577
Foreign Liabilities	10,456	25,394	-5,992	-10,006	-14,632	-66,293	2,997	-29,123	-51,494
Net Domestic Assets	-2,700	-2,988	6,773	-1,716	116,032	13,540	20,998	-15,327	33,950
Claims on Private Sector	-2,615	4,088	-6,121	13,380	-6,553	24,060	42,760	47,920	-22,334
Net Claims on Government	3,468	4,279	11,932	16,150	80,887	4,456	-21,617	-31,249	19,979
Claims on Official Entities	-3,210	2,150	362	-6,513	41,843	30,957	-11,662	-617	482
Claims on Nonbank Financial Institutions	1,071	-2,628	-895	4,383	-8,673	-36,899	-370	-10,926	-1,540
Capital and Reserves*	-1,579	-13,373	621	-3,727	-2,526	5,853	-9,975	-5,435	-9,988
Other Items (net)*	165	2,496	874	-25,389	11,054	-14,887	21,862	-15,021	47,351
Money Supply M₂	1,825	12,022	-5,162	25,170	101,819	67,524	18,322	-6,531	5,034
Money Supply M₁	1,443	10,048	5,534	7,731	25,168	32,414	22,342	-3,249	5,075
Quasi - Money	382	1,974	-10,696	17,439	76,651	35,110	-4,020	-3,282	-41
Foreign Currency Deposits	206	5,752	-11,049	7,386	28,035	19,748	-3,366	13,456	-8,553
Dirham Deposits	176	-3,778	353	10,053	48,616	15,362	-654	-16,738	8,512

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

**Indicates Changes from End of Previous Quarter

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

Year	Monetary Base	Components of Monetary Base			
		Currency in Circulation	Reserve Requirements	Banks Current Accounts at CBUAE (Net)	Certificates of Deposit (Net of Lending)
2011					
January	195.0	38.7	55.9	11.4	89.0
February	209.5	39.7	54.7	10.9	104.2
March	219.2	39.1	56.3	12.5	111.3
April	232.9	41.9	56.5	16.5	118.0
May	230.6	41.5	59.2	10.7	119.2
June	237.4	42.1	61.4	15.9	118.0
July	227.6	41.8	63.2	15.8	106.8
August	219.3	43.3	63.1	19.7	93.2
September	209.1	40.1	63.5	18.8	86.7
October	203.0	41.3	65.0	18.8	77.9
November	204.8	41.7	62.7	26.1	74.3
December	197.9	41.6	62.8	13.5	80.0
2012					
January	197.0	42.6	63.2	12.9	78.3
February	198.7	43.2	62.5	12.5	80.5
March	208.0	43.3	64.3	12.3	88.1
April	210.3	43.4	65.1	14.1	87.7
May	202.9	43.4	65.7	11.2	82.6
June	211.0	43.4	67.9	20.5	79.3
July	210.3	44.1	68.1	14.9	83.2
August	210.8	44.8	68.4	12.6	85.0
September	209.8	45.2	68.8	11.0	84.8
October	214.6	45.8	69.9	16.6	82.3
November	220.7	45.8	69.6	14.8	90.5
December	223.7	45.6	70.4	12.3	95.4
2013					
January	232.4	46.9	72.0	10.7	102.8
February	242.5	47.7	72.7	16.0	106.1
March	239.5	48.4	72.9	13.4	104.8
April	231.4	48.0	76.1	8.5	98.8
May	236.7	48.7	77.2	14.3	96.5
June	242.0	48.3	78.7	18.0	97.0
July	236.8	49.3	81.4	12.0	94.1
August	235.0	48.7	82.9	12.0	91.4
September	245.7	48.9	82.4	19.4	95.0
October	245.4	49.9	82.9	13.0	99.6
November	251.5	51.1	84.7	16.1	99.6
December	264.7	50.4	87.8	18.6	107.9
2014					
January	275.5	52.1	89.3	17.7	116.4
February	274.3	52.9	90.9	15.2	115.3
March	283.1	53.4	91.4	19.1	119.2
April	276.2	53.2	95.2	10.4	117.4
May	283.7	56.7	97.0	17.2	112.8
June	290.1	54.9	98.6	10.9	125.7
July	286.2	56.2	100.8	20.2	109.0
August	286.6	54.1	102.0	14.5	116.0
September	294.4	57.3	103.7	15.2	118.2
October	286.9	57.0	104.6	14.6	110.7
November	288.5	60.6	102.0	17.0	108.9
December*	292.5	59.0	104.1	30.0	99.5

*Preliminary

Table 5 : Central Bank of the UAE Balance Sheet

(In Millions of AEDs)									
Item	As at 31.12.2010	As at 31.12.2011	As at 31.12.2012	As at 30.09.2013	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
Assets									
Cash and Bank Balances	6,871	30,193	25,373	14,976	14,591	8,024	22,432	36,980	42,001
Deposits	44,505	30,101	43,611	101,465	99,926	101,608	96,523	93,687	76,917
Loans to Banks against - Certificates of Deposit	-	367	-	-	-	-	-	-	-
Certificates of Deposit Under Repo	-	-	-	0	0	0	0	0	0
Liquidity Support Facility	1,420	1,252	513	514	514	514	514	499	321
Held to Maturity Foreign Securities	68,418	72,301	94,986	131,050	128,263	152,425	156,364	146,760	157,753
Held to Maturity Securities-Issued by Ministry of Finance & Dubai Government	106,725	98,725	90,193	55,403	55,361	55,361	54,590	49,852	49,443
Other Assets	914	1,237	7,377	2,135	6,781	5,034	3,540	9,064	10,875
Property & Equipment	84	90	100	100	97	94	89	83	79
Total Assets	228,937	234,266	262,153	305,643	305,534	323,061	334,053	336,925	337,389
Off Balance Sheet Commitments	69,877	54,833	90,463	108,961	129,367	131,789	113,716	118,103	134,105
Liabilities									
Current Accounts & Deposits	66,005	80,549	86,515	105,111	111,973	117,360	118,920	126,747	142,168
Certificates of Deposit	94,002	80,407	95,400	94,992	107,896	119,223	125,713	118,184	99,534
Currency Issued	47,775	52,087	57,773	60,518	63,927	65,300	67,823	70,785	74,472
Other Liabilities	5,120	4,071	4,388	25,914	495	1,640	2,059	1,671	1,683
Total Liabilities	212,902	217,114	244,076	286,535	284,291	303,523	314,515	317,387	317,857
Capital and Reserves									
Authorized, Issued & Fully Paid Capital	300	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500
General Reserve	1,200	13,690	14,615	15,503	15,503	16,080	16,080	16,080	16,080
Special Reserve	-	-	-	-	-	-	-	-	-
Other Reserve	-	-	-	143	143	0	0	0	0
Retained Earnings	-	962	962	962	3,097	958	958	957	951
Permanent Deposit from U.A.E Government	14,535	-	-	-	-	-	-	-	-
Total Capital & Reserves	16,035	17,152	18,077	19,108	21,243	19,538	19,538	19,538	19,531
Total Liabilities and Capital	228,937	234,266	262,153	305,643	305,534	323,061	334,053	336,925	337,388
Off Balance Sheet Commitments	69,877	54,833	90,463	108,961	129,367	131,789	113,716	118,103	134,105

- Not Available

*Preliminary

Table 6 : Central Bank Foreign Currency Assets
(End of period, in Billions of Dirhams)

Period	Deposits	Held-to-Maturity Foreign Securities	Held-to-Maturity Dubai Gov. Bonds	Other Foreign Assets *	Total Foreign Currency Assets
2010	47.84	68.42	36.7	0.45	153.43
2011	58.57	72.30	36.72	1.79	169.38
2012					
Jan	70.64	65.21	36.72	2.78	175.35
Feb	48.45	87.64	36.72	4.16	176.97
Mar	54.65	89.40	36.72	6.91	187.68
Apr	60.76	86.85	36.72	3.68	188.01
May	57.49	82.49	36.72	2.76	179.46
Jun	66.63	81.76	36.72	1.37	186.48
Jul	51.89	96.93	36.72	1.25	186.79
Aug	44.84	105.78	36.72	1.72	189.06
Sep	49.31	99.41	36.72	2.00	187.44
Oct	63.78	91.89	36.72	2.80	195.19
Nov	56.14	104.07	36.72	4.92	201.85
Dec	65.97	94.99	36.72	7.51	205.19
2013					
Jan	84.69	82.14	36.72	9.48	213.03
Feb	88.16	90.40	36.72	5.73	221.01
Mar	91.89	97.78	36.72	4.95	231.34
Apr	105.00	93.89	36.72	5.38	240.99
May	112.68	88.96	36.72	5.19	243.55
Jun	113.67	99.74	36.72	2.47	252.60
Jul	104.18	110.20	36.72	1.44	252.54
Aug	95.15	124.90	36.72	1.45	258.22
Sep	112.55	131.05	36.72	3.98	284.30
Oct	79.28	148.95	36.72	4.00	268.95
Nov	89.82	134.47	36.72	8.14	269.15
Dec	108.05	128.27	36.72	9.87	282.91
2014					
Jan	122.87	137.07	36.72	6.17	302.83
Feb	105.55	151.85	36.72	5.14	299.26
Mar	103.95	152.43	36.72	3.80	296.90
Apr	117.60	144.51	36.72	3.45	303.28
May	107.41	152.42	36.72	3.46	300.01
Jun	110.25	156.37	36.72	3.84	307.18
Jul	125.64	160.20	36.72	5.03	327.59
Aug	137.07	143.05	36.72	5.91	322.75
Sep	124.35	146.76	36.72	9.32	317.15
Oct	125.91	141.77	36.72	7.19	311.59
Nov	131.85	135.39	36.72	10.67	314.63
Dec **	115.48	157.75	36.72	10.69	320.64
Change for the year	6.9%	23.0%	0.0%	8.3%	13.3%

*Including Loans to Banks against Certificates of Deposit (CDs).

**Preliminary

Table 7 a : Aggregated Balance Sheet of Banks - Assets *

(In Millions of AEDs)								
Item	2010	2011	2012	2013			2014	
	Dec.	Dec.	Dec.	Sep	Dec	Jun	Sep	Dec**
Assets*								
Cash and Deposits with C.B	165,811	166,629	191,881	209,346	230,907	251,492	251,812	248,478
Cash in Hand (LCY)	9,215	10,496	12,158	11,655	13,519	12,940	13,524	15,456
Deposits with Central Bank	156,596	156,133	179,723	197,691	217,388	238,552	238,288	233,022
Due From Resident Banks	82,747	80,382	82,472	73,172	60,246	64,283	65,118	64,343
Foreign Assets	233,513	248,876	306,556	350,376	352,739	442,889	476,173	497,367
Net Due from H.O. and/or Branches Abroad	31,998	25,856	58,359	28,547	44,720	96,028	106,903	111,725
Due from Other Banks Abroad	79,906	86,223	110,000	147,708	103,483	146,230	157,189	142,718
Cash in Hand (FCY)	78	81	87	83	146	191	117	161
Securities	48,211	49,863	54,964	68,375	77,103	104,222	99,653	116,748
Credit to Non-Residents	62,855	81,222	75,641	94,343	101,892	75,424	91,282	100,433
Other Foreign Assets	10,465	5,631	7,505	11,320	25,395	20,794	21,029	25,582
Domestic Credit and Investments	1,048,066	1,086,096	1,126,458	1,186,917	1,224,536	1,375,428	1,409,399	1,388,901
a) Credit Facilities	972,107	992,906	1,026,259	1,087,267	1,114,950	1,254,232	1,290,610	1,277,619
Claims on Private Sector	720,617	730,861	729,032	765,954	753,513	913,258	961,383	940,009
Commercial Bills	22,616	25,797	28,970	33,230	45,189	48,857	54,759	58,131
Loans,Advances, Overdrafts & Real Estate Mortgage loa	698,001	705,064	700,062	732,724	708,324	864,401	906,624	881,878
Claims on Government	99,982	102,390	121,334	132,696	145,446	148,288	147,043	153,071
Claims on Official Entities	73,993	92,940	105,401	106,899	146,341	161,959	162,228	165,156
Loans,Advances & Overdrafts	73,993	92,940	105,401	106,899	146,341	161,959	162,228	165,156

*Gross figures are reported for March 2014 onwards, whereas data of the previous months are net of provisions and interest in suspense

**Preliminary

Table 7 b : Aggregated Balance Sheet of Banks - Assets * (contd.)

(In Millions of AEDs)									
Item	2010	2011	2012	2013			2014		
	Dec.	Dec.	Dec	Sep	Dec	Mar	Jun	Sep	Dec**
Assets*									
Claims on Other Financial Institutions	77,515	66,715	70,492	81,718	69,650	32,219	30,727	19,956	19,383
Loans,Advances & Overdrafts	77,515	66,715	70,492	81,718	69,650	32,219	30,727	19,956	19,383
b) Domestic Investments	75,959	93,190	100,199	99,650	109,586	111,399	121,196	118,789	111,282
Unclassified Assets	79,122	83,237	87,028	91,127	76,663	76,136	102,842	108,847	105,778
Fixed Assets	15,792	16,180	16,740	16,712	16,933	17,812	17,444	17,653	18,744
Inter-Branch Transactions	484	185	1,986	140	2,836	3,366	3,284	6,019	6,446
Other Assets	62,846	66,872	68,302	74,275	56,894	54,958	82,114	85,175	80,588
Total Assets*	1,609,259	1,665,220	1,794,395	1,910,938	1,945,091	2,180,357	2,236,934	2,311,349	2,304,867

*Gross figures are reported since March 2014 whereas data of the previous months are net of provisions and interest in suspense

**Preliminary

Table 7 c : Aggregated Balance Sheet of Banks - Liabilities

(In Millions of AEDs)									
Item	2010	2011	2012	2013		2014			
	Dec.	Dec.	Dec	Sep	Dec	Mar	Jun	Sep	Dec**
Liabilities									
Monetary Deposits	194,401	222,505	253,558	305,519	329,142	358,554	379,423	373,796	377,116
Demand Deposits (LCY)	192,686	220,857	250,959	301,758	325,353	351,555	374,394	369,601	373,473
Bankers Drafts	1,715	1,648	2,599	3,761	3,789	6,999	5,029	4,195	3,643
Quasi Monetary Deposits	553,427	561,662	563,201	600,569	677,220	712,330	708,310	705,028	704,987
Time Deposits (LCY)	369,750	353,693	349,505	343,736	387,835	397,398	392,201	374,988	379,336
Savings Deposits (LCY)	42,181	52,831	63,983	77,578	81,292	86,643	91,276	90,521	95,357
Commercial Prepayments (LCY)	11,232	11,044	10,435	11,296	12,099	12,547	12,457	13,687	13,015
Other Deposits (FCY)	130,264	144,094	139,278	167,959	195,994	215,742	212,376	225,832	217,279
Foreign Liabilities	271,699	289,808	315,380	337,958	352,740	419,026	413,829	441,850	491,956
Net Due to H.O and/or Branches Abroad	12,199	13,369	10,200	11,226	7,364	67,835	55,023	63,954	70,386
Due to Other Banks Abroad	122,619	148,918	152,752	169,323	181,279	187,837	176,981	192,922	206,380
Other Deposits (LCY + FCY)	120,353	112,422	134,097	123,953	114,980	115,782	132,834	132,463	153,952
Provisions ¹	4,001	3,399	3,177	3,481	2,319	2,348	2,468	2,304	2,078
Other Foreign Liabilities	12,527	11,700	15,154	29,975	46,798	45,224	46,523	50,207	59,160
Government Deposits (LCY + FCY)	183,162	174,809	219,541	243,626	161,300	152,076	184,705	207,374	188,819
Government Lending Funds *	13	13	13	13	15,080	15,635	16,252	16,866	17,702
Due to Central Bank	4,314	1,484	2,567	1,688	4,215	3,265	6,230	4,090	1,311
Capital and Reserves	273,038	280,791	298,814	277,827	278,218	274,080	284,045	289,480	299,474
Due to Resident Banks	70,552	63,537	65,394	63,998	60,589	59,352	53,154	53,005	51,784

*Government refinancing added after deducting from other liabilities (Table 7 d) since Dec 2013

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

**Preliminary

Table 7 d : Aggregated Balance Sheet of Banks - Liabilities * (contd.)

(In Millions of AEDs)									
Item	2010	2011	2012	2013			2014		
	Dec.	Dec.	Dec	Sep	Dec	Mar***	Jun	Sep	Dec
Liabilities									
Unclassified Liabilities	58,653	70,611	75,927	79,740	66,587	186,039	190,986	219,860	171,718
Inter-Branch Transactions	1,112	1,479	2,172	3,139	2,459	25,897	8,113	4,218	5,093
Other Liabilities**	57,541	69,132	73,755	76,601	64,128	160,142	182,873	215,642	166,625
Memoranda Accounts	2,320,074	2,587,330	2,512,628	2,731,780	2,949,367	3,152,751	3,383,459	3,461,869	3,215,886
Letters of Credit	102,680	101,929	109,581	115,437	114,919	118,703	116,557	133,061	132,425
Guarantees and other -Forward Endorsements	385,662	384,413	383,104	381,755	374,546	380,237	342,593	379,358	385,615
Forward Exchange Contracts	801,567	1,071,087	947,229	894,134	931,006	1,038,769	1,212,169	1,063,957	1,015,399
Other Memoranda Accounts	1,030,165	1,029,901	1,072,714	1,340,454	1,528,896	1,615,042	1,712,140	1,885,493	1,682,447

* Excluding Overseas Branches of National Banks

** Government refinancing added in Table 7 c after deducting from other liabilities since Dec 2013

*** March 2014 onwards, data are reported in gross figures

Table 8 : Banks' Foreign Assets and Liabilities

(In Millions of AEDs)								
Item	2010	2011	2012	2013		2014		
	Dec.	Dec.	Dec	Dec	Mar	Jun	Sep	Dec*
Foreign Assets	233,513	248,876	306,556	352,739	458,788	442,889	476,174	497,368
Notes and Coins	78	81	87	146	154	191	117	161
Due from H.O and Branches	31,998	25,856	58,359	44,720	110,933	96,028	106,903	111,725
Money at Call and Short Notice	3,504	2,338	10,778	1,875	40,760	48,911	60,728	47,997
Deposits with Banks	76,399	83,883	99,214	101,607	123,246	97,318	96,454	94,721
- Demand Deposits	8,876	14,663	14,642	24,515	39,713	57,699	56,479	59,357
- Time Deposits	67,523	69,220	84,572	77,092	83,533	39,620	39,974	35,364
Securities	48,211	49,863	54,964	77,103	88,357	104,222	99,653	116,748
Loans and Advances ¹	62,855	81,222	75,641	101,892	79,503	75,424	91,282	100,433
Other Foreign Assets ²	10,468	5,633	7,513	25,396	15,835	20,795	21,037	25,583
Foreign Liabilities	271,699	289,808	315,380	352,740	419,025	413,829	441,849	491,957
Due to H.O and Branches	12,199	13,369	10,200	7,364	67,835	55,023	63,954	70,386
Due to Banks	71,080	76,570	88,610	104,517	127,249	134,274	140,149	148,409
Deposits of Banks	51,538	72,348	64,142	76,762	60,586	42,706	52,773	57,972
- Demand Deposits	11,629	13,938	11,235	9,916	10,769	37,487	46,825	54,288
- Time Deposits	39,909	58,410	52,907	66,846	49,817	5,219	5,948	3,684
Other Deposits	119,768	111,486	132,737	113,262	113,572	129,714	130,775	144,139
- Demand Deposits	13,746	16,865	17,370	20,966	23,565	32,477	31,304	33,619
- Time Deposits	98,407	84,514	102,147	75,748	72,486	78,562	81,144	91,401
- Savings Deposits	7,615	10,107	13,220	16,548	17,521	18,675	18,327	19,119
Other Foreign Liabilities ³	17,114	16,035	19,691	50,835	49,783	52,112	54,198	71,051

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 9 : Loans, Advances and Overdrafts to Residents¹

(In Millions of AEDs)									
Item	2010	2011	2012	2013			2014		
	Dec.	Dec.	Dec.	Sep	Dec	Mar	Jun	Sep	Dec*
Government	99,982	102,390	121,334	132,696	145,446	143,078	148,288	147,043	153,071
Public Sector	91,340	112,421	126,642	135,959	146,341	176,906	161,959	162,228	165,156
Private Sector	581,287	573,205	568,104	603,790	630,078	856,741	895,127	926,580	901,261
Financial Institutions	58,597	46,232	48,538	51,868	52,193	32,219	30,727	19,956	19,383
Insurance Companies	1,571	1,002	713	790	1,072	1,635	1,171	1,111	1,191
Business and Industrial Sector	324,209	325,185	312,228	325,236	339,457	536,225	567,768	598,667	580,927
Others	196,910	200,786	206,625	225,896	237,356	286,661	295,461	306,846	299,760
Total	772,609	788,016	816,080	872,445	921,865	1,176,724	1,205,374	1,235,851	1,219,489

¹ Gross figures are reported for March 2014 onwards, whereas data of the previous months are net of provisions and interest in suspense

*Preliminary

Table 10 : Bank Credit to Residents by Economic Activity¹

(In Millions of AEDs)												
Economic Activity	End of Period	2008	2009	2010	2011	2012		2013		2014		
		Dec.	Dec.	Dec.	Dec.	Dec.	Sep	Dec	Mar	Jun	Sep	Dec
1) Agriculture		2,391	642	712	1,221	2,055	1,877	2,738	2,066	1,438	1,997	2,581
2) Mining and Quarrying		11,853	6,729	6,717	27,905	21,961	13,272	13,859	15,686	7,964	8,982	8,786
3) Manufacturing		45,668	44,192	45,897	45,319	46,165	52,446	51,384	52,162	59,354	55,205	62,328
3.1 Food , Beverages and Tobacco		5,170	4,550	3,440	3,209	3,472	4,380	4,914	4,172	5,157	5,075	6,184
3.2 Textile and Leather Products		955	959	909	889	806	678	654	698	734	885	1,053
3.3 Furniture and Other Wood Products		1,324	1,189	1,397	1,211	1,298	1,385	3,639	3,805	5,579	2,041	1,712
3.4 Paper And Paper Products		823	564	624	598	642	740	891	939	1,030	1,111	1,282
3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals		6,265	5,925	6,188	5,119	6,180	5,808	7,380	6,981	8,254	8,827	12,145
3.6 Basic Metal Products (Including Aluminium)		8,139	10,580	13,492	13,709	12,185	14,413	12,364	11,318	10,398	12,274	14,762
3.7 Fabricated Metal Products, Machinery and Equipment		3,386	2,581	2,442	2,750	3,576	4,080	3,934	5,735	6,890	6,300	6,433
3.8 Other Manufactured Products		19,608	17,844	17,405	17,834	18,006	20,962	17,607	18,514	21,313	18,693	18,756
4) Electricity, Gas and Water		20,250	24,886	23,742	22,198	19,538	18,781	19,359	18,813	18,090	17,258	18,120
5) Construction and Real Estate²		119,251	126,010	122,683	116,066	129,188	123,747	180,941	179,553	185,993	190,233	203,376
6) Trade		124,243	100,489	97,087	105,420	106,213	118,641	130,025	136,942	127,492	134,640	149,037
6.1 Wholesale		75,510	63,053	63,347	74,792	75,933	81,886	78,965	95,495	84,348	87,803	101,578
6.2 Retail		48,733	37,436	33,740	30,628	30,280	36,755	51,060	41,447	43,144	46,837	47,460
7) Transport, Storage and Communication		25,039	27,523	26,450	25,362	32,568	33,315	32,250	38,280	48,687	50,158	54,056
8) Financial Institutions(Excluding Banks)		72,772	86,150	81,879	72,905	73,534	84,742	100,619	117,874	109,158	116,716	126,134
9) Government		72,260	91,873	99,982	102,390	121,334	132,696	139,873	131,106	135,994	133,344	130,112
10) Personal Loans for Business Purposes		160,103	171,352	181,949	182,950	179,654	193,492	216,614	222,971	227,007	239,643	255,624
11) Personal Loans for Consumption Purposes		67,039	66,561	65,172	69,141	81,199	91,725	102,686	105,699	107,613	113,603	120,294
12) All Others³		203,516	212,181	219,837	222,029	212,850	222,533	126,092	100,056	118,470	117,262	92,023
Total		924,383	958,588	972,107	992,906	1,026,259	1,087,267	1,116,440	1,121,208	1,147,261	1,179,041	1,222,470

¹ Amount Outstanding Excluding Inter-Bank Lending and all figures are net of provisions and interest in suspense

² With introduction of new reporting forms explains the observed increase of bank credit to this sector from September 2013 to December 2013 due to data alignment

³ Including Loans to Service Sector and Non-Profit Institutions

Table 11 : Deposits distributed Residents / Non Residents*

(In Millions of AEDs)									
Item	2010	2011	2012	2013			2014		
	Dec.	Dec.	Dec.	Sep	Dec	Mar	Jun	Sep	Dec***
(1) Residents	929,275	957,328	1,033,700	1,145,953	1,162,901	1,215,962	1,267,410	1,282,003	1,267,279
1.1 Government	183,162	174,809	219,541	243,626	161,300	152,076	184,705	207,374	188,819
1.2 Public sector**	60,938	67,216	69,137	101,214	173,685	204,207	190,374	195,864	173,352
1.3 Private Sector	380,354	393,686	378,871	398,734	471,213	487,905	508,546	499,428	517,415
1.4 Individuals	284,958	297,275	328,449	356,244	317,616	335,439	347,462	343,719	351,336
1.5 Others	19,863	24,342	37,702	46,135	39,087	36,335	36,323	35,618	36,357
(2) Non-Residents	120,353	112,422	134,097	123,955	115,957	115,782	132,834	132,463	153,952
2.1 Government and Diplomatic Missions	6,877	7,662	9,204	10,179	7,231	10,527	18,162	24,306	23,828
2.2 Financial Institutions	48,378	37,159	47,951	38,280	35,828	35,321	35,295	31,167	40,774
2.3 Business and Industry	38,322	38,400	38,077	36,210	49,337	45,271	53,964	51,272	62,599
2.4 Individuals and Others	26,776	29,201	38,865	39,286	23,561	24,664	25,413	25,717	26,750
Total Deposits	1,049,628	1,069,750	1,167,797	1,269,908	1,278,858	1,331,744	1,400,243	1,414,465	1,421,230

*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

***Preliminary

Table 12 : Deposits by Type and Currency¹

(In Millions of AEDs)									
Item	2010	2011	2012	2013			2014		
	Dec.	Dec.	Dec.	Sep	Dec	Mar	Jun	Sep	Dec*
Demand	259,955	306,292	343,874	407,185	448,386	482,554	506,334	506,019	515,199
Local Currency	197,634	227,401	256,772	307,958	332,415	359,157	382,820	379,403	383,509
Foreign Currencies	62,321	78,891	87,102	99,227	115,971	123,397	123,514	126,616	131,690
Savings	54,348	68,669	84,387	102,352	107,201	114,248	121,028	120,173	126,453
Local Currency	46,918	59,094	72,219	87,981	92,080	98,116	103,311	102,083	107,152
Foreign Currencies	7,430	9,575	12,168	14,371	15,121	16,132	17,717	18,090	19,301
Time	534,702	500,437	500,734	496,803	541,887	562,178	562,051	548,888	552,775
Local Currency	407,746	383,283	391,022	363,868	406,843	411,738	404,814	388,107	391,629
Foreign Currencies	126,956	117,154	109,712	132,935	135,044	150,440	157,237	160,781	161,146
Total Deposits²	849,005	875,398	928,995	1,006,340	1,097,474	1,158,980	1,189,413	1,175,080	1,194,427
Total Local Currency	652,298	669,778	720,013	759,807	831,338	869,011	890,945	869,593	882,290
Foreign Currencies	196,707	205,620	208,982	246,533	266,136	289,969	298,468	305,487	312,137
Commercial Prepayments	13,217	13,703	14,220	15,849	15,847	16,991	18,292	17,877	25,639

¹ Excluding Inter-Bank Deposits

² Residents and Non-Residents (Excluding Government Deposits and Commercial Prepayments)

*Preliminary

Table 13 : Time Deposits by Maturity*

(In Millions of AEDs)									
Period	2010	2011	2012	2013		2014			
	Dec.	Dec.	Dec.	Sep	Dec	Mar	Jun	Sep	Dec
Maturity									
Upto 3 Months	279,854	221,980	250,396	248,897	239,183	243,563	257,807	263,414	257,899
Above 3 and Upto 6 Months	123,549	130,742	111,084	122,561	117,778	119,935	126,948	129,709	126,994
Above 6 and Upto 12 Months	154,709	138,838	163,761	178,312	171,353	174,491	184,695	188,712	184,760
Exceeding 12 Months	142,824	166,341	172,650	156,280	150,181	152,931	161,874	165,395	161,932
Total	700,936	657,901	697,891	706,050	678,495	690,920	731,325	747,230	731,585

* Excluding Inter-Bank Deposits but Including Government Deposits

Table 14 : Currency Issued

(In Thousands of AEDs)								
Item	2010	2011	2012	2013		2014		
	Dec.	Dec.	Dec.	Sep	Dec	Jun	Sep	Dec
Total Notes Issued (1)*	47,109,743	51,359,554	56,998,623	59,676,757	63,076,612	66,904,951	69,836,520	73,502,110
Total Coins Issued (2)**	665,716	727,105	774,510	840,812	850,187	918,261	948,826	969,992
Total Currency Issued	47,775,459	52,086,659	57,773,133	60,517,569	63,926,799	67,823,212	70,785,346	74,472,102

* *Excluding Mutilated Notes*

** *Excluding Issued Gold Coins*

Table 15 : Cleared Cheques Statistics*

Item	2010	2011	2012	2013		2014		
	Dec.	Dec.	Dec.	Sep	Dec	Jun	Sep	Dec
Amount (In Millions of AEDs)	970,864	1,163,666	1,122,303	877,934	1,339,503	781,439	1,165,239	1,559,595
No. of Cheques (in Thousands)	26,237	26,917	27,568	21,894	29,334	15,526	23,041	30,817

(*) Cumulative data