



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

النشرة الاحصائية الشهرية  
- البيانات المصرفية والنقدية -  
فبراير 2015

**Monthly Statistical Bulletin**  
**- Banking & Monetary Statistics -**  
**February 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. Monetary Base                                     | 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    | 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 (M<sub>1</sub>) :

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

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

Consists of Money Supply (M<sub>1</sub>) plus quasi-monetary deposits (Resident Time and Savings Deposits in Dirham + Commercial Pre-payments in Dirham + Resident Deposits in foreign currencies)

#### Money Supply (M<sub>3</sub>) :

Consists of Money Supply (M<sub>2</sub>) plus Government deposits

#### Certificates of Deposits :

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

#### Government:

of the seven emirates.

---

الجداول

**TABLES**

Table 1 : Selected Monetary and Banking Indicators

| (In Millions of AEDs)                                 | 2012             |                  | 2013             |                  | 2014             |                  | 2015             |                  |                  |
|---|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
|   | Dec              | Sep              | Dec              | Mar              | Jun              | Sep              | Dec              | Jan              | Feb*             |
| <b>Central Bank of the UAE</b>                        |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| Total Assets/Liabilities                              | 262,153          | 305,643          | 305,534          | 323,061          | 334,053          | 336,925          | 337,389          | 330,272          | 329,444          |
| Gross International Reserves**                        | 209,480          | 288,590          | 287,170          | 301,160          | 311,470          | 321,440          | 324,930          | 317,570          | 315,935          |
| <b>Money Supply Indicators</b>                        |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| Money Supply M <sub>1</sub>                           | 311,331          | 366,037          | 393,069          | 423,854          | 447,246          | 444,581          | 451,588          | 456,247          | 462,710          |
| Money Supply M <sub>2</sub>                           | 874,532          | 966,606          | 1,070,289        | 1,136,184        | 1,155,556        | 1,149,609        | 1,156,575        | 1,166,103        | 1,176,118        |
| Money Supply M <sub>3</sub>                           | 1,095,211        | 1,211,217        | 1,233,409        | 1,292,224        | 1,341,373        | 1,357,751        | 1,347,440        | 1,346,001        | 1,361,278        |
| <b>Banks</b>  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| <b>Total Assets***</b>                                | <b>1,876,960</b> | <b>2,002,307</b> | <b>2,033,444</b> | <b>2,180,357</b> | <b>2,236,934</b> | <b>2,311,349</b> | <b>2,304,867</b> | <b>2,305,817</b> | <b>2,334,765</b> |
| <b>Foreign Assets (Net)</b>                           | <b>-8,824</b>    | <b>12,418</b>    | <b>-1</b>        | <b>39,762</b>    | <b>29,060</b>    | <b>34,323</b>    | <b>5,411</b>     | <b>21,235</b>    | <b>40,954</b>    |
| <b>Foreign Assets</b>                                 | <b>306,556</b>   | <b>350,376</b>   | <b>352,739</b>   | <b>458,788</b>   | <b>442,889</b>   | <b>476,173</b>   | <b>497,367</b>   | <b>500,076</b>   | <b>518,546</b>   |
| Foreign Assets to Total Assets (%)                    | 16%              | 17%              | 17%              | 21%              | 20%              | 21%              | 22%              | 22%              | 22%              |
| <b>Foreign Liabilities</b>                            | <b>315,380</b>   | <b>337,958</b>   | <b>352,740</b>   | <b>419,026</b>   | <b>413,829</b>   | <b>441,850</b>   | <b>491,956</b>   | <b>478,841</b>   | <b>477,592</b>   |
| Foreign Liabilities to Total Liabilities (%)          | 17%              | 17%              | 17%              | 19%              | 18%              | 19%              | 21%              | 21%              | 20%              |
| <b>Deposits<sup>1</sup></b>                           | <b>1,167,797</b> | <b>1,269,908</b> | <b>1,278,858</b> | <b>1,331,744</b> | <b>1,400,243</b> | <b>1,414,465</b> | <b>1,421,230</b> | <b>1,412,243</b> | <b>1,430,099</b> |
| Residents   | 1,033,700        | 1,145,953        | 1,162,901        | 1,215,962        | 1,267,410        | 1,282,003        | 1,267,279        | 1,269,284        | 1,288,165        |
| of which: Corporate                                   | 378,871          | 398,734          | 471,213          | 487,905          | 508,546          | 499,428          | 517,415          | 527,781          | 539,179          |
| Non-Residents   | 134,097          | 123,955          | 115,957          | 115,782          | 132,834          | 132,463          | 153,952          | 142,959          | 141,934          |
| of which: Corporate                                   | 38,077           | 36,210           | 49,337           | 45,271           | 53,964           | 51,272           | 62,599           | 61,515           | 62,660           |
| <b>Bank Credit (Domestic)</b>                         | <b>1,108,824</b> | <b>1,178,636</b> | <b>1,203,303</b> | <b>1,223,859</b> | <b>1,254,232</b> | <b>1,290,610</b> | <b>1,277,619</b> | <b>1,286,385</b> | <b>1,289,985</b> |
| of which: Claims on Private Sector                    | 811,597          | 857,323          | 841,879          | 871,656          | 913,258          | 961,383          | 940,009          | 944,576          | 946,847          |
| <b>Total Number of National Banks and Branches</b>    |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| Head Offices  | 23               | 23               | 23               | 23               | 23               | 23               | 23               | 23               | 23               |
| Branches  | 805              | 832              | 841              | 843              | 858              | 866              | 869              | 869              | 872              |
| Pay Offices   | 89               | 89               | 89               | 89               | 89               | 89               | 90               | 90               | 90               |
| Electronic Banking Service Units                      | 28               | 29               | 29               | 29               | 29               | 33               | 34               | 31               | 31               |
| <b>Total Number of Foreign Banks and Branches</b>     |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| Head Offices  | 28               | 28               | 28               | 28               | 28               | 28               | 26               | 26               | 26               |
| Branches  | 85               | 86               | 87               | 87               | 87               | 87               | 86               | 86               | 86               |
| Pay Offices   | 1                | 1                | 1                | 1                | 1                | 1                | 1                | 1                | 1                |
| Electronic Banking Service Units                      | 52               | 54               | 52               | 53               | 53               | 54               | 48               | 48               | 48               |
| <b>Number of Employees in Banks (UAE)<sup>2</sup></b> | <b>36,246</b>    | <b>34,702</b>    | <b>36,087</b>    | <b>37,402</b>    | <b>36,692</b>    | <b>36,686</b>    | <b>39,013</b>    | <b>39,013</b>    | <b>39,013</b>    |

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

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

\*Preliminary

\*\*Central Bank International Reserves = Deposits + Held-to-Maturity Foreign Securities + Held-to-Maturity Dubai Government Bonds + IMF Reserves and SDR Holdings + Other Foreign Assets

Table 2 : Monetary Survey

| <b>(In Millions of AEDs)</b>             |                  |                  |                  |                  |                  |                  |                  |                  |                  |
|--|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| <b>Item</b>                              | <b>2012</b>      | <b>2013</b>      |                  | <b>2014</b>      |                  |                  | <b>2015</b>      |                  |                  |
|  | <b>Dec</b>       | <b>Sep</b>       | <b>Dec</b>       | <b>Mar</b>       | <b>Jun</b>       | <b>Sep</b>       | <b>Dec</b>       | <b>Jan</b>       | <b>Feb*</b>      |
| <b>Net International Reserves</b>        | <b>183,636</b>   | <b>258,098</b>   | <b>265,409</b>   | <b>318,782</b>   | <b>317,070</b>   | <b>330,923</b>   | <b>304,791</b>   | <b>304,555</b>   | <b>320,293</b>   |
| <b>Central Bank (Net)</b>                | <b>192,460</b>   | <b>245,680</b>   | <b>265,410</b>   | <b>279,020</b>   | <b>288,010</b>   | <b>296,600</b>   | <b>299,380</b>   | <b>283,320</b>   | <b>279,339</b>   |
| Gross International Reserves             | 209,480          | 288,590          | 287,170          | 301,160          | 311,470          | 321,440          | 324,930          | 317,570          | 315,935          |
| Foreign Currency Liabilities             | 17,020           | 42,910           | 21,760           | 22,140           | 23,460           | 24,840           | 25,550           | 34,250           | 36,596           |
| <b>Banks (Net)</b>                       | <b>-8,824</b>    | <b>12,418</b>    | <b>-1</b>        | <b>39,762</b>    | <b>29,060</b>    | <b>34,323</b>    | <b>5,411</b>     | <b>21,235</b>    | <b>40,954</b>    |
| Foreign Assets                           | 306,556          | 350,376          | 352,739          | 458,788          | 442,889          | 476,173          | 497,367          | 500,076          | 518,546          |
| Foreign Liabilities                      | 315,380          | 337,958          | 352,740          | 419,026          | 413,829          | 441,850          | 491,956          | 478,841          | 477,592          |
| <b>Net Domestic Assets</b>               | <b>701,512</b>   | <b>693,809</b>   | <b>809,841</b>   | <b>823,381</b>   | <b>844,379</b>   | <b>829,052</b>   | <b>863,003</b>   | <b>874,250</b>   | <b>860,809</b>   |
| Claims on Private Sector                 | 832,576          | 874,214          | 867,661          | 891,721          | 934,481          | 982,401          | 960,067          | 965,120          | 967,764          |
| Net Claims on Government                 | 11,545           | -35,031          | 45,856           | 50,312           | 28,695           | -2,554           | 17,425           | 29,700           | 26,209           |
| Claims on Official Entities              | 132,954          | 134,714          | 176,557          | 207,514          | 195,852          | 195,235          | 195,717          | 199,974          | 199,554          |
| Claims on Nonbank Financial Institutions | 88,237           | 100,760          | 92,087           | 55,188           | 54,818           | 43,892           | 42,352           | 42,466           | 43,565           |
| Capital and Reserves                     | -316,891         | -296,935         | -299,461         | -293,608         | -303,583         | -309,018         | -319,005         | -327,401         | -331,672         |
| Other Items (net)                        | -46,909          | -83,913          | -72,859          | -87,746          | -65,884          | -80,904          | -33,553          | -35,608          | -44,611          |
| <b>Money Supply M<sub>1</sub></b>        | <b>311,331</b>   | <b>366,037</b>   | <b>393,069</b>   | <b>423,854</b>   | <b>447,246</b>   | <b>444,581</b>   | <b>451,588</b>   | <b>456,247</b>   | <b>462,710</b>   |
| Currency Issued                          | 57,773           | 60,518           | 63,927           | 65,300           | 67,823           | 70,785           | 74,472           | 69,566           | 68,524           |
| Monetary Deposits                        | 253,558          | 305,519          | 329,142          | 358,554          | 379,423          | 373,796          | 377,116          | 386,681          | 394,186          |
| <b>Money Supply M<sub>2</sub></b>        | <b>874,532</b>   | <b>966,606</b>   | <b>1,070,289</b> | <b>1,136,184</b> | <b>1,155,556</b> | <b>1,149,609</b> | <b>1,156,575</b> | <b>1,166,103</b> | <b>1,176,118</b> |
| <b>Quasi - Money</b>                     | <b>563,201</b>   | <b>600,569</b>   | <b>677,220</b>   | <b>712,330</b>   | <b>708,310</b>   | <b>705,028</b>   | <b>704,987</b>   | <b>709,856</b>   | <b>713,408</b>   |
| Foreign Currency Deposits                | 139,278          | 167,959          | 195,994          | 215,742          | 212,376          | 225,832          | 217,279          | 222,341          | 224,395          |
| Dirham Deposits                          | 423,923          | 432,610          | 481,226          | 496,588          | 495,934          | 479,196          | 487,708          | 487,515          | 489,013          |
| <b>Money Supply M<sub>3</sub></b>        | <b>1,095,211</b> | <b>1,211,217</b> | <b>1,233,409</b> | <b>1,292,224</b> | <b>1,341,373</b> | <b>1,357,751</b> | <b>1,347,440</b> | <b>1,346,001</b> | <b>1,361,278</b> |
| <b>Government Deposits</b>               | <b>220,679</b>   | <b>244,611</b>   | <b>163,120</b>   | <b>156,040</b>   | <b>185,817</b>   | <b>208,142</b>   | <b>190,865</b>   | <b>179,898</b>   | <b>185,160</b>   |

\*Preliminary

Table 3 : Quarterly Changes in Factors Affecting Money Supply

| <b>(In Millions of AEDs)</b>             |                |               |                |               |                |                |                |                |                |
|--|----------------|---------------|----------------|---------------|----------------|----------------|----------------|----------------|----------------|
| <b>Item</b>                              | <b>2012</b>    | <b>2013</b>   |                | <b>2014</b>   |                |                | <b>2015</b>    |                |                |
|  | <b>Dec.</b>    | <b>Sep**</b>  | <b>Dec**</b>   | <b>Mar**</b>  | <b>Jun**</b>   | <b>Sep**</b>   | <b>Dec**</b>   | <b>Jan***</b>  | <b>Feb***</b>  |
| <b>Net International Reserves</b>        | <b>16,587</b>  | <b>6,184</b>  | <b>7,311</b>   | <b>53,373</b> | <b>-1,712</b>  | <b>13,853</b>  | <b>-26,132</b> | <b>-236</b>    | <b>15,738</b>  |
| <b>Central Bank (Net)</b>                | <b>19,170</b>  | <b>10,930</b> | <b>19,730</b>  | <b>13,610</b> | <b>8,990</b>   | <b>8,590</b>   | <b>2,780</b>   | <b>-16,060</b> | <b>-3,981</b>  |
| Gross International Reserves             | 17,850         | 31,700        | -1,420         | 13,990        | 10,310         | 9,970          | 3,490          | -7,360         | -1,635         |
| Foreign Currency Liabilities             | -1,320         | 20,770        | -21,150        | 380           | 1,320          | 1,380          | 710            | 8,700          | 2,346          |
| <b>Banks (Net)</b>                       | <b>-2,583</b>  | <b>-4,746</b> | <b>-12,419</b> | <b>39,763</b> | <b>-10,702</b> | <b>5,263</b>   | <b>-28,912</b> | <b>15,824</b>  | <b>19,719</b>  |
| Foreign Assets                           | -1,044         | 5,109         | 2,363          | 106,049       | -15,899        | 33,284         | 21,194         | 2,709          | 18,470         |
| Foreign Liabilities                      | 1,539          | 9,855         | 14,782         | 66,286        | -5,197         | 28,021         | 50,106         | -13,115        | -1,249         |
| <b>Net Domestic Assets</b>               | <b>6,773</b>   | <b>-1,716</b> | <b>116,032</b> | <b>13,540</b> | <b>20,998</b>  | <b>-15,327</b> | <b>33,950</b>  | <b>11,247</b>  | <b>-13,441</b> |
| Claims on Private Sector                 | -6,121         | 13,380        | -6,553         | 24,060        | 42,760         | 47,920         | -22,334        | 5,053          | 2,644          |
| Net Claims on Government                 | 11,932         | 16,150        | 80,887         | 4,456         | -21,617        | -31,249        | 19,979         | 12,275         | -3,491         |
| Claims on Official Entities              | 362            | -6,513        | 41,843         | 30,957        | -11,662        | -617           | 482            | 4,257          | -420           |
| Claims on Nonbank Financial Institutions | -895           | 4,383         | -8,673         | -36,899       | -370           | -10,926        | -1,540         | 114            | 1,099          |
| Capital and Reserves*                    | 621            | -3,727        | -2,526         | 5,853         | -9,975         | -5,435         | -9,988         | -8,396         | -4,271         |
| Other Items (net)*                       | 874            | -25,389       | 11,054         | -14,887       | 21,862         | -15,021        | 47,351         | -2,056         | -9,003         |
| <b>Money Supply M<sub>1</sub></b>        | <b>11,924</b>  | <b>7,731</b>  | <b>27,032</b>  | <b>30,785</b> | <b>23,392</b>  | <b>-2,665</b>  | <b>7,007</b>   | <b>4,659</b>   | <b>6,463</b>   |
| <b>Money Supply M<sub>2</sub></b>        | <b>19,500</b>  | <b>25,700</b> | <b>103,683</b> | <b>65,895</b> | <b>19,372</b>  | <b>-5,947</b>  | <b>6,966</b>   | <b>9,528</b>   | <b>10,015</b>  |
| <b>Quasi - Money</b>                     | <b>-10,696</b> | <b>17,439</b> | <b>76,651</b>  | <b>35,110</b> | <b>-4,020</b>  | <b>-3,282</b>  | <b>-41</b>     | <b>4,869</b>   | <b>3,552</b>   |
| Foreign Currency Deposits                | -11,049        | 7,386         | 28,035         | 19,748        | -3,366         | 13,456         | -8,553         | 5,062          | 2,054          |
| Dirham Deposits                          | 353            | 10,053        | 48,616         | 15,362        | -654           | -16,738        | 8,512          | -193           | 1,498          |
| <b>Money Supply M<sub>3</sub></b>        | <b>17,600</b>  | <b>45,517</b> | <b>22,192</b>  | <b>58,815</b> | <b>49,149</b>  | <b>16,378</b>  | <b>-10,311</b> | <b>-1,439</b>  | <b>15,277</b>  |
| <b>Government Deposits</b>               | <b>-1,912</b>  | <b>-8,100</b> | <b>-81,491</b> | <b>-7,080</b> | <b>29,777</b>  | <b>22,325</b>  | <b>-17,277</b> | <b>-10,967</b> | <b>5,262</b>   |

\* ( - ) 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        | 227.4         | 61.2                        | 68.1                 | 14.9                                  | 83.2                                     |
| August      | 226.7         | 60.7                        | 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                                     |

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



Table 5 : Central Bank of the UAE Balance Sheet

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

- Not Available

\*Revised

\*\*Preliminary

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

| <b>Period</b>       | <b>Cash and Bank Balance plus Deposits with banks abroad</b> | <b>Held-to-Maturity Foreign Securities</b> | <b>Held-to-Maturity Dubai Gov. Bonds</b> | <b>IMF Reserves Position + SDR Holdings</b> | <b>Other Foreign Assets</b> | <b>Gross International Reserves</b> | <b>Foreign Currency Liabilities</b> | <b>Net International Reserves</b> |
|---------------------|--|--|--|---|-----------------------------|-------------------------------------|-------------------------------------|-----------------------------------|
| <b>2012</b>         | 65.97  | 94.99                                      | 36.72                                    | 4.29  | 7.51                        | 209.48                              | 17.02                               | 192.46                            |
| <b>2013</b>         |  |  |  |   |                             |                                     |                                     |                                   |
| Jan                 | 84.69  | 82.14                                      | 36.72                                    | 4.29  | 9.48                        | 217.32                              | 18.31                               | 199.00                            |
| Feb                 | 88.16  | 90.40                                      | 36.72                                    | 4.29  | 5.73                        | 225.30                              | 18.27                               | 207.03                            |
| Mar                 | 91.89  | 97.78                                      | 36.72                                    | 4.29  | 4.95                        | 235.63                              | 17.65                               | 217.97                            |
| Apr                 | 105.00   | 93.89                                      | 36.72                                    | 4.29  | 5.38                        | 245.28                              | 18.63                               | 226.65                            |
| May                 | 112.68   | 88.96                                      | 36.72                                    | 4.29  | 5.19                        | 247.84                              | 18.92                               | 228.92                            |
| Jun                 | 113.67   | 99.74                                      | 36.72                                    | 4.29  | 2.47                        | 256.89                              | 22.14                               | 234.75                            |
| Jul                 | 104.18   | 110.20                                     | 36.72                                    | 4.29  | 1.44                        | 256.83                              | 19.55                               | 237.28                            |
| Aug                 | 95.15  | 124.90                                     | 36.72                                    | 4.29  | 1.45                        | 262.51                              | 27.98                               | 234.52                            |
| Sep                 | 112.55   | 131.05                                     | 36.72                                    | 4.29  | 3.98                        | 288.59                              | 42.91                               | 245.67                            |
| Oct                 | 79.28  | 148.95                                     | 36.72                                    | 4.29  | 4.00                        | 273.24                              | 27.13                               | 246.11                            |
| Nov                 | 89.82  | 134.47                                     | 36.72                                    | 4.29  | 8.14                        | 273.44                              | 22.52                               | 250.92                            |
| Dec                 | 108.05   | 128.27                                     | 36.72                                    | 4.26  | 9.87                        | 287.17                              | 21.76                               | 265.42                            |
| <b>2014</b>         |  |  |  |   |                             |                                     |                                     |                                   |
| Jan                 | 122.87   | 137.07                                     | 36.72                                    | 4.26  | 6.17                        | 307.09                              | 34.35                               | 272.75                            |
| Feb                 | 105.55   | 151.85                                     | 36.72                                    | 4.26  | 5.14                        | 303.52                              | 32.17                               | 271.35                            |
| Mar                 | 103.95   | 152.43                                     | 36.72                                    | 4.26  | 3.80                        | 301.16                              | 22.14                               | 279.03                            |
| Apr                 | 117.60   | 144.51                                     | 36.72                                    | 4.26  | 3.45                        | 306.54                              | 28.79                               | 277.75                            |
| May                 | 107.41   | 152.42                                     | 36.72                                    | 4.26  | 3.46                        | 304.27                              | 23.66                               | 280.61                            |
| Jun                 | 110.25   | 156.37                                     | 36.72                                    | 4.29  | 3.84                        | 311.47                              | 23.46                               | 288.01                            |
| Jul                 | 125.64   | 160.20                                     | 36.72                                    | 4.29  | 5.03                        | 331.88                              | 35.44                               | 296.44                            |
| Aug                 | 137.07   | 143.05                                     | 36.72                                    | 4.29  | 5.91                        | 327.04                              | 35.27                               | 291.77                            |
| Sep                 | 124.35   | 146.76                                     | 36.72                                    | 4.29  | 9.32                        | 321.44                              | 24.84                               | 296.60                            |
| Oct                 | 125.91   | 141.77                                     | 36.72                                    | 4.29  | 7.19                        | 315.88                              | 25.91                               | 289.97                            |
| Nov                 | 131.85   | 135.39                                     | 36.72                                    | 4.29  | 10.67                       | 318.92                              | 25.13                               | 293.79                            |
| Dec                 | 115.48   | 157.75                                     | 36.72                                    | 4.29  | 10.69                       | 324.93                              | 25.55                               | 299.38                            |
| <b>2015</b>         |  |  |  |   |                             |                                     |                                     |                                   |
| Jan                 | 115.07   | 156.14                                     | 36.72                                    | 4.29  | 5.35                        | 317.57                              | 34.25                               | 283.32                            |
| Feb                 | 114.08   | 155.64                                     | 36.72                                    | 4.29  | 5.21                        | 315.94                              | 36.60                               | 279.34                            |
| Change for the year | -1.2%  | -1.3%                                      | 0.0%                                     | 0.0%  | -51.3%                      | -2.8%                               | 43.2%                               | -6.7%                             |

Table 7 : Aggregated Balance Sheet of Banks - Assets

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

\*Preliminary

Table 8 : Aggregated Balance Sheet of Banks - Liabilities

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

\*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**

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

<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 \***

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

\* Domestic Credit Included Lending to ( Residents ) : Non Banking Financial Institutions , Trade Bills Discounted and Loans and Advances ( Government & Public Sector , Private Sector ( Corporates and Individuals ) in Local and Foreign Currency

\*\*Preliminary

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

| (In Millions of AEDs)   |               |                  |                  |                  |                  |                  |                  |                  |
|---|---------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Economic Activity   | End of Period | 2012             |                  | 2013             |                  | 2014             |                  |                  |
|   |               | Dec.             | Sep              | Dec              | Mar              | Jun              | Sep              | Dec              |
| 1) Agriculture  |               | 2,055            | 1,877            | 2,738            | 2,066            | 1,438            | 1,997            | 2,581            |
| 2) Mining and Quarrying   |               | 21,961           | 13,272           | 13,859           | 15,686           | 7,964            | 8,982            | 8,786            |
| 3) Manufacturing  |               | 46,165           | 52,446           | 51,384           | 52,162           | 59,354           | 55,205           | 62,328           |
| 3.1 Food , Beverages and Tobacco                                      |               | 3,472            | 4,380            | 4,914            | 4,172            | 5,157            | 5,075            | 6,184            |
| 3.2 Textile and Leather Products                                      |               | 806              | 678              | 654              | 698              | 734              | 885              | 1,053            |
| 3.3 Furniture and Other Wood Products                                 |               | 1,298            | 1,385            | 3,639            | 3,805            | 5,579            | 2,041            | 1,712            |
| 3.4 Paper And Paper Products  |               | 642              | 740              | 891              | 939              | 1,030            | 1,111            | 1,282            |
| 3.5 Chemicals and Chemical Products,<br>Petroleum and Petro-Chemicals |               | 6,180            | 5,808            | 7,380            | 6,981            | 8,254            | 8,827            | 12,145           |
| 3.6 Basic Metal Products (Including Aluminium)                        |               | 12,185           | 14,413           | 12,364           | 11,318           | 10,398           | 12,274           | 14,762           |
| 3.7 Fabricated Metal Products, Machinery<br>and Equipment             |               | 3,576            | 4,080            | 3,934            | 5,735            | 6,890            | 6,300            | 6,433            |
| 3.8 Other Manufactured Products                                       |               | 18,006           | 20,962           | 17,607           | 18,514           | 21,313           | 18,693           | 18,756           |
| 4) Electricity, Gas and Water   |               | 19,538           | 18,781           | 19,359           | 18,813           | 18,090           | 17,258           | 18,120           |
| 5) Construction and Real Estate <sup>2</sup>                          |               | 129,188          | 123,747          | 180,941          | 179,553          | 185,993          | 190,233          | 203,376          |
| 6) Trade  |               | 106,213          | 118,641          | 130,025          | 136,942          | 127,492          | 134,640          | 149,037          |
| 6.1 Wholesale   |               | 75,933           | 81,886           | 78,965           | 95,495           | 84,348           | 87,803           | 101,578          |
| 6.2 Retail  |               | 30,280           | 36,755           | 51,060           | 41,447           | 43,144           | 46,837           | 47,460           |
| 7) Transport, Storage and Communication                               |               | 32,568           | 33,315           | 32,250           | 38,280           | 48,687           | 50,158           | 54,056           |
| 8) Financial Institutions(Excluding Banks)                            |               | 73,534           | 84,742           | 100,619          | 117,874          | 109,158          | 116,716          | 126,134          |
| 9) Government   |               | 121,334          | 132,696          | 139,873          | 131,106          | 135,994          | 133,344          | 130,112          |
| 10) Personal Loans for Business Purposes                              |               | 179,654          | 193,492          | 216,614          | 222,971          | 227,007          | 239,643          | 255,624          |
| 11) Personal Loans for Consumption Purposes                           |               | 81,199           | 91,725           | 102,686          | 105,699          | 107,613          | 113,603          | 120,294          |
| 12) All Others <sup>3</sup>   |               | 212,850          | 222,533          | 126,092          | 100,056          | 118,470          | 117,262          | 92,023           |
| <b>Total</b>  |               | <b>1,026,259</b> | <b>1,087,267</b> | <b>1,116,440</b> | <b>1,121,208</b> | <b>1,147,261</b> | <b>1,179,041</b> | <b>1,222,470</b> |

<sup>1</sup> Available on quarterly basis; Amount Outstanding Excluding Inter-Bank Lending and all figures are net of provisions and interest in suspense

<sup>2</sup> 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

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

Table 12 : Deposits distributed Residents / Non Residents\*

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

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

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

<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 \***

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

\* Excluding Inter-Bank Deposits but Including Government Deposits

**Table 15 : Currency Issued**

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

\* *Excluding Mutilated Notes*

\*\* *Excluding Issued Gold Coins*

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

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

(\*) Cumulative data