



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

النشرة الاحصائية الشهرية
- البيانات المصرفية والنقدية -
مارس 2014

Monthly Statistical Bulletin
- Banking & Monetary Statistics -
March 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 (M0)**

Consists of currency in circulation plus currency at banks

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 Prepayments 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	2007	2008	2009	2010	2011	2012	2013			2014
	Dec.	Dec.	Dec.	Dec.	Dec.	Dec.	Jun	Sep	Dec	Mar
Central Bank of the UAE										
Total Assets/Liabilities	285,949	193,747	203,937	228,937	234,266	262,153	282,385	305,643	305,534	323,061
Foreign Assets Holdings	285,693	113,039	89,875	116,701	132,291	168,463	215,870	247,573	245,564	259,793
Money Supply Indicators										
Money Supply M0	31,671	45,327	45,580	47,775	52,087	57,773	59,425	60,518	63,927	65,300
Money Supply M1	181,664	208,138	223,482	232,961	264,096	299,173	346,651	354,382	379,550	411,964
Money Supply M2	565,702	674,310	740,618	786,388	825,758	862,374	929,781	954,951	1,056,770	1,124,294
Money Supply M3	696,229	899,093	947,780	985,172	1,001,357	1,083,053	1,182,494	1,199,562	1,219,890	1,280,334
Banks										
Total Assets*	1,202,285	1,447,894	1,521,002	1,609,259	1,665,220	1,794,395	1,880,742	1,910,938	1,945,091	2,180,357
Foreign Assets	196,896	203,386	208,157	233,513	248,876	306,556	345,267	350,376	352,739	458,788
Foreign Assets to Total Assets (%)	16%	14%	14%	15%	15%	17%	18%	18%	18%	21%
Foreign Liabilities	320,970	282,599	251,086	271,699	289,808	315,380	328,103	337,958	352,740	419,026
Foreign Liabilities to Total Liabilities (%)	27%	20%	17%	17%	17%	18%	17%	18%	18%	19%
Deposits ¹	716,021	912,170	982,579	1,049,628	1,069,750	1,167,797	1,255,539	1,269,908	1,278,858	1,331,744
Residents	651,338	833,432	893,989	929,275	957,328	1,033,700	1,128,665	1,145,953	1,162,901	1,215,962
Non-Residents	64,683	78,738	88,590	120,353	112,422	134,097	126,874	123,955	115,957	115,782
Bank Credit (Domestic)*	626,694	924,383	958,588	972,107	992,906	1,026,259	1,068,015	1,087,267	1,114,950	1,223,859
Total Number of National Banks and Branches										
Head Offices	22	24	24	23	23	23	23	23	23	23
Branches	507	614	674	732	768	805	824	832	841	843
Pay Offices	56	60	71	86	87	89	89	89	89	89
Electronic Banking Service Units	11	19	26	26	26	28	28	29	29	29
Total Number of Foreign Banks and Branches										
Head Offices	27	28	28	28	28	28	28	28	28	28
Branches	80	82	82	83	83	85	86	86	87	87
Pay Offices	1	1	1	1	1	1	1	1	1	1
Electronic Banking Service Units	30	35	43	50	50	52	54	54	52	53
Number of Employees in Banks (UAE)²	32,142	39,589	37,704	37,403	37,499	36,246	34,413	34,702	36,087	37,402

1 Excluding Inter-Bank Deposits

2 Excluding Auxiliary Staff

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

Table 2 : Monetary Survey

(In Millions of AEDs)										
Item	2007	2008	2009	2010	2011	2012	2013			2014
	Dec.	Dec.	Dec.	Dec.	Dec.	Dec.	Jun	Sep	Dec	Mar
Net Foreign Assets	160,326	33,098	46,949	78,624	92,499	160,862	234,257	261,142	246,929	300,913
Foreign Assets	482,821	316,855	298,706	350,947	382,444	476,412	562,526	599,417	599,836	720,113
Foreign Liabilities	-322,495	-283,757	-251,757	-272,323	-289,945	-315,550	-328,269	-338,275	-352,907	-419,200
Net Domestic Assets	384,588	615,943	693,669	707,764	733,259	701,512	695,524	693,809	809,841	823,381
Claims on Private Sector	510,002	751,921	786,553	792,075	819,156	832,576	860,834	874,214	867,661	891,721
Net Claims on Government	-61,380	-85,031	9,997	28,939	44,779	11,545	-51,181	-35,031	45,856	50,312
Claims on Official Entities	45,385	56,064	77,259	87,581	119,852	132,954	141,227	134,714	176,557	207,514
Claims on Nonbank Financial Institutions	55,208	97,940	91,453	91,179	82,436	88,237	96,377	100,760	92,087	55,188
Capital and Reserves	-132,442	-165,569	-245,531	-274,538	-297,943	-316,891	-293,208	-296,935	-299,461	-293,608
Other Items (net)	-32,185	-39,382	-26,062	-17,472	-35,021	-46,909	-58,525	-83,913	-72,859	-87,746
Money Supply M2	565,702	674,310	740,618	786,388	825,758	862,374	929,781	954,951	1,056,770	1,124,294
Money Supply M1	181,664	208,138	223,482	232,961	264,096	299,173	346,651	354,382	379,550	411,964
Currency in Circulation Outside Banks	25,942	36,967	37,217	38,560	41,591	45,615	48,295	48,863	50,408	53,410
Monetary Deposits	155,722	171,171	186,265	194,401	222,505	253,558	298,356	305,519	329,142	358,554
Quasi - Money	384,038	466,172	517,136	553,427	561,662	563,201	583,130	600,569	677,220	712,330
Foreign Currency Deposits	91,007	120,210	123,001	130,264	144,094	139,278	160,573	167,959	195,994	215,742
Dirham Deposits	293,031	345,962	394,135	423,163	417,568	423,923	422,557	432,610	481,226	496,588

Table 3 : Monthly Changes in Factors Affecting Money Supply

(In Millions of AEDs)										
Item	2007	2008	2009	2010	2011	2012	2013			
	Dec.	Dec.	Dec.	Dec.	Dec.	Dec.	Jun**	Sep**	Dec**	Mar**
Net Foreign Assets	8,351	-14,938	-22,734	4,525	15,010	-11,935	20,305	26,885	-14,213	53,984
Foreign Assets	73,614	-58,828	-30,121	-5,931	-10,384	-5,943	17,424	36,891	419	120,277
Foreign Liabilities	65,263	-43,890	7,387	10,456	25,394	-5,992	2,881	-10,006	-14,632	-66,293
Net Domestic Assets	49,617	6,990	18,635	-2,700	-2,988	6,773	-5,803	-1,716	116,032	13,540
Claims on Private Sector	56,565	21,837	-27,956	-2,615	4,088	-6,121	8,644	13,380	-6,553	24,060
Net Claims on Government	-12,069	-10,674	18,424	3,468	4,279	11,932	-35,751	16,150	80,887	4,456
Claims on Official Entities	6,966	-5,271	1,504	-3,210	2,150	362	4,760	-6,513	41,843	30,957
Claims on Nonbank Financial Institutions	7,459	6,458	13,893	1,071	-2,628	-895	5,101	4,383	-8,673	-36,899
Capital and Reserves*	-9,246	5,986	-12,487	-1,579	-13,373	621	14,897	-3,727	-2,526	5,853
Other Items (net)*	-58	-11,346	25,257	165	2,496	874	-3,454	-25,389	11,054	-14,887
Money Supply M2	58,760	-7,063	-4,099	1,825	12,022	-5,162	14,502	25,170	101,819	67,524
Money Supply M1	24,487	-27,156	265	1,443	10,048	5,534	19,264	7,731	25,168	32,414
Quasi - Money	34,273	20,093	-4,364	382	1,974	-10,696	-4,762	17,439	76,651	35,110
Foreign Currency Deposits	-21,789	2,318	-5,236	206	5,752	-11,049	6,331	7,386	28,035	19,748
Dirham Deposits	56,062	17,775	872	176	-3,778	353	-11,093	10,053	48,616	15,362

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

** Indicates Changes from End of Previous Quarter

Table 4 : Monetary Base (Reserve Money)
(End of period, in Billions of Dirhams)

Year	Monetary Base		Components of Monetary Base							
	In Billions of Dirhams	% Change	Currency in Circulation		Reserve Requirements		Banks Current Accounts at CBUAE (Net)		Certificates of Deposit (Net of Lending)	
			In Billions of Dirhams	% Change	In Billions of Dirhams	% Change	In Billions of Dirhams	% Change	In Billions of Dirhams	% Change
2006	81.2	-	21.8	-	24.7	-	2.4	-	32.3	-
2007	258.0	217.7%	25.9	18.8%	33.6	36.0%	24.9	937.5%	173.6	437.5%
2008	119.6	-53.6%	37.0	42.9%	49.4	47.0%	5.3	-78.7%	27.9	-83.9%
2009	170.2	-34.0%	37.2	43.6%	48.9	45.5%	17.0	-31.7%	67.1	-61.3%
2010	192.9	61.3%	38.5	4.1%	54.0	9.3%	6.4	20.8%	94.0	236.9%
2011	197.9	-3.4%	41.6	-0.2%	62.8	0.2%	13.5	-48.3%	80.0	7.7%
2012										
Jan	197.0	-0.5%	42.6	2.4%	63.2	0.6%	12.9	-4.4%	78.3	-2.1%
Feb	198.7	0.9%	43.2	1.4%	62.5	-1.1%	12.5	-3.1%	80.5	2.8%
March	208.0	4.7%	43.3	0.2%	64.3	2.9%	12.3	-1.6%	88.1	9.4%
Apr	210.3	1.1%	43.4	0.2%	65.1	1.2%	14.1	14.6%	87.7	-0.5%
May	202.9	-3.5%	43.4	0.0%	65.7	0.9%	11.2	-20.6%	82.6	-5.8%
Jun	211.1	4.0%	43.4	0.0%	67.9	3.3%	20.5	83.0%	79.3	-4.0%
Jul	210.3	-0.4%	44.1	1.6%	68.1	0.3%	14.9	-27.3%	83.2	4.9%
Aug	210.8	0.2%	44.8	1.6%	68.4	0.4%	12.6	-15.4%	85.0	2.2%
Sep	209.8	-0.5%	45.2	0.9%	68.8	0.6%	11.0	-12.7%	84.8	-0.2%
Oct	214.6	2.3%	45.8	1.3%	69.9	1.6%	16.6	50.9%	82.3	-2.9%
Nov	220.7	2.8%	45.8	0.0%	69.6	-0.4%	14.8	-10.8%	90.5	10.0%
Dec	223.7	1.4%	45.6	-0.4%	70.4	1.1%	12.3	-16.9%	95.4	5.4%
2013										
Jan	232.4	3.9%	46.9	2.9%	72.0	2.3%	10.7	-13.0%	102.8	7.8%
Feb	242.5	4.3%	47.7	1.7%	72.7	1.0%	16.0	49.5%	106.1	3.2%
March	239.5	-1.2%	48.4	1.5%	72.9	0.3%	13.4	-16.3%	104.8	-1.2%
Apr	231.4	-3.4%	48.0	-0.8%	76.1	4.4%	8.5	-36.6%	98.8	-5.7%
May	236.7	2.3%	48.7	1.5%	77.2	1.4%	14.3	68.2%	96.5	-2.3%
Jun	242.0	2.2%	48.3	-0.8%	78.7	1.9%	18.0	25.9%	97.0	0.5%
Jul	236.8	-2.1%	49.3	2.1%	81.4	3.4%	12.0	-33.3%	94.1	-3.0%
Aug	235.0	-0.8%	48.7	-1.2%	82.9	1.8%	12.0	0.0%	91.4	-2.9%
Sep	245.7	4.6%	48.9	0.4%	82.4	-0.6%	19.4	61.7%	95.0	3.9%
Oct	245.4	-0.1%	49.9	2.0%	82.9	0.6%	13.0	-33.0%	99.6	4.8%
Nov	251.5	2.5%	51.1	2.4%	84.7	2.2%	16.1	23.8%	99.6	0.0%
Dec *	264.4	5.1%	50.4	-1.4%	87.8	3.7%	18.3	13.7%	107.9	8.3%
2014										
Jan	275.5	4.1%	52.1	3.4%	89.3	1.7%	17.7	-4.8%	116.4	7.9%
Feb	274.3	-0.4%	52.9	1.5%	90.9	1.8%	15.2	-14.1%	115.3	-0.9%
Mar *	283.1	3.2%	53.4	0.9%	91.4	0.6%	19.1	25.7%	119.2	3.4%
Change for the year	-	7.1%	-	6.0%	-	4.1%	-	4.4%	-	10.5%

* Estimates.

Table 5 : Central Bank of the UAE Balance Sheet

(In Millions of AEDs)										
Item	As at 31.12.2007	As at 31.12.2008	As at 31.12.2009	As at 31.12.2010	As at 31.12.2011	As at 31.12.2012	As at 30.06.2013	As at 30.09.2013	As at 31.12.2013	As at* 31.03.2014
Assets										
Cash and Bank Balances	329	1,904	4,537	6,871	30,193	25,373	13,213	14,976	14,591	8,024
Deposits	184,042	82,868.6	85,634	44,505	30,101	43,611	103,170	101,465	99,926	101,608
Loans to Banks against - Certificates of Deposit	-	2,967.3	2,266	-	367	-	-	-	-	-
Certificates of Deposit Under Repo	-	16,275	2,100	-	-	-	7,700	0	0	0
Liquidity Support Facility	-	4,551.5	2,360	1,420	1,252	513	514	514	514	514
Held to Maturity Foreign Securities	98,857	29,576	37	68,418	72,301	94,986	99,732	131,050	128,263	152,425
Held to Maturity Securities-Issued by Ministry of Finance & Dubai Government	-	55,000	106,725	106,725	98,725	90,193	55,745	55,403	55,361	55,361
Other Assets	2,593	497.6	194	914	1,237	7,377	2,202	2,135	6,781	5,034
Property & Equipment	128	106.8	84	84	90	100	109	100	97	94
Total Assets	285,949	193,746.8	203,937	228,937	234,266	262,153	282,385	305,643	305,534	323,061
Off Balance Sheet Commitments	56,219	31,822.4	11,244	69,877	54,833	90,463	95,393	108,961	129,367	131,789
Liabilities										
Current Accounts & Deposits	65,261	84,841.2	70,286	66,005	80,549	86,515	101,349	105,111	111,973	117,360
Certificates of Deposit	173,577	47,183	71,453	94,002	80,407	95,400	96,994	94,992	107,896	119,223
Currency Issued	31,671	45,327	45,580	47,775	52,087	57,773	59,425	60,518	63,927	65,300
Other Liabilities	1,449	1,315.2	583	5,120	4,071	4,388	5,509	25,914	495	1,640
Total Liabilities	271,958	178,666.4	187,902	212,902	217,114	244,076	263,277	286,535	284,291	303,523
Capital and Reserves										
Authorized, Issued & Fully Paid Capital	300	300	300	300	2,500	2,500	2,500	2,500	2,500	2,500
General Reserve	1,200	1,200	1,200	1,200	13,690	14,615	15,503	15,503	15,503	16,080
Special Reserve	60	-	-	-	-	-	-	-	-	-
Other Reserve	-	-	-	-	-	-	143	143	143	0
Retained Earnings	-	-	-	-	962	962	962	962	3,097	958
Permanent Deposit from U.A.E Government	12,431	13,580.4	14,535	14,535	-	-	-	-	-	-
Total Capital & Reserves	13,991	15,080.4	16,035	16,035	17,152	18,077	19,108	19,108	21,243	19,538
Total Liabilities and Capital	285,949	193,746.8	203,937	228,937	234,266	262,153	282,385	305,643	305,534	323,061
Off Balance Sheet Commitments	56,219	31,822.4	11,244	69,877	54,833	90,463	95,393	108,961	129,367	131,789

- Not Available

* Estimates.

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
2006	57.32	43.30	-	1.71	102.33
2007	184.04	98.86	-	2.79	285.69
2008	82.87	29.58	-	3.56	116.01
2009	85.64	0.04	36.7	6.47	128.87
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
March	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
March	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
Change for the year	-3.8%	18.8%	0.0%	-61.5%	4.9%

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

** Estimates.

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

(In Millions of AEDs)										
Item	2007	2008	2009	2010	2011	2012	2013			2014
	Dec.	Dec.	Dec.	Dec.	Dec.	Dec.	Jun	Sep	Dec	Mar
Assets*										
Cash and Deposits with C.B	236,852	108,146	146,210	165,811	166,629	191,881	205,498	209,346	230,907	242,585
Cash in Hand (LCY)	5,730	8,360	8,363	9,215	10,496	12,158	11,130	11,655	13,519	11,890
Deposits with Central Bank	231,122	99,786	137,847	156,596	156,133	179,723	194,368	197,691	217,388	230,695
Due From Resident Banks	44,377	76,696	67,927	82,747	80,382	82,472	69,341	73,172	60,246	67,590
Money at call & short notice	5,512	7,540	3,441	3,401	3,769	3,413	4,404	5,270	5,704	9,382
Demand Deposits	919	687	4,861	602	797	729	5,628	767	307	860
Time Deposits	37,816	68,288	59,463	78,572	75,566	78,057	59,028	66,827	53,867	57,192
Cheques in the course of collection	130	181	162	172	250	273	281	308	368	156
Foreign Assets	196,896	203,386	208,157	233,513	248,876	306,556	345,267	350,376	352,739	458,788
Net Due from H.O. and/or Branches Abroad	4,174	22,088	27,437	31,998	25,856	58,359	70,757	28,547	44,720	110,933
Due from Other Banks Abroad	60,222	56,239	61,140	79,906	86,223	110,000	119,070	147,708	103,483	164,017
Cash in Hand (FCY)	106	110	112	78	81	87	113	83	146	154
Securities	57,795	53,064	48,462	48,211	49,863	54,964	63,751	68,375	77,103	88,357
Credit to Non-Residents	70,599	63,021	61,033	62,855	81,222	75,641	82,025	94,343	101,892	79,503
Other Foreign Assets	4,000	8,864	9,973	10,465	5,631	7,505	9,551	11,320	25,395	15,824
Domestic Credit and Investments	679,920	991,058	1,029,179	1,048,066	1,086,096	1,126,458	1,169,813	1,186,917	1,224,536	1,335,258
a) Credit Facilities	626,694	924,383	958,588	972,107	992,906	1,026,259	1,068,015	1,087,267	1,114,950	1,223,859
Claims on Private Sector	491,528	729,825	723,866	720,617	730,861	729,032	753,293	765,954	753,513	871,656
Commercial Bills	12,772	20,338	18,792	22,616	25,797	28,970	32,015	33,230	45,189	47,134
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	478,756	709,487	705,074	698,001	705,064	700,062	721,278	732,724	708,324	824,522
Claims on Government	58,402	72,260	91,873	99,982	102,390	121,334	125,221	132,696	145,446	143,078
Claims on Official Entities	39,823	47,368	68,700	73,993	92,940	105,401	113,636	106,899	146,341	176,906
Loans,Advances & Overdrafts	39,823	47,368	68,700	73,993	92,940	105,401	113,636	106,899	146,341	176,906

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

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

(In Millions of AEDs)										
Item	2007	2008	2009	2010	2011	2012	2013			2014
	Dec.	Dec.	Dec.	Dec.	Dec.	Dec.	Jun	Sep	Dec	Mar
Assets*										
Claims on Other Financial Institutions	36,941	74,930	74,149	77,515	66,715	70,492	75,865	81,718	69,650	32,219
Loans,Advances & Overdrafts	36,941	74,930	74,149	77,515	66,715	70,492	75,865	81,718	69,650	32,219
b) Domestic Investments	53,226	66,675	70,591	75,959	93,190	100,199	101,798	99,650	109,586	111,399
Unclassified Assets	44,240	68,608	69,529	79,122	83,237	87,028	90,823	91,127	76,663	76,136
Fixed Assets	8,658	14,275	15,463	15,792	16,180	16,740	16,677	16,712	16,933	17,812
Inter-Branch Transactions	1,299	518	233	484	185	1,986	444	140	2,836	3,366
Other Assets	34,283	53,815	53,833	62,846	66,872	68,302	73,702	74,275	56,894	54,958
Total Assets*	1,202,285	1,447,894	1,521,002	1,609,259	1,665,220	1,794,395	1,880,742	1,910,938	1,945,091	2,180,357

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

Table 7 c : Aggregated Balance Sheet of Banks - Liabilities

(In Millions of AEDs)										
Item	2007	2008	2009	2010	2011	2012	2013		2014	
	Dec.	Dec.	Dec.	Dec.	Dec.	Dec	Jun	Sep	Dec	Mar
Liabilities										
Monetary Deposits	155,722	171,171	186,265	194,401	222,505	253,558	298,356	305,519	329,142	358,554
Demand Deposits (LCY)	152,721	168,961	184,240	192,686	220,857	250,959	294,699	301,758	325,353	351,555
Bankers Drafts	3,001	2,210	2,025	1,715	1,648	2,599	3,657	3,761	3,789	6,999
Quasi Monetary Deposits	384,038	466,172	517,136	553,427	561,662	563,201	583,130	600,569	677,220	712,330
Time Deposits (LCY)	259,374	303,563	348,423	369,750	353,693	349,505	335,756	343,736	387,835	397,398
Savings Deposits (LCY)	24,654	30,939	34,581	42,181	52,831	63,983	75,918	77,578	81,292	86,643
Commercial Prepayments (LCY)	9,003	11,460	11,131	11,232	11,044	10,435	10,883	11,296	12,099	12,547
Other Deposits (FCY)	91,007	120,210	123,001	130,264	144,094	139,278	160,573	167,959	195,994	215,742
Foreign Liabilities	320,970	282,599	251,086	271,699	289,808	315,380	328,103	337,958	352,740	419,026
Net Due to H.O and/or Branches Abroad	44,476	17,749	16,910	12,199	13,369	10,200	13,479	11,226	7,364	67,835
Due to Other Banks Abroad	209,303	176,593	131,022	122,619	148,918	152,752	159,614	169,323	181,279	187,837
Other Deposits (LCY + FCY)	64,684	78,738	88,590	120,353	112,422	134,097	126,873	123,953	114,980	115,782
Provisions ¹	819	2,480	2,157	4,001	3,399	3,177	2,821	3,481	2,319	2,348
Other Foreign Liabilities	1,688	7,039	12,407	12,527	11,700	15,154	25,316	29,975	46,798	45,224
Government Deposits (LCY + FCY)	114,579	198,298	192,614	183,162	174,809	219,541	250,837	243,626	161,300	152,076
Government Lending Funds *	16	5,622	13	13	13	13	13	13	15,080	15,635
Due to Central Bank	94	25,150	6,776	4,314	1,484	2,567	8,865	1,688	4,215	3,265
Capital and Reserves	130,882	165,569	244,031	273,038	280,791	298,814	274,100	277,827	278,218	274,080
Due to Resident Banks	46,026	71,572	67,190	70,552	63,537	65,394	55,542	63,998	60,589	59,352
Money at call and short notice	2,008	1,711	866	853	1,062	367	605	4,155	864	3,148
Demand Deposits	1,255	1,025	1,947	2,030	1,380	1,282	1,191	621	459	626
Time Deposits	42,763	68,836	64,377	67,669	61,095	63,745	53,746	59,222	59,266	55,578

* 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

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

(In Millions of AEDs)										
Item	2007	2008	2009	2010	2011	2012	2013			2014
	Dec.	Dec.	Dec.	Dec.	Dec.	Dec	Jun	Sep	Dec	Mar
Liabilities										
Unclassified Liabilities	49,958	61,741	55,891	58,653	70,611	75,927	81,796	79,740	66,587	83,386
Inter-Branch Transactions	372	1,132	1,342	1,112	1,479	2,172	2,589	3,139	2,459	25,897
Other Liabilities**	49,586	60,609	54,549	57,541	69,132	73,755	79,207	76,601	64,128	57,489
Memoranda Accounts	1,416,622	1,588,907	2,047,446	2,303,461	2,562,091	2,469,249	2,871,563	2,695,155	2,950,534	3,167,489
Letters of Credit	110,860	112,191	102,837	102,680	101,929	109,581	116,089	115,437	114,919	118,703
Guarantees and other - Forward Endorsements	252,402	350,833	338,290	334,220	325,594	307,454	309,535	314,208	352,000	365,571
Acceptances	18,272	20,796	26,282	34,829	33,580	32,271	30,018	30,922	23,713	29,404
Forward Exchange Contracts	569,807	599,576	799,877	801,567	1,071,087	947,229	1,181,745	894,134	931,006	1,038,769
Other Memoranda Accounts	465,281	505,511	780,160	1,030,165	1,029,901	1,072,714	1,234,176	1,340,454	1,528,896	1,615,042

* Excluding Overseas Branches of National Banks

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

Table 8 : Banks' Foreign Assets and Liabilities

(In Millions of AEDs)										
Item	2007	2008	2009	2010	2011	2012	2013			2014
	Dec.	Dec.	Dec.	Dec.	Dec.	Dec.	Jun	Sep	Dec	Mar
Foreign Assets	196,896	203,386	208,157	233,513	248,876	306,556	345,267	350,376	352,739	458,788
Notes and Coins	106	110	112	78	81	87	113	83	146	154
Due from H.O and Branches	4,174	22,088	27,437	31,998	25,856	58,359	70,757	28,547	44,720	110,933
Money at Call and Short Notice	7,602	6,786	5,590	3,504	2,338	10,778	2,286	32,928	1,875	40,760
Deposits with Banks	52,606	49,447	55,544	76,399	83,883	99,214	116,778	114,774	101,607	123,246
- Demand Deposits	---	---	6,681	8,876	14,663	14,642	16,227	10,116	24,515	39,713
- Time Deposits	---	---	48,863	67,523	69,220	84,572	100,551	104,658	77,092	83,533
Securities	57,795	53,064	48,462	48,211	49,863	54,964	63,751	68,375	77,103	88,357
Loans and Advances ¹	70,599	63,021	61,033	62,855	81,222	75,641	82,025	94,343	101,892	79,503
Other Foreign Assets ²	4,014	8,870	9,979	10,468	5,633	7,513	9,557	11,326	25,396	15,835
Foreign Liabilities	320,970	282,599	251,086	271,699	289,808	315,380	328,103	337,959	352,740	419,025
Due to H.O and Branches	44,476	17,749	16,910	12,199	13,369	10,200	13,479	11,226	7,364	67,835
Due to Banks	3,620	920	37,866	71,080	76,570	88,610	95,988	99,528	104,517	127,249
Deposits of Banks	205,684	175,673	93,157	51,538	72,348	64,142	63,625	69,795	76,762	60,586
- Demand Deposits	---	---	6,680	11,629	13,938	11,235	9,816	11,869	9,916	10,769
- Time Deposits	---	---	86,477	39,909	58,410	52,907	53,809	57,926	66,846	49,817
Other Deposits	64,349	78,285	88,266	119,768	111,486	132,737	125,312	122,216	113,262	113,572
- Demand Deposits	---	---	9,660	13,746	16,865	17,370	20,387	19,643	20,966	23,565
- Time Deposits	---	---	73,055	98,407	84,514	102,147	90,248	86,708	75,748	72,486
- Savings Deposits	---	---	5,551	7,615	10,107	13,220	14,677	15,865	16,548	17,521
Other Foreign Liabilities ³	2,841	9,972	14,887	17,114	16,035	19,691	29,699	35,194	50,835	49,783

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

Table 9 : Loans, Advances and Overdrafts to Residents 1

(In Millions of AEDs)										
Item	2007	2008	2009	2010	2011	2012	2013			2014
	Dec.	Dec.	Dec.	Dec.	Dec.	Dec.	Jun	Sep	Dec	Mar*
Government	58,402	72,260	91,873	99,982	102,390	121,334	125,221	132,696	145,446	143,078
Public Sector	50,056	70,165	89,927	91,340	112,421	126,642	135,928	135,959	146,341	176,906
Private Sector	446,065	630,726	607,090	581,287	573,205	568,104	594,741	603,790	630,078	856,741
Financial Institutions	26,194	50,952	51,167	58,597	46,232	48,538	52,840	51,868	52,193	32,219
Insurance Companies	513	1,180	1,755	1,571	1,002	713	733	790	1,072	1,635
Business and Industrial Sector	267,578	341,352	355,256	324,209	325,185	312,228	323,678	325,236	339,457	536,225
Others	151,780	237,242	198,912	196,910	200,786	206,625	217,490	225,896	237,356	286,661
Total	554,523	773,151	788,890	772,609	788,016	816,080	855,890	872,445	921,865	1,176,724

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

* Estimates

Table 10 : Bank Credit to Residents by Economic Activity ¹ *

(In Millions of AEDs)											
Economic Activity	End of Period	2007	2008	2009	2010	2011	2012		2013		2014
		Dec.	Dec.	Dec.	Dec.	Dec.	Dec.	June	Sep	Dec	Mar
1) Agriculture		1,605	2,391	642	712	1,221	2,055	1,990	1,877	2,738	2,066
2) Mining and Quarrying		7,782	11,853	6,729	6,717	27,905	21,961	21,354	13,272	13,859	15,686
3) Manufacturing		32,840	45,668	44,192	45,897	45,319	46,165	51,257	52,446	51,384	52,162
3.1 Food , Beverages and Tobacco		3,197	5,170	4,550	3,440	3,209	3,472	4,479	4,380	4,914	4,172
3.2 Textile and Leather Products		1,535	955	959	909	889	806	708	678	654	698
3.3 Furniture and Other Wood Products		837	1,324	1,189	1,397	1,211	1,298	1,305	1,385	3,639	3,805
3.4 Paper And Paper Products		756	823	564	624	598	642	695	740	891	939
3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals		4,301	6,265	5,925	6,188	5,119	6,180	6,478	5,808	7,380	6,981
3.6 Basic Metal Products (Including Aluminium)		6,267	8,139	10,580	13,492	13,709	12,185	13,976	14,413	12,364	11,318
3.7 Fabricated Metal Products, Machinery and Equipment		1,790	3,386	2,581	2,442	2,750	3,576	3,554	4,080	3,934	5,735
3.8 Other Manufactured Products		14,157	19,608	17,844	17,405	17,834	18,006	20,062	20,962	17,607	18,514
4) Electricity, Gas and Water		12,094	20,250	24,886	23,742	22,198	19,538	19,313	18,781	19,359	18,813
5) Construction and Real Estate**		66,003	119,251	126,010	122,683	116,066	129,188	128,013	123,747	180,941	179,553
6) Trade		102,444	124,243	100,489	97,087	105,420	106,213	112,065	118,641	130,025	136,942
6.1 Wholesale		69,489	75,510	63,053	63,347	74,792	75,933	78,483	81,886	78,965	95,495
6.2 Retail		32,955	48,733	37,436	33,740	30,628	30,280	33,582	36,755	51,060	41,447
7) Transport, Storage and Communication		21,211	25,039	27,523	26,450	25,362	32,568	35,656	33,315	32,250	38,280
8) Financial Institutions(Excluding Banks)		35,637	72,772	86,150	81,879	72,905	73,534	81,353	84,742	100,619	117,874
9) Government		58,402	72,260	91,873	99,982	102,390	121,334	125,221	132,696	139,873	131,106
10) Personal Loans for Business Purposes		106,449	160,103	171,352	181,949	182,950	179,654	189,034	193,492	216,614	222,971
11) Personal Loans for Consumption Purposes		41,923	67,039	66,561	65,172	69,141	81,199	87,105	91,725	102,686	105,699
12) All Others ²		140,304	203,516	212,181	219,837	222,029	212,850	215,654	222,533	126,092	100,056
Total		626,694	924,383	958,588	972,107	992,906	1,026,259	1,068,015	1,087,267	1,116,440	1,121,208

1) Amount Outstanding Excluding Inter-Bank Lending

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

* All figures are net of provisions and interest in suspense

** A re-classification of customers triggered by the introduction of new reporting forms, explains the observed increase of bank credit to this sector from September 2013 to December 2013

Table 11 : Deposits distributed Residents / Non Residents *

(In Millions of AEDs)										
Item	2007	2008	2009	2010	2011	2012	2013			2014
	Dec.	Dec.	Dec.	Dec.	Dec.	Dec.	Jun	Sep	Dec	Mar
(1) Residents	651,338	833,432	893,989	929,275	957,328	1,033,700	1,128,665	1,145,953	1,162,901	1,215,962
1.1 Government	114,579	198,298	192,614	183,162	174,809	219,541	250,837	243,626	161,300	152,076
1.2 Public sector**	36,196	44,760	56,867	60,938	67,216	69,137	90,282	101,214	173,685	204,207
1.3 Private Sector	272,241	338,451	372,003	380,354	393,686	378,871	390,399	398,734	471,213	487,905
1.4 Individuals	202,780	225,483	259,906	284,958	297,275	328,449	351,298	356,244	317,616	335,439
1.5 Others	25,542	26,440	12,599	19,863	24,342	37,702	45,849	46,135	39,087	36,335
(2) Non-Residents	64,683	78,738	88,590	120,353	112,422	134,097	126,874	123,955	115,957	115,782
2.1 Government and Diplomatic Missions	6,057	5,314	11,439	6,877	7,662	9,204	7,815	10,179	7,231	10,527
2.2 Financial Institutions	14,289	15,591	33,426	48,378	37,159	47,951	47,819	38,280	35,828	35,321
2.3 Business and Industry	18,780	28,580	22,980	38,322	38,400	38,077	34,215	36,210	49,337	45,271
2.4 Individuals and Others	25,557	29,253	20,745	26,776	29,201	38,865	37,025	39,286	23,561	24,664
Total Deposits	716,021	912,170	982,579	1,049,628	1,069,750	1,167,797	1,255,539	1,269,908	1,278,858	1,331,744

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

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

Table 12 : Deposits by Type and Currency ¹

(In Millions of AEDs)										
Item	2007	2008	2009	2010	2011	2012	2013			2014
	Dec.	Dec.	Dec.	Dec.	Dec.	Dec.	Jun	Sep	Dec	Mar
Demand	188,859	217,049	239,531	259,955	306,292	343,874	399,362	407,185	448,386	482,554
Local Currency	156,632	172,409	188,423	197,634	227,401	256,772	301,983	307,958	332,415	359,157
Foreign Currencies	32,227	44,640	51,108	62,321	78,891	87,102	97,379	99,227	115,971	123,397
Savings	30,234	38,562	44,464	54,348	68,669	84,387	98,869	102,352	107,201	114,248
Local Currency	26,869	33,978	37,835	46,918	59,094	72,219	85,595	87,981	92,080	98,116
Foreign Currencies	3,365	4,584	6,629	7,430	9,575	12,168	13,274	14,371	15,121	16,132
Time	371,865	444,776	483,686	534,702	500,437	500,734	486,127	496,803	541,887	562,178
Local Currency	270,728	320,283	363,981	407,746	383,283	391,022	362,086	363,868	406,843	411,738
Foreign Currencies	101,137	124,493	119,705	126,956	117,154	109,712	124,041	132,935	135,044	150,440
Total Deposits ²	590,958	700,387	767,681	849,005	875,398	928,995	984,358	1,006,340	1,097,474	1,158,980
Total Local Currency	454,229	526,670	590,239	652,298	669,778	720,013	749,664	759,807	831,338	869,011
Foreign Currencies	136,729	173,717	177,442	196,707	205,620	208,982	234,694	246,533	266,136	289,969
Commercial Prepayments	10,484	13,483	12,832	13,217	13,703	14,220	15,195	15,849	15,847	16,991

1)Excluding Inter-Bank Deposits

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

Table 13 : Time Deposits by Maturity *

(In Millions of AEDs)										
Period	2007	2008	2009	2010	2011	2012	2013			2014
	Dec.	Dec.	Dec.	Dec.	Dec.	Dec.	Jun	Sep	Dec	Mar
Upto 3 Months	264,634	327,964	299,659	279,854	221,980	250,396	245,172	248,897	239,183	243,563
Above 3 and Upto 6 Months	71,373	103,409	112,385	123,549	130,742	111,084	132,422	122,561	117,778	119,935
Above 6 and Upto 12 Months	76,458	99,036	125,067	154,709	138,838	163,761	179,537	178,312	171,353	174,491
Exceeding 12 Months	54,294	95,729	131,848	142,824	166,341	172,650	148,575	156,280	150,181	152,931
Total	466,759	626,138	668,959	700,936	657,901	697,891	705,706	706,050	678,495	690,920

* Excluding Inter-Bank Deposits but Including Government Deposits

Table 14 : Currency Issued

(In Thousands of AEDs)										
	2007	2008	2009	2010	2011	2012	2013			2014
Item	Dec.	Dec.	Dec.	Dec.	Dec.	Dec.	Jun	Sep	Dec	Mar
Total Notes Issued (1)*	31,215,615	44,759,332	44,960,568	47,109,743	51,359,554	56,998,623	58,601,440	59,676,757	63,076,612	64,433,724
Total Coins Issued (2)**	455,590	567,643	619,632	665,716	727,105	774,510	823,945	840,812	850,187	866,484
Total Currency Issued	31,671,205	45,326,975	45,580,200	47,775,459	52,086,659	57,773,133	59,425,385	60,517,569	63,926,799	65,300,208

* *Excluding Mutilated Notes*

** *Excluding Issued Gold Coins*

Table 15 : Cleared Cheques Statistics*

Item	2007	2008	2009	2010	2011	2012	2013		2014	
	Dec.	Dec.	Dec.	Dec.	Dec.	Dec.	Jun	Sep	Dec	Mar
Amount (In Millions of AEDs)	724,622	859,404	968,108	970,864	1,163,666	1,122,303	650,618	877,934	1,339,503	380,553
No. of Cheques (in Thousands)	20,025	18,643	27,169	26,237	26,917	27,568	14,672	21,894	29,334	7,587

(*) Cumulative data