



United Arab Emirates

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

النشرة الاحصائية الشهرية
- البيانات المصرفية والنقدية -
مارس 2016

Monthly Statistical Bulletin
- Banking & Monetary Statistics -
March 2016

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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	LCY
Foreign Currency	FCY

Definitions**Gross International Reserves :**

Gross International Reserves , defined as the sum of Deposits , Held to Maturity Foreign Securities , IMF Reserves & SDR Holdings and Other Foreign Assets

Money Supply (M₁) :

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

Money Supply (M₂) :

Consists of Money Supply (M₁) plus quasi-monetary deposits (Resident Time and Savings Deposits in Dirham + Commercial Pre-payments in Dirham + Resident Deposits in foreign currencies)

Money Supply (M₃) :

Consists of Money Supply (M₂) plus Government deposits

Certificates of Deposits :

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

Government:

of the seven emirates.

الجداول

TABLES

Table 1 : Selected Monetary and Banking Indicators

(In Millions of AEDs)												
Indicator	2013		2014		2015				2016			
	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Jan	Feb	Mar ***
Central Bank of the UAE												
Total Assets/Liabilities	305,534	323,061	334,053	336,925	337,389	332,535	331,261	324,125	393,655	353,345	363,617	358,975
Gross International Reserves *	250,532	266,130	274,833	284,622	288,247	273,449	278,773	271,306	345,147	300,902	308,844	309,008
Money Supply Indicators												
Money Supply M ₁	379,550	411,965	434,306	431,057	436,132	456,899	464,176	453,658	456,934	473,443	474,370	490,309
Money Supply M ₂	1,042,904	1,109,850	1,127,769	1,120,183	1,125,429	1,162,560	1,174,248	1,158,310	1,186,819	1,193,963	1,194,210	1,218,494
Money Supply M ₃	1,204,376	1,264,176	1,311,884	1,326,588	1,314,519	1,346,045	1,337,657	1,322,068	1,342,879	1,351,229	1,351,758	1,373,888
Banks												
Total Assets	2,124,062	2,209,783	2,236,934	2,311,349	2,304,869	2,379,928	2,419,544	2,422,243	2,478,225	2,480,380	2,462,204	2,491,096
Foreign Assets (Net)	-171	40,446	29,772	36,837	7,829	29,968	-4,782	-28,506	-83,885	-23,318	-42,317	-50,161
Foreign Assets	409,774	458,082	437,301	470,676	491,902	521,307	530,221	515,777	496,450	519,313	490,314	505,853
Foreign Assets to Total Assets (%)	19%	21%	20%	20%	21%	22%	22%	21%	20%	21%	20%	20%
Foreign Liabilities	409,945	417,636	407,529	433,839	484,073	491,339	535,003	544,283	580,335	542,631	532,631	556,014
Foreign Liabilities to Total Liabilities (%)	19%	19%	18%	19%	21%	21%	22%	22%	23%	22%	22%	22%
Deposits ¹	1,278,852	1,331,744	1,400,244	1,414,466	1,421,231	1,449,298	1,444,306	1,436,780	1,471,618	1,471,092	1,471,084	1,502,669
Residents	1,163,872	1,215,962	1,267,410	1,282,003	1,267,279	1,301,325	1,288,593	1,278,255	1,300,126	1,305,750	1,305,164	1,325,155
<i>of which: Corporate</i>	472,876	487,905	508,546	499,428	517,415	530,403	544,811	553,813	563,100	561,969	567,093	571,428
Non-Residents	114,980	115,782	132,834	132,463	153,952	147,973	155,713	158,525	171,492	165,342	165,920	177,514
<i>of which: Corporate</i>	49,187	45,271	53,964	51,272	62,599	61,832	61,043	65,857	72,807	73,279	73,831	78,706
Bank Credit (Domestic)	1,203,317	1,223,858	1,254,232	1,290,611	1,277,620	1,303,587	1,335,843	1,366,319	1,381,181	1,385,352	1,394,240	1,404,381
<i>of which: Credit to Private Sector **</i>	910,162	902,842	943,195	980,607	958,373	973,160	999,972	1,022,997	1,043,202	1,039,245	1,047,592	1,054,947
Total Number of National Banks and Branches												
Head Offices	23	23	23	23	23	23	23	23	23	23	23	23
Branches	841	843	858	866	869	871	873	875	874	874	874	874
Pay Offices	89	89	89	89	90	90	90	90	90	90	90	90
Electronic Banking Service Units	29	29	29	33	34	31	32	34	37	38	38	39
Total Number of Foreign Banks and Branches												
Head Offices	28	28	28	28	26	26	26	26	26	26	26	26
Branches	87	87	87	87	86	86	86	86	86	85	85	85
Pay Offices	1	1	1	1	1	1	1	1	1	1	1	1
Electronic Banking Service Units	52	53	53	54	48	48	48	45	40	41	41	41
Number of Employees in Banks (UAE) ²	36,087	37,402	36,692	36,686	39,013	39,189	38,560	38,722	40,159	40,159	40,159	38,912

¹ Excluding Inter-Bank Deposits

² Excluding Auxiliary Staff. Data Subject to Revision on Quarterly Basis

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

** Including Claims on Other Financial Institutions

*** Preliminary

Table 2 : Monetary Survey

(In Millions of AEDs)												
Item	2013		2014				2015				2016	
	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Jan	Feb	Mar *
Net International Reserves	246,966	302,661	298,287	314,858	288,082	295,519	265,648	234,011	252,337	270,531	254,846	249,826
Central Bank (Net)	247,137	262,215	268,515	278,021	280,253	265,551	270,430	262,517	336,222	293,849	297,163	299,987
Gross International Reserves	250,532	266,130	274,833	284,622	288,247	273,449	278,773	271,306	345,147	300,902	308,844	309,008
Foreign Liabilities	3,395	3,915	6,318	6,601	7,994	7,898	8,343	8,789	8,925	7,053	11,681	9,021
Banks (Net)	-171	40,446	29,772	36,837	7,829	29,968	-4,782	-28,506	-83,885	-23,318	-42,317	-50,161
Foreign Assets	409,774	458,082	437,301	470,676	491,902	521,307	530,221	515,777	496,450	519,313	490,314	505,853
Foreign Liabilities	409,945	417,636	407,529	433,839	484,073	491,339	535,003	544,283	580,335	542,631	532,631	556,014
Net Domestic Assets	795,938	807,189	829,482	805,325	837,347	867,041	908,600	924,299	934,482	923,432	939,364	968,668
Claims on Private Sector	860,011	890,689	933,692	981,668	959,046	974,890	1,003,449	1,025,116	1,040,059	1,035,620	1,046,038	1,051,577
Net Claims on Government	47,578	54,694	31,447	1,752	21,498	36,655	61,818	61,262	68,324	67,488	71,194	71,854
Claims on Official Entities	178,055	208,547	196,642	195,968	196,737	202,347	201,038	212,660	204,886	214,217	214,940	215,707
Claims on Nonbank Financial Institutions	91,888	55,188	54,818	43,892	42,352	43,440	42,832	44,756	49,310	49,543	49,522	50,269
Capital and Reserves	-293,419	-289,076	-298,085	-310,011	-318,971	-319,752	-329,911	-334,679	-345,034	-345,778	-348,142	-336,987
Other Items (net)	-88,175	-112,853	-89,032	-107,944	-63,315	-70,539	-70,626	-84,816	-83,063	-97,658	-94,188	-83,752
Money Supply M₁	379,550	411,965	434,306	431,057	436,132	456,899	464,176	453,658	456,934	473,443	474,370	490,309
Currency in Circulation Outside Banks	50,408	53,410	54,883	57,261	59,016	56,212	58,827	57,230	58,391	59,379	61,403	61,830
Monetary Deposits	329,142	358,555	379,423	373,796	377,116	400,687	405,349	396,428	398,543	414,064	412,967	428,479
Money Supply M₂	1,042,904	1,109,850	1,127,769	1,120,183	1,125,429	1,162,560	1,174,248	1,158,310	1,186,819	1,193,963	1,194,210	1,218,494
Quasi - Money	663,354	697,885	693,463	689,126	689,297	705,661	710,072	704,652	729,885	720,520	719,840	728,185
Foreign Currency Deposits	193,966	213,511	209,663	223,331	214,336	233,097	233,285	238,173	245,127	248,272	245,428	245,129
Dirham Deposits	469,388	484,374	483,800	465,795	474,961	472,564	476,787	466,479	484,758	472,248	474,412	483,056
Money Supply M₃	1,204,376	1,264,176	1,311,884	1,326,588	1,314,519	1,346,045	1,337,657	1,322,068	1,342,879	1,351,229	1,351,758	1,373,888
Government Deposits	161,472	154,326	184,115	206,405	189,090	183,485	163,409	163,758	156,060	157,266	157,548	155,394

* Preliminary

Table 3 : Monthly Changes in Factors Affecting Money Supply

(In Millions of AEDs)											
Item	2014				2015				2016		
	Mar**	Jun**	Sep**	Dec**	Mar**	Jun**	Sep**	Dec***	Jan***	Feb***	Mar***
Net International Reserves	55,695	-4,374	16,571	-26,776	7,437	-29,871	-31,637	829	18,194	-15,685	-5,020
Central Bank (Net)	15,078	6,300	9,506	2,232	-14,702	4,879	-7,913	54,882	-42,373	3,314	2,824
Gross International Reserves	15,598	8,703	9,789	3,625	-14,798	5,324	-7,467	56,203	-44,245	7,942	164
Foreign Liabilities	520	2,403	283	1,393	-96	445	446	1,321	-1,872	4,628	-2,660
Banks (Net)	40,617	-10,674	7,065	-29,008	22,139	-34,750	-23,724	-54,053	60,567	-18,999	-7,844
Foreign Assets	48,308	-20,781	33,375	21,226	29,405	8,914	-14,444	-22,872	22,863	-28,999	15,539
Foreign Liabilities	7,691	-10,107	26,310	50,234	7,266	43,664	9,280	31,181	-37,704	-10,000	23,383
Net Domestic Assets	11,251	22,293	-24,157	32,022	29,694	41,559	15,699	20,925	-11,050	15,932	29,304
Claims on Private Sector	30,678	43,003	47,976	-22,622	15,844	28,559	21,667	2,880	-4,439	10,418	5,539
Net Claims on Government	7,116	-23,247	-29,695	19,746	15,157	25,163	-556	9,657	-836	3,706	660
Claims on Official Entities	30,492	-11,905	-674	769	5,610	-1,309	11,622	-1,747	9,331	723	767
Claims on Nonbank Financial Institutions	-36,700	-370	-10,926	-1,540	1,088	-608	1,924	-1,519	233	-21	747
Capital and Reserves*	4,343	-9,009	-11,926	-8,960	-781	-10,159	-4,768	-5,945	-744	-2,364	11,155
Other Items (net)*	-24,678	23,821	-18,912	44,629	-7,224	-87	-14,190	17,599	-14,595	3,470	10,436
Money Supply M₁	32,415	22,341	-3,249	5,075	20,767	7,277	-10,518	-415	16,509	927	15,939
Currency in Circulation Outside Banks	3,002	1,473	2,378	1,755	-2,804	2,615	-1,597	-421	988	2,024	427
Monetary Deposits	29,413	20,868	-5,627	3,320	23,571	4,662	-8,921	6	15,521	-1,097	15,512
Money Supply M₂	66,946	17,919	-7,586	5,246	37,131	11,688	-15,938	21,754	7,144	247	24,284
Quasi - Money	34,531	-4,422	-4,337	171	16,364	4,411	-5,420	22,169	-9,365	-680	8,345
Foreign Currency Deposits	19,545	-3,848	13,668	-8,995	18,761	188	4,888	14,829	3,145	-2,844	-299
Dirham Deposits	14,986	-574	-18,005	9,166	-2,397	4,223	-10,308	7,340	-12,510	2,164	8,644
Money Supply M₃	59,800	47,708	14,704	-12,069	31,526	-8,388	-15,589	10,567	8,350	529	22,130
Government Deposits	-7,146	29,789	22,290	-17,315	-5,605	-20,076	349	-11,187	1,206	282	-2,154

*(-) 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 & OFCs Current Accounts at CBUAE	Certificates of Deposit
2013					
January	245.9	57.9	72.0	13.2	102.8
February	254.2	58.8	72.7	16.6	106.1
March	253.3	59.4	72.9	16.2	104.8
April	245.7	58.8	76.1	12.0	98.8
May	249.7	60.0	77.2	16.0	96.5
June	255.7	59.4	78.7	20.6	97.0
July	251.1	61.2	81.4	14.4	94.1
August	250.6	60.7	82.9	15.6	91.4
September	259.3	60.5	82.4	21.4	95.0
October	259.7	62.8	82.9	14.4	99.6
November	266.1	63.4	84.7	18.4	99.6
December	281.8	63.9	87.8	22.2	107.9
2014					
January	288.3	63.5	89.3	19.1	116.4
February	287.8	64.2	90.9	17.4	115.3
March	297.8	65.3	91.4	21.9	119.2
April	293.2	65.2	95.2	15.4	117.4
May	297.0	69.1	97.0	18.1	112.8
June	308.9	67.8	98.6	16.8	125.7
July	302.4	72.1	100.8	20.5	109.0
August	301.4	66.6	102.0	16.8	116.0
September	311.5	70.8	103.7	18.8	118.2
October	302.3	70.0	104.6	17.1	110.6
November	303.7	73.5	102.0	19.3	108.9
December	309.2	74.5	104.1	31.1	99.5
2015					
January	292.4	69.6	105.6	24.1	93.1
February	292.6	68.5	107.6	19.7	96.8
March	304.4	69.3	105.6	17.8	111.7
April	291.4	70.8	107.1	23.5	90.0
May	295.6	71.5	109.2	20.2	94.7
June	302.4	72.5	109.5	19.1	101.3
July	300.4	72.7	110.7	18.0	99.0
August	288.6	70.3	110.9	12.2	95.2
September	295.3	71.0	110.6	16.3	97.4
October	299.4	72.5	111.5	20.7	94.7
November	302.4	73.8	110.6	21.7	96.3
December	365.2	73.5	111.9	40.0	139.8
2016					
January	315.9	73.1	113.9	25.7	103.2
February	326.2	75.3	114.1	20.3	116.5
March **	329.5	77.2	113.5	23.4	115.4

* Currency Issued = currency in circulation plus cash at banks

** Preliminary

Table 5 : Central Bank of the UAE Balance Sheet

(In Millions of AEDs)												
Item	As at 31.12.2013	As at 31.03.2014	As at 30.06.2014	As at 30.09.2014	As at 31.12.2014	As at 31.03.2015	As at 30.06.2015	As at 30.09.2015	As at 31.12.2015	As at 31.01.2016	As at 29.02.2016	As at * 31.03.2016
Assets												
Cash and Bank Balances	14,591	8,024	22,432	36,980	42,001	42,409	40,708	66,883	78,611	45,012	54,477	46,029
Gold Bullion	-	-	-	-	-	-	347	664	940	989	1,085	1,085
Deposits	99,926	101,608	96,523	93,687	76,917	70,057	92,880	98,241	96,362	84,615	88,024	90,434
Loans to Banks against - Certificates of Deposit	-	-	-	-	-	-	-	-	-	-	-	-
Certificates of Deposit Under Repo	-	-	-	-	-	6,000	-	-	-	-	-	-
Liquidity Support Facility	514	514	514	499	321	321	321	228	228	214	214	214
Held to Maturity Foreign Securities	128,263	152,425	156,364	146,760	157,753	159,947	145,574	107,078	164,495	168,410	166,934	167,508
Held to Maturity Securities-Issued by Ministry of Finance & Dubai Government	55,361	55,361	54,590	49,852	49,443	49,443	49,443	49,231	49,231	49,198	49,198	49,198
Other Assets	6,781	5,034	3,540	9,064	10,875	4,280	1,903	1,722	3,709	4,823	3,573	4,394
Property & Equipment	97	94	89	83	79	78	85	78	79	84	112	113
Total Assets	305,534	323,061	334,053	336,925	337,389	332,535	331,261	324,125	393,655	353,345	363,617	358,975
Off Balance Sheet Commitments	129,367	131,789	113,716	118,103	134,105	145,303	119,150	115,166	199,681	164,118	190,858	198,254
Liabilities												
Current Accounts & Deposits	111,973	117,360	118,920	126,747	142,168	129,404	135,394	132,727	157,031	145,083	138,067	140,363
Certificates of Deposit	107,896	119,223	125,713	118,184	99,534	111,759	101,335	97,365	139,773	103,202	116,492	115,394
Currency Issued	63,927	65,300	67,823	70,785	74,472	69,353	72,550	71,047	73,522	73,076	75,322	77,208
Other Liabilities	495	1,640	2,059	1,671	1,387	2,191	2,170	3,187	3,111	11,716	13,372	5,646
Total Liabilities	284,291	303,523	314,515	317,387	317,561	312,707	311,449	304,326	373,437	333,077	343,253	338,611
Capital and Reserves												
Authorized, Issued & Fully Paid Capital	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500
General Reserve	15,503	16,080	16,080	16,080	17,339	17,339	17,339	17,339	17,812	17,812	17,812	17,812
Other Reserve	143	-	-	-	-11	-11	-27	-40	-94	-44	52	52
Retained Earnings	3,097	958	958	957	-	-	-	-	-	-	-	-
Total Capital & Reserves	21,243	19,538	19,538	19,538	19,828	19,828	19,812	19,799	20,218	20,268	20,364	20,364
Total Liabilities and Capital	305,534	323,061	334,053	336,925	337,389	332,535	331,261	324,125	393,655	353,345	363,617	358,975
Off Balance Sheet Commitments	129,367	131,789	113,716	118,103	134,105	145,303	119,150	115,166	199,681	164,118	190,858	198,254

- Not Available

* Preliminary

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

Period	Current Account Balances & Deposits with Banks Abroad	Held-to-Maturity Foreign Securities	IMF Reserves Position + SDR Holdings	Other Foreign Assets	Gross International Reserves	Foreign Liabilities	Net International Reserves
2013							
January	84.68	82.14	4.45	9.30	180.57	3.88	176.69
February	88.16	90.40	4.38	5.43	188.37	3.45	184.92
March	91.89	97.78	4.33	4.53	198.53	3.39	195.14
April	105.00	93.89	4.39	5.09	208.37	3.32	205.05
May	112.68	88.96	4.36	4.88	210.88	3.31	207.57
June	113.67	99.74	4.38	2.17	219.96	3.32	216.64
July	104.18	110.20	4.48	1.13	219.99	4.28	215.71
August	95.15	124.90	4.48	1.14	225.67	4.03	221.64
September	112.55	131.05	4.54	3.68	251.82	4.93	246.89
October	79.28	148.95	4.55	3.69	236.47	3.60	232.87
November	89.82	134.47	4.54	7.84	236.67	3.36	233.31
December	108.05	128.27	4.60	9.58	250.50	3.39	247.11
2014							
January	122.87	137.07	4.58	5.99	270.51	4.32	266.19
February	105.55	151.85	4.62	4.84	266.86	4.39	262.47
March	103.95	152.43	4.61	5.14	266.13	3.92	262.21
April	117.60	144.51	4.63	4.17	270.91	3.73	267.18
May	107.41	152.42	4.62	3.69	268.14	5.23	262.91
June	110.25	156.37	4.63	3.59	274.84	6.32	268.52
July	125.64	160.20	4.59	4.75	295.18	9.78	285.40
August	137.07	143.05	4.55	5.60	290.27	9.51	280.76
September	124.35	146.76	4.44	9.07	284.62	6.60	278.02
October	125.91	141.77	4.43	6.91	279.02	8.11	270.91
November	131.85	135.39	4.39	10.36	281.99	8.01	273.98
December	115.48	157.75	4.34	10.68	288.25	7.99	280.26
2015							
January	115.07	156.14	4.23	5.30	280.74	8.49	272.25
February	114.08	155.64	4.22	5.13	279.07	7.85	271.22
March	105.49	159.95	4.13	3.89	273.45	7.90	265.55
April	116.03	159.33	4.22	3.59	283.17	8.44	274.73
May	119.24	153.31	4.17	6.90	283.62	7.56	276.06
June	124.63	145.57	4.22	4.36	278.78	8.34	270.44
July	128.08	144.46	4.18	5.01	281.73	7.55	274.18
August	130.68	129.69	4.21	3.78	268.36	9.34	259.02
September	156.38	107.08	4.21	3.64	271.31	8.79	262.52
October	153.98	127.32	4.19	4.13	289.62	8.18	281.44
November	141.70	137.28	4.11	5.84	288.93	7.60	281.33
December	171.79	164.50	4.05	4.82	345.16	8.92	336.24
2016							
January	122.19	168.41	4.03	6.27	300.90	7.05	293.85
February	134.07	166.93	2.77	5.07	308.84	11.68	297.16
March *	132.76	167.51	2.82	5.92	309.01	9.02	299.99
Change for the year	-22.7%	1.8%	-30.4%	22.8%	-10.5%	1.1%	-10.8%

** Preliminary

Table 7 : Aggregated Balance Sheet of Banks - Assets

(In Millions of AEDs)												
Item	2013		2014			2015			2016			
	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Jan	Feb	Mar *
Domestic Assets												
Cash and Deposits with C.B	230,907	242,585	251,558	251,812	248,478	245,767	241,620	236,608	304,186	255,363	256,338	266,138
Cash in Hand (LCY)	13,519	11,890	12,940	13,524	15,456	13,141	13,723	13,817	15,131	13,697	13,919	15,378
Deposits with Central Bank	217,388	230,695	238,618	238,288	233,022	232,626	227,897	222,791	289,055	241,666	242,419	250,760
Due From Resident Banks	67,884	67,590	64,283	65,117	64,343	71,576	75,083	60,004	53,947	74,230	64,163	63,907
Domestic Credit and Investments	1,312,903	1,335,257	1,375,427	1,409,400	1,388,902	1,422,299	1,457,399	1,493,256	1,502,210	1,508,218	1,524,513	1,529,471
a) Credit Facilities	1,203,317	1,223,858	1,254,232	1,290,611	1,277,620	1,303,587	1,335,843	1,366,319	1,381,181	1,385,352	1,394,240	1,404,381
Claims on Private Sector	840,512	870,623	912,468	960,651	938,990	953,782	981,807	1,003,112	1,018,485	1,014,099	1,023,510	1,029,607
Commercial Bills	41,852	46,101	48,067	54,027	57,112	53,752	57,242	56,675	53,018	51,342	52,587	53,283
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	798,660	824,522	864,401	906,624	881,878	900,030	924,565	946,437	965,467	962,757	970,923	976,324
Claims on Government	145,446	143,078	148,288	147,043	153,071	160,972	168,495	166,400	166,586	166,268	168,440	168,667
Claims on Official Entities	147,709	177,938	162,749	162,961	166,176	169,455	167,376	176,922	171,393	179,839	178,208	180,767
Commercial Bills	1,368	1,032	790	733	1,020	4,140	2,707	2,952	1,546	2,503	1,287	1,724
Loans,Advances & Overdrafts	146,341	176,906	161,959	162,228	165,156	165,315	164,669	173,970	169,847	177,336	176,921	179,043
Claims on Other Financial Institutions	69,650	32,219	30,727	19,956	19,383	19,378	18,165	19,885	24,717	25,146	24,082	25,340
Loans,Advances & Overdrafts	69,650	32,219	30,727	19,956	19,383	19,378	18,165	19,885	24,717	25,146	24,082	25,340
b) Domestic Investments	109,586	111,399	121,195	118,789	111,282	118,712	121,556	126,937	121,029	122,866	130,273	125,090
Unclassified Assets	102,594	106,269	108,365	114,344	111,244	118,979	115,221	116,598	121,432	123,256	126,876	125,727
Fixed Assets	21,556	22,847	22,966	23,150	24,209	24,558	24,713	25,170	25,094	25,223	25,281	25,582
Inter-Branch Transactions	2,836	3,366	3,284	6,019	6,447	10,069	8,554	7,730	10,944	8,220	7,383	9,394
Other Assets	78,202	80,056	82,115	85,175	80,588	84,352	81,954	83,698	85,394	89,813	94,212	90,751
Foreign Assets	409,774	458,082	437,301	470,676	491,902	521,307	530,221	515,777	496,450	519,313	490,314	505,853
Due from H.O. and/or Branches Abroad	114,532	110,933	96,028	106,903	111,725	122,099	123,233	117,632	84,290	101,340	77,157	83,640
Due from Other Banks Abroad	131,658	164,017	146,230	157,189	142,718	158,582	155,818	144,605	151,453	155,074	139,727	138,261
Cash in Hand (FCY)	146	154	124	117	161	146	133	167	203	186	181	167
Securities	77,103	88,357	104,222	99,653	116,748	109,759	119,322	119,045	129,097	125,493	131,935	139,028
Credit to Non-Residents	72,227	79,503	75,424	91,282	100,433	106,642	110,831	112,154	103,850	106,539	109,529	113,130
Other Foreign Assets	14,108	15,118	15,273	15,532	20,117	24,079	20,884	22,174	27,557	30,681	31,785	31,627
Total Assets	2,124,062	2,209,783	2,236,934	2,311,349	2,304,869	2,379,928	2,419,544	2,422,243	2,478,225	2,480,380	2,462,204	2,491,096

* Preliminary

Table 8 : Aggregated Balance Sheet of Banks - Liabilities

(In Millions of AEDs)												
Item	2013		2014				2015				2016	
	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Jan	Feb	Mar *
Domestic Liabilities												
<i>Monetary Deposits</i>	329,142	358,555	379,423	373,796	377,116	400,687	405,349	396,426	398,543	414,064	412,967	428,479
Demand Deposits (LCY)	325,353	351,556	374,394	369,601	373,473	395,675	399,767	391,219	393,969	409,380	408,806	423,070
Bankers Drafts	3,789	6,999	5,029	4,195	3,643	5,012	5,582	5,207	4,574	4,684	4,161	5,409
<i>Quasi Monetary Deposits</i>	663,090	697,550	693,139	688,838	689,017	705,308	709,773	704,287	729,523	720,027	719,451	727,822
Time Deposits (LCY)	387,835	397,398	392,202	374,988	379,336	372,007	371,617	360,990	378,307	365,266	364,959	371,427
Savings Deposits (LCY)	81,292	86,643	91,276	90,521	95,357	100,206	104,875	105,126	106,090	106,490	109,065	111,268
Other Deposits (FCY)	193,963	213,509	209,661	223,329	214,324	233,095	233,281	238,171	245,126	248,271	245,427	245,127
<i>Government Deposits (LCY + FCY)</i>	159,655	150,463	183,005	205,636	187,045	182,024	161,199	162,509	155,613	155,501	156,428	153,606
<i>Other Domestic Deposits (LCY + FCY) **</i>	15,774	16,393	16,872	17,928	17,744	18,318	17,854	20,240	21,021	20,842	20,479	20,657
<i>Government Lending Funds ***</i>	15,080	15,635	16,252	16,866	17,702	18,028	18,608	19,170	19,614	19,723	19,907	19,955
<i>Capital and Reserves</i>	272,176	269,538	278,547	290,473	299,144	299,925	310,099	314,880	324,816	325,510	327,778	316,623
Due to Central Bank	4,215	3,265	6,230	4,090	1,311	11,205	7,046	6,542	560	4,692	5,563	844
Due to Resident Banks	52,890	50,537	43,069	43,734	42,497	51,109	51,939	50,120	47,136	68,120	58,334	58,763
<i>Capital Market Funding & Term Borrowings</i>	7,699	8,815	10,085	9,272	9,286	10,431	16,235	14,171	14,079	15,232	14,003	14,716
Foreign Liabilities	409,945	417,636	407,529	433,839	484,073	491,339	535,003	544,283	580,335	542,631	532,631	556,014
Due to H.O and/or Branches Abroad	68,489	68,236	55,417	64,411	70,683	76,893	88,991	72,981	87,748	60,768	65,496	63,952
Due to Other Banks Abroad	77,829	77,371	64,244	78,021	88,155	91,384	105,986	124,004	129,956	123,826	113,692	124,551
Capital Market Funding	84,495	87,934	90,960	92,687	94,671	105,082	112,781	94,850	90,530	89,663	90,400	94,068
Other Term Borrowings	18,955	22,531	21,777	22,213	23,554	20,062	22,412	42,127	43,499	42,398	38,878	38,957
Other Deposits (LCY + FCY)	114,980	115,782	132,834	132,463	153,952	147,973	155,713	158,525	171,492	165,342	165,920	177,514
Other Foreign Liabilities	45,197	45,782	42,297	44,044	53,058	49,945	49,120	51,796	57,110	60,634	58,245	56,972
Unclassified Liabilities	194,396	221,396	202,783	226,877	179,934	191,554	186,439	189,615	186,985	194,038	194,663	193,617
Inter-Branch Transactions	2,459	25,897	8,113	4,218	5,093	6,616	7,905	7,158	3,538	4,024	3,955	4,545
Other Liabilities	191,937	195,499	194,670	222,659	174,841	184,938	178,534	182,457	183,447	190,014	190,708	189,072
- Of which : Provisions ¹	97,981	104,210	108,694	113,081	97,277	97,772	98,011	100,964	101,526	102,550	103,163	103,841
Total Liabilities	2,124,062	2,209,783	2,236,934	2,311,349	2,304,869	2,379,928	2,419,544	2,422,243	2,478,225	2,480,380	2,462,204	2,491,096

* Preliminary

** Commercial Prepayment (Margin Deposits) (L.Cy + F.Cy) & Borrowings under Repurchase Agreements

*** Refinancing of Housing Loans to Nationals under various schemes of Federal & Emirates Governments

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

Table 9 : Banks' Foreign Assets and Liabilities

(In Millions of AEDs)													
Item	2015										2016		
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Dec	Jan	Feb	Mar *
Foreign Assets	494,375	512,840	521,307	516,332	515,360	530,221	515,320	530,012	515,777	496,450	519,313	490,314	505,853
Notes and Coins	168	120	146	144	158	133	127	156	167	203	186	181	167
Due from H.O and Branches	99,413	128,237	122,099	127,131	109,460	123,233	118,981	128,296	117,632	84,290	101,340	77,157	83,640
Due from Other Banks Abroad	159,874	152,973	158,582	148,236	160,415	155,818	145,675	147,879	144,605	151,453	155,074	139,727	138,261
- Money at Call & Short Notice , Nostro Balance ,													
Banks Bills & Lending under Repurchase	57,236	50,634	55,651	48,644	58,624	49,296	43,746	48,362	51,303	64,459	57,912	53,234	50,576
Agreement													
- Term Placements	66,689	67,704	66,696	62,873	60,279	62,578	60,388	58,628	48,667	46,731	59,092	52,168	53,241
- Term Loans	35,949	34,635	36,235	36,719	41,512	43,944	41,541	40,889	44,635	40,263	38,070	34,325	34,444
Securities	105,686	104,511	109,759	110,162	111,400	119,322	116,185	117,864	119,045	129,097	125,493	131,935	139,028
Loans and Advances	102,123	104,051	106,642	108,881	110,755	110,831	113,252	114,318	112,154	103,850	106,539	109,529	113,130
Other Foreign Assets	27,111	22,948	24,079	21,778	23,172	20,884	21,100	21,499	22,174	27,557	30,681	31,785	31,627
Foreign Liabilities	471,075	469,844	491,339	503,573	506,662	535,003	539,225	560,953	544,283	580,335	542,631	532,631	556,014
Due to H.O and/or Branches Abroad	66,250	66,757	76,893	76,162	77,259	88,991	92,885	89,370	72,981	87,748	60,768	65,496	63,952
Due to Other Banks Abroad	85,891	83,954	91,384	100,870	100,053	105,986	108,194	120,134	124,004	129,956	123,826	113,692	124,551
- Money at Call & Short Notice , Borrowings on													
Demand and Remaining Balance & Borrowings	34,335	31,371	35,079	43,031	42,605	40,437	54,722	60,092	66,667	55,750	43,209	41,951	41,475
Under Repurchase Agreement													
- Inter Bank Borrowings	46,372	50,506	55,042	56,402	55,398	64,589	52,574	59,161	47,744	62,695	69,041	60,070	57,429
- Other Term Borrowings	5,184	2,077	1,263	1,437	2,050	960	898	881	9,593	11,511	11,576	11,671	25,647
Capital Market Funding	95,094	102,433	105,082	106,763	109,505	112,781	112,320	114,267	94,850	90,530	89,663	90,400	94,068
Other Term Borrowings	20,582	20,492	20,062	22,816	22,776	22,412	23,013	26,285	42,127	43,499	42,398	38,878	38,957
Other Deposits	142,959	141,934	147,973	146,695	144,604	155,713	153,208	160,461	158,525	171,492	165,342	165,920	177,514
- Demand Deposits	32,744	32,238	30,760	32,285	29,732	29,983	27,987	28,875	31,629	32,826	34,690	40,611	40,929
- Time Deposits	87,083	86,869	95,130	89,302	89,430	101,734	97,711	105,336	102,602	114,072	107,871	102,166	114,692
- Savings Deposits	19,644	20,001	19,445	19,636	19,634	19,762	19,865	19,767	19,771	20,733	20,789	20,416	20,714
- Commercial Prepayments(Margin Deposits)	1,639	1,476	1,543	1,327	1,226	1,224	230	241	298	334	389	394	405
- Borrowings Under Repurchase Agreements(NBFI)	1,849	1,350	1,095	4,145	4,582	3,010	7,415	6,242	4,225	3,527	1,603	2,333	774
Other Foreign Liabilities	60,299	54,274	49,945	50,267	52,465	49,120	49,605	50,436	51,796	57,110	60,634	58,245	56,972

* Preliminary

Table 10 : Domestic Credit *

(In Millions of AEDs)												
Item	2013		2014		2015				2016			
	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Jan	Feb	Mar **
Government	145,446	143,078	148,288	147,043	153,071	160,972	168,495	166,400	166,586	166,268	168,440	168,667
Public Sector	147,709	177,938	162,749	162,961	166,176	169,455	167,376	176,922	171,393	179,839	178,208	180,767
Private Sector	910,162	902,842	943,195	980,607	958,373	973,160	999,972	1,022,997	1,043,202	1,039,245	1,047,592	1,054,947
Financial Institutions	69,650	32,219	30,727	19,956	19,383	19,378	18,165	19,885	24,717	25,146	24,082	25,340
Insurance Companies	1,072	1,635	1,171	1,111	1,191	1,105	1,252	1,258	1,237	1,231	1,240	1,171
Business and Industrial Sector	559,356	582,327	615,836	652,694	638,039	642,898	661,292	672,141	686,518	680,393	687,849	692,342
Others	280,084	286,661	295,461	306,846	299,760	309,779	319,263	329,713	330,729	332,475	334,421	336,094
Total	1,203,317	1,223,858	1,254,232	1,290,611	1,277,620	1,303,587	1,335,843	1,366,319	1,381,181	1,385,352	1,394,240	1,404,381

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

** Preliminary

Table 11 : Bank Credit to Residents by Economic Activity

(In Millions of AEDs)											
Economic Activity	End of Period	2013		2014			2015			2016	
		Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar *
1) Agriculture		3,092	2,299	1,607	2,221	2,698	1,645	1,272	1,294	1,559	1,262
2) Mining and Quarrying		15,653	17,448	8,893	9,989	9,181	10,738	10,456	11,071	11,922	11,707
3) Manufacturing		58,032	58,018	66,278	61,393	65,140	66,476	71,195	72,215	69,110	72,231
3.1 Food , Beverages and Tobacco		5,549	4,640	5,758	5,644	6,463	6,494	6,815	6,397	6,516	6,067
3.2 Textile and Leather Products		739	776	819	984	1,100	1,095	1,256	1,171	1,477	1,523
3.3 Furniture and Other Wood Products		4,110	4,232	6,230	2,269	1,789	2,030	2,161	2,455	2,528	2,624
3.4 Paper And Paper Products		1,006	1,044	1,150	1,235	1,341	1,604	1,698	1,873	1,992	1,912
3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals		8,333	7,765	9,217	9,817	12,693	14,576	18,123	17,229	17,480	18,652
3.6 Basic Metal Products (Including Aluminium)		13,966	12,589	11,609	13,650	15,428	14,980	12,727	14,576	12,524	12,926
3.7 Fabricated Metal Products, Machinery and Equipment		4,444	6,378	7,695	7,006	6,724	7,417	6,673	7,782	6,869	7,289
3.8 Other Manufactured Products		19,885	20,594	23,800	20,788	19,602	18,280	21,742	20,732	19,724	21,238
4) Electricity, Gas and Water		21,864	20,925	20,201	19,193	18,937	18,576	22,479	20,732	20,482	18,559
5) Construction and Real Estate		204,351	199,711	207,692	211,558	212,550	210,620	216,166	223,646	235,010	241,790
6) Trade		146,847	159,116	149,180	156,513	155,761	160,454	164,857	164,845	161,689	160,697
6.1 Wholesale		89,181	113,016	101,003	104,426	106,160	112,983	119,122	119,088	114,877	112,300
6.2 Retail		57,666	46,100	48,177	52,087	49,601	47,471	45,735	45,757	46,812	48,397
7) Transport, Storage and Communication		36,423	42,578	54,367	55,780	56,494	59,495	60,828	58,810	59,155	62,468
8) Financial Institutions(Excluding Banks)		113,580	131,107	121,892	129,800	131,824	133,143	128,173	135,491	135,599	139,551
9) Government		144,030	132,126	137,333	133,995	135,982	143,223	148,227	152,764	157,493	159,300
10) Personal Loans for Business Purposes ¹		245,212	248,587	254,088	267,133	267,156	265,229	272,171	280,436	283,228	288,148
11) Personal Loans for Consumption Purposes ¹		115,395	116,982	119,571	125,710	125,721	124,813	128,080	131,970	133,284	135,599
12) All Others ²		98,838	94,961	113,130	117,326	96,176	109,175	111,939	113,045	112,650	113,069
Total		1,203,317	1,223,858	1,254,232	1,290,611	1,277,620	1,303,587	1,335,843	1,366,319	1,381,181	1,404,381

¹ Including Loans to High Net-Worth Individuals

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

* Preliminary

Table 12 : Deposits distributed Residents / Non Residents *

(In Millions of AEDs)												
Item	2013		2014		2015				2016			
	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Jan	Feb	Mar **
(1) Residents	1,163,872	1,215,962	1,267,410	1,282,003	1,267,279	1,301,325	1,288,593	1,278,255	1,300,126	1,305,750	1,305,164	1,325,155
1.1 Corporate	472,876	487,905	508,546	499,428	517,415	530,403	544,811	553,813	563,100	561,969	567,093	571,428
1.2 Individuals	317,251	335,439	347,462	343,719	351,336	358,035	362,396	357,392	360,741	362,710	367,573	376,655
1.3 Government	161,300	152,076	184,705	207,374	188,819	183,789	162,947	164,264	157,438	157,326	158,274	155,523
1.4 GREs	173,555	204,207	190,374	195,864	173,352	191,929	184,164	173,275	190,755	195,991	184,759	193,348
1.5 Non Banking Financial Institutions	38,890	36,335	36,323	35,618	36,357	37,169	34,275	29,511	28,092	27,754	27,465	28,201
(2) Non-Residents	114,980	115,782	132,834	132,463	153,952	147,973	155,713	158,525	171,492	165,342	165,920	177,514
2.1 Corporate	49,187	45,271	53,964	51,272	62,599	61,832	61,043	65,857	72,807	73,279	73,831	78,706
2.2 Non Banking Financial Institutions	35,813	35,321	35,295	31,167	40,774	34,338	42,692	43,864	57,606	51,443	52,740	58,211
2.3 Individuals	22,249	24,664	25,413	25,717	26,750	25,851	26,106	26,180	27,492	27,611	27,588	27,982
2.4 Government and Non Commercial Entities	7,731	10,527	18,162	24,306	23,828	25,952	25,872	22,624	13,587	13,009	11,761	12,615
Total Deposits	1,278,852	1,331,744	1,400,244	1,414,466	1,421,231	1,449,298	1,444,306	1,436,780	1,471,618	1,471,092	1,471,084	1,502,669

* Excluding Inter-Bank Deposits and Bank Drafts but Including Commercial Prepayments & Borrowings under repurchase agreements

** Preliminary

Table 13 : Deposits by Type and Currency¹

(In Millions of AEDs)												
Item	2013		2014				2015				2016	
	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Jan	Feb	Mar *
Demand	448,386	482,554	506,334	506,019	515,199	542,970	543,942	543,231	547,978	570,351	580,343	590,939
Local Currency	332,415	359,157	382,820	379,403	383,509	404,533	408,204	399,836	401,342	416,523	416,013	431,083
Foreign Currencies	115,971	123,397	123,514	126,616	131,690	138,437	135,738	143,395	146,636	153,828	164,330	159,856
Savings	107,201	114,248	121,028	120,173	126,453	131,800	137,127	138,040	141,244	142,170	144,851	147,884
Local Currency	92,080	98,116	103,311	102,083	107,152	112,257	116,985	114,169	115,630	116,015	118,277	120,154
Foreign Currencies	15,121	16,132	17,717	18,090	19,301	19,543	20,142	23,871	25,614	26,155	26,574	27,730
Time	541,887	562,178	562,051	548,888	552,775	560,779	572,099	562,657	589,148	567,852	555,000	576,328
Local Currency	406,843	411,738	404,814	388,107	391,629	384,229	384,138	377,498	397,795	383,145	381,780	392,041
Foreign Currencies	135,044	150,440	157,237	160,781	161,146	176,550	187,961	185,159	191,353	184,707	173,220	184,287
Total Deposits²	1,097,474	1,158,980	1,189,413	1,175,080	1,194,427	1,235,549	1,253,168	1,243,928	1,278,370	1,280,373	1,280,194	1,315,151
Total Local Currency	831,338	869,011	890,945	869,593	882,290	901,019	909,327	891,503	914,767	915,683	916,070	943,278
Total Foreign Currencies	266,136	289,969	298,468	305,487	312,137	334,530	343,841	352,425	363,603	364,690	364,124	371,873
Commercial Prepayments	15,847	16,991	18,292	17,877	25,639	19,191	19,077	20,506	21,278	21,196	20,842	21,032

¹ Excluding Inter-Bank Deposits

² Residents and Non-Residents (Excluding Government Deposits and Commercial Prepayments & Borrowings under Repurchase Agreements)

* Preliminary

Table 14 : Time Deposits by Maturity^{*}

(In Millions of AEDs)												
Maturity \ Period	2013		2014		2015				2016			
	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Jan	Feb	Mar **
Upto 3 Months	239,183	243,563	257,807	263,414	257,899	257,142	253,469	250,322	260,340	250,631	247,573	253,722
Above 3 and Upto 6 Months	117,778	119,935	126,948	129,709	126,994	126,620	124,812	123,262	128,196	123,414	121,909	124,937
Above 6 and Upto 12 Months	171,353	174,491	184,695	188,712	184,760	184,219	181,587	179,333	186,510	179,554	177,364	181,769
Exceeding 12 Months	150,181	152,931	161,874	165,395	161,932	161,457	159,151	157,175	163,465	157,369	155,449	159,310
Total	678,495	690,920	731,325	747,230	731,585	729,438	719,019	710,092	738,511	710,968	702,295	719,738

** Excluding Inter-Bank Deposits but Including Government Deposits , Commercial Prepayments and Borrowings under Repurchase Agreements*

*** Preliminary*

Table 15 : Currency Issued *

(In Thousands of AEDs)												
Item	2013		2014		2015				2016			
	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Jan	Feb	Mar ****
Total Notes Issued (1)**	63,076,612	64,433,724	66,904,951	69,836,520	73,502,110	68,355,146	71,528,890	70,005,382	72,456,853	72,003,871	74,243,238	76,126,961
Total Coins Issued (2)***	850,187	866,484	918,261	948,826	969,992	997,569	1,020,633	1,041,728	1,065,241	1,071,939	1,078,423	1,081,388
Total Currency Issued	63,926,799	65,300,208	67,823,212	70,785,346	74,472,102	69,352,715	72,549,523	71,047,110	73,522,094	73,075,810	75,321,661	77,208,349

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

** *Excluding Mutilated Notes*

*** *Excluding Issued Gold Coins*

**** *Preliminary*

Table 16 : Cleared Cheques Statistics*

Item	2013		2014		2015				2016			
	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Jan	Feb	Mar **
Amount (In Millions of AEDs)	1,339,503	380,553	781,439	1,165,239	1,559,595	394,156	802,970	1,191,883	1,585,826	126,110	248,365	377,413
No. of Cheques (in Thousands)	29,334	7,587	15,526	23,041	30,817	7,792	15,879	23,440	31,215	2,548	5,043	7,707

* Cumulative data

** Preliminary