



United Arab Emirates

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

النشرة الاحصائية الشهرية  
- البيانات المصرفية والنقدية -  
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### Note:

Data are as at end of period unless otherwise indicated.

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### Abbreviations & Notations

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

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### 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 (M<sub>1</sub>) :**

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 (M<sub>2</sub>) :**

Consists of Money Supply (M<sub>1</sub>) plus quasi-monetary deposits (Resident Time and Savings Deposits 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.

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الجداول

**TABLES**

Table 1 : Selected Monetary and Banking Indicators

(In Millions of AEDs)																
Indicator	2013		2014		2015				2016				2017			
	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec ***	Jan	Feb	Mar ***
<b>Central Bank of the UAE</b>																
Total Assets/Liabilities	305,534	323,061	334,053	336,925	337,389	332,535	331,261	324,125	393,655	358,975	364,749	353,628	364,453	353,859	364,822	379,488
Gross International Reserves *	250,532	266,130	274,833	284,622	288,247	273,449	278,773	271,306	345,147	309,008	316,871	304,371	313,610	293,478	310,655	327,697
<b>Money Supply Indicators</b>																
Money Supply M <sub>1</sub>	379,550	411,965	434,306	431,057	436,132	456,899	464,176	453,658	456,934	490,309	481,015	472,502	473,938	479,861	488,975	504,447
Money Supply M <sub>2</sub>	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	1,218,494	1,180,418	1,200,271	1,225,455	1,230,169	1,244,221	1,272,246
Money Supply M <sub>3</sub>	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	1,373,888	1,364,776	1,368,679	1,411,342	1,415,537	1,442,514	1,465,828
<b>Total Assets</b>	<b>2,124,062</b>	<b>2,209,783</b>	<b>2,236,934</b>	<b>2,311,349</b>	<b>2,304,869</b>	<b>2,379,928</b>	<b>2,419,544</b>	<b>2,422,243</b>	<b>2,478,225</b>	<b>2,491,096</b>	<b>2,518,499</b>	<b>2,550,148</b>	<b>2,610,834</b>	<b>2,610,061</b>	<b>2,626,318</b>	<b>2,648,293</b>
<b>Foreign Assets (Net)</b>	<b>-171</b>	<b>40,446</b>	<b>29,772</b>	<b>36,837</b>	<b>7,829</b>	<b>29,968</b>	<b>-4,782</b>	<b>-28,506</b>	<b>-83,885</b>	<b>-50,161</b>	<b>-64,912</b>	<b>-63,732</b>	<b>-43,208</b>	<b>-18,591</b>	<b>-5,927</b>	<b>-25,346</b>
<b>Foreign Assets</b>	<b>409,774</b>	<b>458,082</b>	<b>437,301</b>	<b>470,676</b>	<b>491,902</b>	<b>521,307</b>	<b>530,221</b>	<b>515,777</b>	<b>496,450</b>	<b>505,853</b>	<b>514,367</b>	<b>513,091</b>	<b>547,824</b>	<b>546,169</b>	<b>548,190</b>	<b>553,018</b>
Foreign Assets to Total Assets (%)	19%	21%	20%	20%	21%	22%	22%	21%	20%	20%	20%	20%	21%	21%	21%	21%
<b>Foreign Liabilities</b>	<b>409,945</b>	<b>417,636</b>	<b>407,529</b>	<b>433,839</b>	<b>484,073</b>	<b>491,339</b>	<b>535,003</b>	<b>544,283</b>	<b>580,335</b>	<b>556,014</b>	<b>579,279</b>	<b>576,823</b>	<b>591,032</b>	<b>564,760</b>	<b>554,117</b>	<b>578,364</b>
Foreign Liabilities to Total Liabilities (%)	19%	19%	18%	19%	21%	21%	22%	22%	23%	22%	23%	23%	23%	22%	21%	22%
<b>Deposits <sup>1</sup></b>	<b>1,278,852</b>	<b>1,331,744</b>	<b>1,400,244</b>	<b>1,414,466</b>	<b>1,421,231</b>	<b>1,449,298</b>	<b>1,444,306</b>	<b>1,436,780</b>	<b>1,471,618</b>	<b>1,502,669</b>	<b>1,493,055</b>	<b>1,508,710</b>	<b>1,562,907</b>	<b>1,561,958</b>	<b>1,581,406</b>	<b>1,602,011</b>
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	1,325,155	1,315,942	1,321,820	1,363,904	1,365,027	1,389,726	1,413,021
of which: Corporate	472,876	487,905	508,546	499,428	517,415	530,403	544,811	553,813	563,100	571,428	565,690	576,394	591,442	587,558	589,064	593,486
Non-Residents	114,980	115,782	132,834	132,463	153,952	147,973	155,713	158,525	171,492	177,514	177,113	186,890	199,003	196,931	191,680	188,990
of which: Corporate	49,187	45,271	53,964	51,272	62,599	61,832	61,043	65,857	72,807	78,706	80,702	84,460	88,350	90,127	88,762	84,003
<b>Bank Credit (Domestic)</b>	<b>1,203,317</b>	<b>1,223,858</b>	<b>1,254,232</b>	<b>1,290,611</b>	<b>1,277,620</b>	<b>1,303,587</b>	<b>1,335,843</b>	<b>1,366,319</b>	<b>1,381,181</b>	<b>1,404,381</b>	<b>1,426,296</b>	<b>1,446,109</b>	<b>1,453,593</b>	<b>1,454,148</b>	<b>1,460,669</b>	<b>1,472,408</b>
of which: Credit to Private Sector **	910,162	902,842	943,195	980,607	958,373	973,160	999,972	1,022,997	1,043,202	1,054,947	1,069,964	1,084,074	1,093,967	1,095,850	1,098,794	1,100,739
<b>Total Number of National Banks and Branches</b>																
Head Offices	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23
Branches	841	843	858	866	869	871	873	875	874	874	862	857	846	847	838	834
Pay Offices	89	89	89	89	90	90	90	90	90	90	86	85	76	76	72	72
Electronic Banking Service Units	29	29	29	33	34	31	32	34	37	39	33	32	33	34	34	35
<b>Total Number of Foreign Banks and Branches</b>																
Head Offices	28	28	28	28	26	26	26	26	26	26	26	26	26	26	26	26
Branches	87	87	87	87	86	86	86	86	86	85	86	85	85	85	85	85
Pay Offices	1	1	1	1	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	42	41	31	29	29	29
<b>Number of Employees in Banks (UAE) <sup>2</sup></b>																
Employed with National Banks <sup>2</sup>	28,165	28,616	28,876	28,876	31,152	31,291	30,786	30,906	32,352	31,173	30,583	29,754	30,108	30,108	30,108	29,504
Employed with Foreign Banks <sup>2</sup>	7,922	7,830	7,816	7,810	7,899	7,903	7,774	7,816	7,807	7,739	7,551	7,529	7,439	7,439	7,439	7,454

<sup>1</sup> Excluding Inter-Bank Deposits<sup>2</sup> 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

<b>(In Millions of AEDs)</b>																
<b>Item</b>	<b>2013</b>		<b>2014</b>		<b>2015</b>				<b>2016</b>				<b>2017</b>			
	<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec</b>	<b>Mar</b>	<b>Jun</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>Mar *</b>
<b>Net International Reserves</b>	<b>246,966</b>	<b>302,661</b>	<b>298,287</b>	<b>314,858</b>	<b>288,082</b>	<b>295,519</b>	<b>265,648</b>	<b>234,011</b>	<b>252,337</b>	<b>249,826</b>	<b>235,503</b>	<b>233,594</b>	<b>265,687</b>	<b>269,314</b>	<b>298,845</b>	<b>295,763</b>
<b>Central Bank (Net)</b>	<b>247,137</b>	<b>262,215</b>	<b>268,515</b>	<b>278,021</b>	<b>280,253</b>	<b>265,551</b>	<b>270,430</b>	<b>262,517</b>	<b>336,222</b>	<b>299,987</b>	<b>300,415</b>	<b>297,326</b>	<b>308,895</b>	<b>287,905</b>	<b>304,772</b>	<b>321,109</b>
Gross International Reserves	250,532	266,130	274,833	284,622	288,247	273,449	278,773	271,306	345,147	309,008	316,871	304,371	313,610	293,478	310,655	327,697
Foreign Liabilities	3,395	3,915	6,318	6,601	7,994	7,898	8,343	8,789	8,925	9,021	16,456	7,045	4,715	5,573	5,883	6,588
<b>Banks (Net)</b>	<b>-171</b>	<b>40,446</b>	<b>29,772</b>	<b>36,837</b>	<b>7,829</b>	<b>29,968</b>	<b>-4,782</b>	<b>-28,506</b>	<b>-83,885</b>	<b>-50,161</b>	<b>-64,912</b>	<b>-63,732</b>	<b>-43,208</b>	<b>-18,591</b>	<b>-5,927</b>	<b>-25,346</b>
Foreign Assets	409,774	458,082	437,301	470,676	491,902	521,307	530,221	515,777	496,450	505,853	514,367	513,091	547,824	546,169	548,190	553,018
Foreign Liabilities	409,945	417,636	407,529	433,839	484,073	491,339	535,003	544,283	580,335	556,014	579,279	576,823	591,032	564,760	554,117	578,364
<b>Net Domestic Assets</b>	<b>795,938</b>	<b>807,189</b>	<b>829,482</b>	<b>805,325</b>	<b>837,347</b>	<b>867,041</b>	<b>908,600</b>	<b>924,299</b>	<b>934,482</b>	<b>968,668</b>	<b>944,915</b>	<b>966,677</b>	<b>959,768</b>	<b>960,855</b>	<b>945,376</b>	<b>976,483</b>
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	1,051,577	1,074,750	1,089,021	1,100,089	1,099,937	1,100,713	1,103,656
Net Claims on Government	47,578	54,694	31,447	1,752	21,498	36,655	61,818	61,262	68,324	71,854	42,913	63,211	56,297	60,990	49,045	57,179
Claims on Official Entities	178,055	208,547	196,642	195,968	196,737	202,347	201,038	212,660	204,886	215,707	226,265	226,170	224,851	223,309	228,666	232,504
Claims on Nonbank Financial Institutions	91,888	55,188	54,818	43,892	42,352	43,440	42,832	44,756	49,310	50,269	44,422	44,201	28,755	28,945	30,142	30,325
Capital and Reserves	-293,419	-289,076	-298,085	-310,011	-318,971	-319,752	-329,911	-334,679	-345,034	-336,987	-351,006	-359,832	-367,821	-371,765	-372,371	-359,725
Other Items (net)	-88,175	-112,853	-89,032	-107,944	-63,315	-70,539	-70,626	-84,816	-83,063	-83,752	-92,429	-96,094	-82,403	-80,561	-90,819	-87,456
<b>Money Supply M<sub>1</sub></b>	<b>379,550</b>	<b>411,965</b>	<b>434,306</b>	<b>431,057</b>	<b>436,132</b>	<b>456,899</b>	<b>464,176</b>	<b>453,658</b>	<b>456,934</b>	<b>490,309</b>	<b>481,015</b>	<b>472,502</b>	<b>473,938</b>	<b>479,861</b>	<b>488,975</b>	<b>504,447</b>
Currency in Circulation Outside Banks	50,408	53,410	54,883	57,261	59,016	56,212	58,827	57,230	58,391	61,830	64,457	61,789	62,262	64,192	64,552	65,448
Monetary Deposits	329,142	358,555	379,423	373,796	377,116	400,687	405,349	396,428	398,543	428,479	416,558	410,713	411,676	415,669	424,423	438,999
<b>Money Supply M<sub>2</sub></b>	<b>1,042,904</b>	<b>1,109,850</b>	<b>1,127,769</b>	<b>1,120,183</b>	<b>1,125,429</b>	<b>1,162,560</b>	<b>1,174,248</b>	<b>1,158,310</b>	<b>1,186,819</b>	<b>1,218,494</b>	<b>1,180,418</b>	<b>1,200,271</b>	<b>1,225,455</b>	<b>1,230,169</b>	<b>1,244,221</b>	<b>1,272,246</b>
<b>Quasi - Money</b>	<b>663,354</b>	<b>697,885</b>	<b>693,463</b>	<b>689,126</b>	<b>689,297</b>	<b>705,661</b>	<b>710,072</b>	<b>704,652</b>	<b>729,885</b>	<b>728,185</b>	<b>699,403</b>	<b>727,769</b>	<b>751,517</b>	<b>750,308</b>	<b>755,246</b>	<b>767,799</b>
Foreign Currency Deposits	193,966	213,511	209,663	223,331	214,336	233,097	233,285	238,173	245,127	245,129	230,173	255,758	270,867	271,575	275,202	278,393
Dirham Deposits	469,388	484,374	483,800	465,795	474,961	472,564	476,787	466,479	484,758	483,056	469,230	472,011	480,650	478,733	480,044	489,406
<b>Money Supply M<sub>3</sub></b>	<b>1,204,376</b>	<b>1,264,176</b>	<b>1,311,884</b>	<b>1,326,588</b>	<b>1,314,519</b>	<b>1,346,045</b>	<b>1,337,657</b>	<b>1,322,068</b>	<b>1,342,879</b>	<b>1,373,888</b>	<b>1,364,776</b>	<b>1,368,679</b>	<b>1,411,342</b>	<b>1,415,537</b>	<b>1,442,514</b>	<b>1,465,828</b>
<b>Government Deposits</b>	<b>161,472</b>	<b>154,326</b>	<b>184,115</b>	<b>206,405</b>	<b>189,090</b>	<b>183,485</b>	<b>163,409</b>	<b>163,758</b>	<b>156,060</b>	<b>155,394</b>	<b>184,358</b>	<b>168,408</b>	<b>185,887</b>	<b>185,368</b>	<b>198,293</b>	<b>193,582</b>

\* Preliminary

**Table 3 : Monthly Changes in Factors Affecting Money Supply**

<b>(In Millions of AEDs)</b>															
<b>Item</b>	<b>2014</b>				<b>2015</b>				<b>2016</b>			<b>2017</b>			
	<b>Mar**</b>	<b>Jun**</b>	<b>Sep**</b>	<b>Dec**</b>	<b>Mar**</b>	<b>Jun**</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>Mar***</b>
<b>Net International Reserves</b>	<b>55,695</b>	<b>-4,374</b>	<b>16,571</b>	<b>-26,776</b>	<b>7,437</b>	<b>-29,871</b>	<b>-31,637</b>	<b>829</b>	<b>-5,020</b>	<b>1,257</b>	<b>-328</b>	<b>16,737</b>	<b>3,627</b>	<b>29,531</b>	<b>-3,082</b>
<b>Central Bank (Net)</b>	<b>15,078</b>	<b>6,300</b>	<b>9,506</b>	<b>2,232</b>	<b>-14,702</b>	<b>4,879</b>	<b>-7,913</b>	<b>54,882</b>	<b>2,824</b>	<b>7,443</b>	<b>2,599</b>	<b>25,490</b>	<b>-20,990</b>	<b>16,867</b>	<b>16,337</b>
Gross International Reserves	15,598	8,703	9,789	3,625	-14,798	5,324	-7,467	56,203	164	17,536	2,265	25,728	-20,132	17,177	17,042
Foreign Liabilities	520	2,403	283	1,393	-96	445	446	1,321	-2,660	10,093	-334	238	858	310	705
<b>Banks (Net)</b>	<b>40,617</b>	<b>-10,674</b>	<b>7,065</b>	<b>-29,008</b>	<b>22,139</b>	<b>-34,750</b>	<b>-23,724</b>	<b>-54,053</b>	<b>-7,844</b>	<b>-6,186</b>	<b>-2,927</b>	<b>-8,753</b>	<b>24,617</b>	<b>12,664</b>	<b>-19,419</b>
Foreign Assets	48,308	-20,781	33,375	21,226	29,405	8,914	-14,444	-22,872	15,539	11,753	12,696	17,185	-1,655	2,021	4,828
Foreign Liabilities	7,691	-10,107	26,310	50,234	7,266	43,664	9,280	31,181	23,383	17,939	15,623	25,938	-26,272	-10,643	24,247
<b>Net Domestic Assets</b>	<b>11,251</b>	<b>22,293</b>	<b>-24,157</b>	<b>32,022</b>	<b>29,694</b>	<b>41,559</b>	<b>15,699</b>	<b>20,925</b>	<b>29,304</b>	<b>-7,276</b>	<b>16,689</b>	<b>-4,174</b>	<b>1,087</b>	<b>-15,479</b>	<b>31,107</b>
Claims on Private Sector	30,678	43,003	47,976	-22,622	15,844	28,559	21,667	2,880	5,539	15,851	8,352	9,294	-152	776	2,943
Net Claims on Government	7,116	-23,247	-29,695	19,746	15,157	25,163	-556	9,657	660	-1,588	7,568	-7,459	4,693	-11,945	8,134
Claims on Official Entities	30,492	-11,905	-674	769	5,610	-1,309	11,622	-1,747	767	2,485	4,865	-5,874	-1,542	5,357	3,838
Claims on Nonbank Financial Institutions	-36,700	-370	-10,926	-1,540	1,088	-608	1,924	-1,519	747	-6,809	1,039	-16,779	190	1,197	183
Capital and Reserves*	4,343	-9,009	-11,926	-8,960	-781	-10,159	-4,768	-5,945	11,155	-9,119	-2,278	-4,619	-3,944	-606	12,646
Other Items (net)*	-24,678	23,821	-18,912	44,629	-7,224	-87	-14,190	17,599	10,436	-8,096	-2,857	21,263	1,842	-10,258	3,363
<b>Money Supply M<sub>1</sub></b>	<b>32,415</b>	<b>22,341</b>	<b>-3,249</b>	<b>5,075</b>	<b>20,767</b>	<b>7,277</b>	<b>-10,518</b>	<b>-415</b>	<b>15,939</b>	<b>-7,920</b>	<b>-813</b>	<b>1,328</b>	<b>5,923</b>	<b>9,114</b>	<b>15,472</b>
Currency in Circulation Outside Banks	3,002	1,473	2,378	1,755	-2,804	2,615	-1,597	-421	427	1,454	96	-553	1,930	360	896
Monetary Deposits	29,413	20,868	-5,627	3,320	23,571	4,662	-8,921	6	15,512	-9,374	-909	1,881	3,993	8,754	14,576
<b>Money Supply M<sub>2</sub></b>	<b>66,946</b>	<b>17,919</b>	<b>-7,586</b>	<b>5,246</b>	<b>37,131</b>	<b>11,688</b>	<b>-15,938</b>	<b>21,754</b>	<b>24,284</b>	<b>-6,019</b>	<b>16,361</b>	<b>12,563</b>	<b>4,714</b>	<b>14,052</b>	<b>28,025</b>
<b>Quasi - Money</b>	<b>34,531</b>	<b>-4,422</b>	<b>-4,337</b>	<b>171</b>	<b>16,364</b>	<b>4,411</b>	<b>-5,420</b>	<b>22,169</b>	<b>8,345</b>	<b>1,901</b>	<b>17,174</b>	<b>11,235</b>	<b>-1,209</b>	<b>4,938</b>	<b>12,553</b>
Foreign Currency Deposits	19,545	-3,848	13,668	-8,995	18,761	188	4,888	14,829	-299	5,620	15,339	7,654	708	3,627	3,191
Dirham Deposits	14,986	-574	-18,005	9,166	-2,397	4,223	-10,308	7,340	8,644	-3,719	1,835	3,581	-1,917	1,311	9,362
<b>Money Supply M<sub>3</sub></b>	<b>59,800</b>	<b>47,708</b>	<b>14,704</b>	<b>-12,069</b>	<b>31,526</b>	<b>-8,388</b>	<b>-15,589</b>	<b>10,567</b>	<b>22,130</b>	<b>-6,566</b>	<b>11,562</b>	<b>25,535</b>	<b>4,195</b>	<b>26,977</b>	<b>23,314</b>
<b>Government Deposits</b>	<b>-7,146</b>	<b>29,789</b>	<b>22,290</b>	<b>-17,315</b>	<b>-5,605</b>	<b>-20,076</b>	<b>349</b>	<b>-11,187</b>	<b>-2,154</b>	<b>-547</b>	<b>-4,799</b>	<b>12,972</b>	<b>-519</b>	<b>12,925</b>	<b>-4,711</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 & OFCs Current Accounts at CRUAE	Certificates of Deposit
<b>2013</b>					
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
<b>2014</b>					
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
<b>2015</b>					
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
<b>2016</b>					
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
April	324.5	76.1	115.6	25.9	106.9
May	326.4	76.6	117.1	24.2	108.5
June	328.6	81.3	118.5	19.7	109.1
July	320.8	76.2	119.9	21.6	103.1
August	324.3	76.9	118.2	28.1	101.1
September	325.5	77.3	118.2	26.2	103.8
October	313.7	76.5	116.0	22.4	98.8
November	313.6	78.0	116.3	23.2	96.1
December **	338.1	77.6	116.9	35.4	108.2
<b>2017</b>					
January	325.4	77.2	116.8	24.1	107.3
February	336.3	77.5	118.7	28.2	111.9
March **	351.5	80.1	119.9	36.2	115.3

\* 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 31.03.2016	As at 30.06.2016	As at 30.09.2016	As at * 31.12.2016	As at 31.01.2017	As at 28.02.2017	As at * 31.03.2017
<b>Assets</b>																
Cash and Bank Balances	14,591	8,024	22,432	36,980	42,001	42,409	40,708	66,883	78,611	46,029	55,656	65,037	90,149	80,331	79,442	88,061
Gold Bullion	-	-	-	-	-	-	347	664	940	1,085	1,164	1,171	1,015	1,062	1,109	1,099
Deposits	99,926	101,608	96,523	93,687	76,917	70,057	92,880	98,241	96,362	91,260	65,319	67,467	61,698	63,185	76,957	95,687
Certificates of Deposit Under Repo	-	-	-	-	-	6,000	-	-	-	-	-	-	-	-	-	-
Liquidity Support Facility	514	514	514	499	321	321	321	228	228	214	214	200	200	200	200	200
Held to Maturity Foreign Securities	128,263	152,425	156,364	146,760	157,753	159,947	145,574	107,078	164,495	167,508	192,094	168,988	149,337	152,207	153,104	140,487
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	49,165	49,165	49,165	49,165	49,165
Other Assets	6,781	5,034	3,540	9,064	10,875	4,280	1,903	1,722	3,709	3,568	1,001	1,507	12,790	7,613	4,751	4,696
Property & Equipment	97	94	89	83	79	78	85	78	79	113	103	93	99	96	94	93
<b>Total Assets</b>	<b>305,534</b>	<b>323,061</b>	<b>334,053</b>	<b>336,925</b>	<b>337,389</b>	<b>332,535</b>	<b>331,261</b>	<b>324,125</b>	<b>393,655</b>	<b>358,975</b>	<b>364,749</b>	<b>353,628</b>	<b>364,453</b>	<b>353,859</b>	<b>364,822</b>	<b>379,488</b>
Off Balance Sheet Commitments	129,367	131,789	113,716	118,103	134,105	145,303	119,150	115,166	199,681	198,254	262,631	211,456	188,892	178,006	176,507	179,903
<b>Liabilities</b>																
Current Accounts & Deposits	111,973	117,360	118,920	126,747	142,168	129,404	135,394	132,727	157,031	140,363	140,351	146,920	154,775	144,014	149,632	159,330
Certificates of Deposit	107,896	119,223	125,713	118,184	99,534	111,759	101,335	97,365	139,773	115,394	109,083	103,797	108,193	107,307	111,851	115,301
Currency Issued	63,927	65,300	67,823	70,785	74,472	69,353	72,550	71,047	73,522	77,208	81,317	77,267	77,551	77,238	77,542	80,130
Other Liabilities	495	1,640	2,059	1,671	1,387	2,191	2,170	3,187	3,111	5,646	13,536	5,175	2,964	4,283	4,733	3,672
<b>Total Liabilities</b>	<b>284,291</b>	<b>303,523</b>	<b>314,515</b>	<b>317,387</b>	<b>317,561</b>	<b>312,707</b>	<b>311,449</b>	<b>304,326</b>	<b>373,437</b>	<b>338,611</b>	<b>344,287</b>	<b>333,159</b>	<b>343,483</b>	<b>332,842</b>	<b>343,758</b>	<b>358,433</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	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	18,486	18,486	18,486	18,486
Other Reserve	143	-	-	-	-11	-11	-27	-40	-94	52	150	157	-16	31	78	69
Retained Earnings	3,097	958	958	957	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Capital &amp; Reserves</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>19,812</b>	<b>19,799</b>	<b>20,218</b>	<b>20,364</b>	<b>20,462</b>	<b>20,469</b>	<b>20,970</b>	<b>21,017</b>	<b>21,064</b>	<b>21,055</b>
<b>Total Liabilities and Capital</b>	<b>305,534</b>	<b>323,061</b>	<b>334,053</b>	<b>336,925</b>	<b>337,389</b>	<b>332,535</b>	<b>331,261</b>	<b>324,125</b>	<b>393,655</b>	<b>358,975</b>	<b>364,749</b>	<b>353,628</b>	<b>364,453</b>	<b>353,859</b>	<b>364,822</b>	<b>379,488</b>
Off Balance Sheet Commitments	129,367	131,789	113,716	118,103	134,105	145,303	119,150	115,166	199,681	198,254	262,631	211,456	188,892	178,006	176,507	179,903

- 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
<b>2013</b>							
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
<b>2014</b>							
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
<b>2015</b>							
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
<b>2016</b>							
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
April	120.74	197.48	2.84	5.53	326.59	15.89	310.70
May	108.22	181.59	2.81	6.71	299.33	6.36	292.97
June	116.86	192.09	2.81	5.10	316.86	16.45	300.41
July	123.46	186.44	2.79	5.44	318.13	14.52	303.61
August	118.23	174.44	2.80	6.64	302.11	7.38	294.73
September	126.96	168.99	2.80	5.62	304.37	7.04	297.33
October	123.86	162.84	2.76	8.38	297.84	4.96	292.88
November	114.40	154.97	2.72	15.79	287.88	4.48	283.40
December *	147.85	149.34	2.70	13.72	313.61	4.71	308.90
<b>2017</b>							
January	129.85	152.21	2.72	8.69	293.47	5.57	287.90
February	149.01	153.10	2.71	5.83	310.65	5.88	304.77
March *	178.83	140.49	2.72	5.66	327.70	6.59	321.11
Change for the year	21.0%	-5.9%	0.7%	-58.7%	4.5%	39.9%	4.0%

\* Preliminary

Table 7 : Aggregated Balance Sheet of Banks - Assets

<b>(In Millions of AEDs)</b>																	
Item	2013		2014				2015				2016				2017		
	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec *	Jan	Feb	Mar *	
<b>Domestic Assets</b>																	
<b>Cash and Deposits with C.B</b>	<b>230,907</b>	<b>242,585</b>	<b>251,558</b>	<b>251,812</b>	<b>248,478</b>	<b>245,767</b>	<b>241,620</b>	<b>236,608</b>	<b>304,186</b>	<b>266,138</b>	<b>262,134</b>	<b>261,433</b>	<b>274,367</b>	<b>260,099</b>	<b>271,100</b>	<b>284,528</b>	
Cash in Hand ( LCY )	13,519	11,890	12,940	13,524	15,456	13,141	13,723	13,817	15,131	15,378	16,860	15,478	15,289	13,046	12,990	14,682	
Deposits with Central Bank	217,388	230,695	238,618	238,288	233,022	232,626	227,897	222,791	289,055	250,760	245,274	245,955	259,078	247,053	258,110	269,846	
<b>Due From Resident Banks</b>	<b>67,884</b>	<b>67,590</b>	<b>64,283</b>	<b>65,117</b>	<b>64,343</b>	<b>71,576</b>	<b>75,083</b>	<b>60,004</b>	<b>53,947</b>	<b>63,907</b>	<b>56,283</b>	<b>72,561</b>	<b>63,128</b>	<b>68,885</b>	<b>65,406</b>	<b>64,749</b>	
<b>Domestic Credit and Investments</b>	<b>1,312,903</b>	<b>1,335,257</b>	<b>1,375,427</b>	<b>1,409,400</b>	<b>1,388,902</b>	<b>1,422,299</b>	<b>1,457,399</b>	<b>1,493,256</b>	<b>1,502,210</b>	<b>1,529,471</b>	<b>1,561,990</b>	<b>1,580,952</b>	<b>1,601,628</b>	<b>1,604,977</b>	<b>1,615,578</b>	<b>1,625,175</b>	
<b>a) Credit Facilities</b>	<b>1,203,317</b>	<b>1,223,858</b>	<b>1,254,232</b>	<b>1,290,611</b>	<b>1,277,620</b>	<b>1,303,587</b>	<b>1,335,843</b>	<b>1,366,319</b>	<b>1,381,181</b>	<b>1,404,381</b>	<b>1,426,296</b>	<b>1,446,109</b>	<b>1,453,593</b>	<b>1,454,148</b>	<b>1,460,669</b>	<b>1,472,408</b>	
<b>Claims on Private Sector</b>	<b>840,512</b>	<b>870,623</b>	<b>912,468</b>	<b>960,651</b>	<b>938,990</b>	<b>953,782</b>	<b>981,807</b>	<b>1,003,112</b>	<b>1,018,485</b>	<b>1,029,607</b>	<b>1,051,588</b>	<b>1,065,905</b>	<b>1,076,000</b>	<b>1,076,609</b>	<b>1,078,450</b>	<b>1,080,664</b>	
Commercial Bills	41,852	46,101	48,067	54,027	57,112	53,752	57,242	56,675	53,018	53,283	52,973	49,749	48,644	48,027	48,350	47,157	
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	976,324	998,615	1,016,156	1,027,356	1,028,582	1,030,100	1,033,507	
<b>Claims on Government</b>	<b>145,446</b>	<b>143,078</b>	<b>148,288</b>	<b>147,043</b>	<b>153,071</b>	<b>160,972</b>	<b>168,495</b>	<b>166,400</b>	<b>166,586</b>	<b>168,667</b>	<b>168,627</b>	<b>174,085</b>	<b>172,467</b>	<b>172,858</b>	<b>172,911</b>	<b>176,849</b>	
<b>Claims on Official Entities</b>	<b>147,709</b>	<b>177,938</b>	<b>162,749</b>	<b>162,961</b>	<b>166,176</b>	<b>169,455</b>	<b>167,376</b>	<b>176,922</b>	<b>171,393</b>	<b>180,767</b>	<b>187,705</b>	<b>187,950</b>	<b>187,159</b>	<b>185,440</b>	<b>188,964</b>	<b>194,820</b>	
Commercial Bills	1,368	1,032	790	733	1,020	4,140	2,707	2,952	1,546	1,724	1,859	3,812	2,524	2,560	2,752	3,368	
Loans,Advances & Overdrafts	146,341	176,906	161,959	162,228	165,156	165,315	164,669	173,970	169,847	179,043	185,846	184,138	184,635	182,880	186,212	191,452	
<b>Claims on Other Financial Institutions</b>	<b>69,650</b>	<b>32,219</b>	<b>30,727</b>	<b>19,956</b>	<b>19,383</b>	<b>19,378</b>	<b>18,165</b>	<b>19,885</b>	<b>24,717</b>	<b>25,340</b>	<b>18,376</b>	<b>18,169</b>	<b>17,967</b>	<b>19,241</b>	<b>20,344</b>	<b>20,075</b>	
Loans,Advances & Overdrafts	69,650	32,219	30,727	19,956	19,383	19,378	18,165	19,885	24,717	25,340	18,376	18,169	17,967	19,241	20,344	20,075	
<b>b) Domestic Investments</b>	<b>109,586</b>	<b>111,399</b>	<b>121,195</b>	<b>118,789</b>	<b>111,282</b>	<b>118,712</b>	<b>121,556</b>	<b>126,937</b>	<b>121,029</b>	<b>125,090</b>	<b>135,694</b>	<b>134,843</b>	<b>148,035</b>	<b>150,829</b>	<b>154,909</b>	<b>152,767</b>	
<b>Unclassified Assets</b>	<b>102,594</b>	<b>106,269</b>	<b>108,365</b>	<b>114,344</b>	<b>111,244</b>	<b>118,979</b>	<b>115,221</b>	<b>116,598</b>	<b>121,432</b>	<b>125,727</b>	<b>123,725</b>	<b>122,111</b>	<b>123,887</b>	<b>129,931</b>	<b>126,044</b>	<b>120,823</b>	
Fixed Assets	21,556	22,847	22,966	23,150	24,209	24,558	24,713	25,170	25,094	25,582	25,689	25,596	25,589	26,572	26,440	26,514	
Inter-Branch Transactions	2,836	3,366	3,284	6,019	6,447	10,069	8,554	7,730	10,944	9,394	5,992	4,768	7,622	6,706	6,623	5,190	
Other Assets	78,202	80,056	82,115	85,175	80,588	84,352	81,954	83,698	85,394	90,751	92,044	91,747	90,676	96,653	92,981	89,119	
<b>Foreign Assets</b>	<b>409,774</b>	<b>458,082</b>	<b>437,301</b>	<b>470,676</b>	<b>491,902</b>	<b>521,307</b>	<b>530,221</b>	<b>515,777</b>	<b>496,450</b>	<b>505,853</b>	<b>514,367</b>	<b>513,091</b>	<b>547,824</b>	<b>546,169</b>	<b>548,190</b>	<b>553,018</b>	
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	83,640	84,500	75,834	103,255	90,725	92,290	106,932	
Due from Other Banks Abroad	131,658	164,017	146,230	157,189	142,718	158,582	155,818	144,605	151,453	138,261	135,997	138,291	145,952	154,826	153,260	149,597	
Cash in Hand ( FCY )	146	154	124	117	161	146	133	167	203	167	205	159	157	138	159	155	
Securities	77,103	88,357	104,222	99,653	116,748	109,759	119,322	119,045	129,097	139,028	139,130	141,068	140,622	141,228	141,546	136,097	
Credit to Non-Residents	72,227	79,503	75,424	91,282	100,433	106,642	110,831	112,154	103,850	113,130	117,138	119,887	120,411	123,393	124,892	124,757	
Other Foreign Assets	14,108	15,118	15,273	15,532	20,117	24,079	20,884	22,174	27,557	31,627	37,397	37,852	37,427	35,859	36,043	35,480	
<b>Total Assets</b>	<b>2,124,062</b>	<b>2,209,783</b>	<b>2,236,934</b>	<b>2,311,349</b>	<b>2,304,869</b>	<b>2,379,928</b>	<b>2,419,544</b>	<b>2,422,243</b>	<b>2,478,225</b>	<b>2,491,096</b>	<b>2,518,499</b>	<b>2,550,148</b>	<b>2,610,834</b>	<b>2,610,061</b>	<b>2,626,318</b>	<b>2,648,293</b>	

\* Preliminary

Table 8 : Aggregated Balance Sheet of Banks - Liabilities

<b>(In Millions of AEDs)</b>																	
<b>Item</b>	<b>2013</b>		<b>2014</b>				<b>2015</b>				<b>2016</b>				<b>2017</b>		
	<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec</b>	<b>Mar</b>	<b>Jun</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>Mar *</b>	
<b>Domestic Liabilities</b>																	
<b>Monetary Deposits</b>	<b>329,142</b>	<b>358,555</b>	<b>379,423</b>	<b>373,796</b>	<b>377,116</b>	<b>400,687</b>	<b>405,349</b>	<b>396,426</b>	<b>398,543</b>	<b>428,479</b>	<b>416,558</b>	<b>410,713</b>	<b>411,676</b>	<b>415,669</b>	<b>424,423</b>	<b>438,999</b>	
Demand Deposits ( LCY )	325,353	351,556	374,394	369,601	373,473	395,675	399,767	391,219	393,969	423,070	411,189	405,797	407,198	410,959	417,612	433,966	
Bankers Drafts	3,789	6,999	5,029	4,195	3,643	5,012	5,582	5,207	4,574	5,409	5,369	4,916	4,478	4,710	6,811	5,033	
<b>Quasi Monetary Deposits</b>	<b>663,090</b>	<b>697,550</b>	<b>693,139</b>	<b>688,838</b>	<b>689,017</b>	<b>705,308</b>	<b>709,773</b>	<b>704,287</b>	<b>729,523</b>	<b>727,822</b>	<b>699,010</b>	<b>727,333</b>	<b>751,039</b>	<b>749,875</b>	<b>754,781</b>	<b>767,331</b>	
Time Deposits ( LCY )	387,835	397,398	392,202	374,988	379,336	372,007	371,617	360,990	378,307	371,427	352,803	358,239	364,916	363,372	362,784	369,984	
Savings Deposits ( LCY )	81,292	86,643	91,276	90,521	95,357	100,206	104,875	105,126	106,090	111,268	116,035	113,337	115,257	114,929	116,796	118,956	
Other Deposits ( FCY )	193,963	213,509	209,661	223,329	214,324	233,095	233,281	238,171	245,126	245,127	230,172	255,757	270,866	271,574	275,201	278,391	
<b>Government Deposits ( LCY + FCY )</b>	<b>159,655</b>	<b>150,463</b>	<b>183,005</b>	<b>205,636</b>	<b>187,045</b>	<b>182,024</b>	<b>161,199</b>	<b>162,509</b>	<b>155,613</b>	<b>153,606</b>	<b>183,999</b>	<b>167,593</b>	<b>185,036</b>	<b>183,796</b>	<b>197,215</b>	<b>192,042</b>	
<b>Other Domestic Deposits ( LCY + FCY ) **</b>	<b>15,774</b>	<b>16,393</b>	<b>16,872</b>	<b>17,928</b>	<b>17,744</b>	<b>18,318</b>	<b>17,854</b>	<b>20,240</b>	<b>21,021</b>	<b>20,657</b>	<b>21,744</b>	<b>21,112</b>	<b>20,650</b>	<b>20,412</b>	<b>20,138</b>	<b>19,700</b>	
<b>Government Lending Funds ***</b>	<b>15,080</b>	<b>15,635</b>	<b>16,252</b>	<b>16,866</b>	<b>17,702</b>	<b>18,028</b>	<b>18,608</b>	<b>19,170</b>	<b>19,614</b>	<b>19,955</b>	<b>20,516</b>	<b>21,266</b>	<b>21,197</b>	<b>21,640</b>	<b>21,833</b>	<b>22,005</b>	
<b>Capital and Reserves</b>	<b>272,176</b>	<b>269,538</b>	<b>278,547</b>	<b>290,473</b>	<b>299,144</b>	<b>299,925</b>	<b>310,099</b>	<b>314,880</b>	<b>324,816</b>	<b>316,623</b>	<b>330,544</b>	<b>339,363</b>	<b>346,851</b>	<b>350,748</b>	<b>351,307</b>	<b>338,670</b>	
<b>Due to Central Bank</b>	<b>4,215</b>	<b>3,265</b>	<b>6,230</b>	<b>4,090</b>	<b>1,311</b>	<b>11,205</b>	<b>7,046</b>	<b>6,542</b>	<b>560</b>	<b>844</b>	<b>1,868</b>	<b>2,912</b>	<b>1,157</b>	<b>10,850</b>	<b>4,977</b>	<b>2,187</b>	
<b>Due to Resident Banks</b>	<b>52,890</b>	<b>50,537</b>	<b>43,069</b>	<b>43,734</b>	<b>42,497</b>	<b>51,109</b>	<b>51,939</b>	<b>50,120</b>	<b>47,136</b>	<b>58,763</b>	<b>50,097</b>	<b>63,168</b>	<b>54,798</b>	<b>59,784</b>	<b>57,000</b>	<b>56,278</b>	
<b>Capital Market Funding &amp; Term Borrowings</b>	<b>7,699</b>	<b>8,815</b>	<b>10,085</b>	<b>9,272</b>	<b>9,286</b>	<b>10,431</b>	<b>16,235</b>	<b>14,171</b>	<b>14,079</b>	<b>14,716</b>	<b>22,239</b>	<b>24,999</b>	<b>25,170</b>	<b>23,350</b>	<b>30,711</b>	<b>26,429</b>	
<b>Foreign Liabilities</b>	<b>409,945</b>	<b>417,636</b>	<b>407,529</b>	<b>433,839</b>	<b>484,073</b>	<b>491,339</b>	<b>535,003</b>	<b>544,283</b>	<b>580,335</b>	<b>556,014</b>	<b>579,279</b>	<b>576,823</b>	<b>591,032</b>	<b>564,760</b>	<b>554,117</b>	<b>578,364</b>	
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	63,952	61,445	49,036	50,721	46,601	45,316	49,493	
Due to Other Banks Abroad	77,829	77,371	64,244	78,021	88,155	91,384	105,986	124,004	129,956	124,551	138,931	125,312	127,038	109,739	105,058	120,980	
Capital Market Funding	84,495	87,934	90,960	92,687	94,671	105,082	112,781	94,850	90,530	94,068	93,296	89,506	87,458	89,481	86,949	89,919	
Other Term Borrowings	18,955	22,531	21,777	22,213	23,554	20,062	22,412	42,127	43,499	38,957	44,941	61,607	67,068	63,551	67,179	71,300	
Other Deposits ( LCY + FCY )	114,980	115,782	132,834	132,463	153,952	147,973	155,713	158,525	171,492	177,514	177,113	186,890	199,003	196,931	191,680	188,990	
Other Foreign Liabilities	45,197	45,782	42,297	44,044	53,058	49,945	49,120	51,796	57,110	56,972	63,553	64,472	59,744	58,457	57,935	57,682	
<b>Unclassified Liabilities</b>	<b>194,396</b>	<b>221,396</b>	<b>202,783</b>	<b>226,877</b>	<b>179,934</b>	<b>191,554</b>	<b>186,439</b>	<b>189,615</b>	<b>186,985</b>	<b>193,617</b>	<b>192,645</b>	<b>194,866</b>	<b>202,228</b>	<b>209,177</b>	<b>209,816</b>	<b>206,288</b>	
Inter-Branch Transactions	2,459	25,897	8,113	4,218	5,093	6,616	7,905	7,158	3,538	4,545	2,890	3,615	6,106	5,547	5,253	6,400	
Other Liabilities	191,937	195,499	194,670	222,659	174,841	184,938	178,534	182,457	183,447	189,072	189,755	191,251	196,122	203,630	204,563	199,888	
- Of which : Provisions <sup>1</sup>	97,981	104,210	108,694	113,081	97,277	97,772	98,011	100,964	101,526	103,841	105,791	108,540	109,807	110,956	111,469	112,297	
<b>Total Liabilities</b>	<b>2,124,062</b>	<b>2,209,783</b>	<b>2,236,934</b>	<b>2,311,349</b>	<b>2,304,869</b>	<b>2,379,928</b>	<b>2,419,544</b>	<b>2,422,243</b>	<b>2,478,225</b>	<b>2,491,096</b>	<b>2,518,499</b>	<b>2,550,148</b>	<b>2,610,834</b>	<b>2,610,061</b>	<b>2,626,318</b>	<b>2,648,293</b>	

\* Preliminary

\*\* Commercial Prepayments (Margin Deposits) ( L.Cy + F.Cy ) &amp; Borrowings under Repurchase Agreements

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

<sup>1</sup> Provisions for Bad and Doubtful Debts as well as Interest in suspense

Table 9 : Aggregated Memoranda Accounts of Banks

<b>(In Millions of AEDs)</b>																
<b>Item</b>	<b>2013</b>		<b>2014</b>		<b>2015</b>				<b>2016</b>				<b>2017</b>			
	<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec</b>	<b>Mar</b>	<b>Jun</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>Mar *</b>
<b>Off-Balance Sheet Items</b>																
Letters of Credit	114,919	118,703	116,557	133,061	132,425	118,753	122,332	118,699	110,897	102,695	103,778	96,123	96,678	90,481	89,608	89,799
Guarantees	316,539	331,417	342,593	345,282	351,734	369,650	371,179	372,638	373,399	372,374	383,138	386,612	387,514	386,089	383,382	385,370
Commitments	130,353	131,333	158,177	174,213	173,961	178,546	180,382	174,388	185,767	184,131	178,946	184,090	187,782	189,065	185,220	186,883
FX Derivatives	864,775	937,291	1,091,557	949,085	920,848	994,597	925,227	908,801	682,430	604,681	517,210	508,825	443,400	489,329	535,439	479,046
Interest Rate Derivatives	1,355,319	1,402,004	1,438,466	1,609,694	1,416,267	1,255,061	1,438,215	1,383,402	1,427,143	1,605,865	1,833,688	1,966,884	1,881,184	1,944,412	1,932,219	1,939,173
Other Derivatives	117,265	159,593	177,125	173,143	150,882	209,415	187,898	136,325	115,200	84,379	68,656	60,288	49,108	53,290	53,233	61,567
Other Memoranda Items	27,545	57,744	92,815	77,390	69,769	44,383	52,493	42,029	52,636	37,998	52,642	53,004	37,946	53,274	50,390	45,854
<b>Total Memoranda Accounts</b>	<b>2,926,715</b>	<b>3,138,085</b>	<b>3,417,290</b>	<b>3,461,868</b>	<b>3,215,886</b>	<b>3,170,405</b>	<b>3,277,726</b>	<b>3,136,282</b>	<b>2,947,472</b>	<b>2,992,123</b>	<b>3,138,058</b>	<b>3,255,826</b>	<b>3,083,612</b>	<b>3,205,940</b>	<b>3,229,491</b>	<b>3,187,692</b>

\* Preliminary

Table 10 : Banks' Foreign Assets and Liabilities

(In Millions of AEDs)																	
Item	2015										2016				2017		
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Dec	Mar	Jun	Sep	Dec *	Jan	Feb	Mar *
<b>Foreign Assets</b>	<b>494,375</b>	<b>512,840</b>	<b>521,307</b>	<b>516,332</b>	<b>515,360</b>	<b>530,221</b>	<b>515,320</b>	<b>530,012</b>	<b>515,777</b>	<b>496,450</b>	<b>505,853</b>	<b>514,367</b>	<b>513,091</b>	<b>547,824</b>	<b>546,169</b>	<b>548,190</b>	<b>553,018</b>
Notes and Coins	168	120	146	144	158	133	127	156	167	203	167	205	159	157	138	159	155
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	83,640	84,500	75,834	103,255	90,725	92,290	106,932
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	138,261	135,997	138,291	145,952	154,826	153,260	149,597
- 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	50,576	51,019	53,340	61,190	64,866	59,037	59,624
Agreement																	
- Term Placements	66,689	67,704	66,696	62,873	60,279	62,578	60,388	58,628	48,667	46,731	53,241	46,055	49,786	50,300	54,796	56,990	54,054
- Term Loans	35,949	34,635	36,235	36,719	41,512	43,944	41,541	40,889	44,635	40,263	34,444	38,923	35,165	34,462	35,164	37,233	35,919
Securities	105,686	104,511	109,759	110,162	111,400	119,322	116,185	117,864	119,045	129,097	139,028	139,130	141,068	140,622	141,228	141,546	136,097
Loans and Advances	102,123	104,051	106,642	108,881	110,755	110,831	113,252	114,318	112,154	103,850	113,130	117,138	119,887	120,411	123,393	124,892	124,757
Other Foreign Assets	27,111	22,948	24,079	21,778	23,172	20,884	21,100	21,499	22,174	27,557	31,627	37,397	37,852	37,427	35,859	36,043	35,480
<b>Foreign Liabilities</b>	<b>471,075</b>	<b>469,844</b>	<b>491,339</b>	<b>503,573</b>	<b>506,662</b>	<b>535,003</b>	<b>539,225</b>	<b>560,953</b>	<b>544,283</b>	<b>580,335</b>	<b>556,014</b>	<b>579,279</b>	<b>576,823</b>	<b>591,032</b>	<b>564,760</b>	<b>554,117</b>	<b>578,364</b>
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	63,952	61,445	49,036	50,721	46,601	45,316	49,493
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	124,551	138,931	125,312	127,038	109,739	105,058	120,980
- 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	41,475	56,029	56,945	51,102	48,605	46,482	48,733
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	57,429	54,822	53,271	56,918	42,304	39,693	54,077
- Other Term Borrowings	5,184	2,077	1,263	1,437	2,050	960	898	881	9,593	11,511	25,647	28,080	15,096	19,018	18,830	18,883	18,170
Capital Market Funding	95,094	102,433	105,082	106,763	109,505	112,781	112,320	114,267	94,850	90,530	94,068	93,296	89,506	87,458	89,481	86,949	89,919
Other Term Borrowings	20,582	20,492	20,062	22,816	22,776	22,412	23,013	26,285	42,127	43,499	38,957	44,941	61,607	67,068	63,551	67,179	71,300
Other Deposits	142,959	141,934	147,973	146,695	144,604	155,713	153,208	160,461	158,525	171,492	177,514	177,113	186,890	199,003	196,931	191,680	188,990
- Demand Deposits	32,744	32,238	30,760	32,285	29,732	29,983	27,987	28,875	31,629	32,826	40,929	33,573	30,892	39,276	40,466	37,787	34,895
- Time Deposits	87,083	86,869	95,130	89,302	89,430	101,734	97,711	105,336	102,602	114,072	114,692	120,311	131,508	135,923	131,953	129,961	128,861
- Savings Deposits	19,644	20,001	19,445	19,636	19,634	19,762	19,865	19,767	19,771	20,733	20,714	20,804	21,627	21,524	21,639	21,531	21,983
- Commercial Prepayments(Margin Deposits)	1,639	1,476	1,543	1,327	1,226	1,224	230	241	298	334	405	436	476	360	272	307	1,145
- 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	774	1,989	2,387	1,920	2,601	2,094	2,106
Other Foreign Liabilities	60,299	54,274	49,945	50,267	52,465	49,120	49,605	50,436	51,796	57,110	56,972	63,553	64,472	59,744	58,457	57,935	57,682

\* Preliminary

Table 11 : Domestic Credit \*

(In Millions of AEDs)																
Item	2013		2014		2015				2016				2017			
	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec **	Jan	Feb	Mar **
<b>Government</b>	<b>145,446</b>	<b>143,078</b>	<b>148,288</b>	<b>147,043</b>	<b>153,071</b>	<b>160,972</b>	<b>168,495</b>	<b>166,400</b>	<b>166,586</b>	<b>168,667</b>	<b>168,627</b>	<b>174,085</b>	<b>172,467</b>	<b>172,858</b>	<b>172,911</b>	<b>176,849</b>
<b>Public Sector</b>	<b>147,709</b>	<b>177,938</b>	<b>162,749</b>	<b>162,961</b>	<b>166,176</b>	<b>169,455</b>	<b>167,376</b>	<b>176,922</b>	<b>171,393</b>	<b>180,767</b>	<b>187,705</b>	<b>187,950</b>	<b>187,159</b>	<b>185,440</b>	<b>188,964</b>	<b>194,820</b>
<b>Private Sector</b>	<b>910,162</b>	<b>902,842</b>	<b>943,195</b>	<b>980,607</b>	<b>958,373</b>	<b>973,160</b>	<b>999,972</b>	<b>1,022,997</b>	<b>1,043,202</b>	<b>1,054,947</b>	<b>1,069,964</b>	<b>1,084,074</b>	<b>1,093,967</b>	<b>1,095,850</b>	<b>1,098,794</b>	<b>1,100,739</b>
Financial Institutions	69,650	32,219	30,727	19,956	19,383	19,378	18,165	19,885	24,717	25,340	18,376	18,169	17,967	19,241	20,344	20,075
Insurance Companies	1,072	1,635	1,171	1,111	1,191	1,105	1,252	1,258	1,237	1,171	1,241	1,495	1,513	1,516	1,520	1,068
Business and Industrial Sector	559,356	582,327	615,836	652,694	638,039	642,898	661,292	672,141	686,518	692,342	708,481	718,567	726,305	726,081	727,043	730,302
Others	280,084	286,661	295,461	306,846	299,760	309,779	319,263	329,713	330,729	336,094	341,866	345,843	348,183	349,012	349,887	349,294
<b>Total</b>	<b>1,203,317</b>	<b>1,223,858</b>	<b>1,254,232</b>	<b>1,290,611</b>	<b>1,277,620</b>	<b>1,303,587</b>	<b>1,335,843</b>	<b>1,366,319</b>	<b>1,381,181</b>	<b>1,404,381</b>	<b>1,426,296</b>	<b>1,446,109</b>	<b>1,453,593</b>	<b>1,454,148</b>	<b>1,460,669</b>	<b>1,472,408</b>

\* 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 12 : Bank Credit to Residents by Economic Activity ( Quarterly )

(In Millions of AEDs)																	
Economic Activity	End of Period	2013				2014				2015				2016		2017	
		Dec	Mar	Jun	Sep	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	1,200	1,177	1,373	1,165		
2) Mining and Quarrying		15,653	17,448	8,893	9,989	9,181	10,738	10,456	11,071	11,922	11,707	12,437	14,013	13,538	19,001		
3) Manufacturing		58,032	58,018	66,278	61,393	65,140	66,476	71,195	72,215	69,110	72,231	71,376	71,589	69,465	68,277		
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	6,244	5,782	6,007	6,981		
3.2 Textile and Leather Products		739	776	819	984	1,100	1,095	1,256	1,171	1,477	1,523	1,379	1,330	1,364	1,347		
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	2,642	2,342	2,406	2,482		
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	1,850	1,915	1,961	1,970		
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	18,342	17,953	17,251	16,479		
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	12,975	13,378	13,683	13,537		
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	7,077	7,077	6,853	6,496		
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	20,867	21,812	19,940	18,985		
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	18,592	17,882	18,438	18,097		
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	242,382	250,827	264,681	267,028		
6) Trade		146,847	159,116	149,180	156,513	155,761	160,454	164,857	164,845	161,689	160,697	160,710	158,247	155,508	152,319		
6.1 Wholesale		89,181	113,016	101,003	104,426	106,160	112,983	119,122	119,088	114,877	112,300	113,864	111,001	108,420	107,484		
6.2 Retail		57,666	46,100	48,177	52,087	49,601	47,471	45,735	45,757	46,812	48,397	46,846	47,246	47,088	44,835		
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	63,951	62,704	63,450	60,447		
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	144,861	148,373	144,328	151,903		
9) Government		144,030	132,126	137,333	133,995	135,982	143,223	148,227	152,764	157,493	159,300	160,032	165,068	162,579	167,075		
10) Personal Loans for Business Purposes <sup>1</sup>		245,212	248,587	254,088	267,133	267,156	265,229	272,171	280,436	283,228	288,148	292,480	295,278	294,871	297,243		
11) Personal Loans for Consumption Purposes <sup>1</sup>		115,395	116,982	119,571	125,710	125,721	124,813	128,080	131,970	133,284	135,599	137,637	138,954	138,763	139,879		
12) All Others <sup>2</sup>		98,838	94,961	113,130	117,326	96,176	109,175	111,939	113,045	112,650	113,069	120,638	121,997	126,599	129,974		
<b>Total</b>		<b>1,203,317</b>	<b>1,223,858</b>	<b>1,254,232</b>	<b>1,290,611</b>	<b>1,277,620</b>	<b>1,303,587</b>	<b>1,335,843</b>	<b>1,366,319</b>	<b>1,381,181</b>	<b>1,404,381</b>	<b>1,426,296</b>	<b>1,446,109</b>	<b>1,453,593</b>	<b>1,472,408</b>		

<sup>1</sup> Including Loans to High Net-Worth Individuals<sup>2</sup> Including Loans to the Service Sector and Non-Profit Institutions

\* Preliminary



Table 13 : Deposits distributed Residents / Non Residents \*

<b>(In Millions of AEDs)</b>																
<b>Item</b>	<b>2013</b>		<b>2014</b>		<b>2015</b>				<b>2016</b>				<b>2017</b>			
	<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec</b>	<b>Mar</b>	<b>Jun</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>Mar **</b>
<b>(1) Residents</b>	<b>1,163,872</b>	<b>1,215,962</b>	<b>1,267,410</b>	<b>1,282,003</b>	<b>1,267,279</b>	<b>1,301,325</b>	<b>1,288,593</b>	<b>1,278,255</b>	<b>1,300,126</b>	<b>1,325,155</b>	<b>1,315,942</b>	<b>1,321,820</b>	<b>1,363,904</b>	<b>1,365,027</b>	<b>1,389,726</b>	<b>1,413,021</b>
1.1 Corporate	472,876	487,905	508,546	499,428	517,415	530,403	544,811	553,813	563,100	571,428	565,690	576,394	591,442	587,558	589,064	593,486
1.2 Individuals	317,251	335,439	347,462	343,719	351,336	358,035	362,396	357,392	360,741	376,655	379,631	380,128	389,243	391,865	397,189	404,785
1.3 Government	161,300	152,076	184,705	207,374	188,819	183,789	162,947	164,264	157,438	155,523	185,903	169,515	186,847	185,719	199,140	194,023
1.4 GREs	173,555	204,207	190,374	195,864	173,352	191,929	184,164	173,275	190,755	193,348	161,487	171,155	168,163	172,053	176,093	191,979
1.5 Non Banking Financial Institutions	38,890	36,335	36,323	35,618	36,357	37,169	34,275	29,511	28,092	28,201	23,231	24,628	28,209	27,832	28,240	28,748
<b>(2) Non-Residents</b>	<b>114,980</b>	<b>115,782</b>	<b>132,834</b>	<b>132,463</b>	<b>153,952</b>	<b>147,973</b>	<b>155,713</b>	<b>158,525</b>	<b>171,492</b>	<b>177,514</b>	<b>177,113</b>	<b>186,890</b>	<b>199,003</b>	<b>196,931</b>	<b>191,680</b>	<b>188,990</b>
2.1 Corporate	49,187	45,271	53,964	51,272	62,599	61,832	61,043	65,857	72,807	78,706	80,702	84,460	88,350	90,127	88,762	84,003
2.2 Non Banking Financial Institutions	35,813	35,321	35,295	31,167	40,774	34,338	42,692	43,864	57,606	58,211	55,357	57,983	70,104	65,157	63,119	63,218
2.3 Individuals	22,249	24,664	25,413	25,717	26,750	25,851	26,106	26,180	27,492	27,982	28,251	31,310	28,085	28,111	28,204	28,608
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	12,615	12,803	13,137	12,464	13,536	11,595	13,161
<b>Total Deposits</b>	<b>1,278,852</b>	<b>1,331,744</b>	<b>1,400,244</b>	<b>1,414,466</b>	<b>1,421,231</b>	<b>1,449,298</b>	<b>1,444,306</b>	<b>1,436,780</b>	<b>1,471,618</b>	<b>1,502,669</b>	<b>1,493,055</b>	<b>1,508,710</b>	<b>1,562,907</b>	<b>1,561,958</b>	<b>1,581,406</b>	<b>1,602,011</b>

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

\*\* Preliminary

Table 14 : Deposits by Type and Currency<sup>1</sup>

<b>(In Millions of AEDs)</b>																
<b>Item</b>	<b>2013</b>		<b>2014</b>		<b>2015</b>				<b>2016</b>				<b>2017</b>			
	<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec</b>	<b>Mar</b>	<b>Jun</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>Mar *</b>
<b>Demand</b>	<b>448,386</b>	<b>482,554</b>	<b>506,334</b>	<b>506,019</b>	<b>515,199</b>	<b>542,970</b>	<b>543,942</b>	<b>543,231</b>	<b>547,978</b>	<b>590,939</b>	<b>566,312</b>	<b>563,792</b>	<b>579,935</b>	<b>584,461</b>	<b>593,591</b>	<b>602,008</b>
Local Currency	332,415	359,157	382,820	379,403	383,509	404,533	408,204	399,836	401,342	431,083	419,652	413,796	415,829	419,330	426,387	442,713
Foreign Currencies	115,971	123,397	123,514	126,616	131,690	138,437	135,738	143,395	146,636	159,856	146,660	149,996	164,106	165,131	167,204	159,295
<b>Savings</b>	<b>107,201</b>	<b>114,248</b>	<b>121,028</b>	<b>120,173</b>	<b>126,453</b>	<b>131,800</b>	<b>137,127</b>	<b>138,040</b>	<b>141,244</b>	<b>147,884</b>	<b>152,035</b>	<b>151,070</b>	<b>153,744</b>	<b>153,578</b>	<b>154,822</b>	<b>158,030</b>
Local Currency	92,080	98,116	103,311	102,083	107,152	112,257	116,985	114,169	115,630	120,154	125,068	122,987	124,989	124,736	126,645	128,953
Foreign Currencies	15,121	16,132	17,717	18,090	19,301	19,543	20,142	23,871	25,614	27,730	26,967	28,083	28,755	28,842	28,177	29,077
<b>Time</b>	<b>541,887</b>	<b>562,178</b>	<b>562,051</b>	<b>548,888</b>	<b>552,775</b>	<b>560,779</b>	<b>572,099</b>	<b>562,657</b>	<b>589,148</b>	<b>576,328</b>	<b>554,649</b>	<b>589,726</b>	<b>609,925</b>	<b>605,576</b>	<b>602,221</b>	<b>615,987</b>
Local Currency	406,843	411,738	404,814	388,107	391,629	384,229	384,138	377,498	397,795	392,041	381,348	388,819	391,921	387,472	389,404	394,701
Foreign Currencies	135,044	150,440	157,237	160,781	161,146	176,550	187,961	185,159	191,353	184,287	173,301	200,907	218,004	218,104	212,817	221,286
<b>Total Deposits<sup>2</sup></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>1,235,549</b>	<b>1,253,168</b>	<b>1,243,928</b>	<b>1,278,370</b>	<b>1,315,151</b>	<b>1,272,996</b>	<b>1,304,588</b>	<b>1,343,604</b>	<b>1,343,615</b>	<b>1,350,634</b>	<b>1,376,025</b>
Total Local Currency	831,338	869,011	890,945	869,593	882,290	901,019	909,327	891,503	914,767	943,278	926,068	925,602	932,739	931,538	942,436	966,367
Total Foreign Currencies	266,136	289,969	298,468	305,487	312,137	334,530	343,841	352,425	363,603	371,873	346,928	378,986	410,865	412,077	408,198	409,658
Commercial Prepayments	15,847	16,991	18,292	17,877	25,639	19,191	19,077	20,506	21,278	21,032	22,035	21,299	20,686	20,362	20,044	20,384

<sup>1</sup> Excluding Inter-Bank Deposits<sup>2</sup> Residents and Non-Residents (Excluding Government Deposits and Commercial Prepayments & Borrowings under Repurchase Agreements)

\* Preliminary

Table 15 : Time Deposits by Maturity

(In Millions of AEDs)																		
Maturity \ Period	2013				2014				2015				2016			2017		
	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec **	Jan	Feb	Mar **		
Upto 3 Months	439,458	442,028	456,254	500,820	472,636	468,478	432,790	428,963	441,945	423,635	388,932	425,463	452,416	450,873	435,886	446,210		
Above 3 and Upto 6 Months	118,661	100,910	131,383	116,209	127,174	108,137	122,629	121,904	148,382	113,255	138,798	148,853	137,066	124,784	128,908	125,159		
Above 6 and Upto 12 Months	109,987	125,156	120,057	106,864	109,859	113,748	129,890	125,569	106,490	136,319	154,844	128,288	137,798	150,372	161,928	168,285		
Exceeding 12 Months	26,523	23,233	25,103	23,547	30,060	40,173	33,710	33,656	41,694	46,529	41,336	40,168	52,305	47,841	54,228	47,440		
<b>Total</b>	<b>694,629</b>	<b>691,327</b>	<b>732,797</b>	<b>747,440</b>	<b>739,729</b>	<b>730,536</b>	<b>719,019</b>	<b>710,092</b>	<b>738,511</b>	<b>719,738</b>	<b>723,910</b>	<b>742,772</b>	<b>779,585</b>	<b>773,870</b>	<b>780,950</b>	<b>787,094</b>		

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

\* Effective from September 2016, data against different maturity buckets are restructured to align with latest Banking Return Forms

\*\* Preliminary

**Table 16 : Currency Issued \***

<b>(In Thousands of AEDs)</b>																
<b>Item</b>	<b>2013</b>		<b>2014</b>		<b>2015</b>				<b>2016</b>			<b>2017</b>				
	<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec</b>	<b>Mar</b>	<b>Jun</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>Mar ****</b>
<b>Total Notes Issued ( 1 )**</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>68,355,146</b>	<b>71,528,890</b>	<b>70,005,382</b>	<b>72,456,853</b>	<b>76,126,961</b>	<b>80,215,276</b>	<b>76,155,196</b>	<b>76,429,913</b>	<b>76,111,965</b>	<b>76,413,543</b>	<b>78,998,872</b>
<b>Total Coins Issued ( 2 ) ***</b>	<b>850,187</b>	<b>866,484</b>	<b>918,261</b>	<b>948,826</b>	<b>969,992</b>	<b>997,569</b>	<b>1,020,633</b>	<b>1,041,728</b>	<b>1,065,241</b>	<b>1,081,388</b>	<b>1,101,593</b>	<b>1,111,879</b>	<b>1,121,558</b>	<b>1,125,829</b>	<b>1,128,724</b>	<b>1,131,076</b>
<b>Total Currency Issued</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>69,352,715</b>	<b>72,549,523</b>	<b>71,047,110</b>	<b>73,522,094</b>	<b>77,208,349</b>	<b>81,316,869</b>	<b>77,267,075</b>	<b>77,551,471</b>	<b>77,237,794</b>	<b>77,542,267</b>	<b>80,129,948</b>

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

\*\* *Excluding Mutilated Notes*

\*\*\* *Excluding Issued Gold Coins*

\*\*\*\* *Preliminary*

Table 17 : Cleared Cheques Statistics\*

Item	2013		2014		2015				2016				2017			
	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec **	Jan	Feb	Mar **
<b>Amount</b> <b>( In Millions of AEDs )</b>	1,339,503	380,553	781,439	1,165,239	1,559,595	394,156	802,970	1,191,883	1,585,826	377,413	765,609	1,106,509	1,479,692	123,090	239,160	365,138
<b>No. of Cheques (in Thousands)</b>	29,334	7,587	15,526	23,041	30,817	7,792	15,879	23,440	31,215	7,707	15,432	22,382	29,928	2,500	4,820	7,332

\* Cumulative data

\*\* Preliminary