



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

النشرة الاحصائية الشهرية
- البيانات المصرفية والنقدية -
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- Banking & Monetary Statistics -
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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

Monetary Base :

Monetary Base, defined as the sum of Currency Issued (Currency in Circulation outside banks and Cash at Banks), Total Banks' Reserves at the Central Bank and Certificates of Deposits held by Banks

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 | 2012 | 2013 | 2014 | | | 2015 | | | | | | | | | |
| | Dec | Dec | Mar | Jun | Sep | Dec | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep ** |
| Central Bank of the UAE | | | | | | | | | | | | | | | |
| Total Assets/Liabilities | 262,153 | 305,534 | 323,061 | 334,053 | 336,925 | 337,389 | 330,272 | 329,444 | 332,535 | 332,129 | 332,668 | 331,261 | 329,080 | 318,257 | 324,125 |
| Gross International Reserves * | 172,943 | 250,555 | 266,369 | 275,095 | 285,073 | 288,563 | 281,194 | 279,568 | 273,973 | 283,212 | 283,745 | 278,786 | 281,823 | 268,449 | 271,328 |
| Money Supply Indicators | | | | | | | | | | | | | | | |
| Money Supply M ₁ | 299,173 | 379,550 | 411,964 | 434,306 | 431,057 | 436,132 | 443,282 | 450,686 | 456,898 | 459,663 | 469,510 | 464,177 | 460,867 | 456,975 | 453,657 |
| Money Supply M ₂ | 862,374 | 1,056,770 | 1,124,294 | 1,142,616 | 1,136,085 | 1,141,119 | 1,153,138 | 1,164,094 | 1,178,760 | 1,168,021 | 1,185,609 | 1,190,057 | 1,184,718 | 1,174,988 | 1,176,428 |
| Money Supply M ₃ | 1,083,039 | 1,219,887 | 1,280,233 | 1,328,433 | 1,344,227 | 1,331,984 | 1,333,036 | 1,349,254 | 1,364,010 | 1,362,185 | 1,367,752 | 1,355,214 | 1,347,944 | 1,333,942 | 1,341,940 |
| Banks | | | | | | | | | | | | | | | |
| Total Assets | 1,876,960 | 2,100,349 | 2,180,357 | 2,236,934 | 2,311,349 | 2,304,867 | 2,305,817 | 2,334,765 | 2,379,928 | 2,382,179 | 2,391,210 | 2,419,545 | 2,408,049 | 2,431,088 | 2,422,242 |
| Foreign Assets (Net) | -8,824 | -1,229 | 39,762 | 29,060 | 34,323 | 5,411 | 21,235 | 40,954 | 27,832 | 10,609 | 6,705 | -6,665 | -25,742 | -32,915 | -30,328 |
| Foreign Assets | 306,556 | 411,992 | 458,788 | 442,889 | 476,173 | 497,367 | 500,076 | 518,546 | 526,994 | 522,026 | 521,104 | 535,971 | 521,063 | 535,971 | 521,600 |
| Foreign Assets to Total Assets (%) | 16% | 20% | 21% | 20% | 21% | 22% | 22% | 22% | 22% | 22% | 22% | 22% | 22% | 22% | 22% |
| Foreign Liabilities | 315,380 | 413,221 | 419,026 | 413,829 | 441,850 | 491,956 | 478,841 | 477,592 | 499,162 | 511,417 | 514,399 | 542,636 | 546,805 | 568,886 | 551,928 |
| Foreign Liabilities to Total Liabilities (%) | 17% | 20% | 19% | 18% | 19% | 21% | 21% | 20% | 21% | 21% | 22% | 22% | 23% | 23% | 23% |
| Deposits ¹ | 1,167,797 | 1,278,853 | 1,331,744 | 1,400,243 | 1,414,465 | 1,421,230 | 1,412,243 | 1,430,099 | 1,449,298 | 1,441,226 | 1,446,466 | 1,444,307 | 1,435,208 | 1,430,796 | 1,436,779 |
| Residents | 1,033,700 | 1,163,873 | 1,215,962 | 1,267,410 | 1,282,003 | 1,267,279 | 1,269,284 | 1,288,165 | 1,301,325 | 1,294,531 | 1,301,862 | 1,288,594 | 1,282,000 | 1,270,335 | 1,278,254 |
| of which: Corporate | 378,871 | 472,877 | 487,905 | 508,546 | 499,428 | 517,415 | 527,781 | 539,179 | 530,403 | 534,817 | 539,932 | 544,812 | 546,242 | 548,913 | 553,813 |
| Non-Residents | 134,097 | 114,980 | 115,782 | 132,834 | 132,463 | 153,952 | 142,959 | 141,934 | 147,973 | 146,695 | 144,604 | 155,713 | 153,208 | 160,461 | 158,525 |
| of which: Corporate | 38,077 | 49,187 | 45,271 | 53,964 | 51,272 | 62,599 | 61,515 | 62,660 | 61,832 | 60,403 | 57,632 | 61,043 | 61,329 | 64,346 | 65,857 |
| Bank Credit (Domestic) | 1,108,824 | 1,203,317 | 1,223,859 | 1,254,232 | 1,290,610 | 1,277,619 | 1,286,385 | 1,289,985 | 1,303,587 | 1,312,646 | 1,321,510 | 1,335,844 | 1,337,332 | 1,349,807 | 1,366,318 |
| of which: Claims on Private Sector | 811,597 | 841,880 | 871,656 | 913,258 | 961,383 | 940,009 | 944,576 | 946,847 | 957,922 | 967,711 | 975,746 | 984,514 | 982,019 | 992,498 | 1,006,063 |
| Total Number of National Banks and Branches | | | | | | | | | | | | | | | |
| Head Offices | 23 | 23 | 23 | 23 | 23 | 23 | 23 | 23 | 23 | 23 | 23 | 23 | 23 | 23 | 23 |
| Branches | 805 | 841 | 843 | 858 | 866 | 869 | 869 | 872 | 871 | 871 | 871 | 873 | 873 | 874 | 875 |
| Pay Offices | 89 | 89 | 89 | 89 | 89 | 90 | 90 | 90 | 90 | 90 | 90 | 90 | 90 | 90 | 90 |
| Electronic Banking Service Units | 28 | 29 | 29 | 29 | 33 | 34 | 31 | 31 | 31 | 31 | 31 | 32 | 32 | 33 | 34 |
| Total Number of Foreign Banks and Branches | | | | | | | | | | | | | | | |
| Head Offices | 28 | 28 | 28 | 28 | 28 | 26 | 26 | 26 | 26 | 26 | 26 | 26 | 26 | 26 | 26 |
| Branches | 85 | 87 | 87 | 87 | 87 | 86 | 86 | 86 | 86 | 86 | 86 | 86 | 86 | 86 | 86 |
| Pay Offices | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| Electronic Banking Service Units | 52 | 52 | 53 | 53 | 54 | 48 | 48 | 48 | 48 | 48 | 48 | 48 | 48 | 46 | 45 |
| Number of Employees in Banks (UAE) ² | 36,246 | 36,087 | 37,402 | 36,692 | 36,686 | 39,013 | 39,013 | 39,013 | 39,189 | 39,189 | 39,189 | 38,560 | 38,560 | 38,560 | 38,722 |

¹ Excluding Inter-Bank Deposits² 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

** Preliminary

Table 2 : Monetary Survey

| (In Millions of AEDs) | | | | | | | | | | | | | | | |
|--|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Item | 2012 | | 2013 | | | 2014 | | | 2015 | | | | | | |
| | Dec | Dec | Dec | Mar | Jun | Sep | Dec | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug |
| Net International Reserves | 160,712 | 245,942 | 302,238 | 297,856 | 312,670 | 285,830 | 293,706 | 312,432 | 293,613 | 285,441 | 282,920 | 263,838 | 248,564 | 226,248 | 232,264 |
| Central Bank (Net) | 169,536 | 247,171 | 262,476 | 268,796 | 278,347 | 280,419 | 272,471 | 271,478 | 265,781 | 274,832 | 276,215 | 270,503 | 274,306 | 259,163 | 262,592 |
| Gross International Reserves | 172,943 | 250,555 | 266,369 | 275,095 | 285,073 | 288,563 | 281,194 | 279,568 | 273,973 | 283,212 | 283,745 | 278,786 | 281,823 | 268,449 | 271,328 |
| Foreign Liabilities | 3,407 | 3,384 | 3,893 | 6,299 | 6,726 | 8,144 | 8,723 | 8,090 | 8,192 | 8,380 | 7,530 | 8,283 | 7,517 | 9,286 | 8,736 |
| Banks (Net) | -8,824 | -1,229 | 39,762 | 29,060 | 34,323 | 5,411 | 21,235 | 40,954 | 27,832 | 10,609 | 6,705 | -6,665 | -25,742 | -32,915 | -30,328 |
| Foreign Assets | 306,556 | 411,992 | 458,788 | 442,889 | 476,173 | 497,367 | 500,076 | 518,546 | 526,994 | 522,026 | 521,104 | 535,971 | 521,063 | 535,971 | 521,600 |
| Foreign Liabilities | 315,380 | 413,221 | 419,026 | 413,829 | 441,850 | 491,956 | 478,841 | 477,592 | 499,162 | 511,417 | 514,399 | 542,636 | 546,805 | 568,886 | 551,928 |
| Net Domestic Assets | 701,662 | 810,828 | 822,056 | 844,760 | 823,415 | 855,289 | 859,432 | 851,662 | 885,147 | 882,580 | 902,689 | 926,219 | 936,154 | 948,740 | 944,164 |
| Claims on Private Sector | 832,576 | 861,379 | 891,721 | 934,481 | 982,401 | 960,065 | 965,120 | 967,764 | 979,031 | 989,113 | 997,181 | 1,006,156 | 1,004,069 | 1,014,496 | 1,028,068 |
| Net Claims on Government | 11,697 | 46,138 | 53,060 | 29,788 | 94 | 20,076 | 32,350 | 29,086 | 35,232 | 27,419 | 41,464 | 60,526 | 61,495 | 69,020 | 59,971 |
| Claims on Official Entities | 132,954 | 176,687 | 207,514 | 195,852 | 195,235 | 195,717 | 199,974 | 199,554 | 198,207 | 198,023 | 195,814 | 198,331 | 205,878 | 205,138 | 209,708 |
| Claims on Nonbank Financial Institutions | 88,237 | 91,888 | 55,188 | 54,818 | 43,892 | 42,352 | 42,466 | 43,565 | 43,440 | 41,990 | 41,593 | 42,832 | 42,824 | 42,493 | 44,756 |
| Capital and Reserves | -316,891 | -299,461 | -293,608 | -303,583 | -309,018 | -319,302 | -327,698 | -330,784 | -320,502 | -321,561 | -324,371 | -330,120 | -332,504 | -334,481 | -334,929 |
| Other Items (net) | -46,911 | -65,803 | -91,819 | -66,596 | -89,189 | -43,619 | -52,780 | -57,523 | -50,261 | -52,404 | -48,992 | -51,506 | -45,608 | -47,926 | -63,410 |
| Money Supply M₁ | 299,173 | 379,550 | 411,964 | 434,306 | 431,057 | 436,132 | 443,282 | 450,686 | 456,898 | 459,663 | 469,510 | 464,177 | 460,867 | 456,975 | 453,657 |
| Currency in Circulation Outside Banks | 45,615 | 50,408 | 53,410 | 54,883 | 57,261 | 59,016 | 56,601 | 56,500 | 56,212 | 56,855 | 58,145 | 58,827 | 58,322 | 57,147 | 57,230 |
| Monetary Deposits | 253,558 | 329,142 | 358,554 | 379,423 | 373,796 | 377,116 | 386,681 | 394,186 | 400,686 | 402,808 | 411,365 | 405,350 | 402,545 | 399,828 | 396,427 |
| Money Supply M₂ | 862,374 | 1,056,770 | 1,124,294 | 1,142,616 | 1,136,085 | 1,141,119 | 1,153,138 | 1,164,094 | 1,178,760 | 1,168,021 | 1,185,609 | 1,190,057 | 1,184,718 | 1,174,988 | 1,176,428 |
| Quasi - Money | 563,201 | 677,220 | 712,330 | 708,310 | 705,028 | 704,987 | 709,856 | 713,408 | 721,862 | 708,358 | 716,099 | 725,880 | 723,851 | 718,013 | 722,771 |
| Foreign Currency Deposits | 139,278 | 195,994 | 215,742 | 212,376 | 225,832 | 217,279 | 222,341 | 224,395 | 235,889 | 231,369 | 231,457 | 235,890 | 231,236 | 235,157 | 241,147 |
| Dirham Deposits | 423,923 | 481,226 | 496,588 | 495,934 | 479,196 | 487,708 | 487,515 | 489,013 | 485,973 | 476,989 | 484,642 | 489,990 | 492,615 | 482,856 | 481,624 |
| Money Supply M₃ | 1,083,039 | 1,219,887 | 1,280,233 | 1,328,433 | 1,344,227 | 1,331,984 | 1,333,036 | 1,349,254 | 1,364,010 | 1,362,185 | 1,367,752 | 1,355,214 | 1,347,944 | 1,333,942 | 1,341,940 |
| Government Deposits | 220,665 | 163,117 | 155,939 | 185,817 | 208,142 | 190,865 | 179,898 | 185,160 | 185,250 | 194,164 | 182,143 | 165,157 | 163,226 | 158,954 | 165,512 |

* Preliminary

Table 3 : Monthly Changes in Factors Affecting Money Supply

| (In Millions of AEDs) | | | | | | | | | | | | | |
|--|---------------|----------------|----------------|----------------|----------------|---------------|----------------|----------------|----------------|----------------|----------------|----------------|---------------|
| Item | 2014 | | | | 2015 | | | | | | | | |
| | Mar** | Jun** | Sep** | Dec** | Jan*** | Feb*** | Mar*** | Apr*** | May*** | Jun*** | Jul*** | Aug*** | Sep*** |
| Net International Reserves | 56,296 | -4,382 | 14,814 | -26,840 | 7,876 | 18,726 | -18,819 | -8,172 | -2,521 | -19,082 | -15,274 | -22,316 | 6,016 |
| Central Bank (Net) | 15,305 | 6,320 | 9,551 | 2,072 | -7,948 | -993 | -5,697 | 9,051 | 1,383 | -5,712 | 3,803 | -15,143 | 3,429 |
| Gross International Reserves | 15,814 | 8,726 | 9,978 | 3,490 | -7,369 | -1,626 | -5,595 | 9,239 | 533 | -4,959 | 3,037 | -13,374 | 2,879 |
| Foreign Liabilities | 509 | 2,406 | 427 | 1,418 | 579 | -633 | 102 | 188 | -850 | 753 | -766 | 1,769 | -550 |
| Banks (Net) | 40,991 | -10,702 | 5,263 | -28,912 | 15,824 | 19,719 | -13,122 | -17,223 | -3,904 | -13,370 | -19,077 | -7,173 | 2,587 |
| Foreign Assets | 46,796 | -15,899 | 33,284 | 21,194 | 2,709 | 18,470 | 8,448 | -4,968 | -922 | 14,867 | -14,908 | 14,908 | -14,371 |
| Foreign Liabilities | 5,805 | -5,197 | 28,021 | 50,106 | -13,115 | -1,249 | 21,570 | 12,255 | 2,982 | 28,237 | 4,169 | 22,081 | -16,958 |
| Net Domestic Assets | 11,228 | 22,704 | -21,345 | 31,874 | 4,143 | -7,770 | 33,485 | -2,567 | 20,109 | 23,530 | 9,935 | 12,586 | -4,576 |
| Claims on Private Sector | 30,342 | 42,760 | 47,920 | -22,336 | 5,055 | 2,644 | 11,267 | 10,082 | 8,068 | 8,975 | -2,087 | 10,427 | 13,572 |
| Net Claims on Government | 6,922 | -23,272 | -29,694 | 19,982 | 12,274 | -3,264 | 6,146 | -7,813 | 14,045 | 19,062 | 969 | 7,525 | -9,049 |
| Claims on Official Entities | 30,827 | -11,662 | -617 | 482 | 4,257 | -420 | -1,347 | -184 | -2,209 | 2,517 | 7,547 | -740 | 4,570 |
| Claims on Nonbank Financial Institutions | -36,700 | -370 | -10,926 | -1,540 | 114 | 1,099 | -125 | -1,450 | -397 | 1,239 | -8 | -331 | 2,263 |
| Capital and Reserves* | 5,853 | -9,975 | -5,435 | -10,284 | -8,396 | -3,086 | 10,282 | -1,059 | -2,810 | -5,749 | -2,384 | -1,977 | -448 |
| Other Items (net)* | -26,016 | 25,223 | -22,593 | 45,570 | -9,161 | -4,743 | 7,262 | -2,143 | 3,412 | -2,514 | 5,898 | -2,318 | -15,484 |
| Money Supply M₁ | 32,414 | 22,342 | -3,249 | 5,075 | 7,150 | 7,404 | 6,212 | 2,765 | 9,847 | -5,333 | -3,310 | -3,892 | -3,318 |
| Money Supply M₂ | 67,524 | 18,322 | -6,531 | 5,034 | 12,019 | 10,956 | 14,666 | -10,739 | 17,588 | 4,448 | -5,339 | -9,730 | 1,440 |
| Quasi - Money | 35,110 | -4,020 | -3,282 | -41 | 4,869 | 3,552 | 8,454 | -13,504 | 7,741 | 9,781 | -2,029 | -5,838 | 4,758 |
| Foreign Currency Deposits | 19,748 | -3,366 | 13,456 | -8,553 | 5,062 | 2,054 | 11,494 | -4,520 | 88 | 4,433 | -4,654 | 3,921 | 5,990 |
| Dirham Deposits | 15,362 | -654 | -16,738 | 8,512 | -193 | 1,498 | -3,040 | -8,984 | 7,653 | 5,348 | 2,625 | -9,759 | -1,232 |
| Money Supply M₃ | 60,346 | 48,200 | 15,794 | -12,243 | 1,052 | 16,218 | 14,756 | -1,825 | 5,567 | -12,538 | -7,270 | -14,002 | 7,998 |
| Government Deposits | -7,178 | 29,878 | 22,325 | -17,277 | -10,967 | 5,262 | 90 | 8,914 | -12,021 | -16,986 | -1,931 | -4,272 | 6,558 |

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

**Indicates Changes from End of Previous Quarter

***Indicates Change from the previous month

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

| Year | Monetary Base | Components of Monetary Base | | | |
|--------------|---------------|-----------------------------|----------------------|---------------------------------------|--|
| | | Currency Issued * | Reserve Requirements | Banks Current Accounts at CBUAE (Net) | Certificates of Deposit (Net of Lending) |
| 2012 | | | | | |
| January | 206.7 | 52.3 | 63.2 | 12.9 | 78.3 |
| February | 208.6 | 53.1 | 62.5 | 12.5 | 80.5 |
| March | 218.3 | 53.6 | 64.3 | 12.3 | 88.1 |
| April | 220.5 | 53.6 | 65.1 | 14.1 | 87.7 |
| May | 213.3 | 53.8 | 65.7 | 11.2 | 82.6 |
| June | 220.7 | 53.1 | 67.9 | 20.5 | 79.3 |
| July | 221.3 | 55.1 | 68.1 | 14.9 | 83.2 |
| August | 221.7 | 55.7 | 68.4 | 12.6 | 85.0 |
| September | 219.4 | 54.8 | 68.8 | 11.0 | 84.8 |
| October | 226.0 | 57.2 | 69.9 | 16.6 | 82.3 |
| November | 231.6 | 56.7 | 69.6 | 14.8 | 90.5 |
| December | 235.9 | 57.8 | 70.4 | 12.3 | 95.4 |
| 2013 | | | | | |
| January | 243.4 | 57.9 | 72.0 | 10.7 | 102.8 |
| February | 253.6 | 58.8 | 72.7 | 16.0 | 106.1 |
| March | 250.5 | 59.4 | 72.9 | 13.4 | 104.8 |
| April | 242.2 | 58.8 | 76.1 | 8.5 | 98.8 |
| May | 248.0 | 60.0 | 77.2 | 14.3 | 96.5 |
| June | 245.4 | 59.4 | 78.7 | 18.0 | 89.3 |
| July | 248.7 | 61.2 | 81.4 | 12.0 | 94.1 |
| August | 247.0 | 60.7 | 82.9 | 12.0 | 91.4 |
| September | 257.3 | 60.5 | 82.4 | 19.4 | 95.0 |
| October | 258.3 | 62.8 | 82.9 | 13.0 | 99.6 |
| November | 263.8 | 63.4 | 84.7 | 16.1 | 99.6 |
| December | 278.2 | 63.9 | 87.8 | 18.6 | 107.9 |
| 2014 | | | | | |
| January | 286.9 | 63.5 | 89.3 | 17.7 | 116.4 |
| February | 285.6 | 64.2 | 90.9 | 15.2 | 115.3 |
| March | 295.0 | 65.3 | 91.4 | 19.1 | 119.2 |
| April | 288.2 | 65.2 | 95.2 | 10.4 | 117.4 |
| May | 296.1 | 69.1 | 97.0 | 17.2 | 112.8 |
| June | 303.0 | 67.8 | 98.6 | 10.9 | 125.7 |
| July | 302.1 | 72.1 | 100.8 | 20.2 | 109.0 |
| August | 299.1 | 66.6 | 102.0 | 14.5 | 116.0 |
| September | 307.9 | 70.8 | 103.7 | 15.2 | 118.2 |
| October | 299.9 | 70.0 | 104.6 | 14.6 | 110.7 |
| November | 301.4 | 73.5 | 102.0 | 17.0 | 108.9 |
| December | 308.1 | 74.5 | 104.1 | 30.0 | 99.5 |
| 2015 | | | | | |
| January | 290.9 | 69.6 | 105.6 | 22.6 | 93.1 |
| February | 290.2 | 68.5 | 107.6 | 17.3 | 96.8 |
| March | 293.5 | 69.3 | 105.6 | 12.8 | 105.8 |
| April | 290.5 | 70.8 | 107.1 | 22.6 | 90.0 |
| May | 293.2 | 71.5 | 109.2 | 17.8 | 94.7 |
| June | 295.4 | 72.5 | 109.5 | 12.1 | 101.3 |
| July | 298.3 | 72.7 | 110.7 | 15.9 | 99.0 |
| August | 284.0 | 70.3 | 110.9 | 7.6 | 95.2 |
| September ** | 288.6 | 71.0 | 110.6 | 9.6 | 97.4 |

* 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 31.12.2012 | 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 31.01.2015 | As at 28.02.2015 | As at 31.03.2015 | As at 30.04.2015 | As at 31.05.2015 | As at 30.06.2015 | As at * 31.07.2015 | As at * 31.08.2015 | As at * 30.09.2015 |
| Assets | | | | | | | | | | | | | | | |
| Cash and Bank Balances | 25,373 | 14,591 | 8,024 | 22,432 | 36,980 | 42,001 | 23,312 | 52,820 | 42,409 | 39,066 | 36,639 | 40,708 | 42,811 | 43,530 | 66,883 |
| Gold Bullion | - | - | - | - | - | - | - | - | - | 355 | 351 | 347 | 639 | 669 | 664 |
| Deposits | 43,611 | 99,926 | 101,608 | 96,523 | 93,687 | 76,917 | 95,413 | 65,622 | 70,057 | 79,978 | 86,826 | 92,880 | 89,384 | 93,789 | 98,241 |
| Loans to Banks against - Certificates of Deposit | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Certificates of Deposit Under Repo | - | - | - | - | - | - | 10 | - | 6,000 | - | - | - | - | - | - |
| Liquidity Support Facility | 513 | 514 | 514 | 514 | 499 | 321 | 321 | 321 | 321 | 321 | 321 | 321 | 228 | 228 | 228 |
| Held to Maturity Foreign Securities Held to Maturity Securities-Issued by Ministry of Finance & Dubai Government | 94,986 | 128,263 | 152,425 | 156,364 | 146,760 | 157,753 | 156,134 | 155,643 | 159,947 | 159,329 | 153,309 | 145,574 | 144,464 | 129,695 | 107,078 |
| Other Assets | 90,193 | 55,361 | 55,361 | 54,590 | 49,852 | 49,443 | 49,443 | 49,443 | 49,443 | 49,443 | 49,443 | 49,443 | 49,231 | 49,231 | 49,231 |
| Property & Equipment | 7,377 | 6,781 | 5,034 | 3,540 | 9,064 | 10,875 | 5,557 | 5,515 | 4,280 | 3,562 | 5,707 | 1,903 | 2,241 | 1,034 | 1,722 |
| | 100 | 97 | 94 | 89 | 83 | 79 | 82 | 80 | 78 | 75 | 72 | 85 | 82 | 81 | 78 |
| Total Assets | 262,153 | 305,534 | 323,061 | 334,053 | 336,925 | 337,389 | 330,272 | 329,444 | 332,535 | 332,129 | 332,668 | 331,261 | 329,080 | 318,257 | 324,125 |
| Off Balance Sheet Commitments | 90,463 | 129,367 | 131,789 | 113,716 | 118,103 | 134,105 | 114,391 | 151,256 | 145,303 | 129,437 | 128,009 | 119,150 | 141,942 | 108,173 | 115,166 |
| Liabilities | | | | | | | | | | | | | | | |
| Current Accounts & Deposits | 86,515 | 111,973 | 117,360 | 118,920 | 126,747 | 142,168 | 137,840 | 133,249 | 129,404 | 141,822 | 136,528 | 135,394 | 135,882 | 129,471 | 132,727 |
| Certificates of Deposit | 95,400 | 107,896 | 119,223 | 125,713 | 118,184 | 99,534 | 93,061 | 96,764 | 111,759 | 89,969 | 94,673 | 101,335 | 99,022 | 95,249 | 97,365 |
| Currency Issued | 57,773 | 63,927 | 65,300 | 67,823 | 70,785 | 74,472 | 69,566 | 68,524 | 69,353 | 70,803 | 71,483 | 72,550 | 72,675 | 70,252 | 71,047 |
| Other Liabilities | 4,388 | 495 | 1,640 | 2,059 | 1,671 | 1,387 | 9,977 | 11,079 | 2,191 | 9,705 | 10,168 | 2,170 | 1,727 | 3,481 | 3,187 |
| Total Liabilities | 244,076 | 284,291 | 303,523 | 314,515 | 317,387 | 317,561 | 310,444 | 309,616 | 312,707 | 312,299 | 312,852 | 311,449 | 309,306 | 298,453 | 304,326 |
| 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 | 2,500 | 2,500 | 2,500 |
| General Reserve | 14,615 | 15,503 | 16,080 | 16,080 | 16,080 | 17,339 | 17,339 | 17,339 | 17,339 | 17,339 | 17,339 | 17,339 | 17,339 | 17,339 | 17,339 |
| Other Reserve | - | 143 | - | - | - | -11 | -11 | -11 | -11 | -9 | -23 | -27 | -65 | -35 | -40 |
| Retained Earnings | 962 | 3,097 | 958 | 958 | 957 | - | - | - | - | - | - | - | - | - | - |
| Total Capital & Reserves | 18,077 | 21,243 | 19,538 | 19,538 | 19,538 | 19,828 | 19,828 | 19,828 | 19,828 | 19,830 | 19,816 | 19,812 | 19,774 | 19,804 | 19,799 |
| Total Liabilities and Capital | 262,153 | 305,534 | 323,061 | 334,053 | 336,925 | 337,389 | 330,272 | 329,444 | 332,535 | 332,129 | 332,668 | 331,261 | 329,080 | 318,257 | 324,125 |
| Off Balance Sheet Commitments | 90,463 | 129,367 | 131,789 | 113,716 | 118,103 | 134,105 | 114,391 | 151,256 | 145,303 | 129,437 | 128,009 | 119,150 | 141,942 | 108,173 | 115,166 |

- Not Available

* Preliminary

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

| Period | Cash and Bank Balance plus 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 |
|---------------------|---|-------------------------------------|--------------------------------------|----------------------|------------------------------|---------------------|----------------------------|
| 2012 | 65.97 | 94.99 | 4.48 | 7.50 | 172.94 | 3.41 | 169.53 |
| 2013 | | | | | | | |
| January | 84.69 | 82.14 | 4.48 | 9.47 | 180.78 | 3.46 | 177.32 |
| February | 88.16 | 90.40 | 4.48 | 5.73 | 188.77 | 3.48 | 185.29 |
| March | 91.89 | 97.78 | 4.48 | 4.95 | 199.10 | 3.49 | 195.61 |
| April | 105.00 | 93.89 | 4.39 | 5.38 | 208.66 | 3.31 | 205.35 |
| May | 112.68 | 88.96 | 4.39 | 5.19 | 211.22 | 3.31 | 207.91 |
| June | 113.67 | 99.73 | 4.39 | 2.47 | 220.26 | 3.32 | 216.94 |
| July | 104.18 | 110.20 | 4.49 | 1.43 | 220.30 | 3.40 | 216.90 |
| August | 95.15 | 124.90 | 4.49 | 1.44 | 225.98 | 3.32 | 222.66 |
| September | 112.55 | 131.05 | 4.49 | 3.97 | 252.06 | 3.48 | 248.58 |
| October | 79.28 | 148.95 | 4.49 | 4.00 | 236.72 | 3.35 | 233.37 |
| November | 89.81 | 134.47 | 4.49 | 8.14 | 236.91 | 3.31 | 233.60 |
| December | 108.05 | 128.27 | 4.60 | 9.64 | 250.56 | 3.38 | 247.18 |
| 2014 | | | | | | | |
| January | 122.87 | 137.07 | 4.60 | 6.17 | 270.71 | 3.51 | 267.20 |
| February | 105.55 | 151.85 | 4.60 | 5.14 | 267.14 | 3.50 | 263.64 |
| March | 103.95 | 152.43 | 4.60 | 5.39 | 266.37 | 3.89 | 262.48 |
| April | 117.60 | 144.51 | 4.63 | 4.44 | 271.18 | 3.72 | 267.46 |
| May | 107.41 | 152.42 | 4.64 | 4.00 | 268.47 | 5.23 | 263.24 |
| June | 110.25 | 156.37 | 4.64 | 3.84 | 275.10 | 6.30 | 268.80 |
| July | 125.64 | 160.20 | 4.64 | 5.03 | 295.51 | 9.80 | 285.71 |
| August | 137.07 | 143.05 | 4.64 | 5.91 | 290.67 | 9.56 | 281.11 |
| September | 124.35 | 146.76 | 4.64 | 9.32 | 285.07 | 6.73 | 278.34 |
| October | 125.91 | 141.77 | 4.64 | 7.19 | 279.51 | 8.25 | 271.26 |
| November | 131.85 | 135.39 | 4.64 | 10.67 | 282.55 | 8.13 | 274.42 |
| December | 115.48 | 157.75 | 4.64 | 10.69 | 288.56 | 8.14 | 280.42 |
| 2015 | | | | | | | |
| January | 115.07 | 156.13 | 4.64 | 5.35 | 281.19 | 8.72 | 272.47 |
| February | 114.08 | 155.64 | 4.64 | 5.21 | 279.57 | 8.09 | 271.48 |
| March | 105.49 | 159.95 | 4.64 | 3.89 | 273.97 | 8.19 | 265.78 |
| April | 116.03 | 159.33 | 4.21 | 3.64 | 283.21 | 8.38 | 274.83 |
| May | 119.24 | 153.31 | 4.21 | 6.98 | 283.74 | 7.53 | 276.21 |
| June | 124.63 | 145.57 | 4.21 | 4.37 | 278.78 | 8.28 | 270.50 |
| July | 128.08 | 144.46 | 4.21 | 5.06 | 281.81 | 7.51 | 274.30 |
| August | 130.68 | 129.69 | 4.21 | 3.86 | 268.44 | 9.28 | 259.16 |
| September * | 156.38 | 107.08 | 4.21 | 3.65 | 271.32 | 7.52 | 263.80 |
| Change for the year | 35.4% | -32.1% | -9.3% | -65.9% | -6.0% | -7.6% | -5.9% |

* Preliminary

Table 7 : Aggregated Balance Sheet of Banks - Assets

| (In Millions of AEDs) | | | | | | | | | | | | | | |
|--|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Item | 2013 | | 2014 | | | | 2015 | | | | | | | |
| | Dec | Mar | Jun | Sep | Dec | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep * |
| Domestic Assets | | | | | | | | | | | | | | |
| Cash and Deposits with C.B | 230,907 | 242,585 | 251,492 | 251,812 | 248,478 | 234,359 | 234,481 | 245,767 | 232,522 | 235,946 | 241,620 | 240,519 | 230,345 | 236,608 |
| Cash in Hand (LCY) | 13,519 | 11,890 | 12,940 | 13,524 | 15,456 | 12,965 | 12,024 | 13,141 | 13,948 | 13,338 | 13,723 | 14,353 | 13,105 | 13,817 |
| Deposits with Central Bank | 217,388 | 230,695 | 238,552 | 238,288 | 233,022 | 221,394 | 222,457 | 232,626 | 218,574 | 222,608 | 227,897 | 226,166 | 217,240 | 222,791 |
| Due From Resident Banks | 67,884 | 67,590 | 64,283 | 65,118 | 64,343 | 58,739 | 63,253 | 71,576 | 82,847 | 83,007 | 75,083 | 72,517 | 74,344 | 60,004 |
| Domestic Credit and Investments | 1,312,903 | 1,335,258 | 1,375,428 | 1,409,399 | 1,388,901 | 1,399,785 | 1,405,915 | 1,422,299 | 1,431,858 | 1,440,795 | 1,457,400 | 1,462,893 | 1,475,811 | 1,493,255 |
| a) Credit Facilities | 1,203,317 | 1,223,859 | 1,254,232 | 1,290,610 | 1,277,619 | 1,286,385 | 1,289,985 | 1,303,587 | 1,312,646 | 1,321,510 | 1,335,844 | 1,337,332 | 1,349,807 | 1,366,318 |
| Claims on Private Sector | 841,880 | 871,656 | 913,258 | 961,383 | 940,009 | 944,576 | 946,847 | 957,922 | 967,711 | 975,746 | 984,514 | 982,019 | 992,498 | 1,006,063 |
| Commercial Bills | 43,220 | 47,134 | 48,857 | 54,759 | 58,131 | 57,143 | 56,704 | 57,892 | 58,580 | 59,382 | 59,949 | 60,655 | 58,674 | 59,626 |
| Loans,Advances, Overdrafts & Real Estate Mortgage loans. | 798,660 | 824,522 | 864,401 | 906,624 | 881,878 | 887,433 | 890,143 | 900,030 | 909,131 | 916,364 | 924,565 | 921,364 | 933,824 | 946,437 |
| Claims on Government | 145,446 | 143,078 | 148,288 | 147,043 | 153,071 | 153,971 | 155,795 | 160,972 | 162,218 | 165,695 | 168,495 | 166,708 | 169,920 | 166,400 |
| Claims on Official Entities | 146,341 | 176,906 | 161,959 | 162,228 | 165,156 | 168,935 | 167,736 | 165,315 | 165,190 | 162,977 | 164,670 | 170,808 | 169,816 | 173,970 |
| Loans,Advances & Overdrafts | 146,341 | 176,906 | 161,959 | 162,228 | 165,156 | 168,935 | 167,736 | 165,315 | 165,190 | 162,977 | 164,670 | 170,808 | 169,816 | 173,970 |
| Claims on Other Financial Institutions | 69,650 | 32,219 | 30,727 | 19,956 | 19,383 | 18,903 | 19,607 | 19,378 | 17,527 | 17,092 | 18,165 | 17,797 | 17,573 | 19,885 |
| Loans,Advances & Overdrafts | 69,650 | 32,219 | 30,727 | 19,956 | 19,383 | 18,903 | 19,607 | 19,378 | 17,527 | 17,092 | 18,165 | 17,797 | 17,573 | 19,885 |
| b) Domestic Investments | 109,586 | 111,399 | 121,196 | 118,789 | 111,282 | 113,400 | 115,930 | 118,712 | 119,212 | 119,285 | 121,556 | 125,561 | 126,004 | 126,937 |
| Unclassified Assets | 76,663 | 76,136 | 102,842 | 108,847 | 105,778 | 112,858 | 112,570 | 113,292 | 112,926 | 110,358 | 109,471 | 111,057 | 114,617 | 110,775 |
| Fixed Assets | 16,933 | 17,812 | 17,444 | 17,653 | 18,744 | 18,591 | 18,614 | 18,871 | 18,757 | 18,978 | 18,963 | 19,336 | 19,296 | 19,348 |
| Inter-Branch Transactions | 2,836 | 3,366 | 3,284 | 6,019 | 6,446 | 5,828 | 8,521 | 10,069 | 9,169 | 8,043 | 8,554 | 9,901 | 10,097 | 7,730 |
| Other Assets | 56,894 | 54,958 | 82,114 | 85,175 | 80,588 | 88,439 | 85,435 | 84,352 | 85,000 | 83,337 | 81,954 | 81,820 | 85,224 | 83,697 |
| Foreign Assets | 411,992 | 458,788 | 442,889 | 476,173 | 497,367 | 500,076 | 518,546 | 526,994 | 522,026 | 521,104 | 535,971 | 521,063 | 535,971 | 521,600 |
| Due from H.O. and/or Branches Abroad | 114,532 | 110,933 | 96,028 | 106,903 | 111,725 | 99,413 | 128,237 | 122,099 | 127,132 | 109,460 | 123,233 | 118,981 | 128,296 | 117,632 |
| Due from Other Banks Abroad | 131,658 | 164,017 | 146,230 | 157,189 | 142,718 | 159,874 | 152,973 | 158,582 | 148,236 | 160,415 | 155,818 | 145,675 | 147,879 | 144,605 |
| Cash in Hand (FCY) | 146 | 154 | 191 | 117 | 161 | 168 | 120 | 145 | 144 | 158 | 133 | 127 | 156 | 167 |
| Securities | 77,103 | 88,357 | 104,222 | 99,653 | 116,748 | 105,686 | 104,511 | 109,759 | 110,162 | 111,400 | 119,322 | 116,185 | 117,864 | 119,045 |
| Credit to Non-Residents | 72,227 | 79,503 | 75,424 | 91,282 | 100,433 | 102,123 | 104,051 | 106,642 | 108,881 | 110,755 | 110,831 | 113,252 | 114,318 | 112,154 |
| Other Foreign Assets | 16,326 | 15,824 | 20,794 | 21,029 | 25,582 | 32,812 | 28,654 | 29,767 | 27,471 | 28,916 | 26,634 | 26,843 | 27,458 | 27,997 |
| Total Assets | 2,100,349 | 2,180,357 | 2,236,934 | 2,311,349 | 2,304,867 | 2,305,817 | 2,334,765 | 2,379,928 | 2,382,179 | 2,391,210 | 2,419,545 | 2,408,049 | 2,431,088 | 2,422,242 |

* Preliminary

Table 8 : Aggregated Balance Sheet of Banks - Liabilities

| (In Millions of AEDs) | | | | | | | | | | | | | | |
|--|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Item | 2013 | | 2014 | | | | 2015 | | | | | | | |
| | Dec | Mar | Jun | Sep | Dec | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep ** |
| Domestic Liabilities | | | | | | | | | | | | | | |
| <i>Monetary Deposits</i> | 329,142 | 358,554 | 379,423 | 373,796 | 377,116 | 386,681 | 394,186 | 400,686 | 402,808 | 411,365 | 405,350 | 402,545 | 399,828 | 396,427 |
| Demand Deposits (LCY) | 325,353 | 351,555 | 374,394 | 369,601 | 373,473 | 382,618 | 390,797 | 395,674 | 398,539 | 406,119 | 399,767 | 397,517 | 395,028 | 391,219 |
| Bankers Drafts | 3,789 | 6,999 | 5,029 | 4,195 | 3,643 | 4,063 | 3,389 | 5,012 | 4,269 | 5,246 | 5,583 | 5,028 | 4,800 | 5,208 |
| <i>Quasi Monetary Deposits</i> | 677,220 | 712,330 | 708,310 | 705,028 | 704,987 | 709,856 | 713,408 | 721,862 | 708,358 | 716,099 | 725,880 | 723,851 | 718,013 | 722,771 |
| Time Deposits (LCY) | 387,835 | 397,398 | 392,201 | 374,988 | 379,336 | 377,648 | 377,073 | 372,007 | 360,273 | 367,568 | 371,618 | 372,356 | 362,388 | 361,021 |
| Savings Deposits (LCY) | 81,292 | 86,643 | 91,276 | 90,521 | 95,357 | 96,560 | 98,320 | 100,206 | 103,000 | 103,378 | 104,875 | 106,121 | 104,911 | 105,126 |
| Commercial Prepayments (LCY) | 12,099 | 12,547 | 12,457 | 13,687 | 13,015 | 13,307 | 13,620 | 13,760 | 13,716 | 13,696 | 13,497 | 14,138 | 15,557 | 15,477 |
| Other Deposits (FCY) | 195,994 | 215,742 | 212,376 | 225,832 | 217,279 | 222,341 | 224,395 | 235,889 | 231,369 | 231,457 | 235,890 | 231,236 | 235,157 | 241,147 |
| <i>Government Deposits (LCY + FCY)</i> | 161,300 | 152,076 | 184,705 | 207,374 | 188,819 | 176,810 | 183,960 | 183,789 | 187,634 | 179,644 | 162,947 | 160,632 | 157,294 | 164,264 |
| <i>Government Lending Funds *</i> | 15,080 | 15,635 | 16,252 | 16,866 | 17,702 | 17,665 | 18,146 | 18,028 | 18,216 | 18,420 | 18,608 | 18,786 | 18,977 | 19,170 |
| <i>Capital and Reserves</i> | 278,218 | 274,080 | 284,045 | 289,480 | 299,474 | 307,870 | 310,956 | 300,674 | 301,732 | 304,556 | 310,308 | 312,730 | 314,677 | 315,130 |
| <i>Due to Central Bank</i> | 4,215 | 3,265 | 6,230 | 4,090 | 1,311 | 1,639 | 2,336 | 11,205 | 1,395 | 2,359 | 7,046 | 2,035 | 4,631 | 6,542 |
| <i>Due to Resident Banks</i> | 60,589 | 59,352 | 53,154 | 53,005 | 51,784 | 49,047 | 59,083 | 61,540 | 72,509 | 67,999 | 68,174 | 63,491 | 66,753 | 64,291 |
| Foreign Liabilities | 413,221 | 419,026 | 413,829 | 441,850 | 491,956 | 478,841 | 477,592 | 499,162 | 511,417 | 514,399 | 542,636 | 546,805 | 568,886 | 551,928 |
| Due to H.O and/or Branches Abroad | 68,489 | 67,835 | 55,023 | 63,954 | 70,386 | 65,967 | 66,473 | 76,893 | 76,162 | 77,259 | 88,991 | 92,885 | 89,613 | 72,981 |
| Due to Other Banks Abroad | 181,279 | 187,837 | 176,981 | 192,922 | 206,380 | 201,567 | 206,879 | 216,528 | 230,449 | 232,335 | 241,179 | 243,527 | 260,686 | 260,981 |
| Other Deposits (LCY + FCY) | 114,980 | 115,782 | 132,834 | 132,463 | 153,952 | 142,959 | 141,934 | 147,973 | 146,695 | 144,604 | 155,713 | 153,208 | 160,461 | 158,525 |
| Provisions ¹ | 2,319 | 2,348 | 2,468 | 2,304 | 2,078 | 1,979 | 2,008 | 1,796 | 1,749 | 1,754 | 1,656 | 1,675 | 1,890 | 1,733 |
| Other Foreign Liabilities | 46,154 | 45,224 | 46,523 | 50,207 | 59,160 | 66,369 | 60,298 | 55,972 | 56,362 | 58,447 | 55,097 | 55,510 | 56,236 | 57,708 |
| Unclassified Liabilities | 161,364 | 186,039 | 190,986 | 219,860 | 171,718 | 177,408 | 175,098 | 182,982 | 178,110 | 176,369 | 178,596 | 177,174 | 182,029 | 181,719 |
| Inter-Branch Transactions | 2,459 | 25,897 | 8,113 | 4,218 | 5,093 | 6,904 | 5,884 | 6,616 | 6,820 | 6,989 | 7,905 | 6,691 | 7,918 | 7,158 |
| Other Liabilities | 158,905 | 160,142 | 182,873 | 215,642 | 166,625 | 170,504 | 169,214 | 176,366 | 171,290 | 169,380 | 170,691 | 170,483 | 174,111 | 174,561 |
| - Of which : Provisions ¹ | 96,044 | 102,651 | 106,971 | 111,569 | 95,844 | 95,294 | 95,765 | 96,356 | 97,146 | 96,359 | 96,718 | 97,091 | 98,656 | 99,599 |
| Total Liabilities | 2,100,349 | 2,180,357 | 2,236,934 | 2,311,349 | 2,304,867 | 2,305,817 | 2,334,765 | 2,379,928 | 2,382,179 | 2,391,210 | 2,419,545 | 2,408,049 | 2,431,088 | 2,422,242 |

*Government refinancing added after deducting from other liabilities since Dec 2013

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

** Preliminary

Table 9 : Banks' Foreign Assets and Liabilities *

| (In Millions of AEDs) | 2015 | | | | | | | | |
|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep ** |
| Foreign Assets | 500,075 | 518,546 | 526,994 | 522,026 | 521,104 | 535,971 | 521,063 | 535,971 | 521,600 |
| Notes and Coins | 168 | 120 | 145 | 144 | 158 | 133 | 127 | 156 | 167 |
| Due from H.O and Branches | 99,413 | 128,237 | 122,099 | 127,132 | 109,460 | 123,233 | 118,981 | 128,296 | 117,632 |
| Money at Call & Short Notice , Nostro Balance ,Banks Bills & Lending under Repurchase Agreement | 57,233 | 50,633 | 55,651 | 48,644 | 58,623 | 49,296 | 43,746 | 48,359 | 51,303 |
| Placements / Loans with Banks | 102,638 | 102,339 | 102,931 | 99,592 | 101,792 | 106,522 | 101,929 | 99,517 | 93,302 |
| - Term Placements | 66,689 | 67,704 | 66,696 | 62,873 | 60,279 | 62,578 | 60,388 | 58,628 | 48,667 |
| - Term Loans | 35,949 | 34,635 | 36,234 | 36,719 | 41,512 | 43,944 | 41,541 | 40,889 | 44,635 |
| Securities | 105,686 | 104,511 | 109,759 | 110,162 | 111,400 | 119,322 | 116,185 | 117,864 | 119,045 |
| Loans and Advances ¹ | 102,123 | 104,051 | 106,642 | 108,881 | 110,755 | 110,831 | 113,252 | 114,318 | 112,154 |
| Other Foreign Assets ² | 32,814 | 28,655 | 29,767 | 27,471 | 28,916 | 26,634 | 26,843 | 27,461 | 27,997 |
| Foreign Liabilities | 478,843 | 477,592 | 499,162 | 511,417 | 514,399 | 542,636 | 546,805 | 568,886 | 551,928 |
| Due to H.O and Branches | 65,967 | 66,473 | 76,893 | 76,162 | 77,259 | 88,991 | 92,885 | 89,613 | 72,981 |
| Due to Banks | 150,012 | 154,296 | 160,222 | 172,611 | 174,886 | 175,630 | 190,054 | 200,644 | 203,644 |
| Borrowings from Banks | 51,556 | 52,583 | 56,305 | 57,838 | 57,449 | 65,549 | 53,473 | 60,042 | 57,337 |
| - Inter Bank Borrowings | 46,372 | 50,506 | 55,042 | 56,401 | 55,399 | 64,589 | 52,575 | 59,161 | 47,744 |
| - Other Term Borrowings | 5,184 | 2,077 | 1,263 | 1,437 | 2,050 | 960 | 898 | 881 | 9,593 |
| Other Deposits | 139,471 | 139,108 | 145,335 | 141,223 | 138,796 | 154,489 | 152,978 | 160,220 | 158,227 |
| - Demand Deposits | 32,744 | 32,238 | 30,760 | 32,285 | 29,732 | 29,983 | 27,987 | 28,875 | 31,629 |
| - Time Deposits | 87,083 | 86,869 | 95,130 | 89,302 | 89,430 | 104,744 | 105,126 | 111,578 | 106,827 |
| - Savings Deposits | 19,644 | 20,001 | 19,445 | 19,636 | 19,634 | 19,762 | 19,865 | 19,767 | 19,771 |
| Other Foreign Liabilities ³ | 71,837 | 65,132 | 60,407 | 63,583 | 66,009 | 57,977 | 57,415 | 58,367 | 59,739 |

¹ Including Purchased or Discounted Commercial Bills

² Including Fixed Assets, Cheques in the course of Collection on Non-Resident Banks and Other Assets

³ Including Commercial Prepayments

* Revised to account for changes applied in Banking Returns Forms in order to capture Interbank placements and borrowings

** Preliminary

Table 10 : Domestic Credit *

| (In Millions of AEDs) | | | | | | | | | | | | | | | |
|--------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Item | 2012 | 2013 | 2014 | | | 2015 | | | | | Sep ** | | | | |
| | Dec. | Dec | Mar | Jun | Sep | Dec | Jan | Feb | Mar | Apr | | May | Jun | Jul | Aug |
| Government | 121,334 | 145,446 | 143,078 | 148,288 | 147,043 | 153,071 | 153,971 | 155,795 | 160,972 | 162,218 | 165,695 | 168,495 | 166,708 | 169,920 | 166,400 |
| Public Sector | 126,642 | 146,341 | 176,906 | 161,959 | 162,228 | 165,156 | 168,935 | 167,736 | 165,315 | 165,190 | 162,977 | 164,670 | 170,808 | 169,816 | 173,970 |
| Private Sector | 860,848 | 911,530 | 903,875 | 943,985 | 981,339 | 959,392 | 963,479 | 966,454 | 977,300 | 985,238 | 992,838 | 1,002,679 | 999,816 | 1,010,071 | 1,025,948 |
| Financial Institutions | 48,538 | 69,650 | 32,219 | 30,727 | 19,956 | 19,383 | 18,903 | 19,607 | 19,378 | 17,527 | 17,092 | 18,165 | 17,797 | 17,573 | 19,885 |
| Insurance Companies | 713 | 1,072 | 1,635 | 1,171 | 1,111 | 1,191 | 1,191 | 1,202 | 1,105 | 1,113 | 1,121 | 1,252 | 1,248 | 1,261 | 1,258 |
| Business and Industrial Sector | 485,158 | 560,723 | 583,360 | 616,626 | 653,426 | 639,058 | 640,411 | 639,903 | 647,038 | 652,782 | 657,450 | 663,999 | 657,724 | 664,179 | 675,091 |
| Others | 326,439 | 280,084 | 286,661 | 295,461 | 306,846 | 299,760 | 302,974 | 305,743 | 309,779 | 313,816 | 317,175 | 319,263 | 323,047 | 327,058 | 329,713 |
| Total | 1,108,824 | 1,203,317 | 1,223,859 | 1,254,232 | 1,290,610 | 1,277,619 | 1,286,385 | 1,289,985 | 1,303,587 | 1,312,646 | 1,321,510 | 1,335,844 | 1,337,332 | 1,349,807 | 1,366,318 |

* 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 (Quarterly)

| (In Millions of AEDs) | | | | | | | | | | |
|---|----------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Economic Activity | End of Period | 2012 | 2013 | 2014 | | | 2015 | 2015 | 2015 | |
| | | Dec. | Dec | Mar | Jun | Sep | Dec | Mar | Jun | Sep * |
| 1) Agriculture | | 2,242 | 3,092 | 2,299 | 1,607 | 2,221 | 2,698 | 1,645 | 1,272 | 1,294 |
| 2) Mining and Quarrying | | 23,964 | 15,653 | 17,448 | 8,893 | 9,989 | 9,181 | 10,738 | 10,456 | 11,071 |
| 3) Manufacturing | | 50,375 | 58,032 | 58,018 | 66,278 | 61,393 | 65,140 | 66,476 | 71,195 | 72,215 |
| 3.1 Food , Beverages and Tobacco | | 3,788 | 5,549 | 4,640 | 5,758 | 5,644 | 6,463 | 6,494 | 6,815 | 6,397 |
| 3.2 Textile and Leather Products | | 879 | 739 | 776 | 819 | 984 | 1,100 | 1,095 | 1,256 | 1,171 |
| 3.3 Furniture and Other Wood Products | | 1,416 | 4,110 | 4,232 | 6,230 | 2,269 | 1,789 | 2,030 | 2,161 | 2,455 |
| 3.4 Paper And Paper Products | | 701 | 1,006 | 1,044 | 1,150 | 1,235 | 1,341 | 1,604 | 1,698 | 1,873 |
| 3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals | | 6,744 | 8,333 | 7,765 | 9,217 | 9,817 | 12,693 | 14,576 | 18,123 | 17,229 |
| 3.6 Basic Metal Products (Including Aluminium) | | 13,297 | 13,966 | 12,589 | 11,609 | 13,650 | 15,428 | 14,980 | 12,727 | 14,576 |
| 3.7 Fabricated Metal Products, Machinery and Equipment | | 3,902 | 4,444 | 6,378 | 7,695 | 7,006 | 6,724 | 7,417 | 6,673 | 7,782 |
| 3.8 Other Manufactured Products | | 19,648 | 19,885 | 20,594 | 23,800 | 20,788 | 19,602 | 18,280 | 21,742 | 20,732 |
| 4) Electricity, Gas and Water | | 21,574 | 21,864 | 20,925 | 20,201 | 19,193 | 18,937 | 18,576 | 22,479 | 20,732 |
| 5) Construction and Real Estate | | 140,975 | 204,351 | 199,711 | 207,692 | 211,558 | 212,550 | 210,620 | 216,166 | 223,646 |
| 6) Trade | | 115,903 | 146,847 | 159,116 | 149,180 | 156,513 | 155,761 | 160,454 | 164,857 | 164,845 |
| 6.1 Wholesale | | 82,860 | 89,181 | 113,016 | 101,003 | 104,426 | 106,160 | 112,983 | 119,122 | 119,088 |
| 6.2 Retail | | 33,043 | 57,666 | 46,100 | 48,177 | 52,087 | 49,601 | 47,471 | 45,735 | 45,757 |
| 7) Transport, Storage and Communication | | 35,541 | 36,423 | 42,578 | 54,367 | 55,780 | 56,494 | 59,495 | 60,828 | 58,810 |
| 8) Financial Institutions(Excluding Banks) | | 80,243 | 113,580 | 131,107 | 121,892 | 129,800 | 131,824 | 133,143 | 128,173 | 135,491 |
| 9) Government | | 121,240 | 144,030 | 132,126 | 137,333 | 133,995 | 135,982 | 143,223 | 148,227 | 152,764 |
| 10) Personal Loans for Business Purposes ¹ | | 196,045 | 245,212 | 248,587 | 254,088 | 267,133 | 267,156 | 265,229 | 272,171 | 280,436 |
| 11) Personal Loans for Consumption Purposes ¹ | | 88,607 | 115,395 | 116,982 | 119,571 | 125,710 | 125,721 | 124,813 | 128,080 | 131,970 |
| 12) All Others ² | | 232,115 | 98,824 | 94,962 | 113,130 | 117,325 | 96,175 | 109,175 | 111,940 | 113,044 |
| Total | | 1,108,824 | 1,203,303 | 1,223,859 | 1,254,232 | 1,290,610 | 1,277,619 | 1,303,587 | 1,335,844 | 1,366,318 |

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 | | | | | | | |
| | Dec | Mar | Jun | Sep | Dec | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep** |
| (1) Residents | 1,163,873 | 1,215,962 | 1,267,410 | 1,282,003 | 1,267,279 | 1,269,284 | 1,288,165 | 1,301,325 | 1,294,531 | 1,301,862 | 1,288,594 | 1,282,000 | 1,270,335 | 1,278,254 |
| 1.1 Corporate | 472,877 | 487,905 | 508,546 | 499,428 | 517,415 | 527,781 | 539,179 | 530,403 | 534,817 | 539,932 | 544,812 | 546,242 | 548,913 | 553,813 |
| 1.2 Individuals | 317,251 | 335,439 | 347,462 | 343,719 | 351,336 | 346,803 | 352,923 | 358,035 | 359,343 | 360,482 | 362,396 | 360,681 | 359,392 | 357,391 |
| 1.3 Government | 161,300 | 152,076 | 184,705 | 207,374 | 188,819 | 176,810 | 183,960 | 183,789 | 187,634 | 179,644 | 162,947 | 160,632 | 157,294 | 164,264 |
| 1.4 GREs | 173,555 | 204,207 | 190,374 | 195,864 | 173,352 | 182,590 | 177,255 | 191,929 | 173,758 | 182,301 | 184,164 | 182,882 | 173,677 | 173,275 |
| 1.5 Non Banking Financial Institutions | 38,890 | 36,335 | 36,323 | 35,618 | 36,357 | 35,301 | 34,848 | 37,169 | 38,979 | 39,503 | 34,275 | 31,563 | 31,059 | 29,511 |
| (2) Non-Residents | 114,980 | 115,782 | 132,834 | 132,463 | 153,952 | 142,959 | 141,934 | 147,973 | 146,695 | 144,604 | 155,713 | 153,208 | 160,461 | 158,525 |
| 2.1 Corporate | 49,187 | 45,271 | 53,964 | 51,272 | 62,599 | 61,515 | 62,660 | 61,832 | 60,403 | 57,632 | 61,043 | 61,329 | 64,346 | 65,857 |
| 2.2 Non Banking Financial Institutions | 35,813 | 35,321 | 35,295 | 31,167 | 40,774 | 35,534 | 34,069 | 34,338 | 38,536 | 38,126 | 42,692 | 46,726 | 48,663 | 43,864 |
| 2.3 Individuals | 22,249 | 24,664 | 25,413 | 25,717 | 26,750 | 26,579 | 26,486 | 25,851 | 26,004 | 25,771 | 26,106 | 25,304 | 26,226 | 26,180 |
| 2.4 Government and Non Commercial Entities | 7,731 | 10,527 | 18,162 | 24,306 | 23,828 | 19,331 | 18,719 | 25,952 | 21,752 | 23,075 | 25,872 | 19,849 | 21,226 | 22,624 |
| Total Deposits | 1,278,853 | 1,331,744 | 1,400,243 | 1,414,465 | 1,421,230 | 1,412,243 | 1,430,099 | 1,449,298 | 1,441,226 | 1,446,466 | 1,444,307 | 1,435,208 | 1,430,796 | 1,436,779 |

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

** Preliminary

Table 13 : Deposits by Type and Currency¹

| (In Millions of AEDs) | | | | | | | | | | | | | | | |
|-----------------------------------|----------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Item | 2012 | 2013 | 2014 | | | 2015 | | | | | | | | | |
| | Dec. | Dec | Mar | Jun | Sep | Dec | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep * |
| Demand | 343,874 | 448,386 | 482,554 | 506,334 | 506,019 | 515,199 | 529,701 | 545,168 | 542,970 | 540,863 | 550,742 | 543,942 | 540,103 | 542,215 | 543,231 |
| Local Currency | 256,772 | 332,415 | 359,157 | 382,820 | 379,403 | 383,509 | 391,835 | 399,748 | 404,533 | 407,879 | 415,392 | 408,204 | 405,465 | 403,173 | 399,836 |
| Foreign Currencies | 87,102 | 115,971 | 123,397 | 123,514 | 126,616 | 131,690 | 137,866 | 145,420 | 138,437 | 132,984 | 135,350 | 135,738 | 134,638 | 139,042 | 143,395 |
| Savings | 84,387 | 107,201 | 114,248 | 121,028 | 120,173 | 126,453 | 128,236 | 130,340 | 131,800 | 137,134 | 137,818 | 137,127 | 138,546 | 137,355 | 138,040 |
| Local Currency | 72,219 | 92,080 | 98,116 | 103,311 | 102,083 | 107,152 | 108,476 | 110,254 | 112,257 | 114,973 | 115,401 | 116,985 | 118,394 | 114,033 | 114,169 |
| Foreign Currencies | 12,168 | 15,121 | 16,132 | 17,717 | 18,090 | 19,301 | 19,760 | 20,086 | 19,543 | 22,161 | 22,417 | 20,142 | 20,152 | 23,322 | 23,871 |
| Time | 500,734 | 541,887 | 562,178 | 562,051 | 548,888 | 552,775 | 547,738 | 541,491 | 560,779 | 543,994 | 545,752 | 572,099 | 570,291 | 567,177 | 562,657 |
| Local Currency | 391,022 | 406,843 | 411,738 | 404,814 | 388,107 | 391,629 | 389,993 | 389,423 | 384,229 | 372,307 | 379,819 | 384,138 | 386,561 | 379,339 | 377,498 |
| Foreign Currencies | 109,712 | 135,044 | 150,440 | 157,237 | 160,781 | 161,146 | 157,745 | 152,068 | 176,550 | 171,687 | 165,933 | 187,961 | 183,730 | 187,838 | 185,159 |
| Total Deposits² | 928,995 | 1,097,474 | 1,158,980 | 1,189,413 | 1,175,080 | 1,194,427 | 1,205,675 | 1,216,999 | 1,235,549 | 1,221,991 | 1,234,312 | 1,253,168 | 1,248,940 | 1,246,747 | 1,243,928 |
| Total Local Currency | 720,013 | 831,338 | 869,011 | 890,945 | 869,593 | 882,290 | 890,304 | 899,425 | 901,019 | 895,159 | 910,612 | 909,327 | 910,420 | 896,545 | 891,503 |
| Total Foreign Currencies | 208,982 | 266,136 | 289,969 | 298,468 | 305,487 | 312,137 | 315,371 | 317,574 | 334,530 | 326,832 | 323,700 | 343,841 | 338,520 | 350,202 | 352,425 |
| Commercial Prepayments | 14,220 | 15,847 | 16,991 | 18,292 | 17,877 | 25,639 | 19,457 | 19,077 | 19,191 | 21,936 | 22,103 | 19,077 | 19,126 | 20,622 | 20,506 |

¹ Excluding Inter-Bank Deposits

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

* Preliminary

Table 14 : Time Deposits by Maturity*

| (In Millions of AEDs) | | | | | | | | | | | | | | | |
|------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Period | 2012 | | 2013 | | 2014 | | | 2015 | | | | | | | |
| | Dec. | Dec | Mar | Jun | Sep | Dec | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep ** |
| Maturity | | | | | | | | | | | | | | | |
| Upto 3 Months | 250,396 | 239,183 | 243,563 | 257,807 | 263,414 | 257,899 | 250,249 | 249,943 | 257,142 | 253,346 | 250,624 | 253,469 | 250,121 | 248,441 | 250,322 |
| Above 3 and Upto 6 Months | 111,084 | 117,778 | 119,935 | 126,948 | 129,709 | 126,994 | 123,227 | 123,076 | 126,620 | 124,751 | 123,411 | 124,812 | 123,163 | 122,336 | 123,262 |
| Above 6 and Upto 12 Months | 163,761 | 171,353 | 174,491 | 184,695 | 188,712 | 184,760 | 179,280 | 179,062 | 184,219 | 181,499 | 179,549 | 181,587 | 179,189 | 177,985 | 179,333 |
| Exceeding 12 Months | 172,650 | 150,181 | 152,931 | 161,874 | 165,395 | 161,932 | 157,128 | 156,937 | 161,457 | 159,074 | 157,364 | 159,151 | 157,049 | 155,994 | 157,175 |
| Total | 697,891 | 678,495 | 690,920 | 731,325 | 747,230 | 731,585 | 709,884 | 709,018 | 729,438 | 718,670 | 710,948 | 719,019 | 709,522 | 704,756 | 710,092 |

* Excluding Inter-Bank Deposits but Including Government Deposits & Commercial Prepayments

** Preliminary

Table 15 : Currency Issued *

| (In Thousands of AEDs) | | | | | | | | | | | | | | | |
|-------------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Item | 2012 | | 2013 | | 2014 | | | 2015 | | | | | | | |
| | Dec. | Dec | Mar | Jun | Sep | Dec | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep **** |
| Total Notes Issued (1)** | 56,998,623 | 63,076,612 | 64,433,724 | 66,904,951 | 69,836,520 | 73,502,110 | 65,587,818 | 67,538,265 | 68,355,146 | 69,797,858 | 70,469,976 | 71,528,890 | 71,645,395 | 69,215,899 | 70,005,382 |
| Total Coins Issued (2) *** | 774,510 | 850,187 | 866,484 | 918,261 | 948,826 | 969,992 | 977,464 | 985,777 | 997,569 | 1,004,895 | 1,012,847 | 1,020,633 | 1,029,149 | 1,036,295 | 1,041,728 |
| Total Currency Issued | 57,773,133 | 63,926,799 | 65,300,208 | 67,823,212 | 70,785,346 | 74,472,102 | 66,565,282 | 68,524,042 | 69,352,715 | 70,802,753 | 71,482,823 | 72,549,523 | 72,674,544 | 70,252,194 | 71,047,110 |

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

** *Excluding Mutilated Notes*

*** *Excluding Issued Gold Coins*

**** *Preliminary*

Table 16 : Cleared Cheques Statistics*

| Item | 2012 | 2013 | 2014 | | | 2015 | | | | | | | | | |
|---|-----------|-----------|---------|---------|-----------|-----------|---------|---------|---------|---------|---------|---------|---------|-----------|-----------|
| | Dec. | Dec | Mar | Jun | Sep | Dec | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep ** |
| Amount (In Millions of AEDs) | 1,122,303 | 1,339,503 | 380,553 | 781,439 | 1,165,239 | 1,559,595 | 128,978 | 252,514 | 394,156 | 532,568 | 666,786 | 802,970 | 931,967 | 1,065,956 | 1,191,883 |
| No. of Cheques (in Thousands) | 27,568 | 29,334 | 7,587 | 15,526 | 23,041 | 30,817 | 2,546 | 5,008 | 7,792 | 10,513 | 13,229 | 15,879 | 18,338 | 20,931 | 23,440 |

* Cumulative data

** Preliminary