



United Arab Emirates

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

النشرة الاحصائية الشهرية  
- البيانات المصرفية والنقدية -  
سبتمبر 2016

**Monthly Statistical Bulletin**  
**- Banking & Monetary Statistics -**  
**September 2016**

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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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<b>UAE Dirhams</b>	AED
<b>Not Available</b>	(..)
<b>Zero or Insignificant</b>	(-)
<b>Local Currency</b>	LCY
<b>Foreign Currency</b>	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 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>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>Jul</b>	<b>Aug</b>	<b>Sep *</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>251,258</b>	<b>233,922</b>	<b>233,594</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>303,611</b>	<b>294,727</b>	<b>297,326</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	318,135	302,106	304,371
Foreign Liabilities	3,395	3,915	6,318	6,601	7,994	7,898	8,343	8,789	8,925	9,021	16,456	14,524	7,379	7,045
<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>-52,353</b>	<b>-60,805</b>	<b>-63,732</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	513,985	500,395	513,091
Foreign Liabilities	409,945	417,636	407,529	433,839	484,073	491,339	535,003	544,283	580,335	556,014	579,279	566,338	561,200	576,823
<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>940,001</b>	<b>949,988</b>	<b>966,677</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	1,075,073	1,080,669	1,089,021
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	55,507	55,643	63,211
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	221,648	221,305	226,170
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	43,069	43,162	44,201
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	-354,291	-357,554	-359,832
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	-101,005	-93,237	-96,094
<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>469,886</b>	<b>473,315</b>	<b>472,502</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	62,052	61,693	61,789
Monetary Deposits	329,142	358,555	379,423	373,796	377,116	400,687	405,349	396,428	398,543	428,479	416,558	407,834	411,622	410,713
<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>1,191,259</b>	<b>1,183,910</b>	<b>1,200,271</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>721,373</b>	<b>710,595</b>	<b>727,769</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	242,491	240,419	255,758
Dirham Deposits	469,388	484,374	483,800	465,795	474,961	472,564	476,787	466,479	484,758	483,056	469,230	478,882	470,176	472,011
<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>1,364,342</b>	<b>1,357,117</b>	<b>1,368,679</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>173,083</b>	<b>173,207</b>	<b>168,408</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>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>Jul***</b>	<b>Aug***</b>	<b>Sep***</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>15,755</b>	<b>-17,336</b>	<b>-328</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>3,196</b>	<b>-8,884</b>	<b>2,599</b>
Gross International Reserves	15,598	8,703	9,789	3,625	-14,798	5,324	-7,467	56,203	164	17,536	1,264	-16,029	2,265
Foreign Liabilities	520	2,403	283	1,393	-96	445	446	1,321	-2,660	10,093	-1,932	-7,145	-334
<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>12,559</b>	<b>-8,452</b>	<b>-2,927</b>
Foreign Assets	48,308	-20,781	33,375	21,226	29,405	8,914	-14,444	-22,872	15,539	11,753	-382	-13,590	12,696
Foreign Liabilities	7,691	-10,107	26,310	50,234	7,266	43,664	9,280	31,181	23,383	17,939	-12,941	-5,138	15,623
<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>-4,914</b>	<b>9,987</b>	<b>16,689</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	323	5,596	8,352
Net Claims on Government	7,116	-23,247	-29,695	19,746	15,157	25,163	-556	9,657	660	-1,588	12,594	136	7,568
Claims on Official Entities	30,492	-11,905	-674	769	5,610	-1,309	11,622	-1,747	767	2,485	-4,617	-343	4,865
Claims on Nonbank Financial Institutions	-36,700	-370	-10,926	-1,540	1,088	-608	1,924	-1,519	747	-6,809	-1,353	93	1,039
Capital and Reserves*	4,343	-9,009	-11,926	-8,960	-781	-10,159	-4,768	-5,945	11,155	-9,119	-3,285	-3,263	-2,278
Other Items (net)*	-24,678	23,821	-18,912	44,629	-7,224	-87	-14,190	17,599	10,436	-8,096	-8,576	7,768	-2,857
<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>-11,129</b>	<b>3,429</b>	<b>-813</b>
Currency in Circulation Outside Banks	3,002	1,473	2,378	1,755	-2,804	2,615	-1,597	-421	427	1,454	-2,405	-359	96
Monetary Deposits	29,413	20,868	-5,627	3,320	23,571	4,662	-8,921	6	15,512	-9,374	-8,724	3,788	-909
<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>10,841</b>	<b>-7,349</b>	<b>16,361</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>21,970</b>	<b>-10,778</b>	<b>17,174</b>
Foreign Currency Deposits	19,545	-3,848	13,668	-8,995	18,761	188	4,888	14,829	-299	5,620	12,318	-2,072	15,339
Dirham Deposits	14,986	-574	-18,005	9,166	-2,397	4,223	-10,308	7,340	8,644	-3,719	9,652	-8,706	1,835
<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>-434</b>	<b>-7,225</b>	<b>11,562</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>-11,275</b>	<b>124</b>	<b>-4,799</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 CBUAE	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

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

\*\* Preliminary











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>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>Jul</b>	<b>Aug</b>	<b>Sep *</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	99,974	98,994	96,123
Guarantees	316,539	331,417	342,593	345,282	351,734	369,650	371,179	372,638	373,399	372,374	383,138	386,488	385,922	386,612
Commitments	130,353	131,333	158,177	174,213	173,961	178,546	180,382	174,388	185,767	184,131	178,946	177,136	185,188	184,090
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	485,462	489,704	508,825
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	1,923,975	1,924,205	1,966,884
Others Derivatives	117,265	159,593	177,125	173,143	150,882	209,415	187,898	136,325	115,200	84,379	68,656	66,587	64,376	60,288
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	50,660	52,616	53,004
<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>3,190,282</b>	<b>3,201,005</b>	<b>3,255,826</b>

\* Preliminary



Table 11 : Domestic Credit \*

(In Millions of AEDs)														
Item	2013		2014		2015				2016					
	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Jul	Aug	Sep **
<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>169,890</b>	<b>171,140</b>	<b>174,085</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>182,854</b>	<b>183,564</b>	<b>187,950</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>1,068,680</b>	<b>1,075,057</b>	<b>1,084,074</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	16,890	17,318	18,169
Insurance Companies	1,072	1,635	1,171	1,111	1,191	1,105	1,252	1,258	1,237	1,171	1,241	1,239	1,246	1,495
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	706,936	711,475	718,567
Others	280,084	286,661	295,461	306,846	299,760	309,779	319,263	329,713	330,729	336,094	341,866	343,615	345,018	345,843
<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>1,421,424</b>	<b>1,429,760</b>	<b>1,446,109</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 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>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>Jul</b>	<b>Aug</b>	<b>Sep**</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>1,315,227</b>	<b>1,310,490</b>	<b>1,321,820</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	570,570	570,406	576,394
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	382,341	383,523	380,128
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	172,987	173,829	169,515
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	164,345	157,613	171,155
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	24,984	25,119	24,628
<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>170,808</b>	<b>168,087</b>	<b>186,890</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	73,833	73,109	84,460
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	55,741	54,092	57,983
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	28,376	28,740	31,310
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	12,858	12,146	13,137
<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>1,486,035</b>	<b>1,478,577</b>	<b>1,508,710</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>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>Jul</b>	<b>Aug</b>	<b>Sep *</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>558,508</b>	<b>560,600</b>	<b>563,792</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	409,844	414,896	413,796
Foreign Currencies	115,971	123,397	123,514	126,616	131,690	138,437	135,738	143,395	146,636	159,856	146,660	148,664	145,704	149,996
<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>151,043</b>	<b>151,257</b>	<b>151,070</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	123,372	123,027	122,987
Foreign Currencies	15,121	16,132	17,717	18,090	19,301	19,543	20,142	23,871	25,614	27,730	26,967	27,671	28,230	28,083
<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>568,405</b>	<b>559,502</b>	<b>589,726</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	392,039	383,312	388,819
Foreign Currencies	135,044	150,440	157,237	160,781	161,146	176,550	187,961	185,159	191,353	184,287	173,301	176,366	176,190	200,907
<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>1,277,956</b>	<b>1,271,359</b>	<b>1,304,588</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	925,255	921,235	925,602
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	352,701	350,124	378,986
Commercial Prepayments	15,847	16,991	18,292	17,877	25,639	19,191	19,077	20,506	21,278	21,032	22,035	21,768	21,858	21,299

<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\***

<b>(In Millions of AEDs)</b>															
<b>Period</b>	<b>2013</b>				<b>2014</b>				<b>2015</b>				<b>2016</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>Jul</b>	<b>Aug</b>	<b>Sep**</b>	
<b>Maturity</b>															
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	391,542	383,533	425,463	
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	153,108	154,481	148,853	
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	142,003	135,264	128,288	
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	40,152	43,118	40,168	
<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>726,805</b>	<b>716,396</b>	<b>742,772</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>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>Jul</b>	<b>Aug</b>	<b>Sep ****</b>
<b>Total Notes Issued ( 1 )**</b>	63,076,612	64,433,724	66,904,951	69,836,520	73,502,110	68,355,146	71,528,890	70,005,382	72,456,853	76,126,961	80,215,276	75,104,044	75,750,698	76,155,196
<b>Total Coins Issued ( 2 )***</b>	850,187	866,484	918,261	948,826	969,992	997,569	1,020,633	1,041,728	1,065,241	1,081,388	1,101,593	1,107,821	1,109,215	1,111,879
<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>76,211,865</b>	<b>76,859,913</b>	<b>77,267,075</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					
	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Jul	Aug	Sep **
<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	879,722	1,002,602	1,106,509
<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	17,752	20,229	22,382

\* Cumulative data

\*\* Preliminary