



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

النشرة الاحصائية الربعية
- البيانات المصرفية والنقدية -
سبتمبر 2014

Quarterly Statistical Bulletin
- Banking & Monetary Statistics -
September 2014

Contents

الصفحات

PAGES

Tables

1. Selected Monetary and Banking Indicators	4
2. Monetary Survey	5
3. Monthly Changes in Factors Affecting Money Supply	6
4. Monetary Base	7
5. Central Bank of the UAE Balance Sheet	8
6. Central Bank Foreign Currency Assets	9
7. Aggregated Balance Sheet of Banks - Assets	10-11
8. Aggregated Balance Sheet of Banks - Liabilities	12-13
9. Banks Foreign Assets and Liabilities	14
10. Loans, Advances and Overdrafts to Residents	15
11. Bank Credit to Residents by Economic Activity	16
12. Deposits distributed Residents / Non Residents	17
13. Deposits by Type and Currency	18
14. Time deposits by Maturity	19
15. Currency Issued	20
16. Cleared Cheques Statistics	21

Contents (Contd)

Note:

Data are as at end of period unless otherwise indicated.

Abbreviations & Notations

UAE Dirhams	AED
Not Available	(..)
Zero or Insignificant	(-)
Local Currency	LC
Foreign Currency	FC

Definitions**Money Supply (M0)**

Consists of currency in circulation plus currency at banks

Money Supply (M1) :

Consists of money in circulation (currency , notes and coins, issued by the Central bank minus currency with the banks) plus monetary deposits in local currency with banks (all short-term deposits on which bank customer can withdraw without prior notice)

Money Supply (M2) :

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

Money Supply (M3) :

Consists of Money Supply (M2) plus Government deposits

Certificates of Deposits :

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

Government:

of the seven emirates.

الجداول

TABLES

Table 1 : Selected Monetary and Banking Indicators

(In Millions of AEDs)										
Indicator	2008	2009	2010	2011	2012	2013			2014	
	Dec.	Dec.	Dec.	Dec.	Dec	Sep	Dec	Mar	Jun	Sep
Central Bank of the UAE										
Total Assets/Liabilities	193,747	203,937	228,937	234,266	262,153	305,643	305,534	323,061	334,053	336,925
Foreign Assets Holdings	113,039	89,875	116,701	132,291	168,463	247,573	245,564	259,793	269,994	274,630
Money Supply Indicators										
Money Supply M0	45,327	45,580	47,775	52,087	57,773	60,518	63,927	65,300	67,823	70,785
Money Supply M1	208,138	223,482	232,961	264,096	299,173	354,382	379,550	411,964	434,306	431,057
Money Supply M2	674,310	740,618	786,388	825,758	862,374	954,951	1,056,770	1,124,294	1,142,616	1,136,085
Money Supply M3	899,093	947,780	985,172	1,001,357	1,083,053	1,199,562	1,219,890	1,280,334	1,328,433	1,344,228
Banks										
Total Assets*	1,447,894	1,521,002	1,609,259	1,665,220	1,794,395	1,910,938	1,945,091	2,180,357	2,236,934	2,311,349
Foreign Assets	203,386	208,157	233,513	248,876	306,556	350,376	352,739	458,788	442,889	476,173
Foreign Assets to Total Assets (%)	14%	14%	15%	15%	17%	18%	18%	21%	20%	21%
Foreign Liabilities	282,599	251,086	271,699	289,808	315,380	337,958	352,740	419,026	413,829	441,850
Foreign Liabilities to Total Liabilities (%)	20%	17%	17%	17%	18%	18%	18%	19%	18%	19%
Deposits ¹										
Residents	912,170	982,579	1,049,628	1,069,750	1,167,797	1,269,908	1,278,858	1,331,744	1,400,243	1,414,465
Residents	833,432	893,989	929,275	957,328	1,033,700	1,145,953	1,162,901	1,215,962	1,267,410	1,282,003
Non-Residents	78,738	88,590	120,353	112,422	134,097	123,955	115,957	115,782	132,834	132,463
Bank Credit (Domestic)*	924,383	958,588	972,107	992,906	1,026,259	1,087,267	1,114,950	1,223,859	1,254,232	1,290,610
Total Number of National Banks and Branches										
Head Offices	24	24	23	23	23	23	23	23	23	23
Branches	614	674	732	768	805	832	841	843	858	866
Pay Offices	60	71	86	87	89	89	89	89	89	89
Electronic Banking Service Units	19	26	26	26	28	29	29	29	29	33
Total Number of Foreign Banks and Branches										
Head Offices	28	28	28	28	28	28	28	28	28	28
Branches	82	82	83	83	85	86	87	87	87	87
Pay Offices	1	1	1	1	1	1	1	1	1	1
Electronic Banking Service Units	35	43	50	50	52	54	52	53	53	54
Number of Employees in Banks (UAE)²	39,589	37,704	37,403	37,499	36,246	34,702	36,087	37,402	36,692	36,686

¹ Excluding Inter-Bank Deposits

² Excluding Auxiliary Staff

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

Table 2 : Monetary Survey

(In Millions of AEDs)										
Item	2008	2009	2010	2011	2012	2013			2014	
	Dec.	Dec.	Dec.	Dec.	Dec	Sep	Dec	Mar	Jun	Sep
Net Foreign Assets	33,098	46,949	78,624	92,499	160,862	261,142	246,929	300,913	298,237	307,033
Foreign Assets	316,855	298,706	350,947	382,444	476,412	599,417	599,836	720,113	714,440	752,360
Foreign Liabilities	-283,757	-251,757	-272,323	-289,945	-315,550	-338,275	-352,907	-419,200	-416,203	-445,327
Net Domestic Assets	615,943	693,669	707,764	733,259	701,512	693,809	809,841	823,381	844,379	829,052
Claims on Private Sector	751,921	786,553	792,075	819,156	832,576	874,214	867,661	891,721	934,481	982,401
Net Claims on Government	-85,031	9,997	28,939	44,779	11,545	-35,031	45,856	50,312	28,695	-2,554
Claims on Official Entities	56,064	77,259	87,581	119,852	132,954	134,714	176,557	207,514	195,852	195,235
Claims on Nonbank Financial Institutions	97,940	91,453	91,179	82,436	88,237	100,760	92,087	55,188	54,818	43,892
Capital and Reserves	-165,569	-245,531	-274,538	-297,943	-316,891	-296,935	-299,461	-293,608	-303,583	-309,018
Other Items (net)	-39,382	-26,062	-17,472	-35,021	-46,909	-83,913	-72,859	-87,746	-65,884	-80,904
Money Supply M2	674,310	740,618	786,388	825,758	862,374	954,951	1,056,770	1,124,294	1,142,616	1,136,085
Money Supply M1	208,138	223,482	232,961	264,096	299,173	354,382	379,550	411,964	434,306	431,057
Currency in Circulation Outside Banks	36,967	37,217	38,560	41,591	45,615	48,863	50,408	53,410	54,883	57,261
Monetary Deposits	171,171	186,265	194,401	222,505	253,558	305,519	329,142	358,554	379,423	373,796
Quasi - Money	466,172	517,136	553,427	561,662	563,201	600,569	677,220	712,330	708,310	705,028
Foreign Currency Deposits	120,210	123,001	130,264	144,094	139,278	167,959	195,994	215,742	212,376	225,832
Dirham Deposits	345,962	394,135	423,163	417,568	423,923	432,610	481,226	496,588	495,934	479,196

Table 3 : Monthly Changes in Factors Affecting Money Supply

(In Millions of AEDs)										
Item	2008	2009	2010	2011	2012	2013		2014		
	Dec.	Dec.	Dec.	Dec.	Dec.	Sep**	Dec**	Mar**	Jun**	Sep**
Net Foreign Assets	-14,938	-22,734	4,525	15,010	-11,935	26,885	-14,213	53,984	-2,676	8,796
Foreign Assets	-58,828	-30,121	-5,931	-10,384	-5,943	36,891	419	120,277	-5,673	37,920
Foreign Liabilities	-43,890	7,387	10,456	25,394	-5,992	-10,006	-14,632	-66,293	2,997	-29,123
Net Domestic Assets	6,990	18,635	-2,700	-2,988	6,773	-1,716	116,032	13,540	20,998	-15,327
Claims on Private Sector	21,837	-27,956	-2,615	4,088	-6,121	13,380	-6,553	24,060	42,760	47,920
Net Claims on Government	-10,674	18,424	3,468	4,279	11,932	16,150	80,887	4,456	-21,617	-31,249
Claims on Official Entities	-5,271	1,504	-3,210	2,150	362	-6,513	41,843	30,957	-11,662	-617
Claims on Nonbank Financial Institutions	6,458	13,893	1,071	-2,628	-895	4,383	-8,673	-36,899	-370	-10,926
Capital and Reserves*	5,986	-12,487	-1,579	-13,373	621	-3,727	-2,526	5,853	-9,975	-5,435
Other Items (net)*	-11,346	25,257	165	2,496	874	-25,389	11,054	-14,887	21,862	-15,021
Money Supply M2	-7,063	-4,099	1,825	12,022	-5,162	25,170	101,819	67,524	18,322	11,791
Money Supply M1	-27,156	265	1,443	10,048	5,534	7,731	25,168	32,414	22,342	-3,249
Quasi - Money	20,093	-4,364	382	1,974	-10,696	17,439	76,651	35,110	-4,020	-3,282
Foreign Currency Deposits	2,318	-5,236	206	5,752	-11,049	7,386	28,035	19,748	-3,366	13,456
Dirham Deposits	17,775	872	176	-3,778	353	10,053	48,616	15,362	-654	-16,738

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

** Indicates Changes from End of Previous Quarter

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

Year	Monetary Base		Components of Monetary Base							
	In Billions of Dirhams	% Change	Currency in Circulation		Reserve Requirements		Banks Current Accounts at CBUAE (Net)		Certificates of Deposit (Net of Lending)	
			In Billions of Dirhams	% Change	In Billions of Dirhams	% Change	In Billions of Dirhams	% Change	In Billions of Dirhams	% Change
2008	119.6	-53.6%	37.0	42.9%	49.4	47.0%	5.3	-78.7%	27.9	-83.9%
2009	170.2	-34.0%	37.2	43.6%	48.9	45.5%	17.0	-31.7%	67.1	-61.3%
2010	192.9	61.3%	38.5	4.1%	54.0	9.3%	6.4	20.8%	94.0	236.9%
2011	197.9	-3.4%	41.6	-0.2%	62.8	0.2%	13.5	-48.3%	80.0	7.7%
2012										
Jan	197.0	-0.5%	42.6	2.4%	63.2	0.6%	12.9	-4.4%	78.3	-2.1%
Feb	198.7	0.9%	43.2	1.4%	62.5	-1.1%	12.5	-3.1%	80.5	2.8%
Mar	208.0	4.7%	43.3	0.2%	64.3	2.9%	12.3	-1.6%	88.1	9.4%
Apr	210.3	1.1%	43.4	0.2%	65.1	1.2%	14.1	14.6%	87.7	-0.5%
May	202.9	-3.5%	43.4	0.0%	65.7	0.9%	11.2	-20.6%	82.6	-5.8%
Jun	211.1	4.0%	43.4	0.0%	67.9	3.3%	20.5	83.0%	79.3	-4.0%
Jul	210.3	-0.4%	44.1	1.6%	68.1	0.3%	14.9	-27.3%	83.2	4.9%
Aug	210.8	0.2%	44.8	1.6%	68.4	0.4%	12.6	-15.4%	85.0	2.2%
Sep	209.8	-0.5%	45.2	0.9%	68.8	0.6%	11.0	-12.7%	84.8	-0.2%
Oct	214.6	2.3%	45.8	1.3%	69.9	1.6%	16.6	50.9%	82.3	-2.9%
Nov	220.7	2.8%	45.8	0.0%	69.6	-0.4%	14.8	-10.8%	90.5	10.0%
Dec	223.7	1.4%	45.6	-0.4%	70.4	1.1%	12.3	-16.9%	95.4	5.4%
2013										
Jan	232.4	3.9%	46.9	2.9%	72.0	2.3%	10.7	-13.0%	102.8	7.8%
Feb	242.5	4.3%	47.7	1.7%	72.7	1.0%	16.0	49.5%	106.1	3.2%
Mar	239.5	-1.2%	48.4	1.5%	72.9	0.3%	13.4	-16.3%	104.8	-1.2%
Apr	231.4	-3.4%	48.0	-0.8%	76.1	4.4%	8.5	-36.6%	98.8	-5.7%
May	236.7	2.3%	48.7	1.5%	77.2	1.4%	14.3	68.2%	96.5	-2.3%
Jun	242.0	2.2%	48.3	-0.8%	78.7	1.9%	18.0	25.9%	97.0	0.5%
Jul	236.8	-2.1%	49.3	2.1%	81.4	3.4%	12.0	-33.3%	94.1	-3.0%
Aug	235.0	-0.8%	48.7	-1.2%	82.9	1.8%	12.0	0.0%	91.4	-2.9%
Sep	245.7	4.6%	48.9	0.4%	82.4	-0.6%	19.4	61.7%	95.0	3.9%
Oct	245.4	-0.1%	49.9	2.0%	82.9	0.6%	13.0	-33.0%	99.6	4.8%
Nov	251.5	2.5%	51.1	2.4%	84.7	2.2%	16.1	23.8%	99.6	0.0%
Dec	264.7	5.1%	50.4	-1.4%	87.8	3.7%	18.6	13.7%	107.9	8.3%
2014										
Jan	275.5	4.1%	52.1	3.4%	89.3	1.7%	17.7	-4.8%	116.4	7.9%
Feb	274.3	-0.4%	52.9	1.5%	90.9	1.8%	15.2	-14.1%	115.3	-0.9%
Mar	283.1	3.2%	53.4	0.9%	91.4	0.6%	19.1	25.7%	119.2	3.4%
Apr	276.2	-2.4%	53.2	-0.4%	95.2	4.2%	10.4	-45.5%	117.4	-1.5%
May	283.7	2.7%	56.7	6.6%	97.0	1.9%	17.2	65.4%	112.8	-3.9%
Jun	290.1	2.3%	54.9	-3.2%	98.6	1.6%	10.9	-36.6%	125.7	11.4%
Jul	286.2	-1.3%	56.2	2.4%	100.8	2.2%	20.2	85.3%	109.0	-13.3%
Aug	286.6	0.1%	54.1	-3.7%	102.0	1.2%	14.5	-28.2%	116.0	6.4%
Sep *	294.4	2.7%	57.3	5.9%	103.7	1.7%	15.2	4.8%	118.2	1.9%
Change for the year	-	11.2%	-	13.7%	-	18.1%	-	-18.3%	-	9.5%

* Estimates.

Table 5 : Central Bank of the UAE Balance Sheet

(In Millions of AEDs)										
Item	As at 31.12.2008	As at 31.12.2009	As at 31.12.2010	As at 31.12.2011	As at 31.12.2012	As at 30.09.2013	As at 31.12.2013	As at* 31.03.2014	As at* 30.06.2014	As at* 30.09.2014
Assets										
Cash and Bank Balances	1,904	4,537	6,871	30,193	25,373	14,976	14,591	8,024	22,432	36,980
Deposits	82,868.6	85,634	44,505	30,101	43,611	101,465	99,926	101,608	96,523	93,687
Loans to Banks against - Certificates of Deposit	2,967.3	2,266	-	367	-	-	-	-	-	-
Certificates of Deposit Under Repo	16,275	2,100	-	-	-	0	0	0	0	0
Liquidity Support Facility	4,551.5	2,360	1,420	1,252	513	514	514	514	514	499
Held to Maturity Foreign Securities	29,576	37	68,418	72,301	94,986	131,050	128,263	152,425	156,364	146,760
Held to Maturity Securities-Issued by Ministry of Finance & Dubai Government	55,000	106,725	106,725	98,725	90,193	55,403	55,361	55,361	54,590	49,852
Other Assets	497.6	194	914	1,237	7,377	2,135	6,781	5,034	3,540	9,064
Property & Equipment	106.8	84	84	90	100	100	97	94	89	83
Total Assets	193,746.8	203,937	228,937	234,266	262,153	305,643	305,534	323,061	334,053	336,925
Off Balance Sheet Commitments	31,822.4	11,244	69,877	54,833	90,463	108,961	129,367	131,789	113,716	118,103
Liabilities										
Current Accounts & Deposits	84,841.2	70,286	66,005	80,549	86,515	105,111	111,973	117,360	118,920	126,747
Certificates of Deposit	47,183	71,453	94,002	80,407	95,400	94,992	107,896	119,223	125,713	118,184
Currency Issued	45,327	45,580	47,775	52,087	57,773	60,518	63,927	65,300	67,823	70,785
Other Liabilities	1,315.2	583	5,120	4,071	4,388	25,914	495	1,640	2,059	1,671
Total Liabilities	178,666.4	187,902	212,902	217,114	244,076	286,535	284,291	303,523	314,515	317,387
Capital and Reserves										
Authorized, Issued & Fully Paid Capital	300	300	300	2,500	2,500	2,500	2,500	2,500	2,500	2,500
General Reserve	1,200	1,200	1,200	13,690	14,615	15,503	15,503	16,080	16,080	16,080
Special Reserve	-	-	-	-	-	-	-	-	-	-
Other Reserve	-	-	-	-	-	143	143	0	0	0
Retained Earnings	-	-	-	962	962	962	3,097	958	958	957
Permanent Deposit from U.A.E Government	13,580.4	14,535	14,535	-	-	-	-	-	-	-
Total Capital & Reserves	15,080.4	16,035	16,035	17,152	18,077	19,108	21,243	19,538	19,538	19,538
Total Liabilities and Capital	193,746.8	203,937	228,937	234,266	262,153	305,643	305,534	323,061	334,053	336,925
Off Balance Sheet Commitments	31,822.4	11,244	69,877	54,833	90,463	108,961	129,367	131,789	113,716	118,103

- Not Available

* Estimates.

Table 6 : Central Bank Foreign Currency Assets
(End of period, in Billions of Dirhams)

Period	Deposits	Held-to-Maturity Foreign Securities	Held-to-Maturity Dubai Gov. Bonds	Other Foreign Assets *	Total Foreign Currency Assets
2008	82.87	29.58	-	3.56	116.01
2009	85.64	0.04	36.7	6.47	128.87
2010	47.84	68.42	36.7	0.45	153.43
2011	58.57	72.30	36.72	1.79	169.38
2012					
Jan	70.64	65.21	36.72	2.78	175.35
Feb	48.45	87.64	36.72	4.16	176.97
Mar	54.65	89.40	36.72	6.91	187.68
Apr	60.76	86.85	36.72	3.68	188.01
May	57.49	82.49	36.72	2.76	179.46
Jun	66.63	81.76	36.72	1.37	186.48
Jul	51.89	96.93	36.72	1.25	186.79
Aug	44.84	105.78	36.72	1.72	189.06
Sep	49.31	99.41	36.72	2.00	187.44
Oct	63.78	91.89	36.72	2.80	195.19
Nov	56.14	104.07	36.72	4.92	201.85
Dec	65.97	94.99	36.72	7.51	205.19
2013					
Jan	84.69	82.14	36.72	9.48	213.03
Feb	88.16	90.40	36.72	5.73	221.01
Mar	91.89	97.78	36.72	4.95	231.34
Apr	105.00	93.89	36.72	5.38	240.99
May	112.68	88.96	36.72	5.19	243.55
Jun	113.67	99.74	36.72	2.47	252.60
Jul	104.18	110.20	36.72	1.44	252.54
Aug	95.15	124.90	36.72	1.45	258.22
Sep	112.55	131.05	36.72	3.98	284.30
Oct	79.28	148.95	36.72	4.00	268.95
Nov	89.82	134.47	36.72	8.14	269.15
Dec	108.05	128.27	36.72	9.87	282.91
2014					
Jan	122.87	137.07	36.72	6.17	302.83
Feb	105.55	151.85	36.72	5.14	299.26
Mar	103.95	152.43	36.72	3.80	296.90
Apr	117.60	144.51	36.72	3.45	303.28
May	107.41	152.42	36.72	3.46	300.01
Jun	110.25	156.37	36.72	3.84	307.18
Jul	125.64	160.20	36.72	5.03	327.59
Aug	137.07	143.05	36.72	5.91	322.75
Sep**	124.35	146.76	36.72	9.32	317.15
Change for the year	15.1%	14.4%	0.0%	-5.6%	12.1%

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

** Estimates.

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

(In Millions of AEDs)										
Item	2008	2009	2010	2011	2012	2013			2014	
	Dec.	Dec.	Dec.	Dec.	Dec.	Sep	Dec	Mar	Jun	Sep
Assets*										
Cash and Deposits with C.B	108,146	146,210	165,811	166,629	191,881	209,346	230,907	242,585	251,492	251,812
Cash in Hand (LCY)	8,360	8,363	9,215	10,496	12,158	11,655	13,519	11,890	12,940	13,524
Deposits with Central Bank	99,786	137,847	156,596	156,133	179,723	197,691	217,388	230,695	238,552	238,288
Due From Resident Banks	76,696	67,927	82,747	80,382	82,472	73,172	60,246	67,590	64,283	65,118
Money at call & short notice	7,540	3,441	3,401	3,769	3,413	5,270	5,704	9,382	9,531	11,508
Demand Deposits	687	4,861	602	797	729	767	307	860	920	985
Time Deposits	68,288	59,463	78,572	75,566	78,057	66,827	53,867	57,192	53,601	52,345
Cheques in the course of collection	181	162	172	250	273	308	368	156	231	280
Foreign Assets	203,386	208,157	233,513	248,876	306,556	350,376	352,739	458,788	442,889	476,173
Net Due from H.O. and/or Branches Abroad	22,088	27,437	31,998	25,856	58,359	28,547	44,720	110,933	96,028	106,903
Due from Other Banks Abroad	56,239	61,140	79,906	86,223	110,000	147,708	103,483	164,017	146,230	157,189
Cash in Hand (FCY)	110	112	78	81	87	83	146	154	191	117
Securities	53,064	48,462	48,211	49,863	54,964	68,375	77,103	88,357	104,222	99,653
Credit to Non-Residents	63,021	61,033	62,855	81,222	75,641	94,343	101,892	79,503	75,424	91,282
Other Foreign Assets	8,864	9,973	10,465	5,631	7,505	11,320	25,395	15,824	20,794	21,029
Domestic Credit and Investments	991,058	1,029,179	1,048,066	1,086,096	1,126,458	1,186,917	1,224,536	1,335,258	1,375,428	1,409,399
a) Credit Facilities	924,383	958,588	972,107	992,906	1,026,259	1,087,267	1,114,950	1,223,859	1,254,232	1,290,610
Claims on Private Sector	729,825	723,866	720,617	730,861	729,032	765,954	753,513	871,656	913,258	961,383
Commercial Bills	20,338	18,792	22,616	25,797	28,970	33,230	45,189	47,134	48,857	54,759
Loans,Advances, Overdrafts & Real Estate Mortgage loa	709,487	705,074	698,001	705,064	700,062	732,724	708,324	824,522	864,401	906,624
Claims on Government	72,260	91,873	99,982	102,390	121,334	132,696	145,446	143,078	148,288	147,043
Claims on Official Entities	47,368	68,700	73,993	92,940	105,401	106,899	146,341	176,906	161,959	162,228
Loans,Advances & Overdrafts	47,368	68,700	73,993	92,940	105,401	106,899	146,341	176,906	161,959	162,228

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

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

(In Millions of AEDs)										
Item	2008	2009	2010	2011	2012	2013			2014	
	Dec.	Dec.	Dec.	Dec.	Dec	Sep	Dec	Mar	Jun	Sep
Assets*										
Claims on Other Financial Institutions	74,930	74,149	77,515	66,715	70,492	81,718	69,650	32,219	30,727	19,956
Loans,Advances & Overdrafts	74,930	74,149	77,515	66,715	70,492	81,718	69,650	32,219	30,727	19,956
b) Domestic Investments	66,675	70,591	75,959	93,190	100,199	99,650	109,586	111,399	121,196	118,789
Unclassified Assets	68,608	69,529	79,122	83,237	87,028	91,127	76,663	76,136	102,842	108,847
Fixed Assets	14,275	15,463	15,792	16,180	16,740	16,712	16,933	17,812	17,444	17,653
Inter-Branch Transactions	518	233	484	185	1,986	140	2,836	3,366	3,284	6,019
Other Assets	53,815	53,833	62,846	66,872	68,302	74,275	56,894	54,958	82,114	85,175
Total Assets*	1,447,894	1,521,002	1,609,259	1,665,220	1,794,395	1,910,938	1,945,091	2,180,357	2,236,934	2,311,349

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

Table 7 c : Aggregated Balance Sheet of Banks - Liabilities

(In Millions of AEDs)										
Item	2008	2009	2010	2011	2012	2013		2014		
	Dec.	Dec.	Dec.	Dec.	Dec	Sep	Dec	Mar	Jun	Sep
Liabilities										
Monetary Deposits	171,171	186,265	194,401	222,505	253,558	305,519	329,142	358,554	379,423	373,796
Demand Deposits (LCY)	168,961	184,240	192,686	220,857	250,959	301,758	325,353	351,555	374,394	369,601
Bankers Drafts	2,210	2,025	1,715	1,648	2,599	3,761	3,789	6,999	5,029	4,195
Quasi Monetary Deposits	466,172	517,136	553,427	561,662	563,201	600,569	677,220	712,330	708,310	705,028
Time Deposits (LCY)	303,563	348,423	369,750	353,693	349,505	343,736	387,835	397,398	392,201	374,988
Savings Deposits (LCY)	30,939	34,581	42,181	52,831	63,983	77,578	81,292	86,643	91,276	90,521
Commercial Prepayments (LCY)	11,460	11,131	11,232	11,044	10,435	11,296	12,099	12,547	12,457	13,687
Other Deposits (FCY)	120,210	123,001	130,264	144,094	139,278	167,959	195,994	215,742	212,376	225,832
Foreign Liabilities	282,599	251,086	271,699	289,808	315,380	337,958	352,740	419,026	413,829	441,850
Net Due to H.O and/or Branches Abroad	17,749	16,910	12,199	13,369	10,200	11,226	7,364	67,835	55,023	63,954
Due to Other Banks Abroad	176,593	131,022	122,619	148,918	152,752	169,323	181,279	187,837	176,981	192,922
Other Deposits (LCY + FCY)	78,738	88,590	120,353	112,422	134,097	123,953	114,980	115,782	132,834	132,463
Provisions ¹	2,480	2,157	4,001	3,399	3,177	3,481	2,319	2,348	2,468	2,304
Other Foreign Liabilities	7,039	12,407	12,527	11,700	15,154	29,975	46,798	45,224	46,523	50,207
Government Deposits (LCY + FCY)	198,298	192,614	183,162	174,809	219,541	243,626	161,300	152,076	184,705	207,374
Government Lending Funds *	5,622	13	13	13	13	13	15,080	15,635	16,252	16,866
Due to Central Bank	25,150	6,776	4,314	1,484	2,567	1,688	4,215	3,265	6,230	4,090
Capital and Reserves	165,569	244,031	273,038	280,791	298,814	277,827	278,218	274,080	284,045	289,480
Due to Resident Banks	71,572	67,190	70,552	63,537	65,394	63,998	60,589	59,352	53,154	53,005
Money at call and short notice	1,711	866	853	1,062	367	4,155	864	3,148	1,628	1,749
Demand Deposits	1,025	1,947	2,030	1,380	1,282	621	459	626	685	750
Time Deposits	68,836	64,377	67,669	61,095	63,745	59,222	59,266	55,578	50,841	50,506

* Government refinancing added after deducting from other liabilities (Table 7 d) since Dec 2013

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

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

(In Millions of AEDs)										
Item	2008	2009	2010	2011	2012	2013			2014	
	Dec.	Dec.	Dec.	Dec.	Dec	Sep	Dec	Mar	Jun	Sep
Liabilities										
Unclassified Liabilities	61,741	55,891	58,653	70,611	75,927	79,740	66,587	83,386	84,015	108,290
Inter-Branch Transactions	1,132	1,342	1,112	1,479	2,172	3,139	2,459	25,897	8,113	4,218
Other Liabilities**	60,609	54,549	57,541	69,132	73,755	76,601	64,128	57,489	75,902	104,072
Memoranda Accounts	1,588,907	2,059,989	2,320,074	2,587,330	2,512,628	2,731,780	2,949,367	3,152,751	3,383,459	3,461,869
Letters of Credit	112,191	102,837	102,680	101,929	109,581	115,437	114,919	118,703	116,557	133,061
Guarantees and other -Forward Endorsements	371,629	377,115	385,662	384,413	383,104	381,755	374,546	380,237	342,593	379,358
Forward Exchange Contracts	599,576	799,877	801,567	1,071,087	947,229	894,134	931,006	1,038,769	1,212,169	1,063,957
Other Memoranda Accounts	505,511	780,160	1,030,165	1,029,901	1,072,714	1,340,454	1,528,896	1,615,042	1,712,140	1,885,493

* Excluding Overseas Branches of National Banks

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

Table 8 : Banks' Foreign Assets and Liabilities

(In Millions of AEDs)										
Item	2008	2009	2010	2011	2012	2013		2014		
	Dec.	Dec.	Dec.	Dec.	Dec	Sep	Dec	Mar	Jun	Sep
Foreign Assets	203,386	208,157	233,513	248,876	306,556	350,376	352,739	458,788	442,889	476,174
Notes and Coins	110	112	78	81	87	83	146	154	191	117
Due from H.O and Branches	22,088	27,437	31,998	25,856	58,359	28,547	44,720	110,933	96,028	106,903
Money at Call and Short Notice	6,786	5,590	3,504	2,338	10,778	32,928	1,875	40,760	48,911	60,728
Deposits with Banks	49,447	55,544	76,399	83,883	99,214	114,774	101,607	123,246	97,318	96,454
- Demand Deposits	---	6,681	8,876	14,663	14,642	10,116	24,515	39,713	57,699	56,479
- Time Deposits	---	48,863	67,523	69,220	84,572	104,658	77,092	83,533	39,620	39,974
Securities	53,064	48,462	48,211	49,863	54,964	68,375	77,103	88,357	104,222	99,653
Loans and Advances ¹	63,021	61,033	62,855	81,222	75,641	94,343	101,892	79,503	75,424	91,282
Other Foreign Assets ²	8,870	9,979	10,468	5,633	7,513	11,326	25,396	15,835	20,795	21,037
Foreign Liabilities	282,599	251,086	271,699	289,808	315,380	337,959	352,740	419,025	413,829	441,849
Due to H.O and Branches	17,749	16,910	12,199	13,369	10,200	11,226	7,364	67,835	55,023	63,954
Due to Banks	920	37,866	71,080	76,570	88,610	99,528	104,517	127,249	134,274	140,149
Deposits of Banks	175,673	93,157	51,538	72,348	64,142	69,795	76,762	60,586	42,706	52,773
- Demand Deposits	---	6,680	11,629	13,938	11,235	11,869	9,916	10,769	37,487	46,825
- Time Deposits	---	86,477	39,909	58,410	52,907	57,926	66,846	49,817	5,219	5,948
Other Deposits	78,285	88,266	119,768	111,486	132,737	122,216	113,262	113,572	129,714	130,775
- Demand Deposits	---	9,660	13,746	16,865	17,370	19,643	20,966	23,565	32,477	31,304
- Time Deposits	---	73,055	98,407	84,514	102,147	86,708	75,748	72,486	78,562	81,144
- Savings Deposits	---	5,551	7,615	10,107	13,220	15,865	16,548	17,521	18,675	18,327
Other Foreign Liabilities ³	9,972	14,887	17,114	16,035	19,691	35,194	50,835	49,783	52,112	54,198

1) Including Purchased or Discounted Commercial Bills

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

3) Including Commercial Prepayments

Table 9 : Loans, Advances and Overdrafts to Residents ¹

(In Millions of AEDs)										
Item	2008	2009	2010	2011	2012	2013		2014		
	Dec.	Dec.	Dec.	Dec.	Dec.	Sep	Dec	Mar	Jun	Sep *
Government	72,260	91,873	99,982	102,390	121,334	132,696	145,446	143,078	148,288	147,043
Public Sector	70,165	89,927	91,340	112,421	126,642	135,959	146,341	176,906	161,959	162,228
Private Sector	630,726	607,090	581,287	573,205	568,104	603,790	630,078	856,741	895,127	926,580
Financial Institutions	50,952	51,167	58,597	46,232	48,538	51,868	52,193	32,219	30,727	19,956
Insurance Companies	1,180	1,755	1,571	1,002	713	790	1,072	1,635	1,171	1,111
Business and Industrial Sector	341,352	355,256	324,209	325,185	312,228	325,236	339,457	536,225	567,768	598,667
Others	237,242	198,912	196,910	200,786	206,625	225,896	237,356	286,661	295,461	306,846
Total	773,151	788,890	772,609	788,016	816,080	872,445	921,865	1,176,724	1,205,374	1,235,851

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

* Estimates

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

(In Millions of AEDs)											
Economic Activity	End of Period	2008	2009	2010	2011	2012		2013		2014	
		Dec.	Dec.	Dec.	Dec.	Dec.	Sep	Dec	Mar	Jun	Sep
1) Agriculture		2,391	642	712	1,221	2,055	1,877	2,738	2,066	1,438	1,997
2) Mining and Quarrying		11,853	6,729	6,717	27,905	21,961	13,272	13,859	15,686	7,964	8,982
3) Manufacturing		45,668	44,192	45,897	45,319	46,165	52,446	51,384	52,162	59,354	55,205
3.1 Food , Beverages and Tobacco		5,170	4,550	3,440	3,209	3,472	4,380	4,914	4,172	5,157	5,075
3.2 Textile and Leather Products		955	959	909	889	806	678	654	698	734	885
3.3 Furniture and Other Wood Products		1,324	1,189	1,397	1,211	1,298	1,385	3,639	3,805	5,579	2,041
3.4 Paper And Paper Products		823	564	624	598	642	740	891	939	1,030	1,111
3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals		6,265	5,925	6,188	5,119	6,180	5,808	7,380	6,981	8,254	8,827
3.6 Basic Metal Products (Including Aluminium)		8,139	10,580	13,492	13,709	12,185	14,413	12,364	11,318	10,398	12,274
3.7 Fabricated Metal Products, Machinery and Equipment		3,386	2,581	2,442	2,750	3,576	4,080	3,934	5,735	6,890	6,300
3.8 Other Manufactured Products		19,608	17,844	17,405	17,834	18,006	20,962	17,607	18,514	21,313	18,693
4) Electricity, Gas and Water		20,250	24,886	23,742	22,198	19,538	18,781	19,359	18,813	18,090	17,258
5) Construction and Real Estate**		119,251	126,010	122,683	116,066	129,188	123,747	180,941	179,553	185,993	190,233
6) Trade		124,243	100,489	97,087	105,420	106,213	118,641	130,025	136,942	127,492	134,640
6.1 Wholesale		75,510	63,053	63,347	74,792	75,933	81,886	78,965	95,495	84,348	87,803
6.2 Retail		48,733	37,436	33,740	30,628	30,280	36,755	51,060	41,447	43,144	46,837
7) Transport, Storage and Communication		25,039	27,523	26,450	25,362	32,568	33,315	32,250	38,280	48,687	50,158
8) Financial Institutions(Excluding Banks)		72,772	86,150	81,879	72,905	73,534	84,742	100,619	117,874	109,158	116,716
9) Government		72,260	91,873	99,982	102,390	121,334	132,696	139,873	131,106	135,994	133,344
10) Personal Loans for Business Purposes		160,103	171,352	181,949	182,950	179,654	193,492	216,614	222,971	227,007	239,643
11) Personal Loans for Consumption Purposes		67,039	66,561	65,172	69,141	81,199	91,725	102,686	105,699	107,613	113,603
12) All Others ²		203,516	212,181	219,837	222,029	212,850	222,533	126,092	100,056	118,470	117,262
Total		924,383	958,588	972,107	992,906	1,026,259	1,087,267	1,116,440	1,121,208	1,147,261	1,179,041

1) Amount Outstanding Excluding Inter-Bank Lending

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

* All figures are net of provisions and interest in suspense

** A re-classification of bank loans explains the observed increase of bank credit to this sector from September 2013 to December 2013

Table 11 : Deposits distributed Residents / Non Residents *

(In Millions of AEDs)										
Item	2008	2009	2010	2011	2012	2013			2014	
	Dec.	Dec.	Dec.	Dec.	Dec.	Sep	Dec	Mar	Jun	Sep
(1) Residents	833,432	893,989	929,275	957,328	1,033,700	1,145,953	1,162,901	1,215,962	1,267,410	1,282,003
1.1 Government	198,298	192,614	183,162	174,809	219,541	243,626	161,300	152,076	184,705	207,374
1.2 Public sector**	44,760	56,867	60,938	67,216	69,137	101,214	173,685	204,207	190,374	195,864
1.3 Private Sector	338,451	372,003	380,354	393,686	378,871	398,734	471,213	487,905	508,546	499,428
1.4 Individuals	225,483	259,906	284,958	297,275	328,449	356,244	317,616	335,439	347,462	343,719
1.5 Others	26,440	12,599	19,863	24,342	37,702	46,135	39,087	36,335	36,323	35,618
(2) Non-Residents	78,738	88,590	120,353	112,422	134,097	123,955	115,957	115,782	132,834	132,463
2.1 Government and Diplomatic Missions	5,314	11,439	6,877	7,662	9,204	10,179	7,231	10,527	18,162	24,306
2.2 Financial Institutions	15,591	33,426	48,378	37,159	47,951	38,280	35,828	35,321	35,295	31,167
2.3 Business and Industry	28,580	22,980	38,322	38,400	38,077	36,210	49,337	45,271	53,964	51,272
2.4 Individuals and Others	29,253	20,745	26,776	29,201	38,865	39,286	23,561	24,664	25,413	25,717
Total Deposits	912,170	982,579	1,049,628	1,069,750	1,167,797	1,269,908	1,278,858	1,331,744	1,400,243	1,414,465

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

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

Table 12 : Deposits by Type and Currency¹

(In Millions of AEDs)										
Item	2008	2009	2010	2011	2012	2013			2014	
	Dec.	Dec.	Dec.	Dec.	Dec.	Sep	Dec	Mar	Jun	Sep
Demand	217,049	239,531	259,955	306,292	343,874	407,185	448,386	482,554	506,334	506,019
Local Currency	172,409	188,423	197,634	227,401	256,772	307,958	332,415	359,157	382,820	379,403
Foreign Currencies	44,640	51,108	62,321	78,891	87,102	99,227	115,971	123,397	123,514	126,616
Savings	38,562	44,464	54,348	68,669	84,387	102,352	107,201	114,248	121,028	120,173
Local Currency	33,978	37,835	46,918	59,094	72,219	87,981	92,080	98,116	103,311	102,083
Foreign Currencies	4,584	6,629	7,430	9,575	12,168	14,371	15,121	16,132	17,717	18,090
Time	444,776	483,686	534,702	500,437	500,734	496,803	541,887	562,178	562,051	548,888
Local Currency	320,283	363,981	407,746	383,283	391,022	363,868	406,843	411,738	404,814	388,107
Foreign Currencies	124,493	119,705	126,956	117,154	109,712	132,935	135,044	150,440	157,237	160,781
Total Deposits²	700,387	767,681	849,005	875,398	928,995	1,006,340	1,097,474	1,158,980	1,189,413	1,175,080
Total Local Currency	526,670	590,239	652,298	669,778	720,013	759,807	831,338	869,011	890,945	869,593
Foreign Currencies	173,717	177,442	196,707	205,620	208,982	246,533	266,136	289,969	298,468	305,487
Commercial Prepayments	13,483	12,832	13,217	13,703	14,220	15,849	15,847	16,991	18,292	17,877

1)Excluding Inter-Bank Deposits

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

Table 13 : Time Deposits by Maturity *

(In Millions of AEDs)										
Period	2008	2009	2010	2011	2012	2013		2014		
	Dec.	Dec.	Dec.	Dec.	Dec.	Sep	Dec	Mar	Jun	Sep
Maturity										
Upto 3 Months	327,964	299,659	279,854	221,980	250,396	248,897	239,183	243,563	257,807	263,414
Above 3 and Upto 6 Months	103,409	112,385	123,549	130,742	111,084	122,561	117,778	119,935	126,948	129,709
Above 6 and Upto 12 Months	99,036	125,067	154,709	138,838	163,761	178,312	171,353	174,491	184,695	188,712
Exceeding 12 Months	95,729	131,848	142,824	166,341	172,650	156,280	150,181	152,931	161,874	165,395
Total	626,138	668,959	700,936	657,901	697,891	706,050	678,495	690,920	731,325	747,230

* Excluding Inter-Bank Deposits but Including Government Deposits

Table 14 : Currency Issued

(In Thousands of AEDs)										
	2008	2009	2010	2011	2012	2013			2014	
Item	Dec.	Dec.	Dec.	Dec.	Dec.	Sep	Dec	Mar	Jun	Sep
Total Notes Issued (1)*	44,759,332	44,960,568	47,109,743	51,359,554	56,998,623	59,676,757	63,076,612	64,433,724	66,904,951	69,836,520
Total Coins Issued (2)**	567,643	619,632	665,716	727,105	774,510	840,812	850,187	866,484	918,261	948,826
Total Currency Issued	45,326,975	45,580,200	47,775,459	52,086,659	57,773,133	60,517,569	63,926,799	65,300,208	67,823,212	70,785,346

* *Excluding Mutilated Notes*

** *Excluding Issued Gold Coins*

Table 15 : Cleared Cheques Statistics*

Item	2008	2009	2010	2011	2012	2013		2014		
	Dec.	Dec.	Dec.	Dec.	Dec.	Sep	Dec	Mar	Jun	Sep
Amount (In Millions of AEDs)	859,404	968,108	970,864	1,163,666	1,122,303	877,934	1,339,503	380,553	781,439	1,165,239
No. of Cheques (in Thousands)	18,643	27,169	26,237	26,917	27,568	21,894	29,334	7,587	15,526	23,041

(*) Cumulative data