



United Arab Emirates

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

النشرة الاحصائية الشهرية
- البيانات المصرفية والنقدية -
ديسمبر 2017

Monthly Statistical Bulletin
- Banking & Monetary Statistics -
December 2017

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Note:

Data are as at end of period unless otherwise indicated.

Abbreviations & Notations

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

Definitions**Gross International Reserves :**

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

Money Supply (M₁) :

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

Money Supply (M₂) :

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

Money Supply (M₃) :

Consists of Money Supply (M₂) plus Government deposits

Certificates of Deposits :

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

Government:

of the seven emirates.

الجداول

TABLES

Table 1 : Selected Monetary and Banking Indicators

(In Millions of AEDs)																
Indicator	2013	2014	2015			2016				2017						
	Dec	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Oct	Nov	Dec ***
Central Bank of the UAE																
Total Assets/Liabilities	305,534	337,389	332,535	331,261	324,125	393,655	358,975	364,749	353,628	364,453	379,488	391,957	396,605	377,077	385,184	406,373
Gross International Reserves *	250,532	288,247	273,449	278,773	271,306	345,147	309,008	316,871	304,371	313,610	327,697	341,132	346,983	324,877	333,189	350,260
Money Supply Indicators																
Money Supply M ₁	379,550	436,132	456,899	464,176	453,658	456,934	490,309	481,015	472,502	474,054	504,447	507,025	488,839	492,020	490,306	492,372
Money Supply M ₂	1,042,904	1,125,429	1,162,560	1,174,248	1,158,310	1,186,819	1,218,494	1,180,418	1,200,271	1,225,452	1,272,246	1,267,052	1,257,128	1,244,100	1,248,848	1,276,221
Money Supply M ₃	1,204,376	1,314,519	1,346,045	1,337,657	1,322,068	1,342,879	1,373,888	1,364,776	1,368,679	1,411,339	1,465,828	1,463,070	1,457,922	1,467,263	1,494,343	1,487,158
Banks																
Total Assets	2,124,062	2,304,869	2,379,928	2,419,544	2,422,243	2,478,225	2,491,096	2,518,499	2,550,148	2,613,611	2,648,293	2,654,327	2,643,207	2,639,115	2,687,056	2,694,968
Foreign Assets (Net)	-3,819	2,352	24,491	-10,259	-33,983	-89,820	-56,095	-70,846	-69,666	-50,079	-31,282	-25,407	-20,488	-5,326	-9,831	-16,293
Foreign Assets	409,774	491,902	521,307	530,221	515,777	496,450	505,853	514,367	513,091	546,890	553,018	530,504	563,218	563,555	580,961	579,608
Foreign Assets to Total Assets (%)	19.3%	21.3%	21.9%	21.9%	21.3%	20.0%	20.3%	20.4%	20.1%	20.9%	20.9%	20.0%	21.3%	21.4%	21.6%	21.5%
Foreign Liabilities	413,593	489,550	496,816	540,480	549,760	586,270	561,948	585,213	582,757	596,969	584,300	555,911	583,706	568,881	590,792	595,901
Foreign Liabilities to Total Liabilities (%)	19.5%	21.2%	20.9%	22.3%	22.7%	23.4%	22.3%	23.0%	22.6%	22.6%	21.8%	20.7%	22.1%	21.6%	22.0%	22.1%
Deposits ¹	1,278,852	1,421,231	1,449,298	1,444,306	1,436,780	1,471,618	1,502,669	1,493,055	1,508,710	1,562,949	1,602,011	1,589,139	1,595,803	1,600,386	1,632,499	1,627,303
Residents	1,163,872	1,267,279	1,301,325	1,288,593	1,278,255	1,300,126	1,325,155	1,315,942	1,321,820	1,363,899	1,413,021	1,409,283	1,407,505	1,416,483	1,442,381	1,435,676
of which: Corporate	472,876	517,415	530,403	544,811	553,813	563,100	571,428	565,690	576,394	592,181	593,486	575,424	588,818	587,286	590,337	604,157
Non-Residents	114,980	153,952	147,973	155,713	158,525	171,492	177,514	177,113	186,890	199,050	188,990	179,856	188,298	183,903	190,118	191,627
of which: Corporate	49,187	62,599	61,832	61,043	65,857	72,807	78,706	80,702	84,460	88,352	84,003	80,304	82,531	82,389	87,110	88,344
Bank Credit (Domestic)	1,203,317	1,277,620	1,303,587	1,335,843	1,366,319	1,381,181	1,404,381	1,426,296	1,446,109	1,454,414	1,472,408	1,456,842	1,447,060	1,451,441	1,467,068	1,453,375
of which: Credit to Private Sector **	910,162	958,373	973,160	999,972	1,022,997	1,043,202	1,054,947	1,069,964	1,084,074	1,094,631	1,100,739	1,100,067	1,090,133	1,094,955	1,105,116	1,103,746
Total Number of National Banks and Branches																
Head Offices	23	23	23	23	23	23	23	23	23	23	23	23	23	23	22	22
Branches	841	869	871	873	875	874	874	862	857	846	834	816	810	795	788	771
Pay Offices	89	90	90	90	90	90	90	86	85	76	72	61	58	58	60	51
Electronic Banking Service Units	29	34	31	32	34	37	39	33	32	33	35	36	36	36	35	36
Total Number of Foreign Banks and Branches																
Head Offices	32	33	34	34	34	34	35	35	36	37	37	37	38	39	39	39
of which: Full Fledged Commercial Banks	28	26	26	26	26	26	26	26	26	26	26	26	26	27	27	27
of which: Licensed Wholesale Banks	4	7	8	8	8	8	9	9	10	11	11	11	12	12	12	12
Branches	87	86	86	86	86	86	85	86	85	85	85	85	85	85	85	82
Pay Offices	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Electronic Banking Service Units	52	48	48	48	45	40	41	42	41	31	29	29	28	28	28	25
Number of Employees in Banks (UAE) ²																
Employed with National Banks ²	28,165	31,152	31,291	30,786	30,906	32,352	31,173	30,583	29,754	29,532	29,504	28,986	28,767	28,767	28,767	29,056
Employed with Foreign Banks ²	7,922	7,899	7,903	7,774	7,816	7,807	7,739	7,551	7,529	7,439	7,454	7,365	7,316	7,316	7,316	7,311

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

** Including Claims on Other Financial Institutions

*** Preliminary

Table 2 : Monetary Survey

(In Millions of AEDs)																
Item	2013		2014		2015			2016				2017				
	Dec	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Oct	Nov	Dec *
Net International Reserves	243,318	282,605	290,042	260,171	228,534	246,402	243,892	229,569	227,660	258,816	289,827	310,600	321,698	314,889	317,879	328,834
Central Bank (Net)	247,137	280,253	265,551	270,430	262,517	336,222	299,987	300,415	297,326	308,895	321,109	336,007	342,186	320,215	327,710	345,127
Gross International Reserves	250,532	288,247	273,449	278,773	271,306	345,147	309,008	316,871	304,371	313,610	327,697	341,132	346,983	324,877	333,189	350,260
Foreign Liabilities	3,395	7,994	7,898	8,343	8,789	8,925	9,021	16,456	7,045	4,715	6,588	5,125	4,797	4,662	5,479	5,133
Banks (Net)	-3,819	2,352	24,491	-10,259	-33,983	-89,820	-56,095	-70,846	-69,666	-50,079	-31,282	-25,407	-20,488	-5,326	-9,831	-16,293
Foreign Assets	409,774	491,902	521,307	530,221	515,777	496,450	505,853	514,367	513,091	546,890	553,018	530,504	563,218	563,555	580,961	579,608
Foreign Liabilities	413,593	489,550	496,816	540,480	549,760	586,270	561,948	585,213	582,757	596,969	584,300	555,911	583,706	568,881	590,792	595,901
Net Domestic Assets	799,586	842,824	872,518	914,077	929,776	940,417	974,602	950,849	972,611	966,636	982,419	956,452	935,430	929,211	930,969	947,387
Claims on Private Sector	860,011	959,046	974,890	1,003,449	1,025,116	1,040,059	1,051,577	1,074,750	1,089,021	1,100,058	1,103,656	1,103,675	1,091,840	1,094,499	1,105,444	1,106,492
Net Claims on Government	47,578	21,498	36,655	61,818	61,262	68,324	71,854	42,913	63,211	56,196	57,179	52,999	70,437	50,970	31,153	64,501
Claims on Official Entities	178,055	196,737	202,347	201,038	212,660	204,886	215,707	226,265	226,170	224,733	232,504	218,453	214,332	221,488	225,827	214,284
Claims on Nonbank Financial Institutions	91,888	42,352	43,440	42,832	44,756	49,310	50,269	44,422	44,201	29,825	30,325	29,442	32,134	33,977	33,872	31,423
Capital and Reserves	-265,972	-287,843	-284,483	-291,865	-296,629	-306,490	-298,444	-310,626	-319,453	-328,800	-319,343	-323,804	-348,215	-351,590	-354,453	-359,832
Other Items (net)	-111,974	-88,966	-100,331	-103,195	-117,389	-115,672	-116,361	-126,875	-130,539	-115,376	-121,902	-124,313	-125,098	-120,133	-110,874	-109,481
Money Supply M₁	379,550	436,132	456,899	464,176	453,658	456,934	490,309	481,015	472,502	474,054	504,447	507,025	488,839	492,020	490,306	492,372
Currency in Circulation Outside Banks	50,408	59,016	56,212	58,827	57,230	58,391	61,830	64,457	61,789	62,262	65,448	67,351	64,345	65,086	67,511	67,716
Monetary Deposits	329,142	377,116	400,687	405,349	396,428	398,543	428,479	416,558	410,713	411,792	438,999	439,674	424,494	426,934	422,795	424,656
Money Supply M₂	1,042,904	1,125,429	1,162,560	1,174,248	1,158,310	1,186,819	1,218,494	1,180,418	1,200,271	1,225,452	1,272,246	1,267,052	1,257,128	1,244,100	1,248,848	1,276,221
Quasi - Money	663,354	689,297	705,661	710,072	704,652	729,885	728,185	699,403	727,769	751,398	767,799	760,027	768,289	752,080	758,542	783,849
Foreign Currency Deposits	193,966	214,336	233,097	233,285	238,173	245,127	245,129	230,173	255,758	270,838	278,393	269,448	267,580	255,176	252,599	270,760
Dirham Deposits	469,388	474,961	472,564	476,787	466,479	484,758	483,056	469,230	472,011	480,560	489,406	490,579	500,709	496,904	505,943	513,089
Money Supply M₃	1,204,376	1,314,519	1,346,045	1,337,657	1,322,068	1,342,879	1,373,888	1,364,776	1,368,679	1,411,339	1,465,828	1,463,070	1,457,922	1,467,263	1,494,343	1,487,158
Government Deposits	161,472	189,090	183,485	163,409	163,758	156,060	155,394	184,358	168,408	185,887	193,582	196,018	200,794	223,163	245,495	210,937

* Preliminary

Table 3 : Monthly Changes in Factors Affecting Money Supply

(In Millions of AEDs)															
Item	2014		2015		2016				2017						
	Dec**	Mar**	Jun**	Sep**	Dec***	Mar***	Jun***	Sep***	Dec***	Mar***	Jun***	Sep***	Oct***	Nov***	Dec***
Net International Reserves	-26,776	7,437	-29,871	-31,637	371	-5,020	1,257	-328	15,802	-3,082	-155	15,545	-6,809	2,990	10,955
Central Bank (Net)	2,232	-14,702	4,879	-7,913	54,882	2,824	7,443	2,599	25,490	16,337	17,011	6,443	-21,971	7,495	17,417
Gross International Reserves	3,625	-14,798	5,324	-7,467	56,203	164	17,536	2,265	25,728	17,042	15,947	5,100	-22,106	8,312	17,071
Foreign Liabilities	1,393	-96	445	446	1,321	-2,660	10,093	-334	238	705	-1,064	-1,343	-135	817	-346
Banks (Net)	-29,008	22,139	-34,750	-23,724	-54,511	-7,844	-6,186	-2,927	-9,688	-19,419	-17,166	9,102	15,162	-4,505	-6,462
Foreign Assets	21,226	29,405	8,914	-14,444	-22,872	15,539	11,753	12,696	16,251	4,828	-25,201	21,312	337	17,406	-1,353
Foreign Liabilities	50,234	7,266	43,664	9,280	31,639	23,383	17,939	15,623	25,939	24,247	-8,035	12,210	-14,825	21,911	5,109
Net Domestic Assets	32,022	29,694	41,559	15,699	21,383	29,304	-7,276	16,689	-3,242	31,107	-7,307	-3,976	-6,219	1,758	16,418
Claims on Private Sector	-22,622	15,844	28,559	21,667	2,880	5,539	15,851	8,352	9,263	2,943	-4,427	5,051	2,659	10,945	1,048
Net Claims on Government	19,746	15,157	25,163	-556	9,657	660	-1,588	7,568	-7,560	8,134	16,317	3,956	-19,467	-19,817	33,348
Claims on Official Entities	769	5,610	-1,309	11,622	-1,747	767	2,485	4,865	-5,992	3,838	-4,569	-1,580	7,156	4,339	-11,543
Claims on Nonbank Financial Institutions	-1,540	1,088	-608	1,924	-1,519	747	-6,809	1,039	-15,709	183	-2,396	1,011	1,843	-105	-2,449
Capital and Reserves *	-8,948	3,360	-7,382	-4,764	-5,472	11,155	-7,282	-2,278	-5,980	12,646	-83	-2,762	-3,375	-2,863	-5,379
Other Items (net) *	44,617	-11,365	-2,864	-14,194	17,584	10,436	-9,933	-2,857	22,736	3,363	-12,149	-9,652	4,965	9,259	1,393
Money Supply M₁	5,075	20,767	7,277	-10,518	-415	15,939	-7,920	-813	1,444	15,472	2,641	-4,427	3,181	-1,714	2,066
Currency in Circulation Outside Banks	1,755	-2,804	2,615	-1,597	-421	427	1,454	96	-553	896	190	-1,529	741	2,425	205
Monetary Deposits	3,320	23,571	4,662	-8,921	6	15,512	-9,374	-909	1,997	14,576	2,451	-2,898	2,440	-4,139	1,861
Money Supply M₂	5,246	37,131	11,688	-15,938	21,754	24,284	-6,019	16,361	12,560	28,025	-7,462	11,569	-13,028	4,748	27,373
Quasi - Money	171	16,364	4,411	-5,420	22,169	8,345	1,901	17,174	11,116	12,553	-10,103	15,996	-16,209	6,462	25,307
Foreign Currency Deposits	-8,995	18,761	188	4,888	14,829	-299	5,620	15,339	7,625	3,191	-6,481	13,010	-12,404	-2,577	18,161
Dirham Deposits	9,166	-2,397	4,223	-10,308	7,340	8,644	-3,719	1,835	3,491	9,362	-3,622	2,986	-3,805	9,039	7,146
Money Supply M₃	-12,069	31,526	-8,388	-15,589	10,567	22,130	-6,566	11,562	25,532	23,314	-24,575	7,234	9,341	27,080	-7,185
Government Deposits	-17,315	-5,605	-20,076	349	-11,187	-2,154	-547	-4,799	12,972	-4,711	-17,113	-4,335	22,369	22,332	-34,558

*(-) 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 & OFCs Current Accounts at CBUAE	Certificates of Deposit
2013					
March	253.3	59.4	72.9	16.2	104.8
June	255.7	59.4	78.7	20.6	97.0
September	259.3	60.5	82.4	21.4	95.0
December	281.8	63.9	87.8	22.2	107.9
2014					
March	297.8	65.3	91.4	21.9	119.2
June	308.9	67.8	98.6	16.8	125.7
September	311.5	70.8	103.7	18.8	118.2
December	309.2	74.5	104.1	31.1	99.5
2015					
March	304.4	69.3	105.6	17.8	111.7
June	302.4	72.5	109.5	19.1	101.3
September	295.3	71.0	110.6	16.3	97.4
December	365.2	73.5	111.9	40.0	139.8
2016					
January	315.9	73.1	113.9	25.7	103.2
February	326.2	75.3	114.1	20.3	116.5
March	329.5	77.2	113.5	23.4	115.4
April	324.5	76.1	115.6	25.9	106.9
May	326.4	76.6	117.1	24.2	108.5
June	328.6	81.3	118.5	19.7	109.1
July	320.8	76.2	119.9	21.6	103.1
August	324.3	76.9	118.2	28.1	101.1
September	325.5	77.3	118.2	26.2	103.8
October	313.7	76.5	116.0	22.4	98.8
November	313.6	78.0	116.3	23.2	96.1
December	338.1	77.6	116.9	35.4	108.2
2017					
January	325.4	77.2	116.8	24.1	107.3
February	336.3	77.5	118.7	28.2	111.9
March	351.5	80.1	119.9	36.2	115.3
April	342.2	78.3	120.5	28.3	115.1
May	354.5	82.0	122.5	35.9	114.1
June	355.0	83.9	125.5	42.8	102.8
July	356.0	79.1	124.6	41.3	111.0
August	361.8	82.6	129.9	35.2	114.1
September	358.7	78.3	122.4	31.4	126.6
October	348.9	79.3	122.6	28.3	118.7
November	356.4	84.3	124.7	30.8	116.6
December **	377.4	85.4	121.4	35.5	135.1

* Currency Issued = currency in circulation plus cash at banks

** Preliminary

Table 5 : Central Bank of the UAE Balance Sheet

(In Millions of AEDs)																
Item	As at 31.12.2013	As at 31.12.2014	As at 31.03.2015	As at 30.06.2015	As at 30.09.2015	As at 31.12.2015	As at 31.03.2016	As at 30.06.2016	As at 30.09.2016	As at 31.12.2016	As at 31.03.2017	As at 30.06.2017	As at 30.09.2017	As at 31.10.2017	As at 30.11.2017	As at * 31.12.2017
Assets																
Cash and Bank Balances	14,591	42,001	42,409	40,708	66,883	78,611	46,029	55,656	65,037	90,149	88,061	133,518	139,941	139,172	147,177	154,230
Gold Bullion	-	-	-	347	664	940	1,085	1,164	1,171	1,015	1,099	1,101	1,135	1,129	1,135	1,152
Deposits	99,926	76,917	70,057	92,880	98,241	96,362	91,260	65,319	67,467	61,698	95,687	97,699	108,134	95,742	97,611	111,277
Certificates of Deposit Under Repo	-	-	6,000	-	-	-	-	-	-	-	-	-	-	-	-	-
Liquidity Support Facility	514	321	321	321	228	228	214	214	200	200	200	200	200	200	200	200
Held to Maturity Foreign Securities	128,263	157,753	159,947	145,574	107,078	164,495	167,508	192,094	168,988	149,337	140,487	104,334	94,318	84,383	84,623	84,493
Held to Maturity Securities-Issued by Ministry of Finance & Dubai Government	55,361	49,443	49,443	49,443	49,231	49,231	49,198	49,198	49,165	49,165	49,165	49,165	49,165	49,165	49,165	49,165
Other Assets	6,781	10,875	4,280	1,903	1,722	3,709	3,568	1,001	1,507	12,790	4,696	5,857	3,633	7,208	5,198	5,771
Property & Equipment	97	79	78	85	78	79	113	103	93	99	93	83	79	78	75	85
Total Assets	305,534	337,389	332,535	331,261	324,125	393,655	358,975	364,749	353,628	364,453	379,488	391,957	396,605	377,077	385,184	406,373
Off Balance Sheet Commitments	129,367	134,105	145,303	119,150	115,166	199,681	198,254	262,631	211,456	188,892	179,903	192,768	193,488	206,468	226,703	200,297
Liabilities																
Current Accounts & Deposits	111,973	142,168	129,404	135,394	132,727	157,031	140,363	140,351	146,920	154,775	159,330	171,177	157,076	153,840	157,966	159,791
Certificates of Deposit	107,896	99,534	111,759	101,335	97,365	139,773	115,394	109,083	103,797	108,193	115,301	102,859	126,640	118,735	116,607	135,051
Currency Issued	63,927	74,472	69,353	72,550	71,047	73,522	77,208	81,317	77,267	77,551	80,130	83,878	78,281	79,259	84,264	85,386
Other Liabilities	495	1,387	2,191	2,170	3,187	3,111	5,646	13,536	5,175	2,964	3,672	12,968	13,488	4,129	5,227	4,032
Total Liabilities	284,291	317,561	312,707	311,449	304,326	373,437	338,611	344,287	333,159	343,483	358,433	370,882	375,485	355,963	364,064	384,260
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	2,500
General Reserve	15,503	17,339	17,339	17,339	17,339	17,812	17,812	17,812	17,812	18,486	18,486	18,486	18,486	18,486	18,486	19,457
Other Reserve	143	-11	-11	-27	-40	-94	52	150	157	-16	69	89	134	128	134	156
Retained Earnings	3,097	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Capital & Reserves	21,243	19,828	19,828	19,812	19,799	20,218	20,364	20,462	20,469	20,970	21,055	21,075	21,120	21,114	21,120	22,113
Total Liabilities and Capital	305,534	337,389	332,535	331,261	324,125	393,655	358,975	364,749	353,628	364,453	379,488	391,957	396,605	377,077	385,184	406,373
Off Balance Sheet Commitments	129,367	134,105	145,303	119,150	115,166	199,681	198,254	262,631	211,456	188,892	179,903	192,768	193,488	206,468	226,703	200,297

* Preliminary

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

Period	Current Account Balances & Deposits with Banks Abroad	Held-to-Maturity Foreign Securities	IMF Reserves Position + SDR Holdings	Other Foreign Assets	Gross International Reserves	Foreign Liabilities	Net International Reserves
2013							
March	91.89	97.78	4.33	4.53	198.53	3.39	195.14
June	113.67	99.74	4.38	2.17	219.96	3.32	216.64
September	112.55	131.05	4.54	3.68	251.82	4.93	246.89
December	108.05	128.27	4.60	9.58	250.50	3.39	247.11
2014							
March	103.95	152.43	4.61	5.14	266.13	3.92	262.21
June	110.25	156.37	4.63	3.59	274.84	6.32	268.52
September	124.35	146.76	4.44	9.07	284.62	6.60	278.02
December	115.48	157.75	4.34	10.68	288.25	7.99	280.26
2015							
March	105.49	159.95	4.13	3.89	273.45	7.90	265.55
June	124.63	145.57	4.22	4.36	278.78	8.34	270.44
September	156.38	107.08	4.21	3.64	271.31	8.79	262.52
December	171.79	164.50	4.05	4.82	345.16	8.92	336.24
2016							
January	122.19	168.41	4.03	6.27	300.90	7.05	293.85
February	134.07	166.93	2.77	5.07	308.84	11.68	297.16
March	132.76	167.51	2.82	5.92	309.01	9.02	299.99
April	120.74	197.48	2.84	5.53	326.59	15.89	310.70
May	108.22	181.59	2.81	6.71	299.33	6.36	292.97
June	116.86	192.09	2.81	5.10	316.86	16.45	300.41
July	123.46	186.44	2.79	5.44	318.13	14.52	303.61
August	118.23	174.44	2.80	6.64	302.11	7.38	294.73
September	126.96	168.99	2.80	5.62	304.37	7.04	297.33
October	123.86	162.84	2.76	8.38	297.84	4.96	292.88
November	114.40	154.97	2.72	15.79	287.88	4.48	283.40
December	147.85	149.34	2.70	13.72	313.61	4.71	308.90
2017							
January	129.85	152.21	2.72	8.69	293.47	5.57	287.90
February	149.01	153.10	2.71	5.83	310.65	5.88	304.77
March	178.83	140.49	2.72	5.66	327.70	6.59	321.11
April	170.39	140.83	2.75	6.22	320.19	5.78	314.41
May	215.66	101.46	2.78	5.29	325.19	6.19	319.00
June	227.65	104.33	2.79	6.36	341.13	5.13	336.00
July	230.14	95.00	2.82	6.03	333.99	6.49	327.50
August	237.97	95.02	2.83	6.06	341.88	6.14	335.74
September	241.54	94.32	2.83	8.29	346.98	4.79	342.19
October	228.72	84.38	2.82	8.96	324.88	4.66	320.22
November	238.84	84.62	2.84	6.88	333.18	5.47	327.71
December *	256.60	84.49	2.60	6.57	350.26	5.13	345.13
Change for the year	73.6%	-43.4%	-3.7%	-52.1%	11.7%	8.9%	11.7%

* Preliminary

Table 7 : Aggregated Balance Sheet of Banks - Assets

(In Millions of AEDs)																
Item	2013		2014		2015			2016			2017					
	Dec	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Oct	Nov	Dec *
Domestic Assets																
Cash and Deposits with C.B	230,907	248,478	245,767	241,620	236,608	304,186	266,138	262,134	261,433	274,367	284,528	285,774	291,163	281,807	286,600	307,691
Cash in Hand (LCY)	13,519	15,456	13,141	13,723	13,817	15,131	15,378	16,860	15,478	15,289	14,682	16,527	13,936	14,173	16,753	17,670
Deposits with Central Bank	217,388	233,022	232,626	227,897	222,791	289,055	250,760	245,274	245,955	259,078	269,846	269,247	277,227	267,634	269,847	290,021
Due From Resident Banks	67,884	64,343	71,576	75,083	60,004	53,947	63,907	56,283	72,561	63,116	64,749	56,923	56,464	56,303	61,094	53,991
Domestic Credit and Investments	1,312,903	1,388,902	1,422,299	1,457,399	1,493,256	1,502,210	1,529,471	1,561,990	1,580,952	1,602,449	1,625,175	1,604,009	1,595,526	1,607,447	1,626,008	1,611,382
a) Credit Facilities	1,203,317	1,277,620	1,303,587	1,335,843	1,366,319	1,381,181	1,404,381	1,426,296	1,446,109	1,454,414	1,472,408	1,456,842	1,447,060	1,451,441	1,467,068	1,453,375
Claims on Private Sector	840,512	938,990	953,782	981,807	1,003,112	1,018,485	1,029,607	1,051,588	1,065,905	1,075,595	1,080,664	1,080,530	1,069,627	1,073,893	1,084,133	1,085,153
Commercial Bills	41,852	57,112	53,752	57,242	56,675	53,018	53,283	52,973	49,749	48,610	47,157	45,957	46,296	43,997	43,386	44,844
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	798,660	881,878	900,030	924,565	946,437	965,467	976,324	998,615	1,016,156	1,026,985	1,033,507	1,034,573	1,023,331	1,029,896	1,040,747	1,040,309
Claims on Government	145,446	153,071	160,972	168,495	166,400	166,586	168,667	168,627	174,085	172,366	176,849	177,806	181,528	173,556	175,746	175,381
Claims on Official Entities	147,709	166,176	169,455	167,376	176,922	171,393	180,767	187,705	187,950	187,416	194,820	178,969	175,399	182,930	186,206	174,248
Commercial Bills	1,368	1,020	4,140	2,707	2,952	1,546	1,724	1,859	3,812	2,524	3,368	3,284	3,474	3,187	3,591	3,010
Loans,Advances & Overdrafts	146,341	165,156	165,315	164,669	173,970	169,847	179,043	185,846	184,138	184,892	191,452	175,685	171,925	179,743	182,615	171,238
Claims on Other Financial Institutions	69,650	19,383	19,378	18,165	19,885	24,717	25,340	18,376	18,169	19,037	20,075	19,537	20,506	21,062	20,983	18,593
Loans,Advances & Overdrafts	69,650	19,383	19,378	18,165	19,885	24,717	25,340	18,376	18,169	19,037	20,075	19,537	20,506	21,062	20,983	18,593
b) Domestic Investments	109,586	111,282	118,712	121,556	126,937	121,029	125,090	135,694	134,843	148,035	152,767	147,167	148,466	156,006	158,940	158,007
Unclassified Assets	102,594	111,244	118,979	115,221	116,598	121,432	125,727	123,725	122,111	126,789	120,823	177,117	136,836	130,003	132,393	142,296
Fixed Assets	21,556	24,209	24,558	24,713	25,170	25,094	25,582	25,689	25,596	26,244	26,514	26,558	27,637	27,488	28,031	27,280
Inter-Branch Transactions	2,836	6,447	10,069	8,554	7,730	10,944	9,394	5,992	4,768	9,736	5,190	61,707	1,995	2,517	2,589	10,580
Other Assets	78,202	80,588	84,352	81,954	83,698	85,394	90,751	92,044	91,747	90,809	89,119	88,852	107,204	99,998	101,773	104,436
Foreign Assets	409,774	491,902	521,307	530,221	515,777	496,450	505,853	514,367	513,091	546,890	553,018	530,504	563,218	563,555	580,961	579,608
Due from H.O. and/or Branches Abroad	114,532	111,725	122,099	123,233	117,632	84,290	83,640	84,500	75,834	102,313	106,932	73,740	86,503	81,721	107,482	104,956
Due from Other Banks Abroad	131,658	142,718	158,582	155,818	144,605	151,453	138,261	135,997	138,291	145,826	149,597	140,171	153,173	156,586	151,597	149,881
Cash in Hand (FCY)	146	161	146	133	167	203	167	205	159	157	155	164	208	201	211	240
Securities	77,103	116,748	109,759	119,322	119,045	129,097	139,028	139,130	141,068	140,811	136,097	147,358	154,298	156,067	154,054	153,656
Credit to Non-Residents	72,227	100,433	106,642	110,831	112,154	103,850	113,130	117,138	119,887	120,369	124,757	134,408	133,043	132,519	127,807	127,423
Other Foreign Assets	14,108	20,117	24,079	20,884	22,174	27,557	31,627	37,397	37,852	37,414	35,480	34,663	35,993	36,461	39,810	43,452
Total Assets	2,124,062	2,304,869	2,379,928	2,419,544	2,422,243	2,478,225	2,491,096	2,518,499	2,550,148	2,613,611	2,648,293	2,654,327	2,643,207	2,639,115	2,687,056	2,694,968

* Preliminary

Table 8 : Aggregated Balance Sheet of Banks - Liabilities

(In Millions of AEDs)

Item	2013		2014		2015		2016		2017							
	Dec	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Oct	Nov	Dec *
Domestic Liabilities																
Monetary Deposits	329,142	377,116	400,687	405,349	396,426	398,543	428,479	416,558	410,713	411,792	438,999	439,674	424,493	426,934	422,795	424,656
Demand Deposits (LCY)	325,353	373,473	395,675	399,767	391,219	393,969	423,070	411,189	405,797	407,311	433,966	434,989	420,488	422,500	418,678	420,404
Bankers Drafts	3,789	3,643	5,012	5,582	5,207	4,574	5,409	5,369	4,916	4,481	5,033	4,685	4,005	4,434	4,117	4,252
Quasi Monetary Deposits	663,090	689,017	705,308	709,773	704,287	729,523	727,822	699,010	727,333	750,920	767,331	759,521	767,601	751,549	758,037	783,296
Time Deposits (LCY)	387,835	379,336	372,007	371,617	360,990	378,307	371,427	352,803	358,239	364,826	369,984	370,152	380,107	376,934	385,850	394,127
Savings Deposits (LCY)	81,292	95,357	100,206	104,875	105,126	106,090	111,268	116,035	113,337	115,257	118,956	119,922	119,914	119,439	119,588	118,409
Other Deposits (FCY)	193,963	214,324	233,095	233,281	238,171	245,126	245,127	230,172	255,757	270,837	278,391	269,447	267,580	255,176	252,599	270,760
Government Deposits (LCY + FCY)	159,655	187,045	182,024	161,199	162,509	155,613	153,606	183,999	167,593	185,036	192,042	194,785	199,224	221,908	244,668	210,007
Other Domestic Deposits (LCY + FCY) **	15,774	17,744	18,318	17,854	20,240	21,021	20,657	21,744	21,112	20,651	19,700	20,065	20,237	20,557	21,033	22,028
Government Lending Funds ***	15,080	17,702	18,028	18,608	19,170	19,614	19,955	20,516	21,266	21,197	22,005	22,554	-	-	-	-
Capital and Reserves	244,729	268,016	264,656	272,053	276,830	286,272	278,080	290,164	298,984	307,830	298,288	302,729	327,095	330,476	333,333	337,719
Due to Central Bank	4,215	1,311	11,205	7,046	6,542	560	844	1,868	2,912	1,157	2,187	980	2,681	3,632	2,465	6,165
Due to Resident Banks	52,890	42,497	51,109	51,939	50,120	47,136	58,763	50,097	63,168	54,798	56,278	50,402	50,869	49,915	47,179	48,927
Capital Market Funding & Term Borrowings	7,699	9,286	10,431	16,235	14,171	14,079	14,716	22,239	24,999	25,170	26,429	18,639	18,818	18,816	18,812	19,659
Foreign Liabilities	413,593	489,550	496,816	540,480	549,760	586,270	561,948	585,213	582,757	596,969	584,300	555,911	583,706	568,881	590,792	595,901
Due to H.O and/or Branches Abroad	68,489	70,683	76,893	88,991	72,981	87,748	63,952	61,445	49,036	50,759	49,493	53,966	57,743	48,173	59,831	63,869
Due to Other Banks Abroad	77,829	88,155	91,384	105,986	124,004	129,956	124,551	138,931	125,312	126,954	120,980	101,616	113,037	114,674	113,280	109,126
Capital Market Funding	84,495	94,671	105,082	112,781	94,850	90,530	94,068	93,296	89,506	87,518	89,919	96,339	120,536	116,556	122,295	123,056
Other Term Borrowings	18,955	23,554	20,062	22,412	42,127	43,499	38,957	44,941	61,607	67,068	71,300	59,259	46,735	47,583	45,655	45,951
Other Deposits (LCY + FCY)	114,980	153,952	147,973	155,713	158,525	171,492	177,514	177,113	186,890	199,050	188,990	179,856	188,298	183,903	190,118	191,627
Other Foreign Liabilities	48,845	58,535	55,422	54,597	57,273	63,045	62,906	69,487	70,406	65,620	63,618	64,875	57,357	57,992	59,613	62,272
Unclassified Liabilities	218,195	205,585	221,346	219,008	222,188	219,594	226,226	227,091	229,311	238,091	240,734	289,067	248,483	246,447	247,942	246,610
Inter-Branch Transactions	2,459	5,093	6,616	7,905	7,158	3,538	4,545	2,890	3,615	6,106	6,400	57,761	9,315	7,230	5,879	6,894
Other Liabilities	215,736	200,492	214,730	211,103	215,030	216,056	221,681	224,201	225,696	231,985	234,334	231,306	239,168	239,217	242,063	239,716
- Of which : Provisions ¹	97,981	97,277	97,772	98,011	100,964	101,526	103,841	105,791	108,540	110,372	112,297	113,660	115,631	115,718	116,950	112,555
Total Liabilities	2,124,062	2,304,869	2,379,928	2,419,544	2,422,243	2,478,225	2,491,096	2,518,499	2,550,148	2,613,611	2,648,293	2,654,327	2,643,207	2,639,115	2,687,056	2,694,968

* Preliminary

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

*** Refinancing of Housing Loans to Nationals under various schemes of Federal & Emirates Governments. Effective August 2017, the reduction in refinancing reflects accounting adjustments made by banks to set-off the amount of refinancing against related personal loans

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

Table 9 : Aggregated Memoranda Accounts of Banks

(In Millions of AEDs)																
Item	2013		2015				2016				2017					
	Dec	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Oct	Nov	Dec *
Off-Balance Sheet Items																
Letters of Credit	114,919	132,425	118,753	122,332	118,699	110,897	102,695	103,778	96,123	96,678	89,799	86,820	87,932	88,893	89,427	84,716
Guarantees	316,539	351,734	369,650	371,179	372,638	373,399	372,374	383,138	386,612	387,131	385,370	391,593	385,902	384,104	384,807	384,198
Commitments	130,353	173,961	178,546	180,382	174,388	185,767	184,131	178,946	184,090	188,144	186,883	186,487	181,418	210,337	216,812	200,353
FX Derivatives	864,775	920,848	994,597	925,227	908,801	682,430	604,681	517,210	508,825	443,390	479,046	588,925	545,481	581,324	502,990	495,268
Interest Rate Derivatives	1,355,319	1,416,267	1,255,061	1,438,215	1,383,402	1,427,143	1,605,865	1,833,688	1,966,884	1,881,570	1,939,173	2,005,898	2,047,835	2,043,842	2,042,066	1,941,969
Others Derivatives	117,265	150,882	209,415	187,898	136,325	115,200	84,379	68,656	60,288	48,069	61,567	52,967	48,371	44,605	43,536	42,111
Other Memoranda Items	27,545	69,769	44,383	52,493	42,029	52,636	37,998	52,642	53,004	37,946	45,854	47,609	51,910	53,093	30,197	27,576
Total Memoranda Accounts	2,926,715	3,215,886	3,170,405	3,277,726	3,136,282	2,947,472	2,992,123	3,138,058	3,255,826	3,082,928	3,187,692	3,360,299	3,348,849	3,406,198	3,309,835	3,176,191

* Preliminary

Table 10 : Banks' Foreign Assets and Liabilities

(In Millions of AEDs)														
Item	2015				2016				2017					
	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Oct	Nov	Dec *
Foreign Assets	521,307	530,221	515,777	496,450	505,853	514,367	513,091	546,890	553,018	530,504	563,218	563,555	580,961	579,608
Notes and Coins	146	133	167	203	167	205	159	157	155	164	208	201	211	240
Due from H.O and Branches	122,099	123,233	117,632	84,290	83,640	84,500	75,834	102,313	106,932	73,740	86,503	81,721	107,482	104,956
Due from Other Banks Abroad	158,582	155,818	144,605	151,453	138,261	135,997	138,291	145,826	149,597	140,171	153,173	156,586	151,597	149,881
- Money at Call & Short Notice , Nostro Balance ,														
Banks Bills & Lending under Repurchase Agreement	55,651	49,296	51,303	64,459	50,576	51,019	53,340	61,219	59,624	65,749	77,590	81,730	74,567	79,027
- Term Placements	66,696	62,578	48,667	46,731	53,241	46,055	49,786	50,108	54,054	43,793	42,573	42,257	45,789	40,690
- Term Loans	36,235	43,944	44,635	40,263	34,444	38,923	35,165	34,499	35,919	30,629	33,010	32,599	31,241	30,164
Securities	109,759	119,322	119,045	129,097	139,028	139,130	141,068	140,811	136,097	147,358	154,298	156,067	154,054	153,656
Loans and Advances	106,642	110,831	112,154	103,850	113,130	117,138	119,887	120,369	124,757	134,408	133,043	132,519	127,807	127,423
Other Foreign Assets	24,079	20,884	22,174	27,557	31,627	37,397	37,852	37,414	35,480	34,663	35,993	36,461	39,810	43,452
Foreign Liabilities	496,816	540,480	549,760	586,270	561,948	585,213	582,757	596,969	584,300	555,911	583,706	568,881	590,792	595,901
Due to H.O and/or Branches Abroad	76,893	88,991	72,981	87,748	63,952	61,445	49,036	50,759	49,493	53,966	57,743	48,173	59,831	63,869
Due to Other Banks Abroad	91,384	105,986	124,004	129,956	124,551	138,931	125,312	126,954	120,980	101,616	113,037	114,674	113,280	109,126
- Money at Call & Short Notice , Borrowings on														
Demand and Remaining Balance & Borrowings Under Repurchase Agreement	35,079	40,437	66,667	55,750	41,475	56,029	56,945	51,060	48,733	51,012	59,584	64,866	59,542	54,261
- Inter Bank Borrowings	55,042	64,589	47,744	62,695	57,429	54,822	53,271	56,922	54,077	35,136	38,437	34,333	39,012	38,799
- Other Term Borrowings	1,263	960	9,593	11,511	25,647	28,080	15,096	18,972	18,170	15,468	15,016	15,475	14,726	16,066
Capital Market Funding	105,082	112,781	94,850	90,530	94,068	93,296	89,506	87,518	89,919	96,339	120,536	116,556	122,295	123,056
Other Term Borrowings	20,062	22,412	42,127	43,499	38,957	44,941	61,607	67,068	71,300	59,259	46,735	47,583	45,655	45,951
Other Deposits	147,973	155,713	158,525	171,492	177,514	177,113	186,890	199,050	188,990	179,856	188,298	183,903	190,118	191,627
- Demand Deposits	30,760	29,983	31,629	32,826	40,929	33,573	30,892	39,323	34,895	35,392	34,630	35,308	38,360	35,040
- Time Deposits	95,130	101,734	102,602	114,072	114,692	120,311	131,508	135,923	128,861	119,604	126,959	122,123	124,342	129,498
- Savings Deposits	19,445	19,762	19,771	20,733	20,714	20,804	21,627	21,524	21,983	22,098	21,466	20,768	20,336	20,073
- Commercial Prepayments(Margin Deposits)	1,543	1,224	298	334	405	436	476	360	1,145	382	486	344	368	323
- Borrowings Under Repurchase Agreements(NBFI)	1,095	3,010	4,225	3,527	774	1,989	2,387	1,920	2,106	2,380	4,757	5,360	6,712	6,693
Other Foreign Liabilities	55,422	54,597	57,273	63,045	62,906	69,487	70,406	65,620	63,618	64,875	57,357	57,992	59,613	62,272

* Preliminary

Table 11 : Domestic Credit *

(In Millions of AEDs)																
Item	2013	2014	2015			2016			2017				Dec **			
	Dec	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun		Sep	Oct	Nov
Government	145,446	153,071	160,972	168,495	166,400	166,586	168,667	168,627	174,085	172,366	176,849	177,806	181,528	173,556	175,746	175,381
Public Sector	147,709	166,176	169,455	167,376	176,922	171,393	180,767	187,705	187,950	187,416	194,820	178,969	175,399	182,930	186,206	174,248
Private Sector	910,162	958,373	973,160	999,972	1,022,997	1,043,202	1,054,947	1,069,964	1,084,074	1,094,631	1,100,739	1,100,067	1,090,133	1,094,955	1,105,116	1,103,746
Financial Institutions	69,650	19,383	19,378	18,165	19,885	24,717	25,340	18,376	18,169	19,037	20,075	19,537	20,506	21,062	20,983	18,593
Insurance Companies	1,072	1,191	1,105	1,252	1,258	1,237	1,171	1,241	1,495	1,515	1,068	1,428	1,597	1,604	1,619	1,328
Business and Industrial Sector	559,356	638,039	642,898	661,292	672,141	686,518	692,342	708,481	718,567	726,913	730,302	727,183	732,931	736,195	745,181	746,215
Others ¹	280,084	299,760	309,779	319,263	329,713	330,729	336,094	341,866	345,843	347,166	349,294	351,918	335,099	336,094	337,333	337,610
Total	1,203,317	1,277,620	1,303,587	1,335,843	1,366,319	1,381,181	1,404,381	1,426,296	1,446,109	1,454,414	1,472,408	1,456,842	1,447,061	1,451,441	1,467,068	1,453,375

* 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

¹ Effective August 2017, the reduction in personal loans reflects accounting adjustments made by banks to set-off the amount of refinancing against related personal loans

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

(In Millions of AEDs)															
Economic Activity	End of Period	2013		2014		2015			2016			2017			
		Dec	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec *
1) Agriculture		3,092	2,698	1,645	1,272	1,294	1,559	1,262	1,200	1,177	1,374	1,165	1,136	1,223	2,127
2) Mining and Quarrying		15,653	9,181	10,738	10,456	11,071	11,922	11,707	12,437	14,013	13,550	19,001	13,912	12,175	12,101
3) Manufacturing		58,032	65,140	66,476	71,195	72,215	69,110	72,231	71,376	71,589	69,300	68,277	70,339	72,016	75,287
3.1 Food , Beverages and Tobacco		5,549	6,463	6,494	6,815	6,397	6,516	6,067	6,244	5,782	5,817	6,981	7,793	7,164	7,065
3.2 Textile and Leather Products		739	1,100	1,095	1,256	1,171	1,477	1,523	1,379	1,330	1,365	1,347	1,237	1,332	1,287
3.3 Furniture and Other Wood Products		4,110	1,789	2,030	2,161	2,455	2,528	2,624	2,642	2,342	2,403	2,482	2,428	2,660	2,786
3.4 Paper And Paper Products		1,006	1,341	1,604	1,698	1,873	1,992	1,912	1,850	1,915	1,958	1,970	1,789	2,036	2,375
3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals		8,333	12,693	14,576	18,123	17,229	17,480	18,652	18,342	17,953	17,266	16,479	12,943	13,169	16,144
3.6 Basic Metal Products (Including Aluminium)		13,966	15,428	14,980	12,727	14,576	12,524	12,926	12,975	13,378	13,683	13,537	13,239	13,485	14,503
3.7 Fabricated Metal Products, Machinery and Equipment		4,444	6,724	7,417	6,673	7,782	6,869	7,289	7,077	7,077	6,857	6,496	11,298	13,283	13,248
3.8 Other Manufactured Products		19,885	19,602	18,280	21,742	20,732	19,724	21,238	20,867	21,812	19,951	18,985	19,612	18,887	17,879
4) Electricity, Gas and Water		21,864	18,937	18,576	22,479	20,732	20,482	18,559	18,592	17,882	18,455	18,097	17,397	16,953	16,736
5) Construction and Real Estate		204,351	212,550	210,620	216,166	223,646	235,010	241,790	242,382	250,827	264,762	267,028	281,214	295,186	298,247
6) Trade		146,847	155,761	160,454	164,857	164,845	161,689	160,697	160,710	158,247	155,821	152,319	149,523	147,721	153,108
6.1 Wholesale		89,181	106,160	112,983	119,122	119,088	114,877	112,300	113,864	111,001	108,703	107,484	99,119	95,090	103,569
6.2 Retail		57,666	49,601	47,471	45,735	45,757	46,812	48,397	46,846	47,246	47,118	44,835	50,404	52,631	49,539
7) Transport, Storage and Communication		36,423	56,494	59,495	60,828	58,810	59,155	62,468	63,951	62,704	63,507	60,447	63,128	63,738	54,950
8) Financial Institutions		113,580	131,824	133,143	128,173	135,491	135,599	139,551	144,861	148,373	145,561	151,903	138,931	130,293	127,503
9) Government		144,030	135,982	143,223	148,227	152,764	157,493	159,300	160,032	165,068	162,727	167,075	162,916	165,173	168,241
10) Personal Loans for Business Purposes ¹		95,626	102,988	90,195	91,088	92,788	95,812	97,038	96,828	96,199	94,799	94,550	83,037	84,814	79,946
11) Personal Loans for Consumption Purposes ²		264,981	289,889	299,847	309,163	319,618	320,700	326,709	333,289	338,033	339,234	342,572	349,071	324,849	326,743
12) All Others ³		98,838	96,176	109,175	111,939	113,045	112,650	113,069	120,638	121,997	125,324	129,974	126,238	132,920	138,386
Total		1,203,317	1,277,620	1,303,587	1,335,843	1,366,319	1,381,181	1,404,381	1,426,296	1,446,109	1,454,414	1,472,408	1,456,842	1,447,061	1,453,375

¹ Including credit to High Net-Worth Individuals.

² Effective August 2017, the reduction in personal loans reflects accounting adjustments made by banks to set-off the amount of refinancing against related personal loans

³ Including Credit to the Service Sector and Non-Profit Institutions

* Preliminary

Table 13 : Deposits distributed Residents / Non Residents *

(In Millions of AEDs)																
Item	2013		2014		2015			2016			2017					
	Dec	Dec	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Oct	Nov
(1) Residents	1,163,872	1,267,279	1,301,325	1,288,593	1,278,255	1,300,126	1,325,155	1,315,942	1,321,820	1,363,899	1,413,021	1,409,283	1,407,505	1,416,483	1,442,381	1,435,676
1.1 Corporate	472,876	517,415	530,403	544,811	553,813	563,100	571,428	565,690	576,394	592,181	593,486	575,424	588,818	587,286	590,337	604,157
1.2 Individuals	317,251	351,336	358,035	362,396	357,392	360,741	376,655	379,631	380,128	388,271	404,785	408,192	403,052	401,313	400,809	396,551
1.3 Government	161,300	188,819	183,789	162,947	164,264	157,438	155,523	185,903	169,515	186,847	194,023	196,814	201,199	223,730	246,619	211,975
1.4 GREs	173,555	173,352	191,929	184,164	173,275	190,755	193,348	161,487	171,155	168,365	191,979	189,571	183,041	177,067	174,970	191,883
1.5 Non Banking Financial Institutions	38,890	36,357	37,169	34,275	29,511	28,092	28,201	23,231	24,628	28,235	28,748	39,282	31,395	27,087	29,646	31,110
(2) Non-Residents	114,980	153,952	147,973	155,713	158,525	171,492	177,514	177,113	186,890	199,050	188,990	179,856	188,298	183,903	190,118	191,627
2.1 Corporate	49,187	62,599	61,832	61,043	65,857	72,807	78,706	80,702	84,460	88,352	84,003	80,304	82,531	82,389	87,110	88,344
2.2 Non Banking Financial Institutions	35,813	40,774	34,338	42,692	43,864	57,606	58,211	55,357	57,983	70,150	63,218	58,773	62,752	61,901	64,707	66,096
2.3 Individuals	22,249	26,750	25,851	26,106	26,180	27,492	27,982	28,251	31,310	28,084	28,608	28,897	27,924	27,557	26,778	26,497
2.4 Government and Non Commercial Entities	7,731	23,828	25,952	25,872	22,624	13,587	12,615	12,803	13,137	12,464	13,161	11,882	15,091	12,056	11,523	10,690
Total Deposits	1,278,852	1,421,231	1,449,298	1,444,306	1,436,780	1,471,618	1,502,669	1,493,055	1,508,710	1,562,949	1,602,011	1,589,139	1,595,803	1,600,386	1,632,499	1,627,303

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

** Preliminary

Table 14 : Deposits by Type and Currency¹

(In Millions of AEDs)																
Item	2013	2014	2015				2016				2017					
	Dec	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Oct	Nov	Dec *
Demand	448,386	515,199	542,970	543,942	543,231	547,978	590,939	566,312	563,792	580,094	602,008	601,925	592,065	583,243	584,121	586,503
Local Currency	332,415	383,509	404,533	408,204	399,836	401,342	431,083	419,652	413,796	415,989	442,713	445,048	429,101	431,182	427,843	428,723
Foreign Currencies	115,971	131,690	138,437	135,738	143,395	146,636	159,856	146,660	149,996	164,105	159,295	156,877	162,964	152,061	156,278	157,780
Savings	107,201	126,453	131,800	137,127	138,040	141,244	147,884	152,035	151,070	153,745	158,030	158,898	159,386	157,942	157,359	156,220
Local Currency	92,080	107,152	112,257	116,985	114,169	115,630	120,154	125,068	122,987	124,990	128,953	130,274	129,573	129,422	129,272	128,013
Foreign Currencies	15,121	19,301	19,543	20,142	23,871	25,614	27,730	26,967	28,083	28,755	29,077	28,624	29,813	28,520	28,087	28,207
Time	541,887	552,775	560,779	572,099	562,657	589,148	576,328	554,649	589,726	609,806	615,987	599,098	609,375	601,411	608,711	636,201
Local Currency	406,843	391,629	384,229	384,138	377,498	397,795	392,041	381,348	388,819	391,831	394,701	393,601	404,512	400,756	407,289	415,347
Foreign Currencies	135,044	161,146	176,550	187,961	185,159	191,353	184,287	173,301	200,907	217,975	221,286	205,497	204,863	200,655	201,422	220,854
Total Deposits²	1,097,474	1,194,427	1,235,549	1,253,168	1,243,928	1,278,370	1,315,151	1,272,996	1,304,588	1,343,645	1,376,025	1,359,921	1,360,826	1,342,596	1,350,191	1,378,924
Total Local Currency	831,338	882,290	901,019	909,327	891,503	914,767	943,278	926,068	925,602	932,810	966,367	968,923	963,186	961,360	964,404	972,083
Total Foreign Currencies	266,136	312,137	334,530	343,841	352,425	363,603	371,873	346,928	378,986	410,835	409,658	390,998	397,640	381,236	385,787	406,841
Commercial Prepayments	15,847	25,639	19,191	19,077	20,506	21,278	21,032	22,035	21,299	20,687	20,384	20,029	20,300	20,447	20,995	21,952

¹ Excluding Inter-Bank Deposits² Residents and Non-Residents (Excluding Government Deposits and Commercial Prepayments & Borrowings under Repurchase Agreements)

* Preliminary

Table 15 : Time Deposits by Maturity*

(In Millions of AEDs)																
Period	2013		2014		2015			2016				2017				
	Dec	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Oct	Nov	Dec **
Upto 3 Months	439,458	472,636	468,478	432,790	428,963	441,945	423,635	388,932	425,463	452,328	446,210	417,728	430,417	474,048	500,185	468,087
Above 3 and Upto 6 Months	118,661	127,174	108,137	122,629	121,904	148,382	113,255	138,798	148,853	137,067	125,159	148,603	152,202	144,881	140,484	145,575
Above 6 and Upto 12 Months	109,987	109,859	113,748	129,890	125,569	106,490	136,319	154,844	128,288	137,798	168,285	164,124	156,013	140,651	144,780	165,268
Exceeding 12 Months	26,523	30,060	40,173	33,710	33,656	41,694	46,529	41,336	40,168	52,305	47,440	46,085	50,017	43,530	45,261	43,586
Total	694,629	739,729	730,536	719,019	710,092	738,511	719,738	723,910	742,772	779,498	787,094	776,540	788,649	803,110	830,710	822,516

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

** Preliminary

Table 16 : Currency Issued *

(In Thousands of AEDs)																
	2013		2014		2015			2016			2017					
Item	Dec	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Oct	Nov	Dec ****
Total Notes Issued (1)**	63,076,612	73,502,110	68,355,146	71,528,890	70,005,382	72,456,853	76,126,961	80,215,276	76,155,196	76,429,913	78,998,872	82,731,041	77,126,484	78,101,734	83,104,301	84,220,381
Total Coins Issued (2)***	850,187	969,992	997,569	1,020,633	1,041,728	1,065,241	1,081,388	1,101,593	1,111,879	1,121,558	1,131,076	1,146,604	1,154,082	1,157,016	1,160,013	1,165,867
Total Currency Issued	63,926,799	74,472,102	69,352,715	72,549,523	71,047,110	73,522,094	77,208,349	81,316,869	77,267,075	77,551,471	80,129,948	83,877,645	78,280,566	79,258,750	84,264,314	85,386,248

* Currency Issued = currency in circulation plus cash at banks

** Excluding Mutilated Notes

*** Excluding Issued Gold Coins

**** Preliminary

Table 17 : Cleared Cheques Statistics*

Item	2013	2014	2015			2016				2017						
	Dec	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Oct	Nov	Dec **
Amount (In Millions of AEDs)	1,339,503	1,559,595	394,156	802,970	1,191,883	1,585,826	377,413	765,609	1,106,509	1,479,692	365,138	721,151	1,072,490	1,194,260	1,307,287	1,437,710
No. of Cheques (in Thousands)	29,334	30,817	7,792	15,879	23,440	31,215	7,707	15,432	22,382	29,928	7,332	14,511	21,592	24,082	26,338	28,836

* Cumulative data

** Preliminary