



United Arab Emirates

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

النشرة الاحصائية الشهرية  
- البيانات المصرفية والنقدية -  
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**- Banking & Monetary Statistics -**  
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### Note:

Data are as at end of period unless otherwise indicated.

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### Abbreviations & Notations

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

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### Definitions

#### **Gross International Reserves :**

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

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

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

#### **Money Supply (M<sub>2</sub>) :**

Consists of Money Supply (M<sub>1</sub>) plus quasi-monetary deposits (Resident Time and Savings Deposits in Dirham + Resident Deposits in foreign currencies)

#### **Money Supply (M<sub>3</sub>) :**

Consists of Money Supply (M<sub>2</sub>) plus Government deposits

#### **Certificates of Deposits :**

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

#### **Government:**

of the seven emirates.

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**TABLES**

Table 1 : Selected Monetary and Banking Indicators

| <b>(In Millions of AEDs)</b>                           |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
|--|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| <b>Indicator</b>                                       | <b>2013</b>      | <b>2014</b>      | <b>2015</b>      |                  |                  | <b>2016</b>      |                  |                  | <b>2017</b>      |                  |                  |                  |                  |                  |                  |
|  | <b>Dec</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>Central Bank of the UAE</b>                         |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| 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          | 385,112          | 390,300          | 396,605          |
| 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          | 333,992          | 341,883          | 346,983          |
| <b>Money Supply Indicators</b>                         |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| Money Supply M <sub>1</sub>                            | 379,550          | 436,132          | 456,899          | 464,176          | 453,658          | 456,934          | 490,309          | 481,015          | 472,502          | 474,054          | 504,447          | 507,025          | 497,541          | 493,266          | 488,839          |
| Money Supply M <sub>2</sub>                            | 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        | 1,264,411        | 1,245,559        | 1,257,128        |
| Money Supply M <sub>3</sub>                            | 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        | 1,459,071        | 1,450,688        | 1,457,922        |
| <b>Total Assets</b>                                    | <b>2,124,062</b> | <b>2,304,869</b> | <b>2,379,928</b> | <b>2,419,544</b> | <b>2,422,243</b> | <b>2,478,225</b> | <b>2,491,096</b> | <b>2,518,499</b> | <b>2,550,148</b> | <b>2,613,611</b> | <b>2,648,293</b> | <b>2,654,327</b> | <b>2,633,714</b> | <b>2,618,979</b> | <b>2,643,207</b> |
| <b>Foreign Assets (Net)</b>                            | <b>-3,819</b>    | <b>2,352</b>     | <b>24,491</b>    | <b>-10,259</b>   | <b>-33,983</b>   | <b>-89,820</b>   | <b>-56,095</b>   | <b>-70,846</b>   | <b>-69,666</b>   | <b>-50,079</b>   | <b>-31,282</b>   | <b>-25,407</b>   | <b>-18,336</b>   | <b>-29,590</b>   | <b>-20,488</b>   |
| <b>Foreign Assets</b>                                  | <b>409,774</b>   | <b>491,902</b>   | <b>521,307</b>   | <b>530,221</b>   | <b>515,777</b>   | <b>496,450</b>   | <b>505,853</b>   | <b>514,367</b>   | <b>513,091</b>   | <b>546,890</b>   | <b>553,018</b>   | <b>530,504</b>   | <b>549,667</b>   | <b>541,906</b>   | <b>563,218</b>   |
| Foreign Assets to Total Assets (%)                     | 19%              | 21%              | 22%              | 22%              | 21%              | 20%              | 20%              | 20%              | 20%              | 21%              | 21%              | 20%              | 21%              | 21%              | 21%              |
| <b>Foreign Liabilities</b>                             | <b>413,593</b>   | <b>489,550</b>   | <b>496,816</b>   | <b>540,480</b>   | <b>549,760</b>   | <b>586,270</b>   | <b>561,948</b>   | <b>585,213</b>   | <b>582,757</b>   | <b>596,969</b>   | <b>584,300</b>   | <b>555,911</b>   | <b>568,003</b>   | <b>571,496</b>   | <b>583,706</b>   |
| Foreign Liabilities to Total Liabilities (%)           | 19%              | 21%              | 21%              | 22%              | 23%              | 23%              | 22%              | 23%              | 23%              | 23%              | 22%              | 21%              | 22%              | 22%              | 22%              |
| <b>Deposits <sup>1</sup></b>                           | <b>1,278,852</b> | <b>1,421,231</b> | <b>1,449,298</b> | <b>1,444,306</b> | <b>1,436,780</b> | <b>1,471,618</b> | <b>1,502,669</b> | <b>1,493,055</b> | <b>1,508,710</b> | <b>1,562,949</b> | <b>1,602,011</b> | <b>1,589,139</b> | <b>1,592,227</b> | <b>1,582,230</b> | <b>1,595,803</b> |
| 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        | 1,407,469        | 1,399,896        | 1,407,505        |
| 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          | 582,445          | 573,178          | 588,818          |
| 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          | 184,758          | 182,334          | 188,298          |
| 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           | 78,213           | 74,271           | 82,531           |
| <b>Bank Credit (Domestic)</b>                          | <b>1,203,317</b> | <b>1,277,620</b> | <b>1,303,587</b> | <b>1,335,843</b> | <b>1,366,319</b> | <b>1,381,181</b> | <b>1,404,381</b> | <b>1,426,296</b> | <b>1,446,109</b> | <b>1,454,414</b> | <b>1,472,408</b> | <b>1,456,842</b> | <b>1,461,657</b> | <b>1,442,585</b> | <b>1,447,060</b> |
| 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        | 1,102,222        | 1,084,748        | 1,090,133        |
| <b>Total Number of National Banks and Branches</b>     |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| Head Offices   | 23               | 23               | 23               | 23               | 23               | 23               | 23               | 23               | 23               | 23               | 23               | 23               | 23               | 23               | 23               |
| Branches   | 841              | 869              | 871              | 873              | 875              | 874              | 874              | 862              | 857              | 846              | 834              | 816              | 816              | 805              | 810              |
| Pay Offices  | 89               | 90               | 90               | 90               | 90               | 90               | 90               | 86               | 85               | 76               | 72               | 61               | 61               | 61               | 58               |
| Electronic Banking Service Units                       | 29               | 34               | 31               | 32               | 34               | 37               | 39               | 33               | 32               | 33               | 35               | 36               | 36               | 35               | 36               |
| <b>Total Number of Foreign Banks and Branches</b>      |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| Head Offices <sup>2</sup>                              | 32               | 33               | 34               | 34               | 34               | 34               | 35               | 35               | 36               | 37               | 37               | 37               | 37               | 37               | 38               |
| of which: Full Fledged Commercial Banks                | 28               | 26               | 26               | 26               | 26               | 26               | 26               | 26               | 26               | 26               | 26               | 26               | 26               | 26               | 26               |
| of which: Licensed Wholesale Banks                     | 4                | 7                | 8                | 8                | 8                | 8                | 9                | 9                | 10               | 11               | 11               | 11               | 11               | 11               | 12               |
| Branches   | 87               | 86               | 86               | 86               | 86               | 86               | 85               | 86               | 85               | 85               | 85               | 85               | 85               | 85               | 85               |
| Pay Offices  | 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               | 30               | 28               | 28               |
| <b>Number of Employees in Banks (UAE) <sup>3</sup></b> |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| Employed with National Banks <sup>3</sup>              | 28,165           | 31,152           | 31,291           | 30,786           | 30,906           | 32,352           | 31,173           | 30,583           | 29,754           | 29,532           | 29,504           | 28,986           | 28,986           | 28,986           | 28,767           |
| Employed with Foreign Banks <sup>3</sup>               | 7,922            | 7,899            | 7,903            | 7,774            | 7,816            | 7,807            | 7,739            | 7,551            | 7,529            | 7,439            | 7,454            | 7,365            | 7,365            | 7,365            | 7,316            |

<sup>1</sup> Excluding Inter-Bank Deposits<sup>2</sup> Revised to include number of licensed Wholesale Banks in UAE<sup>3</sup> Excluding Auxiliary Staff. Data Subject to Revision on Quarterly Basis

\* Central Bank International Reserves = Deposits + Held-to-Maturity Foreign Securities + IMF Reserves and SDR Holdings + Other Foreign Assets

\*\* Including Claims on Other Financial Institutions

\*\*\* Preliminary

Table 2 : Monetary Survey

| <b>(In Millions of AEDs)</b>             |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |  |
|--|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|--|
| <b>Item</b>                              | <b>2013</b>      |                  | <b>2014</b>      |                  | <b>2015</b>      |                  |                  | <b>2016</b>      |                  |                  |                  | <b>2017</b>      |                  |                  |                  |  |
|  | <b>Dec</b>       | <b>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>243,318</b>   | <b>282,605</b>   | <b>290,042</b>   | <b>260,171</b>   | <b>228,534</b>   | <b>246,402</b>   | <b>243,892</b>   | <b>229,569</b>   | <b>227,660</b>   | <b>258,816</b>   | <b>289,827</b>   | <b>310,600</b>   | <b>309,161</b>   | <b>306,153</b>   | <b>321,698</b>   |  |
| <b>Central Bank (Net)</b>                | <b>247,137</b>   | <b>280,253</b>   | <b>265,551</b>   | <b>270,430</b>   | <b>262,517</b>   | <b>336,222</b>   | <b>299,987</b>   | <b>300,415</b>   | <b>297,326</b>   | <b>308,895</b>   | <b>321,109</b>   | <b>336,007</b>   | <b>327,497</b>   | <b>335,743</b>   | <b>342,186</b>   |  |
| 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          | 333,992          | 341,883          | 346,983          |  |
| 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            | 6,495            | 6,140            | 4,797            |  |
| <b>Banks (Net)</b>                       | <b>-3,819</b>    | <b>2,352</b>     | <b>24,491</b>    | <b>-10,259</b>   | <b>-33,983</b>   | <b>-89,820</b>   | <b>-56,095</b>   | <b>-70,846</b>   | <b>-69,666</b>   | <b>-50,079</b>   | <b>-31,282</b>   | <b>-25,407</b>   | <b>-18,336</b>   | <b>-29,590</b>   | <b>-20,488</b>   |  |
| 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          | 549,667          | 541,906          | 563,218          |  |
| 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          | 568,003          | 571,496          | 583,706          |  |
| <b>Net Domestic Assets</b>               | <b>799,586</b>   | <b>842,824</b>   | <b>872,518</b>   | <b>914,077</b>   | <b>929,776</b>   | <b>940,417</b>   | <b>974,602</b>   | <b>950,849</b>   | <b>972,611</b>   | <b>966,636</b>   | <b>982,419</b>   | <b>956,452</b>   | <b>955,250</b>   | <b>939,406</b>   | <b>935,430</b>   |  |
| 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        | 1,104,376        | 1,086,789        | 1,091,840        |  |
| 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           | 55,901           | 66,481           | 70,437           |  |
| 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          | 218,873          | 215,912          | 214,332          |  |
| 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           | 30,898           | 31,123           | 32,134           |  |
| 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         | -342,146         | -345,453         | -348,215         |  |
| 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         | -112,652         | -115,446         | -125,098         |  |
| <b>Money Supply M<sub>1</sub></b>        | <b>379,550</b>   | <b>436,132</b>   | <b>456,899</b>   | <b>464,176</b>   | <b>453,658</b>   | <b>456,934</b>   | <b>490,309</b>   | <b>481,015</b>   | <b>472,502</b>   | <b>474,054</b>   | <b>504,447</b>   | <b>507,025</b>   | <b>497,541</b>   | <b>493,266</b>   | <b>488,839</b>   |  |
| 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           | 64,726           | 65,874           | 64,345           |  |
| 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          | 432,815          | 427,392          | 424,494          |  |
| <b>Money Supply M<sub>2</sub></b>        | <b>1,042,904</b> | <b>1,125,429</b> | <b>1,162,560</b> | <b>1,174,248</b> | <b>1,158,310</b> | <b>1,186,819</b> | <b>1,218,494</b> | <b>1,180,418</b> | <b>1,200,271</b> | <b>1,225,452</b> | <b>1,272,246</b> | <b>1,267,052</b> | <b>1,264,411</b> | <b>1,245,559</b> | <b>1,257,128</b> |  |
| <b>Quasi - Money</b>                     | <b>663,354</b>   | <b>689,297</b>   | <b>705,661</b>   | <b>710,072</b>   | <b>704,652</b>   | <b>729,885</b>   | <b>728,185</b>   | <b>699,403</b>   | <b>727,769</b>   | <b>751,398</b>   | <b>767,799</b>   | <b>760,027</b>   | <b>766,870</b>   | <b>752,293</b>   | <b>768,289</b>   |  |
| 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          | 269,215          | 254,570          | 267,580          |  |
| 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          | 497,655          | 497,723          | 500,709          |  |
| <b>Money Supply M<sub>3</sub></b>        | <b>1,204,376</b> | <b>1,314,519</b> | <b>1,346,045</b> | <b>1,337,657</b> | <b>1,322,068</b> | <b>1,342,879</b> | <b>1,373,888</b> | <b>1,364,776</b> | <b>1,368,679</b> | <b>1,411,339</b> | <b>1,465,828</b> | <b>1,463,070</b> | <b>1,459,071</b> | <b>1,450,688</b> | <b>1,457,922</b> |  |
| <b>Government Deposits</b>               | <b>161,472</b>   | <b>189,090</b>   | <b>183,485</b>   | <b>163,409</b>   | <b>163,758</b>   | <b>156,060</b>   | <b>155,394</b>   | <b>184,358</b>   | <b>168,408</b>   | <b>185,887</b>   | <b>193,582</b>   | <b>196,018</b>   | <b>194,660</b>   | <b>205,129</b>   | <b>200,794</b>   |  |

\* Preliminary

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

| <b>(In Millions of AEDs)</b>             |                |                |                |                |                |               |               |               |               |                |                |               |                |               |
|--|----------------|----------------|----------------|----------------|----------------|---------------|---------------|---------------|---------------|----------------|----------------|---------------|----------------|---------------|
| <b>Item</b>                              | <b>2014</b>    |                | <b>2015</b>    |                |                | <b>2016</b>   |               |               |               | <b>2017</b>    |                |               |                |               |
|  | <b>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>-26,776</b> | <b>7,437</b>   | <b>-29,871</b> | <b>-31,637</b> | <b>371</b>     | <b>-5,020</b> | <b>1,257</b>  | <b>-328</b>   | <b>15,802</b> | <b>-3,082</b>  | <b>-155</b>    | <b>-1,439</b> | <b>-3,008</b>  | <b>15,545</b> |
| <b>Central Bank (Net)</b>                | <b>2,232</b>   | <b>-14,702</b> | <b>4,879</b>   | <b>-7,913</b>  | <b>54,882</b>  | <b>2,824</b>  | <b>7,443</b>  | <b>2,599</b>  | <b>25,490</b> | <b>16,337</b>  | <b>17,011</b>  | <b>-8,510</b> | <b>8,246</b>   | <b>6,443</b>  |
| Gross International Reserves             | 3,625          | -14,798        | 5,324          | -7,467         | 56,203         | 164           | 17,536        | 2,265         | 25,728        | 17,042         | 15,947         | -7,140        | 7,891          | 5,100         |
| Foreign Liabilities                      | 1,393          | -96            | 445            | 446            | 1,321          | -2,660        | 10,093        | -334          | 238           | 705            | -1,064         | 1,370         | -355           | -1,343        |
| <b>Banks (Net)</b>                       | <b>-29,008</b> | <b>22,139</b>  | <b>-34,750</b> | <b>-23,724</b> | <b>-54,511</b> | <b>-7,844</b> | <b>-6,186</b> | <b>-2,927</b> | <b>-9,688</b> | <b>-19,419</b> | <b>-17,166</b> | <b>7,071</b>  | <b>-11,254</b> | <b>9,102</b>  |
| Foreign Assets                           | 21,226         | 29,405         | 8,914          | -14,444        | -22,872        | 15,539        | 11,753        | 12,696        | 16,251        | 4,828          | -25,201        | 19,163        | -7,761         | 21,312        |
| Foreign Liabilities                      | 50,234         | 7,266          | 43,664         | 9,280          | 31,639         | 23,383        | 17,939        | 15,623        | 25,939        | 24,247         | -8,035         | 12,092        | 3,493          | 12,210        |
| <b>Net Domestic Assets</b>               | <b>32,022</b>  | <b>29,694</b>  | <b>41,559</b>  | <b>15,699</b>  | <b>21,383</b>  | <b>29,304</b> | <b>-7,276</b> | <b>16,689</b> | <b>-3,242</b> | <b>31,107</b>  | <b>-7,307</b>  | <b>-1,202</b> | <b>-15,844</b> | <b>-3,976</b> |
| 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         | 701           | -17,587        | 5,051         |
| Net Claims on Government                 | 19,746         | 15,157         | 25,163         | -556           | 9,657          | 660           | -1,588        | 7,568         | -7,560        | 8,134          | 16,317         | 2,902         | 10,580         | 3,956         |
| Claims on Official Entities              | 769            | 5,610          | -1,309         | 11,622         | -1,747         | 767           | 2,485         | 4,865         | -5,992        | 3,838          | -4,569         | 420           | -2,961         | -1,580        |
| Claims on Nonbank Financial Institutions | -1,540         | 1,088          | -608           | 1,924          | -1,519         | 747           | -6,809        | 1,039         | -15,709       | 183            | -2,396         | 1,456         | 225            | 1,011         |
| Capital and Reserves *                   | -8,948         | 3,360          | -7,382         | -4,764         | -5,472         | 11,155        | -7,282        | -2,278        | -5,980        | 12,646         | -83            | -18,342       | -3,307         | -2,762        |
| 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        | 11,661        | -2,794         | -9,652        |
| <b>Money Supply M<sub>1</sub></b>        | <b>5,075</b>   | <b>20,767</b>  | <b>7,277</b>   | <b>-10,518</b> | <b>-415</b>    | <b>15,939</b> | <b>-7,920</b> | <b>-813</b>   | <b>1,444</b>  | <b>15,472</b>  | <b>2,641</b>   | <b>-9,484</b> | <b>-4,275</b>  | <b>-4,427</b> |
| Currency in Circulation Outside Banks    | 1,755          | -2,804         | 2,615          | -1,597         | -421           | 427           | 1,454         | 96            | -553          | 896            | 190            | -2,625        | 1,148          | -1,529        |
| Monetary Deposits                        | 3,320          | 23,571         | 4,662          | -8,921         | 6              | 15,512        | -9,374        | -909          | 1,997         | 14,576         | 2,451          | -6,859        | -5,423         | -2,898        |
| <b>Money Supply M<sub>2</sub></b>        | <b>5,246</b>   | <b>37,131</b>  | <b>11,688</b>  | <b>-15,938</b> | <b>21,754</b>  | <b>24,284</b> | <b>-6,019</b> | <b>16,361</b> | <b>12,560</b> | <b>28,025</b>  | <b>-7,462</b>  | <b>-2,641</b> | <b>-18,852</b> | <b>11,569</b> |
| <b>Quasi - Money</b>                     | <b>171</b>     | <b>16,364</b>  | <b>4,411</b>   | <b>-5,420</b>  | <b>22,169</b>  | <b>8,345</b>  | <b>1,901</b>  | <b>17,174</b> | <b>11,116</b> | <b>12,553</b>  | <b>-10,103</b> | <b>6,843</b>  | <b>-14,577</b> | <b>15,996</b> |
| Foreign Currency Deposits                | -8,995         | 18,761         | 188            | 4,888          | 14,829         | -299          | 5,620         | 15,339        | 7,625         | 3,191          | -6,481         | -233          | -14,645        | 13,010        |
| Dirham Deposits                          | 9,166          | -2,397         | 4,223          | -10,308        | 7,340          | 8,644         | -3,719        | 1,835         | 3,491         | 9,362          | -3,622         | 7,076         | 68             | 2,986         |
| <b>Money Supply M<sub>3</sub></b>        | <b>-12,069</b> | <b>31,526</b>  | <b>-8,388</b>  | <b>-15,589</b> | <b>10,567</b>  | <b>22,130</b> | <b>-6,566</b> | <b>11,562</b> | <b>25,532</b> | <b>23,314</b>  | <b>-24,575</b> | <b>-3,999</b> | <b>-8,383</b>  | <b>7,234</b>  |
| <b>Government Deposits</b>               | <b>-17,315</b> | <b>-5,605</b>  | <b>-20,076</b> | <b>349</b>     | <b>-11,187</b> | <b>-2,154</b> | <b>-547</b>   | <b>-4,799</b> | <b>12,972</b> | <b>-4,711</b>  | <b>-17,113</b> | <b>-1,358</b> | <b>10,469</b>  | <b>-4,335</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>  |               |                             |                      |  |                         |
| 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                   |
| <b>2014</b>  |               |                             |                      |  |                         |
| 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                    |
| <b>2015</b>  |               |                             |                      |  |                         |
| 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                   |
| <b>2016</b>  |               |                             |                      |  |                         |
| January      | 315.9         | 73.1                        | 113.9                | 25.7                                   | 103.2                   |
| February     | 326.2         | 75.3                        | 114.1                | 20.3                                   | 116.5                   |
| March        | 329.5         | 77.2                        | 113.5                | 23.4                                   | 115.4                   |
| April        | 324.5         | 76.1                        | 115.6                | 25.9                                   | 106.9                   |
| May          | 326.4         | 76.6                        | 117.1                | 24.2                                   | 108.5                   |
| June         | 328.6         | 81.3                        | 118.5                | 19.7                                   | 109.1                   |
| July         | 320.8         | 76.2                        | 119.9                | 21.6                                   | 103.1                   |
| August       | 324.3         | 76.9                        | 118.2                | 28.1                                   | 101.1                   |
| September    | 325.5         | 77.3                        | 118.2                | 26.2                                   | 103.8                   |
| October      | 313.7         | 76.5                        | 116.0                | 22.4                                   | 98.8                    |
| November     | 313.6         | 78.0                        | 116.3                | 23.2                                   | 96.1                    |
| December     | 338.1         | 77.6                        | 116.9                | 35.4                                   | 108.2                   |
| <b>2017</b>  |               |                             |                      |  |                         |
| January      | 325.4         | 77.2                        | 116.8                | 24.1                                   | 107.3                   |
| February     | 336.3         | 77.5                        | 118.7                | 28.2                                   | 111.9                   |
| March        | 351.5         | 80.1                        | 119.9                | 36.2                                   | 115.3                   |
| 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                   |

\* 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<br>31.12.2013 | As at<br>31.12.2014 | As at<br>31.03.2015 | As at<br>30.06.2015 | As at<br>30.09.2015 | As at<br>31.12.2015 | As at<br>31.03.2016 | As at<br>30.06.2016 | As at<br>30.09.2016 | As at<br>31.12.2016 | As at<br>31.03.2017 | As at<br>30.06.2017 | As at<br>31.07.2017 | As at<br>31.08.2017 | As at *<br>30.09.2017 |
| <b>Assets</b>  |                     |                     |                     |                     |                     |                     |                     |                     |                     |                     |                     |                     |                     |                     |                       |
| 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             | 131,357             | 131,845             | 139,941               |
| Gold Bullion   | -                   | -                   | -                   | 347                 | 664                 | 940                 | 1,085               | 1,164               | 1,171               | 1,015               | 1,099               | 1,101               | 1,121               | 1,153               | 1,135                 |
| 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              | 103,666             | 111,072             | 108,134               |
| Certificates of Deposit Under Repo   | -                   | -                   | 6,000               | -                   | -                   | -                   | -                   | -                   | -                   | -                   | -                   | -                   | -                   | -                   | 350                   |
| Liquidity Support Facility   | 514                 | 321                 | 321                 | 321                 | 228                 | 228                 | 214                 | 214                 | 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             | 95,002              | 95,022              | 94,318                |
| 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                |
| 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               | 4,520               | 1,415               | 3,633                 |
| Property & Equipment   | 97                  | 79                  | 78                  | 85                  | 78                  | 79                  | 113                 | 103                 | 93                  | 99                  | 93                  | 83                  | 81                  | 78                  | 79                    |
| <b>Total Assets</b>  | <b>305,534</b>      | <b>337,389</b>      | <b>332,535</b>      | <b>331,261</b>      | <b>324,125</b>      | <b>393,655</b>      | <b>358,975</b>      | <b>364,749</b>      | <b>353,628</b>      | <b>364,453</b>      | <b>379,488</b>      | <b>391,957</b>      | <b>385,112</b>      | <b>390,300</b>      | <b>396,605</b>        |
| 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             | 215,241             | 194,384             | 193,488               |
| <b>Liabilities</b>   |                     |                     |                     |                     |                     |                     |                     |                     |                     |                     |                     |                     |                     |                     |                       |
| 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             | 169,194             | 167,649             | 157,076               |
| 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             | 111,006             | 114,102             | 126,640               |
| 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              | 79,101              | 82,638              | 78,281                |
| 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              | 4,713               | 4,782               | 13,488                |
| <b>Total Liabilities</b>   | <b>284,291</b>      | <b>317,561</b>      | <b>312,707</b>      | <b>311,449</b>      | <b>304,326</b>      | <b>373,437</b>      | <b>338,611</b>      | <b>344,287</b>      | <b>333,159</b>      | <b>343,483</b>      | <b>358,433</b>      | <b>370,882</b>      | <b>364,014</b>      | <b>369,171</b>      | <b>375,485</b>        |
| <b>Capital and Reserves</b>  |                     |                     |                     |                     |                     |                     |                     |                     |                     |                     |                     |                     |                     |                     |                       |
| Authorized, Issued & Fully Paid Capital                                      | 2,500               | 2,500               | 2,500               | 2,500               | 2,500               | 2,500               | 2,500               | 2,500               | 2,500               | 2,500               | 2,500               | 2,500               | 2,500               | 2,500               | 2,500                 |
| 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                |
| Other Reserve  | 143                 | -11                 | -11                 | -27                 | -40                 | -94                 | 52                  | 150                 | 157                 | -16                 | 69                  | 89                  | 112                 | 143                 | 134                   |
| Retained Earnings  | 3,097               | -                   | -                   | -                   | -                   | -                   | -                   | -                   | -                   | -                   | -                   | -                   | -                   | -                   | -                     |
| <b>Total Capital &amp; Reserves</b>  | <b>21,243</b>       | <b>19,828</b>       | <b>19,828</b>       | <b>19,812</b>       | <b>19,799</b>       | <b>20,218</b>       | <b>20,364</b>       | <b>20,462</b>       | <b>20,469</b>       | <b>20,970</b>       | <b>21,055</b>       | <b>21,075</b>       | <b>21,098</b>       | <b>21,129</b>       | <b>21,120</b>         |
| <b>Total Liabilities and Capital</b>   | <b>305,534</b>      | <b>337,389</b>      | <b>332,535</b>      | <b>331,261</b>      | <b>324,125</b>      | <b>393,655</b>      | <b>358,975</b>      | <b>364,749</b>      | <b>353,628</b>      | <b>364,453</b>      | <b>379,488</b>      | <b>391,957</b>      | <b>385,112</b>      | <b>390,300</b>      | <b>396,605</b>        |
| 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             | 215,241             | 194,384             | 193,488               |

- Not Available

\* Preliminary

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

| Period              | Current Account Balances & Deposits with Banks Abroad | Held-to-Maturity Foreign Securities | IMF Reserves Position + SDR Holdings | Other Foreign Assets | Gross International Reserves | Foreign Liabilities | Net International Reserves |
|---------------------|---|-------------------------------------|--------------------------------------|----------------------|------------------------------|---------------------|----------------------------|
| <b>2013</b>         |   |                                     |                                      |                      |                              |                     |                            |
| 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                     |
| <b>2014</b>         |   |                                     |                                      |                      |                              |                     |                            |
| 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                     |
| <b>2015</b>         |   |                                     |                                      |                      |                              |                     |                            |
| 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                     |
| <b>2016</b>         |   |                                     |                                      |                      |                              |                     |                            |
| January             | 122.19  | 168.41                              | 4.03                                 | 6.27                 | 300.90                       | 7.05                | 293.85                     |
| February            | 134.07  | 166.93                              | 2.77                                 | 5.07                 | 308.84                       | 11.68               | 297.16                     |
| March               | 132.76  | 167.51                              | 2.82                                 | 5.92                 | 309.01                       | 9.02                | 299.99                     |
| April               | 120.74  | 197.48                              | 2.84                                 | 5.53                 | 326.59                       | 15.89               | 310.70                     |
| May                 | 108.22  | 181.59                              | 2.81                                 | 6.71                 | 299.33                       | 6.36                | 292.97                     |
| June                | 116.86  | 192.09                              | 2.81                                 | 5.10                 | 316.86                       | 16.45               | 300.41                     |
| July                | 123.46  | 186.44                              | 2.79                                 | 5.44                 | 318.13                       | 14.52               | 303.61                     |
| August              | 118.23  | 174.44                              | 2.80                                 | 6.64                 | 302.11                       | 7.38                | 294.73                     |
| September           | 126.96  | 168.99                              | 2.80                                 | 5.62                 | 304.37                       | 7.04                | 297.33                     |
| October             | 123.86  | 162.84                              | 2.76                                 | 8.38                 | 297.84                       | 4.96                | 292.88                     |
| November            | 114.40  | 154.97                              | 2.72                                 | 15.79                | 287.88                       | 4.48                | 283.40                     |
| December            | 147.85  | 149.34                              | 2.70                                 | 13.72                | 313.61                       | 4.71                | 308.90                     |
| <b>2017</b>         |   |                                     |                                      |                      |                              |                     |                            |
| January             | 129.85  | 152.21                              | 2.72                                 | 8.69                 | 293.47                       | 5.57                | 287.90                     |
| February            | 149.01  | 153.10                              | 2.71                                 | 5.83                 | 310.65                       | 5.88                | 304.77                     |
| March               | 178.83  | 140.49                              | 2.72                                 | 5.66                 | 327.70                       | 6.59                | 321.11                     |
| 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                     |
| Change for the year | 63.4%   | -36.8%                              | 4.8%                                 | -39.6%               | 10.6%                        | 1.7%                | 10.8%                      |

\* Preliminary

Table 7 : Aggregated Balance Sheet of Banks - Assets

| <b>(In Millions of AEDs)</b>                             |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
|--|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| <b>Item</b>  | <b>2013</b>      |                  | <b>2014</b>      |                  | <b>2015</b>      |                  |                  | <b>2016</b>      |                  |                  |                  | <b>2017</b>      |                  |                  |                  |
|  | <b>Dec</b>       | <b>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>Domestic Assets</b>                                   |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| <b>Cash and Deposits with C.B</b>                        | <b>230,907</b>   | <b>248,478</b>   | <b>245,767</b>   | <b>241,620</b>   | <b>236,608</b>   | <b>304,186</b>   | <b>266,138</b>   | <b>262,134</b>   | <b>261,433</b>   | <b>274,367</b>   | <b>284,528</b>   | <b>285,774</b>   | <b>289,899</b>   | <b>294,520</b>   | <b>291,163</b>   |
| 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           | 14,375           | 16,764           | 13,936           |
| 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          | 275,524          | 277,756          | 277,227          |
| <b>Due From Resident Banks</b>                           | <b>67,884</b>    | <b>64,343</b>    | <b>71,576</b>    | <b>75,083</b>    | <b>60,004</b>    | <b>53,947</b>    | <b>63,907</b>    | <b>56,283</b>    | <b>72,561</b>    | <b>63,116</b>    | <b>64,749</b>    | <b>56,923</b>    | <b>53,465</b>    | <b>57,131</b>    | <b>56,464</b>    |
| <b>Domestic Credit and Investments</b>                   | <b>1,312,903</b> | <b>1,388,902</b> | <b>1,422,299</b> | <b>1,457,399</b> | <b>1,493,256</b> | <b>1,502,210</b> | <b>1,529,471</b> | <b>1,561,990</b> | <b>1,580,952</b> | <b>1,602,449</b> | <b>1,625,175</b> | <b>1,604,009</b> | <b>1,610,183</b> | <b>1,592,305</b> | <b>1,595,526</b> |
| <b>a) Credit Facilities</b>                              | <b>1,203,317</b> | <b>1,277,620</b> | <b>1,303,587</b> | <b>1,335,843</b> | <b>1,366,319</b> | <b>1,381,181</b> | <b>1,404,381</b> | <b>1,426,296</b> | <b>1,446,109</b> | <b>1,454,414</b> | <b>1,472,408</b> | <b>1,456,842</b> | <b>1,461,657</b> | <b>1,442,585</b> | <b>1,447,060</b> |
| <b>Claims on Private Sector</b>                          | <b>840,512</b>   | <b>938,990</b>   | <b>953,782</b>   | <b>981,807</b>   | <b>1,003,112</b> | <b>1,018,485</b> | <b>1,029,607</b> | <b>1,051,588</b> | <b>1,065,905</b> | <b>1,075,595</b> | <b>1,080,664</b> | <b>1,080,530</b> | <b>1,082,771</b> | <b>1,065,166</b> | <b>1,069,627</b> |
| 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           | 45,556           | 45,484           | 46,296           |
| 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        | 1,037,215        | 1,019,682        | 1,023,331        |
| <b>Claims on Government</b>                              | <b>145,446</b>   | <b>153,071</b>   | <b>160,972</b>   | <b>168,495</b>   | <b>166,400</b>   | <b>166,586</b>   | <b>168,667</b>   | <b>168,627</b>   | <b>174,085</b>   | <b>172,366</b>   | <b>176,849</b>   | <b>177,806</b>   | <b>179,845</b>   | <b>181,459</b>   | <b>181,528</b>   |
| <b>Claims on Official Entities</b>                       | <b>147,709</b>   | <b>166,176</b>   | <b>169,455</b>   | <b>167,376</b>   | <b>176,922</b>   | <b>171,393</b>   | <b>180,767</b>   | <b>187,705</b>   | <b>187,950</b>   | <b>187,416</b>   | <b>194,820</b>   | <b>178,969</b>   | <b>179,590</b>   | <b>176,378</b>   | <b>175,399</b>   |
| 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            | 3,475            | 3,234            | 3,474            |
| 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          | 176,115          | 173,144          | 171,925          |
| <b>Claims on Other Financial Institutions</b>            | <b>69,650</b>    | <b>19,383</b>    | <b>19,378</b>    | <b>18,165</b>    | <b>19,885</b>    | <b>24,717</b>    | <b>25,340</b>    | <b>18,376</b>    | <b>18,169</b>    | <b>19,037</b>    | <b>20,075</b>    | <b>19,537</b>    | <b>19,451</b>    | <b>19,582</b>    | <b>20,506</b>    |
| 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           | 19,451           | 19,582           | 20,506           |
| <b>b) Domestic Investments</b>                           | <b>109,586</b>   | <b>111,282</b>   | <b>118,712</b>   | <b>121,556</b>   | <b>126,937</b>   | <b>121,029</b>   | <b>125,090</b>   | <b>135,694</b>   | <b>134,843</b>   | <b>148,035</b>   | <b>152,767</b>   | <b>147,167</b>   | <b>148,526</b>   | <b>149,720</b>   | <b>148,466</b>   |
| <b>Unclassified Assets</b>                               | <b>102,594</b>   | <b>111,244</b>   | <b>118,979</b>   | <b>115,221</b>   | <b>116,598</b>   | <b>121,432</b>   | <b>125,727</b>   | <b>123,725</b>   | <b>122,111</b>   | <b>126,789</b>   | <b>120,823</b>   | <b>177,117</b>   | <b>130,500</b>   | <b>133,117</b>   | <b>136,836</b>   |
| 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           | 26,959           | 27,220           | 27,637           |
| 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           | 1,313            | 1,167            | 1,995            |
| 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           | 102,228          | 104,730          | 107,204          |
| <b>Foreign Assets</b>                                    | <b>409,774</b>   | <b>491,902</b>   | <b>521,307</b>   | <b>530,221</b>   | <b>515,777</b>   | <b>496,450</b>   | <b>505,853</b>   | <b>514,367</b>   | <b>513,091</b>   | <b>546,890</b>   | <b>553,018</b>   | <b>530,504</b>   | <b>549,667</b>   | <b>541,906</b>   | <b>563,218</b>   |
| 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           | 87,118           | 80,120           | 86,503           |
| 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          | 147,550          | 143,400          | 153,173          |
| Cash in Hand ( FCY )                                     | 146              | 161              | 146              | 133              | 167              | 203              | 167              | 205              | 159              | 157              | 155              | 164              | 159              | 172              | 208              |
| 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          | 147,670          | 147,569          | 154,298          |
| 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          | 132,905          | 136,347          | 133,043          |
| 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           | 34,265           | 34,298           | 35,993           |
| <b>Total Assets</b>                                      | <b>2,124,062</b> | <b>2,304,869</b> | <b>2,379,928</b> | <b>2,419,544</b> | <b>2,422,243</b> | <b>2,478,225</b> | <b>2,491,096</b> | <b>2,518,499</b> | <b>2,550,148</b> | <b>2,613,611</b> | <b>2,648,293</b> | <b>2,654,327</b> | <b>2,633,714</b> | <b>2,618,979</b> | <b>2,643,207</b> |

\* 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              | Jul              | Aug              | Sep *            |
| <b>Domestic Liabilities</b>                         |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| <i>Monetary Deposits</i>                            | 329,142          | 377,116          | 400,687          | 405,349          | 396,426          | 398,543          | 428,479          | 416,558          | 410,713          | 411,792          | 438,999          | 439,674          | 432,815          | 427,393          | 424,493          |
| 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          | 428,029          | 423,402          | 420,488          |
| 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            | 4,786            | 3,991            | 4,005            |
| <i>Quasi Monetary Deposits</i>                      | 663,090          | 689,017          | 705,308          | 709,773          | 704,287          | 729,523          | 727,822          | 699,010          | 727,333          | 750,920          | 767,331          | 759,521          | 766,417          | 751,831          | 767,601          |
| 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          | 377,700          | 378,317          | 380,107          |
| 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          | 119,502          | 118,945          | 119,914          |
| 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          | 269,215          | 254,569          | 267,580          |
| <i>Government Deposits ( LCY + FCY )</i>            | 159,655          | 187,045          | 182,024          | 161,199          | 162,509          | 155,613          | 153,606          | 183,999          | 167,593          | 185,036          | 192,042          | 194,785          | 192,914          | 204,162          | 199,224          |
| <i>Other Domestic Deposits ( LCY + FCY ) **</i>     | 15,774           | 17,744           | 18,318           | 17,854           | 20,240           | 21,021           | 20,657           | 21,744           | 21,112           | 20,651           | 19,700           | 20,065           | 20,138           | 20,582           | 20,237           |
| <i>Government Lending Funds ***</i>                 | 15,080           | 17,702           | 18,028           | 18,608           | 19,170           | 19,614           | 19,955           | 20,516           | 21,266           | 21,197           | 22,005           | 22,554           | 22,751           | 216              | -                |
| <b>Capital and Reserves</b>                         | 244,729          | 268,016          | 264,656          | 272,053          | 276,830          | 286,272          | 278,080          | 290,164          | 298,984          | 307,830          | 298,288          | 302,729          | 321,048          | 324,324          | 327,095          |
| <i>Due to Central Bank</i>                          | 4,215            | 1,311            | 11,205           | 7,046            | 6,542            | 560              | 844              | 1,868            | 2,912            | 1,157            | 2,187            | 980              | 1,624            | 1,892            | 2,681            |
| <i>Due to Resident Banks</i>                        | 52,890           | 42,497           | 51,109           | 51,939           | 50,120           | 47,136           | 58,763           | 50,097           | 63,168           | 54,798           | 56,278           | 50,402           | 47,031           | 51,358           | 50,869           |
| <i>Capital Market Funding &amp; Term Borrowings</i> | 7,699            | 9,286            | 10,431           | 16,235           | 14,171           | 14,079           | 14,716           | 22,239           | 24,999           | 25,170           | 26,429           | 18,639           | 18,823           | 18,826           | 18,818           |
| <b>Foreign Liabilities</b>                          | 413,593          | 489,550          | 496,816          | 540,480          | 549,760          | 586,270          | 561,948          | 585,213          | 582,757          | 596,969          | 584,300          | 555,911          | 568,003          | 571,496          | 583,706          |
| 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           | 53,205           | 53,224           | 57,743           |
| 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          | 111,676          | 117,620          | 113,037          |
| 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           | 99,152           | 113,589          | 120,536          |
| 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           | 60,181           | 45,026           | 46,735           |
| 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          | 184,758          | 182,334          | 188,298          |
| 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           | 59,031           | 59,703           | 57,357           |
| <b>Unclassified Liabilities</b>                     | 218,195          | 205,585          | 221,346          | 219,008          | 222,188          | 219,594          | 226,226          | 227,091          | 229,311          | 238,091          | 240,734          | 289,067          | 242,150          | 246,899          | 248,483          |
| 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           | 4,603            | 5,539            | 9,315            |
| 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          | 237,547          | 241,360          | 239,168          |
| - Of which : Provisions <sup>1</sup>                | 97,981           | 97,277           | 97,772           | 98,011           | 100,964          | 101,526          | 103,841          | 105,791          | 108,540          | 110,372          | 112,297          | 113,660          | 115,427          | 116,241          | 115,631          |
| <b>Total Liabilities</b>                            | <b>2,124,062</b> | <b>2,304,869</b> | <b>2,379,928</b> | <b>2,419,544</b> | <b>2,422,243</b> | <b>2,478,225</b> | <b>2,491,096</b> | <b>2,518,499</b> | <b>2,550,148</b> | <b>2,613,611</b> | <b>2,648,293</b> | <b>2,654,327</b> | <b>2,633,714</b> | <b>2,618,979</b> | <b>2,643,207</b> |

\* Preliminary

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

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

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

Table 9 : Aggregated Memoranda Accounts of Banks

| <b>(In Millions of AEDs)</b>    |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
|---------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| <b>Item</b>                     | <b>2013</b>      |                  | <b>2015</b>      |                  |                  | <b>2016</b>      |                  |                  |                  | <b>2017</b>      |                  |                  |                  |                  |                  |
|                                 | <b>Dec</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          | 132,425          | 118,753          | 122,332          | 118,699          | 110,897          | 102,695          | 103,778          | 96,123           | 96,678           | 89,799           | 86,820           | 85,783           | 86,341           | 87,932           |
| 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          | 391,680          | 389,653          | 385,902          |
| 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          | 190,824          | 190,868          | 181,418          |
| 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          | 496,657          | 632,521          | 545,481          |
| 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        | 2,017,703        | 2,030,162        | 2,047,835        |
| 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           | 51,478           | 49,442           | 48,371           |
| 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           | 47,524           | 43,360           | 51,910           |
| <b>Total Memoranda Accounts</b> | <b>2,926,715</b> | <b>3,215,886</b> | <b>3,170,405</b> | <b>3,277,726</b> | <b>3,136,282</b> | <b>2,947,472</b> | <b>2,992,123</b> | <b>3,138,058</b> | <b>3,255,826</b> | <b>3,082,928</b> | <b>3,187,692</b> | <b>3,360,299</b> | <b>3,281,649</b> | <b>3,422,347</b> | <b>3,348,849</b> |

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Table 10 : Banks' Foreign Assets and Liabilities

| <b>(In Millions of AEDs)</b>                      |                |                |                |                |                |                |                |                |                |                |                |                |                |
|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| <b>Item</b>                                       | <b>2015</b>    |                |                |                | <b>2016</b>    |                |                |                | <b>2017</b>    |                |                |                |                |
|   | <b>Mar</b>     | <b>Jun</b>     | <b>Sep</b>     | <b>Dec</b>     | <b>Mar</b>     | <b>Jun</b>     | <b>Sep</b>     | <b>Dec</b>     | <b>Mar</b>     | <b>Jun</b>     | <b>Jul</b>     | <b>Aug</b>     | <b>Sep *</b>   |
| <b>Foreign Assets</b>                             | <b>521,307</b> | <b>530,221</b> | <b>515,777</b> | <b>496,450</b> | <b>505,853</b> | <b>514,367</b> | <b>513,091</b> | <b>546,890</b> | <b>553,018</b> | <b>530,504</b> | <b>549,667</b> | <b>541,906</b> | <b>563,218</b> |
| Notes and Coins                                   | 146            | 133            | 167            | 203            | 167            | 205            | 159            | 157            | 155            | 164            | 159            | 172            | 208            |
| 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         | 87,118         | 80,120         | 86,503         |
| 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        | 147,550        | 143,400        | 153,173        |
| - Money at Call & Short Notice , Nostro Balance , | 55,651         | 49,296         | 51,303         | 64,459         | 50,576         | 51,019         | 53,340         | 61,219         | 59,624         | 65,749         | 71,359         | 68,599         | 77,590         |
| Banks Bills & Lending under Repurchase            |                |                |                |                |                |                |                |                |                |                |                |                |                |
| - Term Placements                                 | 66,696         | 62,578         | 48,667         | 46,731         | 53,241         | 46,055         | 49,786         | 50,108         | 54,054         | 43,793         | 45,310         | 43,214         | 42,573         |
| - Term Loans                                      | 36,235         | 43,944         | 44,635         | 40,263         | 34,444         | 38,923         | 35,165         | 34,499         | 35,919         | 30,629         | 30,881         | 31,587         | 33,010         |
| Securities  | 109,759        | 119,322        | 119,045        | 129,097        | 139,028        | 139,130        | 141,068        | 140,811        | 136,097        | 147,358        | 147,670        | 147,569        | 154,298        |
| Loans and Advances                                | 106,642        | 110,831        | 112,154        | 103,850        | 113,130        | 117,138        | 119,887        | 120,369        | 124,757        | 134,408        | 132,905        | 136,347        | 133,043        |
| Other Foreign Assets                              | 24,079         | 20,884         | 22,174         | 27,557         | 31,627         | 37,397         | 37,852         | 37,414         | 35,480         | 34,663         | 34,265         | 34,298         | 35,993         |
| <b>Foreign Liabilities</b>                        | <b>496,816</b> | <b>540,480</b> | <b>549,760</b> | <b>586,270</b> | <b>561,948</b> | <b>585,213</b> | <b>582,757</b> | <b>596,969</b> | <b>584,300</b> | <b>555,911</b> | <b>568,003</b> | <b>571,496</b> | <b>583,706</b> |
| 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         | 53,205         | 53,224         | 57,743         |
| 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        | 111,676        | 117,620        | 113,037        |
| - Money at Call & Short Notice , Borrowings on    |                |                |                |                |                |                |                |                |                |                |                |                |                |
| Demand and Remaining Balance & Borrowings         | 35,079         | 40,437         | 66,667         | 55,750         | 41,475         | 56,029         | 56,945         | 51,060         | 48,733         | 51,012         | 65,384         | 66,045         | 59,584         |
| Under Repurchase Agreement                        |                |                |                |                |                |                |                |                |                |                |                |                |                |
| - Inter Bank Borrowings                           | 55,042         | 64,589         | 47,744         | 62,695         | 57,429         | 54,822         | 53,271         | 56,922         | 54,077         | 35,136         | 32,225         | 37,091         | 38,437         |
| - Other Term Borrowings                           | 1,263          | 960            | 9,593          | 11,511         | 25,647         | 28,080         | 15,096         | 18,972         | 18,170         | 15,468         | 14,067         | 14,484         | 15,016         |
| Capital Market Funding                            | 105,082        | 112,781        | 94,850         | 90,530         | 94,068         | 93,296         | 89,506         | 87,518         | 89,919         | 96,339         | 99,152         | 113,589        | 120,536        |
| Other Term Borrowings                             | 20,062         | 22,412         | 42,127         | 43,499         | 38,957         | 44,941         | 61,607         | 67,068         | 71,300         | 59,259         | 60,181         | 45,026         | 46,735         |
| Other Deposits                                    | 147,973        | 155,713        | 158,525        | 171,492        | 177,514        | 177,113        | 186,890        | 199,050        | 188,990        | 179,856        | 184,758        | 182,334        | 188,298        |
| - Demand Deposits                                 | 30,760         | 29,983         | 31,629         | 32,826         | 40,929         | 33,573         | 30,892         | 39,323         | 34,895         | 35,392         | 34,291         | 34,354         | 34,630         |
| - Time Deposits                                   | 95,130         | 101,734        | 102,602        | 114,072        | 114,692        | 120,311        | 131,508        | 135,923        | 128,861        | 119,604        | 121,991        | 119,839        | 126,959        |
| - Savings Deposits                                | 19,445         | 19,762         | 19,771         | 20,733         | 20,714         | 20,804         | 21,627         | 21,524         | 21,983         | 22,098         | 22,195         | 21,539         | 21,466         |
| - Commercial Prepayments(Margin Deposits)         | 1,543          | 1,224          | 298            | 334            | 405            | 436            | 476            | 360            | 1,145          | 382            | 381            | 436            | 486            |
| - Borrowings Under Repurchase Agreements(NBFI)    | 1,095          | 3,010          | 4,225          | 3,527          | 774            | 1,989          | 2,387          | 1,920          | 2,106          | 2,380          | 5,900          | 6,166          | 4,757          |
| Other Foreign Liabilities                         | 55,422         | 54,597         | 57,273         | 63,045         | 62,906         | 69,487         | 70,406         | 65,620         | 63,618         | 64,875         | 59,031         | 59,703         | 57,357         |

\* Preliminary

**Table 11 : Domestic Credit \***

| <b>(In Millions of AEDs)</b>   |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
|--------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| <b>Item</b>                    | <b>2013</b>      | <b>2014</b>      | <b>2015</b>      |                  |                  | <b>2016</b>      |                  |                  |                  | <b>2017</b>      |                  |                  |                  |                  |                  |
|                                | <b>Dec</b>       | <b>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>Government</b>              | <b>145,446</b>   | <b>153,071</b>   | <b>160,972</b>   | <b>168,495</b>   | <b>166,400</b>   | <b>166,586</b>   | <b>168,667</b>   | <b>168,627</b>   | <b>174,085</b>   | <b>172,366</b>   | <b>176,849</b>   | <b>177,806</b>   | <b>179,845</b>   | <b>181,459</b>   | <b>181,528</b>   |
| <b>Public Sector</b>           | <b>147,709</b>   | <b>166,176</b>   | <b>169,455</b>   | <b>167,376</b>   | <b>176,922</b>   | <b>171,393</b>   | <b>180,767</b>   | <b>187,705</b>   | <b>187,950</b>   | <b>187,416</b>   | <b>194,820</b>   | <b>178,969</b>   | <b>179,590</b>   | <b>176,378</b>   | <b>175,399</b>   |
| <b>Private Sector</b>          | <b>910,162</b>   | <b>958,373</b>   | <b>973,160</b>   | <b>999,972</b>   | <b>1,022,997</b> | <b>1,043,202</b> | <b>1,054,947</b> | <b>1,069,964</b> | <b>1,084,074</b> | <b>1,094,631</b> | <b>1,100,739</b> | <b>1,100,067</b> | <b>1,102,222</b> | <b>1,084,748</b> | <b>1,090,133</b> |
| 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           | 19,451           | 19,582           | 20,506           |
| 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            | 1,431            | 1,408            | 1,597            |
| 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          | 727,972          | 730,949          | 732,931          |
| Others <sup>1</sup>            | 280,084          | 299,760          | 309,779          | 319,263          | 329,713          | 330,729          | 336,094          | 341,866          | 345,843          | 347,166          | 349,294          | 351,918          | 353,368          | 332,809          | 335,099          |
| <b>Total</b>                   | <b>1,203,317</b> | <b>1,277,620</b> | <b>1,303,587</b> | <b>1,335,843</b> | <b>1,366,319</b> | <b>1,381,181</b> | <b>1,404,381</b> | <b>1,426,296</b> | <b>1,446,109</b> | <b>1,454,414</b> | <b>1,472,408</b> | <b>1,456,842</b> | <b>1,461,657</b> | <b>1,442,585</b> | <b>1,447,061</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

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<sup>1</sup> 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 *            |
| 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) 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           |
| 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           |
| 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            |
| 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            |
| 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            |
| 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            |
| 3.5 Chemicals and Chemical Products,<br>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           |
| 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           |
| 3.7 Fabricated Metal Products, Machinery<br>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           |
| 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           |
| 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           |
| 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          |
| 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          |
| 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           |
| 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           |
| 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           |
| 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          |
| 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          |
| 10) Personal Loans for Business Purposes <sup>1</sup>                 |               | 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           |
| 11) Personal Loans for Consumption Purposes <sup>2</sup>              |               | 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          |
| 12) All Others <sup>3</sup>   |               | 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          |
| <b>Total</b>  |               | <b>1,203,317</b> | <b>1,277,620</b> | <b>1,303,587</b> | <b>1,335,843</b> | <b>1,366,319</b> | <b>1,381,181</b> | <b>1,404,381</b> | <b>1,426,296</b> | <b>1,446,109</b> | <b>1,454,414</b> | <b>1,472,408</b> | <b>1,456,842</b> | <b>1,447,061</b> |

<sup>1</sup> Including credit to High Net-Worth Individuals.

<sup>2</sup> 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

<sup>3</sup> Including Credit to the Service Sector and Non-Profit Institutions

\* Preliminary



Table 13 : Deposits distributed Residents / Non Residents \*

| <b>(In Millions of AEDs)</b>               |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
|--|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| <b>Item</b>                                | <b>2013</b>      |                  | <b>2014</b>      |                  | <b>2015</b>      |                  |                  | <b>2016</b>      |                  |                  |                  | <b>2017</b>      |                  |                  |                  |
|  | <b>Dec</b>       | <b>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>1,267,279</b> | <b>1,301,325</b> | <b>1,288,593</b> | <b>1,278,255</b> | <b>1,300,126</b> | <b>1,325,155</b> | <b>1,315,942</b> | <b>1,321,820</b> | <b>1,363,899</b> | <b>1,413,021</b> | <b>1,409,283</b> | <b>1,407,469</b> | <b>1,399,896</b> | <b>1,407,505</b> |
| 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          | 582,445          | 573,178          | 588,818          |
| 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          | 407,803          | 406,914          | 403,052          |
| 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          | 194,996          | 206,294          | 201,199          |
| 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          | 183,176          | 173,338          | 183,041          |
| 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           | 39,049           | 40,172           | 31,395           |
| <b>(2) Non-Residents</b>                   | <b>114,980</b>   | <b>153,952</b>   | <b>147,973</b>   | <b>155,713</b>   | <b>158,525</b>   | <b>171,492</b>   | <b>177,514</b>   | <b>177,113</b>   | <b>186,890</b>   | <b>199,050</b>   | <b>188,990</b>   | <b>179,856</b>   | <b>184,758</b>   | <b>182,334</b>   | <b>188,298</b>   |
| 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           | 78,213           | 74,271           | 82,531           |
| 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           | 63,774           | 66,905           | 62,752           |
| 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           | 29,054           | 28,666           | 27,924           |
| 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           | 13,717           | 12,492           | 15,091           |
| <b>Total Deposits</b>                      | <b>1,278,852</b> | <b>1,421,231</b> | <b>1,449,298</b> | <b>1,444,306</b> | <b>1,436,780</b> | <b>1,471,618</b> | <b>1,502,669</b> | <b>1,493,055</b> | <b>1,508,710</b> | <b>1,562,949</b> | <b>1,602,011</b> | <b>1,589,139</b> | <b>1,592,227</b> | <b>1,582,230</b> | <b>1,595,803</b> |

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

\*\* Preliminary

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

| <b>(In Millions of AEDs)</b>      |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
|-----------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| <b>Item</b>                       | <b>2013</b>      | <b>2014</b>      | <b>2015</b>      |                  |                  | <b>2016</b>      |                  |                  |                  | <b>2017</b>      |                  |                  |                  |                  |                  |
|                                   | <b>Dec</b>       | <b>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>515,199</b>   | <b>542,970</b>   | <b>543,942</b>   | <b>543,231</b>   | <b>547,978</b>   | <b>590,939</b>   | <b>566,312</b>   | <b>563,792</b>   | <b>580,094</b>   | <b>602,008</b>   | <b>601,925</b>   | <b>596,663</b>   | <b>583,956</b>   | <b>592,065</b>   |
| 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          | 437,161          | 432,690          | 429,101          |
| 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          | 159,502          | 151,266          | 162,964          |
| <b>Savings</b>                    | <b>107,201</b>   | <b>126,453</b>   | <b>131,800</b>   | <b>137,127</b>   | <b>138,040</b>   | <b>141,244</b>   | <b>147,884</b>   | <b>152,035</b>   | <b>151,070</b>   | <b>153,745</b>   | <b>158,030</b>   | <b>158,898</b>   | <b>159,087</b>   | <b>158,267</b>   | <b>159,386</b>   |
| 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          | 129,755          | 128,863          | 129,573          |
| 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           | 29,332           | 29,404           | 29,813           |
| <b>Time</b>                       | <b>541,887</b>   | <b>552,775</b>   | <b>560,779</b>   | <b>572,099</b>   | <b>562,657</b>   | <b>589,148</b>   | <b>576,328</b>   | <b>554,649</b>   | <b>589,726</b>   | <b>609,806</b>   | <b>615,987</b>   | <b>599,098</b>   | <b>605,566</b>   | <b>598,753</b>   | <b>609,375</b>   |
| 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          | 401,142          | 400,586          | 404,512          |
| 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          | 204,424          | 198,167          | 204,863          |
| <b>Total Deposits<sup>2</sup></b> | <b>1,097,474</b> | <b>1,194,427</b> | <b>1,235,549</b> | <b>1,253,168</b> | <b>1,243,928</b> | <b>1,278,370</b> | <b>1,315,151</b> | <b>1,272,996</b> | <b>1,304,588</b> | <b>1,343,645</b> | <b>1,376,025</b> | <b>1,359,921</b> | <b>1,361,316</b> | <b>1,340,976</b> | <b>1,360,826</b> |
| 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          | 968,058          | 962,139          | 963,186          |
| 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          | 393,258          | 378,837          | 397,640          |
| 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           | 20,070           | 20,541           | 20,300           |

<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>2017</b>    |                |                |                |
|                              | <b>Dec</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        | 472,636        | 468,478        | 432,790        | 428,963        | 441,945        | 423,635        | 388,932        | 425,463        | 452,328        | 446,210        | 417,728        | 409,591        | 400,020        | 430,417        |
| 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        | 162,698        | 174,486        | 152,202        |
| 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        | 153,683        | 161,031        | 156,013        |
| 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         | 56,277         | 49,259         | 50,017         |
| <b>Total</b>                 | <b>694,629</b> | <b>739,729</b> | <b>730,536</b> | <b>719,019</b> | <b>710,092</b> | <b>738,511</b> | <b>719,738</b> | <b>723,910</b> | <b>742,772</b> | <b>779,498</b> | <b>787,094</b> | <b>776,540</b> | <b>782,249</b> | <b>784,796</b> | <b>788,649</b> |

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

\*\* Preliminary

**Table 16 : Currency Issued \***

| <b>(In Thousands of AEDs)</b>     |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |
|-----------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| <b>Item</b>                       | <b>2013</b>       |                   | <b>2014</b>       |                   | <b>2015</b>       |                   |                   | <b>2016</b>       |                   |                   | <b>2017</b>       |                   |                   |                   |                   |
|                                   | <b>Dec</b>        | <b>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>  | <b>63,076,612</b> | <b>73,502,110</b> | <b>68,355,146</b> | <b>71,528,890</b> | <b>70,005,382</b> | <b>72,456,853</b> | <b>76,126,961</b> | <b>80,215,276</b> | <b>76,155,196</b> | <b>76,429,913</b> | <b>78,998,872</b> | <b>82,731,041</b> | <b>77,951,341</b> | <b>81,487,360</b> | <b>77,126,484</b> |
| <b>Total Coins Issued ( 2)***</b> | <b>850,187</b>    | <b>969,992</b>    | <b>997,569</b>    | <b>1,020,633</b>  | <b>1,041,728</b>  | <b>1,065,241</b>  | <b>1,081,388</b>  | <b>1,101,593</b>  | <b>1,111,879</b>  | <b>1,121,558</b>  | <b>1,131,076</b>  | <b>1,146,604</b>  | <b>1,149,399</b>  | <b>1,150,940</b>  | <b>1,154,082</b>  |
| <b>Total Currency Issued</b>      | <b>63,926,799</b> | <b>74,472,102</b> | <b>69,352,715</b> | <b>72,549,523</b> | <b>71,047,110</b> | <b>73,522,094</b> | <b>77,208,349</b> | <b>81,316,869</b> | <b>77,267,075</b> | <b>77,551,471</b> | <b>80,129,948</b> | <b>83,877,645</b> | <b>79,100,740</b> | <b>82,638,300</b> | <b>78,280,566</b> |

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

\*\* *Excluding Mutilated Notes*

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

\*\*\*\* *Preliminary*

**Table 17 : Cleared Cheques Statistics\***

| Item                                     | 2013      | 2014      | 2015    |         |           | 2016      |         |         | 2017      |           |         |         |         |         |           |
|--|-----------|-----------|---------|---------|-----------|-----------|---------|---------|-----------|-----------|---------|---------|---------|---------|-----------|
|  | Dec       | Dec       | Mar     | Jun     | Sep       | Dec       | Mar     | Jun     | Sep       | Dec       | Mar     | Jun     | Jul     | Aug     | Sep **    |
| <b>Amount</b><br>( 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 | 846,681 | 963,296 | 1,072,490 |
| <b>No. of Cheques (in Thousands)</b>     | 29,334    | 30,817    | 7,792   | 15,879  | 23,440    | 31,215    | 7,707   | 15,432  | 22,382    | 29,928    | 7,332   | 14,511  | 17,059  | 19,343  | 21,592    |

\* Cumulative data

\*\* Preliminary