



United Arab Emirates

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

النشرة الاحصائية الشهرية  
- البيانات المصرفية والنقدية -  
ابريل 2016

**Monthly Statistical Bulletin**  
**- 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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<b>UAE Dirhams</b>	AED
<b>Not Available</b>	(..)
<b>Zero or Insignificant</b>	(-)
<b>Local Currency</b>	LCY
<b>Foreign Currency</b>	FCY

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**Definitions****Gross International Reserves :**

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

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

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

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

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

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

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

**Certificates of Deposits :**

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

**Government:**

of the seven emirates.

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الجداول

**TABLES**

Table 1 : Selected Monetary and Banking Indicators

(In Millions of AEDs)													
Indicator	2013		2014		2015				2016				
	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Jan	Feb	Mar	Apr ***
<b>Central Bank of the UAE</b>													
Total Assets/Liabilities	305,534	323,061	334,053	336,925	337,389	332,535	331,261	324,125	393,655	353,345	363,617	358,975	376,314
Gross International Reserves *	250,532	266,130	274,833	284,622	288,247	273,449	278,773	271,306	345,147	300,902	308,844	309,008	326,588
<b>Money Supply Indicators</b>													
Money Supply M <sub>1</sub>	379,550	411,965	434,306	431,057	436,132	456,899	464,176	453,658	456,934	473,443	474,370	490,309	493,408
Money Supply M <sub>2</sub>	1,042,904	1,109,850	1,127,769	1,120,183	1,125,429	1,162,560	1,174,248	1,158,310	1,186,819	1,193,963	1,194,210	1,218,494	1,203,120
Money Supply M <sub>3</sub>	1,204,376	1,264,176	1,311,884	1,326,588	1,314,519	1,346,045	1,337,657	1,322,068	1,342,879	1,351,229	1,351,758	1,373,888	1,373,968
<b>Banks</b>													
<b>Total Assets</b>	<b>2,124,062</b>	<b>2,209,783</b>	<b>2,236,934</b>	<b>2,311,349</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>2,480,380</b>	<b>2,462,204</b>	<b>2,491,096</b>	<b>2,491,024</b>
<b>Foreign Assets (Net)</b>	<b>-171</b>	<b>40,446</b>	<b>29,772</b>	<b>36,837</b>	<b>7,829</b>	<b>29,968</b>	<b>-4,782</b>	<b>-28,506</b>	<b>-83,885</b>	<b>-23,318</b>	<b>-42,317</b>	<b>-50,161</b>	<b>-45,218</b>
<b>Foreign Assets</b>	<b>409,774</b>	<b>458,082</b>	<b>437,301</b>	<b>470,676</b>	<b>491,902</b>	<b>521,307</b>	<b>530,221</b>	<b>515,777</b>	<b>496,450</b>	<b>519,313</b>	<b>490,314</b>	<b>505,853</b>	<b>508,805</b>
Foreign Assets to Total Assets (%)	19%	21%	20%	20%	21%	22%	22%	21%	20%	21%	20%	20%	20%
<b>Foreign Liabilities</b>	<b>409,945</b>	<b>417,636</b>	<b>407,529</b>	<b>433,839</b>	<b>484,073</b>	<b>491,339</b>	<b>535,003</b>	<b>544,283</b>	<b>580,335</b>	<b>542,631</b>	<b>532,631</b>	<b>556,014</b>	<b>554,023</b>
Foreign Liabilities to Total Liabilities (%)	19%	19%	18%	19%	21%	21%	22%	22%	23%	22%	22%	22%	22%
<b>Deposits <sup>1</sup></b>	<b>1,278,852</b>	<b>1,331,744</b>	<b>1,400,244</b>	<b>1,414,466</b>	<b>1,421,231</b>	<b>1,449,298</b>	<b>1,444,306</b>	<b>1,436,780</b>	<b>1,471,618</b>	<b>1,471,092</b>	<b>1,471,084</b>	<b>1,502,669</b>	<b>1,499,194</b>
Residents	1,163,872	1,215,962	1,267,410	1,282,003	1,267,279	1,301,325	1,288,593	1,278,255	1,300,126	1,305,750	1,305,164	1,325,155	1,320,934
of which: Corporate	472,876	487,905	508,546	499,428	517,415	530,403	544,811	553,813	563,100	561,969	567,093	571,428	575,548
Non-Residents	114,980	115,782	132,834	132,463	153,952	147,973	155,713	158,525	171,492	165,342	165,920	177,514	178,260
of which: Corporate	49,187	45,271	53,964	51,272	62,599	61,832	61,043	65,857	72,807	73,279	73,831	78,706	79,951
<b>Bank Credit (Domestic)</b>	<b>1,203,317</b>	<b>1,223,858</b>	<b>1,254,232</b>	<b>1,290,611</b>	<b>1,277,620</b>	<b>1,303,587</b>	<b>1,335,843</b>	<b>1,366,319</b>	<b>1,381,181</b>	<b>1,385,352</b>	<b>1,394,240</b>	<b>1,404,381</b>	<b>1,400,988</b>
of which: Credit to Private Sector **	910,162	902,842	943,195	980,607	958,373	973,160	999,972	1,022,997	1,043,202	1,039,245	1,047,592	1,054,947	1,054,825
<b>Total Number of National Banks and Branches</b>													
Head Offices	23	23	23	23	23	23	23	23	23	23	23	23	23
Branches	841	843	858	866	869	871	873	875	874	874	874	874	875
Pay Offices	89	89	89	89	90	90	90	90	90	90	90	90	87
Electronic Banking Service Units	29	29	29	33	34	31	32	34	37	38	38	39	36
<b>Total Number of Foreign Banks and Branches</b>													
Head Offices	28	28	28	28	26	26	26	26	26	26	26	26	26
Branches	87	87	87	87	86	86	86	86	86	85	85	85	85
Pay Offices	1	1	1	1	1	1	1	1	1	1	1	1	1
Electronic Banking Service Units	52	53	53	54	48	48	48	45	40	41	41	41	41
<b>Number of Employees in Banks (UAE) <sup>2</sup></b>	<b>36,087</b>	<b>37,402</b>	<b>36,692</b>	<b>36,686</b>	<b>39,013</b>	<b>39,189</b>	<b>38,560</b>	<b>38,722</b>	<b>40,159</b>	<b>40,159</b>	<b>40,159</b>	<b>38,912</b>	<b>38,912</b>

<sup>1</sup> Excluding Inter-Bank Deposits<sup>2</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>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>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr *</b>	
<b>Net International Reserves</b>	<b>246,966</b>	<b>302,661</b>	<b>298,287</b>	<b>314,858</b>	<b>288,082</b>	<b>295,519</b>	<b>265,648</b>	<b>234,011</b>	<b>252,337</b>	<b>270,531</b>	<b>254,846</b>	<b>249,826</b>	<b>265,480</b>	
<b>Central Bank (Net)</b>	<b>247,137</b>	<b>262,215</b>	<b>268,515</b>	<b>278,021</b>	<b>280,253</b>	<b>265,551</b>	<b>270,430</b>	<b>262,517</b>	<b>336,222</b>	<b>293,849</b>	<b>297,163</b>	<b>299,987</b>	<b>310,698</b>	
Gross International Reserves	250,532	266,130	274,833	284,622	288,247	273,449	278,773	271,306	345,147	300,902	308,844	309,008	326,588	
Foreign Liabilities	3,395	3,915	6,318	6,601	7,994	7,898	8,343	8,789	8,925	7,053	11,681	9,021	15,890	
<b>Banks (Net)</b>	<b>-171</b>	<b>40,446</b>	<b>29,772</b>	<b>36,837</b>	<b>7,829</b>	<b>29,968</b>	<b>-4,782</b>	<b>-28,506</b>	<b>-83,885</b>	<b>-23,318</b>	<b>-42,317</b>	<b>-50,161</b>	<b>-45,218</b>	
Foreign Assets	409,774	458,082	437,301	470,676	491,902	521,307	530,221	515,777	496,450	519,313	490,314	505,853	508,805	
Foreign Liabilities	409,945	417,636	407,529	433,839	484,073	491,339	535,003	544,283	580,335	542,631	532,631	556,014	554,023	
<b>Net Domestic Assets</b>	<b>795,938</b>	<b>807,189</b>	<b>829,482</b>	<b>805,325</b>	<b>837,347</b>	<b>867,041</b>	<b>908,600</b>	<b>924,299</b>	<b>934,482</b>	<b>923,432</b>	<b>939,364</b>	<b>968,668</b>	<b>937,640</b>	
Claims on Private Sector	860,011	890,689	933,692	981,668	959,046	974,890	1,003,449	1,025,116	1,040,059	1,035,620	1,046,038	1,051,577	1,051,940	
Net Claims on Government	47,578	54,694	31,447	1,752	21,498	36,655	61,818	61,262	68,324	67,488	71,194	71,854	55,205	
Claims on Official Entities	178,055	208,547	196,642	195,968	196,737	202,347	201,038	212,660	204,886	214,217	214,940	215,707	214,483	
Claims on Nonbank Financial Institutions	91,888	55,188	54,818	43,892	42,352	43,440	42,832	44,756	49,310	49,543	49,522	50,269	50,228	
Capital and Reserves	-293,419	-289,076	-298,085	-310,011	-318,971	-319,752	-329,911	-334,679	-345,034	-345,778	-348,142	-336,987	-338,704	
Other Items (net)	-88,175	-112,853	-89,032	-107,944	-63,315	-70,539	-70,626	-84,816	-83,063	-97,658	-94,188	-83,752	-95,512	
<b>Money Supply M<sub>1</sub></b>	<b>379,550</b>	<b>411,965</b>	<b>434,306</b>	<b>431,057</b>	<b>436,132</b>	<b>456,899</b>	<b>464,176</b>	<b>453,658</b>	<b>456,934</b>	<b>473,443</b>	<b>474,370</b>	<b>490,309</b>	<b>493,408</b>	
Currency in Circulation Outside Banks	50,408	53,410	54,883	57,261	59,016	56,212	58,827	57,230	58,391	59,379	61,403	61,830	62,649	
Monetary Deposits	329,142	358,555	379,423	373,796	377,116	400,687	405,349	396,428	398,543	414,064	412,967	428,479	430,759	
<b>Money Supply M<sub>2</sub></b>	<b>1,042,904</b>	<b>1,109,850</b>	<b>1,127,769</b>	<b>1,120,183</b>	<b>1,125,429</b>	<b>1,162,560</b>	<b>1,174,248</b>	<b>1,158,310</b>	<b>1,186,819</b>	<b>1,193,963</b>	<b>1,194,210</b>	<b>1,218,494</b>	<b>1,203,120</b>	
<b>Quasi - Money</b>	<b>663,354</b>	<b>697,885</b>	<b>693,463</b>	<b>689,126</b>	<b>689,297</b>	<b>705,661</b>	<b>710,072</b>	<b>704,652</b>	<b>729,885</b>	<b>720,520</b>	<b>719,840</b>	<b>728,185</b>	<b>709,712</b>	
Foreign Currency Deposits	193,966	213,511	209,663	223,331	214,336	233,097	233,285	238,173	245,127	248,272	245,428	245,129	238,242	
Dirham Deposits	469,388	484,374	483,800	465,795	474,961	472,564	476,787	466,479	484,758	472,248	474,412	483,056	471,470	
<b>Money Supply M<sub>3</sub></b>	<b>1,204,376</b>	<b>1,264,176</b>	<b>1,311,884</b>	<b>1,326,588</b>	<b>1,314,519</b>	<b>1,346,045</b>	<b>1,337,657</b>	<b>1,322,068</b>	<b>1,342,879</b>	<b>1,351,229</b>	<b>1,351,758</b>	<b>1,373,888</b>	<b>1,373,968</b>	
<b>Government Deposits</b>	<b>161,472</b>	<b>154,326</b>	<b>184,115</b>	<b>206,405</b>	<b>189,090</b>	<b>183,485</b>	<b>163,409</b>	<b>163,758</b>	<b>156,060</b>	<b>157,266</b>	<b>157,548</b>	<b>155,394</b>	<b>170,848</b>	

\* Preliminary

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

<b>(In Millions of AEDs)</b>												
<b>Item</b>	<b>2014</b>				<b>2015</b>				<b>2016</b>			
	<b>Mar**</b>	<b>Jun**</b>	<b>Sep**</b>	<b>Dec**</b>	<b>Mar**</b>	<b>Jun**</b>	<b>Sep**</b>	<b>Dec***</b>	<b>Jan***</b>	<b>Feb***</b>	<b>Mar***</b>	<b>Apr***</b>
<b>Net International Reserves</b>	<b>55,695</b>	<b>-4,374</b>	<b>16,571</b>	<b>-26,776</b>	<b>7,437</b>	<b>-29,871</b>	<b>-31,637</b>	<b>829</b>	<b>18,194</b>	<b>-15,685</b>	<b>-5,020</b>	<b>15,654</b>
<b>Central Bank (Net)</b>	<b>15,078</b>	<b>6,300</b>	<b>9,506</b>	<b>2,232</b>	<b>-14,702</b>	<b>4,879</b>	<b>-7,913</b>	<b>54,882</b>	<b>-42,373</b>	<b>3,314</b>	<b>2,824</b>	<b>10,711</b>
Gross International Reserves	15,598	8,703	9,789	3,625	-14,798	5,324	-7,467	56,203	-44,245	7,942	164	17,580
Foreign Liabilities	520	2,403	283	1,393	-96	445	446	1,321	-1,872	4,628	-2,660	6,869
<b>Banks (Net)</b>	<b>40,617</b>	<b>-10,674</b>	<b>7,065</b>	<b>-29,008</b>	<b>22,139</b>	<b>-34,750</b>	<b>-23,724</b>	<b>-54,053</b>	<b>60,567</b>	<b>-18,999</b>	<b>-7,844</b>	<b>4,943</b>
Foreign Assets	48,308	-20,781	33,375	21,226	29,405	8,914	-14,444	-22,872	22,863	-28,999	15,539	2,952
Foreign Liabilities	7,691	-10,107	26,310	50,234	7,266	43,664	9,280	31,181	-37,704	-10,000	23,383	-1,991
<b>Net Domestic Assets</b>	<b>11,251</b>	<b>22,293</b>	<b>-24,157</b>	<b>32,022</b>	<b>29,694</b>	<b>41,559</b>	<b>15,699</b>	<b>20,925</b>	<b>-11,050</b>	<b>15,932</b>	<b>29,304</b>	<b>-31,028</b>
Claims on Private Sector	30,678	43,003	47,976	-22,622	15,844	28,559	21,667	2,880	-4,439	10,418	5,539	363
Net Claims on Government	7,116	-23,247	-29,695	19,746	15,157	25,163	-556	9,657	-836	3,706	660	-16,649
Claims on Official Entities	30,492	-11,905	-674	769	5,610	-1,309	11,622	-1,747	9,331	723	767	-1,224
Claims on Nonbank Financial Institutions	-36,700	-370	-10,926	-1,540	1,088	-608	1,924	-1,519	233	-21	747	-41
Capital and Reserves*	4,343	-9,009	-11,926	-8,960	-781	-10,159	-4,768	-5,945	-744	-2,364	11,155	-1,717
Other Items (net)*	-24,678	23,821	-18,912	44,629	-7,224	-87	-14,190	17,599	-14,595	3,470	10,436	-11,760
<b>Money Supply M<sub>1</sub></b>	<b>32,415</b>	<b>22,341</b>	<b>-3,249</b>	<b>5,075</b>	<b>20,767</b>	<b>7,277</b>	<b>-10,518</b>	<b>-415</b>	<b>16,509</b>	<b>927</b>	<b>15,939</b>	<b>3,099</b>
Currency in Circulation Outside Banks	3,002	1,473	2,378	1,755	-2,804	2,615	-1,597	-421	988	2,024	427	819
Monetary Deposits	29,413	20,868	-5,627	3,320	23,571	4,662	-8,921	6	15,521	-1,097	15,512	2,280
<b>Money Supply M<sub>2</sub></b>	<b>66,946</b>	<b>17,919</b>	<b>-7,586</b>	<b>5,246</b>	<b>37,131</b>	<b>11,688</b>	<b>-15,938</b>	<b>21,754</b>	<b>7,144</b>	<b>247</b>	<b>24,284</b>	<b>-15,374</b>
<b>Quasi - Money</b>	<b>34,531</b>	<b>-4,422</b>	<b>-4,337</b>	<b>171</b>	<b>16,364</b>	<b>4,411</b>	<b>-5,420</b>	<b>22,169</b>	<b>-9,365</b>	<b>-680</b>	<b>8,345</b>	<b>-18,473</b>
Foreign Currency Deposits	19,545	-3,848	13,668	-8,995	18,761	188	4,888	14,829	3,145	-2,844	-299	-6,887
Dirham Deposits	14,986	-574	-18,005	9,166	-2,397	4,223	-10,308	7,340	-12,510	2,164	8,644	-11,586
<b>Money Supply M<sub>3</sub></b>	<b>59,800</b>	<b>47,708</b>	<b>14,704</b>	<b>-12,069</b>	<b>31,526</b>	<b>-8,388</b>	<b>-15,589</b>	<b>10,567</b>	<b>8,350</b>	<b>529</b>	<b>22,130</b>	<b>80</b>
<b>Government Deposits</b>	<b>-7,146</b>	<b>29,789</b>	<b>22,290</b>	<b>-17,315</b>	<b>-5,605</b>	<b>-20,076</b>	<b>349</b>	<b>-11,187</b>	<b>1,206</b>	<b>282</b>	<b>-2,154</b>	<b>15,454</b>

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

\*\*Indicates Changes from End of Previous Quarter

\*\*\*Indicates Change from the previous month

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

Year	Monetary Base	Components of Monetary Base			
		Currency Issued *	Reserve Requirements	Banks & OFCs Current Accounts at CBUAE	Certificates of Deposit
<b>2013</b>					
January	245.9	57.9	72.0	13.2	102.8
February	254.2	58.8	72.7	16.6	106.1
March	253.3	59.4	72.9	16.2	104.8
April	245.7	58.8	76.1	12.0	98.8
May	249.7	60.0	77.2	16.0	96.5
June	255.7	59.4	78.7	20.6	97.0
July	251.1	61.2	81.4	14.4	94.1
August	250.6	60.7	82.9	15.6	91.4
September	259.3	60.5	82.4	21.4	95.0
October	259.7	62.8	82.9	14.4	99.6
November	266.1	63.4	84.7	18.4	99.6
December	281.8	63.9	87.8	22.2	107.9
<b>2014</b>					
January	288.3	63.5	89.3	19.1	116.4
February	287.8	64.2	90.9	17.4	115.3
March	297.8	65.3	91.4	21.9	119.2
April	293.2	65.2	95.2	15.4	117.4
May	297.0	69.1	97.0	18.1	112.8
June	308.9	67.8	98.6	16.8	125.7
July	302.4	72.1	100.8	20.5	109.0
August	301.4	66.6	102.0	16.8	116.0
September	311.5	70.8	103.7	18.8	118.2
October	302.3	70.0	104.6	17.1	110.6
November	303.7	73.5	102.0	19.3	108.9
December	309.2	74.5	104.1	31.1	99.5
<b>2015</b>					
January	292.4	69.6	105.6	24.1	93.1
February	292.6	68.5	107.6	19.7	96.8
March	304.4	69.3	105.6	17.8	111.7
April	291.4	70.8	107.1	23.5	90.0
May	295.6	71.5	109.2	20.2	94.7
June	302.4	72.5	109.5	19.1	101.3
July	300.4	72.7	110.7	18.0	99.0
August	288.6	70.3	110.9	12.2	95.2
September	295.3	71.0	110.6	16.3	97.4
October	299.4	72.5	111.5	20.7	94.7
November	302.4	73.8	110.6	21.7	96.3
December	365.2	73.5	111.9	40.0	139.8
<b>2016</b>					
January	315.9	73.1	113.9	25.7	103.2
February	326.2	75.3	114.1	20.3	116.5
March	329.5	77.2	113.5	23.4	115.4
April **	324.5	76.1	115.6	25.9	106.9

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

\*\* Preliminary



Table 5 : Central Bank of the UAE Balance Sheet

<b>(In Millions of AEDs)</b>													
<b>Item</b>	<b>As at 31.12.2013</b>	<b>As at 31.03.2014</b>	<b>As at 30.06.2014</b>	<b>As at 30.09.2014</b>	<b>As at 31.12.2014</b>	<b>As at 31.03.2015</b>	<b>As at 30.06.2015</b>	<b>As at 30.09.2015</b>	<b>As at 31.12.2015</b>	<b>As at 31.01.2016</b>	<b>As at 29.02.2016</b>	<b>As at 31.03.2016</b>	<b>As at * 30.04.2016</b>
<b>Assets</b>													
Cash and Bank Balances	14,591	8,024	22,432	36,980	42,001	42,409	40,708	66,883	78,611	45,012	54,477	46,029	54,434
Gold Bullion	-	-	-	-	-	-	347	664	940	989	1,085	1,085	1,144
Deposits	99,926	101,608	96,523	93,687	76,917	70,057	92,880	98,241	96,362	84,615	88,024	90,434	68,717
Loans to Banks against - Certificates of Deposit	-	-	-	-	-	-	-	-	-	-	-	-	-
Certificates of Deposit Under Repo	-	-	-	-	-	6,000	-	-	-	-	-	-	-
Liquidity Support Facility	514	514	514	499	321	321	321	228	228	214	214	214	214
Held to Maturity Foreign Securities	128,263	152,425	156,364	146,760	157,753	159,947	145,574	107,078	164,495	168,410	166,934	167,508	197,481
Held to Maturity Securities-Issued by Ministry of Finance & Dubai Government	55,361	55,361	54,590	49,852	49,443	49,443	49,443	49,231	49,231	49,198	49,198	49,198	49,198
Other Assets	6,781	5,034	3,540	9,064	10,875	4,280	1,903	1,722	3,709	4,823	3,573	4,394	5,017
Property & Equipment	97	94	89	83	79	78	85	78	79	84	112	113	109
<b>Total Assets</b>	<b>305,534</b>	<b>323,061</b>	<b>334,053</b>	<b>336,925</b>	<b>337,389</b>	<b>332,535</b>	<b>331,261</b>	<b>324,125</b>	<b>393,655</b>	<b>353,345</b>	<b>363,617</b>	<b>358,975</b>	<b>376,314</b>
Off Balance Sheet Commitments	129,367	131,789	113,716	118,103	134,105	145,303	119,150	115,166	199,681	164,118	190,858	198,254	218,882
<b>Liabilities</b>													
Current Accounts & Deposits	111,973	117,360	118,920	126,747	142,168	129,404	135,394	132,727	157,031	145,083	138,067	140,363	149,893
Certificates of Deposit	107,896	119,223	125,713	118,184	99,534	111,759	101,335	97,365	139,773	103,202	116,492	115,394	106,885
Currency Issued	63,927	65,300	67,823	70,785	74,472	69,353	72,550	71,047	73,522	73,076	75,322	77,208	76,058
Other Liabilities	495	1,640	2,059	1,671	1,387	2,191	2,170	3,187	3,111	11,716	13,372	5,646	23,055
<b>Total Liabilities</b>	<b>284,291</b>	<b>303,523</b>	<b>314,515</b>	<b>317,387</b>	<b>317,561</b>	<b>312,707</b>	<b>311,449</b>	<b>304,326</b>	<b>373,437</b>	<b>333,077</b>	<b>343,253</b>	<b>338,611</b>	<b>355,891</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
General Reserve	15,503	16,080	16,080	16,080	17,339	17,339	17,339	17,339	17,812	17,812	17,812	17,812	17,812
Other Reserve	143	-	-	-	-11	-11	-27	-40	-94	-44	52	52	111
Retained Earnings	3,097	958	958	957	-	-	-	-	-	-	-	-	-
<b>Total Capital &amp; Reserves</b>	<b>21,243</b>	<b>19,538</b>	<b>19,538</b>	<b>19,538</b>	<b>19,828</b>	<b>19,828</b>	<b>19,812</b>	<b>19,799</b>	<b>20,218</b>	<b>20,268</b>	<b>20,364</b>	<b>20,364</b>	<b>20,423</b>
<b>Total Liabilities and Capital</b>	<b>305,534</b>	<b>323,061</b>	<b>334,053</b>	<b>336,925</b>	<b>337,389</b>	<b>332,535</b>	<b>331,261</b>	<b>324,125</b>	<b>393,655</b>	<b>353,345</b>	<b>363,617</b>	<b>358,975</b>	<b>376,314</b>
Off Balance Sheet Commitments	129,367	131,789	113,716	118,103	134,105	145,303	119,150	115,166	199,681	164,118	190,858	198,254	218,882

- 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>							
January	84.68	82.14	4.45	9.30	180.57	3.88	176.69
February	88.16	90.40	4.38	5.43	188.37	3.45	184.92
March	91.89	97.78	4.33	4.53	198.53	3.39	195.14
April	105.00	93.89	4.39	5.09	208.37	3.32	205.05
May	112.68	88.96	4.36	4.88	210.88	3.31	207.57
June	113.67	99.74	4.38	2.17	219.96	3.32	216.64
July	104.18	110.20	4.48	1.13	219.99	4.28	215.71
August	95.15	124.90	4.48	1.14	225.67	4.03	221.64
September	112.55	131.05	4.54	3.68	251.82	4.93	246.89
October	79.28	148.95	4.55	3.69	236.47	3.60	232.87
November	89.82	134.47	4.54	7.84	236.67	3.36	233.31
December	108.05	128.27	4.60	9.58	250.50	3.39	247.11
<b>2014</b>							
January	122.87	137.07	4.58	5.99	270.51	4.32	266.19
February	105.55	151.85	4.62	4.84	266.86	4.39	262.47
March	103.95	152.43	4.61	5.14	266.13	3.92	262.21
April	117.60	144.51	4.63	4.17	270.91	3.73	267.18
May	107.41	152.42	4.62	3.69	268.14	5.23	262.91
June	110.25	156.37	4.63	3.59	274.84	6.32	268.52
July	125.64	160.20	4.59	4.75	295.18	9.78	285.40
August	137.07	143.05	4.55	5.60	290.27	9.51	280.76
September	124.35	146.76	4.44	9.07	284.62	6.60	278.02
October	125.91	141.77	4.43	6.91	279.02	8.11	270.91
November	131.85	135.39	4.39	10.36	281.99	8.01	273.98
December	115.48	157.75	4.34	10.68	288.25	7.99	280.26
<b>2015</b>							
January	115.07	156.14	4.23	5.30	280.74	8.49	272.25
February	114.08	155.64	4.22	5.13	279.07	7.85	271.22
March	105.49	159.95	4.13	3.89	273.45	7.90	265.55
April	116.03	159.33	4.22	3.59	283.17	8.44	274.73
May	119.24	153.31	4.17	6.90	283.62	7.56	276.06
June	124.63	145.57	4.22	4.36	278.78	8.34	270.44
July	128.08	144.46	4.18	5.01	281.73	7.55	274.18
August	130.68	129.69	4.21	3.78	268.36	9.34	259.02
September	156.38	107.08	4.21	3.64	271.31	8.79	262.52
October	153.98	127.32	4.19	4.13	289.62	8.18	281.44
November	141.70	137.28	4.11	5.84	288.93	7.60	281.33
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
Change for the year	-29.7%	20.0%	-29.9%	14.7%	-5.4%	78.1%	-7.6%

\*\* Preliminary

Table 7 : Aggregated Balance Sheet of Banks - Assets

<b>(In Millions of AEDs)</b>													
Item	2013			2014			2015			2016			
	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Jan	Feb	Mar	Apr *
<b>Domestic Assets</b>													
<b>Cash and Deposits with C.B</b>	<b>230,907</b>	<b>242,585</b>	<b>251,558</b>	<b>251,812</b>	<b>248,478</b>	<b>245,767</b>	<b>241,620</b>	<b>236,608</b>	<b>304,186</b>	<b>255,363</b>	<b>256,338</b>	<b>266,138</b>	<b>260,494</b>
Cash in Hand ( LCY )	13,519	11,890	12,940	13,524	15,456	13,141	13,723	13,817	15,131	13,697	13,919	15,378	13,409
Deposits with Central Bank	217,388	230,695	238,618	238,288	233,022	232,626	227,897	222,791	289,055	241,666	242,419	250,760	247,085
<b>Due From Resident Banks</b>	<b>67,884</b>	<b>67,590</b>	<b>64,283</b>	<b>65,117</b>	<b>64,343</b>	<b>71,576</b>	<b>75,083</b>	<b>60,004</b>	<b>53,947</b>	<b>74,230</b>	<b>64,163</b>	<b>63,907</b>	<b>68,106</b>
<b>Domestic Credit and Investments</b>	<b>1,312,903</b>	<b>1,335,257</b>	<b>1,375,427</b>	<b>1,409,400</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>1,508,218</b>	<b>1,524,513</b>	<b>1,529,471</b>	<b>1,528,141</b>
<b>a) Credit Facilities</b>	<b>1,203,317</b>	<b>1,223,858</b>	<b>1,254,232</b>	<b>1,290,611</b>	<b>1,277,620</b>	<b>1,303,587</b>	<b>1,335,843</b>	<b>1,366,319</b>	<b>1,381,181</b>	<b>1,385,352</b>	<b>1,394,240</b>	<b>1,404,381</b>	<b>1,400,988</b>
<b>Claims on Private Sector</b>	<b>840,512</b>	<b>870,623</b>	<b>912,468</b>	<b>960,651</b>	<b>938,990</b>	<b>953,782</b>	<b>981,807</b>	<b>1,003,112</b>	<b>1,018,485</b>	<b>1,014,099</b>	<b>1,023,510</b>	<b>1,029,607</b>	<b>1,029,739</b>
Commercial Bills	41,852	46,101	48,067	54,027	57,112	53,752	57,242	56,675	53,018	51,342	52,587	53,283	53,029
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	798,660	824,522	864,401	906,624	881,878	900,030	924,565	946,437	965,467	962,757	970,923	976,324	976,710
<b>Claims on Government</b>	<b>145,446</b>	<b>143,078</b>	<b>148,288</b>	<b>147,043</b>	<b>153,071</b>	<b>160,972</b>	<b>168,495</b>	<b>166,400</b>	<b>166,586</b>	<b>166,268</b>	<b>168,440</b>	<b>168,667</b>	<b>167,327</b>
<b>Claims on Official Entities</b>	<b>147,709</b>	<b>177,938</b>	<b>162,749</b>	<b>162,961</b>	<b>166,176</b>	<b>169,455</b>	<b>167,376</b>	<b>176,922</b>	<b>171,393</b>	<b>179,839</b>	<b>178,208</b>	<b>180,767</b>	<b>178,836</b>
Commercial Bills	1,368	1,032	790	733	1,020	4,140	2,707	2,952	1,546	2,503	1,287	1,724	1,181
Loans,Advances & Overdrafts	146,341	176,906	161,959	162,228	165,156	165,315	164,669	173,970	169,847	177,336	176,921	179,043	177,655
<b>Claims on Other Financial Institutions</b>	<b>69,650</b>	<b>32,219</b>	<b>30,727</b>	<b>19,956</b>	<b>19,383</b>	<b>19,378</b>	<b>18,165</b>	<b>19,885</b>	<b>24,717</b>	<b>25,146</b>	<b>24,082</b>	<b>25,340</b>	<b>25,086</b>
Loans,Advances & Overdrafts	69,650	32,219	30,727	19,956	19,383	19,378	18,165	19,885	24,717	25,146	24,082	25,340	25,086
<b>b) Domestic Investments</b>	<b>109,586</b>	<b>111,399</b>	<b>121,195</b>	<b>118,789</b>	<b>111,282</b>	<b>118,712</b>	<b>121,556</b>	<b>126,937</b>	<b>121,029</b>	<b>122,866</b>	<b>130,273</b>	<b>125,090</b>	<b>127,153</b>
<b>Unclassified Assets</b>	<b>102,594</b>	<b>106,269</b>	<b>108,365</b>	<b>114,344</b>	<b>111,244</b>	<b>118,979</b>	<b>115,221</b>	<b>116,598</b>	<b>121,432</b>	<b>123,256</b>	<b>126,876</b>	<b>125,727</b>	<b>125,478</b>
Fixed Assets	21,556	22,847	22,966	23,150	24,209	24,558	24,713	25,170	25,094	25,223	25,281	25,582	25,752
Inter-Branch Transactions	2,836	3,366	3,284	6,019	6,447	10,069	8,554	7,730	10,944	8,220	7,383	9,394	7,857
Other Assets	78,202	80,056	82,115	85,175	80,588	84,352	81,954	83,698	85,394	89,813	94,212	90,751	91,869
<b>Foreign Assets</b>	<b>409,774</b>	<b>458,082</b>	<b>437,301</b>	<b>470,676</b>	<b>491,902</b>	<b>521,307</b>	<b>530,221</b>	<b>515,777</b>	<b>496,450</b>	<b>519,313</b>	<b>490,314</b>	<b>505,853</b>	<b>508,805</b>
Due from H.O. and/or Branches Abroad	114,532	110,933	96,028	106,903	111,725	122,099	123,233	117,632	84,290	101,340	77,157	83,640	81,008
Due from Other Banks Abroad	131,658	164,017	146,230	157,189	142,718	158,582	155,818	144,605	151,453	155,074	139,727	138,261	141,959
Cash in Hand ( FCY )	146	154	124	117	161	146	133	167	203	186	181	167	176
Securities	77,103	88,357	104,222	99,653	116,748	109,759	119,322	119,045	129,097	125,493	131,935	139,028	138,351
Credit to Non-Residents	72,227	79,503	75,424	91,282	100,433	106,642	110,831	112,154	103,850	106,539	109,529	113,130	115,303
Other Foreign Assets	14,108	15,118	15,273	15,532	20,117	24,079	20,884	22,174	27,557	30,681	31,785	31,627	32,008
<b>Total Assets</b>	<b>2,124,062</b>	<b>2,209,783</b>	<b>2,236,934</b>	<b>2,311,349</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>2,480,380</b>	<b>2,462,204</b>	<b>2,491,096</b>	<b>2,491,024</b>

\* Preliminary

Table 8 : Aggregated Balance Sheet of Banks - Liabilities

<b>(In Millions of AEDs)</b>														
<b>Item</b>	<b>2013</b>		<b>2014</b>				<b>2015</b>				<b>2016</b>			
	<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec</b>	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr *</b>	
<b>Domestic Liabilities</b>														
<i>Monetary Deposits</i>	<b>329,142</b>	<b>358,555</b>	<b>379,423</b>	<b>373,796</b>	<b>377,116</b>	<b>400,687</b>	<b>405,349</b>	<b>396,426</b>	<b>398,543</b>	<b>414,064</b>	<b>412,967</b>	<b>428,479</b>	<b>430,759</b>	
Demand Deposits ( LCY )	325,353	351,556	374,394	369,601	373,473	395,675	399,767	391,219	393,969	409,380	408,806	423,070	426,296	
Bankers Drafts	3,789	6,999	5,029	4,195	3,643	5,012	5,582	5,207	4,574	4,684	4,161	5,409	4,463	
<i>Quasi Monetary Deposits</i>	<b>663,090</b>	<b>697,550</b>	<b>693,139</b>	<b>688,838</b>	<b>689,017</b>	<b>705,308</b>	<b>709,773</b>	<b>704,287</b>	<b>729,523</b>	<b>720,027</b>	<b>719,451</b>	<b>727,822</b>	<b>709,284</b>	
Time Deposits ( LCY )	387,835	397,398	392,202	374,988	379,336	372,007	371,617	360,990	378,307	365,266	364,959	371,427	357,519	
Savings Deposits ( LCY )	81,292	86,643	91,276	90,521	95,357	100,206	104,875	105,126	106,090	106,490	109,065	111,268	113,524	
Other Deposits ( FCY )	193,963	213,509	209,661	223,329	214,324	233,095	233,281	238,171	245,126	248,271	245,427	245,127	238,241	
<i>Government Deposits ( LCY + FCY )</i>	<b>159,655</b>	<b>150,463</b>	<b>183,005</b>	<b>205,636</b>	<b>187,045</b>	<b>182,024</b>	<b>161,199</b>	<b>162,509</b>	<b>155,613</b>	<b>155,501</b>	<b>156,428</b>	<b>153,606</b>	<b>164,088</b>	
<i>Other Domestic Deposits ( LCY + FCY ) **</i>	<b>15,774</b>	<b>16,393</b>	<b>16,872</b>	<b>17,928</b>	<b>17,744</b>	<b>18,318</b>	<b>17,854</b>	<b>20,240</b>	<b>21,021</b>	<b>20,842</b>	<b>20,479</b>	<b>20,657</b>	<b>21,266</b>	
<i>Government Lending Funds ***</i>	<b>15,080</b>	<b>15,635</b>	<b>16,252</b>	<b>16,866</b>	<b>17,702</b>	<b>18,028</b>	<b>18,608</b>	<b>19,170</b>	<b>19,614</b>	<b>19,723</b>	<b>19,907</b>	<b>19,955</b>	<b>20,315</b>	
<i>Capital and Reserves</i>	<b>272,176</b>	<b>269,538</b>	<b>278,547</b>	<b>290,473</b>	<b>299,144</b>	<b>299,925</b>	<b>310,099</b>	<b>314,880</b>	<b>324,816</b>	<b>325,510</b>	<b>327,778</b>	<b>316,623</b>	<b>318,281</b>	
<i>Due to Central Bank</i>	<b>4,215</b>	<b>3,265</b>	<b>6,230</b>	<b>4,090</b>	<b>1,311</b>	<b>11,205</b>	<b>7,046</b>	<b>6,542</b>	<b>560</b>	<b>4,692</b>	<b>5,563</b>	<b>844</b>	<b>708</b>	
<i>Due to Resident Banks</i>	<b>52,890</b>	<b>50,537</b>	<b>43,069</b>	<b>43,734</b>	<b>42,497</b>	<b>51,109</b>	<b>51,939</b>	<b>50,120</b>	<b>47,136</b>	<b>68,120</b>	<b>58,334</b>	<b>58,763</b>	<b>61,625</b>	
<i>Capital Market Funding &amp; Term Borrowings</i>	<b>7,699</b>	<b>8,815</b>	<b>10,085</b>	<b>9,272</b>	<b>9,286</b>	<b>10,431</b>	<b>16,235</b>	<b>14,171</b>	<b>14,079</b>	<b>15,232</b>	<b>14,003</b>	<b>14,716</b>	<b>15,840</b>	
<b>Foreign Liabilities</b>	<b>409,945</b>	<b>417,636</b>	<b>407,529</b>	<b>433,839</b>	<b>484,073</b>	<b>491,339</b>	<b>535,003</b>	<b>544,283</b>	<b>580,335</b>	<b>542,631</b>	<b>532,631</b>	<b>556,014</b>	<b>554,023</b>	
Due to H.O and/or Branches Abroad	68,489	68,236	55,417	64,411	70,683	76,893	88,991	72,981	87,748	60,768	65,496	63,952	56,503	
Due to Other Banks Abroad	77,829	77,371	64,244	78,021	88,155	91,384	105,986	124,004	129,956	123,826	113,692	124,551	127,091	
Capital Market Funding	84,495	87,934	90,960	92,687	94,671	105,082	112,781	94,850	90,530	89,663	90,400	94,068	94,331	
Other Term Borrowings	18,955	22,531	21,777	22,213	23,554	20,062	22,412	42,127	43,499	42,398	38,878	38,957	40,710	
Other Deposits ( LCY + FCY )	114,980	115,782	132,834	132,463	153,952	147,973	155,713	158,525	171,492	165,342	165,920	177,514	178,260	
Other Foreign Liabilities	45,197	45,782	42,297	44,044	53,058	49,945	49,120	51,796	57,110	60,634	58,245	56,972	57,128	
<b>Unclassified Liabilities</b>	<b>194,396</b>	<b>221,396</b>	<b>202,783</b>	<b>226,877</b>	<b>179,934</b>	<b>191,554</b>	<b>186,439</b>	<b>189,615</b>	<b>186,985</b>	<b>194,038</b>	<b>194,663</b>	<b>193,617</b>	<b>194,835</b>	
Inter-Branch Transactions	2,459	25,897	8,113	4,218	5,093	6,616	7,905	7,158	3,538	4,024	3,955	4,545	2,930	
Other Liabilities	191,937	195,499	194,670	222,659	174,841	184,938	178,534	182,457	183,447	190,014	190,708	189,072	191,905	
- Of which : Provisions <sup>1</sup>	97,981	104,210	108,694	113,081	97,277	97,772	98,011	100,964	101,526	102,550	103,163	103,841	104,919	
<b>Total Liabilities</b>	<b>2,124,062</b>	<b>2,209,783</b>	<b>2,236,934</b>	<b>2,311,349</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>2,480,380</b>	<b>2,462,204</b>	<b>2,491,096</b>	<b>2,491,024</b>	

\* Preliminary

\*\* Commercial Prepayment (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

<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>2014</b>		<b>2015</b>				<b>2016</b>				
	<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec</b>	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr *</b>
<b>Off-Balance Sheet Items</b>													
Letters of Credit	114,919	118,703	116,557	133,061	132,425	118,753	122,332	118,699	110,897	107,131	101,716	102,695	100,238
Guarantees	316,539	331,417	342,593	345,282	351,734	369,650	371,179	372,638	373,399	371,608	374,592	372,374	393,791
Commitments	130,353	131,333	158,177	174,213	173,961	178,546	180,382	174,388	185,767	177,526	175,609	184,131	184,973
FX Derivatives	864,775	937,291	1,091,557	949,085	920,848	994,597	925,227	908,801	682,430	757,710	595,478	604,681	653,352
Interest Rate Derivatives	1,355,319	1,402,004	1,438,466	1,609,694	1,416,267	1,255,061	1,438,215	1,383,402	1,427,143	1,511,320	1,569,571	1,605,865	1,730,923
Others Derivatives	117,265	159,593	177,125	173,143	150,882	209,415	187,898	136,325	115,200	105,816	96,897	84,379	77,558
Other Memoranda Items	27,545	57,744	92,815	77,390	69,769	44,383	52,493	42,029	52,636	52,161	52,563	37,998	54,275
<b>Total Memoranda Accounts</b>	<b>2,926,715</b>	<b>3,138,085</b>	<b>3,417,290</b>	<b>3,461,868</b>	<b>3,215,886</b>	<b>3,170,405</b>	<b>3,277,726</b>	<b>3,136,282</b>	<b>2,947,472</b>	<b>3,083,272</b>	<b>2,966,426</b>	<b>2,992,123</b>	<b>3,195,110</b>

\* Preliminary

Table 10 : Banks' Foreign Assets and Liabilities

<b>(In Millions of AEDs)</b>														
<b>Item</b>	<b>2015</b>										<b>2016</b>			
	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr</b>	<b>May</b>	<b>Jun</b>	<b>Jul</b>	<b>Aug</b>	<b>Sep</b>	<b>Dec</b>	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr *</b>
<b>Foreign Assets</b>	<b>494,375</b>	<b>512,840</b>	<b>521,307</b>	<b>516,332</b>	<b>515,360</b>	<b>530,221</b>	<b>515,320</b>	<b>530,012</b>	<b>515,777</b>	<b>496,450</b>	<b>519,313</b>	<b>490,314</b>	<b>505,853</b>	<b>508,805</b>
Notes and Coins	168	120	146	144	158	133	127	156	167	203	186	181	167	176
Due from H.O and Branches	99,413	128,237	122,099	127,131	109,460	123,233	118,981	128,296	117,632	84,290	101,340	77,157	83,640	81,008
Due from Other Banks Abroad	159,874	152,973	158,582	148,236	160,415	155,818	145,675	147,879	144,605	151,453	155,074	139,727	138,261	141,959
- Money at Call & Short Notice , Nostro Balance ,														
Banks Bills & Lending under Repurchase Agreement	57,236	50,634	55,651	48,644	58,624	49,296	43,746	48,362	51,303	64,459	57,912	53,234	50,576	52,358
- Term Placements	66,689	67,704	66,696	62,873	60,279	62,578	60,388	58,628	48,667	46,731	59,092	52,168	53,241	53,016
- Term Loans	35,949	34,635	36,235	36,719	41,512	43,944	41,541	40,889	44,635	40,263	38,070	34,325	34,444	36,585
Securities	105,686	104,511	109,759	110,162	111,400	119,322	116,185	117,864	119,045	129,097	125,493	131,935	139,028	138,351
Loans and Advances	102,123	104,051	106,642	108,881	110,755	110,831	113,252	114,318	112,154	103,850	106,539	109,529	113,130	115,303
Other Foreign Assets	27,111	22,948	24,079	21,778	23,172	20,884	21,100	21,499	22,174	27,557	30,681	31,785	31,627	32,008
<b>Foreign Liabilities</b>	<b>471,075</b>	<b>469,844</b>	<b>491,339</b>	<b>503,573</b>	<b>506,662</b>	<b>535,003</b>	<b>539,225</b>	<b>560,953</b>	<b>544,283</b>	<b>580,335</b>	<b>542,631</b>	<b>532,631</b>	<b>556,014</b>	<b>554,023</b>
Due to H.O and/or Branches Abroad	66,250	66,757	76,893	76,162	77,259	88,991	92,885	89,370	72,981	87,748	60,768	65,496	63,952	56,503
Due to Other Banks Abroad	85,891	83,954	91,384	100,870	100,053	105,986	108,194	120,134	124,004	129,956	123,826	113,692	124,551	127,091
- Money at Call & Short Notice , Borrowings on														
Demand and Remaining Balance & Borrowings Under Repurchase Agreement	34,335	31,371	35,079	43,031	42,605	40,437	54,722	60,092	66,667	55,750	43,209	41,951	41,475	44,002
- Inter Bank Borrowings	46,372	50,506	55,042	56,402	55,398	64,589	52,574	59,161	47,744	62,695	69,041	60,070	57,429	55,567
- Other Term Borrowings	5,184	2,077	1,263	1,437	2,050	960	898	881	9,593	11,511	11,576	11,671	25,647	27,522
Capital Market Funding	95,094	102,433	105,082	106,763	109,505	112,781	112,320	114,267	94,850	90,530	89,663	90,400	94,068	94,331
Other Term Borrowings	20,582	20,492	20,062	22,816	22,776	22,412	23,013	26,285	42,127	43,499	42,398	38,878	38,957	40,710
Other Deposits	142,959	141,934	147,973	146,695	144,604	155,713	153,208	160,461	158,525	171,492	165,342	165,920	177,514	178,260
- Demand Deposits	32,744	32,238	30,760	32,285	29,732	29,983	27,987	28,875	31,629	32,826	34,690	40,611	40,929	41,186
- Time Deposits	87,083	86,869	95,130	89,302	89,430	101,734	97,711	105,336	102,602	114,072	107,871	102,166	114,692	113,214
- Savings Deposits	19,644	20,001	19,445	19,636	19,634	19,762	19,865	19,767	19,771	20,733	20,789	20,416	20,714	20,891
- Commercial Prepayments(Margin Deposits)	1,639	1,476	1,543	1,327	1,226	1,224	230	241	298	334	389	394	405	437
- Borrowings Under Repurchase Agreements(NBFI)	1,849	1,350	1,095	4,145	4,582	3,010	7,415	6,242	4,225	3,527	1,603	2,333	774	2,532
Other Foreign Liabilities	60,299	54,274	49,945	50,267	52,465	49,120	49,605	50,436	51,796	57,110	60,634	58,245	56,972	57,128

\* 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>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>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr **</b>
<b>Government</b>	<b>145,446</b>	<b>143,078</b>	<b>148,288</b>	<b>147,043</b>	<b>153,071</b>	<b>160,972</b>	<b>168,495</b>	<b>166,400</b>	<b>166,586</b>	<b>166,268</b>	<b>168,440</b>	<b>168,667</b>	<b>167,327</b>
<b>Public Sector</b>	<b>147,709</b>	<b>177,938</b>	<b>162,749</b>	<b>162,961</b>	<b>166,176</b>	<b>169,455</b>	<b>167,376</b>	<b>176,922</b>	<b>171,393</b>	<b>179,839</b>	<b>178,208</b>	<b>180,767</b>	<b>178,836</b>
<b>Private Sector</b>	<b>910,162</b>	<b>902,842</b>	<b>943,195</b>	<b>980,607</b>	<b>958,373</b>	<b>973,160</b>	<b>999,972</b>	<b>1,022,997</b>	<b>1,043,202</b>	<b>1,039,245</b>	<b>1,047,592</b>	<b>1,054,947</b>	<b>1,054,825</b>
Financial Institutions	69,650	32,219	30,727	19,956	19,383	19,378	18,165	19,885	24,717	25,146	24,082	25,340	25,086
Insurance Companies	1,072	1,635	1,171	1,111	1,191	1,105	1,252	1,258	1,237	1,231	1,240	1,171	1,170
Business and Industrial Sector	559,356	582,327	615,836	652,694	638,039	642,898	661,292	672,141	686,518	680,393	687,849	692,342	689,613
Others	280,084	286,661	295,461	306,846	299,760	309,779	319,263	329,713	330,729	332,475	334,421	336,094	338,956
<b>Total</b>	<b>1,203,317</b>	<b>1,223,858</b>	<b>1,254,232</b>	<b>1,290,611</b>	<b>1,277,620</b>	<b>1,303,587</b>	<b>1,335,843</b>	<b>1,366,319</b>	<b>1,381,181</b>	<b>1,385,352</b>	<b>1,394,240</b>	<b>1,404,381</b>	<b>1,400,988</b>

\* Domestic Credit Included Lending to ( Residents ) : Non Banking Financial Institutions , Trade Bills Discounted and Loans and Advances for Government & Public Sector , Private Sector ( Corporates and Individuals ) in Local and Foreign Currency

\*\* Preliminary

Table 12 : Bank Credit to Residents by Economic Activity

<b>(In Millions of AEDs)</b>												
<b>Economic Activity</b>	<b>End of Period</b>	<b>2013</b>		<b>2014</b>				<b>2015</b>				<b>2016</b>
		<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec</b>	<b>Mar *</b>	
<b>1) Agriculture</b>		<b>3,092</b>	<b>2,299</b>	<b>1,607</b>	<b>2,221</b>	<b>2,698</b>	<b>1,645</b>	<b>1,272</b>	<b>1,294</b>	<b>1,559</b>	<b>1,262</b>	
<b>2) Mining and Quarrying</b>		<b>15,653</b>	<b>17,448</b>	<b>8,893</b>	<b>9,989</b>	<b>9,181</b>	<b>10,738</b>	<b>10,456</b>	<b>11,071</b>	<b>11,922</b>	<b>11,707</b>	
<b>3) Manufacturing</b>		<b>58,032</b>	<b>58,018</b>	<b>66,278</b>	<b>61,393</b>	<b>65,140</b>	<b>66,476</b>	<b>71,195</b>	<b>72,215</b>	<b>69,110</b>	<b>72,231</b>	
3.1 Food , Beverages and Tobacco		5,549	4,640	5,758	5,644	6,463	6,494	6,815	6,397	6,516	6,067	
3.2 Textile and Leather Products		739	776	819	984	1,100	1,095	1,256	1,171	1,477	1,523	
3.3 Furniture and Other Wood Products		4,110	4,232	6,230	2,269	1,789	2,030	2,161	2,455	2,528	2,624	
3.4 Paper And Paper Products		1,006	1,044	1,150	1,235	1,341	1,604	1,698	1,873	1,992	1,912	
3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals		8,333	7,765	9,217	9,817	12,693	14,576	18,123	17,229	17,480	18,652	
3.6 Basic Metal Products (Including Aluminium)		13,966	12,589	11,609	13,650	15,428	14,980	12,727	14,576	12,524	12,926	
3.7 Fabricated Metal Products, Machinery and Equipment		4,444	6,378	7,695	7,006	6,724	7,417	6,673	7,782	6,869	7,289	
3.8 Other Manufactured Products		19,885	20,594	23,800	20,788	19,602	18,280	21,742	20,732	19,724	21,238	
<b>4) Electricity, Gas and Water</b>		<b>21,864</b>	<b>20,925</b>	<b>20,201</b>	<b>19,193</b>	<b>18,937</b>	<b>18,576</b>	<b>22,479</b>	<b>20,732</b>	<b>20,482</b>	<b>18,559</b>	
<b>5) Construction and Real Estate</b>		<b>204,351</b>	<b>199,711</b>	<b>207,692</b>	<b>211,558</b>	<b>212,550</b>	<b>210,620</b>	<b>216,166</b>	<b>223,646</b>	<b>235,010</b>	<b>241,790</b>	
<b>6) Trade</b>		<b>146,847</b>	<b>159,116</b>	<b>149,180</b>	<b>156,513</b>	<b>155,761</b>	<b>160,454</b>	<b>164,857</b>	<b>164,845</b>	<b>161,689</b>	<b>160,697</b>	
6.1 Wholesale		89,181	113,016	101,003	104,426	106,160	112,983	119,122	119,088	114,877	112,300	
6.2 Retail		57,666	46,100	48,177	52,087	49,601	47,471	45,735	45,757	46,812	48,397	
<b>7) Transport, Storage and Communication</b>		<b>36,423</b>	<b>42,578</b>	<b>54,367</b>	<b>55,780</b>	<b>56,494</b>	<b>59,495</b>	<b>60,828</b>	<b>58,810</b>	<b>59,155</b>	<b>62,468</b>	
<b>8) Financial Institutions(Excluding Banks)</b>		<b>113,580</b>	<b>131,107</b>	<b>121,892</b>	<b>129,800</b>	<b>131,824</b>	<b>133,143</b>	<b>128,173</b>	<b>135,491</b>	<b>135,599</b>	<b>139,551</b>	
<b>9) Government</b>		<b>144,030</b>	<b>132,126</b>	<b>137,333</b>	<b>133,995</b>	<b>135,982</b>	<b>143,223</b>	<b>148,227</b>	<b>152,764</b>	<b>157,493</b>	<b>159,300</b>	
<b>10) Personal Loans for Business Purposes <sup>1</sup></b>		<b>245,212</b>	<b>248,587</b>	<b>254,088</b>	<b>267,133</b>	<b>267,156</b>	<b>265,229</b>	<b>272,171</b>	<b>280,436</b>	<b>283,228</b>	<b>288,148</b>	
<b>11) Personal Loans for Consumption Purposes <sup>1</sup></b>		<b>115,395</b>	<b>116,982</b>	<b>119,571</b>	<b>125,710</b>	<b>125,721</b>	<b>124,813</b>	<b>128,080</b>	<b>131,970</b>	<b>133,284</b>	<b>135,599</b>	
<b>12) All Others <sup>2</sup></b>		<b>98,838</b>	<b>94,961</b>	<b>113,130</b>	<b>117,326</b>	<b>96,176</b>	<b>109,175</b>	<b>111,939</b>	<b>113,045</b>	<b>112,650</b>	<b>113,069</b>	
<b>Total</b>		<b>1,203,317</b>	<b>1,223,858</b>	<b>1,254,232</b>	<b>1,290,611</b>	<b>1,277,620</b>	<b>1,303,587</b>	<b>1,335,843</b>	<b>1,366,319</b>	<b>1,381,181</b>	<b>1,404,381</b>	

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

<sup>2</sup> Including Loans 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>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>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr **</b>
<b>(1) Residents</b>	<b>1,163,872</b>	<b>1,215,962</b>	<b>1,267,410</b>	<b>1,282,003</b>	<b>1,267,279</b>	<b>1,301,325</b>	<b>1,288,593</b>	<b>1,278,255</b>	<b>1,300,126</b>	<b>1,305,750</b>	<b>1,305,164</b>	<b>1,325,155</b>	<b>1,320,934</b>
1.1 Corporate	472,876	487,905	508,546	499,428	517,415	530,403	544,811	553,813	563,100	561,969	567,093	571,428	575,548
1.2 Individuals	317,251	335,439	347,462	343,719	351,336	358,035	362,396	357,392	360,741	362,710	367,573	376,655	380,832
1.3 Government	161,300	152,076	184,705	207,374	188,819	183,789	162,947	164,264	157,438	157,326	158,274	155,523	166,137
1.4 GREs	173,555	204,207	190,374	195,864	173,352	191,929	184,164	173,275	190,755	195,991	184,759	193,348	168,764
1.5 Non Banking Financial Institutions	38,890	36,335	36,323	35,618	36,357	37,169	34,275	29,511	28,092	27,754	27,465	28,201	29,653
<b>(2) Non-Residents</b>	<b>114,980</b>	<b>115,782</b>	<b>132,834</b>	<b>132,463</b>	<b>153,952</b>	<b>147,973</b>	<b>155,713</b>	<b>158,525</b>	<b>171,492</b>	<b>165,342</b>	<b>165,920</b>	<b>177,514</b>	<b>178,260</b>
2.1 Corporate	49,187	45,271	53,964	51,272	62,599	61,832	61,043	65,857	72,807	73,279	73,831	78,706	79,951
2.2 Non Banking Financial Institutions	35,813	35,321	35,295	31,167	40,774	34,338	42,692	43,864	57,606	51,443	52,740	58,211	57,600
2.3 Individuals	22,249	24,664	25,413	25,717	26,750	25,851	26,106	26,180	27,492	27,611	27,588	27,982	28,288
2.4 Government and Non Commercial Entities	7,731	10,527	18,162	24,306	23,828	25,952	25,872	22,624	13,587	13,009	11,761	12,615	12,421
<b>Total Deposits</b>	<b>1,278,852</b>	<b>1,331,744</b>	<b>1,400,244</b>	<b>1,414,466</b>	<b>1,421,231</b>	<b>1,449,298</b>	<b>1,444,306</b>	<b>1,436,780</b>	<b>1,471,618</b>	<b>1,471,092</b>	<b>1,471,084</b>	<b>1,502,669</b>	<b>1,499,194</b>

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

\*\* Preliminary

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

<b>(In Millions of AEDs)</b>													
<b>Item</b>	<b>2013</b>		<b>2014</b>		<b>2015</b>				<b>2016</b>				
	<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec</b>	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr *</b>
<b>Demand</b>	<b>448,386</b>	<b>482,554</b>	<b>506,334</b>	<b>506,019</b>	<b>515,199</b>	<b>542,970</b>	<b>543,942</b>	<b>543,231</b>	<b>547,978</b>	<b>570,351</b>	<b>580,343</b>	<b>590,939</b>	<b>599,896</b>
Local Currency	332,415	359,157	382,820	379,403	383,509	404,533	408,204	399,836	401,342	416,523	416,013	431,083	434,576
Foreign Currencies	115,971	123,397	123,514	126,616	131,690	138,437	135,738	143,395	146,636	153,828	164,330	159,856	165,320
<b>Savings</b>	<b>107,201</b>	<b>114,248</b>	<b>121,028</b>	<b>120,173</b>	<b>126,453</b>	<b>131,800</b>	<b>137,127</b>	<b>138,040</b>	<b>141,244</b>	<b>142,170</b>	<b>144,851</b>	<b>147,884</b>	<b>150,174</b>
Local Currency	92,080	98,116	103,311	102,083	107,152	112,257	116,985	114,169	115,630	116,015	118,277	120,154	122,612
Foreign Currencies	15,121	16,132	17,717	18,090	19,301	19,543	20,142	23,871	25,614	26,155	26,574	27,730	27,562
<b>Time</b>	<b>541,887</b>	<b>562,178</b>	<b>562,051</b>	<b>548,888</b>	<b>552,775</b>	<b>560,779</b>	<b>572,099</b>	<b>562,657</b>	<b>589,148</b>	<b>567,852</b>	<b>555,000</b>	<b>576,328</b>	<b>549,063</b>
Local Currency	406,843	411,738	404,814	388,107	391,629	384,229	384,138	377,498	397,795	383,145	381,780	392,041	379,144
Foreign Currencies	135,044	150,440	157,237	160,781	161,146	176,550	187,961	185,159	191,353	184,707	173,220	184,287	169,919
<b>Total Deposits<sup>2</sup></b>	<b>1,097,474</b>	<b>1,158,980</b>	<b>1,189,413</b>	<b>1,175,080</b>	<b>1,194,427</b>	<b>1,235,549</b>	<b>1,253,168</b>	<b>1,243,928</b>	<b>1,278,370</b>	<b>1,280,373</b>	<b>1,280,194</b>	<b>1,315,151</b>	<b>1,299,133</b>
Total Local Currency	831,338	869,011	890,945	869,593	882,290	901,019	909,327	891,503	914,767	915,683	916,070	943,278	936,332
Total Foreign Currencies	266,136	289,969	298,468	305,487	312,137	334,530	343,841	352,425	363,603	364,690	364,124	371,873	362,801
Commercial Prepayments	15,847	16,991	18,292	17,877	25,639	19,191	19,077	20,506	21,278	21,196	20,842	21,032	21,636

<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<sup>\*</sup>**

<b>(In Millions of AEDs)</b>													
<b>Period</b>	<b>2013</b>				<b>2014</b>				<b>2015</b>				<b>2016</b>
	<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec</b>	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr **</b>
<b>Maturity</b>													
Upto 3 Months	439,458	442,028	456,254	500,820	472,636	468,478	432,790	428,963	441,945	436,258	416,117	423,635	385,469
Above 3 and Upto 6 Months	118,661	100,910	131,383	116,209	127,174	108,137	122,629	121,904	148,382	120,278	120,179	113,255	113,094
Above 6 and Upto 12 Months	109,987	125,156	120,057	106,864	109,859	113,748	129,890	125,569	106,490	112,858	123,689	136,319	161,415
Exceeding 12 Months	26,523	23,233	25,103	23,547	30,060	40,173	33,710	33,656	41,694	41,574	42,310	46,529	40,753
<b>Total</b>	<b>694,629</b>	<b>691,327</b>	<b>732,797</b>	<b>747,440</b>	<b>739,729</b>	<b>730,536</b>	<b>719,019</b>	<b>710,092</b>	<b>738,511</b>	<b>710,968</b>	<b>702,295</b>	<b>719,738</b>	<b>700,731</b>

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

*\* Revised and Reclassified to align with New Banking Return Forms introduced effective from October 2013*

*\*\* Preliminary*

**Table 16 : Currency Issued \***

<b>(In Thousands of AEDs)</b>													
<b>Item</b>	<b>2013</b>		<b>2014</b>		<b>2015</b>				<b>2016</b>				
	<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec</b>	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr ****</b>
<b>Total Notes Issued ( 1 )**</b>	<b>63,076,612</b>	<b>64,433,724</b>	<b>66,904,951</b>	<b>69,836,520</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>72,003,871</b>	<b>74,243,238</b>	<b>76,126,961</b>	<b>74,971,468</b>
<b>Total Coins Issued ( 2 )***</b>	<b>850,187</b>	<b>866,484</b>	<b>918,261</b>	<b>948,826</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>1,071,939</b>	<b>1,078,423</b>	<b>1,081,388</b>	<b>1,086,440</b>
<b>Total Currency Issued</b>	<b>63,926,799</b>	<b>65,300,208</b>	<b>67,823,212</b>	<b>70,785,346</b>	<b>74,472,102</b>	<b>69,352,715</b>	<b>72,549,523</b>	<b>71,047,110</b>	<b>73,522,094</b>	<b>73,075,810</b>	<b>75,321,661</b>	<b>77,208,349</b>	<b>76,057,908</b>

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

\*\* *Excluding Mutilated Notes*

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

\*\*\*\* *Preliminary*

Table 17 : Cleared Cheques Statistics\*

Item	2013		2014			2015				2016			
	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Jan	Feb	Mar	Apr **
<b>Amount</b> ( In Millions of AEDs )	1,339,503	380,553	781,439	1,165,239	1,559,595	394,156	802,970	1,191,883	1,585,826	126,110	248,365	377,413	505,278
<b>No. of Cheques (in Thousands)</b>	29,334	7,587	15,526	23,041	30,817	7,792	15,879	23,440	31,215	2,548	5,043	7,707	10,254

\* Cumulative data

\*\* Preliminary