



United Arab Emirates

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

النشرة الاحصائية الشهرية
- البيانات المصرفية والنقدية -
فبراير 2015

Monthly Statistical Bulletin
- Banking & Monetary Statistics -
February 2015

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Note:

Data are as at end of period unless otherwise indicated.

Abbreviations & Notations

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

Definitions

Money Supply (M₁) :

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

Money Supply (M₂) :

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

Money Supply (M₃) :

Consists of Money Supply (M₂) plus Government deposits

Certificates of Deposits :

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

Government:

of the seven emirates.

الجداول

TABLES

Table 1 : Selected Monetary and Banking Indicators

(In Millions of AEDs) Indicator	2012		2013		2014		2015		
	Dec	Sep	Dec	Mar	Jun	Sep	Dec	Jan	Feb*
Central Bank of the UAE									
Total Assets/Liabilities	262,153	305,643	305,534	323,061	334,053	336,925	337,389	330,272	329,444
Gross International Reserves**	209,480	288,590	287,170	301,160	311,470	321,440	324,930	317,570	315,935
Money Supply Indicators									
Money Supply M ₁	311,331	366,037	393,069	423,854	447,246	444,581	451,588	456,247	462,710
Money Supply M ₂	874,532	966,606	1,070,289	1,136,184	1,155,556	1,149,609	1,156,575	1,166,103	1,176,118
Money Supply M ₃	1,095,211	1,211,217	1,233,409	1,292,224	1,341,373	1,357,751	1,347,440	1,346,001	1,361,278
Banks									
Total Assets***	1,876,960	2,002,307	2,033,444	2,180,357	2,236,934	2,311,349	2,304,867	2,305,817	2,334,765
Foreign Assets (Net)	-8,824	12,418	-1	39,762	29,060	34,323	5,411	21,235	40,954
Foreign Assets	306,556	350,376	352,739	458,788	442,889	476,173	497,367	500,076	518,546
Foreign Assets to Total Assets (%)	16%	17%	17%	21%	20%	21%	22%	22%	22%
Foreign Liabilities	315,380	337,958	352,740	419,026	413,829	441,850	491,956	478,841	477,592
Foreign Liabilities to Total Liabilities (%)	17%	17%	17%	19%	18%	19%	21%	21%	20%
Deposits¹	1,167,797	1,269,908	1,278,858	1,331,744	1,400,243	1,414,465	1,421,230	1,412,243	1,430,099
Residents	1,033,700	1,145,953	1,162,901	1,215,962	1,267,410	1,282,003	1,267,279	1,269,284	1,288,165
of which: Corporate	378,871	398,734	471,213	487,905	508,546	499,428	517,415	527,781	539,179
Non-Residents	134,097	123,955	115,957	115,782	132,834	132,463	153,952	142,959	141,934
of which: Corporate	38,077	36,210	49,337	45,271	53,964	51,272	62,599	61,515	62,660
Bank Credit (Domestic)	1,108,824	1,178,636	1,203,303	1,223,859	1,254,232	1,290,610	1,277,619	1,286,385	1,289,985
of which: Claims on Private Sector	811,597	857,323	841,879	871,656	913,258	961,383	940,009	944,576	946,847
Total Number of National Banks and Branches									
Head Offices	23	23	23	23	23	23	23	23	23
Branches	805	832	841	843	858	866	869	869	872
Pay Offices	89	89	89	89	89	89	90	90	90
Electronic Banking Service Units	28	29	29	29	29	33	34	31	31
Total Number of Foreign Banks and Branches									
Head Offices	28	28	28	28	28	28	26	26	26
Branches	85	86	87	87	87	87	86	86	86
Pay Offices	1	1	1	1	1	1	1	1	1
Electronic Banking Service Units	52	54	52	53	53	54	48	48	48
Number of Employees in Banks (UAE)²	36,246	34,702	36,087	37,402	36,692	36,686	39,013	39,013	39,013

¹ Excluding Inter-Bank Deposits

² Excluding Auxiliary Staff. Data Subject to Revision on Quarterly Basis

*Preliminary

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

Table 2 : Monetary Survey

(In Millions of AEDs)									
Item	2012	2013		2014			2015		
	Dec	Sep	Dec	Mar	Jun	Sep	Dec	Jan	Feb*
Net International Reserves	183,636	258,098	265,409	318,782	317,070	330,923	304,791	304,555	320,293
Central Bank (Net)	192,460	245,680	265,410	279,020	288,010	296,600	299,380	283,320	279,339
Gross International Reserves	209,480	288,590	287,170	301,160	311,470	321,440	324,930	317,570	315,935
Foreign Currency Liabilities	17,020	42,910	21,760	22,140	23,460	24,840	25,550	34,250	36,596
Banks (Net)	-8,824	12,418	-1	39,762	29,060	34,323	5,411	21,235	40,954
Foreign Assets	306,556	350,376	352,739	458,788	442,889	476,173	497,367	500,076	518,546
Foreign Liabilities	315,380	337,958	352,740	419,026	413,829	441,850	491,956	478,841	477,592
Net Domestic Assets	701,512	693,809	809,841	823,381	844,379	829,052	863,003	874,250	860,809
Claims on Private Sector	832,576	874,214	867,661	891,721	934,481	982,401	960,067	965,120	967,764
Net Claims on Government	11,545	-35,031	45,856	50,312	28,695	-2,554	17,425	29,700	26,209
Claims on Official Entities	132,954	134,714	176,557	207,514	195,852	195,235	195,717	199,974	199,554
Claims on Nonbank Financial Institutions	88,237	100,760	92,087	55,188	54,818	43,892	42,352	42,466	43,565
Capital and Reserves	-316,891	-296,935	-299,461	-293,608	-303,583	-309,018	-319,005	-327,401	-331,672
Other Items (net)	-46,909	-83,913	-72,859	-87,746	-65,884	-80,904	-33,553	-35,608	-44,611
Money Supply M₁	311,331	366,037	393,069	423,854	447,246	444,581	451,588	456,247	462,710
Currency Issued	57,773	60,518	63,927	65,300	67,823	70,785	74,472	69,566	68,524
Monetary Deposits	253,558	305,519	329,142	358,554	379,423	373,796	377,116	386,681	394,186
Money Supply M₂	874,532	966,606	1,070,289	1,136,184	1,155,556	1,149,609	1,156,575	1,166,103	1,176,118
Quasi - Money	563,201	600,569	677,220	712,330	708,310	705,028	704,987	709,856	713,408
Foreign Currency Deposits	139,278	167,959	195,994	215,742	212,376	225,832	217,279	222,341	224,395
Dirham Deposits	423,923	432,610	481,226	496,588	495,934	479,196	487,708	487,515	489,013
Money Supply M₃	1,095,211	1,211,217	1,233,409	1,292,224	1,341,373	1,357,751	1,347,440	1,346,001	1,361,278
Government Deposits	220,679	244,611	163,120	156,040	185,817	208,142	190,865	179,898	185,160

*Preliminary

Table 3 : Quarterly Changes in Factors Affecting Money Supply

(In Millions of AEDs)									
Item	2012	2013		2014			2015		
	Dec.	Sep**	Dec**	Mar**	Jun**	Sep**	Dec**	Jan***	Feb***
Net International Reserves	16,587	6,184	7,311	53,373	-1,712	13,853	-26,132	-236	15,738
Central Bank (Net)	19,170	10,930	19,730	13,610	8,990	8,590	2,780	-16,060	-3,981
Gross International Reserves	17,850	31,700	-1,420	13,990	10,310	9,970	3,490	-7,360	-1,635
Foreign Currency Liabilities	-1,320	20,770	-21,150	380	1,320	1,380	710	8,700	2,346
Banks (Net)	-2,583	-4,746	-12,419	39,763	-10,702	5,263	-28,912	15,824	19,719
Foreign Assets	-1,044	5,109	2,363	106,049	-15,899	33,284	21,194	2,709	18,470
Foreign Liabilities	1,539	9,855	14,782	66,286	-5,197	28,021	50,106	-13,115	-1,249
Net Domestic Assets	6,773	-1,716	116,032	13,540	20,998	-15,327	33,950	11,247	-13,441
Claims on Private Sector	-6,121	13,380	-6,553	24,060	42,760	47,920	-22,334	5,053	2,644
Net Claims on Government	11,932	16,150	80,887	4,456	-21,617	-31,249	19,979	12,275	-3,491
Claims on Official Entities	362	-6,513	41,843	30,957	-11,662	-617	482	4,257	-420
Claims on Nonbank Financial Institutions	-895	4,383	-8,673	-36,899	-370	-10,926	-1,540	114	1,099
Capital and Reserves*	621	-3,727	-2,526	5,853	-9,975	-5,435	-9,988	-8,396	-4,271
Other Items (net)*	874	-25,389	11,054	-14,887	21,862	-15,021	47,351	-2,056	-9,003
Money Supply M₁	11,924	7,731	27,032	30,785	23,392	-2,665	7,007	4,659	6,463
Money Supply M₂	19,500	25,700	103,683	65,895	19,372	-5,947	6,966	9,528	10,015
Quasi - Money	-10,696	17,439	76,651	35,110	-4,020	-3,282	-41	4,869	3,552
Foreign Currency Deposits	-11,049	7,386	28,035	19,748	-3,366	13,456	-8,553	5,062	2,054
Dirham Deposits	353	10,053	48,616	15,362	-654	-16,738	8,512	-193	1,498
Money Supply M₃	17,600	45,517	22,192	58,815	49,149	16,378	-10,311	-1,439	15,277
Government Deposits	-1,912	-8,100	-81,491	-7,080	29,777	22,325	-17,277	-10,967	5,262

* (-) 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 Current Accounts at CBUAE (Net)	Certificates of Deposit (Net of Lending)
2012					
January	206.7	52.3	63.2	12.9	78.3
February	208.6	53.1	62.5	12.5	80.5
March	218.3	53.6	64.3	12.3	88.1
April	220.5	53.6	65.1	14.1	87.7
May	213.3	53.8	65.7	11.2	82.6
June	220.7	53.1	67.9	20.5	79.3
July	227.4	61.2	68.1	14.9	83.2
August	226.7	60.7	68.4	12.6	85.0
September	219.4	54.8	68.8	11.0	84.8
October	226.0	57.2	69.9	16.6	82.3
November	231.6	56.7	69.6	14.8	90.5
December	235.9	57.8	70.4	12.3	95.4
2013					
January	243.4	57.9	72.0	10.7	102.8
February	253.6	58.8	72.7	16.0	106.1
March	250.5	59.4	72.9	13.4	104.8
April	242.2	58.8	76.1	8.5	98.8
May	248.0	60.0	77.2	14.3	96.5
June	245.4	59.4	78.7	18.0	89.3
July	248.7	61.2	81.4	12.0	94.1
August	247.0	60.7	82.9	12.0	91.4
September	257.3	60.5	82.4	19.4	95.0
October	258.3	62.8	82.9	13.0	99.6
November	263.8	63.4	84.7	16.1	99.6
December	278.2	63.9	87.8	18.6	107.9
2014					
January	286.9	63.5	89.3	17.7	116.4
February	285.6	64.2	90.9	15.2	115.3
March	295.0	65.3	91.4	19.1	119.2
April	288.2	65.2	95.2	10.4	117.4
May	296.1	69.1	97.0	17.2	112.8
June	303.0	67.8	98.6	10.9	125.7
July	302.1	72.1	100.8	20.2	109.0
August	299.1	66.6	102.0	14.5	116.0
September	307.9	70.8	103.7	15.2	118.2
October	299.9	70.0	104.6	14.6	110.7
November	301.4	73.5	102.0	17.0	108.9
December	308.1	74.5	104.1	30.0	99.5
2015					
January	290.9	69.6	105.6	22.6	93.1
February	290.2	68.5	107.6	17.3	96.8

* Revised to include currency in circulation plus cash at banks

Table 5 : Central Bank of the UAE Balance Sheet

(In Millions of AEDs)									
Item	As at 31.12.2012	As at 30.09.2013	As at 31.12.2013	As at 31.03.2014	As at 30.06.2014	As at 30.09.2014	As at* 31.12.2014	As at* 31.01.2015	As at** 28.02.2015
Assets									
Cash and Bank Balances	25,373	14,976	14,591	8,024	22,432	36,980	42,001	23,312	52,820
Deposits	43,611	101,465	99,926	101,608	96,523	93,687	76,917	95,413	65,622
Loans to Banks against - Certificates of Deposit	-	-	-	-	-	-	-	-	-
Certificates of Deposit Under Repo	-	0	0	0	0	0	0	10	0
Liquidity Support Facility	513	514	514	514	514	499	321	321	321
Held to Maturity Foreign Securities	94,986	131,050	128,263	152,425	156,364	146,760	157,753	156,134	155,643
Held to Maturity Securities-Issued by Ministry of Finance & Dubai Government	90,193	55,403	55,361	55,361	54,590	49,852	49,443	49,443	49,443
Other Assets	7,377	2,135	6,781	5,034	3,540	9,064	10,875	5,557	5,515
Property & Equipment	100	100	97	94	89	83	79	82	80
Total Assets	262,153	305,643	305,534	323,061	334,053	336,925	337,389	330,272	329,444
Off Balance Sheet Commitments	90,463	108,961	129,367	131,789	113,716	118,103	134,105	114,391	151,256
Liabilities									
Current Accounts & Deposits	86,515	105,111	111,973	117,360	118,920	126,747	142,168	137,840	133,249
Certificates of Deposit	95,400	94,992	107,896	119,223	125,713	118,184	99,534	93,061	96,764
Currency Issued	57,773	60,518	63,927	65,300	67,823	70,785	74,472	69,566	68,524
Other Liabilities	4,388	25,914	495	1,640	2,059	1,671	1,387	9,977	11,079
Total Liabilities	244,076	286,535	284,291	303,523	314,515	317,387	317,561	310,444	309,616
Capital and Reserves									
Authorized, Issued & Fully Paid Capital	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500
General Reserve	14,615	15,503	15,503	16,080	16,080	16,080	17,339	17,339	17,339
Special Reserve	-	-	-	-	-	-	-	-	-
Other Reserve	-	143	143	0	0	0	-11	-11	-11
Retained Earnings	962	962	3,097	958	958	957	0	0	0
Permanent Deposit from U.A.E Government	0	0	0	0	0	0	0	0	0
Total Capital & Reserves	18,077	19,108	21,243	19,538	19,538	19,538	19,828	19,828	19,828
Total Liabilities and Capital	262,153	305,643	305,534	323,061	334,053	336,925	337,389	330,272	329,444
Off Balance Sheet Commitments	90,463	108,961	129,367	131,789	113,716	118,103	134,105	114,391	151,256

- Not Available

*Revised

**Preliminary

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

Period	Cash and Bank Balance plus Deposits with banks abroad	Held-to-Maturity Foreign Securities	Held-to-Maturity Dubai Gov. Bonds	IMF Reserves Position + SDR Holdings	Other Foreign Assets	Gross International Reserves	Foreign Currency Liabilities	Net International Reserves
2012	65.97	94.99	36.72	4.29	7.51	209.48	17.02	192.46
2013								
Jan	84.69	82.14	36.72	4.29	9.48	217.32	18.31	199.00
Feb	88.16	90.40	36.72	4.29	5.73	225.30	18.27	207.03
Mar	91.89	97.78	36.72	4.29	4.95	235.63	17.65	217.97
Apr	105.00	93.89	36.72	4.29	5.38	245.28	18.63	226.65
May	112.68	88.96	36.72	4.29	5.19	247.84	18.92	228.92
Jun	113.67	99.74	36.72	4.29	2.47	256.89	22.14	234.75
Jul	104.18	110.20	36.72	4.29	1.44	256.83	19.55	237.28
Aug	95.15	124.90	36.72	4.29	1.45	262.51	27.98	234.52
Sep	112.55	131.05	36.72	4.29	3.98	288.59	42.91	245.67
Oct	79.28	148.95	36.72	4.29	4.00	273.24	27.13	246.11
Nov	89.82	134.47	36.72	4.29	8.14	273.44	22.52	250.92
Dec	108.05	128.27	36.72	4.26	9.87	287.17	21.76	265.42
2014								
Jan	122.87	137.07	36.72	4.26	6.17	307.09	34.35	272.75
Feb	105.55	151.85	36.72	4.26	5.14	303.52	32.17	271.35
Mar	103.95	152.43	36.72	4.26	3.80	301.16	22.14	279.03
Apr	117.60	144.51	36.72	4.26	3.45	306.54	28.79	277.75
May	107.41	152.42	36.72	4.26	3.46	304.27	23.66	280.61
Jun	110.25	156.37	36.72	4.29	3.84	311.47	23.46	288.01
Jul	125.64	160.20	36.72	4.29	5.03	331.88	35.44	296.44
Aug	137.07	143.05	36.72	4.29	5.91	327.04	35.27	291.77
Sep	124.35	146.76	36.72	4.29	9.32	321.44	24.84	296.60
Oct	125.91	141.77	36.72	4.29	7.19	315.88	25.91	289.97
Nov	131.85	135.39	36.72	4.29	10.67	318.92	25.13	293.79
Dec	115.48	157.75	36.72	4.29	10.69	324.93	25.55	299.38
2015								
Jan	115.07	156.14	36.72	4.29	5.35	317.57	34.25	283.32
Feb	114.08	155.64	36.72	4.29	5.21	315.94	36.60	279.34
Change for the year	-1.2%	-1.3%	0.0%	0.0%	-51.3%	-2.8%	43.2%	-6.7%

Table 7 : Aggregated Balance Sheet of Banks - Assets

(In Millions of AEDs)									
Item	2012	2013			2014			2015	
	Dec.	Sep	Dec	Mar	Jun	Sep	Dec	Jan	Feb*
Domestic Assets									
Cash and Deposits with C.B	191,881	209,346	230,907	242,585	251,492	251,812	248,478	234,359	234,481
Cash in Hand (LCY)	12,158	11,655	13,519	11,890	12,940	13,524	15,456	12,965	12,024
Deposits with Central Bank	179,723	197,691	217,388	230,695	238,552	238,288	233,022	221,394	222,457
Due From Resident Banks	82,472	73,172	60,246	67,590	64,283	65,118	64,343	58,739	63,253
Domestic Credit and Investments	1,209,023	1,278,286	1,312,889	1,335,258	1,375,428	1,409,399	1,388,901	1,399,785	1,405,915
a) Credit Facilities	1,108,824	1,178,636	1,203,303	1,223,859	1,254,232	1,290,610	1,277,619	1,286,385	1,289,985
Claims on Private Sector	811,597	857,323	841,879	871,656	913,258	961,383	940,009	944,576	946,847
Commercial Bills	32,251	37,194	43,220	47,134	48,857	54,759	58,131	57,143	56,704
Loans,Advances, Overdrafts & Real Estate Mortgag	779,346	820,129	798,659	824,522	864,401	906,624	881,878	887,433	890,143
Claims on Government	121,334	132,696	145,446	143,078	148,288	147,043	153,071	153,971	155,795
Claims on Official Entities	126,642	135,959	146,341	176,906	161,959	162,228	165,156	168,935	167,736
Loans,Advances & Overdrafts	126,642	135,959	146,341	176,906	161,959	162,228	165,156	168,935	167,736
Claims on Other Financial Institutions	49,251	52,658	69,637	32,219	30,727	19,956	19,383	18,903	19,607
Loans,Advances & Overdrafts	49,251	52,658	69,637	32,219	30,727	19,956	19,383	18,903	19,607
b) Domestic Investments	100,199	99,650	109,586	111,399	121,196	118,789	111,282	113,400	115,930
Unclassified Assets	87,028	91,127	76,663	76,136	102,842	108,847	105,778	112,858	112,570
Fixed Assets	16,740	16,712	16,933	17,812	17,444	17,653	18,744	18,591	18,614
Inter-Branch Transactions	1,986	140	2,836	3,366	3,284	6,019	6,446	5,828	8,521
Other Assets	68,302	74,275	56,894	54,958	82,114	85,175	80,588	88,439	85,435
Foreign Assets	306,556	350,376	352,739	458,788	442,889	476,173	497,367	500,076	518,546
Net Due from H.O. and/or Branches Abroad	58,359	28,547	44,720	110,933	96,028	106,903	111,725	99,413	128,237
Due from Other Banks Abroad	110,000	147,708	103,483	164,017	146,230	157,189	142,718	159,874	152,973
Cash in Hand (FCY)	87	83	146	154	191	117	161	168	120
Securities	54,964	68,375	77,103	88,357	104,222	99,653	116,748	105,686	104,511
Credit to Non-Residents	75,641	94,343	101,892	79,503	75,424	91,282	100,433	102,123	104,051
Other Foreign Assets	7,505	11,320	25,395	15,824	20,794	21,029	25,582	32,812	28,654
Total Assets	1,876,960	2,002,307	2,033,444	2,180,357	2,236,934	2,311,349	2,304,867	2,305,817	2,334,765

*Preliminary

Table 8 : Aggregated Balance Sheet of Banks - Liabilities

(In Millions of AEDs)									
Item	2012		2013		2014			2015	
	Dec	Sep	Dec	Mar	Jun	Sep	Dec	Jan	Feb**
Domestic Liabilities									
Monetary Deposits	253,558	305,519	329,142	358,554	379,423	373,796	377,116	386,681	394,186
Demand Deposits (LCY)	250,959	301,758	325,353	351,555	374,394	369,601	373,473	382,618	390,797
Bankers Drafts	2,599	3,761	3,789	6,999	5,029	4,195	3,643	4,063	3,389
Quasi Monetary Deposits	563,201	600,569	677,220	712,330	708,310	705,028	704,987	709,856	713,408
Time Deposits (LCY)	349,505	343,736	387,835	397,398	392,201	374,988	379,336	377,648	377,073
Savings Deposits (LCY)	63,983	77,578	81,292	86,643	91,276	90,521	95,357	96,560	98,320
Commercial Prepayments (LCY)	10,435	11,296	12,099	12,547	12,457	13,687	13,015	13,307	13,620
Other Deposits (FCY)	139,278	167,959	195,994	215,742	212,376	225,832	217,279	222,341	224,395
Government Deposits (LCY + FCY)	219,541	243,626	161,300	152,076	184,705	207,374	188,819	176,810	183,960
Government Lending Funds *	13	13	15,080	15,635	16,252	16,866	17,702	17,665	18,146
Capital and Reserves	298,814	277,827	278,218	274,080	284,045	289,480	299,474	307,870	310,956
Due to Central Bank	2,567	1,688	4,215	3,265	6,230	4,090	1,311	1,639	2,336
Due to Resident Banks	65,394	63,998	60,589	59,352	53,154	53,005	51,784	49,047	59,083
Foreign Liabilities	315,380	337,958	352,740	419,026	413,829	441,850	491,956	478,841	477,592
Net Due to H.O and/or Branches Abroad	10,200	11,226	7,364	67,835	55,023	63,954	70,386	65,967	66,473
Due to Other Banks Abroad	152,752	169,323	181,279	187,837	176,981	192,922	206,380	201,567	206,879
Other Deposits (LCY + FCY)	134,097	123,953	114,980	115,782	132,834	132,463	153,952	142,959	141,934
Provisions ¹	3,177	3,481	2,319	2,348	2,468	2,304	2,078	1,979	2,008
Other Foreign Liabilities	15,154	29,975	46,798	45,224	46,523	50,207	59,160	66,369	60,298
Unclassified Liabilities	158,492	171,109	154,940	186,039	190,986	219,860	171,718	177,408	175,098
Inter-Branch Transactions	2,172	3,139	2,459	25,897	8,113	4,218	5,093	6,904	5,884
Other Liabilities	156,320	167,970	152,481	160,142	182,873	215,642	166,625	170,504	169,214
Total Liabilities	1,876,960	2,002,307	2,033,444	2,180,357	2,236,934	2,311,349	2,304,867	2,305,817	2,334,765

*Government refinancing added after deducting from other liabilities since Dec 2013

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

**Preliminary

Table 9 : Banks' Foreign Assets and Liabilities

(In Millions of AEDs)									
Item	2012	2013		2014			2015		
	Dec	Sep	Dec	Mar	Jun	Sep	Dec	Jan	Feb*
Foreign Assets	306,556	350,376	352,739	458,788	442,889	476,174	497,368	500,075	518,546
Notes and Coins	87	83	146	154	191	117	161	168	120
Due from H.O and Branches	58,359	28,547	44,720	110,933	96,028	106,903	111,725	99,413	128,237
Money at Call and Short Notice	10,778	32,928	1,875	40,760	48,911	60,728	47,997	57,233	50,633
Deposits with Banks	99,214	114,774	101,607	123,246	97,318	96,454	94,721	102,638	102,339
- Demand Deposits	14,642	10,116	24,515	39,713	57,699	56,479	59,357	66,689	67,704
- Time Deposits	84,572	104,658	77,092	83,533	39,620	39,974	35,364	35,949	34,635
Securities	54,964	68,375	77,103	88,357	104,222	99,653	116,748	105,686	104,511
Loans and Advances ¹	75,641	94,343	101,892	79,503	75,424	91,282	100,433	102,123	104,051
Other Foreign Assets ²	7,513	11,326	25,396	15,835	20,795	21,037	25,583	32,814	28,655
Foreign Liabilities	315,380	337,959	352,740	419,025	413,829	441,849	491,957	478,843	477,592
Due to H.O and Branches	10,200	11,226	7,364	67,835	55,023	63,954	70,386	65,967	66,473
Due to Banks	88,610	99,528	104,517	127,249	134,274	140,149	148,409	150,012	154,296
Deposits of Banks	64,142	69,795	76,762	60,586	42,706	52,773	57,972	51,556	52,583
- Demand Deposits	11,235	11,869	9,916	10,769	37,487	46,825	54,288	46,372	50,506
- Time Deposits	52,907	57,926	66,846	49,817	5,219	5,948	3,684	5,184	2,077
Other Deposits	132,737	122,216	113,262	113,572	129,714	130,775	144,139	139,471	139,108
- Demand Deposits	17,370	19,643	20,966	23,565	32,477	31,304	33,619	32,744	32,238
- Time Deposits	102,147	86,708	75,748	72,486	78,562	81,144	91,401	87,083	86,869
- Savings Deposits	13,220	15,865	16,548	17,521	18,675	18,327	19,119	19,644	20,001
Other Foreign Liabilities ³	19,691	35,194	50,835	49,783	52,112	54,198	71,051	71,837	65,132

¹ Including Purchased or Discounted Commercial Bills

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

³ Including Commercial Prepayments

*Preliminary

Table 10 : Domestic Credit *

(In Millions of AEDs)									
Item	2012	2013			2014			2015	
	Dec.	Sep	Dec	Mar	Jun	Sep	Dec	Jan	Feb**
Government	121,334	132,696	145,446	143,078	148,288	147,043	153,071	153,971	155,795
Public Sector	126,642	135,959	146,341	176,906	161,959	162,228	165,156	168,935	167,736
Private Sector	860,848	909,981	911,516	903,875	943,985	981,339	959,392	963,479	966,454
Financial Institutions	48,538	51,868	69,637	32,219	30,727	19,956	19,383	18,903	19,607
Insurance Companies	713	790	1,072	1,635	1,171	1,111	1,191	1,191	1,202
Business and Industrial Sector	485,158	499,539	560,723	583,360	616,626	653,426	639,058	640,411	639,903
Others	326,439	357,784	280,084	286,661	295,461	306,846	299,760	302,974	305,743
Total	1,108,824	1,178,636	1,203,303	1,223,859	1,254,232	1,290,610	1,277,619	1,286,385	1,289,985

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

**Preliminary

Table 11 : Bank Credit to Residents by Economic Activity¹

(In Millions of AEDs)								
Economic Activity	End of Period	2012		2013		2014		
		Dec.	Sep	Dec	Mar	Jun	Sep	Dec
1) Agriculture		2,055	1,877	2,738	2,066	1,438	1,997	2,581
2) Mining and Quarrying		21,961	13,272	13,859	15,686	7,964	8,982	8,786
3) Manufacturing		46,165	52,446	51,384	52,162	59,354	55,205	62,328
3.1 Food , Beverages and Tobacco		3,472	4,380	4,914	4,172	5,157	5,075	6,184
3.2 Textile and Leather Products		806	678	654	698	734	885	1,053
3.3 Furniture and Other Wood Products		1,298	1,385	3,639	3,805	5,579	2,041	1,712
3.4 Paper And Paper Products		642	740	891	939	1,030	1,111	1,282
3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals		6,180	5,808	7,380	6,981	8,254	8,827	12,145
3.6 Basic Metal Products (Including Aluminium)		12,185	14,413	12,364	11,318	10,398	12,274	14,762
3.7 Fabricated Metal Products, Machinery and Equipment		3,576	4,080	3,934	5,735	6,890	6,300	6,433
3.8 Other Manufactured Products		18,006	20,962	17,607	18,514	21,313	18,693	18,756
4) Electricity, Gas and Water		19,538	18,781	19,359	18,813	18,090	17,258	18,120
5) Construction and Real Estate ²		129,188	123,747	180,941	179,553	185,993	190,233	203,376
6) Trade		106,213	118,641	130,025	136,942	127,492	134,640	149,037
6.1 Wholesale		75,933	81,886	78,965	95,495	84,348	87,803	101,578
6.2 Retail		30,280	36,755	51,060	41,447	43,144	46,837	47,460
7) Transport, Storage and Communication		32,568	33,315	32,250	38,280	48,687	50,158	54,056
8) Financial Institutions(Excluding Banks)		73,534	84,742	100,619	117,874	109,158	116,716	126,134
9) Government		121,334	132,696	139,873	131,106	135,994	133,344	130,112
10) Personal Loans for Business Purposes		179,654	193,492	216,614	222,971	227,007	239,643	255,624
11) Personal Loans for Consumption Purposes		81,199	91,725	102,686	105,699	107,613	113,603	120,294
12) All Others ³		212,850	222,533	126,092	100,056	118,470	117,262	92,023
Total		1,026,259	1,087,267	1,116,440	1,121,208	1,147,261	1,179,041	1,222,470

¹ Available on quarterly basis; Amount Outstanding Excluding Inter-Bank Lending and all figures are net of provisions and interest in suspense

² With introduction of new reporting forms explains the observed increase of bank credit to this sector from September 2013 to December 2013 due to data alignment

³ Including Loans to Service Sector and Non-Profit Institutions

Table 12 : Deposits distributed Residents / Non Residents*

(In Millions of AEDs)									
Item	2012	2013			2014			2015	
	Dec.	Sep	Dec	Mar	Jun	Sep	Dec	Jan	Feb***
(1) Residents	1,033,700	1,145,953	1,162,901	1,215,962	1,267,410	1,282,003	1,267,279	1,269,284	1,288,165
1.1 Corporate	378,871	398,734	471,213	487,905	508,546	499,428	517,415	527,781	539,179
1.2 Individuals	328,449	356,244	317,616	335,439	347,462	343,719	351,336	346,803	352,923
1.3 Government	219,541	243,626	161,300	152,076	184,705	207,374	188,819	176,810	183,960
1.4 GREs**	69,137	101,214	173,685	204,207	190,374	195,864	173,352	182,590	177,255
1.5 Non Banking Financial Institutions	37,702	46,135	39,087	36,335	36,323	35,618	36,357	35,301	34,848
(2) Non-Residents	134,097	123,955	115,957	115,782	132,834	132,463	153,952	142,959	141,934
2.1 Corporate	38,077	36,210	49,337	45,271	53,964	51,272	62,599	61,515	62,660
2.2 Non Banking Financial Institutions	47,951	38,280	35,828	35,321	35,295	31,167	40,774	35,534	34,069
2.3 Individuals	38,865	39,286	23,561	24,664	25,413	25,717	26,750	26,579	26,486
2.4 Government and Non Commercial Entities	9,204	10,179	7,231	10,527	18,162	24,306	23,828	19,331	18,719
Total Deposits	1,167,797	1,269,908	1,278,858	1,331,744	1,400,243	1,414,465	1,421,230	1,412,243	1,430,099

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

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

***Preliminary

Table 13 : Deposits by Type and Currency¹

(In Millions of AEDs)									
Item	2012	2013			2014			2015	
	Dec.	Sep	Dec	Mar	Jun	Sep	Dec	Jan	Feb*
Demand	343,874	407,185	448,386	482,554	506,334	506,019	515,199	529,701	545,168
Local Currency	256,772	307,958	332,415	359,157	382,820	379,403	383,509	391,835	399,748
Foreign Currencies	87,102	99,227	115,971	123,397	123,514	126,616	131,690	137,866	145,420
Savings	84,387	102,352	107,201	114,248	121,028	120,173	126,453	128,236	130,340
Local Currency	72,219	87,981	92,080	98,116	103,311	102,083	107,152	108,476	110,254
Foreign Currencies	12,168	14,371	15,121	16,132	17,717	18,090	19,301	19,760	20,086
Time	500,734	496,803	541,887	562,178	562,051	548,888	552,775	547,738	541,491
Local Currency	391,022	363,868	406,843	411,738	404,814	388,107	391,629	389,993	389,423
Foreign Currencies	109,712	132,935	135,044	150,440	157,237	160,781	161,146	157,745	152,068
Total Deposits²	928,995	1,006,340	1,097,474	1,158,980	1,189,413	1,175,080	1,194,427	1,205,675	1,216,999
Total Local Currency	720,013	759,807	831,338	869,011	890,945	869,593	882,290	890,304	899,425
Total Foreign Currencies	208,982	246,533	266,136	289,969	298,468	305,487	312,137	315,371	317,574
Commercial Prepayments	14,220	15,849	15,847	16,991	18,292	17,877	25,639	19,457	19,077

¹ Excluding Inter-Bank Deposits

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

*Preliminary

Table 14 : Time Deposits by Maturity *

(In Millions of AEDs)									
Period	2012	2013			2014			2015	
	Dec.	Sep	Dec	Mar	Jun	Sep	Dec	Jan	Feb
Maturity									
Upto 3 Months	250,396	248,897	239,183	243,563	257,807	263,414	257,899	250,249	249,943
Above 3 and Upto 6 Months	111,084	122,561	117,778	119,935	126,948	129,709	126,994	123,227	123,076
Above 6 and Upto 12 Months	163,761	178,312	171,353	174,491	184,695	188,712	184,760	179,280	179,062
Exceeding 12 Months	172,650	156,280	150,181	152,931	161,874	165,395	161,932	157,128	156,937
Total	697,891	706,050	678,495	690,920	731,325	747,230	731,585	709,884	709,018

* Excluding Inter-Bank Deposits but Including Government Deposits

Table 15 : Currency Issued

(In Thousands of AEDs)									
Item	2012	2013			2014			2015	
	Dec.	Sep	Dec	Mar	Jun	Sep	Dec	Jan	Feb
Total Notes Issued (1)*	56,998,623	59,676,757	63,076,612	64,433,724	66,904,951	69,836,520	73,502,110	65,587,818	67,538,265
Total Coins Issued (2)**	774,510	840,812	850,187	866,484	918,261	948,826	969,992	977,464	985,777
Total Currency Issued	57,773,133	60,517,569	63,926,799	65,300,208	67,823,212	70,785,346	74,472,102	66,565,282	68,524,042

* *Excluding Mutilated Notes*

** *Excluding Issued Gold Coins*

Table 16 : Cleared Cheques Statistics*

Item	2012	2013		2014			2015		
	Dec.	Sep	Dec	Mar	Jun	Sep	Dec	Jan	Feb
Amount (In Millions of AEDs)	1,122,303	877,934	1,339,503	380,553	781,439	1,165,239	1,559,595	128,978	252,514
No. of Cheques (in Thousands)	27,568	21,894	29,334	7,587	15,526	23,041	30,817	2,546	5,008

(*) Cumulative data