



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

#### Money Supply ( $M_1$ ) :

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 ( $M_2$ ) :

Consists of Money Supply ( $M_1$ ) plus quasi-monetary deposits (Resident Time and Savings Deposits in Dirham + Commercial Pre-payments in Dirham + Resident Deposits in foreign currencies)

#### Money Supply ( $M_3$ ) :

Consists of Money Supply ( $M_2$ ) 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

<b>(In Millions of AEDs)</b>													
<b>Indicator</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>					<b>2015</b>					
	<b>Dec</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>May</b>	<b>Jun</b>	<b>Jul **</b>
<b>Central Bank of the UAE</b>													
Total Assets/Liabilities	262,153	305,534	323,061	334,053	336,925	337,389	330,272	329,444	332,535	332,129	332,668	331,261	329,080
Gross International Reserves *	172,943	250,555	266,369	275,095	285,073	288,563	281,194	279,568	273,973	283,212	283,745	278,786	281,823
<b>Money Supply Indicators</b>													
Money Supply M <sub>1</sub>	299,173	379,550	411,964	434,306	431,057	436,132	443,282	450,686	456,898	459,663	469,510	464,177	460,867
Money Supply M <sub>2</sub>	862,374	1,056,770	1,124,294	1,142,616	1,136,085	1,141,119	1,153,138	1,164,094	1,178,760	1,168,021	1,185,609	1,190,057	1,184,718
Money Supply M <sub>3</sub>	1,083,039	1,219,887	1,280,233	1,328,433	1,344,227	1,331,984	1,333,036	1,349,254	1,364,010	1,362,185	1,367,752	1,355,214	1,347,944
<b>Banks</b>													
<b>Total Assets</b>	<b>1,876,960</b>	<b>2,100,349</b>	<b>2,180,357</b>	<b>2,236,934</b>	<b>2,311,349</b>	<b>2,304,867</b>	<b>2,305,817</b>	<b>2,334,765</b>	<b>2,379,928</b>	<b>2,382,179</b>	<b>2,391,210</b>	<b>2,419,545</b>	<b>2,408,049</b>
<b>Foreign Assets (Net)</b>	<b>-8,824</b>	<b>-1,229</b>	<b>39,762</b>	<b>29,060</b>	<b>34,323</b>	<b>5,411</b>	<b>21,235</b>	<b>40,954</b>	<b>27,832</b>	<b>10,609</b>	<b>6,705</b>	<b>-6,665</b>	<b>-25,742</b>
<b>Foreign Assets</b>	<b>306,556</b>	<b>411,992</b>	<b>458,788</b>	<b>442,889</b>	<b>476,173</b>	<b>497,367</b>	<b>500,076</b>	<b>518,546</b>	<b>526,994</b>	<b>522,026</b>	<b>521,104</b>	<b>535,971</b>	<b>521,063</b>
Foreign Assets to Total Assets (%)	16%	20%	21%	20%	21%	22%	22%	22%	22%	22%	22%	22%	22%
<b>Foreign Liabilities</b>	<b>315,380</b>	<b>413,221</b>	<b>419,026</b>	<b>413,829</b>	<b>441,850</b>	<b>491,956</b>	<b>478,841</b>	<b>477,592</b>	<b>499,162</b>	<b>511,417</b>	<b>514,399</b>	<b>542,636</b>	<b>546,805</b>
Foreign Liabilities to Total Liabilities (%)	17%	20%	19%	18%	19%	21%	21%	20%	21%	21%	22%	22%	23%
<b>Deposits <sup>1</sup></b>	<b>1,167,797</b>	<b>1,278,853</b>	<b>1,331,744</b>	<b>1,400,243</b>	<b>1,414,465</b>	<b>1,421,230</b>	<b>1,412,243</b>	<b>1,430,099</b>	<b>1,449,298</b>	<b>1,441,226</b>	<b>1,446,466</b>	<b>1,444,307</b>	<b>1,435,208</b>
Residents	1,033,700	1,163,873	1,215,962	1,267,410	1,282,003	1,267,279	1,269,284	1,288,165	1,301,325	1,294,531	1,301,862	1,288,594	1,282,000
<i>of which: Corporate</i>	378,871	472,877	487,905	508,546	499,428	517,415	527,781	539,179	530,403	534,817	539,932	544,812	546,242
Non-Residents	134,097	114,980	115,782	132,834	132,463	153,952	142,959	141,934	147,973	146,695	144,604	155,713	153,208
<i>of which: Corporate</i>	38,077	49,187	45,271	53,964	51,272	62,599	61,515	62,660	61,832	60,403	57,632	61,043	61,329
<b>Bank Credit (Domestic)</b>	<b>1,108,824</b>	<b>1,203,317</b>	<b>1,223,859</b>	<b>1,254,232</b>	<b>1,290,610</b>	<b>1,277,619</b>	<b>1,286,385</b>	<b>1,289,985</b>	<b>1,303,587</b>	<b>1,312,646</b>	<b>1,321,510</b>	<b>1,335,844</b>	<b>1,337,332</b>
<i>of which: Claims on Private Sector</i>	811,597	841,880	871,656	913,258	961,383	940,009	944,576	946,847	957,922	967,711	975,746	984,514	982,019
<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	805	841	843	858	866	869	869	872	871	871	871	873	873
Pay Offices	89	89	89	89	89	90	90	90	90	90	90	90	90
Electronic Banking Service Units	28	29	29	29	33	34	31	31	31	31	31	32	32
<b>Total Number of Foreign Banks and Branches</b>													
Head Offices	28	28	28	28	28	26	26	26	26	26	26	26	26
Branches	85	87	87	87	87	86	86	86	86	86	86	86	86
Pay Offices	1	1	1	1	1	1	1	1	1	1	1	1	1
Electronic Banking Service Units	52	52	53	53	54	48	48	48	48	48	48	48	48
<b>Number of Employees in Banks (UAE) <sup>2</sup></b>	<b>36,246</b>	<b>36,087</b>	<b>37,402</b>	<b>36,692</b>	<b>36,686</b>	<b>39,013</b>	<b>39,013</b>	<b>39,013</b>	<b>39,189</b>	<b>39,189</b>	<b>39,189</b>	<b>38,560</b>	<b>38,560</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

\*\* Preliminary

Table 2 : Monetary Survey

<b>(In Millions of AEDs)</b>													
<b>Item</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>			<b>2015</b>							
	<b>Dec</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>May</b>	<b>Jun</b>	<b>Jul *</b>
<b>Net International Reserves</b>	<b>160,712</b>	<b>245,942</b>	<b>302,238</b>	<b>297,856</b>	<b>312,670</b>	<b>285,830</b>	<b>293,706</b>	<b>312,432</b>	<b>293,613</b>	<b>285,441</b>	<b>282,920</b>	<b>263,838</b>	<b>248,564</b>
<b>Central Bank (Net)</b>	<b>169,536</b>	<b>247,171</b>	<b>262,476</b>	<b>268,796</b>	<b>278,347</b>	<b>280,419</b>	<b>272,471</b>	<b>271,478</b>	<b>265,781</b>	<b>274,832</b>	<b>276,215</b>	<b>270,503</b>	<b>274,306</b>
Gross International Reserves	172,943	250,555	266,369	275,095	285,073	288,563	281,194	279,568	273,973	283,212	283,745	278,786	281,823
Foreign Liabilities	3,407	3,384	3,893	6,299	6,726	8,144	8,723	8,090	8,192	8,380	7,530	8,283	7,517
<b>Banks (Net)</b>	<b>-8,824</b>	<b>-1,229</b>	<b>39,762</b>	<b>29,060</b>	<b>34,323</b>	<b>5,411</b>	<b>21,235</b>	<b>40,954</b>	<b>27,832</b>	<b>10,609</b>	<b>6,705</b>	<b>-6,665</b>	<b>-25,742</b>
Foreign Assets	306,556	411,992	458,788	442,889	476,173	497,367	500,076	518,546	526,994	522,026	521,104	535,971	521,063
Foreign Liabilities	315,380	413,221	419,026	413,829	441,850	491,956	478,841	477,592	499,162	511,417	514,399	542,636	546,805
<b>Net Domestic Assets</b>	<b>701,662</b>	<b>810,828</b>	<b>822,056</b>	<b>844,760</b>	<b>823,415</b>	<b>855,289</b>	<b>859,432</b>	<b>851,662</b>	<b>885,147</b>	<b>882,580</b>	<b>902,689</b>	<b>926,219</b>	<b>936,154</b>
Claims on Private Sector	832,576	861,379	891,721	934,481	982,401	960,065	965,120	967,764	979,031	989,113	997,181	1,006,156	1,004,069
Net Claims on Government	11,697	46,138	53,060	29,788	94	20,076	32,350	29,086	35,232	27,419	41,464	60,526	61,495
Claims on Official Entities	132,954	176,687	207,514	195,852	195,235	195,717	199,974	199,554	198,207	198,023	195,814	198,331	205,878
Claims on Nonbank Financial Institutions	88,237	91,888	55,188	54,818	43,892	42,352	42,466	43,565	43,440	41,990	41,593	42,832	42,824
Capital and Reserves	-316,891	-299,461	-293,608	-303,583	-309,018	-319,302	-327,698	-330,784	-320,502	-321,561	-324,371	-330,120	-332,504
Other Items (net)	-46,911	-65,803	-91,819	-66,596	-89,189	-43,619	-52,780	-57,523	-50,261	-52,404	-48,992	-51,506	-45,608
<b>Money Supply M<sub>1</sub></b>	<b>299,173</b>	<b>379,550</b>	<b>411,964</b>	<b>434,306</b>	<b>431,057</b>	<b>436,132</b>	<b>443,282</b>	<b>450,686</b>	<b>456,898</b>	<b>459,663</b>	<b>469,510</b>	<b>464,177</b>	<b>460,867</b>
Currency in Circulation Outside Banks	45,615	50,408	53,410	54,883	57,261	59,016	56,601	56,500	56,212	56,855	58,145	58,827	58,322
Monetary Deposits	253,558	329,142	358,554	379,423	373,796	377,116	386,681	394,186	400,686	402,808	411,365	405,350	402,545
<b>Money Supply M<sub>2</sub></b>	<b>862,374</b>	<b>1,056,770</b>	<b>1,124,294</b>	<b>1,142,616</b>	<b>1,136,085</b>	<b>1,141,119</b>	<b>1,153,138</b>	<b>1,164,094</b>	<b>1,178,760</b>	<b>1,168,021</b>	<b>1,185,609</b>	<b>1,190,057</b>	<b>1,184,718</b>
<b>Quasi - Money</b>	<b>563,201</b>	<b>677,220</b>	<b>712,330</b>	<b>708,310</b>	<b>705,028</b>	<b>704,987</b>	<b>709,856</b>	<b>713,408</b>	<b>721,862</b>	<b>708,358</b>	<b>716,099</b>	<b>725,880</b>	<b>723,851</b>
Foreign Currency Deposits	139,278	195,994	215,742	212,376	225,832	217,279	222,341	224,395	235,889	231,369	231,457	235,890	231,236
Dirham Deposits	423,923	481,226	496,588	495,934	479,196	487,708	487,515	489,013	485,973	476,989	484,642	489,990	492,615
<b>Money Supply M<sub>3</sub></b>	<b>1,083,039</b>	<b>1,219,887</b>	<b>1,280,233</b>	<b>1,328,433</b>	<b>1,344,227</b>	<b>1,331,984</b>	<b>1,333,036</b>	<b>1,349,254</b>	<b>1,364,010</b>	<b>1,362,185</b>	<b>1,367,752</b>	<b>1,355,214</b>	<b>1,347,944</b>
<b>Government Deposits</b>	<b>220,665</b>	<b>163,117</b>	<b>155,939</b>	<b>185,817</b>	<b>208,142</b>	<b>190,865</b>	<b>179,898</b>	<b>185,160</b>	<b>185,250</b>	<b>194,164</b>	<b>182,143</b>	<b>165,157</b>	<b>163,226</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>Mar**</b>	<b>Jun**</b>	<b>Sep**</b>	<b>Dec**</b>	<b>Jan***</b>	<b>Feb***</b>	<b>Mar***</b>	<b>Apr***</b>	<b>May***</b>	<b>Jun***</b>	<b>Jul***</b>	
<b>Net International Reserves</b>	<b>56,296</b>	<b>-4,382</b>	<b>14,814</b>	<b>-26,840</b>	<b>7,876</b>	<b>18,726</b>	<b>-18,819</b>	<b>-8,172</b>	<b>-2,521</b>	<b>-19,082</b>	<b>-15,274</b>	
<b>Central Bank (Net)</b>	<b>15,305</b>	<b>6,320</b>	<b>9,551</b>	<b>2,072</b>	<b>-7,948</b>	<b>-993</b>	<b>-5,697</b>	<b>9,051</b>	<b>1,383</b>	<b>-5,712</b>	<b>3,803</b>	
Gross International Reserves	15,814	8,726	9,978	3,490	-7,369	-1,626	-5,595	9,239	533	-4,959	3,037	
Foreign Liabilities	509	2,406	427	1,418	579	-633	102	188	-850	753	-766	
<b>Banks (Net)</b>	<b>40,991</b>	<b>-10,702</b>	<b>5,263</b>	<b>-28,912</b>	<b>15,824</b>	<b>19,719</b>	<b>-13,122</b>	<b>-17,223</b>	<b>-3,904</b>	<b>-13,370</b>	<b>-19,077</b>	
Foreign Assets	46,796	-15,899	33,284	21,194	2,709	18,470	8,448	-4,968	-922	14,867	-14,908	
Foreign Liabilities	5,805	-5,197	28,021	50,106	-13,115	-1,249	21,570	12,255	2,982	28,237	4,169	
<b>Net Domestic Assets</b>	<b>11,228</b>	<b>22,704</b>	<b>-21,345</b>	<b>31,874</b>	<b>4,143</b>	<b>-7,770</b>	<b>33,485</b>	<b>-2,567</b>	<b>20,109</b>	<b>23,530</b>	<b>9,935</b>	
Claims on Private Sector	30,342	42,760	47,920	-22,336	5,055	2,644	11,267	10,082	8,068	8,975	-2,087	
Net Claims on Government	6,922	-23,272	-29,694	19,982	12,274	-3,264	6,146	-7,813	14,045	19,062	969	
Claims on Official Entities	30,827	-11,662	-617	482	4,257	-420	-1,347	-184	-2,209	2,517	7,547	
Claims on Nonbank Financial Institutions	-36,700	-370	-10,926	-1,540	114	1,099	-125	-1,450	-397	1,239	-8	
Capital and Reserves*	5,853	-9,975	-5,435	-10,284	-8,396	-3,086	10,282	-1,059	-2,810	-5,749	-2,384	
Other Items (net)*	-26,016	25,223	-22,593	45,570	-9,161	-4,743	7,262	-2,143	3,412	-2,514	5,898	
<b>Money Supply M<sub>1</sub></b>	<b>32,414</b>	<b>22,342</b>	<b>-3,249</b>	<b>5,075</b>	<b>7,150</b>	<b>7,404</b>	<b>6,212</b>	<b>2,765</b>	<b>9,847</b>	<b>-5,333</b>	<b>-3,310</b>	
<b>Money Supply M<sub>2</sub></b>	<b>67,524</b>	<b>18,322</b>	<b>-6,531</b>	<b>5,034</b>	<b>12,019</b>	<b>10,956</b>	<b>14,666</b>	<b>-10,739</b>	<b>17,588</b>	<b>4,448</b>	<b>-5,339</b>	
<b>Quasi - Money</b>	<b>35,110</b>	<b>-4,020</b>	<b>-3,282</b>	<b>-41</b>	<b>4,869</b>	<b>3,552</b>	<b>8,454</b>	<b>-13,504</b>	<b>7,741</b>	<b>9,781</b>	<b>-2,029</b>	
Foreign Currency Deposits	19,748	-3,366	13,456	-8,553	5,062	2,054	11,494	-4,520	88	4,433	-4,654	
Dirham Deposits	15,362	-654	-16,738	8,512	-193	1,498	-3,040	-8,984	7,653	5,348	2,625	
<b>Money Supply M<sub>3</sub></b>	<b>60,346</b>	<b>48,200</b>	<b>15,794</b>	<b>-12,243</b>	<b>1,052</b>	<b>16,218</b>	<b>14,756</b>	<b>-1,825</b>	<b>5,567</b>	<b>-12,538</b>	<b>-7,270</b>	
<b>Government Deposits</b>	<b>-7,178</b>	<b>29,878</b>	<b>22,325</b>	<b>-17,277</b>	<b>-10,967</b>	<b>5,262</b>	<b>90</b>	<b>8,914</b>	<b>-12,021</b>	<b>-16,986</b>	<b>-1,931</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 Current Accounts at CBUAE (Net)	Certificates of Deposit (Net of Lending)
<b>2012</b>					
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	221.3	55.1	68.1	14.9	83.2
August	221.7	55.7	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
<b>2013</b>					
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
<b>2014</b>					
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
<b>2015</b>					
January	290.9	69.6	105.6	22.6	93.1
February	290.2	68.5	107.6	17.3	96.8
March	293.5	69.3	105.6	12.8	105.8
April	290.5	70.8	107.1	22.6	90.0
May	293.2	71.5	109.2	17.8	94.7
June	295.4	72.5	109.5	12.1	101.3
July *	298.3	72.7	110.7	15.9	99.0

\* Preliminary



Table 5 : Central Bank of the UAE Balance Sheet

<b>(In Millions of AEDs)</b>													
<b>Item</b>	<b>As at 31.12.2012</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 31.01.2015</b>	<b>As at 28.02.2015</b>	<b>As at 31.03.2015</b>	<b>As at 30.04.2015</b>	<b>As at 31.05.2015</b>	<b>As at 30.06.2015</b>	<b>As at * 31.07.2015</b>
<b>Assets</b>													
Cash and Bank Balances	25,373	14,591	8,024	22,432	36,980	42,001	23,312	52,820	42,409	39,066	36,639	40,708	42,811
Gold Bullion	-	-	-	-	-	-	-	-	-	355	351	347	639
Deposits	43,611	99,926	101,608	96,523	93,687	76,917	95,413	65,622	70,057	79,978	86,826	92,880	89,384
Loans to Banks against - Certificates of Deposit	-	-	-	-	-	-	-	-	-	-	-	-	-
Certificates of Deposit Under Repo	-	-	-	-	-	-	10	-	6,000	-	-	-	-
Liquidity Support Facility	513	514	514	514	499	321	321	321	321	321	321	321	228
Held to Maturity Foreign Securities	94,986	128,263	152,425	156,364	146,760	157,753	156,134	155,643	159,947	159,329	153,309	145,574	144,464
Held to Maturity Securities-Issued by Ministry of Finance & Dubai Government	90,193	55,361	55,361	54,590	49,852	49,443	49,443	49,443	49,443	49,443	49,443	49,443	49,231
Other Assets	7,377	6,781	5,034	3,540	9,064	10,875	5,557	5,515	4,280	3,562	5,707	1,903	2,241
Property & Equipment	100	97	94	89	83	79	82	80	78	75	72	85	82
<b>Total Assets</b>	<b>262,153</b>	<b>305,534</b>	<b>323,061</b>	<b>334,053</b>	<b>336,925</b>	<b>337,389</b>	<b>330,272</b>	<b>329,444</b>	<b>332,535</b>	<b>332,129</b>	<b>332,668</b>	<b>331,261</b>	<b>329,080</b>
Off Balance Sheet Commitments	90,463	129,367	131,789	113,716	118,103	134,105	114,391	151,256	145,303	129,437	128,009	119,150	141,942
<b>Liabilities</b>													
Current Accounts & Deposits	86,515	111,973	117,360	118,920	126,747	142,168	137,840	133,249	129,404	141,822	136,528	135,394	135,882
Certificates of Deposit	95,400	107,896	119,223	125,713	118,184	99,534	93,061	96,764	111,759	89,969	94,673	101,335	99,022
Currency Issued	57,773	63,927	65,300	67,823	70,785	74,472	69,566	68,524	69,353	70,803	71,483	72,550	72,675
Other Liabilities	4,388	495	1,640	2,059	1,671	1,387	9,977	11,079	2,191	9,705	10,168	2,170	1,727
<b>Total Liabilities</b>	<b>244,076</b>	<b>284,291</b>	<b>303,523</b>	<b>314,515</b>	<b>317,387</b>	<b>317,561</b>	<b>310,444</b>	<b>309,616</b>	<b>312,707</b>	<b>312,299</b>	<b>312,852</b>	<b>311,449</b>	<b>309,306</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	14,615	15,503	16,080	16,080	16,080	17,339	17,339	17,339	17,339	17,339	17,339	17,339	17,339
Other Reserve	-	143	-	-	-	-11	-11	-11	-11	-9	-23	-27	-65
Retained Earnings	962	3,097	958	958	957	-	-	-	-	-	-	-	-
<b>Total Capital &amp; Reserves</b>	<b>18,077</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>19,828</b>	<b>19,828</b>	<b>19,830</b>	<b>19,816</b>	<b>19,812</b>	<b>19,774</b>
<b>Total Liabilities and Capital</b>	<b>262,153</b>	<b>305,534</b>	<b>323,061</b>	<b>334,053</b>	<b>336,925</b>	<b>337,389</b>	<b>330,272</b>	<b>329,444</b>	<b>332,535</b>	<b>332,129</b>	<b>332,668</b>	<b>331,261</b>	<b>329,080</b>
Off Balance Sheet Commitments	90,463	129,367	131,789	113,716	118,103	134,105	114,391	151,256	145,303	129,437	128,009	119,150	141,942

- Not Available

\* 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	IMF Reserves Position + SDR Holdings	Other Foreign Assets	Gross International Reserves	Foreign Liabilities	Net International Reserves
<b>2012</b>	65.97	94.99	4.48	7.50	172.94	3.41	169.53
<b>2013</b>							
January	84.69	82.14	4.48	9.47	180.78	3.46	177.32
February	88.16	90.40	4.48	5.73	188.77	3.48	185.29
March	91.89	97.78	4.48	4.95	199.10	3.49	195.61
April	105.00	93.89	4.39	5.38	208.66	3.31	205.35
May	112.68	88.96	4.39	5.19	211.22	3.31	207.91
June	113.67	99.73	4.39	2.47	220.26	3.32	216.94
July	104.18	110.20	4.49	1.43	220.30	3.40	216.90
August	95.15	124.90	4.49	1.44	225.98	3.32	222.66
September	112.55	131.05	4.49	3.97	252.06	3.48	248.58
October	79.28	148.95	4.49	4.00	236.72	3.35	233.37
November	89.81	134.47	4.49	8.14	236.91	3.31	233.60
December	108.05	128.27	4.60	9.64	250.56	3.38	247.18
<b>2014</b>							
January	122.87	137.07	4.60	6.17	270.71	3.51	267.20
February	105.55	151.85	4.60	5.14	267.14	3.50	263.64
March	103.95	152.43	4.60	5.39	266.37	3.89	262.48
April	117.60	144.51	4.63	4.44	271.18	3.72	267.46
May	107.41	152.42	4.64	4.00	268.47	5.23	263.24
June	110.25	156.37	4.64	3.84	275.10	6.30	268.80
July	125.64	160.20	4.64	5.03	295.51	9.80	285.71
August	137.07	143.05	4.64	5.91	290.67	9.56	281.11
September	124.35	146.76	4.64	9.32	285.07	6.73	278.34
October	125.91	141.77	4.64	7.19	279.51	8.25	271.26
November	131.85	135.39	4.64	10.67	282.55	8.13	274.42
December	115.48	157.75	4.64	10.69	288.56	8.14	280.42
<b>2015</b>							
January	115.07	156.13	4.64	5.35	281.19	8.72	272.47
February	114.08	155.64	4.64	5.21	279.57	8.09	271.48
March	105.49	159.95	4.64	3.89	273.97	8.19	265.78
April	116.03	159.33	4.21	3.64	283.21	8.38	274.83
May	119.24	153.31	4.21	6.98	283.74	7.53	276.21
June	124.63	145.57	4.21	4.37	278.78	8.28	270.50
July *	128.08	144.46	4.21	5.06	281.81	7.51	274.30
Change for the year	10.9%	-8.4%	-9.3%	-52.7%	-2.3%	-7.7%	-2.2%

\* 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>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>May</b>	<b>Jun</b>	<b>Jul *</b>
<b>Domestic Assets</b>												
<b>Cash and Deposits with C.B</b>	<b>230,907</b>	<b>242,585</b>	<b>251,492</b>	<b>251,812</b>	<b>248,478</b>	<b>234,359</b>	<b>234,481</b>	<b>245,767</b>	<b>232,522</b>	<b>235,946</b>	<b>241,620</b>	<b>240,519</b>
Cash in Hand ( LCY )	13,519	11,890	12,940	13,524	15,456	12,965	12,024	13,141	13,948	13,338	13,723	14,353
Deposits with Central Bank	217,388	230,695	238,552	238,288	233,022	221,394	222,457	232,626	218,574	222,608	227,897	226,166
<b>Due From Resident Banks</b>	<b>67,884</b>	<b>67,590</b>	<b>64,283</b>	<b>65,118</b>	<b>64,343</b>	<b>58,739</b>	<b>63,253</b>	<b>71,576</b>	<b>82,847</b>	<b>83,007</b>	<b>75,083</b>	<b>72,517</b>
<b>Domestic Credit and Investments</b>	<b>1,312,903</b>	<b>1,335,258</b>	<b>1,375,428</b>	<b>1,409,399</b>	<b>1,388,901</b>	<b>1,399,785</b>	<b>1,405,915</b>	<b>1,422,299</b>	<b>1,431,858</b>	<b>1,440,795</b>	<b>1,457,400</b>	<b>1,462,893</b>
<b>a) Credit Facilities</b>	<b>1,203,317</b>	<b>1,223,859</b>	<b>1,254,232</b>	<b>1,290,610</b>	<b>1,277,619</b>	<b>1,286,385</b>	<b>1,289,985</b>	<b>1,303,587</b>	<b>1,312,646</b>	<b>1,321,510</b>	<b>1,335,844</b>	<b>1,337,332</b>
<b>Claims on Private Sector</b>	<b>841,880</b>	<b>871,656</b>	<b>913,258</b>	<b>961,383</b>	<b>940,009</b>	<b>944,576</b>	<b>946,847</b>	<b>957,922</b>	<b>967,711</b>	<b>975,746</b>	<b>984,514</b>	<b>982,019</b>
Commercial Bills	43,220	47,134	48,857	54,759	58,131	57,143	56,704	57,892	58,580	59,382	59,949	60,655
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	798,660	824,522	864,401	906,624	881,878	887,433	890,143	900,030	909,131	916,364	924,565	921,364
<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>153,971</b>	<b>155,795</b>	<b>160,972</b>	<b>162,218</b>	<b>165,695</b>	<b>168,495</b>	<b>166,708</b>
<b>Claims on Official Entities</b>	<b>146,341</b>	<b>176,906</b>	<b>161,959</b>	<b>162,228</b>	<b>165,156</b>	<b>168,935</b>	<b>167,736</b>	<b>165,315</b>	<b>165,190</b>	<b>162,977</b>	<b>164,670</b>	<b>170,808</b>
Loans,Advances & Overdrafts	146,341	176,906	161,959	162,228	165,156	168,935	167,736	165,315	165,190	162,977	164,670	170,808
<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>18,903</b>	<b>19,607</b>	<b>19,378</b>	<b>17,527</b>	<b>17,092</b>	<b>18,165</b>	<b>17,797</b>
Loans,Advances & Overdrafts	69,650	32,219	30,727	19,956	19,383	18,903	19,607	19,378	17,527	17,092	18,165	17,797
<b>b) Domestic Investments</b>	<b>109,586</b>	<b>111,399</b>	<b>121,196</b>	<b>118,789</b>	<b>111,282</b>	<b>113,400</b>	<b>115,930</b>	<b>118,712</b>	<b>119,212</b>	<b>119,285</b>	<b>121,556</b>	<b>125,561</b>
<b>Unclassified Assets</b>	<b>76,663</b>	<b>76,136</b>	<b>102,842</b>	<b>108,847</b>	<b>105,778</b>	<b>112,858</b>	<b>112,570</b>	<b>113,292</b>	<b>112,926</b>	<b>110,358</b>	<b>109,471</b>	<b>111,057</b>
Fixed Assets	16,933	17,812	17,444	17,653	18,744	18,591	18,614	18,871	18,757	18,978	18,963	19,336
Inter-Branch Transactions	2,836	3,366	3,284	6,019	6,446	5,828	8,521	10,069	9,169	8,043	8,554	9,901
Other Assets	56,894	54,958	82,114	85,175	80,588	88,439	85,435	84,352	85,000	83,337	81,954	81,820
<b>Foreign Assets</b>	<b>411,992</b>	<b>458,788</b>	<b>442,889</b>	<b>476,173</b>	<b>497,367</b>	<b>500,076</b>	<b>518,546</b>	<b>526,994</b>	<b>522,026</b>	<b>521,104</b>	<b>535,971</b>	<b>521,063</b>
Net Due from H.O. and/or Branches Abroad	114,532	110,933	96,028	106,903	111,725	99,413	128,237	122,099	127,132	109,460	123,233	118,981
Due from Other Banks Abroad	131,658	164,017	146,230	157,189	142,718	159,874	152,973	158,582	148,236	160,415	155,818	145,675
Cash in Hand ( FCY )	146	154	191	117	161	168	120	145	144	158	133	127
Securities	77,103	88,357	104,222	99,653	116,748	105,686	104,511	109,759	110,162	111,400	119,322	116,185
Credit to Non-Residents	72,227	79,503	75,424	91,282	100,433	102,123	104,051	106,642	108,881	110,755	110,831	113,252
Other Foreign Assets	16,326	15,824	20,794	21,029	25,582	32,812	28,654	29,767	27,471	28,916	26,634	26,843
<b>Total Assets</b>	<b>2,100,349</b>	<b>2,180,357</b>	<b>2,236,934</b>	<b>2,311,349</b>	<b>2,304,867</b>	<b>2,305,817</b>	<b>2,334,765</b>	<b>2,379,928</b>	<b>2,382,179</b>	<b>2,391,210</b>	<b>2,419,545</b>	<b>2,408,049</b>

\* Preliminary

Table 8 : Aggregated Balance Sheet of Banks - Liabilities

(In Millions of AEDs)												
Item	2013		2014				2015					
	Dec	Mar	Jun	Sep	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul **
<b>Domestic Liabilities</b>												
<b>Monetary Deposits</b>	<b>329,142</b>	<b>358,554</b>	<b>379,423</b>	<b>373,796</b>	<b>377,116</b>	<b>386,681</b>	<b>394,186</b>	<b>400,686</b>	<b>402,808</b>	<b>411,365</b>	<b>405,350</b>	<b>402,545</b>
Demand Deposits ( LCY )	325,353	351,555	374,394	369,601	373,473	382,618	390,797	395,674	398,539	406,119	399,767	397,517
Bankers Drafts	3,789	6,999	5,029	4,195	3,643	4,063	3,389	5,012	4,269	5,246	5,583	5,028
<b>Quasi Monetary Deposits</b>	<b>677,220</b>	<b>712,330</b>	<b>708,310</b>	<b>705,028</b>	<b>704,987</b>	<b>709,856</b>	<b>713,408</b>	<b>721,862</b>	<b>708,358</b>	<b>716,099</b>	<b>725,880</b>	<b>723,851</b>
Time Deposits ( LCY )	387,835	397,398	392,201	374,988	379,336	377,648	377,073	372,007	360,273	367,568	371,618	372,356
Savings Deposits ( LCY )	81,292	86,643	91,276	90,521	95,357	96,560	98,320	100,206	103,000	103,378	104,875	106,121
Commercial Prepayments ( LCY )	12,099	12,547	12,457	13,687	13,015	13,307	13,620	13,760	13,716	13,696	13,497	14,138
Other Deposits ( FCY )	195,994	215,742	212,376	225,832	217,279	222,341	224,395	235,889	231,369	231,457	235,890	231,236
<b>Government Deposits ( LCY + FCY )</b>	<b>161,300</b>	<b>152,076</b>	<b>184,705</b>	<b>207,374</b>	<b>188,819</b>	<b>176,810</b>	<b>183,960</b>	<b>183,789</b>	<b>187,634</b>	<b>179,644</b>	<b>162,947</b>	<b>160,632</b>
<b>Government Lending Funds *</b>	<b>15,080</b>	<b>15,635</b>	<b>16,252</b>	<b>16,866</b>	<b>17,702</b>	<b>17,665</b>	<b>18,146</b>	<b>18,028</b>	<b>18,216</b>	<b>18,420</b>	<b>18,608</b>	<b>18,786</b>
<b>Capital and Reserves</b>	<b>278,218</b>	<b>274,080</b>	<b>284,045</b>	<b>289,480</b>	<b>299,474</b>	<b>307,870</b>	<b>310,956</b>	<b>300,674</b>	<b>301,732</b>	<b>304,556</b>	<b>310,308</b>	<b>312,730</b>
<b>Due to Central Bank</b>	<b>4,215</b>	<b>3,265</b>	<b>6,230</b>	<b>4,090</b>	<b>1,311</b>	<b>1,639</b>	<b>2,336</b>	<b>11,205</b>	<b>1,395</b>	<b>2,359</b>	<b>7,046</b>	<b>2,035</b>
<b>Due to Resident Banks</b>	<b>60,589</b>	<b>59,352</b>	<b>53,154</b>	<b>53,005</b>	<b>51,784</b>	<b>49,047</b>	<b>59,083</b>	<b>61,540</b>	<b>72,509</b>	<b>67,999</b>	<b>68,174</b>	<b>63,491</b>
<b>Foreign Liabilities</b>	<b>413,221</b>	<b>419,026</b>	<b>413,829</b>	<b>441,850</b>	<b>491,956</b>	<b>478,841</b>	<b>477,592</b>	<b>499,162</b>	<b>511,417</b>	<b>514,399</b>	<b>542,636</b>	<b>546,805</b>
Net Due to H.O and/or Branches Abroad	68,489	67,835	55,023	63,954	70,386	65,967	66,473	76,893	76,162	77,259	88,991	92,885
Due to Other Banks Abroad	181,279	187,837	176,981	192,922	206,380	201,567	206,879	216,528	230,449	232,335	241,179	243,527
Other Deposits ( LCY + FCY )	114,980	115,782	132,834	132,463	153,952	142,959	141,934	147,973	146,695	144,604	155,713	153,208
Provisions <sup>1</sup>	2,319	2,348	2,468	2,304	2,078	1,979	2,008	1,796	1,749	1,754	1,656	1,675
Other Foreign Liabilities	46,154	45,224	46,523	50,207	59,160	66,369	60,298	55,972	56,362	58,447	55,097	55,510
<b>Unclassified Liabilities</b>	<b>161,364</b>	<b>186,039</b>	<b>190,986</b>	<b>219,860</b>	<b>171,718</b>	<b>177,408</b>	<b>175,098</b>	<b>182,982</b>	<b>178,110</b>	<b>176,369</b>	<b>178,596</b>	<b>177,174</b>
Inter-Branch Transactions	2,459	25,897	8,113	4,218	5,093	6,904	5,884	6,616	6,820	6,989	7,905	6,691
Other Liabilities	158,905	160,142	182,873	215,642	166,625	170,504	169,214	176,366	171,290	169,380	170,691	170,483
- Of which : Provisions <sup>1</sup>	96,044	102,651	106,971	111,569	95,844	95,294	95,765	96,356	97,146	96,359	96,718	97,091
<b>Total Liabilities</b>	<b>2,100,349</b>	<b>2,180,357</b>	<b>2,236,934</b>	<b>2,311,349</b>	<b>2,304,867</b>	<b>2,305,817</b>	<b>2,334,765</b>	<b>2,379,928</b>	<b>2,382,179</b>	<b>2,391,210</b>	<b>2,419,545</b>	<b>2,408,049</b>

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

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

\*\* Preliminary

Table 9 : Banks' Foreign Assets and Liabilities

<b>(In Millions of AEDs)</b>													
<b>Item</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>			<b>2015</b>							
	<b>Dec</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>May</b>	<b>Jun</b>	<b>Jul *</b>
<b>Foreign Assets</b>	<b>306,556</b>	<b>411,992</b>	<b>458,788</b>	<b>442,889</b>	<b>476,174</b>	<b>497,368</b>	<b>500,075</b>	<b>518,546</b>	<b>526,994</b>	<b>522,026</b>	<b>521,104</b>	<b>535,971</b>	<b>521,063</b>
Notes and Coins	87	146	154	191	117	161	168	120	145	144	158	133	127
Due from H.O and Branches	58,359	114,532	110,933	96,028	106,903	111,725	99,413	128,237	122,099	127,132	109,460	123,233	118,981
Money at Call and Short Notice	10,778	30,050	40,760	48,911	60,728	47,997	57,233	50,633	55,651	48,644	58,623	49,296	43,746
<b>Deposits with Banks</b>	<b>99,214</b>	<b>101,607</b>	<b>123,246</b>	<b>97,318</b>	<b>96,454</b>	<b>94,721</b>	<b>102,638</b>	<b>102,339</b>	<b>102,931</b>	<b>99,592</b>	<b>101,792</b>	<b>106,522</b>	<b>101,929</b>
- Demand Deposits	14,642	24,515	39,713	57,699	56,479	59,357	66,689	67,704	66,696	62,873	60,279	62,578	60,388
- Time Deposits	84,572	77,092	83,533	39,620	39,974	35,364	35,949	34,635	36,234	36,719	41,512	43,944	41,541
Securities	54,964	77,103	88,357	104,222	99,653	116,748	105,686	104,511	109,759	110,162	111,400	119,322	116,185
Loans and Advances <sup>1</sup>	75,641	72,227	79,503	75,424	91,282	100,433	102,123	104,051	106,642	108,881	110,755	110,831	113,252
Other Foreign Assets <sup>2</sup>	<b>7,513</b>	<b>16,327</b>	<b>15,835</b>	<b>20,795</b>	<b>21,037</b>	<b>25,583</b>	<b>32,814</b>	<b>28,655</b>	<b>29,767</b>	<b>27,471</b>	<b>28,916</b>	<b>26,634</b>	<b>26,843</b>
<b>Foreign Liabilities</b>	<b>315,380</b>	<b>413,221</b>	<b>419,025</b>	<b>413,829</b>	<b>441,849</b>	<b>491,957</b>	<b>478,843</b>	<b>477,592</b>	<b>499,162</b>	<b>511,417</b>	<b>514,399</b>	<b>542,636</b>	<b>546,805</b>
Due to H.O and Branches	10,200	68,489	67,835	55,023	63,954	70,386	65,967	66,473	76,893	76,162	77,259	88,991	92,885
Due to Banks	88,610	107,457	127,249	134,274	140,149	148,409	150,012	154,296	160,222	172,611	174,886	175,630	190,054
Deposits of Banks	<b>64,142</b>	<b>73,822</b>	<b>60,586</b>	<b>42,706</b>	<b>52,773</b>	<b>57,972</b>	<b>51,556</b>	<b>52,583</b>	<b>56,305</b>	<b>57,838</b>	<b>57,449</b>	<b>65,549</b>	<b>53,473</b>
- Demand Deposits	11,235	9,916	10,769	37,487	46,825	54,288	46,372	50,506	55,042	56,401	55,399	64,589	52,575
- Time Deposits	52,907	63,906	49,817	5,219	5,948	3,684	5,184	2,077	1,263	1,437	2,050	960	898
Other Deposits	<b>132,737</b>	<b>113,262</b>	<b>113,572</b>	<b>129,714</b>	<b>130,775</b>	<b>144,139</b>	<b>139,471</b>	<b>139,108</b>	<b>145,335</b>	<b>141,223</b>	<b>138,796</b>	<b>154,489</b>	<b>152,978</b>
- Demand Deposits	17,370	20,966	23,565	32,477	31,304	33,619	32,744	32,238	30,760	32,285	29,732	29,983	27,987
- Time Deposits	102,147	75,748	72,486	78,562	81,144	91,401	87,083	86,869	95,130	89,302	89,430	104,744	105,126
- Savings Deposits	13,220	16,548	17,521	18,675	18,327	19,119	19,644	20,001	19,445	19,636	19,634	19,762	19,865
Other Foreign Liabilities <sup>3</sup>	<b>19,691</b>	<b>50,191</b>	<b>49,783</b>	<b>52,112</b>	<b>54,198</b>	<b>71,051</b>	<b>71,837</b>	<b>65,132</b>	<b>60,407</b>	<b>63,583</b>	<b>66,009</b>	<b>57,977</b>	<b>57,415</b>

<sup>1</sup> Including Purchased or Discounted Commercial Bills

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

<sup>3</sup> Including Commercial Prepayments

\* Preliminary

**Table 10 : Domestic Credit \***

<b>(In Millions of AEDs)</b>													
<b>Item</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>			<b>2015</b>							
	<b>Dec.</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>May</b>	<b>Jun</b>	<b>Jul **</b>
<b>Government</b>	<b>121,334</b>	<b>145,446</b>	<b>143,078</b>	<b>148,288</b>	<b>147,043</b>	<b>153,071</b>	<b>153,971</b>	<b>155,795</b>	<b>160,972</b>	<b>162,218</b>	<b>165,695</b>	<b>168,495</b>	<b>166,708</b>
<b>Public Sector</b>	<b>126,642</b>	<b>146,341</b>	<b>176,906</b>	<b>161,959</b>	<b>162,228</b>	<b>165,156</b>	<b>168,935</b>	<b>167,736</b>	<b>165,315</b>	<b>165,190</b>	<b>162,977</b>	<b>164,670</b>	<b>170,808</b>
<b>Private Sector</b>	<b>860,848</b>	<b>911,530</b>	<b>903,875</b>	<b>943,985</b>	<b>981,339</b>	<b>959,392</b>	<b>963,479</b>	<b>966,454</b>	<b>977,300</b>	<b>985,238</b>	<b>992,838</b>	<b>1,002,679</b>	<b>999,816</b>
Financial Institutions	48,538	69,650	32,219	30,727	19,956	19,383	18,903	19,607	19,378	17,527	17,092	18,165	17,797
Insurance Companies	713	1,072	1,635	1,171	1,111	1,191	1,191	1,202	1,105	1,113	1,121	1,252	1,248
Business and Industrial Sector	485,158	560,723	583,360	616,626	653,426	639,058	640,411	639,903	647,038	652,782	657,450	663,999	657,724
Others	326,439	280,084	286,661	295,461	306,846	299,760	302,974	305,743	309,779	313,816	317,175	319,263	323,047
<b>Total</b>	<b>1,108,824</b>	<b>1,203,317</b>	<b>1,223,859</b>	<b>1,254,232</b>	<b>1,290,610</b>	<b>1,277,619</b>	<b>1,286,385</b>	<b>1,289,985</b>	<b>1,303,587</b>	<b>1,312,646</b>	<b>1,321,510</b>	<b>1,335,844</b>	<b>1,337,332</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 11 : Bank Credit to Residents by Economic Activity ( Quarterly )

<b>(In Millions of AEDs)</b>									
<b>Economic Activity</b>	<b>End of Period</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>			<b>2015</b>	<b>2015</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>1) Agriculture</b>		<b>2,242</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>2) Mining and Quarrying</b>		<b>23,964</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>3) Manufacturing</b>		<b>50,375</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>
3.1 Food , Beverages and Tobacco		3,788	5,549	4,640	5,758	5,644	6,463	6,494	6,815
3.2 Textile and Leather Products		879	739	776	819	984	1,100	1,095	1,256
3.3 Furniture and Other Wood Products		1,416	4,110	4,232	6,230	2,269	1,789	2,030	2,161
3.4 Paper And Paper Products		701	1,006	1,044	1,150	1,235	1,341	1,604	1,698
3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals		6,744	8,333	7,765	9,217	9,817	12,693	14,576	18,123
3.6 Basic Metal Products (Including Aluminium)		13,297	13,966	12,589	11,609	13,650	15,428	14,980	12,727
3.7 Fabricated Metal Products, Machinery and Equipment		3,902	4,444	6,378	7,695	7,006	6,724	7,417	6,673
3.8 Other Manufactured Products		19,648	19,885	20,594	23,800	20,788	19,602	18,280	21,742
<b>4) Electricity, Gas and Water</b>		<b>21,574</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>5) Construction and Real Estate</b>		<b>140,975</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>6) Trade</b>		<b>115,903</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>
6.1 Wholesale		82,860	89,181	113,016	101,003	104,426	106,160	112,983	119,122
6.2 Retail		33,043	57,666	46,100	48,177	52,087	49,601	47,471	45,735
<b>7) Transport, Storage and Communication</b>		<b>35,541</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>8) Financial Institutions(Excluding Banks)</b>		<b>80,243</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>9) Government</b>		<b>121,240</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>10) Personal Loans for Business Purposes <sup>1</sup></b>		<b>196,045</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>11) Personal Loans for Consumption Purposes <sup>1</sup></b>		<b>88,607</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>12) All Others <sup>2</sup></b>		<b>232,115</b>	<b>98,824</b>	<b>94,962</b>	<b>113,130</b>	<b>117,325</b>	<b>96,175</b>	<b>109,175</b>	<b>111,940</b>
<b>Total</b>		<b>1,108,824</b>	<b>1,203,303</b>	<b>1,223,859</b>	<b>1,254,232</b>	<b>1,290,610</b>	<b>1,277,619</b>	<b>1,303,587</b>	<b>1,335,844</b>

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

<sup>2</sup> Including Loans to the Service Sector and Non-Profit Institutions

Table 12 : Deposits distributed Residents / Non Residents\*

<b>(In Millions of AEDs)</b>												
<b>Item</b>	<b>2013</b>		<b>2014</b>			<b>2015</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>May</b>	<b>Jun</b>	<b>Jul **</b>
<b>(1) Residents</b>	<b>1,163,873</b>	<b>1,215,962</b>	<b>1,267,410</b>	<b>1,282,003</b>	<b>1,267,279</b>	<b>1,269,284</b>	<b>1,288,165</b>	<b>1,301,325</b>	<b>1,294,531</b>	<b>1,301,862</b>	<b>1,288,594</b>	<b>1,282,000</b>
1.1 Corporate	472,877	487,905	508,546	499,428	517,415	527,781	539,179	530,403	534,817	539,932	544,812	546,242
1.2 Individuals	317,251	335,439	347,462	343,719	351,336	346,803	352,923	358,035	359,343	360,482	362,396	360,681
1.3 Government	161,300	152,076	184,705	207,374	188,819	176,810	183,960	183,789	187,634	179,644	162,947	160,632
1.4 GREs	173,555	204,207	190,374	195,864	173,352	182,590	177,255	191,929	173,758	182,301	184,164	182,882
1.5 Non Banking Financial Institutions	38,890	36,335	36,323	35,618	36,357	35,301	34,848	37,169	38,979	39,503	34,275	31,563
<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>142,959</b>	<b>141,934</b>	<b>147,973</b>	<b>146,695</b>	<b>144,604</b>	<b>155,713</b>	<b>153,208</b>
2.1 Corporate	49,187	45,271	53,964	51,272	62,599	61,515	62,660	61,832	60,403	57,632	61,043	61,329
2.2 Non Banking Financial Institutions	35,813	35,321	35,295	31,167	40,774	35,534	34,069	34,338	38,536	38,126	42,692	46,726
2.3 Individuals	22,249	24,664	25,413	25,717	26,750	26,579	26,486	25,851	26,004	25,771	26,106	25,304
2.4 Government and Non Commercial Entities	7,731	10,527	18,162	24,306	23,828	19,331	18,719	25,952	21,752	23,075	25,872	19,849
<b>Total Deposits</b>	<b>1,278,853</b>	<b>1,331,744</b>	<b>1,400,243</b>	<b>1,414,465</b>	<b>1,421,230</b>	<b>1,412,243</b>	<b>1,430,099</b>	<b>1,449,298</b>	<b>1,441,226</b>	<b>1,446,466</b>	<b>1,444,307</b>	<b>1,435,208</b>

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

\*\* Preliminary



Table 13 : Deposits by Type and Currency<sup>1</sup>

<b>(In Millions of AEDs)</b>													
<b>Item</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>			<b>2015</b>							
	<b>Dec.</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>May</b>	<b>Jun</b>	<b>Jul *</b>
<b>Demand</b>	<b>343,874</b>	<b>448,386</b>	<b>482,554</b>	<b>506,334</b>	<b>506,019</b>	<b>515,199</b>	<b>529,701</b>	<b>545,168</b>	<b>542,970</b>	<b>540,863</b>	<b>550,742</b>	<b>543,942</b>	<b>540,103</b>
Local Currency	256,772	332,415	359,157	382,820	379,403	383,509	391,835	399,748	404,533	407,879	415,392	408,204	405,465
Foreign Currencies	87,102	115,971	123,397	123,514	126,616	131,690	137,866	145,420	138,437	132,984	135,350	135,738	134,638
<b>Savings</b>	<b>84,387</b>	<b>107,201</b>	<b>114,248</b>	<b>121,028</b>	<b>120,173</b>	<b>126,453</b>	<b>128,236</b>	<b>130,340</b>	<b>131,800</b>	<b>137,134</b>	<b>137,818</b>	<b>137,127</b>	<b>138,546</b>
Local Currency	72,219	92,080	98,116	103,311	102,083	107,152	108,476	110,254	112,257	114,973	115,401	116,985	118,394
Foreign Currencies	12,168	15,121	16,132	17,717	18,090	19,301	19,760	20,086	19,543	22,161	22,417	20,142	20,152
<b>Time</b>	<b>500,734</b>	<b>541,887</b>	<b>562,178</b>	<b>562,051</b>	<b>548,888</b>	<b>552,775</b>	<b>547,738</b>	<b>541,491</b>	<b>560,779</b>	<b>543,994</b>	<b>545,752</b>	<b>572,099</b>	<b>570,291</b>
Local Currency	391,022	406,843	411,738	404,814	388,107	391,629	389,993	389,423	384,229	372,307	379,819	384,138	386,561
Foreign Currencies	109,712	135,044	150,440	157,237	160,781	161,146	157,745	152,068	176,550	171,687	165,933	187,961	183,730
<b>Total Deposits<sup>2</sup></b>	<b>928,995</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>1,205,675</b>	<b>1,216,999</b>	<b>1,235,549</b>	<b>1,221,991</b>	<b>1,234,312</b>	<b>1,253,168</b>	<b>1,248,940</b>
Total Local Currency	720,013	831,338	869,011	890,945	869,593	882,290	890,304	899,425	901,019	895,159	910,612	909,327	910,420
Total Foreign Currencies	208,982	266,136	289,969	298,468	305,487	312,137	315,371	317,574	334,530	326,832	323,700	343,841	338,520
Commercial Prepayments	14,220	15,847	16,991	18,292	17,877	25,639	19,457	19,077	19,191	21,936	22,103	19,077	19,126

<sup>1</sup> Excluding Inter-Bank Deposits<sup>2</sup> Residents and Non-Residents (Excluding Government Deposits and Commercial Prepayments)

\* Preliminary

Table 14 : Time Deposits by Maturity\*

(In Millions of AEDs)													
Maturity \ Period	2012	2013	2014					2015					
	Dec.	Dec	Mar	Jun	Sep	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul **
Upto 3 Months	250,396	239,183	243,563	257,807	263,414	257,899	250,249	249,943	257,142	253,346	250,624	253,469	250,121
Above 3 and Upto 6 Months	111,084	117,778	119,935	126,948	129,709	126,994	123,227	123,076	126,620	124,751	123,411	124,812	123,163
Above 6 and Upto 12 Months	163,761	171,353	174,491	184,695	188,712	184,760	179,280	179,062	184,219	181,499	179,549	181,587	179,189
Exceeding 12 Months	172,650	150,181	152,931	161,874	165,395	161,932	157,128	156,937	161,457	159,074	157,364	159,151	157,049
<b>Total</b>	<b>697,891</b>	<b>678,495</b>	<b>690,920</b>	<b>731,325</b>	<b>747,230</b>	<b>731,585</b>	<b>709,884</b>	<b>709,018</b>	<b>729,438</b>	<b>718,670</b>	<b>710,948</b>	<b>719,019</b>	<b>709,522</b>

\* Excluding Inter-Bank Deposits but Including Government Deposits & Commercial Prepayments

\*\* Preliminary

**Table 15 : Currency Issued**

<b>(In Thousands of AEDs)</b>													
	<b>2012</b>	<b>2013</b>	<b>2014</b>			<b>2015</b>							
<b>Item</b>	<b>Dec.</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>May</b>	<b>Jun</b>	<b>Jul ***</b>
<b>Total Notes Issued ( 1 )*</b>	<b>56,998,623</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>65,587,818</b>	<b>67,538,265</b>	<b>68,355,146</b>	<b>69,797,858</b>	<b>70,469,976</b>	<b>71,528,890</b>	<b>71,645,395</b>
<b>Total Coins Issued ( 2 )**</b>	<b>774,510</b>	<b>850,187</b>	<b>866,484</b>	<b>918,261</b>	<b>948,826</b>	<b>969,992</b>	<b>977,464</b>	<b>985,777</b>	<b>997,569</b>	<b>1,004,895</b>	<b>1,012,847</b>	<b>1,020,633</b>	<b>1,029,149</b>
<b>Total Currency Issued</b>	<b>57,773,133</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>66,565,282</b>	<b>68,524,042</b>	<b>69,352,715</b>	<b>70,802,753</b>	<b>71,482,823</b>	<b>72,549,523</b>	<b>72,674,544</b>

\* *Excluding Mutilated Notes*

\*\* *Excluding Issued Gold Coins*

\*\*\* *Preliminary*

**Table 16 : Cleared Cheques Statistics\***

Item	2012	2013	2014				2015						
	Dec.	Dec	Mar	Jun	Sep	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul **
<b>Amount</b> ( In Millions of AEDs )	1,122,303	1,339,503	380,553	781,439	1,165,239	1,559,595	128,978	252,514	394,156	532,568	666,786	802,970	931,967
<b>No. of Cheques (in Thousands)</b>	27,568	29,334	7,587	15,526	23,041	30,817	2,546	5,008	7,792	10,513	13,229	15,879	18,338

\* Cumulative data

\*\* Preliminary