



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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**Monthly Statistical Bulletin**  
**- Banking & Monetary Statistics -**  
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## Contents

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الصفحات  
PAGES

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### Tables

1. Selected Monetary and Banking Indicators	4
2. Monetary Survey	5
3. Monthly Changes in Factors Affecting Money Supply	6
4. UAE Monetary Base (Monthly)	7
5. Central Bank of the UAE Balance Sheet	8
6. Central Bank International Reserves	9
7. Aggregated Balance Sheet of Banks - Assets	10
8. Aggregated Balance Sheet of Banks - Liabilities	11
9. Aggregated Memoranda Accounts of Banks	12
10. Banks' Foreign Assets and Liabilities	13
11. Domestic Credit	14
12. Bank Credit to Residents by Economic Activity ( Quarterly )	15
13. Deposits distributed Residents / Non Residents	16
14. Deposits by Type and Currency	17
15. Time deposits by Maturity	18
16. Currency Issued	19
17. Cleared Cheques Statistics	20

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**Contents (Contd)**

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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	Mar	Apr	May	Jun ***
<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	358,975	376,314	352,990	364,749
Gross International Reserves *	250,532	266,130	274,833	284,622	288,247	273,449	278,773	271,306	345,147	309,008	326,588	299,335	316,871
<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	490,309	493,408	488,935	481,015
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	1,218,494	1,203,120	1,186,437	1,180,418
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	1,373,888	1,373,968	1,371,342	1,364,776
<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>2,491,096</b>	<b>2,491,024</b>	<b>2,506,143</b>	<b>2,518,499</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>-50,161</b>	<b>-45,218</b>	<b>-58,726</b>	<b>-64,912</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>505,853</b>	<b>508,805</b>	<b>502,614</b>	<b>514,367</b>
Foreign Assets to Total Assets (%)	19%	21%	20%	20%	21%	22%	22%	21%	20%	20%	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>556,014</b>	<b>554,023</b>	<b>561,340</b>	<b>579,279</b>
Foreign Liabilities to Total Liabilities (%)	19%	19%	18%	19%	21%	21%	22%	22%	23%	22%	22%	22%	23%
<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>1,502,669</b>	<b>1,499,194</b>	<b>1,505,502</b>	<b>1,493,055</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	1,325,155	1,320,934	1,322,940	1,315,942
of which: Corporate	472,876	487,905	508,546	499,428	517,415	530,403	544,811	553,813	563,100	571,428	575,548	571,222	565,690
Non-Residents	114,980	115,782	132,834	132,463	153,952	147,973	155,713	158,525	171,492	177,514	178,260	182,562	177,113
of which: Corporate	49,187	45,271	53,964	51,272	62,599	61,832	61,043	65,857	72,807	78,706	79,951	84,644	80,702
<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>1,404,381</b>	<b>1,400,988</b>	<b>1,414,498</b>	<b>1,426,296</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	1,054,947	1,054,825	1,060,998	1,069,964
<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	875	863	862
Pay Offices	89	89	89	89	90	90	90	90	90	90	87	86	86
Electronic Banking Service Units	29	29	29	33	34	31	32	34	37	39	36	35	33
<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	86
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	42
<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>38,912</b>	<b>38,912</b>	<b>38,912</b>	<b>38,134</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>Mar</b>	<b>Apr</b>	<b>May</b>	<b>Jun *</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>249,826</b>	<b>265,480</b>	<b>234,246</b>	<b>235,503</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>299,987</b>	<b>310,698</b>	<b>292,972</b>	<b>300,415</b>
Gross International Reserves	250,532	266,130	274,833	284,622	288,247	273,449	278,773	271,306	345,147	309,008	326,588	299,335	316,871
Foreign Liabilities	3,395	3,915	6,318	6,601	7,994	7,898	8,343	8,789	8,925	9,021	15,890	6,363	16,456
<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>-50,161</b>	<b>-45,218</b>	<b>-58,726</b>	<b>-64,912</b>
Foreign Assets	409,774	458,082	437,301	470,676	491,902	521,307	530,221	515,777	496,450	505,853	508,805	502,614	514,367
Foreign Liabilities	409,945	417,636	407,529	433,839	484,073	491,339	535,003	544,283	580,335	556,014	554,023	561,340	579,279
<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>968,668</b>	<b>937,640</b>	<b>952,191</b>	<b>944,915</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	1,051,577	1,051,940	1,058,899	1,074,750
Net Claims on Government	47,578	54,694	31,447	1,752	21,498	36,655	61,818	61,262	68,324	71,854	55,205	44,501	42,913
Claims on Official Entities	178,055	208,547	196,642	195,968	196,737	202,347	201,038	212,660	204,886	215,707	214,483	223,780	226,265
Claims on Nonbank Financial Institutions	91,888	55,188	54,818	43,892	42,352	43,440	42,832	44,756	49,310	50,269	50,228	51,231	44,422
Capital and Reserves	-293,419	-289,076	-298,085	-310,011	-318,971	-319,752	-329,911	-334,679	-345,034	-336,987	-338,704	-341,887	-351,006
Other Items (net)	-88,175	-112,853	-89,032	-107,944	-63,315	-70,539	-70,626	-84,816	-83,063	-83,752	-95,512	-84,333	-92,429
<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>490,309</b>	<b>493,408</b>	<b>488,935</b>	<b>481,015</b>
Currency in Circulation Outside Banks	50,408	53,410	54,883	57,261	59,016	56,212	58,827	57,230	58,391	61,830	62,649	63,003	64,457
Monetary Deposits	329,142	358,555	379,423	373,796	377,116	400,687	405,349	396,428	398,543	428,479	430,759	425,932	416,558
<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>1,218,494</b>	<b>1,203,120</b>	<b>1,186,437</b>	<b>1,180,418</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>728,185</b>	<b>709,712</b>	<b>697,502</b>	<b>699,403</b>
Foreign Currency Deposits	193,966	213,511	209,663	223,331	214,336	233,097	233,285	238,173	245,127	245,129	238,242	224,553	230,173
Dirham Deposits	469,388	484,374	483,800	465,795	474,961	472,564	476,787	466,479	484,758	483,056	471,470	472,949	469,230
<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>1,373,888</b>	<b>1,373,968</b>	<b>1,371,342</b>	<b>1,364,776</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>155,394</b>	<b>170,848</b>	<b>184,905</b>	<b>184,358</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>Mar***</b>	<b>Apr***</b>	<b>May***</b>	<b>Jun***</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>-5,020</b>	<b>15,654</b>	<b>-31,234</b>	<b>1,257</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>2,824</b>	<b>10,711</b>	<b>-17,726</b>	<b>7,443</b>
Gross International Reserves	15,598	8,703	9,789	3,625	-14,798	5,324	-7,467	56,203	164	17,580	-27,253	17,536
Foreign Liabilities	520	2,403	283	1,393	-96	445	446	1,321	-2,660	6,869	-9,527	10,093
<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>-7,844</b>	<b>4,943</b>	<b>-13,508</b>	<b>-6,186</b>
Foreign Assets	48,308	-20,781	33,375	21,226	29,405	8,914	-14,444	-22,872	15,539	2,952	-6,191	11,753
Foreign Liabilities	7,691	-10,107	26,310	50,234	7,266	43,664	9,280	31,181	23,383	-1,991	7,317	17,939
<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>29,304</b>	<b>-31,028</b>	<b>14,551</b>	<b>-7,276</b>
Claims on Private Sector	30,678	43,003	47,976	-22,622	15,844	28,559	21,667	2,880	5,539	363	6,959	15,851
Net Claims on Government	7,116	-23,247	-29,695	19,746	15,157	25,163	-556	9,657	660	-16,649	-10,704	-1,588
Claims on Official Entities	30,492	-11,905	-674	769	5,610	-1,309	11,622	-1,747	767	-1,224	9,297	2,485
Claims on Nonbank Financial Institutions	-36,700	-370	-10,926	-1,540	1,088	-608	1,924	-1,519	747	-41	1,003	-6,809
Capital and Reserves*	4,343	-9,009	-11,926	-8,960	-781	-10,159	-4,768	-5,945	11,155	-1,717	-3,183	-9,119
Other Items (net)*	-24,678	23,821	-18,912	44,629	-7,224	-87	-14,190	17,599	10,436	-11,760	11,179	-8,096
<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>15,939</b>	<b>3,099</b>	<b>-4,473</b>	<b>-7,920</b>
Currency in Circulation Outside Banks	3,002	1,473	2,378	1,755	-2,804	2,615	-1,597	-421	427	819	354	1,454
Monetary Deposits	29,413	20,868	-5,627	3,320	23,571	4,662	-8,921	6	15,512	2,280	-4,827	-9,374
<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>24,284</b>	<b>-15,374</b>	<b>-16,683</b>	<b>-6,019</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>8,345</b>	<b>-18,473</b>	<b>-12,210</b>	<b>1,901</b>
Foreign Currency Deposits	19,545	-3,848	13,668	-8,995	18,761	188	4,888	14,829	-299	-6,887	-13,689	5,620
Dirham Deposits	14,986	-574	-18,005	9,166	-2,397	4,223	-10,308	7,340	8,644	-11,586	1,479	-3,719
<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>22,130</b>	<b>80</b>	<b>-2,626</b>	<b>-6,566</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>-2,154</b>	<b>15,454</b>	<b>14,057</b>	<b>-547</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
May	326.4	76.6	117.1	24.2	108.5
June **	328.6	81.3	118.5	19.7	109.1

\* 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 31.03.2016</b>	<b>As at 30.04.2016</b>	<b>As at 31.05.2016</b>	<b>As at * 30.06.2016</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	46,029	54,434	56,415	55,656
Gold Bullion	-	-	-	-	-	-	347	664	940	1,085	1,144	1,073	1,164
Deposits	99,926	101,608	96,523	93,687	76,917	70,057	92,880	98,241	96,362	90,434	68,717	58,532	63,850
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	167,508	197,481	181,591	192,094
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	4,394	5,017	5,862	2,470
Property & Equipment	97	94	89	83	79	78	85	78	79	113	109	105	103
<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>358,975</b>	<b>376,314</b>	<b>352,990</b>	<b>364,749</b>
Off Balance Sheet Commitments	129,367	131,789	113,716	118,103	134,105	145,303	119,150	115,166	199,681	198,254	218,882	195,071	262,631
<b>Liabilities</b>													
Current Accounts & Deposits	111,973	117,360	118,920	126,747	142,168	129,404	135,394	132,727	157,031	140,363	149,893	144,190	140,351
Certificates of Deposit	107,896	119,223	125,713	118,184	99,534	111,759	101,335	97,365	139,773	115,394	106,885	108,466	109,083
Currency Issued	63,927	65,300	67,823	70,785	74,472	69,353	72,550	71,047	73,522	77,208	76,058	76,608	81,317
Other Liabilities	495	1,640	2,059	1,671	1,387	2,191	2,170	3,187	3,111	5,646	23,055	3,358	13,536
<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>338,611</b>	<b>355,891</b>	<b>332,622</b>	<b>344,287</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	52	111	56	150
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>20,364</b>	<b>20,423</b>	<b>20,368</b>	<b>20,462</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>358,975</b>	<b>376,314</b>	<b>352,990</b>	<b>364,749</b>
Off Balance Sheet Commitments	129,367	131,789	113,716	118,103	134,105	145,303	119,150	115,166	199,681	198,254	218,882	195,071	262,631

- 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
May	108.22	181.59	2.81	6.71	299.33	6.36	292.97
June *	116.86	192.09	2.81	5.10	316.86	16.45	300.41
Change for the year	-32.0%	16.8%	-30.6%	5.8%	-8.2%	84.4%	-10.7%

\* Preliminary

Table 7 : Aggregated Balance Sheet of Banks - Assets

<b>(In Millions of AEDs)</b>													
<b>Item</b>	<b>2013</b>		<b>2014</b>				<b>2015</b>				<b>2016</b>		
	<b>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>Apr</b>	<b>May</b>	<b>Jun *</b>
<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>266,138</b>	<b>260,494</b>	<b>261,766</b>	<b>262,134</b>
Cash in Hand ( LCY )	13,519	11,890	12,940	13,524	15,456	13,141	13,723	13,817	15,131	15,378	13,409	13,605	16,860
Deposits with Central Bank	217,388	230,695	238,618	238,288	233,022	232,626	227,897	222,791	289,055	250,760	247,085	248,161	245,274
<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>63,907</b>	<b>68,106</b>	<b>64,749</b>	<b>56,283</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>1,529,471</b>	<b>1,528,141</b>	<b>1,549,950</b>	<b>1,561,990</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>1,404,381</b>	<b>1,400,988</b>	<b>1,414,498</b>	<b>1,426,296</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>1,029,607</b>	<b>1,029,739</b>	<b>1,035,774</b>	<b>1,051,588</b>
Commercial Bills	41,852	46,101	48,067	54,027	57,112	53,752	57,242	56,675	53,018	53,283	53,029	52,243	52,973
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	976,324	976,710	983,531	998,615
<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>168,667</b>	<b>167,327</b>	<b>168,207</b>	<b>168,627</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>180,767</b>	<b>178,836</b>	<b>185,293</b>	<b>187,705</b>
Commercial Bills	1,368	1,032	790	733	1,020	4,140	2,707	2,952	1,546	1,724	1,181	1,638	1,859
Loans,Advances & Overdrafts	146,341	176,906	161,959	162,228	165,156	165,315	164,669	173,970	169,847	179,043	177,655	183,655	185,846
<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>25,340</b>	<b>25,086</b>	<b>25,224</b>	<b>18,376</b>
Loans,Advances & Overdrafts	69,650	32,219	30,727	19,956	19,383	19,378	18,165	19,885	24,717	25,340	25,086	25,224	18,376
<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>125,090</b>	<b>127,153</b>	<b>135,452</b>	<b>135,694</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>125,727</b>	<b>125,478</b>	<b>127,064</b>	<b>123,725</b>
Fixed Assets	21,556	22,847	22,966	23,150	24,209	24,558	24,713	25,170	25,094	25,582	25,752	25,699	25,689
Inter-Branch Transactions	2,836	3,366	3,284	6,019	6,447	10,069	8,554	7,730	10,944	9,394	7,857	7,442	5,992
Other Assets	78,202	80,056	82,115	85,175	80,588	84,352	81,954	83,698	85,394	90,751	91,869	93,923	92,044
<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>505,853</b>	<b>508,805</b>	<b>502,614</b>	<b>514,367</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	83,640	81,008	75,877	84,500
Due from Other Banks Abroad	131,658	164,017	146,230	157,189	142,718	158,582	155,818	144,605	151,453	138,261	141,959	139,049	135,997
Cash in Hand ( FCY )	146	154	124	117	161	146	133	167	203	167	176	197	205
Securities	77,103	88,357	104,222	99,653	116,748	109,759	119,322	119,045	129,097	139,028	138,351	138,784	139,130
Credit to Non-Residents	72,227	79,503	75,424	91,282	100,433	106,642	110,831	112,154	103,850	113,130	115,303	117,364	117,138
Other Foreign Assets	14,108	15,118	15,273	15,532	20,117	24,079	20,884	22,174	27,557	31,627	32,008	31,343	37,397
<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>2,491,096</b>	<b>2,491,024</b>	<b>2,506,143</b>	<b>2,518,499</b>

\* Preliminary

Table 8 : Aggregated Balance Sheet of Banks - Liabilities

(In Millions of AEDs)													
Item	2013		2014		2015				2016				
	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Apr	May	Jun *
<b>Domestic Liabilities</b>													
<b>Monetary Deposits</b>	329,142	358,555	379,423	373,796	377,116	400,687	405,349	396,426	398,543	428,479	430,759	425,932	416,558
Demand Deposits ( LCY )	325,353	351,556	374,394	369,601	373,473	395,675	399,767	391,219	393,969	423,070	426,296	420,946	411,189
Bankers Drafts	3,789	6,999	5,029	4,195	3,643	5,012	5,582	5,207	4,574	5,409	4,463	4,986	5,369
<b>Quasi Monetary Deposits</b>	663,090	697,550	693,139	688,838	689,017	705,308	709,773	704,287	729,523	727,822	709,284	697,061	699,010
Time Deposits ( LCY )	387,835	397,398	392,202	374,988	379,336	372,007	371,617	360,990	378,307	371,427	357,519	359,536	352,803
Savings Deposits ( LCY )	81,292	86,643	91,276	90,521	95,357	100,206	104,875	105,126	106,090	111,268	113,524	112,973	116,035
Other Deposits ( FCY )	193,963	213,509	209,661	223,329	214,324	233,095	233,281	238,171	245,126	245,127	238,241	224,552	230,172
<b>Government Deposits ( LCY + FCY )</b>	159,655	150,463	183,005	205,636	187,045	182,024	161,199	162,509	155,613	153,606	164,088	183,648	183,999
<b>Other Domestic Deposits ( LCY + FCY ) **</b>	15,774	16,393	16,872	17,928	17,744	18,318	17,854	20,240	21,021	20,657	21,266	21,285	21,744
<b>Government Lending Funds ***</b>	15,080	15,635	16,252	16,866	17,702	18,028	18,608	19,170	19,614	19,955	20,315	20,414	20,516
<b>Capital and Reserves</b>	272,176	269,538	278,547	290,473	299,144	299,925	310,099	314,880	324,816	316,623	318,281	321,519	330,544
Due to Central Bank	4,215	3,265	6,230	4,090	1,311	11,205	7,046	6,542	560	844	708	4,402	1,868
Due to Resident Banks	52,890	50,537	43,069	43,734	42,497	51,109	51,939	50,120	47,136	58,763	61,625	57,582	50,097
<b>Capital Market Funding &amp; Term Borrowings</b>	7,699	8,815	10,085	9,272	9,286	10,431	16,235	14,171	14,079	14,716	15,840	15,810	22,239
<b>Foreign Liabilities</b>	409,945	417,636	407,529	433,839	484,073	491,339	535,003	544,283	580,335	556,014	554,023	561,340	579,279
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	63,952	56,503	50,749	61,445
Due to Other Banks Abroad	77,829	77,371	64,244	78,021	88,155	91,384	105,986	124,004	129,956	124,551	127,091	135,665	138,931
Capital Market Funding	84,495	87,934	90,960	92,687	94,671	105,082	112,781	94,850	90,530	94,068	94,331	93,589	93,296
Other Term Borrowings	18,955	22,531	21,777	22,213	23,554	20,062	22,412	42,127	43,499	38,957	40,710	43,212	44,941
Other Deposits ( LCY + FCY )	114,980	115,782	132,834	132,463	153,952	147,973	155,713	158,525	171,492	177,514	178,260	182,562	177,113
Other Foreign Liabilities	45,197	45,782	42,297	44,044	53,058	49,945	49,120	51,796	57,110	56,972	57,128	55,563	63,553
<b>Unclassified Liabilities</b>	194,396	221,396	202,783	226,877	179,934	191,554	186,439	189,615	186,985	193,617	194,835	197,150	192,645
Inter-Branch Transactions	2,459	25,897	8,113	4,218	5,093	6,616	7,905	7,158	3,538	4,545	2,930	3,799	2,890
Other Liabilities	191,937	195,499	194,670	222,659	174,841	184,938	178,534	182,457	183,447	189,072	191,905	193,351	189,755
- Of which : Provisions <sup>1</sup>	97,981	104,210	108,694	113,081	97,277	97,772	98,011	100,964	101,526	103,841	104,919	105,735	105,791
<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>2,491,096</b>	<b>2,491,024</b>	<b>2,506,143</b>	<b>2,518,499</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>Mar</b>	<b>Apr</b>	<b>May</b>	<b>Jun *</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	102,695	100,238	103,563	103,778
Guarantees	316,539	331,417	342,593	345,282	351,734	369,650	371,179	372,638	373,399	372,374	393,791	385,574	383,138
Commitments	130,353	131,333	158,177	174,213	173,961	178,546	180,382	174,388	185,767	184,131	184,973	181,731	178,946
FX Derivatives	864,775	937,291	1,091,557	949,085	920,848	994,597	925,227	908,801	682,430	604,681	653,352	527,424	517,210
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	1,605,865	1,730,923	1,722,301	1,833,688
Others Derivatives	117,265	159,593	177,125	173,143	150,882	209,415	187,898	136,325	115,200	84,379	77,558	71,646	68,656
Other Memoranda Items	27,545	57,744	92,815	77,390	69,769	44,383	52,493	42,029	52,636	37,998	54,275	51,990	52,642
<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>2,992,123</b>	<b>3,195,110</b>	<b>3,044,229</b>	<b>3,138,058</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>Mar</b>	<b>Apr</b>	<b>May</b>	<b>Jun *</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>505,853</b>	<b>508,805</b>	<b>502,614</b>	<b>514,367</b>
Notes and Coins	168	120	146	144	158	133	127	156	167	203	167	176	197	205
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	83,640	81,008	75,877	84,500
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	138,261	141,959	139,049	135,997
- Money at Call & Short Notice , Nostro Balance ,														
Banks Bills & Lending under Repurchase	57,236	50,634	55,651	48,644	58,624	49,296	43,746	48,362	51,303	64,459	50,576	52,358	55,457	51,019
Agreement														
- Term Placements	66,689	67,704	66,696	62,873	60,279	62,578	60,388	58,628	48,667	46,731	53,241	53,016	45,572	46,055
- Term Loans	35,949	34,635	36,235	36,719	41,512	43,944	41,541	40,889	44,635	40,263	34,444	36,585	38,020	38,923
Securities	105,686	104,511	109,759	110,162	111,400	119,322	116,185	117,864	119,045	129,097	139,028	138,351	138,784	139,130
Loans and Advances	102,123	104,051	106,642	108,881	110,755	110,831	113,252	114,318	112,154	103,850	113,130	115,303	117,364	117,138
Other Foreign Assets	27,111	22,948	24,079	21,778	23,172	20,884	21,100	21,499	22,174	27,557	31,627	32,008	31,343	37,397
<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>556,014</b>	<b>554,023</b>	<b>561,340</b>	<b>579,279</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	63,952	56,503	50,749	61,445
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	124,551	127,091	135,665	138,931
- Money at Call & Short Notice , Borrowings on														
Demand and Remaining Balance & Borrowings	34,335	31,371	35,079	43,031	42,605	40,437	54,722	60,092	66,667	55,750	41,475	44,002	55,826	56,029
Under Repurchase Agreement														
- Inter Bank Borrowings	46,372	50,506	55,042	56,402	55,398	64,589	52,574	59,161	47,744	62,695	57,429	55,567	53,884	54,822
- Other Term Borrowings	5,184	2,077	1,263	1,437	2,050	960	898	881	9,593	11,511	25,647	27,522	25,955	28,080
Capital Market Funding	95,094	102,433	105,082	106,763	109,505	112,781	112,320	114,267	94,850	90,530	94,068	94,331	93,589	93,296
Other Term Borrowings	20,582	20,492	20,062	22,816	22,776	22,412	23,013	26,285	42,127	43,499	38,957	40,710	43,212	44,941
Other Deposits	142,959	141,934	147,973	146,695	144,604	155,713	153,208	160,461	158,525	171,492	177,514	178,260	182,562	177,113
- Demand Deposits	32,744	32,238	30,760	32,285	29,732	29,983	27,987	28,875	31,629	32,826	40,929	41,186	43,690	33,573
- Time Deposits	87,083	86,869	95,130	89,302	89,430	101,734	97,711	105,336	102,602	114,072	114,692	113,214	115,235	120,311
- Savings Deposits	19,644	20,001	19,445	19,636	19,634	19,762	19,865	19,767	19,771	20,733	20,714	20,891	20,697	20,804
- Commercial Prepayments(Margin Deposits)	1,639	1,476	1,543	1,327	1,226	1,224	230	241	298	334	405	437	448	436
- 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	774	2,532	2,492	1,989
Other Foreign Liabilities	60,299	54,274	49,945	50,267	52,465	49,120	49,605	50,436	51,796	57,110	56,972	57,128	55,563	63,553

\* 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>Mar</b>	<b>Apr</b>	<b>May</b>	<b>Jun **</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>168,667</b>	<b>167,327</b>	<b>168,207</b>	<b>168,627</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>180,767</b>	<b>178,836</b>	<b>185,293</b>	<b>187,705</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>1,054,947</b>	<b>1,054,825</b>	<b>1,060,998</b>	<b>1,069,964</b>
Financial Institutions	69,650	32,219	30,727	19,956	19,383	19,378	18,165	19,885	24,717	25,340	25,086	25,224	18,376
Insurance Companies	1,072	1,635	1,171	1,111	1,191	1,105	1,252	1,258	1,237	1,171	1,170	1,177	1,241
Business and Industrial Sector	559,356	582,327	615,836	652,694	638,039	642,898	661,292	672,141	686,518	692,342	689,613	694,863	708,481
Others	280,084	286,661	295,461	306,846	299,760	309,779	319,263	329,713	330,729	336,094	338,956	339,734	341,866
<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>	<b>1,400,988</b>	<b>1,414,498</b>	<b>1,426,296</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>Jun *</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>1,200</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>12,437</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>	<b>71,376</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	6,244
3.2 Textile and Leather Products		739	776	819	984	1,100	1,095	1,256	1,171	1,477	1,523	1,379
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	2,642
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	1,850
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	18,342
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	12,975
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	7,077
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	20,867
<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>18,592</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>242,382</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>	<b>160,710</b>
6.1 Wholesale		89,181	113,016	101,003	104,426	106,160	112,983	119,122	119,088	114,877	112,300	113,864
6.2 Retail		57,666	46,100	48,177	52,087	49,601	47,471	45,735	45,757	46,812	48,397	46,846
<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>63,951</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>144,861</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>160,032</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>292,480</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>137,637</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>120,638</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>	<b>1,426,296</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>Mar</b>	<b>Apr</b>	<b>May</b>	<b>Jun **</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>1,325,155</b>	<b>1,320,934</b>	<b>1,322,940</b>	<b>1,315,942</b>
1.1 Corporate	472,876	487,905	508,546	499,428	517,415	530,403	544,811	553,813	563,100	571,428	575,548	571,222	565,690
1.2 Individuals	317,251	335,439	347,462	343,719	351,336	358,035	362,396	357,392	360,741	376,655	380,832	380,376	379,631
1.3 Government	161,300	152,076	184,705	207,374	188,819	183,789	162,947	164,264	157,438	155,523	166,137	185,594	185,903
1.4 GREs	173,555	204,207	190,374	195,864	173,352	191,929	184,164	173,275	190,755	193,348	168,764	159,703	161,487
1.5 Non Banking Financial Institutions	38,890	36,335	36,323	35,618	36,357	37,169	34,275	29,511	28,092	28,201	29,653	26,045	23,231
<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>177,514</b>	<b>178,260</b>	<b>182,562</b>	<b>177,113</b>
2.1 Corporate	49,187	45,271	53,964	51,272	62,599	61,832	61,043	65,857	72,807	78,706	79,951	84,644	80,702
2.2 Non Banking Financial Institutions	35,813	35,321	35,295	31,167	40,774	34,338	42,692	43,864	57,606	58,211	57,600	55,735	55,357
2.3 Individuals	22,249	24,664	25,413	25,717	26,750	25,851	26,106	26,180	27,492	27,982	28,288	28,222	28,251
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	12,615	12,421	13,961	12,803
<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>1,502,669</b>	<b>1,499,194</b>	<b>1,505,502</b>	<b>1,493,055</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>Mar</b>	<b>Apr</b>	<b>May</b>	<b>Jun *</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>590,939</b>	<b>599,896</b>	<b>587,017</b>	<b>566,312</b>
Local Currency	332,415	359,157	382,820	379,403	383,509	404,533	408,204	399,836	401,342	431,083	434,576	430,333	419,652
Foreign Currencies	115,971	123,397	123,514	126,616	131,690	138,437	135,738	143,395	146,636	159,856	165,320	156,684	146,660
<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>147,884</b>	<b>150,174</b>	<b>149,127</b>	<b>152,035</b>
Local Currency	92,080	98,116	103,311	102,083	107,152	112,257	116,985	114,169	115,630	120,154	122,612	122,154	125,068
Foreign Currencies	15,121	16,132	17,717	18,090	19,301	19,543	20,142	23,871	25,614	27,730	27,562	26,973	26,967
<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>576,328</b>	<b>549,063</b>	<b>549,210</b>	<b>554,649</b>
Local Currency	406,843	411,738	404,814	388,107	391,629	384,229	384,138	377,498	397,795	392,041	379,144	385,299	381,348
Foreign Currencies	135,044	150,440	157,237	160,781	161,146	176,550	187,961	185,159	191,353	184,287	169,919	163,911	173,301
<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>1,315,151</b>	<b>1,299,133</b>	<b>1,285,354</b>	<b>1,272,996</b>
Total Local Currency	831,338	869,011	890,945	869,593	882,290	901,019	909,327	891,503	914,767	943,278	936,332	937,786	926,068
Total Foreign Currencies	266,136	289,969	298,468	305,487	312,137	334,530	343,841	352,425	363,603	371,873	362,801	347,568	346,928
Commercial Prepayments	15,847	16,991	18,292	17,877	25,639	19,191	19,077	20,506	21,278	21,032	21,636	21,667	22,035

<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>

(In Millions of AEDs)													
Maturity	Period												
	2013		2014			2015				2016			
	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Apr	May	Jun **
Upto 3 Months	439,458	442,028	456,254	500,820	472,636	468,478	432,790	428,963	441,945	423,635	385,469	401,947	388,932
Above 3 and Upto 6 Months	118,661	100,910	131,383	116,209	127,174	108,137	122,629	121,904	148,382	113,255	113,094	116,368	138,798
Above 6 and Upto 12 Months	109,987	125,156	120,057	106,864	109,859	113,748	129,890	125,569	106,490	136,319	161,415	161,190	154,844
Exceeding 12 Months	26,523	23,233	25,103	23,547	30,060	40,173	33,710	33,656	41,694	46,529	40,753	38,996	41,336
<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>719,738</b>	<b>700,731</b>	<b>718,501</b>	<b>723,910</b>

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

\*\* Preliminary

**Table 16 : Currency Issued \***

<b>(In Thousands of AEDs)</b>													
<b>Item</b>	<b>2013</b>		<b>2014</b>		<b>2015</b>				<b>2016</b>				
	<b>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>Apr</b>	<b>May</b>	<b>Jun ****</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>76,126,961</b>	<b>74,971,468</b>	<b>75,512,023</b>	<b>80,215,276</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>1,081,388</b>	<b>1,086,440</b>	<b>1,095,980</b>	<b>1,101,593</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>77,208,349</b>	<b>76,057,908</b>	<b>76,608,003</b>	<b>81,316,869</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	Mar	Apr	May	Jun **
<b>Amount</b> <b>( In Millions of AEDs )</b>	1,339,503	380,553	781,439	1,165,239	1,559,595	394,156	802,970	1,191,883	1,585,826	377,413	505,278	637,390	765,609
<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	7,707	10,254	12,937	15,432

\* Cumulative data

\*\* Preliminary