



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.

Abbreviations & Notations

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

Definitions

Monetary Base :

Monetary Base, defined as the sum of Currency Issued (Currency in Circulation outside banks and Cash at Banks), Total Banks' Reserves at the Central Bank and Certificates of Deposits held by Banks

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 (M₁) :

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 (M₂) :

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

Money Supply (M₃) :

Consists of Money Supply (M₂) plus Government deposits

Certificates of Deposits :

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

Government:

of the seven emirates.

الجداول

TABLES

Table 1 : Selected Monetary and Banking Indicators

(In Millions of AEDs)															
Indicator	2012	2013	2014			2015									
	Dec	Dec	Mar	Jun	Sep	Dec	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov **
Central Bank of the UAE															
Total Assets/Liabilities	262,153	305,534	323,061	334,053	336,925	337,389	332,535	332,129	332,668	331,261	329,080	318,257	324,125	337,044	339,048
Gross International Reserves *	172,943	250,555	266,369	275,095	285,073	288,563	273,973	283,212	283,745	278,786	281,823	268,449	271,328	289,692	289,121
Money Supply Indicators															
Money Supply M ₁	299,173	379,550	411,964	434,306	431,057	436,132	456,898	459,663	469,510	464,177	460,867	456,975	453,657	455,733	457,350
Money Supply M ₂	862,374	1,056,770	1,124,294	1,142,616	1,136,085	1,141,119	1,178,760	1,168,021	1,185,609	1,190,057	1,184,718	1,174,988	1,176,428	1,185,129	1,182,985
Money Supply M ₃	1,083,039	1,219,887	1,280,233	1,328,433	1,344,227	1,331,984	1,364,010	1,362,185	1,367,752	1,355,214	1,347,944	1,333,942	1,341,940	1,340,792	1,351,992
Banks															
Total Assets	1,876,960	2,100,349	2,180,357	2,236,934	2,311,349	2,304,867	2,379,928	2,382,179	2,391,210	2,419,545	2,408,049	2,431,088	2,422,242	2,420,707	2,446,014
Foreign Assets (Net)	-8,824	-1,229	39,762	29,060	34,323	5,411	27,832	10,609	6,705	-6,665	-25,742	-32,915	-30,328	-31,296	-31,571
Foreign Assets	306,556	411,992	458,788	442,889	476,173	497,367	526,994	522,026	521,104	535,971	521,063	535,971	521,600	521,430	525,096
Foreign Assets to Total Assets (%)	16%	20%	21%	20%	21%	22%	22%	22%	22%	22%	22%	22%	22%	22%	21%
Foreign Liabilities	315,380	413,221	419,026	413,829	441,850	491,956	499,162	511,417	514,399	542,636	546,805	568,886	551,928	552,726	556,667
Foreign Liabilities to Total Liabilities (%)	17%	20%	19%	18%	19%	21%	21%	21%	22%	22%	23%	23%	23%	23%	23%
Deposits ¹	1,167,797	1,278,853	1,331,744	1,400,243	1,414,465	1,421,230	1,449,298	1,441,226	1,446,466	1,444,307	1,435,208	1,430,796	1,436,779	1,435,364	1,449,467
Residents	1,033,700	1,163,873	1,215,962	1,267,410	1,282,003	1,267,279	1,301,325	1,294,531	1,301,862	1,288,594	1,282,000	1,270,335	1,278,254	1,275,614	1,287,661
of which: Corporate	378,871	472,877	487,905	508,546	499,428	517,415	530,403	534,817	539,932	544,812	546,242	548,913	553,813	553,051	553,333
Non-Residents	134,097	114,980	115,782	132,834	132,463	153,952	147,973	146,695	144,604	155,713	153,208	160,461	158,525	159,750	161,806
of which: Corporate	38,077	49,187	45,271	53,964	51,272	62,599	61,832	60,403	57,632	61,043	61,329	64,346	65,857	68,316	66,102
Bank Credit (Domestic)	1,108,824	1,203,317	1,223,859	1,254,232	1,290,610	1,277,619	1,303,587	1,312,646	1,321,510	1,335,844	1,337,332	1,349,807	1,366,318	1,368,636	1,383,753
of which: Claims on Private Sector	811,597	841,880	871,656	913,258	961,383	940,009	957,922	967,711	975,746	984,514	982,019	992,498	1,006,063	1,009,422	1,017,697
Total Number of National Banks and Branches															
Head Offices	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23
Branches	805	841	843	858	866	869	871	871	871	873	873	874	875	875	875
Pay Offices	89	89	89	89	89	90	90	90	90	90	90	90	90	91	90
Electronic Banking Service Units	28	29	29	29	33	34	31	31	31	32	32	33	34	35	36
Total Number of Foreign Banks and Branches															
Head Offices	28	28	28	28	28	26	26	26	26	26	26	26	26	26	26
Branches	85	87	87	87	87	86	86	86	86	86	86	86	86	86	86
Pay Offices	1	1	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	46	45	44	44
Number of Employees in Banks (UAE) ²	36,246	36,087	37,402	36,692	36,686	39,013	39,189	39,189	39,189	38,560	38,560	38,560	38,722	38,722	38,722

¹ Excluding Inter-Bank Deposits² 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

(In Millions of AEDs)																	
Item	2012		2013		2014					2015							
	Dec	Dec	Dec	Dec	Mar	Jun	Sep	Dec	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov *
Net International Reserves	160,712	245,942	302,238	297,856	312,670	285,830	293,613	285,441	282,920	263,838	248,564	226,248	232,264	250,256	249,934		
Central Bank (Net)	169,536	247,171	262,476	268,796	278,347	280,419	265,781	274,832	276,215	270,503	274,306	259,163	262,592	281,552	281,505		
Gross International Reserves	172,943	250,555	266,369	275,095	285,073	288,563	273,973	283,212	283,745	278,786	281,823	268,449	271,328	289,692	289,121		
Foreign Liabilities	3,407	3,384	3,893	6,299	6,726	8,144	8,192	8,380	7,530	8,283	7,517	9,286	8,736	8,140	7,616		
Banks (Net)	-8,824	-1,229	39,762	29,060	34,323	5,411	27,832	10,609	6,705	-6,665	-25,742	-32,915	-30,328	-31,296	-31,571		
Foreign Assets	306,556	411,992	458,788	442,889	476,173	497,367	526,994	522,026	521,104	535,971	521,063	535,971	521,600	521,430	525,096		
Foreign Liabilities	315,380	413,221	419,026	413,829	441,850	491,956	499,162	511,417	514,399	542,636	546,805	568,886	551,928	552,726	556,667		
Net Domestic Assets	701,662	810,828	822,056	844,760	823,415	855,289	885,147	882,580	902,689	926,219	936,154	948,740	944,164	934,873	933,051		
Claims on Private Sector	832,576	861,379	891,721	934,481	982,401	960,065	979,031	989,113	997,181	1,006,156	1,004,069	1,014,496	1,028,068	1,030,902	1,039,112		
Net Claims on Government	11,697	46,138	53,060	29,788	94	20,076	35,232	27,419	41,464	60,526	61,495	69,020	59,971	68,254	57,313		
Claims on Official Entities	132,954	176,687	207,514	195,852	195,235	195,717	198,207	198,023	195,814	198,331	205,878	205,138	209,708	207,852	204,701		
Claims on Nonbank Financial Institutions	88,237	91,888	55,188	54,818	43,892	42,352	43,440	41,990	41,593	42,832	42,824	42,493	44,756	42,837	50,829		
Capital and Reserves	-316,891	-299,461	-293,608	-303,583	-309,018	-319,302	-320,502	-321,561	-324,371	-330,120	-332,504	-334,481	-334,929	-338,044	-339,374		
Other Items (net)	-46,911	-65,803	-91,819	-66,596	-89,189	-43,619	-50,261	-52,404	-48,992	-51,506	-45,608	-47,926	-63,410	-76,928	-79,530		
Money Supply M₁	299,173	379,550	411,964	434,306	431,057	436,132	456,898	459,663	469,510	464,177	460,867	456,975	453,657	455,733	457,350		
Currency in Circulation Outside Banks	45,615	50,408	53,410	54,883	57,261	59,016	56,212	56,855	58,145	58,827	58,322	57,147	57,230	58,817	58,812		
Monetary Deposits	253,558	329,142	358,554	379,423	373,796	377,116	400,686	402,808	411,365	405,350	402,545	399,828	396,427	396,916	398,538		
Money Supply M₂	862,374	1,056,770	1,124,294	1,142,616	1,136,085	1,141,119	1,178,760	1,168,021	1,185,609	1,190,057	1,184,718	1,174,988	1,176,428	1,185,129	1,182,985		
Quasi - Money	563,201	677,220	712,330	708,310	705,028	704,987	721,862	708,358	716,099	725,880	723,851	718,013	722,771	729,396	725,635		
Foreign Currency Deposits	139,278	195,994	215,742	212,376	225,832	217,279	235,889	231,369	231,457	235,890	231,236	235,157	241,147	242,844	233,251		
Dirham Deposits	423,923	481,226	496,588	495,934	479,196	487,708	485,973	476,989	484,642	489,990	492,615	482,856	481,624	486,552	492,384		
Money Supply M₃	1,083,039	1,219,887	1,280,233	1,328,433	1,344,227	1,331,984	1,364,010	1,362,185	1,367,752	1,355,214	1,347,944	1,333,942	1,341,940	1,340,792	1,351,992		
Government Deposits	220,665	163,117	155,939	185,817	208,142	190,865	185,250	194,164	182,143	165,157	163,226	158,954	165,512	155,663	169,007		

* Preliminary

Table 3 : Monthly Changes in Factors Affecting Money Supply

(In Millions of AEDs)													
Item	2014				2015								
	Mar**	Jun**	Sep**	Dec**	Mar***	Apr***	May***	Jun***	Jul***	Aug***	Sep***	Oct***	Nov***
Net International Reserves	56,296	-4,382	14,814	-26,840	-18,819	-8,172	-2,521	-19,082	-15,274	-22,316	6,016	17,992	-322
Central Bank (Net)	15,305	6,320	9,551	2,072	-5,697	9,051	1,383	-5,712	3,803	-15,143	3,429	18,960	-47
Gross International Reserves	15,814	8,726	9,978	3,490	-5,595	9,239	533	-4,959	3,037	-13,374	2,879	18,364	-571
Foreign Liabilities	509	2,406	427	1,418	102	188	-850	753	-766	1,769	-550	-596	-524
Banks (Net)	40,991	-10,702	5,263	-28,912	-13,122	-17,223	-3,904	-13,370	-19,077	-7,173	2,587	-968	-275
Foreign Assets	46,796	-15,899	33,284	21,194	8,448	-4,968	-922	14,867	-14,908	14,908	-14,371	-170	3,666
Foreign Liabilities	5,805	-5,197	28,021	50,106	21,570	12,255	2,982	28,237	4,169	22,081	-16,958	798	3,941
Net Domestic Assets	11,228	22,704	-21,345	31,874	33,485	-2,567	20,109	23,530	9,935	12,586	-4,576	-9,291	-1,822
Claims on Private Sector	30,342	42,760	47,920	-22,336	11,267	10,082	8,068	8,975	-2,087	10,427	13,572	2,834	8,210
Net Claims on Government	6,922	-23,272	-29,694	19,982	6,146	-7,813	14,045	19,062	969	7,525	-9,049	8,283	-10,941
Claims on Official Entities	30,827	-11,662	-617	482	-1,347	-184	-2,209	2,517	7,547	-740	4,570	-1,856	-3,151
Claims on Nonbank Financial Institutions	-36,700	-370	-10,926	-1,540	-125	-1,450	-397	1,239	-8	-331	2,263	-1,919	7,992
Capital and Reserves*	5,853	-9,975	-5,435	-10,284	10,282	-1,059	-2,810	-5,749	-2,384	-1,977	-448	-3,115	-1,330
Other Items (net)*	-26,016	25,223	-22,593	45,570	7,262	-2,143	3,412	-2,514	5,898	-2,318	-15,484	-13,518	-2,602
Money Supply M₁	32,414	22,342	-3,249	5,075	6,212	2,765	9,847	-5,333	-3,310	-3,892	-3,318	2,076	1,617
Money Supply M₂	67,524	18,322	-6,531	5,034	14,666	-10,739	17,588	4,448	-5,339	-9,730	1,440	8,701	-2,144
Quasi - Money	35,110	-4,020	-3,282	-41	8,454	-13,504	7,741	9,781	-2,029	-5,838	4,758	6,625	-3,761
Foreign Currency Deposits	19,748	-3,366	13,456	-8,553	11,494	-4,520	88	4,433	-4,654	3,921	5,990	1,697	-9,593
Dirham Deposits	15,362	-654	-16,738	8,512	-3,040	-8,984	7,653	5,348	2,625	-9,759	-1,232	4,928	5,832
Money Supply M₃	60,346	48,200	15,794	-12,243	14,756	-1,825	5,567	-12,538	-7,270	-14,002	7,998	-1,148	11,200
Government Deposits	-7,178	29,878	22,325	-17,277	90	8,914	-12,021	-16,986	-1,931	-4,272	6,558	-9,849	13,344

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

**Indicates Changes from End of Previous Quarter

***Indicates Change from the previous month

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

Year	Monetary Base	Components of Monetary Base			
		Currency Issued *	Reserve Requirements	Banks Current Accounts at CBUAE (Net)	Certificates of Deposit (Net of Lending)
2012					
January	206.7	52.3	63.2	12.9	78.3
February	208.6	53.1	62.5	12.5	80.5
March	218.3	53.6	64.3	12.3	88.1
April	220.5	53.6	65.1	14.1	87.7
May	213.3	53.8	65.7	11.2	82.6
June	220.7	53.1	67.9	20.5	79.3
July	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
2013					
January	243.4	57.9	72.0	10.7	102.8
February	253.6	58.8	72.7	16.0	106.1
March	250.5	59.4	72.9	13.4	104.8
April	242.2	58.8	76.1	8.5	98.8
May	248.0	60.0	77.2	14.3	96.5
June	245.4	59.4	78.7	18.0	89.3
July	248.7	61.2	81.4	12.0	94.1
August	247.0	60.7	82.9	12.0	91.4
September	257.3	60.5	82.4	19.4	95.0
October	258.3	62.8	82.9	13.0	99.6
November	263.8	63.4	84.7	16.1	99.6
December	278.2	63.9	87.8	18.6	107.9
2014					
January	286.9	63.5	89.3	17.7	116.4
February	285.6	64.2	90.9	15.2	115.3
March	295.0	65.3	91.4	19.1	119.2
April	288.2	65.2	95.2	10.4	117.4
May	296.1	69.1	97.0	17.2	112.8
June	303.0	67.8	98.6	10.9	125.7
July	302.1	72.1	100.8	20.2	109.0
August	299.1	66.6	102.0	14.5	116.0
September	307.9	70.8	103.7	15.2	118.2
October	299.9	70.0	104.6	14.6	110.7
November	301.4	73.5	102.0	17.0	108.9
December	308.1	74.5	104.1	30.0	99.5
2015					
January	290.9	69.6	105.6	22.6	93.1
February	290.2	68.5	107.6	17.3	96.8
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
August	284.0	70.3	110.9	7.6	95.2
September	288.6	71.0	110.6	9.6	97.4
October	298.1	72.5	111.5	19.4	94.7
November **	299.3	73.8	110.6	18.6	96.3

* Currency Issued = currency in circulation plus cash at banks

** Preliminary

Table 5 : Central Bank of the UAE Balance Sheet

(In Millions of AEDs)	As at 31.12.2012	As at 31.12.2013	As at 31.03.2014	As at 30.06.2014	As at 30.09.2014	As at 31.12.2014	As at 31.03.2015	As at 30.04.2015	As at 31.05.2015	As at 30.06.2015	As at 31.07.2015	As at 31.08.2015	As at 30.09.2015	As at 31.10.2015	As at * 30.11.2015
Assets															
Cash and Bank Balances	25,373	14,591	8,024	22,432	36,980	42,001	42,409	39,066	36,639	40,708	42,811	43,530	66,883	56,428	56,330
Gold Bullion	-	-	-	-	-	-	-	355	351	347	639	669	664	673	934
Deposits	43,611	99,926	101,608	96,523	93,687	76,917	70,057	79,978	86,826	92,880	89,384	93,789	98,241	100,911	90,603
Loans to Banks against - Certificates of Deposit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Certificates of Deposit Under Repo	-	-	-	-	-	-	6,000	-	-	-	-	-	-	-	-
Liquidity Support Facility	513	514	514	514	499	321	321	321	321	321	228	228	228	228	228
Held to Maturity Foreign Securities Held to Maturity Securities-Issued by Ministry of Finance & Dubai Government	94,986	128,263	152,425	156,364	146,760	157,753	159,947	159,329	153,309	145,574	144,464	129,695	107,078	127,315	137,281
Other Assets	90,193	55,361	55,361	54,590	49,852	49,443	49,443	49,443	49,443	49,443	49,231	49,231	49,231	49,231	49,231
Property & Equipment	7,377	6,781	5,034	3,540	9,064	10,875	4,280	3,562	5,707	1,903	2,241	1,034	1,722	2,180	4,365
Total Assets	262,153	305,534	323,061	334,053	336,925	337,389	332,535	332,129	332,668	331,261	329,080	318,257	324,125	337,044	339,048
Off Balance Sheet Commitments	90,463	129,367	131,789	113,716	118,103	134,105	145,303	129,437	128,009	119,150	141,942	108,173	115,166	119,163	131,594
Liabilities															
Current Accounts & Deposits	86,515	111,973	117,360	118,920	126,747	142,168	129,404	141,822	136,528	135,394	135,882	129,471	132,727	138,364	137,696
Certificates of Deposit	95,400	107,896	119,223	125,713	118,184	99,534	111,759	89,969	94,673	101,335	99,022	95,249	97,365	94,691	96,257
Currency Issued	57,773	63,927	65,300	67,823	70,785	74,472	69,353	70,803	71,483	72,550	72,675	70,252	71,047	72,479	73,810
Other Liabilities	4,388	495	1,640	2,059	1,671	1,387	2,191	9,705	10,168	2,170	1,727	3,481	3,187	11,704	11,541
Total Liabilities	244,076	284,291	303,523	314,515	317,387	317,561	312,707	312,299	312,852	311,449	309,306	298,453	304,326	317,238	319,304
Capital and Reserves															
Authorized, Issued & Fully Paid Capital	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	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	17,339	17,339
Other Reserve	-	143	-	-	-	-11	-11	-9	-23	-27	-65	-35	-40	-33	-95
Retained Earnings	962	3,097	958	958	957	-	-	-	-	-	-	-	-	-	-
Total Capital & Reserves	18,077	21,243	19,538	19,538	19,538	19,828	19,828	19,830	19,816	19,812	19,774	19,804	19,799	19,806	19,744
Total Liabilities and Capital	262,153	305,534	323,061	334,053	336,925	337,389	332,535	332,129	332,668	331,261	329,080	318,257	324,125	337,044	339,048
Off Balance Sheet Commitments	90,463	129,367	131,789	113,716	118,103	134,105	145,303	129,437	128,009	119,150	141,942	108,173	115,166	119,163	131,594

- 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
2012	65.97	94.99	4.48	7.50	172.94	3.41	169.53
2013							
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
2014							
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
2015							
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
August	130.68	129.69	4.21	3.86	268.44	9.28	259.16
September	156.38	107.08	4.21	3.65	271.32	8.73	262.59
October	153.98	127.32	4.21	4.18	289.69	8.14	281.55
November *	141.70	137.28	4.21	5.92	289.11	7.61	281.50
Change for the year	22.7%	-13.0%	-9.3%	-44.6%	0.2%	-6.5%	0.4%

* Preliminary

Table 7 : Aggregated Balance Sheet of Banks - Assets

(In Millions of AEDs)														
Item	2013		2014				2015							
	Dec	Mar	Jun	Sep	Dec	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov*
Domestic Assets														
Cash and Deposits with C.B	230,907	242,585	251,492	251,812	248,478	245,767	232,522	235,946	241,620	240,519	230,345	236,608	239,317	241,615
Cash in Hand (LCY)	13,519	11,890	12,940	13,524	15,456	13,141	13,948	13,338	13,723	14,353	13,105	13,817	13,662	14,998
Deposits with Central Bank	217,388	230,695	238,552	238,288	233,022	232,626	218,574	222,608	227,897	226,166	217,240	222,791	225,655	226,617
Due From Resident Banks	67,884	67,590	64,283	65,118	64,343	71,576	82,847	83,007	75,083	72,517	74,344	60,004	62,241	64,854
Domestic Credit and Investments	1,312,903	1,335,258	1,375,428	1,409,399	1,388,901	1,422,299	1,431,858	1,440,795	1,457,400	1,462,893	1,475,811	1,493,255	1,489,714	1,504,446
a) Credit Facilities	1,203,317	1,223,859	1,254,232	1,290,610	1,277,619	1,303,587	1,312,646	1,321,510	1,335,844	1,337,332	1,349,807	1,366,318	1,368,636	1,383,753
Claims on Private Sector	841,880	871,656	913,258	961,383	940,009	957,922	967,711	975,746	984,514	982,019	992,498	1,006,063	1,009,422	1,017,697
Commercial Bills	43,220	47,134	48,857	54,759	58,131	57,892	58,580	59,382	59,949	60,655	58,674	59,626	58,690	56,946
Loans,Advances, Overdrafts & Real Estate Mortgage loans.	798,660	824,522	864,401	906,624	881,878	900,030	909,131	916,364	924,565	921,364	933,824	946,437	950,732	960,751
Claims on Government	145,446	143,078	148,288	147,043	153,071	160,972	162,218	165,695	168,495	166,708	169,920	166,400	166,584	168,400
Claims on Official Entities	146,341	176,906	161,959	162,228	165,156	165,315	165,190	162,977	164,670	170,808	169,816	173,970	174,245	171,202
Loans,Advances & Overdrafts	146,341	176,906	161,959	162,228	165,156	165,315	165,190	162,977	164,670	170,808	169,816	173,970	174,245	171,202
Claims on Other Financial Institutions	69,650	32,219	30,727	19,956	19,383	19,378	17,527	17,092	18,165	17,797	17,573	19,885	18,385	26,454
Loans,Advances & Overdrafts	69,650	32,219	30,727	19,956	19,383	19,378	17,527	17,092	18,165	17,797	17,573	19,885	18,385	26,454
b) Domestic Investments	109,586	111,399	121,196	118,789	111,282	118,712	119,212	119,285	121,556	125,561	126,004	126,937	121,078	120,693
Unclassified Assets	76,663	76,136	102,842	108,847	105,778	113,292	112,926	110,358	109,471	111,057	114,617	110,775	108,005	110,003
Fixed Assets	16,933	17,812	17,444	17,653	18,744	18,871	18,757	18,978	18,963	19,336	19,296	19,348	19,592	19,455
Inter-Branch Transactions	2,836	3,366	3,284	6,019	6,446	10,069	9,169	8,043	8,554	9,901	10,097	7,730	6,375	5,376
Other Assets	56,894	54,958	82,114	85,175	80,588	84,352	85,000	83,337	81,954	81,820	85,224	83,697	82,038	85,172
Foreign Assets	411,992	458,788	442,889	476,173	497,367	526,994	522,026	521,104	535,971	521,063	535,971	521,600	521,430	525,096
Due from H.O. and/or Branches Abroad	114,532	110,933	96,028	106,903	111,725	122,099	127,132	109,460	123,233	118,981	128,296	117,632	100,024	100,548
Due from Other Banks Abroad	131,658	164,017	146,230	157,189	142,718	158,582	148,236	160,415	155,818	145,675	147,879	144,605	154,798	161,608
Cash in Hand (FCY)	146	154	191	117	161	145	144	158	133	127	156	167	143	159
Securities	77,103	88,357	104,222	99,653	116,748	109,759	110,162	111,400	119,322	116,185	117,864	119,045	123,164	122,694
Credit to Non-Residents	72,227	79,503	75,424	91,282	100,433	106,642	108,881	110,755	110,831	113,252	114,318	112,154	113,362	106,437
Other Foreign Assets	16,326	15,824	20,794	21,029	25,582	29,767	27,471	28,916	26,634	26,843	27,458	27,997	29,939	33,650
Total Assets	2,100,349	2,180,357	2,236,934	2,311,349	2,304,867	2,379,928	2,382,179	2,391,210	2,419,545	2,408,049	2,431,088	2,422,242	2,420,707	2,446,014

* Preliminary

Table 8 : Aggregated Balance Sheet of Banks - Liabilities

(In Millions of AEDs)														
Item	2013		2014				2015							
	Dec	Mar	Jun	Sep	Dec	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov **
Domestic Liabilities														
<i>Monetary Deposits</i>	329,142	358,554	379,423	373,796	377,116	400,686	402,808	411,365	405,350	402,545	399,828	396,427	396,916	398,538
Demand Deposits (LCY)	325,353	351,555	374,394	369,601	373,473	395,674	398,539	406,119	399,767	397,517	395,028	391,219	391,945	393,782
Bankers Drafts	3,789	6,999	5,029	4,195	3,643	5,012	4,269	5,246	5,583	5,028	4,800	5,208	4,971	4,756
<i>Quasi Monetary Deposits</i>	677,220	712,330	708,310	705,028	704,987	721,862	708,358	716,099	725,880	723,851	718,013	722,771	729,396	725,635
Time Deposits (LCY)	387,835	397,398	392,201	374,988	379,336	372,007	360,273	367,568	371,618	372,356	362,388	361,021	364,253	370,781
Savings Deposits (LCY)	81,292	86,643	91,276	90,521	95,357	100,206	103,000	103,378	104,875	106,121	104,911	105,126	106,779	106,224
Commercial Prepayments (LCY)	12,099	12,547	12,457	13,687	13,015	13,760	13,716	13,696	13,497	14,138	15,557	15,477	15,520	15,379
Other Deposits (FCY)	195,994	215,742	212,376	225,832	217,279	235,889	231,369	231,457	235,890	231,236	235,157	241,147	242,844	233,251
<i>Government Deposits (LCY + FCY)</i>	161,300	152,076	184,705	207,374	188,819	183,789	187,634	179,644	162,947	160,632	157,294	164,264	154,273	168,243
<i>Government Lending Funds *</i>	15,080	15,635	16,252	16,866	17,702	18,028	18,216	18,420	18,608	18,786	18,977	19,170	19,072	19,246
<i>Capital and Reserves</i>	278,218	274,080	284,045	289,480	299,474	300,674	301,732	304,556	310,308	312,730	314,677	315,130	318,238	319,630
<i>Due to Central Bank</i>	4,215	3,265	6,230	4,090	1,311	11,205	1,395	2,359	7,046	2,035	4,631	6,542	1,550	3,086
<i>Due to Resident Banks</i>	60,589	59,352	53,154	53,005	51,784	61,540	72,509	67,999	68,174	63,491	66,753	64,291	68,099	70,792
Foreign Liabilities	413,221	419,026	413,829	441,850	491,956	499,162	511,417	514,399	542,636	546,805	568,886	551,928	552,726	556,667
Due to H.O and/or Branches Abroad	68,489	67,835	55,023	63,954	70,386	76,893	76,162	77,259	88,991	92,885	89,613	72,981	62,375	70,418
Due to Other Banks Abroad	181,279	187,837	176,981	192,922	206,380	216,528	230,449	232,335	241,179	243,527	260,686	260,981	271,225	263,414
Other Deposits (LCY + FCY)	114,980	115,782	132,834	132,463	153,952	147,973	146,695	144,604	155,713	153,208	160,461	158,525	159,750	161,806
Provisions ¹	2,319	2,348	2,468	2,304	2,078	1,796	1,749	1,754	1,656	1,675	1,890	1,733	1,872	1,700
Other Foreign Liabilities	46,154	45,224	46,523	50,207	59,160	55,972	56,362	58,447	55,097	55,510	56,236	57,708	57,504	59,329
Unclassified Liabilities	161,364	186,039	190,986	219,860	171,718	182,982	178,110	176,369	178,596	177,174	182,029	181,719	180,437	184,177
Inter-Branch Transactions	2,459	25,897	8,113	4,218	5,093	6,616	6,820	6,989	7,905	6,691	7,918	7,158	6,830	6,949
Other Liabilities	158,905	160,142	182,873	215,642	166,625	176,366	171,290	169,380	170,691	170,483	174,111	174,561	173,607	177,228
- Of which : Provisions ¹	96,044	102,651	106,971	111,569	95,844	96,356	97,146	96,359	96,718	97,091	98,656	99,599	100,595	102,043
Total Liabilities	2,100,349	2,180,357	2,236,934	2,311,349	2,304,867	2,379,928	2,382,179	2,391,210	2,419,545	2,408,049	2,431,088	2,422,242	2,420,707	2,446,014

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

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

** Preliminary

Table 9 : Banks' Foreign Assets and Liabilities

Item	(In Millions of AEDs)										
	2015										
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov *
Foreign Assets	500,075	518,546	526,994	522,026	521,104	535,971	521,063	535,971	521,600	521,430	525,096
Notes and Coins	168	120	145	144	158	133	127	156	167	143	159
Due from H.O and Branches	99,413	128,237	122,099	127,132	109,460	123,233	118,981	128,296	117,632	100,024	100,548
Money at Call & Short Notice , Nostro Balance ,Banks Bills & Lending under Repurchase Agreement	57,233	50,633	55,651	48,644	58,623	49,296	43,746	48,359	51,303	56,716	61,300
Placements / Loans with Banks	102,638	102,339	102,931	99,592	101,792	106,522	101,929	99,517	93,302	98,078	100,308
- Term Placements	66,689	67,704	66,696	62,873	60,279	62,578	60,388	58,628	48,667	50,867	53,112
- Term Loans	35,949	34,635	36,234	36,719	41,512	43,944	41,541	40,889	44,635	47,211	47,196
Securities	105,686	104,511	109,759	110,162	111,400	119,322	116,185	117,864	119,045	123,164	122,694
Loans and Advances ¹	102,123	104,051	106,642	108,881	110,755	110,831	113,252	114,318	112,154	113,362	106,437
Other Foreign Assets ²	32,814	28,655	29,767	27,471	28,916	26,634	26,843	27,461	27,997	29,943	33,650
Foreign Liabilities	478,843	477,592	499,162	511,417	514,399	542,636	546,805	568,886	551,928	552,726	556,667
Due to H.O and Branches	65,967	66,473	76,893	76,162	77,259	88,991	92,885	89,613	72,981	62,375	70,418
Due to Banks	150,012	154,296	160,222	172,611	174,886	175,630	190,054	200,644	203,644	201,909	196,274
Borrowings from Banks	51,556	52,583	56,305	57,838	57,449	65,549	53,473	60,042	57,337	69,316	67,140
- Inter Bank Borrowings	46,372	50,506	55,042	56,401	55,399	64,589	52,575	59,161	47,744	60,276	57,674
- Other Term Borrowings	5,184	2,077	1,263	1,437	2,050	960	898	881	9,593	9,040	9,466
Other Deposits	139,471	139,108	145,335	141,223	138,796	154,489	152,978	160,220	158,227	159,454	161,460
- Demand Deposits	32,744	32,238	30,760	32,285	29,732	29,983	27,987	28,875	31,629	33,954	30,744
- Time Deposits	87,083	86,869	95,130	89,302	89,430	104,744	105,126	111,578	106,827	105,470	110,439
- Savings Deposits	19,644	20,001	19,445	19,636	19,634	19,762	19,865	19,767	19,771	20,030	20,277
Other Foreign Liabilities ³	71,837	65,132	60,407	63,583	66,009	57,977	57,415	58,367	59,739	59,672	61,375

¹ Including Purchased or Discounted Commercial Bills

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

³ Including Commercial Prepayments

* Preliminary

Table 10 : Domestic Credit *

(In Millions of AEDs)															
Item	2012	2013	2014			2015						Nov **			
	Dec.	Dec	Mar	Jun	Sep	Dec	Mar	Apr	May	Jun	Jul		Aug	Sep	Oct
Government	121,334	145,446	143,078	148,288	147,043	153,071	160,972	162,218	165,695	168,495	166,708	169,920	166,400	166,584	168,400
Public Sector	126,642	146,341	176,906	161,959	162,228	165,156	165,315	165,190	162,977	164,670	170,808	169,816	173,970	174,245	171,202
Private Sector	860,848	911,530	903,875	943,985	981,339	959,392	977,300	985,238	992,838	1,002,679	999,816	1,010,071	1,025,948	1,027,807	1,044,151
Financial Institutions	48,538	69,650	32,219	30,727	19,956	19,383	19,378	17,527	17,092	18,165	17,797	17,573	19,885	18,385	26,454
Insurance Companies	713	1,072	1,635	1,171	1,111	1,191	1,105	1,113	1,121	1,252	1,248	1,261	1,258	1,260	1,280
Business and Industrial Sector	485,158	560,723	583,360	616,626	653,426	639,058	647,038	652,782	657,450	663,999	657,724	664,179	675,091	678,549	684,112
Others	326,439	280,084	286,661	295,461	306,846	299,760	309,779	313,816	317,175	319,263	323,047	327,058	329,713	329,613	332,305
Total	1,108,824	1,203,317	1,223,859	1,254,232	1,290,610	1,277,619	1,303,587	1,312,646	1,321,510	1,335,844	1,337,332	1,349,807	1,366,318	1,368,636	1,383,753

* 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)

(In Millions of AEDs)										
Economic Activity	End of Period	2012	2013	2014			2015			
		Dec.	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep *
1) Agriculture		2,242	3,092	2,299	1,607	2,221	2,698	1,645	1,272	1,294
2) Mining and Quarrying		23,964	15,653	17,448	8,893	9,989	9,181	10,738	10,456	11,071
3) Manufacturing		50,375	58,032	58,018	66,278	61,393	65,140	66,476	71,195	72,215
3.1 Food , Beverages and Tobacco		3,788	5,549	4,640	5,758	5,644	6,463	6,494	6,815	6,397
3.2 Textile and Leather Products		879	739	776	819	984	1,100	1,095	1,256	1,171
3.3 Furniture and Other Wood Products		1,416	4,110	4,232	6,230	2,269	1,789	2,030	2,161	2,455
3.4 Paper And Paper Products		701	1,006	1,044	1,150	1,235	1,341	1,604	1,698	1,873
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	17,229
3.6 Basic Metal Products (Including Aluminium)		13,297	13,966	12,589	11,609	13,650	15,428	14,980	12,727	14,576
3.7 Fabricated Metal Products, Machinery and Equipment		3,902	4,444	6,378	7,695	7,006	6,724	7,417	6,673	7,782
3.8 Other Manufactured Products		19,648	19,885	20,594	23,800	20,788	19,602	18,280	21,742	20,732
4) Electricity, Gas and Water		21,574	21,864	20,925	20,201	19,193	18,937	18,576	22,479	20,732
5) Construction and Real Estate		140,975	204,351	199,711	207,692	211,558	212,550	210,620	216,166	223,646
6) Trade		115,903	146,847	159,116	149,180	156,513	155,761	160,454	164,857	164,845
6.1 Wholesale		82,860	89,181	113,016	101,003	104,426	106,160	112,983	119,122	119,088
6.2 Retail		33,043	57,666	46,100	48,177	52,087	49,601	47,471	45,735	45,757
7) Transport, Storage and Communication		35,541	36,423	42,578	54,367	55,780	56,494	59,495	60,828	58,810
8) Financial Institutions(Excluding Banks)		80,243	113,580	131,107	121,892	129,800	131,824	133,143	128,173	135,491
9) Government		121,240	144,030	132,126	137,333	133,995	135,982	143,223	148,227	152,764
10) Personal Loans for Business Purposes ¹		196,045	245,212	248,587	254,088	267,133	267,156	265,229	272,171	280,436
11) Personal Loans for Consumption Purposes ¹		88,607	115,395	116,982	119,571	125,710	125,721	124,813	128,080	131,970
12) All Others ²		232,115	98,824	94,962	113,130	117,325	96,175	109,175	111,940	113,044
Total		1,108,824	1,203,303	1,223,859	1,254,232	1,290,610	1,277,619	1,303,587	1,335,844	1,366,318

¹ Including Loans to High Net-Worth Individuals

² Including Loans to the Service Sector and Non-Profit Institutions

* Preliminary

Table 12 : Deposits distributed Residents / Non Residents*

(In Millions of AEDs)														
Item	2013		2014				2015							
	Dec	Mar	Jun	Sep	Dec	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov **
(1) Residents	1,163,873	1,215,962	1,267,410	1,282,003	1,267,279	1,301,325	1,294,531	1,301,862	1,288,594	1,282,000	1,270,335	1,278,254	1,275,614	1,287,661
1.1 Corporate	472,877	487,905	508,546	499,428	517,415	530,403	534,817	539,932	544,812	546,242	548,913	553,813	553,051	553,333
1.2 Individuals	317,251	335,439	347,462	343,719	351,336	358,035	359,343	360,482	362,396	360,681	359,392	357,391	360,718	360,732
1.3 Government	161,300	152,076	184,705	207,374	188,819	183,789	187,634	179,644	162,947	160,632	157,294	164,264	154,273	168,243
1.4 GREs	173,555	204,207	190,374	195,864	173,352	191,929	173,758	182,301	184,164	182,882	173,677	173,275	180,783	177,652
1.5 Non Banking Financial Institutions	38,890	36,335	36,323	35,618	36,357	37,169	38,979	39,503	34,275	31,563	31,059	29,511	26,789	27,701
(2) Non-Residents	114,980	115,782	132,834	132,463	153,952	147,973	146,695	144,604	155,713	153,208	160,461	158,525	159,750	161,806
2.1 Corporate	49,187	45,271	53,964	51,272	62,599	61,832	60,403	57,632	61,043	61,329	64,346	65,857	68,316	66,102
2.2 Non Banking Financial Institutions	35,813	35,321	35,295	31,167	40,774	34,338	38,536	38,126	42,692	46,726	48,663	43,864	42,764	54,886
2.3 Individuals	22,249	24,664	25,413	25,717	26,750	25,851	26,004	25,771	26,106	25,304	26,226	26,180	26,210	26,226
2.4 Government and Non Commercial Entities	7,731	10,527	18,162	24,306	23,828	25,952	21,752	23,075	25,872	19,849	21,226	22,624	22,460	14,592
Total Deposits	1,278,853	1,331,744	1,400,243	1,414,465	1,421,230	1,449,298	1,441,226	1,446,466	1,444,307	1,435,208	1,430,796	1,436,779	1,435,364	1,449,467

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

** Preliminary

Table 13 : Deposits by Type and Currency¹

(In Millions of AEDs)															
Item	2012	2013	2014			2015									
	Dec.	Dec	Mar	Jun	Sep	Dec	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov *
Demand	343,874	448,386	482,554	506,334	506,019	515,199	542,970	540,863	550,742	543,942	540,103	542,215	543,231	554,295	546,861
Local Currency	256,772	332,415	359,157	382,820	379,403	383,509	404,533	407,879	415,392	408,204	405,465	403,173	399,836	400,201	401,319
Foreign Currencies	87,102	115,971	123,397	123,514	126,616	131,690	138,437	132,984	135,350	135,738	134,638	139,042	143,395	154,094	145,542
Savings	84,387	107,201	114,248	121,028	120,173	126,453	131,800	137,134	137,818	137,127	138,546	137,355	138,040	140,367	140,037
Local Currency	72,219	92,080	98,116	103,311	102,083	107,152	112,257	114,973	115,401	116,985	118,394	114,033	114,169	115,921	115,444
Foreign Currencies	12,168	15,121	16,132	17,717	18,090	19,301	19,543	22,161	22,417	20,142	20,152	23,322	23,871	24,446	24,593
Time	500,734	541,887	562,178	562,051	548,888	552,775	560,779	543,994	545,752	572,099	570,291	567,177	562,657	557,020	564,034
Local Currency	391,022	406,843	411,738	404,814	388,107	391,629	384,229	372,307	379,819	384,138	386,561	379,339	377,498	381,618	389,653
Foreign Currencies	109,712	135,044	150,440	157,237	160,781	161,146	176,550	171,687	165,933	187,961	183,730	187,838	185,159	175,402	174,381
Total Deposits²	928,995	1,097,474	1,158,980	1,189,413	1,175,080	1,194,427	1,235,549	1,221,991	1,234,312	1,253,168	1,248,940	1,246,747	1,243,928	1,251,682	1,250,932
Total Local Currency	720,013	831,338	869,011	890,945	869,593	882,290	901,019	895,159	910,612	909,327	910,420	896,545	891,503	897,740	906,416
Total Foreign Currencies	208,982	266,136	289,969	298,468	305,487	312,137	334,530	326,832	323,700	343,841	338,520	350,202	352,425	353,942	344,516
Commercial Prepayments	14,220	15,847	16,991	18,292	17,877	25,639	19,191	21,936	22,103	19,077	19,126	20,622	20,506	20,617	20,439

¹ Excluding Inter-Bank Deposits

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

* Preliminary

Table 14 : Time Deposits by Maturity*

(In Millions of AEDs)															
Period	2012		2013		2014			2015							
	Dec.	Dec	Mar	Jun	Sep	Dec	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov **
Maturity															
Upto 3 Months	250,396	239,183	243,563	257,807	263,414	257,899	257,142	253,346	250,624	253,469	250,121	248,441	250,322	244,518	252,712
Above 3 and Upto 6 Months	111,084	117,778	119,935	126,948	129,709	126,994	126,620	124,751	123,411	124,812	123,163	122,336	123,262	120,404	124,439
Above 6 and Upto 12 Months	163,761	171,353	174,491	184,695	188,712	184,760	184,219	181,499	179,549	181,587	179,189	177,985	179,333	175,175	181,045
Exceeding 12 Months	172,650	150,181	152,931	161,874	165,395	161,932	161,457	159,074	157,364	159,151	157,049	155,994	157,175	153,530	158,676
Total	697,891	678,495	690,920	731,325	747,230	731,585	729,438	718,670	710,948	719,019	709,522	704,756	710,092	693,627	716,872

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

** Preliminary

Table 15 : Currency Issued *

(In Thousands of AEDs)															
Item	2012		2013			2014				2015					
	Dec.	Dec	Mar	Jun	Sep	Dec	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov ****
Total Notes Issued (1)**	56,998,623	63,076,612	64,433,724	66,904,951	69,836,520	73,502,110	68,355,146	69,797,858	70,469,976	71,528,890	71,645,395	69,215,899	70,005,382	71,429,673	72,751,023
Total Coins Issued (2) ***	774,510	850,187	866,484	918,261	948,826	969,992	997,569	1,004,895	1,012,847	1,020,633	1,029,149	1,036,295	1,041,728	1,048,987	1,059,323
Total Currency Issued	57,773,133	63,926,799	65,300,208	67,823,212	70,785,346	74,472,102	69,352,715	70,802,753	71,482,823	72,549,523	72,674,544	70,252,194	71,047,110	72,478,660	73,810,346

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

** *Excluding Mutilated Notes*

*** *Excluding Issued Gold Coins*

**** *Preliminary*

Table 16 : Cleared Cheques Statistics*

Item	2012	2013	2014			2015									
	Dec.	Dec	Mar	Jun	Sep	Dec	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov **
Amount (In Millions of AEDs)	1,122,303	1,339,503	380,553	781,439	1,165,239	1,559,595	394,156	532,568	666,786	802,970	931,967	1,065,956	1,191,883	1,323,463	1,454,701
No. of Cheques (in Thousands)	27,568	29,334	7,587	15,526	23,041	30,817	7,792	10,513	13,229	15,879	18,338	20,931	23,440	26,049	28,644

* Cumulative data

** Preliminary