



United Arab Emirates

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

النشرة الاحصائية الشهرية
- البيانات المصرفية والنقدية -
نوفمبر 2016

Monthly Statistical Bulletin
- Banking & Monetary Statistics -
November 2016

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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**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 + 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	2013		2014				2015				2016					
	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Jul	Aug	Sep	Oct	Nov ***
Central Bank of the UAE																
Total Assets/Liabilities	305,534	323,061	334,053	336,925	337,389	332,535	331,261	324,125	393,655	358,975	364,749	367,788	352,812	353,628	350,524	339,845
Gross International Reserves *	250,532	266,130	274,833	284,622	288,247	273,449	278,773	271,306	345,147	309,008	316,871	318,135	302,106	304,371	297,839	287,882
Money Supply Indicators																
Money Supply M ₁	379,550	411,965	434,306	431,057	436,132	456,899	464,176	453,658	456,934	490,309	481,015	469,886	473,315	472,502	472,409	472,610
Money Supply M ₂	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	1,180,418	1,191,259	1,183,910	1,200,271	1,203,321	1,212,892
Money Supply M ₃	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	1,364,776	1,364,342	1,357,117	1,368,679	1,362,877	1,385,807
Banks																
Total Assets	2,124,062	2,209,783	2,236,934	2,311,349	2,304,869	2,379,928	2,419,544	2,422,243	2,478,225	2,491,096	2,518,499	2,515,805	2,518,593	2,550,148	2,544,440	2,568,720
Foreign Assets (Net)	-171	40,446	29,772	36,837	7,829	29,968	-4,782	-28,506	-83,885	-50,161	-64,912	-52,353	-60,805	-63,732	-50,611	-34,455
Foreign Assets	409,774	458,082	437,301	470,676	491,902	521,307	530,221	515,777	496,450	505,853	514,367	513,985	500,395	513,091	523,446	530,639
Foreign Assets to Total Assets (%)	19%	21%	20%	20%	21%	22%	22%	21%	20%	20%	20%	20%	20%	21%	21%	21%
Foreign Liabilities	409,945	417,636	407,529	433,839	484,073	491,339	535,003	544,283	580,335	556,014	579,279	566,338	561,200	576,823	574,057	565,094
Foreign Liabilities to Total Liabilities (%)	19%	19%	18%	19%	21%	21%	22%	22%	23%	22%	23%	23%	22%	23%	23%	22%
Deposits ¹	1,278,852	1,331,744	1,400,244	1,414,466	1,421,231	1,449,298	1,444,306	1,436,780	1,471,618	1,502,669	1,493,055	1,486,035	1,478,577	1,508,710	1,503,208	1,521,278
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	1,315,942	1,315,227	1,310,490	1,321,820	1,315,818	1,338,078
of which: Corporate	472,876	487,905	508,546	499,428	517,415	530,403	544,811	553,813	563,100	571,428	565,690	570,570	570,406	576,394	569,541	568,889
Non-Residents	114,980	115,782	132,834	132,463	153,952	147,973	155,713	158,525	171,492	177,514	177,113	170,808	168,087	186,890	187,390	183,200
of which: Corporate	49,187	45,271	53,964	51,272	62,599	61,832	61,043	65,857	72,807	78,706	80,702	73,833	73,109	84,460	78,296	75,830
Bank Credit (Domestic)	1,203,317	1,223,858	1,254,232	1,290,611	1,277,620	1,303,587	1,335,843	1,366,319	1,381,181	1,404,381	1,426,296	1,421,424	1,429,760	1,446,109	1,449,296	1,451,565
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	1,069,964	1,068,680	1,075,057	1,084,074	1,087,804	1,086,510
Total Number of National Banks and Branches																
Head Offices	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23
Branches	841	843	858	866	869	871	873	875	874	874	862	862	856	857	857	850
Pay Offices	89	89	89	89	90	90	90	90	90	90	86	86	85	85	85	83
Electronic Banking Service Units	29	29	29	33	34	31	32	34	37	39	33	33	32	32	32	31
Total Number of Foreign Banks and Branches																
Head Offices	28	28	28	28	26	26	26	26	26	26	26	26	26	26	26	26
Branches	87	87	87	87	86	86	86	86	86	85	86	86	86	85	85	85
Pay Offices	1	1	1	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	42	42	41	41	41	38
Number of Employees in Banks (UAE) ²	36,087	36,446	36,692	36,686	39,051	39,194	38,560	38,722	40,159	38,912	38,134	38,134	38,134	37,283	37,283	37,283
Employed with National Banks ²	28,165	28,616	28,876	28,876	31,152	31,291	30,786	30,906	32,352	31,173	30,583	30,583	30,583	29,754	29,754	29,754
Employed with Foreign Banks ²	7,922	7,830	7,816	7,810	7,899	7,903	7,774	7,816	7,807	7,739	7,551	7,551	7,551	7,529	7,529	7,529

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

** Including Claims on Other Financial Institutions

*** Preliminary

Table 2 : Monetary Survey

(In Millions of AEDs)																
Item	2013		2014				2015				2016					
	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Jul	Aug	Sep	Oct	Nov *
Net International Reserves	246,966	302,661	298,287	314,858	288,082	295,519	265,648	234,011	252,337	249,826	235,503	251,258	233,922	233,594	242,266	248,950
Central Bank (Net)	247,137	262,215	268,515	278,021	280,253	265,551	270,430	262,517	336,222	299,987	300,415	303,611	294,727	297,326	292,877	283,405
Gross International Reserves	250,532	266,130	274,833	284,622	288,247	273,449	278,773	271,306	345,147	309,008	316,871	318,135	302,106	304,371	297,839	287,882
Foreign Liabilities	3,395	3,915	6,318	6,601	7,994	7,898	8,343	8,789	8,925	9,021	16,456	14,524	7,379	7,045	4,962	4,477
Banks (Net)	-171	40,446	29,772	36,837	7,829	29,968	-4,782	-28,506	-83,885	-50,161	-64,912	-52,353	-60,805	-63,732	-50,611	-34,455
Foreign Assets	409,774	458,082	437,301	470,676	491,902	521,307	530,221	515,777	496,450	505,853	514,367	513,985	500,395	513,091	523,446	530,639
Foreign Liabilities	409,945	417,636	407,529	433,839	484,073	491,339	535,003	544,283	580,335	556,014	579,279	566,338	561,200	576,823	574,057	565,094
Net Domestic Assets	795,938	807,189	829,482	805,325	837,347	867,041	908,600	924,299	934,482	968,668	944,915	940,001	949,988	966,677	961,055	963,942
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	1,074,750	1,075,073	1,080,669	1,089,021	1,091,564	1,090,795
Net Claims on Government	47,578	54,694	31,447	1,752	21,498	36,655	61,818	61,262	68,324	71,854	42,913	55,507	55,643	63,211	72,662	63,756
Claims on Official Entities	178,055	208,547	196,642	195,968	196,737	202,347	201,038	212,660	204,886	215,707	226,265	221,648	221,305	226,170	227,029	230,725
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	44,422	43,069	43,162	44,201	45,383	45,534
Capital and Reserves	-293,419	-289,076	-298,085	-310,011	-318,971	-319,752	-329,911	-334,679	-345,034	-336,987	-351,006	-354,291	-357,554	-359,832	-362,681	-363,202
Other Items (net)	-88,175	-112,853	-89,032	-107,944	-63,315	-70,539	-70,626	-84,816	-83,063	-83,752	-92,429	-101,005	-93,237	-96,094	-112,902	-103,666
Money Supply M₁	379,550	411,965	434,306	431,057	436,132	456,899	464,176	453,658	456,934	490,309	481,015	469,886	473,315	472,502	472,409	472,610
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	64,457	62,052	61,693	61,789	62,166	62,815
Monetary Deposits	329,142	358,555	379,423	373,796	377,116	400,687	405,349	396,428	398,543	428,479	416,558	407,834	411,622	410,713	410,243	409,795
Money Supply M₂	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	1,180,418	1,191,259	1,183,910	1,200,271	1,203,321	1,212,892
Quasi - Money	663,354	697,885	693,463	689,126	689,297	705,661	710,072	704,652	729,885	728,185	699,403	721,373	710,595	727,769	730,912	740,282
Foreign Currency Deposits	193,966	213,511	209,663	223,331	214,336	233,097	233,285	238,173	245,127	245,129	230,173	242,491	240,419	255,758	260,732	263,213
Dirham Deposits	469,388	484,374	483,800	465,795	474,961	472,564	476,787	466,479	484,758	483,056	469,230	478,882	470,176	472,011	470,180	477,069
Money Supply M₃	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	1,364,776	1,364,342	1,357,117	1,368,679	1,362,877	1,385,807
Government Deposits	161,472	154,326	184,115	206,405	189,090	183,485	163,409	163,758	156,060	155,394	184,358	173,083	173,207	168,408	159,556	172,915

* Preliminary

Table 3 : Monthly Changes in Factors Affecting Money Supply

(In Millions of AEDs)															
Item	2014				2015				2016						
	Mar**	Jun**	Sep**	Dec**	Mar**	Jun**	Sep**	Dec***	Mar***	Jun***	Jul***	Aug***	Sep***	Oct***	Nov***
Net International Reserves	55,695	-4,374	16,571	-26,776	7,437	-29,871	-31,637	829	-5,020	1,257	15,755	-17,336	-328	8,672	6,684
Central Bank (Net)	15,078	6,300	9,506	2,232	-14,702	4,879	-7,913	54,882	2,824	7,443	3,196	-8,884	2,599	-4,449	-9,472
Gross International Reserves	15,598	8,703	9,789	3,625	-14,798	5,324	-7,467	56,203	164	17,536	1,264	-16,029	2,265	-6,532	-9,957
Foreign Liabilities	520	2,403	283	1,393	-96	445	446	1,321	-2,660	10,093	-1,932	-7,145	-334	-2,083	-485
Banks (Net)	40,617	-10,674	7,065	-29,008	22,139	-34,750	-23,724	-54,053	-7,844	-6,186	12,559	-8,452	-2,927	13,121	16,156
Foreign Assets	48,308	-20,781	33,375	21,226	29,405	8,914	-14,444	-22,872	15,539	11,753	-382	-13,590	12,696	10,355	7,193
Foreign Liabilities	7,691	-10,107	26,310	50,234	7,266	43,664	9,280	31,181	23,383	17,939	-12,941	-5,138	15,623	-2,766	-8,963
Net Domestic Assets	11,251	22,293	-24,157	32,022	29,694	41,559	15,699	20,925	29,304	-7,276	-4,914	9,987	16,689	-5,622	2,887
Claims on Private Sector	30,678	43,003	47,976	-22,622	15,844	28,559	21,667	2,880	5,539	15,851	323	5,596	8,352	2,543	-769
Net Claims on Government	7,116	-23,247	-29,695	19,746	15,157	25,163	-556	9,657	660	-1,588	12,594	136	7,568	9,451	-8,906
Claims on Official Entities	30,492	-11,905	-674	769	5,610	-1,309	11,622	-1,747	767	2,485	-4,617	-343	4,865	859	3,696
Claims on Nonbank Financial Institutions	-36,700	-370	-10,926	-1,540	1,088	-608	1,924	-1,519	747	-6,809	-1,353	93	1,039	1,182	151
Capital and Reserves*	4,343	-9,009	-11,926	-8,960	-781	-10,159	-4,768	-5,945	11,155	-9,119	-3,285	-3,263	-2,278	-2,849	-521
Other Items (net)*	-24,678	23,821	-18,912	44,629	-7,224	-87	-14,190	17,599	10,436	-8,096	-8,576	7,768	-2,857	-16,808	9,236
Money Supply M₁	32,415	22,341	-3,249	5,075	20,767	7,277	-10,518	-415	15,939	-7,920	-11,129	3,429	-813	-93	201
Currency in Circulation Outside Banks	3,002	1,473	2,378	1,755	-2,804	2,615	-1,597	-421	427	1,454	-2,405	-359	96	377	649
Monetary Deposits	29,413	20,868	-5,627	3,320	23,571	4,662	-8,921	6	15,512	-9,374	-8,724	3,788	-909	-470	-448
Money Supply M₂	66,946	17,919	-7,586	5,246	37,131	11,688	-15,938	21,754	24,284	-6,019	10,841	-7,349	16,361	3,050	9,571
Quasi - Money	34,531	-4,422	-4,337	171	16,364	4,411	-5,420	22,169	8,345	1,901	21,970	-10,778	17,174	3,143	9,370
Foreign Currency Deposits	19,545	-3,848	13,668	-8,995	18,761	188	4,888	14,829	-299	5,620	12,318	-2,072	15,339	4,974	2,481
Dirham Deposits	14,986	-574	-18,005	9,166	-2,397	4,223	-10,308	7,340	8,644	-3,719	9,652	-8,706	1,835	-1,831	6,889
Money Supply M₃	59,800	47,708	14,704	-12,069	31,526	-8,388	-15,589	10,567	22,130	-6,566	-434	-7,225	11,562	-5,802	22,930
Government Deposits	-7,146	29,789	22,290	-17,315	-5,605	-20,076	349	-11,187	-2,154	-547	-11,275	124	-4,799	-8,852	13,359

*(-) 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
2013					
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
2014					
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
2015					
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
2016					
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
July	320.8	76.2	119.9	21.6	103.1
August	324.3	76.9	118.2	28.1	101.1
September	325.5	77.3	118.2	26.2	103.8
October	313.7	76.5	116.0	22.4	98.8
November **	313.6	78.0	116.3	23.2	96.1

* Currency Issued = currency in circulation plus cash at banks

** Preliminary

Table 5 : Central Bank of the UAE Balance Sheet

(In Millions of AEDs)																
Item	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 30.06.2015	As at 30.09.2015	As at 31.12.2015	As at 31.03.2016	As at 30.06.2016	As at 31.07.2016	As at 31.08.2016	As at 30.09.2016	As at 31.10.2016	As at * 30.11.2016
Assets																
Cash and Bank Balances	14,591	8,024	22,432	36,980	42,001	42,409	40,708	66,883	78,611	46,029	55,656	69,246	63,091	65,037	78,901	77,720
Gold Bullion	-	-	-	-	-	-	347	664	940	1,085	1,164	1,195	1,162	1,171	1,129	1,052
Deposits	99,926	101,608	96,523	93,687	76,917	70,057	92,880	98,241	96,362	91,260	65,319	60,156	62,080	67,467	52,392	41,800
Certificates of Deposit Under Repo	-	-	-	-	-	6,000	-	-	-	-	-	-	-	-	-	-
Liquidity Support Facility	514	514	514	499	321	321	321	228	228	214	214	200	200	200	200	200
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	192,094	186,435	174,442	168,988	162,845	154,966
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	49,165	49,165	49,165	49,165	49,165
Other Assets	6,781	5,034	3,540	9,064	10,875	4,280	1,903	1,722	3,709	3,568	1,001	1,289	2,575	1,507	5,803	14,857
Property & Equipment	97	94	89	83	79	78	85	78	79	113	103	102	97	93	89	85
Total Assets	305,534	323,061	334,053	336,925	337,389	332,535	331,261	324,125	393,655	358,975	364,749	367,788	352,812	353,628	350,524	339,845
Off Balance Sheet Commitments	129,367	131,789	113,716	118,103	134,105	145,303	119,150	115,166	199,681	198,254	262,631	227,059	198,806	211,456	194,758	216,869
Liabilities																
Current Accounts & Deposits	111,973	117,360	118,920	126,747	142,168	129,404	135,394	132,727	157,031	140,363	140,351	145,100	149,140	146,920	140,928	142,082
Certificates of Deposit	107,896	119,223	125,713	118,184	99,534	111,759	101,335	97,365	139,773	115,394	109,083	103,067	101,119	103,797	98,750	96,107
Currency Issued	63,927	65,300	67,823	70,785	74,472	69,353	72,550	71,047	73,522	77,208	81,317	76,212	76,860	77,267	76,467	78,036
Other Liabilities	495	1,640	2,059	1,671	1,387	2,191	2,170	3,187	3,111	5,646	13,536	22,916	5,233	5,175	13,948	3,268
Total Liabilities	284,291	303,523	314,515	317,387	317,561	312,707	311,449	304,326	373,437	338,611	344,287	347,295	332,352	333,159	330,093	319,493
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	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	17,812	17,812	17,812
Other Reserve	143	-	-	-	-11	-11	-27	-40	-94	52	150	181	148	157	119	40
Retained Earnings	3,097	958	958	957	-	-	-	-	-	-	-	-	-	-	-	-
Total Capital & Reserves	21,243	19,538	19,538	19,538	19,828	19,828	19,812	19,799	20,218	20,364	20,462	20,493	20,460	20,469	20,431	20,352
Total Liabilities and Capital	305,534	323,061	334,053	336,925	337,389	332,535	331,261	324,125	393,655	358,975	364,749	367,788	352,812	353,628	350,524	339,845
Off Balance Sheet Commitments	129,367	131,789	113,716	118,103	134,105	145,303	119,150	115,166	199,681	198,254	262,631	227,059	198,806	211,456	194,758	216,869

- 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
2013							
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
2014							
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
2015							
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
2016							
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
July	123.46	186.44	2.79	5.44	318.13	14.52	303.61
August	118.23	174.44	2.80	6.64	302.11	7.38	294.73
September	126.96	168.99	2.80	5.62	304.37	7.04	297.33
October	123.86	162.84	2.76	8.38	297.84	4.96	292.88
November *	114.40	154.97	2.72	15.79	287.88	4.48	283.40
Change for the year	-33.4%	-5.8%	-32.8%	227.6%	-16.6%	-49.8%	-15.7%

* Preliminary

Table 7 : Aggregated Balance Sheet of Banks - Assets

(In Millions of AEDs)																
Item	2013		2014				2015				2016					
	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun	July	Aug	Sep	Oct	Nov *
Domestic Assets																
Cash and Deposits with C.B	230,907	242,585	251,558	251,812	248,478	245,767	241,620	236,608	304,186	266,138	262,134	257,222	261,776	261,433	250,428	250,320
Cash in Hand (LCY)	13,519	11,890	12,940	13,524	15,456	13,141	13,723	13,817	15,131	15,378	16,860	14,160	15,167	15,478	14,301	15,221
Deposits with Central Bank	217,388	230,695	238,618	238,288	233,022	232,626	227,897	222,791	289,055	250,760	245,274	243,062	246,609	245,955	236,127	235,099
Due From Resident Banks	67,884	67,590	64,283	65,117	64,343	71,576	75,083	60,004	53,947	63,907	56,283	66,145	74,040	72,561	66,431	69,598
Domestic Credit and Investments	1,312,903	1,335,257	1,375,427	1,409,400	1,388,902	1,422,299	1,457,399	1,493,256	1,502,210	1,529,471	1,561,990	1,557,902	1,563,140	1,580,952	1,584,761	1,591,410
a) Credit Facilities	1,203,317	1,223,858	1,254,232	1,290,611	1,277,620	1,303,587	1,335,843	1,366,319	1,381,181	1,404,381	1,426,296	1,421,424	1,429,760	1,446,109	1,449,296	1,451,565
Claims on Private Sector	840,512	870,623	912,468	960,651	938,990	953,782	981,807	1,003,112	1,018,485	1,029,607	1,051,588	1,051,790	1,057,738	1,065,905	1,068,434	1,067,285
Commercial Bills	41,852	46,101	48,067	54,027	57,112	53,752	57,242	56,675	53,018	53,283	52,973	53,302	51,611	49,749	49,827	48,745
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	998,615	998,488	1,006,127	1,016,156	1,018,607	1,018,540
Claims on Government	145,446	143,078	148,288	147,043	153,071	160,972	168,495	166,400	166,586	168,667	168,627	169,890	171,140	174,085	172,950	174,421
Claims on Official Entities	147,709	177,938	162,749	162,961	166,176	169,455	167,376	176,922	171,393	180,767	187,705	182,854	183,564	187,950	188,542	190,634
Commercial Bills	1,368	1,032	790	733	1,020	4,140	2,707	2,952	1,546	1,724	1,859	1,843	1,365	3,812	2,321	2,230
Loans,Advances & Overdrafts	146,341	176,906	161,959	162,228	165,156	165,315	164,669	173,970	169,847	179,043	185,846	181,011	182,199	184,138	186,221	188,404
Claims on Other Financial Institutions	69,650	32,219	30,727	19,956	19,383	19,378	18,165	19,885	24,717	25,340	18,376	16,890	17,318	18,169	19,370	19,225
Loans,Advances & Overdrafts	69,650	32,219	30,727	19,956	19,383	19,378	18,165	19,885	24,717	25,340	18,376	16,890	17,318	18,169	19,370	19,225
b) Domestic Investments	109,586	111,399	121,195	118,789	111,282	118,712	121,556	126,937	121,029	125,090	135,694	136,478	133,380	134,843	135,465	139,845
Unclassified Assets	102,594	106,269	108,365	114,344	111,244	118,979	115,221	116,598	121,432	125,727	123,725	120,551	119,242	122,111	119,374	126,753
Fixed Assets	21,556	22,847	22,966	23,150	24,209	24,558	24,713	25,170	25,094	25,582	25,689	25,799	25,845	25,596	25,619	25,921
Inter-Branch Transactions	2,836	3,366	3,284	6,019	6,447	10,069	8,554	7,730	10,944	9,394	5,992	5,400	3,661	4,768	3,830	7,728
Other Assets	78,202	80,056	82,115	85,175	80,588	84,352	81,954	83,698	85,394	90,751	92,044	89,352	89,736	91,747	89,925	93,104
Foreign Assets	409,774	458,082	437,301	470,676	491,902	521,307	530,221	515,777	496,450	505,853	514,367	513,985	500,395	513,091	523,446	530,639
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	84,500	74,923	71,702	75,834	77,938	82,123
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	135,997	141,519	133,088	138,291	142,544	141,189
Cash in Hand (FCY)	146	154	124	117	161	146	133	167	203	167	205	191	259	159	136	147
Securities	77,103	88,357	104,222	99,653	116,748	109,759	119,322	119,045	129,097	139,028	139,130	139,615	138,634	141,068	143,492	144,055
Credit to Non-Residents	72,227	79,503	75,424	91,282	100,433	106,642	110,831	112,154	103,850	113,130	117,138	118,656	118,753	119,887	120,927	124,704
Other Foreign Assets	14,108	15,118	15,273	15,532	20,117	24,079	20,884	22,174	27,557	31,627	37,397	39,081	37,959	37,852	38,409	38,421
Total Assets	2,124,062	2,209,783	2,236,934	2,311,349	2,304,869	2,379,928	2,419,544	2,422,243	2,478,225	2,491,096	2,518,499	2,515,805	2,518,593	2,550,148	2,544,440	2,568,720

* 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	Jun	Jul	Aug	Sep	Oct	Nov *
Domestic Liabilities																
<i>Monetary Deposits</i>	329,142	358,555	379,423	373,796	377,116	400,687	405,349	396,426	398,543	428,479	416,558	407,834	411,622	410,713	410,243	409,795
Demand Deposits (LCY)	325,353	351,556	374,394	369,601	373,473	395,675	399,767	391,219	393,969	423,070	411,189	401,728	406,783	405,797	405,092	405,187
Bankers Drafts	3,789	6,999	5,029	4,195	3,643	5,012	5,582	5,207	4,574	5,409	5,369	6,106	4,839	4,916	5,151	4,608
<i>Quasi Monetary Deposits</i>	663,090	697,550	693,139	688,838	689,017	705,308	709,773	704,287	729,523	727,822	699,010	720,939	710,198	727,333	730,475	739,864
Time Deposits (LCY)	387,835	397,398	392,202	374,988	379,336	372,007	371,617	360,990	378,307	371,427	352,803	364,245	356,193	358,239	355,664	362,069
Savings Deposits (LCY)	81,292	86,643	91,276	90,521	95,357	100,206	104,875	105,126	106,090	111,268	116,035	114,203	113,587	113,337	114,080	114,583
Other Deposits (FCY)	193,963	213,509	209,661	223,329	214,324	233,095	233,281	238,171	245,126	245,127	230,172	242,491	240,418	255,757	260,731	263,212
<i>Government Deposits (LCY + FCY)</i>	159,655	150,463	183,005	205,636	187,045	182,024	161,199	162,509	155,613	153,606	183,999	171,080	171,911	167,593	158,716	171,918
<i>Other Domestic Deposits (LCY + FCY) **</i>	15,774	16,393	16,872	17,928	17,744	18,318	17,854	20,240	21,021	20,657	21,744	21,480	21,598	21,112	21,552	21,126
<i>Government Lending Funds ***</i>	15,080	15,635	16,252	16,866	17,702	18,028	18,608	19,170	19,614	19,955	20,516	20,643	20,751	21,266	21,300	21,248
<i>Capital and Reserves</i>	272,176	269,538	278,547	290,473	299,144	299,925	310,099	314,880	324,816	316,623	330,544	333,798	337,094	339,363	342,250	342,850
<i>Due to Central Bank</i>	4,215	3,265	6,230	4,090	1,311	11,205	7,046	6,542	560	844	1,868	2,956	4,663	2,912	4,594	2,595
<i>Due to Resident Banks</i>	52,890	50,537	43,069	43,734	42,497	51,109	51,939	50,120	47,136	58,763	50,097	56,944	65,885	63,168	56,559	59,725
<i>Capital Market Funding & Term Borrowings</i>	7,699	8,815	10,085	9,272	9,286	10,431	16,235	14,171	14,079	14,716	22,239	22,237	22,240	24,999	24,975	24,870
Foreign Liabilities	409,945	417,636	407,529	433,839	484,073	491,339	535,003	544,283	580,335	556,014	579,279	566,338	561,200	576,823	574,057	565,094
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	61,445	54,802	46,322	49,036	46,678	46,089
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	138,931	132,565	136,079	125,312	119,057	117,487
Capital Market Funding	84,495	87,934	90,960	92,687	94,671	105,082	112,781	94,850	90,530	94,068	93,296	95,714	94,644	89,506	94,768	89,006
Other Term Borrowings	18,955	22,531	21,777	22,213	23,554	20,062	22,412	42,127	43,499	38,957	44,941	47,129	51,803	61,607	64,780	69,156
Other Deposits (LCY + FCY)	114,980	115,782	132,834	132,463	153,952	147,973	155,713	158,525	171,492	177,514	177,113	170,808	168,087	186,890	187,390	183,200
Other Foreign Liabilities	45,197	45,782	42,297	44,044	53,058	49,945	49,120	51,796	57,110	56,972	63,553	65,320	64,265	64,472	61,384	60,156
Unclassified Liabilities	194,396	221,396	202,783	226,877	179,934	191,554	186,439	189,615	186,985	193,617	192,645	191,556	191,431	194,866	199,719	209,635
Inter-Branch Transactions	2,459	25,897	8,113	4,218	5,093	6,616	7,905	7,158	3,538	4,545	2,890	3,031	3,631	3,615	3,960	8,769
Other Liabilities	191,937	195,499	194,670	222,659	174,841	184,938	178,534	182,457	183,447	189,072	189,755	188,525	187,800	191,251	195,759	200,866
- Of which : Provisions ¹	97,981	104,210	108,694	113,081	97,277	97,772	98,011	100,964	101,526	103,841	105,791	107,093	108,172	108,540	109,574	110,671
Total Liabilities	2,124,062	2,209,783	2,236,934	2,311,349	2,304,869	2,379,928	2,419,544	2,422,243	2,478,225	2,491,096	2,518,499	2,515,805	2,518,593	2,550,148	2,544,440	2,568,720

* Preliminary

** Commercial Prepayment (Margin Deposits) (L.Cy + F.Cy) & Borrowings under Repurchase Agreements

*** Refinancing of Housing Loans to Nationals under various schemes of Federal & Emirates Governments

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

Table 9 : Aggregated Memoranda Accounts of Banks

(In Millions of AEDs)

Item	2013		2014		2015				2016							
	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Jul	Aug	Sep	Oct	Nov *
Off-Balance Sheet Items																
Letters of Credit	114,919	118,703	116,557	133,061	132,425	118,753	122,332	118,699	110,897	102,695	103,778	99,974	98,994	96,123	94,455	96,500
Guarantees	316,539	331,417	342,593	345,282	351,734	369,650	371,179	372,638	373,399	372,374	383,138	386,488	385,922	386,612	385,904	385,011
Commitments	130,353	131,333	158,177	174,213	173,961	178,546	180,382	174,388	185,767	184,131	178,946	177,136	185,188	184,090	189,164	193,281
FX Derivatives	864,775	937,291	1,091,557	949,085	920,848	994,597	925,227	908,801	682,430	604,681	517,210	485,462	489,704	508,825	507,566	528,245
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	1,833,688	1,923,975	1,924,205	1,966,884	1,963,158	1,947,052
Others Derivatives	117,265	159,593	177,125	173,143	150,882	209,415	187,898	136,325	115,200	84,379	68,656	66,587	64,376	60,288	55,407	53,192
Other Memoranda Items	27,545	57,744	92,815	77,390	69,769	44,383	52,493	42,029	52,636	37,998	52,642	50,660	52,616	53,004	50,619	45,606
Total Memoranda Accounts	2,926,715	3,138,085	3,417,290	3,461,868	3,215,886	3,170,405	3,277,726	3,136,282	2,947,472	2,992,123	3,138,058	3,190,282	3,201,005	3,255,826	3,246,273	3,248,887

* Preliminary

Table 10 : Banks' Foreign Assets and Liabilities

(In Millions of AEDs)																	
Item	2015											2016					
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Dec	Mar	Jun	Jul	Aug	Sep	Oct	Nov *
Foreign Assets	494,375	512,840	521,307	516,332	515,360	530,221	515,320	530,012	515,777	496,450	505,853	514,367	513,985	500,395	513,091	523,446	530,639
Notes and Coins	168	120	146	144	158	133	127	156	167	203	167	205	191	259	159	136	147
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	84,500	74,923	71,702	75,834	77,938	82,123
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	135,997	141,519	133,088	138,291	142,544	141,189
- Money at Call & Short Notice , Nostro Balance ,																	
Banks Bills & Lending under Repurchase Agreement	57,236	50,634	55,651	48,644	58,624	49,296	43,746	48,362	51,303	64,459	50,576	51,019	53,644	55,616	53,340	55,346	53,781
- Term Placements	66,689	67,704	66,696	62,873	60,279	62,578	60,388	58,628	48,667	46,731	53,241	46,055	49,039	41,103	49,786	50,856	53,444
- Term Loans	35,949	34,635	36,235	36,719	41,512	43,944	41,541	40,889	44,635	40,263	34,444	38,923	38,836	36,369	35,165	36,342	33,964
Securities	105,686	104,511	109,759	110,162	111,400	119,322	116,185	117,864	119,045	129,097	139,028	139,130	139,615	138,634	141,068	143,492	144,055
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	117,138	118,656	118,753	119,887	120,927	124,704
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	37,397	39,081	37,959	37,852	38,409	38,421
Foreign Liabilities	471,075	469,844	491,339	503,573	506,662	535,003	539,225	560,953	544,283	580,335	556,014	579,279	566,338	561,200	576,823	574,057	565,094
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	61,445	54,802	46,322	49,036	46,678	46,089
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	138,931	132,565	136,079	125,312	119,057	117,487
- Money at Call & Short Notice , Borrowings on Demand and Remaining Balance & Borrowings Under Repurchase Agreement	34,335	31,371	35,079	43,031	42,605	40,437	54,722	60,092	66,667	55,750	41,475	56,029	52,467	71,753	56,945	58,641	58,466
- 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	54,822	52,156	48,395	53,271	44,967	47,032
- Other Term Borrowings	5,184	2,077	1,263	1,437	2,050	960	898	881	9,593	11,511	25,647	28,080	27,942	15,931	15,096	15,449	11,989
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	93,296	95,714	94,644	89,506	94,768	89,006
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	44,941	47,129	51,803	61,607	64,780	69,156
Other Deposits	142,959	141,934	147,973	146,695	144,604	155,713	153,208	160,461	158,525	171,492	177,514	177,113	170,808	168,087	186,890	187,390	183,200
- Demand Deposits	32,744	32,238	30,760	32,285	29,732	29,983	27,987	28,875	31,629	32,826	40,929	33,573	28,036	27,160	30,892	32,054	30,874
- Time Deposits	87,083	86,869	95,130	89,302	89,430	101,734	97,711	105,336	102,602	114,072	114,692	120,311	117,967	117,338	131,508	130,370	128,048
- Savings Deposits	19,644	20,001	19,445	19,636	19,634	19,762	19,865	19,767	19,771	20,733	20,714	20,804	21,271	21,413	21,627	21,297	21,825
- Commercial Prepayments(Margin Deposits)	1,639	1,476	1,543	1,327	1,226	1,224	230	241	298	334	405	436	434	450	476	379	577
- 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	1,989	3,100	1,726	2,387	3,290	1,876
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	63,553	65,320	64,265	64,472	61,384	60,156

* Preliminary

Table 11 : Domestic Credit *

(In Millions of AEDs)

Item	2013		2014				2015				2016					
	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Jul	Aug	Sep	Oct	Nov **
Government	145,446	143,078	148,288	147,043	153,071	160,972	168,495	166,400	166,586	168,667	168,627	169,890	171,140	174,085	172,950	174,421
Public Sector	147,709	177,938	162,749	162,961	166,176	169,455	167,376	176,922	171,393	180,767	187,705	182,854	183,564	187,950	188,542	190,634
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	1,069,964	1,068,680	1,075,057	1,084,074	1,087,804	1,086,510
Financial Institutions	69,650	32,219	30,727	19,956	19,383	19,378	18,165	19,885	24,717	25,340	18,376	16,890	17,318	18,169	19,370	19,225
Insurance Companies	1,072	1,635	1,171	1,111	1,191	1,105	1,252	1,258	1,237	1,171	1,241	1,239	1,246	1,495	1,500	1,498
Business and Industrial Sector	559,356	582,327	615,836	652,694	638,039	642,898	661,292	672,141	686,518	692,342	708,481	706,936	711,475	718,567	720,695	717,635
Others	280,084	286,661	295,461	306,846	299,760	309,779	319,263	329,713	330,729	336,094	341,866	343,615	345,018	345,843	346,239	348,152
Total	1,203,317	1,223,858	1,254,232	1,290,611	1,277,620	1,303,587	1,335,843	1,366,319	1,381,181	1,404,381	1,426,296	1,421,424	1,429,760	1,446,109	1,449,296	1,451,565

* 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

(In Millions of AEDs)													
Economic Activity	End of Period	2013		2014		2015				2016			
		Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep *
1) Agriculture		3,092	2,299	1,607	2,221	2,698	1,645	1,272	1,294	1,559	1,262	1,200	1,177
2) Mining and Quarrying		15,653	17,448	8,893	9,989	9,181	10,738	10,456	11,071	11,922	11,707	12,437	14,013
3) Manufacturing		58,032	58,018	66,278	61,393	65,140	66,476	71,195	72,215	69,110	72,231	71,376	71,589
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	5,782
3.2 Textile and Leather Products		739	776	819	984	1,100	1,095	1,256	1,171	1,477	1,523	1,379	1,330
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	2,342
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	1,915
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	17,953
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	13,378
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	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	21,812
4) Electricity, Gas and Water		21,864	20,925	20,201	19,193	18,937	18,576	22,479	20,732	20,482	18,559	18,592	17,882
5) Construction and Real Estate		204,351	199,711	207,692	211,558	212,550	210,620	216,166	223,646	235,010	241,790	242,382	250,827
6) Trade		146,847	159,116	149,180	156,513	155,761	160,454	164,857	164,845	161,689	160,697	160,710	158,247
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	111,001
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	47,246
7) Transport, Storage and Communication		36,423	42,578	54,367	55,780	56,494	59,495	60,828	58,810	59,155	62,468	63,951	62,704
8) Financial Institutions(Excluding Banks)		113,580	131,107	121,892	129,800	131,824	133,143	128,173	135,491	135,599	139,551	144,861	148,373
9) Government		144,030	132,126	137,333	133,995	135,982	143,223	148,227	152,764	157,493	159,300	160,032	165,068
10) Personal Loans for Business Purposes ¹		245,212	248,587	254,088	267,133	267,156	265,229	272,171	280,436	283,228	288,148	292,480	295,278
11) Personal Loans for Consumption Purposes ¹		115,395	116,982	119,571	125,710	125,721	124,813	128,080	131,970	133,284	135,599	137,637	138,954
12) All Others ²		98,838	94,961	113,130	117,326	96,176	109,175	111,939	113,045	112,650	113,069	120,638	121,997
Total		1,203,317	1,223,858	1,254,232	1,290,611	1,277,620	1,303,587	1,335,843	1,366,319	1,381,181	1,404,381	1,426,296	1,446,109

¹ Including Loans to High Net-Worth Individuals

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

* Preliminary

Table 13 : Deposits distributed Residents / Non Residents *

(In Millions of AEDs)																
Item	2013		2014		2015				2016							
	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Jul	Aug	Sep	Oct	Nov **
(1) 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	1,315,942	1,315,227	1,310,490	1,321,820	1,315,818	1,338,078
1.1 Corporate	472,876	487,905	508,546	499,428	517,415	530,403	544,811	553,813	563,100	571,428	565,690	570,570	570,406	576,394	569,541	568,889
1.2 Individuals	317,251	335,439	347,462	343,719	351,336	358,035	362,396	357,392	360,741	376,655	379,631	382,341	383,523	380,128	386,439	387,598
1.3 Government	161,300	152,076	184,705	207,374	188,819	183,789	162,947	164,264	157,438	155,523	185,903	172,987	173,829	169,515	160,643	173,839
1.4 GREs	173,555	204,207	190,374	195,864	173,352	191,929	184,164	173,275	190,755	193,348	161,487	164,345	157,613	171,155	173,268	180,006
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	23,231	24,984	25,119	24,628	25,927	27,746
(2) Non-Residents	114,980	115,782	132,834	132,463	153,952	147,973	155,713	158,525	171,492	177,514	177,113	170,808	168,087	186,890	187,390	183,200
2.1 Corporate	49,187	45,271	53,964	51,272	62,599	61,832	61,043	65,857	72,807	78,706	80,702	73,833	73,109	84,460	78,296	75,830
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	55,357	55,741	54,092	57,983	68,770	66,971
2.3 Individuals	22,249	24,664	25,413	25,717	26,750	25,851	26,106	26,180	27,492	27,982	28,251	28,376	28,740	31,310	28,794	29,240
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	12,803	12,858	12,146	13,137	11,530	11,159
Total Deposits	1,278,852	1,331,744	1,400,244	1,414,466	1,421,231	1,449,298	1,444,306	1,436,780	1,471,618	1,502,669	1,493,055	1,486,035	1,478,577	1,508,710	1,503,208	1,521,278

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

** Preliminary

Table 14 : Deposits by Type and Currency¹

(In Millions of AEDs)																
Item	2013		2014		2015				2016							
	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Jul	Aug	Sep	Oct	Nov *
Demand	448,386	482,554	506,334	506,019	515,199	542,970	543,942	543,231	547,978	590,939	566,312	558,508	560,600	563,792	566,471	569,243
Local Currency	332,415	359,157	382,820	379,403	383,509	404,533	408,204	399,836	401,342	431,083	419,652	409,844	414,896	413,796	413,832	413,746
Foreign Currencies	115,971	123,397	123,514	126,616	131,690	138,437	135,738	143,395	146,636	159,856	146,660	148,664	145,704	149,996	152,639	155,497
Savings	107,201	114,248	121,028	120,173	126,453	131,800	137,127	138,040	141,244	147,884	152,035	151,043	151,257	151,070	152,067	152,812
Local Currency	92,080	98,116	103,311	102,083	107,152	112,257	116,985	114,169	115,630	120,154	125,068	123,372	123,027	122,987	123,497	124,476
Foreign Currencies	15,121	16,132	17,717	18,090	19,301	19,543	20,142	23,871	25,614	27,730	26,967	27,671	28,230	28,083	28,570	28,336
Time	541,887	562,178	562,051	548,888	552,775	560,779	572,099	562,657	589,148	576,328	554,649	568,405	559,502	589,726	589,865	593,006
Local Currency	406,843	411,738	404,814	388,107	391,629	384,229	384,138	377,498	397,795	392,041	381,348	392,039	383,312	388,819	385,332	390,242
Foreign Currencies	135,044	150,440	157,237	160,781	161,146	176,550	187,961	185,159	191,353	184,287	173,301	176,366	176,190	200,907	204,533	202,764
Total Deposits²	1,097,474	1,158,980	1,189,413	1,175,080	1,194,427	1,235,549	1,253,168	1,243,928	1,278,370	1,315,151	1,272,996	1,277,956	1,271,359	1,304,588	1,308,403	1,315,061
Total Local Currency	831,338	869,011	890,945	869,593	882,290	901,019	909,327	891,503	914,767	943,278	926,068	925,255	921,235	925,602	922,661	928,464
Total Foreign Currencies	266,136	289,969	298,468	305,487	312,137	334,530	343,841	352,425	363,603	371,873	346,928	352,701	350,124	378,986	385,742	386,597
Commercial Prepayments	15,847	16,991	18,292	17,877	25,639	19,191	19,077	20,506	21,278	21,032	22,035	21,768	21,858	21,299	21,609	21,379

¹ Excluding Inter-Bank Deposits² Residents and Non-Residents (Excluding Government Deposits and Commercial Prepayments & Borrowings under Repurchase Agreements)

* Preliminary

Table 15 : Time Deposits by Maturity*

(In Millions of AEDs)																	
Maturity	Period	2013				2014				2015				2016			
		Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Jul	Aug	Sep	Oct	Nov **
Upto 3 Months		439,458	442,028	456,254	500,820	472,636	468,478	432,790	428,963	441,945	423,635	388,932	391,542	383,533	425,463	435,461	440,198
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	138,798	153,108	154,481	148,853	144,522	140,121
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	154,844	142,003	135,264	128,288	116,388	124,895
Exceeding 12 Months		26,523	23,233	25,103	23,547	30,060	40,173	33,710	33,656	41,694	46,529	41,336	40,152	43,118	40,168	39,031	40,888
Total		694,629	691,327	732,797	747,440	739,729	730,536	719,019	710,092	738,511	719,738	723,910	726,805	716,396	742,772	735,402	746,102

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

* Effective from September 2016, data against different maturity buckets are restructured to align with latest Banking Return Forms

** Preliminary

Table 16 : Currency Issued *

(In Thousands of AEDs)																
Item	2013		2014				2015				2016					
	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Jul	Aug	Sep	Oct	Nov ****
Total Notes Issued (1)**	63,076,612	64,433,724	66,904,951	69,836,520	73,502,110	68,355,146	71,528,890	70,005,382	72,456,853	76,126,961	80,215,276	75,104,044	75,750,698	76,155,196	75,352,141	76,917,263
Total Coins Issued (2) ***	850,187	866,484	918,261	948,826	969,992	997,569	1,020,633	1,041,728	1,065,241	1,081,388	1,101,593	1,107,821	1,109,215	1,111,879	1,115,211	1,118,760
Total Currency Issued	63,926,799	65,300,208	67,823,212	70,785,346	74,472,102	69,352,715	72,549,523	71,047,110	73,522,094	77,208,349	81,316,869	76,211,865	76,859,913	77,267,075	76,467,352	78,036,023

* 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	Jun	Jul	Aug	Sep	Oct	Nov **
Amount (In Millions of AEDs)	1,339,503	380,553	781,439	1,165,239	1,559,595	394,156	802,970	1,191,883	1,585,826	377,413	765,609	879,722	1,002,602	1,106,509	1,234,464	1,357,159
No. of Cheques (in Thousands)	29,334	7,587	15,526	23,041	30,817	7,792	15,879	23,440	31,215	7,707	15,432	17,752	20,229	22,382	25,013	27,504

* Cumulative data

** Preliminary