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

United Arab Emirates

النشرة الاحصائية الشهرية
- البيانات المصرفية والنقدية -
اكتوبر 2016

Monthly Statistical Bulletin
- Banking & Monetary Statistics -
October 2016

Contents

الصفحات
PAGES

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

Contents (Contd)

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 (M_1) :
Consists of currency in circulation outside banks plus monetary deposits in local currency with banks (all short-term deposits on which bank customer can withdraw without prior notice)

Money Supply (M_2) :
Consists of Money Supply (M_1) plus quasi-monetary deposits (Resident Time and Savings Deposits in Dirham + Resident Deposits in foreign currencies)

Money Supply (M_3) :

Consists of Money Supply (M_2) plus Government deposits

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

Government:

of the seven emirates.

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 ***
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
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
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
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
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
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**
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**
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**
Foreign Assets to Total Assets (%)	19%	21%	20%	20%	21%	22%	22%	21%	20%	20%	20%	20%	20%	20%	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**
Foreign Liabilities to Total Liabilities (%)	19%	19%	18%	19%	21%	21%	22%	22%	23%	22%	23%	23%	22%	23%	23%
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**
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
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
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
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
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**
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
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	841	843	858	866	869	871	873	875	874	874	862	862	856	857	857
Pay Offices	89	89	89	89	90	90	90	90	90	90	86	86	85	85	85
Electronic Banking Service Units	29	29	29	33	34	31	32	34	37	39	33	33	32	32	32
Total Number of Foreign Banks and Branches															
Head Offices	28	28	28	28	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
Pay Offices	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
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**
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
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

[1] Excluding Inter-Bank Deposits

[2] 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 *
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**
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**
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
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
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**
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
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
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**
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
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
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
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
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
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
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**
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
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
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**
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**
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
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
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**
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**

** 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***
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**
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**
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
Foreign Liabilities	520	2,403	283	1,393	-96	445	446	1,321	-2,660	10,093	-1,932	-7,145	-334	-2,083
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**
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
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
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**
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
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
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
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
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
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
Money Supply M_1	**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**
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
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
Money Supply M_2	**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**
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**
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
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
Money Supply M_3	**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**
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**

**(-) 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

** 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**
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
Gold Bullion	-	-	-	-	-	-	347	664	940	1,085	1,164	1,195	1,162	1,171	1,129
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
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
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
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
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
Property & Equipment	97	94	89	83	79	78	85	78	79	113	103	102	97	93	89
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**
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
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
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
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
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
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**
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	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
Other Reserve	143	-	-	-	-11	-11	-27	-40	-94	52	150	181	148	157	119
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**
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**
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

- 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
Change for the year	-27.9%	-1.0%	-31.9%	73.9%	-13.7%	-44.4%	-12.9%

** 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 ***
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**
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
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
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**
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**
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**
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**
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
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
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**
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**
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
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
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**
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
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**
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**
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
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
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
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**
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
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
Cash in Hand (FCY)	146	154	124	117	161	146	133	167	203	167	205	191	259	159	136
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
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
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
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***

* *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 *
Domestic Liabilities															
Monetary Deposits	**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**
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
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
Quasi Monetary Deposits	**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**
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
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
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
Government Deposits (LCY + FCY)	**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**
Other Domestic Deposits (LCY + FCY) **	**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**
Government Lending Funds ***	**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**
Capital and Reserves	**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**
Due to Central Bank	**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**
Due to Resident Banks	**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**
Capital Market Funding & Term Borrowings	**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**
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**
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
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
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
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
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
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
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**
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
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
- *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
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***

* *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 *
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
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
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
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
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
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
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
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***

* *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 *
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**
Notes and Coins	168	120	146	144	158	133	127	156	167	203	167	205	191	259	159	136
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
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
- 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
- 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
- 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
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
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
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
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**
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
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
- 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
- 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
- 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
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
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
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
- 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
- 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
- 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
- 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
- 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
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

** Preliminary*

Table 11 : Domestic Credit *

(In Millions of AEDs)

	2013	2014			2015				2016						
Item	**Dec**	**Mar**	**Jun**	**Sep**	**Dec**	**Mar**	**Jun**	**Sep**	**Dec**	**Mar**	**Jun**	**Jul**	**Aug**	**Sep**	**Oct ****
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**
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**
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**
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
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
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
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
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**

** 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)

End of Period / Economic Activity	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)

	2013	2014			2015					2016					
Item	**Dec**	**Mar**	**Jun**	**Sep**	**Dec**	**Mar**	**Jun**	**Sep**	**Dec**	**Mar**	**Jun**	**Jul**	**Aug**	**Sep**	**Oct ****
(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**
1.1 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
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
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
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
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
(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**
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
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
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
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
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**

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

*** Preliminary*

Table 14 : Deposits by Type and Currency[1]

(In Millions of AEDs)

Item	2013	2014				2015				2016					
	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Jul	Aug	Sep	Oct *
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**
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
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
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**
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
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
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**
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
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
Total Deposits[2]	**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**
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
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
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

[1] *Excluding Inter-Bank Deposits*

[2] *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)

Period / Maturity	2013	2014			2015				2016						
	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Jul	Aug	Sep	Oct **
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
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
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
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
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

** 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)

	2013	2014			2015					2016					
Item	**Dec**	**Mar**	**Jun**	**Sep**	**Dec**	**Mar**	**Jun**	**Sep**	**Dec**	**Mar**	**Jun**	**Jul**	**Aug**	**Sep**	**Oct ******
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
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
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

* *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 **
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
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

** Cumulative data*

*** Preliminary*