



United Arab Emirates

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

النشرة الاحصائية الشهرية  
- البيانات المصرفية والنقدية -  
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**- Banking & Monetary Statistics -**  
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### Note:

Data are as at end of period unless otherwise indicated.

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### Abbreviations & Notations

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

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### Definitions

#### Monetary Base :

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

#### Gross International Reserves :

Gross International Reserves , defined as the sum of Deposits , Held to Maturity Foreign Securities , IMF Reserves & SDR Holdings and Other Foreign Assets

#### Money Supply (M<sub>1</sub>) :

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

#### Money Supply (M<sub>2</sub>) :

Consists of Money Supply (M<sub>1</sub>) plus quasi-monetary deposits (Resident Time and Savings Deposits in Dirham + Commercial Pre-payments in Dirham + Resident Deposits in foreign currencies)

#### Money Supply (M<sub>3</sub>) :

Consists of Money Supply (M<sub>2</sub>) plus Government deposits

#### Certificates of Deposits :

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

#### Government:

of the seven emirates.

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**TABLES**

Table 1 : Selected Monetary and Banking Indicators

| (In Millions of AEDs)                                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
|--|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Indicator  | 2012             | 2013             | 2014             |                  |                  | 2015             |                  |                  |                  |                  |                  |                  |                  |                  |                  |
|  | Dec              | Dec              | Mar              | Jun              | Sep              | Dec              | Jan              | Feb              | Mar              | Apr              | May              | Jun              | Jul              | Aug              | Sep **           |
| <b>Central Bank of the UAE</b>                         |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| Total Assets/Liabilities                               | 262,153          | 305,534          | 323,061          | 334,053          | 336,925          | 337,389          | 330,272          | 329,444          | 332,535          | 332,129          | 332,668          | 331,261          | 329,080          | 318,257          | 324,125          |
| Gross International Reserves *                         | 172,943          | 250,555          | 266,369          | 275,095          | 285,073          | 288,563          | 281,194          | 279,568          | 273,973          | 283,212          | 283,745          | 278,786          | 281,823          | 268,449          | 271,328          |
| <b>Money Supply Indicators</b>                         |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| Money Supply M <sub>1</sub>                            | 299,173          | 379,550          | 411,964          | 434,306          | 431,057          | 436,132          | 443,282          | 450,686          | 456,898          | 459,663          | 469,510          | 464,177          | 460,867          | 456,975          | 453,657          |
| Money Supply M <sub>2</sub>                            | 862,374          | 1,056,770        | 1,124,294        | 1,142,616        | 1,136,085        | 1,141,119        | 1,153,138        | 1,164,094        | 1,178,760        | 1,168,021        | 1,185,609        | 1,190,057        | 1,184,718        | 1,174,988        | 1,176,428        |
| Money Supply M <sub>3</sub>                            | 1,083,039        | 1,219,887        | 1,280,233        | 1,328,433        | 1,344,227        | 1,331,984        | 1,333,036        | 1,349,254        | 1,364,010        | 1,362,185        | 1,367,752        | 1,355,214        | 1,347,944        | 1,333,942        | 1,341,940        |
| <b>Banks</b>   |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| <b>Total Assets</b>                                    | <b>1,876,960</b> | <b>2,100,349</b> | <b>2,180,357</b> | <b>2,236,934</b> | <b>2,311,349</b> | <b>2,304,867</b> | <b>2,305,817</b> | <b>2,334,765</b> | <b>2,379,928</b> | <b>2,382,179</b> | <b>2,391,210</b> | <b>2,419,545</b> | <b>2,408,049</b> | <b>2,431,088</b> | <b>2,422,242</b> |
| <b>Foreign Assets (Net)</b>                            | <b>-8,824</b>    | <b>-1,229</b>    | <b>39,762</b>    | <b>29,060</b>    | <b>34,323</b>    | <b>5,411</b>     | <b>21,235</b>    | <b>40,954</b>    | <b>27,832</b>    | <b>10,609</b>    | <b>6,705</b>     | <b>-6,665</b>    | <b>-25,742</b>   | <b>-32,915</b>   | <b>-30,328</b>   |
| <b>Foreign Assets</b>                                  | <b>306,556</b>   | <b>411,992</b>   | <b>458,788</b>   | <b>442,889</b>   | <b>476,173</b>   | <b>497,367</b>   | <b>500,076</b>   | <b>518,546</b>   | <b>526,994</b>   | <b>522,026</b>   | <b>521,104</b>   | <b>535,971</b>   | <b>521,063</b>   | <b>535,971</b>   | <b>521,600</b>   |
| Foreign Assets to Total Assets (%)                     | 16%              | 20%              | 21%              | 20%              | 21%              | 22%              | 22%              | 22%              | 22%              | 22%              | 22%              | 22%              | 22%              | 22%              | 22%              |
| <b>Foreign Liabilities</b>                             | <b>315,380</b>   | <b>413,221</b>   | <b>419,026</b>   | <b>413,829</b>   | <b>441,850</b>   | <b>491,956</b>   | <b>478,841</b>   | <b>477,592</b>   | <b>499,162</b>   | <b>511,417</b>   | <b>514,399</b>   | <b>542,636</b>   | <b>546,805</b>   | <b>568,886</b>   | <b>551,928</b>   |
| Foreign Liabilities to Total Liabilities (%)           | 17%              | 20%              | 19%              | 18%              | 19%              | 21%              | 21%              | 20%              | 21%              | 21%              | 22%              | 22%              | 23%              | 23%              | 23%              |
| <b>Deposits <sup>1</sup></b>                           | <b>1,167,797</b> | <b>1,278,853</b> | <b>1,331,744</b> | <b>1,400,243</b> | <b>1,414,465</b> | <b>1,421,230</b> | <b>1,412,243</b> | <b>1,430,099</b> | <b>1,449,298</b> | <b>1,441,226</b> | <b>1,446,466</b> | <b>1,444,307</b> | <b>1,435,208</b> | <b>1,430,796</b> | <b>1,436,779</b> |
| Residents  | 1,033,700        | 1,163,873        | 1,215,962        | 1,267,410        | 1,282,003        | 1,267,279        | 1,269,284        | 1,288,165        | 1,301,325        | 1,294,531        | 1,301,862        | 1,288,594        | 1,282,000        | 1,270,335        | 1,278,254        |
| of which: Corporate                                    | 378,871          | 472,877          | 487,905          | 508,546          | 499,428          | 517,415          | 527,781          | 539,179          | 530,403          | 534,817          | 539,932          | 544,812          | 546,242          | 548,913          | 553,813          |
| Non-Residents  | 134,097          | 114,980          | 115,782          | 132,834          | 132,463          | 153,952          | 142,959          | 141,934          | 147,973          | 146,695          | 144,604          | 155,713          | 153,208          | 160,461          | 158,525          |
| of which: Corporate                                    | 38,077           | 49,187           | 45,271           | 53,964           | 51,272           | 62,599           | 61,515           | 62,660           | 61,832           | 60,403           | 57,632           | 61,043           | 61,329           | 64,346           | 65,857           |
| <b>Bank Credit (Domestic)</b>                          | <b>1,108,824</b> | <b>1,203,317</b> | <b>1,223,859</b> | <b>1,254,232</b> | <b>1,290,610</b> | <b>1,277,619</b> | <b>1,286,385</b> | <b>1,289,985</b> | <b>1,303,587</b> | <b>1,312,646</b> | <b>1,321,510</b> | <b>1,335,844</b> | <b>1,337,332</b> | <b>1,349,807</b> | <b>1,366,318</b> |
| of which: Claims on Private Sector                     | 811,597          | 841,880          | 871,656          | 913,258          | 961,383          | 940,009          | 944,576          | 946,847          | 957,922          | 967,711          | 975,746          | 984,514          | 982,019          | 992,498          | 1,006,063        |
| <b>Total Number of National Banks and Branches</b>     |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| Head Offices   | 23               | 23               | 23               | 23               | 23               | 23               | 23               | 23               | 23               | 23               | 23               | 23               | 23               | 23               | 23               |
| Branches   | 805              | 841              | 843              | 858              | 866              | 869              | 869              | 872              | 871              | 871              | 871              | 873              | 873              | 874              | 875              |
| Pay Offices  | 89               | 89               | 89               | 89               | 89               | 90               | 90               | 90               | 90               | 90               | 90               | 90               | 90               | 90               | 90               |
| Electronic Banking Service Units                       | 28               | 29               | 29               | 29               | 33               | 34               | 31               | 31               | 31               | 31               | 31               | 32               | 32               | 33               | 34               |
| <b>Total Number of Foreign Banks and Branches</b>      |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| Head Offices   | 28               | 28               | 28               | 28               | 28               | 26               | 26               | 26               | 26               | 26               | 26               | 26               | 26               | 26               | 26               |
| Branches   | 85               | 87               | 87               | 87               | 87               | 86               | 86               | 86               | 86               | 86               | 86               | 86               | 86               | 86               | 86               |
| Pay Offices  | 1                | 1                | 1                | 1                | 1                | 1                | 1                | 1                | 1                | 1                | 1                | 1                | 1                | 1                | 1                |
| Electronic Banking Service Units                       | 52               | 52               | 53               | 53               | 54               | 48               | 48               | 48               | 48               | 48               | 48               | 48               | 48               | 46               | 45               |
| <b>Number of Employees in Banks (UAE) <sup>2</sup></b> | <b>36,246</b>    | <b>36,087</b>    | <b>37,402</b>    | <b>36,692</b>    | <b>36,686</b>    | <b>39,013</b>    | <b>39,013</b>    | <b>39,013</b>    | <b>39,189</b>    | <b>39,189</b>    | <b>39,189</b>    | <b>38,560</b>    | <b>38,560</b>    | <b>38,560</b>    | <b>38,722</b>    |

<sup>1</sup> Excluding Inter-Bank Deposits<sup>2</sup> Excluding Auxiliary Staff. Data Subject to Revision on Quarterly Basis

\*Central Bank International Reserves = Deposits + Held-to-Maturity Foreign Securities + IMF Reserves and SDR Holdings + Other Foreign Assets

\*\* Preliminary

Table 2 : Monetary Survey

| <b>(In Millions of AEDs)</b>             |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
|--|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| <b>Item</b>                              | <b>2012</b>      | <b>2013</b>      | <b>2014</b>      |                  |                  | <b>2015</b>      |                  |                  |                  |                  |                  |                  |                  |                  |                  |
|  | <b>Dec</b>       | <b>Dec</b>       | <b>Mar</b>       | <b>Jun</b>       | <b>Sep</b>       | <b>Dec</b>       | <b>Jan</b>       | <b>Feb</b>       | <b>Mar</b>       | <b>Apr</b>       | <b>May</b>       | <b>Jun</b>       | <b>Jul</b>       | <b>Aug</b>       | <b>Sep *</b>     |
| <b>Net International Reserves</b>        | <b>160,712</b>   | <b>245,942</b>   | <b>302,238</b>   | <b>297,856</b>   | <b>312,670</b>   | <b>285,830</b>   | <b>293,706</b>   | <b>312,432</b>   | <b>293,613</b>   | <b>285,441</b>   | <b>282,920</b>   | <b>263,838</b>   | <b>248,564</b>   | <b>226,248</b>   | <b>232,264</b>   |
| <b>Central Bank (Net)</b>                | <b>169,536</b>   | <b>247,171</b>   | <b>262,476</b>   | <b>268,796</b>   | <b>278,347</b>   | <b>280,419</b>   | <b>272,471</b>   | <b>271,478</b>   | <b>265,781</b>   | <b>274,832</b>   | <b>276,215</b>   | <b>270,503</b>   | <b>274,306</b>   | <b>259,163</b>   | <b>262,592</b>   |
| Gross International Reserves             | 172,943          | 250,555          | 266,369          | 275,095          | 285,073          | 288,563          | 281,194          | 279,568          | 273,973          | 283,212          | 283,745          | 278,786          | 281,823          | 268,449          | 271,328          |
| Foreign Liabilities                      | 3,407            | 3,384            | 3,893            | 6,299            | 6,726            | 8,144            | 8,723            | 8,090            | 8,192            | 8,380            | 7,530            | 8,283            | 7,517            | 9,286            | 8,736            |
| <b>Banks (Net)</b>                       | <b>-8,824</b>    | <b>-1,229</b>    | <b>39,762</b>    | <b>29,060</b>    | <b>34,323</b>    | <b>5,411</b>     | <b>21,235</b>    | <b>40,954</b>    | <b>27,832</b>    | <b>10,609</b>    | <b>6,705</b>     | <b>-6,665</b>    | <b>-25,742</b>   | <b>-32,915</b>   | <b>-30,328</b>   |
| Foreign Assets                           | 306,556          | 411,992          | 458,788          | 442,889          | 476,173          | 497,367          | 500,076          | 518,546          | 526,994          | 522,026          | 521,104          | 535,971          | 521,063          | 535,971          | 521,600          |
| Foreign Liabilities                      | 315,380          | 413,221          | 419,026          | 413,829          | 441,850          | 491,956          | 478,841          | 477,592          | 499,162          | 511,417          | 514,399          | 542,636          | 546,805          | 568,886          | 551,928          |
| <b>Net Domestic Assets</b>               | <b>701,662</b>   | <b>810,828</b>   | <b>822,056</b>   | <b>844,760</b>   | <b>823,415</b>   | <b>855,289</b>   | <b>859,432</b>   | <b>851,662</b>   | <b>885,147</b>   | <b>882,580</b>   | <b>902,689</b>   | <b>926,219</b>   | <b>936,154</b>   | <b>948,740</b>   | <b>944,164</b>   |
| Claims on Private Sector                 | 832,576          | 861,379          | 891,721          | 934,481          | 982,401          | 960,065          | 965,120          | 967,764          | 979,031          | 989,113          | 997,181          | 1,006,156        | 1,004,069        | 1,014,496        | 1,028,068        |
| Net Claims on Government                 | 11,697           | 46,138           | 53,060           | 29,788           | 94               | 20,076           | 32,350           | 29,086           | 35,232           | 27,419           | 41,464           | 60,526           | 61,495           | 69,020           | 59,971           |
| Claims on Official Entities              | 132,954          | 176,687          | 207,514          | 195,852          | 195,235          | 195,717          | 199,974          | 199,554          | 198,207          | 198,023          | 195,814          | 198,331          | 205,878          | 205,138          | 209,708          |
| Claims on Nonbank Financial Institutions | 88,237           | 91,888           | 55,188           | 54,818           | 43,892           | 42,352           | 42,466           | 43,565           | 43,440           | 41,990           | 41,593           | 42,832           | 42,824           | 42,493           | 44,756           |
| Capital and Reserves                     | -316,891         | -299,461         | -293,608         | -303,583         | -309,018         | -319,302         | -327,698         | -330,784         | -320,502         | -321,561         | -324,371         | -330,120         | -332,504         | -334,481         | -334,929         |
| Other Items (net)                        | -46,911          | -65,803          | -91,819          | -66,596          | -89,189          | -43,619          | -52,780          | -57,523          | -50,261          | -52,404          | -48,992          | -51,506          | -45,608          | -47,926          | -63,410          |
| <b>Money Supply M<sub>1</sub></b>        | <b>299,173</b>   | <b>379,550</b>   | <b>411,964</b>   | <b>434,306</b>   | <b>431,057</b>   | <b>436,132</b>   | <b>443,282</b>   | <b>450,686</b>   | <b>456,898</b>   | <b>459,663</b>   | <b>469,510</b>   | <b>464,177</b>   | <b>460,867</b>   | <b>456,975</b>   | <b>453,657</b>   |
| Currency in Circulation Outside Banks    | 45,615           | 50,408           | 53,410           | 54,883           | 57,261           | 59,016           | 56,601           | 56,500           | 56,212           | 56,855           | 58,145           | 58,827           | 58,322           | 57,147           | 57,230           |
| Monetary Deposits                        | 253,558          | 329,142          | 358,554          | 379,423          | 373,796          | 377,116          | 386,681          | 394,186          | 400,686          | 402,808          | 411,365          | 405,350          | 402,545          | 399,828          | 396,427          |
| <b>Money Supply M<sub>2</sub></b>        | <b>862,374</b>   | <b>1,056,770</b> | <b>1,124,294</b> | <b>1,142,616</b> | <b>1,136,085</b> | <b>1,141,119</b> | <b>1,153,138</b> | <b>1,164,094</b> | <b>1,178,760</b> | <b>1,168,021</b> | <b>1,185,609</b> | <b>1,190,057</b> | <b>1,184,718</b> | <b>1,174,988</b> | <b>1,176,428</b> |
| <b>Quasi - Money</b>                     | <b>563,201</b>   | <b>677,220</b>   | <b>712,330</b>   | <b>708,310</b>   | <b>705,028</b>   | <b>704,987</b>   | <b>709,856</b>   | <b>713,408</b>   | <b>721,862</b>   | <b>708,358</b>   | <b>716,099</b>   | <b>725,880</b>   | <b>723,851</b>   | <b>718,013</b>   | <b>722,771</b>   |
| Foreign Currency Deposits                | 139,278          | 195,994          | 215,742          | 212,376          | 225,832          | 217,279          | 222,341          | 224,395          | 235,889          | 231,369          | 231,457          | 235,890          | 231,236          | 235,157          | 241,147          |
| Dirham Deposits                          | 423,923          | 481,226          | 496,588          | 495,934          | 479,196          | 487,708          | 487,515          | 489,013          | 485,973          | 476,989          | 484,642          | 489,990          | 492,615          | 482,856          | 481,624          |
| <b>Money Supply M<sub>3</sub></b>        | <b>1,083,039</b> | <b>1,219,887</b> | <b>1,280,233</b> | <b>1,328,433</b> | <b>1,344,227</b> | <b>1,331,984</b> | <b>1,333,036</b> | <b>1,349,254</b> | <b>1,364,010</b> | <b>1,362,185</b> | <b>1,367,752</b> | <b>1,355,214</b> | <b>1,347,944</b> | <b>1,333,942</b> | <b>1,341,940</b> |
| <b>Government Deposits</b>               | <b>220,665</b>   | <b>163,117</b>   | <b>155,939</b>   | <b>185,817</b>   | <b>208,142</b>   | <b>190,865</b>   | <b>179,898</b>   | <b>185,160</b>   | <b>185,250</b>   | <b>194,164</b>   | <b>182,143</b>   | <b>165,157</b>   | <b>163,226</b>   | <b>158,954</b>   | <b>165,512</b>   |

\* Preliminary

**Table 3 : Monthly Changes in Factors Affecting Money Supply**

| <b>(In Millions of AEDs)</b>             |               |                |                |                |                |               |                |                |                |                |                |                |               |
|--|---------------|----------------|----------------|----------------|----------------|---------------|----------------|----------------|----------------|----------------|----------------|----------------|---------------|
| <b>Item</b>                              | <b>2014</b>   |                |                |                | <b>2015</b>    |               |                |                |                |                |                |                |               |
|  | <b>Mar**</b>  | <b>Jun**</b>   | <b>Sep**</b>   | <b>Dec**</b>   | <b>Jan***</b>  | <b>Feb***</b> | <b>Mar***</b>  | <b>Apr***</b>  | <b>May***</b>  | <b>Jun***</b>  | <b>Jul***</b>  | <b>Aug***</b>  | <b>Sep***</b> |
| <b>Net International Reserves</b>        | <b>56,296</b> | <b>-4,382</b>  | <b>14,814</b>  | <b>-26,840</b> | <b>7,876</b>   | <b>18,726</b> | <b>-18,819</b> | <b>-8,172</b>  | <b>-2,521</b>  | <b>-19,082</b> | <b>-15,274</b> | <b>-22,316</b> | <b>6,016</b>  |
| <b>Central Bank (Net)</b>                | <b>15,305</b> | <b>6,320</b>   | <b>9,551</b>   | <b>2,072</b>   | <b>-7,948</b>  | <b>-993</b>   | <b>-5,697</b>  | <b>9,051</b>   | <b>1,383</b>   | <b>-5,712</b>  | <b>3,803</b>   | <b>-15,143</b> | <b>3,429</b>  |
| Gross International Reserves             | 15,814        | 8,726          | 9,978          | 3,490          | -7,369         | -1,626        | -5,595         | 9,239          | 533            | -4,959         | 3,037          | -13,374        | 2,879         |
| Foreign Liabilities                      | 509           | 2,406          | 427            | 1,418          | 579            | -633          | 102            | 188            | -850           | 753            | -766           | 1,769          | -550          |
| <b>Banks (Net)</b>                       | <b>40,991</b> | <b>-10,702</b> | <b>5,263</b>   | <b>-28,912</b> | <b>15,824</b>  | <b>19,719</b> | <b>-13,122</b> | <b>-17,223</b> | <b>-3,904</b>  | <b>-13,370</b> | <b>-19,077</b> | <b>-7,173</b>  | <b>2,587</b>  |
| Foreign Assets                           | 46,796        | -15,899        | 33,284         | 21,194         | 2,709          | 18,470        | 8,448          | -4,968         | -922           | 14,867         | -14,908        | 14,908         | -14,371       |
| Foreign Liabilities                      | 5,805         | -5,197         | 28,021         | 50,106         | -13,115        | -1,249        | 21,570         | 12,255         | 2,982          | 28,237         | 4,169          | 22,081         | -16,958       |
| <b>Net Domestic Assets</b>               | <b>11,228</b> | <b>22,704</b>  | <b>-21,345</b> | <b>31,874</b>  | <b>4,143</b>   | <b>-7,770</b> | <b>33,485</b>  | <b>-2,567</b>  | <b>20,109</b>  | <b>23,530</b>  | <b>9,935</b>   | <b>12,586</b>  | <b>-4,576</b> |
| Claims on Private Sector                 | 30,342        | 42,760         | 47,920         | -22,336        | 5,055          | 2,644         | 11,267         | 10,082         | 8,068          | 8,975          | -2,087         | 10,427         | 13,572        |
| Net Claims on Government                 | 6,922         | -23,272        | -29,694        | 19,982         | 12,274         | -3,264        | 6,146          | -7,813         | 14,045         | 19,062         | 969            | 7,525          | -9,049        |
| Claims on Official Entities              | 30,827        | -11,662        | -617           | 482            | 4,257          | -420          | -1,347         | -184           | -2,209         | 2,517          | 7,547          | -740           | 4,570         |
| Claims on Nonbank Financial Institutions | -36,700       | -370           | -10,926        | -1,540         | 114            | 1,099         | -125           | -1,450         | -397           | 1,239          | -8             | -331           | 2,263         |
| Capital and Reserves*                    | 5,853         | -9,975         | -5,435         | -10,284        | -8,396         | -3,086        | 10,282         | -1,059         | -2,810         | -5,749         | -2,384         | -1,977         | -448          |
| Other Items (net)*                       | -26,016       | 25,223         | -22,593        | 45,570         | -9,161         | -4,743        | 7,262          | -2,143         | 3,412          | -2,514         | 5,898          | -2,318         | -15,484       |
| <b>Money Supply M<sub>1</sub></b>        | <b>32,414</b> | <b>22,342</b>  | <b>-3,249</b>  | <b>5,075</b>   | <b>7,150</b>   | <b>7,404</b>  | <b>6,212</b>   | <b>2,765</b>   | <b>9,847</b>   | <b>-5,333</b>  | <b>-3,310</b>  | <b>-3,892</b>  | <b>-3,318</b> |
| <b>Money Supply M<sub>2</sub></b>        | <b>67,524</b> | <b>18,322</b>  | <b>-6,531</b>  | <b>5,034</b>   | <b>12,019</b>  | <b>10,956</b> | <b>14,666</b>  | <b>-10,739</b> | <b>17,588</b>  | <b>4,448</b>   | <b>-5,339</b>  | <b>-9,730</b>  | <b>1,440</b>  |
| <b>Quasi - Money</b>                     | <b>35,110</b> | <b>-4,020</b>  | <b>-3,282</b>  | <b>-41</b>     | <b>4,869</b>   | <b>3,552</b>  | <b>8,454</b>   | <b>-13,504</b> | <b>7,741</b>   | <b>9,781</b>   | <b>-2,029</b>  | <b>-5,838</b>  | <b>4,758</b>  |
| Foreign Currency Deposits                | 19,748        | -3,366         | 13,456         | -8,553         | 5,062          | 2,054         | 11,494         | -4,520         | 88             | 4,433          | -4,654         | 3,921          | 5,990         |
| Dirham Deposits                          | 15,362        | -654           | -16,738        | 8,512          | -193           | 1,498         | -3,040         | -8,984         | 7,653          | 5,348          | 2,625          | -9,759         | -1,232        |
| <b>Money Supply M<sub>3</sub></b>        | <b>60,346</b> | <b>48,200</b>  | <b>15,794</b>  | <b>-12,243</b> | <b>1,052</b>   | <b>16,218</b> | <b>14,756</b>  | <b>-1,825</b>  | <b>5,567</b>   | <b>-12,538</b> | <b>-7,270</b>  | <b>-14,002</b> | <b>7,998</b>  |
| <b>Government Deposits</b>               | <b>-7,178</b> | <b>29,878</b>  | <b>22,325</b>  | <b>-17,277</b> | <b>-10,967</b> | <b>5,262</b>  | <b>90</b>      | <b>8,914</b>   | <b>-12,021</b> | <b>-16,986</b> | <b>-1,931</b>  | <b>-4,272</b>  | <b>6,558</b>  |

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

\*\*Indicates Changes from End of Previous Quarter

\*\*\*Indicates Change from the previous month

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

| Year         | Monetary Base | Components of Monetary Base |                      |                                       |  |
|--------------|---------------|-----------------------------|----------------------|---------------------------------------|--|
|              |               | Currency Issued *           | Reserve Requirements | Banks Current Accounts at CBUAE (Net) | Certificates of Deposit (Net of Lending) |
| <b>2012</b>  |               |                             |                      |                                       |  |
| January      | 206.7         | 52.3                        | 63.2                 | 12.9                                  | 78.3                                     |
| February     | 208.6         | 53.1                        | 62.5                 | 12.5                                  | 80.5                                     |
| March        | 218.3         | 53.6                        | 64.3                 | 12.3                                  | 88.1                                     |
| April        | 220.5         | 53.6                        | 65.1                 | 14.1                                  | 87.7                                     |
| May          | 213.3         | 53.8                        | 65.7                 | 11.2                                  | 82.6                                     |
| June         | 220.7         | 53.1                        | 67.9                 | 20.5                                  | 79.3                                     |
| July         | 221.3         | 55.1                        | 68.1                 | 14.9                                  | 83.2                                     |
| August       | 221.7         | 55.7                        | 68.4                 | 12.6                                  | 85.0                                     |
| September    | 219.4         | 54.8                        | 68.8                 | 11.0                                  | 84.8                                     |
| October      | 226.0         | 57.2                        | 69.9                 | 16.6                                  | 82.3                                     |
| November     | 231.6         | 56.7                        | 69.6                 | 14.8                                  | 90.5                                     |
| December     | 235.9         | 57.8                        | 70.4                 | 12.3                                  | 95.4                                     |
| <b>2013</b>  |               |                             |                      |                                       |  |
| January      | 243.4         | 57.9                        | 72.0                 | 10.7                                  | 102.8                                    |
| February     | 253.6         | 58.8                        | 72.7                 | 16.0                                  | 106.1                                    |
| March        | 250.5         | 59.4                        | 72.9                 | 13.4                                  | 104.8                                    |
| April        | 242.2         | 58.8                        | 76.1                 | 8.5                                   | 98.8                                     |
| May          | 248.0         | 60.0                        | 77.2                 | 14.3                                  | 96.5                                     |
| June         | 245.4         | 59.4                        | 78.7                 | 18.0                                  | 89.3                                     |
| July         | 248.7         | 61.2                        | 81.4                 | 12.0                                  | 94.1                                     |
| August       | 247.0         | 60.7                        | 82.9                 | 12.0                                  | 91.4                                     |
| September    | 257.3         | 60.5                        | 82.4                 | 19.4                                  | 95.0                                     |
| October      | 258.3         | 62.8                        | 82.9                 | 13.0                                  | 99.6                                     |
| November     | 263.8         | 63.4                        | 84.7                 | 16.1                                  | 99.6                                     |
| December     | 278.2         | 63.9                        | 87.8                 | 18.6                                  | 107.9                                    |
| <b>2014</b>  |               |                             |                      |                                       |  |
| January      | 286.9         | 63.5                        | 89.3                 | 17.7                                  | 116.4                                    |
| February     | 285.6         | 64.2                        | 90.9                 | 15.2                                  | 115.3                                    |
| March        | 295.0         | 65.3                        | 91.4                 | 19.1                                  | 119.2                                    |
| April        | 288.2         | 65.2                        | 95.2                 | 10.4                                  | 117.4                                    |
| May          | 296.1         | 69.1                        | 97.0                 | 17.2                                  | 112.8                                    |
| June         | 303.0         | 67.8                        | 98.6                 | 10.9                                  | 125.7                                    |
| July         | 302.1         | 72.1                        | 100.8                | 20.2                                  | 109.0                                    |
| August       | 299.1         | 66.6                        | 102.0                | 14.5                                  | 116.0                                    |
| September    | 307.9         | 70.8                        | 103.7                | 15.2                                  | 118.2                                    |
| October      | 299.9         | 70.0                        | 104.6                | 14.6                                  | 110.7                                    |
| November     | 301.4         | 73.5                        | 102.0                | 17.0                                  | 108.9                                    |
| December     | 308.1         | 74.5                        | 104.1                | 30.0                                  | 99.5                                     |
| <b>2015</b>  |               |                             |                      |                                       |  |
| January      | 290.9         | 69.6                        | 105.6                | 22.6                                  | 93.1                                     |
| February     | 290.2         | 68.5                        | 107.6                | 17.3                                  | 96.8                                     |
| March        | 293.5         | 69.3                        | 105.6                | 12.8                                  | 105.8                                    |
| April        | 290.5         | 70.8                        | 107.1                | 22.6                                  | 90.0                                     |
| May          | 293.2         | 71.5                        | 109.2                | 17.8                                  | 94.7                                     |
| June         | 295.4         | 72.5                        | 109.5                | 12.1                                  | 101.3                                    |
| July         | 298.3         | 72.7                        | 110.7                | 15.9                                  | 99.0                                     |
| August       | 284.0         | 70.3                        | 110.9                | 7.6                                   | 95.2                                     |
| September ** | 288.6         | 71.0                        | 110.6                | 9.6                                   | 97.4                                     |

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

\*\* Preliminary



Table 5 : Central Bank of the UAE Balance Sheet

| <b>(In Millions of AEDs)</b>  |                             |                             |                             |                             |                             |                             |                             |                             |                             |                             |                             |                             |                               |                               |                               |
|---|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-------------------------------|-------------------------------|-------------------------------|
| <b>Item</b>   | <b>As at<br/>31.12.2012</b> | <b>As at<br/>31.12.2013</b> | <b>As at<br/>31.03.2014</b> | <b>As at<br/>30.06.2014</b> | <b>As at<br/>30.09.2014</b> | <b>As at<br/>31.12.2014</b> | <b>As at<br/>31.01.2015</b> | <b>As at<br/>28.02.2015</b> | <b>As at<br/>31.03.2015</b> | <b>As at<br/>30.04.2015</b> | <b>As at<br/>31.05.2015</b> | <b>As at<br/>30.06.2015</b> | <b>As at *<br/>31.07.2015</b> | <b>As at *<br/>31.08.2015</b> | <b>As at *<br/>30.09.2015</b> |
| <b>Assets</b>   |                             |                             |                             |                             |                             |                             |                             |                             |                             |                             |                             |                             |                               |                               |                               |
| Cash and Bank Balances  | 25,373                      | 14,591                      | 8,024                       | 22,432                      | 36,980                      | 42,001                      | 23,312                      | 52,820                      | 42,409                      | 39,066                      | 36,639                      | 40,708                      | 42,811                        | 43,530                        | 66,883                        |
| Gold Bullion  | -                           | -                           | -                           | -                           | -                           | -                           | -                           | -                           | -                           | 355                         | 351                         | 347                         | 639                           | 669                           | 664                           |
| Deposits  | 43,611                      | 99,926                      | 101,608                     | 96,523                      | 93,687                      | 76,917                      | 95,413                      | 65,622                      | 70,057                      | 79,978                      | 86,826                      | 92,880                      | 89,384                        | 93,789                        | 98,241                        |
| Loans to Banks against -<br>Certificates of Deposit   | -                           | -                           | -                           | -                           | -                           | -                           | -                           | -                           | -                           | -                           | -                           | -                           | -                             | -                             | -                             |
| Certificates of Deposit Under Repo  | -                           | -                           | -                           | -                           | -                           | -                           | 10                          | -                           | 6,000                       | -                           | -                           | -                           | -                             | -                             | -                             |
| Liquidity Support Facility  | 513                         | 514                         | 514                         | 514                         | 499                         | 321                         | 321                         | 321                         | 321                         | 321                         | 321                         | 321                         | 228                           | 228                           | 228                           |
| Held to Maturity Foreign Securities<br>Held to Maturity Securities-Issued by<br>Ministry of Finance & Dubai<br>Government | 94,986                      | 128,263                     | 152,425                     | 156,364                     | 146,760                     | 157,753                     | 156,134                     | 155,643                     | 159,947                     | 159,329                     | 153,309                     | 145,574                     | 144,464                       | 129,695                       | 107,078                       |
| Other Assets  | 90,193                      | 55,361                      | 55,361                      | 54,590                      | 49,852                      | 49,443                      | 49,443                      | 49,443                      | 49,443                      | 49,443                      | 49,443                      | 49,443                      | 49,231                        | 49,231                        | 49,231                        |
| Property & Equipment  | 7,377                       | 6,781                       | 5,034                       | 3,540                       | 9,064                       | 10,875                      | 5,557                       | 5,515                       | 4,280                       | 3,562                       | 5,707                       | 1,903                       | 2,241                         | 1,034                         | 1,722                         |
|   | 100                         | 97                          | 94                          | 89                          | 83                          | 79                          | 82                          | 80                          | 78                          | 75                          | 72                          | 85                          | 82                            | 81                            | 78                            |
| <b>Total Assets</b>   | <b>262,153</b>              | <b>305,534</b>              | <b>323,061</b>              | <b>334,053</b>              | <b>336,925</b>              | <b>337,389</b>              | <b>330,272</b>              | <b>329,444</b>              | <b>332,535</b>              | <b>332,129</b>              | <b>332,668</b>              | <b>331,261</b>              | <b>329,080</b>                | <b>318,257</b>                | <b>324,125</b>                |
| Off Balance Sheet Commitments   | 90,463                      | 129,367                     | 131,789                     | 113,716                     | 118,103                     | 134,105                     | 114,391                     | 151,256                     | 145,303                     | 129,437                     | 128,009                     | 119,150                     | 141,942                       | 108,173                       | 115,166                       |
| <b>Liabilities</b>  |                             |                             |                             |                             |                             |                             |                             |                             |                             |                             |                             |                             |                               |                               |                               |
| Current Accounts & Deposits   | 86,515                      | 111,973                     | 117,360                     | 118,920                     | 126,747                     | 142,168                     | 137,840                     | 133,249                     | 129,404                     | 141,822                     | 136,528                     | 135,394                     | 135,882                       | 129,471                       | 132,727                       |
| Certificates of Deposit   | 95,400                      | 107,896                     | 119,223                     | 125,713                     | 118,184                     | 99,534                      | 93,061                      | 96,764                      | 111,759                     | 89,969                      | 94,673                      | 101,335                     | 99,022                        | 95,249                        | 97,365                        |
| Currency Issued   | 57,773                      | 63,927                      | 65,300                      | 67,823                      | 70,785                      | 74,472                      | 69,566                      | 68,524                      | 69,353                      | 70,803                      | 71,483                      | 72,550                      | 72,675                        | 70,252                        | 71,047                        |
| Other Liabilities   | 4,388                       | 495                         | 1,640                       | 2,059                       | 1,671                       | 1,387                       | 9,977                       | 11,079                      | 2,191                       | 9,705                       | 10,168                      | 2,170                       | 1,727                         | 3,481                         | 3,187                         |
| <b>Total Liabilities</b>  | <b>244,076</b>              | <b>284,291</b>              | <b>303,523</b>              | <b>314,515</b>              | <b>317,387</b>              | <b>317,561</b>              | <b>310,444</b>              | <b>309,616</b>              | <b>312,707</b>              | <b>312,299</b>              | <b>312,852</b>              | <b>311,449</b>              | <b>309,306</b>                | <b>298,453</b>                | <b>304,326</b>                |
| <b>Capital and Reserves</b>   |                             |                             |                             |                             |                             |                             |                             |                             |                             |                             |                             |                             |                               |                               |                               |
| Authorized, Issued & Fully Paid Capital   | 2,500                       | 2,500                       | 2,500                       | 2,500                       | 2,500                       | 2,500                       | 2,500                       | 2,500                       | 2,500                       | 2,500                       | 2,500                       | 2,500                       | 2,500                         | 2,500                         | 2,500                         |
| General Reserve   | 14,615                      | 15,503                      | 16,080                      | 16,080                      | 16,080                      | 17,339                      | 17,339                      | 17,339                      | 17,339                      | 17,339                      | 17,339                      | 17,339                      | 17,339                        | 17,339                        | 17,339                        |
| Other Reserve   | -                           | 143                         | -                           | -                           | -                           | -11                         | -11                         | -11                         | -11                         | -9                          | -23                         | -27                         | -65                           | -35                           | -40                           |
| Retained Earnings   | 962                         | 3,097                       | 958                         | 958                         | 957                         | -                           | -                           | -                           | -                           | -                           | -                           | -                           | -                             | -                             | -                             |
| <b>Total Capital &amp; Reserves</b>   | <b>18,077</b>               | <b>21,243</b>               | <b>19,538</b>               | <b>19,538</b>               | <b>19,538</b>               | <b>19,828</b>               | <b>19,828</b>               | <b>19,828</b>               | <b>19,828</b>               | <b>19,830</b>               | <b>19,816</b>               | <b>19,812</b>               | <b>19,774</b>                 | <b>19,804</b>                 | <b>19,799</b>                 |
| <b>Total Liabilities and Capital</b>  | <b>262,153</b>              | <b>305,534</b>              | <b>323,061</b>              | <b>334,053</b>              | <b>336,925</b>              | <b>337,389</b>              | <b>330,272</b>              | <b>329,444</b>              | <b>332,535</b>              | <b>332,129</b>              | <b>332,668</b>              | <b>331,261</b>              | <b>329,080</b>                | <b>318,257</b>                | <b>324,125</b>                |
| Off Balance Sheet Commitments   | 90,463                      | 129,367                     | 131,789                     | 113,716                     | 118,103                     | 134,105                     | 114,391                     | 151,256                     | 145,303                     | 129,437                     | 128,009                     | 119,150                     | 141,942                       | 108,173                       | 115,166                       |

- Not Available

\* Preliminary

**Table 6 : Central Bank International Reserves  
( in Billions of Dirhams)**

| Period              | Cash and Bank Balance plus Deposits with banks abroad | Held-to-Maturity Foreign Securities | IMF Reserves Position + SDR Holdings | Other Foreign Assets | Gross International Reserves | Foreign Liabilities | Net International Reserves |
|---------------------|---|-------------------------------------|--------------------------------------|----------------------|------------------------------|---------------------|----------------------------|
| <b>2012</b>         | 65.97   | 94.99                               | 4.48                                 | 7.50                 | 172.94                       | 3.41                | 169.53                     |
| <b>2013</b>         |   |                                     |                                      |                      |                              |                     |                            |
| January             | 84.69   | 82.14                               | 4.48                                 | 9.47                 | 180.78                       | 3.46                | 177.32                     |
| February            | 88.16   | 90.40                               | 4.48                                 | 5.73                 | 188.77                       | 3.48                | 185.29                     |
| March               | 91.89   | 97.78                               | 4.48                                 | 4.95                 | 199.10                       | 3.49                | 195.61                     |
| April               | 105.00  | 93.89                               | 4.39                                 | 5.38                 | 208.66                       | 3.31                | 205.35                     |
| May                 | 112.68  | 88.96                               | 4.39                                 | 5.19                 | 211.22                       | 3.31                | 207.91                     |
| June                | 113.67  | 99.73                               | 4.39                                 | 2.47                 | 220.26                       | 3.32                | 216.94                     |
| July                | 104.18  | 110.20                              | 4.49                                 | 1.43                 | 220.30                       | 3.40                | 216.90                     |
| August              | 95.15   | 124.90                              | 4.49                                 | 1.44                 | 225.98                       | 3.32                | 222.66                     |
| September           | 112.55  | 131.05                              | 4.49                                 | 3.97                 | 252.06                       | 3.48                | 248.58                     |
| October             | 79.28   | 148.95                              | 4.49                                 | 4.00                 | 236.72                       | 3.35                | 233.37                     |
| November            | 89.81   | 134.47                              | 4.49                                 | 8.14                 | 236.91                       | 3.31                | 233.60                     |
| December            | 108.05  | 128.27                              | 4.60                                 | 9.64                 | 250.56                       | 3.38                | 247.18                     |
| <b>2014</b>         |   |                                     |                                      |                      |                              |                     |                            |
| January             | 122.87  | 137.07                              | 4.60                                 | 6.17                 | 270.71                       | 3.51                | 267.20                     |
| February            | 105.55  | 151.85                              | 4.60                                 | 5.14                 | 267.14                       | 3.50                | 263.64                     |
| March               | 103.95  | 152.43                              | 4.60                                 | 5.39                 | 266.37                       | 3.89                | 262.48                     |
| April               | 117.60  | 144.51                              | 4.63                                 | 4.44                 | 271.18                       | 3.72                | 267.46                     |
| May                 | 107.41  | 152.42                              | 4.64                                 | 4.00                 | 268.47                       | 5.23                | 263.24                     |
| June                | 110.25  | 156.37                              | 4.64                                 | 3.84                 | 275.10                       | 6.30                | 268.80                     |
| July                | 125.64  | 160.20                              | 4.64                                 | 5.03                 | 295.51                       | 9.80                | 285.71                     |
| August              | 137.07  | 143.05                              | 4.64                                 | 5.91                 | 290.67                       | 9.56                | 281.11                     |
| September           | 124.35  | 146.76                              | 4.64                                 | 9.32                 | 285.07                       | 6.73                | 278.34                     |
| October             | 125.91  | 141.77                              | 4.64                                 | 7.19                 | 279.51                       | 8.25                | 271.26                     |
| November            | 131.85  | 135.39                              | 4.64                                 | 10.67                | 282.55                       | 8.13                | 274.42                     |
| December            | 115.48  | 157.75                              | 4.64                                 | 10.69                | 288.56                       | 8.14                | 280.42                     |
| <b>2015</b>         |   |                                     |                                      |                      |                              |                     |                            |
| January             | 115.07  | 156.13                              | 4.64                                 | 5.35                 | 281.19                       | 8.72                | 272.47                     |
| February            | 114.08  | 155.64                              | 4.64                                 | 5.21                 | 279.57                       | 8.09                | 271.48                     |
| March               | 105.49  | 159.95                              | 4.64                                 | 3.89                 | 273.97                       | 8.19                | 265.78                     |
| April               | 116.03  | 159.33                              | 4.21                                 | 3.64                 | 283.21                       | 8.38                | 274.83                     |
| May                 | 119.24  | 153.31                              | 4.21                                 | 6.98                 | 283.74                       | 7.53                | 276.21                     |
| June                | 124.63  | 145.57                              | 4.21                                 | 4.37                 | 278.78                       | 8.28                | 270.50                     |
| July                | 128.08  | 144.46                              | 4.21                                 | 5.06                 | 281.81                       | 7.51                | 274.30                     |
| August              | 130.68  | 129.69                              | 4.21                                 | 3.86                 | 268.44                       | 9.28                | 259.16                     |
| September *         | 156.38  | 107.08                              | 4.21                                 | 3.65                 | 271.32                       | 7.52                | 263.80                     |
| Change for the year | 35.4%   | -32.1%                              | -9.3%                                | -65.9%               | -6.0%                        | -7.6%               | -5.9%                      |

\* Preliminary

Table 7 : Aggregated Balance Sheet of Banks - Assets

| <b>(In Millions of AEDs)</b>                             |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
|--|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| <b>Item</b>  | <b>2013</b>      |                  | <b>2014</b>      |                  |                  |                  | <b>2015</b>      |                  |                  |                  |                  |                  |                  |                  |
|  | <b>Dec</b>       | <b>Mar</b>       | <b>Jun</b>       | <b>Sep</b>       | <b>Dec</b>       | <b>Jan</b>       | <b>Feb</b>       | <b>Mar</b>       | <b>Apr</b>       | <b>May</b>       | <b>Jun</b>       | <b>Jul</b>       | <b>Aug</b>       | <b>Sep *</b>     |
| <b>Domestic Assets</b>                                   |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| <b>Cash and Deposits with C.B</b>                        | <b>230,907</b>   | <b>242,585</b>   | <b>251,492</b>   | <b>251,812</b>   | <b>248,478</b>   | <b>234,359</b>   | <b>234,481</b>   | <b>245,767</b>   | <b>232,522</b>   | <b>235,946</b>   | <b>241,620</b>   | <b>240,519</b>   | <b>230,345</b>   | <b>236,608</b>   |
| Cash in Hand ( LCY )                                     | 13,519           | 11,890           | 12,940           | 13,524           | 15,456           | 12,965           | 12,024           | 13,141           | 13,948           | 13,338           | 13,723           | 14,353           | 13,105           | 13,817           |
| Deposits with Central Bank                               | 217,388          | 230,695          | 238,552          | 238,288          | 233,022          | 221,394          | 222,457          | 232,626          | 218,574          | 222,608          | 227,897          | 226,166          | 217,240          | 222,791          |
| <b>Due From Resident Banks</b>                           | <b>67,884</b>    | <b>67,590</b>    | <b>64,283</b>    | <b>65,118</b>    | <b>64,343</b>    | <b>58,739</b>    | <b>63,253</b>    | <b>71,576</b>    | <b>82,847</b>    | <b>83,007</b>    | <b>75,083</b>    | <b>72,517</b>    | <b>74,344</b>    | <b>60,004</b>    |
| <b>Domestic Credit and Investments</b>                   | <b>1,312,903</b> | <b>1,335,258</b> | <b>1,375,428</b> | <b>1,409,399</b> | <b>1,388,901</b> | <b>1,399,785</b> | <b>1,405,915</b> | <b>1,422,299</b> | <b>1,431,858</b> | <b>1,440,795</b> | <b>1,457,400</b> | <b>1,462,893</b> | <b>1,475,811</b> | <b>1,493,255</b> |
| <b>a) Credit Facilities</b>                              | <b>1,203,317</b> | <b>1,223,859</b> | <b>1,254,232</b> | <b>1,290,610</b> | <b>1,277,619</b> | <b>1,286,385</b> | <b>1,289,985</b> | <b>1,303,587</b> | <b>1,312,646</b> | <b>1,321,510</b> | <b>1,335,844</b> | <b>1,337,332</b> | <b>1,349,807</b> | <b>1,366,318</b> |
| <b>Claims on Private Sector</b>                          | <b>841,880</b>   | <b>871,656</b>   | <b>913,258</b>   | <b>961,383</b>   | <b>940,009</b>   | <b>944,576</b>   | <b>946,847</b>   | <b>957,922</b>   | <b>967,711</b>   | <b>975,746</b>   | <b>984,514</b>   | <b>982,019</b>   | <b>992,498</b>   | <b>1,006,063</b> |
| Commercial Bills   | 43,220           | 47,134           | 48,857           | 54,759           | 58,131           | 57,143           | 56,704           | 57,892           | 58,580           | 59,382           | 59,949           | 60,655           | 58,674           | 59,626           |
| Loans,Advances, Overdrafts & Real Estate Mortgage loans. | 798,660          | 824,522          | 864,401          | 906,624          | 881,878          | 887,433          | 890,143          | 900,030          | 909,131          | 916,364          | 924,565          | 921,364          | 933,824          | 946,437          |
| <b>Claims on Government</b>                              | <b>145,446</b>   | <b>143,078</b>   | <b>148,288</b>   | <b>147,043</b>   | <b>153,071</b>   | <b>153,971</b>   | <b>155,795</b>   | <b>160,972</b>   | <b>162,218</b>   | <b>165,695</b>   | <b>168,495</b>   | <b>166,708</b>   | <b>169,920</b>   | <b>166,400</b>   |
| <b>Claims on Official Entities</b>                       | <b>146,341</b>   | <b>176,906</b>   | <b>161,959</b>   | <b>162,228</b>   | <b>165,156</b>   | <b>168,935</b>   | <b>167,736</b>   | <b>165,315</b>   | <b>165,190</b>   | <b>162,977</b>   | <b>164,670</b>   | <b>170,808</b>   | <b>169,816</b>   | <b>173,970</b>   |
| Loans,Advances & Overdrafts                              | 146,341          | 176,906          | 161,959          | 162,228          | 165,156          | 168,935          | 167,736          | 165,315          | 165,190          | 162,977          | 164,670          | 170,808          | 169,816          | 173,970          |
| <b>Claims on Other Financial Institutions</b>            | <b>69,650</b>    | <b>32,219</b>    | <b>30,727</b>    | <b>19,956</b>    | <b>19,383</b>    | <b>18,903</b>    | <b>19,607</b>    | <b>19,378</b>    | <b>17,527</b>    | <b>17,092</b>    | <b>18,165</b>    | <b>17,797</b>    | <b>17,573</b>    | <b>19,885</b>    |
| Loans,Advances & Overdrafts                              | 69,650           | 32,219           | 30,727           | 19,956           | 19,383           | 18,903           | 19,607           | 19,378           | 17,527           | 17,092           | 18,165           | 17,797           | 17,573           | 19,885           |
| <b>b) Domestic Investments</b>                           | <b>109,586</b>   | <b>111,399</b>   | <b>121,196</b>   | <b>118,789</b>   | <b>111,282</b>   | <b>113,400</b>   | <b>115,930</b>   | <b>118,712</b>   | <b>119,212</b>   | <b>119,285</b>   | <b>121,556</b>   | <b>125,561</b>   | <b>126,004</b>   | <b>126,937</b>   |
| <b>Unclassified Assets</b>                               | <b>76,663</b>    | <b>76,136</b>    | <b>102,842</b>   | <b>108,847</b>   | <b>105,778</b>   | <b>112,858</b>   | <b>112,570</b>   | <b>113,292</b>   | <b>112,926</b>   | <b>110,358</b>   | <b>109,471</b>   | <b>111,057</b>   | <b>114,617</b>   | <b>110,775</b>   |
| Fixed Assets   | 16,933           | 17,812           | 17,444           | 17,653           | 18,744           | 18,591           | 18,614           | 18,871           | 18,757           | 18,978           | 18,963           | 19,336           | 19,296           | 19,348           |
| Inter-Branch Transactions                                | 2,836            | 3,366            | 3,284            | 6,019            | 6,446            | 5,828            | 8,521            | 10,069           | 9,169            | 8,043            | 8,554            | 9,901            | 10,097           | 7,730            |
| Other Assets   | 56,894           | 54,958           | 82,114           | 85,175           | 80,588           | 88,439           | 85,435           | 84,352           | 85,000           | 83,337           | 81,954           | 81,820           | 85,224           | 83,697           |
| <b>Foreign Assets</b>                                    | <b>411,992</b>   | <b>458,788</b>   | <b>442,889</b>   | <b>476,173</b>   | <b>497,367</b>   | <b>500,076</b>   | <b>518,546</b>   | <b>526,994</b>   | <b>522,026</b>   | <b>521,104</b>   | <b>535,971</b>   | <b>521,063</b>   | <b>535,971</b>   | <b>521,600</b>   |
| Due from H.O. and/or Branches Abroad                     | 114,532          | 110,933          | 96,028           | 106,903          | 111,725          | 99,413           | 128,237          | 122,099          | 127,132          | 109,460          | 123,233          | 118,981          | 128,296          | 117,632          |
| Due from Other Banks Abroad                              | 131,658          | 164,017          | 146,230          | 157,189          | 142,718          | 159,874          | 152,973          | 158,582          | 148,236          | 160,415          | 155,818          | 145,675          | 147,879          | 144,605          |
| Cash in Hand ( FCY )                                     | 146              | 154              | 191              | 117              | 161              | 168              | 120              | 145              | 144              | 158              | 133              | 127              | 156              | 167              |
| Securities   | 77,103           | 88,357           | 104,222          | 99,653           | 116,748          | 105,686          | 104,511          | 109,759          | 110,162          | 111,400          | 119,322          | 116,185          | 117,864          | 119,045          |
| Credit to Non-Residents                                  | 72,227           | 79,503           | 75,424           | 91,282           | 100,433          | 102,123          | 104,051          | 106,642          | 108,881          | 110,755          | 110,831          | 113,252          | 114,318          | 112,154          |
| Other Foreign Assets                                     | 16,326           | 15,824           | 20,794           | 21,029           | 25,582           | 32,812           | 28,654           | 29,767           | 27,471           | 28,916           | 26,634           | 26,843           | 27,458           | 27,997           |
| <b>Total Assets</b>                                      | <b>2,100,349</b> | <b>2,180,357</b> | <b>2,236,934</b> | <b>2,311,349</b> | <b>2,304,867</b> | <b>2,305,817</b> | <b>2,334,765</b> | <b>2,379,928</b> | <b>2,382,179</b> | <b>2,391,210</b> | <b>2,419,545</b> | <b>2,408,049</b> | <b>2,431,088</b> | <b>2,422,242</b> |

\* Preliminary

Table 8 : Aggregated Balance Sheet of Banks - Liabilities

| <b>(In Millions of AEDs)</b>             |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
|--|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| <b>Item</b>                              | <b>2013</b>      |                  | <b>2014</b>      |                  |                  |                  | <b>2015</b>      |                  |                  |                  |                  |                  |                  |                  |
|  | <b>Dec</b>       | <b>Mar</b>       | <b>Jun</b>       | <b>Sep</b>       | <b>Dec</b>       | <b>Jan</b>       | <b>Feb</b>       | <b>Mar</b>       | <b>Apr</b>       | <b>May</b>       | <b>Jun</b>       | <b>Jul</b>       | <b>Aug</b>       | <b>Sep **</b>    |
| <b>Domestic Liabilities</b>              |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| <i>Monetary Deposits</i>                 | 329,142          | 358,554          | 379,423          | 373,796          | 377,116          | 386,681          | 394,186          | 400,686          | 402,808          | 411,365          | 405,350          | 402,545          | 399,828          | 396,427          |
| Demand Deposits ( LCY )                  | 325,353          | 351,555          | 374,394          | 369,601          | 373,473          | 382,618          | 390,797          | 395,674          | 398,539          | 406,119          | 399,767          | 397,517          | 395,028          | 391,219          |
| Bankers Drafts                           | 3,789            | 6,999            | 5,029            | 4,195            | 3,643            | 4,063            | 3,389            | 5,012            | 4,269            | 5,246            | 5,583            | 5,028            | 4,800            | 5,208            |
| <i>Quasi Monetary Deposits</i>           | 677,220          | 712,330          | 708,310          | 705,028          | 704,987          | 709,856          | 713,408          | 721,862          | 708,358          | 716,099          | 725,880          | 723,851          | 718,013          | 722,771          |
| Time Deposits ( LCY )                    | 387,835          | 397,398          | 392,201          | 374,988          | 379,336          | 377,648          | 377,073          | 372,007          | 360,273          | 367,568          | 371,618          | 372,356          | 362,388          | 361,021          |
| Savings Deposits ( LCY )                 | 81,292           | 86,643           | 91,276           | 90,521           | 95,357           | 96,560           | 98,320           | 100,206          | 103,000          | 103,378          | 104,875          | 106,121          | 104,911          | 105,126          |
| Commercial Prepayments ( LCY )           | 12,099           | 12,547           | 12,457           | 13,687           | 13,015           | 13,307           | 13,620           | 13,760           | 13,716           | 13,696           | 13,497           | 14,138           | 15,557           | 15,477           |
| Other Deposits ( FCY )                   | 195,994          | 215,742          | 212,376          | 225,832          | 217,279          | 222,341          | 224,395          | 235,889          | 231,369          | 231,457          | 235,890          | 231,236          | 235,157          | 241,147          |
| <i>Government Deposits ( LCY + FCY )</i> | 161,300          | 152,076          | 184,705          | 207,374          | 188,819          | 176,810          | 183,960          | 183,789          | 187,634          | 179,644          | 162,947          | 160,632          | 157,294          | 164,264          |
| <i>Government Lending Funds *</i>        | 15,080           | 15,635           | 16,252           | 16,866           | 17,702           | 17,665           | 18,146           | 18,028           | 18,216           | 18,420           | 18,608           | 18,786           | 18,977           | 19,170           |
| <i>Capital and Reserves</i>              | 278,218          | 274,080          | 284,045          | 289,480          | 299,474          | 307,870          | 310,956          | 300,674          | 301,732          | 304,556          | 310,308          | 312,730          | 314,677          | 315,130          |
| <i>Due to Central Bank</i>               | 4,215            | 3,265            | 6,230            | 4,090            | 1,311            | 1,639            | 2,336            | 11,205           | 1,395            | 2,359            | 7,046            | 2,035            | 4,631            | 6,542            |
| <i>Due to Resident Banks</i>             | 60,589           | 59,352           | 53,154           | 53,005           | 51,784           | 49,047           | 59,083           | 61,540           | 72,509           | 67,999           | 68,174           | 63,491           | 66,753           | 64,291           |
| <b>Foreign Liabilities</b>               | 413,221          | 419,026          | 413,829          | 441,850          | 491,956          | 478,841          | 477,592          | 499,162          | 511,417          | 514,399          | 542,636          | 546,805          | 568,886          | 551,928          |
| Due to H.O and/or Branches Abroad        | 68,489           | 67,835           | 55,023           | 63,954           | 70,386           | 65,967           | 66,473           | 76,893           | 76,162           | 77,259           | 88,991           | 92,885           | 89,613           | 72,981           |
| Due to Other Banks Abroad                | 181,279          | 187,837          | 176,981          | 192,922          | 206,380          | 201,567          | 206,879          | 216,528          | 230,449          | 232,335          | 241,179          | 243,527          | 260,686          | 260,981          |
| Other Deposits ( LCY + FCY )             | 114,980          | 115,782          | 132,834          | 132,463          | 153,952          | 142,959          | 141,934          | 147,973          | 146,695          | 144,604          | 155,713          | 153,208          | 160,461          | 158,525          |
| Provisions <sup>1</sup>                  | 2,319            | 2,348            | 2,468            | 2,304            | 2,078            | 1,979            | 2,008            | 1,796            | 1,749            | 1,754            | 1,656            | 1,675            | 1,890            | 1,733            |
| Other Foreign Liabilities                | 46,154           | 45,224           | 46,523           | 50,207           | 59,160           | 66,369           | 60,298           | 55,972           | 56,362           | 58,447           | 55,097           | 55,510           | 56,236           | 57,708           |
| <b>Unclassified Liabilities</b>          | 161,364          | 186,039          | 190,986          | 219,860          | 171,718          | 177,408          | 175,098          | 182,982          | 178,110          | 176,369          | 178,596          | 177,174          | 182,029          | 181,719          |
| Inter-Branch Transactions                | 2,459            | 25,897           | 8,113            | 4,218            | 5,093            | 6,904            | 5,884            | 6,616            | 6,820            | 6,989            | 7,905            | 6,691            | 7,918            | 7,158            |
| Other Liabilities                        | 158,905          | 160,142          | 182,873          | 215,642          | 166,625          | 170,504          | 169,214          | 176,366          | 171,290          | 169,380          | 170,691          | 170,483          | 174,111          | 174,561          |
| - Of which : Provisions <sup>1</sup>     | 96,044           | 102,651          | 106,971          | 111,569          | 95,844           | 95,294           | 95,765           | 96,356           | 97,146           | 96,359           | 96,718           | 97,091           | 98,656           | 99,599           |
| <b>Total Liabilities</b>                 | <b>2,100,349</b> | <b>2,180,357</b> | <b>2,236,934</b> | <b>2,311,349</b> | <b>2,304,867</b> | <b>2,305,817</b> | <b>2,334,765</b> | <b>2,379,928</b> | <b>2,382,179</b> | <b>2,391,210</b> | <b>2,419,545</b> | <b>2,408,049</b> | <b>2,431,088</b> | <b>2,422,242</b> |

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

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

\*\* Preliminary

Table 9 : Banks' Foreign Assets and Liabilities \*

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

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

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

<sup>3</sup> Including Commercial Prepayments

\* Revised to account for changes applied in Banking Returns Forms in order to capture Interbank placements and borrowings

\*\* Preliminary

Table 10 : Domestic Credit \*

| <b>(In Millions of AEDs)</b>   |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
|--------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| <b>Item</b>                    | <b>2012</b>      | <b>2013</b>      | <b>2014</b>      |                  |                  | <b>2015</b>      |                  |                  |                  |                  | <b>Aug</b>       | <b>Sep **</b>    |                  |                  |                  |
|                                | <b>Dec.</b>      | <b>Dec</b>       | <b>Mar</b>       | <b>Jun</b>       | <b>Sep</b>       | <b>Dec</b>       | <b>Jan</b>       | <b>Feb</b>       | <b>Mar</b>       | <b>Apr</b>       |                  |                  | <b>May</b>       | <b>Jun</b>       | <b>Jul</b>       |
| <b>Government</b>              | <b>121,334</b>   | <b>145,446</b>   | <b>143,078</b>   | <b>148,288</b>   | <b>147,043</b>   | <b>153,071</b>   | <b>153,971</b>   | <b>155,795</b>   | <b>160,972</b>   | <b>162,218</b>   | <b>165,695</b>   | <b>168,495</b>   | <b>166,708</b>   | <b>169,920</b>   | <b>166,400</b>   |
| <b>Public Sector</b>           | <b>126,642</b>   | <b>146,341</b>   | <b>176,906</b>   | <b>161,959</b>   | <b>162,228</b>   | <b>165,156</b>   | <b>168,935</b>   | <b>167,736</b>   | <b>165,315</b>   | <b>165,190</b>   | <b>162,977</b>   | <b>164,670</b>   | <b>170,808</b>   | <b>169,816</b>   | <b>173,970</b>   |
| <b>Private Sector</b>          | <b>860,848</b>   | <b>911,530</b>   | <b>903,875</b>   | <b>943,985</b>   | <b>981,339</b>   | <b>959,392</b>   | <b>963,479</b>   | <b>966,454</b>   | <b>977,300</b>   | <b>985,238</b>   | <b>992,838</b>   | <b>1,002,679</b> | <b>999,816</b>   | <b>1,010,071</b> | <b>1,025,948</b> |
| Financial Institutions         | 48,538           | 69,650           | 32,219           | 30,727           | 19,956           | 19,383           | 18,903           | 19,607           | 19,378           | 17,527           | 17,092           | 18,165           | 17,797           | 17,573           | 19,885           |
| Insurance Companies            | 713              | 1,072            | 1,635            | 1,171            | 1,111            | 1,191            | 1,191            | 1,202            | 1,105            | 1,113            | 1,121            | 1,252            | 1,248            | 1,261            | 1,258            |
| Business and Industrial Sector | 485,158          | 560,723          | 583,360          | 616,626          | 653,426          | 639,058          | 640,411          | 639,903          | 647,038          | 652,782          | 657,450          | 663,999          | 657,724          | 664,179          | 675,091          |
| Others                         | 326,439          | 280,084          | 286,661          | 295,461          | 306,846          | 299,760          | 302,974          | 305,743          | 309,779          | 313,816          | 317,175          | 319,263          | 323,047          | 327,058          | 329,713          |
| <b>Total</b>                   | <b>1,108,824</b> | <b>1,203,317</b> | <b>1,223,859</b> | <b>1,254,232</b> | <b>1,290,610</b> | <b>1,277,619</b> | <b>1,286,385</b> | <b>1,289,985</b> | <b>1,303,587</b> | <b>1,312,646</b> | <b>1,321,510</b> | <b>1,335,844</b> | <b>1,337,332</b> | <b>1,349,807</b> | <b>1,366,318</b> |

\* Domestic Credit Included Lending to ( Residents ) : Non Banking Financial Institutions , Trade Bills Discounted and Loans and Advances for Government & Public Sector , Private Sector ( Corporates and Individuals ) in Local and Foreign Currency

\*\* Preliminary

Table 11 : Bank Credit to Residents by Economic Activity ( Quarterly )

| <b>(In Millions of AEDs)</b>  |                      |                  |                  |                  |                  |                  |                  |                  |                  |                  |
|---|----------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| <b>Economic Activity</b>  | <b>End of Period</b> | <b>2012</b>      | <b>2013</b>      | <b>2014</b>      |                  |                  | <b>2015</b>      | <b>2015</b>      | <b>2015</b>      |                  |
|   |                      | <b>Dec.</b>      | <b>Dec</b>       | <b>Mar</b>       | <b>Jun</b>       | <b>Sep</b>       | <b>Dec</b>       | <b>Mar</b>       | <b>Jun</b>       | <b>Sep *</b>     |
| <b>1) Agriculture</b>   |                      | <b>2,242</b>     | <b>3,092</b>     | <b>2,299</b>     | <b>1,607</b>     | <b>2,221</b>     | <b>2,698</b>     | <b>1,645</b>     | <b>1,272</b>     | <b>1,294</b>     |
| <b>2) Mining and Quarrying</b>  |                      | <b>23,964</b>    | <b>15,653</b>    | <b>17,448</b>    | <b>8,893</b>     | <b>9,989</b>     | <b>9,181</b>     | <b>10,738</b>    | <b>10,456</b>    | <b>11,071</b>    |
| <b>3) Manufacturing</b>   |                      | <b>50,375</b>    | <b>58,032</b>    | <b>58,018</b>    | <b>66,278</b>    | <b>61,393</b>    | <b>65,140</b>    | <b>66,476</b>    | <b>71,195</b>    | <b>72,215</b>    |
| 3.1 Food , Beverages and Tobacco                                      |                      | 3,788            | 5,549            | 4,640            | 5,758            | 5,644            | 6,463            | 6,494            | 6,815            | 6,397            |
| 3.2 Textile and Leather Products                                      |                      | 879              | 739              | 776              | 819              | 984              | 1,100            | 1,095            | 1,256            | 1,171            |
| 3.3 Furniture and Other Wood Products                                 |                      | 1,416            | 4,110            | 4,232            | 6,230            | 2,269            | 1,789            | 2,030            | 2,161            | 2,455            |
| 3.4 Paper And Paper Products  |                      | 701              | 1,006            | 1,044            | 1,150            | 1,235            | 1,341            | 1,604            | 1,698            | 1,873            |
| 3.5 Chemicals and Chemical Products,<br>Petroleum and Petro-Chemicals |                      | 6,744            | 8,333            | 7,765            | 9,217            | 9,817            | 12,693           | 14,576           | 18,123           | 17,229           |
| 3.6 Basic Metal Products (Including Aluminium)                        |                      | 13,297           | 13,966           | 12,589           | 11,609           | 13,650           | 15,428           | 14,980           | 12,727           | 14,576           |
| 3.7 Fabricated Metal Products, Machinery<br>and Equipment             |                      | 3,902            | 4,444            | 6,378            | 7,695            | 7,006            | 6,724            | 7,417            | 6,673            | 7,782            |
| 3.8 Other Manufactured Products                                       |                      | 19,648           | 19,885           | 20,594           | 23,800           | 20,788           | 19,602           | 18,280           | 21,742           | 20,732           |
| <b>4) Electricity, Gas and Water</b>                                  |                      | <b>21,574</b>    | <b>21,864</b>    | <b>20,925</b>    | <b>20,201</b>    | <b>19,193</b>    | <b>18,937</b>    | <b>18,576</b>    | <b>22,479</b>    | <b>20,732</b>    |
| <b>5) Construction and Real Estate</b>                                |                      | <b>140,975</b>   | <b>204,351</b>   | <b>199,711</b>   | <b>207,692</b>   | <b>211,558</b>   | <b>212,550</b>   | <b>210,620</b>   | <b>216,166</b>   | <b>223,646</b>   |
| <b>6) Trade</b>   |                      | <b>115,903</b>   | <b>146,847</b>   | <b>159,116</b>   | <b>149,180</b>   | <b>156,513</b>   | <b>155,761</b>   | <b>160,454</b>   | <b>164,857</b>   | <b>164,845</b>   |
| 6.1 Wholesale   |                      | 82,860           | 89,181           | 113,016          | 101,003          | 104,426          | 106,160          | 112,983          | 119,122          | 119,088          |
| 6.2 Retail  |                      | 33,043           | 57,666           | 46,100           | 48,177           | 52,087           | 49,601           | 47,471           | 45,735           | 45,757           |
| <b>7) Transport, Storage and Communication</b>                        |                      | <b>35,541</b>    | <b>36,423</b>    | <b>42,578</b>    | <b>54,367</b>    | <b>55,780</b>    | <b>56,494</b>    | <b>59,495</b>    | <b>60,828</b>    | <b>58,810</b>    |
| <b>8) Financial Institutions(Excluding Banks)</b>                     |                      | <b>80,243</b>    | <b>113,580</b>   | <b>131,107</b>   | <b>121,892</b>   | <b>129,800</b>   | <b>131,824</b>   | <b>133,143</b>   | <b>128,173</b>   | <b>135,491</b>   |
| <b>9) Government</b>  |                      | <b>121,240</b>   | <b>144,030</b>   | <b>132,126</b>   | <b>137,333</b>   | <b>133,995</b>   | <b>135,982</b>   | <b>143,223</b>   | <b>148,227</b>   | <b>152,764</b>   |
| <b>10) Personal Loans for Business Purposes <sup>1</sup></b>          |                      | <b>196,045</b>   | <b>245,212</b>   | <b>248,587</b>   | <b>254,088</b>   | <b>267,133</b>   | <b>267,156</b>   | <b>265,229</b>   | <b>272,171</b>   | <b>280,436</b>   |
| <b>11) Personal Loans for Consumption Purposes <sup>1</sup></b>       |                      | <b>88,607</b>    | <b>115,395</b>   | <b>116,982</b>   | <b>119,571</b>   | <b>125,710</b>   | <b>125,721</b>   | <b>124,813</b>   | <b>128,080</b>   | <b>131,970</b>   |
| <b>12) All Others <sup>2</sup></b>                                    |                      | <b>232,115</b>   | <b>98,824</b>    | <b>94,962</b>    | <b>113,130</b>   | <b>117,325</b>   | <b>96,175</b>    | <b>109,175</b>   | <b>111,940</b>   | <b>113,044</b>   |
| <b>Total</b>  |                      | <b>1,108,824</b> | <b>1,203,303</b> | <b>1,223,859</b> | <b>1,254,232</b> | <b>1,290,610</b> | <b>1,277,619</b> | <b>1,303,587</b> | <b>1,335,844</b> | <b>1,366,318</b> |

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

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

\* Preliminary

Table 12 : Deposits distributed Residents / Non Residents\*

| <b>(In Millions of AEDs)</b>               |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
|--|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| <b>Item</b>                                | <b>2013</b>      |                  | <b>2014</b>      |                  |                  |                  | <b>2015</b>      |                  |                  |                  |                  |                  |                  |                  |
|  | <b>Dec</b>       | <b>Mar</b>       | <b>Jun</b>       | <b>Sep</b>       | <b>Dec</b>       | <b>Jan</b>       | <b>Feb</b>       | <b>Mar</b>       | <b>Apr</b>       | <b>May</b>       | <b>Jun</b>       | <b>Jul</b>       | <b>Aug</b>       | <b>Sep**</b>     |
| <b>(1) Residents</b>                       | <b>1,163,873</b> | <b>1,215,962</b> | <b>1,267,410</b> | <b>1,282,003</b> | <b>1,267,279</b> | <b>1,269,284</b> | <b>1,288,165</b> | <b>1,301,325</b> | <b>1,294,531</b> | <b>1,301,862</b> | <b>1,288,594</b> | <b>1,282,000</b> | <b>1,270,335</b> | <b>1,278,254</b> |
| 1.1 Corporate                              | 472,877          | 487,905          | 508,546          | 499,428          | 517,415          | 527,781          | 539,179          | 530,403          | 534,817          | 539,932          | 544,812          | 546,242          | 548,913          | 553,813          |
| 1.2 Individuals                            | 317,251          | 335,439          | 347,462          | 343,719          | 351,336          | 346,803          | 352,923          | 358,035          | 359,343          | 360,482          | 362,396          | 360,681          | 359,392          | 357,391          |
| 1.3 Government                             | 161,300          | 152,076          | 184,705          | 207,374          | 188,819          | 176,810          | 183,960          | 183,789          | 187,634          | 179,644          | 162,947          | 160,632          | 157,294          | 164,264          |
| 1.4 GREs                                   | 173,555          | 204,207          | 190,374          | 195,864          | 173,352          | 182,590          | 177,255          | 191,929          | 173,758          | 182,301          | 184,164          | 182,882          | 173,677          | 173,275          |
| 1.5 Non Banking Financial Institutions     | 38,890           | 36,335           | 36,323           | 35,618           | 36,357           | 35,301           | 34,848           | 37,169           | 38,979           | 39,503           | 34,275           | 31,563           | 31,059           | 29,511           |
| <b>(2) Non-Residents</b>                   | <b>114,980</b>   | <b>115,782</b>   | <b>132,834</b>   | <b>132,463</b>   | <b>153,952</b>   | <b>142,959</b>   | <b>141,934</b>   | <b>147,973</b>   | <b>146,695</b>   | <b>144,604</b>   | <b>155,713</b>   | <b>153,208</b>   | <b>160,461</b>   | <b>158,525</b>   |
| 2.1 Corporate                              | 49,187           | 45,271           | 53,964           | 51,272           | 62,599           | 61,515           | 62,660           | 61,832           | 60,403           | 57,632           | 61,043           | 61,329           | 64,346           | 65,857           |
| 2.2 Non Banking Financial Institutions     | 35,813           | 35,321           | 35,295           | 31,167           | 40,774           | 35,534           | 34,069           | 34,338           | 38,536           | 38,126           | 42,692           | 46,726           | 48,663           | 43,864           |
| 2.3 Individuals                            | 22,249           | 24,664           | 25,413           | 25,717           | 26,750           | 26,579           | 26,486           | 25,851           | 26,004           | 25,771           | 26,106           | 25,304           | 26,226           | 26,180           |
| 2.4 Government and Non Commercial Entities | 7,731            | 10,527           | 18,162           | 24,306           | 23,828           | 19,331           | 18,719           | 25,952           | 21,752           | 23,075           | 25,872           | 19,849           | 21,226           | 22,624           |
| <b>Total Deposits</b>                      | <b>1,278,853</b> | <b>1,331,744</b> | <b>1,400,243</b> | <b>1,414,465</b> | <b>1,421,230</b> | <b>1,412,243</b> | <b>1,430,099</b> | <b>1,449,298</b> | <b>1,441,226</b> | <b>1,446,466</b> | <b>1,444,307</b> | <b>1,435,208</b> | <b>1,430,796</b> | <b>1,436,779</b> |

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

\*\* Preliminary



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

| <b>(In Millions of AEDs)</b>      |                |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
|-----------------------------------|----------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Item                              | 2012           | 2013             | 2014             |                  |                  | 2015             |                  |                  |                  |                  |                  |                  |                  |                  |                  |
|                                   | Dec.           | Dec              | Mar              | Jun              | Sep              | Dec              | Jan              | Feb              | Mar              | Apr              | May              | Jun              | Jul              | Aug              | Sep *            |
| <b>Demand</b>                     | <b>343,874</b> | <b>448,386</b>   | <b>482,554</b>   | <b>506,334</b>   | <b>506,019</b>   | <b>515,199</b>   | <b>529,701</b>   | <b>545,168</b>   | <b>542,970</b>   | <b>540,863</b>   | <b>550,742</b>   | <b>543,942</b>   | <b>540,103</b>   | <b>542,215</b>   | <b>543,231</b>   |
| Local Currency                    | 256,772        | 332,415          | 359,157          | 382,820          | 379,403          | 383,509          | 391,835          | 399,748          | 404,533          | 407,879          | 415,392          | 408,204          | 405,465          | 403,173          | 399,836          |
| Foreign Currencies                | 87,102         | 115,971          | 123,397          | 123,514          | 126,616          | 131,690          | 137,866          | 145,420          | 138,437          | 132,984          | 135,350          | 135,738          | 134,638          | 139,042          | 143,395          |
| <b>Savings</b>                    | <b>84,387</b>  | <b>107,201</b>   | <b>114,248</b>   | <b>121,028</b>   | <b>120,173</b>   | <b>126,453</b>   | <b>128,236</b>   | <b>130,340</b>   | <b>131,800</b>   | <b>137,134</b>   | <b>137,818</b>   | <b>137,127</b>   | <b>138,546</b>   | <b>137,355</b>   | <b>138,040</b>   |
| Local Currency                    | 72,219         | 92,080           | 98,116           | 103,311          | 102,083          | 107,152          | 108,476          | 110,254          | 112,257          | 114,973          | 115,401          | 116,985          | 118,394          | 114,033          | 114,169          |
| Foreign Currencies                | 12,168         | 15,121           | 16,132           | 17,717           | 18,090           | 19,301           | 19,760           | 20,086           | 19,543           | 22,161           | 22,417           | 20,142           | 20,152           | 23,322           | 23,871           |
| <b>Time</b>                       | <b>500,734</b> | <b>541,887</b>   | <b>562,178</b>   | <b>562,051</b>   | <b>548,888</b>   | <b>552,775</b>   | <b>547,738</b>   | <b>541,491</b>   | <b>560,779</b>   | <b>543,994</b>   | <b>545,752</b>   | <b>572,099</b>   | <b>570,291</b>   | <b>567,177</b>   | <b>562,657</b>   |
| Local Currency                    | 391,022        | 406,843          | 411,738          | 404,814          | 388,107          | 391,629          | 389,993          | 389,423          | 384,229          | 372,307          | 379,819          | 384,138          | 386,561          | 379,339          | 377,498          |
| Foreign Currencies                | 109,712        | 135,044          | 150,440          | 157,237          | 160,781          | 161,146          | 157,745          | 152,068          | 176,550          | 171,687          | 165,933          | 187,961          | 183,730          | 187,838          | 185,159          |
| <b>Total Deposits<sup>2</sup></b> | <b>928,995</b> | <b>1,097,474</b> | <b>1,158,980</b> | <b>1,189,413</b> | <b>1,175,080</b> | <b>1,194,427</b> | <b>1,205,675</b> | <b>1,216,999</b> | <b>1,235,549</b> | <b>1,221,991</b> | <b>1,234,312</b> | <b>1,253,168</b> | <b>1,248,940</b> | <b>1,246,747</b> | <b>1,243,928</b> |
| Total Local Currency              | 720,013        | 831,338          | 869,011          | 890,945          | 869,593          | 882,290          | 890,304          | 899,425          | 901,019          | 895,159          | 910,612          | 909,327          | 910,420          | 896,545          | 891,503          |
| Total Foreign Currencies          | 208,982        | 266,136          | 289,969          | 298,468          | 305,487          | 312,137          | 315,371          | 317,574          | 334,530          | 326,832          | 323,700          | 343,841          | 338,520          | 350,202          | 352,425          |
| Commercial Prepayments            | 14,220         | 15,847           | 16,991           | 18,292           | 17,877           | 25,639           | 19,457           | 19,077           | 19,191           | 21,936           | 22,103           | 19,077           | 19,126           | 20,622           | 20,506           |

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

\* Preliminary

**Table 14 : Time Deposits by Maturity\***

| <b>(In Millions of AEDs)</b> |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |
|------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| <b>Period</b>                | <b>2012</b>    |                | <b>2013</b>    |                | <b>2014</b>    |                |                | <b>2015</b>    |                |                |                |                |                |                |                |
|                              | <b>Dec.</b>    | <b>Dec</b>     | <b>Mar</b>     | <b>Jun</b>     | <b>Sep</b>     | <b>Dec</b>     | <b>Jan</b>     | <b>Feb</b>     | <b>Mar</b>     | <b>Apr</b>     | <b>May</b>     | <b>Jun</b>     | <b>Jul</b>     | <b>Aug</b>     | <b>Sep **</b>  |
| Upto 3 Months                | 250,396        | 239,183        | 243,563        | 257,807        | 263,414        | 257,899        | 250,249        | 249,943        | 257,142        | 253,346        | 250,624        | 253,469        | 250,121        | 248,441        | 250,322        |
| Above 3 and Upto 6 Months    | 111,084        | 117,778        | 119,935        | 126,948        | 129,709        | 126,994        | 123,227        | 123,076        | 126,620        | 124,751        | 123,411        | 124,812        | 123,163        | 122,336        | 123,262        |
| Above 6 and Upto 12 Months   | 163,761        | 171,353        | 174,491        | 184,695        | 188,712        | 184,760        | 179,280        | 179,062        | 184,219        | 181,499        | 179,549        | 181,587        | 179,189        | 177,985        | 179,333        |
| Exceeding 12 Months          | 172,650        | 150,181        | 152,931        | 161,874        | 165,395        | 161,932        | 157,128        | 156,937        | 161,457        | 159,074        | 157,364        | 159,151        | 157,049        | 155,994        | 157,175        |
| <b>Total</b>                 | <b>697,891</b> | <b>678,495</b> | <b>690,920</b> | <b>731,325</b> | <b>747,230</b> | <b>731,585</b> | <b>709,884</b> | <b>709,018</b> | <b>729,438</b> | <b>718,670</b> | <b>710,948</b> | <b>719,019</b> | <b>709,522</b> | <b>704,756</b> | <b>710,092</b> |

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

\*\* Preliminary

**Table 15 : Currency Issued \***

| <b>(In Thousands of AEDs)</b>       |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |                   |
|-------------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| <b>Item</b>                         | <b>2012</b>       |                   | <b>2013</b>       |                   | <b>2014</b>       |                   |                   | <b>2015</b>       |                   |                   |                   |                   |                   |                   |                   |
|                                     | <b>Dec.</b>       | <b>Dec</b>        | <b>Mar</b>        | <b>Jun</b>        | <b>Sep</b>        | <b>Dec</b>        | <b>Jan</b>        | <b>Feb</b>        | <b>Mar</b>        | <b>Apr</b>        | <b>May</b>        | <b>Jun</b>        | <b>Jul</b>        | <b>Aug</b>        | <b>Sep ****</b>   |
| <b>Total Notes Issued ( 1 )**</b>   | <b>56,998,623</b> | <b>63,076,612</b> | <b>64,433,724</b> | <b>66,904,951</b> | <b>69,836,520</b> | <b>73,502,110</b> | <b>65,587,818</b> | <b>67,538,265</b> | <b>68,355,146</b> | <b>69,797,858</b> | <b>70,469,976</b> | <b>71,528,890</b> | <b>71,645,395</b> | <b>69,215,899</b> | <b>70,005,382</b> |
| <b>Total Coins Issued ( 2 ) ***</b> | <b>774,510</b>    | <b>850,187</b>    | <b>866,484</b>    | <b>918,261</b>    | <b>948,826</b>    | <b>969,992</b>    | <b>977,464</b>    | <b>985,777</b>    | <b>997,569</b>    | <b>1,004,895</b>  | <b>1,012,847</b>  | <b>1,020,633</b>  | <b>1,029,149</b>  | <b>1,036,295</b>  | <b>1,041,728</b>  |
| <b>Total Currency Issued</b>        | <b>57,773,133</b> | <b>63,926,799</b> | <b>65,300,208</b> | <b>67,823,212</b> | <b>70,785,346</b> | <b>74,472,102</b> | <b>66,565,282</b> | <b>68,524,042</b> | <b>69,352,715</b> | <b>70,802,753</b> | <b>71,482,823</b> | <b>72,549,523</b> | <b>72,674,544</b> | <b>70,252,194</b> | <b>71,047,110</b> |

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

\*\* *Excluding Mutilated Notes*

\*\*\* *Excluding Issued Gold Coins*

\*\*\*\* *Preliminary*

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

| Item  | 2012      | 2013      | 2014    |         |           | 2015      |         |         |         |         |         |         |         |           |           |
|---|-----------|-----------|---------|---------|-----------|-----------|---------|---------|---------|---------|---------|---------|---------|-----------|-----------|
|   | Dec.      | Dec       | Mar     | Jun     | Sep       | Dec       | Jan     | Feb     | Mar     | Apr     | May     | Jun     | Jul     | Aug       | Sep **    |
| <b>Amount</b><br><b>( In Millions of AEDs )</b> | 1,122,303 | 1,339,503 | 380,553 | 781,439 | 1,165,239 | 1,559,595 | 128,978 | 252,514 | 394,156 | 532,568 | 666,786 | 802,970 | 931,967 | 1,065,956 | 1,191,883 |
| <b>No. of Cheques (in Thousands)</b>            | 27,568    | 29,334    | 7,587   | 15,526  | 23,041    | 30,817    | 2,546   | 5,008   | 7,792   | 10,513  | 13,229  | 15,879  | 18,338  | 20,931    | 23,440    |

\* Cumulative data

\*\* Preliminary