



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

النشرة الاحصائية الشهرية
- البيانات المصرفية والنقدية -
سبتمبر 2011

Monthly Statistical Bulletin
- Banking & Monetary Statistics -
September 2011

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Note:

Data are as at end of period unless otherwise indicated.

Abbreviations & Notations

UAE Dirhams	AED
Not Available	(..)
Zero or Insignificant	(-)
Local Currency	LC
Foreign Currency	FC

Definitions**Money Supply (M0)**

Consists of currency in circulation plus currency at banks

Money Supply (M1) :

Consists of money in circulation (currency , notes and coins, issued by the Central bank minus currency with the banks) plus monetary deposits in local currency with banks (all short-term deposits on which bank customer can withdraw without prior notice)

Money Supply (M2) :

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

Money Supply (M3) :

Consists of Money Supply (M2) plus Government deposits

Certificates of Deposits :

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

Government:

of the seven emirates.

الجداول

TABLES

Table 1 : Selected Monetary and Banking Indicators

(In Millions of AEDs)										
Indicator	2006	2007	2008	2009	2010	2011				
	Dec.	Dec.	Dec.	Dec.	Dec.	May *	June *	July *	August *	September *
Central Bank of the UAE										
Total Assets/Liabilities	103,233	285,949	193,747	203,937	228,937	278,366	273,483	267,817	262,577	257,586
Foreign Assets Holdings	102,345	285,693	113,039	89,875	116,701	165,924	162,330	156,692	151,303	146,155
Money Supply Indicators										
Money Supply M0	26,832	31,671	45,327	45,580	47,775	50,482	51,553	51,954	55,644	49,916
Money Supply M1	120,019	181,664	208,138	223,482	232,961	260,599	262,182	262,868	257,918	254,048
Money Supply M2	399,293	565,702	674,310	740,618	786,388	841,134	851,928	837,945	819,435	813,736
Money Supply M3	506,641	696,229	899,093	947,780	985,172	1,069,965	1,062,732	1,053,802	1,021,842	1,003,844
Banks										
Total Assets(Net of Provisions & Interest in Suspense)	826,391	1,202,285	1,447,894	1,521,002	1,609,259	1,706,251	1,709,621	1,689,203	1,673,038	1,674,765
Foreign Assets	231,938	196,896	203,386	208,157	233,513	270,212	260,857	258,108	248,239	245,388
Foreign Assets to Total Assets (%)	28	16	14	14	15	16	15	15	15	15
Foreign Liabilities	177,688	320,970	282,599	251,086	271,699	281,879	289,751	283,362	298,579	314,833
Foreign Liabilities to Total Liabilities (%)	21	26	19	17	17	17	17	17	18	19
Deposits ¹	518,806	716,021	912,170	982,579	1,049,628	1,123,480	1,126,010	1,113,609	1,078,422	1,067,319
Residents	469,322	651,338	833,432	893,989	929,275	1,006,310	1,002,632	993,451	959,793	944,895
Non-Residents	49,484	64,683	78,738	88,590	120,353	117,170	123,378	120,158	118,629	122,424
Bank Credit (Net of Provisions & Interest in Suspense)	440,979	626,694	924,383	958,588	972,107	978,148	981,441	980,263	984,834	998,418
Total Number of National Banks and Branches										
Head Offices	21	22	24	24	23	23	23	23	23	23
Branches	431	507	614	674	732	740	745	748	753	757
Pay Offices	55	56	60	71	86	86	86	86	86	87
Electronic Banking Service Units	9	11	19	26	26	29	27	27	27	26
Total Number of Foreign Banks and Branches										
Head Offices	25	27	28	28	28	28	28	28	28	28
Branches	81	80	82	82	83	83	83	83	83	83
Pay Offices	1	1	1	1	1	1	1	1	1	1
Electronic Banking Service Units	14	30	35	43	50	47	47	47	47	51
Number of Employees in Banks (UAE)²	26,963	32,142	39,589	37,704	37,403	37,295	37,291	37,277	37,162	37,243

¹ Excluding Inter-Bank Deposits

² Excluding Auxiliary Staff

* Estimates subject to revision

Table 2 : Monetary Survey

(In Millions of AEDs)										
Item	2006	2007	2008	2009	2010	2011				
	Dec.	Dec.	Dec.	Dec.	Dec.	May *	June *	July *	August *	September *
Net Foreign Assets	155,634	160,326	33,098	46,949	78,624	154,825	133,953	131,963	101,671	77,489
Foreign Assets	334,614	482,821	316,855	298,706	350,947	437,090	424,141	415,784	400,731	392,828
Foreign Liabilities	-178,980	-322,495	-283,757	-251,757	-272,323	-282,265	-290,188	-283,821	-299,060	-315,339
Net Domestic Assets	243,659	384,588	615,943	693,669	707,764	686,309	717,975	705,982	717,764	736,247
Claims on Private Sector	385,789	510,002	751,921	786,553	792,075	794,076	797,699	803,057	808,943	815,068
Net Claims on Government	-51,882	-61,380	-85,031	9,997	28,939	-5,676	13,916	11,492	26,612	40,500
Claims on Official Entities	33,002	45,385	56,064	77,259	87,581	113,012	111,223	109,445	108,042	117,702
Claims on Nonbank Financial Institutions	32,362	55,208	97,940	91,453	91,179	89,482	90,907	84,783	86,932	85,064
Capital and Reserves	-105,649	-132,442	-165,569	-245,531	-274,538	-280,395	-283,876	-286,246	-285,797	-284,570
Other Items (net)	-49,963	-32,185	-39,382	-26,062	-17,472	-24,190	-11,894	-16,549	-26,968	-37,517
Money Supply M2	399,293	565,702	674,310	740,618	786,388	841,134	851,928	837,945	819,435	813,736
Money Supply M1	120,019	181,664	208,138	223,482	232,961	260,599	262,182	262,868	257,918	254,048
Currency in Circulation Outside Banks	21,837	25,942	36,967	37,217	38,560	41,494	42,108	42,483	43,976	40,789
Monetary Deposits	98,182	155,722	171,171	186,265	194,401	219,105	220,074	220,385	213,942	213,259
Quasi - Money	279,274	384,038	466,172	517,136	553,427	580,535	589,746	575,077	561,517	559,688
Foreign Currency Deposits	96,307	91,007	120,210	123,001	130,264	133,399	142,987	140,994	137,887	138,342
Dirham Deposits	182,967	293,031	345,962	394,135	423,163	447,136	446,759	434,083	423,630	421,346

* Estimates subject to revision

Table 3 : Monthly Changes in Factors Affecting Money Supply

(In Millions of AEDs)										
Item	2006	2007	2008	2009	2010	2011				
	Dec. **	Dec. **	Dec. **	Dec.	Dec.	May ***	June ***	July ***	August ***	September ***
Net Foreign Assets	7,675	8,351	-14,938	-22,734	4,525	-5,350	-20,872	-1,990	-30,292	-24,182
Foreign Assets	48,967	73,614	-58,828	-30,121	-5,931	1,907	-12,949	-8,357	-15,053	-7,903
Foreign Liabilities	41,292	65,263	-43,890	7,387	10,456	-7,257	-7,923	6,367	-15,239	-16,279
Net Domestic Assets	23,567	49,617	6,990	18,635	-2,700	-4,035	31,666	-11,993	11,782	18,483
Claims on Private Sector	22,314	56,565	21,837	-27,956	-2,615	90	3,623	5,358	5,886	6,124
Net Claims on Government	721	-12,069	-10,674	18,424	3,468	-4,360	19,592	-2,424	15,120	13,888
Claims on Official Entities	643	6,966	-5,271	1,504	-3,210	1,412	-1,789	-1,778	-1,403	9,660
Claims on Nonbank Financial Institutions	7,603	7,459	6,458	13,893	1,071	-2,364	1,425	-6,124	2,149	-1,868
Capital and Reserves*	-7,052	-9,246	5,986	-12,487	-1,579	-2,883	-3,481	-2,370	449	1,227
Other Items (net)*	-662	-58	-11,346	25,257	165	4,070	12,296	-4,655	-10,419	-10,548
Money Supply M2	31,242	58,760	-7,063	-4,099	1,825	-9,385	10,794	-13,983	-18,510	-5,699
Money Supply M1	7,875	24,487	-27,156	265	1,443	-625	1,583	686	-4,950	-3,870
Quasi - Money	23,367	34,273	20,093	-4,364	382	-8,760	9,211	-14,669	-13,560	-1,829
Foreign Currency Deposits	9,374	-21,789	2,318	-5,236	206	-5,491	9,588	-1,993	-3,107	455
Dirham Deposits	13,993	56,062	17,775	872	176	-3,269	-377	-12,676	-10,453	-2,284

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

** Indicates Changes from End of Previous Quarter

*** Estimates subject to revision

Table 4 : Monetary Base (Reserve Money)

(End of period, in Billions of Dirhams)

Year	Monetary Base		Components of Monetary Base							
	In Billions of Dirhams	% Change	Currency in Circulation		Reserve Requirements		Accounts at CBUAE (Net)		Certificates of Deposit (Net of Lending)	
			In Billions of Dirhams	% Change	In Billions of Dirhams	% Change	In Billions of Dirhams	% Change	In Billions of Dirhams	% Change
2006	81.2	-	21.8	-	24.7	-	2.4	-	32.3	-
2007	258.0	217.7%	25.9	18.8%	33.6	36.0%	24.9	937.5%	173.6	437.5%
2008	119.6	-53.6%	37.0	42.9%	49.4	47.0%	5.3	-78.7%	27.9	-83.9%
2009	170.2	42.3%	37.2	0.5%	48.9	-1.0%	17.0	220.8%	67.1	140.5%
2010										
March	157.4	1.7%	37.4	-0.8%	50.3	0.4%	12.1	9.0%	57.6	3.0%
April	159.6	1.4%	37.6	0.5%	50.1	-0.4%	10.5	-13.2%	61.4	6.6%
May	163.5	2.4%	37.5	-0.3%	51.3	2.4%	8.6	-18.1%	66.1	7.7%
June	163.0	-0.3%	37.1	-1.1%	51.7	0.8%	11.3	31.4%	62.9	-4.8%
July	170.5	4.6%	36.1	-2.7%	52.5	1.5%	10.4	-8.0%	71.5	13.7%
August	174.4	2.3%	37.1	2.8%	51.4	-2.1%	16.0	53.8%	69.9	-2.2%
September	171.6	-1.6%	37.0	-0.3%	52.3	1.8%	11.7	-26.9%	70.6	1.0%
October	179.5	4.6%	38.2	3.2%	52.6	0.6%	9.6	-17.9%	79.1	12.0%
November	189.8	5.7%	38.1	-0.3%	52.4	-0.4%	8.2	-14.6%	91.1	15.2%
December *	192.9	1.6%	38.5	1.0%	54.0	3.1%	6.4	-22.0%	94.0	3.2%
2011										
January *	195.0	1.1%	38.7	0.5%	55.9	3.5%	11.4	78.1%	89.0	-5.3%
February *	209.5	7.4%	39.7	2.6%	54.7	-2.1%	10.9	-4.4%	104.2	17.1%
March *	219.2	4.6%	39.1	-1.5%	56.3	2.9%	12.5	14.7%	111.3	6.8%
April *	232.9	6.3%	41.9	7.2%	56.5	0.4%	16.5	32.0%	118.0	6.0%
May*	230.6	-1.0%	41.5	-1.0%	59.2	4.8%	10.7	-35.2%	119.2	1.0%
June*	237.4	2.9%	42.1	1.4%	61.4	3.7%	15.9	48.6%	118.0	-1.0%
July*	228.3	-3.8%	42.5	1.0%	63.2	2.9%	15.8	-0.6%	106.8	-9.5%
August*	220.0	-3.6%	44.0	3.5%	63.1	-0.2%	19.7	24.7%	93.2	-12.7%
September*	209.8	-4.6%	40.8	-7.3%	63.5	0.6%	18.8	-4.6%	86.7	-7.0%
Change for the year	-	8.8%	-	6.0%	-	17.6%	-	193.8%	-	-7.8%

* Estimates subject to revision

Table 5 : Central Bank of the UAE Balance Sheet

(In Millions of AEDs)										
Item	As at 31.12.2006	As at 31.12.2007	As at 31.12.2008	As at 31.12.2009	As at * 31.12.2010	As at * 31.05.2011	As at * 30.06.2011	As at * 31.07.2011	As at * 31.08.2011	As at * 30.09.2011
Assets										
Cash and Bank Balances	425	329	1,904	4,537	6,871	6,095	4,614	4,845	5,087	5,341
Deposits	57,322	184,042	82,868.6	85,634	44,505	81,778	73,611	72,139	70,696	69,282
Loans to Banks against - Certificates of Deposit	625	-	2,967.3	2,266	-	-	-	-	-	-
Certificates of Deposit Under Repo	-	-	16,275	2,100	-	-	170	-	-	-
Liquidity Support Facility	-	-	4,551.5	2,360	1,420	1,330	1,330	1,330	1,330	1,330
Held to Maturity Foreign Securities	43,299	98,857	29,576	37	68,418	81,395	86,029	81,728	77,641	73,759
Held to Maturity Securities-Issued by Ministry of Finance & Dubai Government	-	-	55,000	106,725	106,725	106,725	106,725	106,725	106,725	106,725
Other Assets	1,427	2,593	497.6	194	914	962	917	963	1,011	1,062
Property & Equipment	135	128	106.8	84	84	81	87	87	87	87
Total Assets	103,233	285,949	193,746.8	203,937	228,937	278,366	273,483	267,817	262,577	257,586
Off Balance Sheet Commitments	305	56,219	31,822.4	11,244	69,877	91,302	87,391	89,139	90,922	92,740
Liabilities										
Current Accounts & Deposits	30,966	65,261	84,841.2	70,286	66,005	80,515	82,710	86,846	91,188	95,747
Certificates of Deposit	32,322	173,577	47,183	71,453	94,002	119,191	118,178	106,800	93,200	86,700
Currency Issued	26,832	31,671	45,327	45,580	47,775	50,482	51,553	51,954	55,644	49,916
Other Liabilities	255	1,449	1,315.2	583	5,120	11,026	3,890	5,065	5,393	8,071
Total Liabilities	90,375	271,958	178,666.4	187,902	212,902	261,214	256,331	250,665	245,425	240,434
Capital and Reserves										
Authorized, Issued & Fully Paid Capital	300	300	300	300	300	300	300	300	300	300
General Reserve	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200
Special Reserve	60	60	-	-	-	-	-	-	-	-
Retained Earnings	-	-	-	-	-	962	962	962	962	962
Permanent Deposit from U.A.E Government	11,298	12,431	13,580.4	14,535	14,535	14,690	14,690	14,690	14,690	14,690
Total Capital & Reserves	12,858	13,991	15,080.4	16,035	16,035	17,152	17,152	17,152	17,152	17,152
Total Liabilities and Capital	103,233	285,949	193,746.8	203,937	228,937	278,366	273,483	267,817	262,577	257,586
Off Balance Sheet Commitments	305	56,219	31,822.4	11,244	69,877	91,302	87,391	89,139	90,922	92,740

- Not Available

* Estimates subject to revision

Table 6 : Central Bank Foreign Currency Assets

(End of period, in Billions of Dirhams)

Period	Deposits	Held-to-Maturity Foreign Securities	Held-to-Maturity Dubai Gov. Bonds	Other Foreign Assets *	Total Foreign Currency Assets
2006	57.32	43.30	-	1.71	102.33
2007	184.04	98.86	-	2.79	285.69
2008	82.87	29.58	-	3.56	116.01
2009	85.64	0.04	36.72	6.47	128.87
2010					
March	78.06	0.04	36.72	5.98	120.80
April	78.72	0.02	36.72	5.30	120.76
May	65.29	18.48	36.72	3.09	123.58
June	49.51	33.12	36.72	2.73	122.08
July	55.20	44.58	36.72	2.80	139.30
August	47.73	46.53	36.72	2.87	133.85
September	48.86	45.00	36.72	2.13	132.71
October	50.59	58.77	36.72	2.25	148.33
November	58.62	53.21	36.72	2.32	150.87
December **	47.84	68.42	36.72	0.45	153.43
2011					
January **	37.48	80.57	36.72	0.69	155.46
February **	51.53	82.10	36.72	0.72	171.07
March **	65.75	80.00	36.72	0.61	183.08
April **	88.91	76.27	36.72	1.54	203.44
May **	83.13	81.40	36.72	1.40	202.65
June **	74.86	86.03	36.72	1.45	199.06
July **	73.36	81.73	36.72	1.52	193.33
August **	71.89	77.64	36.72	1.60	187.85
September **	70.45	73.76	36.72	1.68	182.61
Change for the year	47.3%	7.8%	0.0%	273.3%	19.0%

(*) Including Loans to Banks against Certificates of Deposit (CDs).

** Estimates subject to revision

Table 7 : Aggregated Balance Sheet of Banks - Assets *

(In Millions of AEDs)										
Item	2006	2007	2008	2009	2010	2011				
	Dec.	Dec.	Dec.	Dec.	Dec.	May	June	July	August	September
Assets (Net of Provisions and Interest in Suspense)										
Cash and Deposits with C.B	63,415	236,852	108,146	146,210	165,811	205,005	205,714	196,420	186,861	177,073
Cash in Hand (LCY)	4,995	5,730	8,360	8,363	9,215	8,988	9,445	9,471	11,668	9,127
Deposits with Central Bank	58,420	231,122	99,786	137,847	156,596	196,017	196,269	186,949	175,193	167,946
Due From Resident Banks	34,793	44,377	76,696	67,927	82,747	85,587	85,166	74,957	66,480	75,888
Money at call & short notice	2,218	5,512	7,540	3,441	3,401	5,801	6,078	4,522	4,169	4,640
Demand Deposits	707	919	687	4,861	602	2,360	3,466	4,053	294	533
Time Deposits	30,390	37,816	68,288	59,463	78,572	77,295	75,431	66,268	61,679	70,451
Cheques in the course of collection	1,478	130	181	162	172	131	191	114	338	264
Foreign Assets	231,938	196,896	203,386	208,157	233,513	270,212	260,857	258,108	248,239	245,388
Net Due from H.O. and/or Branches Abroad	18,024	4,174	22,088	27,437	31,998	32,195	35,567	34,542	26,191	24,992
Due from Other Banks Abroad	90,489	60,222	56,239	61,140	79,906	99,153	85,997	88,991	86,498	79,437
Cash in Hand (FCY)	114	106	110	112	78	72	130	89	76	66
Securities	56,638	57,795	53,064	48,462	48,211	54,254	55,647	55,286	55,917	56,657
Credit to Non-Residents	63,264	70,599	63,021	61,033	62,855	73,323	77,623	74,321	74,647	79,431
Other Foreign Assets	3,409	4,000	8,864	9,973	10,465	11,215	5,893	4,879	4,910	4,805
Domestic Credit and Investments	473,095	679,920	991,058	1,029,179	1,048,066	1,064,086	1,068,901	1,067,800	1,075,457	1,089,746
a) Credit Facilities	440,979	626,694	924,383	958,588	972,107	978,148	981,441	980,263	984,834	998,418
Claims on Private Sector	342,987	491,528	729,825	723,866	720,617	716,823	718,895	721,683	728,230	732,188
Commercial Bills	8,682	12,772	20,338	18,792	22,616	25,720	27,348	27,257	27,369	27,149
Real Estate Mortgage Loans	28,280	56,471	125,834	141,714	163,185	160,982	161,130	159,919	160,335	160,130
Loans,Advances & Overdrafts	306,025	422,285	583,653	563,360	534,816	530,121	530,417	534,507	540,526	544,909
Claims on Government	47,885	58,402	72,260	91,873	99,982	98,952	100,007	102,579	104,237	105,516
Claims on Official Entities	31,513	39,823	47,368	68,700	73,993	89,183	86,596	85,766	82,543	90,993
Loans,Advances & Overdrafts	31,513	39,823	47,368	68,700	73,993	89,183	86,596	85,766	82,543	90,993

Table 7 : Aggregated Balance Sheet of Banks - Assets * (contd.)

(In Millions of AEDs)										
Item	2006	2007	2008	2009	2010	2011				
	Dec.	Dec.	Dec.	Dec.	Dec.	May	June	July	August	September
Assets (Net of Provisions and Interest in Suspense)										
Claims on Other Financial Institutions	18,594	36,941	74,930	74,149	77,515	73,190	75,943	70,235	69,824	69,721
Loans, Advances & Overdrafts	18,594	36,941	74,930	74,149	77,515	73,190	75,943	70,235	69,824	69,721
b) Domestic Investments	32,116	53,226	66,675	70,591	75,959	85,938	87,460	87,537	90,623	91,328
Unclassified Assets	23,150	44,240	68,608	69,529	79,122	81,361	88,983	91,918	96,001	86,670
Fixed Assets	4,555	8,658	14,275	15,463	15,792	16,788	16,814	16,879	16,836	16,853
Inter-Branch Transactions	226	1,299	518	233	484	95	279	353	398	968
Other Assets	18,369	34,283	53,815	53,833	62,846	64,478	71,890	74,686	78,767	68,849
Total Assets	826,391	1,202,285	1,447,894	1,521,002	1,609,259	1,706,251	1,709,621	1,689,203	1,673,038	1,674,765

* Excluding Overseas Branches of National Banks

Table 7 : Aggregated Balance Sheet of Banks - Liabilities *

(In Millions of AEDs)										
Item	2006	2007	2008	2009	2010	2011				
	Dec.	Dec.	Dec.	Dec.	Dec.	May	June	July	August	September
<i>Liabilities</i>										
<i>Monetary Deposits</i>	98,182	155,722	171,171	186,265	194,401	219,105	220,074	220,386	213,942	213,259
Demand Deposits (LCY)	96,367	152,721	168,961	184,240	192,686	217,493	218,379	218,815	212,165	211,679
Bankers Drafts	1,815	3,001	2,210	2,025	1,715	1,612	1,695	1,571	1,777	1,580
<i>Quasi Monetary Deposits</i>	279,274	384,038	466,172	517,136	553,427	580,535	589,746	575,076	561,518	559,688
Time Deposits (LCY)	159,374	259,374	303,563	348,423	369,750	385,573	384,468	370,656	359,817	358,196
Savings Deposits (LCY)	18,015	24,654	30,939	34,581	42,181	49,851	50,900	51,781	52,160	51,859
Commercial Prepayments (LCY)	5,578	9,003	11,460	11,131	11,232	11,712	11,391	11,645	11,654	11,291
Other Deposits (FCY)	96,307	91,007	120,210	123,001	130,264	133,399	142,987	140,994	137,887	138,342
<i>Foreign Liabilities</i>	177,688	320,970	282,599	251,086	271,699	281,879	289,751	283,362	298,579	314,833
Net Due to H.O and/or Branches Abroad	20,513	44,476	17,749	16,910	12,199	14,653	15,278	13,684	16,455	18,105
Due to Other Banks Abroad	101,094	209,303	176,593	131,022	122,619	134,892	135,796	135,334	149,355	159,843
Other Deposits (LCY + FCY)	49,484	64,684	78,738	88,590	120,353	117,170	123,378	120,158	118,629	122,424
Provisions ¹	1,279	819	2,480	2,157	4,001	3,123	3,013	2,941	2,946	2,916
Other Foreign Liabilities	5,318	1,688	7,039	12,407	12,527	12,041	12,286	11,245	11,194	11,545
<i>Government Deposits (LCY + FCY)</i>	93,680	114,579	198,298	192,614	183,162	208,282	194,507	199,560	186,110	173,528
<i>Government Lending Funds ²</i>	16	16	5,622	13	13	13	13	13	13	13
<i>Due to Central Bank</i>	168	94	25,150	6,776	4,314	2,527	3,316	1,662	4,190	4,494
<i>Capital and Reserves</i>	104,089	130,882	165,569	244,031	273,038	277,933	281,414	283,784	283,335	282,108
<i>Due to Resident Banks</i>	38,397	46,026	71,572	67,190	70,552	68,023	63,960	55,799	49,353	56,430
Money at call and short notice	1,904	2,008	1,711	866	853	2,646	2,231	1,746	1,104	1,899
Demand Deposits	665	1,255	1,025	1,947	2,030	2,181	1,166	1,732	1,015	949
Time Deposits	35,828	42,763	68,836	64,377	67,669	63,196	60,563	52,321	47,234	53,582

Table 7 : Aggregated Balance Sheet of Banks - Liabilities * (contd.)

(In Millions of AEDs)										
Item	2006	2007	2008	2009	2010	2011				
	Dec.	Dec.	Dec.	Dec.	Dec.	May	June	July	August	September
Liabilities										
Unclassified Liabilities	34,897	49,958	61,741	55,891	58,653	67,954	66,840	69,561	75,998	70,412
Inter-Branch Transactions	205	372	1,132	1,342	1,112	4,488	2,149	1,204	5,900	1,525
Other Liabilities	34,692	49,586	60,609	54,549	57,541	63,466	64,691	68,357	70,098	68,887
Memoranda Accounts	952,310	1,416,622	1,588,907	2,047,446	2,303,461	2,919,907	2,952,527	2,775,445	2,740,805	2,815,417
Letters of Credit	79,228	110,860	112,191	102,837	102,680	105,880	106,606	102,950	100,389	97,540
Guarantees and other - Forward Endorsements	194,143	252,402	350,833	338,290	334,220	332,500	338,429	335,626	331,374	327,411
Acceptances	14,740	18,272	20,796	26,282	34,829	40,649	40,648	40,386	39,883	35,112
Forward Exchange Contracts	341,413	569,807	599,576	799,877	801,567	1,163,349	1,198,499	1,190,871	1,126,883	1,225,370
Other Memoranda Accounts	322,786	465,281	505,511	780,160	1,030,165	1,277,529	1,268,345	1,105,612	1,142,276	1,129,984

* Excluding Overseas Branches of National Banks

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

2 Including Construction Refinancing by the Government of Abu Dhabi

Table 8 : Banks' Foreign Assets and Liabilities

(In Millions of AEDs)										
Item	2006	2007	2008	2009	2010	2011				
	Dec.	Dec.	Dec.	Dec.	Dec.	May	June	July	August	September
Foreign Assets	231,938	196,896	203,386	208,157	233,513	270,212	260,857	258,108	248,239	245,388
Notes and Coins	114	106	110	112	78	72	130	89	76	66
Due from H.O and Branches	18,024	4,174	22,088	27,437	31,998	32,195	35,567	34,542	26,191	24,992
Money at Call and Short Notice	3,517	7,602	6,786	5,590	3,504	15,830	4,795	3,718	13,412	5,399
Deposits with Banks	86,934	52,606	49,447	55,544	76,399	83,316	81,197	85,271	73,084	74,031
- Demand Deposits	---	---	---	6,681	8,876	9,095	6,758	9,959	11,607	8,507
- Time Deposits	---	---	---	48,863	67,523	74,221	74,439	75,312	61,477	65,524
Securities	56,638	57,795	53,064	48,462	48,211	54,254	55,647	55,286	55,917	56,657
Loans and Advances ¹	63,264	70,599	63,021	61,033	62,855	73,323	77,623	74,321	74,647	79,431
Other Foreign Assets ²	3,447	4,014	8,870	9,979	10,468	11,222	5,898	4,881	4,912	4,812
Foreign Liabilities	177,688	320,970	282,599	251,086	271,699	281,879	289,751	283,362	298,579	314,833
Due to H.O and Branches	20,513	44,476	17,749	16,910	12,199	14,653	15,278	13,684	16,455	18,105
Due to Banks	4,309	3,620	920	37,866	71,080	77,036	69,605	71,214	73,210	84,783
Deposits of Banks	96,785	205,684	175,673	93,157	51,538	57,856	66,191	64,120	76,145	75,060
- Demand Deposits	---	---	---	6,680	11,629	23,236	20,572	15,238	22,017	26,606
- Time Deposits	---	---	---	86,477	39,909	34,620	45,619	48,882	54,128	48,454
Other Deposits	49,204	64,349	78,285	88,266	119,768	116,091	122,366	119,126	117,704	121,534
- Demand Deposits	---	---	---	9,660	13,746	17,191	18,812	19,603	18,654	18,154
- Time Deposits	---	---	---	73,055	98,407	90,371	94,674	90,311	89,807	94,075
- Savings Deposits	---	---	---	5,551	7,615	8,528	8,880	9,212	9,243	9,305
Other Foreign Liabilities ³	6,877	2,841	9,972	14,887	17,114	16,243	16,311	15,218	15,065	15,351

1) Including Purchased or Discounted Commercial Bills

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

3) Including Commercial Prepayments

Table 9 : Loans, Advances and Overdrafts to Residents *

(In Millions of AEDs)										
Item	2006	2007	2008	2009	2010	2011				
	Dec.	Dec.	Dec.	Dec.	Dec.	May	June	July	August	September
Government	47,885	58,402	72,260	91,873	99,982	98,952	100,007	102,579	104,237	105,516
Public Sector	39,922	50,056	70,165	89,927	91,340	99,708	97,030	96,672	93,947	101,599
Financial Institutions	8,145	10,229	18,260	21,221	17,347	10,525	10,434	10,906	11,404	10,606
Insurance Companies	264	4	4,537	6	0	0	0	0	0	0
Others	31,513	39,823	47,368	68,700	73,993	89,183	86,596	85,766	82,543	90,993
Private Sector	312,634	446,065	630,726	607,090	581,287	577,772	580,448	578,039	583,021	587,837
Financial Institutions	9,534	26,194	50,952	51,167	58,597	61,183	64,017	57,830	56,984	57,660
Insurance Companies	650	513	1,180	1,755	1,571	1,482	1,492	1,499	1,436	1,455
Business and Industrial Sector	191,512	267,578	341,352	355,256	324,209	315,645	313,723	319,369	324,878	327,788
Others ¹	110,938	151,780	237,242	198,912	196,910	199,462	201,216	199,341	199,723	200,934
Total	400,441	554,523	773,151	788,890	772,609	776,432	777,485	777,290	781,205	794,952

¹ Including Personal Loans for Business and Consumption Purposes

* Net of Provisions and Interest in Suspense

Table 10 : Bank Credit to Residents by Economic Activity^{1 *}

(In Millions of AEDs)										
Economic Activity	End of Period 2006	2007	2008	2009	2010	2011				
	Dec	Dec.	Dec	Dec.	Dec.	May	June	July	August	September
1) Agriculture	1,295	1,605	2,391	642	712	767	647	658	760	765
2) Mining and Quarrying	6,330	7,782	11,853	6,729	6,717	22,395	22,069	21,995	22,733	30,203
3) Manufacturing	22,373	32,840	45,668	44,192	45,897	46,464	46,952	46,553	46,847	47,272
3.1 Food , Beverages and Tobacco	2,277	3,197	5,170	4,550	3,440	2,667	2,732	2,865	3,137	3,104
3.2 Textile and Leather Products	1,114	1,535	955	959	909	945	908	966	915	942
3.3 Furniture and Other Wood Products	711	837	1,324	1,189	1,397	1,322	1,164	1,174	1,163	1,162
3.4 Paper And Paper Products	811	756	823	564	624	591	618	619	678	658
3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals	3,667	4,301	6,265	5,925	6,188	5,992	6,739	6,468	7,021	7,257
3.6 Basic Metal Products (Including Aluminium)	3,773	6,267	8,139	10,580	13,492	14,251	14,387	14,133	14,293	14,390
3.7 Fabricated Metal Products, Machinery and Equipment	1,266	1,790	3,386	2,581	2,442	3,072	2,874	2,753	2,871	2,832
3.8 Other Manufactured Products	8,754	14,157	19,608	17,844	17,405	17,624	17,530	17,575	16,769	16,927
4) Electricity, Gas and Water	10,228	12,094	20,250	24,886	23,742	23,922	23,505	22,089	21,947	21,361
5) Construction	50,114	66,003	119,251	126,010	122,683	120,356	118,309	116,591	116,567	116,367
6) Trade	85,426	102,444	124,243	100,489	97,087	103,996	105,981	107,451	104,670	105,874
6.1 Wholesale	57,202	69,489	75,510	63,053	63,347	72,560	75,046	76,781	73,208	74,454
6.2 Retail	28,224	32,955	48,733	37,436	33,740	31,436	30,935	30,670	31,462	31,420
7) Transport, Storage and Communication	17,904	21,211	25,039	27,523	26,450	23,989	24,166	24,585	24,914	24,662
8) Financial Institutions(Excluding Banks)	17,147	35,637	72,772	86,150	81,879	79,348	80,899	74,214	73,588	74,305
9) Government	47,885	58,402	72,260	91,873	99,982	98,952	100,007	102,579	104,237	105,516
10) Personal Loans for Business Purposes	81,130	106,449	160,103	171,352	181,949	180,950	183,591	182,638	183,957	185,173
11) Personal Loans for Consumption Purposes	28,824	41,923	67,039	66,561	65,172	64,714	64,406	64,019	64,322	64,638
12) All Others²	72,323	140,304	203,516	212,181	219,837	212,295	210,909	216,891	220,292	222,282
Total	440,979	626,694	924,383	958,588	972,107	978,148	981,441	980,263	984,834	998,418

1) *Amount Outstanding Excluding Inter-Bank Lending*

2) *Including Loans to Service Sector and Non-Profit Institutions*

* *Net of Provisions and Interest in Suspense*

Table 11 : Deposits distributed Residents / Non Residents *

(In Millions of AEDs)										
Item	2006	2007	2008	2009	2010	2011				
	Dec.	Dec.	Dec.	Dec.	Dec.	May	June	July	August	September
(1) Residents	469,322	651,338	833,432	893,989	929,275	1,006,310	1,002,632	993,451	959,793	944,895
1.1 Government	93,680	114,579	198,298	192,614	183,162	208,282	194,507	199,560	186,110	173,528
1.2 Public sector	38,142	36,196	44,760	56,867	60,938	60,780	66,998	58,112	57,670	62,796
1.2.1 Financial Institutions	3,051	4,819	4,934	8,956	8,463	7,172	5,957	5,296	5,196	5,414
1.2.2 Business and Industrial Inst.	35,091	31,377	39,826	47,911	52,475	53,608	61,041	52,816	52,474	57,382
1.3 Private Sector	176,046	272,241	338,451	372,003	380,354	408,219	413,018	409,300	392,026	390,160
1.3.1 Financial Institutions	13,393	22,101	20,407	22,206	26,107	27,951	32,816	30,591	28,609	28,379
1.3.2 Business and Industrial Inst.	162,653	250,140	318,044	349,797	354,247	380,268	380,202	378,709	363,417	361,781
1.4 Individuals	142,321	202,780	225,483	259,906	284,958	306,253	304,371	301,796	301,444	296,211
1.5 Others	19,133	25,542	26,440	12,599	19,863	22,776	23,738	24,683	22,543	22,200
(2) Non-Residents	49,484	64,683	78,738	88,590	120,353	117,170	123,378	120,158	118,629	122,424
2.1 Government and Diplomatic Missions	3,311	6,057	5,314	11,439	6,877	6,873	13,531	14,326	14,823	15,466
2.2 Financial Institutions	8,630	14,289	15,591	33,426	48,378	39,015	38,671	36,435	38,891	39,163
2.3 Business and Industry	15,720	18,780	28,580	22,980	38,322	40,015	39,505	36,919	33,392	36,905
2.4 Individuals and Others	21,823	25,557	29,253	20,745	26,776	31,267	31,671	32,478	31,523	30,890
Total Deposits	518,806	716,021	912,170	982,579	1,049,628	1,123,480	1,126,010	1,113,609	1,078,422	1,067,319

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

Table 12 : Deposits by Type and Currency ¹

(In Millions of AEDs)										
Item	2006	2007	2008	2009	2010	2011				
	Dec.	Dec.	Dec.	Dec.	Dec.	May	June	July	August	September
Demand	123,886	188,859	217,049	239,531	259,955	293,459	302,071	308,415	294,808	294,503
Local Currency	98,219	156,632	172,409	188,423	197,634	223,888	224,513	225,318	219,515	219,569
Foreign Currencies	25,667	32,227	44,640	51,108	62,321	69,571	77,558	83,097	75,293	74,934
Savings	22,170	30,234	38,562	44,464	54,348	64,210	64,939	66,232	66,760	66,637
Local Currency	19,198	26,869	33,978	37,835	46,918	55,181	56,371	57,528	57,946	57,735
Foreign Currencies	2,972	3,365	4,584	6,629	7,430	9,029	8,568	8,704	8,814	8,902
Time	272,367	371,865	444,776	483,686	534,702	538,912	538,984	512,213	503,550	504,947
Local Currency	164,749	270,728	320,283	363,981	407,746	423,864	421,324	405,418	391,297	387,079
Foreign Currencies	107,618	101,137	124,493	119,705	126,956	115,048	117,660	106,795	112,253	117,868
Total Deposits ²	418,423	590,958	700,387	767,681	849,005	896,581	905,994	886,860	865,118	866,087
Total Local Currency	282,166	454,229	526,670	590,239	652,298	702,933	702,208	688,264	668,758	664,383
Foreign Currencies	136,257	136,729	173,717	177,442	196,707	193,648	203,786	198,596	196,360	201,704
Commercial Prepayments	6,702	10,484	13,483	12,832	13,217	14,159	13,891	14,509	14,322	14,006

1)Excluding Inter-Bank Deposits

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

Table 13 : Time Deposits by Maturity *

(In Millions of AEDs)										
Period	2006	2007	2008	2009	2010	2011				
	Dec.	Dec.	Dec.	Dec.	Dec.	May	June	July	August	September
Maturity										
Upto 3 Months	222,930	264,634	327,964	299,659	279,854	236,683	239,906	229,745	215,958	223,847
Above 3 and Upto 6 Months	40,003	71,373	103,409	112,385	123,549	155,471	150,004	142,023	129,181	122,774
Above 6 and Upto 12 Months	55,751	76,458	99,036	125,067	154,709	159,240	161,347	159,239	151,691	148,273
Exceeding 12 Months	35,814	54,294	95,729	131,848	142,824	164,571	165,268	164,258	176,419	168,540
Total	354,498	466,759	626,138	668,959	700,936	715,965	716,525	695,265	673,249	663,434

* Excluding Inter-Bank Deposits but Including Government Deposits

Table 14 : Currency Issued

(In Thousands of AEDs)										
	2006	2007	2008	2009	2010	2011				
Item	Dec.	Dec.	Dec.	Dec.	Dec.	May	June	July	August	September
Total Notes Issued (1)*	26,428,825	31,215,615	44,759,332	44,960,568	47,109,743	49,794,146	50,859,908	51,261,000	54,944,000	49,210,000
Total Coins Issued (2)**	403,052	455,590	567,643	619,632	665,716	688,076	692,677	693,000	700,000	706,000
Total Currency Issued (1)+(2)	26,831,877	31,671,205	45,326,975	45,580,200	47,775,459	50,482,222	51,552,585	51,954,000	55,644,000	49,916,000

* *Excluding Mutilated Notes*

** *Excluding Issued Gold Coins*

Table 15 : Cleared Cheques Statistics

Item	2006	2007	2008	2009	2010	2011				
	Dec.	Dec.	Dec.	Dec.	Dec.	May	June	July	August	September
Amount (In Millions of AEDs)	691,354	724,622	859,404	968,108	970,864	452,996	548,553	650,440	734,212	827,946
No. of Cheques *	21,890	20,025	18,643	27,169	26,237	11,347	13,568	15,920	17,828	20,088

* No. of Cheques is in Thousands