



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

النشرة الاحصائية الشهرية  
- البيانات المصرفية والنقدية -  
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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        | LC   |
| Foreign Currency      | FC   |

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### 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.

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الجداول

**TABLES**

**Table 1 : Selected Monetary and Banking Indicators**

| <b>(In Millions of AEDs)</b>                                      |                |                |                |                |                  |                  |                  |                  |                  |                  |
|---|----------------|----------------|----------------|----------------|------------------|------------------|------------------|------------------|------------------|------------------|
| <b>Indicator</b>  | <b>2006</b>    | <b>2007</b>    | <b>2008</b>    | <b>2009</b>    | <b>2010</b>      | <b>2011</b>      | <b>2012</b>      |                  |                  |                  |
|   | <b>Dec.</b>    | <b>Dec.</b>    | <b>Dec.</b>    | <b>Dec.</b>    | <b>Dec.</b>      | <b>Dec.*</b>     | <b>April *</b>   | <b>May *</b>     | <b>June *</b>    | <b>July *</b>    |
| <b>Central Bank of the UAE</b>                                    |                |                |                |                |                  |                  |                  |                  |                  |                  |
| Total Assets/Liabilities  | 103,233        | 285,949        | 193,747        | 203,937        | 228,937          | 234,266          | 251,418          | 244,348          | 249,251          | 248,287          |
| Foreign Assets Holdings   | 102,345        | 285,693        | 113,039        | 89,875         | 116,701          | 132,291          | 151,286          | 142,732          | 149,760          | 150,067          |
| <b>Money Supply Indicators</b>                                    |                |                |                |                |                  |                  |                  |                  |                  |                  |
| Money Supply M0   | 26,832         | 31,671         | 45,327         | 45,580         | 47,775           | 52,087           | 53,557           | 53,773           | 53,117           | 55,147           |
| Money Supply M1   | 120,019        | 181,664        | 208,138        | 223,482        | 232,961          | 264,096          | 286,138          | 281,748          | 284,306          | 286,374          |
| Money Supply M2   | 399,293        | 565,702        | 674,310        | 740,618        | 786,388          | 825,758          | 859,255          | 832,099          | 827,144          | 832,547          |
| Money Supply M3   | 506,641        | 696,229        | 899,093        | 947,780        | 985,172          | 1,001,357        | 1,069,774        | 1,055,690        | 1,028,564        | 1,032,985        |
| <b>Banks</b>  |                |                |                |                |                  |                  |                  |                  |                  |                  |
| Total Assets(Net of Provisions & Interest in Suspense)            | 826,391        | 1,202,285      | 1,447,894      | 1,521,002      | 1,609,259        | 1,665,220        | 1,745,528        | 1,729,008        | 1,736,240        | 1,728,126        |
| Foreign Assets  | 231,938        | 196,896        | 203,386        | 208,157        | 233,513          | 248,876          | 297,759          | 286,030          | 275,039          | 272,456          |
| Foreign Assets to Total Assets ( % )                              | 28             | 16             | 14             | 14             | 15               | 15               | 17               | 17               | 16               | 16               |
| Foreign Liabilities   | 177,688        | 320,970        | 282,599        | 251,086        | 271,699          | 289,808          | 282,317          | 294,096          | 319,740          | 314,285          |
| Foreign Liabilities to Total Liabilities ( % )                    | 21             | 26             | 19             | 17             | 17               | 17               | 16               | 17               | 18               | 18               |
| <b>Deposits <sup>1</sup></b>                                      | <b>518,806</b> | <b>716,021</b> | <b>912,170</b> | <b>982,579</b> | <b>1,049,628</b> | <b>1,069,750</b> | <b>1,138,873</b> | <b>1,125,130</b> | <b>1,107,056</b> | <b>1,114,885</b> |
| Residents   | 469,322        | 651,338        | 833,432        | 893,989        | 929,275          | 957,328          | 1,018,867        | 1,005,973        | 978,819          | 983,822          |
| Non-Residents   | 49,484         | 64,683         | 78,738         | 88,590         | 120,353          | 112,422          | 120,006          | 119,157          | 128,237          | 131,063          |
| <b>Bank Credit (Net of Provisions &amp; Interest in Suspense)</b> | <b>440,979</b> | <b>626,694</b> | <b>924,383</b> | <b>958,588</b> | <b>972,107</b>   | <b>992,906</b>   | <b>1,000,812</b> | <b>1,000,759</b> | <b>1,016,231</b> | <b>1,015,296</b> |
| <b>Total Number of National Banks and Branches</b>                |                |                |                |                |                  |                  |                  |                  |                  |                  |
| Head Offices  | 21             | 22             | 24             | 24             | 23               | 23               | 23               | 23               | 23               | 23               |
| Branches  | 431            | 507            | 614            | 674            | 732              | 768              | 794              | 795              | 799              | 800              |
| Pay Offices   | 55             | 56             | 60             | 71             | 86               | 87               | 88               | 88               | 89               | 89               |
| Electronic Banking Service Units                                  | 9              | 11             | 19             | 26             | 26               | 26               | 28               | 28               | 28               | 28               |
| <b>Total Number of Foreign Banks and Branches</b>                 |                |                |                |                |                  |                  |                  |                  |                  |                  |
| 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               | 50               | 52               | 52               | 52               | 52               |
| <b>Number of Employees in Banks (UAE)<sup>2</sup></b>             | <b>26,963</b>  | <b>32,142</b>  | <b>39,589</b>  | <b>37,704</b>  | <b>37,403</b>    | <b>37,499</b>    | <b>36,413</b>    | <b>36,353</b>    | <b>36,055</b>    | <b>36,106</b>    |

1 Excluding Inter-Bank Deposits

2 Excluding Auxiliary Staff

\* Estimates subject to revision

Table 2 : Monetary Survey

| <b>(In Millions of AEDs)</b>             |                |                |                |                |                |                |                |                |                |                |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| <b>Item</b>                              | <b>2006</b>    | <b>2007</b>    | <b>2008</b>    | <b>2009</b>    | <b>2010</b>    | <b>2011</b>    | <b>2012</b>    |                |                |                |
|  | <b>Dec.</b>    | <b>Dec.</b>    | <b>Dec.</b>    | <b>Dec.</b>    | <b>Dec.</b>    | <b>Dec.*</b>   | <b>April *</b> | <b>May *</b>   | <b>June *</b>  | <b>July *</b>  |
| <b>Net Foreign Assets</b>                | <b>155,634</b> | <b>160,326</b> | <b>33,098</b>  | <b>46,949</b>  | <b>78,624</b>  | <b>92,499</b>  | <b>164,691</b> | <b>135,768</b> | <b>106,012</b> | <b>109,312</b> |
| Foreign Assets                           | 334,614        | 482,821        | 316,855        | 298,706        | 350,947        | 382,444        | 450,438        | 430,155        | 426,192        | 423,916        |
| Foreign Liabilities                      | -178,980       | -322,495       | -283,757       | -251,757       | -272,323       | -289,945       | -285,747       | -294,387       | -320,180       | -314,604       |
| <b>Net Domestic Assets</b>               | <b>243,659</b> | <b>384,588</b> | <b>615,943</b> | <b>693,669</b> | <b>707,764</b> | <b>733,259</b> | <b>694,564</b> | <b>696,331</b> | <b>721,132</b> | <b>723,235</b> |
| Claims on Private Sector                 | 385,789        | 510,002        | 751,921        | 786,553        | 792,075        | 819,156        | 821,006        | 824,537        | 832,297        | 822,192        |
| Net Claims on Government                 | -51,882        | -61,380        | -85,031        | 9,997          | 28,939         | 44,779         | 17,284         | 7,254          | 29,926         | 32,098         |
| Claims on Official Entities              | 33,002         | 45,385         | 56,064         | 77,259         | 87,581         | 119,852        | 123,368        | 122,460        | 124,109        | 133,826        |
| Claims on Nonbank Financial Institutions | 32,362         | 55,208         | 97,940         | 91,453         | 91,179         | 82,436         | 87,921         | 85,467         | 86,579         | 87,308         |
| Capital and Reserves                     | -105,649       | -132,442       | -165,569       | -245,531       | -274,538       | -297,943       | -302,204       | -304,351       | -307,136       | -308,343       |
| Other Items (net)                        | -49,963        | -32,185        | -39,382        | -26,062        | -17,472        | -35,021        | -52,811        | -39,036        | -44,643        | -43,846        |
| <b>Money Supply M2</b>                   | <b>399,293</b> | <b>565,702</b> | <b>674,310</b> | <b>740,618</b> | <b>786,388</b> | <b>825,758</b> | <b>859,255</b> | <b>832,099</b> | <b>827,144</b> | <b>832,547</b> |
| <b>Money Supply M1</b>                   | <b>120,019</b> | <b>181,664</b> | <b>208,138</b> | <b>223,482</b> | <b>232,961</b> | <b>264,096</b> | <b>286,138</b> | <b>281,748</b> | <b>284,306</b> | <b>286,374</b> |
| Currency in Circulation Outside Banks    | 21,837         | 25,942         | 36,967         | 37,217         | 38,560         | 41,591         | 43,433         | 43,387         | 43,362         | 44,093         |
| Monetary Deposits                        | 98,182         | 155,722        | 171,171        | 186,265        | 194,401        | 222,505        | 242,705        | 238,361        | 240,944        | 242,281        |
| <b>Quasi - Money</b>                     | <b>279,274</b> | <b>384,038</b> | <b>466,172</b> | <b>517,136</b> | <b>553,427</b> | <b>561,662</b> | <b>573,117</b> | <b>550,351</b> | <b>542,838</b> | <b>546,173</b> |
| Foreign Currency Deposits                | 96,307         | 91,007         | 120,210        | 123,001        | 130,264        | 144,094        | 139,728        | 133,644        | 135,148        | 136,980        |
| Dirham Deposits                          | 182,967        | 293,031        | 345,962        | 394,135        | 423,163        | 417,568        | 433,389        | 416,707        | 407,690        | 409,193        |

\* Estimates subject to revision

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

| <b>(In Millions of AEDs)</b>             |                |                |                |                |               |                |                  |                |                 |                 |
|--|----------------|----------------|----------------|----------------|---------------|----------------|------------------|----------------|-----------------|-----------------|
| <b>Item</b>                              | <b>2006</b>    | <b>2007</b>    | <b>2008</b>    | <b>2009</b>    | <b>2010</b>   | <b>2011</b>    | <b>2012</b>      |                |                 |                 |
|  | <b>Dec. **</b> | <b>Dec. **</b> | <b>Dec. **</b> | <b>Dec.</b>    | <b>Dec.</b>   | <b>Dec.***</b> | <b>April ***</b> | <b>May ***</b> | <b>June ***</b> | <b>July ***</b> |
| <b>Net Foreign Assets</b>                | <b>7,675</b>   | <b>8,351</b>   | <b>-14,938</b> | <b>-22,734</b> | <b>4,525</b>  | <b>15,010</b>  | <b>8,667</b>     | <b>-28,923</b> | <b>-29,756</b>  | <b>3,300</b>    |
| Foreign Assets                           | 48,967         | 73,614         | -58,828        | -30,121        | -5,931        | -10,384        | 5,066            | -20,283        | -3,963          | -2,276          |
| Foreign Liabilities                      | 41,292         | 65,263         | -43,890        | 7,387          | 10,456        | 25,394         | 3,601            | -8,640         | -25,793         | 5,576           |
| <b>Net Domestic Assets</b>               | <b>23,567</b>  | <b>49,617</b>  | <b>6,990</b>   | <b>18,635</b>  | <b>-2,700</b> | <b>-2,988</b>  | <b>-29,834</b>   | <b>1,767</b>   | <b>24,801</b>   | <b>2,103</b>    |
| Claims on Private Sector                 | 22,314         | 56,565         | 21,837         | -27,956        | -2,615        | 4,088          | -1,398           | 3,531          | 7,760           | -10,105         |
| Net Claims on Government                 | 721            | -12,069        | -10,674        | 18,424         | 3,468         | 4,279          | -12,695          | -10,030        | 22,672          | 2,172           |
| Claims on Official Entities              | 643            | 6,966          | -5,271         | 1,504          | -3,210        | 2,150          | 2,023            | -908           | 1,649           | 9,717           |
| Claims on Nonbank Financial Institutions | 7,603          | 7,459          | 6,458          | 13,893         | 1,071         | -2,628         | -702             | -2,454         | 1,112           | 729             |
| Capital and Reserves*                    | -7,052         | -9,246         | 5,986          | -12,487        | -1,579        | -13,373        | -2,118           | -2,147         | -2,785          | -1,207          |
| Other Items (net)*                       | -662           | -58            | -11,346        | 25,257         | 165           | 2,496          | -14,944          | 13,775         | -5,607          | 797             |
| <b>Money Supply M2</b>                   | <b>31,242</b>  | <b>58,760</b>  | <b>-7,063</b>  | <b>-4,099</b>  | <b>1,825</b>  | <b>12,022</b>  | <b>-21,167</b>   | <b>-27,156</b> | <b>-4,955</b>   | <b>5,403</b>    |
| <b>Money Supply M1</b>                   | <b>7,875</b>   | <b>24,487</b>  | <b>-27,156</b> | <b>265</b>     | <b>1,443</b>  | <b>10,048</b>  | <b>5,881</b>     | <b>-4,390</b>  | <b>2,558</b>    | <b>2,068</b>    |
| <b>Quasi - Money</b>                     | <b>23,367</b>  | <b>34,273</b>  | <b>20,093</b>  | <b>-4,364</b>  | <b>382</b>    | <b>1,974</b>   | <b>-27,048</b>   | <b>-22,766</b> | <b>-7,513</b>   | <b>3,335</b>    |
| Foreign Currency Deposits                | 9,374          | -21,789        | 2,318          | -5,236         | 206           | 5,752          | -16,281          | -6,084         | 1,504           | 1,832           |
| Dirham Deposits                          | 13,993         | 56,062         | 17,775         | 872            | 176           | -3,778         | -10,767          | -16,682        | -9,017          | 1,503           |

\* (-) 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                  | -34.0%   | 37.2                        | 43.6%    | 48.9                   | 45.5%    | 17.0                    | -31.7%   | 67.1                                     | -61.3%   |
| 2010                | 192.9                  | 61.3%    | 38.5                        | 4.1%     | 54.0                   | 9.3%     | 6.4                     | 20.8%    | 94.0                                     | 236.9%   |
| <b>2011</b>         |                        |          |                             |          |                        |          |                         |          |  |          |
| 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%    |
| October*            | 203.0                  | -3.2%    | 41.3                        | 1.2%     | 65.0                   | 2.4%     | 18.8                    | 0.0%     | 77.9                                     | -10.1%   |
| November*           | 204.8                  | 0.9%     | 41.7                        | 1.0%     | 62.7                   | -3.5%    | 26.1                    | 38.8%    | 74.3                                     | -4.6%    |
| December*           | 197.9                  | -3.4%    | 41.6                        | -0.2%    | 62.8                   | 0.2%     | 13.5                    | -48.3%   | 80.0                                     | 7.7%     |
| <b>2012</b>         |                        |          |                             |          |                        |          |                         |          |  |          |
| January*            | 197.0                  | -0.5%    | 42.6                        | 2.4%     | 63.2                   | 0.6%     | 12.9                    | -4.4%    | 78.3                                     | -2.1%    |
| February *          | 198.7                  | 0.9%     | 43.2                        | 1.4%     | 62.5                   | -1.1%    | 12.5                    | -3.1%    | 80.5                                     | 2.8%     |
| March *             | 208.0                  | 4.7%     | 43.3                        | 0.2%     | 64.3                   | 2.9%     | 12.3                    | -1.6%    | 88.1                                     | 9.4%     |
| April *             | 210.3                  | 1.1%     | 43.4                        | 0.2%     | 65.1                   | 1.2%     | 14.1                    | 14.6%    | 87.7                                     | -0.5%    |
| May *               | 202.9                  | -3.5%    | 43.4                        | 0.0%     | 65.7                   | 0.9%     | 11.2                    | -20.6%   | 82.6                                     | -5.8%    |
| June*               | 211.1                  | 4.0%     | 43.4                        | 0.0%     | 67.9                   | 3.3%     | 20.5                    | 83.0%    | 79.3                                     | -4.0%    |
| July*               | 210.3                  | -0.4%    | 44.1                        | 1.6%     | 68.1                   | 0.3%     | 14.9                    | -27.3%   | 83.2                                     | 4.9%     |
| Change for the year | -                      | 6.3%     | -                           | 6.0%     | -                      | 8.4%     | -                       | 10.4%    | -  | 4.0%     |

\* Estimates subject to revision



Table 5 : Central Bank of the UAE Balance Sheet

| (In Millions of AEDs)   |                     |                     |                     |                     |                       |                       |                       |                       |                       |                       |
|---|---------------------|---------------------|---------------------|---------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Item  | As at<br>31.12.2006 | As at<br>31.12.2007 | As at<br>31.12.2008 | As at<br>31.12.2009 | As at *<br>31.12.2010 | As at *<br>31.12.2011 | As at *<br>30.04.2012 | As at *<br>31.05.2012 | As at *<br>30.06.2012 | As at *<br>31.07.2012 |
| <b>Assets</b>   |                     |                     |                     |                     |                       |                       |                       |                       |                       |                       |
| Cash and Bank Balances  | 425                 | 329                 | 1,904               | 4,537               | 6,871                 | 30,193                | 22,178                | 29,344                | 29,463                | 8,990                 |
| Deposits  | 57,322              | 184,042             | 82,868.6            | 85,634              | 44,505                | 30,101                | 41,915                | 33,404                | 38,567                | 43,914                |
| Loans to Banks against -<br>Certificates of Deposit                             | 625                 | -                   | 2,967.3             | 2,266               | -                     | 367                   | -                     | -                     | -                     | -                     |
| Certificates of Deposit Under Repo  | -                   | -                   | 16,275              | 2,100               | -                     | -                     | -                     | -                     | -                     | -                     |
| Liquidity Support Facility  | -                   | -                   | 4,551.5             | 2,360               | 1,420                 | 1,252                 | 513                   | 513                   | 513                   | 513                   |
| Held to Maturity Foreign Securities   | 43,299              | 98,857              | 29,576              | 37                  | 68,418                | 72,301                | 86,850                | 82,492                | 81,764                | 96,933                |
| Held to Maturity Securities-Issued by<br>Ministry of Finance & Dubai Government | -                   | -                   | 55,000              | 106,725             | 106,725               | 98,725                | 97,725                | 97,225                | 96,925                | 96,925                |
| Other Assets  | 1,427               | 2,593               | 497.6               | 194                 | 914                   | 1,237                 | 2,150                 | 1,283                 | 1,932                 | 925                   |
| Property & Equipment  | 135                 | 128                 | 106.8               | 84                  | 84                    | 90                    | 87                    | 87                    | 87                    | 87                    |
| <b>Total Assets</b>   | <b>103,233</b>      | <b>285,949</b>      | <b>193,746.8</b>    | <b>203,937</b>      | <b>228,937</b>        | <b>234,266</b>        | <b>251,418</b>        | <b>244,348</b>        | <b>249,251</b>        | <b>248,287</b>        |
| Off Balance Sheet Commitments   | 305                 | 56,219              | 31,822.4            | 11,244              | 69,877                | 54,833                | 77,738                | 75,860                | 78,964                | 77,017                |
| <b>Liabilities</b>  |                     |                     |                     |                     |                       |                       |                       |                       |                       |                       |
| Current Accounts & Deposits   | 30,966              | 65,261              | 84,841.2            | 70,286              | 66,005                | 80,549                | 90,358                | 87,160                | 96,524                | 87,878                |
| Certificates of Deposit   | 32,322              | 173,577             | 47,183              | 71,453              | 94,002                | 80,407                | 87,691                | 82,556                | 79,263                | 83,170                |
| Currency Issued   | 26,832              | 31,671              | 45,327              | 45,580              | 47,775                | 52,087                | 53,557                | 53,773                | 53,117                | 55,147                |
| Other Liabilities   | 255                 | 1,449               | 1,315.2             | 583                 | 5,120                 | 4,071                 | 1,735                 | 2,782                 | 2,270                 | 4,015                 |
| <b>Total Liabilities</b>  | <b>90,375</b>       | <b>271,958</b>      | <b>178,666.4</b>    | <b>187,902</b>      | <b>212,902</b>        | <b>217,114</b>        | <b>233,341</b>        | <b>226,271</b>        | <b>231,174</b>        | <b>230,210</b>        |
| <b>Capital and Reserves</b>   |                     |                     |                     |                     |                       |                       |                       |                       |                       |                       |
| Authorized, Issued & Fully Paid Capital   | 300                 | 300                 | 300                 | 300                 | 300                   | 2,500                 | 2,500                 | 2,500                 | 2,500                 | 2,500                 |
| General Reserve   | 1,200               | 1,200               | 1,200               | 1,200               | 1,200                 | 13,690                | 14,615                | 14,615                | 14,615                | 14,615                |
| 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                | -                     | -                     | -                     | -                     | -                     |
| <b>Total Capital &amp; Reserves</b>   | <b>12,858</b>       | <b>13,991</b>       | <b>15,080.4</b>     | <b>16,035</b>       | <b>16,035</b>         | <b>17,152</b>         | <b>18,077</b>         | <b>18,077</b>         | <b>18,077</b>         | <b>18,077</b>         |
| <b>Total Liabilities and Capital</b>  | <b>103,233</b>      | <b>285,949</b>      | <b>193,746.8</b>    | <b>203,937</b>      | <b>228,937</b>        | <b>234,266</b>        | <b>251,418</b>        | <b>244,348</b>        | <b>249,251</b>        | <b>248,287</b>        |
| Off Balance Sheet Commitments   | 305                 | 56,219              | 31,822.4            | 11,244              | 69,877                | 54,833                | 77,738                | 75,860                | 78,964                | 77,017                |

- 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                                | 36.7                              | 6.47                   | 128.87                        |
| 2010 **             | 47.84    | 68.42                               | 36.72                             | 0.45                   | 153.43                        |
| <b>2011</b>         |          |                                     |                                   |                        |                               |
| 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                        |
| December **         | 58.57    | 72.30                               | 36.72                             | 1.79                   | 169.38                        |
| <b>2012</b>         |          |                                     |                                   |                        |                               |
| January **          | 70.64    | 65.21                               | 36.72                             | 2.78                   | 175.35                        |
| February **         | 48.45    | 87.64                               | 36.72                             | 4.16                   | 176.97                        |
| March **            | 54.65    | 89.40                               | 36.72                             | 6.91                   | 187.68                        |
| April **            | 60.76    | 86.85                               | 36.72                             | 3.68                   | 188.01                        |
| May **              | 57.49    | 82.49                               | 36.72                             | 2.76                   | 179.46                        |
| June **             | 66.63    | 81.76                               | 36.72                             | 1.37                   | 186.48                        |
| July **             | 51.89    | 96.93                               | 36.72                             | 1.25                   | 186.79                        |
| Change for the year | -11.4%   | 34.1%                               | 0.0%                              | -30.2%                 | 10.3%                         |

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

\*\* Estimates subject to revision

Table 7 : Aggregated Balance Sheet of Banks - Assets \*

| <b>(In Millions of AEDs)</b>                               |                |                |                |                  |                  |                  |                  |                  |                  |                  |
|--|----------------|----------------|----------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| <b>Item</b>  | <b>2006</b>    | <b>2007</b>    | <b>2008</b>    | <b>2009</b>      | <b>2010</b>      | <b>2011</b>      | <b>2012</b>      |                  |                  |                  |
|  | <b>Dec.</b>    | <b>Dec.</b>    | <b>Dec.</b>    | <b>Dec.</b>      | <b>Dec.</b>      | <b>Dec.</b>      | <b>April</b>     | <b>May</b>       | <b>June</b>      | <b>July</b>      |
| <b>Assets (Net of Provisions and Interest in Suspense)</b> |                |                |                |                  |                  |                  |                  |                  |                  |                  |
| <b>Cash and Deposits with C.B</b>                          | <b>63,415</b>  | <b>236,852</b> | <b>108,146</b> | <b>146,210</b>   | <b>165,811</b>   | <b>166,629</b>   | <b>177,208</b>   | <b>173,113</b>   | <b>177,500</b>   | <b>178,214</b>   |
| Cash in Hand ( LCY )                                       | 4,995          | 5,730          | 8,360          | 8,363            | 9,215            | 10,496           | 10,124           | 10,386           | 9,755            | 11,054           |
| Deposits with Central Bank                                 | 58,420         | 231,122        | 99,786         | 137,847          | 156,596          | 156,133          | 167,084          | 162,727          | 167,745          | 167,160          |
| <b>Due From Resident Banks</b>                             | <b>34,793</b>  | <b>44,377</b>  | <b>76,696</b>  | <b>67,927</b>    | <b>82,747</b>    | <b>80,382</b>    | <b>84,570</b>    | <b>78,563</b>    | <b>80,460</b>    | <b>72,409</b>    |
| Money at call & short notice                               | 2,218          | 5,512          | 7,540          | 3,441            | 3,401            | 3,769            | 3,659            | 2,732            | 3,314            | 2,646            |
| Demand Deposits  | 707            | 919            | 687            | 4,861            | 602              | 797              | 518              | 818              | 1,352            | 1,327            |
| Time Deposits  | 30,390         | 37,816         | 68,288         | 59,463           | 78,572           | 75,566           | 80,151           | 74,791           | 75,607           | 68,198           |
| Cheques in the course of collection                        | 1,478          | 130            | 181            | 162              | 172              | 250              | 242              | 222              | 187              | 238              |
| <b>Foreign Assets</b>                                      | <b>231,938</b> | <b>196,896</b> | <b>203,386</b> | <b>208,157</b>   | <b>233,513</b>   | <b>248,876</b>   | <b>297,759</b>   | <b>286,030</b>   | <b>275,039</b>   | <b>272,456</b>   |
| Net Due from H.O. and/or Branches Abroad                   | 18,024         | 4,174          | 22,088         | 27,437           | 31,998           | 25,856           | 25,545           | 26,322           | 29,427           | 24,849           |
| Due from Other Banks Abroad                                | 90,489         | 60,222         | 56,239         | 61,140           | 79,906           | 86,223           | 141,118          | 126,622          | 109,690          | 108,613          |
| Cash in Hand ( FCY )                                       | 114            | 106            | 110            | 112              | 78               | 81               | 84               | 72               | 78               | 69               |
| Securities   | 56,638         | 57,795         | 53,064         | 48,462           | 48,211           | 49,863           | 49,934           | 49,549           | 51,848           | 53,236           |
| Credit to Non-Residents                                    | 63,264         | 70,599         | 63,021         | 61,033           | 62,855           | 81,222           | 74,899           | 77,177           | 77,662           | 79,478           |
| Other Foreign Assets                                       | 3,409          | 4,000          | 8,864          | 9,973            | 10,465           | 5,631            | 6,179            | 6,288            | 6,334            | 6,211            |
| <b>Domestic Credit and Investments</b>                     | <b>473,095</b> | <b>679,920</b> | <b>991,058</b> | <b>1,029,179</b> | <b>1,048,066</b> | <b>1,086,096</b> | <b>1,101,158</b> | <b>1,104,452</b> | <b>1,115,087</b> | <b>1,116,339</b> |
| <b>a) Credit Facilities</b>                                | <b>440,979</b> | <b>626,694</b> | <b>924,383</b> | <b>958,588</b>   | <b>972,107</b>   | <b>992,906</b>   | <b>1,000,812</b> | <b>1,000,759</b> | <b>1,016,231</b> | <b>1,015,296</b> |
| <b>Claims on Private Sector</b>                            | <b>342,987</b> | <b>491,528</b> | <b>729,825</b> | <b>723,866</b>   | <b>720,617</b>   | <b>730,861</b>   | <b>724,605</b>   | <b>726,210</b>   | <b>734,053</b>   | <b>723,740</b>   |
| Commercial Bills   | 8,682          | 12,772         | 20,338         | 18,792           | 22,616           | 25,797           | 24,944           | 25,526           | 25,589           | 25,603           |
| Real Estate Mortgage Loans                                 | 28,280         | 56,471         | 125,834        | 141,714          | 163,185          | 161,531          | 160,852          | 161,380          | 162,647          | 161,921          |
| Loans,Advances & Overdrafts                                | 306,025        | 422,285        | 583,653        | 563,360          | 534,816          | 543,533          | 538,809          | 539,304          | 545,817          | 536,216          |
| <b>Claims on Government</b>                                | <b>47,885</b>  | <b>58,402</b>  | <b>72,260</b>  | <b>91,873</b>    | <b>99,982</b>    | <b>102,390</b>   | <b>109,837</b>   | <b>111,469</b>   | <b>113,236</b>   | <b>114,973</b>   |
| <b>Claims on Official Entities</b>                         | <b>31,513</b>  | <b>39,823</b>  | <b>47,368</b>  | <b>68,700</b>    | <b>73,993</b>    | <b>92,940</b>    | <b>96,982</b>    | <b>96,245</b>    | <b>100,594</b>   | <b>108,347</b>   |
| Loans,Advances & Overdrafts                                | 31,513         | 39,823         | 47,368         | 68,700           | 73,993           | 92,940           | 96,982           | 96,245           | 100,594          | 108,347          |

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

| <b>(In Millions of AEDs)</b>                               |                |                  |                  |                  |                  |                  |                  |                  |                  |                  |
|--|----------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| <b>Item</b>  | <b>2006</b>    | <b>2007</b>      | <b>2008</b>      | <b>2009</b>      | <b>2010</b>      | <b>2011</b>      | <b>2012</b>      |                  |                  |                  |
|  | <b>Dec.</b>    | <b>Dec.</b>      | <b>Dec.</b>      | <b>Dec.</b>      | <b>Dec.</b>      | <b>Dec.</b>      | <b>April</b>     | <b>May</b>       | <b>June</b>      | <b>July</b>      |
| <b>Assets (Net of Provisions and Interest in Suspense)</b> |                |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| <b>Claims on Other Financial Institutions</b>              | <b>18,594</b>  | <b>36,941</b>    | <b>74,930</b>    | <b>74,149</b>    | <b>77,515</b>    | <b>66,715</b>    | <b>69,388</b>    | <b>66,835</b>    | <b>68,348</b>    | <b>68,236</b>    |
| Loans, Advances & Overdrafts                               | 18,594         | 36,941           | 74,930           | 74,149           | 77,515           | 66,715           | 69,388           | 66,835           | 68,348           | 68,236           |
| <b>b) Domestic Investments</b>                             | <b>32,116</b>  | <b>53,226</b>    | <b>66,675</b>    | <b>70,591</b>    | <b>75,959</b>    | <b>93,190</b>    | <b>100,346</b>   | <b>103,693</b>   | <b>98,856</b>    | <b>101,043</b>   |
| <b>Unclassified Assets</b>                                 | <b>23,150</b>  | <b>44,240</b>    | <b>68,608</b>    | <b>69,529</b>    | <b>79,122</b>    | <b>83,237</b>    | <b>84,833</b>    | <b>86,850</b>    | <b>88,154</b>    | <b>88,708</b>    |
| Fixed Assets   | 4,555          | 8,658            | 14,275           | 15,463           | 15,792           | 16,180           | 16,433           | 16,477           | 16,593           | 16,385           |
| Inter-Branch Transactions                                  | 226            | 1,299            | 518              | 233              | 484              | 185              | 699              | 156              | 1,704            | 453              |
| Other Assets   | 18,369         | 34,283           | 53,815           | 53,833           | 62,846           | 66,872           | 67,701           | 70,217           | 69,857           | 71,870           |
| <b>Total Assets</b>  | <b>826,391</b> | <b>1,202,285</b> | <b>1,447,894</b> | <b>1,521,002</b> | <b>1,609,259</b> | <b>1,665,220</b> | <b>1,745,528</b> | <b>1,729,008</b> | <b>1,736,240</b> | <b>1,728,126</b> |

\* Excluding Overseas Branches of National Banks

Table 7 : Aggregated Balance Sheet of Banks - Liabilities \*

| <b>(In Millions of AEDs)</b>                 |                |                |                |                |                |                |                |                |                |                |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| <b>Item</b>                                  | <b>2006</b>    | <b>2007</b>    | <b>2008</b>    | <b>2009</b>    | <b>2010</b>    | <b>2011</b>    | <b>2012</b>    |                |                |                |
|  | <b>Dec.</b>    | <b>Dec.</b>    | <b>Dec.</b>    | <b>Dec.</b>    | <b>Dec.</b>    | <b>Dec.</b>    | <b>April</b>   | <b>May</b>     | <b>June</b>    | <b>July</b>    |
| <b>Liabilities</b>                           |                |                |                |                |                |                |                |                |                |                |
| <b>Monetary Deposits</b>                     | <b>98,182</b>  | <b>155,722</b> | <b>171,171</b> | <b>186,265</b> | <b>194,401</b> | <b>222,505</b> | <b>242,705</b> | <b>238,361</b> | <b>240,944</b> | <b>242,281</b> |
| Demand Deposits ( LCY )                      | 96,367         | 152,721        | 168,961        | 184,240        | 192,686        | 220,857        | 240,809        | 236,294        | 239,309        | 240,404        |
| Bankers Drafts                               | 1,815          | 3,001          | 2,210          | 2,025          | 1,715          | 1,648          | 1,896          | 2,067          | 1,635          | 1,877          |
| <b>Quasi Monetary Deposits</b>               | <b>279,274</b> | <b>384,038</b> | <b>466,172</b> | <b>517,136</b> | <b>553,427</b> | <b>561,662</b> | <b>573,118</b> | <b>550,351</b> | <b>542,839</b> | <b>546,173</b> |
| Time Deposits ( LCY )                        | 159,374        | 259,374        | 303,563        | 348,423        | 369,750        | 353,693        | 365,855        | 349,236        | 339,564        | 340,000        |
| Savings Deposits ( LCY )                     | 18,015         | 24,654         | 30,939         | 34,581         | 42,181         | 52,831         | 56,563         | 56,819         | 57,516         | 58,573         |
| Commercial Prepayments ( LCY )               | 5,578          | 9,003          | 11,460         | 11,131         | 11,232         | 11,044         | 10,972         | 10,652         | 10,611         | 10,620         |
| Other Deposits ( FCY )                       | 96,307         | 91,007         | 120,210        | 123,001        | 130,264        | 144,094        | 139,728        | 133,644        | 135,148        | 136,980        |
| <b>Foreign Liabilities</b>                   | <b>177,688</b> | <b>320,970</b> | <b>282,599</b> | <b>251,086</b> | <b>271,699</b> | <b>289,808</b> | <b>282,317</b> | <b>294,096</b> | <b>319,740</b> | <b>314,285</b> |
| Net Due to H.O and/or Branches Abroad        | 20,513         | 44,476         | 17,749         | 16,910         | 12,199         | 13,369         | 11,320         | 11,603         | 14,181         | 12,040         |
| Due to Other Banks Abroad                    | 101,094        | 209,303        | 176,593        | 131,022        | 122,619        | 148,918        | 134,742        | 146,583        | 160,035        | 151,167        |
| Other Deposits ( LCY + FCY )                 | 49,484         | 64,684         | 78,738         | 88,590         | 120,353        | 112,422        | 120,006        | 119,157        | 128,237        | 131,063        |
| Provisions <sup>1</sup>                      | 1,279          | 819            | 2,480          | 2,157          | 4,001          | 3,399          | 3,748          | 3,528          | 3,809          | 3,813          |
| Other Foreign Liabilities                    | 5,318          | 1,688          | 7,039          | 12,407         | 12,527         | 11,700         | 12,501         | 13,225         | 13,478         | 16,202         |
| <b>Government Deposits ( LCY + FCY )</b>     | <b>93,680</b>  | <b>114,579</b> | <b>198,298</b> | <b>192,614</b> | <b>183,162</b> | <b>174,809</b> | <b>204,941</b> | <b>219,328</b> | <b>196,672</b> | <b>197,246</b> |
| <b>Government Lending Funds <sup>2</sup></b> | <b>16</b>      | <b>16</b>      | <b>5,622</b>   | <b>13</b>      | <b>13</b>      | <b>13</b>      | <b>13</b>      | <b>13</b>      | <b>13</b>      | <b>13</b>      |
| <b>Due to Central Bank</b>                   | <b>168</b>     | <b>94</b>      | <b>25,150</b>  | <b>6,776</b>   | <b>4,314</b>   | <b>1,484</b>   | <b>1,663</b>   | <b>3,609</b>   | <b>1,469</b>   | <b>992</b>     |
| <b>Capital and Reserves</b>                  | <b>104,089</b> | <b>130,882</b> | <b>165,569</b> | <b>244,031</b> | <b>273,038</b> | <b>280,791</b> | <b>284,127</b> | <b>286,274</b> | <b>289,059</b> | <b>290,266</b> |
| <b>Due to Resident Banks</b>                 | <b>38,397</b>  | <b>46,026</b>  | <b>71,572</b>  | <b>67,190</b>  | <b>70,552</b>  | <b>63,537</b>  | <b>80,916</b>  | <b>62,450</b>  | <b>67,592</b>  | <b>61,861</b>  |
| Money at call and short notice               | 1,904          | 2,008          | 1,711          | 866            | 853            | 1,062          | 1,989          | 456            | 1,238          | 2,053          |
| Demand Deposits                              | 665            | 1,255          | 1,025          | 1,947          | 2,030          | 1,380          | 1,000          | 1,001          | 1,165          | 1,188          |
| Time Deposits                                | 35,828         | 42,763         | 68,836         | 64,377         | 67,669         | 61,095         | 77,927         | 60,993         | 65,189         | 58,620         |

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

| <b>(In Millions of AEDs)</b>                   |                |                  |                  |                  |                  |                  |                  |                  |                  |                  |
|--|----------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| <b>Item</b>                                    | <b>2006</b>    | <b>2007</b>      | <b>2008</b>      | <b>2009</b>      | <b>2010</b>      | <b>2011</b>      | <b>2012</b>      |                  |                  |                  |
|  | <b>Dec.</b>    | <b>Dec.</b>      | <b>Dec.</b>      | <b>Dec.</b>      | <b>Dec.</b>      | <b>Dec.</b>      | <b>April</b>     | <b>May</b>       | <b>June</b>      | <b>July</b>      |
| <b>Liabilities</b>                             |                |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| <b>Unclassified Liabilities</b>                | <b>34,897</b>  | <b>49,958</b>    | <b>61,741</b>    | <b>55,891</b>    | <b>58,653</b>    | <b>70,611</b>    | <b>75,728</b>    | <b>74,526</b>    | <b>77,912</b>    | <b>75,009</b>    |
| Inter-Branch Transactions                      | 205            | 372              | 1,132            | 1,342            | 1,112            | 1,479            | 3,338            | 2,162            | 2,016            | 1,717            |
| Other Liabilities                              | 34,692         | 49,586           | 60,609           | 54,549           | 57,541           | 69,132           | 72,390           | 72,364           | 75,896           | 73,292           |
| <b>Memoranda Accounts</b>                      | <b>952,310</b> | <b>1,416,622</b> | <b>1,588,907</b> | <b>2,047,446</b> | <b>2,303,461</b> | <b>2,562,091</b> | <b>2,652,387</b> | <b>2,746,858</b> | <b>2,869,476</b> | <b>2,539,336</b> |
| Letters of Credit                              | 79,228         | 110,860          | 112,191          | 102,837          | 102,680          | 101,929          | 104,026          | 113,986          | 116,338          | 110,024          |
| Guarantees and other -<br>Forward Endorsements | 194,143        | 252,402          | 350,833          | 338,290          | 334,220          | 325,594          | 316,013          | 315,175          | 314,651          | 314,975          |
| Acceptances                                    | 14,740         | 18,272           | 20,796           | 26,282           | 34,829           | 33,580           | 35,636           | 36,110           | 34,912           | 34,845           |
| Forward Exchange Contracts                     | 341,413        | 569,807          | 599,576          | 799,877          | 801,567          | 1,071,087        | 1,104,355        | 1,087,449        | 1,219,199        | 1,037,907        |
| Other Memoranda Accounts                       | 322,786        | 465,281          | 505,511          | 780,160          | 1,030,165        | 1,029,901        | 1,092,357        | 1,194,138        | 1,184,376        | 1,041,585        |

\* *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**

| <b>(In Millions of AEDs)</b>           |                |                |                |                |                |                |                |                |                |                |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| <b>Item</b>                            | <b>2006</b>    | <b>2007</b>    | <b>2008</b>    | <b>2009</b>    | <b>2010</b>    | <b>2011</b>    | <b>2012</b>    |                |                |                |
|  | <b>Dec.</b>    | <b>Dec.</b>    | <b>Dec.</b>    | <b>Dec.</b>    | <b>Dec.</b>    | <b>Dec.</b>    | <b>April</b>   | <b>May</b>     | <b>June</b>    | <b>July</b>    |
| <b>Foreign Assets</b>                  | <b>231,938</b> | <b>196,896</b> | <b>203,386</b> | <b>208,157</b> | <b>233,513</b> | <b>248,876</b> | <b>297,759</b> | <b>286,030</b> | <b>275,039</b> | <b>272,456</b> |
| Notes and Coins                        | 114            | 106            | 110            | 112            | 78             | 81             | 84             | 72             | 78             | 69             |
| Due from H.O and Branches              | 18,024         | 4,174          | 22,088         | 27,437         | 31,998         | 25,856         | 25,545         | 26,322         | 29,427         | 24,849         |
| Money at Call and Short Notice         | 3,517          | 7,602          | 6,786          | 5,590          | 3,504          | 2,338          | 31,127         | 26,333         | 7,755          | 14,270         |
| Deposits with Banks                    | 86,934         | 52,606         | 49,447         | 55,544         | 76,399         | 83,883         | 109,988        | 100,285        | 101,930        | 94,339         |
| - Demand Deposits                      | ---            | ---            | ---            | 6,681          | 8,876          | 14,663         | 6,618          | 7,521          | 9,730          | 7,871          |
| - Time Deposits                        | ---            | ---            | ---            | 48,863         | 67,523         | 69,220         | 103,370        | 92,764         | 92,200         | 86,468         |
| Securities                             | 56,638         | 57,795         | 53,064         | 48,462         | 48,211         | 49,863         | 49,934         | 49,549         | 51,848         | 53,236         |
| Loans and Advances <sup>1</sup>        | 63,264         | 70,599         | 63,021         | 61,033         | 62,855         | 81,222         | 74,899         | 77,177         | 77,662         | 79,478         |
| Other Foreign Assets <sup>2</sup>      | 3,447          | 4,014          | 8,870          | 9,979          | 10,468         | 5,633          | 6,182          | 6,292          | 6,339          | 6,215          |
| <b>Foreign Liabilities</b>             | <b>177,688</b> | <b>320,970</b> | <b>282,599</b> | <b>251,086</b> | <b>271,699</b> | <b>289,808</b> | <b>282,317</b> | <b>294,096</b> | <b>319,740</b> | <b>314,285</b> |
| Due to H.O and Branches                | 20,513         | 44,476         | 17,749         | 16,910         | 12,199         | 13,369         | 11,320         | 11,603         | 14,181         | 12,040         |
| Due to Banks                           | 4,309          | 3,620          | 920            | 37,866         | 71,080         | 76,570         | 77,064         | 88,535         | 88,292         | 90,449         |
| Deposits of Banks                      | 96,785         | 205,684        | 175,673        | 93,157         | 51,538         | 72,348         | 57,678         | 58,048         | 71,743         | 60,718         |
| - Demand Deposits                      | ---            | ---            | ---            | 6,680          | 11,629         | 13,938         | 10,986         | 11,362         | 13,811         | 14,823         |
| - Time Deposits                        | ---            | ---            | ---            | 86,477         | 39,909         | 58,410         | 46,692         | 46,686         | 57,931         | 45,894         |
| Other Deposits                         | 49,204         | 64,349         | 78,285         | 88,266         | 119,768        | 111,486        | 118,952        | 118,157        | 127,222        | 129,778        |
| - Demand Deposits                      | ---            | ---            | ---            | 9,660          | 13,746         | 16,865         | 16,416         | 17,193         | 17,033         | 17,673         |
| - Time Deposits                        | ---            | ---            | ---            | 73,055         | 98,407         | 84,514         | 91,612         | 90,154         | 98,932         | 100,815        |
| - Savings Deposits                     | ---            | ---            | ---            | 5,551          | 7,615          | 10,107         | 10,924         | 10,810         | 11,257         | 11,290         |
| Other Foreign Liabilities <sup>3</sup> | 6,877          | 2,841          | 9,972          | 14,887         | 17,114         | 16,035         | 17,303         | 17,753         | 18,302         | 21,300         |

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 \***

| <b>(In Millions of AEDs)</b>   |                |                |                |                |                |                |                |                |                |                |
|--------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| <b>Item</b>                    | <b>2006</b>    | <b>2007</b>    | <b>2008</b>    | <b>2009</b>    | <b>2010</b>    | <b>2011</b>    | <b>2012</b>    |                |                |                |
|                                | <b>Dec.</b>    | <b>Dec.</b>    | <b>Dec.</b>    | <b>Dec.</b>    | <b>Dec.</b>    | <b>Dec.</b>    | <b>April</b>   | <b>May</b>     | <b>June</b>    | <b>July</b>    |
| <b>Government</b>              | <b>47,885</b>  | <b>58,402</b>  | <b>72,260</b>  | <b>91,873</b>  | <b>99,982</b>  | <b>102,390</b> | <b>109,837</b> | <b>111,469</b> | <b>113,236</b> | <b>114,973</b> |
| <b>Public Sector</b>           | <b>39,922</b>  | <b>50,056</b>  | <b>70,165</b>  | <b>89,927</b>  | <b>91,340</b>  | <b>112,421</b> | <b>116,805</b> | <b>114,499</b> | <b>118,080</b> | <b>126,403</b> |
| Financial Institutions         | 8,145          | 10,229         | 18,260         | 21,221         | 17,347         | 19,481         | 19,206         | 17,637         | 17,486         | 18,056         |
| Insurance Companies            | 264            | 4              | 4,537          | 6              | 0              | 0              | 617            | 617            | 0              | 0              |
| Others                         | 31,513         | 39,823         | 47,368         | 68,700         | 73,993         | 92,940         | 96,982         | 96,245         | 100,594        | 108,347        |
| <b>Private Sector</b>          | <b>312,634</b> | <b>446,065</b> | <b>630,726</b> | <b>607,090</b> | <b>581,287</b> | <b>573,205</b> | <b>569,345</b> | <b>568,465</b> | <b>577,161</b> | <b>566,393</b> |
| Financial Institutions         | 9,534          | 26,194         | 50,952         | 51,167         | 58,597         | 46,232         | 48,043         | 47,520         | 50,008         | 49,324         |
| Insurance Companies            | 650            | 513            | 1,180          | 1,755          | 1,571          | 1,002          | 1,522          | 1,061          | 854            | 856            |
| Business and Industrial Sector | 191,512        | 267,578        | 341,352        | 355,256        | 324,209        | 325,185        | 317,823        | 316,925        | 322,668        | 312,828        |
| Others <sup>1</sup>            | 110,938        | 151,780        | 237,242        | 198,912        | 196,910        | 200,786        | 201,957        | 202,959        | 203,631        | 203,385        |
| <b>Total</b>                   | <b>400,441</b> | <b>554,523</b> | <b>773,151</b> | <b>788,890</b> | <b>772,609</b> | <b>788,016</b> | <b>795,987</b> | <b>794,433</b> | <b>808,477</b> | <b>807,769</b> |

<sup>1</sup> Including Personal Loans for Business and Consumption Purposes

\* Net of Provisions and Interest in Suspense



Table 10 : Bank Credit to Residents by Economic Activity<sup>1 \*</sup>

| <b>(In Millions of AEDs)</b>  |                           |                |                |                |                |                |                  |                  |                  |                  |
|---|---------------------------|----------------|----------------|----------------|----------------|----------------|------------------|------------------|------------------|------------------|
| <b>Economic Activity</b>  | <b>End of Period 2006</b> | <b>2007</b>    | <b>2008</b>    | <b>2009</b>    | <b>2010</b>    | <b>2011</b>    | <b>2012</b>      |                  |                  |                  |
|   | <b>Dec</b>                | <b>Dec.</b>    | <b>Dec</b>     | <b>Dec.</b>    | <b>Dec.</b>    | <b>Dec.</b>    | <b>April</b>     | <b>May</b>       | <b>June</b>      | <b>July</b>      |
| <b>1) Agriculture</b>   | <b>1,295</b>              | <b>1,605</b>   | <b>2,391</b>   | <b>642</b>     | <b>712</b>     | <b>1,221</b>   | <b>1,127</b>     | <b>1,106</b>     | <b>1,560</b>     | <b>1,129</b>     |
| <b>2) Mining and Quarrying</b>  | <b>6,330</b>              | <b>7,782</b>   | <b>11,853</b>  | <b>6,729</b>   | <b>6,717</b>   | <b>27,905</b>  | <b>25,376</b>    | <b>25,272</b>    | <b>24,932</b>    | <b>25,111</b>    |
| <b>3) Manufacturing</b>   | <b>22,373</b>             | <b>32,840</b>  | <b>45,668</b>  | <b>44,192</b>  | <b>45,897</b>  | <b>45,319</b>  | <b>44,558</b>    | <b>45,356</b>    | <b>46,445</b>    | <b>46,357</b>    |
| 3.1 Food , Beverages and Tobacco                                      | 2,277                     | 3,197          | 5,170          | 4,550          | 3,440          | 3,209          | 2,686            | 2,979            | 3,460            | 3,759            |
| 3.2 Textile and Leather Products                                      | 1,114                     | 1,535          | 955            | 959            | 909            | 889            | 884              | 893              | 794              | 802              |
| 3.3 Furniture and Other Wood Products                                 | 711                       | 837            | 1,324          | 1,189          | 1,397          | 1,211          | 1,260            | 1,258            | 1,305            | 1,267            |
| 3.4 Paper And Paper Products  | 811                       | 756            | 823            | 564            | 624            | 598            | 603              | 601              | 598              | 642              |
| 3.5 Chemicals and Chemical Products,<br>Petroleum and Petro-Chemicals | 3,667                     | 4,301          | 6,265          | 5,925          | 6,188          | 5,119          | 5,526            | 5,225            | 5,319            | 5,196            |
| 3.6 Basic Metal Products (Including Aluminium)                        | 3,773                     | 6,267          | 8,139          | 10,580         | 13,492         | 13,709         | 13,663           | 13,642           | 14,493           | 13,933           |
| 3.7 Fabricated Metal Products, Machinery<br>and Equipment             | 1,266                     | 1,790          | 3,386          | 2,581          | 2,442          | 2,750          | 3,552            | 3,707            | 3,599            | 3,876            |
| 3.8 Other Manufactured Products                                       | 8,754                     | 14,157         | 19,608         | 17,844         | 17,405         | 17,834         | 16,384           | 17,051           | 16,877           | 16,882           |
| <b>4) Electricity, Gas and Water</b>                                  | <b>10,228</b>             | <b>12,094</b>  | <b>20,250</b>  | <b>24,886</b>  | <b>23,742</b>  | <b>22,198</b>  | <b>20,577</b>    | <b>20,997</b>    | <b>21,321</b>    | <b>20,074</b>    |
| <b>5) Construction</b>  | <b>50,114</b>             | <b>66,003</b>  | <b>119,251</b> | <b>126,010</b> | <b>122,683</b> | <b>116,066</b> | <b>115,530</b>   | <b>114,974</b>   | <b>118,303</b>   | <b>129,481</b>   |
| <b>6) Trade</b>   | <b>85,426</b>             | <b>102,444</b> | <b>124,243</b> | <b>100,489</b> | <b>97,087</b>  | <b>105,420</b> | <b>101,538</b>   | <b>101,632</b>   | <b>101,505</b>   | <b>102,531</b>   |
| 6.1 Wholesale   | 57,202                    | 69,489         | 75,510         | 63,053         | 63,347         | 74,792         | 73,632           | 73,706           | 73,246           | 73,027           |
| 6.2 Retail  | 28,224                    | 32,955         | 48,733         | 37,436         | 33,740         | 30,628         | 27,906           | 27,926           | 28,259           | 29,504           |
| <b>7) Transport, Storage and Communication</b>                        | <b>17,904</b>             | <b>21,211</b>  | <b>25,039</b>  | <b>27,523</b>  | <b>26,450</b>  | <b>25,362</b>  | <b>27,128</b>    | <b>27,018</b>    | <b>26,501</b>    | <b>27,022</b>    |
| <b>8) Financial Institutions(Excluding Banks)</b>                     | <b>17,147</b>             | <b>35,637</b>  | <b>72,772</b>  | <b>86,150</b>  | <b>81,879</b>  | <b>72,905</b>  | <b>72,799</b>    | <b>70,727</b>    | <b>74,040</b>    | <b>71,513</b>    |
| <b>9) Government</b>  | <b>47,885</b>             | <b>58,402</b>  | <b>72,260</b>  | <b>91,873</b>  | <b>99,982</b>  | <b>102,390</b> | <b>109,837</b>   | <b>111,469</b>   | <b>113,237</b>   | <b>114,973</b>   |
| <b>10) Personal Loans for Business Purposes</b>                       | <b>81,130</b>             | <b>106,449</b> | <b>160,103</b> | <b>171,352</b> | <b>181,949</b> | <b>182,950</b> | <b>179,054</b>   | <b>177,399</b>   | <b>180,963</b>   | <b>181,887</b>   |
| <b>11) Personal Loans for Consumption Purposes</b>                    | <b>28,824</b>             | <b>41,923</b>  | <b>67,039</b>  | <b>66,561</b>  | <b>65,172</b>  | <b>69,141</b>  | <b>76,829</b>    | <b>78,897</b>    | <b>78,248</b>    | <b>78,546</b>    |
| <b>12) All Others<sup>2</sup></b>                                     | <b>72,323</b>             | <b>140,304</b> | <b>203,516</b> | <b>212,181</b> | <b>219,837</b> | <b>222,029</b> | <b>226,459</b>   | <b>225,912</b>   | <b>229,176</b>   | <b>216,671</b>   |
| <b>Total</b>  | <b>440,979</b>            | <b>626,694</b> | <b>924,383</b> | <b>958,588</b> | <b>972,107</b> | <b>992,906</b> | <b>1,000,812</b> | <b>1,000,759</b> | <b>1,016,231</b> | <b>1,015,295</b> |

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 \***

| <b>(In Millions of AEDs)</b>           |                |                |                |                |                  |                  |                  |                  |                  |                  |
|--|----------------|----------------|----------------|----------------|------------------|------------------|------------------|------------------|------------------|------------------|
| <b>Item</b>                            | <b>2006</b>    | <b>2007</b>    | <b>2008</b>    | <b>2009</b>    | <b>2010</b>      | <b>2011</b>      | <b>2012</b>      |                  |                  |                  |
|  | <b>Dec.</b>    | <b>Dec.</b>    | <b>Dec.</b>    | <b>Dec.</b>    | <b>Dec.</b>      | <b>Dec.</b>      | <b>April</b>     | <b>May</b>       | <b>June</b>      | <b>July</b>      |
| <b>( 1 ) Residents</b>                 | <b>469,322</b> | <b>651,338</b> | <b>833,432</b> | <b>893,989</b> | <b>929,275</b>   | <b>957,328</b>   | <b>1,018,867</b> | <b>1,005,973</b> | <b>978,819</b>   | <b>983,822</b>   |
| 1.1 Government                         | 93,680         | 114,579        | 198,298        | 192,614        | 183,162          | 174,809          | 204,941          | 219,328          | 196,672          | 197,247          |
| 1.2 Public sector                      | 38,142         | 36,196         | 44,760         | 56,867         | 60,938           | 67,216           | 79,707           | 62,705           | 61,208           | 66,124           |
| 1.2.1 Financial Institutions           | 3,051          | 4,819          | 4,934          | 8,956          | 8,463            | 6,711            | 12,494           | 6,535            | 7,016            | 5,589            |
| 1.2.2 Business and Industrial Inst.    | 35,091         | 31,377         | 39,826         | 47,911         | 52,475           | 60,505           | 67,213           | 56,170           | 54,192           | 60,535           |
| 1.3 Private Sector                     | 176,046        | 272,241        | 338,451        | 372,003        | 380,354          | 393,686          | 386,424          | 374,025          | 372,413          | 362,509          |
| 1.3.1 Financial Institutions           | 13,393         | 22,101         | 20,407         | 22,206         | 26,107           | 28,689           | 28,600           | 26,008           | 23,640           | 21,790           |
| 1.3.2 Business and Industrial Inst.    | 162,653        | 250,140        | 318,044        | 349,797        | 354,247          | 364,997          | 357,824          | 348,017          | 348,773          | 340,719          |
| 1.4 Individuals                        | 142,321        | 202,780        | 225,483        | 259,906        | 284,958          | 297,275          | 311,282          | 312,833          | 313,866          | 321,365          |
| 1.5 Others                             | 19,133         | 25,542         | 26,440         | 12,599         | 19,863           | 24,342           | 36,513           | 37,082           | 34,660           | 36,577           |
| <b>( 2 ) Non-Residents</b>             | <b>49,484</b>  | <b>64,683</b>  | <b>78,738</b>  | <b>88,590</b>  | <b>120,353</b>   | <b>112,422</b>   | <b>120,006</b>   | <b>119,157</b>   | <b>128,237</b>   | <b>131,063</b>   |
| 2.1 Government and Diplomatic Missions | 3,311          | 6,057          | 5,314          | 11,439         | 6,877            | 7,662            | 7,889            | 5,274            | 6,661            | 7,672            |
| 2.2 Financial Institutions             | 8,630          | 14,289         | 15,591         | 33,426         | 48,378           | 37,159           | 45,857           | 48,848           | 55,208           | 49,789           |
| 2.3 Business and Industry              | 15,720         | 18,780         | 28,580         | 22,980         | 38,322           | 38,400           | 34,603           | 33,573           | 34,157           | 38,616           |
| 2.4 Individuals and Others             | 21,823         | 25,557         | 29,253         | 20,745         | 26,776           | 29,201           | 31,657           | 31,462           | 32,211           | 34,986           |
| <b>Total Deposits</b>                  | <b>518,806</b> | <b>716,021</b> | <b>912,170</b> | <b>982,579</b> | <b>1,049,628</b> | <b>1,069,750</b> | <b>1,138,873</b> | <b>1,125,130</b> | <b>1,107,056</b> | <b>1,114,885</b> |

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

Table 12 : Deposits by Type and Currency <sup>1</sup>

| <b>(In Millions of AEDs)</b>       |                |                |                |                |                |                |                |                |                |                |
|------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| <b>Item</b>                        | <b>2006</b>    | <b>2007</b>    | <b>2008</b>    | <b>2009</b>    | <b>2010</b>    | <b>2011</b>    | <b>2012</b>    |                |                |                |
|                                    | <b>Dec.</b>    | <b>Dec.</b>    | <b>Dec.</b>    | <b>Dec.</b>    | <b>Dec.</b>    | <b>Dec.</b>    | <b>April</b>   | <b>May</b>     | <b>June</b>    | <b>July</b>    |
| <b>Demand</b>                      | <b>123,886</b> | <b>188,859</b> | <b>217,049</b> | <b>239,531</b> | <b>259,955</b> | <b>306,292</b> | <b>326,219</b> | <b>322,742</b> | <b>328,189</b> | <b>329,258</b> |
| Local Currency                     | 98,219         | 156,632        | 172,409        | 188,423        | 197,634        | 227,401        | 247,030        | 242,619        | 246,042        | 247,085        |
| Foreign Currencies                 | 25,667         | 32,227         | 44,640         | 51,108         | 62,321         | 78,891         | 79,189         | 80,123         | 82,147         | 82,173         |
| <b>Savings</b>                     | <b>22,170</b>  | <b>30,234</b>  | <b>38,562</b>  | <b>44,464</b>  | <b>54,348</b>  | <b>68,669</b>  | <b>73,602</b>  | <b>73,700</b>  | <b>75,911</b>  | <b>76,808</b>  |
| Local Currency                     | 19,198         | 26,869         | 33,978         | 37,835         | 46,918         | 59,094         | 63,457         | 63,724         | 64,684         | 65,850         |
| Foreign Currencies                 | 2,972          | 3,365          | 4,584          | 6,629          | 7,430          | 9,575          | 10,145         | 9,976          | 11,227         | 10,958         |
| <b>Time</b>                        | <b>272,367</b> | <b>371,865</b> | <b>444,776</b> | <b>483,686</b> | <b>534,702</b> | <b>500,437</b> | <b>513,793</b> | <b>491,709</b> | <b>487,163</b> | <b>493,175</b> |
| Local Currency                     | 164,749        | 270,728        | 320,283        | 363,981        | 407,746        | 383,283        | 401,832        | 385,450        | 375,196        | 376,929        |
| Foreign Currencies                 | 107,618        | 101,137        | 124,493        | 119,705        | 126,956        | 117,154        | 111,961        | 106,259        | 111,967        | 116,246        |
| <b>Total Deposits <sup>2</sup></b> | <b>418,423</b> | <b>590,958</b> | <b>700,387</b> | <b>767,681</b> | <b>849,005</b> | <b>875,398</b> | <b>913,614</b> | <b>888,151</b> | <b>891,263</b> | <b>899,241</b> |
| Total Local Currency               | 282,166        | 454,229        | 526,670        | 590,239        | 652,298        | 669,778        | 712,319        | 691,793        | 685,922        | 689,864        |
| Foreign Currencies                 | 136,257        | 136,729        | 173,717        | 177,442        | 196,707        | 205,620        | 201,295        | 196,358        | 205,341        | 209,377        |
| Commercial Prepayments             | 6,702          | 10,484         | 13,483         | 12,832         | 13,217         | 13,703         | 14,065         | 13,569         | 13,749         | 13,943         |

1)Excluding Inter-Bank Deposits

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

**Table 13 : Time Deposits by Maturity\***

| <b>(In Millions of AEDs)</b> |                |                |                |                |                |                |                |                |                |                |
|------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| <b>Period</b>                | <b>2006</b>    | <b>2007</b>    | <b>2008</b>    | <b>2009</b>    | <b>2010</b>    | <b>2011</b>    | <b>2012</b>    |                |                |                |
|                              | <b>Dec.</b>    | <b>Dec.</b>    | <b>Dec.</b>    | <b>Dec.</b>    | <b>Dec.</b>    | <b>Dec.</b>    | <b>April</b>   | <b>May</b>     | <b>June</b>    | <b>July</b>    |
| Upto 3 Months                | 222,930        | 264,634        | 327,964        | 299,659        | 279,854        | 221,980        | 267,017        | 234,133        | 208,869        | 216,189        |
| Above 3 and Upto 6 Months    | 40,003         | 71,373         | 103,409        | 112,385        | 123,549        | 130,742        | 117,904        | 129,045        | 124,800        | 122,283        |
| Above 6 and Upto 12 Months   | 55,751         | 76,458         | 99,036         | 125,067        | 154,709        | 138,838        | 159,687        | 172,425        | 170,609        | 171,795        |
| Exceeding 12 Months          | 35,814         | 54,294         | 95,729         | 131,848        | 142,824        | 166,341        | 154,588        | 151,031        | 157,559        | 155,440        |
| <b>Total</b>                 | <b>354,498</b> | <b>466,759</b> | <b>626,138</b> | <b>668,959</b> | <b>700,936</b> | <b>657,901</b> | <b>699,196</b> | <b>686,634</b> | <b>661,837</b> | <b>665,707</b> |

\* Excluding Inter-Bank Deposits but Including Government Deposits

Table 14 : Currency Issued

| <b>(In Thousands of AEDs)</b>            |                    |                   |                   |                   |                   |                   |                   |                   |                   |                   |
|--|--------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
|  | <b>2006</b>        | <b>2007</b>       | <b>2008</b>       | <b>2009</b>       | <b>2010</b>       | <b>2011</b>       | <b>2012</b>       |                   |                   |                   |
| <b>Item</b>                              | <b>Dec.</b>        | <b>Dec.</b>       | <b>Dec.</b>       | <b>Dec.</b>       | <b>Dec.</b>       | <b>Dec.</b>       | <b>April</b>      | <b>May</b>        | <b>June</b>       | <b>July</b>       |
| <b>Total Notes Issued ( 1 )*</b>         | <b>26,428,825</b>  | <b>31,215,615</b> | <b>44,759,332</b> | <b>44,960,568</b> | <b>47,109,743</b> | <b>51,359,554</b> | <b>52,822,926</b> | <b>53,029,849</b> | <b>52,372,254</b> | <b>54,400,259</b> |
| <b>Total Coins Issued ( 2 )**</b>        | <b>403,052</b>     | <b>455,590</b>    | <b>567,643</b>    | <b>619,632</b>    | <b>665,716</b>    | <b>727,105</b>    | <b>733,943</b>    | <b>743,499</b>    | <b>745,028</b>    | <b>746,304</b>    |
| <b>Total Currency Issued ( 1 )+( 2 )</b> | <b>226,831,877</b> | <b>31,671,205</b> | <b>45,326,975</b> | <b>45,580,200</b> | <b>47,775,459</b> | <b>52,086,659</b> | <b>53,556,869</b> | <b>53,773,348</b> | <b>53,117,282</b> | <b>55,146,563</b> |

\* *Excluding Mutilated Notes*

\*\* *Excluding Issued Gold Coins*

**Table 15 : Cleared Cheques Statistics**

| <b>Item</b>                                     | <b>2006</b> | <b>2007</b> | <b>2008</b> | <b>2009</b> | <b>2010</b> | <b>2011</b> | <b>2012</b>  |            |             |             |
|---|-------------|-------------|-------------|-------------|-------------|-------------|--------------|------------|-------------|-------------|
|   | <b>Dec.</b> | <b>Dec.</b> | <b>Dec.</b> | <b>Dec.</b> | <b>Dec.</b> | <b>Dec.</b> | <b>April</b> | <b>May</b> | <b>June</b> | <b>July</b> |
| <b>Amount</b><br><b>( In Millions of AEDs )</b> | 691,354     | 724,622     | 859,404     | 968,108     | 970,864     | 1,163,666   | 367,447      | 471,111    | 562,169     | 658,816     |
| <b>No. of Cheques *</b>                         | 21,890      | 20,025      | 18,643      | 27,169      | 26,237      | 26,917      | 9,031        | 11,558     | 13,862      | 16,209      |

\* No. of Cheques is in Thousands