



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

النشرة الإحصائية الشهرية  
- البيانات المصرفية والنقدية -  
سبتمبر 2012

**Monthly Statistical Bulletin**  
**- Banking & Monetary Statistics -**  
**September 2012**

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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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<b>UAE Dirhams</b>	AED
<b>Not Available</b>	(..)
<b>Zero or Insignificant</b>	(-)
<b>Local Currency</b>	LC
<b>Foreign Currency</b>	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>June *</b>	<b>July *</b>	<b>August *</b>	<b>September *</b>
<b>Central Bank of the UAE</b>										
Total Assets/Liabilities	103,233	285,949	193,747	203,937	228,937	234,266	249,251	248,287	250,001	250,569
Foreign Assets Holdings	102,345	285,693	113,039	89,875	116,701	132,291	149,760	150,067	152,343	150,712
<b>Money Supply Indicators</b>										
Money Supply M0	26,832	31,671	45,327	45,580	47,775	52,087	53,117	55,147	55,735	54,824
Money Supply M1	120,019	181,664	208,138	223,482	232,961	264,096	284,306	286,374	285,086	289,754
Money Supply M2	399,293	565,702	674,310	740,618	786,388	825,758	827,144	832,547	835,054	845,481
Money Supply M3	506,641	696,229	899,093	947,780	985,172	1,001,357	1,028,564	1,032,985	1,048,815	1,068,072
<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	1,736,240	1,728,126	1,737,245	1,767,537
Foreign Assets	231,938	196,896	203,386	208,157	233,513	248,876	275,039	272,456	285,524	307,600
Foreign Assets to Total Assets ( % )	28	16	14	14	15	15	16	16	16	17
Foreign Liabilities	177,688	320,970	282,599	251,086	271,699	289,808	319,740	314,285	311,236	313,841
Foreign Liabilities to Total Liabilities ( % )	21	26	19	17	17	17	18	18	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>1,107,056</b>	<b>1,114,885</b>	<b>1,127,127</b>	<b>1,143,800</b>
Residents	469,322	651,338	833,432	893,989	929,275	957,328	978,819	983,822	998,643	1,015,360
Non-Residents	49,484	64,683	78,738	88,590	120,353	112,422	128,237	131,063	128,484	128,440
<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>1,016,231</b>	<b>1,015,296</b>	<b>1,018,310</b>	<b>1,025,859</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	799	800	802	807
Pay Offices	55	56	60	71	86	87	89	89	89	86
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	84	84
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>36,055</b>	<b>36,106</b>	<b>36,067</b>	<b>35,668</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>June *</b>	<b>July *</b>	<b>August *</b>	<b>September *</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>106,012</b>	<b>109,312</b>	<b>127,786</b>	<b>145,708</b>
Foreign Assets	334,614	482,821	316,855	298,706	350,947	382,444	426,192	423,916	439,260	459,704
Foreign Liabilities	-178,980	-322,495	-283,757	-251,757	-272,323	-289,945	-320,180	-314,604	-311,474	-313,996
<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>721,132</b>	<b>723,235</b>	<b>707,268</b>	<b>699,773</b>
Claims on Private Sector	385,789	510,002	751,921	786,553	792,075	819,156	832,297	822,192	824,039	827,662
Net Claims on Government	-51,882	-61,380	-85,031	9,997	28,939	44,779	29,926	32,098	16,909	11,595
Claims on Official Entities	33,002	45,385	56,064	77,259	87,581	119,852	124,109	133,826	133,682	134,418
Claims on Nonbank Financial Institutions	32,362	55,208	97,940	91,453	91,179	82,436	86,579	87,308	88,662	89,004
Capital and Reserves	-105,649	-132,442	-165,569	-245,531	-274,538	-297,943	-307,136	-308,343	-311,569	-313,484
Other Items (net)	-49,963	-32,185	-39,382	-26,062	-17,472	-35,021	-44,643	-43,846	-44,455	-49,422
<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>827,144</b>	<b>832,547</b>	<b>835,054</b>	<b>845,481</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>284,306</b>	<b>286,374</b>	<b>285,086</b>	<b>289,754</b>
Currency in Circulation Outside Banks	21,837	25,942	36,967	37,217	38,560	41,591	43,362	44,093	44,834	45,171
Monetary Deposits	98,182	155,722	171,171	186,265	194,401	222,505	240,944	242,281	240,252	244,583
<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>542,838</b>	<b>546,173</b>	<b>549,968</b>	<b>555,727</b>
Foreign Currency Deposits	96,307	91,007	120,210	123,001	130,264	144,094	135,148	136,980	138,357	145,614
Dirham Deposits	182,967	293,031	345,962	394,135	423,163	417,568	407,690	409,193	411,611	410,113

\* *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>June ***</b>	<b>July ***</b>	<b>August ***</b>	<b>September ***</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>-29,756</b>	<b>3,300</b>	<b>18,474</b>	<b>17,922</b>
Foreign Assets	48,967	73,614	-58,828	-30,121	-5,931	-10,384	-3,963	-2,276	15,344	20,444
Foreign Liabilities	41,292	65,263	-43,890	7,387	10,456	25,394	-25,793	5,576	3,130	-2,522
<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>24,801</b>	<b>2,103</b>	<b>-15,967</b>	<b>-7,495</b>
Claims on Private Sector	22,314	56,565	21,837	-27,956	-2,615	4,088	7,760	-10,105	1,847	3,623
Net Claims on Government	721	-12,069	-10,674	18,424	3,468	4,279	22,672	2,172	-15,189	-5,314
Claims on Official Entities	643	6,966	-5,271	1,504	-3,210	2,150	1,649	9,717	-144	736
Claims on Nonbank Financial Institutions	7,603	7,459	6,458	13,893	1,071	-2,628	1,112	729	1,354	342
Capital and Reserves*	-7,052	-9,246	5,986	-12,487	-1,579	-13,373	-2,785	-1,207	-3,226	-1,915
Other Items (net)*	-662	-58	-11,346	25,257	165	2,496	-5,607	797	-609	-4,967
<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>-4,955</b>	<b>5,403</b>	<b>2,507</b>	<b>10,427</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>2,558</b>	<b>2,068</b>	<b>-1,288</b>	<b>4,668</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>-7,513</b>	<b>3,335</b>	<b>3,795</b>	<b>5,759</b>
Foreign Currency Deposits	9,374	-21,789	2,318	-5,236	206	5,752	1,504	1,832	1,377	7,257
Dirham Deposits	13,993	56,062	17,775	872	176	-3,778	-9,017	1,503	2,418	-1,498

\* (-) 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%
August*	210.8	0.2%	44.8	1.6%	68.4	0.4%	12.6	-15.4%	85.0	2.2%
September*	209.8	-0.5%	45.2	0.9%	68.8	0.6%	11.0	-12.7%	84.8	-0.2%
Change for the year	-	6.0%	-	8.7%	-	9.6%	-	-18.5%	-	6.0%

\* Estimates subject to revision



Table 5 : Central Bank of the UAE Balance Sheet

<b>(In Millions of AEDs)</b>										
<b>Item</b>	<b>As at 31.12.2006</b>	<b>As at 31.12.2007</b>	<b>As at 31.12.2008</b>	<b>As at 31.12.2009</b>	<b>As at * 31.12.2010</b>	<b>As at * 31.12.2011</b>	<b>As at * 30.06.2012</b>	<b>As at * 31.07.2012</b>	<b>As at * 31.08.2012</b>	<b>As at * 30.09.2012</b>
<b>Assets</b>										
Cash and Bank Balances	425	329	1,904	4,537	6,871	30,193	29,463	8,990	11,806	20,538
Deposits	57,322	184,042	82,868.6	85,634	44,505	30,101	38,567	43,914	34,609	32,898
Loans to Banks against - 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	81,764	96,933	105,783	99,406
Held to Maturity Securities-Issued by Ministry of Finance & Dubai Government	-	-	55,000	106,725	106,725	98,725	96,925	96,925	95,925	95,540
Other Assets	1,427	2,593	497.6	194	914	1,237	1,932	925	1,278	1,588
Property & Equipment	135	128	106.8	84	84	90	87	87	87	86
<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>249,251</b>	<b>248,287</b>	<b>250,001</b>	<b>250,569</b>
Off Balance Sheet Commitments	305	56,219	31,822.4	11,244	69,877	54,833	78,964	77,017	86,162	86,386
<b>Liabilities</b>										
Current Accounts & Deposits	30,966	65,261	84,841.2	70,286	66,005	80,549	96,524	87,878	87,485	88,464
Certificates of Deposit	32,322	173,577	47,183	71,453	94,002	80,407	79,263	83,170	85,025	84,835
Currency Issued	26,832	31,671	45,327	45,580	47,775	52,087	53,117	55,147	55,735	54,824
Other Liabilities	255	1,449	1,315.2	583	5,120	4,071	2,270	4,015	3,679	4,369
<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>231,174</b>	<b>230,210</b>	<b>231,924</b>	<b>232,492</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>249,251</b>	<b>248,287</b>	<b>250,001</b>	<b>250,569</b>
Off Balance Sheet Commitments	305	56,219	31,822.4	11,244	69,877	54,833	78,964	77,017	86,162	86,386

- 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
August **	44.84	105.78	36.72	1.72	189.06
September **	49.31	99.41	36.72	2.00	187.44
Change for the year	-15.8%	37.5%	0.0%	11.7%	10.7%

(\*) 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>June</b>	<b>July</b>	<b>August</b>	<b>September</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>177,500</b>	<b>178,214</b>	<b>177,142</b>	<b>176,911</b>
Cash in Hand ( LCY )	4,995	5,730	8,360	8,363	9,215	10,496	9,755	11,054	10,901	9,653
Deposits with Central Bank	58,420	231,122	99,786	137,847	156,596	156,133	167,745	167,160	166,241	167,258
<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>80,460</b>	<b>72,409</b>	<b>72,683</b>	<b>72,149</b>
Money at call & short notice	2,218	5,512	7,540	3,441	3,401	3,769	3,314	2,646	2,691	4,101
Demand Deposits	707	919	687	4,861	602	797	1,352	1,327	786	695
Time Deposits	30,390	37,816	68,288	59,463	78,572	75,566	75,607	68,198	68,959	67,068
Cheques in the course of collection	1,478	130	181	162	172	250	187	238	247	285
<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>275,039</b>	<b>272,456</b>	<b>285,524</b>	<b>307,600</b>
Net Due from H.O. and/or Branches Abroad	18,024	4,174	22,088	27,437	31,998	25,856	29,427	24,849	31,795	49,013
Due from Other Banks Abroad	90,489	60,222	56,239	61,140	79,906	86,223	109,690	108,613	116,951	112,961
Cash in Hand ( FCY )	114	106	110	112	78	81	78	69	69	87
Securities	56,638	57,795	53,064	48,462	48,211	49,863	51,848	53,236	53,562	56,957
Credit to Non-Residents	63,264	70,599	63,021	61,033	62,855	81,222	77,662	79,478	75,564	81,047
Other Foreign Assets	3,409	4,000	8,864	9,973	10,465	5,631	6,334	6,211	7,583	7,535
<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>1,115,087</b>	<b>1,116,339</b>	<b>1,117,431</b>	<b>1,124,628</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>1,016,231</b>	<b>1,015,296</b>	<b>1,018,310</b>	<b>1,025,859</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>734,053</b>	<b>723,740</b>	<b>724,832</b>	<b>728,318</b>
Commercial Bills	8,682	12,772	20,338	18,792	22,616	25,797	25,589	25,603	26,337	27,326
Real Estate Mortgage Loans	28,280	56,471	125,834	141,714	163,185	161,531	162,647	161,921	162,609	161,710
Loans,Advances & Overdrafts	306,025	422,285	583,653	563,360	534,816	543,533	545,817	536,216	535,886	539,282
<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>113,236</b>	<b>114,973</b>	<b>115,112</b>	<b>119,116</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>100,594</b>	<b>108,347</b>	<b>108,004</b>	<b>107,810</b>
Loans,Advances & Overdrafts	31,513	39,823	47,368	68,700	73,993	92,940	100,594	108,347	108,004	107,810

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>June</b>	<b>July</b>	<b>August</b>	<b>September</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>68,348</b>	<b>68,236</b>	<b>70,362</b>	<b>70,615</b>
Loans, Advances & Overdrafts	18,594	36,941	74,930	74,149	77,515	66,715	68,348	68,236	70,362	70,615
<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>98,856</b>	<b>101,043</b>	<b>99,121</b>	<b>98,769</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>88,154</b>	<b>88,708</b>	<b>84,465</b>	<b>86,249</b>
Fixed Assets	4,555	8,658	14,275	15,463	15,792	16,180	16,593	16,385	16,348	16,419
Inter-Branch Transactions	226	1,299	518	233	484	185	1,704	453	608	870
Other Assets	18,369	34,283	53,815	53,833	62,846	66,872	69,857	71,870	67,509	68,960
<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>1,736,240</b>	<b>1,728,126</b>	<b>1,737,245</b>	<b>1,767,537</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>June</b>	<b>July</b>	<b>August</b>	<b>September</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>240,944</b>	<b>242,281</b>	<b>240,252</b>	<b>244,583</b>
Demand Deposits ( LCY )	96,367	152,721	168,961	184,240	192,686	220,857	239,309	240,404	238,484	241,500
Bankers Drafts	1,815	3,001	2,210	2,025	1,715	1,648	1,635	1,877	1,768	3,083
<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>542,839</b>	<b>546,173</b>	<b>549,968</b>	<b>555,728</b>
Time Deposits ( LCY )	159,374	259,374	303,563	348,423	369,750	353,693	339,564	340,000	342,219	340,389
Savings Deposits ( LCY )	18,015	24,654	30,939	34,581	42,181	52,831	57,516	58,573	58,739	59,331
Commercial Prepayments ( LCY )	5,578	9,003	11,460	11,131	11,232	11,044	10,611	10,620	10,653	10,394
Other Deposits ( FCY )	96,307	91,007	120,210	123,001	130,264	144,094	135,148	136,980	138,357	145,614
<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>319,740</b>	<b>314,285</b>	<b>311,236</b>	<b>313,841</b>
Net Due to H.O and/or Branches Abroad	20,513	44,476	17,749	16,910	12,199	13,369	14,181	12,040	11,167	12,591
Due to Other Banks Abroad	101,094	209,303	176,593	131,022	122,619	148,918	160,035	151,167	152,456	153,980
Other Deposits ( LCY + FCY )	49,484	64,684	78,738	88,590	120,353	112,422	128,237	131,063	128,484	128,440
Provisions <sup>1</sup>	1,279	819	2,480	2,157	4,001	3,399	3,809	3,813	3,824	3,979
Other Foreign Liabilities	5,318	1,688	7,039	12,407	12,527	11,700	13,478	16,202	15,305	14,851
<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>196,672</b>	<b>197,246</b>	<b>210,191</b>	<b>218,132</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>1,469</b>	<b>992</b>	<b>929</b>	<b>2,220</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>289,059</b>	<b>290,266</b>	<b>293,492</b>	<b>295,407</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>67,592</b>	<b>61,861</b>	<b>57,870</b>	<b>62,607</b>
Money at call and short notice	1,904	2,008	1,711	866	853	1,062	1,238	2,053	1,167	2,199
Demand Deposits	665	1,255	1,025	1,947	2,030	1,380	1,165	1,188	1,073	1,217
Time Deposits	35,828	42,763	68,836	64,377	67,669	61,095	65,189	58,620	55,630	59,191

**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>June</b>	<b>July</b>	<b>August</b>	<b>September</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>77,912</b>	<b>75,009</b>	<b>73,294</b>	<b>75,006</b>
Inter-Branch Transactions	205	372	1,132	1,342	1,112	1,479	2,016	1,717	1,890	2,044
Other Liabilities	34,692	49,586	60,609	54,549	57,541	69,132	75,896	73,292	71,404	72,962
<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>2,869,476</b>	<b>2,539,336</b>	<b>2,514,744</b>	<b>2,728,488</b>
Letters of Credit	79,228	110,860	112,191	102,837	102,680	101,929	116,338	110,024	111,711	110,265
Guarantees and other - Forward Endorsements	194,143	252,402	350,833	338,290	334,220	325,594	314,651	314,975	311,206	307,500
Acceptances	14,740	18,272	20,796	26,282	34,829	33,580	34,912	34,845	33,030	33,477
Forward Exchange Contracts	341,413	569,807	599,576	799,877	801,567	1,071,087	1,219,199	1,037,907	965,273	1,130,678
Other Memoranda Accounts	322,786	465,281	505,511	780,160	1,030,165	1,029,901	1,184,376	1,041,585	1,093,524	1,146,568

\* *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>June</b>	<b>July</b>	<b>August</b>	<b>September</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>275,039</b>	<b>272,456</b>	<b>285,524</b>	<b>307,600</b>
Notes and Coins	114	106	110	112	78	81	78	69	69	87
Due from H.O and Branches	18,024	4,174	22,088	27,437	31,998	25,856	29,427	24,849	31,795	49,013
Money at Call and Short Notice	3,517	7,602	6,786	5,590	3,504	2,338	7,755	14,270	2,047	3,806
Deposits with Banks	86,934	52,606	49,447	55,544	76,399	83,883	101,930	94,339	114,900	109,153
- Demand Deposits	---	---	---	6,681	8,876	14,663	9,730	7,871	9,457	10,862
- Time Deposits	---	---	---	48,863	67,523	69,220	92,200	86,468	105,444	98,291
Securities	56,638	57,795	53,064	48,462	48,211	49,863	51,848	53,236	53,562	56,957
Loans and Advances <sup>1</sup>	63,264	70,599	63,021	61,033	62,855	81,222	77,662	79,478	75,564	81,047
Other Foreign Assets <sup>2</sup>	3,447	4,014	8,870	9,979	10,468	5,633	6,339	6,215	7,587	7,537
<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>319,740</b>	<b>314,285</b>	<b>311,236</b>	<b>313,841</b>
Due to H.O and Branches	20,513	44,476	17,749	16,910	12,199	13,369	14,181	12,040	11,167	12,591
Due to Banks	4,309	3,620	920	37,866	71,080	76,570	88,292	90,449	91,791	93,897
Deposits of Banks	96,785	205,684	175,673	93,157	51,538	72,348	71,743	60,718	60,665	60,083
- Demand Deposits	---	---	---	6,680	11,629	13,938	13,811	14,823	14,457	12,531
- Time Deposits	---	---	---	86,477	39,909	58,410	57,931	45,894	46,208	47,552
Other Deposits	49,204	64,349	78,285	88,266	119,768	111,486	127,222	129,778	127,292	127,167
- Demand Deposits	---	---	---	9,660	13,746	16,865	17,033	17,673	17,649	17,152
- Time Deposits	---	---	---	73,055	98,407	84,514	98,932	100,815	98,078	97,966
- Savings Deposits	---	---	---	5,551	7,615	10,107	11,257	11,290	11,565	12,049
Other Foreign Liabilities <sup>3</sup>	6,877	2,841	9,972	14,887	17,114	16,035	18,302	21,300	20,321	20,103

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>June</b>	<b>July</b>	<b>August</b>	<b>September</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>113,236</b>	<b>114,973</b>	<b>115,112</b>	<b>119,116</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>118,080</b>	<b>126,403</b>	<b>132,964</b>	<b>129,058</b>
Financial Institutions	8,145	10,229	18,260	21,221	17,347	19,481	17,486	18,056	24,960	21,248
Insurance Companies	264	4	4,537	6	0	0	0	0	0	0
Others	31,513	39,823	47,368	68,700	73,993	92,940	100,594	108,347	108,004	107,810
<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>577,161</b>	<b>566,393</b>	<b>560,886</b>	<b>568,082</b>
Financial Institutions	9,534	26,194	50,952	51,167	58,597	46,232	50,008	49,324	44,596	48,552
Insurance Companies	650	513	1,180	1,755	1,571	1,002	854	856	807	815
Business and Industrial Sector	191,512	267,578	341,352	355,256	324,209	325,185	322,668	312,828	311,155	314,867
Others <sup>1</sup>	110,938	151,780	237,242	198,912	196,910	200,786	203,631	203,385	204,328	203,848
<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>808,477</b>	<b>807,769</b>	<b>808,962</b>	<b>816,256</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</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>Dec.</b>	<b>June</b>	<b>July</b>	<b>August</b>	<b>September</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>1,560</b>	<b>1,129</b>	<b>1,214</b>	<b>1,485</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>24,932</b>	<b>25,111</b>	<b>24,949</b>	<b>24,834</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>46,445</b>	<b>46,357</b>	<b>45,956</b>	<b>45,680</b>
3.1 Food , Beverages and Tobacco		2,277	3,197	5,170	4,550	3,440	3,209	3,460	3,759	3,791	3,688
3.2 Textile and Leather Products		1,114	1,535	955	959	909	889	794	802	860	810
3.3 Furniture and Other Wood Products		711	837	1,324	1,189	1,397	1,211	1,305	1,267	1,300	1,301
3.4 Paper And Paper Products		811	756	823	564	624	598	598	642	611	601
3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals		3,667	4,301	6,265	5,925	6,188	5,119	5,319	5,196	5,220	5,090
3.6 Basic Metal Products (Including Aluminium)		3,773	6,267	8,139	10,580	13,492	13,709	14,493	13,933	13,853	13,830
3.7 Fabricated Metal Products, Machinery and Equipment		1,266	1,790	3,386	2,581	2,442	2,750	3,599	3,876	3,732	3,675
3.8 Other Manufactured Products		8,754	14,157	19,608	17,844	17,405	17,834	16,877	16,882	16,589	16,685
<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>21,321</b>	<b>20,074</b>	<b>19,459</b>	<b>19,184</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>118,303</b>	<b>129,481</b>	<b>127,433</b>	<b>127,796</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>101,505</b>	<b>102,531</b>	<b>103,323</b>	<b>106,046</b>
6.1 Wholesale		57,202	69,489	75,510	63,053	63,347	74,792	73,246	73,027	73,077	76,084
6.2 Retail		28,224	32,955	48,733	37,436	33,740	30,628	28,259	29,504	30,246	29,962
<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>26,501</b>	<b>27,022</b>	<b>27,805</b>	<b>28,109</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>74,040</b>	<b>71,513</b>	<b>72,296</b>	<b>76,407</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>113,237</b>	<b>114,973</b>	<b>115,112</b>	<b>119,116</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>180,963</b>	<b>181,887</b>	<b>182,283</b>	<b>182,016</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>78,248</b>	<b>78,546</b>	<b>79,025</b>	<b>79,681</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>229,176</b>	<b>216,671</b>	<b>219,455</b>	<b>215,505</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>1,016,231</b>	<b>1,015,295</b>	<b>1,018,310</b>	<b>1,025,859</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>June</b>	<b>July</b>	<b>August</b>	<b>September</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>978,819</b>	<b>983,822</b>	<b>998,643</b>	<b>1,015,360</b>
1.1 Government	93,680	114,579	198,298	192,614	183,162	174,809	196,672	197,247	210,191	218,132
1.2 Public sector	38,142	36,196	44,760	56,867	60,938	67,216	61,208	66,124	68,364	68,866
1.2.1 Financial Institutions	3,051	4,819	4,934	8,956	8,463	6,711	7,016	5,589	5,210	6,454
1.2.2 Business and Industrial Inst.	35,091	31,377	39,826	47,911	52,475	60,505	54,192	60,535	63,154	62,412
1.3 Private Sector	176,046	272,241	338,451	372,003	380,354	393,686	372,413	362,509	360,997	372,967
1.3.1 Financial Institutions	13,393	22,101	20,407	22,206	26,107	28,689	23,640	21,790	22,962	27,044
1.3.2 Business and Industrial Inst.	162,653	250,140	318,044	349,797	354,247	364,997	348,773	340,719	338,035	345,923
1.4 Individuals	142,321	202,780	225,483	259,906	284,958	297,275	313,866	321,365	320,814	317,992
1.5 Others	19,133	25,542	26,440	12,599	19,863	24,342	34,660	36,577	38,277	37,403
<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>128,237</b>	<b>131,063</b>	<b>128,484</b>	<b>128,440</b>
2.1 Government and Diplomatic Missions	3,311	6,057	5,314	11,439	6,877	7,662	6,661	7,672	6,574	7,750
2.2 Financial Institutions	8,630	14,289	15,591	33,426	48,378	37,159	55,208	49,789	47,372	47,859
2.3 Business and Industry	15,720	18,780	28,580	22,980	38,322	38,400	34,157	38,616	39,088	36,636
2.4 Individuals and Others	21,823	25,557	29,253	20,745	26,776	29,201	32,211	34,986	35,450	36,195
<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>1,107,056</b>	<b>1,114,885</b>	<b>1,127,127</b>	<b>1,143,800</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>June</b>	<b>July</b>	<b>August</b>	<b>September</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>328,189</b>	<b>329,258</b>	<b>325,176</b>	<b>333,719</b>
Local Currency	98,219	156,632	172,409	188,423	197,634	227,401	246,042	247,085	245,519	248,228
Foreign Currencies	25,667	32,227	44,640	51,108	62,321	78,891	82,147	82,173	79,657	85,491
<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>75,911</b>	<b>76,808</b>	<b>77,275</b>	<b>78,120</b>
Local Currency	19,198	26,869	33,978	37,835	46,918	59,094	64,684	65,850	66,089	66,736
Foreign Currencies	2,972	3,365	4,584	6,629	7,430	9,575	11,227	10,958	11,186	11,384
<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>487,163</b>	<b>493,175</b>	<b>496,204</b>	<b>495,442</b>
Local Currency	164,749	270,728	320,283	363,981	407,746	383,283	375,196	376,929	378,613	377,759
Foreign Currencies	107,618	101,137	124,493	119,705	126,956	117,154	111,967	116,246	117,591	117,683
<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>891,263</b>	<b>899,241</b>	<b>898,655</b>	<b>907,281</b>
Total Local Currency	282,166	454,229	526,670	590,239	652,298	669,778	685,922	689,864	690,221	692,723
Foreign Currencies	136,257	136,729	173,717	177,442	196,707	205,620	205,341	209,377	208,434	214,558
Commercial Prepayments	6,702	10,484	13,483	12,832	13,217	13,703	13,749	13,943	14,008	13,856

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>June</b>	<b>July</b>	<b>August</b>	<b>September</b>
Upto 3 Months	222,930	264,634	327,964	299,659	279,854	221,980	208,869	216,189	220,687	226,983
Above 3 and Upto 6 Months	40,003	71,373	103,409	112,385	123,549	130,742	124,800	122,283	124,280	122,300
Above 6 and Upto 12 Months	55,751	76,458	99,036	125,067	154,709	138,838	170,609	171,795	171,299	164,379
Exceeding 12 Months	35,814	54,294	95,729	131,848	142,824	166,341	157,559	155,440	165,131	172,874
<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>661,837</b>	<b>665,707</b>	<b>681,397</b>	<b>686,536</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>June</b>	<b>July</b>	<b>August</b>	<b>September</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>52,372,254</b>	<b>54,400,259</b>	<b>54,987,084</b>	<b>54,075,041</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>745,028</b>	<b>746,304</b>	<b>747,497</b>	<b>748,882</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>53,117,282</b>	<b>55,146,563</b>	<b>55,734,581</b>	<b>54,823,923</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>June</b>	<b>July</b>	<b>August</b>	<b>September</b>
<b>Amount</b> <b>( In Millions of AEDs )</b>	691,354	724,622	859,404	968,108	970,864	1,163,666	562,169	658,816	741,038	834,471
<b>No. of Cheques *</b>	21,890	20,025	18,643	27,169	26,237	26,917	13,862	16,209	18,228	20,589

\* No. of Cheques is in Thousands