



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

النشرة الاحصائية الشهرية  
- البيانات المصرفية والنقدية -  
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**Monthly Statistical Bulletin**  
**- Banking & Monetary Statistics -**  
**February 2013**

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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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**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>2013</b>	
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>November *</b>	<b>December *</b>	<b>January *</b>	<b>February *</b>
<b>Central Bank of the UAE</b>										
Total Assets/Liabilities	103,233	285,949	193,747	203,937	228,937	234,266	257,436	262,153	269,757	275,658
Foreign Assets Holdings	102,345	285,693	113,039	89,875	116,701	132,291	165,128	168,463	176,301	184,291
<b>Money Supply Indicators</b>										
Money Supply M0	26,832	31,671	45,327	45,580	47,775	52,087	56,712	57,773	57,874	58,768
Money Supply M1	120,019	181,664	208,138	223,482	232,961	264,096	293,639	299,173	306,034	317,351
Money Supply M2	399,293	565,702	674,310	740,618	786,388	825,758	867,536	862,374	875,136	905,924
Money Supply M3	506,641	696,229	899,093	947,780	985,172	1,001,357	1,097,409	1,083,053	1,104,846	1,131,700
<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	1,798,963	1,794,395	1,817,610	1,849,732
Foreign Assets	231,938	196,896	203,386	208,157	233,513	248,876	315,834	306,556	318,886	333,441
Foreign Assets to Total Assets ( % )	28	16	14	14	15	15	18	17	18	18
Foreign Liabilities	177,688	320,970	282,599	251,086	271,699	289,808	309,363	315,380	316,524	322,272
Foreign Liabilities to Total Liabilities ( % )	21	26	19	17	17	17	17	18	17	17
<b>Deposits <sup>1</sup></b>										
Residents	469,322	651,338	833,432	893,989	929,275	957,328	1,047,704	1,033,700	1,054,365	1,079,614
Non-Residents	49,484	64,683	78,738	88,590	120,353	112,422	135,230	134,097	131,586	134,538
<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>1,031,931</b>	<b>1,026,259</b>	<b>1,036,948</b>	<b>1,042,095</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	801	805	809	806
Pay Offices	55	56	60	71	86	87	87	89	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	85	85	85	85
Pay Offices	1	1	1	1	1	1	1	1	1	1
Electronic Banking Service Units	14	30	35	43	50	50	52	52	53	53
<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>35,511</b>	<b>36,246</b>	<b>35,076</b>	<b>34,587</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>2013</b>	
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>November *</b>	<b>December *</b>	<b>January *</b>	<b>February *</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>172,797</b>	<b>160,862</b>	<b>179,831</b>	<b>196,613</b>
Foreign Assets	334,614	482,821	316,855	298,706	350,947	382,444	482,355	476,412	496,581	519,125
Foreign Liabilities	-178,980	-322,495	-283,757	-251,757	-272,323	-289,945	-309,558	-315,550	-316,750	-322,512
<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>694,739</b>	<b>701,512</b>	<b>695,305</b>	<b>709,311</b>
Claims on Private Sector	385,789	510,002	751,921	786,553	792,075	819,156	838,697	832,576	845,101	839,100
Net Claims on Government	-51,882	-61,380	-85,031	9,997	28,939	44,779	-387	11,545	4,844	10,107
Claims on Official Entities	33,002	45,385	56,064	77,259	87,581	119,852	132,592	132,954	134,020	140,547
Claims on Nonbank Financial Institutions	32,362	55,208	97,940	91,453	91,179	82,436	89,132	88,237	85,751	91,803
Capital and Reserves	-105,649	-132,442	-165,569	-245,531	-274,538	-297,943	-317,512	-316,891	-321,118	-319,868
Other Items (net)	-49,963	-32,185	-39,382	-26,062	-17,472	-35,021	-47,783	-46,909	-53,293	-52,378
<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>867,536</b>	<b>862,374</b>	<b>875,136</b>	<b>905,924</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>293,639</b>	<b>299,173</b>	<b>306,034</b>	<b>317,351</b>
Currency in Circulation Outside Banks	21,837	25,942	36,967	37,217	38,560	41,591	45,821	45,615	46,928	47,709
Monetary Deposits	98,182	155,722	171,171	186,265	194,401	222,505	247,818	253,558	259,106	269,642
<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>573,897</b>	<b>563,201</b>	<b>569,102</b>	<b>588,573</b>
Foreign Currency Deposits	96,307	91,007	120,210	123,001	130,264	144,094	150,327	139,278	148,172	160,507
Dirham Deposits	182,967	293,031	345,962	394,135	423,163	417,568	423,570	423,923	420,930	428,066

\* 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>2013</b>	
	<b>Dec. **</b>	<b>Dec. **</b>	<b>Dec. **</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>November ***</b>	<b>December ***</b>	<b>January ***</b>	<b>February ***</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>21,673</b>	<b>-11,935</b>	<b>18,969</b>	<b>16,782</b>
Foreign Assets	48,967	73,614	-58,828	-30,121	-5,931	-10,384	20,763	-5,943	20,169	22,544
Foreign Liabilities	41,292	65,263	-43,890	7,387	10,456	25,394	910	-5,992	-1,200	-5,762
<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>1,157</b>	<b>6,773</b>	<b>-6,207</b>	<b>14,006</b>
Claims on Private Sector	22,314	56,565	21,837	-27,956	-2,615	4,088	2,216	-6,121	12,525	-6,001
Net Claims on Government	721	-12,069	-10,674	18,424	3,468	4,279	4,096	11,932	-6,701	5,263
Claims on Official Entities	643	6,966	-5,271	1,504	-3,210	2,150	970	362	1,066	6,527
Claims on Nonbank Financial Institutions	7,603	7,459	6,458	13,893	1,071	-2,628	-184	-895	-2,486	6,052
Capital and Reserves*	-7,052	-9,246	5,986	-12,487	-1,579	-13,373	-4,417	621	-4,227	1,250
Other Items (net)*	-662	-58	-11,346	25,257	165	2,496	-1,524	874	-6,384	915
<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>22,830</b>	<b>-5,162</b>	<b>12,762</b>	<b>30,788</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>-123</b>	<b>5,534</b>	<b>6,861</b>	<b>11,317</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>22,953</b>	<b>-10,696</b>	<b>5,901</b>	<b>19,471</b>
Foreign Currency Deposits	9,374	-21,789	2,318	-5,236	206	5,752	12,623	-11,049	8,894	12,335
Dirham Deposits	13,993	56,062	17,775	872	176	-3,778	10,330	353	-2,993	7,136

\* (-) 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%
2011	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%
October*	214.6	2.3%	45.8	1.3%	69.9	1.6%	16.6	50.9%	82.3	-2.9%
November*	220.7	2.8%	45.8	0.0%	69.6	-0.4%	14.8	-10.8%	90.5	10.0%
December*	223.7	1.4%	45.6	-0.4%	70.4	1.1%	12.3	-16.9%	95.4	5.4%
<b>2013</b>										
January*	232.4	3.9%	46.9	2.9%	72.0	2.3%	10.7	-13.0%	102.8	7.8%
February*	242.5	4.3%	47.7	1.7%	72.7	1.0%	16.0	49.5%	106.1	3.2%
Change for the year	-	8.4%	-	4.6%	-	3.3%	-	30.1%	-	11.2%

\* 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 * 30.11.2012</b>	<b>As at * 31.12.2012</b>	<b>As at * 31.01.2013</b>	<b>As at * 28.02.2013</b>
<b>Assets</b>										
Cash and Bank Balances	425	329	1,904	4,537	6,871	30,193	15,809	25,373	36,806	27,559
Deposits	57,322	184,042	82,868.6	85,634	44,505	30,101	42,235	43,611	50,972	61,700
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	104,069	94,986	82,144	90,399
Held to Maturity Securities-Issued by Ministry of Finance & Dubai Government	-	-	55,000	106,725	106,725	98,725	90,193	90,193	90,193	89,925
Other Assets	1,427	2,593	497.6	194	914	1,237	4,520	7,377	9,033	5,469
Property & Equipment	135	128	106.8	84	84	90	97	100	96	93
<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>257,436</b>	<b>262,153</b>	<b>269,757</b>	<b>275,658</b>
Off Balance Sheet Commitments	305	56,219	31,822.4	11,244	69,877	54,833	91,379	90,463	86,042	86,715
<b>Liabilities</b>										
Current Accounts & Deposits	30,966	65,261	84,841.2	70,286	66,005	80,549	88,273	86,515	86,071	90,493
Certificates of Deposit	32,322	173,577	47,183	71,453	94,002	80,407	90,505	95,400	102,779	106,119
Currency Issued	26,832	31,671	45,327	45,580	47,775	52,087	56,712	57,773	57,874	58,768
Other Liabilities	255	1,449	1,315.2	583	5,120	4,071	3,869	4,388	1,261	1,078
<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>239,359</b>	<b>244,076</b>	<b>247,985</b>	<b>256,458</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	15,503	15,503
Special Reserve	60	60	-	-	-	-	-	-	-	-
Other Reserve	-	-	-	-	-	-	-	-	143	143
Retained Earnings	-	-	-	-	-	962	962	962	3,626	1,054
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>21,772</b>	<b>19,200</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>257,436</b>	<b>262,153</b>	<b>269,757</b>	<b>275,658</b>
Off Balance Sheet Commitments	305	56,219	31,822.4	11,244	69,877	54,833	91,379	90,463	86,042	86,715

- 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	36.7	0.45	153.43
2011	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
October **	63.78	91.89	36.72	2.80	195.19
November **	56.14	104.07	36.72	4.92	201.85
December **	65.97	94.99	36.72	7.51	205.19
<b>2013</b>					
January **	84.69	82.14	36.72	9.48	213.03
February **	88.16	90.40	36.72	5.73	221.01
Change for the year	33.6%	-4.8%	0.0%	-23.7%	7.7%

(\*) 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>2013</b>	
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>November</b>	<b>December</b>	<b>January</b>	<b>February</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>187,004</b>	<b>191,881</b>	<b>198,869</b>	<b>205,565</b>
Cash in Hand ( LCY )	4,995	5,730	8,360	8,363	9,215	10,496	10,891	12,158	10,946	11,059
Deposits with Central Bank	58,420	231,122	99,786	137,847	156,596	156,133	176,113	179,723	187,923	194,506
<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>75,772</b>	<b>82,472</b>	<b>70,750</b>	<b>68,451</b>
Money at call & short notice	2,218	5,512	7,540	3,441	3,401	3,769	3,310	3,413	2,705	3,472
Demand Deposits	707	919	687	4,861	602	797	682	729	2,415	2,166
Time Deposits	30,390	37,816	68,288	59,463	78,572	75,566	71,494	78,057	65,353	62,517
Cheques in the course of collection	1,478	130	181	162	172	250	286	273	277	296
<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>315,834</b>	<b>306,556</b>	<b>318,886</b>	<b>333,441</b>
Net Due from H.O. and/or Branches Abroad	18,024	4,174	22,088	27,437	31,998	25,856	62,613	58,359	36,211	33,720
Due from Other Banks Abroad	90,489	60,222	56,239	61,140	79,906	86,223	111,182	110,000	139,055	153,398
Cash in Hand ( FCY )	114	106	110	112	78	81	100	87	81	84
Securities	56,638	57,795	53,064	48,462	48,211	49,863	55,781	54,964	56,575	58,432
Credit to Non-Residents	63,264	70,599	63,021	61,033	62,855	81,222	78,414	75,641	77,916	78,249
Other Foreign Assets	3,409	4,000	8,864	9,973	10,465	5,631	7,744	7,505	9,048	9,558
<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>1,131,811</b>	<b>1,126,458</b>	<b>1,139,864</b>	<b>1,147,781</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>1,031,931</b>	<b>1,026,259</b>	<b>1,036,948</b>	<b>1,042,095</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>735,549</b>	<b>729,032</b>	<b>741,645</b>	<b>739,802</b>
Commercial Bills	8,682	12,772	20,338	18,792	22,616	25,797	28,934	28,970	28,694	29,315
Real Estate Mortgage Loans	28,280	56,471	125,834	141,714	163,185	161,531	160,954	159,826	158,206	158,179
Loans,Advances & Overdrafts	306,025	422,285	583,653	563,360	534,816	543,533	545,661	540,236	554,745	552,308
<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>119,979</b>	<b>121,334</b>	<b>122,854</b>	<b>123,772</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>105,702</b>	<b>105,401</b>	<b>106,281</b>	<b>107,035</b>
Loans,Advances & Overdrafts	31,513	39,823	47,368	68,700	73,993	92,940	105,702	105,401	106,281	107,035

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>2013</b>	
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>November</b>	<b>December</b>	<b>January</b>	<b>February</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>70,701</b>	<b>70,492</b>	<b>66,168</b>	<b>71,486</b>
Loans, Advances & Overdrafts	18,594	36,941	74,930	74,149	77,515	66,715	70,701	70,492	66,168	71,486
<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>99,880</b>	<b>100,199</b>	<b>102,916</b>	<b>105,686</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>88,542</b>	<b>87,028</b>	<b>89,241</b>	<b>94,494</b>
Fixed Assets	4,555	8,658	14,275	15,463	15,792	16,180	16,737	16,740	16,580	16,558
Inter-Branch Transactions	226	1,299	518	233	484	185	589	1,986	324	1,779
Other Assets	18,369	34,283	53,815	53,833	62,846	66,872	71,216	68,302	72,337	76,157
<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>1,798,963</b>	<b>1,794,395</b>	<b>1,817,610</b>	<b>1,849,732</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>2013</b>	
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>November</b>	<b>December</b>	<b>January</b>	<b>February</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>247,818</b>	<b>253,558</b>	<b>259,106</b>	<b>269,642</b>
Demand Deposits ( LCY )	96,367	152,721	168,961	184,240	192,686	220,857	245,404	250,959	256,113	266,243
Bankers Drafts	1,815	3,001	2,210	2,025	1,715	1,648	2,414	2,599	2,993	3,399
<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>573,897</b>	<b>563,201</b>	<b>569,102</b>	<b>588,573</b>
Time Deposits ( LCY )	159,374	259,374	303,563	348,423	369,750	353,693	351,651	349,505	343,836	348,577
Savings Deposits ( LCY )	18,015	24,654	30,939	34,581	42,181	52,831	61,809	63,983	67,036	68,860
Commercial Prepayments ( LCY )	5,578	9,003	11,460	11,131	11,232	11,044	10,110	10,435	10,059	10,630
Other Deposits ( FCY )	96,307	91,007	120,210	123,001	130,264	144,094	150,327	139,278	148,171	160,506
<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>309,363</b>	<b>315,380</b>	<b>316,524</b>	<b>322,272</b>
Net Due to H.O and/or Branches Abroad	20,513	44,476	17,749	16,910	12,199	13,369	9,889	10,200	10,418	9,764
Due to Other Banks Abroad	101,094	209,303	176,593	131,022	122,619	148,918	144,915	152,752	151,609	154,772
Other Deposits ( LCY + FCY )	49,484	64,684	78,738	88,590	120,353	112,422	135,230	134,097	131,586	134,538
Provisions <sup>1</sup>	1,279	819	2,480	2,157	4,001	3,399	3,338	3,177	3,105	3,142
Other Foreign Liabilities	5,318	1,688	7,039	12,407	12,527	11,700	15,991	15,154	19,806	20,056
<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>228,403</b>	<b>219,541</b>	<b>229,150</b>	<b>224,797</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>1,388</b>	<b>2,567</b>	<b>2,634</b>	<b>523</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>299,435</b>	<b>298,814</b>	<b>299,346</b>	<b>300,668</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>59,886</b>	<b>65,394</b>	<b>58,959</b>	<b>59,384</b>
Money at call and short notice	1,904	2,008	1,711	866	853	1,062	854	367	1,060	280
Demand Deposits	665	1,255	1,025	1,947	2,030	1,380	1,615	1,282	1,444	1,006
Time Deposits	35,828	42,763	68,836	64,377	67,669	61,095	57,417	63,745	56,455	58,098

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>2013</b>	
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>November</b>	<b>December</b>	<b>January</b>	<b>February</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>78,760</b>	<b>75,927</b>	<b>82,776</b>	<b>83,860</b>
Inter-Branch Transactions	205	372	1,132	1,342	1,112	1,479	2,093	2,172	2,640	2,201
Other Liabilities	34,692	49,586	60,609	54,549	57,541	69,132	76,667	73,755	80,136	81,659
<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>2,688,466</b>	<b>2,469,249</b>	<b>2,579,929</b>	<b>2,704,089</b>
Letters of Credit	79,228	110,860	112,191	102,837	102,680	101,929	113,888	109,581	113,813	112,705
Guarantees and other - Forward Endorsements	194,143	252,402	350,833	338,290	334,220	325,594	308,386	307,454	305,561	306,689
Acceptances	14,740	18,272	20,796	26,282	34,829	33,580	32,167	32,271	31,481	31,598
Forward Exchange Contracts	341,413	569,807	599,576	799,877	801,567	1,071,087	1,073,605	947,229	1,013,986	1,016,873
Other Memoranda Accounts	322,786	465,281	505,511	780,160	1,030,165	1,029,901	1,160,420	1,072,714	1,115,088	1,236,224

\* 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>2013</b>	
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>November</b>	<b>December</b>	<b>January</b>	<b>February</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>315,834</b>	<b>306,556</b>	<b>318,886</b>	<b>333,441</b>
Notes and Coins	114	106	110	112	78	81	100	87	81	84
Due from H.O and Branches	18,024	4,174	22,088	27,437	31,998	25,856	62,613	58,359	36,211	33,720
Money at Call and Short Notice	3,517	7,602	6,786	5,590	3,504	2,338	11,176	10,778	26,079	30,240
Deposits with Banks	86,934	52,606	49,447	55,544	76,399	83,883	100,002	99,214	112,974	123,157
- Demand Deposits	---	---	---	6,681	8,876	14,663	10,895	14,642	8,866	8,705
- Time Deposits	---	---	---	48,863	67,523	69,220	89,107	84,572	104,108	114,452
Securities	56,638	57,795	53,064	48,462	48,211	49,863	55,781	54,964	56,575	58,432
Loans and Advances <sup>1</sup>	63,264	70,599	63,021	61,033	62,855	81,222	78,414	75,641	77,916	78,249
Other Foreign Assets <sup>2</sup>	3,447	4,014	8,870	9,979	10,468	5,633	7,748	7,513	9,050	9,559
<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>309,363</b>	<b>315,380</b>	<b>316,524</b>	<b>322,272</b>
Due to H.O and Branches	20,513	44,476	17,749	16,910	12,199	13,369	9,889	10,200	10,418	9,764
Due to Banks	4,309	3,620	920	37,866	71,080	76,570	84,096	88,610	88,119	89,559
Deposits of Banks	96,785	205,684	175,673	93,157	51,538	72,348	60,819	64,142	63,491	65,213
- Demand Deposits	---	---	---	6,680	11,629	13,938	14,508	11,235	12,271	15,502
- Time Deposits	---	---	---	86,477	39,909	58,410	46,311	52,907	51,220	49,711
Other Deposits	49,204	64,349	78,285	88,266	119,768	111,486	133,717	132,737	130,032	133,067
- Demand Deposits	---	---	---	9,660	13,746	16,865	17,032	17,370	16,635	17,275
- Time Deposits	---	---	---	73,055	98,407	84,514	103,978	102,147	100,315	102,531
- Savings Deposits	---	---	---	5,551	7,615	10,107	12,707	13,220	13,082	13,261
Other Foreign Liabilities <sup>3</sup>	6,877	2,841	9,972	14,887	17,114	16,035	20,842	19,691	24,464	24,669

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>2013</b>	
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>November</b>	<b>December</b>	<b>January</b>	<b>February</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>119,979</b>	<b>121,334</b>	<b>122,854</b>	<b>123,772</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>126,361</b>	<b>126,642</b>	<b>127,340</b>	<b>128,532</b>
Financial Institutions	8,145	10,229	18,260	21,221	17,347	19,481	20,659	21,241	21,059	21,497
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	105,702	105,401	106,281	107,035
<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>574,872</b>	<b>568,104</b>	<b>578,967</b>	<b>581,189</b>
Financial Institutions	9,534	26,194	50,952	51,167	58,597	46,232	49,072	48,538	44,388	49,257
Insurance Companies	650	513	1,180	1,755	1,571	1,002	970	713	721	732
Business and Industrial Sector	191,512	267,578	341,352	355,256	324,209	325,185	318,573	312,228	326,297	322,996
Others <sup>1</sup>	110,938	151,780	237,242	198,912	196,910	200,786	206,257	206,625	207,561	208,204
<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>821,212</b>	<b>816,080</b>	<b>829,161</b>	<b>833,493</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>2013</b>	
	<b>Dec</b>	<b>Dec.</b>	<b>Dec</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>November</b>	<b>December</b>	<b>January</b>	<b>February</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>1,904</b>	<b>2,055</b>	<b>2,292</b>	<b>2,156</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>25,619</b>	<b>21,961</b>	<b>21,225</b>	<b>21,568</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>45,706</b>	<b>46,165</b>	<b>45,943</b>	<b>46,093</b>
3.1 Food , Beverages and Tobacco		2,277	3,197	5,170	4,550	3,440	3,209	4,292	3,472	3,500	3,557
3.2 Textile and Leather Products		1,114	1,535	955	959	909	889	854	806	822	857
3.3 Furniture and Other Wood Products		711	837	1,324	1,189	1,397	1,211	1,333	1,298	1,311	1,285
3.4 Paper And Paper Products		811	756	823	564	624	598	616	642	633	624
3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals		3,667	4,301	6,265	5,925	6,188	5,119	5,156	6,180	5,377	5,674
3.6 Basic Metal Products (Including Aluminium)		3,773	6,267	8,139	10,580	13,492	13,709	11,579	12,185	12,455	12,093
3.7 Fabricated Metal Products, Machinery and Equipment		1,266	1,790	3,386	2,581	2,442	2,750	4,437	3,576	3,686	3,604
3.8 Other Manufactured Products		8,754	14,157	19,608	17,844	17,405	17,834	17,439	18,006	18,159	18,399
<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>19,976</b>	<b>19,538</b>	<b>19,797</b>	<b>19,214</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>129,852</b>	<b>129,188</b>	<b>127,318</b>	<b>127,096</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>105,312</b>	<b>106,213</b>	<b>107,771</b>	<b>107,460</b>
6.1 Wholesale		57,202	69,489	75,510	63,053	63,347	74,792	75,839	75,933	75,472	74,700
6.2 Retail		28,224	32,955	48,733	37,436	33,740	30,628	29,473	30,280	32,299	32,760
<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>30,935</b>	<b>32,568</b>	<b>33,417</b>	<b>34,337</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>75,215</b>	<b>73,534</b>	<b>77,512</b>	<b>80,561</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>119,979</b>	<b>121,334</b>	<b>122,855</b>	<b>123,772</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>180,211</b>	<b>179,654</b>	<b>180,622</b>	<b>181,350</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>81,490</b>	<b>81,199</b>	<b>82,072</b>	<b>82,585</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>215,732</b>	<b>212,850</b>	<b>216,124</b>	<b>215,903</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>1,031,931</b>	<b>1,026,259</b>	<b>1,036,948</b>	<b>1,042,095</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>2013</b>	
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>November</b>	<b>December</b>	<b>January</b>	<b>February</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>1,047,704</b>	<b>1,033,700</b>	<b>1,054,365</b>	<b>1,079,614</b>
1.1 Government	93,680	114,579	198,298	192,614	183,162	174,809	228,403	219,541	229,150	224,797
1.2 Public sector	38,142	36,196	44,760	56,867	60,938	67,216	85,935	69,137	71,809	93,424
1.2.1 Financial Institutions	3,051	4,819	4,934	8,956	8,463	6,711	8,081	8,307	7,677	7,515
1.2.2 Business and Industrial Inst.	35,091	31,377	39,826	47,911	52,475	60,505	77,854	60,830	64,132	85,909
1.3 Private Sector	176,046	272,241	338,451	372,003	380,354	393,686	371,941	378,871	377,614	377,500
1.3.1 Financial Institutions	13,393	22,101	20,407	22,206	26,107	28,689	27,691	27,451	27,489	25,776
1.3.2 Business and Industrial Inst.	162,653	250,140	318,044	349,797	354,247	364,997	344,250	351,420	350,125	351,724
1.4 Individuals	142,321	202,780	225,483	259,906	284,958	297,275	320,849	328,449	334,220	339,753
1.5 Others	19,133	25,542	26,440	12,599	19,863	24,342	40,576	37,702	41,572	44,140
<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>135,230</b>	<b>134,097</b>	<b>131,586</b>	<b>134,538</b>
2.1 Government and Diplomatic Missions	3,311	6,057	5,314	11,439	6,877	7,662	9,253	9,204	10,181	9,094
2.2 Financial Institutions	8,630	14,289	15,591	33,426	48,378	37,159	48,552	47,951	49,028	50,556
2.3 Business and Industry	15,720	18,780	28,580	22,980	38,322	38,400	38,961	38,077	36,640	38,373
2.4 Individuals and Others	21,823	25,557	29,253	20,745	26,776	29,201	38,464	38,865	35,737	36,515
<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>1,182,934</b>	<b>1,167,797</b>	<b>1,185,951</b>	<b>1,214,152</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>2013</b>	
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>November</b>	<b>December</b>	<b>January</b>	<b>February</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>338,658</b>	<b>343,874</b>	<b>349,027</b>	<b>360,792</b>
Local Currency	98,219	156,632	172,409	188,423	197,634	227,401	252,201	256,772	262,061	272,299
Foreign Currencies	25,667	32,227	44,640	51,108	62,321	78,891	86,457	87,102	86,966	88,493
<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>81,232</b>	<b>84,387</b>	<b>87,277</b>	<b>89,440</b>
Local Currency	19,198	26,869	33,978	37,835	46,918	59,094	69,650	72,219	75,390	77,473
Foreign Currencies	2,972	3,365	4,584	6,629	7,430	9,575	11,582	12,168	11,887	11,967
<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>515,140</b>	<b>500,734</b>	<b>500,985</b>	<b>520,356</b>
Local Currency	164,749	270,728	320,283	363,981	407,746	383,283	393,178	391,022	383,915	389,816
Foreign Currencies	107,618	101,137	124,493	119,705	126,956	117,154	121,962	109,712	117,070	130,540
<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>935,030</b>	<b>928,995</b>	<b>937,289</b>	<b>970,588</b>
Total Local Currency	282,166	454,229	526,670	590,239	652,298	669,778	715,029	720,013	721,366	739,588
Foreign Currencies	136,257	136,729	173,717	177,442	196,707	205,620	220,001	208,982	215,923	231,000
Commercial Prepayments	6,702	10,484	13,483	12,832	13,217	13,703	13,467	14,220	13,741	14,339

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>2013</b>	
<b>Maturity</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>November</b>	<b>December</b>	<b>January</b>	<b>February</b>
Upto 3 Months	222,930	264,634	327,964	299,659	279,854	221,980	257,349	250,396	265,876	292,520
Above 3 and Upto 6 Months	40,003	71,373	103,409	112,385	123,549	130,742	122,879	111,084	105,656	92,187
Above 6 and Upto 12 Months	55,751	76,458	99,036	125,067	154,709	138,838	164,316	163,761	171,166	178,004
Exceeding 12 Months	35,814	54,294	95,729	131,848	142,824	166,341	176,387	172,650	163,249	153,856
<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>720,931</b>	<b>697,891</b>	<b>705,947</b>	<b>716,567</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>2013</b>
<b>Item</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>October</b>	<b>November</b>	<b>December</b>	<b>January</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>56,432,700</b>	<b>55,950,248</b>	<b>56,998,623</b>	<b>57,089,921</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>750,892</b>	<b>761,794</b>	<b>774,510</b>	<b>784,486</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>57,183,592</b>	<b>56,712,042</b>	<b>57,773,133</b>	<b>57,874,407</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>2013</b>	
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>November</b>	<b>December</b>	<b>January</b>	<b>February</b>
<b>Amount</b> <b>( In Millions of AEDs )</b>	691,354	724,622	859,404	968,108	970,864	1,163,666	1,019,349	1,122,303	102,510	202,051
<b>No. of Cheques *</b>	21,890	20,025	18,643	27,169	26,237	26,917	25,121	27,568	2,370	4,638

\* No. of Cheques is in Thousands