



مصرف الإمارات العربية المتحدة المركزي

CENTRAL BANK OF THE UNITED ARAB EMIRATES

النشرة الاحصائية الشهرية
- البيانات المصرفية والنقدية -

يناير 2011

Monthly Statistical Bulletin
- Banking & Monetary Statistics -
January 2011

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Note:

Data are as at end of period unless otherwise indicated.

Abbreviations & Notations

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

Definitions

Money Supply (M0)

Consists of currency in circulation plus currency at banks

Money Supply (M1) :

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

Money Supply (M2) :

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

Money Supply (M3) :

Consists of Money Supply (M2) plus Government deposits

Certificates of Deposits :

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

Government:

of the seven emirates.

الجداول

TABLES

Table 1 : Selected Monetary and Banking Indicators

(In Millions of AEDs)										
Indicator	2006	2007	2008	2009	2010			2011		
	Dec.	Dec.	Dec.	Dec.	August	September	October	November	December *	January *
Central Bank of the UAE										
Total Assets/Liabilities	103,233	285,949	193,747	203,937	212,036	208,375	224,252	230,965	228,937	229,292
Foreign Assets Holdings	102,345	285,693	113,039	89,875	94,701	94,513	110,139	112,671	116,701	118,734
Money Supply Indicators										
Money Supply M0	26,832	31,671	45,327	45,580	45,695	45,411	46,783	47,425	47,775	46,853
Money Supply M1	120,019	181,664	208,138	223,482	224,432	225,451	231,437	231,518	232,961	236,902
Money Supply M2	399,293	565,702	674,310	740,618	760,990	766,531	797,480	784,563	786,388	795,222
Money Supply M3	506,641	696,229	899,093	947,780	953,401	961,785	998,728	986,969	985,172	997,518
Banks										
Total Assets(Net of Provisions & Interest in Suspense)	826,391	1,202,285	1,447,894	1,521,002	1,579,087	1,587,761	1,626,416	1,636,362	1,609,259	1,631,695
Foreign Assets	231,938	196,896	203,386	208,157	228,869	226,223	248,327	243,550	233,513	242,431
Foreign Assets to Total Assets (%)	28	16	14	14	14	14	15	15	15	15
Foreign Liabilities	177,688	320,970	282,599	251,086	275,553	266,356	266,704	282,073	271,699	274,681
Foreign Liabilities to Total Liabilities (%)	21	26	19	17	17	17	16	17	17	17
Deposits ¹	518,806	716,021	912,170	982,579	1,004,896	1,013,331	1,053,833	1,049,751	1,049,628	1,056,964
Residents	469,322	651,338	833,432	893,989	899,358	906,650	943,414	931,414	929,275	940,908
Non-Residents	49,484	64,683	78,738	88,590	105,538	106,681	110,419	118,337	120,353	116,056
Bank Credit (Net of Provisions & Interest in Suspense)	440,979	626,694	924,383	958,588	974,639	979,224	976,578	981,818	972,107	977,160
Total Number of National Banks and Branches										
Head Offices	21	22	24	24	23	23	23	23	23	23
Branches	431	507	614	674	706	707	720	727	732	732
Pay Offices	55	56	60	71	81	84	84	84	86	86
Electronic Banking Service Units	9	11	19	26	25	25	25	25	26	28
Total Number of Foreign Banks and Branches										
Head Offices	25	27	28	28	28	28	28	28	28	28
Branches	81	80	82	82	82	83	80	80	83	83
Pay Offices	1	1	1	1	1	1	1	1	1	1
Electronic Banking Service Units	14	30	35	43	49	49	49	49	50	48
Number of Employees in Banks (UAE)²	26,963	32,142	39,589	37,704	36,532	36,448	36,515	36,668	37,403	37,510

1 Excluding Inter-Bank Deposits

2 Excluding Auxiliary Staff

* Estimates subject to revision

Table 2 : Monetary Survey

(In Millions of AEDs)										
Item	2006	2007	2008	2009	2010					2011
	Dec.	Dec.	Dec.	Dec.	August	September	October	November	December *	January *
Net Foreign Assets	155,634	160,326	33,098	46,949	47,993	54,371	91,774	74,099	78,624	86,884
Foreign Assets	334,614	482,821	316,855	298,706	324,227	321,393	359,123	356,878	350,947	362,042
Foreign Liabilities	-178,980	-322,495	-283,757	-251,757	-276,234	-267,022	-267,349	-282,779	-272,323	-275,158
Net Domestic Assets	243,659	384,588	615,943	693,669	712,997	712,160	705,706	710,464	707,764	708,338
Claims on Private Sector	385,789	510,002	751,921	786,553	788,737	792,641	789,610	794,690	792,075	799,127
Net Claims on Government	-51,882	-61,380	-85,031	9,997	32,765	31,700	28,432	25,471	28,939	29,321
Claims on Official Entities	33,002	45,385	56,064	77,259	82,259	86,227	87,326	90,791	87,581	91,959
Claims on Nonbank Financial Institutions	32,362	55,208	97,940	91,453	94,137	90,872	91,014	90,108	91,179	82,671
Capital and Reserves	-105,649	-132,442	-165,569	-245,531	-267,618	-269,591	-271,124	-272,959	-274,538	-274,614
Other Items (net)	-49,963	-32,185	-39,382	-26,062	-17,283	-19,689	-19,552	-17,637	-17,472	-20,126
Money Supply M2	399,293	565,702	674,310	740,618	760,990	766,531	797,480	784,563	786,388	795,222
Money Supply M1	120,019	181,664	208,138	223,482	224,432	225,451	231,437	231,518	232,961	236,902
Currency in Circulation Outside Banks	21,837	25,942	36,967	37,217	37,084	37,032	38,204	38,100	38,560	38,692
Monetary Deposits	98,182	155,722	171,171	186,265	187,348	188,419	193,233	193,418	194,401	198,210
Quasi - Money	279,274	384,038	466,172	517,136	536,558	541,080	566,043	553,045	553,427	558,320
Foreign Currency Deposits	96,307	91,007	120,210	123,001	119,754	121,619	133,414	130,058	130,264	129,237
Dirham Deposits	182,967	293,031	345,962	394,135	416,804	419,461	432,629	422,987	423,163	429,083

* Estimates subject to revision

Table 3 : Monthly Changes in Factors Affecting Money Supply

(In Millions of AEDs)										
Item	2006	2007	2008	2009	2010					2011
	Dec. **	Dec. **	Dec. **	Dec.	August	September	October	November	December ***	January ***
Net Foreign Assets	7,675	8,351	-14,938	-22,734	-10,607	6,378	37,403	-17,675	4,525	8,260
Foreign Assets	48,967	73,614	-58,828	-30,121	-3,814	-2,834	37,730	-2,245	-5,931	11,095
Foreign Liabilities	41,292	65,263	-43,890	7,387	-6,793	9,212	-327	-15,430	10,456	-2,835
Net Domestic Assets	23,567	49,617	6,990	18,635	3,310	-837	-6,454	4,758	-2,700	574
Claims on Private Sector	22,314	56,565	21,837	-27,956	753	3,904	-3,031	5,080	-2,615	7,052
Net Claims on Government	721	-12,069	-10,674	18,424	-4,823	-1,065	-3,268	-2,961	3,468	382
Claims on Official Entities	643	6,966	-5,271	1,504	1,746	3,968	1,099	3,465	-3,210	4,378
Claims on Nonbank Financial Institutions	7,603	7,459	6,458	13,893	-202	-3,265	142	-906	1,071	-8,508
Capital and Reserves*	-7,052	-9,246	5,986	-12,487	-2,160	-1,973	-1,533	-1,835	-1,579	-76
Other Items (net)*	-662	-58	-11,346	25,257	7,996	-2,406	137	1,915	165	-2,654
Money Supply M2	31,242	58,760	-7,063	-4,099	-7,297	5,541	30,949	-12,917	1,825	8,834
Money Supply M1	7,875	24,487	-27,156	265	-4,080	1,019	5,986	81	1,443	3,941
Quasi - Money	23,367	34,273	20,093	-4,364	-3,217	4,522	24,963	-12,998	382	4,893
Foreign Currency Deposits	9,374	-21,789	2,318	-5,236	-4,727	1,865	11,795	-3,356	206	-1,027
Dirham Deposits	13,993	56,062	17,775	872	1,510	2,657	13,168	-9,642	176	5,920

* (-) 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		Banks Current Accounts at CBUAE (Net)		Certificates of Deposit (Net of Lending)	
			In Billions of Dirhams	% Change	In Billions of Dirhams	% Change	In Billions of Dirhams	% Change	In Billions of Dirhams	% Change
2006	81.2	-	21.8	-	24.7	-	2.4	-	32.3	-
2007	258.0	217.7%	25.9	18.8%	33.6	36.0%	24.9	937.5%	173.6	437.5%
2008	119.6	-53.6%	37.0	42.9%	49.4	47.0%	5.3	-78.7%	27.9	-83.9%
2009	170.2	42.3%	37.2	0.5%	48.9	-1.0%	17.0	220.8%	67.1	140.5%
2010										
January	163.2	-4.1%	37.9	1.9%	49.9	2.0%	11.6	-31.8%	63.8	-4.9%
February	154.8	-5.1%	37.7	-0.5%	50.1	0.4%	11.1	-4.3%	55.9	-12.4%
March	157.4	1.7%	37.4	-0.8%	50.3	0.4%	12.1	9.0%	57.6	3.0%
April	159.6	1.4%	37.6	0.5%	50.1	-0.4%	10.5	-13.2%	61.4	6.6%
May	163.5	2.4%	37.5	-0.3%	51.3	2.4%	8.6	-18.1%	66.1	7.7%
June	163.0	-0.3%	37.1	-1.1%	51.7	0.8%	11.3	31.4%	62.9	-4.8%
July	170.5	4.6%	36.1	-2.7%	52.5	1.5%	10.4	-8.0%	71.5	13.7%
August	174.4	2.3%	37.1	2.8%	51.4	-2.1%	16.0	53.8%	69.9	-2.2%
September	171.6	-1.6%	37.0	-0.3%	52.3	1.8%	11.7	-26.9%	70.6	1.0%
October	179.5	4.6%	38.2	3.2%	52.6	0.6%	9.6	-17.9%	79.1	12.0%
November	189.8	5.7%	38.1	-0.3%	52.4	-0.4%	8.2	-14.6%	91.1	15.2%
December *	192.9	1.6%	38.5	1.0%	54.0	3.1%	6.4	-22.0%	94.0	3.2%
2011										
January *	195.0	1.1%	38.7	0.5%	55.9	3.5%	11.4	78.1%	89.0	-5.3%
Change for the year	-	1.1%	-	0.5%	-	3.5%	-	78.1%	-	-5.3%

* Estimates subject to revision

Table 5 : Central Bank of the UAE Balance Sheet

(In Millions of AEDs)										
Item	As at 31.12.2006	As at 31.12.2007	As at 31.12.2008	As at 31.12.2009	As at 31.08.2010	As at 30.09.2010	As at 31.10.2010	As at 30.11.2010	As at * 31.12.2010	As at * 31.01.2011
Assets										
Cash and Bank Balances	425	329	1,904	4,537	3,437	2,580	4,337	8,517	6,871	1,966
Deposits	57,322	184,042	82,868.6	85,634	47,266	48,307	50,107	58,171	44,505	36,942
Loans to Banks against - Certificates of Deposit	625	-	2,967.3	2,266	2,428	1,469	1,469	1,469	-	-
Certificates of Deposit Under Repo	-	-	16,275	2,100	2,730	1,000	-	-	-	1,000
Liquidity Support Facility	-	-	4,551.5	2,360	1,879	1,894	1,873	1,488	1,420	1,426
Held to Maturity Foreign Securities	43,299	98,857	29,576	37	46,530	44,998	58,768	53,209	68,418	80,568
Held to Maturity Securities-Issued by Ministry of Finance & Dubai Government	-	-	55,000	106,725	106,725	106,725	106,725	106,725	106,725	106,725
Other Assets	1,427	2,593	497.6	194	966	1,329	895	1,307	914	583
Property & Equipment	135	128	106.8	84	75	73	78	79	84	82
Total Assets	103,233	285,949	193,746.8	203,937	212,036	208,375	224,252	230,965	228,937	229,292
Off Balance Sheet Commitments	305	56,219	31,822.4	11,244	47,770	46,883	65,876	56,251	69,877	81,430
Liabilities										
Current Accounts & Deposits	30,966	65,261	84,841.2	70,286	72,194	67,521	67,685	71,062	66,005	71,134
Certificates of Deposit	32,322	173,577	47,183	71,453	72,342	73,097	80,519	92,582	94,002	90,032
Currency Issued	26,832	31,671	45,327	45,580	45,695	45,411	46,783	47,425	47,775	46,853
Other Liabilities	255	1,449	1,315.2	583	5,770	6,311	13,230	3,861	5,120	5,238
Total Liabilities	90,375	271,958	178,666.4	187,902	196,001	192,340	208,217	214,930	212,902	213,257
Capital and Reserves										
Authorized, Issued & Fully Paid Capital	300	300	300	300	300	300	300	300	300	300
General Reserve	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200
Special Reserve	60	60	-	-	-	-	-	-	-	-
Permanent Deposit from U.A.E Government	11,298	12,431	13,580.4	14,535	14,535	14,535	14,535	14,535	14,535	14,535
Total Capital & Reserves	12,858	13,991	15,080.4	16,035	16,035	16,035	16,035	16,035	16,035	16,035
Total Liabilities and Capital	103,233	285,949	193,746.8	203,937	212,036	208,375	224,252	230,965	228,937	229,292
Off Balance Sheet Commitments	305	56,219	31,822.4	11,244	47,770	46,883	65,876	56,251	69,877	81,430

- Not Available

* Estimates subject to revision

Table 6 : Central Bank Foreign Currency Assets
(End of period, in Billions of Dirhams)

Period	Deposits	Held-to-Maturity Foreign Securities	Held-to-Maturity Dubai Gov. Bonds	Other Foreign Assets *	Total Foreign Currency Assets
2006	57.32	43.30	-	1.71	102.33
2007	184.04	98.86	-	2.79	285.69
2008	82.87	29.58	-	3.56	116.01
2009	85.64	0.04	36.72	6.47	128.87
2010					
January	82.22	0.04	36.72	1.64	120.62
February	74.25	0.04	36.72	3.19	114.20
March	78.06	0.04	36.72	5.98	120.80
April	78.72	0.02	36.72	5.30	120.76
May	65.29	18.48	36.72	3.09	123.58
June	49.51	33.12	36.72	2.73	122.08
July	55.20	44.58	36.72	2.80	139.30
August	47.73	46.53	36.72	2.87	133.85
September	48.86	45.00	36.72	2.13	132.71
October	50.59	58.77	36.72	2.25	148.33
November	58.62	53.21	36.72	2.32	150.87
December **	47.84	68.42	36.72	0.45	153.43
2011					
January **	37.48	80.57	36.72	0.69	155.46
Change for the year	-21.7%	17.8%	0.0%	53.3%	1.3%

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

** Estimates subject to revision

Table 7 : Aggregated Balance Sheet of Banks - Assets *

(In Millions of AEDs)										
Item	2006	2007	2008	2009	2010					2011
	Dec.	Dec.	Dec.	Dec.	August	September	October	November	December	January
Assets (Net of Provisions and Interest in Suspense)										
Cash and Deposits with C.B	63,415	236,852	108,146	146,210	149,546	143,946	153,315	168,345	165,811	164,626
Cash in Hand (LCY)	4,995	5,730	8,360	8,363	8,611	8,379	8,579	9,325	9,215	8,161
Deposits with Central Bank	58,420	231,122	99,786	137,847	140,935	135,567	144,736	159,020	156,596	156,465
Due From Resident Banks	34,793	44,377	76,696	67,927	76,328	83,318	90,013	81,830	82,747	83,423
Money at call & short notice	2,218	5,512	7,540	3,441	4,025	4,038	3,077	3,905	3,401	4,428
Demand Deposits	707	919	687	4,861	747	345	493	1,288	602	2,719
Time Deposits	30,390	37,816	68,288	59,463	71,405	78,769	86,287	76,456	78,572	76,110
Cheques in the course of collection	1,478	130	181	162	151	166	156	181	172	166
Foreign Assets	231,938	196,896	203,386	208,157	228,869	226,223	248,327	243,550	233,513	242,431
Net Due from H.O. and/or Branches Abroad	18,024	4,174	22,088	27,437	29,904	27,694	36,743	32,570	31,998	32,977
Due from Other Banks Abroad	90,489	60,222	56,239	61,140	75,932	76,642	88,759	89,637	79,906	84,330
Cash in Hand (FCY)	114	106	110	112	94	77	91	81	78	94
Securities	56,638	57,795	53,064	48,462	48,386	49,265	48,261	48,723	48,211	44,998
Credit to Non-Residents	63,264	70,599	63,021	61,033	63,126	62,663	64,603	62,513	62,855	70,067
Other Foreign Assets	3,409	4,000	8,864	9,973	11,427	9,882	9,870	10,026	10,465	9,965
Domestic Credit and Investments	473,095	679,920	991,058	1,029,179	1,046,081	1,051,835	1,051,317	1,056,366	1,048,066	1,055,903
a) Credit Facilities	440,979	626,694	924,383	958,588	974,639	979,224	976,578	981,818	972,107	977,160
Claims on Private Sector	342,987	491,528	729,825	723,866	722,843	726,434	721,760	726,339	720,617	726,075
Commercial Bills	8,682	12,772	20,338	18,792	21,549	21,636	21,753	22,185	22,616	22,705
Real Estate Mortgage Loans	28,280	56,471	125,834	141,714	162,188	163,230	163,999	164,213	163,185	163,337
Loans,Advances & Overdrafts	306,025	422,285	583,653	563,360	539,106	541,568	536,008	539,941	534,816	540,033
Claims on Government	47,885	58,402	72,260	91,873	96,586	99,546	101,550	100,178	99,982	101,170
Claims on Official Entities	31,513	39,823	47,368	68,700	73,622	74,115	74,322	77,407	73,993	81,904
Loans,Advances & Overdrafts	31,513	39,823	47,368	68,700	73,622	74,115	74,322	77,407	73,993	81,904

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

(In Millions of AEDs)										
Item	2006	2007	2008	2009	2010				2011	
	Dec.	Dec.	Dec.	Dec.	August	September	October	November	December	January
<i>Assets (Net of Provisions and Interest in Suspense)</i>										
Claims on Other Financial Institutions	18,594	36,941	74,930	74,149	81,588	79,129	78,946	77,894	77,515	68,011
Loans, Advances & Overdrafts	18,594	36,941	74,930	74,149	81,588	79,129	78,946	77,894	77,515	68,011
b) Domestic Investments	32,116	53,226	66,675	70,591	71,442	72,611	74,739	74,548	75,959	78,743
Unclassified Assets	23,150	44,240	68,608	69,529	78,263	82,439	83,444	86,271	79,122	85,312
Fixed Assets	4,555	8,658	14,275	15,463	15,391	15,488	15,558	15,543	15,792	16,028
Inter-Branch Transactions	226	1,299	518	233	716	625	844	497	484	2,308
Other Assets	18,369	34,283	53,815	53,833	62,156	66,326	67,042	70,231	62,846	66,976
Total Assets	826,391	1,202,285	1,447,894	1,521,002	1,579,087	1,587,761	1,626,416	1,636,362	1,609,259	1,631,695

* Excluding Overseas Branches of National Banks

Table 7 : Aggregated Balance Sheet of Banks - Liabilities *

(In Millions of AEDs)										
Item	2006	2007	2008	2009	2010				2011	
	Dec.	Dec.	Dec.	Dec.	August	September	October	November	December	January
Liabilities										
Monetary Deposits	98,182	155,722	171,171	186,265	187,348	188,419	193,233	193,418	194,401	198,210
Demand Deposits (LCY)	96,367	152,721	168,961	184,240	185,563	186,280	191,250	191,585	192,686	196,560
Bankers Drafts	1,815	3,001	2,210	2,025	1,785	2,139	1,983	1,833	1,715	1,650
Quasi Monetary Deposits	279,274	384,038	466,172	517,136	536,558	541,080	566,043	553,045	553,427	558,320
Time Deposits (LCY)	159,374	259,374	303,563	348,423	365,174	367,708	380,414	370,178	369,750	374,260
Savings Deposits (LCY)	18,015	24,654	30,939	34,581	40,163	40,269	40,846	41,539	42,181	43,709
Commercial Prepayments (LCY)	5,578	9,003	11,460	11,131	11,467	11,484	11,369	11,270	11,232	11,114
Other Deposits (FCY)	96,307	91,007	120,210	123,001	119,754	121,619	133,414	130,058	130,264	129,237
Foreign Liabilities	177,688	320,970	282,599	251,086	275,553	266,356	266,704	282,073	271,699	274,681
Net Due to H.O and/or Branches Abroad	20,513	44,476	17,749	16,910	15,629	12,881	10,948	12,488	12,199	16,642
Due to Other Banks Abroad	101,094	209,303	176,593	131,022	135,848	130,931	129,287	134,870	122,619	125,197
Other Deposits (LCY + FCY)	49,484	64,684	78,738	88,590	105,538	106,681	110,419	118,337	120,353	116,056
Provisions ¹	1,279	819	2,480	2,157	3,727	3,745	3,695	3,915	4,001	4,140
Other Foreign Liabilities	5,318	1,688	7,039	12,407	14,811	12,118	12,355	12,463	12,527	12,646
Government Deposits (LCY + FCY)	93,680	114,579	198,298	192,614	177,237	179,290	186,121	186,784	183,162	186,028
Government Lending Funds ²	16	16	5,622	13	13	13	13	13	13	13
Due to Central Bank	168	94	25,150	6,776	7,376	5,404	5,862	10,586	4,314	2,802
Capital and Reserves	104,089	130,882	165,569	244,031	266,118	268,091	269,624	271,459	273,038	273,114
Due to Resident Banks	38,397	46,026	71,572	67,190	72,963	78,111	76,386	72,557	70,552	74,284
Money at call and short notice	1,904	2,008	1,711	866	3,779	835	1,906	4,487	853	3,415
Demand Deposits	665	1,255	1,025	1,947	1,175	3,887	1,511	6,588	2,030	2,170
Time Deposits	35,828	42,763	68,836	64,377	68,009	73,389	72,969	61,482	67,669	68,699

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

(In Millions of AEDs)										
Item	2006	2007	2008	2009	2010					2011
	Dec.	Dec.	Dec.	Dec.	August	September	October	November	December	January
Liabilities										
Unclassified Liabilities	34,897	49,958	61,741	55,891	55,921	60,997	62,430	66,427	58,653	64,243
Inter-Branch Transactions	205	372	1,132	1,342	1,161	1,325	1,602	1,714	1,112	1,290
Other Liabilities	34,692	49,586	60,609	54,549	54,760	59,672	60,828	64,713	57,541	62,953
Memoranda Accounts	952,310	1,416,622	1,588,907	2,047,446	2,263,569	2,393,273	2,445,800	2,413,071	2,303,461	2,577,736
Letters of Credit	79,228	110,860	112,191	102,837	109,241	104,088	103,136	102,056	102,680	100,578
Guarantees and other - Forward Endorsements	194,143	252,402	350,833	338,290	345,068	333,085	330,653	328,726	334,220	335,238
Acceptances	14,740	18,272	20,796	26,282	29,812	31,023	32,290	33,248	34,829	36,547
Forward Exchange Contracts	341,413	569,807	599,576	799,877	832,178	822,354	865,483	842,185	801,567	1,100,042
Other Memoranda Accounts	322,786	465,281	505,511	780,160	947,270	1,102,723	1,114,238	1,106,856	1,030,165	1,005,331

* Excluding Overseas Branches of National Banks

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

2 Including Construction Refinancing by the Government of Abu Dhabi

Table 8 : Banks' Foreign Assets and Liabilities

(In Millions of AEDs)										
Item	2006	2007	2008	2009	2010					2011
	Dec.	Dec.	Dec.	Dec.	August	September	October	November	December	January
Foreign Assets	231,938	196,896	203,386	208,157	228,869	226,223	248,327	243,550	233,513	242,431
Notes and Coins	114	106	110	112	94	77	91	81	78	94
Due from H.O and Branches	18,024	4,174	22,088	27,437	29,904	27,694	36,743	32,570	31,998	32,977
Money at Call and Short Notice	3,517	7,602	6,786	5,590	4,534	3,058	2,133	15,474	3,504	3,702
Deposits with Banks	86,934	52,606	49,447	55,544	71,391	73,580	86,624	74,159	76,399	80,626
- Demand Deposits	---	---	---	6,681	9,789	9,451	12,468	8,666	8,876	9,151
- Time Deposits	---	---	---	48,863	61,602	64,129	74,156	65,493	67,523	71,475
Securities	56,638	57,795	53,064	48,462	48,386	49,265	48,261	48,723	48,211	44,998
Loans and Advances ¹	63,264	70,599	63,021	61,033	63,126	62,663	64,603	62,513	62,855	70,067
Other Foreign Assets ²	3,447	4,014	8,870	9,979	11,434	9,886	9,872	10,030	10,468	9,967
Foreign Liabilities	177,688	320,970	282,599	251,086	275,553	266,356	266,704	282,073	271,699	274,681
Due to H.O and Branches	20,513	44,476	17,749	16,910	15,629	12,881	10,948	12,488	12,199	16,642
Due to Banks	4,309	3,620	920	37,866	71,623	73,347	72,809	76,901	71,080	71,486
Deposits of Banks	96,785	205,684	175,673	93,157	64,225	57,584	56,478	57,969	51,538	53,711
- Demand Deposits	---	---	---	6,680	18,795	14,768	13,037	16,660	11,629	10,676
- Time Deposits	---	---	---	86,477	45,430	42,816	43,441	41,309	39,909	43,035
Other Deposits	49,204	64,349	78,285	88,266	105,298	106,332	110,095	117,984	119,768	115,686
- Demand Deposits	---	---	---	9,660	16,198	17,878	13,621	13,634	13,746	14,410
- Time Deposits	---	---	---	73,055	82,665	81,795	89,469	97,100	98,407	93,406
- Savings Deposits	---	---	---	5,551	6,435	6,659	7,005	7,250	7,615	7,870
Other Foreign Liabilities ³	6,877	2,841	9,972	14,887	18,778	16,212	16,374	16,731	17,114	17,156

1) Including Purchased or Discounted Commercial Bills

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

3) Including Commercial Prepayments

Table 9 : Loans, Advances and Overdrafts to Residents *

(In Millions of AEDs)										
Item	2006	2007	2008	2009	2010				2011	
	Dec.	Dec.	Dec.	Dec.	August	September	October	November	December	January
Government	47,885	58,402	72,260	91,873	96,586	99,546	101,550	100,178	99,982	101,170
Public Sector	39,922	50,056	70,165	89,927	92,785	93,575	93,299	96,107	91,340	91,421
Financial Institutions	8,145	10,229	18,260	21,221	19,163	19,460	18,974	18,698	17,347	9,517
Insurance Companies	264	4	4,537	6	0	0	3	2	0	0
Others	31,513	39,823	47,368	68,700	73,622	74,115	74,322	77,407	73,993	81,904
Private Sector	312,634	446,065	630,726	607,090	589,401	588,880	582,947	585,938	581,287	584,671
Financial Institutions	9,534	26,194	50,952	51,167	60,833	58,080	58,390	57,611	58,597	56,949
Insurance Companies	650	513	1,180	1,755	1,592	1,589	1,579	1,584	1,571	1,544
Business and Industrial Sector	191,512	267,578	341,352	355,256	328,064	331,536	326,712	328,828	324,209	327,281
Others ¹	110,938	151,780	237,242	198,912	198,912	197,675	196,266	197,915	196,910	198,897
Total	400,441	554,523	773,151	788,890	778,772	782,001	777,796	782,223	772,609	777,262

¹ Including Personal Loans for Business and Consumption Purposes

* Net of Provisions and Interest in Suspense

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

(In Millions of AEDs)											
Economic Activity	End of Period	2006	2007	2008	2009	2010				2011	
						Dec	Dec.	Dec	Dec.	August**	September**
1) Agriculture		1,295	1,605	2,391	642	706	748	736	635	712	761
2) Mining and Quarrying		6,330	7,782	11,853	6,729	7,869	7,758	6,542	6,561	6,717	13,658
3) Manufacturing		22,373	32,840	45,668	44,192	44,285	46,513	44,785	47,415	45,897	46,090
3.1 Food , Beverages and Tobacco		2,277	3,197	5,170	4,550	4,186	3,191	3,097	3,466	3,440	3,450
3.2 Textile and Leather Products		1,114	1,535	955	959	930	909	894	874	909	950
3.3 Furniture and Other Wood Products		711	837	1,324	1,189	1,329	1,400	1,372	1,405	1,397	1,359
3.4 Paper And Paper Products		811	756	823	564	595	609	602	634	624	592
3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals		3,667	4,301	6,265	5,925	5,213	6,475	6,515	6,840	6,188	5,907
3.6 Basic Metal Products (Including Aluminium)		3,773	6,267	8,139	10,580	11,301	13,044	12,382	13,353	13,492	13,542
3.7 Fabricated Metal Products, Machinery and Equipment		1,266	1,790	3,386	2,581	2,601	2,401	2,427	2,845	2,442	3,235
3.8 Other Manufactured Products		8,754	14,157	19,608	17,844	18,130	18,484	17,496	17,998	17,405	17,055
4) Electricity, Gas and Water		10,228	12,094	20,250	24,886	24,432	24,464	24,539	25,417	23,742	23,017
5) Construction		50,114	66,003	119,251	126,010	128,700	128,222	126,300	125,612	122,683	122,935
6) Trade		85,426	102,444	124,243	100,489	97,871	98,669	98,346	98,854	97,087	97,093
6.1 Wholesale		57,202	69,489	75,510	63,053	62,066	62,269	63,007	64,187	63,347	63,214
6.2 Retail		28,224	32,955	48,733	37,436	35,805	36,400	35,339	34,667	33,740	33,879
7) Transport, Storage and Communication		17,904	21,211	25,039	27,523	27,554	28,002	27,012	26,478	26,450	26,682
8) Financial Institutions(Excluding Banks)		17,147	35,637	72,772	86,150	85,559	83,457	83,755	83,923	81,879	77,118
9) Government		47,885	58,402	72,260	91,873	96,586	99,546	101,550	100,178	99,982	101,170
10) Personal Loans for Business Purposes		81,130	106,449	160,103	171,352	181,959	180,294	180,163	179,823	181,949	182,814
11) Personal Loans for Consumption Purposes		28,824	41,923	67,039	66,561	66,431	66,575	65,483	66,378	65,172	64,546
12) All Others ²		72,323	140,304	203,516	212,181	212,687	214,976	217,367	220,544	219,837	221,276
Total		440,979	626,694	924,383	958,588	974,639	979,224	976,578	981,818	972,107	977,160

1) Amount Outstanding Excluding Inter-Bank Lending

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

* Net of Provisions and Interest in Suspense

** Amended

Table 11 : Deposits distributed Residents / Non Residents *

(In Millions of AEDs)										
Item	2006	2007	2008	2009	2010					2011
	Dec.	Dec.	Dec.	Dec.	August	September	October	November	December	January
(1) Residents	469,322	651,338	833,432	893,989	899,358	906,650	943,414	931,414	929,275	940,908
1.1 Government	93,680	114,579	198,298	192,614	177,237	179,290	186,121	186,784	183,162	186,028
1.2 Public sector	38,142	36,196	44,760	56,867	53,269	54,566	58,574	61,918	60,938	61,083
1.2.1 Financial Institutions	3,051	4,819	4,934	8,956	8,205	8,804	8,361	8,724	8,463	8,008
1.2.2 Business and Industrial Inst.	35,091	31,377	39,826	47,911	45,064	45,762	50,213	53,194	52,475	53,075
1.3 Private Sector	176,046	272,241	338,451	372,003	376,119	378,078	396,020	380,441	380,354	383,372
1.3.1 Financial Institutions	13,393	22,101	20,407	22,206	27,086	25,005	27,533	26,689	26,107	26,275
1.3.2 Business and Industrial Inst.	162,653	250,140	318,044	349,797	349,033	353,073	368,487	353,752	354,247	357,097
1.4 Individuals	142,321	202,780	225,483	259,906	278,241	279,423	283,570	282,585	284,958	288,338
1.5 Others	19,133	25,542	26,440	12,599	14,492	15,293	19,129	19,686	19,863	22,087
(2) Non-Residents	49,484	64,683	78,738	88,590	105,538	106,681	110,419	118,337	120,353	116,056
2.1 Government and Diplomatic Missions	3,311	6,057	5,314	11,439	9,415	8,776	8,974	8,845	6,877	6,756
2.2 Financial Institutions	8,630	14,289	15,591	33,426	35,556	37,594	38,066	43,761	48,378	42,170
2.3 Business and Industry	15,720	18,780	28,580	22,980	37,940	36,547	40,207	40,998	38,322	40,180
2.4 Individuals and Others	21,823	25,557	29,253	20,745	22,627	23,764	23,172	24,733	26,776	26,950
Total Deposits	518,806	716,021	912,170	982,579	1,004,896	1,013,331	1,053,833	1,049,751	1,049,628	1,056,964

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

Table 12 : Deposits by Type and Currency ¹

(In Millions of AEDs)										
Item	2006	2007	2008	2009	2010					2011
	Dec.	Dec.	Dec.	Dec.	August	September	October	November	December	January
Demand	123,886	188,859	217,049	239,531	253,432	255,409	259,805	260,808	259,955	267,997
Local Currency	98,219	156,632	172,409	188,423	191,351	190,453	194,767	195,802	197,634	200,776
Foreign Currencies	25,667	32,227	44,640	51,108	62,081	64,956	65,038	65,006	62,321	67,221
Savings	22,170	30,234	38,562	44,464	50,803	51,312	52,522	53,262	54,348	56,419
Local Currency	19,198	26,869	33,978	37,835	43,943	44,212	45,062	45,868	46,918	48,469
Foreign Currencies	2,972	3,365	4,584	6,629	6,860	7,100	7,460	7,394	7,430	7,950
Time	272,367	371,865	444,776	483,686	503,404	507,884	536,071	529,572	534,702	529,005
Local Currency	164,749	270,728	320,283	363,981	388,541	393,654	409,602	407,844	407,746	409,904
Foreign Currencies	107,618	101,137	124,493	119,705	114,863	114,230	126,469	121,728	126,956	119,101
Total Deposits ²	418,423	590,958	700,387	767,681	807,639	814,605	848,398	843,642	849,005	853,421
Total Local Currency	282,166	454,229	526,670	590,239	623,835	628,319	649,431	649,514	652,298	659,149
Foreign Currencies	136,257	136,729	173,717	177,442	183,804	186,286	198,967	194,128	196,707	194,272
Commercial Prepayments	6,702	10,484	13,483	12,832	12,774	12,939	12,820	12,935	13,217	12,730

1)Excluding Inter-Bank Deposits

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

Table 13 : Time Deposits by Maturity*

(In Millions of AEDs)										
Period	2006	2007	2008	2009	2010				2011	
Maturity	Dec.	Dec.	Dec.	Dec.	August	September**	October	November	December	January
Upto 3 Months	222,930	264,634	327,964	299,659	292,319	286,963	308,307	278,786	279,854	254,022
Above 3 and Upto 6 Months	40,003	71,373	103,409	112,385	108,262	115,097	120,867	130,810	123,549	140,442
Above 6 and Upto 12 Months	55,751	76,458	99,036	125,067	151,311	155,394	155,911	147,357	154,709	152,486
Exceeding 12 Months	35,814	54,294	95,729	131,848	114,872	116,988	120,695	143,665	142,824	151,722
Total	354,498	466,759	626,138	668,959	666,764	674,442	705,780	700,618	700,936	698,672

* Excluding Inter-Bank Deposits but Including Government Deposits

** Amended

Table 14 : Currency Issued

(In Thousands of AEDs)										
	2006	2007	2008	2009	2010				2011	
Item	Dec.	Dec.	Dec.	Dec.	August	September	October	November	December	January
Total Notes Issued (1)*	26,428,825	31,215,615	44,759,332	44,960,568	45,052,988	44,762,307	46,128,709	46,763,471	47,109,743	46,184,834
Total Coins Issued (2)**	403,052	455,590	567,643	619,632	641,658	648,654	654,643	661,221	665,716	668,605
Total Currency Issued (1)+(2)	26,831,877	31,671,205	45,326,975	45,580,200	45,694,646	45,410,961	46,783,352	47,424,692	47,775,459	46,853,439

* *Excluding Mutilated Notes*

** *Excluding Issued Gold Coins*

Table 15 : Cleared Cheques Statistics

Item	2006	2007	2008	2009	2010				2011	
	Dec.	Dec.	Dec.	Dec.	August	September	October	November	December	January
Amount (In Millions of AEDs)	691,354	724,622	859,404	968,108	649,141	723,843	808,544	887,969	970,864	86,659
No. of Cheques *	21,890	20,025	18,643	27,169	17,702	19,755	22,011	24,050	26,237	2,272

* No. of Cheques is in Thousands