

النشرة الاحصائية الشهرية  
- البيانات المصرفية والنقدية -  
مارس 2013

**Monthly Statistical Bulletin**  
**- Banking & Monetary Statistics -**  
**March 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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<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>2013</b>	
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>December</b>	<b>January *</b>	<b>February *</b>	<b>March *</b>
<b>Central Bank of the UAE</b>										
Total Assets/Liabilities	103,233	285,949	193,747	203,937	228,937	234,266	262,153	269,757	275,658	275,448
Foreign Assets Holdings	102,345	285,693	113,039	89,875	116,701	132,291	168,463	176,301	184,291	194,618
<b>Money Supply Indicators</b>										
Money Supply M0	26,832	31,671	45,327	45,580	47,775	52,087	57,773	57,874	58,768	59,441
Money Supply M1	120,019	181,664	208,138	223,482	232,961	264,096	299,173	306,034	317,351	327,387
Money Supply M2	399,293	565,702	674,310	740,618	786,388	825,758	862,374	875,136	905,924	915,279
Money Supply M3	506,641	696,229	899,093	947,780	985,172	1,001,357	1,083,053	1,104,846	1,131,700	1,154,650
<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	1,794,395	1,817,610	1,849,732	1,880,112
Foreign Assets	231,938	196,896	203,386	208,157	233,513	248,876	306,556	318,886	333,441	349,091
Foreign Assets to Total Assets ( % )	28	16	14	14	15	15	17	18	18	19
Foreign Liabilities	177,688	320,970	282,599	251,086	271,699	289,808	315,380	316,524	322,272	330,899
Foreign Liabilities to Total Liabilities ( % )	21	26	19	17	17	17	18	17	17	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>1,167,797</b>	<b>1,185,951</b>	<b>1,214,152</b>	<b>1,238,026</b>
Residents	469,322	651,338	833,432	893,989	929,275	957,328	1,033,700	1,054,365	1,079,614	1,100,627
Non-Residents	49,484	64,683	78,738	88,590	120,353	112,422	134,097	131,586	134,538	137,399
<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>1,026,259</b>	<b>1,036,948</b>	<b>1,042,095</b>	<b>1,045,948</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	805	809	806	810
Pay Offices	55	56	60	71	86	87	89	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	86
Pay Offices	1	1	1	1	1	1	1	1	1	1
Electronic Banking Service Units	14	30	35	43	50	50	52	53	53	54
<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>36,246</b>	<b>35,076</b>	<b>34,587</b>	<b>34,617</b>

<sup>1</sup> Excluding Inter-Bank Deposits

<sup>2</sup> 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>December *</b>	<b>January *</b>	<b>February *</b>	<b>March *</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>160,862</b>	<b>179,831</b>	<b>196,613</b>	<b>213,952</b>
Foreign Assets	334,614	482,821	316,855	298,706	350,947	382,444	476,412	496,581	519,125	545,102
Foreign Liabilities	-178,980	-322,495	-283,757	-251,757	-272,323	-289,945	-315,550	-316,750	-322,512	-331,150
<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>701,512</b>	<b>695,305</b>	<b>709,311</b>	<b>701,327</b>
Claims on Private Sector	385,789	510,002	751,921	786,553	792,075	819,156	832,576	845,101	839,100	852,190
Net Claims on Government	-51,882	-61,380	-85,031	9,997	28,939	44,779	11,545	4,844	10,107	-15,430
Claims on Official Entities	33,002	45,385	56,064	77,259	87,581	119,852	132,954	134,020	140,547	136,467
Claims on Nonbank Financial Institutions	32,362	55,208	97,940	91,453	91,179	82,436	88,237	85,751	91,803	91,276
Capital and Reserves	-105,649	-132,442	-165,569	-245,531	-274,538	-297,943	-316,891	-321,118	-319,868	-308,105
Other Items (net)	-49,963	-32,185	-39,382	-26,062	-17,472	-35,021	-46,909	-53,293	-52,378	-55,071
<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>862,374</b>	<b>875,136</b>	<b>905,924</b>	<b>915,279</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>299,173</b>	<b>306,034</b>	<b>317,351</b>	<b>327,387</b>
Currency in Circulation Outside Banks	21,837	25,942	36,967	37,217	38,560	41,591	45,615	46,928	47,709	48,420
Monetary Deposits	98,182	155,722	171,171	186,265	194,401	222,505	253,558	259,106	269,642	278,967
<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>563,201</b>	<b>569,102</b>	<b>588,573</b>	<b>587,892</b>
Foreign Currency Deposits	96,307	91,007	120,210	123,001	130,264	144,094	139,278	148,172	160,507	154,242
Dirham Deposits	182,967	293,031	345,962	394,135	423,163	417,568	423,923	420,930	428,066	433,650

\* *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>December ***</b>	<b>January ***</b>	<b>February ***</b>	<b>March ***</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>-11,935</b>	<b>18,969</b>	<b>16,782</b>	<b>17,339</b>
Foreign Assets	48,967	73,614	-58,828	-30,121	-5,931	-10,384	-5,943	20,169	22,544	25,977
Foreign Liabilities	41,292	65,263	-43,890	7,387	10,456	25,394	-5,992	-1,200	-5,762	-8,638
<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>6,773</b>	<b>-6,207</b>	<b>14,006</b>	<b>-7,984</b>
Claims on Private Sector	22,314	56,565	21,837	-27,956	-2,615	4,088	-6,121	12,525	-6,001	13,090
Net Claims on Government	721	-12,069	-10,674	18,424	3,468	4,279	11,932	-6,701	5,263	-25,537
Claims on Official Entities	643	6,966	-5,271	1,504	-3,210	2,150	362	1,066	6,527	-4,080
Claims on Nonbank Financial Institutions	7,603	7,459	6,458	13,893	1,071	-2,628	-895	-2,486	6,052	-527
Capital and Reserves*	-7,052	-9,246	5,986	-12,487	-1,579	-13,373	621	-4,227	1,250	11,763
Other Items (net)*	-662	-58	-11,346	25,257	165	2,496	874	-6,384	915	-2,693
<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>-5,162</b>	<b>12,762</b>	<b>30,788</b>	<b>9,355</b>
<b>Money Supply M1</b>	<b>7,875</b>	<b>24,487</b>	<b>-27,156</b>	<b>265</b>	<b>1,443</b>	<b>10,048</b>	<b>5,534</b>	<b>6,861</b>	<b>11,317</b>	<b>10,036</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>-10,696</b>	<b>5,901</b>	<b>19,471</b>	<b>-681</b>
Foreign Currency Deposits	9,374	-21,789	2,318	-5,236	206	5,752	-11,049	8,894	12,335	-6,265
Dirham Deposits	13,993	56,062	17,775	872	176	-3,778	353	-2,993	7,136	5,584

\* (-) 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	-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%
March*	239.5	-1.2%	48.4	1.5%	72.9	0.3%	13.4	-16.3%	104.8	-1.2%
Change for the year	-	7.1%	-	6.1%	-	3.6%	-	8.9%	-	9.9%

\* 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 * 31.12.2012</b>	<b>As at * 31.01.2013</b>	<b>As at * 28.02.2013</b>	<b>As at * 31.03.2013</b>
<b>Assets</b>										
Cash and Bank Balances	425	329	1,904	4,537	6,871	30,193	25,373	36,806	27,559	9,900
Deposits	57,322	184,042	82,868.6	85,634	44,505	30,101	43,611	50,972	61,700	85,086
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	94,986	82,144	90,399	97,781
Held to Maturity Securities-Issued by Ministry of Finance & Dubai Government	-	-	55,000	106,725	106,725	98,725	90,193	90,193	89,925	77,269
Other Assets	1,427	2,593	497.6	194	914	1,237	7,377	9,033	5,469	4,785
Property & Equipment	135	128	106.8	84	84	90	100	96	93	114
<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>262,153</b>	<b>269,757</b>	<b>275,658</b>	<b>275,448</b>
Off Balance Sheet Commitments	305	56,219	31,822.4	11,244	69,877	54,833	90,463	86,042	86,715	74,418
<b>Liabilities</b>										
Current Accounts & Deposits	30,966	65,261	84,841.2	70,286	66,005	80,549	86,515	86,071	90,493	90,662
Certificates of Deposit	32,322	173,577	47,183	71,453	94,002	80,407	95,400	102,779	106,119	104,764
Currency Issued	26,832	31,671	45,327	45,580	47,775	52,087	57,773	57,874	58,768	59,441
Other Liabilities	255	1,449	1,315.2	583	5,120	4,071	4,388	1,261	1,078	1,381
<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>244,076</b>	<b>247,985</b>	<b>256,458</b>	<b>256,248</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	15,503	15,503	15,503
Special Reserve	60	60	-	-	-	-	-	-	-	-
Other Reserve	-	-	-	-	-	-	-	143	143	143
Retained Earnings	-	-	-	-	-	962	962	3,626	1,054	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>21,772</b>	<b>19,200</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>262,153</b>	<b>269,757</b>	<b>275,658</b>	<b>275,448</b>
Off Balance Sheet Commitments	305	56,219	31,822.4	11,244	69,877	54,833	90,463	86,042	86,715	74,418

- 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
March **	91.89	97.78	36.72	4.95	231.34
Change for the year	39.3%	2.9%	0.0%	-34.1%	12.7%

(\*) 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>December</b>	<b>January</b>	<b>February</b>	<b>March</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>191,881</b>	<b>198,869</b>	<b>205,565</b>	<b>204,036</b>
Cash in Hand ( LCY )	4,995	5,730	8,360	8,363	9,215	10,496	12,158	10,946	11,059	11,021
Deposits with Central Bank	58,420	231,122	99,786	137,847	156,596	156,133	179,723	187,923	194,506	193,015
<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>82,472</b>	<b>70,750</b>	<b>68,451</b>	<b>78,839</b>
Money at call & short notice	2,218	5,512	7,540	3,441	3,401	3,769	3,413	2,705	3,472	4,090
Demand Deposits	707	919	687	4,861	602	797	729	2,415	2,166	1,179
Time Deposits	30,390	37,816	68,288	59,463	78,572	75,566	78,057	65,353	62,517	73,298
Cheques in the course of collection	1,478	130	181	162	172	250	273	277	296	272
<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>306,556</b>	<b>318,886</b>	<b>333,441</b>	<b>349,091</b>
Net Due from H.O. and/or Branches Abroad	18,024	4,174	22,088	27,437	31,998	25,856	58,359	36,211	33,720	35,564
Due from Other Banks Abroad	90,489	60,222	56,239	61,140	79,906	86,223	110,000	139,055	153,398	163,017
Cash in Hand ( FCY )	114	106	110	112	78	81	87	81	84	75
Securities	56,638	57,795	53,064	48,462	48,211	49,863	54,964	56,575	58,432	58,205
Credit to Non-Residents	63,264	70,599	63,021	61,033	62,855	81,222	75,641	77,916	78,249	82,803
Other Foreign Assets	3,409	4,000	8,864	9,973	10,465	5,631	7,505	9,048	9,558	9,427
<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>1,126,458</b>	<b>1,139,864</b>	<b>1,147,781</b>	<b>1,154,929</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>1,026,259</b>	<b>1,036,948</b>	<b>1,042,095</b>	<b>1,045,948</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>729,032</b>	<b>741,645</b>	<b>739,802</b>	<b>745,507</b>
Commercial Bills	8,682	12,772	20,338	18,792	22,616	25,797	28,970	28,694	29,315	29,792
Real Estate Mortgage Loans	28,280	56,471	125,834	141,714	163,185	161,531	159,826	158,206	158,179	155,998
Loans,Advances & Overdrafts	306,025	422,285	583,653	563,360	534,816	543,533	540,236	554,745	552,308	559,717
<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>121,334</b>	<b>122,854</b>	<b>123,772</b>	<b>123,556</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>105,401</b>	<b>106,281</b>	<b>107,035</b>	<b>105,202</b>
Loans,Advances & Overdrafts	31,513	39,823	47,368	68,700	73,993	92,940	105,401	106,281	107,035	105,202

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>December</b>	<b>January</b>	<b>February</b>	<b>March</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>70,492</b>	<b>66,168</b>	<b>71,486</b>	<b>71,683</b>
Loans, Advances & Overdrafts	18,594	36,941	74,930	74,149	77,515	66,715	70,492	66,168	71,486	71,683
<b>b) Domestic Investments</b>	<b>32,116</b>	<b>53,226</b>	<b>66,675</b>	<b>70,591</b>	<b>75,959</b>	<b>93,190</b>	<b>100,199</b>	<b>102,916</b>	<b>105,686</b>	<b>108,981</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>87,028</b>	<b>89,241</b>	<b>94,494</b>	<b>93,217</b>
Fixed Assets	4,555	8,658	14,275	15,463	15,792	16,180	16,740	16,580	16,558	16,563
Inter-Branch Transactions	226	1,299	518	233	484	185	1,986	324	1,779	82
Other Assets	18,369	34,283	53,815	53,833	62,846	66,872	68,302	72,337	76,157	76,572
<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>1,794,395</b>	<b>1,817,610</b>	<b>1,849,732</b>	<b>1,880,112</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>December</b>	<b>January</b>	<b>February</b>	<b>March</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>253,558</b>	<b>259,106</b>	<b>269,642</b>	<b>278,967</b>
Demand Deposits ( LCY )	96,367	152,721	168,961	184,240	192,686	220,857	250,959	256,113	266,243	274,684
Bankers Drafts	1,815	3,001	2,210	2,025	1,715	1,648	2,599	2,993	3,399	4,283
<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>563,201</b>	<b>569,102</b>	<b>588,573</b>	<b>587,892</b>
Time Deposits ( LCY )	159,374	259,374	303,563	348,423	369,750	353,693	349,505	343,836	348,577	353,140
Savings Deposits ( LCY )	18,015	24,654	30,939	34,581	42,181	52,831	63,983	67,036	68,860	70,160
Commercial Prepayments ( LCY )	5,578	9,003	11,460	11,131	11,232	11,044	10,435	10,059	10,630	10,350
Other Deposits ( FCY )	96,307	91,007	120,210	123,001	130,264	144,094	139,278	148,171	160,506	154,242
<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>315,380</b>	<b>316,524</b>	<b>322,272</b>	<b>330,899</b>
Net Due to H.O and/or Branches Abroad	20,513	44,476	17,749	16,910	12,199	13,369	10,200	10,418	9,764	8,860
Due to Other Banks Abroad	101,094	209,303	176,593	131,022	122,619	148,918	152,752	151,609	154,772	157,047
Other Deposits ( LCY + FCY )	49,484	64,684	78,738	88,590	120,353	112,422	134,097	131,586	134,538	137,399
Provisions <sup>1</sup>	1,279	819	2,480	2,157	4,001	3,399	3,177	3,105	3,142	3,150
Other Foreign Liabilities	5,318	1,688	7,039	12,407	12,527	11,700	15,154	19,806	20,056	24,443
<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>219,541</b>	<b>229,150</b>	<b>224,797</b>	<b>238,051</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>2,567</b>	<b>2,634</b>	<b>523</b>	<b>2,462</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>298,814</b>	<b>299,346</b>	<b>300,668</b>	<b>288,905</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>65,394</b>	<b>58,959</b>	<b>59,384</b>	<b>69,470</b>
Money at call and short notice	1,904	2,008	1,711	866	853	1,062	367	1,060	280	1,445
Demand Deposits	665	1,255	1,025	1,947	2,030	1,380	1,282	1,444	1,006	2,045
Time Deposits	35,828	42,763	68,836	64,377	67,669	61,095	63,745	56,455	58,098	65,980

**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>December</b>	<b>January</b>	<b>February</b>	<b>March</b>
<b>Liabilities</b>										
<b>Unclassified Liabilities</b>	<b>34,897</b>	<b>49,958</b>	<b>61,741</b>	<b>55,891</b>	<b>58,653</b>	<b>70,611</b>	<b>75,927</b>	<b>82,776</b>	<b>83,860</b>	<b>83,453</b>
Inter-Branch Transactions	205	372	1,132	1,342	1,112	1,479	2,172	2,640	2,201	2,334
Other Liabilities	34,692	49,586	60,609	54,549	57,541	69,132	73,755	80,136	81,659	81,119
<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>2,469,249</b>	<b>2,579,929</b>	<b>2,704,089</b>	<b>2,799,560</b>
Letters of Credit	79,228	110,860	112,191	102,837	102,680	101,929	109,581	113,813	112,705	113,849
Guarantees and other - Forward Endorsements	194,143	252,402	350,833	338,290	334,220	325,594	307,454	305,561	306,689	305,461
Acceptances	14,740	18,272	20,796	26,282	34,829	33,580	32,271	31,481	31,598	29,796
Forward Exchange Contracts	341,413	569,807	599,576	799,877	801,567	1,071,087	947,229	1,013,986	1,016,873	1,206,815
Other Memoranda Accounts	322,786	465,281	505,511	780,160	1,030,165	1,029,901	1,072,714	1,115,088	1,236,224	1,143,639

\* *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>December</b>	<b>January</b>	<b>February</b>	<b>March</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>306,556</b>	<b>318,886</b>	<b>333,441</b>	<b>349,091</b>
Notes and Coins	114	106	110	112	78	81	87	81	84	75
Due from H.O and Branches	18,024	4,174	22,088	27,437	31,998	25,856	58,359	36,211	33,720	35,564
Money at Call and Short Notice	3,517	7,602	6,786	5,590	3,504	2,338	10,778	26,079	30,240	35,230
Deposits with Banks	86,934	52,606	49,447	55,544	76,399	83,883	99,214	112,974	123,157	127,783
- Demand Deposits	---	---	---	6,681	8,876	14,663	14,642	8,866	8,705	16,495
- Time Deposits	---	---	---	48,863	67,523	69,220	84,572	104,108	114,452	111,288
Securities	56,638	57,795	53,064	48,462	48,211	49,863	54,964	56,575	58,432	58,205
Loans and Advances <sup>1</sup>	63,264	70,599	63,021	61,033	62,855	81,222	75,641	77,916	78,249	82,803
Other Foreign Assets <sup>2</sup>	3,447	4,014	8,870	9,979	10,468	5,633	7,513	9,050	9,559	9,431
<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>315,380</b>	<b>316,524</b>	<b>322,272</b>	<b>330,899</b>
Due to H.O and Branches	20,513	44,476	17,749	16,910	12,199	13,369	10,200	10,418	9,764	8,860
Due to Banks	4,309	3,620	920	37,866	71,080	76,570	88,610	88,119	89,559	93,547
Deposits of Banks	96,785	205,684	175,673	93,157	51,538	72,348	64,142	63,491	65,213	63,500
- Demand Deposits	---	---	---	6,680	11,629	13,938	11,235	12,271	15,502	14,583
- Time Deposits	---	---	---	86,477	39,909	58,410	52,907	51,220	49,711	48,917
Other Deposits	49,204	64,349	78,285	88,266	119,768	111,486	132,737	130,032	133,067	135,842
- Demand Deposits	---	---	---	9,660	13,746	16,865	17,370	16,635	17,275	19,434
- Time Deposits	---	---	---	73,055	98,407	84,514	102,147	100,315	102,531	102,476
- Savings Deposits	---	---	---	5,551	7,615	10,107	13,220	13,082	13,261	13,932
Other Foreign Liabilities <sup>3</sup>	6,877	2,841	9,972	14,887	17,114	16,035	19,691	24,464	24,669	29,150

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>December</b>	<b>January</b>	<b>February</b>	<b>March</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>121,334</b>	<b>122,854</b>	<b>123,772</b>	<b>123,556</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>126,642</b>	<b>127,340</b>	<b>128,532</b>	<b>126,346</b>
Financial Institutions	8,145	10,229	18,260	21,221	17,347	19,481	21,241	21,059	21,497	21,144
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	105,401	106,281	107,035	105,202
<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>568,104</b>	<b>578,967</b>	<b>581,189</b>	<b>589,047</b>
Financial Institutions	9,534	26,194	50,952	51,167	58,597	46,232	48,538	44,388	49,257	49,746
Insurance Companies	650	513	1,180	1,755	1,571	1,002	713	721	732	793
Business and Industrial Sector	191,512	267,578	341,352	355,256	324,209	325,185	312,228	326,297	322,996	326,622
Others <sup>1</sup>	110,938	151,780	237,242	198,912	196,910	200,786	206,625	207,561	208,204	211,886
<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>816,080</b>	<b>829,161</b>	<b>833,493</b>	<b>838,949</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>December</b>	<b>January</b>	<b>February</b>	<b>March</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>2,055</b>	<b>2,292</b>	<b>2,156</b>	<b>1,973</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>21,961</b>	<b>21,225</b>	<b>21,568</b>	<b>21,954</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>46,165</b>	<b>45,943</b>	<b>46,093</b>	<b>46,265</b>
3.1 Food , Beverages and Tobacco		2,277	3,197	5,170	4,550	3,440	3,209	3,472	3,500	3,557	3,798
3.2 Textile and Leather Products		1,114	1,535	955	959	909	889	806	822	857	612
3.3 Furniture and Other Wood Products		711	837	1,324	1,189	1,397	1,211	1,298	1,311	1,285	1,276
3.4 Paper And Paper Products		811	756	823	564	624	598	642	633	624	645
3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals		3,667	4,301	6,265	5,925	6,188	5,119	6,180	5,377	5,674	5,397
3.6 Basic Metal Products (Including Aluminium)		3,773	6,267	8,139	10,580	13,492	13,709	12,185	12,455	12,093	12,035
3.7 Fabricated Metal Products, Machinery and Equipment		1,266	1,790	3,386	2,581	2,442	2,750	3,576	3,686	3,604	3,353
3.8 Other Manufactured Products		8,754	14,157	19,608	17,844	17,405	17,834	18,006	18,159	18,399	19,149
<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>19,538</b>	<b>19,797</b>	<b>19,214</b>	<b>18,347</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>129,188</b>	<b>127,318</b>	<b>127,096</b>	<b>128,115</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>106,213</b>	<b>107,771</b>	<b>107,460</b>	<b>105,920</b>
6.1 Wholesale		57,202	69,489	75,510	63,053	63,347	74,792	75,933	75,472	74,700	74,718
6.2 Retail		28,224	32,955	48,733	37,436	33,740	30,628	30,280	32,299	32,760	31,202
<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>32,568</b>	<b>33,417</b>	<b>34,337</b>	<b>33,494</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>73,534</b>	<b>77,512</b>	<b>80,561</b>	<b>81,643</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>121,334</b>	<b>122,855</b>	<b>123,772</b>	<b>123,556</b>
<b>10) Personal Loans for Business Purposes</b>		<b>81,130</b>	<b>106,449</b>	<b>160,103</b>	<b>171,352</b>	<b>181,949</b>	<b>182,950</b>	<b>179,654</b>	<b>180,622</b>	<b>181,350</b>	<b>183,518</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>81,199</b>	<b>82,072</b>	<b>82,585</b>	<b>83,027</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>212,850</b>	<b>216,124</b>	<b>215,903</b>	<b>218,136</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>1,026,259</b>	<b>1,036,948</b>	<b>1,042,095</b>	<b>1,045,948</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>December</b>	<b>January</b>	<b>February</b>	<b>March</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>1,033,700</b>	<b>1,054,365</b>	<b>1,079,614</b>	<b>1,100,627</b>
1.1 Government	93,680	114,579	198,298	192,614	183,162	174,809	219,541	229,150	224,797	238,051
1.2 Public sector	38,142	36,196	44,760	56,867	60,938	67,216	69,137	71,809	93,424	85,459
1.2.1 Financial Institutions	3,051	4,819	4,934	8,956	8,463	6,711	8,307	7,677	7,515	6,888
1.2.2 Business and Industrial Inst.	35,091	31,377	39,826	47,911	52,475	60,505	60,830	64,132	85,909	78,571
1.3 Private Sector	176,046	272,241	338,451	372,003	380,354	393,686	378,871	377,614	377,500	388,326
1.3.1 Financial Institutions	13,393	22,101	20,407	22,206	26,107	28,689	27,451	27,489	25,776	26,665
1.3.2 Business and Industrial Inst.	162,653	250,140	318,044	349,797	354,247	364,997	351,420	350,125	351,724	361,661
1.4 Individuals	142,321	202,780	225,483	259,906	284,958	297,275	328,449	334,220	339,753	343,603
1.5 Others	19,133	25,542	26,440	12,599	19,863	24,342	37,702	41,572	44,140	45,188
<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>134,097</b>	<b>131,586</b>	<b>134,538</b>	<b>137,399</b>
2.1 Government and Diplomatic Missions	3,311	6,057	5,314	11,439	6,877	7,662	9,204	10,181	9,094	9,063
2.2 Financial Institutions	8,630	14,289	15,591	33,426	48,378	37,159	47,951	49,028	50,556	51,620
2.3 Business and Industry	15,720	18,780	28,580	22,980	38,322	38,400	38,077	36,640	38,373	42,103
2.4 Individuals and Others	21,823	25,557	29,253	20,745	26,776	29,201	38,865	35,737	36,515	34,613
<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>1,167,797</b>	<b>1,185,951</b>	<b>1,214,152</b>	<b>1,238,026</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>December</b>	<b>January</b>	<b>February</b>	<b>March</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>343,874</b>	<b>349,027</b>	<b>360,792</b>	<b>376,825</b>
Local Currency	98,219	156,632	172,409	188,423	197,634	227,401	256,772	262,061	272,299	280,739
Foreign Currencies	25,667	32,227	44,640	51,108	62,321	78,891	87,102	86,966	88,493	96,086
<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>84,387</b>	<b>87,277</b>	<b>89,440</b>	<b>91,892</b>
Local Currency	19,198	26,869	33,978	37,835	46,918	59,094	72,219	75,390	77,473	79,182
Foreign Currencies	2,972	3,365	4,584	6,629	7,430	9,575	12,168	11,887	11,967	12,710
<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>500,734</b>	<b>500,985</b>	<b>520,356</b>	<b>512,589</b>
Local Currency	164,749	270,728	320,283	363,981	407,746	383,283	391,022	383,915	389,816	390,415
Foreign Currencies	107,618	101,137	124,493	119,705	126,956	117,154	109,712	117,070	130,540	122,174
<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>928,995</b>	<b>937,289</b>	<b>970,588</b>	<b>981,306</b>
Total Local Currency	282,166	454,229	526,670	590,239	652,298	669,778	720,013	721,366	739,588	750,336
Foreign Currencies	136,257	136,729	173,717	177,442	196,707	205,620	208,982	215,923	231,000	230,970
Commercial Prepayments	6,702	10,484	13,483	12,832	13,217	13,703	14,220	13,741	14,339	14,222

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>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>December</b>	<b>January</b>	<b>February</b>	<b>March</b>
Upto 3 Months	222,930	264,634	327,964	299,659	279,854	221,980	250,396	265,876	292,520	270,157
Above 3 and Upto 6 Months	40,003	71,373	103,409	112,385	123,549	130,742	111,084	105,656	92,187	113,845
Above 6 and Upto 12 Months	55,751	76,458	99,036	125,067	154,709	138,838	163,761	171,166	178,004	183,006
Exceeding 12 Months	35,814	54,294	95,729	131,848	142,824	166,341	172,650	163,249	153,856	155,555
<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>697,891</b>	<b>705,947</b>	<b>716,567</b>	<b>722,563</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>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>56,998,623</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>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>57,773,133</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>December</b>	<b>January</b>	<b>February</b>	<b>March</b>
<b>Amount</b> <b>( In Millions of AEDs )</b>	691,354	724,622	859,404	968,108	970,864	1,163,666	1,122,303	102,510	202,051	310,371
<b>No. of Cheques *</b>	21,890	20,025	18,643	27,169	26,237	26,917	27,568	2,370	4,638	7,110

\* No. of Cheques is in Thousands