



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

النشرة الاحصائية الشهرية
- البيانات المصرفية والنقدية -
ابريل 2013

Monthly Statistical Bulletin
- Banking & Monetary Statistics -
April 2013

Contents

الصفحات
PAGES

Tables

1. Selected Monetary and Banking Indicators	4
2. Monetary Survey	5
3. Monthly Changes in Factors Affecting Money Supply	6
4. Monetary Base	7
5. Central Bank of the UAE Balance Sheet	8
6. Central Bank Foreign Currency Assets	9
7. Aggregated Balance Sheet of Banks - Assets	10-11
8. Aggregated Balance Sheet of Banks - Liabilities	12-13
9. Banks Foreign Assets and Liabilities	14
10. Loans, Advances and Overdrafts to Residents	15
11. Bank Credit to Residents by Economic Activity	16
12. Deposits distributed Residents / Non Residents	17
13. Deposits by Type and Currency	18
14. Time deposits by Maturity	19
15. Currency Issued	20
16. Cleared Cheques Statistics	21

Contents (Contd)

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	2007	2008	2009	2010	2011	2012	2013			
	Dec.	Dec.	Dec.	Dec.	Dec.	Dec.	January *	February *	March *	April *
Central Bank of the UAE										
Total Assets/Liabilities	285,949	193,747	203,937	228,937	234,266	262,153	269,757	275,658	275,448	273,410
Foreign Assets Holdings	285,693	113,039	89,875	116,701	132,291	168,463	176,301	184,291	194,618	204,266
Money Supply Indicators										
Money Supply M0	31,671	45,327	45,580	47,775	52,087	57,773	57,874	58,768	59,441	58,835
Money Supply M1	181,664	208,138	223,482	232,961	264,096	299,173	306,034	317,351	327,387	336,015
Money Supply M2	565,702	674,310	740,618	786,388	825,758	862,374	875,136	905,924	915,279	909,011
Money Supply M3	696,229	899,093	947,780	985,172	1,001,357	1,083,053	1,104,846	1,131,700	1,154,650	1,173,626
Banks										
Total Assets(Net of Provisions & Interest in Suspense)	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	1,869,041
Foreign Assets	196,896	203,386	208,157	233,513	248,876	306,556	318,886	333,441	349,091	347,671
Foreign Assets to Total Assets (%)	16	14	14	15	15	17	18	18	19	19
Foreign Liabilities	320,970	282,599	251,086	271,699	289,808	315,380	316,524	322,272	330,899	329,166
Foreign Liabilities to Total Liabilities (%)	26	19	17	17	17	18	17	17	18	18
Deposits ¹	716,021	912,170	982,579	1,049,628	1,069,750	1,167,797	1,185,951	1,214,152	1,238,026	1,241,795
Residents	651,338	833,432	893,989	929,275	957,328	1,033,700	1,054,365	1,079,614	1,100,627	1,115,022
Non-Residents	64,683	78,738	88,590	120,353	112,422	134,097	131,586	134,538	137,399	126,773
Bank Credit (Net of Provisions & Interest in Suspense)	626,694	924,383	958,588	972,107	992,906	1,026,259	1,036,948	1,042,095	1,045,948	1,047,213
Total Number of National Banks and Branches										
Head Offices	22	24	24	23	23	23	23	23	23	23
Branches	507	614	674	732	768	805	809	806	810	818
Pay Offices	56	60	71	86	87	89	89	89	89	89
Electronic Banking Service Units	11	19	26	26	26	28	28	28	28	28
Total Number of Foreign Banks and Branches										
Head Offices	27	28	28	28	28	28	28	28	28	28
Branches	80	82	82	83	83	85	85	85	86	86
Pay Offices	1	1	1	1	1	1	1	1	1	1
Electronic Banking Service Units	30	35	43	50	50	52	53	53	54	54
Number of Employees in Banks (UAE)²	32,142	39,589	37,704	37,403	37,499	36,246	35,076	34,587	34,617	34,408

¹ Excluding Inter-Bank Deposits

² Excluding Auxiliary Staff

* Estimates subject to revision

Table 2 : Monetary Survey

(In Millions of AEDs)										
Item	2007	2008	2009	2010	2011	2012	2013			
	Dec.	Dec.	Dec.	Dec.	Dec.	Dec*	January *	February *	March *	April*
Net Foreign Assets	160,326	33,098	46,949	78,624	92,499	160,862	179,831	196,613	213,952	224,005
Foreign Assets	482,821	316,855	298,706	350,947	382,444	476,412	496,581	519,125	545,102	553,327
Foreign Liabilities	-322,495	-283,757	-251,757	-272,323	-289,945	-315,550	-316,750	-322,512	-331,150	-329,322
Net Domestic Assets	384,588	615,943	693,669	707,764	733,259	701,512	695,305	709,311	701,327	685,006
Claims on Private Sector	510,002	751,921	786,553	792,075	819,156	832,576	845,101	839,100	852,190	844,102
Net Claims on Government	-61,380	-85,031	9,997	28,939	44,779	11,545	4,844	10,107	-15,430	-57,013
Claims on Official Entities	45,385	56,064	77,259	87,581	119,852	132,954	134,020	140,547	136,467	142,884
Claims on Nonbank Financial Institutions	55,208	97,940	91,453	91,179	82,436	88,237	85,751	91,803	91,276	95,815
Capital and Reserves	-132,442	-165,569	-245,531	-274,538	-297,943	-316,891	-321,118	-319,868	-308,105	-296,966
Other Items (net)	-32,185	-39,382	-26,062	-17,472	-35,021	-46,909	-53,293	-52,378	-55,071	-43,816
Money Supply M2	565,702	674,310	740,618	786,388	825,758	862,374	875,136	905,924	915,279	909,011
Money Supply M1	181,664	208,138	223,482	232,961	264,096	299,173	306,034	317,351	327,387	336,015
Currency in Circulation Outside Banks	25,942	36,967	37,217	38,560	41,591	45,615	46,928	47,709	48,420	47,961
Monetary Deposits	155,722	171,171	186,265	194,401	222,505	253,558	259,106	269,642	278,967	288,054
Quasi - Money	384,038	466,172	517,136	553,427	561,662	563,201	569,102	588,573	587,892	572,996
Foreign Currency Deposits	91,007	120,210	123,001	130,264	144,094	139,278	148,172	160,507	154,242	158,806
Dirham Deposits	293,031	345,962	394,135	423,163	417,568	423,923	420,930	428,066	433,650	414,190

* Estimates subject to revision

Table 3 : Monthly Changes in Factors Affecting Money Supply

(In Millions of AEDs)										
Item	2007	2008	2009	2010	2011	2012	2013			
	Dec. **	Dec. **	Dec.	Dec.	Dec.	Dec.***	January ***	February ***	March ***	April ***
Net Foreign Assets	8,351	-14,938	-22,734	4,525	15,010	-11,935	18,969	16,782	17,339	10,053
Foreign Assets	73,614	-58,828	-30,121	-5,931	-10,384	-5,943	20,169	22,544	25,977	8,225
Foreign Liabilities	65,263	-43,890	7,387	10,456	25,394	-5,992	-1,200	-5,762	-8,638	1,828
Net Domestic Assets	49,617	6,990	18,635	-2,700	-2,988	6,773	-6,207	14,006	-7,984	-16,321
Claims on Private Sector	56,565	21,837	-27,956	-2,615	4,088	-6,121	12,525	-6,001	13,090	-8,088
Net Claims on Government	-12,069	-10,674	18,424	3,468	4,279	11,932	-6,701	5,263	-25,537	-41,583
Claims on Official Entities	6,966	-5,271	1,504	-3,210	2,150	362	1,066	6,527	-4,080	6,417
Claims on Nonbank Financial Institutions	7,459	6,458	13,893	1,071	-2,628	-895	-2,486	6,052	-527	4,539
Capital and Reserves*	-9,246	5,986	-12,487	-1,579	-13,373	621	-4,227	1,250	11,763	11,139
Other Items (net)*	-58	-11,346	25,257	165	2,496	874	-6,384	915	-2,693	11,255
Money Supply M2	58,760	-7,063	-4,099	1,825	12,022	-5,162	12,762	30,788	9,355	-6,268
Money Supply M1	24,487	-27,156	265	1,443	10,048	5,534	6,861	11,317	10,036	8,628
Quasi - Money	34,273	20,093	-4,364	382	1,974	-10,696	5,901	19,471	-681	-14,896
Foreign Currency Deposits	-21,789	2,318	-5,236	206	5,752	-11,049	8,894	12,335	-6,265	4,564
Dirham Deposits	56,062	17,775	872	176	-3,778	353	-2,993	7,136	5,584	-19,460

* (-) 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%
2012										
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%
2013										
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%
April*	231.4	-3.4%	48.0	-0.8%	76.1	4.4%	8.5	-36.6%	98.8	-5.7%
Change for the year	-	3.4%	-	5.3%	-	8.1%	-	-30.9%	-	3.6%

* Estimates subject to revision

Table 5 : Central Bank of the UAE Balance Sheet

(In Millions of AEDs)										
Item	As at 31.12.2007	As at 31.12.2008	As at 31.12.2009	As at 31.12.2010	As at 31.12.2011	As at * 31.12.2012	As at * 31.01.2013	As at * 28.02.2013	As at * 31.03.2013	As at * 30.04.2013
Assets										
Cash and Bank Balances	329	1,904	4,537	6,871	30,193	25,373	36,806	27,559	9,900	17,900
Deposits	184,042	82,868.6	85,634	44,505	30,101	43,611	50,972	61,700	85,086	90,986
Loans to Banks against - Certificates of Deposit	-	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	513
Held to Maturity Foreign Securities	98,857	29,576	37	68,418	72,301	94,986	82,144	90,399	97,781	93,885
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	65,066
Other Assets	2,593	497.6	194	914	1,237	7,377	9,033	5,469	4,785	4,949
Property & Equipment	128	106.8	84	84	90	100	96	93	114	111
Total Assets	285,949	193,746.8	203,937	228,937	234,266	262,153	269,757	275,658	275,448	273,410
Off Balance Sheet Commitments	56,219	31,822.4	11,244	69,877	54,833	90,463	86,042	86,715	74,418	84,506
Liabilities										
Current Accounts & Deposits	65,261	84,841.2	70,286	66,005	80,549	86,515	86,071	90,493	90,662	95,274
Certificates of Deposit	173,577	47,183	71,453	94,002	80,407	95,400	102,779	106,119	104,764	98,789
Currency Issued	31,671	45,327	45,580	47,775	52,087	57,773	57,874	58,768	59,441	58,835
Other Liabilities	1,449	1,315.2	583	5,120	4,071	4,388	1,261	1,078	1,381	1,405
Total Liabilities	271,958	178,666.4	187,902	212,902	217,114	244,076	247,985	256,458	256,248	254,303
Capital and Reserves										
Authorized, Issued & Fully Paid Capital	300	300	300	300	2,500	2,500	2,500	2,500	2,500	2,500
General Reserve	1,200	1,200	1,200	1,200	13,690	14,615	15,503	15,503	15,503	15,503
Special Reserve	60	-	-	-	-	-	-	-	-	-
Other Reserve	-	-	-	-	-	-	143	143	143	143
Retained Earnings	-	-	-	-	962	962	3,626	1,054	1,054	961
Permanent Deposit from U.A.E Government	12,431	13,580.4	14,535	14,535	-	-	-	-	-	-
Total Capital & Reserves	13,991	15,080.4	16,035	16,035	17,152	18,077	21,772	19,200	19,200	19,107
Total Liabilities and Capital	285,949	193,746.8	203,937	228,937	234,266	262,153	269,757	275,658	275,448	273,410
Off Balance Sheet Commitments	56,219	31,822.4	11,244	69,877	54,833	90,463	86,042	86,715	74,418	84,506

- 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
2012					
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
2013					
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
April **	105.00	93.89	36.72	5.38	240.99
Change for the year	59.2%	-1.2%	0.0%	-28.4%	17.4%

(*) 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	2007	2008	2009	2010	2011	2012	2013			
	Dec.	Dec.	Dec.	Dec.	Dec.	Dec.	January	February	March	April
Assets (Net of Provisions and Interest in Suspense)										
Cash and Deposits with C.B	236,852	108,146	146,210	165,811	166,629	191,881	198,869	205,565	204,036	198,562
Cash in Hand (LCY)	5,730	8,360	8,363	9,215	10,496	12,158	10,946	11,059	11,021	10,874
Deposits with Central Bank	231,122	99,786	137,847	156,596	156,133	179,723	187,923	194,506	193,015	187,688
Due From Resident Banks	44,377	76,696	67,927	82,747	80,382	82,472	70,750	68,451	78,839	76,867
Money at call & short notice	5,512	7,540	3,441	3,401	3,769	3,413	2,705	3,472	4,090	3,308
Demand Deposits	919	687	4,861	602	797	729	2,415	2,166	1,179	858
Time Deposits	37,816	68,288	59,463	78,572	75,566	78,057	65,353	62,517	73,298	72,382
Cheques in the course of collection	130	181	162	172	250	273	277	296	272	319
Foreign Assets	196,896	203,386	208,157	233,513	248,876	306,556	318,886	333,441	349,091	347,671
Net Due from H.O. and/or Branches Abroad	4,174	22,088	27,437	31,998	25,856	58,359	36,211	33,720	35,564	33,655
Due from Other Banks Abroad	60,222	56,239	61,140	79,906	86,223	110,000	139,055	153,398	163,017	167,177
Cash in Hand (FCY)	106	110	112	78	81	87	81	84	75	100
Securities	57,795	53,064	48,462	48,211	49,863	54,964	56,575	58,432	58,205	59,483
Credit to Non-Residents	70,599	63,021	61,033	62,855	81,222	75,641	77,916	78,249	82,803	77,679
Other Foreign Assets	4,000	8,864	9,973	10,465	5,631	7,505	9,048	9,558	9,427	9,577
Domestic Credit and Investments	679,920	991,058	1,029,179	1,048,066	1,086,096	1,126,458	1,139,864	1,147,781	1,154,929	1,153,170
a) Credit Facilities	626,694	924,383	958,588	972,107	992,906	1,026,259	1,036,948	1,042,095	1,045,948	1,047,213
Claims on Private Sector	491,528	729,825	723,866	720,617	730,861	729,032	741,645	739,802	745,507	736,994
Commercial Bills	12,772	20,338	18,792	22,616	25,797	28,970	28,694	29,315	29,792	29,698
Real Estate Mortgage Loans	56,471	125,834	141,714	163,185	161,531	159,826	158,206	158,179	155,998	156,000
Loans,Advances & Overdrafts	422,285	583,653	563,360	534,816	543,533	540,236	554,745	552,308	559,717	551,296
Claims on Government	58,402	72,260	91,873	99,982	102,390	121,334	122,854	123,772	123,556	122,145
Claims on Official Entities	39,823	47,368	68,700	73,993	92,940	105,401	106,281	107,035	105,202	112,140
Loans,Advances & Overdrafts	39,823	47,368	68,700	73,993	92,940	105,401	106,281	107,035	105,202	112,140

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

(In Millions of AEDs)										
Item	2007	2008	2009	2010	2011	2012	2013			
	Dec.	Dec.	Dec.	Dec.	Dec.	Dec.	January	February	March	April
Assets (Net of Provisions and Interest in Suspense)										
Claims on Other Financial Institutions	36,941	74,930	74,149	77,515	66,715	70,492	66,168	71,486	71,683	75,934
Loans,Advances & Overdrafts	36,941	74,930	74,149	77,515	66,715	70,492	66,168	71,486	71,683	75,934
b) Domestic Investments	53,226	66,675	70,591	75,959	93,190	100,199	102,916	105,686	108,981	105,957
Unclassified Assets	44,240	68,608	69,529	79,122	83,237	87,028	89,241	94,494	93,217	92,771
Fixed Assets	8,658	14,275	15,463	15,792	16,180	16,740	16,580	16,558	16,563	16,713
Inter-Branch Transactions	1,299	518	233	484	185	1,986	324	1,779	82	222
Other Assets	34,283	53,815	53,833	62,846	66,872	68,302	72,337	76,157	76,572	75,836
Total Assets	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	1,869,041

* Excluding Overseas Branches of National Banks

Table 7 : Aggregated Balance Sheet of Banks - Liabilities *

(In Millions of AEDs)										
Item	2007	2008	2009	2010	2011	2012	2013			
	Dec.	Dec.	Dec.	Dec.	Dec.	Dec	January	February	March	April
Liabilities										
Monetary Deposits	155,722	171,171	186,265	194,401	222,505	253,558	259,106	269,642	278,967	288,054
Demand Deposits (LCY)	152,721	168,961	184,240	192,686	220,857	250,959	256,113	266,243	274,684	284,160
Bankers Drafts	3,001	2,210	2,025	1,715	1,648	2,599	2,993	3,399	4,283	3,894
Quasi Monetary Deposits	384,038	466,172	517,136	553,427	561,662	563,201	569,102	588,573	587,892	572,996
Time Deposits (LCY)	259,374	303,563	348,423	369,750	353,693	349,505	343,836	348,577	353,140	331,899
Savings Deposits (LCY)	24,654	30,939	34,581	42,181	52,831	63,983	67,036	68,860	70,160	71,973
Commercial Prepayments (LCY)	9,003	11,460	11,131	11,232	11,044	10,435	10,059	10,630	10,350	10,318
Other Deposits (FCY)	91,007	120,210	123,001	130,264	144,094	139,278	148,171	160,506	154,242	158,806
Foreign Liabilities	320,970	282,599	251,086	271,699	289,808	315,380	316,524	322,272	330,899	329,166
Net Due to H.O and/or Branches Abroad	44,476	17,749	16,910	12,199	13,369	10,200	10,418	9,764	8,860	12,014
Due to Other Banks Abroad	209,303	176,593	131,022	122,619	148,918	152,752	151,609	154,772	157,047	163,381
Other Deposits (LCY + FCY)	64,684	78,738	88,590	120,353	112,422	134,097	131,586	134,538	137,399	126,772
Provisions ¹	819	2,480	2,157	4,001	3,399	3,177	3,105	3,142	3,150	2,915
Other Foreign Liabilities	1,688	7,039	12,407	12,527	11,700	15,154	19,806	20,056	24,443	24,084
Government Deposits (LCY + FCY)	114,579	198,298	192,614	183,162	174,809	219,541	229,150	224,797	238,051	257,867
Government Lending Funds ²	16	5,622	13	13	13	13	13	13	13	13
Due to Central Bank	94	25,150	6,776	4,314	1,484	2,567	2,634	523	2,462	3,638
Capital and Reserves	130,882	165,569	244,031	273,038	280,791	298,814	299,346	300,668	288,905	277,859
Due to Resident Banks	46,026	71,572	67,190	70,552	63,537	65,394	58,959	59,384	69,470	61,243
Money at call and short notice	2,008	1,711	866	853	1,062	367	1,060	280	1,445	2,096
Demand Deposits	1,255	1,025	1,947	2,030	1,380	1,282	1,444	1,006	2,045	664
Time Deposits	42,763	68,836	64,377	67,669	61,095	63,745	56,455	58,098	65,980	58,483

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

(In Millions of AEDs)										
Item	2007	2008	2009	2010	2011	2012	2013			
	Dec.	Dec.	Dec.	Dec.	Dec.	Dec.	January	February	March	April
Liabilities										
Unclassified Liabilities	49,958	61,741	55,891	58,653	70,611	75,927	82,776	83,860	83,453	78,205
Inter-Branch Transactions	372	1,132	1,342	1,112	1,479	2,172	2,640	2,201	2,334	2,356
Other Liabilities	49,586	60,609	54,549	57,541	69,132	73,755	80,136	81,659	81,119	75,849
Memoranda Accounts	1,416,622	1,588,907	2,047,446	2,303,461	2,562,091	2,469,249	2,579,929	2,704,089	2,799,560	2,794,665
Letters of Credit	110,860	112,191	102,837	102,680	101,929	109,581	113,813	112,705	113,849	117,935
Guarantees and other - Forward Endorsements	252,402	350,833	338,290	334,220	325,594	307,454	305,561	306,689	305,461	306,014
Acceptances	18,272	20,796	26,282	34,829	33,580	32,271	31,481	31,598	29,796	28,609
Forward Exchange Contracts	569,807	599,576	799,877	801,567	1,071,087	947,229	1,013,986	1,016,873	1,206,815	1,083,133
Other Memoranda Accounts	465,281	505,511	780,160	1,030,165	1,029,901	1,072,714	1,115,088	1,236,224	1,143,639	1,258,974

* *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	2007	2008	2009	2010	2011	2012	2013			
	Dec.	Dec.	Dec.	Dec.	Dec.	Dec	January	February	March	April
Foreign Assets	196,896	203,386	208,157	233,513	248,876	306,556	318,886	333,441	349,091	347,671
Notes and Coins	106	110	112	78	81	87	81	84	75	100
Due from H.O and Branches	4,174	22,088	27,437	31,998	25,856	58,359	36,211	33,720	35,564	33,655
Money at Call and Short Notice	7,602	6,786	5,590	3,504	2,338	10,778	26,079	30,240	35,230	36,535
Deposits with Banks	52,606	49,447	55,544	76,399	83,883	99,214	112,974	123,157	127,783	130,638
- Demand Deposits	---	---	6,681	8,876	14,663	14,642	8,866	8,705	16,495	9,232
- Time Deposits	---	---	48,863	67,523	69,220	84,572	104,108	114,452	111,288	121,406
Securities	57,795	53,064	48,462	48,211	49,863	54,964	56,575	58,432	58,205	59,483
Loans and Advances ¹	70,599	63,021	61,033	62,855	81,222	75,641	77,916	78,249	82,803	77,679
Other Foreign Assets ²	4,014	8,870	9,979	10,468	5,633	7,513	9,050	9,559	9,431	9,581
Foreign Liabilities	320,970	282,599	251,086	271,699	289,808	315,380	316,524	322,272	330,899	329,166
Due to H.O and Branches	44,476	17,749	16,910	12,199	13,369	10,200	10,418	9,764	8,860	12,014
Due to Banks	3,620	920	37,866	71,080	76,570	88,610	88,119	89,559	93,547	94,808
Deposits of Banks	205,684	175,673	93,157	51,538	72,348	64,142	63,491	65,213	63,500	68,574
- Demand Deposits	---	---	6,680	11,629	13,938	11,235	12,271	15,502	14,583	13,461
- Time Deposits	---	---	86,477	39,909	58,410	52,907	51,220	49,711	48,917	55,113
Other Deposits	64,349	78,285	88,266	119,768	111,486	132,737	130,032	133,067	135,842	125,129
- Demand Deposits	---	---	9,660	13,746	16,865	17,370	16,635	17,275	19,434	19,447
- Time Deposits	---	---	73,055	98,407	84,514	102,147	100,315	102,531	102,476	91,373
- Savings Deposits	---	---	5,551	7,615	10,107	13,220	13,082	13,261	13,932	14,309
Other Foreign Liabilities ³	2,841	9,972	14,887	17,114	16,035	19,691	24,464	24,669	29,150	28,641

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	2007	2008	2009	2010	2011	2012	2013			
	Dec.	Dec.	Dec.	Dec.	Dec.	Dec.	January	February	March	April
Government	58,402	72,260	91,873	99,982	102,390	121,334	122,854	123,772	123,556	122,145
Public Sector	50,056	70,165	89,927	91,340	112,421	126,642	127,340	128,532	126,346	134,000
Financial Institutions	10,229	18,260	21,221	17,347	19,481	21,241	21,059	21,497	21,144	21,860
Insurance Companies	4	4,537	6	0	0	0	0	0	0	0
Others	39,823	47,368	68,700	73,993	92,940	105,401	106,281	107,035	105,202	112,140
Private Sector	446,065	630,726	607,090	581,287	573,205	568,104	578,967	581,189	589,047	583,661
Financial Institutions	26,194	50,952	51,167	58,597	46,232	48,538	44,388	49,257	49,746	53,315
Insurance Companies	513	1,180	1,755	1,571	1,002	713	721	732	793	759
Business and Industrial Sector	267,578	341,352	355,256	324,209	325,185	312,228	326,297	322,996	326,622	317,107
Others ¹	151,780	237,242	198,912	196,910	200,786	206,625	207,561	208,204	211,886	212,480
Total	554,523	773,151	788,890	772,609	788,016	816,080	829,161	833,493	838,949	839,806

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	2007	2008	2009	2010	2011	2012		2013		
		Dec.	Dec	Dec.	Dec.	Dec.	Dec.	January	February	March	April
1) Agriculture		1,605	2,391	642	712	1,221	2,055	2,292	2,156	1,973	1,892
2) Mining and Quarrying		7,782	11,853	6,729	6,717	27,905	21,961	21,225	21,568	21,954	21,895
3) Manufacturing		32,840	45,668	44,192	45,897	45,319	46,165	45,943	46,093	46,265	50,430
3.1 Food , Beverages and Tobacco		3,197	5,170	4,550	3,440	3,209	3,472	3,500	3,557	3,798	3,677
3.2 Textile and Leather Products		1,535	955	959	909	889	806	822	857	612	697
3.3 Furniture and Other Wood Products		837	1,324	1,189	1,397	1,211	1,298	1,311	1,285	1,276	1,267
3.4 Paper And Paper Products		756	823	564	624	598	642	633	624	645	578
3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals		4,301	6,265	5,925	6,188	5,119	6,180	5,377	5,674	5,397	5,545
3.6 Basic Metal Products (Including Aluminium)		6,267	8,139	10,580	13,492	13,709	12,185	12,455	12,093	12,035	14,738
3.7 Fabricated Metal Products, Machinery and Equipment		1,790	3,386	2,581	2,442	2,750	3,576	3,686	3,604	3,353	3,425
3.8 Other Manufactured Products		14,157	19,608	17,844	17,405	17,834	18,006	18,159	18,399	19,149	20,503
4) Electricity, Gas and Water		12,094	20,250	24,886	23,742	22,198	19,538	19,797	19,214	18,347	18,065
5) Construction		66,003	119,251	126,010	122,683	116,066	129,188	127,318	127,096	128,115	125,486
6) Trade		102,444	124,243	100,489	97,087	105,420	106,213	107,771	107,460	105,920	106,930
6.1 Wholesale		69,489	75,510	63,053	63,347	74,792	75,933	75,472	74,700	74,718	75,257
6.2 Retail		32,955	48,733	37,436	33,740	30,628	30,280	32,299	32,760	31,202	31,673
7) Transport, Storage and Communication		21,211	25,039	27,523	26,450	25,362	32,568	33,417	34,337	33,494	34,842
8) Financial Institutions(Excluding Banks)		35,637	72,772	86,150	81,879	72,905	73,534	77,512	80,561	81,643	79,522
9) Government		58,402	72,260	91,873	99,982	102,390	121,334	122,855	123,772	123,556	122,145
10) Personal Loans for Business Purposes		106,449	160,103	171,352	181,949	182,950	179,654	180,622	181,350	183,518	184,589
11) Personal Loans for Consumption Purposes		41,923	67,039	66,561	65,172	69,141	81,199	82,072	82,585	83,027	84,375
12) All Others²		140,304	203,516	212,181	219,837	222,029	212,850	216,124	215,903	218,136	217,042
Total		626,694	924,383	958,588	972,107	992,906	1,026,259	1,036,948	1,042,095	1,045,948	1,047,213

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 *

(In Millions of AEDs)										
Item	2007	2008	2009	2010	2011	2012	2013			
	Dec.	Dec.	Dec.	Dec.	Dec.	Dec.	January	February	March	April
(1) Residents	651,338	833,432	893,989	929,275	957,328	1,033,700	1,054,365	1,079,614	1,100,627	1,115,022
1.1 Government	114,579	198,298	192,614	183,162	174,809	219,541	229,150	224,797	238,051	257,867
1.2 Public sector	36,196	44,760	56,867	60,938	67,216	69,137	71,809	93,424	85,459	97,117
1.2.1 Financial Institutions	4,819	4,934	8,956	8,463	6,711	8,307	7,677	7,515	6,888	15,480
1.2.2 Business and Industrial Inst.	31,377	39,826	47,911	52,475	60,505	60,830	64,132	85,909	78,571	81,637
1.3 Private Sector	272,241	338,451	372,003	380,354	393,686	378,871	377,614	377,500	388,326	360,637
1.3.1 Financial Institutions	22,101	20,407	22,206	26,107	28,689	27,451	27,489	25,776	26,665	26,441
1.3.2 Business and Industrial Inst.	250,140	318,044	349,797	354,247	364,997	351,420	350,125	351,724	361,661	334,196
1.4 Individuals	202,780	225,483	259,906	284,958	297,275	328,449	334,220	339,753	343,603	354,381
1.5 Others	25,542	26,440	12,599	19,863	24,342	37,702	41,572	44,140	45,188	45,020
(2) Non-Residents	64,683	78,738	88,590	120,353	112,422	134,097	131,586	134,538	137,399	126,773
2.1 Government and Diplomatic Missions	6,057	5,314	11,439	6,877	7,662	9,204	10,181	9,094	9,063	8,025
2.2 Financial Institutions	14,289	15,591	33,426	48,378	37,159	47,951	49,028	50,556	51,620	44,190
2.3 Business and Industry	18,780	28,580	22,980	38,322	38,400	38,077	36,640	38,373	42,103	38,021
2.4 Individuals and Others	25,557	29,253	20,745	26,776	29,201	38,865	35,737	36,515	34,613	36,537
Total Deposits	716,021	912,170	982,579	1,049,628	1,069,750	1,167,797	1,185,951	1,214,152	1,238,026	1,241,795

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

Table 12 : Deposits by Type and Currency ¹

(In Millions of AEDs)										
Item	2007	2008	2009	2010	2011	2012	2013			
	Dec.	Dec.	Dec.	Dec.	Dec.	Dec.	January	February	March	April
Demand	188,859	217,049	239,531	259,955	306,292	343,874	349,027	360,792	376,825	383,689
Local Currency	156,632	172,409	188,423	197,634	227,401	256,772	262,061	272,299	280,739	290,508
Foreign Currencies	32,227	44,640	51,108	62,321	78,891	87,102	86,966	88,493	96,086	93,181
Savings	30,234	38,562	44,464	54,348	68,669	84,387	87,277	89,440	91,892	94,624
Local Currency	26,869	33,978	37,835	46,918	59,094	72,219	75,390	77,473	79,182	81,367
Foreign Currencies	3,365	4,584	6,629	7,430	9,575	12,168	11,887	11,967	12,710	13,257
Time	371,865	444,776	483,686	534,702	500,437	500,734	500,985	520,356	512,589	486,718
Local Currency	270,728	320,283	363,981	407,746	383,283	391,022	383,915	389,816	390,415	363,819
Foreign Currencies	101,137	124,493	119,705	126,956	117,154	109,712	117,070	130,540	122,174	122,899
Total Deposits ²	590,958	700,387	767,681	849,005	875,398	928,995	937,289	970,588	981,306	965,031
Total Local Currency	454,229	526,670	590,239	652,298	669,778	720,013	721,366	739,588	750,336	735,694
Foreign Currencies	136,729	173,717	177,442	196,707	205,620	208,982	215,923	231,000	230,970	229,337
Commercial Prepayments	10,484	13,483	12,832	13,217	13,703	14,220	13,741	14,339	14,222	14,449

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	2007	2008	2009	2010	2011	2012	2013			
	Dec.	Dec.	Dec.	Dec.	Dec.	Dec.	January	February	March	April
Upto 3 Months	264,634	327,964	299,659	279,854	221,980	250,396	265,876	292,520	270,157	266,054
Above 3 and Upto 6 Months	71,373	103,409	112,385	123,549	130,742	111,084	105,656	92,187	113,845	127,180
Above 6 and Upto 12 Months	76,458	99,036	125,067	154,709	138,838	163,761	171,166	178,004	183,006	176,812
Exceeding 12 Months	54,294	95,729	131,848	142,824	166,341	172,650	163,249	153,856	155,555	145,876
Total	466,759	626,138	668,959	700,936	657,901	697,891	705,947	716,567	722,563	715,922

* Excluding Inter-Bank Deposits but Including Government Deposits

Table 14 : Currency Issued

(In Thousands of AEDs)								
	2007	2008	2009	2010	2011	2012	2013	
Item	Dec.	Dec.	Dec.	Dec.	Dec.	Dec.	January	April
Total Notes Issued (1)*	31,215,615	44,759,332	44,960,568	47,109,743	51,359,554	56,998,623	57,089,921	58,026,633
Total Coins Issued (2)**	455,590	567,643	619,632	665,716	727,105	774,510	784,486	807,994
Total Currency Issued (1)+(2)	231,671,205	45,326,975	45,580,200	47,775,459	52,086,659	57,773,133	57,874,407	58,834,627

* *Excluding Mutilated Notes*

** *Excluding Issued Gold Coins*

Table 15 : Cleared Cheques Statistics

Item	2007	2008	2009	2010	2011	2012	2013			
	Dec.	Dec.	Dec.	Dec.	Dec.	Dec.	January	February	March	April
Amount (In Millions of AEDs)	724,622	859,404	968,108	970,864	1,163,666	1,122,303	102,510	202,051	310,371	420,521
No. of Cheques *	20,025	18,643	27,169	26,237	26,917	27,568	2,370	4,638	7,110	9,595

* No. of Cheques is in Thousands