



مصرف الإمارات العربية المتحدة المركزي

CENTRAL BANK OF THE UNITED ARAB EMIRATES

النشرة الاحصائية الشهرية
- البيانات المصرفية والنقدية -
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- Banking & Monetary Statistics -
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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 Broad Money(M2) plus Government deposits

Certificates of Deposit :

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 Dec. | 2007 Dec. | 2008 Dec. | 2009 Dec. | 2010 | | | | | |
| | | | | | July | August | September | October | November | December * |
| Central Bank of the UAE | | | | | | | | | | |
| Total Assets/Liabilities | 103,233 | 285,949 | 193,747 | 203,937 | 214,304 | 212,036 | 208,375 | 224,252 | 230,965 | 228,937 |
| Foreign Assets Holdings | 102,345 | 285,693 | 113,039 | 89,875 | 100,111 | 94,701 | 94,513 | 110,139 | 112,671 | 116,701 |
| Money Supply Indicators | | | | | | | | | | |
| Money Supply M0 | 26,832 | 31,671 | 45,327 | 45,580 | 44,062 | 45,695 | 45,411 | 46,783 | 47,425 | 47,775 |
| Money Supply M1 | 120,019 | 181,664 | 208,138 | 223,482 | 228,512 | 224,432 | 225,451 | 231,437 | 231,518 | 232,961 |
| Money Supply M2 | 399,293 | 565,702 | 674,310 | 740,618 | 768,287 | 760,990 | 766,531 | 797,480 | 784,563 | 786,388 |
| Money Supply M3 | 506,641 | 696,229 | 899,093 | 947,780 | 951,328 | 953,401 | 961,785 | 998,728 | 986,969 | 985,172 |
| Banks | | | | | | | | | | |
| Total Assets(Net of Provisions & Interest in Suspense) | 826,391 | 1,202,285 | 1,447,894 | 1,521,002 | 1,557,683 | 1,579,087 | 1,587,761 | 1,626,416 | 1,636,362 | 1,609,257 |
| Foreign Assets | 231,938 | 196,896 | 203,386 | 208,157 | 227,273 | 228,869 | 226,223 | 248,327 | 243,550 | 233,513 |
| Foreign Assets to Total Assets (%) | 28 | 16 | 14 | 14 | 15 | 14 | 14 | 15 | 15 | 15 |
| Foreign Liabilities | 177,688 | 320,970 | 282,599 | 251,086 | 268,774 | 275,553 | 266,356 | 266,704 | 282,073 | 271,699 |
| Foreign Liabilities to Total Liabilities (%) | 21 | 26 | 19 | 17 | 17 | 17 | 17 | 16 | 17 | 17 |
| Deposits ¹ | 518,806 | 716,021 | 912,170 | 982,579 | 998,862 | 1,004,896 | 1,013,331 | 1,053,833 | 1,049,751 | 1,049,628 |
| Residents | 469,322 | 651,338 | 833,432 | 893,989 | 898,250 | 899,358 | 906,650 | 943,414 | 931,414 | 929,275 |
| Non-Residents | 49,484 | 64,683 | 78,738 | 88,590 | 100,612 | 105,538 | 106,681 | 110,419 | 118,337 | 120,353 |
| Bank Credit (Net of Provisions & Interest in Suspense) | 440,979 | 626,694 | 924,383 | 958,588 | 968,086 | 974,639 | 979,224 | 976,578 | 981,818 | 972,107 |
| Total Number of National Banks and Branches | | | | | | | | | | |
| Head Offices | 21 | 22 | 24 | 24 | 23 | 23 | 23 | 23 | 23 | 23 |
| Branches | 431 | 507 | 614 | 674 | 701 | 706 | 707 | 720 | 727 | 732 |
| Pay Offices | 55 | 56 | 60 | 71 | 79 | 81 | 84 | 84 | 84 | 86 |
| Electronic Banking Service Units | 9 | 11 | 19 | 26 | 25 | 25 | 25 | 25 | 25 | 26 |
| 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 | 82 | 83 | 80 | 80 | 83 |
| Pay Offices | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| Electronic Banking Service Units | 14 | 30 | 35 | 43 | 47 | 49 | 49 | 49 | 49 | 50 |
| Number of Employees in Banks (UAE)² | 26,963 | 32,142 | 39,589 | 37,704 | 36,495 | 36,532 | 36,448 | 36,515 | 36,668 | 37,403 |

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 | | | | | |
| | Dec. | Dec. | Dec. | Dec. | July | August | September | October | November | December * |
| Net Foreign Assets | 155,634 | 160,326 | 33,098 | 46,949 | 58,600 | 47,993 | 54,371 | 91,774 | 74,099 | 78,624 |
| Foreign Assets | 334,614 | 482,821 | 316,855 | 298,706 | 328,041 | 324,227 | 321,393 | 359,123 | 356,878 | 350,947 |
| Foreign Liabilities | -178,980 | -322,495 | -283,757 | -251,757 | -269,441 | -276,234 | -267,022 | -267,349 | -282,779 | -272,323 |
| Net Domestic Assets | 243,659 | 384,588 | 615,943 | 693,669 | 709,687 | 712,997 | 712,160 | 705,706 | 710,464 | 707,764 |
| Claims on Private Sector | 385,789 | 510,002 | 751,921 | 786,553 | 787,984 | 788,737 | 792,641 | 789,610 | 794,690 | 792,075 |
| Net Claims on Government | -51,882 | -61,380 | -85,031 | 9,997 | 37,588 | 32,765 | 31,700 | 28,432 | 25,471 | 28,939 |
| Claims on Official Entities | 33,002 | 45,385 | 56,064 | 77,259 | 80,513 | 82,259 | 86,227 | 87,326 | 90,791 | 87,581 |
| Claims on Nonbank Financial Institutions | 32,362 | 55,208 | 97,940 | 91,453 | 94,339 | 94,137 | 90,872 | 91,014 | 90,108 | 91,179 |
| Capital and Reserves | -105,649 | -132,442 | -165,569 | -245,531 | -265,458 | -267,618 | -269,591 | -271,124 | -272,959 | -274,538 |
| Other Items (net) | -49,963 | -32,185 | -39,382 | -26,062 | -25,279 | -17,283 | -19,689 | -19,552 | -17,637 | -17,472 |
| Money Supply M2 | 399,293 | 565,702 | 674,310 | 740,618 | 768,287 | 760,990 | 766,531 | 797,480 | 784,563 | 786,388 |
| Money Supply M1 | 120,019 | 181,664 | 208,138 | 223,482 | 228,512 | 224,432 | 225,451 | 231,437 | 231,518 | 232,961 |
| Currency in Circulation Outside Banks | 21,837 | 25,942 | 36,967 | 37,217 | 36,068 | 37,084 | 37,032 | 38,204 | 38,100 | 38,560 |
| Monetary Deposits | 98,182 | 155,722 | 171,171 | 186,265 | 192,444 | 187,348 | 188,419 | 193,233 | 193,418 | 194,401 |
| Quasi - Money | 279,274 | 384,038 | 466,172 | 517,136 | 539,775 | 536,558 | 541,080 | 566,043 | 553,045 | 553,427 |
| Foreign Currency Deposits | 96,307 | 91,007 | 120,210 | 123,001 | 124,481 | 119,754 | 121,619 | 133,414 | 130,058 | 130,264 |
| Dirham Deposits | 182,967 | 293,031 | 345,962 | 394,135 | 415,294 | 416,804 | 419,461 | 432,629 | 422,987 | 423,163 |

* Estimates subject to revision

Table 3 : Monthly Changes in Factors Affecting Money Supply

| (In Millions of AEDs) | | | | | | | | | | |
|--|---------------|---------------|----------------|----------------|---------------|----------------|--------------|---------------|----------------|---------------|
| Item | 2006 | 2007 | 2008 | 2009 | 2010 | | | | | |
| | Dec. ** | Dec. ** | Dec. ** | Dec. | July | August | September | October | November | December *** |
| Net Foreign Assets | 7,675 | 8,351 | -14,938 | -22,734 | 14,789 | -10,607 | 6,378 | 37,403 | -17,675 | 4,525 |
| Foreign Assets | 48,967 | 73,614 | -58,828 | -30,121 | 27,674 | -3,814 | -2,834 | 37,730 | -2,245 | -5,931 |
| Foreign Liabilities | 41,292 | 65,263 | -43,890 | 7,387 | -12,885 | -6,793 | 9,212 | -327 | -15,430 | 10,456 |
| Net Domestic Assets | 23,567 | 49,617 | 6,990 | 18,635 | -3,725 | 3,310 | -837 | -6,454 | 4,758 | -2,700 |
| Claims on Private Sector | 22,314 | 56,565 | 21,837 | -27,956 | 193 | 753 | 3,904 | -3,031 | 5,080 | -2,615 |
| Net Claims on Government | 721 | -12,069 | -10,674 | 18,424 | 5,783 | -4,823 | -1,065 | -3,268 | -2,961 | 3,468 |
| Claims on Official Entities | 643 | 6,966 | -5,271 | 1,504 | 1,124 | 1,746 | 3,968 | 1,099 | 3,465 | -3,210 |
| Claims on Nonbank Financial Institutions | 7,603 | 7,459 | 6,458 | 13,893 | -274 | -202 | -3,265 | 142 | -906 | 1,071 |
| Capital and Reserves* | -7,052 | -9,246 | 5,986 | -12,487 | -2,052 | -2,160 | -1,973 | -1,533 | -1,835 | -1,579 |
| Other Items (net)* | -662 | -58 | -11,346 | 25,257 | -8,499 | 7,996 | -2,406 | 137 | 1,915 | 165 |
| Money Supply M2 | 31,242 | 58,760 | -7,063 | -4,099 | 11,064 | -7,297 | 5,541 | 30,949 | -12,917 | 1,825 |
| Money Supply M1 | 7,875 | 24,487 | -27,156 | 265 | -3,259 | -4,080 | 1,019 | 5,986 | 81 | 1,443 |
| Quasi - Money | 23,367 | 34,273 | 20,093 | -4,364 | 14,323 | -3,217 | 4,522 | 24,963 | -12,998 | 382 |
| Foreign Currency Deposits | 9,374 | -21,789 | 2,318 | -5,236 | 2,798 | -4,727 | 1,865 | 11,795 | -3,356 | 206 |
| Dirham Deposits | 13,993 | 56,062 | 17,775 | 872 | 11,525 | 1,510 | 2,657 | 13,168 | -9,642 | 176 |

* (-) 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% |
| Change for the year | - | 13.3% | - | 3.5% | - | 10.4% | - | -62.4% | - | 40.1% |

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 31.07.2010 | 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 |
| Assets | | | | | | | | | | |
| Cash and Bank Balances | 425 | 329 | 1,904 | 4,537 | 3,550 | 3,437 | 2,580 | 4,337 | 8,517 | 6,871 |
| Deposits | 57,322 | 184,042 | 82,868.6 | 85,634 | 54,333 | 47,266 | 48,307 | 50,107 | 58,171 | 44,505 |
| Loans to Banks against - Certificates of Deposit | 625 | - | 2,967.3 | 2,266 | 2,465 | 2,428 | 1,469 | 1,469 | 1,469 | - |
| Certificates of Deposit Under Repo | - | - | 16,275 | 2,100 | - | 2,730 | 1,000 | - | - | - |
| Liquidity Support Facility | - | - | 4,551.5 | 2,360 | 1,995 | 1,879 | 1,894 | 1,873 | 1,488 | 1,420 |
| Held to Maturity Foreign Securities | 43,299 | 98,857 | 29,576 | 37 | 44,580 | 46,530 | 44,998 | 58,768 | 53,209 | 68,418 |
| 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 | 582 | 966 | 1,329 | 895 | 1,307 | 914 |
| Property & Equipment | 135 | 128 | 106.8 | 84 | 74 | 75 | 73 | 78 | 79 | 84 |
| Total Assets | 103,233 | 285,949 | 193,746.8 | 203,937 | 214,304 | 212,036 | 208,375 | 224,252 | 230,965 | 228,937 |
| Off Balance Sheet Commitments | 305 | 56,219 | 31,822.4 | 11,244 | 55,755 | 47,770 | 46,883 | 65,876 | 56,251 | 69,877 |
| Liabilities | | | | | | | | | | |
| Current Accounts & Deposits | 30,966 | 65,261 | 84,841.2 | 70,286 | 67,543 | 72,194 | 67,521 | 67,685 | 71,062 | 66,005 |
| Certificates of Deposit | 32,322 | 173,577 | 47,183 | 71,453 | 73,990 | 72,342 | 73,097 | 80,519 | 92,582 | 94,002 |
| Currency Issued | 26,832 | 31,671 | 45,327 | 45,580 | 44,062 | 45,695 | 45,411 | 46,783 | 47,425 | 47,775 |
| Other Liabilities | 255 | 1,449 | 1,315.2 | 583 | 12,674 | 5,770 | 6,311 | 13,230 | 3,861 | 5,120 |
| Total Liabilities | 90,375 | 271,958 | 178,666.4 | 187,902 | 198,269 | 196,001 | 192,340 | 208,217 | 214,930 | 212,902 |
| 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 | 214,304 | 212,036 | 208,375 | 224,252 | 230,965 | 228,937 |
| Off Balance Sheet Commitments | 305 | 56,219 | 31,822.4 | 11,244 | 55,755 | 47,770 | 46,883 | 65,876 | 56,251 | 69,877 |

- 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 |
| Change for the year | -44.1% | | 0.0% | -93.0% | 19.1% |

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

Table 7 : Aggregated Balance Sheet of Banks - Assets *

| (In Millions of AEDs) | | | | | | | | | | |
|--|----------------|----------------|----------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Item | 2006 | 2007 | 2008 | 2009 | 2010 | | | | | |
| | Dec. | Dec. | Dec. | Dec. | July | August | September | October | November | December |
| Assets (Net of Provisions and Interest in Suspense) | | | | | | | | | | |
| Cash and Deposits with C.B | 63,415 | 236,852 | 108,146 | 146,210 | 146,495 | 149,546 | 143,946 | 153,315 | 168,345 | 165,811 |
| Cash in Hand (LCY) | 4,995 | 5,730 | 8,360 | 8,363 | 7,994 | 8,611 | 8,379 | 8,579 | 9,325 | 9,215 |
| Deposits with Central Bank | 58,420 | 231,122 | 99,786 | 137,847 | 138,501 | 140,935 | 135,567 | 144,736 | 159,020 | 156,596 |
| Due From Resident Banks | 34,793 | 44,377 | 76,696 | 67,927 | 67,312 | 76,328 | 83,318 | 90,013 | 81,830 | 82,747 |
| Money at call & short notice | 2,218 | 5,512 | 7,540 | 3,441 | 3,539 | 4,025 | 4,038 | 3,077 | 3,905 | 3,401 |
| Demand Deposits | 707 | 919 | 687 | 4,861 | 2,480 | 747 | 345 | 493 | 1,288 | 602 |
| Time Deposits | 30,390 | 37,816 | 68,288 | 59,463 | 61,130 | 71,405 | 78,769 | 86,287 | 76,456 | 78,572 |
| Cheques in the course of collection | 1,478 | 130 | 181 | 162 | 163 | 151 | 166 | 156 | 181 | 172 |
| Foreign Assets | 231,938 | 196,896 | 203,386 | 208,157 | 227,273 | 228,869 | 226,223 | 248,327 | 243,550 | 233,513 |
| Net Due from H.O. and/or Branches Abroad | 18,024 | 4,174 | 22,088 | 27,437 | 30,104 | 29,904 | 27,694 | 36,743 | 32,570 | 31,998 |
| Due from Other Banks Abroad | 90,489 | 60,222 | 56,239 | 61,140 | 75,086 | 75,932 | 76,642 | 88,759 | 89,637 | 79,906 |
| Cash in Hand (FCY) | 114 | 106 | 110 | 112 | 106 | 94 | 77 | 91 | 81 | 78 |
| Securities | 56,638 | 57,795 | 53,064 | 48,462 | 50,198 | 48,386 | 49,265 | 48,261 | 48,723 | 48,211 |
| Credit to Non-Residents | 63,264 | 70,599 | 63,021 | 61,033 | 60,691 | 63,126 | 62,663 | 64,603 | 62,513 | 62,855 |
| Other Foreign Assets | 3,409 | 4,000 | 8,864 | 9,973 | 11,088 | 11,427 | 9,882 | 9,870 | 10,026 | 10,465 |
| Domestic Credit and Investments | 473,095 | 679,920 | 991,058 | 1,029,179 | 1,039,396 | 1,046,081 | 1,051,835 | 1,051,317 | 1,056,366 | 1,048,066 |
| a) Credit Facilities | 440,979 | 626,694 | 924,383 | 958,588 | 968,086 | 974,639 | 979,224 | 976,578 | 981,818 | 972,107 |
| Claims on Private Sector | 342,987 | 491,528 | 729,825 | 723,866 | 721,539 | 722,843 | 726,434 | 721,760 | 726,339 | 720,617 |
| Commercial Bills | 8,682 | 12,772 | 20,338 | 18,792 | 20,778 | 21,549 | 21,636 | 21,753 | 22,185 | 22,616 |
| Real Estate Mortgage Loans | 28,280 | 56,471 | 125,834 | 141,714 | 161,409 | 162,188 | 163,230 | 163,999 | 164,213 | 163,185 |
| Loans, Advances & Overdrafts | 306,025 | 422,285 | 583,653 | 563,360 | 539,352 | 539,106 | 541,568 | 536,008 | 539,941 | 534,816 |
| Claims on Government | 47,885 | 58,402 | 72,260 | 91,873 | 92,967 | 96,586 | 99,546 | 101,550 | 100,178 | 99,982 |
| Claims on Official Entities | 31,513 | 39,823 | 47,368 | 68,700 | 71,444 | 73,622 | 74,115 | 74,322 | 77,407 | 73,993 |
| Loans, Advances & Overdrafts | 31,513 | 39,823 | 47,368 | 68,700 | 71,444 | 73,622 | 74,115 | 74,322 | 77,407 | 73,993 |

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

| (In Millions of AEDs) | | | | | | | | | | |
|---|----------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Item | 2006 | 2007 | 2008 | 2009 | 2010 | | | | | |
| | Dec. | Dec. | Dec. | Dec. | July | August | September | October | November | December |
| <i>Assets (Net of Provisions and Interest in Suspense)</i> | | | | | | | | | | |
| Claims on Other Financial Institutions | 18,594 | 36,941 | 74,930 | 74,149 | 82,136 | 81,588 | 79,129 | 78,946 | 77,894 | 77,515 |
| Loans, Advances & Overdrafts | 18,594 | 36,941 | 74,930 | 74,149 | 82,136 | 81,588 | 79,129 | 78,946 | 77,894 | 77,515 |
| b) Domestic Investments | 32,116 | 53,226 | 66,675 | 70,591 | 71,310 | 71,442 | 72,611 | 74,739 | 74,548 | 75,959 |
| Unclassified Assets | 23,150 | 44,240 | 68,608 | 69,529 | 77,207 | 78,263 | 82,439 | 83,444 | 86,271 | 79,122 |
| Fixed Assets | 4,555 | 8,658 | 14,275 | 15,463 | 15,400 | 15,391 | 15,488 | 15,558 | 15,543 | 15,792 |
| Inter-Branch Transactions | 226 | 1,299 | 518 | 233 | 587 | 716 | 625 | 844 | 497 | 484 |
| Other Assets | 18,369 | 34,283 | 53,815 | 53,833 | 61,220 | 62,156 | 66,326 | 67,042 | 70,231 | 62,846 |
| Total Assets | 826,391 | 1,202,285 | 1,447,894 | 1,521,002 | 1,557,683 | 1,579,087 | 1,587,761 | 1,626,416 | 1,636,362 | 1,609,259 |

* Excluding Overseas Branches of National Banks

Table 7 : Aggregated Balance Sheet of Banks - Liabilities *

| (In Millions of AEDs) | | | | | | | | | | |
|--|----------------|----------------|----------------|----------------|----------------|----------------|------------------|----------------|-----------------|-----------------|
| Item | 2006 | 2007 | 2008 | 2009 | 2010 | | | | | |
| | Dec. | Dec. | Dec. | Dec. | July | August | September | October | November | December |
| Liabilities | | | | | | | | | | |
| Monetary Deposits | 98,182 | 155,722 | 171,171 | 186,265 | 192,444 | 187,348 | 188,419 | 193,233 | 193,418 | 194,401 |
| Demand Deposits (LCY) | 96,367 | 152,721 | 168,961 | 184,240 | 190,798 | 185,563 | 186,280 | 191,250 | 191,585 | 192,686 |
| Bankers Drafts | 1,815 | 3,001 | 2,210 | 2,025 | 1,646 | 1,785 | 2,139 | 1,983 | 1,833 | 1,715 |
| Quasi Monetary Deposits | 279,274 | 384,038 | 466,172 | 517,136 | 539,775 | 536,558 | 541,080 | 566,043 | 553,045 | 553,427 |
| Time Deposits (LCY) | 159,374 | 259,374 | 303,563 | 348,423 | 363,692 | 365,174 | 367,708 | 380,414 | 370,178 | 369,750 |
| Savings Deposits (LCY) | 18,015 | 24,654 | 30,939 | 34,581 | 39,870 | 40,163 | 40,269 | 40,846 | 41,539 | 42,181 |
| Commercial Prepayments (LCY) | 5,578 | 9,003 | 11,460 | 11,131 | 11,732 | 11,467 | 11,484 | 11,369 | 11,270 | 11,232 |
| Other Deposits (FCY) | 96,307 | 91,007 | 120,210 | 123,001 | 124,481 | 119,754 | 121,619 | 133,414 | 130,058 | 130,264 |
| Foreign Liabilities | 177,688 | 320,970 | 282,599 | 251,086 | 268,774 | 275,553 | 266,356 | 266,704 | 282,073 | 271,699 |
| Net Due to H.O and/or Branches Abroad | 20,513 | 44,476 | 17,749 | 16,910 | 16,750 | 15,629 | 12,881 | 10,948 | 12,488 | 12,199 |
| Due to Other Banks Abroad | 101,094 | 209,303 | 176,593 | 131,022 | 133,394 | 135,848 | 130,931 | 129,287 | 134,870 | 122,619 |
| Other Deposits (LCY + FCY) | 49,484 | 64,684 | 78,738 | 88,590 | 100,612 | 105,538 | 106,681 | 110,419 | 118,337 | 120,353 |
| Provisions ¹ | 1,279 | 819 | 2,480 | 2,157 | 3,503 | 3,727 | 3,745 | 3,695 | 3,915 | 4,001 |
| Other Foreign Liabilities | 5,318 | 1,688 | 7,039 | 12,407 | 14,515 | 14,811 | 12,118 | 12,355 | 12,463 | 12,527 |
| Government Deposits (LCY + FCY) | 93,680 | 114,579 | 198,298 | 192,614 | 167,677 | 177,237 | 179,290 | 186,121 | 186,784 | 183,162 |
| 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 | 6,329 | 7,376 | 5,404 | 5,862 | 10,586 | 4,314 |
| Capital and Reserves | 104,089 | 130,882 | 165,569 | 244,031 | 263,958 | 266,118 | 268,091 | 269,624 | 271,459 | 273,038 |
| Due to Resident Banks | 38,397 | 46,026 | 71,572 | 67,190 | 61,555 | 72,963 | 78,111 | 76,386 | 72,557 | 70,552 |
| Money at call and short notice | 1,904 | 2,008 | 1,711 | 866 | 820 | 3,779 | 835 | 1,906 | 4,487 | 853 |
| Demand Deposits | 665 | 1,255 | 1,025 | 1,947 | 1,066 | 1,175 | 3,887 | 1,511 | 6,588 | 2,030 |
| Time Deposits | 35,828 | 42,763 | 68,836 | 64,377 | 59,669 | 68,009 | 73,389 | 72,969 | 61,482 | 67,669 |

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

| (In Millions of AEDs) | | | | | | | | | | |
|--|----------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Item | 2006 | 2007 | 2008 | 2009 | 2010 | | | | | |
| | Dec. | Dec. | Dec. | Dec. | July | August | September | October | November | December |
| Liabilities | | | | | | | | | | |
| Unclassified Liabilities | 34,897 | 49,958 | 61,741 | 55,891 | 57,158 | 55,921 | 60,997 | 62,430 | 66,427 | 58,653 |
| Inter-Branch Transactions | 205 | 372 | 1,132 | 1,342 | 1,239 | 1,161 | 1,325 | 1,602 | 1,714 | 1,112 |
| Other Liabilities | 34,692 | 49,586 | 60,609 | 54,549 | 55,919 | 54,760 | 59,672 | 60,828 | 64,713 | 57,541 |
| Memoranda Accounts | 952,310 | 1,416,622 | 1,588,907 | 2,047,446 | 2,025,795 | 2,263,569 | 2,393,273 | 2,445,800 | 2,413,071 | 2,303,461 |
| Letters of Credit | 79,228 | 110,860 | 112,191 | 102,837 | 107,579 | 109,241 | 104,088 | 103,136 | 102,056 | 102,680 |
| Guarantees and other - Forward Endorsements | 194,143 | 252,402 | 350,833 | 338,290 | 341,653 | 345,068 | 333,085 | 330,653 | 328,726 | 334,220 |
| Acceptances | 14,740 | 18,272 | 20,796 | 26,282 | 30,080 | 29,812 | 31,023 | 32,290 | 33,248 | 34,829 |
| Forward Exchange Contracts | 341,413 | 569,807 | 599,576 | 799,877 | 772,492 | 832,178 | 822,354 | 865,483 | 842,185 | 801,567 |
| Other Memoranda Accounts | 322,786 | 465,281 | 505,511 | 780,160 | 773,991 | 947,270 | 1,102,723 | 1,114,238 | 1,106,856 | 1,030,165 |

* 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 | | | | | |
| | Dec. | Dec. | Dec. | Dec. | July | August | September | October | November | December |
| Foreign Assets | 231,938 | 196,896 | 203,386 | 208,157 | 227,273 | 228,869 | 226,223 | 248,327 | 243,550 | 233,513 |
| Notes and Coins | 114 | 106 | 110 | 112 | 106 | 94 | 77 | 91 | 81 | 78 |
| Due from H.O and Branches | 18,024 | 4,174 | 22,088 | 27,437 | 30,104 | 29,904 | 27,694 | 36,743 | 32,570 | 31,998 |
| Money at Call and Short Notice | 3,517 | 7,602 | 6,786 | 5,590 | 2,166 | 4,534 | 3,058 | 2,133 | 15,474 | 3,504 |
| Deposits with Banks | 86,934 | 52,606 | 49,447 | 55,544 | 72,916 | 71,391 | 73,580 | 86,624 | 74,159 | 76,399 |
| - Demand Deposits | --- | --- | --- | 6,681 | 11,873 | 9,789 | 9,451 | 12,468 | 8,666 | 8,876 |
| - Time Deposits | --- | --- | --- | 48,863 | 61,043 | 61,602 | 64,129 | 74,156 | 65,493 | 67,523 |
| Securities | 56,638 | 57,795 | 53,064 | 48,462 | 50,198 | 48,386 | 49,265 | 48,261 | 48,723 | 48,211 |
| Loans and Advances ¹ | 63,264 | 70,599 | 63,021 | 61,033 | 60,691 | 63,126 | 62,663 | 64,603 | 62,513 | 62,855 |
| Other Foreign Assets ² | 3,447 | 4,014 | 8,870 | 9,979 | 11,092 | 11,434 | 9,886 | 9,872 | 10,030 | 10,468 |
| Foreign Liabilities | 177,688 | 320,970 | 282,599 | 251,086 | 268,774 | 275,553 | 266,356 | 266,704 | 282,073 | 271,699 |
| Due to H.O and Branches | 20,513 | 44,476 | 17,749 | 16,910 | 16,750 | 15,629 | 12,881 | 10,948 | 12,488 | 12,199 |
| Due to Banks | 4,309 | 3,620 | 920 | 37,866 | 72,633 | 71,623 | 73,347 | 72,809 | 76,901 | 71,080 |
| Deposits of Banks | 96,785 | 205,684 | 175,673 | 93,157 | 60,761 | 64,225 | 57,584 | 56,478 | 57,969 | 51,538 |
| - Demand Deposits | --- | --- | --- | 6,680 | 13,124 | 18,795 | 14,768 | 13,037 | 16,660 | 11,629 |
| - Time Deposits | --- | --- | --- | 86,477 | 47,637 | 45,430 | 42,816 | 43,441 | 41,309 | 39,909 |
| Other Deposits | 49,204 | 64,349 | 78,285 | 88,266 | 100,355 | 105,298 | 106,332 | 110,095 | 117,984 | 119,768 |
| - Demand Deposits | --- | --- | --- | 9,660 | 13,528 | 16,198 | 17,878 | 13,621 | 13,634 | 13,746 |
| - Time Deposits | --- | --- | --- | 73,055 | 80,574 | 82,665 | 81,795 | 89,469 | 97,100 | 98,407 |
| - Savings Deposits | --- | --- | --- | 5,551 | 6,253 | 6,435 | 6,659 | 7,005 | 7,250 | 7,615 |
| Other Foreign Liabilities ³ | 6,877 | 2,841 | 9,972 | 14,887 | 18,275 | 18,778 | 16,212 | 16,374 | 16,731 | 17,114 |

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 | | | | | |
| | Dec. | Dec. | Dec. | Dec. | July | August | September | October | November | December |
| Government | 47,885 | 58,402 | 72,260 | 91,873 | 92,967 | 96,586 | 99,546 | 101,550 | 100,178 | 99,982 |
| Public Sector | 39,922 | 50,056 | 70,165 | 89,927 | 89,948 | 92,785 | 93,575 | 93,299 | 96,107 | 91,340 |
| Financial Institutions | 8,145 | 10,229 | 18,260 | 21,221 | 18,503 | 19,163 | 19,460 | 18,974 | 18,698 | 17,347 |
| Insurance Companies | 264 | 4 | 4,537 | 6 | 1 | 0 | 0 | 3 | 2 | 0 |
| Others | 31,513 | 39,823 | 47,368 | 68,700 | 71,444 | 73,622 | 74,115 | 74,322 | 77,407 | 73,993 |
| Private Sector | 312,634 | 446,065 | 630,726 | 607,090 | 590,831 | 589,401 | 588,880 | 582,947 | 585,938 | 581,287 |
| Financial Institutions | 9,534 | 26,194 | 50,952 | 51,167 | 61,692 | 60,833 | 58,080 | 58,390 | 57,611 | 58,597 |
| Insurance Companies | 650 | 513 | 1,180 | 1,755 | 1,940 | 1,592 | 1,589 | 1,579 | 1,584 | 1,571 |
| Business and Industrial Sector | 191,512 | 267,578 | 341,352 | 355,256 | 329,060 | 328,064 | 331,536 | 326,712 | 328,828 | 324,209 |
| Others ¹ | 110,938 | 151,780 | 237,242 | 198,912 | 198,139 | 198,912 | 197,675 | 196,266 | 197,915 | 196,910 |
| Total | 400,441 | 554,523 | 773,151 | 788,890 | 773,746 | 778,772 | 782,001 | 777,796 | 782,223 | 772,609 |

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 | | | | | |
| | | | | | | Dec | Dec. | Dec | Dec. | July | August** |
| 1) Agriculture | | 1,295 | 1,605 | 2,391 | 642 | 593 | 706 | 748 | 736 | 635 | 712 |
| 2) Mining and Quarrying | | 6,330 | 7,782 | 11,853 | 6,729 | 7,189 | 7,869 | 7,758 | 6,542 | 6,561 | 6,717 |
| 3) Manufacturing | | 22,373 | 32,840 | 45,668 | 44,192 | 43,582 | 44,285 | 46,513 | 44,785 | 47,415 | 45,897 |
| 3.1 Food , Beverages and Tobacco | | 2,277 | 3,197 | 5,170 | 4,550 | 4,058 | 4,186 | 3,191 | 3,097 | 3,466 | 3,440 |
| 3.2 Textile and Leather Products | | 1,114 | 1,535 | 955 | 959 | 893 | 930 | 909 | 894 | 874 | 909 |
| 3.3 Furniture and Other Wood Products | | 711 | 837 | 1,324 | 1,189 | 1,297 | 1,329 | 1,400 | 1,372 | 1,405 | 1,397 |
| 3.4 Paper And Paper Products | | 811 | 756 | 823 | 564 | 574 | 595 | 609 | 602 | 634 | 624 |
| 3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals | | 3,667 | 4,301 | 6,265 | 5,925 | 5,383 | 5,213 | 6,475 | 6,515 | 6,840 | 6,188 |
| 3.6 Basic Metal Products (Including Aluminium) | | 3,773 | 6,267 | 8,139 | 10,580 | 10,511 | 11,301 | 13,044 | 12,382 | 13,353 | 13,492 |
| 3.7 Fabricated Metal Products, Machinery and Equipment | | 1,266 | 1,790 | 3,386 | 2,581 | 2,657 | 2,601 | 2,401 | 2,427 | 2,845 | 2,442 |
| 3.8 Other Manufactured Products | | 8,754 | 14,157 | 19,608 | 17,844 | 18,209 | 18,130 | 18,484 | 17,496 | 17,998 | 17,405 |
| 4) Electricity, Gas and Water | | 10,228 | 12,094 | 20,250 | 24,886 | 24,576 | 24,432 | 24,464 | 24,539 | 25,417 | 23,742 |
| 5) Construction | | 50,114 | 66,003 | 119,251 | 126,010 | 124,161 | 128,700 | 128,222 | 126,300 | 125,612 | 122,683 |
| 6) Trade | | 85,426 | 102,444 | 124,243 | 100,489 | 97,261 | 97,871 | 98,669 | 98,346 | 98,854 | 97,087 |
| 6.1 Wholesale | | 57,202 | 69,489 | 75,510 | 63,053 | 61,511 | 62,066 | 62,269 | 63,007 | 64,187 | 63,347 |
| 6.2 Retail | | 28,224 | 32,955 | 48,733 | 37,436 | 35,750 | 35,805 | 36,400 | 35,339 | 34,667 | 33,740 |
| 7) Transport, Storage and Communication | | 17,904 | 21,211 | 25,039 | 27,523 | 25,876 | 27,554 | 28,002 | 27,012 | 26,478 | 26,450 |
| 8) Financial Institutions(Excluding Banks) | | 17,147 | 35,637 | 72,772 | 86,150 | 86,277 | 85,559 | 83,457 | 83,755 | 83,923 | 81,879 |
| 9) Government | | 47,885 | 58,402 | 72,260 | 91,873 | 92,967 | 96,586 | 99,546 | 101,550 | 100,178 | 99,982 |
| 10) Personal Loans for Business Purposes | | 81,130 | 106,449 | 160,103 | 171,352 | 180,809 | 181,959 | 180,294 | 180,163 | 179,823 | 181,949 |
| 11) Personal Loans for Consumption Purposes | | 28,824 | 41,923 | 67,039 | 66,561 | 66,343 | 66,431 | 66,575 | 65,483 | 66,378 | 65,172 |
| 12) All Others² | | 72,323 | 140,304 | 203,516 | 212,181 | 218,452 | 212,687 | 214,976 | 217,367 | 220,544 | 219,837 |
| Total | | 440,979 | 626,694 | 924,383 | 958,588 | 968,086 | 974,639 | 979,224 | 976,578 | 981,818 | 972,107 |

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 | | | | | |
| | Dec. | Dec. | Dec. | Dec. | July | August | September | October | November | December |
| (1) Residents | 469,322 | 651,338 | 833,432 | 893,989 | 898,250 | 899,358 | 906,650 | 943,414 | 931,414 | 929,275 |
| 1.1 Government | 93,680 | 114,579 | 198,298 | 192,614 | 167,677 | 177,237 | 179,290 | 186,121 | 186,784 | 183,162 |
| 1.2 Public sector | 38,142 | 36,196 | 44,760 | 56,867 | 55,438 | 53,269 | 54,566 | 58,574 | 61,918 | 60,938 |
| 1.2.1 Financial Institutions | 3,051 | 4,819 | 4,934 | 8,956 | 8,279 | 8,205 | 8,804 | 8,361 | 8,724 | 8,463 |
| 1.2.2 Business and Industrial Inst. | 35,091 | 31,377 | 39,826 | 47,911 | 47,159 | 45,064 | 45,762 | 50,213 | 53,194 | 52,475 |
| 1.3 Private Sector | 176,046 | 272,241 | 338,451 | 372,003 | 380,853 | 376,119 | 378,078 | 396,020 | 380,441 | 380,354 |
| 1.3.1 Financial Institutions | 13,393 | 22,101 | 20,407 | 22,206 | 22,815 | 27,086 | 25,005 | 27,533 | 26,689 | 26,107 |
| 1.3.2 Business and Industrial Inst. | 162,653 | 250,140 | 318,044 | 349,797 | 358,038 | 349,033 | 353,073 | 368,487 | 353,752 | 354,247 |
| 1.4 Individuals | 142,321 | 202,780 | 225,483 | 259,906 | 281,207 | 278,241 | 279,423 | 283,570 | 282,585 | 284,958 |
| 1.5 Others | 19,133 | 25,542 | 26,440 | 12,599 | 13,075 | 14,492 | 15,293 | 19,129 | 19,686 | 19,863 |
| (2) Non-Residents | 49,484 | 64,683 | 78,738 | 88,590 | 100,612 | 105,538 | 106,681 | 110,419 | 118,337 | 120,353 |
| 2.1 Government and Diplomatic Missions | 3,311 | 6,057 | 5,314 | 11,439 | 9,538 | 9,415 | 8,776 | 8,974 | 8,845 | 6,877 |
| 2.2 Financial Institutions | 8,630 | 14,289 | 15,591 | 33,426 | 35,073 | 35,556 | 37,594 | 38,066 | 43,761 | 48,378 |
| 2.3 Business and Industry | 15,720 | 18,780 | 28,580 | 22,980 | 33,895 | 37,940 | 36,547 | 40,207 | 40,998 | 38,322 |
| 2.4 Individuals and Others | 21,823 | 25,557 | 29,253 | 20,745 | 22,106 | 22,627 | 23,764 | 23,172 | 24,733 | 26,776 |
| Total Deposits | 518,806 | 716,021 | 912,170 | 982,579 | 998,862 | 1,004,896 | 1,013,331 | 1,053,833 | 1,049,751 | 1,049,628 |

* 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 | | | | | |
| | Dec. | Dec. | Dec. | Dec. | July | August | September | October | November | December |
| Demand | 123,886 | 188,859 | 217,049 | 239,531 | 258,595 | 253,432 | 255,409 | 259,805 | 260,808 | 259,955 |
| Local Currency | 98,219 | 156,632 | 172,409 | 188,423 | 195,372 | 191,351 | 190,453 | 194,767 | 195,802 | 197,634 |
| Foreign Currencies | 25,667 | 32,227 | 44,640 | 51,108 | 63,223 | 62,081 | 64,956 | 65,038 | 65,006 | 62,321 |
| Savings | 22,170 | 30,234 | 38,562 | 44,464 | 50,538 | 50,803 | 51,312 | 52,522 | 53,262 | 54,348 |
| Local Currency | 19,198 | 26,869 | 33,978 | 37,835 | 43,449 | 43,943 | 44,212 | 45,062 | 45,868 | 46,918 |
| Foreign Currencies | 2,972 | 3,365 | 4,584 | 6,629 | 7,089 | 6,860 | 7,100 | 7,460 | 7,394 | 7,430 |
| Time | 272,367 | 371,865 | 444,776 | 483,686 | 501,616 | 503,404 | 507,884 | 536,071 | 529,572 | 534,702 |
| Local Currency | 164,749 | 270,728 | 320,283 | 363,981 | 383,273 | 388,541 | 393,654 | 409,602 | 407,844 | 407,746 |
| Foreign Currencies | 107,618 | 101,137 | 124,493 | 119,705 | 118,343 | 114,863 | 114,230 | 126,469 | 121,728 | 126,956 |
| Total Deposits ² | 418,423 | 590,958 | 700,387 | 767,681 | 810,749 | 807,639 | 814,605 | 848,398 | 843,642 | 849,005 |
| Total Local Currency | 282,166 | 454,229 | 526,670 | 590,239 | 622,094 | 623,835 | 628,319 | 649,431 | 649,514 | 652,298 |
| Foreign Currencies | 136,257 | 136,729 | 173,717 | 177,442 | 188,655 | 183,804 | 186,286 | 198,967 | 194,128 | 196,707 |
| Commercial Prepayments | 6,702 | 10,484 | 13,483 | 12,832 | 13,078 | 12,774 | 12,939 | 12,820 | 12,935 | 13,217 |

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 | | | | | |
| | Dec. | Dec. | Dec. | Dec. | July | August | September** | October | November | December |
| Upto 3 Months | 222,930 | 264,634 | 327,964 | 299,659 | 268,897 | 292,319 | 286,963 | 308,307 | 278,786 | 279,854 |
| Above 3 and Upto 6 Months | 40,003 | 71,373 | 103,409 | 112,385 | 118,331 | 108,262 | 115,097 | 120,867 | 130,810 | 123,549 |
| Above 6 and Upto 12 Months | 55,751 | 76,458 | 99,036 | 125,067 | 151,619 | 151,311 | 155,394 | 155,911 | 147,357 | 154,709 |
| Exceeding 12 Months | 35,814 | 54,294 | 95,729 | 131,848 | 115,445 | 114,872 | 116,988 | 120,695 | 143,665 | 142,824 |
| Total | 354,498 | 466,759 | 626,138 | 668,959 | 654,292 | 666,764 | 674,442 | 705,780 | 700,618 | 700,936 |

* Excluding Inter-Bank Deposits but Including Government Deposits

** Amended

Table 14 : Currency Issued

| (In Thousands of AEDs) | | | | | | | | | | |
|--|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| | 2006 | 2007 | 2008 | 2009 | 2010 | | | | | |
| Item | Dec. | Dec. | Dec. | Dec. | July | August | September | October | November | December |
| Total Notes Issued (1)* | 26,428,825 | 31,215,615 | 44,759,332 | 44,960,568 | 43,425,189 | 45,052,988 | 44,762,307 | 46,128,709 | 46,763,471 | 47,109,743 |
| Total Coins Issued (2)** | 403,052 | 455,590 | 567,643 | 619,632 | 636,984 | 641,658 | 648,654 | 654,643 | 661,221 | 665,716 |
| Total Currency Issued (1)+(2) | 26,831,877 | 31,671,205 | 45,326,975 | 45,580,200 | 44,062,173 | 45,694,646 | 45,410,961 | 46,783,352 | 47,424,692 | 47,775,459 |

* *Excluding Mutilated Notes*

** *Excluding Issued Gold Coins*

Table 15 : Cleared Cheques Statistics

| Item | 2006 | 2007 | 2008 | 2009 | 2010 | | | | | |
|---|-------------|-------------|-------------|-------------|-------------|---------------|------------------|----------------|-----------------|-----------------|
| | Dec. | Dec. | Dec. | Dec. | July | August | September | October | November | December |
| Amount (In Millions of AEDs) | 691,354 | 724,622 | 859,404 | 968,108 | 569,426 | 649,141 | 723,843 | 808,544 | 887,969 | 970,864 |
| No. of Cheques * | 21,890 | 20,025 | 18,643 | 27,169 | 15,626 | 17,702 | 19,755 | 22,011 | 24,050 | 26,237 |

* No. of Cheques is in Thousands