



United Arab Emirates

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

النشرة الاحصائية الشهرية
- البيانات المصرفية والنقدية -
ديسمبر 2011

Monthly Statistical Bulletin
- Banking & Monetary Statistics -
December 2011

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	2006	2007	2008	2009	2010	2011				
	Dec.	Dec.	Dec.	Dec.	Dec.	June *	July *	August *	September *	December *
Central Bank of the UAE										
Total Assets/Liabilities	103,233	285,949	193,747	203,937	228,937	273,483	267,817	262,577	257,586	234,266
Foreign Assets Holdings	102,345	285,693	113,039	89,875	116,701	162,330	156,692	151,303	146,155	132,291
Money Supply Indicators										
Money Supply M0	26,832	31,671	45,327	45,580	47,775	51,553	51,954	55,644	49,916	52,087
Money Supply M1	120,019	181,664	208,138	223,482	232,961	262,182	262,868	257,918	254,048	264,096
Money Supply M2	399,293	565,702	674,310	740,618	786,388	851,928	837,945	819,435	813,736	825,758
Money Supply M3	506,641	696,229	899,093	947,780	985,172	1,062,732	1,053,802	1,021,842	1,003,844	1,001,357
Banks										
Total Assets(Net of Provisions & Interest in Suspense)	826,391	1,202,285	1,447,894	1,521,002	1,609,259	1,709,621	1,689,203	1,673,038	1,674,765	1,665,220
Foreign Assets	231,938	196,896	203,386	208,157	233,513	260,857	258,108	248,239	245,388	248,876
Foreign Assets to Total Assets (%)	28	16	14	14	15	15	15	15	15	15
Foreign Liabilities	177,688	320,970	282,599	251,086	271,699	289,751	283,362	298,579	314,833	289,808
Foreign Liabilities to Total Liabilities (%)	21	26	19	17	17	17	17	18	19	17
Deposits ¹	518,806	716,021	912,170	982,579	1,049,628	1,126,010	1,113,609	1,078,422	1,067,319	1,069,750
Residents	469,322	651,338	833,432	893,989	929,275	1,002,632	993,451	959,793	944,895	957,328
Non-Residents	49,484	64,683	78,738	88,590	120,353	123,378	120,158	118,629	122,424	112,422
Bank Credit (Net of Provisions & Interest in Suspense)	440,979	626,694	924,383	958,588	972,107	981,441	980,263	984,834	998,418	992,906
Total Number of National Banks and Branches										
Head Offices	21	22	24	24	23	23	23	23	23	23
Branches	431	507	614	674	732	745	748	753	757	768
Pay Offices	55	56	60	71	86	86	86	86	87	87
Electronic Banking Service Units	9	11	19	26	26	27	27	27	26	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	83	83	83	83	83	83
Pay Offices	1	1	1	1	1	1	1	1	1	1
Electronic Banking Service Units	14	30	35	43	50	47	47	47	51	50
Number of Employees in Banks (UAE)²	26,963	32,142	39,589	37,704	37,403	37,291	37,277	37,162	37,243	37,499

¹ Excluding Inter-Bank Deposits

² Excluding Auxiliary Staff

* Estimates subject to revision

Table 2 : Monetary Survey

(In Millions of AEDs)										
Item	2006	2007	2008	2009	2010	2011				
	Dec.	Dec.	Dec.	Dec.	Dec.	June *	July *	August *	September *	December *
Net Foreign Assets	155,634	160,326	33,098	46,949	78,624	133,953	131,963	101,671	77,489	92,499
Foreign Assets	334,614	482,821	316,855	298,706	350,947	424,141	415,784	400,731	392,828	382,444
Foreign Liabilities	-178,980	-322,495	-283,757	-251,757	-272,323	-290,188	-283,821	-299,060	-315,339	-289,945
Net Domestic Assets	243,659	384,588	615,943	693,669	707,764	717,975	705,982	717,764	736,247	733,259
Claims on Private Sector	385,789	510,002	751,921	786,553	792,075	797,699	803,057	808,943	815,068	819,156
Net Claims on Government	-51,882	-61,380	-85,031	9,997	28,939	13,916	11,492	26,612	40,500	44,779
Claims on Official Entities	33,002	45,385	56,064	77,259	87,581	111,223	109,445	108,042	117,702	119,852
Claims on Nonbank Financial Institutions	32,362	55,208	97,940	91,453	91,179	90,907	84,783	86,932	85,064	82,436
Capital and Reserves	-105,649	-132,442	-165,569	-245,531	-274,538	-283,876	-286,246	-285,797	-284,570	-297,943
Other Items (net)	-49,963	-32,185	-39,382	-26,062	-17,472	-11,894	-16,549	-26,968	-37,517	-35,021
Money Supply M2	399,293	565,702	674,310	740,618	786,388	851,928	837,945	819,435	813,736	825,758
Money Supply M1	120,019	181,664	208,138	223,482	232,961	262,182	262,868	257,918	254,048	264,096
Currency in Circulation Outside Banks	21,837	25,942	36,967	37,217	38,560	42,108	42,483	43,976	40,789	41,591
Monetary Deposits	98,182	155,722	171,171	186,265	194,401	220,074	220,385	213,942	213,259	222,505
Quasi - Money	279,274	384,038	466,172	517,136	553,427	589,746	575,077	561,517	559,688	561,662
Foreign Currency Deposits	96,307	91,007	120,210	123,001	130,264	142,987	140,994	137,887	138,342	144,094
Dirham Deposits	182,967	293,031	345,962	394,135	423,163	446,759	434,083	423,630	421,346	417,568

* Estimates subject to revision

Table 3 : Monthly Changes in Factors Affecting Money Supply

(In Millions of AEDs)										
Item	2006	2007	2008	2009	2010	2011 ***				
	Dec. **	Dec. **	Dec. **	Dec.	Dec.	June	July	August	September	December **
Net Foreign Assets	7,675	8,351	-14,938	-22,734	4,525	-20,872	-1,990	-30,292	-24,182	15,010
Foreign Assets	48,967	73,614	-58,828	-30,121	-5,931	-12,949	-8,357	-15,053	-7,903	-10,384
Foreign Liabilities	41,292	65,263	-43,890	7,387	10,456	-7,923	6,367	-15,239	-16,279	25,394
Net Domestic Assets	23,567	49,617	6,990	18,635	-2,700	31,666	-11,993	11,782	18,483	-2,988
Claims on Private Sector	22,314	56,565	21,837	-27,956	-2,615	3,623	5,358	5,886	6,124	4,088
Net Claims on Government	721	-12,069	-10,674	18,424	3,468	19,592	-2,424	15,120	13,888	4,279
Claims on Official Entities	643	6,966	-5,271	1,504	-3,210	-1,789	-1,778	-1,403	9,660	2,150
Claims on Nonbank Financial Institutions	7,603	7,459	6,458	13,893	1,071	1,425	-6,124	2,149	-1,868	-2,628
Capital and Reserves*	-7,052	-9,246	5,986	-12,487	-1,579	-3,481	-2,370	449	1,227	-13,373
Other Items (net)*	-662	-58	-11,346	25,257	165	12,296	-4,655	-10,419	-10,548	2,496
Money Supply M2	31,242	58,760	-7,063	-4,099	1,825	10,794	-13,983	-18,510	-5,699	12,022
Money Supply M1	7,875	24,487	-27,156	265	1,443	1,583	686	-4,950	-3,870	10,048
Quasi - Money	23,367	34,273	20,093	-4,364	382	9,211	-14,669	-13,560	-1,829	1,974
Foreign Currency Deposits	9,374	-21,789	2,318	-5,236	206	9,588	-1,993	-3,107	455	5,752
Dirham Deposits	13,993	56,062	17,775	872	176	-377	-12,676	-10,453	-2,284	-3,778

* (-) Indicates an Increase and (+) Indicates a Decrease

** Indicates Changes from End of Previous Quarter

*** Estimates subject to revision

Table 4 : Monetary Base (Reserve Money)
(End of period, in Billions of Dirhams)

Year	Monetary Base		Components of Monetary Base							
	In Billions of Dirhams	% Change	Currency in Circulation		Reserve Requirements		Accounts at CBUAE (Net)		Certificates of Deposit (Net of Lending)	
			In Billions of Dirhams	% Change	In Billions of Dirhams	% Change	In Billions of Dirhams	% Change	In Billions of Dirhams	% Change
2006	81.2	-	21.8	-	24.7	-	2.4	-	32.3	-
2007	258.0	217.7%	25.9	18.8%	33.6	36.0%	24.9	937.5%	173.6	437.5%
2008	119.6	-53.6%	37.0	42.9%	49.4	47.0%	5.3	-78.7%	27.9	-83.9%
2009	170.2	42.3%	37.2	0.5%	48.9	-1.0%	17.0	220.8%	67.1	140.5%
2010										
March	157.4	1.7%	37.4	-0.8%	50.3	0.4%	12.1	9.0%	57.6	3.0%
April	159.6	1.4%	37.6	0.5%	50.1	-0.4%	10.5	-13.2%	61.4	6.6%
May	163.5	2.4%	37.5	-0.3%	51.3	2.4%	8.6	-18.1%	66.1	7.7%
June	163.0	-0.3%	37.1	-1.1%	51.7	0.8%	11.3	31.4%	62.9	-4.8%
July	170.5	4.6%	36.1	-2.7%	52.5	1.5%	10.4	-8.0%	71.5	13.7%
August	174.4	2.3%	37.1	2.8%	51.4	-2.1%	16.0	53.8%	69.9	-2.2%
September	171.6	-1.6%	37.0	-0.3%	52.3	1.8%	11.7	-26.9%	70.6	1.0%
October	179.5	4.6%	38.2	3.2%	52.6	0.6%	9.6	-17.9%	79.1	12.0%
November	189.8	5.7%	38.1	-0.3%	52.4	-0.4%	8.2	-14.6%	91.1	15.2%
December *	192.9	1.6%	38.5	1.0%	54.0	3.1%	6.4	-22.0%	94.0	3.2%
2011										
January *	195.0	1.1%	38.7	0.5%	55.9	3.5%	11.4	78.1%	89.0	-5.3%
February *	209.5	7.4%	39.7	2.6%	54.7	-2.1%	10.9	-4.4%	104.2	17.1%
March *	219.2	4.6%	39.1	-1.5%	56.3	2.9%	12.5	14.7%	111.3	6.8%
April *	232.9	6.3%	41.9	7.2%	56.5	0.4%	16.5	32.0%	118.0	6.0%
May*	230.6	-1.0%	41.5	-1.0%	59.2	4.8%	10.7	-35.2%	119.2	1.0%
June*	237.4	2.9%	42.1	1.4%	61.4	3.7%	15.9	48.6%	118.0	-1.0%
July*	228.3	-3.8%	42.5	1.0%	63.2	2.9%	15.8	-0.6%	106.8	-9.5%
August*	220.0	-3.6%	44.0	3.5%	63.1	-0.2%	19.7	24.7%	93.2	-12.7%
September*	209.8	-4.6%	40.8	-7.3%	63.5	0.6%	18.8	-4.6%	86.7	-7.0%
October*	203.0	-3.2%	41.3	1.2%	65.0	2.4%	18.8	0.0%	77.9	-10.1%
November*	204.8	0.9%	41.7	1.0%	62.7	-3.5%	26.1	38.8%	74.3	-4.6%
December*	197.9	-3.4%	41.6	-0.2%	62.8	0.2%	13.5	-48.3%	80.0	7.7%
Change for the year	-	2.6%	-	8.1%	-	16.3%	-	110.9%	-	-14.9%

* Estimates subject to revision

Table 5 : Central Bank of the UAE Balance Sheet

(In Millions of AEDs)										
Item	As at 31.12.2006	As at 31.12.2007	As at 31.12.2008	As at 31.12.2009	As at * 31.12.2010	As at * 30.06.2011	As at * 31.07.2011	As at * 31.08.2011	As at * 30.09.2011	As at * 31.12.2011
Assets										
Cash and Bank Balances	425	329	1,904	4,537	6,871	4,614	4,845	5,087	5,341	30,193
Deposits	57,322	184,042	82,868.6	85,634	44,505	73,611	72,139	70,696	69,282	30,101
Loans to Banks against - Certificates of Deposit	625	-	2,967.3	2,266	-	-	-	-	-	367
Certificates of Deposit Under Repo	-	-	16,275	2,100	-	170	-	-	-	-
Liquidity Support Facility	-	-	4,551.5	2,360	1,420	1,330	1,330	1,330	1,330	1,252
Held to Maturity Foreign Securities	43,299	98,857	29,576	37	68,418	86,029	81,728	77,641	73,759	72,301
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	98,725
Other Assets	1,427	2,593	497.6	194	914	917	963	1,011	1,062	1,237
Property & Equipment	135	128	106.8	84	84	87	87	87	87	90
Total Assets	103,233	285,949	193,746.8	203,937	228,937	273,483	267,817	262,577	257,586	234,266
Off Balance Sheet Commitments	305	56,219	31,822.4	11,244	69,877	87,391	89,139	90,922	92,740	54,833
Liabilities										
Current Accounts & Deposits	30,966	65,261	84,841.2	70,286	66,005	82,710	86,846	91,188	95,747	80,549
Certificates of Deposit	32,322	173,577	47,183	71,453	94,002	118,178	106,800	93,200	86,700	80,407
Currency Issued	26,832	31,671	45,327	45,580	47,775	51,553	51,954	55,644	49,916	52,087
Other Liabilities	255	1,449	1,315.2	583	5,120	3,890	5,065	5,393	8,071	4,071
Total Liabilities	90,375	271,958	178,666.4	187,902	212,902	256,331	250,665	245,425	240,434	217,114
Capital and Reserves										
Authorized, Issued & Fully Paid Capital	300	300	300	300	300	300	300	300	300	2,500
General Reserve	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	13,690
Special Reserve	60	60	-	-	-	-	-	-	-	-
Retained Earnings	-	-	-	-	-	962	962	962	962	962
Permanent Deposit from U.A.E Government	11,298	12,431	13,580.4	14,535	14,535	14,690	14,690	14,690	14,690	-
Total Capital & Reserves	12,858	13,991	15,080.4	16,035	16,035	17,152	17,152	17,152	17,152	17,152
Total Liabilities and Capital	103,233	285,949	193,746.8	203,937	228,937	273,483	267,817	262,577	257,586	234,266
Off Balance Sheet Commitments	305	56,219	31,822.4	11,244	69,877	87,391	89,139	90,922	92,740	54,833

- 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					
March	78.06	0.04	36.72	5.98	120.80
April	78.72	0.02	36.72	5.30	120.76
May	65.29	18.48	36.72	3.09	123.58
June	49.51	33.12	36.72	2.73	122.08
July	55.20	44.58	36.72	2.80	139.30
August	47.73	46.53	36.72	2.87	133.85
September	48.86	45.00	36.72	2.13	132.71
October	50.59	58.77	36.72	2.25	148.33
November	58.62	53.21	36.72	2.32	150.87
December **	47.84	68.42	36.72	0.45	153.43
2011					
January **	37.48	80.57	36.72	0.69	155.46
February **	51.53	82.10	36.72	0.72	171.07
March **	65.75	80.00	36.72	0.61	183.08
April **	88.91	76.27	36.72	1.54	203.44
May **	83.13	81.40	36.72	1.40	202.65
June **	74.86	86.03	36.72	1.45	199.06
July **	73.36	81.73	36.72	1.52	193.33
August **	71.89	77.64	36.72	1.60	187.85
September **	70.45	73.76	36.72	1.68	182.61
December **	58.57	72.30	36.72	1.79	169.38
Change for the year	22.4%	5.7%	0.0%	297.8%	10.4%

(*) 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	2006 Dec.	2007 Dec.	2008 Dec.	2009 Dec.	2010 Dec.	2011				
						June	July	August	September	December
Assets (Net of Provisions and Interest in Suspense)										
Cash and Deposits with C.B	63,415	236,852	108,146	146,210	165,811	205,714	196,420	186,861	177,073	166,629
Cash in Hand (LCY)	4,995	5,730	8,360	8,363	9,215	9,445	9,471	11,668	9,127	10,496
Deposits with Central Bank	58,420	231,122	99,786	137,847	156,596	196,269	186,949	175,193	167,946	156,133
Due From Resident Banks	34,793	44,377	76,696	67,927	82,747	85,166	74,957	66,480	75,888	80,382
Money at call & short notice	2,218	5,512	7,540	3,441	3,401	6,078	4,522	4,169	4,640	3,769
Demand Deposits	707	919	687	4,861	602	3,466	4,053	294	533	797
Time Deposits	30,390	37,816	68,288	59,463	78,572	75,431	66,268	61,679	70,451	75,566
Cheques in the course of collection	1,478	130	181	162	172	191	114	338	264	250
Foreign Assets	231,938	196,896	203,386	208,157	233,513	260,857	258,108	248,239	245,388	248,876
Net Due from H.O. and/or Branches Abroad	18,024	4,174	22,088	27,437	31,998	35,567	34,542	26,191	24,992	25,856
Due from Other Banks Abroad	90,489	60,222	56,239	61,140	79,906	85,997	88,991	86,498	79,437	86,223
Cash in Hand (FCY)	114	106	110	112	78	130	89	76	66	81
Securities	56,638	57,795	53,064	48,462	48,211	55,647	55,286	55,917	56,657	49,863
Credit to Non-Residents	63,264	70,599	63,021	61,033	62,855	77,623	74,321	74,647	79,431	81,222
Other Foreign Assets	3,409	4,000	8,864	9,973	10,465	5,893	4,879	4,910	4,805	5,631
Domestic Credit and Investments	473,095	679,920	991,058	1,029,179	1,048,066	1,068,901	1,067,800	1,075,457	1,089,746	1,086,096
a) Credit Facilities	440,979	626,694	924,383	958,588	972,107	981,441	980,263	984,834	998,418	992,906
Claims on Private Sector	342,987	491,528	729,825	723,866	720,617	718,895	721,683	728,230	732,188	730,861
Commercial Bills	8,682	12,772	20,338	18,792	22,616	27,348	27,257	27,369	27,149	25,797
Real Estate Mortgage Loans	28,280	56,471	125,834	141,714	163,185	161,130	159,919	160,335	160,130	161,531
Loans,Advances & Overdrafts	306,025	422,285	583,653	563,360	534,816	530,417	534,507	540,526	544,909	543,533
Claims on Government	47,885	58,402	72,260	91,873	99,982	100,007	102,579	104,237	105,516	102,390
Claims on Official Entities	31,513	39,823	47,368	68,700	73,993	86,596	85,766	82,543	90,993	92,940
Loans,Advances & Overdrafts	31,513	39,823	47,368	68,700	73,993	86,596	85,766	82,543	90,993	92,940

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

(In Millions of AEDs)										
Item	2006	2007	2008	2009	2010	2011				
	Dec.	Dec.	Dec.	Dec.	Dec.	June	July	August	September	December
<i>Assets (Net of Provisions and Interest in Suspense)</i>										
Claims on Other Financial Institutions	18,594	36,941	74,930	74,149	77,515	75,943	70,235	69,824	69,721	66,715
Loans, Advances & Overdrafts	18,594	36,941	74,930	74,149	77,515	75,943	70,235	69,824	69,721	66,715
b) Domestic Investments	32,116	53,226	66,675	70,591	75,959	87,460	87,537	90,623	91,328	93,190
Unclassified Assets	23,150	44,240	68,608	69,529	79,122	88,983	91,918	96,001	86,670	83,237
Fixed Assets	4,555	8,658	14,275	15,463	15,792	16,814	16,879	16,836	16,853	16,180
Inter-Branch Transactions	226	1,299	518	233	484	279	353	398	968	185
Other Assets	18,369	34,283	53,815	53,833	62,846	71,890	74,686	78,767	68,849	66,872
Total Assets	826,391	1,202,285	1,447,894	1,521,002	1,609,259	1,709,621	1,689,203	1,673,038	1,674,765	1,665,220

* Excluding Overseas Branches of National Banks

Table 7 : Aggregated Balance Sheet of Banks - Liabilities *

(In Millions of AEDs)										
Item	2006 Dec.	2007 Dec.	2008 Dec.	2009 Dec.	2010 Dec.	2011				
						June	July	August	September	December
Liabilities										
Monetary Deposits	98,182	155,722	171,171	186,265	194,401	220,074	220,386	213,942	213,259	222,505
Demand Deposits (LCY)	96,367	152,721	168,961	184,240	192,686	218,379	218,815	212,165	211,679	220,857
Bankers Drafts	1,815	3,001	2,210	2,025	1,715	1,695	1,571	1,777	1,580	1,648
Quasi Monetary Deposits	279,274	384,038	466,172	517,136	553,427	589,746	575,076	561,518	559,688	561,662
Time Deposits (LCY)	159,374	259,374	303,563	348,423	369,750	384,468	370,656	359,817	358,196	353,693
Savings Deposits (LCY)	18,015	24,654	30,939	34,581	42,181	50,900	51,781	52,160	51,859	52,831
Commercial Prepayments (LCY)	5,578	9,003	11,460	11,131	11,232	11,391	11,645	11,654	11,291	11,044
Other Deposits (FCY)	96,307	91,007	120,210	123,001	130,264	142,987	140,994	137,887	138,342	144,094
Foreign Liabilities	177,688	320,970	282,599	251,086	271,699	289,751	283,362	298,579	314,833	289,808
Net Due to H.O and/or Branches Abroad	20,513	44,476	17,749	16,910	12,199	15,278	13,684	16,455	18,105	13,369
Due to Other Banks Abroad	101,094	209,303	176,593	131,022	122,619	135,796	135,334	149,355	159,843	148,918
Other Deposits (LCY + FCY)	49,484	64,684	78,738	88,590	120,353	123,378	120,158	118,629	122,424	112,422
Provisions ¹	1,279	819	2,480	2,157	4,001	3,013	2,941	2,946	2,916	3,399
Other Foreign Liabilities	5,318	1,688	7,039	12,407	12,527	12,286	11,245	11,194	11,545	11,700
Government Deposits (LCY + FCY)	93,680	114,579	198,298	192,614	183,162	194,507	199,560	186,110	173,528	174,809
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	4,314	3,316	1,662	4,190	4,494	1,484
Capital and Reserves	104,089	130,882	165,569	244,031	273,038	281,414	283,784	283,335	282,108	280,791
Due to Resident Banks	38,397	46,026	71,572	67,190	70,552	63,960	55,799	49,353	56,430	63,537
Money at call and short notice	1,904	2,008	1,711	866	853	2,231	1,746	1,104	1,899	1,062
Demand Deposits	665	1,255	1,025	1,947	2,030	1,166	1,732	1,015	949	1,380
Time Deposits	35,828	42,763	68,836	64,377	67,669	60,563	52,321	47,234	53,582	61,095

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

(In Millions of AEDs)										
Item	2006	2007	2008	2009	2010	2011				
	Dec.	Dec.	Dec.	Dec.	Dec.	June	July	August	September	December
Liabilities										
Unclassified Liabilities	34,897	49,958	61,741	55,891	58,653	66,840	69,561	75,998	70,412	70,611
Inter-Branch Transactions	205	372	1,132	1,342	1,112	2,149	1,204	5,900	1,525	1,479
Other Liabilities	34,692	49,586	60,609	54,549	57,541	64,691	68,357	70,098	68,887	69,132
Memoranda Accounts	952,310	1,416,622	1,588,907	2,047,446	2,303,461	2,952,527	2,775,445	2,740,805	2,815,417	2,562,091
Letters of Credit	79,228	110,860	112,191	102,837	102,680	106,606	102,950	100,389	97,540	101,929
Guarantees and other - Forward Endorsements	194,143	252,402	350,833	338,290	334,220	338,429	335,626	331,374	327,411	325,594
Acceptances	14,740	18,272	20,796	26,282	34,829	40,648	40,386	39,883	35,112	33,580
Forward Exchange Contracts	341,413	569,807	599,576	799,877	801,567	1,198,499	1,190,871	1,126,883	1,225,370	1,071,087
Other Memoranda Accounts	322,786	465,281	505,511	780,160	1,030,165	1,268,345	1,105,612	1,142,276	1,129,984	1,029,901

* *Excluding Overseas Branches of National Banks*

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

2 *Including Construction Refinancing by the Government of Abu Dhabi*

Table 8 : Banks' Foreign Assets and Liabilities

(In Millions of AEDs)										
Item	2006	2007	2008	2009	2010	2011				
	Dec.	Dec.	Dec.	Dec.	Dec.	June	July	August	September	December
Foreign Assets	231,938	196,896	203,386	208,157	233,513	260,857	258,108	248,239	245,388	248,876
Notes and Coins	114	106	110	112	78	130	89	76	66	81
Due from H.O and Branches	18,024	4,174	22,088	27,437	31,998	35,567	34,542	26,191	24,992	25,856
Money at Call and Short Notice	3,517	7,602	6,786	5,590	3,504	4,795	3,718	13,412	5,399	2,338
Deposits with Banks	86,934	52,606	49,447	55,544	76,399	81,197	85,271	73,084	74,031	83,883
- Demand Deposits	---	---	---	6,681	8,876	6,758	9,959	11,607	8,507	14,663
- Time Deposits	---	---	---	48,863	67,523	74,439	75,312	61,477	65,524	69,220
Securities	56,638	57,795	53,064	48,462	48,211	55,647	55,286	55,917	56,657	49,863
Loans and Advances ¹	63,264	70,599	63,021	61,033	62,855	77,623	74,321	74,647	79,431	81,222
Other Foreign Assets ²	3,447	4,014	8,870	9,979	10,468	5,898	4,881	4,912	4,812	5,633
Foreign Liabilities	177,688	320,970	282,599	251,086	271,699	289,751	283,362	298,579	314,833	289,808
Due to H.O and Branches	20,513	44,476	17,749	16,910	12,199	15,278	13,684	16,455	18,105	13,369
Due to Banks	4,309	3,620	920	37,866	71,080	69,605	71,214	73,210	84,783	76,570
Deposits of Banks	96,785	205,684	175,673	93,157	51,538	66,191	64,120	76,145	75,060	72,348
- Demand Deposits	---	---	---	6,680	11,629	20,572	15,238	22,017	26,606	13,938
- Time Deposits	---	---	---	86,477	39,909	45,619	48,882	54,128	48,454	58,410
Other Deposits	49,204	64,349	78,285	88,266	119,768	122,366	119,126	117,704	121,534	111,486
- Demand Deposits	---	---	---	9,660	13,746	18,812	19,603	18,654	18,154	16,865
- Time Deposits	---	---	---	73,055	98,407	94,674	90,311	89,807	94,075	84,514
- Savings Deposits	---	---	---	5,551	7,615	8,880	9,212	9,243	9,305	10,107
Other Foreign Liabilities ³	6,877	2,841	9,972	14,887	17,114	16,311	15,218	15,065	15,351	16,035

1) Including Purchased or Discounted Commercial Bills

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

3) Including Commercial Prepayments

Table 9 : Loans, Advances and Overdrafts to Residents *

(In Millions of AEDs)										
Item	2006	2007	2008	2009	2010	2011				
	Dec.	Dec.	Dec.	Dec.	Dec.	June	July	August	September	December
Government	47,885	58,402	72,260	91,873	99,982	100,007	102,579	104,237	105,516	102,390
Public Sector	39,922	50,056	70,165	89,927	91,340	97,030	96,672	93,947	101,599	112,421
Financial Institutions	8,145	10,229	18,260	21,221	17,347	10,434	10,906	11,404	10,606	19,481
Insurance Companies	264	4	4,537	6	0	0	0	0	0	0
Others	31,513	39,823	47,368	68,700	73,993	86,596	85,766	82,543	90,993	92,940
Private Sector	312,634	446,065	630,726	607,090	581,287	580,448	578,039	583,021	587,837	573,205
Financial Institutions	9,534	26,194	50,952	51,167	58,597	64,017	57,830	56,984	57,660	46,232
Insurance Companies	650	513	1,180	1,755	1,571	1,492	1,499	1,436	1,455	1,002
Business and Industrial Sector	191,512	267,578	341,352	355,256	324,209	313,723	319,369	324,878	327,788	325,185
Others ¹	110,938	151,780	237,242	198,912	196,910	201,216	199,341	199,723	200,934	200,786
Total	400,441	554,523	773,151	788,890	772,609	777,485	777,290	781,205	794,952	788,016

¹ Including Personal Loans for Business and Consumption Purposes

* Net of Provisions and Interest in Suspense

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

(In Millions of AEDs)										
Economic Activity	End of Period 2006	2007	2008	2009	2010	2011				
	Dec	Dec.	Dec	Dec.	Dec.	June	July	August	September	December
1) Agriculture	1,295	1,605	2,391	642	712	647	658	760	765	1,221
2) Mining and Quarrying	6,330	7,782	11,853	6,729	6,717	22,069	21,995	22,733	30,203	27,905
3) Manufacturing	22,373	32,840	45,668	44,192	45,897	46,952	46,553	46,847	47,272	45,319
3.1 Food , Beverages and Tobacco	2,277	3,197	5,170	4,550	3,440	2,732	2,865	3,137	3,104	3,209
3.2 Textile and Leather Products	1,114	1,535	955	959	909	908	966	915	942	889
3.3 Furniture and Other Wood Products	711	837	1,324	1,189	1,397	1,164	1,174	1,163	1,162	1,211
3.4 Paper And Paper Products	811	756	823	564	624	618	619	678	658	598
3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals	3,667	4,301	6,265	5,925	6,188	6,739	6,468	7,021	7,257	5,119
3.6 Basic Metal Products (Including Aluminium)	3,773	6,267	8,139	10,580	13,492	14,387	14,133	14,293	14,390	13,709
3.7 Fabricated Metal Products, Machinery and Equipment	1,266	1,790	3,386	2,581	2,442	2,874	2,753	2,871	2,832	2,750
3.8 Other Manufactured Products	8,754	14,157	19,608	17,844	17,405	17,530	17,575	16,769	16,927	17,834
4) Electricity, Gas and Water	10,228	12,094	20,250	24,886	23,742	23,505	22,089	21,947	21,361	22,198
5) Construction	50,114	66,003	119,251	126,010	122,683	118,309	116,591	116,567	116,367	116,066
6) Trade	85,426	102,444	124,243	100,489	97,087	105,981	107,451	104,670	105,874	105,420
6.1 Wholesale	57,202	69,489	75,510	63,053	63,347	75,046	76,781	73,208	74,454	74,792
6.2 Retail	28,224	32,955	48,733	37,436	33,740	30,935	30,670	31,462	31,420	30,628
7) Transport, Storage and Communication	17,904	21,211	25,039	27,523	26,450	24,166	24,585	24,914	24,662	25,362
8) Financial Institutions(Excluding Banks)	17,147	35,637	72,772	86,150	81,879	80,899	74,214	73,588	74,305	72,905
9) Government	47,885	58,402	72,260	91,873	99,982	100,007	102,579	104,237	105,516	102,390
10) Personal Loans for Business Purposes	81,130	106,449	160,103	171,352	181,949	183,591	182,638	183,957	185,173	182,950
11) Personal Loans for Consumption Purposes	28,824	41,923	67,039	66,561	65,172	64,406	64,019	64,322	64,638	69,141
12) All Others ²	72,323	140,304	203,516	212,181	219,837	210,909	216,891	220,292	222,282	222,029
Total	440,979	626,694	924,383	958,588	972,107	981,441	980,263	984,834	998,418	992,906

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	2006	2007	2008	2009	2010	2011				
	Dec.	Dec.	Dec.	Dec.	Dec.	June	July	August	September	December
(1) Residents	469,322	651,338	833,432	893,989	929,275	1,002,632	993,451	959,793	944,895	957,328
1.1 Government	93,680	114,579	198,298	192,614	183,162	194,507	199,560	186,110	173,528	174,809
1.2 Public sector	38,142	36,196	44,760	56,867	60,938	66,998	58,112	57,670	62,796	67,216
1.2.1 Financial Institutions	3,051	4,819	4,934	8,956	8,463	5,957	5,296	5,196	5,414	6,711
1.2.2 Business and Industrial Inst.	35,091	31,377	39,826	47,911	52,475	61,041	52,816	52,474	57,382	60,505
1.3 Private Sector	176,046	272,241	338,451	372,003	380,354	413,018	409,300	392,026	390,160	393,686
1.3.1 Financial Institutions	13,393	22,101	20,407	22,206	26,107	32,816	30,591	28,609	28,379	28,689
1.3.2 Business and Industrial Inst.	162,653	250,140	318,044	349,797	354,247	380,202	378,709	363,417	361,781	364,997
1.4 Individuals	142,321	202,780	225,483	259,906	284,958	304,371	301,796	301,444	296,211	297,275
1.5 Others	19,133	25,542	26,440	12,599	19,863	23,738	24,683	22,543	22,200	24,342
(2) Non-Residents	49,484	64,683	78,738	88,590	120,353	123,378	120,158	118,629	122,424	112,422
2.1 Government and Diplomatic Missions	3,311	6,057	5,314	11,439	6,877	13,531	14,326	14,823	15,466	7,662
2.2 Financial Institutions	8,630	14,289	15,591	33,426	48,378	38,671	36,435	38,891	39,163	37,159
2.3 Business and Industry	15,720	18,780	28,580	22,980	38,322	39,505	36,919	33,392	36,905	38,400
2.4 Individuals and Others	21,823	25,557	29,253	20,745	26,776	31,671	32,478	31,523	30,890	29,201
Total Deposits	518,806	716,021	912,170	982,579	1,049,628	1,126,010	1,113,609	1,078,422	1,067,319	1,069,750

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

Table 12 : Deposits by Type and Currency ¹

(In Millions of AEDs)										
Item	2006	2007	2008	2009	2010	2011				
	Dec.	Dec.	Dec.	Dec.	Dec.	June	July	August	September	December
Demand	123,886	188,859	217,049	239,531	259,955	302,071	308,415	294,808	294,503	306,292
Local Currency	98,219	156,632	172,409	188,423	197,634	224,513	225,318	219,515	219,569	227,401
Foreign Currencies	25,667	32,227	44,640	51,108	62,321	77,558	83,097	75,293	74,934	78,891
Savings	22,170	30,234	38,562	44,464	54,348	64,939	66,232	66,760	66,637	68,669
Local Currency	19,198	26,869	33,978	37,835	46,918	56,371	57,528	57,946	57,735	59,094
Foreign Currencies	2,972	3,365	4,584	6,629	7,430	8,568	8,704	8,814	8,902	9,575
Time	272,367	371,865	444,776	483,686	534,702	538,984	512,213	503,550	504,947	500,437
Local Currency	164,749	270,728	320,283	363,981	407,746	421,324	405,418	391,297	387,079	383,283
Foreign Currencies	107,618	101,137	124,493	119,705	126,956	117,660	106,795	112,253	117,868	117,154
Total Deposits ²	418,423	590,958	700,387	767,681	849,005	905,994	886,860	865,118	866,087	875,398
Total Local Currency	282,166	454,229	526,670	590,239	652,298	702,208	688,264	668,758	664,383	669,778
Foreign Currencies	136,257	136,729	173,717	177,442	196,707	203,786	198,596	196,360	201,704	205,620
Commercial Prepayments	6,702	10,484	13,483	12,832	13,217	13,891	14,509	14,322	14,006	13,703

1)Excluding Inter-Bank Deposits

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

Table 13 : Time Deposits by Maturity *

(In Millions of AEDs)										
Period	2006	2007	2008	2009	2010	2011				
	Dec.	Dec.	Dec.	Dec.	Dec.	June	July	August	September	December
Upto 3 Months	222,930	264,634	327,964	299,659	279,854	239,906	229,745	215,958	223,847	221,980
Above 3 and Upto 6 Months	40,003	71,373	103,409	112,385	123,549	150,004	142,023	129,181	122,774	130,742
Above 6 and Upto 12 Months	55,751	76,458	99,036	125,067	154,709	161,347	159,239	151,691	148,273	138,838
Exceeding 12 Months	35,814	54,294	95,729	131,848	142,824	165,268	164,258	176,419	168,540	166,341
Total	354,498	466,759	626,138	668,959	700,936	716,525	695,265	673,249	663,434	657,901

* Excluding Inter-Bank Deposits but Including Government Deposits

Table 14 : Currency Issued

(In Thousands of AEDs)										
	2006	2007	2008	2009	2010	2011				
Item	Dec.	Dec.	Dec.	Dec.	Dec.	June	July	August	September	December
Total Notes Issued (1)*	26,428,825	31,215,615	44,759,332	44,960,568	47,109,743	50,859,908	51,261,000	54,944,000	49,210,000	51,359,554
Total Coins Issued (2)**	403,052	455,590	567,643	619,632	665,716	692,677	693,000	700,000	706,000	727,105
Total Currency Issued (1)+(2)	26,831,877	31,671,205	45,326,975	45,580,200	47,775,459	51,552,585	51,954,000	55,644,000	49,916,000	52,086,659

* *Excluding Mutilated Notes*

** *Excluding Issued Gold Coins*

Table 15 : Cleared Cheques Statistics

Item	2006	2007	2008	2009	2010	2011				
	Dec.	Dec.	Dec.	Dec.	Dec.	June	July	August	September	December
Amount (In Millions of AEDs)	691,354	724,622	859,404	968,108	970,864	548,553	650,440	734,212	827,946	1,163,666
No. of Cheques *	21,890	20,025	18,643	27,169	26,237	13,568	15,920	17,828	20,088	26,917

* No. of Cheques is in Thousands