



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

النشرة الاحصائية الشهرية
- البيانات المصرفية والنقدية -
ديسمبر 2012

Monthly Statistical Bulletin
- Banking & Monetary Statistics -
December 2012

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Note:

Data are as at end of period unless otherwise indicated.

Abbreviations & Notations

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

Definitions**Money Supply (M0)**

Consists of currency in circulation plus currency at banks

Money Supply (M1) :

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

Money Supply (M2) :

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

Money Supply (M3) :

Consists of Money Supply (M2) plus Government deposits

Certificates of Deposits :

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

Government:

of the seven emirates.

الجداول

TABLES

Table 1 : Selected Monetary and Banking Indicators

(In Millions of AEDs)										
Indicator	2006	2007	2008	2009	2010	2011	2012			
	Dec.	Dec.	Dec.	Dec.	Dec.	Dec.*	September *	October *	November *	December *
Central Bank of the UAE										
Total Assets/Liabilities	103,233	285,949	193,747	203,937	228,937	234,266	250,569	252,000	257,436	262,153
Foreign Assets Holdings	102,345	285,693	113,039	89,875	116,701	132,291	150,712	158,463	165,128	168,463
Money Supply Indicators										
Money Supply M0	26,832	31,671	45,327	45,580	47,775	52,087	54,824	57,184	56,712	57,773
Money Supply M1	120,019	181,664	208,138	223,482	232,961	264,096	289,754	293,762	293,639	299,173
Money Supply M2	399,293	565,702	674,310	740,618	786,388	825,758	845,481	844,706	867,536	862,374
Money Supply M3	506,641	696,229	899,093	947,780	985,172	1,001,357	1,068,072	1,079,728	1,097,409	1,083,053
Banks										
Total Assets(Net of Provisions & Interest in Suspense)	826,391	1,202,285	1,447,894	1,521,002	1,609,259	1,665,220	1,767,537	1,766,278	1,798,963	1,794,395
Foreign Assets	231,938	196,896	203,386	208,157	233,513	248,876	307,600	301,736	315,834	306,556
Foreign Assets to Total Assets (%)	28	16	14	14	15	15	17	17	18	17
Foreign Liabilities	177,688	320,970	282,599	251,086	271,699	289,808	313,841	310,286	309,363	315,380
Foreign Liabilities to Total Liabilities (%)	21	26	19	17	17	17	18	18	17	18
Deposits ¹	518,806	716,021	912,170	982,579	1,049,628	1,069,750	1,143,800	1,162,255	1,182,934	1,167,797
Residents	469,322	651,338	833,432	893,989	929,275	957,328	1,015,360	1,028,774	1,047,704	1,033,700
Non-Residents	49,484	64,683	78,738	88,590	120,353	112,422	128,440	133,481	135,230	134,097
Bank Credit (Net of Provisions & Interest in Suspense)	440,979	626,694	924,383	958,588	972,107	992,906	1,025,859	1,031,887	1,031,931	1,026,259
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	768	807	800	801	805
Pay Offices	55	56	60	71	86	87	86	87	87	89
Electronic Banking Service Units	9	11	19	26	26	26	28	28	28	28
Total Number of Foreign Banks and Branches										
Head Offices	25	27	28	28	28	28	28	28	28	28
Branches	81	80	82	82	83	83	84	85	85	85
Pay Offices	1	1	1	1	1	1	1	1	1	1
Electronic Banking Service Units	14	30	35	43	50	50	52	52	52	52
Number of Employees in Banks (UAE)²	26,963	32,142	39,589	37,704	37,403	37,499	35,668	35,825	35,511	36,246

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	2012			
	Dec.	Dec.	Dec.	Dec.	Dec.	Dec.*	Sep. *	Oct. *	Nov. *	Dec. *
Net Foreign Assets	155,634	160,326	33,098	46,949	78,624	92,499	145,708	151,124	172,797	160,862
Foreign Assets	334,614	482,821	316,855	298,706	350,947	382,444	459,704	461,592	482,355	476,412
Foreign Liabilities	-178,980	-322,495	-283,757	-251,757	-272,323	-289,945	-313,996	-310,468	-309,558	-315,550
Net Domestic Assets	243,659	384,588	615,943	693,669	707,764	733,259	699,773	693,582	694,739	701,512
Claims on Private Sector	385,789	510,002	751,921	786,553	792,075	819,156	827,662	836,481	838,697	832,576
Net Claims on Government	-51,882	-61,380	-85,031	9,997	28,939	44,779	11,595	-4,483	-387	11,545
Claims on Official Entities	33,002	45,385	56,064	77,259	87,581	119,852	134,418	131,622	132,592	132,954
Claims on Nonbank Financial Institutions	32,362	55,208	97,940	91,453	91,179	82,436	89,004	89,316	89,132	88,237
Capital and Reserves	-105,649	-132,442	-165,569	-245,531	-274,538	-297,943	-313,484	-313,095	-317,512	-316,891
Other Items (net)	-49,963	-32,185	-39,382	-26,062	-17,472	-35,021	-49,422	-46,259	-47,783	-46,909
Money Supply M2	399,293	565,702	674,310	740,618	786,388	825,758	845,481	844,706	867,536	862,374
Money Supply M1	120,019	181,664	208,138	223,482	232,961	264,096	289,754	293,762	293,639	299,173
Currency in Circulation Outside Banks	21,837	25,942	36,967	37,217	38,560	41,591	45,171	45,818	45,821	45,615
Monetary Deposits	98,182	155,722	171,171	186,265	194,401	222,505	244,583	247,944	247,818	253,558
Quasi - Money	279,274	384,038	466,172	517,136	553,427	561,662	555,727	550,944	573,897	563,201
Foreign Currency Deposits	96,307	91,007	120,210	123,001	130,264	144,094	145,614	137,704	150,327	139,278
Dirham Deposits	182,967	293,031	345,962	394,135	423,163	417,568	410,113	413,240	423,570	423,923

* Estimates subject to revision

Table 3 : Monthly Changes in Factors Affecting Money Supply

(In Millions of AEDs)										
Item	2006	2007	2008	2009	2010	2011	2012			
	Dec. **	Dec. **	Dec. **	Dec.	Dec.	Dec.***	September ***	October ***	November ***	December ***
Net Foreign Assets	7,675	8,351	-14,938	-22,734	4,525	15,010	17,922	5,416	21,673	-11,935
Foreign Assets	48,967	73,614	-58,828	-30,121	-5,931	-10,384	20,444	1,888	20,763	-5,943
Foreign Liabilities	41,292	65,263	-43,890	7,387	10,456	25,394	-2,522	3,528	910	-5,992
Net Domestic Assets	23,567	49,617	6,990	18,635	-2,700	-2,988	-7,495	-6,191	1,157	6,773
Claims on Private Sector	22,314	56,565	21,837	-27,956	-2,615	4,088	3,623	8,819	2,216	-6,121
Net Claims on Government	721	-12,069	-10,674	18,424	3,468	4,279	-5,314	-16,078	4,096	11,932
Claims on Official Entities	643	6,966	-5,271	1,504	-3,210	2,150	736	-2,796	970	362
Claims on Nonbank Financial Institutions	7,603	7,459	6,458	13,893	1,071	-2,628	342	312	-184	-895
Capital and Reserves*	-7,052	-9,246	5,986	-12,487	-1,579	-13,373	-1,915	389	-4,417	621
Other Items (net)*	-662	-58	-11,346	25,257	165	2,496	-4,967	3,163	-1,524	874
Money Supply M2	31,242	58,760	-7,063	-4,099	1,825	12,022	10,427	-775	22,830	-5,162
Money Supply M1	7,875	24,487	-27,156	265	1,443	10,048	4,668	4,008	-123	5,534
Quasi - Money	23,367	34,273	20,093	-4,364	382	1,974	5,759	-4,783	22,953	-10,696
Foreign Currency Deposits	9,374	-21,789	2,318	-5,236	206	5,752	7,257	-7,910	12,623	-11,049
Dirham Deposits	13,993	56,062	17,775	872	176	-3,778	-1,498	3,127	10,330	353

* (-) 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	-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										
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%
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%
Change for the year	-	13.0%	-	9.6%	-	12.1%	-	-8.9%	-	19.3%

* Estimates subject to revision

Table 5 : Central Bank of the UAE Balance Sheet

(In Millions of AEDs)										
Item	As at 31.12.2006	As at 31.12.2007	As at 31.12.2008	As at 31.12.2009	As at * 31.12.2010	As at * 31.12.2011	As at * 30.09.2012	As at * 31.10.2012	As at * 30.11.2012	As at * 31.12.2012
Assets										
Cash and Bank Balances	425	329	1,904	4,537	6,871	30,193	20,538	25,718	15,809	25,373
Deposits	57,322	184,042	82,868.6	85,634	44,505	30,101	32,898	39,866	42,235	43,611
Loans to Banks against - Certificates of Deposit	625	-	2,967.3	2,266	-	367	-	-	-	-
Certificates of Deposit Under Repo	-	-	16,275	2,100	-	-	-	-	-	-
Liquidity Support Facility	-	-	4,551.5	2,360	1,420	1,252	513	513	513	513
Held to Maturity Foreign Securities	43,299	98,857	29,576	37	68,418	72,301	99,406	91,887	104,069	94,986
Held to Maturity Securities-Issued by Ministry of Finance & Dubai Government	-	-	55,000	106,725	106,725	98,725	95,540	91,793	90,193	90,193
Other Assets	1,427	2,593	497.6	194	914	1,237	1,588	2,136	4,520	7,377
Property & Equipment	135	128	106.8	84	84	90	86	87	97	100
Total Assets	103,233	285,949	193,746.8	203,937	228,937	234,266	250,569	252,000	257,436	262,153
Off Balance Sheet Commitments	305	56,219	31,822.4	11,244	69,877	54,833	86,386	77,239	91,379	90,463
Liabilities										
Current Accounts & Deposits	30,966	65,261	84,841.2	70,286	66,005	80,549	88,464	90,994	88,273	86,515
Certificates of Deposit	32,322	173,577	47,183	71,453	94,002	80,407	84,835	82,258	90,505	95,400
Currency Issued	26,832	31,671	45,327	45,580	47,775	52,087	54,824	57,184	56,712	57,773
Other Liabilities	255	1,449	1,315.2	583	5,120	4,071	4,369	3,487	3,869	4,388
Total Liabilities	90,375	271,958	178,666.4	187,902	212,902	217,114	232,492	233,923	239,359	244,076
Capital and Reserves										
Authorized, Issued & Fully Paid Capital	300	300	300	300	300	2,500	2,500	2,500	2,500	2,500
General Reserve	1,200	1,200	1,200	1,200	1,200	13,690	14,615	14,615	14,615	14,615
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	-	-	-	-	-
Total Capital & Reserves	12,858	13,991	15,080.4	16,035	16,035	17,152	18,077	18,077	18,077	18,077
Total Liabilities and Capital	103,233	285,949	193,746.8	203,937	228,937	234,266	250,569	252,000	257,436	262,153
Off Balance Sheet Commitments	305	56,219	31,822.4	11,244	69,877	54,833	86,386	77,239	91,379	90,463

- 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	36.72	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
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
Change for the year	12.6%	31.4%	0.0%	319.6%	21.1%

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

** Estimates subject to revision

Table 7 : Aggregated Balance Sheet of Banks - Assets *

(In Millions of AEDs)										
Item	2006	2007	2008	2009	2010	2011	2012			
	Dec.	Dec.	Dec.	Dec.	Dec.	Dec.	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	165,811	166,629	176,911	181,383	187,004	191,881
Cash in Hand (LCY)	4,995	5,730	8,360	8,363	9,215	10,496	9,653	11,366	10,891	12,158
Deposits with Central Bank	58,420	231,122	99,786	137,847	156,596	156,133	167,258	170,017	176,113	179,723
Due From Resident Banks	34,793	44,377	76,696	67,927	82,747	80,382	72,149	72,621	75,772	82,472
Money at call & short notice	2,218	5,512	7,540	3,441	3,401	3,769	4,101	3,621	3,310	3,413
Demand Deposits	707	919	687	4,861	602	797	695	1,095	682	729
Time Deposits	30,390	37,816	68,288	59,463	78,572	75,566	67,068	67,632	71,494	78,057
Cheques in the course of collection	1,478	130	181	162	172	250	285	273	286	273
Foreign Assets	231,938	196,896	203,386	208,157	233,513	248,876	307,600	301,736	315,834	306,556
Net Due from H.O. and/or Branches Abroad	18,024	4,174	22,088	27,437	31,998	25,856	49,013	48,779	62,613	58,359
Due from Other Banks Abroad	90,489	60,222	56,239	61,140	79,906	86,223	112,961	116,780	111,182	110,000
Cash in Hand (FCY)	114	106	110	112	78	81	87	94	100	87
Securities	56,638	57,795	53,064	48,462	48,211	49,863	56,957	54,074	55,781	54,964
Credit to Non-Residents	63,264	70,599	63,021	61,033	62,855	81,222	81,047	74,672	78,414	75,641
Other Foreign Assets	3,409	4,000	8,864	9,973	10,465	5,631	7,535	7,337	7,744	7,505
Domestic Credit and Investments	473,095	679,920	991,058	1,029,179	1,048,066	1,086,096	1,124,628	1,130,669	1,131,811	1,126,458
a) Credit Facilities	440,979	626,694	924,383	958,588	972,107	992,906	1,025,859	1,031,887	1,031,931	1,026,259
Claims on Private Sector	342,987	491,528	729,825	723,866	720,617	730,861	728,318	735,918	735,549	729,032
Commercial Bills	8,682	12,772	20,338	18,792	22,616	25,797	27,326	28,543	28,934	28,970
Real Estate Mortgage Loans	28,280	56,471	125,834	141,714	163,185	161,531	161,710	161,970	160,954	159,826
Loans, Advances & Overdrafts	306,025	422,285	583,653	563,360	534,816	543,533	539,282	545,405	545,661	540,236
Claims on Government	47,885	58,402	72,260	91,873	99,982	102,390	119,116	119,215	119,979	121,334
Claims on Official Entities	31,513	39,823	47,368	68,700	73,993	92,940	107,810	106,062	105,702	105,401
Loans, Advances & Overdrafts	31,513	39,823	47,368	68,700	73,993	92,940	107,810	106,062	105,702	105,401

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

(In Millions of AEDs)										
Item	2006	2007	2008	2009	2010	2011	2012			
	Dec.	Dec.	Dec.	Dec.	Dec.	Dec.	September	October	November	December
Assets (Net of Provisions and Interest in Suspense)										
Claims on Other Financial Institutions	18,594	36,941	74,930	74,149	77,515	66,715	70,615	70,692	70,701	70,492
Loans, Advances & Overdrafts	18,594	36,941	74,930	74,149	77,515	66,715	70,615	70,692	70,701	70,492
b) Domestic Investments	32,116	53,226	66,675	70,591	75,959	93,190	98,769	98,782	99,880	100,199
Unclassified Assets	23,150	44,240	68,608	69,529	79,122	83,237	86,249	79,869	88,542	87,028
Fixed Assets	4,555	8,658	14,275	15,463	15,792	16,180	16,419	16,584	16,737	16,740
Inter-Branch Transactions	226	1,299	518	233	484	185	870	539	589	1,986
Other Assets	18,369	34,283	53,815	53,833	62,846	66,872	68,960	62,746	71,216	68,302
Total Assets	826,391	1,202,285	1,447,894	1,521,002	1,609,259	1,665,220	1,767,537	1,766,278	1,798,963	1,794,395

* Excluding Overseas Branches of National Banks

Table 7 : Aggregated Balance Sheet of Banks - Liabilities *

(In Millions of AEDs)										
Item	2006	2007	2008	2009	2010	2011	2012			
	Dec.	Dec.	Dec.	Dec.	Dec.	Dec.	September	October	November	December
Liabilities										
Monetary Deposits	98,182	155,722	171,171	186,265	194,401	222,505	244,583	247,944	247,818	253,558
Demand Deposits (LCY)	96,367	152,721	168,961	184,240	192,686	220,857	241,500	245,636	245,404	250,959
Bankers Drafts	1,815	3,001	2,210	2,025	1,715	1,648	3,083	2,308	2,414	2,599
Quasi Monetary Deposits	279,274	384,038	466,172	517,136	553,427	561,662	555,728	550,944	573,897	563,201
Time Deposits (LCY)	159,374	259,374	303,563	348,423	369,750	353,693	340,389	342,279	351,651	349,505
Savings Deposits (LCY)	18,015	24,654	30,939	34,581	42,181	52,831	59,331	60,500	61,809	63,983
Commercial Prepayments (LCY)	5,578	9,003	11,460	11,131	11,232	11,044	10,394	10,461	10,110	10,435
Other Deposits (FCY)	96,307	91,007	120,210	123,001	130,264	144,094	145,614	137,704	150,327	139,278
Foreign Liabilities	177,688	320,970	282,599	251,086	271,699	289,808	313,841	310,286	309,363	315,380
Net Due to H.O and/or Branches Abroad	20,513	44,476	17,749	16,910	12,199	13,369	12,591	10,826	9,889	10,200
Due to Other Banks Abroad	101,094	209,303	176,593	131,022	122,619	148,918	153,980	145,920	144,915	152,752
Other Deposits (LCY + FCY)	49,484	64,684	78,738	88,590	120,353	112,422	128,440	133,482	135,230	134,097
Provisions ¹	1,279	819	2,480	2,157	4,001	3,399	3,979	3,679	3,338	3,177
Other Foreign Liabilities	5,318	1,688	7,039	12,407	12,527	11,700	14,851	16,379	15,991	15,154
Government Deposits (LCY + FCY)	93,680	114,579	198,298	192,614	183,162	174,809	218,132	232,193	228,403	219,541
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	1,484	2,220	622	1,388	2,567
Capital and Reserves	104,089	130,882	165,569	244,031	273,038	280,791	295,407	295,018	299,435	298,814
Due to Resident Banks	38,397	46,026	71,572	67,190	70,552	63,537	62,607	57,857	59,886	65,394
Money at call and short notice	1,904	2,008	1,711	866	853	1,062	2,199	2,438	854	367
Demand Deposits	665	1,255	1,025	1,947	2,030	1,380	1,217	1,489	1,615	1,282
Time Deposits	35,828	42,763	68,836	64,377	67,669	61,095	59,191	53,930	57,417	63,745

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

(In Millions of AEDs)										
Item	2006	2007	2008	2009	2010	2011	2012			
	Dec.	Dec.	Dec.	Dec.	Dec.	Dec.	September	October	November	December
Liabilities										
Unclassified Liabilities	34,897	49,958	61,741	55,891	58,653	70,611	75,006	71,401	78,760	75,927
Inter-Branch Transactions	205	372	1,132	1,342	1,112	1,479	2,044	3,153	2,093	2,172
Other Liabilities	34,692	49,586	60,609	54,549	57,541	69,132	72,962	68,248	76,667	73,755
Memoranda Accounts	952,310	1,416,622	1,588,907	2,047,446	2,303,461	2,562,091	2,728,488	2,624,819	2,688,466	2,469,249
Letters of Credit	79,228	110,860	112,191	102,837	102,680	101,929	110,265	110,398	113,888	109,581
Guarantees and other - Forward Endorsements	194,143	252,402	350,833	338,290	334,220	325,594	307,500	308,572	308,386	307,454
Acceptances	14,740	18,272	20,796	26,282	34,829	33,580	33,477	32,528	32,167	32,271
Forward Exchange Contracts	341,413	569,807	599,576	799,877	801,567	1,071,087	1,130,678	1,036,152	1,073,605	947,229
Other Memoranda Accounts	322,786	465,281	505,511	780,160	1,030,165	1,029,901	1,146,568	1,137,169	1,160,420	1,072,714

* *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	2012			
	Dec.	Dec.	Dec.	Dec.	Dec.	Dec.	September	October	November	December
Foreign Assets	231,938	196,896	203,386	208,157	233,513	248,876	307,600	301,736	315,834	306,556
Notes and Coins	114	106	110	112	78	81	87	94	100	87
Due from H.O and Branches	18,024	4,174	22,088	27,437	31,998	25,856	49,013	48,779	62,613	58,359
Money at Call and Short Notice	3,517	7,602	6,786	5,590	3,504	2,338	3,806	15,267	11,176	10,778
Deposits with Banks	86,934	52,606	49,447	55,544	76,399	83,883	109,153	101,509	100,002	99,214
- Demand Deposits	---	---	---	6,681	8,876	14,663	10,862	13,634	10,895	14,642
- Time Deposits	---	---	---	48,863	67,523	69,220	98,291	87,875	89,107	84,572
Securities	56,638	57,795	53,064	48,462	48,211	49,863	56,957	54,074	55,781	54,964
Loans and Advances ¹	63,264	70,599	63,021	61,033	62,855	81,222	81,047	74,672	78,414	75,641
Other Foreign Assets ²	3,447	4,014	8,870	9,979	10,468	5,633	7,537	7,341	7,748	7,513
Foreign Liabilities	177,688	320,970	282,599	251,086	271,699	289,808	313,841	310,286	309,363	315,380
Due to H.O and Branches	20,513	44,476	17,749	16,910	12,199	13,369	12,591	10,826	9,889	10,200
Due to Banks	4,309	3,620	920	37,866	71,080	76,570	93,897	90,974	84,096	88,610
Deposits of Banks	96,785	205,684	175,673	93,157	51,538	72,348	60,083	54,947	60,819	64,142
- Demand Deposits	---	---	---	6,680	11,629	13,938	12,531	14,548	14,508	11,235
- Time Deposits	---	---	---	86,477	39,909	58,410	47,552	40,399	46,311	52,907
Other Deposits	49,204	64,349	78,285	88,266	119,768	111,486	127,167	132,054	133,717	132,737
- Demand Deposits	---	---	---	9,660	13,746	16,865	17,152	16,325	17,032	17,370
- Time Deposits	---	---	---	73,055	98,407	84,514	97,966	103,359	103,978	102,147
- Savings Deposits	---	---	---	5,551	7,615	10,107	12,049	12,370	12,707	13,220
Other Foreign Liabilities ³	6,877	2,841	9,972	14,887	17,114	16,035	20,103	21,485	20,842	19,691

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	2012			
	Dec.	Dec.	Dec.	Dec.	Dec.	Dec.	September	October	November	December
Government	47,885	58,402	72,260	91,873	99,982	102,390	119,116	119,215	119,979	121,334
Public Sector	39,922	50,056	70,165	89,927	91,340	112,421	129,058	126,704	126,361	126,642
Financial Institutions	8,145	10,229	18,260	21,221	17,347	19,481	21,248	20,642	20,659	21,241
Insurance Companies	264	4	4,537	6	0	0	0	0	0	0
Others	31,513	39,823	47,368	68,700	73,993	92,940	107,810	106,062	105,702	105,401
Private Sector	312,634	446,065	630,726	607,090	581,287	573,205	568,082	574,920	574,872	568,104
Financial Institutions	9,534	26,194	50,952	51,167	58,597	46,232	48,552	49,216	49,072	48,538
Insurance Companies	650	513	1,180	1,755	1,571	1,002	815	833	970	713
Business and Industrial Sector	191,512	267,578	341,352	355,256	324,209	325,185	314,867	321,086	318,573	312,228
Others ¹	110,938	151,780	237,242	198,912	196,910	200,786	203,848	203,785	206,257	206,625
Total	400,441	554,523	773,151	788,890	772,609	788,016	816,256	820,839	821,212	816,080

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	2012			
	Dec	Dec.	Dec	Dec.	Dec.	Dec.	Dec.	September	October	November	December
1) Agriculture		1,295	1,605	2,391	642	712	1,221	1,485	1,702	1,904	2,055
2) Mining and Quarrying		6,330	7,782	11,853	6,729	6,717	27,905	24,834	24,886	25,619	21,961
3) Manufacturing		22,373	32,840	45,668	44,192	45,897	45,319	45,680	48,075	45,706	46,165
3.1 Food , Beverages and Tobacco		2,277	3,197	5,170	4,550	3,440	3,209	3,688	4,906	4,292	3,472
3.2 Textile and Leather Products		1,114	1,535	955	959	909	889	810	834	854	806
3.3 Furniture and Other Wood Products		711	837	1,324	1,189	1,397	1,211	1,301	1,343	1,333	1,298
3.4 Paper And Paper Products		811	756	823	564	624	598	601	609	616	642
3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals		3,667	4,301	6,265	5,925	6,188	5,119	5,090	5,428	5,156	6,180
3.6 Basic Metal Products (Including Aluminium)		3,773	6,267	8,139	10,580	13,492	13,709	13,830	13,958	11,579	12,185
3.7 Fabricated Metal Products, Machinery and Equipment		1,266	1,790	3,386	2,581	2,442	2,750	3,675	4,521	4,437	3,576
3.8 Other Manufactured Products		8,754	14,157	19,608	17,844	17,405	17,834	16,685	16,476	17,439	18,006
4) Electricity, Gas and Water		10,228	12,094	20,250	24,886	23,742	22,198	19,184	19,546	19,976	19,538
5) Construction		50,114	66,003	119,251	126,010	122,683	116,066	127,796	127,794	129,852	129,188
6) Trade		85,426	102,444	124,243	100,489	97,087	105,420	106,046	105,663	105,312	106,213
6.1 Wholesale		57,202	69,489	75,510	63,053	63,347	74,792	76,084	76,216	75,839	75,933
6.2 Retail		28,224	32,955	48,733	37,436	33,740	30,628	29,962	29,447	29,473	30,280
7) Transport, Storage and Communication		17,904	21,211	25,039	27,523	26,450	25,362	28,109	28,802	30,935	32,568
8) Financial Institutions(Excluding Banks)		17,147	35,637	72,772	86,150	81,879	72,905	76,407	75,784	75,215	73,534
9) Government		47,885	58,402	72,260	91,873	99,982	102,390	119,116	119,215	119,979	121,334
10) Personal Loans for Business Purposes		81,130	106,449	160,103	171,352	181,949	182,950	182,016	180,440	180,211	179,654
11) Personal Loans for Consumption Purposes		28,824	41,923	67,039	66,561	65,172	69,141	79,681	80,492	81,490	81,199
12) All Others ²		72,323	140,304	203,516	212,181	219,837	222,029	215,505	219,488	215,732	212,850
Total		440,979	626,694	924,383	958,588	972,107	992,906	1,025,859	1,031,887	1,031,931	1,026,259

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	2012			
	Dec.	Dec.	Dec.	Dec.	Dec.	Dec.	September	October	November	December
(1) Residents	469,322	651,338	833,432	893,989	929,275	957,328	1,015,360	1,028,774	1,047,704	1,033,700
1.1 Government	93,680	114,579	198,298	192,614	183,162	174,809	218,132	232,193	228,403	219,541
1.2 Public sector	38,142	36,196	44,760	56,867	60,938	67,216	68,866	68,303	85,935	69,137
1.2.1 Financial Institutions	3,051	4,819	4,934	8,956	8,463	6,711	6,454	9,160	8,081	8,307
1.2.2 Business and Industrial Inst.	35,091	31,377	39,826	47,911	52,475	60,505	62,412	59,143	77,854	60,830
1.3 Private Sector	176,046	272,241	338,451	372,003	380,354	393,686	372,967	368,874	371,941	378,871
1.3.1 Financial Institutions	13,393	22,101	20,407	22,206	26,107	28,689	27,044	26,620	27,691	27,451
1.3.2 Business and Industrial Inst.	162,653	250,140	318,044	349,797	354,247	364,997	345,923	342,254	344,250	351,420
1.4 Individuals	142,321	202,780	225,483	259,906	284,958	297,275	317,992	318,285	320,849	328,449
1.5 Others	19,133	25,542	26,440	12,599	19,863	24,342	37,403	41,119	40,576	37,702
(2) Non-Residents	49,484	64,683	78,738	88,590	120,353	112,422	128,440	133,481	135,230	134,097
2.1 Government and Diplomatic Missions	3,311	6,057	5,314	11,439	6,877	7,662	7,750	8,262	9,253	9,204
2.2 Financial Institutions	8,630	14,289	15,591	33,426	48,378	37,159	47,859	47,442	48,552	47,951
2.3 Business and Industry	15,720	18,780	28,580	22,980	38,322	38,400	36,636	39,672	38,961	38,077
2.4 Individuals and Others	21,823	25,557	29,253	20,745	26,776	29,201	36,195	38,105	38,464	38,865
Total Deposits	518,806	716,021	912,170	982,579	1,049,628	1,069,750	1,143,800	1,162,255	1,182,934	1,167,797

* 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	2012			
	Dec.	Dec.	Dec.	Dec.	Dec.	Dec.	September	October	November	December
Demand	123,886	188,859	217,049	239,531	259,955	306,292	333,719	335,667	338,658	343,874
Local Currency	98,219	156,632	172,409	188,423	197,634	227,401	248,228	252,281	252,201	256,772
Foreign Currencies	25,667	32,227	44,640	51,108	62,321	78,891	85,491	83,386	86,457	87,102
Savings	22,170	30,234	38,562	44,464	54,348	68,669	78,120	79,618	81,232	84,387
Local Currency	19,198	26,869	33,978	37,835	46,918	59,094	66,736	68,261	69,650	72,219
Foreign Currencies	2,972	3,365	4,584	6,629	7,430	9,575	11,384	11,357	11,582	12,168
Time	272,367	371,865	444,776	483,686	534,702	500,437	495,442	495,930	515,140	500,734
Local Currency	164,749	270,728	320,283	363,981	407,746	383,283	377,759	382,967	393,178	391,022
Foreign Currencies	107,618	101,137	124,493	119,705	126,956	117,154	117,683	112,963	121,962	109,712
Total Deposits ²	418,423	590,958	700,387	767,681	849,005	875,398	907,281	911,215	935,030	928,995
Total Local Currency	282,166	454,229	526,670	590,239	652,298	669,778	692,723	703,509	715,029	720,013
Foreign Currencies	136,257	136,729	173,717	177,442	196,707	205,620	214,558	207,706	220,001	208,982
Commercial Prepayments	6,702	10,484	13,483	12,832	13,217	13,703	13,856	14,176	13,467	14,220

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	2012			
	Dec.	Dec.	Dec.	Dec.	Dec.	Dec.	September	October	November	December
Maturity										
Upto 3 Months	222,930	264,634	327,964	299,659	279,854	221,980	226,983	229,475	257,349	250,396
Above 3 and Upto 6 Months	40,003	71,373	103,409	112,385	123,549	130,742	122,300	123,079	122,879	111,084
Above 6 and Upto 12 Months	55,751	76,458	99,036	125,067	154,709	138,838	164,379	165,683	164,316	163,761
Exceeding 12 Months	35,814	54,294	95,729	131,848	142,824	166,341	172,874	170,297	176,387	172,650
Total	354,498	466,759	626,138	668,959	700,936	657,901	686,536	688,534	720,931	697,891

* Excluding Inter-Bank Deposits but Including Government Deposits

Table 14 : Currency Issued

(In Thousands of AEDs)										
	2006	2007	2008	2009	2010	2011	2012			
Item	Dec.	Dec.	Dec.	Dec.	Dec.	Dec.	September	October	November	December
Total Notes Issued (1)*	26,428,825	31,215,615	44,759,332	44,960,568	47,109,743	51,359,554	54,075,041	56,432,700	55,950,248	56,998,623
Total Coins Issued (2)**	403,052	455,590	567,643	619,632	665,716	727,105	748,882	750,892	761,794	774,510
Total Currency Issued (1)+(2)	226,831,877	31,671,205	45,326,975	45,580,200	47,775,459	52,086,659	54,823,923	57,183,592	56,712,042	57,773,133

* *Excluding Mutilated Notes*

** *Excluding Issued Gold Coins*

Table 15 : Cleared Cheques Statistics

Item	2006	2007	2008	2009	2010	2011	2012			
	Dec.	Dec.	Dec.	Dec.	Dec.	Dec.	September	October	November	December
Amount (In Millions of AEDs)	691,354	724,622	859,404	968,108	970,864	1,163,666	834,471	930,550	1,019,349	1,122,303
No. of Cheques *	21,890	20,025	18,643	27,169	26,237	26,917	20,589	22,952	25,121	27,568

* No. of Cheques is in Thousands