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مصرف الإمارات العربية المتحدة المركزي

**CENTRAL BANK OF THE UNITED ARAB EMIRATES**

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النشرة الاحصائية الشهرية  
- البيانات المصرفية والنقدية -

يونيو 2011

**Monthly Statistical Bulletin**  
**- Banking & Monetary Statistics -**  
**June 2011**

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**Note:**

Data are as at end of period unless otherwise indicated.

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**Abbreviations & Notations**

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

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**Definitions****Money Supply (M0)**

Consists of currency in circulation plus currency at banks

**Money Supply (M1) :**

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

**Money Supply (M2) :**

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

**Money Supply (M3) :**

Consists of Money Supply (M2) plus Government deposits

**Certificates of Deposits :**

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

**Government:**

of the seven emirates.

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الجداول

**TABLES**

Table 1 : Selected Monetary and Banking Indicators

<b>(In Millions of AEDs)</b>										
<b>Indicator</b>	<b>2006 Dec.</b>	<b>2007 Dec.</b>	<b>2008 Dec.</b>	<b>2009 Dec.</b>	<b>2010 *</b> Dec.	<b>2011</b>				
						<b>February **</b>	<b>March **</b>	<b>April **</b>	<b>May **</b>	<b>June **</b>
<b>Central Bank of the UAE</b>										
Total Assets/Liabilities	103,233	285,949	193,747	203,937	228,937	246,986	260,056	277,513	278,366	273,483
Foreign Assets Holdings	102,345	285,693	113,039	89,875	116,701	134,347	146,354	166,715	165,924	162,330
<b>Money Supply Indicators</b>										
Money Supply M0	26,832	31,671	45,327	45,580	47,775	47,989	49,590	50,273	50,482	51,553
Money Supply M1	120,019	181,664	208,138	223,482	232,961	242,645	251,573	261,224	260,599	262,182
Money Supply M2	399,293	565,702	674,310	740,618	786,388	818,250	834,715	850,519	841,134	851,928
Money Supply M3	506,641	696,229	899,093	947,780	988,069	1,017,883	1,048,877	1,076,138	1,069,965	1,062,732
<b>Banks</b>										
Total Assets(Net of Provisions & Interest in Suspense)	826,391	1,202,285	1,447,894	1,521,002	1,609,259	1,661,535	1,699,766	1,697,669	1,706,251	1,709,621
Foreign Assets	231,938	196,896	203,386	208,157	233,513	256,352	261,428	267,543	270,212	260,857
Foreign Assets to Total Assets ( % )	28	16	14	14	15	15	15	16	16	15
Foreign Liabilities	177,688	320,970	282,599	251,086	271,699	281,868	287,133	274,517	281,879	289,751
Foreign Liabilities to Total Liabilities ( % )	21	26	19	17	17	17	17	16	17	17
<b>Deposits <sup>1</sup></b>	<b>518,806</b>	<b>716,021</b>	<b>912,170</b>	<b>982,579</b>	<b>1,049,628</b>	<b>1,079,055</b>	<b>1,105,132</b>	<b>1,128,283</b>	<b>1,123,480</b>	<b>1,126,010</b>
Residents	469,322	651,338	833,432	893,989	929,275	960,353	988,464	1,011,151	1,006,310	1,002,632
Non-Residents	49,484	64,683	78,738	88,590	120,353	118,702	116,668	117,132	117,170	123,378
<b>Bank Credit (Net of Provisions &amp; Interest in Suspense)</b>	<b>440,979</b>	<b>626,694</b>	<b>924,383</b>	<b>958,588</b>	<b>972,107</b>	<b>980,672</b>	<b>976,939</b>	<b>982,089</b>	<b>978,148</b>	<b>981,441</b>
<b>Total Number of National Banks and Branches</b>										
Head Offices	21	22	24	24	23	23	23	23	23	23
Branches	431	507	614	674	732	731	736	739	740	745
Pay Offices	55	56	60	71	86	86	86	86	86	86
Electronic Banking Service Units	9	11	19	26	26	27	29	29	29	27
<b>Total Number of Foreign Banks and Branches</b>										
Head Offices	25	27	28	28	28	28	28	28	28	28
Branches	81	80	82	82	83	83	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	48	48	48	47	47
<b>Number of Employees in Banks (UAE)<sup>2</sup></b>	<b>26,963</b>	<b>32,142</b>	<b>39,589</b>	<b>37,704</b>	<b>37,403</b>	<b>37,409</b>	<b>37,471</b>	<b>37,324</b>	<b>37,295</b>	<b>37,291</b>

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

<sup>2</sup> Excluding Auxiliary Staff

\* Revised

\*\* Estimates subject to revision

Table 2 : Monetary Survey

<b>(In Millions of AEDs)</b>										
Item	2006	2007	2008	2009	2010 *	2011				
	Dec.	Dec.	Dec.	Dec.	Dec.	February **	March **	April **	May **	June **
<b>Net Foreign Assets</b>	<b>155,634</b>	<b>160,326</b>	<b>33,098</b>	<b>46,949</b>	<b>78,624</b>	<b>109,242</b>	<b>121,042</b>	<b>160,175</b>	<b>154,825</b>	<b>133,953</b>
Foreign Assets	334,614	482,821	316,855	298,706	350,947	391,576	408,659	435,183	437,090	424,141
Foreign Liabilities	-178,980	-322,495	-283,757	-251,757	-272,323	-282,334	-287,617	-275,008	-282,265	-290,188
<b>Net Domestic Assets</b>	<b>243,659</b>	<b>384,588</b>	<b>615,943</b>	<b>693,669</b>	<b>707,764</b>	<b>709,008</b>	<b>713,673</b>	<b>690,344</b>	<b>686,309</b>	<b>717,975</b>
Claims on Private Sector	385,789	510,002	751,921	786,553	792,075	795,549	801,992	793,986	794,076	797,699
Net Claims on Government	-51,882	-61,380	-85,031	9,997	26,179	30,059	17,051	-1,316	-5,676	13,916
Claims on Official Entities	33,002	45,385	56,064	77,259	87,581	97,569	100,880	111,600	113,012	111,223
Claims on Nonbank Financial Institutions	32,362	55,208	97,940	91,453	91,179	84,909	86,231	91,846	89,482	90,907
Capital and Reserves	-105,649	-132,442	-165,569	-245,531	-275,500	-277,228	-275,589	-277,512	-280,395	-283,876
Other Items (net)	-49,963	-32,185	-39,382	-26,062	-13,750	-21,850	-16,892	-28,260	-24,190	-11,894
<b>Money Supply M2</b>	<b>399,293</b>	<b>565,702</b>	<b>674,310</b>	<b>740,618</b>	<b>786,388</b>	<b>818,250</b>	<b>834,715</b>	<b>850,519</b>	<b>841,134</b>	<b>851,928</b>
<b>Money Supply M1</b>	<b>120,019</b>	<b>181,664</b>	<b>208,138</b>	<b>223,482</b>	<b>232,961</b>	<b>242,645</b>	<b>251,573</b>	<b>261,224</b>	<b>260,599</b>	<b>262,182</b>
Currency in Circulation Outside Banks	21,837	25,942	36,967	37,217	38,560	39,677	39,072	41,894	41,494	42,108
Monetary Deposits	98,182	155,722	171,171	186,265	194,401	202,968	212,501	219,330	219,105	220,074
<b>Quasi - Money</b>	<b>279,274</b>	<b>384,038</b>	<b>466,172</b>	<b>517,136</b>	<b>553,427</b>	<b>575,605</b>	<b>583,142</b>	<b>589,295</b>	<b>580,535</b>	<b>589,746</b>
Foreign Currency Deposits	96,307	91,007	120,210	123,001	130,264	134,214	135,521	138,890	133,399	142,987
Dirham Deposits	182,967	293,031	345,962	394,135	423,163	441,391	447,621	450,405	447,136	446,759

\* Revised

\*\* Estimates subject to revision

Table 3 : Monthly Changes in Factors Affecting Money Supply

<b>(In Millions of AEDs)</b>										
<b>Item</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010 ***</b>	<b>2011</b>				
	<b>Dec. **</b>	<b>Dec. **</b>	<b>Dec. **</b>	<b>Dec.</b>	<b>Dec.</b>	<b>February ****</b>	<b>March ****</b>	<b>April ****</b>	<b>May ****</b>	<b>June ****</b>
<b>Net Foreign Assets</b>	<b>7,675</b>	<b>8,351</b>	<b>-14,938</b>	<b>-22,734</b>	<b>4,525</b>	<b>22,358</b>	<b>11,800</b>	<b>39,133</b>	<b>-5,350</b>	<b>-20,872</b>
Foreign Assets	48,967	73,614	-58,828	-30,121	-5,931	29,534	17,083	26,524	1,907	-12,949
Foreign Liabilities	41,292	65,263	-43,890	7,387	10,456	-7,176	-5,283	12,609	-7,257	-7,923
<b>Net Domestic Assets</b>	<b>23,567</b>	<b>49,617</b>	<b>6,990</b>	<b>18,635</b>	<b>-2,700</b>	<b>670</b>	<b>4,665</b>	<b>-23,329</b>	<b>-4,035</b>	<b>31,666</b>
Claims on Private Sector	22,314	56,565	21,837	-27,956	-2,615	-3,578	6,443	-8,006	90	3,623
Net Claims on Government	721	-12,069	-10,674	18,424	708	738	-13,008	-18,367	-4,360	19,592
Claims on Official Entities	643	6,966	-5,271	1,504	-3,210	5,610	3,311	10,720	1,412	-1,789
Claims on Nonbank Financial Institutions	7,603	7,459	6,458	13,893	1,071	2,238	1,322	5,615	-2,364	1,425
Capital and Reserves*	-7,052	-9,246	5,986	-12,487	-2,541	-2,614	1,639	-1,923	-2,883	-3,481
Other Items (net)*	-662	-58	-11,346	25,257	3,887	-1,724	4,958	-11,368	4,070	12,296
<b>Money Supply M2</b>	<b>31,242</b>	<b>58,760</b>	<b>-7,063</b>	<b>-4,099</b>	<b>1,825</b>	<b>23,028</b>	<b>16,465</b>	<b>15,804</b>	<b>-9,385</b>	<b>10,794</b>
<b>Money Supply M1</b>	<b>7,875</b>	<b>24,487</b>	<b>-27,156</b>	<b>265</b>	<b>1,443</b>	<b>5,743</b>	<b>8,928</b>	<b>9,651</b>	<b>-625</b>	<b>1,583</b>
<b>Quasi - Money</b>	<b>23,367</b>	<b>34,273</b>	<b>20,093</b>	<b>-4,364</b>	<b>382</b>	<b>17,285</b>	<b>7,537</b>	<b>6,153</b>	<b>-8,760</b>	<b>9,211</b>
Foreign Currency Deposits	9,374	-21,789	2,318	-5,236	206	4,977	1,307	3,369	-5,491	9,588
Dirham Deposits	13,993	56,062	17,775	872	176	12,308	6,230	2,784	-3,269	-377

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

\*\* Indicates Changes from End of Previous Quarter

\*\*\* Revised

\*\*\*\* 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%
<b>2010</b>										
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%
<b>2011</b>										
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%
Change for the year	-	23.1%	-	9.4%	-	13.7%	-	148.4%	-	25.5%

\* Estimates subject to revision



Table 5 : Central Bank of the UAE Balance Sheet

<b>(In Millions of AEDs)</b>										
<b>Item</b>	<b>As at 31.12.2006</b>	<b>As at 31.12.2007</b>	<b>As at 31.12.2008</b>	<b>As at 31.12.2009</b>	<b>As at * 31.12.2010</b>	<b>As at ** 28.02.2011</b>	<b>As at ** 31.03.2011</b>	<b>As at ** 30.04.2011</b>	<b>As at ** 31.05.2011</b>	<b>As at ** 30.06.2011</b>
<b>Assets</b>										
Cash and Bank Balances	425	329	1,904	4,537	6,871	5,155	5,511	4,378	6,095	4,614
Deposits	57,322	184,042	82,868.6	85,634	44,505	50,578	64,208	88,095	81,778	73,611
Loans to Banks against - Certificates of Deposit	625	-	2,967.3	2,266	-	-	-	-	-	-
Certificates of Deposit Under Repo	-	-	16,275	2,100	-	-	1,100	-	-	170
Liquidity Support Facility	-	-	4,551.5	2,360	1,420	1,426	1,364	1,364	1,330	1,330
Held to Maturity Foreign Securities	43,299	98,857	29,576	37	68,418	82,097	79,998	76,268	81,395	86,029
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	914	922	1,070	603	962	917
Property & Equipment	135	128	106.8	84	84	83	81	81	81	87
<b>Total Assets</b>	<b>103,233</b>	<b>285,949</b>	<b>193,746.8</b>	<b>203,937</b>	<b>228,937</b>	<b>246,986</b>	<b>260,056</b>	<b>277,513</b>	<b>278,366</b>	<b>273,483</b>
Off Balance Sheet Commitments	305	56,219	31,822.4	11,244	69,877	85,027	80,069	85,541	91,302	87,391
<b>Liabilities</b>										
Current Accounts & Deposits	30,966	65,261	84,841.2	70,286	68,611	74,786	79,180	83,382	80,515	82,710
Certificates of Deposit	32,322	173,577	47,183	71,453	94,002	102,333	112,384	118,019	119,191	118,178
Currency Issued	26,832	31,671	45,327	45,580	47,775	47,989	49,590	50,273	50,482	51,553
Other Liabilities	255	1,449	1,315.2	583	1,397	4,726	1,751	8,687	11,026	3,890
<b>Total Liabilities</b>	<b>90,375</b>	<b>271,958</b>	<b>178,666.4</b>	<b>187,902</b>	<b>211,785</b>	<b>229,834</b>	<b>242,904</b>	<b>260,361</b>	<b>261,214</b>	<b>256,331</b>
<b>Capital and Reserves</b>										
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	-	-	-	-	-	-	-	-
Retained Earnings	-	-	-	-	962	962	962	962	962	962
Permanent Deposit from U.A.E Government	11,298	12,431	13,580.4	14,535	14,690	14,690	14,690	14,690	14,690	14,690
<b>Total Capital &amp; Reserves</b>	<b>12,858</b>	<b>13,991</b>	<b>15,080.4</b>	<b>16,035</b>	<b>17,152</b>	<b>17,152</b>	<b>17,152</b>	<b>17,152</b>	<b>17,152</b>	<b>17,152</b>
<b>Total Liabilities and Capital</b>	<b>103,233</b>	<b>285,949</b>	<b>193,746.8</b>	<b>203,937</b>	<b>228,937</b>	<b>246,986</b>	<b>260,056</b>	<b>277,513</b>	<b>278,366</b>	<b>273,483</b>
Off Balance Sheet Commitments	305	56,219	31,822.4	11,244	69,877	85,027	80,069	85,541	91,302	87,391

- Not Available

\* Revised

\*\* 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
<b>2010</b>					
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
<b>2011</b>					
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
Change for the year	56.5%	25.7%	0.0%	222.2%	29.7%

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

\*\* Estimates subject to revision

Table 7 : Aggregated Balance Sheet of Banks - Assets \*

<b>(In Millions of AEDs)</b>										
<b>Item</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>				
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>February</b>	<b>March</b>	<b>April</b>	<b>May</b>	<b>June</b>
<b>Assets (Net of Provisions and Interest in Suspense)</b>										
<b>Cash and Deposits with C.B</b>	<b>63,415</b>	<b>236,852</b>	<b>108,146</b>	<b>146,210</b>	<b>165,811</b>	<b>178,453</b>	<b>197,110</b>	<b>199,463</b>	<b>205,005</b>	<b>205,714</b>
Cash in Hand ( LCY )	4,995	5,730	8,360	8,363	9,215	8,312	10,518	8,379	8,988	9,445
Deposits with Central Bank	58,420	231,122	99,786	137,847	156,596	170,141	186,592	191,084	196,017	196,269
<b>Due From Resident Banks</b>	<b>34,793</b>	<b>44,377</b>	<b>76,696</b>	<b>67,927</b>	<b>82,747</b>	<b>86,706</b>	<b>92,511</b>	<b>81,414</b>	<b>85,587</b>	<b>85,166</b>
Money at call & short notice	2,218	5,512	7,540	3,441	3,401	5,431	3,114	3,102	5,801	6,078
Demand Deposits	707	919	687	4,861	602	3,048	2,607	2,578	2,360	3,466
Time Deposits	30,390	37,816	68,288	59,463	78,572	78,057	86,671	75,601	77,295	75,431
Cheques in the course of collection	1,478	130	181	162	172	170	119	133	131	191
<b>Foreign Assets</b>	<b>231,938</b>	<b>196,896</b>	<b>203,386</b>	<b>208,157</b>	<b>233,513</b>	<b>256,352</b>	<b>261,428</b>	<b>267,543</b>	<b>270,212</b>	<b>260,857</b>
Net Due from H.O. and/or Branches Abroad	18,024	4,174	22,088	27,437	31,998	34,677	35,261	31,613	32,195	35,567
Due from Other Banks Abroad	90,489	60,222	56,239	61,140	79,906	89,037	93,052	95,711	99,153	85,997
Cash in Hand ( FCY )	114	106	110	112	78	87	72	68	72	130
Securities	56,638	57,795	53,064	48,462	48,211	50,146	47,204	54,801	54,254	55,647
Credit to Non-Residents	63,264	70,599	63,021	61,033	62,855	72,384	75,110	74,363	73,323	77,623
Other Foreign Assets	3,409	4,000	8,864	9,973	10,465	10,021	10,729	10,987	11,215	5,893
<b>Domestic Credit and Investments</b>	<b>473,095</b>	<b>679,920</b>	<b>991,058</b>	<b>1,029,179</b>	<b>1,048,066</b>	<b>1,055,372</b>	<b>1,066,848</b>	<b>1,066,147</b>	<b>1,064,086</b>	<b>1,068,901</b>
<b>a) Credit Facilities</b>	<b>440,979</b>	<b>626,694</b>	<b>924,383</b>	<b>958,588</b>	<b>972,107</b>	<b>980,672</b>	<b>976,939</b>	<b>982,089</b>	<b>978,148</b>	<b>981,441</b>
<b>Claims on Private Sector</b>	<b>342,987</b>	<b>491,528</b>	<b>729,825</b>	<b>723,866</b>	<b>720,617</b>	<b>725,805</b>	<b>720,338</b>	<b>718,558</b>	<b>716,823</b>	<b>718,895</b>
Commercial Bills	8,682	12,772	20,338	18,792	22,616	22,631	24,202	24,428	25,720	27,348
Real Estate Mortgage Loans	28,280	56,471	125,834	141,714	163,185	162,387	159,789	161,555	160,982	161,130
Loans,Advances & Overdrafts	306,025	422,285	583,653	563,360	534,816	540,787	536,347	532,575	530,121	530,417
<b>Claims on Government</b>	<b>47,885</b>	<b>58,402</b>	<b>72,260</b>	<b>91,873</b>	<b>99,982</b>	<b>101,434</b>	<b>102,634</b>	<b>99,758</b>	<b>98,952</b>	<b>100,007</b>
<b>Claims on Official Entities</b>	<b>31,513</b>	<b>39,823</b>	<b>47,368</b>	<b>68,700</b>	<b>73,993</b>	<b>83,490</b>	<b>83,513</b>	<b>88,352</b>	<b>89,183</b>	<b>86,596</b>
Loans,Advances & Overdrafts	31,513	39,823	47,368	68,700	73,993	83,490	83,513	88,352	89,183	86,596

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

<b>(In Millions of AEDs)</b>										
<b>Item</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>				
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>February</b>	<b>March</b>	<b>April</b>	<b>May</b>	<b>June</b>
<b><i>Assets (Net of Provisions and Interest in Suspense)</i></b>										
<b>Claims on Other Financial Institutions</b>	<b>18,594</b>	<b>36,941</b>	<b>74,930</b>	<b>74,149</b>	<b>77,515</b>	<b>69,943</b>	<b>70,454</b>	<b>75,421</b>	<b>73,190</b>	<b>75,943</b>
Loans,Advances & Overdrafts	18,594	36,941	74,930	74,149	77,515	69,943	70,454	75,421	73,190	75,943
<b>b) Domestic Investments</b>	<b>32,116</b>	<b>53,226</b>	<b>66,675</b>	<b>70,591</b>	<b>75,959</b>	<b>74,700</b>	<b>89,909</b>	<b>84,058</b>	<b>85,938</b>	<b>87,460</b>
<b>Unclassified Assets</b>	<b>23,150</b>	<b>44,240</b>	<b>68,608</b>	<b>69,529</b>	<b>79,122</b>	<b>84,652</b>	<b>81,869</b>	<b>83,102</b>	<b>81,361</b>	<b>88,983</b>
Fixed Assets	4,555	8,658	14,275	15,463	15,792	16,029	16,838	16,781	16,788	16,814
Inter-Branch Transactions	226	1,299	518	233	484	1,341	1,194	507	95	279
Other Assets	18,369	34,283	53,815	53,833	62,846	67,282	63,837	65,814	64,478	71,890
<b>Total Assets</b>	<b>826,391</b>	<b>1,202,285</b>	<b>1,447,894</b>	<b>1,521,002</b>	<b>1,609,259</b>	<b>1,661,535</b>	<b>1,699,766</b>	<b>1,697,669</b>	<b>1,706,251</b>	<b>1,709,621</b>

\* Excluding Overseas Branches of National Banks

Table 7 : Aggregated Balance Sheet of Banks - Liabilities \*

<b>(In Millions of AEDs)</b>										
<b>Item</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>				
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>February</b>	<b>March</b>	<b>April</b>	<b>May</b>	<b>June</b>
<b>Liabilities</b>										
<b>Monetary Deposits</b>	<b>98,182</b>	<b>155,722</b>	<b>171,171</b>	<b>186,265</b>	<b>194,401</b>	<b>202,968</b>	<b>212,501</b>	<b>219,330</b>	<b>219,105</b>	<b>220,074</b>
Demand Deposits ( LCY )	96,367	152,721	168,961	184,240	192,686	201,096	210,437	217,470	217,493	218,379
Bankers Drafts	1,815	3,001	2,210	2,025	1,715	1,872	2,064	1,860	1,612	1,695
<b>Quasi Monetary Deposits</b>	<b>279,274</b>	<b>384,038</b>	<b>466,172</b>	<b>517,136</b>	<b>553,427</b>	<b>575,605</b>	<b>583,143</b>	<b>589,295</b>	<b>580,535</b>	<b>589,746</b>
Time Deposits ( LCY )	159,374	259,374	303,563	348,423	369,750	384,854	388,908	389,723	385,573	384,468
Savings Deposits ( LCY )	18,015	24,654	30,939	34,581	42,181	45,019	47,241	49,279	49,851	50,900
Commercial Prepayments ( LCY )	5,578	9,003	11,460	11,131	11,232	11,518	11,473	11,403	11,712	11,391
Other Deposits ( FCY )	96,307	91,007	120,210	123,001	130,264	134,214	135,521	138,890	133,399	142,987
<b>Foreign Liabilities</b>	<b>177,688</b>	<b>320,970</b>	<b>282,599</b>	<b>251,086</b>	<b>271,699</b>	<b>281,868</b>	<b>287,133</b>	<b>274,517</b>	<b>281,879</b>	<b>289,751</b>
Net Due to H.O and/or Branches Abroad	20,513	44,476	17,749	16,910	12,199	16,203	18,245	15,120	14,653	15,278
Due to Other Banks Abroad	101,094	209,303	176,593	131,022	122,619	130,267	135,130	126,659	134,892	135,796
Other Deposits ( LCY + FCY )	49,484	64,684	78,738	88,590	120,353	118,702	116,668	117,132	117,170	123,378
Provisions <sup>1</sup>	1,279	819	2,480	2,157	4,001	4,160	4,226	2,717	3,123	3,013
Other Foreign Liabilities	5,318	1,688	7,039	12,407	12,527	12,536	12,864	12,889	12,041	12,286
<b>Government Deposits ( LCY + FCY )</b>	<b>93,680</b>	<b>114,579</b>	<b>198,298</b>	<b>192,614</b>	<b>183,162</b>	<b>183,652</b>	<b>194,884</b>	<b>204,387</b>	<b>208,282</b>	<b>194,507</b>
<b>Government Lending Funds <sup>2</sup></b>	<b>16</b>	<b>16</b>	<b>5,622</b>	<b>13</b>	<b>13</b>	<b>13</b>	<b>13</b>	<b>13</b>	<b>13</b>	<b>13</b>
<b>Due to Central Bank</b>	<b>168</b>	<b>94</b>	<b>25,150</b>	<b>6,776</b>	<b>4,314</b>	<b>4,927</b>	<b>4,929</b>	<b>1,256</b>	<b>2,527</b>	<b>3,316</b>
<b>Capital and Reserves</b>	<b>104,089</b>	<b>130,882</b>	<b>165,569</b>	<b>244,031</b>	<b>273,038</b>	<b>274,767</b>	<b>273,127</b>	<b>275,050</b>	<b>277,933</b>	<b>281,414</b>
<b>Due to Resident Banks</b>	<b>38,397</b>	<b>46,026</b>	<b>71,572</b>	<b>67,190</b>	<b>70,552</b>	<b>75,464</b>	<b>76,495</b>	<b>66,554</b>	<b>68,023</b>	<b>63,960</b>
Money at call and short notice	1,904	2,008	1,711	866	853	4,649	1,917	2,362	2,646	2,231
Demand Deposits	665	1,255	1,025	1,947	2,030	3,368	2,349	4,382	2,181	1,166
Time Deposits	35,828	42,763	68,836	64,377	67,669	67,447	72,229	59,810	63,196	60,563

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

<b>(In Millions of AEDs)</b>										
<b>Item</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>				
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>February</b>	<b>March</b>	<b>April</b>	<b>May</b>	<b>June</b>
<b>Liabilities</b>										
<b>Unclassified Liabilities</b>	<b>34,897</b>	<b>49,958</b>	<b>61,741</b>	<b>55,891</b>	<b>58,653</b>	<b>62,271</b>	<b>67,541</b>	<b>67,267</b>	<b>67,954</b>	<b>66,840</b>
Inter-Branch Transactions	205	372	1,132	1,342	1,112	1,520	2,222	2,675	4,488	2,149
Other Liabilities	34,692	49,586	60,609	54,549	57,541	60,751	65,319	64,592	63,466	64,691
<b>Memoranda Accounts</b>	<b>952,310</b>	<b>1,416,622</b>	<b>1,588,907</b>	<b>2,047,446</b>	<b>2,303,461</b>	<b>2,686,492</b>	<b>2,757,599</b>	<b>2,761,259</b>	<b>2,919,907</b>	<b>2,952,527</b>
Letters of Credit	79,228	110,860	112,191	102,837	102,680	99,082	101,805	104,488	105,880	106,606
Guarantees and other - Forward Endorsements	194,143	252,402	350,833	338,290	334,220	336,893	335,440	331,905	332,500	338,429
Acceptances	14,740	18,272	20,796	26,282	34,829	37,705	38,543	40,869	40,649	40,648
Forward Exchange Contracts	341,413	569,807	599,576	799,877	801,567	1,160,183	1,198,934	1,119,717	1,163,349	1,198,499
Other Memoranda Accounts	322,786	465,281	505,511	780,160	1,030,165	1,052,629	1,082,877	1,164,280	1,277,529	1,268,345

\* *Excluding Overseas Branches of National Banks*

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

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

**Table 8 : Banks' Foreign Assets and Liabilities**

<b>(In Millions of AEDs)</b>										
<b>Item</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>				
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>February</b>	<b>March</b>	<b>April</b>	<b>May</b>	<b>June</b>
<b>Foreign Assets</b>	<b>231,938</b>	<b>196,896</b>	<b>203,386</b>	<b>208,157</b>	<b>233,513</b>	<b>256,352</b>	<b>261,428</b>	<b>267,543</b>	<b>270,212</b>	<b>260,857</b>
Notes and Coins	114	106	110	112	78	87	72	68	72	130
Due from H.O and Branches	18,024	4,174	22,088	27,437	31,998	34,677	35,261	31,613	32,195	35,567
Money at Call and Short Notice	3,517	7,602	6,786	5,590	3,504	9,671	9,352	6,344	15,830	4,795
Deposits with Banks	86,934	52,606	49,447	55,544	76,399	79,366	83,696	89,359	83,316	81,197
- Demand Deposits	---	---	---	6,681	8,876	8,728	8,328	11,427	9,095	6,758
- Time Deposits	---	---	---	48,863	67,523	70,637	75,367	77,932	74,221	74,439
Securities	56,638	57,795	53,064	48,462	48,211	50,146	47,204	54,801	54,254	55,647
Loans and Advances <sup>1</sup>	63,264	70,599	63,021	61,033	62,855	72,384	75,110	74,363	73,323	77,623
Other Foreign Assets <sup>2</sup>	3,447	4,014	8,870	9,979	10,468	10,021	10,733	10,995	11,222	5,898
<b>Foreign Liabilities</b>	<b>177,688</b>	<b>320,970</b>	<b>282,599</b>	<b>251,086</b>	<b>271,699</b>	<b>281,868</b>	<b>287,133</b>	<b>274,517</b>	<b>281,879</b>	<b>289,751</b>
Due to H.O and Branches	20,513	44,476	17,749	16,910	12,199	16,203	18,245	15,120	14,653	15,278
Due to Banks	4,309	3,620	920	37,866	71,080	72,872	71,222	68,503	77,036	69,605
Deposits of Banks	96,785	205,684	175,673	93,157	51,538	57,395	63,908	58,156	57,856	66,191
- Demand Deposits	---	---	---	6,680	11,629	12,517	16,993	14,044	23,236	20,572
- Time Deposits	---	---	---	86,477	39,909	44,878	46,915	44,112	34,620	45,619
Other Deposits	49,204	64,349	78,285	88,266	119,768	117,773	115,587	116,121	116,091	122,366
- Demand Deposits	---	---	---	9,660	13,746	15,821	14,046	18,348	17,191	18,812
- Time Deposits	---	---	---	73,055	98,407	94,187	93,329	89,442	90,371	94,674
- Savings Deposits	---	---	---	5,551	7,615	7,765	8,212	8,331	8,528	8,880
Other Foreign Liabilities <sup>3</sup>	6,877	2,841	9,972	14,887	17,114	17,625	18,171	16,617	16,243	16,311

1) Including Purchased or Discounted Commercial Bills

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

3) Including Commercial Prepayments

**Table 9 : Loans, Advances and Overdrafts to Residents \***

<b>(In Millions of AEDs)</b>										
<b>Item</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>				
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>February</b>	<b>March</b>	<b>April</b>	<b>May</b>	<b>June</b>
<b>Government</b>	<b>47,885</b>	<b>58,402</b>	<b>72,260</b>	<b>91,873</b>	<b>99,982</b>	<b>101,434</b>	<b>102,634</b>	<b>99,758</b>	<b>98,952</b>	<b>100,007</b>
<b>Public Sector</b>	<b>39,922</b>	<b>50,056</b>	<b>70,165</b>	<b>89,927</b>	<b>91,340</b>	<b>92,739</b>	<b>92,656</b>	<b>100,514</b>	<b>99,708</b>	<b>97,030</b>
Financial Institutions	8,145	10,229	18,260	21,221	17,347	9,247	9,143	12,100	10,525	10,434
Insurance Companies	264	4	4,537	6	0	2	0	62	0	0
Others	31,513	39,823	47,368	68,700	73,993	83,490	83,513	88,352	89,183	86,596
<b>Private Sector</b>	<b>312,634</b>	<b>446,065</b>	<b>630,726</b>	<b>607,090</b>	<b>581,287</b>	<b>587,652</b>	<b>583,495</b>	<b>580,948</b>	<b>577,772</b>	<b>580,448</b>
Financial Institutions	9,534	26,194	50,952	51,167	58,597	59,180	59,977	61,859	61,183	64,017
Insurance Companies	650	513	1,180	1,755	1,571	1,514	1,334	1,399	1,482	1,492
Business and Industrial Sector	191,512	267,578	341,352	355,256	324,209	327,824	322,749	318,739	315,645	313,723
Others <sup>1</sup>	110,938	151,780	237,242	198,912	196,910	199,134	199,435	198,951	199,462	201,216
<b>Total</b>	<b>400,441</b>	<b>554,523</b>	<b>773,151</b>	<b>788,890</b>	<b>772,609</b>	<b>781,825</b>	<b>778,785</b>	<b>781,220</b>	<b>776,432</b>	<b>777,485</b>

<sup>1</sup> Including Personal Loans for Business and Consumption Purposes

\* Net of Provisions and Interest in Suspense



**Table 10 : Bank Credit to Residents by Economic Activity<sup>1 \*</sup>**

<b>(In Millions of AEDs)</b>											
<b>Economic Activity</b>	<b>End of Period</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>				
		<b>Dec</b>	<b>Dec.</b>	<b>Dec</b>	<b>Dec.</b>	<b>Dec.</b>	<b>February</b>	<b>March</b>	<b>April</b>	<b>May</b>	<b>June</b>
<b>1) Agriculture</b>		<b>1,295</b>	<b>1,605</b>	<b>2,391</b>	<b>642</b>	<b>712</b>	<b>719</b>	<b>710</b>	<b>816</b>	<b>767</b>	<b>647</b>
<b>2) Mining and Quarrying</b>		<b>6,330</b>	<b>7,782</b>	<b>11,853</b>	<b>6,729</b>	<b>6,717</b>	<b>14,682</b>	<b>14,916</b>	<b>19,928</b>	<b>22,395</b>	<b>22,069</b>
<b>3) Manufacturing</b>		<b>22,373</b>	<b>32,840</b>	<b>45,668</b>	<b>44,192</b>	<b>45,897</b>	<b>46,742</b>	<b>47,213</b>	<b>46,903</b>	<b>46,464</b>	<b>46,952</b>
3.1 Food , Beverages and Tobacco		2,277	3,197	5,170	4,550	3,440	3,297	3,246	3,058	2,667	2,732
3.2 Textile and Leather Products		1,114	1,535	955	959	909	950	923	923	945	908
3.3 Furniture and Other Wood Products		711	837	1,324	1,189	1,397	1,375	1,369	1,352	1,322	1,164
3.4 Paper And Paper Products		811	756	823	564	624	567	553	582	591	618
3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals		3,667	4,301	6,265	5,925	6,188	6,087	6,296	6,398	5,992	6,739
3.6 Basic Metal Products (Including Aluminium)		3,773	6,267	8,139	10,580	13,492	14,101	14,373	14,108	14,251	14,387
3.7 Fabricated Metal Products, Machinery and Equipment		1,266	1,790	3,386	2,581	2,442	3,095	3,006	3,037	3,072	2,874
3.8 Other Manufactured Products		8,754	14,157	19,608	17,844	17,405	17,270	17,447	17,445	17,624	17,530
<b>4) Electricity, Gas and Water</b>		<b>10,228</b>	<b>12,094</b>	<b>20,250</b>	<b>24,886</b>	<b>23,742</b>	<b>23,272</b>	<b>23,588</b>	<b>23,488</b>	<b>23,922</b>	<b>23,505</b>
<b>5) Construction</b>		<b>50,114</b>	<b>66,003</b>	<b>119,251</b>	<b>126,010</b>	<b>122,683</b>	<b>122,105</b>	<b>120,172</b>	<b>120,972</b>	<b>120,356</b>	<b>118,309</b>
<b>6) Trade</b>		<b>85,426</b>	<b>102,444</b>	<b>124,243</b>	<b>100,489</b>	<b>97,087</b>	<b>97,837</b>	<b>99,139</b>	<b>101,575</b>	<b>103,996</b>	<b>105,981</b>
6.1 Wholesale		57,202	69,489	75,510	63,053	63,347	64,395	67,219	69,948	72,560	75,046
6.2 Retail		28,224	32,955	48,733	37,436	33,740	33,442	31,920	31,627	31,436	30,935
<b>7) Transport, Storage and Communication</b>		<b>17,904</b>	<b>21,211</b>	<b>25,039</b>	<b>27,523</b>	<b>26,450</b>	<b>27,474</b>	<b>26,269</b>	<b>26,244</b>	<b>23,989</b>	<b>24,166</b>
<b>8) Financial Institutions(Excluding Banks)</b>		<b>17,147</b>	<b>35,637</b>	<b>72,772</b>	<b>86,150</b>	<b>81,879</b>	<b>77,854</b>	<b>76,163</b>	<b>80,275</b>	<b>79,348</b>	<b>80,899</b>
<b>9) Government</b>		<b>47,885</b>	<b>58,402</b>	<b>72,260</b>	<b>91,873</b>	<b>99,982</b>	<b>101,434</b>	<b>102,634</b>	<b>99,758</b>	<b>98,952</b>	<b>100,007</b>
<b>10) Personal Loans for Business Purposes</b>		<b>81,130</b>	<b>106,449</b>	<b>160,103</b>	<b>171,352</b>	<b>181,949</b>	<b>183,155</b>	<b>183,605</b>	<b>179,159</b>	<b>180,950</b>	<b>183,591</b>
<b>11) Personal Loans for Consumption Purposes</b>		<b>28,824</b>	<b>41,923</b>	<b>67,039</b>	<b>66,561</b>	<b>65,172</b>	<b>64,510</b>	<b>64,323</b>	<b>65,150</b>	<b>64,714</b>	<b>64,406</b>
<b>12) All Others<sup>2</sup></b>		<b>72,323</b>	<b>140,304</b>	<b>203,516</b>	<b>212,181</b>	<b>219,837</b>	<b>220,888</b>	<b>218,207</b>	<b>217,821</b>	<b>212,295</b>	<b>210,909</b>
<b>Total</b>		<b>440,979</b>	<b>626,694</b>	<b>924,383</b>	<b>958,588</b>	<b>972,107</b>	<b>980,672</b>	<b>976,939</b>	<b>982,089</b>	<b>978,148</b>	<b>981,441</b>

1) *Amount Outstanding Excluding Inter-Bank Lending*

2) *Including Loans to Service Sector and Non-Profit Institutions*

\* *Net of Provisions and Interest in Suspense*

Table 11 : Deposits distributed Residents / Non Residents \*

<b>(In Millions of AEDs)</b>										
<b>Item</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>				
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>February</b>	<b>March</b>	<b>April</b>	<b>May</b>	<b>June</b>
<b>( 1 ) Residents</b>	<b>469,322</b>	<b>651,338</b>	<b>833,432</b>	<b>893,989</b>	<b>929,275</b>	<b>960,353</b>	<b>988,464</b>	<b>1,011,151</b>	<b>1,006,310</b>	<b>1,002,632</b>
1.1 Government	93,680	114,579	198,298	192,614	183,162	183,652	194,884	204,387	208,282	194,507
1.2 Public sector	38,142	36,196	44,760	56,867	60,938	65,279	65,966	54,218	60,780	66,998
1.2.1 Financial Institutions	3,051	4,819	4,934	8,956	8,463	9,090	8,186	6,784	7,172	5,957
1.2.2 Business and Industrial Inst.	35,091	31,377	39,826	47,911	52,475	56,189	57,780	47,434	53,608	61,041
1.3 Private Sector	176,046	272,241	338,451	372,003	380,354	394,556	404,743	424,995	408,219	413,018
1.3.1 Financial Institutions	13,393	22,101	20,407	22,206	26,107	27,187	28,679	33,059	27,951	32,816
1.3.2 Business and Industrial Inst.	162,653	250,140	318,044	349,797	354,247	367,369	376,064	391,936	380,268	380,202
1.4 Individuals	142,321	202,780	225,483	259,906	284,958	293,547	299,689	305,104	306,253	304,371
1.5 Others	19,133	25,542	26,440	12,599	19,863	23,319	23,182	22,447	22,776	23,738
<b>( 2 ) Non-Residents</b>	<b>49,484</b>	<b>64,683</b>	<b>78,738</b>	<b>88,590</b>	<b>120,353</b>	<b>118,702</b>	<b>116,668</b>	<b>117,132</b>	<b>117,170</b>	<b>123,378</b>
2.1 Government and Diplomatic Missions	3,311	6,057	5,314	11,439	6,877	6,885	6,496	6,517	6,873	13,531
2.2 Financial Institutions	8,630	14,289	15,591	33,426	48,378	42,407	40,448	36,209	39,015	38,671
2.3 Business and Industry	15,720	18,780	28,580	22,980	38,322	40,960	40,111	43,087	40,015	39,505
2.4 Individuals and Others	21,823	25,557	29,253	20,745	26,776	28,450	29,613	31,319	31,267	31,671
<b>Total Deposits</b>	<b>518,806</b>	<b>716,021</b>	<b>912,170</b>	<b>982,579</b>	<b>1,049,628</b>	<b>1,079,055</b>	<b>1,105,132</b>	<b>1,128,283</b>	<b>1,123,480</b>	<b>1,126,010</b>

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

Table 12 : Deposits by Type and Currency <sup>1</sup>

<b>(In Millions of AEDs)</b>										
<b>Item</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>				
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>February</b>	<b>March</b>	<b>April</b>	<b>May</b>	<b>June</b>
<b>Demand</b>	<b>123,886</b>	<b>188,859</b>	<b>217,049</b>	<b>239,531</b>	<b>259,955</b>	<b>274,258</b>	<b>281,995</b>	<b>301,333</b>	<b>293,459</b>	<b>302,071</b>
Local Currency	98,219	156,632	172,409	188,423	197,634	206,149	215,163	223,590	223,888	224,513
Foreign Currencies	25,667	32,227	44,640	51,108	62,321	68,109	66,832	77,743	69,571	77,558
<b>Savings</b>	<b>22,170</b>	<b>30,234</b>	<b>38,562</b>	<b>44,464</b>	<b>54,348</b>	<b>57,777</b>	<b>61,176</b>	<b>63,327</b>	<b>64,210</b>	<b>64,939</b>
Local Currency	19,198	26,869	33,978	37,835	46,918	49,878	52,441	54,418	55,181	56,371
Foreign Currencies	2,972	3,365	4,584	6,629	7,430	7,899	8,735	8,909	9,029	8,568
<b>Time</b>	<b>272,367</b>	<b>371,865</b>	<b>444,776</b>	<b>483,686</b>	<b>534,702</b>	<b>544,786</b>	<b>548,757</b>	<b>540,785</b>	<b>538,912</b>	<b>538,984</b>
Local Currency	164,749	270,728	320,283	363,981	407,746	421,257	428,178	429,112	423,864	421,324
Foreign Currencies	107,618	101,137	124,493	119,705	126,956	123,529	120,579	111,673	115,048	117,660
<b>Total Deposits <sup>2</sup></b>	<b>418,423</b>	<b>590,958</b>	<b>700,387</b>	<b>767,681</b>	<b>849,005</b>	<b>876,821</b>	<b>891,928</b>	<b>905,445</b>	<b>896,581</b>	<b>905,994</b>
Total Local Currency	282,166	454,229	526,670	590,239	652,298	677,284	695,782	707,120	702,933	702,208
Foreign Currencies	136,257	136,729	173,717	177,442	196,707	199,537	196,146	198,325	193,648	203,786
Commercial Prepayments	6,702	10,484	13,483	12,832	13,217	13,678	13,815	13,797	14,159	13,891

1)Excluding Inter-Bank Deposits

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

**Table 13 : Time Deposits by Maturity \***

<b>(In Millions of AEDs)</b>										
<b>Period</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>				
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>February</b>	<b>March</b>	<b>April</b>	<b>May</b>	<b>June</b>
<b>Maturity</b>										
Upto 3 Months	222,930	264,634	327,964	299,659	279,854	270,443	270,994	260,213	236,683	239,906
Above 3 and Upto 6 Months	40,003	71,373	103,409	112,385	123,549	128,473	132,185	137,012	155,471	150,004
Above 6 and Upto 12 Months	55,751	76,458	99,036	125,067	154,709	160,562	164,545	167,701	159,240	161,347
Exceeding 12 Months	35,814	54,294	95,729	131,848	142,824	153,256	154,972	160,031	164,571	165,268
<b>Total</b>	<b>354,498</b>	<b>466,759</b>	<b>626,138</b>	<b>668,959</b>	<b>700,936</b>	<b>712,734</b>	<b>722,696</b>	<b>724,957</b>	<b>715,965</b>	<b>716,525</b>

\* Excluding Inter-Bank Deposits but Including Government Deposits

Table 14 : Currency Issued

<b>(In Thousands of AEDs)</b>										
	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>				
<b>Item</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>February</b>	<b>March</b>	<b>April</b>	<b>May</b>	<b>June</b>
<b>Total Notes Issued ( 1 )*</b>	<b>26,428,825</b>	<b>31,215,615</b>	<b>44,759,332</b>	<b>44,960,568</b>	<b>47,109,743</b>	<b>47,316,674</b>	<b>48,910,946</b>	<b>49,590,791</b>	<b>49,794,146</b>	<b>50,859,908</b>
<b>Total Coins Issued ( 2 )**</b>	<b>403,052</b>	<b>455,590</b>	<b>567,643</b>	<b>619,632</b>	<b>665,716</b>	<b>672,758</b>	<b>678,608</b>	<b>682,044</b>	<b>688,076</b>	<b>692,677</b>
<b>Total Currency Issued ( 1 )+( 2 )</b>	<b>26,831,877</b>	<b>31,671,205</b>	<b>45,326,975</b>	<b>45,580,200</b>	<b>47,775,459</b>	<b>47,989,432</b>	<b>49,589,554</b>	<b>50,272,835</b>	<b>50,482,222</b>	<b>51,552,585</b>

\* *Excluding Mutilated Notes*

\*\* *Excluding Issued Gold Coins*

**Table 15 : Cleared Cheques Statistics**

Item	2006	2007	2008	2009	2010	2011				
	Dec.	Dec.	Dec.	Dec.	Dec.	February	March	April	May	June
<b>Amount</b> <b>( In Millions of AEDs )</b>	691,354	724,622	859,404	968,108	970,864	165,292	261,855	353,121	452,996	548,553
<b>No. of Cheques *</b>	21,890	20,025	18,643	27,169	26,237	4,339	6,707	8,912	11,347	13,568

\* No. of Cheques is in Thousands