



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

النشرة الاحصائية الشهرية  
- البيانات المصرفية والنقدية -  
يونيو 2012

**Monthly Statistical Bulletin**  
**- Banking & Monetary Statistics -**  
**June 2012**

## 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**

<b>(In Millions of AEDs)</b>										
<b>Indicator</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>			
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.*</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	234,266	251,347	251,418	244,348	249,251
Foreign Assets Holdings	102,345	285,693	113,039	89,875	116,701	132,291	150,952	151,286	142,732	149,760
<b>Money Supply Indicators</b>										
Money Supply M0	26,832	31,671	45,327	45,580	47,775	52,087	53,611	53,557	53,773	53,117
Money Supply M1	120,019	181,664	208,138	223,482	232,961	264,096	280,257	286,138	281,748	284,306
Money Supply M2	399,293	565,702	674,310	740,618	786,388	825,758	880,422	859,255	832,099	827,144
Money Supply M3	506,641	696,229	899,093	947,780	985,172	1,001,357	1,078,197	1,069,774	1,055,690	1,028,564
<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	1,665,220	1,744,891	1,745,528	1,729,008	1,736,240
Foreign Assets	231,938	196,896	203,386	208,157	233,513	248,876	293,059	297,759	286,030	275,039
Foreign Assets to Total Assets ( % )	28	16	14	14	15	15	17	17	17	16
Foreign Liabilities	177,688	320,970	282,599	251,086	271,699	289,808	282,936	282,317	294,096	319,740
Foreign Liabilities to Total Liabilities ( % )	21	26	19	17	17	17	16	16	17	18
<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>1,069,750</b>	<b>1,146,141</b>	<b>1,138,873</b>	<b>1,125,130</b>	<b>1,107,056</b>
Residents	469,322	651,338	833,432	893,989	929,275	957,328	1,027,662	1,018,867	1,005,973	978,819
Non-Residents	49,484	64,683	78,738	88,590	120,353	112,422	118,479	120,006	119,157	128,237
<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>992,906</b>	<b>1,001,457</b>	<b>1,000,812</b>	<b>1,000,759</b>	<b>1,016,231</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	768	794	794	795	799
Pay Offices	55	56	60	71	86	87	88	88	88	89
Electronic Banking Service Units	9	11	19	26	26	26	28	28	28	28
<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	50	52	52	52	52
<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>37,499</b>	<b>36,807</b>	<b>36,413</b>	<b>36,353</b>	<b>36,055</b>

1 Excluding Inter-Bank Deposits

2 Excluding Auxiliary Staff

\* Estimates subject to revision

Table 2 : Monetary Survey

<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>2012</b>			
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.*</b>	<b>March *</b>	<b>April *</b>	<b>May *</b>	<b>June *</b>
<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>92,499</b>	<b>156,024</b>	<b>164,691</b>	<b>135,768</b>	<b>106,012</b>
Foreign Assets	334,614	482,821	316,855	298,706	350,947	382,444	445,372	450,438	430,155	426,192
Foreign Liabilities	-178,980	-322,495	-283,757	-251,757	-272,323	-289,945	-289,348	-285,747	-294,387	-320,180
<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>733,259</b>	<b>724,398</b>	<b>694,564</b>	<b>696,331</b>	<b>721,132</b>
Claims on Private Sector	385,789	510,002	751,921	786,553	792,075	819,156	822,404	821,006	824,537	832,297
Net Claims on Government	-51,882	-61,380	-85,031	9,997	28,939	44,779	29,979	17,284	7,254	29,926
Claims on Official Entities	33,002	45,385	56,064	77,259	87,581	119,852	121,345	123,368	122,460	124,109
Claims on Nonbank Financial Institutions	32,362	55,208	97,940	91,453	91,179	82,436	88,623	87,921	85,467	86,579
Capital and Reserves	-105,649	-132,442	-165,569	-245,531	-274,538	-297,943	-300,086	-302,204	-304,351	-307,136
Other Items (net)	-49,963	-32,185	-39,382	-26,062	-17,472	-35,021	-37,867	-52,811	-39,036	-44,643
<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>825,758</b>	<b>880,422</b>	<b>859,255</b>	<b>832,099</b>	<b>827,144</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>264,096</b>	<b>280,257</b>	<b>286,138</b>	<b>281,748</b>	<b>284,306</b>
Currency in Circulation Outside Banks	21,837	25,942	36,967	37,217	38,560	41,591	43,359	43,433	43,387	43,362
Monetary Deposits	98,182	155,722	171,171	186,265	194,401	222,505	236,898	242,705	238,361	240,944
<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>561,662</b>	<b>600,165</b>	<b>573,117</b>	<b>550,351</b>	<b>542,838</b>
Foreign Currency Deposits	96,307	91,007	120,210	123,001	130,264	144,094	156,009	139,728	133,644	135,148
Dirham Deposits	182,967	293,031	345,962	394,135	423,163	417,568	444,156	433,389	416,707	407,690

\* 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>2012</b>			
	<b>Dec. **</b>	<b>Dec. **</b>	<b>Dec. **</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.***</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>15,010</b>	<b>27,837</b>	<b>8,667</b>	<b>-28,923</b>	<b>-29,756</b>
Foreign Assets	48,967	73,614	-58,828	-30,121	-5,931	-10,384	30,681	5,066	-20,283	-3,963
Foreign Liabilities	41,292	65,263	-43,890	7,387	10,456	25,394	-2,844	3,601	-8,640	-25,793
<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>-2,988</b>	<b>-3,727</b>	<b>-29,834</b>	<b>1,767</b>	<b>24,801</b>
Claims on Private Sector	22,314	56,565	21,837	-27,956	-2,615	4,088	2,047	-1,398	3,531	7,760
Net Claims on Government	721	-12,069	-10,674	18,424	3,468	4,279	-12,002	-12,695	-10,030	22,672
Claims on Official Entities	643	6,966	-5,271	1,504	-3,210	2,150	-546	2,023	-908	1,649
Claims on Nonbank Financial Institutions	7,603	7,459	6,458	13,893	1,071	-2,628	1,528	-702	-2,454	1,112
Capital and Reserves*	-7,052	-9,246	5,986	-12,487	-1,579	-13,373	1,985	-2,118	-2,147	-2,785
Other Items (net)*	-662	-58	-11,346	25,257	165	2,496	3,261	-14,944	13,775	-5,607
<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>12,022</b>	<b>24,110</b>	<b>-21,167</b>	<b>-27,156</b>	<b>-4,955</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>10,048</b>	<b>3,989</b>	<b>5,881</b>	<b>-4,390</b>	<b>2,558</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>1,974</b>	<b>20,121</b>	<b>-27,048</b>	<b>-22,766</b>	<b>-7,513</b>
Foreign Currency Deposits	9,374	-21,789	2,318	-5,236	206	5,752	7,890	-16,281	-6,084	1,504
Dirham Deposits	13,993	56,062	17,775	872	176	-3,778	12,231	-10,767	-16,682	-9,017

\* (-) 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%
<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%
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%
<b>2012</b>										
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%
Change for the year	-	6.7%	-	4.3%	-	8.1%	-	51.9%	-	-0.9%

\* 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 * 31.12.2011	As at * 31.03.2012	As at * 30.04.2012	As at * 31.05.2012	As at * 30.06.2012
<b>Assets</b>										
Cash and Bank Balances	425	329	1,904	4,537	6,871	30,193	20,504	22,178	29,344	29,463
Deposits	57,322	184,042	82,868.6	85,634	44,505	30,101	36,681	41,915	33,404	38,567
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	89,397	86,850	82,492	81,764
Held to Maturity Securities-Issued by Ministry of Finance & Dubai Government	-	-	55,000	106,725	106,725	98,725	97,725	97,725	97,225	96,925
Other Assets	1,427	2,593	497.6	194	914	1,237	6,441	2,150	1,283	1,932
Property & Equipment	135	128	106.8	84	84	90	86	87	87	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>234,266</b>	<b>251,347</b>	<b>251,418</b>	<b>244,348</b>	<b>249,251</b>
Off Balance Sheet Commitments	305	56,219	31,822.4	11,244	69,877	54,833	78,194	77,738	75,860	78,964
<b>Liabilities</b>										
Current Accounts & Deposits	30,966	65,261	84,841.2	70,286	66,005	80,549	90,027	90,358	87,160	96,524
Certificates of Deposit	32,322	173,577	47,183	71,453	94,002	80,407	88,147	87,691	82,556	79,263
Currency Issued	26,832	31,671	45,327	45,580	47,775	52,087	53,611	53,557	53,773	53,117
Other Liabilities	255	1,449	1,315.2	583	5,120	4,071	1,485	1,735	2,782	2,270
<b>Total Liabilities</b>	<b>90,375</b>	<b>271,958</b>	<b>178,666.4</b>	<b>187,902</b>	<b>212,902</b>	<b>217,114</b>	<b>233,270</b>	<b>233,341</b>	<b>226,271</b>	<b>231,174</b>
<b>Capital and Reserves</b>										
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	-	-	-	-	-
<b>Total Capital &amp; Reserves</b>	<b>12,858</b>	<b>13,991</b>	<b>15,080.4</b>	<b>16,035</b>	<b>16,035</b>	<b>17,152</b>	<b>18,077</b>	<b>18,077</b>	<b>18,077</b>	<b>18,077</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>234,266</b>	<b>251,347</b>	<b>251,418</b>	<b>244,348</b>	<b>249,251</b>
Off Balance Sheet Commitments	305	56,219	31,822.4	11,244	69,877	54,833	78,194	77,738	75,860	78,964

- 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
<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
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
<b>2012</b>					
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
Change for the year	13.8%	13.1%	0.0%	-23.5%	10.1%

(\*) 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>2012</b>			
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</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>166,629</b>	<b>175,618</b>	<b>177,208</b>	<b>173,113</b>	<b>177,500</b>
Cash in Hand ( LCY )	4,995	5,730	8,360	8,363	9,215	10,496	10,252	10,124	10,386	9,755
Deposits with Central Bank	58,420	231,122	99,786	137,847	156,596	156,133	165,366	167,084	162,727	167,745
<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>80,382</b>	<b>90,144</b>	<b>84,570</b>	<b>78,563</b>	<b>80,460</b>
Money at call & short notice	2,218	5,512	7,540	3,441	3,401	3,769	2,801	3,659	2,732	3,314
Demand Deposits	707	919	687	4,861	602	797	419	518	818	1,352
Time Deposits	30,390	37,816	68,288	59,463	78,572	75,566	86,726	80,151	74,791	75,607
Cheques in the course of collection	1,478	130	181	162	172	250	198	242	222	187
<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>248,876</b>	<b>293,059</b>	<b>297,759</b>	<b>286,030</b>	<b>275,039</b>
Net Due from H.O. and/or Branches Abroad	18,024	4,174	22,088	27,437	31,998	25,856	30,530	25,545	26,322	29,427
Due from Other Banks Abroad	90,489	60,222	56,239	61,140	79,906	86,223	132,041	141,118	126,622	109,690
Cash in Hand ( FCY )	114	106	110	112	78	81	61	84	72	78
Securities	56,638	57,795	53,064	48,462	48,211	49,863	48,421	49,934	49,549	51,848
Credit to Non-Residents	63,264	70,599	63,021	61,033	62,855	81,222	76,041	74,899	77,177	77,662
Other Foreign Assets	3,409	4,000	8,864	9,973	10,465	5,631	5,965	6,179	6,288	6,334
<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>1,086,096</b>	<b>1,101,937</b>	<b>1,101,158</b>	<b>1,104,452</b>	<b>1,115,087</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>992,906</b>	<b>1,001,457</b>	<b>1,000,812</b>	<b>1,000,759</b>	<b>1,016,231</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>730,861</b>	<b>726,829</b>	<b>724,605</b>	<b>726,210</b>	<b>734,053</b>
Commercial Bills	8,682	12,772	20,338	18,792	22,616	25,797	25,065	24,944	25,526	25,589
Real Estate Mortgage Loans	28,280	56,471	125,834	141,714	163,185	161,531	160,870	160,852	161,380	162,647
Loans,Advances & Overdrafts	306,025	422,285	583,653	563,360	534,816	543,533	540,894	538,809	539,304	545,817
<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>102,390</b>	<b>109,637</b>	<b>109,837</b>	<b>111,469</b>	<b>113,236</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>92,940</b>	<b>94,789</b>	<b>96,982</b>	<b>96,245</b>	<b>100,594</b>
Loans,Advances & Overdrafts	31,513	39,823	47,368	68,700	73,993	92,940	94,789	96,982	96,245	100,594

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>2012</b>			
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>March</b>	<b>April</b>	<b>May</b>	<b>June</b>
<b>Assets (Net of Provisions and Interest in Suspense)</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>66,715</b>	<b>70,202</b>	<b>69,388</b>	<b>66,835</b>	<b>68,348</b>
Loans, Advances & Overdrafts	18,594	36,941	74,930	74,149	77,515	66,715	70,202	69,388	66,835	68,348
<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>93,190</b>	<b>100,480</b>	<b>100,346</b>	<b>103,693</b>	<b>98,856</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>83,237</b>	<b>84,133</b>	<b>84,833</b>	<b>86,850</b>	<b>88,154</b>
Fixed Assets	4,555	8,658	14,275	15,463	15,792	16,180	16,378	16,433	16,477	16,593
Inter-Branch Transactions	226	1,299	518	233	484	185	287	699	156	1,704
Other Assets	18,369	34,283	53,815	53,833	62,846	66,872	67,468	67,701	70,217	69,857
<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>1,665,220</b>	<b>1,744,891</b>	<b>1,745,528</b>	<b>1,729,008</b>	<b>1,736,240</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>2012</b>			
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</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>222,505</b>	<b>236,898</b>	<b>242,705</b>	<b>238,361</b>	<b>240,944</b>
Demand Deposits ( LCY )	96,367	152,721	168,961	184,240	192,686	220,857	234,501	240,809	236,294	239,309
Bankers Drafts	1,815	3,001	2,210	2,025	1,715	1,648	2,397	1,896	2,067	1,635
<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>561,662</b>	<b>600,165</b>	<b>573,118</b>	<b>550,351</b>	<b>542,839</b>
Time Deposits ( LCY )	159,374	259,374	303,563	348,423	369,750	353,693	377,236	365,855	349,236	339,564
Savings Deposits ( LCY )	18,015	24,654	30,939	34,581	42,181	52,831	55,717	56,563	56,819	57,516
Commercial Prepayments ( LCY )	5,578	9,003	11,460	11,131	11,232	11,044	11,203	10,972	10,652	10,611
Other Deposits ( FCY )	96,307	91,007	120,210	123,001	130,264	144,094	156,009	139,728	133,644	135,148
<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>289,808</b>	<b>282,936</b>	<b>282,317</b>	<b>294,096</b>	<b>319,740</b>
Net Due to H.O and/or Branches Abroad	20,513	44,476	17,749	16,910	12,199	13,369	13,784	11,320	11,603	14,181
Due to Other Banks Abroad	101,094	209,303	176,593	131,022	122,619	148,918	134,460	134,742	146,583	160,035
Other Deposits ( LCY + FCY )	49,484	64,684	78,738	88,590	120,353	112,422	118,479	120,006	119,157	128,237
Provisions <sup>1</sup>	1,279	819	2,480	2,157	4,001	3,399	3,765	3,748	3,528	3,809
Other Foreign Liabilities	5,318	1,688	7,039	12,407	12,527	11,700	12,448	12,501	13,225	13,478
<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>174,809</b>	<b>192,996</b>	<b>204,941</b>	<b>219,328</b>	<b>196,672</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>1,484</b>	<b>1,611</b>	<b>1,663</b>	<b>3,609</b>	<b>1,469</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>280,791</b>	<b>282,009</b>	<b>284,127</b>	<b>286,274</b>	<b>289,059</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>63,537</b>	<b>72,343</b>	<b>80,916</b>	<b>62,450</b>	<b>67,592</b>
Money at call and short notice	1,904	2,008	1,711	866	853	1,062	2,037	1,989	456	1,238
Demand Deposits	665	1,255	1,025	1,947	2,030	1,380	924	1,000	1,001	1,165
Time Deposits	35,828	42,763	68,836	64,377	67,669	61,095	69,382	77,927	60,993	65,189

**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>2012</b>			
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</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>70,611</b>	<b>75,920</b>	<b>75,728</b>	<b>74,526</b>	<b>77,912</b>
Inter-Branch Transactions	205	372	1,132	1,342	1,112	1,479	2,358	3,338	2,162	2,016
Other Liabilities	34,692	49,586	60,609	54,549	57,541	69,132	73,562	72,390	72,364	75,896
<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>2,562,091</b>	<b>2,600,604</b>	<b>2,652,387</b>	<b>2,746,858</b>	<b>2,869,476</b>
Letters of Credit	79,228	110,860	112,191	102,837	102,680	101,929	101,865	104,026	113,986	116,338
Guarantees and other - Forward Endorsements	194,143	252,402	350,833	338,290	334,220	325,594	317,780	316,013	315,175	314,651
Acceptances	14,740	18,272	20,796	26,282	34,829	33,580	34,027	35,636	36,110	34,912
Forward Exchange Contracts	341,413	569,807	599,576	799,877	801,567	1,071,087	1,074,272	1,104,355	1,087,449	1,219,199
Other Memoranda Accounts	322,786	465,281	505,511	780,160	1,030,165	1,029,901	1,072,660	1,092,357	1,194,138	1,184,376

\* *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>2012</b>			
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</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>248,876</b>	<b>293,059</b>	<b>297,759</b>	<b>286,030</b>	<b>275,039</b>
Notes and Coins	114	106	110	112	78	81	61	84	72	78
Due from H.O and Branches	18,024	4,174	22,088	27,437	31,998	25,856	30,530	25,545	26,322	29,427
Money at Call and Short Notice	3,517	7,602	6,786	5,590	3,504	2,338	26,909	31,127	26,333	7,755
Deposits with Banks	86,934	52,606	49,447	55,544	76,399	83,883	105,131	109,988	100,285	101,930
- Demand Deposits	---	---	---	6,681	8,876	14,663	9,420	6,618	7,521	9,730
- Time Deposits	---	---	---	48,863	67,523	69,220	95,711	103,370	92,764	92,200
Securities	56,638	57,795	53,064	48,462	48,211	49,863	48,421	49,934	49,549	51,848
Loans and Advances <sup>1</sup>	63,264	70,599	63,021	61,033	62,855	81,222	76,041	74,899	77,177	77,662
Other Foreign Assets <sup>2</sup>	3,447	4,014	8,870	9,979	10,468	5,633	5,966	6,182	6,292	6,339
<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>289,808</b>	<b>282,936</b>	<b>282,317</b>	<b>294,096</b>	<b>319,740</b>
Due to H.O and Branches	20,513	44,476	17,749	16,910	12,199	13,369	13,784	11,320	11,603	14,181
Due to Banks	4,309	3,620	920	37,866	71,080	76,570	74,118	77,064	88,535	88,292
Deposits of Banks	96,785	205,684	175,673	93,157	51,538	72,348	60,342	57,678	58,048	71,743
- Demand Deposits	---	---	---	6,680	11,629	13,938	13,144	10,986	11,362	13,811
- Time Deposits	---	---	---	86,477	39,909	58,410	47,198	46,692	46,686	57,931
Other Deposits	49,204	64,349	78,285	88,266	119,768	111,486	117,320	118,952	118,157	127,222
- Demand Deposits	---	---	---	9,660	13,746	16,865	16,816	16,416	17,193	17,033
- Time Deposits	---	---	---	73,055	98,407	84,514	89,844	91,612	90,154	98,932
- Savings Deposits	---	---	---	5,551	7,615	10,107	10,659	10,924	10,810	11,257
Other Foreign Liabilities <sup>3</sup>	6,877	2,841	9,972	14,887	17,114	16,035	17,372	17,303	17,753	18,302

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>2012</b>			
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</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>102,390</b>	<b>109,637</b>	<b>109,837</b>	<b>111,469</b>	<b>113,236</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>112,421</b>	<b>115,201</b>	<b>116,805</b>	<b>114,499</b>	<b>118,080</b>
Financial Institutions	8,145	10,229	18,260	21,221	17,347	19,481	19,795	19,206	17,637	17,486
Insurance Companies	264	4	4,537	6	0	0	617	617	617	0
Others	31,513	39,823	47,368	68,700	73,993	92,940	94,789	96,982	96,245	100,594
<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>573,205</b>	<b>572,002</b>	<b>569,345</b>	<b>568,465</b>	<b>577,161</b>
Financial Institutions	9,534	26,194	50,952	51,167	58,597	46,232	48,699	48,043	47,520	50,008
Insurance Companies	650	513	1,180	1,755	1,571	1,002	1,092	1,522	1,061	854
Business and Industrial Sector	191,512	267,578	341,352	355,256	324,209	325,185	321,492	317,823	316,925	322,668
Others <sup>1</sup>	110,938	151,780	237,242	198,912	196,910	200,786	200,719	201,957	202,959	203,631
<b>Total</b>	<b>400,441</b>	<b>554,523</b>	<b>773,151</b>	<b>788,890</b>	<b>772,609</b>	<b>788,016</b>	<b>796,840</b>	<b>795,987</b>	<b>794,433</b>	<b>808,477</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 2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>			
	<b>Dec</b>	<b>Dec.</b>	<b>Dec</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</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>1,221</b>	<b>1,067</b>	<b>1,127</b>	<b>1,106</b>	<b>1,560</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>27,905</b>	<b>25,546</b>	<b>25,376</b>	<b>25,272</b>	<b>24,932</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>45,319</b>	<b>43,250</b>	<b>44,558</b>	<b>45,356</b>	<b>46,445</b>
3.1 Food , Beverages and Tobacco	2,277	3,197	5,170	4,550	3,440	3,209	2,694	2,686	2,979	3,460
3.2 Textile and Leather Products	1,114	1,535	955	959	909	889	868	884	893	794
3.3 Furniture and Other Wood Products	711	837	1,324	1,189	1,397	1,211	1,252	1,260	1,258	1,305
3.4 Paper And Paper Products	811	756	823	564	624	598	623	603	601	598
3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals	3,667	4,301	6,265	5,925	6,188	5,119	5,405	5,526	5,225	5,319
3.6 Basic Metal Products (Including Aluminium)	3,773	6,267	8,139	10,580	13,492	13,709	12,873	13,663	13,642	14,493
3.7 Fabricated Metal Products, Machinery and Equipment	1,266	1,790	3,386	2,581	2,442	2,750	3,320	3,552	3,707	3,599
3.8 Other Manufactured Products	8,754	14,157	19,608	17,844	17,405	17,834	16,215	16,384	17,051	16,877
<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>22,198</b>	<b>20,530</b>	<b>20,577</b>	<b>20,997</b>	<b>21,321</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>116,066</b>	<b>117,420</b>	<b>115,530</b>	<b>114,974</b>	<b>118,303</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>105,420</b>	<b>102,123</b>	<b>101,538</b>	<b>101,632</b>	<b>101,505</b>
6.1 Wholesale	57,202	69,489	75,510	63,053	63,347	74,792	73,738	73,632	73,706	73,246
6.2 Retail	28,224	32,955	48,733	37,436	33,740	30,628	28,385	27,906	27,926	28,259
<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>25,362</b>	<b>26,848</b>	<b>27,128</b>	<b>27,018</b>	<b>26,501</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>72,905</b>	<b>72,677</b>	<b>72,799</b>	<b>70,727</b>	<b>74,040</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>102,390</b>	<b>109,637</b>	<b>109,837</b>	<b>111,469</b>	<b>113,237</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>182,950</b>	<b>177,485</b>	<b>179,054</b>	<b>177,399</b>	<b>180,963</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>69,141</b>	<b>76,382</b>	<b>76,829</b>	<b>78,897</b>	<b>78,248</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>222,029</b>	<b>228,492</b>	<b>226,459</b>	<b>225,912</b>	<b>229,176</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>992,906</b>	<b>1,001,457</b>	<b>1,000,812</b>	<b>1,000,759</b>	<b>1,016,231</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>2012</b>			
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</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>957,328</b>	<b>1,027,662</b>	<b>1,018,867</b>	<b>1,005,973</b>	<b>978,819</b>
1.1 Government	93,680	114,579	198,298	192,614	183,162	174,809	192,996	204,941	219,328	196,672
1.2 Public sector	38,142	36,196	44,760	56,867	60,938	67,216	78,329	79,707	62,705	61,208
1.2.1 Financial Institutions	3,051	4,819	4,934	8,956	8,463	6,711	11,521	12,494	6,535	7,016
1.2.2 Business and Industrial Inst.	35,091	31,377	39,826	47,911	52,475	60,505	66,808	67,213	56,170	54,192
1.3 Private Sector	176,046	272,241	338,451	372,003	380,354	393,686	415,054	386,424	374,025	372,413
1.3.1 Financial Institutions	13,393	22,101	20,407	22,206	26,107	28,689	36,196	28,600	26,008	23,640
1.3.2 Business and Industrial Inst.	162,653	250,140	318,044	349,797	354,247	364,997	378,858	357,824	348,017	348,773
1.4 Individuals	142,321	202,780	225,483	259,906	284,958	297,275	306,056	311,282	312,833	313,866
1.5 Others	19,133	25,542	26,440	12,599	19,863	24,342	35,227	36,513	37,082	34,660
<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>112,422</b>	<b>118,479</b>	<b>120,006</b>	<b>119,157</b>	<b>128,237</b>
2.1 Government and Diplomatic Missions	3,311	6,057	5,314	11,439	6,877	7,662	8,464	7,889	5,274	6,661
2.2 Financial Institutions	8,630	14,289	15,591	33,426	48,378	37,159	44,608	45,857	48,848	55,208
2.3 Business and Industry	15,720	18,780	28,580	22,980	38,322	38,400	34,143	34,603	33,573	34,157
2.4 Individuals and Others	21,823	25,557	29,253	20,745	26,776	29,201	31,264	31,657	31,462	32,211
<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>1,069,750</b>	<b>1,146,141</b>	<b>1,138,873</b>	<b>1,125,130</b>	<b>1,107,056</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>2012</b>			
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</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>306,292</b>	<b>324,899</b>	<b>326,219</b>	<b>322,742</b>	<b>328,189</b>
Local Currency	98,219	156,632	172,409	188,423	197,634	227,401	241,278	247,030	242,619	246,042
Foreign Currencies	25,667	32,227	44,640	51,108	62,321	78,891	83,621	79,189	80,123	82,147
<b>Savings</b>	<b>22,170</b>	<b>30,234</b>	<b>38,562</b>	<b>44,464</b>	<b>54,348</b>	<b>68,669</b>	<b>72,544</b>	<b>73,602</b>	<b>73,700</b>	<b>75,911</b>
Local Currency	19,198	26,869	33,978	37,835	46,918	59,094	62,480	63,457	63,724	64,684
Foreign Currencies	2,972	3,365	4,584	6,629	7,430	9,575	10,064	10,145	9,976	11,227
<b>Time</b>	<b>272,367</b>	<b>371,865</b>	<b>444,776</b>	<b>483,686</b>	<b>534,702</b>	<b>500,437</b>	<b>533,595</b>	<b>513,793</b>	<b>491,709</b>	<b>487,163</b>
Local Currency	164,749	270,728	320,283	363,981	407,746	383,283	409,991	401,832	385,450	375,196
Foreign Currencies	107,618	101,137	124,493	119,705	126,956	117,154	123,604	111,961	106,259	111,967
<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>875,398</b>	<b>931,038</b>	<b>913,614</b>	<b>888,151</b>	<b>891,263</b>
Total Local Currency	282,166	454,229	526,670	590,239	652,298	669,778	713,749	712,319	691,793	685,922
Foreign Currencies	136,257	136,729	173,717	177,442	196,707	205,620	217,289	201,295	196,358	205,341
Commercial Prepayments	6,702	10,484	13,483	12,832	13,217	13,703	14,377	14,065	13,569	13,749

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>2012</b>			
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>March</b>	<b>April</b>	<b>May</b>	<b>June</b>
Upto 3 Months	222,930	264,634	327,964	299,659	279,854	221,980	279,275	267,017	234,133	208,869
Above 3 and Upto 6 Months	40,003	71,373	103,409	112,385	123,549	130,742	116,257	117,904	129,045	124,800
Above 6 and Upto 12 Months	55,751	76,458	99,036	125,067	154,709	138,838	150,317	159,687	172,425	170,609
Exceeding 12 Months	35,814	54,294	95,729	131,848	142,824	166,341	163,160	154,588	151,031	157,559
<b>Total</b>	<b>354,498</b>	<b>466,759</b>	<b>626,138</b>	<b>668,959</b>	<b>700,936</b>	<b>657,901</b>	<b>709,009</b>	<b>699,196</b>	<b>686,634</b>	<b>661,837</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>2012</b>			
<b>Item</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</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>51,359,554</b>	<b>52,874,201</b>	<b>52,822,926</b>	<b>53,029,849</b>	<b>52,372,254</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>727,105</b>	<b>736,954</b>	<b>733,943</b>	<b>743,499</b>	<b>745,028</b>
<b>Total Currency Issued ( 1 )+( 2 )</b>	<b>226,831,877</b>	<b>31,671,205</b>	<b>45,326,975</b>	<b>45,580,200</b>	<b>47,775,459</b>	<b>52,086,659</b>	<b>53,611,155</b>	<b>53,556,869</b>	<b>53,773,348</b>	<b>53,117,282</b>

\* *Excluding Mutilated Notes*

\*\* *Excluding Issued Gold Coins*

**Table 15 : Cleared Cheques Statistics**

<b>Item</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>			
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>March</b>	<b>April</b>	<b>May</b>	<b>June</b>
<b>Amount</b> <b>( In Millions of AEDs )</b>	691,354	724,622	859,404	968,108	970,864	1,163,666	272,200	367,447	471,111	562,169
<b>No. of Cheques *</b>	21,890	20,025	18,643	27,169	26,237	26,917	6,691	9,031	11,558	13,862

\* No. of Cheques is in Thousands