



مصرف الإمارات العربية المتحدة المركزي

CENTRAL BANK OF THE UNITED ARAB EMIRATES

النشرة الاحصائية الشهرية
- البيانات المصرفية والنقدية -
نوفمبر 2010

Monthly Statistical Bulletin
- Banking & Monetary Statistics -
November 2010

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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

Narrow Money (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)

Broad Money (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)

Overall Broad Money (M3) :

Consists of Broad Money(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					
	Dec.	Dec.	Dec.	Dec.	June	July	August	September	October	November
Central Bank of the UAE										
Total Assets/Liabilities	103,233	285,949	193,747	203,937	202,081	214,304	212,036	208,375	224,252	230,965
Foreign Assets Holdings	102,345	285,693	113,039	89,875	82,931	100,111	94,701	94,513	110,139	112,671
Money Supply Indicators										
Narrow Money (M0)	26,832	31,671	45,327	45,580	44,927	44,062	45,695	45,411	46,783	47,425
Money Supply (M1)	120,019	181,664	208,138	223,482	231,771	228,512	224,432	225,451	231,437	231,518
Broad Money (M2)	399,293	565,702	674,310	740,618	757,223	768,287	760,990	766,531	797,480	784,563
Overall Broad Money (M3)	506,641	696,229	899,093	947,780	945,323	951,328	953,401	961,785	998,728	986,969
Banks										
Total Assets(Net of Provisions & Interest in Suspense)	826,391	1,202,285	1,447,894	1,521,002	1,540,706	1,557,683	1,579,087	1,587,761	1,626,416	1,636,362
Foreign Assets	231,938	196,896	203,386	208,157	216,779	227,273	228,869	226,223	248,327	243,550
Foreign Assets to Total Assets (%)	28	16	14	14	14	15	14	14	15	15
Foreign Liabilities	177,688	320,970	282,599	251,086	255,866	268,774	275,553	266,356	266,704	282,073
Foreign Liabilities to Total Liabilities (%)	21	26	19	17	17	17	17	17	16	17
Deposits ¹	518,806	716,021	912,170	982,579	985,438	998,862	1,004,896	1,013,331	1,053,833	1,049,751
Residents	469,322	651,338	833,432	893,989	890,326	898,250	899,358	906,650	943,414	931,414
Non-Residents	49,484	64,683	78,738	88,590	95,112	100,612	105,538	106,681	110,419	118,337
Bank Credit (Net of Provisions & Interest in Suspense)	440,979	626,694	924,383	958,588	966,479	968,086	974,639	979,224	976,578	981,818
Total Number of National Banks and Branches										
Head Offices	21	22	24	24	23	23	23	23	23	23
Branches	431	507	614	674	699	701	706	707	720	727
Pay Offices	55	56	60	71	76	79	81	84	84	84
Electronic Banking Service Units	9	11	19	26	26	25	25	25	25	25
Total Number of Foreign Banks and Branches										
Head Offices	25	27	28	28	28	28	28	28	28	28
Branches	81	80	82	82	82	82	82	83	80	80
Pay Offices	1	1	1	1	1	1	1	1	1	1
Electronic Banking Service Units	14	30	35	43	47	47	49	49	49	49
Number of Employees in Banks (UAE)²	26,963	32,142	39,589	37,704	36,527	36,495	36,532	36,448	36,515	36,668

1 Excluding Inter-Bank Deposits

2 Excluding Auxiliary Staff

Table 2 : Monetary Survey

(In Millions of AEDs)										
Item	2006	2007	2008	2009	2010					
	Dec.	Dec.	Dec.	Dec.	June	July	August	September	October	November
Net Foreign Assets	155,634	160,326	33,098	46,949	43,811	58,600	47,993	54,371	91,774	74,099
Foreign Assets	334,614	482,821	316,855	298,706	300,367	328,041	324,227	321,393	359,123	356,878
Foreign Liabilities	-178,980	-322,495	-283,757	-251,757	-256,556	-269,441	-276,234	-267,022	-267,349	-282,779
Net Domestic Assets	243,659	384,588	615,943	693,669	713,412	709,687	712,997	712,160	705,706	710,464
Claims on Private Sector	385,789	510,002	751,921	786,553	787,791	787,984	788,737	792,641	789,610	794,690
Net Claims on Government	-51,882	-61,380	-85,031	9,997	31,805	37,588	32,765	31,700	28,432	25,471
Claims on Official Entities	33,002	45,385	56,064	77,259	79,389	80,513	82,259	86,227	87,326	90,791
Claims on Nonbank Financial Institutions	32,362	55,208	97,940	91,453	94,613	94,339	94,137	90,872	91,014	90,108
Capital and Reserves	-105,649	-132,442	-165,569	-245,531	-263,406	-265,458	-267,618	-269,591	-271,124	-272,959
Other Items (net)	-49,963	-32,185	-39,382	-26,062	-16,780	-25,279	-17,283	-19,689	-19,552	-17,637
Broad Money (M2)	399,293	565,702	674,310	740,618	757,223	768,287	760,990	766,531	797,480	784,563
Money Supply (M1)	120,019	181,664	208,138	223,482	231,771	228,512	224,432	225,451	231,437	231,518
Currency in Circulation Outside Banks	21,837	25,942	36,967	37,217	37,062	36,068	37,084	37,032	38,204	38,100
Monetary Deposits	98,182	155,722	171,171	186,265	194,709	192,444	187,348	188,419	193,233	193,418
Quasi - Money	279,274	384,038	466,172	517,136	525,452	539,775	536,558	541,080	566,043	553,045
Foreign Currency Deposits	96,307	91,007	120,210	123,001	121,683	124,481	119,754	121,619	133,414	130,058
Dirham Deposits	182,967	293,031	345,962	394,135	403,769	415,294	416,804	419,461	432,629	422,987

Table 3 : Monthly Changes in Factors Affecting Money Supply

(In Millions of AEDs)										
Item	2006	2007	2008	2009	2010					
	Dec. **	Dec. **	Dec. **	Dec.	June	July	August	September	October	November
Net Foreign Assets	7,675	8,351	-14,938	-22,734	3,318	14,789	-10,607	6,378	37,403	-17,675
Foreign Assets	48,967	73,614	-58,828	-30,121	2,516	27,674	-3,814	-2,834	37,730	-2,245
Foreign Liabilities	41,292	65,263	-43,890	7,387	802	-12,885	-6,793	9,212	-327	-15,430
Net Domestic Assets	23,567	49,617	6,990	18,635	9,440	-3,725	3,310	-837	-6,454	4,758
Claims on Private Sector	22,314	56,565	21,837	-27,956	2,911	193	753	3,904	-3,031	5,080
Net Claims on Government	721	-12,069	-10,674	18,424	2,775	5,783	-4,823	-1,065	-3,268	-2,961
Claims on Official Entities	643	6,966	-5,271	1,504	-30	1,124	1,746	3,968	1,099	3,465
Claims on Nonbank Financial Institutions	7,603	7,459	6,458	13,893	268	-274	-202	-3,265	142	-906
Capital and Reserves*	-7,052	-9,246	5,986	-12,487	-1,256	-2,052	-2,160	-1,973	-1,533	-1,835
Other Items (net)*	-662	-58	-11,346	25,257	4,772	-8,499	7,996	-2,406	137	1,915
Broad Money (M2)	31,242	58,760	-7,063	-4,099	12,758	11,064	-7,297	5,541	30,949	-12,917
Money Supply (M1)	7,875	24,487	-27,156	265	3,530	-3,259	-4,080	1,019	5,986	81
Quasi - Money	23,367	34,273	20,093	-4,364	9,228	14,323	-3,217	4,522	24,963	-12,998
Foreign Currency Deposits	9,374	-21,789	2,318	-5,236	1,649	2,798	-4,727	1,865	11,795	-3,356
Dirham Deposits	13,993	56,062	17,775	872	7,579	11,525	1,510	2,657	13,168	-9,642

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

** Indicates Changes from End of Previous Quarter

Table 4 : Monetary Base (Reserve Money)

(End of period, in Billions of Dirhams)

Year	Monetary Base		Components of Monetary Base							
	In Billions of Dirhams	% Change	Currency in Circulation		Reserve Requirements		Banks Current Accounts at CBUAE (Net)		Certificates of Deposit (Net of Lending)	
			In Billions of Dirhams	% Change	In Billions of Dirhams	% Change	In Billions of Dirhams	% Change	In Billions of Dirhams	% Change
2006	81.2	-	21.8	-	24.7	-	2.4	-	32.3	-
2007	258.0	217.7%	25.9	18.8%	33.6	36.0%	24.9	937.5%	173.6	437.5%
2008	119.6	-53.6%	37.0	42.9%	49.4	47.0%	5.3	-78.7%	27.9	-83.9%
2009	170.2	42.3%	37.2	0.5%	48.9	-1.0%	17.0	220.8%	67.1	140.5%
2010										
January	163.2	-4.1%	37.9	1.9%	49.9	2.0%	11.6	-31.8%	63.8	-4.9%
February	154.8	-5.1%	37.7	-0.5%	50.1	0.4%	11.1	-4.3%	55.9	-12.4%
March	157.4	1.7%	37.4	-0.8%	50.3	0.4%	12.1	9.0%	57.6	3.0%
April	159.6	1.4%	37.6	0.5%	50.1	-0.4%	10.5	-13.2%	61.4	6.6%
May	163.5	2.4%	37.5	-0.3%	51.3	2.4%	8.6	-18.1%	66.1	7.7%
June	163.0	-0.3%	37.1	-1.1%	51.7	0.8%	11.3	31.4%	62.9	-4.8%
July	170.5	4.6%	36.1	-2.7%	52.5	1.5%	10.4	-8.0%	71.5	13.7%
August	174.4	2.3%	37.1	2.8%	51.4	-2.1%	16.0	53.8%	69.9	-2.2%
September	171.6	-1.6%	37.0	-0.3%	52.3	1.8%	11.7	-26.9%	70.6	1.0%
October	179.5	4.6%	38.2	3.2%	52.6	0.6%	9.6	-17.9%	79.1	12.0%
November	189.8	5.7%	38.1	-0.3%	52.4	-0.4%	8.2	-14.6%	91.1	15.2%
Change for the year	-	11.5%	-	2.4%	-	7.2%	-	-51.8%	-	35.8%

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 30.06.2010	As at 31.07.2010	As at 31.08.2010	As at 30.09.2010	As at 31.10.2010	As at 30.11.2010
Assets										
Cash and Bank Balances	425	329	1,904	4,537	5,725	3,550	3,437	2,580	4,337	8,517
Deposits	57,322	184,042	82,868.6	85,634	49,070	54,333	47,266	48,307	50,107	58,171
Loans to Banks against - Certificates of Deposit	625	-	2,967.3	2,266	2,428	2,465	2,428	1,469	1,469	1,469
Certificates of Deposit Under Repo	-	-	16,275	2,100	2,050	-	2,730	1,000	-	-
Liquidity Support Facility	-	-	4,551.5	2,360	1,995	1,995	1,879	1,894	1,873	1,488
Held to Maturity Foreign Securities	43,299	98,857	29,576	37	33,118	44,580	46,530	44,998	58,768	53,209
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	894	582	966	1,329	895	1,307
Property & Equipment	135	128	106.8	84	76	74	75	73	78	79
Total Assets	103,233	285,949	193,746.8	203,937	202,081	214,304	212,036	208,375	224,252	230,965
Off Balance Sheet Commitments	305	56,219	31,822.4	11,244	34,319	55,755	47,770	46,883	65,876	56,251
Liabilities										
Current Accounts & Deposits	30,966	65,261	84,841.2	70,286	70,651	67,543	72,194	67,521	67,685	71,062
Certificates of Deposit	32,322	173,577	47,183	71,453	67,409	73,990	72,342	73,097	80,519	92,582
Currency Issued	26,832	31,671	45,327	45,580	44,927	44,062	45,695	45,411	46,783	47,425
Other Liabilities	255	1,449	1,315.2	583	3,059	12,674	5,770	6,311	13,230	3,861
Total Liabilities	90,375	271,958	178,666.4	187,902	186,046	198,269	196,001	192,340	208,217	214,930
Capital and Reserves										
Authorized, Issued & Fully Paid Capital	300	300	300	300	300	300	300	300	300	300
General Reserve	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200
Special Reserve	60	60	-	-	-	-	-	-	-	-
Permanent Deposit from U.A.E Government	11,298	12,431	13,580.4	14,535	14,535	14,535	14,535	14,535	14,535	14,535
Total Capital & Reserves	12,858	13,991	15,080.4	16,035	16,035	16,035	16,035	16,035	16,035	16,035
Total Liabilities and Capital	103,233	285,949	193,746.8	203,937	202,081	214,304	212,036	208,375	224,252	230,965
Off Balance Sheet Commitments	305	56,219	31,822.4	11,244	34,319	55,755	47,770	46,883	65,876	56,251

- Not Available

Table 6 : Central Bank Foreign Currency Assets
(End of period, in Millions of Dirhams)

Period	Deposits	Held-to-Maturity Foreign Securities	Held-to-Maturity Dubai Gov. Bonds	Other Foreign Assets *	Total Foreign Currency Assets
2006	57,322	43,299	-	1,712	102,333
2007	184,042	98,857	-	2,794	285,693
2008	82,869	29,576	-	3,561	116,006
2009	85,635	37	36,725	6,468	128,865
2010					
January	82,220	37	36,725	1,636	120,618
February	74,247	37	36,725	3,186	114,195
March	78,060	37	36,725	5,976	120,798
April	78,717	18	36,725	5,298	120,758
May	65,286	18,479	36,725	3,094	123,584
June	49,512	33,118	36,725	2,729	122,084
July	55,202	44,580	36,725	2,794	139,301
August	47,725	46,530	36,725	2,874	133,854
September	48,857	44,998	36,725	2,128	132,708
October	50,585	58,768	36,725	2,256	148,334
November	58,624	53,209	36,725	2,309	150,867
Change for the year	-31.5%		0.0%	-64.3%	17.1%

(*) Including: Loans to Banks against Certificates of Deposit (CDs), CDs under Repo and Liquidity Support Facility

Table 7 : Aggregated Balance Sheet of Banks - Assets *

(In Millions of AEDs)										
Item	2006	2007	2008	2009	2010					
	Dec.	Dec.	Dec.	Dec.	June	July	August	September	October	November
Assets (Net of Provisions and Interest in Suspense)										
Cash and Deposits with C.B	63,415	236,852	108,146	146,210	141,932	146,495	149,546	143,946	153,315	168,345
Cash in Hand (LCY)	4,995	5,730	8,360	8,363	7,865	7,994	8,611	8,379	8,579	9,325
Deposits with Central Bank	58,420	231,122	99,786	137,847	134,067	138,501	140,935	135,567	144,736	159,020
Due From Resident Banks	34,793	44,377	76,696	67,927	66,574	67,312	76,328	83,318	90,013	81,830
Money at call & short notice	2,218	5,512	7,540	3,441	5,894	3,539	4,025	4,038	3,077	3,905
Demand Deposits	707	919	687	4,861	623	2,480	747	345	493	1,288
Time Deposits	30,390	37,816	68,288	59,463	59,893	61,130	71,405	78,769	86,287	76,456
Cheques in the course of collection	1,478	130	181	162	164	163	151	166	156	181
Foreign Assets	231,938	196,896	203,386	208,157	216,779	227,273	228,869	226,223	248,327	243,550
Net Due from H.O. and/or Branches Abroad	18,024	4,174	22,088	27,437	25,796	30,104	29,904	27,694	36,743	32,570
Due from Other Banks Abroad	90,489	60,222	56,239	61,140	70,216	75,086	75,932	76,642	88,759	89,637
Cash in Hand (FCY)	114	106	110	112	92	106	94	77	91	81
Securities	56,638	57,795	53,064	48,462	49,324	50,198	48,386	49,265	48,261	48,723
Credit to Non-Residents	63,264	70,599	63,021	61,033	61,005	60,691	63,126	62,663	64,603	62,513
Other Foreign Assets	3,409	4,000	8,864	9,973	10,346	11,088	11,427	9,882	9,870	10,026
Domestic Credit and Investments	473,095	679,920	991,058	1,029,179	1,037,580	1,039,396	1,046,081	1,051,835	1,051,317	1,056,366
a) Credit Facilities	440,979	626,694	924,383	958,588	966,479	968,086	974,639	979,224	976,578	981,818
Claims on Private Sector	342,987	491,528	729,825	723,866	721,088	721,539	722,843	726,434	721,760	726,339
Commercial Bills	8,682	12,772	20,338	18,792	20,150	20,778	21,549	21,636	21,753	22,185
Real Estate Mortgage Loans	28,280	56,471	125,834	141,714	159,840	161,409	162,188	163,230	163,999	164,213
Loans, Advances & Overdrafts	306,025	422,285	583,653	563,360	541,098	539,352	539,106	541,568	536,008	539,941
Claims on Government	47,885	58,402	72,260	91,873	92,052	92,967	96,586	99,546	101,550	100,178
Claims on Official Entities	31,513	39,823	47,368	68,700	70,864	71,444	73,622	74,115	74,322	77,407
Loans, Advances & Overdrafts	31,513	39,823	47,368	68,700	70,864	71,444	73,622	74,115	74,322	77,407

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

(In Millions of AEDs)										
Item	2006	2007	2008	2009	2010					
	Dec.	Dec.	Dec.	Dec.	June	July	August	September	October	November
Assets (Net of Provisions and Interest in Suspense)										
Claims on Other Financial Institutions	18,594	36,941	74,930	74,149	82,475	82,136	81,588	79,129	78,946	77,894
Loans, Advances & Overdrafts	18,594	36,941	74,930	74,149	82,475	82,136	81,588	79,129	78,946	77,894
b) Domestic Investments	32,116	53,226	66,675	70,591	71,101	71,310	71,442	72,611	74,739	74,548
Unclassified Assets	23,150	44,240	68,608	69,529	77,841	77,207	78,263	82,439	83,444	86,271
Fixed Assets	4,555	8,658	14,275	15,463	15,317	15,400	15,391	15,488	15,558	15,543
Inter-Branch Transactions	226	1,299	518	233	566	587	716	625	844	497
Other Assets	18,369	34,283	53,815	53,833	61,958	61,220	62,156	66,326	67,042	70,231
Total Assets	826,391	1,202,285	1,447,894	1,521,002	1,540,706	1,557,683	1,579,087	1,587,761	1,626,416	1,636,362

* Excluding Overseas Branches of National Banks

Table 7 : Aggregated Balance Sheet of Banks - Liabilities *

(In Millions of AEDs)										
Item	2006	2007	2008	2009	2010					
	Dec.	Dec.	Dec.	Dec.	June	July	August	September	October	November
Liabilities										
Monetary Deposits	98,182	155,722	171,171	186,265	194,709	192,444	187,348	188,419	193,233	193,418
Demand Deposits (LCY)	96,367	152,721	168,961	184,240	192,613	190,798	185,563	186,280	191,250	191,585
Bankers Drafts	1,815	3,001	2,210	2,025	2,096	1,646	1,785	2,139	1,983	1,833
Quasi Monetary Deposits	279,274	384,038	466,172	517,136	525,453	539,775	536,558	541,080	566,043	553,045
Time Deposits (LCY)	159,374	259,374	303,563	348,423	352,908	363,692	365,174	367,708	380,414	370,178
Savings Deposits (LCY)	18,015	24,654	30,939	34,581	39,452	39,870	40,163	40,269	40,846	41,539
Commercial Prepayments (LCY)	5,578	9,003	11,460	11,131	11,410	11,732	11,467	11,484	11,369	11,270
Other Deposits (FCY)	96,307	91,007	120,210	123,001	121,683	124,481	119,754	121,619	133,414	130,058
Foreign Liabilities	177,688	320,970	282,599	251,086	255,866	268,774	275,553	266,356	266,704	282,073
Net Due to H.O and/or Branches Abroad	20,513	44,476	17,749	16,910	15,853	16,750	15,629	12,881	10,948	12,488
Due to Other Banks Abroad	101,094	209,303	176,593	131,022	129,103	133,394	135,848	130,931	129,287	134,870
Other Deposits (LCY + FCY)	49,484	64,684	78,738	88,590	95,112	100,612	105,538	106,681	110,419	118,337
Provisions ¹	1,279	819	2,480	2,157	2,145	3,503	3,727	3,745	3,695	3,915
Other Foreign Liabilities	5,318	1,688	7,039	12,407	13,653	14,515	14,811	12,118	12,355	12,463
Government Deposits (LCY + FCY)	93,680	114,579	198,298	192,614	172,261	167,677	177,237	179,290	186,121	186,784
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	10,739	6,329	7,376	5,404	5,862	10,586
Capital and Reserves	104,089	130,882	165,569	244,031	261,906	263,958	266,118	268,091	269,624	271,459
Due to Resident Banks	38,397	46,026	71,572	67,190	61,721	61,555	72,963	78,111	76,386	72,557
Money at call and short notice	1,904	2,008	1,711	866	4,330	820	3,779	835	1,906	4,487
Demand Deposits	665	1,255	1,025	1,947	932	1,066	1,175	3,887	1,511	6,588
Time Deposits	35,828	42,763	68,836	64,377	56,459	59,669	68,009	73,389	72,969	61,482

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

(In Millions of AEDs)										
Item	2006	2007	2008	2009	2010					
	Dec.	Dec.	Dec.	Dec.	June	July	August	September	October	November
Liabilities										
Unclassified Liabilities	34,897	49,958	61,741	55,891	58,038	57,158	55,921	60,997	62,430	66,427
Inter-Branch Transactions	205	372	1,132	1,342	1,563	1,239	1,161	1,325	1,602	1,714
Other Liabilities	34,692	49,586	60,609	54,549	56,475	55,919	54,760	59,672	60,828	64,713
Memoranda Accounts	952,310	1,416,622	1,588,907	2,047,446	2,071,225	2,025,795	2,263,569	2,393,273	2,445,800	2,413,071
Letters of Credit	79,228	110,860	112,191	102,837	110,802	107,579	109,241	104,088	103,136	102,056
Guarantees and other - Forward Endorsements	194,143	252,402	350,833	338,290	340,543	341,653	345,068	333,085	330,653	328,726
Acceptances	14,740	18,272	20,796	26,282	28,430	30,080	29,812	31,023	32,290	33,248
Forward Exchange Contracts	341,413	569,807	599,576	799,877	796,422	772,492	832,178	822,354	865,483	842,185
Other Memoranda Accounts	322,786	465,281	505,511	780,160	795,028	773,991	947,270	1,102,723	1,114,238	1,106,856

* Excluding Overseas Branches of National Banks

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

2 Including Construction Refinancing by the Government of Abu Dhabi

Table 8 : Banks' Foreign Assets and Liabilities

(In Millions of AEDs)										
Item	2006	2007	2008	2009	2010					
	Dec.	Dec.	Dec.	Dec.	June	July	August	September	October	November
Foreign Assets	231,938	196,896	203,386	208,157	216,779	227,273	228,869	226,223	248,327	243,550
Notes and Coins	114	106	110	112	92	106	94	77	91	81
Due from H.O and Branches	18,024	4,174	22,088	27,437	25,796	30,104	29,904	27,694	36,743	32,570
Money at Call and Short Notice	3,517	7,602	6,786	5,590	18,158	2,166	4,534	3,058	2,133	15,474
Deposits with Banks	86,934	52,606	49,447	55,544	52,053	72,916	71,391	73,580	86,624	74,159
- Demand Deposits	---	---	---	6,681	7,327	11,873	9,789	9,451	12,468	8,666
- Time Deposits	---	---	---	48,863	44,726	61,043	61,602	64,129	74,156	65,493
Securities	56,638	57,795	53,064	48,462	49,324	50,198	48,386	49,265	48,261	48,723
Loans and Advances ¹	63,264	70,599	63,021	61,033	61,005	60,691	63,126	62,663	64,603	62,513
Other Foreign Assets ²	3,447	4,014	8,870	9,979	10,351	11,092	11,434	9,886	9,872	10,030
Foreign Liabilities	177,688	320,970	282,599	251,086	255,866	268,774	275,553	266,356	266,704	282,073
Due to H.O and Branches	20,513	44,476	17,749	16,910	15,853	16,750	15,629	12,881	10,948	12,488
Due to Banks	4,309	3,620	920	37,866	75,351	72,633	71,623	73,347	72,809	76,901
Deposits of Banks	96,785	205,684	175,673	93,157	53,752	60,761	64,225	57,584	56,478	57,969
- Demand Deposits	---	---	---	6,680	10,378	13,124	18,795	14,768	13,037	16,660
- Time Deposits	---	---	---	86,477	43,374	47,637	45,430	42,816	43,441	41,309
Other Deposits	49,204	64,349	78,285	88,266	94,872	100,355	105,298	106,332	110,095	117,984
- Demand Deposits	---	---	---	9,660	11,382	13,528	16,198	17,878	13,621	13,634
- Time Deposits	---	---	---	73,055	77,311	80,574	82,665	81,795	89,469	97,100
- Savings Deposits	---	---	---	5,551	6,179	6,253	6,435	6,659	7,005	7,250
Other Foreign Liabilities ³	6,877	2,841	9,972	14,887	16,038	18,275	18,778	16,212	16,374	16,731

1) Including Purchased or Discounted Commercial Bills

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

3) Including Commercial Prepayments

Table 9 : Loans, Advances and Overdrafts to Residents *

(In Millions of AEDs)										
Item	2006	2007	2008	2009	2010					
	Dec.	Dec.	Dec.	Dec.	June	July	August	September	October	November
Government	47,885	58,402	72,260	91,873	92,052	92,967	96,586	99,546	101,550	100,178
Public Sector	39,922	50,056	70,165	89,927	89,489	89,948	92,785	93,575	93,299	96,107
Financial Institutions	8,145	10,229	18,260	21,221	18,625	18,503	19,163	19,460	18,974	18,698
Insurance Companies	264	4	4,537	6	0	1	0	0	3	2
Others	31,513	39,823	47,368	68,700	70,864	71,444	73,622	74,115	74,322	77,407
Private Sector	312,634	446,065	630,726	607,090	592,952	590,831	589,401	588,880	582,947	585,938
Financial Institutions	9,534	26,194	50,952	51,167	61,817	61,692	60,833	58,080	58,390	57,611
Insurance Companies	650	513	1,180	1,755	2,033	1,940	1,592	1,589	1,579	1,584
Business and Industrial Sector	191,512	267,578	341,352	355,256	331,504	329,060	328,064	331,536	326,712	328,828
Others ¹	110,938	151,780	237,242	198,912	197,598	198,139	198,912	197,675	196,266	197,915
Total	400,441	554,523	773,151	788,890	774,493	773,746	778,772	782,001	777,796	782,223

¹ Including Personal Loans for Business and Consumption Purposes

* Net of Provisions and Interest in Suspense

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

(In Millions of AEDs)											
Economic Activity	End of Period	2006	2007	2008	2009	2010					
						Dec	Dec.	Dec	Dec.	June	July
1) Agriculture		1,295	1,605	2,391	642	519	593	706	748	736	635
2) Mining and Quarrying		6,330	7,782	11,853	6,729	6,831	7,189	7,869	7,758	6,542	6,561
3) Manufacturing		22,373	32,840	45,668	44,192	44,421	43,582	44,285	46,513	44,785	47,415
3.1 Food , Beverages and Tobacco		2,277	3,197	5,170	4,550	3,895	4,058	4,186	3,191	3,097	3,466
3.2 Textile and Leather Products		1,114	1,535	955	959	1,045	893	930	909	894	874
3.3 Furniture and Other Wood Products		711	837	1,324	1,189	1,165	1,297	1,329	1,400	1,372	1,405
3.4 Paper And Paper Products		811	756	823	564	584	574	595	609	602	634
3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals		3,667	4,301	6,265	5,925	6,250	5,383	5,213	6,475	6,515	6,840
3.6 Basic Metal Products (Including Aluminium)		3,773	6,267	8,139	10,580	10,253	10,511	11,301	13,044	12,382	13,353
3.7 Fabricated Metal Products, Machinery and Equipment		1,266	1,790	3,386	2,581	2,609	2,657	2,601	2,401	2,427	2,845
3.8 Other Manufactured Products		8,754	14,157	19,608	17,844	18,620	18,209	18,130	18,484	17,496	17,998
4) Electricity, Gas and Water		10,228	12,094	20,250	24,886	24,404	24,576	24,432	24,464	24,539	25,417
5) Construction		50,114	66,003	119,251	126,010	123,139	124,161	128,700	128,222	126,300	125,612
6) Trade		85,426	102,444	124,243	100,489	96,031	97,261	97,871	98,669	98,346	98,854
6.1 Wholesale		57,202	69,489	75,510	63,053	60,634	61,511	62,066	62,269	63,007	64,187
6.2 Retail		28,224	32,955	48,733	37,436	35,397	35,750	35,805	36,400	35,339	34,667
7) Transport, Storage and Communication		17,904	21,211	25,039	27,523	27,309	25,876	27,554	28,002	27,012	26,478
8) Financial Institutions(Excluding Banks)		17,147	35,637	72,772	86,150	87,875	86,277	85,559	83,457	83,755	83,923
9) Government		47,885	58,402	72,260	91,873	92,052	92,967	96,586	99,546	101,550	100,178
10) Personal Loans for Business Purposes		81,130	106,449	160,103	171,352	179,282	180,809	181,959	180,294	180,163	179,823
11) Personal Loans for Consumption Purposes		28,824	41,923	67,039	66,561	66,320	66,343	66,431	66,575	65,483	66,378
12) All Others ²		72,323	140,304	203,516	212,181	218,296	218,452	212,687	214,976	217,367	220,544
Total		440,979	626,694	924,383	958,588	966,479	968,086	974,639	979,224	976,578	981,818

1) Amount Outstanding Excluding Inter-Bank Lending

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

* Net of Provisions and Interest in Suspense

** Amended

Table 11 : Deposits distributed Residents / Non Residents *

(In Millions of AEDs)										
Item	2006	2007	2008	2009	2010					
	Dec.	Dec.	Dec.	Dec.	June	July	August	September	October	November
(1) Residents	469,322	651,338	833,432	893,989	890,326	898,250	899,358	906,650	943,414	931,414
1.1 Government	93,680	114,579	198,298	192,614	172,261	167,677	177,237	179,290	186,121	186,784
1.2 Public sector	38,142	36,196	44,760	56,867	57,488	55,438	53,269	54,566	58,574	61,918
1.2.1 Financial Institutions	3,051	4,819	4,934	8,956	8,874	8,279	8,205	8,804	8,361	8,724
1.2.2 Business and Industrial Inst.	35,091	31,377	39,826	47,911	48,614	47,159	45,064	45,762	50,213	53,194
1.3 Private Sector	176,046	272,241	338,451	372,003	371,203	380,853	376,119	378,078	396,020	380,441
1.3.1 Financial Institutions	13,393	22,101	20,407	22,206	23,053	22,815	27,086	25,005	27,533	26,689
1.3.2 Business and Industrial Inst.	162,653	250,140	318,044	349,797	348,150	358,038	349,033	353,073	368,487	353,752
1.4 Individuals	142,321	202,780	225,483	259,906	276,478	281,207	278,241	279,423	283,570	282,585
1.5 Others	19,133	25,542	26,440	12,599	12,896	13,075	14,492	15,293	19,129	19,686
(2) Non-Residents	49,484	64,683	78,738	88,590	95,112	100,612	105,538	106,681	110,419	118,337
2.1 Government and Diplomatic Missions	3,311	6,057	5,314	11,439	9,625	9,538	9,415	8,776	8,974	8,845
2.2 Financial Institutions	8,630	14,289	15,591	33,426	36,178	35,073	35,556	37,594	38,066	43,761
2.3 Business and Industry	15,720	18,780	28,580	22,980	27,501	33,895	37,940	36,547	40,207	40,998
2.4 Individuals and Others	21,823	25,557	29,253	20,745	21,808	22,106	22,627	23,764	23,172	24,733
Total Deposits	518,806	716,021	912,170	982,579	985,438	998,862	1,004,896	1,013,331	1,053,833	1,049,751

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

Table 12 : Deposits by Type and Currency ¹

(In Millions of AEDs)										
Item	2006	2007	2008	2009	2010					
	Dec.	Dec.	Dec.	Dec.	June	July	August	September	October	November
Demand	123,886	188,859	217,049	239,531	254,297	258,595	253,432	255,409	259,805	260,808
Local Currency	98,219	156,632	172,409	188,423	197,419	195,372	191,351	190,453	194,767	195,802
Foreign Currencies	25,667	32,227	44,640	51,108	56,878	63,223	62,081	64,956	65,038	65,006
Savings	22,170	30,234	38,562	44,464	49,709	50,538	50,803	51,312	52,522	53,262
Local Currency	19,198	26,869	33,978	37,835	42,906	43,449	43,943	44,212	45,062	45,868
Foreign Currencies	2,972	3,365	4,584	6,629	6,803	7,089	6,860	7,100	7,460	7,394
Time	272,367	371,865	444,776	483,686	488,936	501,616	503,404	507,884	536,071	529,572
Local Currency	164,749	270,728	320,283	363,981	369,461	383,273	388,541	393,654	409,602	407,844
Foreign Currencies	107,618	101,137	124,493	119,705	119,475	118,343	114,863	114,230	126,469	121,728
Total Deposits ²	418,423	590,958	700,387	767,681	792,942	810,749	807,639	814,605	848,398	843,642
Total Local Currency	282,166	454,229	526,670	590,239	609,786	622,094	623,835	628,319	649,431	649,514
Foreign Currencies	136,257	136,729	173,717	177,442	183,156	188,655	183,804	186,286	198,967	194,128
Commercial Prepayments	6,702	10,484	13,483	12,832	12,805	13,078	12,774	12,939	12,820	12,935

1)Excluding Inter-Bank Deposits

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

Table 13 : Time Deposits by Maturity *

(In Millions of AEDs)										
Period	2006	2007	2008	2009	2010					
	Dec.	Dec.	Dec.	Dec.	June	July	August	September**	October	November
Upto 3 Months	222,930	264,634	327,964	299,659	275,574	268,897	292,319	286,963	308,307	278,786
Above 3 and Upto 6 Months	40,003	71,373	103,409	112,385	111,872	118,331	108,262	115,097	120,867	130,810
Above 6 and Upto 12 Months	55,751	76,458	99,036	125,067	151,726	151,619	151,311	155,394	155,911	147,357
Exceeding 12 Months	35,814	54,294	95,729	131,848	108,175	115,445	114,872	116,988	120,695	143,665
Total	354,498	466,759	626,138	668,959	647,347	654,292	666,764	674,442	705,780	700,618

* Excluding Inter-Bank Deposits but Including Government Deposits

** Amended

Table 14 : Currency Issued

(In Thousands of AEDs)										
	2006	2007	2008	2009	2010					
Item	Dec.	Dec.	Dec.	Dec.	June	July	August	September	October	November
Total Notes Issued (1)*	26,428,825	31,215,615	44,759,332	44,960,568	44,292,574	43,425,189	45,052,988	44,762,307	46,128,709	46,763,471
Total Coins Issued (2)**	403,052	455,590	567,643	619,632	634,087	636,984	641,658	648,654	654,643	661,221
Total Currency Issued (1)+(2)	26,831,877	31,671,205	45,326,975	45,580,200	44,926,661	44,062,173	45,694,646	45,410,961	46,783,352	47,424,692

* *Excluding Mutilated Notes*

** *Excluding Issued Gold Coins*

Table 15 : Cleared Cheques Statistics

Item	2006	2007	2008	2009	2010					
	Dec.	Dec.	Dec.	Dec.	June	July	August	September	October	November
Amount (In Millions of AEDs)	691,354	724,622	859,404	968,108	490,518	569,426	649,141	723,843	808,544	887,969
No. of Cheques *	21,890	20,025	18,643	27,169	13,431	15,626	17,702	19,755	22,011	24,050

* No. of Cheques is in Thousands