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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 -  
أكتوبر 2009

**Monthly Statistical Bulletin**  
**- Banking & Monetary Statistics -**  
**October 2009**

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

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### Definitions

#### 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 (dirham) with banks.

#### Broad Money (M2) :

Consists of Money Supply (M1) plus quasi-monetary deposits

#### 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.

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**TABLES**

**Table 1 : Selected Monetary and Banking Indicators**

| <b>(In Millions of AEDs)</b>                                      |                |                |                |                |                  |                |
|---|----------------|----------------|----------------|----------------|------------------|----------------|
| <b>Indicator</b>  | <b>2007</b>    | <b>2008</b>    | <b>2009</b>    |                |                  |                |
|   | <b>Dec.</b>    | <b>Dec.</b>    | <b>July</b>    | <b>August</b>  | <b>September</b> | <b>October</b> |
| <b>Central Bank of the UAE</b>                                    |                |                |                |                |                  |                |
| Total Assets/Liabilities  | 285,949        | 193,747        | 213,802        | 214,971        | 216,110          | 216,922        |
| Foreign Assets Holdings   | 285,693        | 113,039        | 98,611         | 99,245         | 101,665          | 105,854        |
| Currency Issued   | 31,671         | 45,327         | 42,085         | 42,171         | 43,619           | 43,424         |
| <b>Money Supply Indicators</b>                                    |                |                |                |                |                  |                |
| Money Supply (M1)   | 181,664        | 208,138        | 217,043        | 218,625        | 221,078          | 222,480        |
| Broad Money (M2)  | 565,702        | 674,310        | 730,316        | 734,216        | 728,847          | 742,402        |
| Overall Broad Money (M3)  | 696,229        | 899,093        | 933,037        | 930,262        | 942,698          | 950,281        |
| <b>Banks</b>  |                |                |                |                |                  |                |
| Total Assets(Net of Provisions & Interest in Suspense)            | 1,202,285      | 1,447,894      | 1,496,638      | 1,499,505      | 1,522,041        | 1,536,806      |
| Foreign Assets  | 196,896        | 203,386        | 201,108        | 196,349        | 200,462          | 202,961        |
| Foreign Assets to Total Assets ( % )                              | 16             | 14             | 13             | 13             | 13               | 13             |
| Foreign Liabilities   | 320,970        | 282,599        | 258,014        | 257,845        | 265,687          | 259,646        |
| Foreign Liabilities to Total Liabilities ( % )                    | 26             | 19             | 17             | 17             | 17               | 17             |
| <b>Deposits <sup>1</sup></b>                                      |                |                |                |                |                  |                |
| <b>Deposits <sup>1</sup></b>                                      | <b>716,021</b> | <b>912,170</b> | <b>964,171</b> | <b>963,502</b> | <b>977,227</b>   | <b>982,854</b> |
| Residents   | 651,338        | 833,432        | 882,348        | 879,586        | 890,893          | 898,280        |
| Non-Residents   | 64,683         | 78,738         | 81,823         | 83,916         | 86,334           | 84,574         |
| <b>Bank Credit (Net of Provisions &amp; Interest in Suspense)</b> | <b>626,694</b> | <b>924,383</b> | <b>949,808</b> | <b>956,413</b> | <b>963,714</b>   | <b>964,180</b> |
| <b>Total Number of National Banks and Branches</b>                |                |                |                |                |                  |                |
| Head Offices  | 22             | 24             | 24             | 24             | 24               | 24             |
| Branches  | 507            | 614            | 645            | 650            | 654              | 657            |
| Pay Offices   | 56             | 60             | 66             | 69             | 69               | 69             |
| Electronic Banking Service Units                                  | 11             | 19             | 25             | 25             | 25               | 26             |
| <b>Total Number of Foreign Banks and Branches</b>                 |                |                |                |                |                  |                |
| Head Offices  | 27             | 28             | 28             | 28             | 28               | 28             |
| Branches  | 80             | 82             | 82             | 82             | 82               | 82             |
| Pay Offices   | 1              | 1              | 1              | 1              | 1                | 1              |
| Electronic Banking Service Units                                  | 30             | 35             | 40             | 41             | 41               | 43             |
| <b>Number of Employees in Banks (UAE)<sup>2</sup></b>             | <b>32,142</b>  | <b>39,589</b>  | <b>37,490</b>  | <b>37,301</b>  | <b>37,293</b>    | <b>37,242</b>  |

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

<sup>2</sup> Excluding Auxiliary Staff

Table 2 : Monetary Survey

| <b>(In Millions of AEDs)</b>             |                |                |                |                |                  |                |
|--|----------------|----------------|----------------|----------------|------------------|----------------|
| <b>Item</b>                              | <b>2007</b>    | <b>2008</b>    | <b>2009</b>    |                |                  |                |
|  | <b>Dec.</b>    | <b>Dec.</b>    | <b>July</b>    | <b>August</b>  | <b>September</b> | <b>October</b> |
| <b>Net Foreign Assets</b>                | <b>160,326</b> | <b>33,098</b>  | <b>41,698</b>  | <b>37,750</b>  | <b>36,437</b>    | <b>49,202</b>  |
| Foreign Assets                           | 482,821        | 316,855        | 300,393        | 296,268        | 302,801          | 309,489        |
| Foreign Liabilities                      | -322,495       | -283,757       | -258,695       | -258,518       | -266,364         | -260,287       |
| <b>Net Domestic Assets</b>               | <b>384,588</b> | <b>615,943</b> | <b>688,618</b> | <b>696,466</b> | <b>692,410</b>   | <b>693,200</b> |
| Claims on Private Sector                 | 510,002        | 751,921        | 799,944        | 798,126        | 796,518          | 796,831        |
| Net Claims on Government                 | -61,380        | -85,031        | -3,698         | 5,158          | -3,985           | 3,610          |
| Claims on Official Entities              | 45,385         | 56,064         | 64,677         | 67,501         | 77,975           | 77,836         |
| Claims on Nonbank Financial Institutions | 55,208         | 97,940         | 84,569         | 87,488         | 88,655           | 90,302         |
| Capital and Reserves                     | -132,442       | -165,569       | -205,031       | -221,532       | -225,221         | -226,419       |
| Other Items (net)                        | -32,185        | -39,382        | -51,843        | -40,275        | -41,532          | -48,960        |
| <b>Broad Money (M2)</b>                  | <b>565,702</b> | <b>674,310</b> | <b>730,316</b> | <b>734,216</b> | <b>728,847</b>   | <b>742,402</b> |
| <b>Money Supply (M1)</b>                 | <b>181,664</b> | <b>208,138</b> | <b>217,043</b> | <b>218,265</b> | <b>221,078</b>   | <b>222,480</b> |
| Currency in Circulation Outside Banks    | 25,942         | 36,967         | 34,861         | 35,111         | 36,316           | 36,423         |
| Monetary Deposits                        | 155,722        | 171,171        | 182,182        | 183,154        | 184,762          | 186,057        |
| <b>Quasi - Money</b>                     | <b>384,038</b> | <b>466,172</b> | <b>513,273</b> | <b>515,951</b> | <b>507,769</b>   | <b>519,922</b> |
| Foreign Currency Deposits                | 91,007         | 120,210        | 121,088        | 124,195        | 121,019          | 124,300        |
| Dirham Deposits                          | 293,031        | 345,962        | 392,185        | 391,756        | 386,750          | 395,622        |

**Table 3 : Monthly Changes in Factors Affecting Money Supply**

| <b>(In Millions of AEDs)</b>             |                |                |               |               |                  |                |
|--|----------------|----------------|---------------|---------------|------------------|----------------|
| <b>Item</b>                              | <b>2007</b>    | <b>2008</b>    | <b>2009</b>   |               |                  |                |
|  | <b>Dec. **</b> | <b>Dec. **</b> | <b>July</b>   | <b>August</b> | <b>September</b> | <b>October</b> |
| <b>Net Foreign Assets</b>                | <b>8,351</b>   | <b>-14,938</b> | <b>3,717</b>  | <b>-3,948</b> | <b>-1,313</b>    | <b>12,765</b>  |
| Foreign Assets                           | 73,614         | -58,828        | 247           | -4,125        | 6,533            | 6,688          |
| Foreign Liabilities                      | 65,263         | -43,890        | 3,470         | 177           | -7,846           | 6,077          |
| <b>Net Domestic Assets</b>               | <b>49,617</b>  | <b>6,990</b>   | <b>8,513</b>  | <b>7,848</b>  | <b>-4,056</b>    | <b>790</b>     |
| Claims on Private Sector                 | 56,565         | 21,837         | -1,394        | -1,818        | -1,608           | 313            |
| Net Claims on Government*                | -12,069        | -10,674        | 5,347         | 8,856         | -9,143           | 7,595          |
| Claims on Official Entities              | 6,966          | -5,271         | -1,625        | 2,824         | 10,474           | -139           |
| Claims on Nonbank Financial Institutions | 7,459          | 6,458          | 2,866         | 2,919         | 1,167            | 1,647          |
| Capital and Reserves*                    | -9,246         | 5,986          | 1,469         | -16,501       | -3,689           | -1,198         |
| Other Items (net)*                       | -58            | -11,346        | 1,850         | 11,568        | -1,257           | -7,428         |
| <b>Broad Money (M2)</b>                  | <b>58,760</b>  | <b>-7,063</b>  | <b>12,230</b> | <b>3,900</b>  | <b>-5,369</b>    | <b>13,555</b>  |
| <b>Money Supply (M1)</b>                 | <b>24,487</b>  | <b>-27,156</b> | <b>-973</b>   | <b>1,222</b>  | <b>2,813</b>     | <b>1,402</b>   |
| <b>Quasi - Money</b>                     | <b>34,273</b>  | <b>20,093</b>  | <b>13,203</b> | <b>2,678</b>  | <b>-8,182</b>    | <b>12,153</b>  |
| Foreign Currency Deposits                | -21,789        | 2,318          | 2,133         | 3,107         | -3,176           | 3,281          |
| Dirham Deposits                          | 56,062         | 17,775         | 11,070        | -429          | -5,006           | 8,872          |

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

\*\* Indicates Changes from End of Previous Quarter

**Table 4 : Central Bank of the UAE Balance Sheet**

| <b>(In Millions of AEDs)</b>                            |                             |                             |                             |                             |                             |                             |
|---|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|
| <b>Item</b>   | <b>As at<br/>31.12.2007</b> | <b>As at<br/>31.12.2008</b> | <b>As at<br/>31.07.2009</b> | <b>As at<br/>31.08.2009</b> | <b>As at<br/>30.09.2009</b> | <b>As at<br/>31.10.2009</b> |
| <b>Assets</b>   |                             |                             |                             |                             |                             |                             |
| Cash and Bank Balances                                  | 328.7                       | 1,904                       | 2,487                       | 2,599                       | 5,288                       | 1,798                       |
| Deposits  | 184,041.6                   | 82,868.6                    | 93,650                      | 94,596                      | 97,209                      | 105,156                     |
| Loans to Banks against Certificates of Deposit          | -                           | 2,967.3                     | -                           | -                           | -                           | -                           |
| Certificates of Deposit Under Repo                      | -                           | 16,275                      | 4,000                       | 4,000                       | -                           | -                           |
| Liquidity Support Facility                              | -                           | 4,551.5                     | 2,562                       | 2,562                       | 2,562                       | 2,562                       |
| Held to Maturity Foreign Securities                     | 98,857.4                    | 29,576                      | 3,728                       | 3,728                       | 3,728                       | 37                          |
| Held to Maturity Securities-Issued by MOF & Dubai Govt. | -                           | 55,000                      | 106,725                     | 106,725                     | 106,725                     | 106,725                     |
| Other Assets  | 2,593                       | 497.6                       | 565                         | 678                         | 518                         | 559                         |
| Property & Equipment                                    | 128.3                       | 106.8                       | 85                          | 83                          | 80                          | 85                          |
| <b>Total Assets</b>                                     | <b>285,949</b>              | <b>193,746.8</b>            | <b>213,802</b>              | <b>214,971</b>              | <b>216,110</b>              | <b>216,922</b>              |
| Off Balance Sheet Comm.                                 | 56,219.4                    | 31,822.4                    | 1,404                       | 2,166                       | 443                         | 1,043                       |
| <b>Liabilities</b>                                      |                             |                             |                             |                             |                             |                             |
| Current Accounts & Deposits                             | 65,261.2                    | 84,841.2                    | 89,694                      | 91,460                      | 81,103                      | 81,602                      |
| Certificates of Deposit                                 | 173,577                     | 47,183                      | 65,393                      | 64,528                      | 74,247                      | 74,528                      |
| Currency Issued   | 31,671.2                    | 45,327                      | 42,085                      | 42,171                      | 43,619                      | 43,424                      |
| Other Liabilities                                       | 1,448.8                     | 1,315.2                     | 1,550                       | 1,732                       | 2,061                       | 2,288                       |
| <b>Total Liabilities</b>                                | <b>271,958.2</b>            | <b>178,666.4</b>            | <b>198,722</b>              | <b>199,891</b>              | <b>201,030</b>              | <b>201,842</b>              |
| <b>Capital and Reserves</b>                             |                             |                             |                             |                             |                             |                             |
| Authorized, Issued & Fully Paid Capital                 | 300                         | 300                         | 300                         | 300                         | 300                         | 300                         |
| General Reserve   | 1,200                       | 1,200                       | 1,200                       | 1,200                       | 1,200                       | 1,200                       |
| Special Reserve   | 60                          | -                           | -                           | -                           | -                           | -                           |
| Permanent Deposit from U.A.E Government                 | 12,430.8                    | 13,580.4                    | 13,580                      | 13,580                      | 13,580                      | 13,580                      |
| <b>Total Capital &amp; Reserves</b>                     | <b>13,990.8</b>             | <b>15,080.4</b>             | <b>15,080</b>               | <b>15,080</b>               | <b>15,080</b>               | <b>15,080</b>               |
| <b>Total Liabilities and Capital</b>                    | <b>285,949</b>              | <b>193,746.8</b>            | <b>213,802</b>              | <b>214,971</b>              | <b>216,110</b>              | <b>216,922</b>              |
| Off Balance Sheet Comm.                                 | 56,219.4                    | 31,822.4                    | 1,404                       | 2,166                       | 443                         | 1,043                       |

- Not Available



Table 5 : Aggregated Balance Sheet of Banks \*

| <b>(In Millions of AEDs)</b>                               |                  |                  |                  |                  |                  |                  |
|--|------------------|------------------|------------------|------------------|------------------|------------------|
|  | <b>2007</b>      | <b>2008</b>      | <b>2009</b>      |                  |                  |                  |
|  | <b>Dec.</b>      | <b>Dec.</b>      | <b>July</b>      | <b>August</b>    | <b>September</b> | <b>October</b>   |
| <b>Assets (Net of Provisions and Interest in Suspense)</b> |                  |                  |                  |                  |                  |                  |
| <b>Cash and Deposits with C.B</b>                          | <b>236,852</b>   | <b>108,146</b>   | <b>130,083</b>   | <b>128,767</b>   | <b>140,378</b>   | <b>141,088</b>   |
| Cash in Hand ( LCY )                                       | 5,730            | 8,360            | 7,224            | 7,060            | 7,303            | 7,001            |
| Deposits with Central Bank                                 | 231,122          | 99,786           | 122,859          | 121,707          | 133,075          | 134,087          |
| <b>Due From Resident Banks</b>                             | <b>44,377</b>    | <b>76,696</b>    | <b>82,956</b>    | <b>86,705</b>    | <b>83,568</b>    | <b>81,587</b>    |
| Money at call & short notice                               | 5,512            | 7,540            | 10,865           | 11,369           | 4,015            | 4,146            |
| Demand Deposits  | 919              | 687              | 2,421            | 1,397            | 987              | 1,325            |
| Time Deposits  | 37,816           | 68,288           | 69,473           | 73,781           | 78,270           | 75,894           |
| Cheques in the course of collection                        | 130              | 181              | 197              | 158              | 296              | 222              |
| <b>Foreign Assets</b>                                      | <b>196,896</b>   | <b>203,386</b>   | <b>201,108</b>   | <b>196,349</b>   | <b>200,462</b>   | <b>202,961</b>   |
| Net Due from H.O. and/or Branches Abroad                   | 4,174            | 22,088           | 24,787           | 26,815           | 23,545           | 24,798           |
| Due from Other Banks Abroad                                | 60,222           | 56,239           | 62,563           | 55,968           | 64,372           | 65,398           |
| Cash in Hand ( FCY )                                       | 106              | 110              | 106              | 95               | 98               | 108              |
| Securities   | 57,795           | 53,064           | 46,724           | 46,167           | 45,347           | 46,127           |
| Credit to Non-Residents                                    | 70,599           | 63,021           | 57,496           | 57,805           | 57,323           | 56,746           |
| Other Foreign Assets                                       | 4,000            | 8,864            | 9,432            | 9,499            | 9,777            | 9,784            |
| <b>Domestic Credit and Investments</b>                     | <b>679,920</b>   | <b>991,058</b>   | <b>1,020,490</b> | <b>1,026,280</b> | <b>1,035,441</b> | <b>1,037,540</b> |
| <b>a) Credit Facilities</b>                                | <b>626,694</b>   | <b>924,383</b>   | <b>949,808</b>   | <b>956,413</b>   | <b>963,714</b>   | <b>964,180</b>   |
| <b>Claims on Private Sector</b>                            | <b>491,528</b>   | <b>729,825</b>   | <b>742,583</b>   | <b>740,531</b>   | <b>737,534</b>   | <b>735,349</b>   |
| Commercial Bills   | 12,772           | 20,338           | 18,217           | 18,173           | 18,610           | 18,867           |
| Real Estate Mortgage Loans                                 | 56,471           | 125,834          | 137,556          | 137,863          | 138,314          | 140,062          |
| Loans,Advances & Overdrafts                                | 422,285          | 583,653          | 586,810          | 584,495          | 580,610          | 576,420          |
| <b>Claims on Government</b>                                | <b>58,402</b>    | <b>72,260</b>    | <b>87,461</b>    | <b>90,275</b>    | <b>88,523</b>    | <b>89,298</b>    |
| <b>Claims on Official Entities</b>                         | <b>39,823</b>    | <b>47,368</b>    | <b>56,452</b>    | <b>58,924</b>    | <b>67,562</b>    | <b>67,638</b>    |
| Loans,Advances & Overdrafts                                | 39,823           | 47,368           | 56,452           | 58,924           | 67,562           | 67,638           |
| <b>Claims on Other Financial Institutions</b>              | <b>36,941</b>    | <b>74,930</b>    | <b>63,312</b>    | <b>66,683</b>    | <b>70,095</b>    | <b>71,895</b>    |
| Loans,Advances & Overdrafts                                | 36,941           | 74,930           | 63,312           | 66,683           | 70,095           | 71,895           |
| <b>b) Domestic Investments</b>                             | <b>53,226</b>    | <b>66,675</b>    | <b>70,682</b>    | <b>69,867</b>    | <b>71,727</b>    | <b>73,360</b>    |
| <b>Unclassified Assets</b>                                 | <b>44,240</b>    | <b>68,608</b>    | <b>62,001</b>    | <b>61,404</b>    | <b>62,192</b>    | <b>73,630</b>    |
| Fixed Assets   | 8,658            | 14,275           | 15,878           | 15,963           | 15,968           | 14,960           |
| Inter-Branch Transactions                                  | 1,299            | 518              | 1,121            | 317              | 145              | 251              |
| Other Assets   | 34,283           | 53,815           | 45,002           | 45,124           | 46,079           | 58,419           |
| <b>Total Assets</b>  | <b>1,202,285</b> | <b>1,447,894</b> | <b>1,496,638</b> | <b>1,499,505</b> | <b>1,522,041</b> | <b>1,536,806</b> |

\* Excluding Overseas Branches of National Banks

Table 5 : Aggregated Balance Sheet of Banks \* (contd.)

| (In Millions of AEDs)                        | 2007             | 2008             | 2009             |                  |                  |                  |
|--|------------------|------------------|------------------|------------------|------------------|------------------|
|  | Dec.             | Dec.             | July             | August           | September        | October          |
| <b>Liabilities</b>                           |                  |                  |                  |                  |                  |                  |
| <b>Monetary Deposits</b>                     | <b>155,722</b>   | <b>171,171</b>   | <b>182,182</b>   | <b>183,154</b>   | <b>184,762</b>   | <b>186,057</b>   |
| Demand Deposits ( LCY )                      | 152,721          | 168,961          | 179,934          | 181,169          | 182,866          | 184,071          |
| Bankers Drafts                               | 3,001            | 2,210            | 2,248            | 1,985            | 1,896            | 1,986            |
| <b>Quasi Monetary Deposits</b>               | <b>384,038</b>   | <b>466,172</b>   | <b>513,273</b>   | <b>515,951</b>   | <b>507,769</b>   | <b>519,922</b>   |
| Time Deposits ( LCY )                        | 259,374          | 303,563          | 349,008          | 349,989          | 340,898          | 349,062          |
| Savings Deposits ( LCY )                     | 24,654           | 30,939           | 33,911           | 34,380           | 34,639           | 35,057           |
| Commercial Prepayments ( LCY )               | 9,003            | 11,460           | 9,266            | 7,387            | 11,213           | 11,503           |
| Other Deposits ( FCY )                       | 91,007           | 120,210          | 121,088          | 124,195          | 121,019          | 124,300          |
| <b>Foreign Liabilities</b>                   | <b>320,970</b>   | <b>282,599</b>   | <b>258,014</b>   | <b>257,845</b>   | <b>265,687</b>   | <b>259,646</b>   |
| Net Due to H.O and/or Branches Abroad        | 44,476           | 17,749           | 14,409           | 13,215           | 12,916           | 11,648           |
| Due to Other Banks Abroad                    | 209,303          | 176,593          | 151,397          | 150,101          | 155,322          | 152,591          |
| Other Deposits ( LCY + FCY )                 | 64,684           | 78,738           | 81,823           | 83,916           | 86,334           | 84,574           |
| Provisions <sup>1</sup>                      | 819              | 2,480            | 589              | 659              | 596              | 726              |
| Other Foreign Liabilities                    | 1,688            | 7,039            | 9,796            | 9,954            | 10,519           | 10,107           |
| <b>Government Deposits ( LCY + FCY )</b>     | <b>114,579</b>   | <b>198,298</b>   | <b>189,141</b>   | <b>182,466</b>   | <b>200,258</b>   | <b>194,287</b>   |
| <b>Government Lending Funds <sup>2</sup></b> | <b>16</b>        | <b>5,622</b>     | <b>13</b>        | <b>13</b>        | <b>13</b>        | <b>13</b>        |
| <b>Due to Central Bank</b>                   | <b>94</b>        | <b>25,150</b>    | <b>7,885</b>     | <b>6,918</b>     | <b>6,444</b>     | <b>3,520</b>     |
| <b>Capital and Reserves</b>                  | <b>130,882</b>   | <b>165,569</b>   | <b>203,531</b>   | <b>220,032</b>   | <b>223,721</b>   | <b>224,919</b>   |
| <b>Due to Resident Banks</b>                 | <b>46,026</b>    | <b>71,572</b>    | <b>76,325</b>    | <b>80,997</b>    | <b>76,813</b>    | <b>81,432</b>    |
| Money at call and short notice               | 2,008            | 1,711            | 1,450            | 5,636            | 6,042            | 4,541            |
| Demand Deposits                              | 1,255            | 1,025            | 911              | 1,715            | 1,477            | 1,914            |
| Time Deposits                                | 42,763           | 68,836           | 73,964           | 73,646           | 69,294           | 74,977           |
| <b>Unclassified Liabilities</b>              | <b>49,958</b>    | <b>61,741</b>    | <b>66,274</b>    | <b>52,129</b>    | <b>56,574</b>    | <b>67,010</b>    |
| Inter-Branch Transactions                    | 372              | 1,132            | 1,600            | 1,471            | 1,854            | 787              |
| Other Liabilities                            | 49,586           | 60,609           | 64,674           | 50,658           | 54,720           | 66,223           |
| <b>Memoranda Accounts</b>                    | <b>1,416,622</b> | <b>1,588,907</b> | <b>1,903,069</b> | <b>1,914,372</b> | <b>1,973,707</b> | <b>1,948,630</b> |
| Letters of Credit                            | 110,860          | 112,191          | 109,170          | 104,014          | 106,052          | 102,556          |
| Guarantees and other Forward Endorsements    | 252,402          | 350,833          | 329,215          | 333,427          | 336,976          | 332,973          |
| Acceptances                                  | 18,272           | 20,796           | 24,695           | 25,666           | 24,436           | 25,466           |
| Forward Exchange Contracts                   | 569,807          | 599,576          | 766,331          | 754,495          | 753,309          | 761,851          |
| Other Memoranda Accounts                     | 465,281          | 505,511          | 673,658          | 696,770          | 752,934          | 725,784          |

\* 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 6 : Banks' Foreign Assets and Liabilities**

| <b>(In Millions of AEDs)</b>           |                |                |                |                |                  |                |
|--|----------------|----------------|----------------|----------------|------------------|----------------|
| <b>Item</b>                            | <b>2007</b>    | <b>2008</b>    | <b>2009</b>    |                |                  |                |
|  | <b>Dec.</b>    | <b>Dec.</b>    | <b>July</b>    | <b>August</b>  | <b>September</b> | <b>October</b> |
| <b>Foreign Assets</b>                  | <b>196,896</b> | <b>203,386</b> | <b>201,108</b> | <b>196,349</b> | <b>200,462</b>   | <b>202,961</b> |
| Notes and Coins                        | 106            | 110            | 106            | 95             | 98               | 108            |
| Due from H.O and Branches              | 4,174          | 22,088         | 24,787         | 26,815         | 23,545           | 24,798         |
| Money at Call and Short Notice         | 7,602          | 6,786          | 5,405          | 17,292         | 24,097           | 4,378          |
| Deposits with Banks <sup>1</sup>       | 52,606         | 49,447         | 57,155         | 38,672         | 40,207           | 61,017         |
| Securities                             | 57,795         | 53,064         | 46,724         | 46,167         | 45,347           | 46,127         |
| Loans and Advances <sup>2</sup>        | 70,599         | 63,021         | 57,496         | 57,805         | 57,323           | 56,746         |
| Other Foreign Assets <sup>3</sup>      | 4,014          | 8,870          | 9,435          | 9,503          | 9,845            | 9,787          |
| <b>Foreign Liabilities</b>             | <b>320,970</b> | <b>282,599</b> | <b>258,014</b> | <b>257,845</b> | <b>265,687</b>   | <b>259,646</b> |
| Due to H.O and Branches                | 44,476         | 17,749         | 14,409         | 13,215         | 12,916           | 11,648         |
| Due to Banks                           | 3,620          | 920            | 18,086         | 25,068         | 29,584           | 38,697         |
| Deposits of Banks                      | 205,684        | 175,673        | 133,311        | 125,033        | 125,738          | 113,894        |
| Other Deposits                         | 64,349         | 78,285         | 81,539         | 83,684         | 86,066           | 84,219         |
| Other Foreign Liabilities <sup>4</sup> | 2,841          | 9,972          | 10,669         | 10,845         | 11,383           | 11,188         |

1) Demand and Time Deposits

2) Including Purchased or Discounted Commercial Bills

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

4) Including Commercial Prepayments

Table 7 : Loans, Advances and Overdrafts to Residents \*

| <b>(In Millions of AEDs)</b>   |                |                |                |                |                  |                |
|--------------------------------|----------------|----------------|----------------|----------------|------------------|----------------|
| <b>Item</b>                    | <b>2007</b>    | <b>2008</b>    | <b>2009</b>    |                |                  |                |
|                                | <b>Dec.</b>    | <b>Dec.</b>    | <b>July</b>    | <b>August</b>  | <b>September</b> | <b>October</b> |
| <b>Government</b>              | <b>58,402</b>  | <b>72,260</b>  | <b>87,461</b>  | <b>90,275</b>  | <b>88,523</b>    | <b>89,298</b>  |
| <b>Public Sector</b>           | <b>50,056</b>  | <b>70,165</b>  | <b>78,688</b>  | <b>82,451</b>  | <b>92,113</b>    | <b>93,155</b>  |
| Financial Institutions         | 10,229         | 18,260         | 22,236         | 23,527         | 24,551           | 25,516         |
| Insurance Companies            | 4              | 4,537          | 0              | 0              | 0                | 1              |
| Others                         | 39,823         | 47,368         | 56,452         | 58,924         | 67,562           | 67,638         |
| <b>Private Sector</b>          | <b>446,065</b> | <b>630,726</b> | <b>620,901</b> | <b>620,407</b> | <b>618,427</b>   | <b>614,603</b> |
| Financial Institutions         | 26,194         | 50,952         | 39,756         | 41,687         | 43,701           | 44,352         |
| Insurance Companies            | 513            | 1,180          | 1,320          | 1,469          | 1,843            | 2,026          |
| Business and Industrial Sector | 267,578        | 341,352        | 380,175        | 374,291        | 370,090          | 365,636        |
| Others <sup>1</sup>            | 151,780        | 237,242        | 199,650        | 202,960        | 202,793          | 202,589        |
| <b>Total</b>                   | <b>554,523</b> | <b>773,151</b> | <b>787,050</b> | <b>793,133</b> | <b>799,063</b>   | <b>797,056</b> |

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

\* Net of Provisions and Interest in Suspense

Table 8: 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>2007</b>    | <b>2008</b>    | <b>2009</b>    |                  |                |                |
|   | <b>Dec</b>           | <b>Dec</b>     | <b>July</b>    | <b>August</b>  | <b>September</b> | <b>October</b> |                |
| <b>1) Agriculture</b>   |                      | <b>1,605</b>   | <b>2,391</b>   | <b>697</b>     | <b>601</b>       | <b>729</b>     | <b>632</b>     |
| <b>2) Mining and Quarrying</b>  |                      | <b>7,782</b>   | <b>11,853</b>  | <b>6,936</b>   | <b>6,734</b>     | <b>6,629</b>   | <b>6,559</b>   |
| <b>3) Manufacturing</b>   |                      | <b>32,840</b>  | <b>45,668</b>  | <b>46,716</b>  | <b>46,259</b>    | <b>46,788</b>  | <b>46,124</b>  |
| 3.1 Food , Beverages and Tobacco                                      |                      | 3,197          | 5,170          | 4,891          | 4,707            | 4,823          | 4,606          |
| 3.2 Textile and Leather Products                                      |                      | 1,535          | 955            | 1,253          | 1,230            | 1,220          | 1,209          |
| 3.3 Furniture and Other Wood Products                                 |                      | 837            | 1,324          | 1,193          | 1,175            | 1,176          | 1,173          |
| 3.4 Paper And Paper Products  |                      | 756            | 823            | 592            | 592              | 562            | 551            |
| 3.5 Chemicals and Chemical Products,<br>Petroleum and Petro-Chemicals |                      | 4,301          | 6,265          | 7,234          | 7,395            | 7,196          | 6,775          |
| 3.6 Basic Metal Products (Including Aluminium)                        |                      | 6,267          | 8,139          | 8,933          | 9,087            | 9,506          | 9,864          |
| 3.7 Fabricated Metal Products, Machinery<br>and Equipment             |                      | 1,790          | 3,386          | 2,810          | 2,882            | 2,725          | 2,605          |
| 3.8 Other Manufactured Products                                       |                      | 14,157         | 19,608         | 19,810         | 19,191           | 19,580         | 19,341         |
| <b>4) Electricity, Gas and Water</b>                                  |                      | <b>12,094</b>  | <b>20,250</b>  | <b>23,085</b>  | <b>23,312</b>    | <b>21,996</b>  | <b>23,604</b>  |
| <b>5) Construction</b>  |                      | <b>66,003</b>  | <b>119,251</b> | <b>125,431</b> | <b>126,569</b>   | <b>126,829</b> | <b>127,202</b> |
| <b>6) Trade</b>   |                      | <b>102,444</b> | <b>124,243</b> | <b>110,231</b> | <b>108,370</b>   | <b>104,164</b> | <b>104,112</b> |
| 6.1 Wholesale   |                      | 69,489         | 75,510         | 70,743         | 69,054           | 65,295         | 65,713         |
| 6.2 Retail  |                      | 32,955         | 48,733         | 39,488         | 39,316           | 38,869         | 38,399         |
| <b>7) Transport, Storage and Communication</b>                        |                      | <b>21,211</b>  | <b>25,039</b>  | <b>28,075</b>  | <b>27,860</b>    | <b>28,812</b>  | <b>27,910</b>  |
| <b>8) Financial Institutions(Excluding Banks)</b>                     |                      | <b>35,637</b>  | <b>72,772</b>  | <b>77,216</b>  | <b>80,909</b>    | <b>78,462</b>  | <b>79,857</b>  |
| <b>9) Government</b>  |                      | <b>58,402</b>  | <b>72,260</b>  | <b>87,461</b>  | <b>90,275</b>    | <b>88,524</b>  | <b>89,298</b>  |
| <b>10) Personal Loans for Business Purposes</b>                       |                      | <b>106,449</b> | <b>160,103</b> | <b>172,045</b> | <b>169,997</b>   | <b>170,022</b> | <b>170,789</b> |
| <b>11) Personal Loans for Consumption Purposes</b>                    |                      | <b>41,923</b>  | <b>67,039</b>  | <b>67,113</b>  | <b>67,722</b>    | <b>67,434</b>  | <b>66,953</b>  |
| <b>12) All Others<sup>2</sup></b>                                     |                      | <b>140,304</b> | <b>203,516</b> | <b>204,802</b> | <b>207,805</b>   | <b>223,325</b> | <b>221,140</b> |
| <b>Total</b>  |                      | <b>626,694</b> | <b>924,383</b> | <b>949,808</b> | <b>956,413</b>   | <b>963,714</b> | <b>964,180</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 9 : Deposits distributed Residents / Non Residents \***

| <b>(In Millions of AEDs)</b>           |                |                |                |                |                  |                |
|--|----------------|----------------|----------------|----------------|------------------|----------------|
| <b>Item</b>                            | <b>2007</b>    | <b>2008</b>    | <b>2009</b>    |                |                  |                |
|  | <b>Dec.</b>    | <b>Dec.</b>    | <b>July</b>    | <b>August</b>  | <b>September</b> | <b>October</b> |
| <b>( 1 ) Residents</b>                 | <b>651,338</b> | <b>833,432</b> | <b>882,348</b> | <b>879,586</b> | <b>890,893</b>   | <b>898,280</b> |
| 1.1 Government                         | 114,579        | 198,298        | 189,141        | 182,466        | 200,258          | 194,287        |
| 1.2 Public sector                      | 36,196         | 44,760         | 50,872         | 62,716         | 58,843           | 52,912         |
| 1.2.1 Financial Institutions           | 4,819          | 4,934          | 10,141         | 10,973         | 11,152           | 13,653         |
| 1.2.2 Business and Industrial Inst.    | 31,377         | 39,826         | 40,731         | 51,743         | 47,691           | 39,259         |
| 1.3 Private Sector                     | 272,241        | 338,451        | 371,143        | 363,446        | 358,967          | 377,572        |
| 1.3.1 Financial Institutions           | 22,101         | 20,407         | 31,640         | 22,810         | 20,276           | 20,620         |
| 1.3.2 Business and Industrial Inst.    | 250,140        | 318,044        | 339,503        | 340,636        | 338,691          | 356,952        |
| 1.4 Individuals                        | 202,780        | 225,483        | 259,904        | 258,901        | 261,799          | 262,994        |
| 1.5 Others                             | 25,542         | 26,440         | 11,288         | 12,057         | 11,026           | 10,515         |
| <b>( 2 ) Non-Residents</b>             | <b>64,683</b>  | <b>78,738</b>  | <b>81,823</b>  | <b>83,916</b>  | <b>86,334</b>    | <b>84,574</b>  |
| 2.1 Government and Diplomatic Missions | 6,057          | 5,314          | 11,447         | 9,156          | 9,548            | 9,060          |
| 2.2 Financial Institutions             | 14,289         | 15,591         | 20,531         | 22,761         | 24,025           | 25,237         |
| 2.3 Business and Industry              | 18,780         | 28,580         | 23,086         | 25,911         | 25,915           | 25,970         |
| 2.4 Individuals and Others             | 25,557         | 29,253         | 26,759         | 26,088         | 26,846           | 24,307         |
| <b>Total Deposits</b>                  | <b>716,021</b> | <b>912,170</b> | <b>964,171</b> | <b>963,502</b> | <b>977,227</b>   | <b>982,854</b> |

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

**Table 10 : Deposits by Type and Currency<sup>1</sup>**

| <b>(In Millions of AEDs)</b>      |                |                |                |                |                  |                |
|-----------------------------------|----------------|----------------|----------------|----------------|------------------|----------------|
| <b>Item</b>                       | <b>2007</b>    | <b>2008</b>    | <b>2009</b>    |                |                  |                |
|                                   | <b>Dec.</b>    | <b>Dec.</b>    | <b>July</b>    | <b>August</b>  | <b>September</b> | <b>October</b> |
| <b>Demand</b>                     | <b>188,859</b> | <b>217,049</b> | <b>230,429</b> | <b>235,920</b> | <b>238,373</b>   | <b>241,101</b> |
| Local Currency                    | 156,632        | 172,409        | 182,815        | 184,273        | 186,341          | 187,245        |
| Foreign Currencies                | 32,227         | 44,640         | 47,614         | 51,647         | 52,032           | 53,856         |
| <b>Savings</b>                    | <b>30,234</b>  | <b>38,562</b>  | <b>42,878</b>  | <b>43,350</b>  | <b>43,939</b>    | <b>44,652</b>  |
| Local Currency                    | 26,869         | 33,978         | 36,546         | 37,109         | 37,459           | 37,951         |
| Foreign Currencies                | 3,365          | 4,584          | 6,332          | 6,241          | 6,480            | 6,701          |
| <b>Time</b>                       | <b>371,865</b> | <b>444,776</b> | <b>479,291</b> | <b>482,016</b> | <b>474,663</b>   | <b>482,465</b> |
| Local Currency                    | 270,728        | 320,283        | 366,399        | 364,097        | 358,485          | 365,271        |
| Foreign Currencies                | 101,137        | 124,493        | 112,892        | 117,919        | 116,178          | 117,194        |
| <b>Total Deposits<sup>2</sup></b> | <b>590,958</b> | <b>700,387</b> | <b>752,598</b> | <b>761,286</b> | <b>756,975</b>   | <b>768,218</b> |
| Total Local Currency              | 454,229        | 526,670        | 585,760        | 585,479        | 582,285          | 590,467        |
| Foreign Currencies                | 136,729        | 173,717        | 166,838        | 175,807        | 174,690          | 177,751        |
| Commercial Prepayments            | 10,484         | 13,483         | 13,006         | 12,636         | 12,493           | 13,348         |

*1)Excluding Inter-Bank Deposits*

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

**Table 11 : Time Deposits by Maturity\***

| <b>(In Millions of AEDs)</b> |                |                |                |                |                  |                |
|------------------------------|----------------|----------------|----------------|----------------|------------------|----------------|
| <b>Period</b>                | <b>2007</b>    | <b>2008</b>    | <b>2009</b>    |                |                  |                |
|                              | <b>Dec.</b>    | <b>Dec.</b>    | <b>July</b>    | <b>August</b>  | <b>September</b> | <b>October</b> |
| <b>Maturity</b>              |                |                |                |                |                  |                |
| Upto 3 Months                | <b>264,634</b> | <b>327,964</b> | <b>289,538</b> | <b>290,758</b> | <b>281,883</b>   | <b>279,099</b> |
| Above 3 and Upto 6 Months    | <b>71,373</b>  | <b>103,409</b> | <b>138,423</b> | <b>116,476</b> | <b>143,036</b>   | <b>130,730</b> |
| Above 6 and Upto 12 Months   | <b>76,458</b>  | <b>99,036</b>  | <b>136,332</b> | <b>127,895</b> | <b>138,571</b>   | <b>152,797</b> |
| Exceeding 12 Months          | <b>54,294</b>  | <b>95,729</b>  | <b>95,554</b>  | <b>115,714</b> | <b>99,450</b>    | <b>102,714</b> |
| <b>Total</b>                 | <b>466,759</b> | <b>626,138</b> | <b>659,847</b> | <b>650,843</b> | <b>662,940</b>   | <b>665,340</b> |

\* Excluding Inter-Bank Deposits but Including Government Deposits



**Table 12 : Currency Issued**

| <b>(In Thousands of AEDs)</b>            |                   |                   |                   |                   |                   |                   |
|--|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| <b>Item</b>                              | <b>2007</b>       | <b>2008</b>       | <b>2009</b>       |                   |                   |                   |
|  | <b>Dec.</b>       | <b>Dec.</b>       | <b>July</b>       | <b>August</b>     | <b>September</b>  | <b>October</b>    |
| <b>Total Notes Issued ( 1 )</b>          | <b>31,215,615</b> | <b>44,759,332</b> | <b>41,492,590</b> | <b>41,571,630</b> | <b>43,011,466</b> | <b>42,811,889</b> |
| <b>Total Coins Issued ( 2 )</b>          | <b>455,590</b>    | <b>567,643</b>    | <b>592,595</b>    | <b>599,054</b>    | <b>607,154</b>    | <b>611,989</b>    |
| <b>Total Currency Issued ( 1 )+( 2 )</b> | <b>31,671,205</b> | <b>45,326,975</b> | <b>42,085,185</b> | <b>42,170,684</b> | <b>43,618,620</b> | <b>43,423,878</b> |

\* *Excluding Mutilated Notes*

\*\* *Excluding Issued Gold Coins*

**Table 13 : Cleared Cheques Statistics**

|                    | <b>Amount<br/>( In Millions of AEDs )</b> | <b>No. of Cheques *</b> |
|--------------------|---|-------------------------|
| 2008 Total         |   |                         |
| Per Year           | 859,404                                   | 18,643                  |
| 2008 Average       |   |                         |
| Per Month          | 71,167                                    | 1,554                   |
| 2009 Total         |   |                         |
| January to October | 806,544                                   | 22,669                  |
| 2009 Average       |   |                         |
| Per Month          | 80,654                                    | 2,267                   |

\* No. of Cheques is in Thousands