

النشرة الاحصائية الشهرية
- البيانات المصرفية والنقدية -
أغسطس 2013

Monthly Statistical Bulletin
- Banking & Monetary Statistics -
August 2013

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Note:

Data are as at end of period unless otherwise indicated.

Abbreviations & Notations

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

Definitions**Money Supply (M0)**

Consists of currency in circulation plus currency at banks

Money Supply (M1) :

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

Money Supply (M2) :

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

Money Supply (M3) :

Consists of Money Supply (M2) plus Government deposits

Certificates of Deposits :

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

Government:

of the seven emirates.

الجداول

TABLES

Table 1 : Selected Monetary and Banking Indicators

(In Millions of AEDs)										
Indicator	2007	2008	2009	2010	2011	2012	2013			
	Dec.	Dec.	Dec.	Dec.	Dec.	Dec	May *	June *	July*	Aug*
Central Bank of the UAE										
Total Assets/Liabilities	285,949	193,747	203,937	228,937	234,266	262,153	272,779	282,385	274,289	281,142
Foreign Assets Holdings	285,693	113,039	89,875	116,701	132,291	168,463	206,828	215,870	215,817	221,492
Money Supply Indicators										
Money Supply M0	31,671	45,327	45,580	47,775	52,087	57,773	59,995	59,425	61,230	60,709
Money Supply M1	181,664	208,138	223,482	232,961	264,096	299,173	341,354	346,651	344,698	348,043
Money Supply M2	565,702	674,310	740,618	786,388	825,758	862,374	917,933	929,781	931,334	939,473
Money Supply M3	696,229	899,093	947,780	985,172	1,001,357	1,083,053	1,174,890	1,182,494	1,179,486	1,197,192
Banks										
Total Assets(Net of Provisions & Interest in Suspense)	1,202,285	1,447,894	1,521,002	1,609,259	1,665,220	1,794,395	1,877,052	1,880,742	1,871,888	1,886,759
Foreign Assets	196,896	203,386	208,157	233,513	248,876	306,556	344,279	345,267	330,461	350,310
Foreign Assets to Total Assets (%)	16	14	14	15	15	17	18	18	18	19
Foreign Liabilities	320,970	282,599	251,086	271,699	289,808	315,380	330,708	328,103	328,186	325,107
Foreign Liabilities to Total Liabilities (%)	26	19	17	17	17	18	18	17	18	17
Deposits ¹										
Residents	716,021	912,170	982,579	1,049,628	1,069,750	1,167,797	1,246,640	1,255,539	1,253,066	1,271,270
Non-Residents	651,338	833,432	893,989	929,275	957,328	1,033,700	1,120,146	1,128,665	1,126,236	1,144,827
Bank Credit (Net of Provisions & Interest in Suspense)	626,694	924,383	958,588	972,107	992,906	1,026,259	1,054,558	1,068,015	1,079,321	1,080,821
Total Number of National Banks and Branches										
Head Offices	22	24	24	23	23	23	23	23	23	23
Branches	507	614	674	732	768	805	824	824	825	827
Pay Offices	56	60	71	86	87	89	89	89	89	89
Electronic Banking Service Units	11	19	26	26	26	28	28	28	28	29
Total Number of Foreign Banks and Branches										
Head Offices	27	28	28	28	28	28	28	28	28	28
Branches	80	82	82	83	83	85	86	86	86	86
Pay Offices	1	1	1	1	1	1	1	1	1	1
Electronic Banking Service Units	30	35	43	50	50	52	54	54	54	54
Number of Employees in Banks (UAE)²	32,142	39,589	37,704	37,403	37,499	36,246	34,232	34,413	34,288	34,257

¹ Excluding Inter-Bank Deposits

² Excluding Auxiliary Staff

* Estimates subject to revision

Table 2 : Monetary Survey

(In Millions of AEDs)										
Item	2007	2008	2009	2010	2011	2012	2013			
	Dec.	Dec.	Dec.	Dec.	Dec.	Dec*	May*	June*	July*	Aug*
Net Foreign Assets	160,326	33,098	46,949	78,624	92,499	160,862	221,623	234,257	219,329	248,011
Foreign Assets	482,821	316,855	298,706	350,947	382,444	476,412	552,495	562,526	547,746	573,269
Foreign Liabilities	-322,495	-283,757	-251,757	-272,323	-289,945	-315,550	-330,872	-328,269	-328,417	-325,258
Net Domestic Assets	384,588	615,943	693,669	707,764	733,259	701,512	696,310	695,524	712,005	691,462
Claims on Private Sector	510,002	751,921	786,553	792,075	819,156	832,576	846,377	860,834	865,817	868,426
Net Claims on Government	-61,380	-85,031	9,997	28,939	44,779	11,545	-47,549	-51,181	-41,863	-48,022
Claims on Official Entities	45,385	56,064	77,259	87,581	119,852	132,954	142,560	141,227	140,646	136,517
Claims on Nonbank Financial Institutions	55,208	97,940	91,453	91,179	82,436	88,237	97,208	96,377	96,740	97,009
Capital and Reserves	-132,442	-165,569	-245,531	-274,538	-297,943	-316,891	-297,877	-293,208	-296,478	-299,212
Other Items (net)	-32,185	-39,382	-26,062	-17,472	-35,021	-46,909	-44,409	-58,525	-52,857	-63,256
Money Supply M2	565,702	674,310	740,618	786,388	825,758	862,374	917,933	929,781	931,334	939,473
Money Supply M1	181,664	208,138	223,482	232,961	264,096	299,173	341,354	346,651	344,698	348,043
Currency in Circulation Outside Banks	25,942	36,967	37,217	38,560	41,591	45,615	48,659	48,295	49,283	48,685
Monetary Deposits	155,722	171,171	186,265	194,401	222,505	253,558	292,695	298,356	295,415	299,358
Quasi - Money	384,038	466,172	517,136	553,427	561,662	563,201	576,579	583,130	586,636	591,430
Foreign Currency Deposits	91,007	120,210	123,001	130,264	144,094	139,278	156,099	160,573	161,123	169,913
Dirham Deposits	293,031	345,962	394,135	423,163	417,568	423,923	420,480	422,557	425,513	421,517

* Estimates subject to revision

Table 3 : Monthly Changes in Factors Affecting Money Supply

(In Millions of AEDs)										
Item	2007	2008	2009	2010	2011	2012	2013			
	Dec. **	Dec. **	Dec.	Dec.	Dec.	Dec.***	May ***	June ***	July ***	Aug ***
Net Foreign Assets	8,351	-14,938	-22,734	4,525	15,010	-11,935	-2,382	12,634	-14,928	28,682
Foreign Assets	73,614	-58,828	-30,121	-5,931	-10,384	-5,943	-832	10,031	-14,780	25,523
Foreign Liabilities	65,263	-43,890	7,387	10,456	25,394	-5,992	-1,550	2,603	-148	3,159
Net Domestic Assets	49,617	6,990	18,635	-2,700	-2,988	6,773	11,304	-786	16,481	-20,543
Claims on Private Sector	56,565	21,837	-27,956	-2,615	4,088	-6,121	2,275	14,457	4,983	2,609
Net Claims on Government	-12,069	-10,674	18,424	3,468	4,279	11,932	10,964	-3,632	9,318	-6,159
Claims on Official Entities	6,966	-5,271	1,504	-3,210	2,150	362	-324	-1,333	-581	-4,129
Claims on Nonbank Financial Institutions	7,459	6,458	13,893	1,071	-2,628	-895	1,393	-831	363	269
Capital and Reserves*	-9,246	5,986	-12,487	-1,579	-13,373	621	-911	4,669	-3,270	-2,734
Other Items (net)*	-58	-11,346	25,257	165	2,496	874	-2,093	-14,116	5,668	-10,399
Money Supply M2	58,760	-7,063	-4,099	1,825	12,022	-5,162	8,922	11,848	1,553	9,692
Money Supply M1	24,487	-27,156	265	1,443	10,048	5,534	5,339	5,297	-1,953	3,345
Quasi - Money	34,273	20,093	-4,364	382	1,974	-10,696	3,583	6,551	3,506	4,794
Foreign Currency Deposits	-21,789	2,318	-5,236	206	5,752	-11,049	-2,707	4,474	550	8,790
Dirham Deposits	56,062	17,775	872	176	-3,778	353	6,290	2,077	2,956	-3,996

* (-) 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		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	-34.0%	37.2	43.6%	48.9	45.5%	17.0	-31.7%	67.1	-61.3%
2010	192.9	61.3%	38.5	4.1%	54.0	9.3%	6.4	20.8%	94.0	236.9%
2011	197.9	-3.4%	41.6	-0.2%	62.8	0.2%	13.5	-48.3%	80.0	7.7%
2012										
January*	197.0	-0.5%	42.6	2.4%	63.2	0.6%	12.9	-4.4%	78.3	-2.1%
February *	198.7	0.9%	43.2	1.4%	62.5	-1.1%	12.5	-3.1%	80.5	2.8%
March *	208.0	4.7%	43.3	0.2%	64.3	2.9%	12.3	-1.6%	88.1	9.4%
April *	210.3	1.1%	43.4	0.2%	65.1	1.2%	14.1	14.6%	87.7	-0.5%
May *	202.9	-3.5%	43.4	0.0%	65.7	0.9%	11.2	-20.6%	82.6	-5.8%
June*	211.1	4.0%	43.4	0.0%	67.9	3.3%	20.5	83.0%	79.3	-4.0%
July*	210.3	-0.4%	44.1	1.6%	68.1	0.3%	14.9	-27.3%	83.2	4.9%
August*	210.8	0.2%	44.8	1.6%	68.4	0.4%	12.6	-15.4%	85.0	2.2%
September*	209.8	-0.5%	45.2	0.9%	68.8	0.6%	11.0	-12.7%	84.8	-0.2%
October*	214.6	2.3%	45.8	1.3%	69.9	1.6%	16.6	50.9%	82.3	-2.9%
November*	220.7	2.8%	45.8	0.0%	69.6	-0.4%	14.8	-10.8%	90.5	10.0%
December*	223.7	1.4%	45.6	-0.4%	70.4	1.1%	12.3	-16.9%	95.4	5.4%
2013										
January*	232.4	3.9%	46.9	2.9%	72.0	2.3%	10.7	-13.0%	102.8	7.8%
February*	242.5	4.3%	47.7	1.7%	72.7	1.0%	16.0	49.5%	106.1	3.2%
March*	239.5	-1.2%	48.4	1.5%	72.9	0.3%	13.4	-16.3%	104.8	-1.2%
April*	231.4	-3.4%	48.0	-0.8%	76.1	4.4%	8.5	-36.6%	98.8	-5.7%
May*	236.7	2.3%	48.7	1.5%	77.2	1.4%	14.3	68.2%	96.5	-2.3%
June*	242.0	2.2%	48.3	-0.8%	78.7	1.9%	18.0	25.9%	97.0	0.5%
July*	236.8	-2.1%	49.3	2.1%	81.4	3.4%	12.0	-33.3%	94.1	-3.0%
Aug*	235.0	-0.8%	48.7	-1.2%	82.9	1.8%	12.0	0.0%	91.4	-2.9%
Change for the year	-	5.1%	-	6.8%	-	17.8%	-	-2.4%	-	-4.2%

* Estimates subject to revision

Table 5 : Central Bank of the UAE Balance Sheet

(In Millions of AEDs)										
Item	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 * 31.12.2012	As at * 31.05.2013	As at * 30.06.2013	As at * 31.07.2013	As at * 31.08.2013
Assets										
Cash and Bank Balances	329	1,904	4,537	6,871	30,193	25,373	18,532	13,213	16,765	4,473
Deposits	184,042	82,868.6	85,634	44,505	30,101	43,611	96,276	103,170	90,230	94,631
Loans to Banks against - Certificates of Deposit	-	2,967.3	2,266	-	367	-	-	-	-	-
Certificates of Deposit Under Repo	-	16,275	2,100	-	-	-	-	7,700	10	0
Liquidity Support Facility	-	4,551.5	2,360	1,420	1,252	513	514	514	514	514
Held to Maturity Foreign Securities	98,857	29,576	37	68,418	72,301	94,986	88,963	99,732	110,203	124,901
Held to Maturity Securities-Issued by Ministry of Finance & Dubai Government	-	55,000	106,725	106,725	98,725	90,193	63,566	55,745	55,403	55,403
Other Assets	2,593	497.6	194	914	1,237	7,377	4,819	2,202	1,057	1,117
Property & Equipment	128	106.8	84	84	90	100	109	109	107	103
Total Assets	285,949	193,746.8	203,937	228,937	234,266	262,153	272,779	282,385	274,289	281,142
Off Balance Sheet Commitments	56,219	31,822.4	11,244	69,877	54,833	90,463	89,056	95,393	90,935	112,862
Liabilities										
Current Accounts & Deposits	65,261	84,841.2	70,286	66,005	80,549	86,515	95,577	101,349	96,938	99,618
Certificates of Deposit	173,577	47,183	71,453	94,002	80,407	95,400	96,472	96,994	94,099	91,372
Currency Issued	31,671	45,327	45,580	47,775	52,087	57,773	59,995	59,425	61,230	60,709
Other Liabilities	1,449	1,315.2	583	5,120	4,071	4,388	1,627	5,509	2,914	10,335
Total Liabilities	271,958	178,666.4	187,902	212,902	217,114	244,076	253,671	263,277	255,181	262,034
Capital and Reserves										
Authorized, Issued & Fully Paid Capital	300	300	300	300	2,500	2,500	2,500	2,500	2,500	2,500
General Reserve	1,200	1,200	1,200	1,200	13,690	14,615	15,503	15,503	15,503	15,503
Special Reserve	60	-	-	-	-	-	-	-	-	-
Other Reserve	-	-	-	-	-	-	143	143	143	143
Retained Earnings	-	-	-	-	962	962	962	962	962	962
Permanent Deposit from U.A.E Government	12,431	13,580.4	14,535	14,535	-	-	-	-	-	-
Total Capital & Reserves	13,991	15,080.4	16,035	16,035	17,152	18,077	19,108	19,108	19,108	19,108
Total Liabilities and Capital	285,949	193,746.8	203,937	228,937	234,266	262,153	272,779	282,385	274,289	281,142
Off Balance Sheet Commitments	56,219	31,822.4	11,244	69,877	54,833	90,463	89,056	95,393	90,935	112,862

- 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	36.7	0.45	153.43
2011	58.57	72.30	36.72	1.79	169.38
2012					
January **	70.64	65.21	36.72	2.78	175.35
February **	48.45	87.64	36.72	4.16	176.97
March **	54.65	89.40	36.72	6.91	187.68
April **	60.76	86.85	36.72	3.68	188.01
May **	57.49	82.49	36.72	2.76	179.46
June **	66.63	81.76	36.72	1.37	186.48
July **	51.89	96.93	36.72	1.25	186.79
August **	44.84	105.78	36.72	1.72	189.06
September **	49.31	99.41	36.72	2.00	187.44
October **	63.78	91.89	36.72	2.80	195.19
November **	56.14	104.07	36.72	4.92	201.85
December **	65.97	94.99	36.72	7.51	205.19
2013					
January **	84.69	82.14	36.72	9.48	213.03
February **	88.16	90.40	36.72	5.73	221.01
March **	91.89	97.78	36.72	4.95	231.34
April **	105.00	93.89	36.72	5.38	240.99
May **	112.68	88.96	36.72	5.19	243.55
June **	113.67	99.74	36.72	2.47	252.60
July **	104.18	110.20	36.72	1.44	252.54
Aug **	95.15	124.90	36.72	1.45	258.22
Change for the year	44.2%	31.5%	0.0%	-80.7%	25.8%

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

** Estimates subject to revision

Table 7 : Aggregated Balance Sheet of Banks - Assets *

(In Millions of AEDs)										
Item	2007	2008	2009	2010	2011	2012	2013			
	Dec.	Dec.	Dec.	Dec.	Dec.	Dec.	May	June	July	Aug
Assets (Net of Provisions and Interest in Suspense)										
Cash and Deposits with C.B	236,852	108,146	146,210	165,811	166,629	191,881	200,658	205,498	200,837	200,918
Cash in Hand (LCY)	5,730	8,360	8,363	9,215	10,496	12,158	11,336	11,130	11,947	12,024
Deposits with Central Bank	231,122	99,786	137,847	156,596	156,133	179,723	189,322	194,368	188,890	188,894
Due From Resident Banks	44,377	76,696	67,927	82,747	80,382	82,472	77,449	69,341	70,188	62,505
Money at call & short notice	5,512	7,540	3,441	3,401	3,769	3,413	3,908	4,404	5,241	4,440
Demand Deposits	919	687	4,861	602	797	729	1,643	5,628	1,223	405
Time Deposits	37,816	68,288	59,463	78,572	75,566	78,057	71,582	59,028	63,454	57,397
Cheques in the course of collection	130	181	162	172	250	273	316	281	270	263
Foreign Assets	196,896	203,386	208,157	233,513	248,876	306,556	344,279	345,267	330,461	350,310
Net Due from H.O. and/or Branches Abroad	4,174	22,088	27,437	31,998	25,856	58,359	34,030	70,757	28,399	36,776
Due from Other Banks Abroad	60,222	56,239	61,140	79,906	86,223	110,000	157,810	119,070	143,633	150,687
Cash in Hand (FCY)	106	110	112	78	81	87	86	113	79	84
Securities	57,795	53,064	48,462	48,211	49,863	54,964	62,647	63,751	63,712	64,822
Credit to Non-Residents	70,599	63,021	61,033	62,855	81,222	75,641	80,123	82,025	84,017	86,861
Other Foreign Assets	4,000	8,864	9,973	10,465	5,631	7,505	9,583	9,551	10,621	11,080
Domestic Credit and Investments	679,920	991,058	1,029,179	1,048,066	1,086,096	1,126,458	1,160,648	1,169,813	1,179,563	1,179,267
a) Credit Facilities	626,694	924,383	958,588	972,107	992,906	1,026,259	1,054,558	1,068,015	1,079,321	1,080,821
Claims on Private Sector	491,528	729,825	723,866	720,617	730,861	729,032	741,537	753,293	759,304	761,247
Commercial Bills	12,772	20,338	18,792	22,616	25,797	28,970	29,947	32,015	32,025	32,624
Real Estate Mortgage Loans	56,471	125,834	141,714	163,185	161,531	159,826	157,503	157,781	158,256	158,207
Loans,Advances & Overdrafts	422,285	583,653	563,360	534,816	543,533	540,236	554,087	563,497	569,023	570,416
Claims on Government	58,402	72,260	91,873	99,982	102,390	121,334	125,154	125,221	130,053	133,325
Claims on Official Entities	39,823	47,368	68,700	73,993	92,940	105,401	111,635	113,636	113,581	109,586
Loans,Advances & Overdrafts	39,823	47,368	68,700	73,993	92,940	105,401	111,635	113,636	113,581	109,586

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

(In Millions of AEDs)										
Item	2007	2008	2009	2010	2011	2012	2013			
	Dec.	Dec.	Dec.	Dec.	Dec.	Dec.	May	June	July	Aug
Assets (Net of Provisions and Interest in Suspense)										
Claims on Other Financial Institutions	36,941	74,930	74,149	77,515	66,715	70,492	76,232	75,865	76,383	76,663
Loans,Advances & Overdrafts	36,941	74,930	74,149	77,515	66,715	70,492	76,232	75,865	76,383	76,663
b) Domestic Investments	53,226	66,675	70,591	75,959	93,190	100,199	106,090	101,798	100,242	98,446
Unclassified Assets	44,240	68,608	69,529	79,122	83,237	87,028	94,018	90,823	90,839	93,759
Fixed Assets	8,658	14,275	15,463	15,792	16,180	16,740	16,645	16,677	16,623	16,696
Inter-Branch Transactions	1,299	518	233	484	185	1,986	432	444	204	775
Other Assets	34,283	53,815	53,833	62,846	66,872	68,302	76,941	73,702	74,012	76,288
Total Assets	1,202,285	1,447,894	1,521,002	1,609,259	1,665,220	1,794,395	1,877,052	1,880,742	1,871,888	1,886,759

* Excluding Overseas Branches of National Banks

Table 7 : Aggregated Balance Sheet of Banks - Liabilities *

(In Millions of AEDs)										
Item	2007	2008	2009	2010	2011	2012	2013			
	Dec.	Dec.	Dec.	Dec.	Dec.	Dec	May	June	July	Aug
Liabilities										
Monetary Deposits	155,722	171,171	186,265	194,401	222,505	253,558	292,695	298,356	295,415	299,358
Demand Deposits (LCY)	152,721	168,961	184,240	192,686	220,857	250,959	288,797	294,699	292,336	296,629
Bankers Drafts	3,001	2,210	2,025	1,715	1,648	2,599	3,898	3,657	3,079	2,729
Quasi Monetary Deposits	384,038	466,172	517,136	553,427	561,662	563,201	576,579	583,130	586,636	591,430
Time Deposits (LCY)	259,374	303,563	348,423	369,750	353,693	349,505	335,317	335,756	337,963	334,120
Savings Deposits (LCY)	24,654	30,939	34,581	42,181	52,831	63,983	74,578	75,918	76,093	76,217
Commercial Prepayments (LCY)	9,003	11,460	11,131	11,232	11,044	10,435	10,585	10,883	11,457	11,180
Other Deposits (FCY)	91,007	120,210	123,001	130,264	144,094	139,278	156,099	160,573	161,123	169,913
Foreign Liabilities	320,970	282,599	251,086	271,699	289,808	315,380	330,708	328,103	328,186	325,107
Net Due to H.O and/or Branches Abroad	44,476	17,749	16,910	12,199	13,369	10,200	11,758	13,479	14,155	10,203
Due to Other Banks Abroad	209,303	176,593	131,022	122,619	148,918	152,752	163,954	159,614	157,943	160,279
Other Deposits (LCY + FCY)	64,684	78,738	88,590	120,353	112,422	134,097	126,494	126,873	126,829	126,442
Provisions ¹	819	2,480	2,157	4,001	3,399	3,177	3,755	2,821	2,836	2,314
Other Foreign Liabilities	1,688	7,039	12,407	12,527	11,700	15,154	24,747	25,316	26,423	25,869
Government Deposits (LCY + FCY)	114,579	198,298	192,614	183,162	174,809	219,541	254,770	250,837	247,264	256,768
Government Lending Funds ²	16	5,622	13	13	13	13	13	13	13	13
Due to Central Bank	94	25,150	6,776	4,314	1,484	2,567	1,329	8,865	2,583	3,707
Capital and Reserves	130,882	165,569	244,031	273,038	280,791	298,814	278,769	274,100	277,370	280,104
Due to Resident Banks	46,026	71,572	67,190	70,552	63,537	65,394	61,042	55,542	57,779	51,048
Money at call and short notice	2,008	1,711	866	853	1,062	367	1,090	605	4,377	266
Demand Deposits	1,255	1,025	1,947	2,030	1,380	1,282	866	1,191	659	862
Time Deposits	42,763	68,836	64,377	67,669	61,095	63,745	59,086	53,746	52,743	49,920

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

(In Millions of AEDs)										
Item	2007	2008	2009	2010	2011	2012	2013			
	Dec.	Dec.	Dec.	Dec.	Dec.	Dec	May	June	July	Aug
Liabilities										
Unclassified Liabilities	49,958	61,741	55,891	58,653	70,611	75,927	81,147	81,796	76,642	79,224
Inter-Branch Transactions	372	1,132	1,342	1,112	1,479	2,172	3,169	2,589	2,745	2,962
Other Liabilities	49,586	60,609	54,549	57,541	69,132	73,755	77,978	79,207	73,897	76,262
Memoranda Accounts	1,416,622	1,588,907	2,047,446	2,303,461	2,562,091	2,469,249	2,845,072	2,871,563	2,833,524	2,677,799
Letters of Credit	110,860	112,191	102,837	102,680	101,929	109,581	113,311	116,089	112,618	113,721
Guarantees and other - Forward Endorsements	252,402	350,833	338,290	334,220	325,594	307,454	306,449	309,535	311,452	312,896
Acceptances	18,272	20,796	26,282	34,829	33,580	32,271	28,469	30,018	30,118	29,441
Forward Exchange Contracts	569,807	599,576	799,877	801,567	1,071,087	947,229	1,166,307	1,181,745	1,107,942	858,219
Other Memoranda Accounts	465,281	505,511	780,160	1,030,165	1,029,901	1,072,714	1,230,536	1,234,176	1,271,394	1,363,522

* *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	2007	2008	2009	2010	2011	2012	2013			
	Dec.	Dec.	Dec.	Dec.	Dec.	Dec	May	June	July	Aug
Foreign Assets	196,896	203,386	208,157	233,513	248,876	306,556	344,279	345,267	330,461	350,310
Notes and Coins	106	110	112	78	81	87	86	113	79	84
Due from H.O and Branches	4,174	22,088	27,437	31,998	25,856	58,359	34,030	70,757	28,399	36,776
Money at Call and Short Notice	7,602	6,786	5,590	3,504	2,338	10,778	41,895	2,286	31,149	1,596
Deposits with Banks	52,606	49,447	55,544	76,399	83,883	99,214	115,913	116,778	112,483	149,089
- Demand Deposits	---	---	6,681	8,876	14,663	14,642	9,656	16,227	8,499	13,227
- Time Deposits	---	---	48,863	67,523	69,220	84,572	106,257	100,551	103,984	135,863
Securities	57,795	53,064	48,462	48,211	49,863	54,964	62,647	63,751	63,712	64,822
Loans and Advances ¹	70,599	63,021	61,033	62,855	81,222	75,641	80,123	82,025	84,017	86,861
Other Foreign Assets ²	4,014	8,870	9,979	10,468	5,633	7,513	9,585	9,557	10,622	11,082
Foreign Liabilities	320,970	282,599	251,086	271,699	289,808	315,380	330,708	328,103	328,186	325,107
Due to H.O and Branches	44,476	17,749	16,910	12,199	13,369	10,200	11,758	13,479	14,155	10,203
Due to Banks	3,620	920	37,866	71,080	76,570	88,610	93,908	95,988	98,378	92,405
Deposits of Banks	205,684	175,673	93,157	51,538	72,348	64,142	70,046	63,625	59,565	67,874
- Demand Deposits	---	---	6,680	11,629	13,938	11,235	15,236	9,816	10,172	11,308
- Time Deposits	---	---	86,477	39,909	58,410	52,907	54,810	53,809	49,393	56,566
Other Deposits	64,349	78,285	88,266	119,768	111,486	132,737	124,755	125,312	124,903	123,274
- Demand Deposits	---	---	9,660	13,746	16,865	17,370	19,031	20,387	18,512	22,697
- Time Deposits	---	---	73,055	98,407	84,514	102,147	91,275	90,248	91,403	84,765
- Savings Deposits	---	---	5,551	7,615	10,107	13,220	14,449	14,677	14,988	15,812
Other Foreign Liabilities ³	2,841	9,972	14,887	17,114	16,035	19,691	30,242	29,699	31,185	31,351

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	2007	2008	2009	2010	2011	2012	2013			
	Dec.	Dec.	Dec.	Dec.	Dec.	Dec.	May	June	July	Aug
Government	58,402	72,260	91,873	99,982	102,390	121,334	125,154	125,221	130,053	133,325
Public Sector	50,056	70,165	89,927	91,340	112,421	126,642	133,971	135,928	137,655	135,547
Financial Institutions	10,229	18,260	21,221	17,347	19,481	21,241	22,336	22,292	24,074	25,961
Insurance Companies	4	4,537	6	0	0	0	0	0	0	0
Others	39,823	47,368	68,700	73,993	92,940	105,401	111,635	113,636	113,581	109,586
Private Sector	446,065	630,726	607,090	581,287	573,205	568,104	586,291	594,741	599,209	598,401
Financial Institutions	26,194	50,952	51,167	58,597	46,232	48,538	53,164	52,840	51,485	49,825
Insurance Companies	513	1,180	1,755	1,571	1,002	713	732	733	824	877
Business and Industrial Sector	267,578	341,352	355,256	324,209	325,185	312,228	316,616	323,678	327,169	325,689
Others ¹	151,780	237,242	198,912	196,910	200,786	206,625	215,779	217,490	219,731	222,010
Total	554,523	773,151	788,890	772,609	788,016	816,080	845,416	855,890	866,917	867,273

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	2007	2008	2009	2010	2011	2012		2013		
		Dec.	Dec	Dec.	Dec.	Dec.	Dec.	May	June	July	Aug
1) Agriculture		1,605	2,391	642	712	1,221	2,055	1,932	1,990	1,799	1,824
2) Mining and Quarrying		7,782	11,853	6,729	6,717	27,905	21,961	21,796	21,354	20,745	20,512
3) Manufacturing		32,840	45,668	44,192	45,897	45,319	46,165	49,937	51,257	51,663	52,063
3.1 Food , Beverages and Tobacco		3,197	5,170	4,550	3,440	3,209	3,472	4,290	4,479	4,664	4,407
3.2 Textile and Leather Products		1,535	955	959	909	889	806	716	708	696	703
3.3 Furniture and Other Wood Products		837	1,324	1,189	1,397	1,211	1,298	1,282	1,305	1,342	1,361
3.4 Paper And Paper Products		756	823	564	624	598	642	614	695	737	732
3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals		4,301	6,265	5,925	6,188	5,119	6,180	5,643	6,478	5,796	5,589
3.6 Basic Metal Products (Including Aluminium)		6,267	8,139	10,580	13,492	13,709	12,185	14,454	13,976	15,172	14,654
3.7 Fabricated Metal Products, Machinery and Equipment		1,790	3,386	2,581	2,442	2,750	3,576	3,488	3,554	3,682	3,965
3.8 Other Manufactured Products		14,157	19,608	17,844	17,405	17,834	18,006	19,450	20,062	19,574	20,652
4) Electricity, Gas and Water		12,094	20,250	24,886	23,742	22,198	19,538	18,350	19,313	19,039	19,212
5) Construction		66,003	119,251	126,010	122,683	116,066	129,188	123,868	128,013	125,882	125,091
6) Trade		102,444	124,243	100,489	97,087	105,420	106,213	110,526	112,065	116,024	115,448
6.1 Wholesale		69,489	75,510	63,053	63,347	74,792	75,933	77,341	78,483	81,050	80,072
6.2 Retail		32,955	48,733	37,436	33,740	30,628	30,280	33,185	33,582	34,974	35,376
7) Transport, Storage and Communication		21,211	25,039	27,523	26,450	25,362	32,568	34,979	35,656	35,143	33,373
8) Financial Institutions(Excluding Banks)		35,637	72,772	86,150	81,879	72,905	73,534	80,551	81,353	81,027	81,019
9) Government		58,402	72,260	91,873	99,982	102,390	121,334	125,154	125,221	130,053	133,325
10) Personal Loans for Business Purposes		106,449	160,103	171,352	181,949	182,950	179,654	186,448	189,034	189,695	191,605
11) Personal Loans for Consumption Purposes		41,923	67,039	66,561	65,172	69,141	81,199	85,961	87,105	88,741	89,717
12) All Others ²		140,304	203,516	212,181	219,837	222,029	212,850	215,056	215,654	219,510	217,632
Total		626,694	924,383	958,588	972,107	992,906	1,026,259	1,054,558	1,068,015	1,079,321	1,080,821

1) Amount Outstanding Excluding Inter-Bank Lending

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

* Net of Provisions and Interest in Suspense

Table 11 : Deposits distributed Residents / Non Residents *

(In Millions of AEDs)										
Item	2007	2008	2009	2010	2011	2012	2013			
	Dec.	Dec.	Dec.	Dec.	Dec.	Dec.	May	June	July	Aug
(1) Residents	651,338	833,432	893,989	929,275	957,328	1,033,700	1,120,146	1,128,665	1,126,236	1,144,827
1 Government	114,579	198,298	192,614	183,162	174,809	219,541	254,770	250,837	247,264	256,768
1 Public sector	36,196	44,760	56,867	60,938	67,216	69,137	90,013	90,282	85,099	89,542
1.2.1 Financial Institutions	4,819	4,934	8,956	8,463	6,711	8,307	15,289	12,092	10,402	10,010
1.2.2 Business and Industrial Inst.	31,377	39,826	47,911	52,475	60,505	60,830	74,724	78,190	74,697	79,532
1 Private Sector	272,241	338,451	372,003	380,354	393,686	378,871	380,392	390,399	394,934	398,814
1.3.1 Financial Institutions	22,101	20,407	22,206	26,107	28,689	27,451	27,883	25,381	23,266	25,252
1.3.2 Business and Industrial Inst.	250,140	318,044	349,797	354,247	364,997	351,420	352,509	365,018	371,668	373,562
1 Individuals	202,780	225,483	259,906	284,958	297,275	328,449	350,490	351,298	352,820	351,658
2 Others	25,542	26,440	12,599	19,863	24,342	37,702	44,481	45,849	46,119	48,045
(2) Non-Residents	64,683	78,738	88,590	120,353	112,422	134,097	126,494	126,874	126,830	126,443
2 Government and Diplomatic Missions	6,057	5,314	11,439	6,877	7,662	9,204	8,670	7,815	9,103	8,853
2 Financial Institutions	14,289	15,591	33,426	48,378	37,159	47,951	46,442	47,819	43,824	39,240
2 Business and Industry	18,780	28,580	22,980	38,322	38,400	38,077	34,758	34,215	35,792	39,387
2 Individuals and Others	25,557	29,253	20,745	26,776	29,201	38,865	36,624	37,025	38,111	38,963
Total Deposits	716,021	912,170	982,579	1,049,628	1,069,750	1,167,797	1,246,640	1,255,539	1,253,066	1,271,270

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

Table 12 : Deposits by Type and Currency ¹

(In Millions of AEDs)										
Item	2007	2008	2009	2010	2011	2012	2013			
	Dec.	Dec.	Dec.	Dec.	Dec.	Dec.	May	June	July	Aug
Demand	188,859	217,049	239,531	259,955	306,292	343,874	389,450	399,362	394,527	408,498
Local Currency	156,632	172,409	188,423	197,634	227,401	256,772	294,930	301,983	298,612	303,404
Foreign Currencies	32,227	44,640	51,108	62,321	78,891	87,102	94,520	97,379	95,915	105,094
Savings	30,234	38,562	44,464	54,348	68,669	84,387	97,190	98,869	99,782	100,989
Local Currency	26,869	33,978	37,835	46,918	59,094	72,219	83,935	85,595	85,979	86,448
Foreign Currencies	3,365	4,584	6,629	7,430	9,575	12,168	13,255	13,274	13,803	14,541
Time	371,865	444,776	483,686	534,702	500,437	500,734	485,113	486,127	490,236	483,445
Local Currency	270,728	320,283	363,981	407,746	383,283	391,022	364,636	362,086	363,708	355,361
Foreign Currencies	101,137	124,493	119,705	126,956	117,154	109,712	120,477	124,041	126,528	128,084
Total Deposits ²	590,958	700,387	767,681	849,005	875,398	928,995	971,753	984,358	984,545	992,932
Total Local Currency	454,229	526,670	590,239	652,298	669,778	720,013	743,501	749,664	748,299	745,213
Foreign Currencies	136,729	173,717	177,442	196,707	205,620	208,982	228,252	234,694	236,246	247,719
Commercial Prepayments	10,484	13,483	12,832	13,217	13,703	14,220	14,854	15,195	16,227	17,218

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	2007	2008	2009	2010	2011	2012	2013			
	Dec.	Dec.	Dec.	Dec.	Dec.	Dec.	May	June	July	Aug
Upto 3 Months	264,634	327,964	299,659	279,854	221,980	250,396	242,015	245,172	250,642	255,557
Above 3 and Upto 6 Months	71,373	103,409	112,385	123,549	130,742	111,084	135,764	132,422	128,387	129,782
Above 6 and Upto 12 Months	76,458	99,036	125,067	154,709	138,838	163,761	183,782	179,537	179,238	177,549
Exceeding 12 Months	54,294	95,729	131,848	142,824	166,341	172,650	145,361	148,575	149,119	146,218
Total	466,759	626,138	668,959	700,936	657,901	697,891	706,922	705,706	707,386	709,106

* Excluding Inter-Bank Deposits but Including Government Deposits

Table 14 : Currency Issued

(In Thousands of AEDs)										
	2007	2008	2009	2010	2011	2012	2013			
Item	Dec.	Dec.	Dec.	Dec.	Dec.	Dec.	May	June	July	Aug
Total Notes Issued (1)*	31,215,615	44,759,332	44,960,568	47,109,743	51,359,554	56,998,623	59,180,208	58,601,440	60,399,299	59,872,781
Total Coins Issued (2)**	455,590	567,643	619,632	665,716	727,105	774,510	814,403	823,945	830,497	836,159
Total Currency Issued	31,671,205	45,326,975	45,580,200	47,775,459	52,086,659	57,773,133	59,994,611	59,425,385	61,229,796	60,708,940

* Excluding Mutilated Notes

** Excluding Issued Gold Coins

Table 15 : Cleared Cheques Statistics

Item	2007	2008	2009	2010	2011	2012	2013			
	Dec.	Dec.	Dec.	Dec.	Dec.	Dec.	May	June	July	Aug
Amount (In Millions of AEDs)	724,622	859,404	968,108	970,864	1,163,666	1,122,303	534,547	650,618	766,720	869,111
No. of Cheques *	20,025	18,643	27,169	26,237	26,917	27,568	12,154	14,672	17,142	19,393

* No. of Cheques is in Thousands