



United Arab Emirates

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

النشرة الاحصائية الشهرية
- البيانات المصرفية والنقدية -
سبتمبر 2013

Monthly Statistical Bulletin
- Banking & Monetary Statistics -
September 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.	June *	July*	Aug*	Sep*
Central Bank of the UAE										
Total Assets/Liabilities	285,949	193,747	203,937	228,937	234,266	262,153	282,385	274,289	281,142	305,643
Foreign Assets Holdings	285,693	113,039	89,875	116,701	132,291	168,463	215,870	215,817	221,492	247,573
Money Supply Indicators										
Money Supply M0	31,671	45,327	45,580	47,775	52,087	57,773	59,425	61,230	60,709	60,518
Money Supply M1	181,664	208,138	223,482	232,961	264,096	299,173	346,651	344,698	348,043	354,382
Money Supply M2	565,702	674,310	740,618	786,388	825,758	862,374	929,781	931,334	939,473	954,951
Money Supply M3	696,229	899,093	947,780	985,172	1,001,357	1,083,053	1,182,494	1,179,486	1,197,192	1,199,562
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	1,880,742	1,871,888	1,886,759	1,910,938
Foreign Assets	196,896	203,386	208,157	233,513	248,876	306,556	345,267	330,461	350,310	350,376
Foreign Assets to Total Assets (%)	16	14	14	15	15	17	18	18	19	18
Foreign Liabilities	320,970	282,599	251,086	271,699	289,808	315,380	328,103	328,186	325,107	337,958
Foreign Liabilities to Total Liabilities (%)	26	19	17	17	17	18	17	18	17	18
Deposits ¹	716,021	912,170	982,579	1,049,628	1,069,750	1,167,797	1,255,539	1,253,066	1,271,270	1,269,908
Residents	651,338	833,432	893,989	929,275	957,328	1,033,700	1,128,665	1,126,236	1,144,827	1,145,953
Non-Residents	64,683	78,738	88,590	120,353	112,422	134,097	126,874	126,830	126,443	123,955
Bank Credit (Net of Provisions & Interest in Suspense)	626,694	924,383	958,588	972,107	992,906	1,026,259	1,068,015	1,079,321	1,080,821	1,087,267
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	825	827	832
Pay Offices	56	60	71	86	87	89	89	89	89	89
Electronic Banking Service Units	11	19	26	26	26	28	28	28	29	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	34,413	34,288	34,257	34,702

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*	June*	July*	Aug*	Sep*
Net Foreign Assets	160,326	33,098	46,949	78,624	92,499	160,862	234,257	219,329	248,011	261,142
Foreign Assets	482,821	316,855	298,706	350,947	382,444	476,412	562,526	547,746	573,269	599,417
Foreign Liabilities	-322,495	-283,757	-251,757	-272,323	-289,945	-315,550	-328,269	-328,417	-325,258	-338,275
Net Domestic Assets	384,588	615,943	693,669	707,764	733,259	701,512	695,524	712,005	691,462	693,809
Claims on Private Sector	510,002	751,921	786,553	792,075	819,156	832,576	860,834	865,817	868,426	874,214
Net Claims on Government	-61,380	-85,031	9,997	28,939	44,779	11,545	-51,181	-41,863	-48,022	-35,031
Claims on Official Entities	45,385	56,064	77,259	87,581	119,852	132,954	141,227	140,646	136,517	134,714
Claims on Nonbank Financial Institutions	55,208	97,940	91,453	91,179	82,436	88,237	96,377	96,740	97,009	100,760
Capital and Reserves	-132,442	-165,569	-245,531	-274,538	-297,943	-316,891	-293,208	-296,478	-299,212	-296,935
Other Items (net)	-32,185	-39,382	-26,062	-17,472	-35,021	-46,909	-58,525	-52,857	-63,256	-83,913
Money Supply M2	565,702	674,310	740,618	786,388	825,758	862,374	929,781	931,334	939,473	954,951
Money Supply M1	181,664	208,138	223,482	232,961	264,096	299,173	346,651	344,698	348,043	354,382
Currency in Circulation Outside Banks	25,942	36,967	37,217	38,560	41,591	45,615	48,295	49,283	48,685	48,863
Monetary Deposits	155,722	171,171	186,265	194,401	222,505	253,558	298,356	295,415	299,358	305,519
Quasi - Money	384,038	466,172	517,136	553,427	561,662	563,201	583,130	586,636	591,430	600,569
Foreign Currency Deposits	91,007	120,210	123,001	130,264	144,094	139,278	160,573	161,123	169,913	167,959
Dirham Deposits	293,031	345,962	394,135	423,163	417,568	423,923	422,557	425,513	421,517	432,610

* 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.***	June ***	July ***	Aug ***	Sep ***
Net Foreign Assets	8,351	-14,938	-22,734	4,525	15,010	-11,935	12,634	-14,928	28,682	41,813
Foreign Assets	73,614	-58,828	-30,121	-5,931	-10,384	-5,943	10,031	-14,780	25,523	51,671
Foreign Liabilities	65,263	-43,890	7,387	10,456	25,394	-5,992	2,603	-148	3,159	-9,858
Net Domestic Assets	49,617	6,990	18,635	-2,700	-2,988	6,773	-786	16,481	-20,543	-18,196
Claims on Private Sector	56,565	21,837	-27,956	-2,615	4,088	-6,121	14,457	4,983	2,609	8,397
Net Claims on Government	-12,069	-10,674	18,424	3,468	4,279	11,932	-3,632	9,318	-6,159	6,832
Claims on Official Entities	6,966	-5,271	1,504	-3,210	2,150	362	-1,333	-581	-4,129	-5,932
Claims on Nonbank Financial Institutions	7,459	6,458	13,893	1,071	-2,628	-895	-831	363	269	4,020
Capital and Reserves*	-9,246	5,986	-12,487	-1,579	-13,373	621	4,669	-3,270	-2,734	-457
Other Items (net)*	-58	-11,346	25,257	165	2,496	874	-14,116	5,668	-10,399	-31,056
Money Supply M2	58,760	-7,063	-4,099	1,825	12,022	-5,162	11,848	1,553	9,692	25,170
Money Supply M1	24,487	-27,156	265	1,443	10,048	5,534	5,297	-1,953	3,345	9,684
Quasi - Money	34,273	20,093	-4,364	382	1,974	-10,696	6,551	3,506	4,794	13,933
Foreign Currency Deposits	-21,789	2,318	-5,236	206	5,752	-11,049	4,474	550	8,790	6,836
Dirham Deposits	56,062	17,775	872	176	-3,778	353	2,077	2,956	-3,996	7,097

* (-) 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%
Sep*	245.7	4.6%	48.9	0.4%	82.4	-0.6%	19.4	61.7%	95.0	3.9%
Change for the year	-	9.8%	-	7.2%	-	17.0%	-	57.7%	-	-0.4%

* 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 * 30.06.2013	As at * 31.07.2013	As at * 31.08.2013	As at * 30.09.2013
Assets										
Cash and Bank Balances	329	1,904	4,537	6,871	30,193	25,373	13,213	16,765	4,473	14,976
Deposits	184,042	82,868.6	85,634	44,505	30,101	43,611	103,170	90,230	94,631	101,465
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	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	99,732	110,203	124,901	131,050
Held to Maturity Securities-Issued by Ministry of Finance & Dubai Government	-	55,000	106,725	106,725	98,725	90,193	55,745	55,403	55,403	55,403
Other Assets	2,593	497.6	194	914	1,237	7,377	2,202	1,057	1,117	2,135
Property & Equipment	128	106.8	84	84	90	100	109	107	103	100
Total Assets	285,949	193,746.8	203,937	228,937	234,266	262,153	282,385	274,289	281,142	305,643
Off Balance Sheet Commitments	56,219	31,822.4	11,244	69,877	54,833	90,463	95,393	90,935	112,862	108,961
Liabilities										
Current Accounts & Deposits	65,261	84,841.2	70,286	66,005	80,549	86,515	101,349	96,938	99,618	105,111
Certificates of Deposit	173,577	47,183	71,453	94,002	80,407	95,400	96,994	94,099	91,372	94,992
Currency Issued	31,671	45,327	45,580	47,775	52,087	57,773	59,425	61,230	60,709	60,518
Other Liabilities	1,449	1,315.2	583	5,120	4,071	4,388	5,509	2,914	10,335	25,914
Total Liabilities	271,958	178,666.4	187,902	212,902	217,114	244,076	263,277	255,181	262,034	286,535
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	282,385	274,289	281,142	305,643
Off Balance Sheet Commitments	56,219	31,822.4	11,244	69,877	54,833	90,463	95,393	90,935	112,862	108,961

- 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
Sep **	112.55	131.05	36.72	3.98	284.30
Change for the year	70.6%	38.0%	0.0%	-47.0%	38.6%

(*) 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.	June	July	Aug	Sep
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	205,498	200,837	200,918	209,346
Cash in Hand (LCY)	5,730	8,360	8,363	9,215	10,496	12,158	11,130	11,947	12,024	11,655
Deposits with Central Bank	231,122	99,786	137,847	156,596	156,133	179,723	194,368	188,890	188,894	197,691
Due From Resident Banks	44,377	76,696	67,927	82,747	80,382	82,472	69,341	70,188	62,505	73,172
Money at call & short notice	5,512	7,540	3,441	3,401	3,769	3,413	4,404	5,241	4,440	5,270
Demand Deposits	919	687	4,861	602	797	729	5,628	1,223	405	767
Time Deposits	37,816	68,288	59,463	78,572	75,566	78,057	59,028	63,454	57,397	66,827
Cheques in the course of collection	130	181	162	172	250	273	281	270	263	308
Foreign Assets	196,896	203,386	208,157	233,513	248,876	306,556	345,267	330,461	350,310	350,376
Net Due from H.O. and/or Branches Abroad	4,174	22,088	27,437	31,998	25,856	58,359	70,757	28,399	36,776	28,547
Due from Other Banks Abroad	60,222	56,239	61,140	79,906	86,223	110,000	119,070	143,633	150,687	147,708
Cash in Hand (FCY)	106	110	112	78	81	87	113	79	84	83
Securities	57,795	53,064	48,462	48,211	49,863	54,964	63,751	63,712	64,822	68,375
Credit to Non-Residents	70,599	63,021	61,033	62,855	81,222	75,641	82,025	84,017	86,861	94,343
Other Foreign Assets	4,000	8,864	9,973	10,465	5,631	7,505	9,551	10,621	11,080	11,320
Domestic Credit and Investments	679,920	991,058	1,029,179	1,048,066	1,086,096	1,126,458	1,169,813	1,179,563	1,179,267	1,186,917
a) Credit Facilities	626,694	924,383	958,588	972,107	992,906	1,026,259	1,068,015	1,079,321	1,080,821	1,087,267
Claims on Private Sector	491,528	729,825	723,866	720,617	730,861	729,032	753,293	759,304	761,247	765,954
Commercial Bills	12,772	20,338	18,792	22,616	25,797	28,970	32,015	32,025	32,624	33,230
Real Estate Mortgage Loans	56,471	125,834	141,714	163,185	161,531	159,826	157,781	158,256	158,207	158,698
Loans,Advances & Overdrafts	422,285	583,653	563,360	534,816	543,533	540,236	563,497	569,023	570,416	574,026
Claims on Government	58,402	72,260	91,873	99,982	102,390	121,334	125,221	130,053	133,325	132,696
Claims on Official Entities	39,823	47,368	68,700	73,993	92,940	105,401	113,636	113,581	109,586	106,899
Loans,Advances & Overdrafts	39,823	47,368	68,700	73,993	92,940	105,401	113,636	113,581	109,586	106,899

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	June	July	Aug	Sep
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	75,865	76,383	76,663	81,718
Loans,Advances & Overdrafts	36,941	74,930	74,149	77,515	66,715	70,492	75,865	76,383	76,663	81,718
b) Domestic Investments	53,226	66,675	70,591	75,959	93,190	100,199	101,798	100,242	98,446	99,650
Unclassified Assets	44,240	68,608	69,529	79,122	83,237	87,028	90,823	90,839	93,759	91,127
Fixed Assets	8,658	14,275	15,463	15,792	16,180	16,740	16,677	16,623	16,696	16,712
Inter-Branch Transactions	1,299	518	233	484	185	1,986	444	204	775	140
Other Assets	34,283	53,815	53,833	62,846	66,872	68,302	73,702	74,012	76,288	74,275
Total Assets	1,202,285	1,447,894	1,521,002	1,609,259	1,665,220	1,794,395	1,880,742	1,871,888	1,886,759	1,910,938

* 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	June	July	Aug	Sep
Liabilities										
Monetary Deposits	155,722	171,171	186,265	194,401	222,505	253,558	298,356	295,415	299,358	305,519
Demand Deposits (LCY)	152,721	168,961	184,240	192,686	220,857	250,959	294,699	292,336	296,629	301,758
Bankers Drafts	3,001	2,210	2,025	1,715	1,648	2,599	3,657	3,079	2,729	3,761
Quasi Monetary Deposits	384,038	466,172	517,136	553,427	561,662	563,201	583,130	586,636	591,430	600,569
Time Deposits (LCY)	259,374	303,563	348,423	369,750	353,693	349,505	335,756	337,963	334,120	343,736
Savings Deposits (LCY)	24,654	30,939	34,581	42,181	52,831	63,983	75,918	76,093	76,217	77,578
Commercial Prepayments (LCY)	9,003	11,460	11,131	11,232	11,044	10,435	10,883	11,457	11,180	11,296
Other Deposits (FCY)	91,007	120,210	123,001	130,264	144,094	139,278	160,573	161,123	169,913	167,959
Foreign Liabilities	320,970	282,599	251,086	271,699	289,808	315,380	328,103	328,186	325,107	337,958
Net Due to H.O and/or Branches Abroad	44,476	17,749	16,910	12,199	13,369	10,200	13,479	14,155	10,203	11,226
Due to Other Banks Abroad	209,303	176,593	131,022	122,619	148,918	152,752	159,614	157,943	160,279	169,323
Other Deposits (LCY + FCY)	64,684	78,738	88,590	120,353	112,422	134,097	126,873	126,829	126,442	123,953
Provisions ¹	819	2,480	2,157	4,001	3,399	3,177	2,821	2,836	2,314	3,481
Other Foreign Liabilities	1,688	7,039	12,407	12,527	11,700	15,154	25,316	26,423	25,869	29,975
Government Deposits (LCY + FCY)	114,579	198,298	192,614	183,162	174,809	219,541	250,837	247,264	256,768	243,626
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	8,865	2,583	3,707	1,688
Capital and Reserves	130,882	165,569	244,031	273,038	280,791	298,814	274,100	277,370	280,104	277,827
Due to Resident Banks	46,026	71,572	67,190	70,552	63,537	65,394	55,542	57,779	51,048	63,998
Money at call and short notice	2,008	1,711	866	853	1,062	367	605	4,377	266	4,155
Demand Deposits	1,255	1,025	1,947	2,030	1,380	1,282	1,191	659	862	621
Time Deposits	42,763	68,836	64,377	67,669	61,095	63,745	53,746	52,743	49,920	59,222

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.	June	July	Aug	Sep
Liabilities										
Unclassified Liabilities	49,958	61,741	55,891	58,653	70,611	75,927	81,796	76,642	79,224	79,740
Inter-Branch Transactions	372	1,132	1,342	1,112	1,479	2,172	2,589	2,745	2,962	3,139
Other Liabilities	49,586	60,609	54,549	57,541	69,132	73,755	79,207	73,897	76,262	76,601
Memoranda Accounts	1,416,622	1,588,907	2,047,446	2,303,461	2,562,091	2,469,249	2,871,563	2,833,524	2,677,799	2,695,155
Letters of Credit	110,860	112,191	102,837	102,680	101,929	109,581	116,089	112,618	113,721	115,437
Guarantees and other - Forward Endorsements	252,402	350,833	338,290	334,220	325,594	307,454	309,535	311,452	312,896	314,208
Acceptances	18,272	20,796	26,282	34,829	33,580	32,271	30,018	30,118	29,441	30,922
Forward Exchange Contracts	569,807	599,576	799,877	801,567	1,071,087	947,229	1,181,745	1,107,942	858,219	894,134
Other Memoranda Accounts	465,281	505,511	780,160	1,030,165	1,029,901	1,072,714	1,234,176	1,271,394	1,363,522	1,340,454

* 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	June	July	Aug	Sep
Foreign Assets	196,896	203,386	208,157	233,513	248,876	306,556	345,267	330,461	350,310	350,376
Notes and Coins	106	110	112	78	81	87	113	79	84	83
Due from H.O and Branches	4,174	22,088	27,437	31,998	25,856	58,359	70,757	28,399	36,776	28,547
Money at Call and Short Notice	7,602	6,786	5,590	3,504	2,338	10,778	2,286	31,149	1,596	32,928
Deposits with Banks	52,606	49,447	55,544	76,399	83,883	99,214	116,778	112,483	149,089	114,774
- Demand Deposits	---	---	6,681	8,876	14,663	14,642	16,227	8,499	13,227	10,116
- Time Deposits	---	---	48,863	67,523	69,220	84,572	100,551	103,984	135,863	104,658
Securities	57,795	53,064	48,462	48,211	49,863	54,964	63,751	63,712	64,822	68,375
Loans and Advances ¹	70,599	63,021	61,033	62,855	81,222	75,641	82,025	84,017	86,861	94,343
Other Foreign Assets ²	4,014	8,870	9,979	10,468	5,633	7,513	9,557	10,622	11,082	11,326
Foreign Liabilities	320,970	282,599	251,086	271,699	289,808	315,380	328,103	328,186	325,107	337,959
Due to H.O and Branches	44,476	17,749	16,910	12,199	13,369	10,200	13,479	14,155	10,203	11,226
Due to Banks	3,620	920	37,866	71,080	76,570	88,610	95,988	98,378	92,405	99,528
Deposits of Banks	205,684	175,673	93,157	51,538	72,348	64,142	63,625	59,565	67,874	69,795
- Demand Deposits	---	---	6,680	11,629	13,938	11,235	9,816	10,172	11,308	11,869
- Time Deposits	---	---	86,477	39,909	58,410	52,907	53,809	49,393	56,566	57,926
Other Deposits	64,349	78,285	88,266	119,768	111,486	132,737	125,312	124,903	123,274	122,216
- Demand Deposits	---	---	9,660	13,746	16,865	17,370	20,387	18,512	22,697	19,643
- Time Deposits	---	---	73,055	98,407	84,514	102,147	90,248	91,403	84,765	86,708
- Savings Deposits	---	---	5,551	7,615	10,107	13,220	14,677	14,988	15,812	15,865
Other Foreign Liabilities ³	2,841	9,972	14,887	17,114	16,035	19,691	29,699	31,185	31,351	35,194

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.	June	July	Aug	Sep
Government	58,402	72,260	91,873	99,982	102,390	121,334	125,221	130,053	133,325	132,696
Public Sector	50,056	70,165	89,927	91,340	112,421	126,642	135,928	137,655	135,547	135,959
Financial Institutions	10,229	18,260	21,221	17,347	19,481	21,241	22,292	24,074	25,961	29,060
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	113,636	113,581	109,586	106,899
Private Sector	446,065	630,726	607,090	581,287	573,205	568,104	594,741	599,209	598,401	603,790
Financial Institutions	26,194	50,952	51,167	58,597	46,232	48,538	52,840	51,485	49,825	51,868
Insurance Companies	513	1,180	1,755	1,571	1,002	713	733	824	877	790
Business and Industrial Sector	267,578	341,352	355,256	324,209	325,185	312,228	323,678	327,169	325,689	325,236
Others ¹	151,780	237,242	198,912	196,910	200,786	206,625	217,490	219,731	222,010	225,896
Total	554,523	773,151	788,890	772,609	788,016	816,080	855,890	866,917	867,273	872,445

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.	June	July	Aug	Sep
1) Agriculture		1,605	2,391	642	712	1,221	2,055	1,990	1,799	1,824	1,877
2) Mining and Quarrying		7,782	11,853	6,729	6,717	27,905	21,961	21,354	20,745	20,512	13,272
3) Manufacturing		32,840	45,668	44,192	45,897	45,319	46,165	51,257	51,663	52,063	52,446
3.1 Food , Beverages and Tobacco		3,197	5,170	4,550	3,440	3,209	3,472	4,479	4,664	4,407	4,380
3.2 Textile and Leather Products		1,535	955	959	909	889	806	708	696	703	678
3.3 Furniture and Other Wood Products		837	1,324	1,189	1,397	1,211	1,298	1,305	1,342	1,361	1,385
3.4 Paper And Paper Products		756	823	564	624	598	642	695	737	732	740
3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals		4,301	6,265	5,925	6,188	5,119	6,180	6,478	5,796	5,589	5,808
3.6 Basic Metal Products (Including Aluminium)		6,267	8,139	10,580	13,492	13,709	12,185	13,976	15,172	14,654	14,413
3.7 Fabricated Metal Products, Machinery and Equipment		1,790	3,386	2,581	2,442	2,750	3,576	3,554	3,682	3,965	4,080
3.8 Other Manufactured Products		14,157	19,608	17,844	17,405	17,834	18,006	20,062	19,574	20,652	20,962
4) Electricity, Gas and Water		12,094	20,250	24,886	23,742	22,198	19,538	19,313	19,039	19,212	18,781
5) Construction		66,003	119,251	126,010	122,683	116,066	129,188	128,013	125,882	125,091	123,747
6) Trade		102,444	124,243	100,489	97,087	105,420	106,213	112,065	116,024	115,448	118,641
6.1 Wholesale		69,489	75,510	63,053	63,347	74,792	75,933	78,483	81,050	80,072	81,886
6.2 Retail		32,955	48,733	37,436	33,740	30,628	30,280	33,582	34,974	35,376	36,755
7) Transport, Storage and Communication		21,211	25,039	27,523	26,450	25,362	32,568	35,656	35,143	33,373	33,315
8) Financial Institutions(Excluding Banks)		35,637	72,772	86,150	81,879	72,905	73,534	81,353	81,027	81,019	84,742
9) Government		58,402	72,260	91,873	99,982	102,390	121,334	125,221	130,053	133,325	132,696
10) Personal Loans for Business Purposes		106,449	160,103	171,352	181,949	182,950	179,654	189,034	189,695	191,605	193,492
11) Personal Loans for Consumption Purposes		41,923	67,039	66,561	65,172	69,141	81,199	87,105	88,741	89,717	91,725
12) All Others²		140,304	203,516	212,181	219,837	222,029	212,850	215,654	219,510	217,632	222,533
Total		626,694	924,383	958,588	972,107	992,906	1,026,259	1,068,015	1,079,321	1,080,821	1,087,267

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.	June	July	Aug	Sep
(1) Residents	651,338	833,432	893,989	929,275	957,328	1,033,700	1,128,665	1,126,236	1,144,827	1,145,953
1 Government	114,579	198,298	192,614	183,162	174,809	219,541	250,837	247,264	256,768	243,626
1 Public sector	36,196	44,760	56,867	60,938	67,216	69,137	90,282	85,099	89,542	101,214
1.2.1 Financial Institutions	4,819	4,934	8,956	8,463	6,711	8,307	12,092	10,402	10,010	12,390
1.2.2 Business and Industrial Inst.	31,377	39,826	47,911	52,475	60,505	60,830	78,190	74,697	79,532	88,824
1 Private Sector	272,241	338,451	372,003	380,354	393,686	378,871	390,399	394,934	398,814	398,734
1.3.1 Financial Institutions	22,101	20,407	22,206	26,107	28,689	27,451	25,381	23,266	25,252	24,467
1.3.2 Business and Industrial Inst.	250,140	318,044	349,797	354,247	364,997	351,420	365,018	371,668	373,562	374,267
1 Individuals	202,780	225,483	259,906	284,958	297,275	328,449	351,298	352,820	351,658	356,244
2 Others	25,542	26,440	12,599	19,863	24,342	37,702	45,849	46,119	48,045	46,135
(2) Non-Residents	64,683	78,738	88,590	120,353	112,422	134,097	126,874	126,830	126,443	123,955
2 Government and Diplomatic Missions	6,057	5,314	11,439	6,877	7,662	9,204	7,815	9,103	8,853	10,179
2 Financial Institutions	14,289	15,591	33,426	48,378	37,159	47,951	47,819	43,824	39,240	38,280
2 Business and Industry	18,780	28,580	22,980	38,322	38,400	38,077	34,215	35,792	39,387	36,210
2 Individuals and Others	25,557	29,253	20,745	26,776	29,201	38,865	37,025	38,111	38,963	39,286
Total Deposits	716,021	912,170	982,579	1,049,628	1,069,750	1,167,797	1,255,539	1,253,066	1,271,270	1,269,908

* *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.	June	July	Aug	Sep
Demand	188,859	217,049	239,531	259,955	306,292	343,874	399,362	394,527	408,498	407,185
Local Currency	156,632	172,409	188,423	197,634	227,401	256,772	301,983	298,612	303,404	307,958
Foreign Currencies	32,227	44,640	51,108	62,321	78,891	87,102	97,379	95,915	105,094	99,227
Savings	30,234	38,562	44,464	54,348	68,669	84,387	98,869	99,782	100,989	102,352
Local Currency	26,869	33,978	37,835	46,918	59,094	72,219	85,595	85,979	86,448	87,981
Foreign Currencies	3,365	4,584	6,629	7,430	9,575	12,168	13,274	13,803	14,541	14,371
Time	371,865	444,776	483,686	534,702	500,437	500,734	486,127	490,236	483,445	496,803
Local Currency	270,728	320,283	363,981	407,746	383,283	391,022	362,086	363,708	355,361	363,868
Foreign Currencies	101,137	124,493	119,705	126,956	117,154	109,712	124,041	126,528	128,084	132,935
Total Deposits ²	590,958	700,387	767,681	849,005	875,398	928,995	984,358	984,545	992,932	1,006,340
Total Local Currency	454,229	526,670	590,239	652,298	669,778	720,013	749,664	748,299	745,213	759,807
Foreign Currencies	136,729	173,717	177,442	196,707	205,620	208,982	234,694	236,246	247,719	246,533
Commercial Prepayments	10,484	13,483	12,832	13,217	13,703	14,220	15,195	16,227	17,218	15,849

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.	June	July	Aug	Sep
Upto 3 Months	264,634	327,964	299,659	279,854	221,980	250,396	245,172	250,642	255,557	248,897
Above 3 and Upto 6 Months	71,373	103,409	112,385	123,549	130,742	111,084	132,422	128,387	129,782	122,561
Above 6 and Upto 12 Months	76,458	99,036	125,067	154,709	138,838	163,761	179,537	179,238	177,549	178,312
Exceeding 12 Months	54,294	95,729	131,848	142,824	166,341	172,650	148,575	149,119	146,218	156,280
Total	466,759	626,138	668,959	700,936	657,901	697,891	705,706	707,386	709,106	706,050

* 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.	June	July	Aug	Sep
Total Notes Issued (1)*	31,215,615	44,759,332	44,960,568	47,109,743	51,359,554	56,998,623	58,601,440	60,399,299	59,872,781	59,676,757
Total Coins Issued (2)**	455,590	567,643	619,632	665,716	727,105	774,510	823,945	830,497	836,159	840,812
Total Currency Issued	31,671,205	45,326,975	45,580,200	47,775,459	52,086,659	57,773,133	59,425,385	61,229,796	60,708,940	60,517,569

* 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.	June	July	Aug	Sep
Amount (In Millions of AEDs)	724,622	859,404	968,108	970,864	1,163,666	1,122,303	650,618	766,720	869,111	881,814
No. of Cheques *	20,025	18,643	27,169	26,237	26,917	27,568	14,672	17,142	19,393	19,524

* No. of Cheques is in Thousands