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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 -  
ديسمبر 2010

**Monthly Statistical Bulletin**  
**- Banking & Monetary Statistics -**  
**December 2010**

## Contents

الصفحات

PAGES

### Tables

1. Selected Monetary and Banking Indicators	4
2. Monetary Survey	5
3. Monthly Changes in Factors Affecting Money Supply	6
4. Monetary Base	7
5. Central Bank of the UAE Balance Sheet	8
6. Central Bank Foreign Currency Assets	9
7. Aggregated Balance Sheet of Banks - Assets	10-11
8. Aggregated Balance Sheet of Banks - Liabilities	12-13
9. Banks Foreign Assets and Liabilities	14
10. Loans, Advances and Overdrafts to Residents	15
11. Bank Credit to Residents by Economic Activity	16
12. Deposits distributed Residents / Non Residents	17
13. Deposits by Type and Currency	18
14. Time deposits by Maturity	19
15. Currency Issued	20
16. Cleared Cheques Statistics	21

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**Contents (Contd)**

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

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**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 Broad Money(M2) plus Government deposits

**Certificates of Deposit :**

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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الجداول

**TABLES**

Table 1 : Selected Monetary and Banking Indicators

<b>(In Millions of AEDs)</b>										
<b>Indicator</b>	<b>2006 Dec.</b>	<b>2007 Dec.</b>	<b>2008 Dec.</b>	<b>2009 Dec.</b>	<b>2010</b>					
					<b>July</b>	<b>August</b>	<b>September</b>	<b>October</b>	<b>November</b>	<b>December *</b>
<b>Central Bank of the UAE</b>										
Total Assets/Liabilities	103,233	285,949	193,747	203,937	214,304	212,036	208,375	224,252	230,965	228,937
Foreign Assets Holdings	102,345	285,693	113,039	89,875	100,111	94,701	94,513	110,139	112,671	116,701
<b>Money Supply Indicators</b>										
Money Supply M0	26,832	31,671	45,327	45,580	44,062	45,695	45,411	46,783	47,425	47,775
Money Supply M1	120,019	181,664	208,138	223,482	228,512	224,432	225,451	231,437	231,518	232,961
Money Supply M2	399,293	565,702	674,310	740,618	768,287	760,990	766,531	797,480	784,563	786,388
Money Supply M3	506,641	696,229	899,093	947,780	951,328	953,401	961,785	998,728	986,969	985,172
<b>Banks</b>										
Total Assets(Net of Provisions & Interest in Suspense)	826,391	1,202,285	1,447,894	1,521,002	1,557,683	1,579,087	1,587,761	1,626,416	1,636,362	1,609,257
Foreign Assets	231,938	196,896	203,386	208,157	227,273	228,869	226,223	248,327	243,550	233,513
Foreign Assets to Total Assets ( % )	28	16	14	14	15	14	14	15	15	15
Foreign Liabilities	177,688	320,970	282,599	251,086	268,774	275,553	266,356	266,704	282,073	271,699
Foreign Liabilities to Total Liabilities ( % )	21	26	19	17	17	17	17	16	17	17
<b>Deposits <sup>1</sup></b>	<b>518,806</b>	<b>716,021</b>	<b>912,170</b>	<b>982,579</b>	<b>998,862</b>	<b>1,004,896</b>	<b>1,013,331</b>	<b>1,053,833</b>	<b>1,049,751</b>	<b>1,049,628</b>
Residents	469,322	651,338	833,432	893,989	898,250	899,358	906,650	943,414	931,414	929,275
Non-Residents	49,484	64,683	78,738	88,590	100,612	105,538	106,681	110,419	118,337	120,353
<b>Bank Credit (Net of Provisions &amp; Interest in Suspense)</b>	<b>440,979</b>	<b>626,694</b>	<b>924,383</b>	<b>958,588</b>	<b>968,086</b>	<b>974,639</b>	<b>979,224</b>	<b>976,578</b>	<b>981,818</b>	<b>972,107</b>
<b>Total Number of National Banks and Branches</b>										
Head Offices	21	22	24	24	23	23	23	23	23	23
Branches	431	507	614	674	701	706	707	720	727	732
Pay Offices	55	56	60	71	79	81	84	84	84	86
Electronic Banking Service Units	9	11	19	26	25	25	25	25	25	26
<b>Total Number of Foreign Banks and Branches</b>										
Head Offices	25	27	28	28	28	28	28	28	28	28
Branches	81	80	82	82	82	82	83	80	80	83
Pay Offices	1	1	1	1	1	1	1	1	1	1
Electronic Banking Service Units	14	30	35	43	47	49	49	49	49	50
<b>Number of Employees in Banks (UAE)<sup>2</sup></b>	<b>26,963</b>	<b>32,142</b>	<b>39,589</b>	<b>37,704</b>	<b>36,495</b>	<b>36,532</b>	<b>36,448</b>	<b>36,515</b>	<b>36,668</b>	<b>37,403</b>

1 Excluding Inter-Bank Deposits

2 Excluding Auxiliary Staff

\* Estimates subject to revision

Table 2 : Monetary Survey

<b>(In Millions of AEDs)</b>										
<b>Item</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>					
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>July</b>	<b>August</b>	<b>September</b>	<b>October</b>	<b>November</b>	<b>December *</b>
<b>Net Foreign Assets</b>	<b>155,634</b>	<b>160,326</b>	<b>33,098</b>	<b>46,949</b>	<b>58,600</b>	<b>47,993</b>	<b>54,371</b>	<b>91,774</b>	<b>74,099</b>	<b>78,624</b>
Foreign Assets	334,614	482,821	316,855	298,706	328,041	324,227	321,393	359,123	356,878	350,947
Foreign Liabilities	-178,980	-322,495	-283,757	-251,757	-269,441	-276,234	-267,022	-267,349	-282,779	-272,323
<b>Net Domestic Assets</b>	<b>243,659</b>	<b>384,588</b>	<b>615,943</b>	<b>693,669</b>	<b>709,687</b>	<b>712,997</b>	<b>712,160</b>	<b>705,706</b>	<b>710,464</b>	<b>707,764</b>
Claims on Private Sector	385,789	510,002	751,921	786,553	787,984	788,737	792,641	789,610	794,690	792,075
Net Claims on Government	-51,882	-61,380	-85,031	9,997	37,588	32,765	31,700	28,432	25,471	28,939
Claims on Official Entities	33,002	45,385	56,064	77,259	80,513	82,259	86,227	87,326	90,791	87,581
Claims on Nonbank Financial Institutions	32,362	55,208	97,940	91,453	94,339	94,137	90,872	91,014	90,108	91,179
Capital and Reserves	-105,649	-132,442	-165,569	-245,531	-265,458	-267,618	-269,591	-271,124	-272,959	-274,538
Other Items (net)	-49,963	-32,185	-39,382	-26,062	-25,279	-17,283	-19,689	-19,552	-17,637	-17,472
<b>Money Supply M2</b>	<b>399,293</b>	<b>565,702</b>	<b>674,310</b>	<b>740,618</b>	<b>768,287</b>	<b>760,990</b>	<b>766,531</b>	<b>797,480</b>	<b>784,563</b>	<b>786,388</b>
<b>Money Supply M1</b>	<b>120,019</b>	<b>181,664</b>	<b>208,138</b>	<b>223,482</b>	<b>228,512</b>	<b>224,432</b>	<b>225,451</b>	<b>231,437</b>	<b>231,518</b>	<b>232,961</b>
Currency in Circulation Outside Banks	21,837	25,942	36,967	37,217	36,068	37,084	37,032	38,204	38,100	38,560
Monetary Deposits	98,182	155,722	171,171	186,265	192,444	187,348	188,419	193,233	193,418	194,401
<b>Quasi - Money</b>	<b>279,274</b>	<b>384,038</b>	<b>466,172</b>	<b>517,136</b>	<b>539,775</b>	<b>536,558</b>	<b>541,080</b>	<b>566,043</b>	<b>553,045</b>	<b>553,427</b>
Foreign Currency Deposits	96,307	91,007	120,210	123,001	124,481	119,754	121,619	133,414	130,058	130,264
Dirham Deposits	182,967	293,031	345,962	394,135	415,294	416,804	419,461	432,629	422,987	423,163

\* Estimates subject to revision

Table 3 : Monthly Changes in Factors Affecting Money Supply

<b>(In Millions of AEDs)</b>										
Item	2006	2007	2008	2009	2010					
	Dec. **	Dec. **	Dec. **	Dec.	July	August	September	October	November	December ***
<b>Net Foreign Assets</b>	<b>7,675</b>	<b>8,351</b>	<b>-14,938</b>	<b>-22,734</b>	<b>14,789</b>	<b>-10,607</b>	<b>6,378</b>	<b>37,403</b>	<b>-17,675</b>	<b>4,525</b>
Foreign Assets	48,967	73,614	-58,828	-30,121	27,674	-3,814	-2,834	37,730	-2,245	-5,931
Foreign Liabilities	41,292	65,263	-43,890	7,387	-12,885	-6,793	9,212	-327	-15,430	10,456
<b>Net Domestic Assets</b>	<b>23,567</b>	<b>49,617</b>	<b>6,990</b>	<b>18,635</b>	<b>-3,725</b>	<b>3,310</b>	<b>-837</b>	<b>-6,454</b>	<b>4,758</b>	<b>-2,700</b>
Claims on Private Sector	22,314	56,565	21,837	-27,956	193	753	3,904	-3,031	5,080	-2,615
Net Claims on Government	721	-12,069	-10,674	18,424	5,783	-4,823	-1,065	-3,268	-2,961	3,468
Claims on Official Entities	643	6,966	-5,271	1,504	1,124	1,746	3,968	1,099	3,465	-3,210
Claims on Nonbank Financial Institutions	7,603	7,459	6,458	13,893	-274	-202	-3,265	142	-906	1,071
Capital and Reserves*	-7,052	-9,246	5,986	-12,487	-2,052	-2,160	-1,973	-1,533	-1,835	-1,579
Other Items (net)*	-662	-58	-11,346	25,257	-8,499	7,996	-2,406	137	1,915	165
<b>Money Supply M2</b>	<b>31,242</b>	<b>58,760</b>	<b>-7,063</b>	<b>-4,099</b>	<b>11,064</b>	<b>-7,297</b>	<b>5,541</b>	<b>30,949</b>	<b>-12,917</b>	<b>1,825</b>
<b>Money Supply M1</b>	<b>7,875</b>	<b>24,487</b>	<b>-27,156</b>	<b>265</b>	<b>-3,259</b>	<b>-4,080</b>	<b>1,019</b>	<b>5,986</b>	81	1,443
<b>Quasi - Money</b>	<b>23,367</b>	<b>34,273</b>	<b>20,093</b>	<b>-4,364</b>	<b>14,323</b>	<b>-3,217</b>	<b>4,522</b>	<b>24,963</b>	<b>-12,998</b>	<b>382</b>
Foreign Currency Deposits	9,374	-21,789	2,318	-5,236	2,798	-4,727	1,865	11,795	-3,356	206
Dirham Deposits	13,993	56,062	17,775	872	11,525	1,510	2,657	13,168	-9,642	176

\* (-) 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	42.3%	37.2	0.5%	48.9	-1.0%	17.0	220.8%	67.1	140.5%
<b>2010</b>										
January	163.2	-4.1%	37.9	1.9%	49.9	2.0%	11.6	-31.8%	63.8	-4.9%
February	154.8	-5.1%	37.7	-0.5%	50.1	0.4%	11.1	-4.3%	55.9	-12.4%
March	157.4	1.7%	37.4	-0.8%	50.3	0.4%	12.1	9.0%	57.6	3.0%
April	159.6	1.4%	37.6	0.5%	50.1	-0.4%	10.5	-13.2%	61.4	6.6%
May	163.5	2.4%	37.5	-0.3%	51.3	2.4%	8.6	-18.1%	66.1	7.7%
June	163.0	-0.3%	37.1	-1.1%	51.7	0.8%	11.3	31.4%	62.9	-4.8%
July	170.5	4.6%	36.1	-2.7%	52.5	1.5%	10.4	-8.0%	71.5	13.7%
August	174.4	2.3%	37.1	2.8%	51.4	-2.1%	16.0	53.8%	69.9	-2.2%
September	171.6	-1.6%	37.0	-0.3%	52.3	1.8%	11.7	-26.9%	70.6	1.0%
October	179.5	4.6%	38.2	3.2%	52.6	0.6%	9.6	-17.9%	79.1	12.0%
November	189.8	5.7%	38.1	-0.3%	52.4	-0.4%	8.2	-14.6%	91.1	15.2%
December	192.9	1.6%	38.5	1.0%	54.0	3.1%	6.4	-22.0%	94.0	3.2%
Change for the year	-	13.3%	-	3.5%	-	10.4%	-	-62.4%	-	40.1%



Table 5 : Central Bank of the UAE Balance Sheet

<b>(In Millions of AEDs)</b>										
<b>Item</b>	<b>As at 31.12.2006</b>	<b>As at 31.12.2007</b>	<b>As at 31.12.2008</b>	<b>As at 31.12.2009</b>	<b>As at 31.07.2010</b>	<b>As at 31.08.2010</b>	<b>As at 30.09.2010</b>	<b>As at 31.10.2010</b>	<b>As at 30.11.2010</b>	<b>As at * 31.12.2010</b>
<b>Assets</b>										
Cash and Bank Balances	425	329	1,904	4,537	3,550	3,437	2,580	4,337	8,517	6,871
Deposits	57,322	184,042	82,868.6	85,634	54,333	47,266	48,307	50,107	58,171	44,505
Loans to Banks against - Certificates of Deposit	625	-	2,967.3	2,266	2,465	2,428	1,469	1,469	1,469	-
Certificates of Deposit Under Repo	-	-	16,275	2,100	-	2,730	1,000	-	-	-
Liquidity Support Facility	-	-	4,551.5	2,360	1,995	1,879	1,894	1,873	1,488	1,420
Held to Maturity Foreign Securities	43,299	98,857	29,576	37	44,580	46,530	44,998	58,768	53,209	68,418
Held to Maturity Securities-Issued by Ministry of Finance & Dubai Government	-	-	55,000	106,725	106,725	106,725	106,725	106,725	106,725	106,725
Other Assets	1,427	2,593	497.6	194	582	966	1,329	895	1,307	914
Property & Equipment	135	128	106.8	84	74	75	73	78	79	84
<b>Total Assets</b>	<b>103,233</b>	<b>285,949</b>	<b>193,746.8</b>	<b>203,937</b>	<b>214,304</b>	<b>212,036</b>	<b>208,375</b>	<b>224,252</b>	<b>230,965</b>	<b>228,937</b>
Off Balance Sheet Commitments	305	56,219	31,822.4	11,244	55,755	47,770	46,883	65,876	56,251	69,877
<b>Liabilities</b>										
Current Accounts & Deposits	30,966	65,261	84,841.2	70,286	67,543	72,194	67,521	67,685	71,062	66,005
Certificates of Deposit	32,322	173,577	47,183	71,453	73,990	72,342	73,097	80,519	92,582	94,002
Currency Issued	26,832	31,671	45,327	45,580	44,062	45,695	45,411	46,783	47,425	47,775
Other Liabilities	255	1,449	1,315.2	583	12,674	5,770	6,311	13,230	3,861	5,120
<b>Total Liabilities</b>	<b>90,375</b>	<b>271,958</b>	<b>178,666.4</b>	<b>187,902</b>	<b>198,269</b>	<b>196,001</b>	<b>192,340</b>	<b>208,217</b>	<b>214,930</b>	<b>212,902</b>
<b>Capital and Reserves</b>										
Authorized, Issued & Fully Paid Capital	300	300	300	300	300	300	300	300	300	300
General Reserve	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200
Special Reserve	60	60	-	-	-	-	-	-	-	-
Permanent Deposit from U.A.E Government	11,298	12,431	13,580.4	14,535	14,535	14,535	14,535	14,535	14,535	14,535
<b>Total Capital &amp; Reserves</b>	<b>12,858</b>	<b>13,991</b>	<b>15,080.4</b>	<b>16,035</b>	<b>16,035</b>	<b>16,035</b>	<b>16,035</b>	<b>16,035</b>	<b>16,035</b>	<b>16,035</b>
<b>Total Liabilities and Capital</b>	<b>103,233</b>	<b>285,949</b>	<b>193,746.8</b>	<b>203,937</b>	<b>214,304</b>	<b>212,036</b>	<b>208,375</b>	<b>224,252</b>	<b>230,965</b>	<b>228,937</b>
Off Balance Sheet Commitments	305	56,219	31,822.4	11,244	55,755	47,770	46,883	65,876	56,251	69,877

- 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	36.72	6.47	128.87
<b>2010</b>					
January	82.22	0.04	36.72	1.64	120.62
February	74.25	0.04	36.72	3.19	114.20
March	78.06	0.04	36.72	5.98	120.80
April	78.72	0.02	36.72	5.30	120.76
May	65.29	18.48	36.72	3.09	123.58
June	49.51	33.12	36.72	2.73	122.08
July	55.20	44.58	36.72	2.80	139.30
August	47.73	46.53	36.72	2.87	133.85
September	48.86	45.00	36.72	2.13	132.71
October	50.59	58.77	36.72	2.25	148.33
November	58.62	53.21	36.72	2.32	150.87
December	47.84	68.42	36.72	0.45	153.43
Change for the year	-44.1%		0.0%	-93.0%	19.1%

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

Table 7 : Aggregated Balance Sheet of Banks - Assets \*

<b>(In Millions of AEDs)</b>										
<b>Item</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>					
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>July</b>	<b>August</b>	<b>September</b>	<b>October</b>	<b>November</b>	<b>December</b>
<b>Assets (Net of Provisions and Interest in Suspense)</b>										
<b>Cash and Deposits with C.B</b>	<b>63,415</b>	<b>236,852</b>	<b>108,146</b>	<b>146,210</b>	<b>146,495</b>	<b>149,546</b>	<b>143,946</b>	<b>153,315</b>	<b>168,345</b>	<b>165,811</b>
Cash in Hand ( LCY )	4,995	5,730	8,360	8,363	7,994	8,611	8,379	8,579	9,325	9,215
Deposits with Central Bank	58,420	231,122	99,786	137,847	138,501	140,935	135,567	144,736	159,020	156,596
<b>Due From Resident Banks</b>	<b>34,793</b>	<b>44,377</b>	<b>76,696</b>	<b>67,927</b>	<b>67,312</b>	<b>76,328</b>	<b>83,318</b>	<b>90,013</b>	<b>81,830</b>	<b>82,747</b>
Money at call & short notice	2,218	5,512	7,540	3,441	3,539	4,025	4,038	3,077	3,905	3,401
Demand Deposits	707	919	687	4,861	2,480	747	345	493	1,288	602
Time Deposits	30,390	37,816	68,288	59,463	61,130	71,405	78,769	86,287	76,456	78,572
Cheques in the course of collection	1,478	130	181	162	163	151	166	156	181	172
<b>Foreign Assets</b>	<b>231,938</b>	<b>196,896</b>	<b>203,386</b>	<b>208,157</b>	<b>227,273</b>	<b>228,869</b>	<b>226,223</b>	<b>248,327</b>	<b>243,550</b>	<b>233,513</b>
Net Due from H.O. and/or Branches Abroad	18,024	4,174	22,088	27,437	30,104	29,904	27,694	36,743	32,570	31,998
Due from Other Banks Abroad	90,489	60,222	56,239	61,140	75,086	75,932	76,642	88,759	89,637	79,906
Cash in Hand ( FCY )	114	106	110	112	106	94	77	91	81	78
Securities	56,638	57,795	53,064	48,462	50,198	48,386	49,265	48,261	48,723	48,211
Credit to Non-Residents	63,264	70,599	63,021	61,033	60,691	63,126	62,663	64,603	62,513	62,855
Other Foreign Assets	3,409	4,000	8,864	9,973	11,088	11,427	9,882	9,870	10,026	10,465
<b>Domestic Credit and Investments</b>	<b>473,095</b>	<b>679,920</b>	<b>991,058</b>	<b>1,029,179</b>	<b>1,039,396</b>	<b>1,046,081</b>	<b>1,051,835</b>	<b>1,051,317</b>	<b>1,056,366</b>	<b>1,048,066</b>
<b>a) Credit Facilities</b>	<b>440,979</b>	<b>626,694</b>	<b>924,383</b>	<b>958,588</b>	<b>968,086</b>	<b>974,639</b>	<b>979,224</b>	<b>976,578</b>	<b>981,818</b>	<b>972,107</b>
<b>Claims on Private Sector</b>	<b>342,987</b>	<b>491,528</b>	<b>729,825</b>	<b>723,866</b>	<b>721,539</b>	<b>722,843</b>	<b>726,434</b>	<b>721,760</b>	<b>726,339</b>	<b>720,617</b>
Commercial Bills	8,682	12,772	20,338	18,792	20,778	21,549	21,636	21,753	22,185	22,616
Real Estate Mortgage Loans	28,280	56,471	125,834	141,714	161,409	162,188	163,230	163,999	164,213	163,185
Loans,Advances & Overdrafts	306,025	422,285	583,653	563,360	539,352	539,106	541,568	536,008	539,941	534,816
<b>Claims on Government</b>	<b>47,885</b>	<b>58,402</b>	<b>72,260</b>	<b>91,873</b>	<b>92,967</b>	<b>96,586</b>	<b>99,546</b>	<b>101,550</b>	<b>100,178</b>	<b>99,982</b>
<b>Claims on Official Entities</b>	<b>31,513</b>	<b>39,823</b>	<b>47,368</b>	<b>68,700</b>	<b>71,444</b>	<b>73,622</b>	<b>74,115</b>	<b>74,322</b>	<b>77,407</b>	<b>73,993</b>
Loans,Advances & Overdrafts	31,513	39,823	47,368	68,700	71,444	73,622	74,115	74,322	77,407	73,993

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

<b>(In Millions of AEDs)</b>										
<b>Item</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>					
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>July</b>	<b>August</b>	<b>September</b>	<b>October</b>	<b>November</b>	<b>December</b>
<b>Assets (Net of Provisions and Interest in Suspense)</b>										
<b>Claims on Other Financial Institutions</b>	<b>18,594</b>	<b>36,941</b>	<b>74,930</b>	<b>74,149</b>	<b>82,136</b>	<b>81,588</b>	<b>79,129</b>	<b>78,946</b>	<b>77,894</b>	<b>77,515</b>
Loans, Advances & Overdrafts	18,594	36,941	74,930	74,149	82,136	81,588	79,129	78,946	77,894	77,515
<b>b) Domestic Investments</b>	<b>32,116</b>	<b>53,226</b>	<b>66,675</b>	<b>70,591</b>	<b>71,310</b>	<b>71,442</b>	<b>72,611</b>	<b>74,739</b>	<b>74,548</b>	<b>75,959</b>
<b>Unclassified Assets</b>	<b>23,150</b>	<b>44,240</b>	<b>68,608</b>	<b>69,529</b>	<b>77,207</b>	<b>78,263</b>	<b>82,439</b>	<b>83,444</b>	<b>86,271</b>	<b>79,122</b>
Fixed Assets	4,555	8,658	14,275	15,463	15,400	15,391	15,488	15,558	15,543	15,792
Inter-Branch Transactions	226	1,299	518	233	587	716	625	844	497	484
Other Assets	18,369	34,283	53,815	53,833	61,220	62,156	66,326	67,042	70,231	62,846
<b>Total Assets</b>	<b>826,391</b>	<b>1,202,285</b>	<b>1,447,894</b>	<b>1,521,002</b>	<b>1,557,683</b>	<b>1,579,087</b>	<b>1,587,761</b>	<b>1,626,416</b>	<b>1,636,362</b>	<b>1,609,259</b>

\* Excluding Overseas Branches of National Banks

Table 7 : Aggregated Balance Sheet of Banks - Liabilities \*

<b>(In Millions of AEDs)</b>										
<b>Item</b>	<b>2006 Dec.</b>	<b>2007 Dec.</b>	<b>2008 Dec.</b>	<b>2009 Dec.</b>	<b>2010</b>					
					<b>July</b>	<b>August</b>	<b>September</b>	<b>October</b>	<b>November</b>	<b>December</b>
<b>Liabilities</b>										
<b>Monetary Deposits</b>	<b>98,182</b>	<b>155,722</b>	<b>171,171</b>	<b>186,265</b>	<b>192,444</b>	<b>187,348</b>	<b>188,419</b>	<b>193,233</b>	<b>193,418</b>	<b>194,401</b>
Demand Deposits ( LCY )	96,367	152,721	168,961	184,240	190,798	185,563	186,280	191,250	191,585	192,686
Bankers Drafts	1,815	3,001	2,210	2,025	1,646	1,785	2,139	1,983	1,833	1,715
<b>Quasi Monetary Deposits</b>	<b>279,274</b>	<b>384,038</b>	<b>466,172</b>	<b>517,136</b>	<b>539,775</b>	<b>536,558</b>	<b>541,080</b>	<b>566,043</b>	<b>553,045</b>	<b>553,427</b>
Time Deposits ( LCY )	159,374	259,374	303,563	348,423	363,692	365,174	367,708	380,414	370,178	369,750
Savings Deposits ( LCY )	18,015	24,654	30,939	34,581	39,870	40,163	40,269	40,846	41,539	42,181
Commercial Prepayments ( LCY )	5,578	9,003	11,460	11,131	11,732	11,467	11,484	11,369	11,270	11,232
Other Deposits ( FCY )	96,307	91,007	120,210	123,001	124,481	119,754	121,619	133,414	130,058	130,264
<b>Foreign Liabilities</b>	<b>177,688</b>	<b>320,970</b>	<b>282,599</b>	<b>251,086</b>	<b>268,774</b>	<b>275,553</b>	<b>266,356</b>	<b>266,704</b>	<b>282,073</b>	<b>271,699</b>
Net Due to H.O and/or Branches Abroad	20,513	44,476	17,749	16,910	16,750	15,629	12,881	10,948	12,488	12,199
Due to Other Banks Abroad	101,094	209,303	176,593	131,022	133,394	135,848	130,931	129,287	134,870	122,619
Other Deposits ( LCY + FCY )	49,484	64,684	78,738	88,590	100,612	105,538	106,681	110,419	118,337	120,353
Provisions <sup>1</sup>	1,279	819	2,480	2,157	3,503	3,727	3,745	3,695	3,915	4,001
Other Foreign Liabilities	5,318	1,688	7,039	12,407	14,515	14,811	12,118	12,355	12,463	12,527
<b>Government Deposits ( LCY + FCY )</b>	<b>93,680</b>	<b>114,579</b>	<b>198,298</b>	<b>192,614</b>	<b>167,677</b>	<b>177,237</b>	<b>179,290</b>	<b>186,121</b>	<b>186,784</b>	<b>183,162</b>
<b>Government Lending Funds <sup>2</sup></b>	<b>16</b>	<b>16</b>	<b>5,622</b>	<b>13</b>	<b>13</b>	<b>13</b>	<b>13</b>	<b>13</b>	<b>13</b>	<b>13</b>
<b>Due to Central Bank</b>	<b>168</b>	<b>94</b>	<b>25,150</b>	<b>6,776</b>	<b>6,329</b>	<b>7,376</b>	<b>5,404</b>	<b>5,862</b>	<b>10,586</b>	<b>4,314</b>
<b>Capital and Reserves</b>	<b>104,089</b>	<b>130,882</b>	<b>165,569</b>	<b>244,031</b>	<b>263,958</b>	<b>266,118</b>	<b>268,091</b>	<b>269,624</b>	<b>271,459</b>	<b>273,038</b>
<b>Due to Resident Banks</b>	<b>38,397</b>	<b>46,026</b>	<b>71,572</b>	<b>67,190</b>	<b>61,555</b>	<b>72,963</b>	<b>78,111</b>	<b>76,386</b>	<b>72,557</b>	<b>70,552</b>
Money at call and short notice	1,904	2,008	1,711	866	820	3,779	835	1,906	4,487	853
Demand Deposits	665	1,255	1,025	1,947	1,066	1,175	3,887	1,511	6,588	2,030
Time Deposits	35,828	42,763	68,836	64,377	59,669	68,009	73,389	72,969	61,482	67,669

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

<b>(In Millions of AEDs)</b>										
<b>Item</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>					
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>July</b>	<b>August</b>	<b>September</b>	<b>October</b>	<b>November</b>	<b>December</b>
<b>Liabilities</b>										
<b>Unclassified Liabilities</b>	<b>34,897</b>	<b>49,958</b>	<b>61,741</b>	<b>55,891</b>	<b>57,158</b>	<b>55,921</b>	<b>60,997</b>	<b>62,430</b>	<b>66,427</b>	<b>58,653</b>
Inter-Branch Transactions	205	372	1,132	1,342	1,239	1,161	1,325	1,602	1,714	1,112
Other Liabilities	34,692	49,586	60,609	54,549	55,919	54,760	59,672	60,828	64,713	57,541
<b>Memoranda Accounts</b>	<b>952,310</b>	<b>1,416,622</b>	<b>1,588,907</b>	<b>2,047,446</b>	<b>2,025,795</b>	<b>2,263,569</b>	<b>2,393,273</b>	<b>2,445,800</b>	<b>2,413,071</b>	<b>2,303,461</b>
Letters of Credit	79,228	110,860	112,191	102,837	107,579	109,241	104,088	103,136	102,056	102,680
Guarantees and other - Forward Endorsements	194,143	252,402	350,833	338,290	341,653	345,068	333,085	330,653	328,726	334,220
Acceptances	14,740	18,272	20,796	26,282	30,080	29,812	31,023	32,290	33,248	34,829
Forward Exchange Contracts	341,413	569,807	599,576	799,877	772,492	832,178	822,354	865,483	842,185	801,567
Other Memoranda Accounts	322,786	465,281	505,511	780,160	773,991	947,270	1,102,723	1,114,238	1,106,856	1,030,165

\* Excluding Overseas Branches of National Banks

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

2 Including Construction Refinancing by the Government of Abu Dhabi

**Table 8 : Banks' Foreign Assets and Liabilities**

<b>(In Millions of AEDs)</b>										
<b>Item</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>					
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>July</b>	<b>August</b>	<b>September</b>	<b>October</b>	<b>November</b>	<b>December</b>
<b>Foreign Assets</b>	<b>231,938</b>	<b>196,896</b>	<b>203,386</b>	<b>208,157</b>	<b>227,273</b>	<b>228,869</b>	<b>226,223</b>	<b>248,327</b>	<b>243,550</b>	<b>233,513</b>
Notes and Coins	114	106	110	112	106	94	77	91	81	78
Due from H.O and Branches	18,024	4,174	22,088	27,437	30,104	29,904	27,694	36,743	32,570	31,998
Money at Call and Short Notice	3,517	7,602	6,786	5,590	2,166	4,534	3,058	2,133	15,474	3,504
Deposits with Banks	86,934	52,606	49,447	55,544	72,916	71,391	73,580	86,624	74,159	76,399
- Demand Deposits	---	---	---	6,681	11,873	9,789	9,451	12,468	8,666	8,876
- Time Deposits	---	---	---	48,863	61,043	61,602	64,129	74,156	65,493	67,523
Securities	56,638	57,795	53,064	48,462	50,198	48,386	49,265	48,261	48,723	48,211
Loans and Advances <sup>1</sup>	63,264	70,599	63,021	61,033	60,691	63,126	62,663	64,603	62,513	62,855
Other Foreign Assets <sup>2</sup>	3,447	4,014	8,870	9,979	11,092	11,434	9,886	9,872	10,030	10,468
<b>Foreign Liabilities</b>	<b>177,688</b>	<b>320,970</b>	<b>282,599</b>	<b>251,086</b>	<b>268,774</b>	<b>275,553</b>	<b>266,356</b>	<b>266,704</b>	<b>282,073</b>	<b>271,699</b>
Due to H.O and Branches	20,513	44,476	17,749	16,910	16,750	15,629	12,881	10,948	12,488	12,199
Due to Banks	4,309	3,620	920	37,866	72,633	71,623	73,347	72,809	76,901	71,080
Deposits of Banks	96,785	205,684	175,673	93,157	60,761	64,225	57,584	56,478	57,969	51,538
- Demand Deposits	---	---	---	6,680	13,124	18,795	14,768	13,037	16,660	11,629
- Time Deposits	---	---	---	86,477	47,637	45,430	42,816	43,441	41,309	39,909
Other Deposits	49,204	64,349	78,285	88,266	100,355	105,298	106,332	110,095	117,984	119,768
- Demand Deposits	---	---	---	9,660	13,528	16,198	17,878	13,621	13,634	13,746
- Time Deposits	---	---	---	73,055	80,574	82,665	81,795	89,469	97,100	98,407
- Savings Deposits	---	---	---	5,551	6,253	6,435	6,659	7,005	7,250	7,615
Other Foreign Liabilities <sup>3</sup>	6,877	2,841	9,972	14,887	18,275	18,778	16,212	16,374	16,731	17,114

1) Including Purchased or Discounted Commercial Bills

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

3) Including Commercial Prepayments

**Table 9 : Loans, Advances and Overdrafts to Residents \***

<b>(In Millions of AEDs)</b>										
<b>Item</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>					
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>July</b>	<b>August</b>	<b>September</b>	<b>October</b>	<b>November</b>	<b>December</b>
<b>Government</b>	<b>47,885</b>	<b>58,402</b>	<b>72,260</b>	<b>91,873</b>	<b>92,967</b>	<b>96,586</b>	<b>99,546</b>	<b>101,550</b>	<b>100,178</b>	<b>99,982</b>
<b>Public Sector</b>	<b>39,922</b>	<b>50,056</b>	<b>70,165</b>	<b>89,927</b>	<b>89,948</b>	<b>92,785</b>	<b>93,575</b>	<b>93,299</b>	<b>96,107</b>	<b>91,340</b>
Financial Institutions	8,145	10,229	18,260	21,221	18,503	19,163	19,460	18,974	18,698	17,347
Insurance Companies	264	4	4,537	6	1	0	0	3	2	0
Others	31,513	39,823	47,368	68,700	71,444	73,622	74,115	74,322	77,407	73,993
<b>Private Sector</b>	<b>312,634</b>	<b>446,065</b>	<b>630,726</b>	<b>607,090</b>	<b>590,831</b>	<b>589,401</b>	<b>588,880</b>	<b>582,947</b>	<b>585,938</b>	<b>581,287</b>
Financial Institutions	9,534	26,194	50,952	51,167	61,692	60,833	58,080	58,390	57,611	58,597
Insurance Companies	650	513	1,180	1,755	1,940	1,592	1,589	1,579	1,584	1,571
Business and Industrial Sector	191,512	267,578	341,352	355,256	329,060	328,064	331,536	326,712	328,828	324,209
Others <sup>1</sup>	110,938	151,780	237,242	198,912	198,139	198,912	197,675	196,266	197,915	196,910
<b>Total</b>	<b>400,441</b>	<b>554,523</b>	<b>773,151</b>	<b>788,890</b>	<b>773,746</b>	<b>778,772</b>	<b>782,001</b>	<b>777,796</b>	<b>782,223</b>	<b>772,609</b>

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

\* Net of Provisions and Interest in Suspense



Table 10 : Bank Credit to Residents by Economic Activity<sup>1 \*</sup>

<b>(In Millions of AEDs)</b>											
<b>Economic Activity</b>	<b>End of Period</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>					
						<b>Dec</b>	<b>Dec.</b>	<b>Dec</b>	<b>Dec.</b>	<b>July</b>	<b>August**</b>
<b>1) Agriculture</b>		<b>1,295</b>	<b>1,605</b>	<b>2,391</b>	<b>642</b>	<b>593</b>	<b>706</b>	<b>748</b>	<b>736</b>	<b>635</b>	<b>712</b>
<b>2) Mining and Quarrying</b>		<b>6,330</b>	<b>7,782</b>	<b>11,853</b>	<b>6,729</b>	<b>7,189</b>	<b>7,869</b>	<b>7,758</b>	<b>6,542</b>	<b>6,561</b>	<b>6,717</b>
<b>3) Manufacturing</b>		<b>22,373</b>	<b>32,840</b>	<b>45,668</b>	<b>44,192</b>	<b>43,582</b>	<b>44,285</b>	<b>46,513</b>	<b>44,785</b>	<b>47,415</b>	<b>45,897</b>
3.1 Food , Beverages and Tobacco		2,277	3,197	5,170	4,550	4,058	4,186	3,191	3,097	3,466	3,440
3.2 Textile and Leather Products		1,114	1,535	955	959	893	930	909	894	874	909
3.3 Furniture and Other Wood Products		711	837	1,324	1,189	1,297	1,329	1,400	1,372	1,405	1,397
3.4 Paper And Paper Products		811	756	823	564	574	595	609	602	634	624
3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals		3,667	4,301	6,265	5,925	5,383	5,213	6,475	6,515	6,840	6,188
3.6 Basic Metal Products (Including Aluminium)		3,773	6,267	8,139	10,580	10,511	11,301	13,044	12,382	13,353	13,492
3.7 Fabricated Metal Products, Machinery and Equipment		1,266	1,790	3,386	2,581	2,657	2,601	2,401	2,427	2,845	2,442
3.8 Other Manufactured Products		8,754	14,157	19,608	17,844	18,209	18,130	18,484	17,496	17,998	17,405
<b>4) Electricity, Gas and Water</b>		<b>10,228</b>	<b>12,094</b>	<b>20,250</b>	<b>24,886</b>	<b>24,576</b>	<b>24,432</b>	<b>24,464</b>	<b>24,539</b>	<b>25,417</b>	<b>23,742</b>
<b>5) Construction</b>		<b>50,114</b>	<b>66,003</b>	<b>119,251</b>	<b>126,010</b>	<b>124,161</b>	<b>128,700</b>	<b>128,222</b>	<b>126,300</b>	<b>125,612</b>	<b>122,683</b>
<b>6) Trade</b>		<b>85,426</b>	<b>102,444</b>	<b>124,243</b>	<b>100,489</b>	<b>97,261</b>	<b>97,871</b>	<b>98,669</b>	<b>98,346</b>	<b>98,854</b>	<b>97,087</b>
6.1 Wholesale		57,202	69,489	75,510	63,053	61,511	62,066	62,269	63,007	64,187	63,347
6.2 Retail		28,224	32,955	48,733	37,436	35,750	35,805	36,400	35,339	34,667	33,740
<b>7) Transport, Storage and Communication</b>		<b>17,904</b>	<b>21,211</b>	<b>25,039</b>	<b>27,523</b>	<b>25,876</b>	<b>27,554</b>	<b>28,002</b>	<b>27,012</b>	<b>26,478</b>	<b>26,450</b>
<b>8) Financial Institutions(Excluding Banks)</b>		<b>17,147</b>	<b>35,637</b>	<b>72,772</b>	<b>86,150</b>	<b>86,277</b>	<b>85,559</b>	<b>83,457</b>	<b>83,755</b>	<b>83,923</b>	<b>81,879</b>
<b>9) Government</b>		<b>47,885</b>	<b>58,402</b>	<b>72,260</b>	<b>91,873</b>	<b>92,967</b>	<b>96,586</b>	<b>99,546</b>	<b>101,550</b>	<b>100,178</b>	<b>99,982</b>
<b>10) Personal Loans for Business Purposes</b>		<b>81,130</b>	<b>106,449</b>	<b>160,103</b>	<b>171,352</b>	<b>180,809</b>	<b>181,959</b>	<b>180,294</b>	<b>180,163</b>	<b>179,823</b>	<b>181,949</b>
<b>11) Personal Loans for Consumption Purposes</b>		<b>28,824</b>	<b>41,923</b>	<b>67,039</b>	<b>66,561</b>	<b>66,343</b>	<b>66,431</b>	<b>66,575</b>	<b>65,483</b>	<b>66,378</b>	<b>65,172</b>
<b>12) All Others<sup>2</sup></b>		<b>72,323</b>	<b>140,304</b>	<b>203,516</b>	<b>212,181</b>	<b>218,452</b>	<b>212,687</b>	<b>214,976</b>	<b>217,367</b>	<b>220,544</b>	<b>219,837</b>
<b>Total</b>		<b>440,979</b>	<b>626,694</b>	<b>924,383</b>	<b>958,588</b>	<b>968,086</b>	<b>974,639</b>	<b>979,224</b>	<b>976,578</b>	<b>981,818</b>	<b>972,107</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

\*\* Amended

**Table 11 : Deposits distributed Residents / Non Residents \***

<b>(In Millions of AEDs)</b>										
<b>Item</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>					
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>July</b>	<b>August</b>	<b>September</b>	<b>October</b>	<b>November</b>	<b>December</b>
<b>( 1 ) Residents</b>	<b>469,322</b>	<b>651,338</b>	<b>833,432</b>	<b>893,989</b>	<b>898,250</b>	<b>899,358</b>	<b>906,650</b>	<b>943,414</b>	<b>931,414</b>	<b>929,275</b>
1.1 Government	93,680	114,579	198,298	192,614	167,677	177,237	179,290	186,121	186,784	183,162
1.2 Public sector	38,142	36,196	44,760	56,867	55,438	53,269	54,566	58,574	61,918	60,938
1.2.1 Financial Institutions	3,051	4,819	4,934	8,956	8,279	8,205	8,804	8,361	8,724	8,463
1.2.2 Business and Industrial Inst.	35,091	31,377	39,826	47,911	47,159	45,064	45,762	50,213	53,194	52,475
1.3 Private Sector	176,046	272,241	338,451	372,003	380,853	376,119	378,078	396,020	380,441	380,354
1.3.1 Financial Institutions	13,393	22,101	20,407	22,206	22,815	27,086	25,005	27,533	26,689	26,107
1.3.2 Business and Industrial Inst.	162,653	250,140	318,044	349,797	358,038	349,033	353,073	368,487	353,752	354,247
1.4 Individuals	142,321	202,780	225,483	259,906	281,207	278,241	279,423	283,570	282,585	284,958
1.5 Others	19,133	25,542	26,440	12,599	13,075	14,492	15,293	19,129	19,686	19,863
<b>( 2 ) Non-Residents</b>	<b>49,484</b>	<b>64,683</b>	<b>78,738</b>	<b>88,590</b>	<b>100,612</b>	<b>105,538</b>	<b>106,681</b>	<b>110,419</b>	<b>118,337</b>	<b>120,353</b>
2.1 Government and Diplomatic Missions	3,311	6,057	5,314	11,439	9,538	9,415	8,776	8,974	8,845	6,877
2.2 Financial Institutions	8,630	14,289	15,591	33,426	35,073	35,556	37,594	38,066	43,761	48,378
2.3 Business and Industry	15,720	18,780	28,580	22,980	33,895	37,940	36,547	40,207	40,998	38,322
2.4 Individuals and Others	21,823	25,557	29,253	20,745	22,106	22,627	23,764	23,172	24,733	26,776
<b>Total Deposits</b>	<b>518,806</b>	<b>716,021</b>	<b>912,170</b>	<b>982,579</b>	<b>998,862</b>	<b>1,004,896</b>	<b>1,013,331</b>	<b>1,053,833</b>	<b>1,049,751</b>	<b>1,049,628</b>

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

Table 12 : Deposits by Type and Currency <sup>1</sup>

<b>(In Millions of AEDs)</b>										
<b>Item</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>					
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>July</b>	<b>August</b>	<b>September</b>	<b>October</b>	<b>November</b>	<b>December</b>
<b>Demand</b>	<b>123,886</b>	<b>188,859</b>	<b>217,049</b>	<b>239,531</b>	<b>258,595</b>	<b>253,432</b>	<b>255,409</b>	<b>259,805</b>	<b>260,808</b>	<b>259,955</b>
Local Currency	98,219	156,632	172,409	188,423	195,372	191,351	190,453	194,767	195,802	197,634
Foreign Currencies	25,667	32,227	44,640	51,108	63,223	62,081	64,956	65,038	65,006	62,321
<b>Savings</b>	<b>22,170</b>	<b>30,234</b>	<b>38,562</b>	<b>44,464</b>	<b>50,538</b>	<b>50,803</b>	<b>51,312</b>	<b>52,522</b>	<b>53,262</b>	<b>54,348</b>
Local Currency	19,198	26,869	33,978	37,835	43,449	43,943	44,212	45,062	45,868	46,918
Foreign Currencies	2,972	3,365	4,584	6,629	7,089	6,860	7,100	7,460	7,394	7,430
<b>Time</b>	<b>272,367</b>	<b>371,865</b>	<b>444,776</b>	<b>483,686</b>	<b>501,616</b>	<b>503,404</b>	<b>507,884</b>	<b>536,071</b>	<b>529,572</b>	<b>534,702</b>
Local Currency	164,749	270,728	320,283	363,981	383,273	388,541	393,654	409,602	407,844	407,746
Foreign Currencies	107,618	101,137	124,493	119,705	118,343	114,863	114,230	126,469	121,728	126,956
<b>Total Deposits <sup>2</sup></b>	<b>418,423</b>	<b>590,958</b>	<b>700,387</b>	<b>767,681</b>	<b>810,749</b>	<b>807,639</b>	<b>814,605</b>	<b>848,398</b>	<b>843,642</b>	<b>849,005</b>
Total Local Currency	282,166	454,229	526,670	590,239	622,094	623,835	628,319	649,431	649,514	652,298
Foreign Currencies	136,257	136,729	173,717	177,442	188,655	183,804	186,286	198,967	194,128	196,707
Commercial Prepayments	6,702	10,484	13,483	12,832	13,078	12,774	12,939	12,820	12,935	13,217

1)Excluding Inter-Bank Deposits

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

Table 13 : Time Deposits by Maturity \*

<b>(In Millions of AEDs)</b>										
<b>Period</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>					
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>July</b>	<b>August</b>	<b>September**</b>	<b>October</b>	<b>November</b>	<b>December</b>
Upto 3 Months	222,930	264,634	327,964	299,659	268,897	292,319	286,963	308,307	278,786	279,854
Above 3 and Upto 6 Months	40,003	71,373	103,409	112,385	118,331	108,262	115,097	120,867	130,810	123,549
Above 6 and Upto 12 Months	55,751	76,458	99,036	125,067	151,619	151,311	155,394	155,911	147,357	154,709
Exceeding 12 Months	35,814	54,294	95,729	131,848	115,445	114,872	116,988	120,695	143,665	142,824
<b>Total</b>	<b>354,498</b>	<b>466,759</b>	<b>626,138</b>	<b>668,959</b>	<b>654,292</b>	<b>666,764</b>	<b>674,442</b>	<b>705,780</b>	<b>700,618</b>	<b>700,936</b>

\* Excluding Inter-Bank Deposits but Including Government Deposits

\*\* Amended

Table 14 : Currency Issued

<b>(In Thousands of AEDs)</b>										
	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>					
<b>Item</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>July</b>	<b>August</b>	<b>September</b>	<b>October</b>	<b>November</b>	<b>December</b>
<b>Total Notes Issued ( 1 )*</b>	<b>26,428,825</b>	<b>31,215,615</b>	<b>44,759,332</b>	<b>44,960,568</b>	<b>43,425,189</b>	<b>45,052,988</b>	<b>44,762,307</b>	<b>46,128,709</b>	<b>46,763,471</b>	<b>47,109,743</b>
<b>Total Coins Issued ( 2 )**</b>	<b>403,052</b>	<b>455,590</b>	<b>567,643</b>	<b>619,632</b>	<b>636,984</b>	<b>641,658</b>	<b>648,654</b>	<b>654,643</b>	<b>661,221</b>	<b>665,716</b>
<b>Total Currency Issued ( 1 )+( 2 )</b>	<b>26,831,877</b>	<b>31,671,205</b>	<b>45,326,975</b>	<b>45,580,200</b>	<b>44,062,173</b>	<b>45,694,646</b>	<b>45,410,961</b>	<b>46,783,352</b>	<b>47,424,692</b>	<b>47,775,459</b>

\* *Excluding Mutilated Notes*

\*\* *Excluding Issued Gold Coins*

**Table 15 : Cleared Cheques Statistics**

<b>Item</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>					
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>July</b>	<b>August</b>	<b>September</b>	<b>October</b>	<b>November</b>	<b>December</b>
<b>Amount</b> <b>( In Millions of AEDs )</b>	691,354	724,622	859,404	968,108	569,426	649,141	723,843	808,544	887,969	970,864
<b>No. of Cheques *</b>	21,890	20,025	18,643	27,169	15,626	17,702	19,755	22,011	24,050	26,237

\* No. of Cheques is in Thousands