



United Arab Emirates

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

النشرة الاحصائية الشهرية  
- البيانات المصرفية والنقدية -  
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**Monthly Statistical Bulletin**  
**- Banking & Monetary Statistics -**  
**December 2013**

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### Note:

Data are as at end of period unless otherwise indicated.

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### Abbreviations & Notations

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

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### Definitions

#### Money Supply (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.

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**TABLES**

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

<b>(In Millions of AEDs)</b>										
<b>Indicator</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>			
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec*</b>
<b>Central Bank of the UAE</b>										
Total Assets/Liabilities	285,949	193,747	203,937	228,937	234,266	262,153	275,448	282,385	305,643	305,534
Foreign Assets Holdings	285,693	113,039	89,875	116,701	132,291	168,463	194,618	215,870	247,573	245,564
<b>Money Supply Indicators</b>										
Money Supply M0	31,671	45,327	45,580	47,775	52,087	57,773	59,441	59,425	60,518	63,927
Money Supply M1	181,664	208,138	223,482	232,961	264,096	299,173	327,387	346,651	354,382	379,550
Money Supply M2	565,702	674,310	740,618	786,388	825,758	862,374	915,279	929,781	954,951	1,056,770
Money Supply M3	696,229	899,093	947,780	985,172	1,001,357	1,083,053	1,154,650	1,182,494	1,199,562	1,219,890
<b>Banks</b>										
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	1,880,112	1,880,742	1,910,938	1,945,091
Foreign Assets	196,896	203,386	208,157	233,513	248,876	306,556	349,091	345,267	350,376	352,739
Foreign Assets to Total Assets ( % )	16	14	14	15	15	17	19	18	18	18
Foreign Liabilities	320,970	282,599	251,086	271,699	289,808	315,380	330,899	328,103	337,958	352,740
Foreign Liabilities to Total Liabilities ( % )	26	19	17	17	17	18	18	17	18	18
<b>Deposits <sup>1</sup></b>	<b>716,021</b>	<b>912,170</b>	<b>982,579</b>	<b>1,049,628</b>	<b>1,069,750</b>	<b>1,167,797</b>	<b>1,238,026</b>	<b>1,255,539</b>	<b>1,269,908</b>	<b>1,277,028</b>
Residents	651,338	833,432	893,989	929,275	957,328	1,033,700	1,100,627	1,128,665	1,145,953	1,165,261
Non-Residents	64,683	78,738	88,590	120,353	112,422	134,097	137,399	126,874	123,955	111,767
<b>Bank Credit (Net of Provisions &amp; Interest in Suspense)</b>	<b>626,694</b>	<b>924,383</b>	<b>958,588</b>	<b>972,107</b>	<b>992,906</b>	<b>1,026,259</b>	<b>1,045,948</b>	<b>1,068,015</b>	<b>1,087,267</b>	<b>1,114,950</b>
<b>Total Number of National Banks and Branches</b>										
Head Offices	22	24	24	23	23	23	23	23	23	23
Branches	507	614	674	732	768	805	810	824	832	841
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
<b>Total Number of Foreign Banks and Branches</b>										
Head Offices	27	28	28	28	28	28	28	28	28	28
Branches	80	82	82	83	83	85	86	86	86	87
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	52
<b>Number of Employees in Banks (UAE)<sup>2</sup></b>	<b>32,142</b>	<b>39,589</b>	<b>37,704</b>	<b>37,403</b>	<b>37,499</b>	<b>36,246</b>	<b>34,617</b>	<b>34,413</b>	<b>34,702</b>	<b>36,087</b>

1 Excluding Inter-Bank Deposits

2 Excluding Auxiliary Staff

\* Estimates.

Table 2 : Monetary Survey

<b>(In Millions of AEDs)</b>										
<b>Item</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>			
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec*</b>
<b>Net Foreign Assets</b>	<b>160,326</b>	<b>33,098</b>	<b>46,949</b>	<b>78,624</b>	<b>92,499</b>	<b>160,862</b>	<b>213,952</b>	<b>234,257</b>	<b>261,142</b>	<b>246,929</b>
Foreign Assets	482,821	316,855	298,706	350,947	382,444	476,412	545,102	562,526	599,417	599,836
Foreign Liabilities	-322,495	-283,757	-251,757	-272,323	-289,945	-315,550	-331,150	-328,269	-338,275	-352,907
<b>Net Domestic Assets**</b>	<b>384,588</b>	<b>615,943</b>	<b>693,669</b>	<b>707,764</b>	<b>733,259</b>	<b>701,512</b>	<b>701,327</b>	<b>695,524</b>	<b>693,809</b>	<b>809,841</b>
Claims on Private Sector	510,002	751,921	786,553	792,075	819,156	832,576	852,190	860,834	874,214	867,661
Net Claims on Government	-61,380	-85,031	9,997	28,939	44,779	11,545	-15,430	-51,181	-35,031	45,856
Claims on Official Entities	45,385	56,064	77,259	87,581	119,852	132,954	136,467	141,227	134,714	176,557
Claims on Nonbank Financial Institutions	55,208	97,940	91,453	91,179	82,436	88,237	91,276	96,377	100,760	92,087
Capital and Reserves	-132,442	-165,569	-245,531	-274,538	-297,943	-316,891	-308,105	-293,208	-296,935	-299,461
Other Items (net)	-32,185	-39,382	-26,062	-17,472	-35,021	-46,909	-55,071	-58,525	-83,913	-72,859
<b>Money Supply M2</b>	<b>565,702</b>	<b>674,310</b>	<b>740,618</b>	<b>786,388</b>	<b>825,758</b>	<b>862,374</b>	<b>915,279</b>	<b>929,781</b>	<b>954,951</b>	<b>1,056,770</b>
<b>Money Supply M1</b>	<b>181,664</b>	<b>208,138</b>	<b>223,482</b>	<b>232,961</b>	<b>264,096</b>	<b>299,173</b>	<b>327,387</b>	<b>346,651</b>	<b>354,382</b>	<b>379,550</b>
Currency in Circulation Outside Banks	25,942	36,967	37,217	38,560	41,591	45,615	48,420	48,295	48,863	50,408
Monetary Deposits	155,722	171,171	186,265	194,401	222,505	253,558	278,967	298,356	305,519	329,142
<b>Quasi - Money</b>	<b>384,038</b>	<b>466,172</b>	<b>517,136</b>	<b>553,427</b>	<b>561,662</b>	<b>563,201</b>	<b>587,892</b>	<b>583,130</b>	<b>600,569</b>	<b>677,220</b>
Foreign Currency Deposits	91,007	120,210	123,001	130,264	144,094	139,278	154,242	160,573	167,959	195,994
Dirham Deposits	293,031	345,962	394,135	423,163	417,568	423,923	433,650	422,557	432,610	481,226

\* *Estimates.*

\*\* Estimates based on Sep 2013 figures.

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

<b>(In Millions of AEDs)</b>										
<b>Item</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>			
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Mar**</b>	<b>Jun**</b>	<b>Sep**</b>	<b>Dec***</b>
<b>Net Foreign Assets</b>	<b>8,351</b>	<b>-14,938</b>	<b>-22,734</b>	<b>4,525</b>	<b>15,010</b>	<b>-11,935</b>	<b>53,090</b>	<b>20,305</b>	<b>26,885</b>	<b>-14,213</b>
Foreign Assets	73,614	-58,828	-30,121	-5,931	-10,384	-5,943	68,690	17,424	36,891	419
Foreign Liabilities	65,263	-43,890	7,387	10,456	25,394	-5,992	-15,600	2,881	-10,006	-14,632
<b>Net Domestic Assets</b>	<b>49,617</b>	<b>6,990</b>	<b>18,635</b>	<b>-2,700</b>	<b>-2,988</b>	<b>6,773</b>	<b>-185</b>	<b>-5,803</b>	<b>-1,716</b>	<b>116,032</b>
Claims on Private Sector	56,565	21,837	-27,956	-2,615	4,088	-6,121	19,614	8,644	13,380	-6,553
Net Claims on Government	-12,069	-10,674	18,424	3,468	4,279	11,932	-26,975	-35,751	16,150	80,887
Claims on Official Entities	6,966	-5,271	1,504	-3,210	2,150	362	3,513	4,760	-6,513	41,843
Claims on Nonbank Financial Institutions	7,459	6,458	13,893	1,071	-2,628	-895	3,039	5,101	4,383	-8,673
Capital and Reserves*	-9,246	5,986	-12,487	-1,579	-13,373	621	8,786	14,897	-3,727	-2,526
Other Items (net)*	-58	-11,346	25,257	165	2,496	874	-8,162	-3,454	-25,389	11,054
<b>Money Supply M2</b>	<b>58,760</b>	<b>-7,063</b>	<b>-4,099</b>	<b>1,825</b>	<b>12,022</b>	<b>-5,162</b>	<b>52,905</b>	<b>14,502</b>	<b>25,170</b>	<b>101,819</b>
<b>Money Supply M1</b>	<b>24,487</b>	<b>-27,156</b>	<b>265</b>	<b>1,443</b>	<b>10,048</b>	<b>5,534</b>	28,214	19,264	7,731	25,168
<b>Quasi - Money</b>	<b>34,273</b>	<b>20,093</b>	<b>-4,364</b>	<b>382</b>	<b>1,974</b>	<b>-10,696</b>	<b>24,691</b>	<b>-4,762</b>	<b>17,439</b>	<b>76,651</b>
Foreign Currency Deposits	-21,789	2,318	-5,236	206	5,752	-11,049	14,964	6,331	7,386	28,035
Dirham Deposits	56,062	17,775	872	176	-3,778	353	9,727	-11,093	10,053	48,616

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

\*\* Indicates Changes from End of Previous Quarter

\*\*\* Estimates.

**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%
<b>2012</b>										
Jan	197.0	-0.5%	42.6	2.4%	63.2	0.6%	12.9	-4.4%	78.3	-2.1%
Feb	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%
Apr	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%
Jun	211.1	4.0%	43.4	0.0%	67.9	3.3%	20.5	83.0%	79.3	-4.0%
Jul	210.3	-0.4%	44.1	1.6%	68.1	0.3%	14.9	-27.3%	83.2	4.9%
Aug	210.8	0.2%	44.8	1.6%	68.4	0.4%	12.6	-15.4%	85.0	2.2%
Sep	209.8	-0.5%	45.2	0.9%	68.8	0.6%	11.0	-12.7%	84.8	-0.2%
Oct	214.6	2.3%	45.8	1.3%	69.9	1.6%	16.6	50.9%	82.3	-2.9%
Nov	220.7	2.8%	45.8	0.0%	69.6	-0.4%	14.8	-10.8%	90.5	10.0%
Dec	223.7	1.4%	45.6	-0.4%	70.4	1.1%	12.3	-16.9%	95.4	5.4%
<b>2013</b>										
Jan	232.4	3.9%	46.9	2.9%	72.0	2.3%	10.7	-13.0%	102.8	7.8%
Feb	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%
Apr	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%
Jun	242.0	2.2%	48.3	-0.8%	78.7	1.9%	18.0	25.9%	97.0	0.5%
Jul	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%
Oct	245.4	-0.1%	49.9	2.0%	82.9	0.6%	13.0	-33.0%	99.6	4.8%
Nov	251.5	2.5%	51.1	2.4%	84.7	2.2%	16.1	23.8%	99.6	0.0%
Dec *	264.4	5.1%	50.4	-1.4%	87.8	3.7%	18.3	13.7%	107.9	8.3%
Change for the year	-	18.2%	-	10.5%	-	24.7%	-	48.8%	-	13.1%

\* Estimates.



Table 5 : Central Bank of the UAE Balance Sheet

<b>(In Millions of AEDs)</b>										
<b>Item</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 31.12.2010</b>	<b>As at 31.12.2011</b>	<b>As at 31.12.2012</b>	<b>As at 31.03.2013</b>	<b>As at 30.06.2013</b>	<b>As at 30.09.2013</b>	<b>As at * 31.12.2013</b>
<b>Assets</b>										
Cash and Bank Balances	329	1,904	4,537	6,871	30,193	25,373	9,900	13,213	14,976	14,591
Deposits	184,042	82,868.6	85,634	44,505	30,101	43,611	85,086	103,170	101,465	99,926
Loans to Banks against - Certificates of Deposit	-	2,967.3	2,266	-	367	-	-	-	-	-
Certificates of Deposit Under Repo	-	16,275	2,100	-	-	-	-	7,700	0	0
Liquidity Support Facility	-	4,551.5	2,360	1,420	1,252	513	513	514	514	514
Held to Maturity Foreign Securities	98,857	29,576	37	68,418	72,301	94,986	97,781	99,732	131,050	128,263
Held to Maturity Securities-Issued by Ministry of Finance & Dubai Government	-	55,000	106,725	106,725	98,725	90,193	77,269	55,745	55,403	55,361
Other Assets	2,593	497.6	194	914	1,237	7,377	4,785	2,202	2,135	6,781
Property & Equipment	128	106.8	84	84	90	100	114	109	100	97
<b>Total Assets</b>	<b>285,949</b>	<b>193,746.8</b>	<b>203,937</b>	<b>228,937</b>	<b>234,266</b>	<b>262,153</b>	<b>275,448</b>	<b>282,385</b>	<b>305,643</b>	<b>305,534</b>
Off Balance Sheet Commitments	56,219	31,822.4	11,244	69,877	54,833	90,463	74,418	95,393	108,961	129,367
<b>Liabilities</b>										
Current Accounts & Deposits	65,261	84,841.2	70,286	66,005	80,549	86,515	90,662	101,349	105,111	111,973
Certificates of Deposit	173,577	47,183	71,453	94,002	80,407	95,400	104,764	96,994	94,992	107,896
Currency Issued	31,671	45,327	45,580	47,775	52,087	57,773	59,441	59,425	60,518	63,927
Other Liabilities	1,449	1,315.2	583	5,120	4,071	4,388	1,381	5,509	25,914	495
<b>Total Liabilities</b>	<b>271,958</b>	<b>178,666.4</b>	<b>187,902</b>	<b>212,902</b>	<b>217,114</b>	<b>244,076</b>	<b>256,248</b>	<b>263,277</b>	<b>286,535</b>	<b>284,291</b>
<b>Capital and Reserves</b>										
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	1,054	962	962	3,097
Permanent Deposit from U.A.E Government	12,431	13,580.4	14,535	14,535	-	-	-	-	-	-
<b>Total Capital &amp; Reserves</b>	<b>13,991</b>	<b>15,080.4</b>	<b>16,035</b>	<b>16,035</b>	<b>17,152</b>	<b>18,077</b>	<b>19,200</b>	<b>19,108</b>	<b>19,108</b>	<b>21,243</b>
<b>Total Liabilities and Capital</b>	<b>285,949</b>	<b>193,746.8</b>	<b>203,937</b>	<b>228,937</b>	<b>234,266</b>	<b>262,153</b>	<b>275,448</b>	<b>282,385</b>	<b>305,643</b>	<b>305,534</b>
Off Balance Sheet Commitments	56,219	31,822.4	11,244	69,877	54,833	90,463	74,418	95,393	108,961	129,367

- Not Available

\* Estimates.

**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
<b>2012</b>					
Jan	70.64	65.21	36.72	2.78	175.35
Feb	48.45	87.64	36.72	4.16	176.97
March	54.65	89.40	36.72	6.91	187.68
Apr	60.76	86.85	36.72	3.68	188.01
May	57.49	82.49	36.72	2.76	179.46
Jun	66.63	81.76	36.72	1.37	186.48
Jul	51.89	96.93	36.72	1.25	186.79
Aug	44.84	105.78	36.72	1.72	189.06
Sep	49.31	99.41	36.72	2.00	187.44
Oct	63.78	91.89	36.72	2.80	195.19
Nov	56.14	104.07	36.72	4.92	201.85
Dec	65.97	94.99	36.72	7.51	205.19
<b>2013</b>					
Jan	84.69	82.14	36.72	9.48	213.03
Feb	88.16	90.40	36.72	5.73	221.01
March	91.89	97.78	36.72	4.95	231.34
Apr	105.00	93.89	36.72	5.38	240.99
May	112.68	88.96	36.72	5.19	243.55
Jun	113.67	99.74	36.72	2.47	252.60
Jul	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
Oct	79.28	148.95	36.72	4.00	268.95
Nov	89.82	134.47	36.72	8.14	269.15
Dec**	108.05	128.27	36.72	9.87	282.91
Change for the year	63.8%	35.0%	0.0%	31.4%	37.9%

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

\*\* Estimates.

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

<b>(In Millions of AEDs)</b>										
<b>Item</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>			
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec*</b>
<b>Assets (Net of Provisions and Interest in Suspense)</b>										
<b>Cash and Deposits with C.B</b>	<b>236,852</b>	<b>108,146</b>	<b>146,210</b>	<b>165,811</b>	<b>166,629</b>	<b>191,881</b>	<b>204,036</b>	<b>205,498</b>	<b>209,346</b>	<b>230,907</b>
Cash in Hand ( LCY )	5,730	8,360	8,363	9,215	10,496	12,158	11,021	11,130	11,655	13,519
Deposits with Central Bank	231,122	99,786	137,847	156,596	156,133	179,723	193,015	194,368	197,691	217,388
<b>Due From Resident Banks</b>	<b>44,377</b>	<b>76,696</b>	<b>67,927</b>	<b>82,747</b>	<b>80,382</b>	<b>82,472</b>	<b>78,839</b>	<b>69,341</b>	<b>73,172</b>	<b>60,246</b>
Money at call & short notice	5,512	7,540	3,441	3,401	3,769	3,413	4,090	4,404	5,270	5,704
Demand Deposits	919	687	4,861	602	797	729	1,179	5,628	767	307
Time Deposits	37,816	68,288	59,463	78,572	75,566	78,057	73,298	59,028	66,827	53,867
Cheques in the course of collection	130	181	162	172	250	273	272	281	308	368
<b>Foreign Assets</b>	<b>196,896</b>	<b>203,386</b>	<b>208,157</b>	<b>233,513</b>	<b>248,876</b>	<b>306,556</b>	<b>349,091</b>	<b>345,267</b>	<b>350,376</b>	<b>352,739</b>
Net Due from H.O. and/or Branches Abroad	4,174	22,088	27,437	31,998	25,856	58,359	35,564	70,757	28,547	44,720
Due from Other Banks Abroad	60,222	56,239	61,140	79,906	86,223	110,000	163,017	119,070	147,708	103,483
Cash in Hand ( FCY )	106	110	112	78	81	87	75	113	83	146
Securities	57,795	53,064	48,462	48,211	49,863	54,964	58,205	63,751	68,375	77,103
Credit to Non-Residents	70,599	63,021	61,033	62,855	81,222	75,641	82,803	82,025	94,343	101,892
Other Foreign Assets	4,000	8,864	9,973	10,465	5,631	7,505	9,427	9,551	11,320	25,395
<b>Domestic Credit and Investments</b>	<b>679,920</b>	<b>991,058</b>	<b>1,029,179</b>	<b>1,048,066</b>	<b>1,086,096</b>	<b>1,126,458</b>	<b>1,154,929</b>	<b>1,169,813</b>	<b>1,186,917</b>	<b>1,224,536</b>
<b>a) Credit Facilities</b>	<b>626,694</b>	<b>924,383</b>	<b>958,588</b>	<b>972,107</b>	<b>992,906</b>	<b>1,026,259</b>	<b>1,045,948</b>	<b>1,068,015</b>	<b>1,087,267</b>	<b>1,114,950</b>
<b>Claims on Private Sector</b>	<b>491,528</b>	<b>729,825</b>	<b>723,866</b>	<b>720,617</b>	<b>730,861</b>	<b>729,032</b>	<b>745,507</b>	<b>753,293</b>	<b>765,954</b>	<b>753,513</b>
Commercial Bills	12,772	20,338	18,792	22,616	25,797	28,970	29,792	32,015	33,230	45,189
Loans, Advances, Overdrafts & Real Estate Mortgage loans.	478,756	709,487	705,074	698,001	705,064	700,062	715,715	721,278	732,724	708,324
<b>Claims on Government</b>	<b>58,402</b>	<b>72,260</b>	<b>91,873</b>	<b>99,982</b>	<b>102,390</b>	<b>121,334</b>	<b>123,556</b>	<b>125,221</b>	<b>132,696</b>	<b>145,446</b>
<b>Claims on Official Entities</b>	<b>39,823</b>	<b>47,368</b>	<b>68,700</b>	<b>73,993</b>	<b>92,940</b>	<b>105,401</b>	<b>105,202</b>	<b>113,636</b>	<b>106,899</b>	<b>146,341</b>
Loans, Advances & Overdrafts	39,823	47,368	68,700	73,993	92,940	105,401	105,202	113,636	106,899	146,341

\* Estimates.

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

<b>(In Millions of AEDs)</b>										
<b>Item</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>			
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec*</b>
<b>Assets (Net of Provisions and Interest in Suspense)</b>										
<b>Claims on Other Financial Institutions</b>	<b>36,941</b>	<b>74,930</b>	<b>74,149</b>	<b>77,515</b>	<b>66,715</b>	<b>70,492</b>	<b>71,683</b>	<b>75,865</b>	<b>81,718</b>	<b>69,650</b>
Loans,Advances & Overdrafts	36,941	74,930	74,149	77,515	66,715	70,492	71,683	75,865	81,718	69,650
<b>b) Domestic Investments</b>	<b>53,226</b>	<b>66,675</b>	<b>70,591</b>	<b>75,959</b>	<b>93,190</b>	<b>100,199</b>	<b>108,981</b>	<b>101,798</b>	<b>99,650</b>	<b>109,586</b>
<b>Unclassified Assets</b>	<b>44,240</b>	<b>68,608</b>	<b>69,529</b>	<b>79,122</b>	<b>83,237</b>	<b>87,028</b>	<b>93,217</b>	<b>90,823</b>	<b>91,127</b>	<b>76,663</b>
Fixed Assets	8,658	14,275	15,463	15,792	16,180	16,740	16,563	16,677	16,712	16,933
Inter-Branch Transactions	1,299	518	233	484	185	1,986	82	444	140	2,836
Other Assets	34,283	53,815	53,833	62,846	66,872	68,302	76,572	73,702	74,275	56,894
<b>Total Assets</b>	<b>1,202,285</b>	<b>1,447,894</b>	<b>1,521,002</b>	<b>1,609,259</b>	<b>1,665,220</b>	<b>1,794,395</b>	<b>1,880,112</b>	<b>1,880,742</b>	<b>1,910,938</b>	<b>1,945,091</b>

\* Estimates.

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

<b>(In Millions of AEDs)</b>										
<b>Item</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>			<b>2013</b>	
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec*</b>
<b>Liabilities</b>										
<b>Monetary Deposits</b>	<b>155,722</b>	<b>171,171</b>	<b>186,265</b>	<b>194,401</b>	<b>222,505</b>	<b>253,558</b>	<b>278,967</b>	<b>298,356</b>	<b>305,519</b>	<b>329,142</b>
Demand Deposits ( LCY )	152,721	168,961	184,240	192,686	220,857	250,959	274,684	294,699	301,758	325,353
Bankers Drafts	3,001	2,210	2,025	1,715	1,648	2,599	4,283	3,657	3,761	3,789
<b>Quasi Monetary Deposits</b>	<b>384,038</b>	<b>466,172</b>	<b>517,136</b>	<b>553,427</b>	<b>561,662</b>	<b>563,201</b>	<b>587,892</b>	<b>583,130</b>	<b>600,569</b>	<b>677,220</b>
Time Deposits ( LCY )	259,374	303,563	348,423	369,750	353,693	349,505	353,140	335,756	343,736	387,835
Savings Deposits ( LCY )	24,654	30,939	34,581	42,181	52,831	63,983	70,160	75,918	77,578	81,292
Commercial Prepayments ( LCY )	9,003	11,460	11,131	11,232	11,044	10,435	10,350	10,883	11,296	12,099
Other Deposits ( FCY )	91,007	120,210	123,001	130,264	144,094	139,278	154,242	160,573	167,959	195,994
<b>Foreign Liabilities</b>	<b>320,970</b>	<b>282,599</b>	<b>251,086</b>	<b>271,699</b>	<b>289,808</b>	<b>315,380</b>	<b>330,899</b>	<b>328,103</b>	<b>337,958</b>	<b>352,740</b>
Net Due to H.O and/or Branches Abroad	44,476	17,749	16,910	12,199	13,369	10,200	8,860	13,479	11,226	7,364
Due to Other Banks Abroad	209,303	176,593	131,022	122,619	148,918	152,752	157,047	159,614	169,323	181,279
Other Deposits ( LCY + FCY )	64,684	78,738	88,590	120,353	112,422	134,097	137,399	126,873	123,953	114,980
Provisions <sup>1</sup>	819	2,480	2,157	4,001	3,399	3,177	3,150	2,821	3,481	2,319
Other Foreign Liabilities	1,688	7,039	12,407	12,527	11,700	15,154	24,443	25,316	29,975	46,798
<b>Government Deposits ( LCY + FCY )</b>	<b>114,579</b>	<b>198,298</b>	<b>192,614</b>	<b>183,162</b>	<b>174,809</b>	<b>219,541</b>	<b>238,051</b>	<b>250,837</b>	<b>243,626</b>	<b>161,300</b>
<b>Government Lending Funds <sup>2</sup> ***</b>	<b>16</b>	<b>5,622</b>	<b>13</b>	<b>13</b>	<b>13</b>	<b>13</b>	<b>13</b>	<b>13</b>	<b>13</b>	<b>15,080</b>
<b>Due to Central Bank</b>	<b>94</b>	<b>25,150</b>	<b>6,776</b>	<b>4,314</b>	<b>1,484</b>	<b>2,567</b>	<b>2,462</b>	<b>8,865</b>	<b>1,688</b>	<b>4,215</b>
<b>Capital and Reserves</b>	<b>130,882</b>	<b>165,569</b>	<b>244,031</b>	<b>273,038</b>	<b>280,791</b>	<b>298,814</b>	<b>288,905</b>	<b>274,100</b>	<b>277,827</b>	<b>278,218</b>
<b>Due to Resident Banks</b>	<b>46,026</b>	<b>71,572</b>	<b>67,190</b>	<b>70,552</b>	<b>63,537</b>	<b>65,394</b>	<b>69,470</b>	<b>55,542</b>	<b>63,998</b>	<b>60,589</b>
Money at call and short notice	2,008	1,711	866	853	1,062	367	1,445	605	4,155	864
Demand Deposits	1,255	1,025	1,947	2,030	1,380	1,282	2,045	1,191	621	459
Time Deposits	42,763	68,836	64,377	67,669	61,095	63,745	65,980	53,746	59,222	59,266

\* Estimates.

\*\*\* Govt refinancing added in Dec 2013

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

2 Including Construction Refinancing by the Government of Abu Dhabi

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

<b>(In Millions of AEDs)</b>										
<b>Item</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>			
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec**</b>
<b>Liabilities</b>										
<b>Unclassified Liabilities</b>	<b>49,958</b>	<b>61,741</b>	<b>55,891</b>	<b>58,653</b>	<b>70,611</b>	<b>75,927</b>	<b>83,453</b>	<b>81,796</b>	<b>79,740</b>	<b>66,587</b>
Inter-Branch Transactions	372	1,132	1,342	1,112	1,479	2,172	2,334	2,589	3,139	2,459
Other Liabilities***	49,586	60,609	54,549	57,541	69,132	73,755	81,119	79,207	76,601	64,128
<b>Memoranda Accounts</b>	<b>1,416,622</b>	<b>1,588,907</b>	<b>2,047,446</b>	<b>2,303,461</b>	<b>2,562,091</b>	<b>2,469,249</b>	<b>2,799,560</b>	<b>2,871,563</b>	<b>2,695,155</b>	<b>2,950,534</b>
Letters of Credit	110,860	112,191	102,837	102,680	101,929	109,581	113,849	116,089	115,437	114,919
Guarantees and other - Forward Endorsements	252,402	350,833	338,290	334,220	325,594	307,454	305,461	309,535	314,208	352,000
Acceptances	18,272	20,796	26,282	34,829	33,580	32,271	29,796	30,018	30,922	23,713
Forward Exchange Contracts	569,807	599,576	799,877	801,567	1,071,087	947,229	1,206,815	1,181,745	894,134	931,006
Other Memoranda Accounts	465,281	505,511	780,160	1,030,165	1,029,901	1,072,714	1,143,639	1,234,176	1,340,454	1,528,896

\* Excluding Overseas Branches of National Banks

\*\* Estimates.

\*\*\* Govt refinancing deducted in Dec 2013

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

<b>(In Millions of AEDs)</b>										
<b>Item</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>			
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec*</b>
<b>Foreign Assets</b>	<b>196,896</b>	<b>203,386</b>	<b>208,157</b>	<b>233,513</b>	<b>248,876</b>	<b>306,556</b>	<b>349,091</b>	<b>345,267</b>	<b>350,376</b>	<b>352,739</b>
Notes and Coins	106	110	112	78	81	87	75	113	83	146
Due from H.O and Branches	4,174	22,088	27,437	31,998	25,856	58,359	35,564	70,757	28,547	44,720
Money at Call and Short Notice	7,602	6,786	5,590	3,504	2,338	10,778	35,230	2,286	32,928	1,875
Deposits with Banks	52,606	49,447	55,544	76,399	83,883	99,214	127,783	116,778	114,774	101,607
- Demand Deposits	---	---	6,681	8,876	14,663	14,642	16,495	16,227	10,116	24,515
- Time Deposits	---	---	48,863	67,523	69,220	84,572	111,288	100,551	104,658	77,092
Securities	57,795	53,064	48,462	48,211	49,863	54,964	58,205	63,751	68,375	77,103
Loans and Advances <sup>1</sup>	70,599	63,021	61,033	62,855	81,222	75,641	82,803	82,025	94,343	101,892
Other Foreign Assets <sup>2</sup>	4,014	8,870	9,979	10,468	5,633	7,513	9,431	9,557	11,326	25,396
<b>Foreign Liabilities</b>	<b>320,970</b>	<b>282,599</b>	<b>251,086</b>	<b>271,699</b>	<b>289,808</b>	<b>315,380</b>	<b>330,899</b>	<b>328,103</b>	<b>337,959</b>	<b>352,740</b>
Due to H.O and Branches	44,476	17,749	16,910	12,199	13,369	10,200	8,860	13,479	11,226	7,364
Due to Banks	3,620	920	37,866	71,080	76,570	88,610	93,547	95,988	99,528	104,517
Deposits of Banks	205,684	175,673	93,157	51,538	72,348	64,142	63,500	63,625	69,795	76,762
- Demand Deposits	---	---	6,680	11,629	13,938	11,235	14,583	9,816	11,869	9,916
- Time Deposits	---	---	86,477	39,909	58,410	52,907	48,917	53,809	57,926	66,846
Other Deposits	64,349	78,285	88,266	119,768	111,486	132,737	135,842	125,312	122,216	113,262
- Demand Deposits	---	---	9,660	13,746	16,865	17,370	19,434	20,387	19,643	20,966
- Time Deposits	---	---	73,055	98,407	84,514	102,147	102,476	90,248	86,708	75,748
- Savings Deposits	---	---	5,551	7,615	10,107	13,220	13,932	14,677	15,865	16,548
Other Foreign Liabilities <sup>3</sup>	2,841	9,972	14,887	17,114	16,035	19,691	29,150	29,699	35,194	50,835

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

\* Estimates.

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

<b>(In Millions of AEDs)</b>										
<b>Item</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>			
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec**</b>
<b>Government</b>	<b>58,402</b>	<b>72,260</b>	<b>91,873</b>	<b>99,982</b>	<b>102,390</b>	<b>121,334</b>	<b>123,556</b>	<b>125,221</b>	<b>132,696</b>	<b>145,446</b>
<b>Public Sector</b>	<b>50,056</b>	<b>70,165</b>	<b>89,927</b>	<b>91,340</b>	<b>112,421</b>	<b>126,642</b>	<b>126,346</b>	<b>135,928</b>	<b>135,959</b>	<b>146,341</b>
<b>Private Sector</b>	<b>446,065</b>	<b>630,726</b>	<b>607,090</b>	<b>581,287</b>	<b>573,205</b>	<b>568,104</b>	<b>589,047</b>	<b>594,741</b>	<b>603,790</b>	<b>630,078</b>
Financial Institutions	26,194	50,952	51,167	58,597	46,232	48,538	49,746	52,840	51,868	52,193
Insurance Companies	513	1,180	1,755	1,571	1,002	713	793	733	790	1,072
Business and Industrial Sector	267,578	341,352	355,256	324,209	325,185	312,228	326,622	323,678	325,236	339,457
Others <sup>1</sup>	151,780	237,242	198,912	196,910	200,786	206,625	211,886	217,490	225,896	237,356
<b>Total</b>	<b>554,523</b>	<b>773,151</b>	<b>788,890</b>	<b>772,609</b>	<b>788,016</b>	<b>816,080</b>	<b>838,949</b>	<b>855,890</b>	<b>872,445</b>	<b>921,865</b>

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

\* Net of Provisions and Interest in Suspense

\*\* Estimates.



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>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>		<b>2013</b>		
		<b>Dec.</b>	<b>Dec</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec**</b>
<b>1) Agriculture</b>		<b>1,605</b>	<b>2,391</b>	<b>642</b>	<b>712</b>	<b>1,221</b>	<b>2,055</b>	<b>1,973</b>	<b>1,990</b>	<b>1,877</b>	<b>2,738</b>
<b>2) Mining and Quarrying</b>		<b>7,782</b>	<b>11,853</b>	<b>6,729</b>	<b>6,717</b>	<b>27,905</b>	<b>21,961</b>	<b>21,954</b>	<b>21,354</b>	<b>13,272</b>	<b>13,859</b>
<b>3) Manufacturing</b>		<b>32,840</b>	<b>45,668</b>	<b>44,192</b>	<b>45,897</b>	<b>45,319</b>	<b>46,165</b>	<b>46,265</b>	<b>51,257</b>	<b>52,446</b>	<b>51,384</b>
3.1 Food , Beverages and Tobacco		3,197	5,170	4,550	3,440	3,209	3,472	3,798	4,479	4,380	4,914
3.2 Textile and Leather Products		1,535	955	959	909	889	806	612	708	678	654
3.3 Furniture and Other Wood Products		837	1,324	1,189	1,397	1,211	1,298	1,276	1,305	1,385	3,639
3.4 Paper And Paper Products		756	823	564	624	598	642	645	695	740	891
3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals		4,301	6,265	5,925	6,188	5,119	6,180	5,397	6,478	5,808	7,380
3.6 Basic Metal Products (Including Aluminium)		6,267	8,139	10,580	13,492	13,709	12,185	12,035	13,976	14,413	12,364
3.7 Fabricated Metal Products, Machinery and Equipment		1,790	3,386	2,581	2,442	2,750	3,576	3,353	3,554	4,080	3,934
3.8 Other Manufactured Products		14,157	19,608	17,844	17,405	17,834	18,006	19,149	20,062	20,962	17,607
<b>4) Electricity, Gas and Water</b>		<b>12,094</b>	<b>20,250</b>	<b>24,886</b>	<b>23,742</b>	<b>22,198</b>	<b>19,538</b>	<b>18,347</b>	<b>19,313</b>	<b>18,781</b>	<b>19,359</b>
<b>5) Construction</b>		<b>66,003</b>	<b>119,251</b>	<b>126,010</b>	<b>122,683</b>	<b>116,066</b>	<b>129,188</b>	<b>128,115</b>	<b>128,013</b>	<b>123,747</b>	<b>180,941</b>
<b>6) Trade</b>		<b>102,444</b>	<b>124,243</b>	<b>100,489</b>	<b>97,087</b>	<b>105,420</b>	<b>106,213</b>	<b>105,920</b>	<b>112,065</b>	<b>118,641</b>	<b>130,025</b>
6.1 Wholesale		69,489	75,510	63,053	63,347	74,792	75,933	74,718	78,483	81,886	78,965
6.2 Retail		32,955	48,733	37,436	33,740	30,628	30,280	31,202	33,582	36,755	51,060
<b>7) Transport, Storage and Communication</b>		<b>21,211</b>	<b>25,039</b>	<b>27,523</b>	<b>26,450</b>	<b>25,362</b>	<b>32,568</b>	<b>33,494</b>	<b>35,656</b>	<b>33,315</b>	<b>32,250</b>
<b>8) Financial Institutions(Excluding Banks)</b>		<b>35,637</b>	<b>72,772</b>	<b>86,150</b>	<b>81,879</b>	<b>72,905</b>	<b>73,534</b>	<b>81,643</b>	<b>81,353</b>	<b>84,742</b>	<b>100,619</b>
<b>9) Government</b>		<b>58,402</b>	<b>72,260</b>	<b>91,873</b>	<b>99,982</b>	<b>102,390</b>	<b>121,334</b>	<b>123,556</b>	<b>125,221</b>	<b>132,696</b>	<b>139,873</b>
<b>10) Personal Loans for Business Purposes***</b>		<b>106,449</b>	<b>160,103</b>	<b>171,352</b>	<b>181,949</b>	<b>182,950</b>	<b>179,654</b>	<b>183,518</b>	<b>189,034</b>	<b>193,492</b>	<b>216,614</b>
<b>11) Personal Loans for Consumption Purposes</b>		<b>41,923</b>	<b>67,039</b>	<b>66,561</b>	<b>65,172</b>	<b>69,141</b>	<b>81,199</b>	<b>83,027</b>	<b>87,105</b>	<b>91,725</b>	<b>102,686</b>
<b>12) All Others <sup>2</sup></b>		<b>140,304</b>	<b>203,516</b>	<b>212,181</b>	<b>219,837</b>	<b>222,029</b>	<b>212,850</b>	<b>218,136</b>	<b>215,654</b>	<b>222,533</b>	<b>126,092</b>
<b>Total</b>		<b>626,694</b>	<b>924,383</b>	<b>958,588</b>	<b>972,107</b>	<b>992,906</b>	<b>1,026,259</b>	<b>1,045,948</b>	<b>1,068,015</b>	<b>1,087,267</b>	<b>1,116,440</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

\*\* Estimates.

\*\*\* Estimates based on Sep 2013 figures

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

<b>(In Millions of AEDs)</b>										
<b>Item</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>			
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec**</b>
<b>(1) Residents</b>	<b>651,338</b>	<b>833,432</b>	<b>893,989</b>	<b>929,275</b>	<b>957,328</b>	<b>1,033,700</b>	<b>1,100,627</b>	<b>1,128,665</b>	<b>1,145,953</b>	<b>1,165,261</b>
1.1 Government***	114,579	198,298	192,614	183,162	174,809	219,541	238,051	250,837	243,626	161,300
1.2 Public sector***	36,196	44,760	56,867	60,938	67,216	69,137	85,459	90,282	101,214	173,685
1.3 Private Sector	272,241	338,451	372,003	380,354	393,686	378,871	388,326	390,399	398,734	473,573
1.4 Individuals	202,780	225,483	259,906	284,958	297,275	328,449	343,603	351,298	356,244	317,616
1.5 Others	25,542	26,440	12,599	19,863	24,342	37,702	45,188	45,849	46,135	39,087
<b>(2) Non-Residents</b>	<b>64,683</b>	<b>78,738</b>	<b>88,590</b>	<b>120,353</b>	<b>112,422</b>	<b>134,097</b>	<b>137,399</b>	<b>126,874</b>	<b>123,955</b>	<b>111,767</b>
2.1 Government and Diplomatic Missions	6,057	5,314	11,439	6,877	7,662	9,204	9,063	7,815	10,179	4,231
2.2 Financial Institutions	14,289	15,591	33,426	48,378	37,159	47,951	51,620	47,819	38,280	35,828
2.3 Business and Industry	18,780	28,580	22,980	38,322	38,400	38,077	42,103	34,215	36,210	49,337
2.4 Individuals and Others	25,557	29,253	20,745	26,776	29,201	38,865	34,613	37,025	39,286	22,371
<b>Total Deposits</b>	<b>716,021</b>	<b>912,170</b>	<b>982,579</b>	<b>1,049,628</b>	<b>1,069,750</b>	<b>1,167,797</b>	<b>1,238,026</b>	<b>1,255,539</b>	<b>1,269,908</b>	<b>1,277,028</b>

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

\*\* Estimates.

\*\*\* Govt & GRE (Govt. Related Entities) segregated in Dec 2013

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

<b>(In Millions of AEDs)</b>										
<b>Item</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>			
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec*</b>
<b>Demand</b>	<b>188,859</b>	<b>217,049</b>	<b>239,531</b>	<b>259,955</b>	<b>306,292</b>	<b>343,874</b>	<b>376,825</b>	<b>399,362</b>	<b>407,185</b>	<b>448,386</b>
Local Currency	156,632	172,409	188,423	197,634	227,401	256,772	280,739	301,983	307,958	332,415
Foreign Currencies	32,227	44,640	51,108	62,321	78,891	87,102	96,086	97,379	99,227	115,971
<b>Savings</b>	<b>30,234</b>	<b>38,562</b>	<b>44,464</b>	<b>54,348</b>	<b>68,669</b>	<b>84,387</b>	<b>91,892</b>	<b>98,869</b>	<b>102,352</b>	<b>107,201</b>
Local Currency	26,869	33,978	37,835	46,918	59,094	72,219	79,182	85,595	87,981	92,080
Foreign Currencies	3,365	4,584	6,629	7,430	9,575	12,168	12,710	13,274	14,371	15,121
<b>Time</b>	<b>371,865</b>	<b>444,776</b>	<b>483,686</b>	<b>534,702</b>	<b>500,437</b>	<b>500,734</b>	<b>512,589</b>	<b>486,127</b>	<b>496,803</b>	<b>541,887</b>
Local Currency	270,728	320,283	363,981	407,746	383,283	391,022	390,415	362,086	363,868	406,843
Foreign Currencies	101,137	124,493	119,705	126,956	117,154	109,712	122,174	124,041	132,935	135,044
<b>Total Deposits<sup>2</sup></b>	<b>590,958</b>	<b>700,387</b>	<b>767,681</b>	<b>849,005</b>	<b>875,398</b>	<b>928,995</b>	<b>981,306</b>	<b>984,358</b>	<b>1,006,340</b>	<b>1,097,474</b>
Total Local Currency	454,229	526,670	590,239	652,298	669,778	720,013	750,336	749,664	759,807	831,338
Foreign Currencies	136,729	173,717	177,442	196,707	205,620	208,982	230,970	234,694	246,533	266,136
Commercial Prepayments	10,484	13,483	12,832	13,217	13,703	14,220	14,222	15,195	15,849	15,847

1) Excluding Inter-Bank Deposits

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

\* Estimates.

**Table 13 : Time Deposits by Maturity \***

<b>(In Millions of AEDs)</b>										
<b>Period</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>			
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec**</b>
Upto 3 Months	264,634	327,964	299,659	279,854	221,980	250,396	270,157	245,172	248,897	239,183
Above 3 and Upto 6 Months	71,373	103,409	112,385	123,549	130,742	111,084	113,845	132,422	122,561	117,778
Above 6 and Upto 12 Months	76,458	99,036	125,067	154,709	138,838	163,761	183,006	179,537	178,312	171,353
Exceeding 12 Months	54,294	95,729	131,848	142,824	166,341	172,650	155,555	148,575	156,280	150,181
<b>Total</b>	<b>466,759</b>	<b>626,138</b>	<b>668,959</b>	<b>700,936</b>	<b>657,901</b>	<b>697,891</b>	<b>722,563</b>	<b>705,706</b>	<b>706,050</b>	<b>678,495</b>

\* Excluding Inter-Bank Deposits but Including Government Deposits

\*\* Estimates.

**Table 14 : Currency Issued**

<b>(In Thousands of AEDs)</b>										
	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>			
<b>Item</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Mar</b>	<b>Jun</b>	<b>Sep</b>	<b>Dec</b>
<b>Total Notes Issued ( 1 )*</b>	<b>31,215,615</b>	<b>44,759,332</b>	<b>44,960,568</b>	<b>47,109,743</b>	<b>51,359,554</b>	<b>56,998,623</b>	<b>60,399,299</b>	<b>58,601,440</b>	<b>59,676,757</b>	<b>63,076,612</b>
<b>Total Coins Issued ( 2 )**</b>	<b>455,590</b>	<b>567,643</b>	<b>619,632</b>	<b>665,716</b>	<b>727,105</b>	<b>774,510</b>	<b>830,497</b>	<b>823,945</b>	<b>840,812</b>	<b>850,187</b>
<b>Total Currency Issued</b>	<b>31,671,205</b>	<b>45,326,975</b>	<b>45,580,200</b>	<b>47,775,459</b>	<b>52,086,659</b>	<b>57,773,133</b>	<b>61,229,796</b>	<b>59,425,385</b>	<b>60,517,569</b>	<b>63,926,799</b>

\* *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.	Mar	Jun	Sep	Dec
<b>Amount</b> ( In Millions of AEDs )	724,622	859,404	968,108	970,864	1,163,666	1,122,303	310,371	650,618	881,814	914,897
<b>No. of Cheques *</b>	20,025	18,643	27,169	26,237	26,917	27,568	7,110	14,672	19,524	19,967

\* No. of Cheques is in Thousands