



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

النشرة الاحصائية الشهرية
- البيانات المصرفية والنقدية -
فبراير 2012

Monthly Statistical Bulletin
- Banking & Monetary Statistics -
February 2012

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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	2006	2007	2008	2009	2010	2011		2012	
	Dec.	Dec.	Dec.	Dec.	Dec.	September *	December *	January *	February *
Central Bank of the UAE									
Total Assets/Liabilities	103,233	285,949	193,747	203,937	228,937	257,586	234,266	240,845	241,315
Foreign Assets Holdings	102,345	285,693	113,039	89,875	116,701	146,155	132,291	137,889	140,247
Money Supply Indicators									
Money Supply M0	26,832	31,671	45,327	45,580	47,775	49,916	52,087	52,312	53,108
Money Supply M1	120,019	181,664	208,138	223,482	232,961	254,048	264,096	272,000	276,268
Money Supply M2	399,293	565,702	674,310	740,618	786,388	813,736	825,758	835,622	856,312
Money Supply M3	506,641	696,229	899,093	947,780	985,172	1,003,844	1,001,357	1,011,741	1,039,545
Banks									
Total Assets(Net of Provisions & Interest in Suspense)	826,391	1,202,285	1,447,894	1,521,002	1,609,259	1,674,765	1,665,220	1,668,970	1,703,651
Foreign Assets	231,938	196,896	203,386	208,157	233,513	245,388	248,876	254,160	273,083
Foreign Assets to Total Assets (%)	28	16	14	14	15	15	15	15	16
Foreign Liabilities	177,688	320,970	282,599	251,086	271,699	314,833	289,808	286,380	281,287
Foreign Liabilities to Total Liabilities (%)	21	26	19	17	17	19	17	17	17
Deposits ¹	518,806	716,021	912,170	982,579	1,049,628	1,067,319	1,069,750	1,081,501	1,109,862
Residents	469,322	651,338	833,432	893,989	929,275	944,895	957,328	963,535	990,017
Non-Residents	49,484	64,683	78,738	88,590	120,353	122,424	112,422	117,966	119,845
Bank Credit (Net of Provisions & Interest in Suspense)	440,979	626,694	924,383	958,588	972,107	998,418	992,906	995,265	1,000,901
Total Number of National Banks and Branches									
Head Offices	21	22	24	24	23	23	23	23	23
Branches	431	507	614	674	732	757	768	772	775
Pay Offices	55	56	60	71	86	87	87	87	87
Electronic Banking Service Units	9	11	19	26	26	26	26	26	28
Total Number of Foreign Banks and Branches									
Head Offices	25	27	28	28	28	28	28	28	28
Branches	81	80	82	82	83	83	83	83	83
Pay Offices	1	1	1	1	1	1	1	1	1
Electronic Banking Service Units	14	30	35	43	50	51	50	52	51
Number of Employees in Banks (UAE)²	26,963	32,142	39,589	37,704	37,403	37,243	37,499	37,136	36,885

¹ Excluding Inter-Bank Deposits

² Excluding Auxiliary Staff

* Estimates subject to revision

Table 2 : Monetary Survey

(In Millions of AEDs)									
Item	2006	2007	2008	2009	2010	2011		2012	
	Dec.	Dec.	Dec.	Dec.	Dec.	September *	December *	January *	February *
Net Foreign Assets	155,634	160,326	33,098	46,949	78,624	77,489	92,499	101,770	128,187
Foreign Assets	334,614	482,821	316,855	298,706	350,947	392,828	382,444	393,338	414,691
Foreign Liabilities	-178,980	-322,495	-283,757	-251,757	-272,323	-315,339	-289,945	-291,568	-286,504
Net Domestic Assets	243,659	384,588	615,943	693,669	707,764	736,247	733,259	733,852	728,125
Claims on Private Sector	385,789	510,002	751,921	786,553	792,075	815,068	819,156	816,484	820,357
Net Claims on Government	-51,882	-61,380	-85,031	9,997	28,939	40,500	44,779	46,429	41,981
Claims on Official Entities	33,002	45,385	56,064	77,259	87,581	117,702	119,852	123,996	121,891
Claims on Nonbank Financial Institutions	32,362	55,208	97,940	91,453	91,179	85,064	82,436	85,436	87,095
Capital and Reserves	-105,649	-132,442	-165,569	-245,531	-274,538	-284,570	-297,943	-300,170	-302,071
Other Items (net)	-49,963	-32,185	-39,382	-26,062	-17,472	-37,517	-35,021	-38,323	-41,128
Money Supply M2	399,293	565,702	674,310	740,618	786,388	813,736	825,758	835,622	856,312
Money Supply M1	120,019	181,664	208,138	223,482	232,961	254,048	264,096	272,000	276,268
Currency in Circulation Outside Banks	21,837	25,942	36,967	37,217	38,560	40,789	41,591	42,618	43,258
Monetary Deposits	98,182	155,722	171,171	186,265	194,401	213,259	222,505	229,382	233,010
Quasi - Money	279,274	384,038	466,172	517,136	553,427	559,688	561,662	563,622	580,044
Foreign Currency Deposits	96,307	91,007	120,210	123,001	130,264	138,342	144,094	146,130	148,119
Dirham Deposits	182,967	293,031	345,962	394,135	423,163	421,346	417,568	417,492	431,925

* Estimates subject to revision

Table 3 : Monthly Changes in Factors Affecting Money Supply

(In Millions of AEDs)									
Item	2006	2007	2008	2009	2010	2011		2012	
	Dec. **	Dec. **	Dec. **	Dec.	Dec.	September	December **	January ***	February ***
Net Foreign Assets	7,675	8,351	-14,938	-22,734	4,525	-24,182	15,010	9,271	26,417
Foreign Assets	48,967	73,614	-58,828	-30,121	-5,931	-7,903	-10,384	10,894	21,353
Foreign Liabilities	41,292	65,263	-43,890	7,387	10,456	-16,279	25,394	-1,623	5,064
Net Domestic Assets	23,567	49,617	6,990	18,635	-2,700	18,483	-2,988	593	-5,727
Claims on Private Sector	22,314	56,565	21,837	-27,956	-2,615	6,124	4,088	-2,672	3,873
Net Claims on Government	721	-12,069	-10,674	18,424	3,468	13,888	4,279	1,650	-4,448
Claims on Official Entities	643	6,966	-5,271	1,504	-3,210	9,660	2,150	4,144	-2,105
Claims on Nonbank Financial Institutions	7,603	7,459	6,458	13,893	1,071	-1,868	-2,628	3,000	1,659
Capital and Reserves*	-7,052	-9,246	5,986	-12,487	-1,579	1,227	-13,373	-2,227	-1,901
Other Items (net)*	-662	-58	-11,346	25,257	165	-10,548	2,496	-3,302	-2,805
Money Supply M2	31,242	58,760	-7,063	-4,099	1,825	-5,699	12,022	9,864	20,690
Money Supply M1	7,875	24,487	-27,156	265	1,443	-3,870	10,048	7,904	4,268
Quasi - Money	23,367	34,273	20,093	-4,364	382	-1,829	1,974	1,960	16,422
Foreign Currency Deposits	9,374	-21,789	2,318	-5,236	206	455	5,752	2,036	1,989
Dirham Deposits	13,993	56,062	17,775	872	176	-2,284	-3,778	-76	14,433

* (-) 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		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										
January *	195.0	1.1%	38.7	0.5%	55.9	3.5%	11.4	78.1%	89.0	-5.3%
February *	209.5	7.4%	39.7	2.6%	54.7	-2.1%	10.9	-4.4%	104.2	17.1%
March *	219.2	4.6%	39.1	-1.5%	56.3	2.9%	12.5	14.7%	111.3	6.8%
April *	232.9	6.3%	41.9	7.2%	56.5	0.4%	16.5	32.0%	118.0	6.0%
May*	230.6	-1.0%	41.5	-1.0%	59.2	4.8%	10.7	-35.2%	119.2	1.0%
June*	237.4	2.9%	42.1	1.4%	61.4	3.7%	15.9	48.6%	118.0	-1.0%
July*	228.3	-3.8%	42.5	1.0%	63.2	2.9%	15.8	-0.6%	106.8	-9.5%
August*	220.0	-3.6%	44.0	3.5%	63.1	-0.2%	19.7	24.7%	93.2	-12.7%
September*	209.8	-4.6%	40.8	-7.3%	63.5	0.6%	18.8	-4.6%	86.7	-7.0%
October*	203.0	-3.2%	41.3	1.2%	65.0	2.4%	18.8	0.0%	77.9	-10.1%
November*	204.8	0.9%	41.7	1.0%	62.7	-3.5%	26.1	38.8%	74.3	-4.6%
December*	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%
Change for the year	-	0.4%	-	3.8%	-	-0.5%	-	-7.4%	-	0.6%

* Estimates subject to revision

Table 5 : Central Bank of the UAE Balance Sheet

(In Millions of AEDs)									
Item	As at 31.12.2006	As at 31.12.2007	As at 31.12.2008	As at 31.12.2009	As at * 31.12.2010	As at * 30.09.2011	As at ** 31.12.2011	As at * 31.01.2012	As at * 29.02.2012
Assets									
Cash and Bank Balances	425	329	1,904	4,537	6,871	5,341	30,193	32,729	16,094
Deposits	57,322	184,042	82,868.6	85,634	44,505	69,282	30,101	41,890	35,187
Loans to Banks against - Certificates of Deposit	625	-	2,967.3	2,266	-	-	367	734	-
Certificates of Deposit Under Repo	-	-	16,275	2,100	-	-	-	-	-
Liquidity Support Facility	-	-	4,551.5	2,360	1,420	1,330	1,252	513	513
Held to Maturity Foreign Securities	43,299	98,857	29,576	37	68,418	73,759	72,301	65,208	87,637
Held to Maturity Securities-Issued by Ministry of Finance & Dubai Government	-	-	55,000	106,725	106,725	106,725	98,725	98,725	97,725
Other Assets	1,427	2,593	497.6	194	914	1,062	1,237	956	4,071
Property & Equipment	135	128	106.8	84	84	87	90	90	88
Total Assets	103,233	285,949	193,746.8	203,937	228,937	257,586	234,266	240,845	241,315
Off Balance Sheet Commitments	305	56,219	31,822.4	11,244	69,877	92,740	54,833	63,322	70,770
Liabilities									
Current Accounts & Deposits	30,966	65,261	84,841.2	70,286	66,005	95,747	80,549	90,141	88,509
Certificates of Deposit	32,322	173,577	47,183	71,453	94,002	86,700	80,407	79,031	80,496
Currency Issued	26,832	31,671	45,327	45,580	47,775	49,916	52,087	52,312	53,108
Other Liabilities	255	1,449	1,315.2	583	5,120	8,071	4,071	1,284	1,125
Total Liabilities	90,375	271,958	178,666.4	187,902	212,902	240,434	217,114	222,768	223,238
Capital and Reserves									
Authorized, Issued & Fully Paid Capital	300	300	300	300	300	300	2,500	2,500	2,500
General Reserve	1,200	1,200	1,200	1,200	1,200	1,200	13,690	14,615	14,615
Special Reserve	60	60	-	-	-	-	-	-	-
Retained Earnings	-	-	-	-	-	962	962	962	962
Permanent Deposit from U.A.E Government	11,298	12,431	13,580.4	14,535	14,535	14,690	-	-	-
Total Capital & Reserves	12,858	13,991	15,080.4	16,035	16,035	17,152	17,152	18,077	18,077
Total Liabilities and Capital	103,233	285,949	193,746.8	203,937	228,937	257,586	234,266	240,845	241,315
Off Balance Sheet Commitments	305	56,219	31,822.4	11,244	69,877	92,740	54,833	63,322	70,770

- 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	36.72	0.45	153.43
2011					
January **	37.48	80.57	36.72	0.69	155.46
February **	51.53	82.10	36.72	0.72	171.07
March **	65.75	80.00	36.72	0.61	183.08
April **	88.91	76.27	36.72	1.54	203.44
May **	83.13	81.40	36.72	1.40	202.65
June **	74.86	86.03	36.72	1.45	199.06
July **	73.36	81.73	36.72	1.52	193.33
August **	71.89	77.64	36.72	1.60	187.85
September **	70.45	73.76	36.72	1.68	182.61
December **	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
Change for the year	-17.3%	21.2%	0.0%	132.4%	4.5%

(*) 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	2006	2007	2008	2009	2010	2011		2012	
	Dec.	Dec.	Dec.	Dec.	Dec.	September	December	January	February
Assets (Net of Provisions and Interest in Suspense)									
Cash and Deposits with C.B	63,415	236,852	108,146	146,210	165,811	177,073	166,629	165,167	167,515
Cash in Hand (LCY)	4,995	5,730	8,360	8,363	9,215	9,127	10,496	9,694	9,850
Deposits with Central Bank	58,420	231,122	99,786	137,847	156,596	167,946	156,133	155,473	157,665
Due From Resident Banks	34,793	44,377	76,696	67,927	82,747	75,888	80,382	68,835	80,449
Money at call & short notice	2,218	5,512	7,540	3,441	3,401	4,640	3,769	3,856	5,912
Demand Deposits	707	919	687	4,861	602	533	797	1,496	2,341
Time Deposits	30,390	37,816	68,288	59,463	78,572	70,451	75,566	63,269	71,964
Cheques in the course of collection	1,478	130	181	162	172	264	250	214	232
Foreign Assets	231,938	196,896	203,386	208,157	233,513	245,388	248,876	254,160	273,083
Net Due from H.O. and/or Branches Abroad	18,024	4,174	22,088	27,437	31,998	24,992	25,856	29,248	28,108
Due from Other Banks Abroad	90,489	60,222	56,239	61,140	79,906	79,437	86,223	94,558	114,403
Cash in Hand (FCY)	114	106	110	112	78	66	81	64	88
Securities	56,638	57,795	53,064	48,462	48,211	56,657	49,863	49,626	49,905
Credit to Non-Residents	63,264	70,599	63,021	61,033	62,855	79,431	81,222	74,866	74,819
Other Foreign Assets	3,409	4,000	8,864	9,973	10,465	4,805	5,631	5,798	5,760
Domestic Credit and Investments	473,095	679,920	991,058	1,029,179	1,048,066	1,089,746	1,086,096	1,091,960	1,098,620
a) Credit Facilities	440,979	626,694	924,383	958,588	972,107	998,418	992,906	995,265	1,000,901
Claims on Private Sector	342,987	491,528	729,825	723,866	720,617	732,188	730,861	725,905	728,744
Commercial Bills	8,682	12,772	20,338	18,792	22,616	27,149	25,797	25,997	25,789
Real Estate Mortgage Loans	28,280	56,471	125,834	141,714	163,185	160,130	161,531	161,531	162,272
Loans,Advances & Overdrafts	306,025	422,285	583,653	563,360	534,816	544,909	543,533	538,377	540,683
Claims on Government	47,885	58,402	72,260	91,873	99,982	105,516	102,390	103,658	106,953
Claims on Official Entities	31,513	39,823	47,368	68,700	73,993	90,993	92,940	96,840	94,503
Loans,Advances & Overdrafts	31,513	39,823	47,368	68,700	73,993	90,993	92,940	96,840	94,503

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

(In Millions of AEDs)									
Item	2006	2007	2008	2009	2010	2011		2012	
	Dec.	Dec.	Dec.	Dec.	Dec.	September	December	January	February
<i>Assets (Net of Provisions and Interest in Suspense)</i>									
Claims on Other Financial Institutions	18,594	36,941	74,930	74,149	77,515	69,721	66,715	68,862	70,701
Loans, Advances & Overdrafts	18,594	36,941	74,930	74,149	77,515	69,721	66,715	68,862	70,701
b) Domestic Investments	32,116	53,226	66,675	70,591	75,959	91,328	93,190	96,695	97,719
Unclassified Assets	23,150	44,240	68,608	69,529	79,122	86,670	83,237	88,848	83,984
Fixed Assets	4,555	8,658	14,275	15,463	15,792	16,853	16,180	16,460	16,413
Inter-Branch Transactions	226	1,299	518	233	484	968	185	624	797
Other Assets	18,369	34,283	53,815	53,833	62,846	68,849	66,872	71,764	66,774
Total Assets	826,391	1,202,285	1,447,894	1,521,002	1,609,259	1,674,765	1,665,220	1,668,970	1,703,651

* Excluding Overseas Branches of National Banks

Table 7 : Aggregated Balance Sheet of Banks - Liabilities *

(In Millions of AEDs)									
Item	2006	2007	2008	2009	2010	2011		2012	
	Dec.	Dec.	Dec.	Dec.	Dec.	September	December	January	February
Liabilities									
Monetary Deposits	98,182	155,722	171,171	186,265	194,401	213,259	222,505	229,382	233,010
Demand Deposits (LCY)	96,367	152,721	168,961	184,240	192,686	211,679	220,857	227,577	231,184
Bankers Drafts	1,815	3,001	2,210	2,025	1,715	1,580	1,648	1,805	1,826
Quasi Monetary Deposits	279,274	384,038	466,172	517,136	553,427	559,688	561,662	563,622	580,044
Time Deposits (LCY)	159,374	259,374	303,563	348,423	369,750	358,196	353,693	353,394	366,441
Savings Deposits (LCY)	18,015	24,654	30,939	34,581	42,181	51,859	52,831	53,002	54,442
Commercial Prepayments (LCY)	5,578	9,003	11,460	11,131	11,232	11,291	11,044	11,096	11,042
Other Deposits (FCY)	96,307	91,007	120,210	123,001	130,264	138,342	144,094	146,130	148,119
Foreign Liabilities	177,688	320,970	282,599	251,086	271,699	314,833	289,808	286,380	281,287
Net Due to H.O and/or Branches Abroad	20,513	44,476	17,749	16,910	12,199	18,105	13,369	13,621	13,353
Due to Other Banks Abroad	101,094	209,303	176,593	131,022	122,619	159,843	148,918	138,028	131,389
Other Deposits (LCY + FCY)	49,484	64,684	78,738	88,590	120,353	122,424	112,422	117,966	119,845
Provisions ¹	1,279	819	2,480	2,157	4,001	2,916	3,399	3,386	3,730
Other Foreign Liabilities	5,318	1,688	7,039	12,407	12,527	11,545	11,700	13,379	12,970
Government Deposits (LCY + FCY)	93,680	114,579	198,298	192,614	183,162	173,528	174,809	172,336	178,789
Government Lending Funds ²	16	16	5,622	13	13	13	13	13	13
Due to Central Bank	168	94	25,150	6,776	4,314	4,494	1,484	2,796	2,606
Capital and Reserves	104,089	130,882	165,569	244,031	273,038	282,108	280,791	282,093	283,994
Due to Resident Banks	38,397	46,026	71,572	67,190	70,552	56,430	63,537	58,769	68,931
Money at call and short notice	1,904	2,008	1,711	866	853	1,899	1,062	3,043	4,883
Demand Deposits	665	1,255	1,025	1,947	2,030	949	1,380	1,085	672
Time Deposits	35,828	42,763	68,836	64,377	67,669	53,582	61,095	54,641	63,376

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

(In Millions of AEDs)									
Item	2006	2007	2008	2009	2010	2011		2012	
	Dec.	Dec.	Dec.	Dec.	Dec.	September	December	January	February
Liabilities									
Unclassified Liabilities	34,897	49,958	61,741	55,891	58,653	70,412	70,611	73,579	74,977
Inter-Branch Transactions	205	372	1,132	1,342	1,112	1,525	1,479	1,865	1,976
Other Liabilities	34,692	49,586	60,609	54,549	57,541	68,887	69,132	71,714	73,001
Memoranda Accounts	952,310	1,416,622	1,588,907	2,047,446	2,303,461	2,815,417	2,562,091	2,647,564	2,759,393
Letters of Credit	79,228	110,860	112,191	102,837	102,680	97,540	101,929	100,884	103,732
Guarantees and other - Forward Endorsements	194,143	252,402	350,833	338,290	334,220	327,411	325,594	324,296	318,653
Acceptances	14,740	18,272	20,796	26,282	34,829	35,112	33,580	33,991	33,003
Forward Exchange Contracts	341,413	569,807	599,576	799,877	801,567	1,225,370	1,071,087	1,123,825	1,234,001
Other Memoranda Accounts	322,786	465,281	505,511	780,160	1,030,165	1,129,984	1,029,901	1,064,568	1,070,004

* *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	2006	2007	2008	2009	2010	2011		2012	
	Dec.	Dec.	Dec.	Dec.	Dec.	September	December	January	February
Foreign Assets	231,938	196,896	203,386	208,157	233,513	245,388	248,876	254,160	273,083
Notes and Coins	114	106	110	112	78	66	81	64	88
Due from H.O and Branches	18,024	4,174	22,088	27,437	31,998	24,992	25,856	29,248	28,108
Money at Call and Short Notice	3,517	7,602	6,786	5,590	3,504	5,399	2,338	21,490	19,678
Deposits with Banks	86,934	52,606	49,447	55,544	76,399	74,031	83,883	73,064	94,721
- Demand Deposits	---	---	---	6,681	8,876	8,507	14,663	9,520	11,781
- Time Deposits	---	---	---	48,863	67,523	65,524	69,220	63,544	82,939
Securities	56,638	57,795	53,064	48,462	48,211	56,657	49,863	49,626	49,905
Loans and Advances ¹	63,264	70,599	63,021	61,033	62,855	79,431	81,222	74,866	74,819
Other Foreign Assets ²	3,447	4,014	8,870	9,979	10,468	4,812	5,633	5,802	5,764
Foreign Liabilities	177,688	320,970	282,599	251,086	271,699	314,833	289,808	286,380	281,287
Due to H.O and Branches	20,513	44,476	17,749	16,910	12,199	18,105	13,369	13,621	13,353
Due to Banks	4,309	3,620	920	37,866	71,080	84,783	76,570	82,756	77,294
Deposits of Banks	96,785	205,684	175,673	93,157	51,538	75,060	72,348	55,272	54,095
- Demand Deposits	---	---	---	6,680	11,629	26,606	13,938	18,504	14,357
- Time Deposits	---	---	---	86,477	39,909	48,454	58,410	36,768	39,738
Other Deposits	49,204	64,349	78,285	88,266	119,768	121,534	111,486	116,873	118,670
- Demand Deposits	---	---	---	9,660	13,746	18,154	16,865	20,380	17,044
- Time Deposits	---	---	---	73,055	98,407	94,075	84,514	85,653	91,009
- Savings Deposits	---	---	---	5,551	7,615	9,305	10,107	10,840	10,617
Other Foreign Liabilities ³	6,877	2,841	9,972	14,887	17,114	15,351	16,035	17,858	17,875

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	2006	2007	2008	2009	2010	2011		2012	
	Dec.	Dec.	Dec.	Dec.	Dec.	September	December	January	February
Government	47,885	58,402	72,260	91,873	99,982	105,516	102,390	103,658	106,953
Public Sector	39,922	50,056	70,165	89,927	91,340	101,599	112,421	116,383	114,417
Financial Institutions	8,145	10,229	18,260	21,221	17,347	10,606	19,481	18,925	19,296
Insurance Companies	264	4	4,537	6	0	0	0	618	618
Others	31,513	39,823	47,368	68,700	73,993	90,993	92,940	96,840	94,503
Private Sector	312,634	446,065	630,726	607,090	581,287	587,837	573,205	569,614	573,252
Financial Institutions	9,534	26,194	50,952	51,167	58,597	57,660	46,232	48,062	49,600
Insurance Companies	650	513	1,180	1,755	1,571	1,455	1,002	1,257	1,187
Business and Industrial Sector	191,512	267,578	341,352	355,256	324,209	327,788	325,185	319,651	321,922
Others ¹	110,938	151,780	237,242	198,912	196,910	200,934	200,786	200,644	200,543
Total	400,441	554,523	773,151	788,890	772,609	794,952	788,016	789,655	794,622

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 2006	2007	2008	2009	2010	2011		2012	
	Dec	Dec.	Dec	Dec.	Dec.	September	December	January	February
1) Agriculture	1,295	1,605	2,391	642	712	765	1,221	1,359	1,109
2) Mining and Quarrying	6,330	7,782	11,853	6,729	6,717	30,203	27,905	27,941	27,253
3) Manufacturing	22,373	32,840	45,668	44,192	45,897	47,272	45,319	44,151	42,869
3.1 Food , Beverages and Tobacco	2,277	3,197	5,170	4,550	3,440	3,104	3,209	2,891	2,627
3.2 Textile and Leather Products	1,114	1,535	955	959	909	942	889	907	844
3.3 Furniture and Other Wood Products	711	837	1,324	1,189	1,397	1,162	1,211	1,212	1,220
3.4 Paper And Paper Products	811	756	823	564	624	658	598	572	612
3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals	3,667	4,301	6,265	5,925	6,188	7,257	5,119	5,114	4,663
3.6 Basic Metal Products (Including Aluminium)	3,773	6,267	8,139	10,580	13,492	14,390	13,709	13,666	13,189
3.7 Fabricated Metal Products, Machinery and Equipment	1,266	1,790	3,386	2,581	2,442	2,832	2,750	2,937	2,919
3.8 Other Manufactured Products	8,754	14,157	19,608	17,844	17,405	16,927	17,834	16,852	16,795
4) Electricity, Gas and Water	10,228	12,094	20,250	24,886	23,742	21,361	22,198	22,589	21,114
5) Construction	50,114	66,003	119,251	126,010	122,683	116,367	116,066	114,744	115,336
6) Trade	85,426	102,444	124,243	100,489	97,087	105,874	105,420	105,909	103,565
6.1 Wholesale	57,202	69,489	75,510	63,053	63,347	74,454	74,792	75,777	73,663
6.2 Retail	28,224	32,955	48,733	37,436	33,740	31,420	30,628	30,132	29,902
7) Transport, Storage and Communication	17,904	21,211	25,039	27,523	26,450	24,662	25,362	24,540	25,375
8) Financial Institutions(Excluding Banks)	17,147	35,637	72,772	86,150	81,879	74,305	72,905	74,575	74,764
9) Government	47,885	58,402	72,260	91,873	99,982	105,516	102,390	103,658	106,953
10) Personal Loans for Business Purposes	81,130	106,449	160,103	171,352	181,949	185,173	182,950	177,059	176,953
11) Personal Loans for Consumption Purposes	28,824	41,923	67,039	66,561	65,172	64,638	69,141	76,609	76,393
12) All Others ²	72,323	140,304	203,516	212,181	219,837	222,282	222,029	222,131	229,217
Total	440,979	626,694	924,383	958,588	972,107	998,418	992,906	995,265	1,000,901

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	2006	2007	2008	2009	2010	2011		2012	
	Dec.	Dec.	Dec.	Dec.	Dec.	September	December	January	February
(1) Residents	469,322	651,338	833,432	893,989	929,275	944,895	957,328	963,535	990,017
1.1 Government	93,680	114,579	198,298	192,614	183,162	173,528	174,809	172,336	178,789
1.2 Public sector	38,142	36,196	44,760	56,867	60,938	62,796	67,216	71,223	70,766
1.2.1 Financial Institutions	3,051	4,819	4,934	8,956	8,463	5,414	6,711	9,179	11,294
1.2.2 Business and Industrial Inst.	35,091	31,377	39,826	47,911	52,475	57,382	60,505	62,044	59,472
1.3 Private Sector	176,046	272,241	338,451	372,003	380,354	390,160	393,686	393,503	403,575
1.3.1 Financial Institutions	13,393	22,101	20,407	22,206	26,107	28,379	28,689	29,123	30,298
1.3.2 Business and Industrial Inst.	162,653	250,140	318,044	349,797	354,247	361,781	364,997	364,380	373,277
1.4 Individuals	142,321	202,780	225,483	259,906	284,958	296,211	297,275	297,818	305,969
1.5 Others	19,133	25,542	26,440	12,599	19,863	22,200	24,342	28,655	30,918
(2) Non-Residents	49,484	64,683	78,738	88,590	120,353	122,424	112,422	117,966	119,845
2.1 Government and Diplomatic Missions	3,311	6,057	5,314	11,439	6,877	15,466	7,662	7,668	9,498
2.2 Financial Institutions	8,630	14,289	15,591	33,426	48,378	39,163	37,159	42,236	46,309
2.3 Business and Industry	15,720	18,780	28,580	22,980	38,322	36,905	38,400	36,569	32,278
2.4 Individuals and Others	21,823	25,557	29,253	20,745	26,776	30,890	29,201	31,493	31,760
Total Deposits	518,806	716,021	912,170	982,579	1,049,628	1,067,319	1,069,750	1,081,501	1,109,862

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

Table 12 : Deposits by Type and Currency ¹

(In Millions of AEDs)									
Item	2006	2007	2008	2009	2010	2011		2012	
	Dec.	Dec.	Dec.	Dec.	Dec.	September	December	January	February
Demand	123,886	188,859	217,049	239,531	259,955	294,503	306,292	317,576	316,049
Local Currency	98,219	156,632	172,409	188,423	197,634	219,569	227,401	234,525	237,703
Foreign Currencies	25,667	32,227	44,640	51,108	62,321	74,934	78,891	83,051	78,346
Savings	22,170	30,234	38,562	44,464	54,348	66,637	68,669	69,759	70,981
Local Currency	19,198	26,869	33,978	37,835	46,918	57,735	59,094	59,545	61,217
Foreign Currencies	2,972	3,365	4,584	6,629	7,430	8,902	9,575	10,214	9,764
Time	272,367	371,865	444,776	483,686	534,702	504,947	500,437	500,931	521,107
Local Currency	164,749	270,728	320,283	363,981	407,746	387,079	383,283	382,311	396,992
Foreign Currencies	107,618	101,137	124,493	119,705	126,956	117,868	117,154	118,620	124,115
Total Deposits ²	418,423	590,958	700,387	767,681	849,005	866,087	875,398	888,266	908,137
Total Local Currency	282,166	454,229	526,670	590,239	652,298	664,383	669,778	676,381	695,912
Foreign Currencies	136,257	136,729	173,717	177,442	196,707	201,704	205,620	211,885	212,225
Commercial Prepayments	6,702	10,484	13,483	12,832	13,217	14,006	13,703	13,884	14,172

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	2006	2007	2008	2009	2010	2011		2012	
	Dec.	Dec.	Dec.	Dec.	Dec.	September	December	January	February
Upto 3 Months	222,930	264,634	327,964	299,659	279,854	223,847	221,980	234,990	266,124
Above 3 and Upto 6 Months	40,003	71,373	103,409	112,385	123,549	122,774	130,742	121,617	111,653
Above 6 and Upto 12 Months	55,751	76,458	99,036	125,067	154,709	148,273	138,838	140,321	140,203
Exceeding 12 Months	35,814	54,294	95,729	131,848	142,824	168,540	166,341	156,305	164,694
Total	354,498	466,759	626,138	668,959	700,936	663,434	657,901	653,233	682,674

* Excluding Inter-Bank Deposits but Including Government Deposits

Table 14 : Currency Issued

(In Thousands of AEDs)									
	2006	2007	2008	2009	2010	2011		2012	
Item	Dec.	Dec.	Dec.	Dec.	Dec.	September	December	January	February
Total Notes Issued (1)*	26,428,825	31,215,615	44,759,332	44,960,568	47,109,743	49,210,000	51,359,554	51,581,351	52,377,203
Total Coins Issued (2)**	403,052	455,590	567,643	619,632	665,716	706,000	727,105	730,470	730,668
Total Currency Issued (1)+(2)	26,831,877	31,671,205	45,326,975	45,580,200	47,775,459	49,916,000	52,086,659	52,311,821	53,107,871

* *Excluding Mutilated Notes*

** *Excluding Issued Gold Coins*

Table 15 : Cleared Cheques Statistics

Item	2006	2007	2008	2009	2010	2011		2012	
	Dec.	Dec.	Dec.	Dec.	Dec.	September	December	January	February
Amount (In Millions of AEDs)	691,354	724,622	859,404	968,108	970,864	827,946	1,163,666	94,303	182,363
No. of Cheques *	21,890	20,025	18,643	27,169	26,237	20,088	26,917	2,292	4,503

* No. of Cheques is in Thousands