



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

النشرة الاحصائية الشهرية  
- البيانات المصرفية والنقدية -  
يناير 2012

**Monthly Statistical Bulletin**  
**- Banking & Monetary Statistics -**  
**January 2012**

## 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

---

---

**Contents (Contd)**

---

**Note:**

Data are as at end of period unless otherwise indicated.

---

**Abbreviations & Notations**

---

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

<b>(In Millions of AEDs)</b>									
<b>Indicator</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>			<b>2012</b>
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>June *</b>	<b>September *</b>	<b>December *</b>	<b>January *</b>
<b>Central Bank of the UAE</b>									
Total Assets/Liabilities	103,233	285,949	193,747	203,937	228,937	273,483	257,586	234,266	240,845
Foreign Assets Holdings	102,345	285,693	113,039	89,875	116,701	162,330	146,155	132,291	137,889
<b>Money Supply Indicators</b>									
Money Supply M0	26,832	31,671	45,327	45,580	47,775	51,553	49,916	52,087	52,312
Money Supply M1	120,019	181,664	208,138	223,482	232,961	262,182	254,048	264,096	272,000
Money Supply M2	399,293	565,702	674,310	740,618	786,388	851,928	813,736	825,758	835,622
Money Supply M3	506,641	696,229	899,093	947,780	985,172	1,062,732	1,003,844	1,001,357	1,011,741
<b>Banks</b>									
Total Assets(Net of Provisions & Interest in Suspense)	826,391	1,202,285	1,447,894	1,521,002	1,609,259	1,709,621	1,674,765	1,665,220	1,668,970
Foreign Assets	231,938	196,896	203,386	208,157	233,513	260,857	245,388	248,876	254,160
Foreign Assets to Total Assets ( % )	28	16	14	14	15	15	15	15	15
Foreign Liabilities	177,688	320,970	282,599	251,086	271,699	289,751	314,833	289,808	286,380
Foreign Liabilities to Total Liabilities ( % )	21	26	19	17	17	17	19	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>1,049,628</b>	<b>1,126,010</b>	<b>1,067,319</b>	<b>1,069,750</b>	<b>1,081,501</b>
Residents	469,322	651,338	833,432	893,989	929,275	1,002,632	944,895	957,328	963,535
Non-Residents	49,484	64,683	78,738	88,590	120,353	123,378	122,424	112,422	117,966
<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>972,107</b>	<b>981,441</b>	<b>998,418</b>	<b>992,906</b>	<b>995,265</b>
<b>Total Number of National Banks and Branches</b>									
Head Offices	21	22	24	24	23	23	23	23	23
Branches	431	507	614	674	732	745	757	768	772
Pay Offices	55	56	60	71	86	86	87	87	87
Electronic Banking Service Units	9	11	19	26	26	27	26	26	26
<b>Total Number of Foreign Banks and Branches</b>									
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	47	51	50	52
<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>37,403</b>	<b>37,291</b>	<b>37,243</b>	<b>37,499</b>	<b>37,136</b>

<sup>1</sup> Excluding Inter-Bank Deposits

<sup>2</sup> 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>2011</b>			<b>2012</b>
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>June *</b>	<b>September *</b>	<b>December *</b>	<b>January *</b>
<b>Net Foreign Assets</b>	<b>155,634</b>	<b>160,326</b>	<b>33,098</b>	<b>46,949</b>	<b>78,624</b>	<b>133,953</b>	<b>77,489</b>	<b>92,499</b>	<b>101,770</b>
Foreign Assets	334,614	482,821	316,855	298,706	350,947	424,141	392,828	382,444	393,338
Foreign Liabilities	-178,980	-322,495	-283,757	-251,757	-272,323	-290,188	-315,339	-289,945	-291,568
<b>Net Domestic Assets</b>	<b>243,659</b>	<b>384,588</b>	<b>615,943</b>	<b>693,669</b>	<b>707,764</b>	<b>717,975</b>	<b>736,247</b>	<b>733,259</b>	<b>733,852</b>
Claims on Private Sector	385,789	510,002	751,921	786,553	792,075	797,699	815,068	819,156	816,484
Net Claims on Government	-51,882	-61,380	-85,031	9,997	28,939	13,916	40,500	44,779	46,429
Claims on Official Entities	33,002	45,385	56,064	77,259	87,581	111,223	117,702	119,852	123,996
Claims on Nonbank Financial Institutions	32,362	55,208	97,940	91,453	91,179	90,907	85,064	82,436	85,436
Capital and Reserves	-105,649	-132,442	-165,569	-245,531	-274,538	-283,876	-284,570	-297,943	-300,170
Other Items (net)	-49,963	-32,185	-39,382	-26,062	-17,472	-11,894	-37,517	-35,021	-38,323
<b>Money Supply M2</b>	<b>399,293</b>	<b>565,702</b>	<b>674,310</b>	<b>740,618</b>	<b>786,388</b>	<b>851,928</b>	<b>813,736</b>	<b>825,758</b>	<b>835,622</b>
<b>Money Supply M1</b>	<b>120,019</b>	<b>181,664</b>	<b>208,138</b>	<b>223,482</b>	<b>232,961</b>	<b>262,182</b>	<b>254,048</b>	<b>264,096</b>	<b>272,000</b>
Currency in Circulation Outside Banks	21,837	25,942	36,967	37,217	38,560	42,108	40,789	41,591	42,618
Monetary Deposits	98,182	155,722	171,171	186,265	194,401	220,074	213,259	222,505	229,382
<b>Quasi - Money</b>	<b>279,274</b>	<b>384,038</b>	<b>466,172</b>	<b>517,136</b>	<b>553,427</b>	<b>589,746</b>	<b>559,688</b>	<b>561,662</b>	<b>563,622</b>
Foreign Currency Deposits	96,307	91,007	120,210	123,001	130,264	142,987	138,342	144,094	146,130
Dirham Deposits	182,967	293,031	345,962	394,135	423,163	446,759	421,346	417,568	417,492

\* Estimates subject to revision

Table 3 : Monthly Changes in Factors Affecting Money Supply

<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>2011 ***</b>			<b>2012</b>
	<b>Dec. **</b>	<b>Dec. **</b>	<b>Dec. **</b>	<b>Dec.</b>	<b>Dec.</b>	<b>June</b>	<b>September</b>	<b>December **</b>	<b>January ***</b>
<b>Net Foreign Assets</b>	<b>7,675</b>	<b>8,351</b>	<b>-14,938</b>	<b>-22,734</b>	<b>4,525</b>	<b>-20,872</b>	<b>-24,182</b>	<b>15,010</b>	<b>9,271</b>
Foreign Assets	48,967	73,614	-58,828	-30,121	-5,931	-12,949	-7,903	-10,384	10,894
Foreign Liabilities	41,292	65,263	-43,890	7,387	10,456	-7,923	-16,279	25,394	-1,623
<b>Net Domestic Assets</b>	<b>23,567</b>	<b>49,617</b>	<b>6,990</b>	<b>18,635</b>	<b>-2,700</b>	<b>31,666</b>	<b>18,483</b>	<b>-2,988</b>	<b>593</b>
Claims on Private Sector	22,314	56,565	21,837	-27,956	-2,615	3,623	6,124	4,088	-2,672
Net Claims on Government	721	-12,069	-10,674	18,424	3,468	19,592	13,888	4,279	1,650
Claims on Official Entities	643	6,966	-5,271	1,504	-3,210	-1,789	9,660	2,150	4,144
Claims on Nonbank Financial Institutions	7,603	7,459	6,458	13,893	1,071	1,425	-1,868	-2,628	3,000
Capital and Reserves*	-7,052	-9,246	5,986	-12,487	-1,579	-3,481	1,227	-13,373	-2,227
Other Items (net)*	-662	-58	-11,346	25,257	165	12,296	-10,548	2,496	-3,302
<b>Money Supply M2</b>	<b>31,242</b>	<b>58,760</b>	<b>-7,063</b>	<b>-4,099</b>	<b>1,825</b>	<b>10,794</b>	<b>-5,699</b>	<b>12,022</b>	<b>9,864</b>
<b>Money Supply M1</b>	<b>7,875</b>	<b>24,487</b>	<b>-27,156</b>	<b>265</b>	<b>1,443</b>	<b>1,583</b>	<b>-3,870</b>	<b>10,048</b>	<b>7,904</b>
<b>Quasi - Money</b>	<b>23,367</b>	<b>34,273</b>	<b>20,093</b>	<b>-4,364</b>	<b>382</b>	<b>9,211</b>	<b>-1,829</b>	<b>1,974</b>	<b>1,960</b>
Foreign Currency Deposits	9,374	-21,789	2,318	-5,236	206	9,588	455	5,752	2,036
Dirham Deposits	13,993	56,062	17,775	872	176	-377	-2,284	-3,778	-76

\* (-) 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%
<b>2011</b>										
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%
<b>2012</b>										
January*	197.0	-0.5%	42.6	2.4%	63.2	0.6%	12.9	-4.4%	78.3	-2.1%
Change for the year	-	-0.5%	-	2.4%	-	0.6%	-	-4.4%	-	-2.1%

\* Estimates subject to revision



**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 * 31.12.2010</b>	<b>As at * 30.06.2011</b>	<b>As at * 30.09.2011</b>	<b>As at ** 31.12.2011</b>	<b>As at * 31.01.2012</b>
<b>Assets</b>									
Cash and Bank Balances	425	329	1,904	4,537	6,871	4,614	5,341	30,193	32,729
Deposits	57,322	184,042	82,868.6	85,634	44,505	73,611	69,282	30,101	41,890
Loans to Banks against - Certificates of Deposit	625	-	2,967.3	2,266	-	-	-	367	734
Certificates of Deposit Under Repo	-	-	16,275	2,100	-	170	-	-	-
Liquidity Support Facility	-	-	4,551.5	2,360	1,420	1,330	1,330	1,252	513
Held to Maturity Foreign Securities	43,299	98,857	29,576	37	68,418	86,029	73,759	72,301	65,208
Held to Maturity Securities-Issued by Ministry of Finance & Dubai Government	-	-	55,000	106,725	106,725	106,725	106,725	98,725	98,725
Other Assets	1,427	2,593	497.6	194	914	917	1,062	1,237	956
Property & Equipment	135	128	106.8	84	84	87	87	90	90
<b>Total Assets</b>	<b>103,233</b>	<b>285,949</b>	<b>193,746.8</b>	<b>203,937</b>	<b>228,937</b>	<b>273,483</b>	<b>257,586</b>	<b>234,266</b>	<b>240,845</b>
Off Balance Sheet Commitments	305	56,219	31,822.4	11,244	69,877	87,391	92,740	54,833	63,322
<b>Liabilities</b>									
Current Accounts & Deposits	30,966	65,261	84,841.2	70,286	66,005	82,710	95,747	80,549	90,141
Certificates of Deposit	32,322	173,577	47,183	71,453	94,002	118,178	86,700	80,407	79,031
Currency Issued	26,832	31,671	45,327	45,580	47,775	51,553	49,916	52,087	52,312
Other Liabilities	255	1,449	1,315.2	583	5,120	3,890	8,071	4,071	1,284
<b>Total Liabilities</b>	<b>90,375</b>	<b>271,958</b>	<b>178,666.4</b>	<b>187,902</b>	<b>212,902</b>	<b>256,331</b>	<b>240,434</b>	<b>217,114</b>	<b>222,768</b>
<b>Capital and Reserves</b>									
Authorized, Issued & Fully Paid Capital	300	300	300	300	300	300	300	2,500	2,500
General Reserve	1,200	1,200	1,200	1,200	1,200	1,200	1,200	13,690	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	14,690	-	-
<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>17,152</b>	<b>17,152</b>	<b>17,152</b>	<b>18,077</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>228,937</b>	<b>273,483</b>	<b>257,586</b>	<b>234,266</b>	<b>240,845</b>
Off Balance Sheet Commitments	305	56,219	31,822.4	11,244	69,877	87,391	92,740	54,833	63,322

- 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
<b>2011 **</b>					
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
<b>2012</b>					
January **	70.64	65.21	36.72	2.78	175.35
Change for the year	20.6%	-9.8%	0.0%	55.3%	3.5%

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

\*\* Estimates subject to revision

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>2011</b>			<b>2012</b>
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>June</b>	<b>September</b>	<b>December</b>	<b>January</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>165,811</b>	<b>205,714</b>	<b>177,073</b>	<b>166,629</b>	<b>165,167</b>
Cash in Hand ( LCY )	4,995	5,730	8,360	8,363	9,215	9,445	9,127	10,496	9,694
Deposits with Central Bank	58,420	231,122	99,786	137,847	156,596	196,269	167,946	156,133	155,473
<b>Due From Resident Banks</b>	<b>34,793</b>	<b>44,377</b>	<b>76,696</b>	<b>67,927</b>	<b>82,747</b>	<b>85,166</b>	<b>75,888</b>	<b>80,382</b>	<b>68,835</b>
Money at call & short notice	2,218	5,512	7,540	3,441	3,401	6,078	4,640	3,769	3,856
Demand Deposits	707	919	687	4,861	602	3,466	533	797	1,496
Time Deposits	30,390	37,816	68,288	59,463	78,572	75,431	70,451	75,566	63,269
Cheques in the course of collection	1,478	130	181	162	172	191	264	250	214
<b>Foreign Assets</b>	<b>231,938</b>	<b>196,896</b>	<b>203,386</b>	<b>208,157</b>	<b>233,513</b>	<b>260,857</b>	<b>245,388</b>	<b>248,876</b>	<b>254,160</b>
Net Due from H.O. and/or Branches Abroad	18,024	4,174	22,088	27,437	31,998	35,567	24,992	25,856	29,248
Due from Other Banks Abroad	90,489	60,222	56,239	61,140	79,906	85,997	79,437	86,223	94,558
Cash in Hand ( FCY )	114	106	110	112	78	130	66	81	64
Securities	56,638	57,795	53,064	48,462	48,211	55,647	56,657	49,863	49,626
Credit to Non-Residents	63,264	70,599	63,021	61,033	62,855	77,623	79,431	81,222	74,866
Other Foreign Assets	3,409	4,000	8,864	9,973	10,465	5,893	4,805	5,631	5,798
<b>Domestic Credit and Investments</b>	<b>473,095</b>	<b>679,920</b>	<b>991,058</b>	<b>1,029,179</b>	<b>1,048,066</b>	<b>1,068,901</b>	<b>1,089,746</b>	<b>1,086,096</b>	<b>1,091,960</b>
<b>a) Credit Facilities</b>	<b>440,979</b>	<b>626,694</b>	<b>924,383</b>	<b>958,588</b>	<b>972,107</b>	<b>981,441</b>	<b>998,418</b>	<b>992,906</b>	<b>995,265</b>
<b>Claims on Private Sector</b>	<b>342,987</b>	<b>491,528</b>	<b>729,825</b>	<b>723,866</b>	<b>720,617</b>	<b>718,895</b>	<b>732,188</b>	<b>730,861</b>	<b>725,905</b>
Commercial Bills	8,682	12,772	20,338	18,792	22,616	27,348	27,149	25,797	25,997
Real Estate Mortgage Loans	28,280	56,471	125,834	141,714	163,185	161,130	160,130	161,531	161,531
Loans,Advances & Overdrafts	306,025	422,285	583,653	563,360	534,816	530,417	544,909	543,533	538,377
<b>Claims on Government</b>	<b>47,885</b>	<b>58,402</b>	<b>72,260</b>	<b>91,873</b>	<b>99,982</b>	<b>100,007</b>	<b>105,516</b>	<b>102,390</b>	<b>103,658</b>
<b>Claims on Official Entities</b>	<b>31,513</b>	<b>39,823</b>	<b>47,368</b>	<b>68,700</b>	<b>73,993</b>	<b>86,596</b>	<b>90,993</b>	<b>92,940</b>	<b>96,840</b>
Loans,Advances & Overdrafts	31,513	39,823	47,368	68,700	73,993	86,596	90,993	92,940	96,840

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>2011</b>			<b>2012</b>
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>June</b>	<b>September</b>	<b>December</b>	<b>January</b>
<b><i>Assets (Net of Provisions and Interest in Suspense)</i></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>77,515</b>	<b>75,943</b>	<b>69,721</b>	<b>66,715</b>	<b>68,862</b>
Loans, Advances & Overdrafts	18,594	36,941	74,930	74,149	77,515	75,943	69,721	66,715	68,862
<b>b) Domestic Investments</b>	<b>32,116</b>	<b>53,226</b>	<b>66,675</b>	<b>70,591</b>	<b>75,959</b>	<b>87,460</b>	<b>91,328</b>	<b>93,190</b>	<b>96,695</b>
<b>Unclassified Assets</b>	<b>23,150</b>	<b>44,240</b>	<b>68,608</b>	<b>69,529</b>	<b>79,122</b>	<b>88,983</b>	<b>86,670</b>	<b>83,237</b>	<b>88,848</b>
Fixed Assets	4,555	8,658	14,275	15,463	15,792	16,814	16,853	16,180	16,460
Inter-Branch Transactions	226	1,299	518	233	484	279	968	185	624
Other Assets	18,369	34,283	53,815	53,833	62,846	71,890	68,849	66,872	71,764
<b>Total Assets</b>	<b>826,391</b>	<b>1,202,285</b>	<b>1,447,894</b>	<b>1,521,002</b>	<b>1,609,259</b>	<b>1,709,621</b>	<b>1,674,765</b>	<b>1,665,220</b>	<b>1,668,970</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</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>			<b>2012</b>
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>June</b>	<b>September</b>	<b>December</b>	<b>January</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>194,401</b>	<b>220,074</b>	<b>213,259</b>	<b>222,505</b>	<b>229,382</b>
Demand Deposits ( LCY )	96,367	152,721	168,961	184,240	192,686	218,379	211,679	220,857	227,577
Bankers Drafts	1,815	3,001	2,210	2,025	1,715	1,695	1,580	1,648	1,805
<b>Quasi Monetary Deposits</b>	<b>279,274</b>	<b>384,038</b>	<b>466,172</b>	<b>517,136</b>	<b>553,427</b>	<b>589,746</b>	<b>559,688</b>	<b>561,662</b>	<b>563,622</b>
Time Deposits ( LCY )	159,374	259,374	303,563	348,423	369,750	384,468	358,196	353,693	353,394
Savings Deposits ( LCY )	18,015	24,654	30,939	34,581	42,181	50,900	51,859	52,831	53,002
Commercial Prepayments ( LCY )	5,578	9,003	11,460	11,131	11,232	11,391	11,291	11,044	11,096
Other Deposits ( FCY )	96,307	91,007	120,210	123,001	130,264	142,987	138,342	144,094	146,130
<b>Foreign Liabilities</b>	<b>177,688</b>	<b>320,970</b>	<b>282,599</b>	<b>251,086</b>	<b>271,699</b>	<b>289,751</b>	<b>314,833</b>	<b>289,808</b>	<b>286,380</b>
Net Due to H.O and/or Branches Abroad	20,513	44,476	17,749	16,910	12,199	15,278	18,105	13,369	13,621
Due to Other Banks Abroad	101,094	209,303	176,593	131,022	122,619	135,796	159,843	148,918	138,028
Other Deposits ( LCY + FCY )	49,484	64,684	78,738	88,590	120,353	123,378	122,424	112,422	117,966
Provisions <sup>1</sup>	1,279	819	2,480	2,157	4,001	3,013	2,916	3,399	3,386
Other Foreign Liabilities	5,318	1,688	7,039	12,407	12,527	12,286	11,545	11,700	13,379
<b>Government Deposits ( LCY + FCY )</b>	<b>93,680</b>	<b>114,579</b>	<b>198,298</b>	<b>192,614</b>	<b>183,162</b>	<b>194,507</b>	<b>173,528</b>	<b>174,809</b>	<b>172,336</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>Due to Central Bank</b>	<b>168</b>	<b>94</b>	<b>25,150</b>	<b>6,776</b>	<b>4,314</b>	<b>3,316</b>	<b>4,494</b>	<b>1,484</b>	<b>2,796</b>
<b>Capital and Reserves</b>	<b>104,089</b>	<b>130,882</b>	<b>165,569</b>	<b>244,031</b>	<b>273,038</b>	<b>281,414</b>	<b>282,108</b>	<b>280,791</b>	<b>282,093</b>
<b>Due to Resident Banks</b>	<b>38,397</b>	<b>46,026</b>	<b>71,572</b>	<b>67,190</b>	<b>70,552</b>	<b>63,960</b>	<b>56,430</b>	<b>63,537</b>	<b>58,769</b>
Money at call and short notice	1,904	2,008	1,711	866	853	2,231	1,899	1,062	3,043
Demand Deposits	665	1,255	1,025	1,947	2,030	1,166	949	1,380	1,085
Time Deposits	35,828	42,763	68,836	64,377	67,669	60,563	53,582	61,095	54,641

**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>2011</b>			<b>2012</b>
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>June</b>	<b>September</b>	<b>December</b>	<b>January</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>58,653</b>	<b>66,840</b>	<b>70,412</b>	<b>70,611</b>	<b>73,579</b>
Inter-Branch Transactions	205	372	1,132	1,342	1,112	2,149	1,525	1,479	1,865
Other Liabilities	34,692	49,586	60,609	54,549	57,541	64,691	68,887	69,132	71,714
<b>Memoranda Accounts</b>	<b>952,310</b>	<b>1,416,622</b>	<b>1,588,907</b>	<b>2,047,446</b>	<b>2,303,461</b>	<b>2,952,527</b>	<b>2,815,417</b>	<b>2,562,091</b>	<b>2,647,564</b>
Letters of Credit	79,228	110,860	112,191	102,837	102,680	106,606	97,540	101,929	100,884
Guarantees and other - Forward Endorsements	194,143	252,402	350,833	338,290	334,220	338,429	327,411	325,594	324,296
Acceptances	14,740	18,272	20,796	26,282	34,829	40,648	35,112	33,580	33,991
Forward Exchange Contracts	341,413	569,807	599,576	799,877	801,567	1,198,499	1,225,370	1,071,087	1,123,825
Other Memoranda Accounts	322,786	465,281	505,511	780,160	1,030,165	1,268,345	1,129,984	1,029,901	1,064,568

\* *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>2011</b>			<b>2012</b>
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>June</b>	<b>September</b>	<b>December</b>	<b>January</b>
<b>Foreign Assets</b>	<b>231,938</b>	<b>196,896</b>	<b>203,386</b>	<b>208,157</b>	<b>233,513</b>	<b>260,857</b>	<b>245,388</b>	<b>248,876</b>	<b>254,160</b>
Notes and Coins	114	106	110	112	78	130	66	81	64
Due from H.O and Branches	18,024	4,174	22,088	27,437	31,998	35,567	24,992	25,856	29,248
Money at Call and Short Notice	3,517	7,602	6,786	5,590	3,504	4,795	5,399	2,338	21,490
Deposits with Banks	86,934	52,606	49,447	55,544	76,399	81,197	74,031	83,883	73,064
- Demand Deposits	---	---	---	6,681	8,876	6,758	8,507	14,663	9,520
- Time Deposits	---	---	---	48,863	67,523	74,439	65,524	69,220	63,544
Securities	56,638	57,795	53,064	48,462	48,211	55,647	56,657	49,863	49,626
Loans and Advances <sup>1</sup>	63,264	70,599	63,021	61,033	62,855	77,623	79,431	81,222	74,866
Other Foreign Assets <sup>2</sup>	3,447	4,014	8,870	9,979	10,468	5,898	4,812	5,633	5,802
<b>Foreign Liabilities</b>	<b>177,688</b>	<b>320,970</b>	<b>282,599</b>	<b>251,086</b>	<b>271,699</b>	<b>289,751</b>	<b>314,833</b>	<b>289,808</b>	<b>286,380</b>
Due to H.O and Branches	20,513	44,476	17,749	16,910	12,199	15,278	18,105	13,369	13,621
Due to Banks	4,309	3,620	920	37,866	71,080	69,605	84,783	76,570	82,756
Deposits of Banks	96,785	205,684	175,673	93,157	51,538	66,191	75,060	72,348	55,272
- Demand Deposits	---	---	---	6,680	11,629	20,572	26,606	13,938	18,504
- Time Deposits	---	---	---	86,477	39,909	45,619	48,454	58,410	36,768
Other Deposits	49,204	64,349	78,285	88,266	119,768	122,366	121,534	111,486	116,873
- Demand Deposits	---	---	---	9,660	13,746	18,812	18,154	16,865	20,380
- Time Deposits	---	---	---	73,055	98,407	94,674	94,075	84,514	85,653
- Savings Deposits	---	---	---	5,551	7,615	8,880	9,305	10,107	10,840
Other Foreign Liabilities <sup>3</sup>	6,877	2,841	9,972	14,887	17,114	16,311	15,351	16,035	17,858

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>2011</b>			<b>2012</b>
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>June</b>	<b>September</b>	<b>December</b>	<b>January</b>
<b>Government</b>	<b>47,885</b>	<b>58,402</b>	<b>72,260</b>	<b>91,873</b>	<b>99,982</b>	<b>100,007</b>	<b>105,516</b>	<b>102,390</b>	<b>103,658</b>
<b>Public Sector</b>	<b>39,922</b>	<b>50,056</b>	<b>70,165</b>	<b>89,927</b>	<b>91,340</b>	<b>97,030</b>	<b>101,599</b>	<b>112,421</b>	<b>116,383</b>
Financial Institutions	8,145	10,229	18,260	21,221	17,347	10,434	10,606	19,481	18,925
Insurance Companies	264	4	4,537	6	0	0	0	0	618
Others	31,513	39,823	47,368	68,700	73,993	86,596	90,993	92,940	96,840
<b>Private Sector</b>	<b>312,634</b>	<b>446,065</b>	<b>630,726</b>	<b>607,090</b>	<b>581,287</b>	<b>580,448</b>	<b>587,837</b>	<b>573,205</b>	<b>569,614</b>
Financial Institutions	9,534	26,194	50,952	51,167	58,597	64,017	57,660	46,232	48,062
Insurance Companies	650	513	1,180	1,755	1,571	1,492	1,455	1,002	1,257
Business and Industrial Sector	191,512	267,578	341,352	355,256	324,209	313,723	327,788	325,185	319,651
Others <sup>1</sup>	110,938	151,780	237,242	198,912	196,910	201,216	200,934	200,786	200,644
<b>Total</b>	<b>400,441</b>	<b>554,523</b>	<b>773,151</b>	<b>788,890</b>	<b>772,609</b>	<b>777,485</b>	<b>794,952</b>	<b>788,016</b>	<b>789,655</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 2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>			<b>2012</b>	
	<b>Dec</b>	<b>Dec.</b>	<b>Dec</b>	<b>Dec.</b>	<b>Dec.</b>	<b>June</b>	<b>September</b>	<b>December</b>	<b>January</b>	
<b>1) Agriculture</b>	<b>1,295</b>	<b>1,605</b>	<b>2,391</b>	<b>642</b>	<b>712</b>	<b>647</b>	<b>765</b>	<b>1,221</b>	<b>1,359</b>	
<b>2) Mining and Quarrying</b>	<b>6,330</b>	<b>7,782</b>	<b>11,853</b>	<b>6,729</b>	<b>6,717</b>	<b>22,069</b>	<b>30,203</b>	<b>27,905</b>	<b>27,941</b>	
<b>3) Manufacturing</b>	<b>22,373</b>	<b>32,840</b>	<b>45,668</b>	<b>44,192</b>	<b>45,897</b>	<b>46,952</b>	<b>47,272</b>	<b>45,319</b>	<b>44,151</b>	
3.1 Food , Beverages and Tobacco	2,277	3,197	5,170	4,550	3,440	2,732	3,104	3,209	2,891	
3.2 Textile and Leather Products	1,114	1,535	955	959	909	908	942	889	907	
3.3 Furniture and Other Wood Products	711	837	1,324	1,189	1,397	1,164	1,162	1,211	1,212	
3.4 Paper And Paper Products	811	756	823	564	624	618	658	598	572	
3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals	3,667	4,301	6,265	5,925	6,188	6,739	7,257	5,119	5,114	
3.6 Basic Metal Products (Including Aluminium)	3,773	6,267	8,139	10,580	13,492	14,387	14,390	13,709	13,666	
3.7 Fabricated Metal Products, Machinery and Equipment	1,266	1,790	3,386	2,581	2,442	2,874	2,832	2,750	2,937	
3.8 Other Manufactured Products	8,754	14,157	19,608	17,844	17,405	17,530	16,927	17,834	16,852	
<b>4) Electricity, Gas and Water</b>	<b>10,228</b>	<b>12,094</b>	<b>20,250</b>	<b>24,886</b>	<b>23,742</b>	<b>23,505</b>	<b>21,361</b>	<b>22,198</b>	<b>22,589</b>	
<b>5) Construction</b>	<b>50,114</b>	<b>66,003</b>	<b>119,251</b>	<b>126,010</b>	<b>122,683</b>	<b>118,309</b>	<b>116,367</b>	<b>116,066</b>	<b>114,744</b>	
<b>6) Trade</b>	<b>85,426</b>	<b>102,444</b>	<b>124,243</b>	<b>100,489</b>	<b>97,087</b>	<b>105,981</b>	<b>105,874</b>	<b>105,420</b>	<b>105,909</b>	
6.1 Wholesale	57,202	69,489	75,510	63,053	63,347	75,046	74,454	74,792	75,777	
6.2 Retail	28,224	32,955	48,733	37,436	33,740	30,935	31,420	30,628	30,132	
<b>7) Transport, Storage and Communication</b>	<b>17,904</b>	<b>21,211</b>	<b>25,039</b>	<b>27,523</b>	<b>26,450</b>	<b>24,166</b>	<b>24,662</b>	<b>25,362</b>	<b>24,540</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>81,879</b>	<b>80,899</b>	<b>74,305</b>	<b>72,905</b>	<b>74,575</b>	
<b>9) Government</b>	<b>47,885</b>	<b>58,402</b>	<b>72,260</b>	<b>91,873</b>	<b>99,982</b>	<b>100,007</b>	<b>105,516</b>	<b>102,390</b>	<b>103,658</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>181,949</b>	<b>183,591</b>	<b>185,173</b>	<b>182,950</b>	<b>177,059</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>65,172</b>	<b>64,406</b>	<b>64,638</b>	<b>69,141</b>	<b>76,609</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>219,837</b>	<b>210,909</b>	<b>222,282</b>	<b>222,029</b>	<b>222,131</b>	
<b>Total</b>	<b>440,979</b>	<b>626,694</b>	<b>924,383</b>	<b>958,588</b>	<b>972,107</b>	<b>981,441</b>	<b>998,418</b>	<b>992,906</b>	<b>995,265</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

**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>2011</b>			<b>2012</b>
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>June</b>	<b>September</b>	<b>December</b>	<b>January</b>
<b>( 1 ) Residents</b>	<b>469,322</b>	<b>651,338</b>	<b>833,432</b>	<b>893,989</b>	<b>929,275</b>	<b>1,002,632</b>	<b>944,895</b>	<b>957,328</b>	<b>963,535</b>
1.1 Government	93,680	114,579	198,298	192,614	183,162	194,507	173,528	174,809	172,336
1.2 Public sector	38,142	36,196	44,760	56,867	60,938	66,998	62,796	67,216	71,223
1.2.1 Financial Institutions	3,051	4,819	4,934	8,956	8,463	5,957	5,414	6,711	9,179
1.2.2 Business and Industrial Inst.	35,091	31,377	39,826	47,911	52,475	61,041	57,382	60,505	62,044
1.3 Private Sector	176,046	272,241	338,451	372,003	380,354	413,018	390,160	393,686	393,503
1.3.1 Financial Institutions	13,393	22,101	20,407	22,206	26,107	32,816	28,379	28,689	29,123
1.3.2 Business and Industrial Inst.	162,653	250,140	318,044	349,797	354,247	380,202	361,781	364,997	364,380
1.4 Individuals	142,321	202,780	225,483	259,906	284,958	304,371	296,211	297,275	297,818
1.5 Others	19,133	25,542	26,440	12,599	19,863	23,738	22,200	24,342	28,655
<b>( 2 ) Non-Residents</b>	<b>49,484</b>	<b>64,683</b>	<b>78,738</b>	<b>88,590</b>	<b>120,353</b>	<b>123,378</b>	<b>122,424</b>	<b>112,422</b>	<b>117,966</b>
2.1 Government and Diplomatic Missions	3,311	6,057	5,314	11,439	6,877	13,531	15,466	7,662	7,668
2.2 Financial Institutions	8,630	14,289	15,591	33,426	48,378	38,671	39,163	37,159	42,236
2.3 Business and Industry	15,720	18,780	28,580	22,980	38,322	39,505	36,905	38,400	36,569
2.4 Individuals and Others	21,823	25,557	29,253	20,745	26,776	31,671	30,890	29,201	31,493
<b>Total Deposits</b>	<b>518,806</b>	<b>716,021</b>	<b>912,170</b>	<b>982,579</b>	<b>1,049,628</b>	<b>1,126,010</b>	<b>1,067,319</b>	<b>1,069,750</b>	<b>1,081,501</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>2011</b>			<b>2012</b>
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>June</b>	<b>September</b>	<b>December</b>	<b>January</b>
<b>Demand</b>	<b>123,886</b>	<b>188,859</b>	<b>217,049</b>	<b>239,531</b>	<b>259,955</b>	<b>302,071</b>	<b>294,503</b>	<b>306,292</b>	<b>317,576</b>
Local Currency	98,219	156,632	172,409	188,423	197,634	224,513	219,569	227,401	234,525
Foreign Currencies	25,667	32,227	44,640	51,108	62,321	77,558	74,934	78,891	83,051
<b>Savings</b>	<b>22,170</b>	<b>30,234</b>	<b>38,562</b>	<b>44,464</b>	<b>54,348</b>	<b>64,939</b>	<b>66,637</b>	<b>68,669</b>	<b>69,759</b>
Local Currency	19,198	26,869	33,978	37,835	46,918	56,371	57,735	59,094	59,545
Foreign Currencies	2,972	3,365	4,584	6,629	7,430	8,568	8,902	9,575	10,214
<b>Time</b>	<b>272,367</b>	<b>371,865</b>	<b>444,776</b>	<b>483,686</b>	<b>534,702</b>	<b>538,984</b>	<b>504,947</b>	<b>500,437</b>	<b>500,931</b>
Local Currency	164,749	270,728	320,283	363,981	407,746	421,324	387,079	383,283	382,311
Foreign Currencies	107,618	101,137	124,493	119,705	126,956	117,660	117,868	117,154	118,620
<b>Total Deposits <sup>2</sup></b>	<b>418,423</b>	<b>590,958</b>	<b>700,387</b>	<b>767,681</b>	<b>849,005</b>	<b>905,994</b>	<b>866,087</b>	<b>875,398</b>	<b>888,266</b>
Total Local Currency	282,166	454,229	526,670	590,239	652,298	702,208	664,383	669,778	676,381
Foreign Currencies	136,257	136,729	173,717	177,442	196,707	203,786	201,704	205,620	211,885
Commercial Prepayments	6,702	10,484	13,483	12,832	13,217	13,891	14,006	13,703	13,884

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>2011</b>		<b>2012</b>	
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>June</b>	<b>September</b>	<b>December</b>	<b>January</b>
Upto 3 Months	222,930	264,634	327,964	299,659	279,854	239,906	223,847	221,980	234,990
Above 3 and Upto 6 Months	40,003	71,373	103,409	112,385	123,549	150,004	122,774	130,742	121,617
Above 6 and Upto 12 Months	55,751	76,458	99,036	125,067	154,709	161,347	148,273	138,838	140,321
Exceeding 12 Months	35,814	54,294	95,729	131,848	142,824	165,268	168,540	166,341	156,305
<b>Total</b>	<b>354,498</b>	<b>466,759</b>	<b>626,138</b>	<b>668,959</b>	<b>700,936</b>	<b>716,525</b>	<b>663,434</b>	<b>657,901</b>	<b>653,233</b>

\* Excluding Inter-Bank Deposits but Including Government Deposits

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>2011</b>		<b>2012</b>	
<b>Item</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>June</b>	<b>September</b>	<b>December</b>	<b>January</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>47,109,743</b>	<b>50,859,908</b>	<b>49,210,000</b>	<b>51,359,554</b>	<b>51,581,351</b>
<b>Total Coins Issued ( 2 )**</b>	<b>403,052</b>	<b>455,590</b>	<b>567,643</b>	<b>619,632</b>	<b>665,716</b>	<b>692,677</b>	<b>706,000</b>	<b>727,105</b>	<b>730,470</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>47,775,459</b>	<b>51,552,585</b>	<b>49,916,000</b>	<b>52,086,659</b>	<b>52,311,821</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>2011</b>		<b>2012</b>	
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>June</b>	<b>September</b>	<b>December</b>	<b>January</b>
<b>Amount</b> <b>( In Millions of AEDs )</b>	691,354	724,622	859,404	968,108	970,864	548,553	827,946	1,163,666	94,303
<b>No. of Cheques *</b>	21,890	20,025	18,643	27,169	26,237	13,568	20,088	26,917	2,292

\* No. of Cheques is in Thousands