

**النشرة الاحصائية الشهرية**  
**- البيانات المصرفية والنقدية -**  
**يوليو 2013**

**Monthly Statistical Bulletin**  
**- Banking & Monetary Statistics -**  
**July 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>April *</b>	<b>May *</b>	<b>June *</b>	<b>July*</b>
<b>Central Bank of the UAE</b>										
Total Assets/Liabilities	285,949	193,747	203,937	228,937	234,266	262,153	273,410	272,779	282,385	274,289
Foreign Assets Holdings	285,693	113,039	89,875	116,701	132,291	168,463	204,266	206,828	215,870	215,817
<b>Money Supply Indicators</b>										
Money Supply M0	31,671	45,327	45,580	47,775	52,087	57,773	58,835	59,995	59,425	61,230
Money Supply M1	181,664	208,138	223,482	232,961	264,096	299,173	336,015	341,354	346,651	344,698
Money Supply M2	565,702	674,310	740,618	786,388	825,758	862,374	909,011	917,933	929,781	931,334
Money Supply M3	696,229	899,093	947,780	985,172	1,001,357	1,083,053	1,173,626	1,174,890	1,182,494	1,179,486
<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	1,869,041	1,877,052	1,880,742	1,871,888
Foreign Assets	196,896	203,386	208,157	233,513	248,876	306,556	347,671	344,279	345,267	330,461
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	329,166	330,708	328,103	328,186
Foreign Liabilities to Total Liabilities ( % )	26	19	17	17	17	18	18	18	17	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>1,241,795</b>	<b>1,246,640</b>	<b>1,255,539</b>	<b>1,253,066</b>
Residents	651,338	833,432	893,989	929,275	957,328	1,033,700	1,115,022	1,120,146	1,128,665	1,126,236
Non-Residents	64,683	78,738	88,590	120,353	112,422	134,097	126,773	126,494	126,874	126,830
<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>1,047,213</b>	<b>1,054,558</b>	<b>1,068,015</b>	<b>1,079,321</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	818	824	824	825
Pay Offices	56	60	71	86	87	89	89	89	89	89
Electronic Banking Service Units	11	19	26	26	26	28	28	28	28	28
<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	86
Pay Offices	1	1	1	1	1	1	1	1	1	1
Electronic Banking Service Units	30	35	43	50	50	52	54	54	54	54
<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>34,408</b>	<b>34,232</b>	<b>34,413</b>	<b>34,288</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>										
Item	2007	2008	2009	2010	2011	2012	2013			
	Dec.	Dec.	Dec.	Dec.	Dec.	Dec*	April*	May*	June*	July*
<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>224,005</b>	<b>221,623</b>	<b>234,257</b>	<b>219,329</b>
Foreign Assets	482,821	316,855	298,706	350,947	382,444	476,412	553,327	552,495	562,526	547,746
Foreign Liabilities	-322,495	-283,757	-251,757	-272,323	-289,945	-315,550	-329,322	-330,872	-328,269	-328,417
<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>685,006</b>	<b>696,310</b>	<b>695,524</b>	<b>712,005</b>
Claims on Private Sector	510,002	751,921	786,553	792,075	819,156	832,576	844,102	846,377	860,834	865,817
Net Claims on Government	-61,380	-85,031	9,997	28,939	44,779	11,545	-58,513	-47,549	-51,181	-41,863
Claims on Official Entities	45,385	56,064	77,259	87,581	119,852	132,954	142,884	142,560	141,227	140,646
Claims on Nonbank Financial Institutions	55,208	97,940	91,453	91,179	82,436	88,237	95,815	97,208	96,377	96,740
Capital and Reserves	-132,442	-165,569	-245,531	-274,538	-297,943	-316,891	-296,966	-297,877	-293,208	-296,478
Other Items (net)	-32,185	-39,382	-26,062	-17,472	-35,021	-46,909	-42,316	-44,409	-58,525	-52,857
<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>909,011</b>	<b>917,933</b>	<b>929,781</b>	<b>931,334</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>336,015</b>	<b>341,354</b>	<b>346,651</b>	<b>344,698</b>
Currency in Circulation Outside Banks	25,942	36,967	37,217	38,560	41,591	45,615	47,961	48,659	48,295	49,283
Monetary Deposits	155,722	171,171	186,265	194,401	222,505	253,558	288,054	292,695	298,356	295,415
<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>572,996</b>	<b>576,579</b>	<b>583,130</b>	<b>586,636</b>
Foreign Currency Deposits	91,007	120,210	123,001	130,264	144,094	139,278	158,806	156,099	160,573	161,123
Dirham Deposits	293,031	345,962	394,135	423,163	417,568	423,923	414,190	420,480	422,557	425,513

\* Estimates subject to revision

**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>April ***</b>	<b>May ***</b>	<b>June ***</b>	<b>July ***</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>10,053</b>	<b>-2,382</b>	<b>12,634</b>	<b>-14,928</b>
Foreign Assets	73,614	-58,828	-30,121	-5,931	-10,384	-5,943	8,225	-832	10,031	-14,780
Foreign Liabilities	65,263	-43,890	7,387	10,456	25,394	-5,992	1,828	-1,550	2,603	-148
<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>-16,321</b>	<b>11,304</b>	<b>-786</b>	<b>16,481</b>
Claims on Private Sector	56,565	21,837	-27,956	-2,615	4,088	-6,121	-8,088	2,275	14,457	4,983
Net Claims on Government	-12,069	-10,674	18,424	3,468	4,279	11,932	-43,083	10,964	-3,632	9,318
Claims on Official Entities	6,966	-5,271	1,504	-3,210	2,150	362	6,417	-324	-1,333	-581
Claims on Nonbank Financial Institutions	7,459	6,458	13,893	1,071	-2,628	-895	4,539	1,393	-831	363
Capital and Reserves*	-9,246	5,986	-12,487	-1,579	-13,373	621	11,139	-911	4,669	-3,270
Other Items (net)*	-58	-11,346	25,257	165	2,496	874	12,755	-2,093	-14,116	5,668
<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>-6,268</b>	<b>8,922</b>	<b>11,848</b>	<b>1,553</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>	<b>8,628</b>	<b>5,339</b>	<b>5,297</b>	<b>-1,953</b>
<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>-14,896</b>	<b>3,583</b>	<b>6,551</b>	<b>3,506</b>
Foreign Currency Deposits	-21,789	2,318	-5,236	206	5,752	-11,049	4,564	-2,707	4,474	550
Dirham Deposits	56,062	17,775	872	176	-3,778	353	-19,460	6,290	2,077	2,956

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

\*\* Indicates Changes from End of Previous Quarter

\*\*\* Estimates subject to revision

**Table 4 : Monetary Base (Reserve Money)**  
(End of period, in Billions of Dirhams)

Year	Monetary Base		Components of Monetary Base							
	In Billions of Dirhams	% Change	Currency in Circulation		Reserve Requirements		Banks Current Accounts at CBUAE (Net)		Certificates of Deposit (Net of Lending)	
			In Billions of Dirhams	% Change	In Billions of Dirhams	% Change	In Billions of Dirhams	% Change	In Billions of Dirhams	% Change
2006	81.2	-	21.8	-	24.7	-	2.4	-	32.3	-
2007	258.0	217.7%	25.9	18.8%	33.6	36.0%	24.9	937.5%	173.6	437.5%
2008	119.6	-53.6%	37.0	42.9%	49.4	47.0%	5.3	-78.7%	27.9	-83.9%
2009	170.2	-34.0%	37.2	43.6%	48.9	45.5%	17.0	-31.7%	67.1	-61.3%
2010	192.9	61.3%	38.5	4.1%	54.0	9.3%	6.4	20.8%	94.0	236.9%
2011	197.9	-3.4%	41.6	-0.2%	62.8	0.2%	13.5	-48.3%	80.0	7.7%
<b>2012</b>										
January	197.0	-0.5%	42.6	2.4%	63.2	0.6%	12.9	-4.4%	78.3	-2.1%
February	198.7	0.9%	43.2	1.4%	62.5	-1.1%	12.5	-3.1%	80.5	2.8%
March	208.0	4.7%	43.3	0.2%	64.3	2.9%	12.3	-1.6%	88.1	9.4%
April	210.3	1.1%	43.4	0.2%	65.1	1.2%	14.1	14.6%	87.7	-0.5%
May	202.9	-3.5%	43.4	0.0%	65.7	0.9%	11.2	-20.6%	82.6	-5.8%
June	211.1	4.0%	43.4	0.0%	67.9	3.3%	20.5	83.0%	79.3	-4.0%
July	210.3	-0.4%	44.1	1.6%	68.1	0.3%	14.9	-27.3%	83.2	4.9%
August	210.8	0.2%	44.8	1.6%	68.4	0.4%	12.6	-15.4%	85.0	2.2%
September	209.8	-0.5%	45.2	0.9%	68.8	0.6%	11.0	-12.7%	84.8	-0.2%
October	214.6	2.3%	45.8	1.3%	69.9	1.6%	16.6	50.9%	82.3	-2.9%
November	220.7	2.8%	45.8	0.0%	69.6	-0.4%	14.8	-10.8%	90.5	10.0%
December	223.7	1.4%	45.6	-0.4%	70.4	1.1%	12.3	-16.9%	95.4	5.4%
<b>2013</b>										
January*	232.4	3.9%	46.9	2.9%	72.0	2.3%	10.7	-13.0%	102.8	7.8%
February*	242.5	4.3%	47.7	1.7%	72.7	1.0%	16.0	49.5%	106.1	3.2%
March*	239.5	-1.2%	48.4	1.5%	72.9	0.3%	13.4	-16.3%	104.8	-1.2%
April*	231.4	-3.4%	48.0	-0.8%	76.1	4.4%	8.5	-36.6%	98.8	-5.7%
May*	236.7	2.3%	48.7	1.5%	77.2	1.4%	14.3	68.2%	96.5	-2.3%
June*	242.0	2.2%	48.3	-0.8%	78.7	1.9%	18.0	25.9%	97.0	0.5%
July*	236.8	-2.1%	49.3	2.1%	81.4	3.4%	12.0	-33.3%	94.1	-3.0%
Change for the year	-	5.9%	-	8.1%	-	15.6%	-	-2.4%	-	-1.4%

\* 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 31.12.2007</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 * 30.04.2013</b>	<b>As at * 31.05.2013</b>	<b>As at * 30.06.2013</b>	<b>As at * 31.07.2013</b>
<b>Assets</b>										
Cash and Bank Balances	329	1,904	4,537	6,871	30,193	25,373	17,900	18,532	13,213	16,765
Deposits	184,042	82,868.6	85,634	44,505	30,101	43,611	90,986	96,276	103,170	90,230
Loans to Banks against - Certificates of Deposit	-	2,967.3	2,266	-	367	-	-	-	-	-
Certificates of Deposit Under Repo	-	16,275	2,100	-	-	-	-	-	7,700	10
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	93,885	88,963	99,732	110,203
Held to Maturity Securities-Issued by Ministry of Finance & Dubai Government	-	55,000	106,725	106,725	98,725	90,193	65,066	63,566	55,745	55,403
Other Assets	2,593	497.6	194	914	1,237	7,377	4,949	4,819	2,202	1,057
Property & Equipment	128	106.8	84	84	90	100	111	109	109	107
<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>273,410</b>	<b>272,779</b>	<b>282,385</b>	<b>274,289</b>
Off Balance Sheet Commitments	56,219	31,822.4	11,244	69,877	54,833	90,463	84,506	89,056	95,393	90,935
<b>Liabilities</b>										
Current Accounts & Deposits	65,261	84,841.2	70,286	66,005	80,549	86,515	95,274	95,577	101,349	96,938
Certificates of Deposit	173,577	47,183	71,453	94,002	80,407	95,400	98,789	96,472	96,994	94,099
Currency Issued	31,671	45,327	45,580	47,775	52,087	57,773	58,835	59,995	59,425	61,230
Other Liabilities	1,449	1,315.2	583	5,120	4,071	4,388	1,405	1,627	5,509	2,914
<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>254,303</b>	<b>253,671</b>	<b>263,277</b>	<b>255,181</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	961	962	962	962
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>19,107</b>	<b>19,108</b>	<b>19,108</b>	<b>19,108</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>273,410</b>	<b>272,779</b>	<b>282,385</b>	<b>274,289</b>
Off Balance Sheet Commitments	56,219	31,822.4	11,244	69,877	54,833	90,463	84,506	89,056	95,393	90,935

- Not Available

\* Estimates subject to revision

**Table 6 : Central Bank Foreign Currency Assets**  
(End of period, in Billions of Dirhams)

Period	Deposits	Held-to-Maturity Foreign Securities	Held-to-Maturity Dubai Gov. Bonds	Other Foreign Assets *	Total Foreign Currency Assets
2006	57.32	43.30	-	1.71	102.33
2007	184.04	98.86	-	2.79	285.69
2008	82.87	29.58	-	3.56	116.01
2009	85.64	0.04	36.7	6.47	128.87
2010	47.84	68.42	36.7	0.45	153.43
2011	58.57	72.30	36.72	1.79	169.38
<b>2012</b>					
January	70.64	65.21	36.72	2.78	175.35
February	48.45	87.64	36.72	4.16	176.97
March	54.65	89.40	36.72	6.91	187.68
April	60.76	86.85	36.72	3.68	188.01
May	57.49	82.49	36.72	2.76	179.46
June	66.63	81.76	36.72	1.37	186.48
July	51.89	96.93	36.72	1.25	186.79
August	44.84	105.78	36.72	1.72	189.06
September	49.31	99.41	36.72	2.00	187.44
October	63.78	91.89	36.72	2.80	195.19
November	56.14	104.07	36.72	4.92	201.85
December	65.97	94.99	36.72	7.51	205.19
<b>2013</b>					
January **	84.69	82.14	36.72	9.48	213.03
February **	88.16	90.40	36.72	5.73	221.01
March **	91.89	97.78	36.72	4.95	231.34
April **	105.00	93.89	36.72	5.38	240.99
May **	112.68	88.96	36.72	5.19	243.55
June **	113.67	99.74	36.72	2.47	252.60
July **	104.18	110.20	36.72	1.44	252.54
Change for the year	57.9%	16.0%	0.0%	-80.8%	23.1%

(\*) 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>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>April</b>	<b>May</b>	<b>June</b>	<b>July</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>198,562</b>	<b>200,658</b>	<b>205,498</b>	<b>200,837</b>
Cash in Hand ( LCY )	5,730	8,360	8,363	9,215	10,496	12,158	10,874	11,336	11,130	11,947
Deposits with Central Bank	231,122	99,786	137,847	156,596	156,133	179,723	187,688	189,322	194,368	188,890
<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>76,867</b>	<b>77,449</b>	<b>69,341</b>	<b>70,188</b>
Money at call & short notice	5,512	7,540	3,441	3,401	3,769	3,413	3,308	3,908	4,404	5,241
Demand Deposits	919	687	4,861	602	797	729	858	1,643	5,628	1,223
Time Deposits	37,816	68,288	59,463	78,572	75,566	78,057	72,382	71,582	59,028	63,454
Cheques in the course of collection	130	181	162	172	250	273	319	316	281	270
<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>347,671</b>	<b>344,279</b>	<b>345,267</b>	<b>330,461</b>
Net Due from H.O. and/or Branches Abroad	4,174	22,088	27,437	31,998	25,856	58,359	33,655	34,030	70,757	28,399
Due from Other Banks Abroad	60,222	56,239	61,140	79,906	86,223	110,000	167,177	157,810	119,070	143,633
Cash in Hand ( FCY )	106	110	112	78	81	87	100	86	113	79
Securities	57,795	53,064	48,462	48,211	49,863	54,964	59,483	62,647	63,751	63,712
Credit to Non-Residents	70,599	63,021	61,033	62,855	81,222	75,641	77,679	80,123	82,025	84,017
Other Foreign Assets	4,000	8,864	9,973	10,465	5,631	7,505	9,577	9,583	9,551	10,621
<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>1,153,170</b>	<b>1,160,648</b>	<b>1,169,813</b>	<b>1,179,563</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>1,047,213</b>	<b>1,054,558</b>	<b>1,068,015</b>	<b>1,079,321</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>736,994</b>	<b>741,537</b>	<b>753,293</b>	<b>759,304</b>
Commercial Bills	12,772	20,338	18,792	22,616	25,797	28,970	29,698	29,947	32,015	32,025
Real Estate Mortgage Loans	56,471	125,834	141,714	163,185	161,531	159,826	156,000	157,503	157,781	158,256
Loans,Advances & Overdrafts	422,285	583,653	563,360	534,816	543,533	540,236	551,296	554,087	563,497	569,023
<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>122,145</b>	<b>125,154</b>	<b>125,221</b>	<b>130,053</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>112,140</b>	<b>111,635</b>	<b>113,636</b>	<b>113,581</b>
Loans,Advances & Overdrafts	39,823	47,368	68,700	73,993	92,940	105,401	112,140	111,635	113,636	113,581

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>April</b>	<b>May</b>	<b>June</b>	<b>July</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>75,934</b>	<b>76,232</b>	<b>75,865</b>	<b>76,383</b>
Loans,Advances & Overdrafts	36,941	74,930	74,149	77,515	66,715	70,492	75,934	76,232	75,865	76,383
<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>105,957</b>	<b>106,090</b>	<b>101,798</b>	<b>100,242</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>92,771</b>	<b>94,018</b>	<b>90,823</b>	<b>90,839</b>
Fixed Assets	8,658	14,275	15,463	15,792	16,180	16,740	16,713	16,645	16,677	16,623
Inter-Branch Transactions	1,299	518	233	484	185	1,986	222	432	444	204
Other Assets	34,283	53,815	53,833	62,846	66,872	68,302	75,836	76,941	73,702	74,012
<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>1,869,041</b>	<b>1,877,052</b>	<b>1,880,742</b>	<b>1,871,888</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>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>April</b>	<b>May</b>	<b>June</b>	<b>July</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>288,054</b>	<b>292,695</b>	<b>298,356</b>	<b>295,415</b>
Demand Deposits ( LCY )	152,721	168,961	184,240	192,686	220,857	250,959	284,160	288,797	294,699	292,336
Bankers Drafts	3,001	2,210	2,025	1,715	1,648	2,599	3,894	3,898	3,657	3,079
<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>572,996</b>	<b>576,579</b>	<b>583,130</b>	<b>586,636</b>
Time Deposits ( LCY )	259,374	303,563	348,423	369,750	353,693	349,505	331,899	335,317	335,756	337,963
Savings Deposits ( LCY )	24,654	30,939	34,581	42,181	52,831	63,983	71,973	74,578	75,918	76,093
Commercial Prepayments ( LCY )	9,003	11,460	11,131	11,232	11,044	10,435	10,318	10,585	10,883	11,457
Other Deposits ( FCY )	91,007	120,210	123,001	130,264	144,094	139,278	158,806	156,099	160,573	161,123
<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>329,166</b>	<b>330,708</b>	<b>328,103</b>	<b>328,186</b>
Net Due to H.O and/or Branches Abroad	44,476	17,749	16,910	12,199	13,369	10,200	12,014	11,758	13,479	14,155
Due to Other Banks Abroad	209,303	176,593	131,022	122,619	148,918	152,752	163,381	163,954	159,614	157,943
Other Deposits ( LCY + FCY )	64,684	78,738	88,590	120,353	112,422	134,097	126,772	126,494	126,873	126,829
Provisions <sup>1</sup>	819	2,480	2,157	4,001	3,399	3,177	2,915	3,755	2,821	2,836
Other Foreign Liabilities	1,688	7,039	12,407	12,527	11,700	15,154	24,084	24,747	25,316	26,423
<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>257,867</b>	<b>254,770</b>	<b>250,837</b>	<b>247,264</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>13</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>3,638</b>	<b>1,329</b>	<b>8,865</b>	<b>2,583</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>277,859</b>	<b>278,769</b>	<b>274,100</b>	<b>277,370</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>61,243</b>	<b>61,042</b>	<b>55,542</b>	<b>57,779</b>
Money at call and short notice	2,008	1,711	866	853	1,062	367	2,096	1,090	605	4,377
Demand Deposits	1,255	1,025	1,947	2,030	1,380	1,282	664	866	1,191	659
Time Deposits	42,763	68,836	64,377	67,669	61,095	63,745	58,483	59,086	53,746	52,743

**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>April</b>	<b>May</b>	<b>June</b>	<b>July</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>78,205</b>	<b>81,147</b>	<b>81,796</b>	<b>76,642</b>
Inter-Branch Transactions	372	1,132	1,342	1,112	1,479	2,172	2,356	3,169	2,589	2,745
Other Liabilities	49,586	60,609	54,549	57,541	69,132	73,755	75,849	77,978	79,207	73,897
<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>2,794,665</b>	<b>2,845,072</b>	<b>2,871,563</b>	<b>2,833,524</b>
Letters of Credit	110,860	112,191	102,837	102,680	101,929	109,581	117,935	113,311	116,089	112,618
Guarantees and other - Forward Endorsements	252,402	350,833	338,290	334,220	325,594	307,454	306,014	306,449	309,535	311,452
Acceptances	18,272	20,796	26,282	34,829	33,580	32,271	28,609	28,469	30,018	30,118
Forward Exchange Contracts	569,807	599,576	799,877	801,567	1,071,087	947,229	1,083,133	1,166,307	1,181,745	1,107,942
Other Memoranda Accounts	465,281	505,511	780,160	1,030,165	1,029,901	1,072,714	1,258,974	1,230,536	1,234,176	1,271,394

\* *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>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>April</b>	<b>May</b>	<b>June</b>	<b>July</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>347,671</b>	<b>344,279</b>	<b>345,267</b>	<b>330,461</b>
Notes and Coins	106	110	112	78	81	87	100	86	113	79
Due from H.O and Branches	4,174	22,088	27,437	31,998	25,856	58,359	33,655	34,030	70,757	28,399
Money at Call and Short Notice	7,602	6,786	5,590	3,504	2,338	10,778	36,535	41,895	2,286	31,149
Deposits with Banks	52,606	49,447	55,544	76,399	83,883	99,214	130,638	115,913	116,778	112,483
- Demand Deposits	---	---	6,681	8,876	14,663	14,642	9,232	9,656	16,227	8,499
- Time Deposits	---	---	48,863	67,523	69,220	84,572	121,406	106,257	100,551	103,984
Securities	57,795	53,064	48,462	48,211	49,863	54,964	59,483	62,647	63,751	63,712
Loans and Advances <sup>1</sup>	70,599	63,021	61,033	62,855	81,222	75,641	77,679	80,123	82,025	84,017
Other Foreign Assets <sup>2</sup>	4,014	8,870	9,979	10,468	5,633	7,513	9,581	9,585	9,557	10,622
<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>329,166</b>	<b>330,708</b>	<b>328,103</b>	<b>328,186</b>
Due to H.O and Branches	44,476	17,749	16,910	12,199	13,369	10,200	12,014	11,758	13,479	14,155
Due to Banks	3,620	920	37,866	71,080	76,570	88,610	94,808	93,908	95,988	98,378
Deposits of Banks	205,684	175,673	93,157	51,538	72,348	64,142	68,574	70,046	63,625	59,565
- Demand Deposits	---	---	6,680	11,629	13,938	11,235	13,461	15,236	9,816	10,172
- Time Deposits	---	---	86,477	39,909	58,410	52,907	55,113	54,810	53,809	49,393
Other Deposits	64,349	78,285	88,266	119,768	111,486	132,737	125,129	124,755	125,312	124,903
- Demand Deposits	---	---	9,660	13,746	16,865	17,370	19,447	19,031	20,387	18,512
- Time Deposits	---	---	73,055	98,407	84,514	102,147	91,373	91,275	90,248	91,403
- Savings Deposits	---	---	5,551	7,615	10,107	13,220	14,309	14,449	14,677	14,988
Other Foreign Liabilities <sup>3</sup>	2,841	9,972	14,887	17,114	16,035	19,691	28,641	30,242	29,699	31,185

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>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>April</b>	<b>May</b>	<b>June</b>	<b>July</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>122,145</b>	<b>125,154</b>	<b>125,221</b>	<b>130,053</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>134,000</b>	<b>133,971</b>	<b>135,928</b>	<b>137,655</b>
Financial Institutions	10,229	18,260	21,221	17,347	19,481	21,241	21,860	22,336	22,292	24,074
Insurance Companies	4	4,537	6	0	0	0	0	0	0	0
Others	39,823	47,368	68,700	73,993	92,940	105,401	112,140	111,635	113,636	113,581
<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>583,661</b>	<b>586,291</b>	<b>594,741</b>	<b>599,209</b>
Financial Institutions	26,194	50,952	51,167	58,597	46,232	48,538	53,315	53,164	52,840	51,485
Insurance Companies	513	1,180	1,755	1,571	1,002	713	759	732	733	824
Business and Industrial Sector	267,578	341,352	355,256	324,209	325,185	312,228	317,107	316,616	323,678	327,169
Others <sup>1</sup>	151,780	237,242	198,912	196,910	200,786	206,625	212,480	215,779	217,490	219,731
<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>839,806</b>	<b>845,416</b>	<b>855,890</b>	<b>866,917</b>

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

\* Net of Provisions and Interest in Suspense



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

<b>(In Millions of AEDs)</b>											
<b>Economic Activity</b>	<b>End of Period</b>	<b>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>April</b>	<b>May</b>	<b>June</b>	<b>July</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>1,892</b>	<b>1,932</b>	<b>1,990</b>	<b>1,799</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>21,895</b>	<b>21,796</b>	<b>21,354</b>	<b>20,745</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>50,430</b>	<b>49,937</b>	<b>51,257</b>	<b>51,663</b>
3.1 Food , Beverages and Tobacco		3,197	5,170	4,550	3,440	3,209	3,472	3,677	4,290	4,479	4,664
3.2 Textile and Leather Products		1,535	955	959	909	889	806	697	716	708	696
3.3 Furniture and Other Wood Products		837	1,324	1,189	1,397	1,211	1,298	1,267	1,282	1,305	1,342
3.4 Paper And Paper Products		756	823	564	624	598	642	578	614	695	737
3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals		4,301	6,265	5,925	6,188	5,119	6,180	5,545	5,643	6,478	5,796
3.6 Basic Metal Products (Including Aluminium)		6,267	8,139	10,580	13,492	13,709	12,185	14,738	14,454	13,976	15,172
3.7 Fabricated Metal Products, Machinery and Equipment		1,790	3,386	2,581	2,442	2,750	3,576	3,425	3,488	3,554	3,682
3.8 Other Manufactured Products		14,157	19,608	17,844	17,405	17,834	18,006	20,503	19,450	20,062	19,574
<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>18,065</b>	<b>18,350</b>	<b>19,313</b>	<b>19,039</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>125,486</b>	<b>123,868</b>	<b>128,013</b>	<b>125,882</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>106,930</b>	<b>110,526</b>	<b>112,065</b>	<b>116,024</b>
6.1 Wholesale		69,489	75,510	63,053	63,347	74,792	75,933	75,257	77,341	78,483	81,050
6.2 Retail		32,955	48,733	37,436	33,740	30,628	30,280	31,673	33,185	33,582	34,974
<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>34,842</b>	<b>34,979</b>	<b>35,656</b>	<b>35,143</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>79,522</b>	<b>80,551</b>	<b>81,353</b>	<b>81,027</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>122,145</b>	<b>125,154</b>	<b>125,221</b>	<b>130,053</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>184,589</b>	<b>186,448</b>	<b>189,034</b>	<b>189,695</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>84,375</b>	<b>85,961</b>	<b>87,105</b>	<b>88,741</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>217,042</b>	<b>215,056</b>	<b>215,654</b>	<b>219,510</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>1,047,213</b>	<b>1,054,558</b>	<b>1,068,015</b>	<b>1,079,321</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>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>April</b>	<b>May</b>	<b>June</b>	<b>July</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>1,115,022</b>	<b>1,120,146</b>	<b>1,128,665</b>	<b>1,126,236</b>
1.1 Government	114,579	198,298	192,614	183,162	174,809	219,541	257,867	254,770	250,837	247,264
1.2 Public sector	36,196	44,760	56,867	60,938	67,216	69,137	97,117	90,013	90,282	85,099
1.2.1 Financial Institutions	4,819	4,934	8,956	8,463	6,711	8,307	15,480	15,289	12,092	10,402
1.2.2 Business and Industrial Inst.	31,377	39,826	47,911	52,475	60,505	60,830	81,637	74,724	78,190	74,697
1.3 Private Sector	272,241	338,451	372,003	380,354	393,686	378,871	360,637	380,392	390,399	394,934
1.3.1 Financial Institutions	22,101	20,407	22,206	26,107	28,689	27,451	26,441	27,883	25,381	23,266
1.3.2 Business and Industrial Inst.	250,140	318,044	349,797	354,247	364,997	351,420	334,196	352,509	365,018	371,668
1.4 Individuals	202,780	225,483	259,906	284,958	297,275	328,449	354,381	350,490	351,298	352,820
1.5 Others	25,542	26,440	12,599	19,863	24,342	37,702	45,020	44,481	45,849	46,119
<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>126,773</b>	<b>126,494</b>	<b>126,874</b>	<b>126,830</b>
2.1 Government and Diplomatic Missions	6,057	5,314	11,439	6,877	7,662	9,204	8,025	8,670	7,815	9,103
2.2 Financial Institutions	14,289	15,591	33,426	48,378	37,159	47,951	44,190	46,442	47,819	43,824
2.3 Business and Industry	18,780	28,580	22,980	38,322	38,400	38,077	38,021	34,758	34,215	35,792
2.4 Individuals and Others	25,557	29,253	20,745	26,776	29,201	38,865	36,537	36,624	37,025	38,111
<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>1,241,795</b>	<b>1,246,640</b>	<b>1,255,539</b>	<b>1,253,066</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>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>April</b>	<b>May</b>	<b>June</b>	<b>July</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>383,689</b>	<b>389,450</b>	<b>399,362</b>	<b>394,527</b>
Local Currency	156,632	172,409	188,423	197,634	227,401	256,772	290,508	294,930	301,983	298,612
Foreign Currencies	32,227	44,640	51,108	62,321	78,891	87,102	93,181	94,520	97,379	95,915
<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>94,624</b>	<b>97,190</b>	<b>98,869</b>	<b>99,782</b>
Local Currency	26,869	33,978	37,835	46,918	59,094	72,219	81,367	83,935	85,595	85,979
Foreign Currencies	3,365	4,584	6,629	7,430	9,575	12,168	13,257	13,255	13,274	13,803
<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>486,718</b>	<b>485,113</b>	<b>486,127</b>	<b>490,236</b>
Local Currency	270,728	320,283	363,981	407,746	383,283	391,022	363,819	364,636	362,086	363,708
Foreign Currencies	101,137	124,493	119,705	126,956	117,154	109,712	122,899	120,477	124,041	126,528
<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>965,031</b>	<b>971,753</b>	<b>984,358</b>	<b>984,545</b>
Total Local Currency	454,229	526,670	590,239	652,298	669,778	720,013	735,694	743,501	749,664	748,299
Foreign Currencies	136,729	173,717	177,442	196,707	205,620	208,982	229,337	228,252	234,694	236,246
Commercial Prepayments	10,484	13,483	12,832	13,217	13,703	14,220	14,449	14,854	15,195	16,227

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>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>April</b>	<b>May</b>	<b>June</b>	<b>July</b>
<b>Maturity</b>										
Upto 3 Months	264,634	327,964	299,659	279,854	221,980	250,396	266,054	242,015	245,172	250,642
Above 3 and Upto 6 Months	71,373	103,409	112,385	123,549	130,742	111,084	127,180	135,764	132,422	128,387
Above 6 and Upto 12 Months	76,458	99,036	125,067	154,709	138,838	163,761	176,812	183,782	179,537	179,238
Exceeding 12 Months	54,294	95,729	131,848	142,824	166,341	172,650	145,876	145,361	148,575	149,119
<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>715,922</b>	<b>706,922</b>	<b>705,706</b>	<b>707,386</b>

\* Excluding Inter-Bank Deposits but Including Government Deposits

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>April</b>	<b>May</b>	<b>June</b>	<b>July</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>58,026,633</b>	<b>59,180,208</b>	<b>58,601,440</b>	<b>60,399,299</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>807,994</b>	<b>814,403</b>	<b>823,945</b>	<b>830,497</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>58,834,627</b>	<b>59,994,611</b>	<b>59,425,385</b>	<b>61,229,796</b>

\* Excluding Mutilated Notes

\*\* Excluding Issued Gold Coins

**Table 15 : Cleared Cheques Statistics**

<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>April</b>	<b>May</b>	<b>June</b>	<b>July</b>
<b>Amount</b> <b>( In Millions of AEDs )</b>	724,622	859,404	968,108	970,864	1,163,666	1,122,303	420,521	534,547	650,618	766,720
<b>No. of Cheques *</b>	20,025	18,643	27,169	26,237	26,917	27,568	9,595	12,154	14,672	17,142

\* No. of Cheques is in Thousands