



---

مصرف الإمارات العربية المتحدة المركزي

**CENTRAL BANK OF THE UNITED ARAB EMIRATES**

---

النشرة الاحصائية الشهرية  
- البيانات المصرفية والنقدية -

مايو 2011

**Monthly Statistical Bulletin**  
**- Banking & Monetary Statistics -**  
**May 2011**

## 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

---

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

<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>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>December *</b>	<b>January *</b>	<b>February *</b>	<b>March *</b>	<b>April *</b>	<b>May *</b>
<b>Central Bank of the UAE</b>										
Total Assets/Liabilities	103,233	285,949	193,747	203,937	228,937	229,292	246,986	260,056	277,513	278,366
Foreign Assets Holdings	102,345	285,693	113,039	89,875	116,701	118,734	134,347	146,354	166,715	165,924
<b>Money Supply Indicators</b>										
Money Supply M0	26,832	31,671	45,327	45,580	47,775	46,853	47,989	49,590	50,273	50,482
Money Supply M1	120,019	181,664	208,138	223,482	232,961	236,902	242,645	251,573	261,224	260,599
Money Supply M2	399,293	565,702	674,310	740,618	786,388	795,222	818,250	834,715	850,519	841,134
Money Supply M3	506,641	696,229	899,093	947,780	985,172	997,518	1,017,883	1,048,877	1,076,138	1,069,965
<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	1,631,695	1,661,535	1,699,766	1,697,669	1,706,251
Foreign Assets	231,938	196,896	203,386	208,157	233,513	242,431	256,352	261,428	267,543	270,212
Foreign Assets to Total Assets ( % )	28	16	14	14	15	15	15	15	16	16
Foreign Liabilities	177,688	320,970	282,599	251,086	271,699	274,681	281,868	287,133	274,517	281,879
Foreign Liabilities to Total Liabilities ( % )	21	26	19	17	17	17	17	17	16	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>1,056,964</b>	<b>1,079,055</b>	<b>1,105,132</b>	<b>1,128,283</b>	<b>1,123,480</b>
Residents	469,322	651,338	833,432	893,989	929,275	940,908	960,353	988,464	1,011,151	1,006,310
Non-Residents	49,484	64,683	78,738	88,590	120,353	116,056	118,702	116,668	117,132	117,170
<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>977,160</b>	<b>980,672</b>	<b>976,939</b>	<b>982,089</b>	<b>978,148</b>
<b>Total Number of National Banks and Branches</b>										
Head Offices	21	22	24	24	23	23	23	23	23	23
Branches	431	507	614	674	732	732	731	736	739	740
Pay Offices	55	56	60	71	86	86	86	86	86	86
Electronic Banking Service Units	9	11	19	26	26	28	27	29	29	29
<b>Total Number of Foreign Banks and Branches</b>										
Head Offices	25	27	28	28	28	28	28	28	28	28
Branches	81	80	82	82	83	83	83	83	83	83
Pay Offices	1	1	1	1	1	1	1	1	1	1
Electronic Banking Service Units	14	30	35	43	50	48	48	48	48	47
<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>37,510</b>	<b>37,409</b>	<b>37,471</b>	<b>37,324</b>	<b>37,295</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>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>December *</b>	<b>January *</b>	<b>February *</b>	<b>March *</b>	<b>April *</b>	<b>May *</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>86,884</b>	<b>109,242</b>	<b>121,042</b>	<b>160,175</b>	<b>154,825</b>
Foreign Assets	334,614	482,821	316,855	298,706	350,947	362,042	391,576	408,659	435,183	437,090
Foreign Liabilities	-178,980	-322,495	-283,757	-251,757	-272,323	-275,158	-282,334	-287,617	-275,008	-282,265
<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>708,338</b>	<b>709,008</b>	<b>713,673</b>	<b>690,344</b>	<b>686,309</b>
Claims on Private Sector	385,789	510,002	751,921	786,553	792,075	799,127	795,549	801,992	793,986	794,076
Net Claims on Government	-51,882	-61,380	-85,031	9,997	28,939	29,321	30,059	17,051	-1,316	-5,676
Claims on Official Entities	33,002	45,385	56,064	77,259	87,581	91,959	97,569	100,880	111,600	113,012
Claims on Nonbank Financial Institutions	32,362	55,208	97,940	91,453	91,179	82,671	84,909	86,231	91,846	89,482
Capital and Reserves	-105,649	-132,442	-165,569	-245,531	-274,538	-274,614	-277,228	-275,589	-277,512	-280,395
Other Items (net)	-49,963	-32,185	-39,382	-26,062	-17,472	-20,126	-21,850	-16,892	-28,260	-24,190
<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>795,222</b>	<b>818,250</b>	<b>834,715</b>	<b>850,519</b>	<b>841,134</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>236,902</b>	<b>242,645</b>	<b>251,573</b>	<b>261,224</b>	<b>260,599</b>
Currency in Circulation Outside Banks	21,837	25,942	36,967	37,217	38,560	38,692	39,677	39,072	41,894	41,494
Monetary Deposits	98,182	155,722	171,171	186,265	194,401	198,210	202,968	212,501	219,330	219,105
<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>558,320</b>	<b>575,605</b>	<b>583,142</b>	<b>589,295</b>	<b>580,535</b>
Foreign Currency Deposits	96,307	91,007	120,210	123,001	130,264	129,237	134,214	135,521	138,890	133,399
Dirham Deposits	182,967	293,031	345,962	394,135	423,163	429,083	441,391	447,621	450,405	447,136

\* Estimates subject to revision

Table 3 : Monthly Changes in Factors Affecting Money Supply

<b>(In Millions of AEDs)</b>										
Item	2006	2007	2008	2009	2010			2011		
	Dec. **	Dec. **	Dec. **	Dec.	December ***	January ***	February ***	March ***	April ***	May ***
<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>8,260</b>	<b>22,358</b>	<b>11,800</b>	<b>39,133</b>	<b>-5,350</b>
Foreign Assets	48,967	73,614	-58,828	-30,121	-5,931	11,095	29,534	17,083	26,524	1,907
Foreign Liabilities	41,292	65,263	-43,890	7,387	10,456	-2,835	-7,176	-5,283	12,609	-7,257
<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>574</b>	<b>670</b>	<b>4,665</b>	<b>-23,329</b>	<b>-4,035</b>
Claims on Private Sector	22,314	56,565	21,837	-27,956	-2,615	7,052	-3,578	6,443	-8,006	90
Net Claims on Government	721	-12,069	-10,674	18,424	3,468	382	738	-13,008	-18,367	-4,360
Claims on Official Entities	643	6,966	-5,271	1,504	-3,210	4,378	5,610	3,311	10,720	1,412
Claims on Nonbank Financial Institutions	7,603	7,459	6,458	13,893	1,071	-8,508	2,238	1,322	5,615	-2,364
Capital and Reserves*	-7,052	-9,246	5,986	-12,487	-1,579	-76	-2,614	1,639	-1,923	-2,883
Other Items (net)*	-662	-58	-11,346	25,257	165	-2,654	-1,724	4,958	-11,368	4,070
<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>8,834</b>	<b>23,028</b>	<b>16,465</b>	<b>15,804</b>	<b>-9,385</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>3,941</b>	<b>5,743</b>	<b>8,928</b>	<b>9,651</b>	<b>-625</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>4,893</b>	<b>17,285</b>	<b>7,537</b>	<b>6,153</b>	<b>-8,760</b>
Foreign Currency Deposits	9,374	-21,789	2,318	-5,236	206	-1,027	4,977	1,307	3,369	-5,491
Dirham Deposits	13,993	56,062	17,775	872	176	5,920	12,308	6,230	2,784	-3,269

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

\*\* Indicates Changes from End of Previous Quarter

\*\*\* Estimates subject to revision

**Table 4 : Monetary Base (Reserve Money)**

(End of period, in Billions of Dirhams)

Year	Monetary Base		Components of Monetary Base							
	In Billions of Dirhams	% Change	Currency in Circulation		Reserve Requirements		Banks Current Accounts at CBUAE (Net)		Certificates of Deposit (Net of Lending)	
			In Billions of Dirhams	% Change	In Billions of Dirhams	% Change	In Billions of Dirhams	% Change	In Billions of Dirhams	% Change
2006	81.2	-	21.8	-	24.7	-	2.4	-	32.3	-
2007	258.0	217.7%	25.9	18.8%	33.6	36.0%	24.9	937.5%	173.6	437.5%
2008	119.6	-53.6%	37.0	42.9%	49.4	47.0%	5.3	-78.7%	27.9	-83.9%
2009	170.2	42.3%	37.2	0.5%	48.9	-1.0%	17.0	220.8%	67.1	140.5%
<b>2010</b>										
March	157.4	1.7%	37.4	-0.8%	50.3	0.4%	12.1	9.0%	57.6	3.0%
April	159.6	1.4%	37.6	0.5%	50.1	-0.4%	10.5	-13.2%	61.4	6.6%
May	163.5	2.4%	37.5	-0.3%	51.3	2.4%	8.6	-18.1%	66.1	7.7%
June	163.0	-0.3%	37.1	-1.1%	51.7	0.8%	11.3	31.4%	62.9	-4.8%
July	170.5	4.6%	36.1	-2.7%	52.5	1.5%	10.4	-8.0%	71.5	13.7%
August	174.4	2.3%	37.1	2.8%	51.4	-2.1%	16.0	53.8%	69.9	-2.2%
September	171.6	-1.6%	37.0	-0.3%	52.3	1.8%	11.7	-26.9%	70.6	1.0%
October	179.5	4.6%	38.2	3.2%	52.6	0.6%	9.6	-17.9%	79.1	12.0%
November	189.8	5.7%	38.1	-0.3%	52.4	-0.4%	8.2	-14.6%	91.1	15.2%
December *	192.9	1.6%	38.5	1.0%	54.0	3.1%	6.4	-22.0%	94.0	3.2%
<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%
Change for the year	-	19.5%	-	7.8%	-	9.6%	-	67.2%	-	26.8%

\* 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 * 31.01.2011</b>	<b>As at * 28.02.2011</b>	<b>As at * 31.03.2011</b>	<b>As at * 30.04.2011</b>	<b>As at * 31.05.2011</b>
<b>Assets</b>										
Cash and Bank Balances	425	329	1,904	4,537	6,871	1,966	5,155	5,511	4,378	6,095
Deposits	57,322	184,042	82,868.6	85,634	44,505	36,942	50,578	64,208	88,095	81,778
Loans to Banks against - Certificates of Deposit	625	-	2,967.3	2,266	-	-	-	-	-	-
Certificates of Deposit Under Repo	-	-	16,275	2,100	-	1,000	-	1,100	-	-
Liquidity Support Facility	-	-	4,551.5	2,360	1,420	1,426	1,426	1,364	1,364	1,330
Held to Maturity Foreign Securities	43,299	98,857	29,576	37	68,418	80,568	82,097	79,998	76,268	81,395
Held to Maturity Securities-Issued by Ministry of Finance & Dubai Government	-	-	55,000	106,725	106,725	106,725	106,725	106,725	106,725	106,725
Other Assets	1,427	2,593	497.6	194	914	583	922	1,070	603	962
Property & Equipment	135	128	106.8	84	84	82	83	81	81	81
<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>229,292</b>	<b>246,986</b>	<b>260,056</b>	<b>277,513</b>	<b>278,366</b>
Off Balance Sheet Commitments	305	56,219	31,822.4	11,244	69,877	81,430	85,027	80,069	85,541	91,302
<b>Liabilities</b>										
Current Accounts & Deposits	30,966	65,261	84,841.2	70,286	66,005	71,134	74,786	79,180	83,382	80,515
Certificates of Deposit	32,322	173,577	47,183	71,453	94,002	90,032	102,333	112,384	118,019	119,191
Currency Issued	26,832	31,671	45,327	45,580	47,775	46,853	47,989	49,590	50,273	50,482
Other Liabilities	255	1,449	1,315.2	583	5,120	5,238	4,726	1,751	8,687	11,026
<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>213,257</b>	<b>229,834</b>	<b>242,904</b>	<b>260,361</b>	<b>261,214</b>
<b>Capital and Reserves</b>										
Authorized, Issued & Fully Paid Capital	300	300	300	300	300	300	300	300	300	300
General Reserve	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200
Special Reserve	60	60	-	-	-	-	-	-	-	-
Retained Earnings	-	-	-	-	-	-	962	962	962	962
Permanent Deposit from U.A.E Government	11,298	12,431	13,580.4	14,535	14,535	14,535	14,690	14,690	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>16,035</b>	<b>17,152</b>	<b>17,152</b>	<b>17,152</b>	<b>17,152</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>229,292</b>	<b>246,986</b>	<b>260,056</b>	<b>277,513</b>	<b>278,366</b>
Off Balance Sheet Commitments	305	56,219	31,822.4	11,244	69,877	81,430	85,027	80,069	85,541	91,302

- Not Available

\* Estimates subject to revision

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

Period	Deposits	Held-to-Maturity Foreign Securities	Held-to-Maturity Dubai Gov. Bonds	Other Foreign Assets *	Total Foreign Currency Assets
2006	57.32	43.30	-	1.71	102.33
2007	184.04	98.86	-	2.79	285.69
2008	82.87	29.58	-	3.56	116.01
2009	85.64	0.04	36.72	6.47	128.87
<b>2010</b>					
March	78.06	0.04	36.72	5.98	120.80
April	78.72	0.02	36.72	5.30	120.76
May	65.29	18.48	36.72	3.09	123.58
June	49.51	33.12	36.72	2.73	122.08
July	55.20	44.58	36.72	2.80	139.30
August	47.73	46.53	36.72	2.87	133.85
September	48.86	45.00	36.72	2.13	132.71
October	50.59	58.77	36.72	2.25	148.33
November	58.62	53.21	36.72	2.32	150.87
December **	47.84	68.42	36.72	0.45	153.43
<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
Change for the year	73.8%	19.0%	0.0%	211.1%	32.1%

(\*) 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>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>			<b>2011</b>		
	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>December</b>	<b>January</b>	<b>February</b>	<b>March</b>	<b>April</b>	<b>May</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>164,626</b>	<b>178,453</b>	<b>197,110</b>	<b>199,463</b>	<b>205,005</b>
Cash in Hand ( LCY )	4,995	5,730	8,360	8,363	9,215	8,161	8,312	10,518	8,379	8,988
Deposits with Central Bank	58,420	231,122	99,786	137,847	156,596	156,465	170,141	186,592	191,084	196,017
<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>83,423</b>	<b>86,706</b>	<b>92,511</b>	<b>81,414</b>	<b>85,587</b>
Money at call & short notice	2,218	5,512	7,540	3,441	3,401	4,428	5,431	3,114	3,102	5,801
Demand Deposits	707	919	687	4,861	602	2,719	3,048	2,607	2,578	2,360
Time Deposits	30,390	37,816	68,288	59,463	78,572	76,110	78,057	86,671	75,601	77,295
Cheques in the course of collection	1,478	130	181	162	172	166	170	119	133	131
<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>242,431</b>	<b>256,352</b>	<b>261,428</b>	<b>267,543</b>	<b>270,212</b>
Net Due from H.O. and/or Branches Abroad	18,024	4,174	22,088	27,437	31,998	32,977	34,677	35,261	31,613	32,195
Due from Other Banks Abroad	90,489	60,222	56,239	61,140	79,906	84,330	89,037	93,052	95,711	99,153
Cash in Hand ( FCY )	114	106	110	112	78	94	87	72	68	72
Securities	56,638	57,795	53,064	48,462	48,211	44,998	50,146	47,204	54,801	54,254
Credit to Non-Residents	63,264	70,599	63,021	61,033	62,855	70,067	72,384	75,110	74,363	73,323
Other Foreign Assets	3,409	4,000	8,864	9,973	10,465	9,965	10,021	10,729	10,987	11,215
<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>1,055,903</b>	<b>1,055,372</b>	<b>1,066,848</b>	<b>1,066,147</b>	<b>1,064,086</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>977,160</b>	<b>980,672</b>	<b>976,939</b>	<b>982,089</b>	<b>978,148</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>726,075</b>	<b>725,805</b>	<b>720,338</b>	<b>718,558</b>	<b>716,823</b>
Commercial Bills	8,682	12,772	20,338	18,792	22,616	22,705	22,631	24,202	24,428	25,720
Real Estate Mortgage Loans	28,280	56,471	125,834	141,714	163,185	163,337	162,387	159,789	161,555	160,982
Loans,Advances & Overdrafts	306,025	422,285	583,653	563,360	534,816	540,033	540,787	536,347	532,575	530,121
<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>101,170</b>	<b>101,434</b>	<b>102,634</b>	<b>99,758</b>	<b>98,952</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>81,904</b>	<b>83,490</b>	<b>83,513</b>	<b>88,352</b>	<b>89,183</b>
Loans,Advances & Overdrafts	31,513	39,823	47,368	68,700	73,993	81,904	83,490	83,513	88,352	89,183

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>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>December</b>	<b>January</b>	<b>February</b>	<b>March</b>	<b>April</b>	<b>May</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>68,011</b>	<b>69,943</b>	<b>70,454</b>	<b>75,421</b>	<b>73,190</b>
Loans, Advances & Overdrafts	18,594	36,941	74,930	74,149	77,515	68,011	69,943	70,454	75,421	73,190
<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>78,743</b>	<b>74,700</b>	<b>89,909</b>	<b>84,058</b>	<b>85,938</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>85,312</b>	<b>84,652</b>	<b>81,869</b>	<b>83,102</b>	<b>81,361</b>
Fixed Assets	4,555	8,658	14,275	15,463	15,792	16,028	16,029	16,838	16,781	16,788
Inter-Branch Transactions	226	1,299	518	233	484	2,308	1,341	1,194	507	95
Other Assets	18,369	34,283	53,815	53,833	62,846	66,976	67,282	63,837	65,814	64,478
<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>1,631,695</b>	<b>1,661,535</b>	<b>1,699,766</b>	<b>1,697,669</b>	<b>1,706,251</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>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>December</b>	<b>January</b>	<b>February</b>	<b>March</b>	<b>April</b>	<b>May</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>198,210</b>	<b>202,968</b>	<b>212,501</b>	<b>219,330</b>	<b>219,105</b>
Demand Deposits ( LCY )	96,367	152,721	168,961	184,240	192,686	196,560	201,096	210,437	217,470	217,493
Bankers Drafts	1,815	3,001	2,210	2,025	1,715	1,650	1,872	2,064	1,860	1,612
<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>558,320</b>	<b>575,605</b>	<b>583,143</b>	<b>589,295</b>	<b>580,535</b>
Time Deposits ( LCY )	159,374	259,374	303,563	348,423	369,750	374,260	384,854	388,908	389,723	385,573
Savings Deposits ( LCY )	18,015	24,654	30,939	34,581	42,181	43,709	45,019	47,241	49,279	49,851
Commercial Prepayments ( LCY )	5,578	9,003	11,460	11,131	11,232	11,114	11,518	11,473	11,403	11,712
Other Deposits ( FCY )	96,307	91,007	120,210	123,001	130,264	129,237	134,214	135,521	138,890	133,399
<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>274,681</b>	<b>281,868</b>	<b>287,133</b>	<b>274,517</b>	<b>281,879</b>
Net Due to H.O and/or Branches Abroad	20,513	44,476	17,749	16,910	12,199	16,642	16,203	18,245	15,120	14,653
Due to Other Banks Abroad	101,094	209,303	176,593	131,022	122,619	125,197	130,267	135,130	126,659	134,892
Other Deposits ( LCY + FCY )	49,484	64,684	78,738	88,590	120,353	116,056	118,702	116,668	117,132	117,170
Provisions <sup>1</sup>	1,279	819	2,480	2,157	4,001	4,140	4,160	4,226	2,717	3,123
Other Foreign Liabilities	5,318	1,688	7,039	12,407	12,527	12,646	12,536	12,864	12,889	12,041
<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>186,028</b>	<b>183,652</b>	<b>194,884</b>	<b>204,387</b>	<b>208,282</b>
<b>Government Lending Funds <sup>2</sup></b>	<b>16</b>	<b>16</b>	<b>5,622</b>	<b>13</b>	<b>13</b>	<b>13</b>	<b>13</b>	<b>13</b>	<b>13</b>	<b>13</b>
<b>Due to Central Bank</b>	<b>168</b>	<b>94</b>	<b>25,150</b>	<b>6,776</b>	<b>4,314</b>	<b>2,802</b>	<b>4,927</b>	<b>4,929</b>	<b>1,256</b>	<b>2,527</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>273,114</b>	<b>274,767</b>	<b>273,127</b>	<b>275,050</b>	<b>277,933</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>74,284</b>	<b>75,464</b>	<b>76,495</b>	<b>66,554</b>	<b>68,023</b>
Money at call and short notice	1,904	2,008	1,711	866	853	3,415	4,649	1,917	2,362	2,646
Demand Deposits	665	1,255	1,025	1,947	2,030	2,170	3,368	2,349	4,382	2,181
Time Deposits	35,828	42,763	68,836	64,377	67,669	68,699	67,447	72,229	59,810	63,196

**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>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>December</b>	<b>January</b>	<b>February</b>	<b>March</b>	<b>April</b>	<b>May</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>64,243</b>	<b>62,271</b>	<b>67,541</b>	<b>67,267</b>	<b>67,954</b>
Inter-Branch Transactions	205	372	1,132	1,342	1,112	1,290	1,520	2,222	2,675	4,488
Other Liabilities	34,692	49,586	60,609	54,549	57,541	62,953	60,751	65,319	64,592	63,466
<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>2,577,736</b>	<b>2,686,492</b>	<b>2,757,599</b>	<b>2,761,259</b>	<b>2,919,907</b>
Letters of Credit	79,228	110,860	112,191	102,837	102,680	100,578	99,082	101,805	104,488	105,880
Guarantees and other - Forward Endorsements	194,143	252,402	350,833	338,290	334,220	335,238	336,893	335,440	331,905	332,500
Acceptances	14,740	18,272	20,796	26,282	34,829	36,547	37,705	38,543	40,869	40,649
Forward Exchange Contracts	341,413	569,807	599,576	799,877	801,567	1,100,042	1,160,183	1,198,934	1,119,717	1,163,349
Other Memoranda Accounts	322,786	465,281	505,511	780,160	1,030,165	1,005,331	1,052,629	1,082,877	1,164,280	1,277,529

\* *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>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>December</b>	<b>January</b>	<b>February</b>	<b>March</b>	<b>April</b>	<b>May</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>242,431</b>	<b>256,352</b>	<b>261,428</b>	<b>267,543</b>	<b>270,212</b>
Notes and Coins	114	106	110	112	78	94	87	72	68	72
Due from H.O and Branches	18,024	4,174	22,088	27,437	31,998	32,977	34,677	35,261	31,613	32,195
Money at Call and Short Notice	3,517	7,602	6,786	5,590	3,504	3,702	9,671	9,352	6,344	15,830
Deposits with Banks	86,934	52,606	49,447	55,544	76,399	80,626	79,366	83,696	89,359	83,316
- Demand Deposits	---	---	---	6,681	8,876	9,151	8,728	8,328	11,427	9,095
- Time Deposits	---	---	---	48,863	67,523	71,475	70,637	75,367	77,932	74,221
Securities	56,638	57,795	53,064	48,462	48,211	44,998	50,146	47,204	54,801	54,254
Loans and Advances <sup>1</sup>	63,264	70,599	63,021	61,033	62,855	70,067	72,384	75,110	74,363	73,323
Other Foreign Assets <sup>2</sup>	3,447	4,014	8,870	9,979	10,468	9,967	10,021	10,733	10,995	11,222
<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>274,681</b>	<b>281,868</b>	<b>287,133</b>	<b>274,517</b>	<b>281,879</b>
Due to H.O and Branches	20,513	44,476	17,749	16,910	12,199	16,642	16,203	18,245	15,120	14,653
Due to Banks	4,309	3,620	920	37,866	71,080	71,486	72,872	71,222	68,503	77,036
Deposits of Banks	96,785	205,684	175,673	93,157	51,538	53,711	57,395	63,908	58,156	57,856
- Demand Deposits	---	---	---	6,680	11,629	10,676	12,517	16,993	14,044	23,236
- Time Deposits	---	---	---	86,477	39,909	43,035	44,878	46,915	44,112	34,620
Other Deposits	49,204	64,349	78,285	88,266	119,768	115,686	117,773	115,587	116,121	116,091
- Demand Deposits	---	---	---	9,660	13,746	14,410	15,821	14,046	18,348	17,191
- Time Deposits	---	---	---	73,055	98,407	93,406	94,187	93,329	89,442	90,371
- Savings Deposits	---	---	---	5,551	7,615	7,870	7,765	8,212	8,331	8,528
Other Foreign Liabilities <sup>3</sup>	6,877	2,841	9,972	14,887	17,114	17,156	17,625	18,171	16,617	16,243

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>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>December</b>	<b>January</b>	<b>February</b>	<b>March</b>	<b>April</b>	<b>May</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>101,170</b>	<b>101,434</b>	<b>102,634</b>	<b>99,758</b>	<b>98,952</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>91,421</b>	<b>92,739</b>	<b>92,656</b>	<b>100,514</b>	<b>99,708</b>
Financial Institutions	8,145	10,229	18,260	21,221	17,347	9,517	9,247	9,143	12,100	10,525
Insurance Companies	264	4	4,537	6	0	0	2	0	62	0
Others	31,513	39,823	47,368	68,700	73,993	81,904	83,490	83,513	88,352	89,183
<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>584,671</b>	<b>587,652</b>	<b>583,495</b>	<b>580,948</b>	<b>577,772</b>
Financial Institutions	9,534	26,194	50,952	51,167	58,597	56,949	59,180	59,977	61,859	61,183
Insurance Companies	650	513	1,180	1,755	1,571	1,544	1,514	1,334	1,399	1,482
Business and Industrial Sector	191,512	267,578	341,352	355,256	324,209	327,281	327,824	322,749	318,739	315,645
Others <sup>1</sup>	110,938	151,780	237,242	198,912	196,910	198,897	199,134	199,435	198,951	199,462
<b>Total</b>	<b>400,441</b>	<b>554,523</b>	<b>773,151</b>	<b>788,890</b>	<b>772,609</b>	<b>777,262</b>	<b>781,825</b>	<b>778,785</b>	<b>781,220</b>	<b>776,432</b>

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

\* Net of Provisions and Interest in Suspense



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

<b>(In Millions of AEDs)</b>											
<b>Economic Activity</b>	<b>End of Period</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>		<b>2011</b>			
						<b>December</b>	<b>January</b>	<b>February</b>	<b>March</b>	<b>April</b>	<b>May</b>
<b>1) Agriculture</b>		<b>1,295</b>	<b>1,605</b>	<b>2,391</b>	<b>642</b>	<b>712</b>	<b>761</b>	<b>719</b>	<b>710</b>	<b>816</b>	<b>767</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>13,658</b>	<b>14,682</b>	<b>14,916</b>	<b>19,928</b>	<b>22,395</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>46,090</b>	<b>46,742</b>	<b>47,213</b>	<b>46,903</b>	<b>46,464</b>
3.1 Food , Beverages and Tobacco		2,277	3,197	5,170	4,550	3,440	3,450	3,297	3,246	3,058	2,667
3.2 Textile and Leather Products		1,114	1,535	955	959	909	950	950	923	923	945
3.3 Furniture and Other Wood Products		711	837	1,324	1,189	1,397	1,359	1,375	1,369	1,352	1,322
3.4 Paper And Paper Products		811	756	823	564	624	592	567	553	582	591
3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals		3,667	4,301	6,265	5,925	6,188	5,907	6,087	6,296	6,398	5,992
3.6 Basic Metal Products (Including Aluminium)		3,773	6,267	8,139	10,580	13,492	13,542	14,101	14,373	14,108	14,251
3.7 Fabricated Metal Products, Machinery and Equipment		1,266	1,790	3,386	2,581	2,442	3,235	3,095	3,006	3,037	3,072
3.8 Other Manufactured Products		8,754	14,157	19,608	17,844	17,405	17,055	17,270	17,447	17,445	17,624
<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>23,017</b>	<b>23,272</b>	<b>23,588</b>	<b>23,488</b>	<b>23,922</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>122,935</b>	<b>122,105</b>	<b>120,172</b>	<b>120,972</b>	<b>120,356</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>97,093</b>	<b>97,837</b>	<b>99,139</b>	<b>101,575</b>	<b>103,996</b>
6.1 Wholesale		57,202	69,489	75,510	63,053	63,347	63,214	64,395	67,219	69,948	72,560
6.2 Retail		28,224	32,955	48,733	37,436	33,740	33,879	33,442	31,920	31,627	31,436
<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>26,682</b>	<b>27,474</b>	<b>26,269</b>	<b>26,244</b>	<b>23,989</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>77,118</b>	<b>77,854</b>	<b>76,163</b>	<b>80,275</b>	<b>79,348</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>101,170</b>	<b>101,434</b>	<b>102,634</b>	<b>99,758</b>	<b>98,952</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>182,814</b>	<b>183,155</b>	<b>183,605</b>	<b>179,159</b>	<b>180,950</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>64,546</b>	<b>64,510</b>	<b>64,323</b>	<b>65,150</b>	<b>64,714</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>221,276</b>	<b>220,888</b>	<b>218,207</b>	<b>217,821</b>	<b>212,295</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>977,160</b>	<b>980,672</b>	<b>976,939</b>	<b>982,089</b>	<b>978,148</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>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>December</b>	<b>January</b>	<b>February</b>	<b>March</b>	<b>April</b>	<b>May</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>940,908</b>	<b>960,353</b>	<b>988,464</b>	<b>1,011,151</b>	<b>1,006,310</b>
1.1 Government	93,680	114,579	198,298	192,614	183,162	186,028	183,652	194,884	204,387	208,282
1.2 Public sector	38,142	36,196	44,760	56,867	60,938	61,083	65,279	65,966	54,218	60,780
1.2.1 Financial Institutions	3,051	4,819	4,934	8,956	8,463	8,008	9,090	8,186	6,784	7,172
1.2.2 Business and Industrial Inst.	35,091	31,377	39,826	47,911	52,475	53,075	56,189	57,780	47,434	53,608
1.3 Private Sector	176,046	272,241	338,451	372,003	380,354	383,372	394,556	404,743	424,995	408,219
1.3.1 Financial Institutions	13,393	22,101	20,407	22,206	26,107	26,275	27,187	28,679	33,059	27,951
1.3.2 Business and Industrial Inst.	162,653	250,140	318,044	349,797	354,247	357,097	367,369	376,064	391,936	380,268
1.4 Individuals	142,321	202,780	225,483	259,906	284,958	288,338	293,547	299,689	305,104	306,253
1.5 Others	19,133	25,542	26,440	12,599	19,863	22,087	23,319	23,182	22,447	22,776
<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>116,056</b>	<b>118,702</b>	<b>116,668</b>	<b>117,132</b>	<b>117,170</b>
2.1 Government and Diplomatic Missions	3,311	6,057	5,314	11,439	6,877	6,756	6,885	6,496	6,517	6,873
2.2 Financial Institutions	8,630	14,289	15,591	33,426	48,378	42,170	42,407	40,448	36,209	39,015
2.3 Business and Industry	15,720	18,780	28,580	22,980	38,322	40,180	40,960	40,111	43,087	40,015
2.4 Individuals and Others	21,823	25,557	29,253	20,745	26,776	26,950	28,450	29,613	31,319	31,267
<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>1,056,964</b>	<b>1,079,055</b>	<b>1,105,132</b>	<b>1,128,283</b>	<b>1,123,480</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>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>December</b>	<b>January</b>	<b>February</b>	<b>March</b>	<b>April</b>	<b>May</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>267,997</b>	<b>274,258</b>	<b>281,995</b>	<b>301,333</b>	<b>293,459</b>
Local Currency	98,219	156,632	172,409	188,423	197,634	200,776	206,149	215,163	223,590	223,888
Foreign Currencies	25,667	32,227	44,640	51,108	62,321	67,221	68,109	66,832	77,743	69,571
<b>Savings</b>	<b>22,170</b>	<b>30,234</b>	<b>38,562</b>	<b>44,464</b>	<b>54,348</b>	<b>56,419</b>	<b>57,777</b>	<b>61,176</b>	<b>63,327</b>	<b>64,210</b>
Local Currency	19,198	26,869	33,978	37,835	46,918	48,469	49,878	52,441	54,418	55,181
Foreign Currencies	2,972	3,365	4,584	6,629	7,430	7,950	7,899	8,735	8,909	9,029
<b>Time</b>	<b>272,367</b>	<b>371,865</b>	<b>444,776</b>	<b>483,686</b>	<b>534,702</b>	<b>529,005</b>	<b>544,786</b>	<b>548,757</b>	<b>540,785</b>	<b>538,912</b>
Local Currency	164,749	270,728	320,283	363,981	407,746	409,904	421,257	428,178	429,112	423,864
Foreign Currencies	107,618	101,137	124,493	119,705	126,956	119,101	123,529	120,579	111,673	115,048
<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>853,421</b>	<b>876,821</b>	<b>891,928</b>	<b>905,445</b>	<b>896,581</b>
Total Local Currency	282,166	454,229	526,670	590,239	652,298	659,149	677,284	695,782	707,120	702,933
Foreign Currencies	136,257	136,729	173,717	177,442	196,707	194,272	199,537	196,146	198,325	193,648
Commercial Prepayments	6,702	10,484	13,483	12,832	13,217	12,730	13,678	13,815	13,797	14,159

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>Maturity</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>December</b>	<b>January</b>	<b>February</b>	<b>March</b>	<b>April</b>	<b>May</b>
Upto 3 Months	222,930	264,634	327,964	299,659	279,854	254,022	270,443	270,994	260,213	236,683
Above 3 and Upto 6 Months	40,003	71,373	103,409	112,385	123,549	140,442	128,473	132,185	137,012	155,471
Above 6 and Upto 12 Months	55,751	76,458	99,036	125,067	154,709	152,486	160,562	164,545	167,701	159,240
Exceeding 12 Months	35,814	54,294	95,729	131,848	142,824	151,722	153,256	154,972	160,031	164,571
<b>Total</b>	<b>354,498</b>	<b>466,759</b>	<b>626,138</b>	<b>668,959</b>	<b>700,936</b>	<b>698,672</b>	<b>712,734</b>	<b>722,696</b>	<b>724,957</b>	<b>715,965</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>Item</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>December</b>	<b>January</b>	<b>February</b>	<b>March</b>	<b>April</b>	<b>May</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>46,184,834</b>	<b>47,316,674</b>	<b>48,910,946</b>	<b>49,590,791</b>	<b>49,794,146</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>668,605</b>	<b>672,758</b>	<b>678,608</b>	<b>682,044</b>	<b>688,076</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>46,853,439</b>	<b>47,989,432</b>	<b>49,589,554</b>	<b>50,272,835</b>	<b>50,482,222</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>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>Dec.</b>	<b>December</b>	<b>January</b>	<b>February</b>	<b>March</b>	<b>April</b>	<b>May</b>
<b>Amount</b> <b>( In Millions of AEDs )</b>	691,354	724,622	859,404	968,108	970,864	86,659	165,292	261,855	353,121	452,996
<b>No. of Cheques *</b>	21,890	20,025	18,643	27,169	26,237	2,272	4,339	6,707	8,912	11,347

\* No. of Cheques is in Thousands