



مصرف الإمارات العربية المتحدة المركزي

CENTRAL BANK OF THE UNITED ARAB EMIRATES

النشرة الاحصائية الشهرية
- البيانات المصرفية والنقدية -
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Monthly Statistical Bulletin
- Banking & Monetary Statistics -
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Note:

Data are as at end of period unless otherwise indicated.

Abbreviations & Notations

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

Definitions

Money Supply (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)

Broad Money (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)

Overall Broad Money (M3) :

Consists of Broad Money(M2) plus Government deposits

Certificates of Deposits :

Certificates issued by the Central Bank and sold only to banks to absorb excess liquidity with the latter and are also used as an indicator to determine domestic interest rates.

Government:

of the seven emirates.

الجداول

TABLES

Table 1 : Selected Monetary and Banking Indicators

(In Millions of AEDs)						
Indicator	2008	2009	2010			
	Dec.	Dec.	July	August	September	October
Central Bank of the UAE						
Total Assets/Liabilities	193,747	203,937	214,304	212,036	208,375	224,252
Foreign Assets Holdings	113,039	89,875	100,111	94,701	94,513	110,139
Currency Issued	45,327	45,580	44,062	45,695	45,411	46,783
Money Supply Indicators						
Money Supply (M1)	208,138	223,482	228,512	224,432	225,451	231,437
Broad Money (M2)	674,310	740,618	768,287	760,990	766,531	797,480
Overall Broad Money (M3)	899,093	947,780	951,328	953,401	961,785	998,728
Banks						
Total Assets(Net of Provisions & Interest in Suspense)	1,447,894	1,521,002	1,557,683	1,579,087	1,587,761	1,626,416
Foreign Assets	203,386	208,157	227,273	228,869	226,223	248,327
Foreign Assets to Total Assets (%)	14	14	15	14	14	15
Foreign Liabilities	282,599	251,086	268,774	275,553	266,356	266,704
Foreign Liabilities to Total Liabilities (%)	19	17	17	17	17	16
Deposits ¹						
Deposits ¹	912,170	982,579	998,862	1,004,896	1,013,331	1,053,833
Residents	833,432	893,989	898,250	899,358	906,650	943,414
Non-Residents	78,738	88,590	100,612	105,538	106,681	110,419
Bank Credit (Net of Provisions & Interest in Suspense)	924,383	958,588	968,086	974,639	979,224	976,578
Total Number of National Banks and Branches						
Head Offices	24	24	23	23	23	23
Branches	614	674	701	706	707	720
Pay Offices	60	71	79	81	84	84
Electronic Banking Service Units	19	26	25	25	25	25
Total Number of Foreign Banks and Branches						
Head Offices	28	28	28	28	28	28
Branches	82	82	82	82	83	80
Pay Offices	1	1	1	1	1	1
Electronic Banking Service Units	35	43	47	49	48	48
Number of Employees in Banks (UAE)²	39,589	37,704	36,495	36,532	36,448	36,515

¹ Excluding Inter-Bank Deposits

² Excluding Auxiliary Staff

Table 2 : Monetary Survey

(In Millions of AEDs)						
Item	2008	2009	2010			
	Dec.	Dec.	July	August	September	October
Net Foreign Assets	33,098	46,949	58,600	47,993	54,371	91,774
Foreign Assets	316,855	298,706	328,041	324,227	321,393	359,123
Foreign Liabilities	-283,757	-251,757	-269,441	-276,234	-267,022	-267,349
Net Domestic Assets	615,943	693,669	709,687	712,997	712,160	705,706
Claims on Private Sector	751,921	786,553	787,984	788,737	792,641	789,610
Net Claims on Government	-85,031	9,997	37,588	32,765	31,700	28,432
Claims on Official Entities	56,064	77,259	80,513	82,259	86,227	87,326
Claims on Nonbank Financial Institutions	97,940	91,453	94,339	94,137	90,872	91,014
Capital and Reserves	-165,569	-245,531	-265,458	-267,618	-269,591	-271,124
Other Items (net)	-39,382	-26,062	-25,279	-17,283	-19,689	-19,552
Broad Money (M2)	674,310	740,618	768,287	760,990	766,531	797,480
Money Supply (M1)	208,138	223,482	228,512	224,432	225,451	231,437
Currency in Circulation Outside Banks	36,967	37,217	36,068	37,084	37,032	38,204
Monetary Deposits	171,171	186,265	192,444	187,348	188,419	193,233
Quasi - Money	466,172	517,136	539,775	536,558	541,080	566,043
Foreign Currency Deposits	120,210	123,001	124,481	119,754	121,619	133,414
Dirham Deposits	345,962	394,135	415,294	416,804	419,461	432,629

Table 3 : Monthly Changes in Factors Affecting Money Supply

(In Millions of AEDs)						
Item	2008	2009	2010			
	Dec. **	Dec.	July	August	September	October
Net Foreign Assets	-14,938	-22,734	14,789	-10,607	6,378	37,403
Foreign Assets	-58,828	-30,121	27,674	-3,814	-2,834	37,730
Foreign Liabilities	-43,890	7,387	-12,885	-6,793	9,212	-327
Net Domestic Assets	6,990	18,635	-3,725	3,310	-837	-6,454
Claims on Private Sector	21,837	-27,956	193	753	3,904	-3,031
Net Claims on Government	-10,674	18,424	5,783	-4,823	-1,065	-3,268
Claims on Official Entities	-5,271	1,504	1,124	1,746	3,968	1,099
Claims on Nonbank Financial Institutions	6,458	13,893	-274	-202	-3,265	142
Capital and Reserves*	5,986	-12,487	-2,052	-2,160	-1,973	-1,533
Other Items (net)*	-11,346	25,257	-8,499	7,996	-2,406	137
Broad Money (M2)	-7,063	-4,099	11,064	-7,297	5,541	30,949
Money Supply (M1)	-27,156	265	-3,259	-4,080	1,019	5,986
Quasi - Money	20,093	-4,364	14,323	-3,217	4,522	24,963
Foreign Currency Deposits	2,318	-5,236	2,798	-4,727	1,865	11,795
Dirham Deposits	17,775	872	11,525	1,510	2,657	13,168

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

** Indicates Changes from End of Previous Quarter

Table 4 : Central Bank of the UAE Balance Sheet

(In Millions of AEDs)						
Item	As at 31.12.2008	As at 31.12.2009	As at 31.07.2010	As at 31.08.2010	As at 30.09.2010	As at 31.10.2010
Assets						
Cash and Bank Balances	1,904	4,537	3,550	3,437	2,580	4,337
Deposits	82,868.6	85,634	54,333	47,266	48,307	50,107
Loans to Banks against Certificates of Deposit	2,967.3	2,266	2,465	2,428	1,469	1,469
Certificates of Deposit Under Repo	16,275	2,100	-	2,730	1,000	-
Liquidity Support Facility	4,551.5	2,360	1,995	1,879	1,894	1,873
Held to Maturity Foreign Securities	29,576	37	44,580	46,530	44,998	58,768
Held to Maturity Securities-Issued by Ministry of Finance & Dubai Government	55,000	106,725	106,725	106,725	106,725	106,725
Other Assets	497.6	194	582	966	1,329	895
Property & Equipment	106.8	84	74	75	73	78
Total Assets	193,746.8	203,937	214,304	212,036	208,375	224,252
Off Balance Sheet Commitments	31,822.4	11,244	55,755	47,770	46,883	65,876
Liabilities						
Current Accounts & Deposits	84,841.2	70,286	67,543	72,194	67,521	67,685
Certificates of Deposit	47,183	71,453	73,990	72,342	73,097	80,519
Currency Issued	45,327	45,580	44,062	45,695	45,411	46,783
Other Liabilities	1,315.2	583	12,674	5,770	6,311	13,230
Total Liabilities	178,666.4	187,902	198,269	196,001	192,340	208,217
Capital and Reserves						
Authorized, Issued & Fully Paid Capital	300	300	300	300	300	300
General Reserve	1,200	1,200	1,200	1,200	1,200	1,200
Special Reserve	-	-	-	-	-	-
Permanent Deposit from U.A.E Government	13,580.4	14,535	14,535	14,535	14,535	14,535
Total Capital & Reserves	15,080.4	16,035	16,035	16,035	16,035	16,035
Total Liabilities and Capital	193,746.8	203,937	214,304	212,036	208,375	224,252
Off Balance Sheet Commitments	31,822.4	11,244	55,755	47,770	46,883	65,876

- Not Available

Table 5 : Aggregated Balance Sheet of Banks *

(In Millions of AEDs)						
Item	2008	2009	2010			
	Dec.	Dec.	July	August	September	October
Assets (Net of Provisions and Interest in Suspense)						
Cash and Deposits with C.B	108,146	146,210	146,495	149,546	143,946	153,315
Cash in Hand (LCY)	8,360	8,363	7,994	8,611	8,379	8,579
Deposits with Central Bank	99,786	137,847	138,501	140,935	135,567	144,736
Due From Resident Banks	76,696	67,927	67,312	76,328	83,318	90,013
Money at call & short notice	7,540	3,441	3,539	4,025	4,038	3,077
Demand Deposits	687	4,861	2,480	747	345	493
Time Deposits	68,288	59,463	61,130	71,405	78,769	86,287
Cheques in the course of collection	181	162	163	151	166	156
Foreign Assets	203,386	208,157	227,273	228,869	226,223	248,327
Net Due from H.O. and/or Branches Abroad	22,088	27,437	30,104	29,904	27,694	36,743
Due from Other Banks Abroad	56,239	61,140	75,086	75,932	76,642	88,759
Cash in Hand (FCY)	110	112	106	94	77	91
Securities	53,064	48,462	50,198	48,386	49,265	48,261
Credit to Non-Residents	63,021	61,033	60,691	63,126	62,663	64,603
Other Foreign Assets	8,864	9,973	11,088	11,427	9,882	9,870
Domestic Credit and Investments	991,058	1,029,179	1,039,396	1,046,081	1,051,835	1,051,317
a) Credit Facilities	924,383	958,588	968,086	974,639	979,224	976,578
Claims on Private Sector	729,825	723,866	721,539	722,843	726,434	721,760
Commercial Bills	20,338	18,792	20,778	21,549	21,636	21,753
Real Estate Mortgage Loans	125,834	141,714	161,409	162,188	163,230	163,999
Loans,Advances & Overdrafts	583,653	563,360	539,352	539,106	541,568	536,008
Claims on Government	72,260	91,873	92,967	96,586	99,546	101,550
Claims on Official Entities	47,368	68,700	71,444	73,622	74,115	74,322
Loans,Advances & Overdrafts	47,368	68,700	71,444	73,622	74,115	74,322
Claims on Other Financial Institutions	74,930	74,149	82,136	81,588	79,129	78,946
Loans,Advances & Overdrafts	74,930	74,149	82,136	81,588	79,129	78,946
b) Domestic Investments	66,675	70,591	71,310	71,442	72,611	74,739
Unclassified Assets	68,608	69,529	77,207	78,263	82,439	83,444
Fixed Assets	14,275	15,463	15,400	15,391	15,488	15,558
Inter-Branch Transactions	518	233	587	716	625	844
Other Assets	53,815	53,833	61,220	62,156	66,326	67,042
Total Assets	1,447,894	1,521,002	1,557,683	1,579,087	1,587,761	1,626,416

* Excluding Overseas Branches of National Banks

Table 5 : Aggregated Balance Sheet of Banks * (contd.)

(In Millions of AEDs)						
Item	2008	2009	2010			
	Dec.	Dec.	July	August	September	October
Liabilities						
Monetary Deposits	171,171	186,265	192,444	187,348	188,419	193,233
Demand Deposits (LCY)	168,961	184,240	190,798	185,563	186,280	191,250
Bankers Drafts	2,210	2,025	1,646	1,785	2,139	1,983
Quasi Monetary Deposits	466,172	517,136	539,775	536,558	541,080	566,043
Time Deposits (LCY)	303,563	348,423	363,692	365,174	367,708	380,414
Savings Deposits (LCY)	30,939	34,581	39,870	40,163	40,269	40,846
Commercial Prepayments (LCY)	11,460	11,131	11,732	11,467	11,484	11,369
Other Deposits (FCY)	120,210	123,001	124,481	119,754	121,619	133,414
Foreign Liabilities	282,599	251,086	268,774	275,553	266,356	266,704
Net Due to H.O and/or Branches Abroad	17,749	16,910	16,750	15,629	12,881	10,948
Due to Other Banks Abroad	176,593	131,022	133,394	135,848	130,931	129,287
Other Deposits (LCY + FCY)	78,738	88,590	100,612	105,538	106,681	110,419
Provisions ¹	2,480	2,157	3,503	3,727	3,745	3,695
Other Foreign Liabilities	7,039	12,407	14,515	14,811	12,118	12,355
Government Deposits (LCY + FCY)	198,298	192,614	167,677	177,237	179,290	186,121
Government Lending Funds ²	5,622	13	13	13	13	13
Due to Central Bank	25,150	6,776	6,329	7,376	5,404	5,862
Capital and Reserves	165,569	244,031	263,958	266,118	268,091	269,624
Due to Resident Banks	71,572	67,190	61,555	72,963	78,111	76,386
Money at call and short notice	1,711	866	820	3,779	835	1,906
Demand Deposits	1,025	1,947	1,066	1,175	3,887	1,511
Time Deposits	68,836	64,377	59,669	68,009	73,389	72,969
Unclassified Liabilities	61,741	55,891	57,158	55,921	60,997	62,430
Inter-Branch Transactions	1,132	1,342	1,239	1,161	1,325	1,602
Other Liabilities	60,609	54,549	55,919	54,760	59,672	60,828
Memoranda Accounts	1,588,907	2,047,446	2,025,795	2,263,569	2,393,273	2,445,800
Letters of Credit	112,191	102,837	107,579	109,241	104,088	103,136
Guarantees and other Forward Endorsements	350,833	338,290	341,653	345,068	333,085	330,653
Acceptances	20,796	26,282	30,080	29,812	31,023	32,290
Forward Exchange Contracts	599,576	799,877	772,492	832,178	822,354	865,483
Other Memoranda Accounts	505,511	780,160	773,991	947,270	1,102,723	1,114,238

* 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 6 : Banks' Foreign Assets and Liabilities

(In Millions of AEDs)						
Item	2008	2009	2010			
	Dec.	Dec.	July	August	September	October
Foreign Assets	203,386	208,157	227,273	228,869	226,223	248,327
Notes and Coins	110	112	106	94	77	91
Due from H.O and Branches	22,088	27,437	30,104	29,904	27,694	36,743
Money at Call and Short Notice	6,786	5,590	2,166	4,534	3,058	2,133
Deposits with Banks ¹	49,447	55,544	72,916	71,391	73,580	86,624
Securities	53,064	48,462	50,198	48,386	49,265	48,261
Loans and Advances ²	63,021	61,033	60,691	63,126	62,663	64,603
Other Foreign Assets ³	8,870	9,979	11,092	11,434	9,886	9,872
Foreign Liabilities	282,599	251,086	268,774	275,553	266,356	266,704
Due to H.O and Branches	17,749	16,910	16,750	15,629	12,881	10,948
Due to Banks	920	37,866	72,633	71,623	73,347	72,809
Deposits of Banks	175,673	93,157	60,761	64,225	57,584	56,478
Other Deposits	78,285	88,266	100,355	105,298	106,332	110,095
Other Foreign Liabilities ⁴	9,972	14,887	18,275	18,778	16,212	16,374

1) Demand and Time Deposits

2) Including Purchased or Discounted Commercial Bills

3) Including Fixed Assets, Cheques in the course of Collection on Non-Resident Banks and Other Assets

4) Including Commercial Prepayments

Table 7 : Loans, Advances and Overdrafts to Residents *

(In Millions of AEDs)						
Item	2008	2009	2010			
	Dec.	Dec.	July	August	September	October
Government	72,260	91,873	92,967	96,586	99,546	101,550
Public Sector	70,165	89,927	89,948	92,785	93,575	93,299
Financial Institutions	18,260	21,221	18,503	19,163	19,460	18,974
Insurance Companies	4,537	6	1	0	0	3
Others	47,368	68,700	71,444	73,622	74,115	74,322
Private Sector	630,726	607,090	590,831	589,401	588,880	582,947
Financial Institutions	50,952	51,167	61,692	60,833	58,080	58,390
Insurance Companies	1,180	1,755	1,940	1,592	1,589	1,579
Business and Industrial Sector	341,352	355,256	329,060	328,064	331,536	326,712
Others ¹	237,242	198,912	198,139	198,912	197,675	196,266
Total	773,151	788,890	773,746	778,772	782,001	777,796

¹ Including Personal Loans for Business and Consumption Purposes

* Net of Provisions and Interest in Suspense

Table 8: Bank Credit to Residents by Economic Activity^{1 *}

(In Millions of AEDs)						
Economic Activity	End of Period	2008	2009	2010		
	Dec	Dec.	July	August**	September**	October
1) Agriculture	2,391	642	593	706	748	736
2) Mining and Quarrying	11,853	6,729	7,189	7,869	7,758	6,542
3) Manufacturing	45,668	44,192	43,582	44,285	46,513	44,785
3.1 Food , Beverages and Tobacco	5,170	4,550	4,058	4,186	3,191	3,097
3.2 Textile and Leather Products	955	959	893	930	909	894
3.3 Furniture and Other Wood Products	1,324	1,189	1,297	1,329	1,400	1,372
3.4 Paper And Paper Products	823	564	574	595	609	602
3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals	6,265	5,925	5,383	5,213	6,475	6,515
3.6 Basic Metal Products (Including Aluminium)	8,139	10,580	10,511	11,301	13,044	12,382
3.7 Fabricated Metal Products, Machinery and Equipment	3,386	2,581	2,657	2,601	2,401	2,427
3.8 Other Manufactured Products	19,608	17,844	18,209	18,130	18,484	17,496
4) Electricity, Gas and Water	20,250	24,886	24,576	24,432	24,464	24,539
5) Construction	119,251	126,010	124,161	128,700	128,222	126,300
6) Trade	124,243	100,489	97,261	97,871	98,669	98,346
6.1 Wholesale	75,510	63,053	61,511	62,066	62,269	63,007
6.2 Retail	48,733	37,436	35,750	35,805	36,400	35,339
7) Transport, Storage and Communication	25,039	27,523	25,876	27,554	28,002	27,012
8) Financial Institutions(Excluding Banks)	72,772	86,150	86,277	85,559	83,457	83,755
9) Government	72,260	91,873	92,967	96,586	99,546	101,550
10) Personal Loans for Business Purposes	160,103	171,352	180,809	181,959	180,294	180,163
11) Personal Loans for Consumption Purposes	67,039	66,561	66,343	66,431	66,575	65,483
12) All Others²	203,516	212,181	218,452	212,687	214,976	217,367
Total	924,383	958,588	968,086	974,639	979,224	976,578

1) *Amount Outstanding Excluding Inter-Bank Lending*

2) *Including Loans to Service Sector and Non-Profit Institutions*

* *Net of Provisions and Interest in Suspense*

** *Amended*

Table 9 : Deposits distributed Residents / Non Residents *

(In Millions of AEDs)						
Item	2008	2009	2010			
	Dec.	Dec.	July	August	September	October
(1) Residents	833,432	893,989	898,250	899,358	906,650	943,414
1.1 Government	198,298	192,614	167,677	177,237	179,290	186,121
1.2 Public sector	44,760	56,867	55,438	53,269	54,566	58,574
1.2.1 Financial Institutions	4,934	8,956	8,279	8,205	8,804	8,361
1.2.2 Business and Industrial Inst.	39,826	47,911	47,159	45,064	45,762	50,213
1.3 Private Sector	338,451	372,003	380,853	376,119	378,078	396,020
1.3.1 Financial Institutions	20,407	22,206	22,815	27,086	25,005	27,533
1.3.2 Business and Industrial Inst.	318,044	349,797	358,038	349,033	353,073	368,487
1.4 Individuals	225,483	259,906	281,207	278,241	279,423	283,570
1.5 Others	26,440	12,599	13,075	14,492	15,293	19,129
(2) Non-Residents	78,738	88,590	100,612	105,538	106,681	110,419
2.1 Government and Diplomatic Missions	5,314	11,439	9,538	9,415	8,776	8,974
2.2 Financial Institutions	15,591	33,426	35,073	35,556	37,594	38,066
2.3 Business and Industry	28,580	22,980	33,895	37,940	36,547	40,207
2.4 Individuals and Others	29,253	20,745	22,106	22,627	23,764	23,172
Total Deposits	912,170	982,579	998,862	1,004,896	1,013,331	1,053,833

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

Table 10 : Deposits by Type and Currency¹

(In Millions of AEDs)						
Item	2008	2009	2010			
	Dec.	Dec.	July	August	September	October
Demand	217,049	239,531	258,595	253,432	255,409	259,805
Local Currency	172,409	188,423	195,372	191,351	190,453	194,767
Foreign Currencies	44,640	51,108	63,223	62,081	64,956	65,038
Savings	38,562	44,464	50,538	50,803	51,312	52,522
Local Currency	33,978	37,835	43,449	43,943	44,212	45,062
Foreign Currencies	4,584	6,629	7,089	6,860	7,100	7,460
Time	444,776	483,686	501,616	503,404	507,884	536,071
Local Currency	320,283	363,981	383,273	388,541	393,654	409,602
Foreign Currencies	124,493	119,705	118,343	114,863	114,230	126,469
Total Deposits²	700,387	767,681	810,749	807,639	814,605	848,398
Total Local Currency	526,670	590,239	622,094	623,835	628,319	649,431
Foreign Currencies	173,717	177,442	188,655	183,804	186,286	198,967
Commercial Prepayments	13,483	12,832	13,078	12,774	12,939	12,820

1)Excluding Inter-Bank Deposits

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

Table 11 : Time Deposits by Maturity *

(In Millions of AEDs)						
Period	2008	2009	2010			
	Dec.	Dec.	July	August	September**	October
Maturity						
Upto 3 Months	327,964	299,659	268,897	292,319	286,963	308,307
Above 3 and Upto 6 Months	103,409	112,385	118,331	108,262	115,097	120,867
Above 6 and Upto 12 Months	99,036	125,067	151,619	151,311	155,394	155,911
Exceeding 12 Months	95,729	131,848	115,445	114,872	116,988	120,695
Total	626,138	668,959	654,292	666,764	674,442	705,780

* *Excluding Inter-Bank Deposits but Including Government Deposits*

** *Amended*

Table 12 : Currency Issued

(In Thousands of AEDs)						
Item	2008	2009	2010			
	Dec.	Dec.	July	August	September	October
Total Notes Issued (1)*	44,759,332	44,960,568	43,425,189	45,052,988	44,762,307	46,128,709
Total Coins Issued (2)**	567,643	619,632	636,984	641,658	648,654	654,643
Total Currency Issued (1)+(2)	45,326,975	45,580,200	44,062,173	45,694,646	45,410,961	46,783,352

* *Excluding Mutilated Notes*

Mo Excluding Issued Gold Coins

Table 13 : Cleared Cheques Statistics

	Amount (In Millions of AEDs)	No. of Cheques *
2008 Total		
Per Year	859,404	18,643
2008 Average		
	71,167	1,554
2009 Total		
Per Year	968,108	27,169
2009 Average		
Per Month	80,676	2,264
2010 Total		
January to October	808,544	22,011
2010 Average		
Per Month	80,854	2,201

* No. of Cheques is in Thousands