



United Arab Emirates

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

النشرة الاحصائية الشهرية  
- البيانات المصرفية والنقدية -  
سبتمبر 2013

**Monthly Statistical Bulletin**  
**- Banking & Monetary Statistics -**  
**September 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>June *</b>	<b>July*</b>	<b>Aug*</b>	<b>Sep*</b>
<b>Central Bank of the UAE</b>										
Total Assets/Liabilities	285,949	193,747	203,937	228,937	234,266	262,153	282,385	274,289	281,142	305,643
Foreign Assets Holdings	285,693	113,039	89,875	116,701	132,291	168,463	215,870	215,817	221,492	247,573
<b>Money Supply Indicators</b>										
Money Supply M0	31,671	45,327	45,580	47,775	52,087	57,773	59,425	61,230	60,709	60,518
Money Supply M1	181,664	208,138	223,482	232,961	264,096	299,173	346,651	344,698	348,043	354,382
Money Supply M2	565,702	674,310	740,618	786,388	825,758	862,374	929,781	931,334	939,473	954,951
Money Supply M3	696,229	899,093	947,780	985,172	1,001,357	1,083,053	1,182,494	1,179,486	1,197,192	1,199,562
<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	1,880,742	1,871,888	1,886,759	1,910,938
Foreign Assets	196,896	203,386	208,157	233,513	248,876	306,556	345,267	330,461	350,310	350,376
Foreign Assets to Total Assets ( % )	16	14	14	15	15	17	18	18	19	18
Foreign Liabilities	320,970	282,599	251,086	271,699	289,808	315,380	328,103	328,186	325,107	337,958
Foreign Liabilities to Total Liabilities ( % )	26	19	17	17	17	18	17	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>1,255,539</b>	<b>1,253,066</b>	<b>1,271,270</b>	<b>1,269,908</b>
Residents	651,338	833,432	893,989	929,275	957,328	1,033,700	1,128,665	1,126,236	1,144,827	1,145,953
Non-Residents	64,683	78,738	88,590	120,353	112,422	134,097	126,874	126,830	126,443	123,955
<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>1,068,015</b>	<b>1,079,321</b>	<b>1,080,821</b>	<b>1,087,267</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	824	825	827	832
Pay Offices	56	60	71	86	87	89	89	89	89	89
Electronic Banking Service Units	11	19	26	26	26	28	28	28	29	29
<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>34,413</b>	<b>34,288</b>	<b>34,257</b>	<b>34,702</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>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>June*</b>	<b>July*</b>	<b>Aug*</b>	<b>Sep*</b>
<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>234,257</b>	<b>219,329</b>	<b>248,011</b>	<b>261,142</b>
Foreign Assets	482,821	316,855	298,706	350,947	382,444	476,412	562,526	547,746	573,269	599,417
Foreign Liabilities	-322,495	-283,757	-251,757	-272,323	-289,945	-315,550	-328,269	-328,417	-325,258	-338,275
<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>695,524</b>	<b>712,005</b>	<b>691,462</b>	<b>693,809</b>
Claims on Private Sector	510,002	751,921	786,553	792,075	819,156	832,576	860,834	865,817	868,426	874,214
Net Claims on Government	-61,380	-85,031	9,997	28,939	44,779	11,545	-51,181	-41,863	-48,022	-35,031
Claims on Official Entities	45,385	56,064	77,259	87,581	119,852	132,954	141,227	140,646	136,517	134,714
Claims on Nonbank Financial Institutions	55,208	97,940	91,453	91,179	82,436	88,237	96,377	96,740	97,009	100,760
Capital and Reserves	-132,442	-165,569	-245,531	-274,538	-297,943	-316,891	-293,208	-296,478	-299,212	-296,935
Other Items (net)	-32,185	-39,382	-26,062	-17,472	-35,021	-46,909	-58,525	-52,857	-63,256	-83,913
<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>929,781</b>	<b>931,334</b>	<b>939,473</b>	<b>954,951</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>346,651</b>	<b>344,698</b>	<b>348,043</b>	<b>354,382</b>
Currency in Circulation Outside Banks	25,942	36,967	37,217	38,560	41,591	45,615	48,295	49,283	48,685	48,863
Monetary Deposits	155,722	171,171	186,265	194,401	222,505	253,558	298,356	295,415	299,358	305,519
<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>583,130</b>	<b>586,636</b>	<b>591,430</b>	<b>600,569</b>
Foreign Currency Deposits	91,007	120,210	123,001	130,264	144,094	139,278	160,573	161,123	169,913	167,959
Dirham Deposits	293,031	345,962	394,135	423,163	417,568	423,923	422,557	425,513	421,517	432,610

\* *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>June ***</b>	<b>July ***</b>	<b>Aug ***</b>	<b>Sep ***</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>12,634</b>	<b>-14,928</b>	<b>28,682</b>	<b>41,813</b>
Foreign Assets	73,614	-58,828	-30,121	-5,931	-10,384	-5,943	10,031	-14,780	25,523	51,671
Foreign Liabilities	65,263	-43,890	7,387	10,456	25,394	-5,992	2,603	-148	3,159	-9,858
<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>-786</b>	<b>16,481</b>	<b>-20,543</b>	<b>-18,196</b>
Claims on Private Sector	56,565	21,837	-27,956	-2,615	4,088	-6,121	14,457	4,983	2,609	8,397
Net Claims on Government	-12,069	-10,674	18,424	3,468	4,279	11,932	-3,632	9,318	-6,159	6,832
Claims on Official Entities	6,966	-5,271	1,504	-3,210	2,150	362	-1,333	-581	-4,129	-5,932
Claims on Nonbank Financial Institutions	7,459	6,458	13,893	1,071	-2,628	-895	-831	363	269	4,020
Capital and Reserves*	-9,246	5,986	-12,487	-1,579	-13,373	621	4,669	-3,270	-2,734	-457
Other Items (net)*	-58	-11,346	25,257	165	2,496	874	-14,116	5,668	-10,399	-31,056
<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>11,848</b>	<b>1,553</b>	<b>9,692</b>	<b>25,170</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>5,297</b>	<b>-1,953</b>	<b>3,345</b>	<b>9,684</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>6,551</b>	<b>3,506</b>	<b>4,794</b>	<b>13,933</b>
Foreign Currency Deposits	-21,789	2,318	-5,236	206	5,752	-11,049	4,474	550	8,790	6,836
Dirham Deposits	56,062	17,775	872	176	-3,778	353	2,077	2,956	-3,996	7,097

\* (-) 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%
Aug*	235.0	-0.8%	48.7	-1.2%	82.9	1.8%	12.0	0.0%	91.4	-2.9%
Sep*	245.7	4.6%	48.9	0.4%	82.4	-0.6%	19.4	61.7%	95.0	3.9%
Change for the year	-	9.8%	-	7.2%	-	17.0%	-	57.7%	-	-0.4%

\* 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 * 30.06.2013</b>	<b>As at * 31.07.2013</b>	<b>As at * 31.08.2013</b>	<b>As at * 30.09.2013</b>
<b>Assets</b>										
Cash and Bank Balances	329	1,904	4,537	6,871	30,193	25,373	13,213	16,765	4,473	14,976
Deposits	184,042	82,868.6	85,634	44,505	30,101	43,611	103,170	90,230	94,631	101,465
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	0	0
Liquidity Support Facility	-	4,551.5	2,360	1,420	1,252	513	514	514	514	514
Held to Maturity Foreign Securities	98,857	29,576	37	68,418	72,301	94,986	99,732	110,203	124,901	131,050
Held to Maturity Securities-Issued by Ministry of Finance & Dubai Government	-	55,000	106,725	106,725	98,725	90,193	55,745	55,403	55,403	55,403
Other Assets	2,593	497.6	194	914	1,237	7,377	2,202	1,057	1,117	2,135
Property & Equipment	128	106.8	84	84	90	100	109	107	103	100
<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>282,385</b>	<b>274,289</b>	<b>281,142</b>	<b>305,643</b>
Off Balance Sheet Commitments	56,219	31,822.4	11,244	69,877	54,833	90,463	95,393	90,935	112,862	108,961
<b>Liabilities</b>										
Current Accounts & Deposits	65,261	84,841.2	70,286	66,005	80,549	86,515	101,349	96,938	99,618	105,111
Certificates of Deposit	173,577	47,183	71,453	94,002	80,407	95,400	96,994	94,099	91,372	94,992
Currency Issued	31,671	45,327	45,580	47,775	52,087	57,773	59,425	61,230	60,709	60,518
Other Liabilities	1,449	1,315.2	583	5,120	4,071	4,388	5,509	2,914	10,335	25,914
<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>263,277</b>	<b>255,181</b>	<b>262,034</b>	<b>286,535</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	962	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>19,108</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>282,385</b>	<b>274,289</b>	<b>281,142</b>	<b>305,643</b>
Off Balance Sheet Commitments	56,219	31,822.4	11,244	69,877	54,833	90,463	95,393	90,935	112,862	108,961

- 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
Aug **	95.15	124.90	36.72	1.45	258.22
Sep **	112.55	131.05	36.72	3.98	284.30
Change for the year	70.6%	38.0%	0.0%	-47.0%	38.6%

(\*) 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>June</b>	<b>July</b>	<b>Aug</b>	<b>Sep</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>205,498</b>	<b>200,837</b>	<b>200,918</b>	<b>209,346</b>
Cash in Hand ( LCY )	5,730	8,360	8,363	9,215	10,496	12,158	11,130	11,947	12,024	11,655
Deposits with Central Bank	231,122	99,786	137,847	156,596	156,133	179,723	194,368	188,890	188,894	197,691
<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>69,341</b>	<b>70,188</b>	<b>62,505</b>	<b>73,172</b>
Money at call & short notice	5,512	7,540	3,441	3,401	3,769	3,413	4,404	5,241	4,440	5,270
Demand Deposits	919	687	4,861	602	797	729	5,628	1,223	405	767
Time Deposits	37,816	68,288	59,463	78,572	75,566	78,057	59,028	63,454	57,397	66,827
Cheques in the course of collection	130	181	162	172	250	273	281	270	263	308
<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>345,267</b>	<b>330,461</b>	<b>350,310</b>	<b>350,376</b>
Net Due from H.O. and/or Branches Abroad	4,174	22,088	27,437	31,998	25,856	58,359	70,757	28,399	36,776	28,547
Due from Other Banks Abroad	60,222	56,239	61,140	79,906	86,223	110,000	119,070	143,633	150,687	147,708
Cash in Hand ( FCY )	106	110	112	78	81	87	113	79	84	83
Securities	57,795	53,064	48,462	48,211	49,863	54,964	63,751	63,712	64,822	68,375
Credit to Non-Residents	70,599	63,021	61,033	62,855	81,222	75,641	82,025	84,017	86,861	94,343
Other Foreign Assets	4,000	8,864	9,973	10,465	5,631	7,505	9,551	10,621	11,080	11,320
<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>1,169,813</b>	<b>1,179,563</b>	<b>1,179,267</b>	<b>1,186,917</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>1,068,015</b>	<b>1,079,321</b>	<b>1,080,821</b>	<b>1,087,267</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>753,293</b>	<b>759,304</b>	<b>761,247</b>	<b>765,954</b>
Commercial Bills	12,772	20,338	18,792	22,616	25,797	28,970	32,015	32,025	32,624	33,230
Real Estate Mortgage Loans	56,471	125,834	141,714	163,185	161,531	159,826	157,781	158,256	158,207	158,698
Loans,Advances & Overdrafts	422,285	583,653	563,360	534,816	543,533	540,236	563,497	569,023	570,416	574,026
<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>125,221</b>	<b>130,053</b>	<b>133,325</b>	<b>132,696</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>113,636</b>	<b>113,581</b>	<b>109,586</b>	<b>106,899</b>
Loans,Advances & Overdrafts	39,823	47,368	68,700	73,993	92,940	105,401	113,636	113,581	109,586	106,899

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>June</b>	<b>July</b>	<b>Aug</b>	<b>Sep</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>75,865</b>	<b>76,383</b>	<b>76,663</b>	<b>81,718</b>
Loans,Advances & Overdrafts	36,941	74,930	74,149	77,515	66,715	70,492	75,865	76,383	76,663	81,718
<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>101,798</b>	<b>100,242</b>	<b>98,446</b>	<b>99,650</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>90,823</b>	<b>90,839</b>	<b>93,759</b>	<b>91,127</b>
Fixed Assets	8,658	14,275	15,463	15,792	16,180	16,740	16,677	16,623	16,696	16,712
Inter-Branch Transactions	1,299	518	233	484	185	1,986	444	204	775	140
Other Assets	34,283	53,815	53,833	62,846	66,872	68,302	73,702	74,012	76,288	74,275
<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>1,880,742</b>	<b>1,871,888</b>	<b>1,886,759</b>	<b>1,910,938</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>June</b>	<b>July</b>	<b>Aug</b>	<b>Sep</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>298,356</b>	<b>295,415</b>	<b>299,358</b>	<b>305,519</b>
Demand Deposits ( LCY )	152,721	168,961	184,240	192,686	220,857	250,959	294,699	292,336	296,629	301,758
Bankers Drafts	3,001	2,210	2,025	1,715	1,648	2,599	3,657	3,079	2,729	3,761
<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>583,130</b>	<b>586,636</b>	<b>591,430</b>	<b>600,569</b>
Time Deposits ( LCY )	259,374	303,563	348,423	369,750	353,693	349,505	335,756	337,963	334,120	343,736
Savings Deposits ( LCY )	24,654	30,939	34,581	42,181	52,831	63,983	75,918	76,093	76,217	77,578
Commercial Prepayments ( LCY )	9,003	11,460	11,131	11,232	11,044	10,435	10,883	11,457	11,180	11,296
Other Deposits ( FCY )	91,007	120,210	123,001	130,264	144,094	139,278	160,573	161,123	169,913	167,959
<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>328,103</b>	<b>328,186</b>	<b>325,107</b>	<b>337,958</b>
Net Due to H.O and/or Branches Abroad	44,476	17,749	16,910	12,199	13,369	10,200	13,479	14,155	10,203	11,226
Due to Other Banks Abroad	209,303	176,593	131,022	122,619	148,918	152,752	159,614	157,943	160,279	169,323
Other Deposits ( LCY + FCY )	64,684	78,738	88,590	120,353	112,422	134,097	126,873	126,829	126,442	123,953
Provisions <sup>1</sup>	819	2,480	2,157	4,001	3,399	3,177	2,821	2,836	2,314	3,481
Other Foreign Liabilities	1,688	7,039	12,407	12,527	11,700	15,154	25,316	26,423	25,869	29,975
<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>250,837</b>	<b>247,264</b>	<b>256,768</b>	<b>243,626</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>8,865</b>	<b>2,583</b>	<b>3,707</b>	<b>1,688</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>274,100</b>	<b>277,370</b>	<b>280,104</b>	<b>277,827</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>55,542</b>	<b>57,779</b>	<b>51,048</b>	<b>63,998</b>
Money at call and short notice	2,008	1,711	866	853	1,062	367	605	4,377	266	4,155
Demand Deposits	1,255	1,025	1,947	2,030	1,380	1,282	1,191	659	862	621
Time Deposits	42,763	68,836	64,377	67,669	61,095	63,745	53,746	52,743	49,920	59,222

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>June</b>	<b>July</b>	<b>Aug</b>	<b>Sep</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>81,796</b>	<b>76,642</b>	<b>79,224</b>	<b>79,740</b>
Inter-Branch Transactions	372	1,132	1,342	1,112	1,479	2,172	2,589	2,745	2,962	3,139
Other Liabilities	49,586	60,609	54,549	57,541	69,132	73,755	79,207	73,897	76,262	76,601
<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>2,871,563</b>	<b>2,833,524</b>	<b>2,677,799</b>	<b>2,695,155</b>
Letters of Credit	110,860	112,191	102,837	102,680	101,929	109,581	116,089	112,618	113,721	115,437
Guarantees and other - Forward Endorsements	252,402	350,833	338,290	334,220	325,594	307,454	309,535	311,452	312,896	314,208
Acceptances	18,272	20,796	26,282	34,829	33,580	32,271	30,018	30,118	29,441	30,922
Forward Exchange Contracts	569,807	599,576	799,877	801,567	1,071,087	947,229	1,181,745	1,107,942	858,219	894,134
Other Memoranda Accounts	465,281	505,511	780,160	1,030,165	1,029,901	1,072,714	1,234,176	1,271,394	1,363,522	1,340,454

\* 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>June</b>	<b>July</b>	<b>Aug</b>	<b>Sep</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>345,267</b>	<b>330,461</b>	<b>350,310</b>	<b>350,376</b>
Notes and Coins	106	110	112	78	81	87	113	79	84	83
Due from H.O and Branches	4,174	22,088	27,437	31,998	25,856	58,359	70,757	28,399	36,776	28,547
Money at Call and Short Notice	7,602	6,786	5,590	3,504	2,338	10,778	2,286	31,149	1,596	32,928
Deposits with Banks	52,606	49,447	55,544	76,399	83,883	99,214	116,778	112,483	149,089	114,774
- Demand Deposits	---	---	6,681	8,876	14,663	14,642	16,227	8,499	13,227	10,116
- Time Deposits	---	---	48,863	67,523	69,220	84,572	100,551	103,984	135,863	104,658
Securities	57,795	53,064	48,462	48,211	49,863	54,964	63,751	63,712	64,822	68,375
Loans and Advances <sup>1</sup>	70,599	63,021	61,033	62,855	81,222	75,641	82,025	84,017	86,861	94,343
Other Foreign Assets <sup>2</sup>	4,014	8,870	9,979	10,468	5,633	7,513	9,557	10,622	11,082	11,326
<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>328,103</b>	<b>328,186</b>	<b>325,107</b>	<b>337,959</b>
Due to H.O and Branches	44,476	17,749	16,910	12,199	13,369	10,200	13,479	14,155	10,203	11,226
Due to Banks	3,620	920	37,866	71,080	76,570	88,610	95,988	98,378	92,405	99,528
Deposits of Banks	205,684	175,673	93,157	51,538	72,348	64,142	63,625	59,565	67,874	69,795
- Demand Deposits	---	---	6,680	11,629	13,938	11,235	9,816	10,172	11,308	11,869
- Time Deposits	---	---	86,477	39,909	58,410	52,907	53,809	49,393	56,566	57,926
Other Deposits	64,349	78,285	88,266	119,768	111,486	132,737	125,312	124,903	123,274	122,216
- Demand Deposits	---	---	9,660	13,746	16,865	17,370	20,387	18,512	22,697	19,643
- Time Deposits	---	---	73,055	98,407	84,514	102,147	90,248	91,403	84,765	86,708
- Savings Deposits	---	---	5,551	7,615	10,107	13,220	14,677	14,988	15,812	15,865
Other Foreign Liabilities <sup>3</sup>	2,841	9,972	14,887	17,114	16,035	19,691	29,699	31,185	31,351	35,194

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>June</b>	<b>July</b>	<b>Aug</b>	<b>Sep</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>125,221</b>	<b>130,053</b>	<b>133,325</b>	<b>132,696</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>135,928</b>	<b>137,655</b>	<b>135,547</b>	<b>135,959</b>
Financial Institutions	10,229	18,260	21,221	17,347	19,481	21,241	22,292	24,074	25,961	29,060
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	113,636	113,581	109,586	106,899
<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>594,741</b>	<b>599,209</b>	<b>598,401</b>	<b>603,790</b>
Financial Institutions	26,194	50,952	51,167	58,597	46,232	48,538	52,840	51,485	49,825	51,868
Insurance Companies	513	1,180	1,755	1,571	1,002	713	733	824	877	790
Business and Industrial Sector	267,578	341,352	355,256	324,209	325,185	312,228	323,678	327,169	325,689	325,236
Others <sup>1</sup>	151,780	237,242	198,912	196,910	200,786	206,625	217,490	219,731	222,010	225,896
<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>855,890</b>	<b>866,917</b>	<b>867,273</b>	<b>872,445</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>June</b>	<b>July</b>	<b>Aug</b>	<b>Sep</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>1,990</b>	<b>1,799</b>	<b>1,824</b>	<b>1,877</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>21,354</b>	<b>20,745</b>	<b>20,512</b>	<b>13,272</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>51,257</b>	<b>51,663</b>	<b>52,063</b>	<b>52,446</b>
3.1 Food , Beverages and Tobacco		3,197	5,170	4,550	3,440	3,209	3,472	4,479	4,664	4,407	4,380
3.2 Textile and Leather Products		1,535	955	959	909	889	806	708	696	703	678
3.3 Furniture and Other Wood Products		837	1,324	1,189	1,397	1,211	1,298	1,305	1,342	1,361	1,385
3.4 Paper And Paper Products		756	823	564	624	598	642	695	737	732	740
3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals		4,301	6,265	5,925	6,188	5,119	6,180	6,478	5,796	5,589	5,808
3.6 Basic Metal Products (Including Aluminium)		6,267	8,139	10,580	13,492	13,709	12,185	13,976	15,172	14,654	14,413
3.7 Fabricated Metal Products, Machinery and Equipment		1,790	3,386	2,581	2,442	2,750	3,576	3,554	3,682	3,965	4,080
3.8 Other Manufactured Products		14,157	19,608	17,844	17,405	17,834	18,006	20,062	19,574	20,652	20,962
<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>19,313</b>	<b>19,039</b>	<b>19,212</b>	<b>18,781</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>128,013</b>	<b>125,882</b>	<b>125,091</b>	<b>123,747</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>112,065</b>	<b>116,024</b>	<b>115,448</b>	<b>118,641</b>
6.1 Wholesale		69,489	75,510	63,053	63,347	74,792	75,933	78,483	81,050	80,072	81,886
6.2 Retail		32,955	48,733	37,436	33,740	30,628	30,280	33,582	34,974	35,376	36,755
<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>35,656</b>	<b>35,143</b>	<b>33,373</b>	<b>33,315</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>81,353</b>	<b>81,027</b>	<b>81,019</b>	<b>84,742</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>125,221</b>	<b>130,053</b>	<b>133,325</b>	<b>132,696</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>189,034</b>	<b>189,695</b>	<b>191,605</b>	<b>193,492</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>87,105</b>	<b>88,741</b>	<b>89,717</b>	<b>91,725</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>215,654</b>	<b>219,510</b>	<b>217,632</b>	<b>222,533</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>1,068,015</b>	<b>1,079,321</b>	<b>1,080,821</b>	<b>1,087,267</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>June</b>	<b>July</b>	<b>Aug</b>	<b>Sep</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>1,128,665</b>	<b>1,126,236</b>	<b>1,144,827</b>	<b>1,145,953</b>
1 Government	114,579	198,298	192,614	183,162	174,809	219,541	250,837	247,264	256,768	243,626
1 Public sector	36,196	44,760	56,867	60,938	67,216	69,137	90,282	85,099	89,542	101,214
1.2.1 Financial Institutions	4,819	4,934	8,956	8,463	6,711	8,307	12,092	10,402	10,010	12,390
1.2.2 Business and Industrial Inst.	31,377	39,826	47,911	52,475	60,505	60,830	78,190	74,697	79,532	88,824
1 Private Sector	272,241	338,451	372,003	380,354	393,686	378,871	390,399	394,934	398,814	398,734
1.3.1 Financial Institutions	22,101	20,407	22,206	26,107	28,689	27,451	25,381	23,266	25,252	24,467
1.3.2 Business and Industrial Inst.	250,140	318,044	349,797	354,247	364,997	351,420	365,018	371,668	373,562	374,267
1 Individuals	202,780	225,483	259,906	284,958	297,275	328,449	351,298	352,820	351,658	356,244
2 Others	25,542	26,440	12,599	19,863	24,342	37,702	45,849	46,119	48,045	46,135
<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>126,874</b>	<b>126,830</b>	<b>126,443</b>	<b>123,955</b>
2 Government and Diplomatic Missions	6,057	5,314	11,439	6,877	7,662	9,204	7,815	9,103	8,853	10,179
2 Financial Institutions	14,289	15,591	33,426	48,378	37,159	47,951	47,819	43,824	39,240	38,280
2 Business and Industry	18,780	28,580	22,980	38,322	38,400	38,077	34,215	35,792	39,387	36,210
2 Individuals and Others	25,557	29,253	20,745	26,776	29,201	38,865	37,025	38,111	38,963	39,286
<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>1,255,539</b>	<b>1,253,066</b>	<b>1,271,270</b>	<b>1,269,908</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>June</b>	<b>July</b>	<b>Aug</b>	<b>Sep</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>399,362</b>	<b>394,527</b>	<b>408,498</b>	<b>407,185</b>
Local Currency	156,632	172,409	188,423	197,634	227,401	256,772	301,983	298,612	303,404	307,958
Foreign Currencies	32,227	44,640	51,108	62,321	78,891	87,102	97,379	95,915	105,094	99,227
<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>98,869</b>	<b>99,782</b>	<b>100,989</b>	<b>102,352</b>
Local Currency	26,869	33,978	37,835	46,918	59,094	72,219	85,595	85,979	86,448	87,981
Foreign Currencies	3,365	4,584	6,629	7,430	9,575	12,168	13,274	13,803	14,541	14,371
<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>486,127</b>	<b>490,236</b>	<b>483,445</b>	<b>496,803</b>
Local Currency	270,728	320,283	363,981	407,746	383,283	391,022	362,086	363,708	355,361	363,868
Foreign Currencies	101,137	124,493	119,705	126,956	117,154	109,712	124,041	126,528	128,084	132,935
<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>984,358</b>	<b>984,545</b>	<b>992,932</b>	<b>1,006,340</b>
Total Local Currency	454,229	526,670	590,239	652,298	669,778	720,013	749,664	748,299	745,213	759,807
Foreign Currencies	136,729	173,717	177,442	196,707	205,620	208,982	234,694	236,246	247,719	246,533
Commercial Prepayments	10,484	13,483	12,832	13,217	13,703	14,220	15,195	16,227	17,218	15,849

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>June</b>	<b>July</b>	<b>Aug</b>	<b>Sep</b>
Upto 3 Months	264,634	327,964	299,659	279,854	221,980	250,396	245,172	250,642	255,557	248,897
Above 3 and Upto 6 Months	71,373	103,409	112,385	123,549	130,742	111,084	132,422	128,387	129,782	122,561
Above 6 and Upto 12 Months	76,458	99,036	125,067	154,709	138,838	163,761	179,537	179,238	177,549	178,312
Exceeding 12 Months	54,294	95,729	131,848	142,824	166,341	172,650	148,575	149,119	146,218	156,280
<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>705,706</b>	<b>707,386</b>	<b>709,106</b>	<b>706,050</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>June</b>	<b>July</b>	<b>Aug</b>	<b>Sep</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>58,601,440</b>	<b>60,399,299</b>	<b>59,872,781</b>	<b>59,676,757</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>823,945</b>	<b>830,497</b>	<b>836,159</b>	<b>840,812</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>59,425,385</b>	<b>61,229,796</b>	<b>60,708,940</b>	<b>60,517,569</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>June</b>	<b>July</b>	<b>Aug</b>	<b>Sep</b>
<b>Amount</b> <b>( In Millions of AEDs )</b>	724,622	859,404	968,108	970,864	1,163,666	1,122,303	650,618	766,720	869,111	881,814
<b>No. of Cheques *</b>	20,025	18,643	27,169	26,237	26,917	27,568	14,672	17,142	19,393	19,524

\* No. of Cheques is in Thousands