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مصرف الإمارات العربية المتحدة المركزي

**CENTRAL BANK OF THE UNITED ARAB EMIRATES**

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النشرة الاحصائية الشهرية  
- البيانات المصرفية والنقدية -  
أغسطس 2010

**Monthly Statistical Bulletin**  
**- Banking & Monetary Statistics -**  
**August 2010**

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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 (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 (dirham) with banks.

#### Broad Money (M2) :

Consists of Money Supply (M1) plus quasi-monetary deposits

#### 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.

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الجداول

**TABLES**

**Table 1 : Selected Monetary and Banking Indicators**

<b>(In Millions of AEDs)</b>						
<b>Indicator</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>			
	<b>Dec.</b>	<b>Dec.</b>	<b>May</b>	<b>June</b>	<b>July</b>	<b>August</b>
<b>Central Bank of the UAE</b>						
Total Assets/Liabilities	193,747	203,937	199,709	202,081	214,304	212,036
Foreign Assets Holdings	113,039	89,875	84,360	82,931	100,111	94,701
Currency Issued	45,327	45,580	45,030	44,927	44,062	45,695
<b>Money Supply Indicators</b>						
Money Supply (M1)	208,138	223,482	228,241	231,771	228,512	224,432
Broad Money (M2)	674,310	740,618	744,465	757,223	768,287	760,990
Overall Broad Money (M3)	899,093	947,780	935,814	945,323	951,328	953,401
<b>Banks</b>						
Total Assets(Net of Provisions & Interest in Suspense)	1,447,894	1,521,002	1,535,277	1,540,706	1,557,683	1,579,087
Foreign Assets	203,386	208,157	212,834	216,779	227,273	228,869
Foreign Assets to Total Assets ( % )	14	14	14	14	15	14
Foreign Liabilities	282,599	251,086	256,727	255,866	268,774	275,553
Foreign Liabilities to Total Liabilities ( % )	19	17	17	17	17	17
<b>Deposits <sup>1</sup></b>	<b>912,170</b>	<b>982,579</b>	<b>970,837</b>	<b>985,438</b>	<b>998,862</b>	<b>1,004,896</b>
Residents	833,432	893,989	881,114	890,326	898,250	899,358
Non-Residents	78,738	88,590	89,723	95,112	100,612	105,538
<b>Bank Credit (Net of Provisions &amp; Interest in Suspense)</b>	<b>924,383</b>	<b>958,588</b>	<b>962,662</b>	<b>966,479</b>	<b>968,086</b>	<b>974,639</b>
<b>Total Number of National Banks and Branches</b>						
Head Offices	24	24	23	23	23	23
Branches	614	674	691	699	701	706
Pay Offices	60	71	76	76	79	81
Electronic Banking Service Units	19	26	26	26	25	25
<b>Total Number of Foreign Banks and Branches</b>						
Head Offices	28	28	28	28	28	28
Branches	82	82	82	82	82	82
Pay Offices	1	1	1	1	1	1
Electronic Banking Service Units	35	43	46	47	47	49
<b>Number of Employees in Banks (UAE)<sup>2</sup></b>	<b>39,589</b>	<b>37,704</b>	<b>36,614</b>	<b>36,527</b>	<b>36,495</b>	<b>36,532</b>

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

<sup>2</sup> Excluding Auxiliary Staff

**Table 2 : Monetary Survey**

<b>(In Millions of AEDs)</b>						
<b>Item</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>			
	<b>Dec.</b>	<b>Dec.</b>	<b>May</b>	<b>June</b>	<b>July</b>	<b>August</b>
<b>Net Foreign Assets</b>	<b>33,098</b>	<b>46,949</b>	<b>40,493</b>	<b>43,811</b>	<b>58,600</b>	<b>47,993</b>
Foreign Assets	316,855	298,706	297,851	300,367	328,041	324,227
Foreign Liabilities	-283,757	-251,757	-257,358	-256,556	-269,441	-276,234
<b>Net Domestic Assets</b>	<b>615,943</b>	<b>693,669</b>	<b>703,972</b>	<b>713,412</b>	<b>709,687</b>	<b>712,997</b>
Claims on Private Sector	751,921	786,553	784,880	787,791	787,984	788,737
Net Claims on Government	-85,031	9,997	29,030	31,805	37,588	32,765
Claims on Official Entities	56,064	77,259	79,419	79,389	80,513	82,259
Claims on Nonbank Financial Institutions	97,940	91,453	94,345	94,613	94,339	94,137
Capital and Reserves	-165,569	-245,531	-262,150	-263,406	-265,458	-267,618
Other Items (net)	-39,382	-26,062	-21,552	-16,780	-25,279	-17,283
<b>Broad Money (M2)</b>	<b>674,310</b>	<b>740,618</b>	<b>744,465</b>	<b>757,223</b>	<b>768,287</b>	<b>760,990</b>
<b>Money Supply (M1)</b>	<b>208,138</b>	<b>223,482</b>	<b>228,241</b>	<b>231,771</b>	<b>228,512</b>	<b>224,432</b>
Currency in Circulation Outside Banks	36,967	37,217	37,480	37,062	36,068	37,084
Monetary Deposits	171,171	186,265	190,761	194,709	192,444	187,348
<b>Quasi - Money</b>	<b>466,172</b>	<b>517,136</b>	<b>516,224</b>	<b>525,452</b>	<b>539,775</b>	<b>536,558</b>
Foreign Currency Deposits	120,210	123,001	120,034	121,683	124,481	119,754
Dirham Deposits	345,962	394,135	396,190	403,769	415,294	416,804

**Table 3 : Monthly Changes in Factors Affecting Money Supply**

<b>(In Millions of AEDs)</b>						
<b>Item</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>			
	<b>Dec. **</b>	<b>Dec.</b>	<b>May</b>	<b>June</b>	<b>July</b>	<b>August</b>
<b>Net Foreign Assets</b>	<b>-14,938</b>	<b>-22,734</b>	<b>3,744</b>	<b>3,318</b>	<b>14,789</b>	<b>-10,607</b>
Foreign Assets	-58,828	-30,121	3,124	2,516	27,674	-3,814
Foreign Liabilities	-43,890	7,387	620	802	-12,885	-6,793
<b>Net Domestic Assets</b>	<b>6,990</b>	<b>18,635</b>	<b>-9,962</b>	<b>9,440</b>	<b>-3,725</b>	<b>3,310</b>
Claims on Private Sector	21,837	-27,956	-2,306	2,911	193	753
Net Claims on Government	-10,674	18,424	485	2,775	5,783	-4,823
Claims on Official Entities	-5,271	1,504	-1,741	-30	1,124	1,746
Claims on Nonbank Financial Institutions	6,458	13,893	722	268	-274	-202
Capital and Reserves*	5,986	-12,487	-2,825	-1,256	-2,052	-2,160
Other Items (net)*	-11,346	25,257	-4,297	4,772	-8,499	7,996
<b>Broad Money (M2)</b>	<b>-7,063</b>	<b>-4,099</b>	<b>-6,218</b>	<b>12,758</b>	<b>11,064</b>	<b>-7,297</b>
<b>Money Supply (M1)</b>	<b>-27,156</b>	<b>265</b>	<b>-4,729</b>	<b>3,530</b>	<b>-3,259</b>	<b>-4,080</b>
<b>Quasi - Money</b>	<b>20,093</b>	<b>-4,364</b>	<b>-1,489</b>	<b>9,228</b>	<b>14,323</b>	<b>-3,217</b>
Foreign Currency Deposits	2,318	-5,236	-4,528	1,649	2,798	-4,727
Dirham Deposits	17,775	872	3,039	7,579	11,525	1,510

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

\*\* Indicates Changes from End of Previous Quarter

**Table 4 : Central Bank of the UAE Balance Sheet**

<b>(In Millions of AEDs)</b>						
<b>Item</b>	<b>As at 31.12.2008</b>	<b>As at 31.12.2009</b>	<b>As at 31.05.2010</b>	<b>As at 30.06.2010</b>	<b>As at 31.07.2010</b>	<b>As at 31.08.2010</b>
<b>Assets</b>						
Cash and Bank Balances	1,904	4,537	3,929	5,725	3,550	3,437
Deposits	82,868.6	85,634	64,918	49,070	54,333	47,266
Loans to Banks against Certificates of Deposit	2,967.3	2,266	2,499	2,428	2,465	2,428
Certificates of Deposit Under Repo	16,275	2,100	-	2,050	-	2,730
Liquidity Support Facility	4,551.5	2,360	1,995	1,995	1,995	1,879
Held to Maturity Foreign Securities	29,576	37	18,479	33,118	44,580	46,530
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	1,088	894	582	966
Property & Equipment	106.8	84	76	76	74	75
<b>Total Assets</b>	<b>193,746.8</b>	<b>203,937</b>	<b>199,709</b>	<b>202,081</b>	<b>214,304</b>	<b>212,036</b>
Off Balance Sheet Commitments	31,822.4	11,244	25,769	34,319	55,755	47,770
<b>Liabilities</b>						
Current Accounts & Deposits	84,841.2	70,286	65,642	70,651	67,543	72,194
Certificates of Deposit	47,183	71,453	68,565	67,409	73,990	72,342
Currency Issued	45,327	45,580	45,030	44,927	44,062	45,695
Other Liabilities	1,315.2	583	4,437	3,059	12,674	5,770
<b>Total Liabilities</b>	<b>178,666.4</b>	<b>187,902</b>	<b>183,674</b>	<b>186,046</b>	<b>198,269</b>	<b>196,001</b>
<b>Capital and Reserves</b>						
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
<b>Total Capital &amp; Reserves</b>	<b>15,080.4</b>	<b>16,035</b>	<b>16,035</b>	<b>16,035</b>	<b>16,035</b>	<b>16,035</b>
<b>Total Liabilities and Capital</b>	<b>193,746.8</b>	<b>203,937</b>	<b>199,709</b>	<b>202,081</b>	<b>214,304</b>	<b>212,036</b>
Off Balance Sheet Commitments	31,822.4	11,244	25,769	34,319	55,755	47,770

- Not Available



**Table 5 : Aggregated Balance Sheet of Banks \***

<b>(In Millions of AEDs)</b>						
<b>Item</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>			
	<b>Dec.</b>	<b>Dec.</b>	<b>May</b>	<b>June</b>	<b>July</b>	<b>August</b>
<b>Assets (Net of Provisions and Interest in Suspense)</b>						
<b>Cash and Deposits with C.B</b>	<b>108,146</b>	<b>146,210</b>	<b>138,659</b>	<b>141,932</b>	<b>146,495</b>	<b>149,546</b>
Cash in Hand ( LCY )	8,360	8,363	7,550	7,865	7,994	8,611
Deposits with Central Bank	99,786	137,847	131,109	134,067	138,501	140,935
<b>Due From Resident Banks</b>	<b>76,696</b>	<b>67,927</b>	<b>71,383</b>	<b>66,574</b>	<b>67,312</b>	<b>76,328</b>
Money at call & short notice	7,540	3,441	5,032	5,894	3,539	4,025
Demand Deposits	687	4,861	475	623	2,480	747
Time Deposits	68,288	59,463	65,731	59,893	61,130	71,405
Cheques in the course of collection	181	162	145	164	163	151
<b>Foreign Assets</b>	<b>203,386</b>	<b>208,157</b>	<b>212,834</b>	<b>216,779</b>	<b>227,273</b>	<b>228,869</b>
Net Due from H.O. and/or Branches Abroad	22,088	27,437	21,955	25,796	30,104	29,904
Due from Other Banks Abroad	56,239	61,140	73,648	70,216	75,086	75,932
Cash in Hand ( FCY )	110	112	114	92	106	94
Securities	53,064	48,462	47,695	49,324	50,198	48,386
Credit to Non-Residents	63,021	61,033	59,623	61,005	60,691	63,126
Other Foreign Assets	8,864	9,973	9,799	10,346	11,088	11,427
<b>Domestic Credit and Investments</b>	<b>991,058</b>	<b>1,029,179</b>	<b>1,035,191</b>	<b>1,037,580</b>	<b>1,039,396</b>	<b>1,046,081</b>
<b>a) Credit Facilities</b>	<b>924,383</b>	<b>958,588</b>	<b>962,662</b>	<b>966,479</b>	<b>968,086</b>	<b>974,639</b>
<b>Claims on Private Sector</b>	<b>729,825</b>	<b>723,866</b>	<b>716,950</b>	<b>721,088</b>	<b>721,539</b>	<b>722,843</b>
Commercial Bills	20,338	18,792	19,362	20,150	20,778	21,549
Real Estate Mortgage Loans	125,834	141,714	150,387	159,840	161,409	162,188
Loans,Advances & Overdrafts	583,653	563,360	547,201	541,098	539,352	539,106
<b>Claims on Government</b>	<b>72,260</b>	<b>91,873</b>	<b>92,077</b>	<b>92,052</b>	<b>92,967</b>	<b>96,586</b>
<b>Claims on Official Entities</b>	<b>47,368</b>	<b>68,700</b>	<b>70,373</b>	<b>70,864</b>	<b>71,444</b>	<b>73,622</b>
Loans,Advances & Overdrafts	47,368	68,700	70,373	70,864	71,444	73,622
<b>Claims on Other Financial Institutions</b>	<b>74,930</b>	<b>74,149</b>	<b>83,262</b>	<b>82,475</b>	<b>82,136</b>	<b>81,588</b>
Loans,Advances & Overdrafts	74,930	74,149	83,262	82,475	82,136	81,588
<b>b) Domestic Investments</b>	<b>66,675</b>	<b>70,591</b>	<b>72,529</b>	<b>71,101</b>	<b>71,310</b>	<b>71,442</b>
<b>Unclassified Assets</b>	<b>68,608</b>	<b>69,529</b>	<b>77,210</b>	<b>77,841</b>	<b>77,207</b>	<b>78,263</b>
Fixed Assets	14,275	15,463	15,116	15,317	15,400	15,391
Inter-Branch Transactions	518	233	482	566	587	716
Other Assets	53,815	53,833	61,612	61,958	61,220	62,156
<b>Total Assets</b>	<b>1,447,894</b>	<b>1,521,002</b>	<b>1,535,277</b>	<b>1,540,706</b>	<b>1,557,683</b>	<b>1,579,087</b>

\* Excluding Overseas Branches of National Banks

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

<b>(In Millions of AEDs)</b>						
<b>Item</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>			
	<b>Dec.</b>	<b>Dec.</b>	<b>May</b>	<b>June</b>	<b>July</b>	<b>August</b>
<b>Liabilities</b>						
<b>Monetary Deposits</b>	<b>171,171</b>	<b>186,265</b>	<b>190,761</b>	<b>194,709</b>	<b>192,444</b>	<b>187,348</b>
Demand Deposits ( LCY )	168,961	184,240	188,970	192,613	190,798	185,563
Bankers Drafts	2,210	2,025	1,791	2,096	1,646	1,785
<b>Quasi Monetary Deposits</b>	<b>466,172</b>	<b>517,136</b>	<b>516,223</b>	<b>525,453</b>	<b>539,775</b>	<b>536,558</b>
Time Deposits ( LCY )	303,563	348,423	346,010	352,908	363,692	365,174
Savings Deposits ( LCY )	30,939	34,581	38,963	39,452	39,870	40,163
Commercial Prepayments ( LCY )	11,460	11,131	11,216	11,410	11,732	11,467
Other Deposits ( FCY )	120,210	123,001	120,034	121,683	124,481	119,754
<b>Foreign Liabilities</b>	<b>282,599</b>	<b>251,086</b>	<b>256,727</b>	<b>255,866</b>	<b>268,774</b>	<b>275,553</b>
Net Due to H.O and/or Branches Abroad	17,749	16,910	18,346	15,853	16,750	15,629
Due to Other Banks Abroad	176,593	131,022	133,546	129,103	133,394	135,848
Other Deposits ( LCY + FCY )	78,738	88,590	89,723	95,112	100,612	105,538
Provisions <sup>1</sup>	2,480	2,157	2,147	2,145	3,503	3,727
Other Foreign Liabilities	7,039	12,407	12,965	13,653	14,515	14,811
<b>Government Deposits ( LCY + FCY )</b>	<b>198,298</b>	<b>192,614</b>	<b>175,921</b>	<b>172,261</b>	<b>167,677</b>	<b>177,237</b>
<b>Government Lending Funds <sup>2</sup></b>	<b>5,622</b>	<b>13</b>	<b>13</b>	<b>13</b>	<b>13</b>	<b>13</b>
<b>Due to Central Bank</b>	<b>25,150</b>	<b>6,776</b>	<b>7,548</b>	<b>10,739</b>	<b>6,329</b>	<b>7,376</b>
<b>Capital and Reserves</b>	<b>165,569</b>	<b>244,031</b>	<b>260,650</b>	<b>261,906</b>	<b>263,958</b>	<b>266,118</b>
<b>Due to Resident Banks</b>	<b>71,572</b>	<b>67,190</b>	<b>69,554</b>	<b>61,721</b>	<b>61,555</b>	<b>72,963</b>
Money at call and short notice	1,711	866	1,150	4,330	820	3,779
Demand Deposits	1,025	1,947	1,089	932	1,066	1,175
Time Deposits	68,836	64,377	67,315	56,459	59,669	68,009
<b>Unclassified Liabilities</b>	<b>61,741</b>	<b>55,891</b>	<b>57,880</b>	<b>58,038</b>	<b>57,158</b>	<b>55,921</b>
Inter-Branch Transactions	1,132	1,342	1,458	1,563	1,239	1,161
Other Liabilities	60,609	54,549	56,422	56,475	55,919	54,760
<b>Memoranda Accounts</b>	<b>1,588,907</b>	<b>2,047,446</b>	<b>2,040,361</b>	<b>2,071,225</b>	<b>2,025,795</b>	<b>2,263,569</b>
Letters of Credit	112,191	102,837	108,703	110,802	107,579	109,241
Guarantees and other Forward Endorsements	350,833	338,290	337,382	340,543	341,653	345,068
Acceptances	20,796	26,282	27,128	28,430	30,080	29,812
Forward Exchange Contracts	599,576	799,877	764,405	796,422	772,492	832,178
Other Memoranda Accounts	505,511	780,160	802,743	795,028	773,991	947,270

\* 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**

<b>(In Millions of AEDs)</b>						
<b>Item</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>			
	<b>Dec.</b>	<b>Dec.</b>	<b>May</b>	<b>June</b>	<b>July</b>	<b>August</b>
<b>Foreign Assets</b>	<b>203,386</b>	<b>208,157</b>	<b>212,834</b>	<b>216,779</b>	<b>227,273</b>	<b>228,869</b>
Notes and Coins	110	112	114	92	106	94
Due from H.O and Branches	22,088	27,437	21,955	25,796	30,104	29,904
Money at Call and Short Notice	6,786	5,590	4,520	18,158	2,166	4,534
Deposits with Banks <sup>1</sup>	49,447	55,544	69,123	52,053	72,916	71,391
Securities	53,064	48,462	47,695	49,324	50,198	48,386
Loans and Advances <sup>2</sup>	63,021	61,033	59,623	61,005	60,691	63,126
Other Foreign Assets <sup>3</sup>	8,870	9,979	9,804	10,351	11,092	11,434
<b>Foreign Liabilities</b>	<b>282,599</b>	<b>251,086</b>	<b>256,727</b>	<b>255,866</b>	<b>268,774</b>	<b>275,553</b>
Due to H.O and Branches	17,749	16,910	18,346	15,853	16,750	15,629
Due to Banks	920	37,866	76,017	75,351	72,633	71,623
Deposits of Banks	175,673	93,157	57,529	53,752	60,761	64,225
Other Deposits	78,285	88,266	89,351	94,872	100,355	105,298
Other Foreign Liabilities <sup>4</sup>	9,972	14,887	15,484	16,038	18,275	18,778

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 \***

<b>(In Millions of AEDs)</b>						
<b>Item</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>			
	<b>Dec.</b>	<b>Dec.</b>	<b>May</b>	<b>June</b>	<b>July</b>	<b>August</b>
<b>Government</b>	<b>72,260</b>	<b>91,873</b>	<b>92,077</b>	<b>92,052</b>	<b>92,967</b>	<b>96,586</b>
<b>Public Sector</b>	<b>70,165</b>	<b>89,927</b>	<b>88,974</b>	<b>89,489</b>	<b>89,948</b>	<b>92,785</b>
Financial Institutions	18,260	21,221	18,601	18,625	18,503	19,163
Insurance Companies	4,537	6	0	0	1	0
Others	47,368	68,700	70,373	70,864	71,444	73,622
<b>Private Sector</b>	<b>630,726</b>	<b>607,090</b>	<b>600,576</b>	<b>592,952</b>	<b>590,831</b>	<b>589,401</b>
Financial Institutions	50,952	51,167	62,888	61,817	61,692	60,833
Insurance Companies	1,180	1,755	1,773	2,033	1,940	1,592
Business and Industrial Sector	341,352	355,256	338,711	331,504	329,060	328,064
Others <sup>1</sup>	237,242	198,912	197,204	197,598	198,139	198,912
<b>Total</b>	<b>773,151</b>	<b>788,890</b>	<b>781,627</b>	<b>774,493</b>	<b>773,746</b>	<b>778,772</b>

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

\* Net of Provisions and Interest in Suspense

**Table 8: 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>2010</b>			
	<b>2008</b>	<b>2009</b>	<b>May</b>	<b>June</b>	<b>July</b>	<b>August</b>
	<b>Dec</b>	<b>Dec.</b>				
<b>1) Agriculture</b>	<b>2,391</b>	<b>642</b>	<b>489</b>	<b>519</b>	<b>593</b>	<b>706</b>
<b>2) Mining and Quarrying</b>	<b>11,853</b>	<b>6,729</b>	<b>6,821</b>	<b>6,831</b>	<b>7,189</b>	<b>7,869</b>
<b>3) Manufacturing</b>	<b>45,668</b>	<b>44,192</b>	<b>43,401</b>	<b>44,421</b>	<b>43,582</b>	<b>44,285</b>
3.1 Food , Beverages and Tobacco	5,170	4,550	3,926	3,895	4,058	4,186
3.2 Textile and Leather Products	955	959	904	1,045	893	930
3.3 Furniture and Other Wood Products	1,324	1,189	1,219	1,165	1,297	1,329
3.4 Paper And Paper Products	823	564	560	584	574	595
3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals	6,265	5,925	6,208	6,250	5,383	5,213
3.6 Basic Metal Products (Including Aluminium)	8,139	10,580	9,703	10,253	10,511	11,301
3.7 Fabricated Metal Products, Machinery and Equipment	3,386	2,581	2,399	2,609	2,657	2,601
3.8 Other Manufactured Products	19,608	17,844	18,482	18,620	18,209	18,130
<b>4) Electricity, Gas and Water</b>	<b>20,250</b>	<b>24,886</b>	<b>24,905</b>	<b>24,404</b>	<b>24,576</b>	<b>24,432</b>
<b>5) Construction</b>	<b>119,251</b>	<b>126,010</b>	<b>122,265</b>	<b>123,139</b>	<b>124,161</b>	<b>128,700</b>
<b>6) Trade</b>	<b>124,243</b>	<b>100,489</b>	<b>97,095</b>	<b>96,031</b>	<b>97,261</b>	<b>97,871</b>
6.1 Wholesale	75,510	63,053	60,522	60,634	61,511	62,066
6.2 Retail	48,733	37,436	36,573	35,397	35,750	35,805
<b>7) Transport, Storage and Communication</b>	<b>25,039</b>	<b>27,523</b>	<b>27,219</b>	<b>27,309</b>	<b>25,876</b>	<b>27,554</b>
<b>8) Financial Institutions(Excluding Banks)</b>	<b>72,772</b>	<b>86,150</b>	<b>88,040</b>	<b>87,875</b>	<b>86,277</b>	<b>86,564</b>
<b>9) Government</b>	<b>72,260</b>	<b>91,873</b>	<b>92,077</b>	<b>92,052</b>	<b>92,967</b>	<b>96,586</b>
<b>10) Personal Loans for Business Purposes</b>	<b>160,103</b>	<b>171,352</b>	<b>178,338</b>	<b>179,282</b>	<b>180,809</b>	<b>184,574</b>
<b>11) Personal Loans for Consumption Purposes</b>	<b>67,039</b>	<b>66,561</b>	<b>66,568</b>	<b>66,320</b>	<b>66,343</b>	<b>66,431</b>
<b>12) All Others<sup>2</sup></b>	<b>203,516</b>	<b>212,181</b>	<b>215,444</b>	<b>218,296</b>	<b>218,452</b>	<b>209,067</b>
<b>Total</b>	<b>924,383</b>	<b>958,588</b>	<b>962,662</b>	<b>966,479</b>	<b>968,086</b>	<b>974,639</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 9 : Deposits distributed Residents / Non Residents \***

<b>(In Millions of AEDs)</b>						
<b>Item</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>			
	<b>Dec.</b>	<b>Dec.</b>	<b>May</b>	<b>June</b>	<b>July</b>	<b>August</b>
<b>( 1 ) Residents</b>	<b>833,432</b>	<b>893,989</b>	<b>881,114</b>	<b>890,326</b>	<b>898,250</b>	<b>899,358</b>
1.1 Government	198,298	192,614	175,921	172,261	167,677	177,237
1.2 Public sector	44,760	56,867	52,804	57,488	55,438	53,269
1.2.1 Financial Institutions	4,934	8,956	8,864	8,874	8,279	8,205
1.2.2 Business and Industrial Inst.	39,826	47,911	43,940	48,614	47,159	45,064
1.3 Private Sector	338,451	372,003	368,178	371,203	380,853	376,119
1.3.1 Financial Institutions	20,407	22,206	20,197	23,053	22,815	27,086
1.3.2 Business and Industrial Inst.	318,044	349,797	347,981	348,150	358,038	349,033
1.4 Individuals	225,483	259,906	271,480	276,478	281,207	278,241
1.5 Others	26,440	12,599	12,731	12,896	13,075	14,492
<b>( 2 ) Non-Residents</b>	<b>78,738</b>	<b>88,590</b>	<b>89,723</b>	<b>95,112</b>	<b>100,612</b>	<b>105,538</b>
2.1 Government and Diplomatic Missions	5,314	11,439	11,447	9,625	9,538	9,415
2.2 Financial Institutions	15,591	33,426	33,719	36,178	35,073	35,556
2.3 Business and Industry	28,580	22,980	23,935	27,501	33,895	37,940
2.4 Individuals and Others	29,253	20,745	20,622	21,808	22,106	22,627
<b>Total Deposits</b>	<b>912,170</b>	<b>982,579</b>	<b>970,837</b>	<b>985,438</b>	<b>998,862</b>	<b>1,004,896</b>

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

**Table 10 : Deposits by Type and Currency<sup>1</sup>**

<b>(In Millions of AEDs)</b>						
<b>Item</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>			
	<b>Dec.</b>	<b>Dec.</b>	<b>May</b>	<b>June</b>	<b>July</b>	<b>August</b>
<b>Demand</b>	<b>217,049</b>	<b>239,531</b>	<b>246,943</b>	<b>254,297</b>	<b>258,595</b>	<b>253,432</b>
Local Currency	172,409	188,423	192,697	197,419	195,372	191,351
Foreign Currencies	44,640	51,108	54,246	56,878	63,223	62,081
<b>Savings</b>	<b>38,562</b>	<b>44,464</b>	<b>49,147</b>	<b>49,709</b>	<b>50,538</b>	<b>50,803</b>
Local Currency	33,978	37,835	42,342	42,906	43,449	43,943
Foreign Currencies	4,584	6,629	6,805	6,803	7,089	6,860
<b>Time</b>	<b>444,776</b>	<b>483,686</b>	<b>476,703</b>	<b>488,936</b>	<b>501,616</b>	<b>503,404</b>
Local Currency	320,283	363,981	362,105	369,461	383,273	388,541
Foreign Currencies	124,493	119,705	114,598	119,475	118,343	114,863
<b>Total Deposits<sup>2</sup></b>	<b>700,387</b>	<b>767,681</b>	<b>772,793</b>	<b>792,942</b>	<b>810,749</b>	<b>807,639</b>
Total Local Currency	526,670	590,239	597,144	609,786	622,094	623,835
Foreign Currencies	173,717	177,442	175,649	183,156	188,655	183,804
Commercial Prepayments	13,483	12,832	12,789	12,805	13,078	12,774

*1)Excluding Inter-Bank Deposits*

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

**Table 11 : Time Deposits by Maturity \***

<b>(In Millions of AEDs)</b>						
<b>Period</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>			
	<b>Dec.</b>	<b>Dec.</b>	<b>May</b>	<b>June</b>	<b>July</b>	<b>August</b>
<b>Upto 3 Months</b>	<b>327,964</b>	<b>299,659</b>	<b>281,480</b>	<b>275,574</b>	<b>268,897</b>	<b>292,319</b>
<b>Above 3 and Upto 6 Months</b>	<b>103,409</b>	<b>112,385</b>	<b>109,629</b>	<b>111,872</b>	<b>118,331</b>	<b>108,262</b>
<b>Above 6 and Upto 12 Months</b>	<b>99,036</b>	<b>125,067</b>	<b>144,550</b>	<b>151,726</b>	<b>151,619</b>	<b>151,311</b>
<b>Exceeding 12 Months</b>	<b>95,729</b>	<b>131,848</b>	<b>104,254</b>	<b>108,175</b>	<b>115,445</b>	<b>114,872</b>
<b>Total</b>	<b>626,138</b>	<b>668,959</b>	<b>639,913</b>	<b>647,347</b>	<b>654,292</b>	<b>666,764</b>

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



**Table 12 : Currency Issued**

<b>(In Thousands of AEDs)</b>						
<b>Item</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>			
	<b>Dec.</b>	<b>Dec.</b>	<b>May</b>	<b>June</b>	<b>July</b>	<b>August</b>
<b>Total Notes Issued ( 1 )*</b>	<b>44,759,332</b>	<b>44,960,568</b>	<b>44,396,046</b>	<b>44,292,574</b>	<b>43,425,189</b>	<b>45,052,988</b>
<b>Total Coins Issued ( 2 )**</b>	<b>567,643</b>	<b>619,632</b>	<b>633,677</b>	<b>634,087</b>	<b>636,984</b>	<b>641,658</b>
<b>Total Currency Issued ( 1 )+( 2 )</b>	<b>45,326,975</b>	<b>45,580,200</b>	<b>45,029,723</b>	<b>44,926,661</b>	<b>44,062,173</b>	<b>45,694,646</b>

\* *Excluding Mutilated Notes*

*Mo Excluding Issued Gold Coins*

**Table 13 : Cleared Cheques Statistics**

	<b>Amount ( In Millions of AEDs )</b>	<b>No. of Cheques *</b>
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 August	649,141	17,702
2010 Average		
Per Month	81,143	2,213

\* No. of Cheques is in Thousands