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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 -  
يناير 2010

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

## Contents

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الصفحات

PAGES

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### Tables

1. Selected Monetary and Banking Indicators	4
2. Monetary Survey	5
3. Monthly Changes in Factors Affecting Money Supply	6
4. Central Bank of the UAE Balance Sheet	7
5. Aggregated Balance Sheet of Banks	8-9
6. Banks Foreign Assets and Liabilities	10
7. Loans, Advances and Overdrafts to Residents	11
8. Bank Credit to Residents by Economic Activity	12
9. Deposits distributed Residents/Non Residents	13
10. Deposits by Type and Currency	14
11. Time deposits by Maturity	15
12. Currency Issued	16
13. Cleared Cheques Statistics	17

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## Contents (Contd)

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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>2007</b>	<b>2008</b>	<b>2009</b>			<b>2010</b>
	<b>Dec.</b>	<b>Dec.</b>	<b>October</b>	<b>November</b>	<b>December</b>	<b>January</b>
<b>Central Bank of the UAE</b>						
Total Assets/Liabilities	285,949	193,747	216,922	227,510	203,937	194,627
Foreign Assets Holdings	285,693	113,039	105,854	108,456	89,875	82,516
Currency Issued	31,671	45,327	43,424	48,198	45,580	44,968
<b>Money Supply Indicators</b>						
Money Supply (M1)	181,664	208,138	222,480	223,217	223,482	229,211
Broad Money (M2)	565,702	674,310	742,402	744,717	740,618	745,349
Overall Broad Money (M3)	696,229	899,093	950,281	969,887	947,780	935,025
<b>Banks</b>						
Total Assets(Net of Provisions & Interest in Suspense)	1,202,285	1,447,894	1,536,806	1,552,593	1,521,002	1,508,416
Foreign Assets	196,896	203,386	202,961	219,697	208,157	207,323
Foreign Assets to Total Assets ( % )	16	14	13	14	14	14
Foreign Liabilities	320,970	282,599	259,646	258,450	251,086	249,638
Foreign Liabilities to Total Liabilities ( % )	26	19	17	17	17	17
<b>Deposits <sup>1</sup></b>						
<b>716,021</b>	<b>912,170</b>	<b>982,854</b>	<b>1,002,684</b>	<b>982,579</b>	<b>968,110</b>	
Residents	651,338	833,432	898,280	915,906	893,989	881,010
Non-Residents	64,683	78,738	84,574	86,778	88,590	87,100
<b>Bank Credit (Net of Provisions &amp; Interest in Suspense)</b>	<b>626,694</b>	<b>924,383</b>	<b>964,180</b>	<b>967,296</b>	<b>958,588</b>	<b>957,291</b>
<b>Total Number of National Banks and Branches</b>						
Head Offices	22	24	24	24	24	24
Branches	507	614	657	665	674	679
Pay Offices	56	60	69	70	71	71
Electronic Banking Service Units	11	19	26	26	26	26
<b>Total Number of Foreign Banks and Branches</b>						
Head Offices	27	28	28	28	28	28
Branches	80	82	82	82	82	82
Pay Offices	1	1	1	1	1	1
Electronic Banking Service Units	30	35	43	43	43	43
<b>Number of Employees in Banks (UAE)<sup>2</sup></b>	<b>32,142</b>	<b>39,589</b>	<b>37,242</b>	<b>37,331</b>	<b>37,704</b>	<b>37,526</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>2007</b>	<b>2008</b>	<b>2009</b>			<b>2010</b>
	<b>Dec.</b>	<b>Dec.</b>	<b>October</b>	<b>November</b>	<b>December</b>	<b>January</b>
<b>Net Foreign Assets</b>	<b>160,326</b>	<b>33,098</b>	<b>49,202</b>	<b>69,683</b>	<b>46,949</b>	<b>40,223</b>
Foreign Assets	482,821	316,855	309,489	328,827	298,706	290,513
Foreign Liabilities	-322,495	-283,757	-260,287	-259,144	-251,757	-250,290
<b>Net Domestic Assets</b>	<b>384,588</b>	<b>615,943</b>	<b>693,200</b>	<b>675,034</b>	<b>693,669</b>	<b>705,126</b>
Claims on Private Sector	510,002	751,921	796,831	814,509	786,553	784,398
Net Claims on Government	-61,380	-85,031	3,610	-8,427	9,997	26,110
Claims on Official Entities	45,385	56,064	77,836	75,755	77,259	77,000
Claims on Nonbank Financial Institutions	55,208	97,940	90,302	77,560	91,453	97,978
Capital and Reserves	-132,442	-165,569	-226,419	-233,044	-245,531	-244,486
Other Items (net)	-32,185	-39,382	-48,960	-51,319	-26,062	-35,874
<b>Broad Money (M2)</b>	<b>565,702</b>	<b>674,310</b>	<b>742,402</b>	<b>744,717</b>	<b>740,618</b>	<b>745,349</b>
<b>Money Supply (M1)</b>	<b>181,664</b>	<b>208,138</b>	<b>222,480</b>	<b>223,217</b>	<b>223,482</b>	<b>229,211</b>
Currency in Circulation Outside Banks	25,942	36,967	36,423	38,111	37,217	37,865
Monetary Deposits	155,722	171,171	186,057	185,106	186,265	191,346
<b>Quasi - Money</b>	<b>384,038</b>	<b>466,172</b>	<b>519,922</b>	<b>521,500</b>	<b>517,136</b>	<b>516,138</b>
Foreign Currency Deposits	91,007	120,210	124,300	128,237	123,001	122,394
Dirham Deposits	293,031	345,962	395,622	393,263	394,135	393,744

**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>Dec. **</b>	<b>Dec. **</b>	<b>October</b>	<b>November</b>	<b>December</b>	<b>January</b>
<b>Net Foreign Assets</b>	<b>8,351</b>	<b>-14,938</b>	<b>12,765</b>	<b>20,481</b>	<b>-22,734</b>	<b>-6,726</b>
Foreign Assets	73,614	-58,828	6,688	19,338	-30,121	-8,193
Foreign Liabilities	65,263	-43,890	6,077	1,143	7,387	1,467
<b>Net Domestic Assets</b>	<b>49,617</b>	<b>6,990</b>	<b>790</b>	<b>-18,166</b>	<b>18,635</b>	<b>11,457</b>
Claims on Private Sector	56,565	21,837	313	17,678	-27,956	-2,155
Net Claims on Government	-12,069	-10,674	7,595	-12,037	18,424	16,113
Claims on Official Entities	6,966	-5,271	-139	-2,081	1,504	-259
Claims on Nonbank Financial Institutions	7,459	6,458	1,647	-12,742	13,893	6,525
Capital and Reserves*	-9,246	5,986	-1,198	-6,625	-12,487	1,045
Other Items (net)*	-58	-11,346	-7,428	-2,359	25,257	-9,812
<b>Broad Money (M2)</b>	<b>58,760</b>	<b>-7,063</b>	<b>13,555</b>	<b>2,315</b>	<b>-4,099</b>	<b>4,731</b>
<b>Money Supply (M1)</b>	<b>24,487</b>	<b>-27,156</b>	<b>1,402</b>	<b>737</b>	<b>265</b>	<b>5,729</b>
<b>Quasi - Money</b>	<b>34,273</b>	<b>20,093</b>	<b>12,153</b>	<b>1,578</b>	<b>-4,364</b>	<b>-998</b>
Foreign Currency Deposits	-21,789	2,318	3,281	3,937	-5,236	-607
Dirham Deposits	56,062	17,775	8,872	-2,359	872	-391

\* ( - ) 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 31.12.2007</b>	<b>As at 31.12.2008</b>	<b>As at 31.10.2009</b>	<b>As at 30.11.2009</b>	<b>As at 31.12.2009</b>	<b>As at 31.01.2010</b>
<b>Assets</b>						
Cash and Bank Balances	328.7	1,904	1,798	3,515	4,537	1,852
Deposits	184,041.6	82,868.6	105,156	107,582	85,634	81,838
Loans to Banks against Certificates of Deposit	-	2,967.3	-	734	2,266	1,377
Certificates of Deposit Under Repo	-	16,275	-	5,650	2,100	-
Liquidity Support Facility	-	4,551.5	2,562	2,560	2,360	2,168
Held to Maturity Foreign Securities	98,857.4	29,576	37	37	37	37
Held to Maturity Securities-Issued by MOF & Dubai Govt.	-	55,000	106,725	106,725	106,725	106,725
Other Assets	2,593	497.6	559	624	194	549
Property & Equipment	128.3	106.8	85	83	84	81
<b>Total Assets</b>	<b>285,949</b>	<b>193,746.8</b>	<b>216,922</b>	<b>227,510</b>	<b>203,937</b>	<b>194,627</b>
Off Balance Sheet Comm.	56,219.4	31,822.4	1,043	16,030	11,244	5,609
<b>Liabilities</b>						
Current Accounts & Deposits	65,261.2	84,841.2	81,602	92,175	70,286	67,462
Certificates of Deposit	173,577	47,183	74,528	69,516	71,453	65,204
Currency Issued	31,671.2	45,327	43,424	48,198	45,580	44,968
Other Liabilities	1,448.8	1,315.2	2,288	2,541	583	683
<b>Total Liabilities</b>	<b>271,958.2</b>	<b>178,666.4</b>	<b>201,842</b>	<b>212,430</b>	<b>187,902</b>	<b>178,317</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	60	-	-	-	-	-
Permanent Deposit from U.A.E Government	12,430.8	13,580.4	13,580	13,580	14,535	14,535
Earnings for the year	-	-	-	-	-	275
<b>Total Capital &amp; Reserves</b>	<b>13,990.8</b>	<b>15,080.4</b>	<b>15,080</b>	<b>15,080</b>	<b>16,035</b>	<b>16,310</b>
<b>Total Liabilities and Capital</b>	<b>285,949</b>	<b>193,746.8</b>	<b>216,922</b>	<b>227,510</b>	<b>203,937</b>	<b>194,627</b>
Off Balance Sheet Comm.	56,219.4	31,822.4	1,043	16,030	11,244	5,609

- Not Available



Table 5 : Aggregated Balance Sheet of Banks \*

(In Millions of AEDs)	2007	2008	2009			2010
	Dec.	Dec.	October	November	December	January
<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>141,088</b>	<b>143,052</b>	<b>146,210</b>	<b>136,377</b>
Cash in Hand ( LCY )	5,730	8,360	7,001	10,087	8,363	7,103
Deposits with Central Bank	231,122	99,786	134,087	132,965	137,847	129,274
<b>Due From Resident Banks</b>	<b>44,377</b>	<b>76,696</b>	<b>81,587</b>	<b>71,683</b>	<b>67,927</b>	<b>63,310</b>
Money at call & short notice	5,512	7,540	4,146	3,316	3,441	3,636
Demand Deposits	919	687	1,325	4,259	4,861	4,191
Time Deposits	37,816	68,288	75,894	63,825	59,463	55,315
Cheques in the course of collection	130	181	222	283	162	168
<b>Foreign Assets</b>	<b>196,896</b>	<b>203,386</b>	<b>202,961</b>	<b>219,697</b>	<b>208,157</b>	<b>207,323</b>
Net Due from H.O. and/or Branches Abroad	4,174	22,088	24,798	23,137	27,437	29,789
Due from Other Banks Abroad	60,222	56,239	65,398	78,005	61,140	62,763
Cash in Hand ( FCY )	106	110	108	105	112	119
Securities	57,795	53,064	46,127	47,342	48,462	45,197
Credit to Non-Residents	70,599	63,021	56,746	60,847	61,033	59,348
Other Foreign Assets	4,000	8,864	9,784	10,261	9,973	10,107
<b>Domestic Credit and Investments</b>	<b>679,920</b>	<b>991,058</b>	<b>1,037,540</b>	<b>1,042,599</b>	<b>1,029,179</b>	<b>1,032,293</b>
<b>a) Credit Facilities</b>	<b>626,694</b>	<b>924,383</b>	<b>964,180</b>	<b>967,296</b>	<b>958,588</b>	<b>957,291</b>
<b>Claims on Private Sector</b>	<b>491,528</b>	<b>729,825</b>	<b>735,349</b>	<b>751,064</b>	<b>723,866</b>	<b>716,238</b>
Commercial Bills	12,772	20,338	18,867	19,939	18,792	19,053
Real Estate Mortgage Loans	56,471	125,834	140,062	140,550	141,714	143,381
Loans,Advances & Overdrafts	422,285	583,653	576,420	590,575	563,360	553,804
<b>Claims on Government</b>	<b>58,402</b>	<b>72,260</b>	<b>89,298</b>	<b>90,192</b>	<b>91,873</b>	<b>90,831</b>
<b>Claims on Official Entities</b>	<b>39,823</b>	<b>47,368</b>	<b>67,638</b>	<b>65,819</b>	<b>68,700</b>	<b>68,530</b>
Loans,Advances & Overdrafts	39,823	47,368	67,638	65,819	68,700	68,530
<b>Claims on Other Financial Institutions</b>	<b>36,941</b>	<b>74,930</b>	<b>71,895</b>	<b>60,221</b>	<b>74,149</b>	<b>81,692</b>
Loans,Advances & Overdrafts	36,941	74,930	71,895	60,221	74,149	81,692
<b>b) Domestic Investments</b>	<b>53,226</b>	<b>66,675</b>	<b>73,360</b>	<b>75,303</b>	<b>70,591</b>	<b>75,002</b>
<b>Unclassified Assets</b>	<b>44,240</b>	<b>68,608</b>	<b>73,630</b>	<b>75,562</b>	<b>69,529</b>	<b>69,113</b>
Fixed Assets	8,658	14,275	14,960	15,532	15,463	15,269
Inter-Branch Transactions	1,299	518	251	207	233	350
Other Assets	34,283	53,815	58,419	59,823	53,833	53,494
<b>Total Assets</b>	<b>1,202,285</b>	<b>1,447,894</b>	<b>1,536,806</b>	<b>1,552,593</b>	<b>1,521,002</b>	<b>1,508,416</b>

\* Excluding Overseas Branches of National Banks

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

(In Millions of AEDs)	2007	2008	2009			2010
	Dec.	Dec.	October	November	December	January
<b>Liabilities</b>						
<b>Monetary Deposits</b>	<b>155,722</b>	<b>171,171</b>	<b>186,057</b>	<b>185,106</b>	<b>186,265</b>	<b>191,346</b>
Demand Deposits ( LCY )	152,721	168,961	184,071	182,829	184,240	189,744
Bankers Drafts	3,001	2,210	1,986	2,277	2,025	1,602
<b>Quasi Monetary Deposits</b>	<b>384,038</b>	<b>466,172</b>	<b>519,922</b>	<b>521,500</b>	<b>517,136</b>	<b>516,138</b>
Time Deposits ( LCY )	259,374	303,563	349,062	346,962	348,423	346,755
Savings Deposits ( LCY )	24,654	30,939	35,057	34,812	34,581	35,776
Commercial Prepayments ( LCY )	9,003	11,460	11,503	11,489	11,131	11,213
Other Deposits ( FCY )	91,007	120,210	124,300	128,237	123,001	122,394
<b>Foreign Liabilities</b>	<b>320,970</b>	<b>282,599</b>	<b>259,646</b>	<b>258,450</b>	<b>251,086</b>	<b>249,638</b>
Net Due to H.O and/or Branches Abroad	44,476	17,749	11,648	13,410	16,910	18,554
Due to Other Banks Abroad	209,303	176,593	152,591	144,934	131,022	129,670
Other Deposits ( LCY + FCY )	64,684	78,738	84,574	86,778	88,590	87,100
Provisions <sup>1</sup>	819	2,480	726	1,313	2,157	1,736
Other Foreign Liabilities	1,688	7,039	10,107	12,015	12,407	12,578
<b>Government Deposits ( LCY + FCY )</b>	<b>114,579</b>	<b>198,298</b>	<b>194,287</b>	<b>211,577</b>	<b>192,614</b>	<b>175,128</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>Due to Central Bank</b>	<b>94</b>	<b>25,150</b>	<b>3,520</b>	<b>8,195</b>	<b>6,776</b>	<b>4,554</b>
<b>Capital and Reserves</b>	<b>130,882</b>	<b>165,569</b>	<b>224,919</b>	<b>231,544</b>	<b>244,031</b>	<b>242,986</b>
<b>Due to Resident Banks</b>	<b>46,026</b>	<b>71,572</b>	<b>81,432</b>	<b>73,150</b>	<b>67,190</b>	<b>68,314</b>
Money at call and short notice	2,008	1,711	4,541	4,646	866	1,909
Demand Deposits	1,255	1,025	1,914	5,452	1,947	3,839
Time Deposits	42,763	68,836	74,977	63,052	64,377	62,566
<b>Unclassified Liabilities</b>	<b>49,958</b>	<b>61,741</b>	<b>67,010</b>	<b>63,058</b>	<b>55,891</b>	<b>60,299</b>
Inter-Branch Transactions	372	1,132	787	1,438	1,342	1,527
Other Liabilities	49,586	60,609	66,223	61,620	54,549	58,772
<b>Memoranda Accounts</b>	<b>1,416,622</b>	<b>1,588,907</b>	<b>1,948,630</b>	<b>2,108,475</b>	<b>2,047,446</b>	<b>1,958,534</b>
Letters of Credit	110,860	112,191	102,556	106,872	102,837	101,822
Guarantees and other Forward Endorsements	252,402	350,833	332,973	337,276	338,290	335,760
Acceptances	18,272	20,796	25,466	26,175	26,282	27,116
Forward Exchange Contracts	569,807	599,576	761,851	842,540	799,877	773,557
Other Memoranda Accounts	465,281	505,511	725,784	795,612	780,160	720,279

\* 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>2007</b>	<b>2008</b>	<b>2009</b>			<b>2010</b>
	<b>Dec.</b>	<b>Dec.</b>	<b>October</b>	<b>November</b>	<b>December</b>	<b>January</b>
<b>Foreign Assets</b>	<b>196,896</b>	<b>203,386</b>	<b>202,961</b>	<b>219,697</b>	<b>208,157</b>	<b>207,323</b>
Notes and Coins	106	110	108	105	112	119
Due from H.O and Branches	4,174	22,088	24,798	23,137	27,437	29,789
Money at Call and Short Notice	7,602	6,786	4,378	28,292	5,590	2,828
Deposits with Banks <sup>1</sup>	52,606	49,447	61,017	49,713	55,544	59,933
Securities	57,795	53,064	46,127	47,342	48,462	45,197
Loans and Advances <sup>2</sup>	70,599	63,021	56,746	60,847	61,033	59,348
Other Foreign Assets <sup>3</sup>	4,014	8,870	9,787	10,261	9,979	10,109
<b>Foreign Liabilities</b>	<b>320,970</b>	<b>282,599</b>	<b>259,646</b>	<b>258,450</b>	<b>251,086</b>	<b>249,638</b>
Due to H.O and Branches	44,476	17,749	11,648	13,410	16,910	18,554
Due to Banks	3,620	920	38,697	38,396	37,866	36,611
Deposits of Banks	205,684	175,673	113,894	106,538	93,157	93,059
Other Deposits	64,349	78,285	84,219	86,481	88,266	86,820
Other Foreign Liabilities <sup>4</sup>	2,841	9,972	11,188	13,625	14,887	14,594

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>2007</b>	<b>2008</b>	<b>2009</b>			<b>2010</b>
	<b>Dec.</b>	<b>Dec.</b>	<b>October</b>	<b>November</b>	<b>December</b>	<b>January</b>
<b>Government</b>	<b>58,402</b>	<b>72,260</b>	<b>89,298</b>	<b>90,192</b>	<b>91,873</b>	<b>90,831</b>
<b>Public Sector</b>	<b>50,056</b>	<b>70,165</b>	<b>93,155</b>	<b>89,351</b>	<b>89,927</b>	<b>86,945</b>
Financial Institutions	10,229	18,260	25,516	23,532	21,221	18,415
Insurance Companies	4	4,537	1	0	6	0
Others	39,823	47,368	67,638	65,819	68,700	68,530
<b>Private Sector</b>	<b>446,065</b>	<b>630,726</b>	<b>614,603</b>	<b>618,662</b>	<b>607,090</b>	<b>607,020</b>
Financial Institutions	26,194	50,952	44,352	34,851	51,167	61,608
Insurance Companies	513	1,180	2,026	1,837	1,755	1,669
Business and Industrial Sector	267,578	341,352	365,636	382,652	355,256	345,093
Others <sup>1</sup>	151,780	237,242	202,589	199,322	198,912	198,650
<b>Total</b>	<b>554,523</b>	<b>773,151</b>	<b>797,056</b>	<b>798,205</b>	<b>788,890</b>	<b>784,796</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>2007</b>	<b>2008</b>	<b>2009</b>		<b>2010</b>	
	<b>Dec</b>	<b>Dec</b>	<b>October</b>	<b>November</b>	<b>December</b>	<b>January</b>	
<b>1) Agriculture</b>		<b>1,605</b>	<b>2,391</b>	<b>632</b>	<b>644</b>	<b>642</b>	<b>591</b>
<b>2) Mining and Quarrying</b>		<b>7,782</b>	<b>11,853</b>	<b>6,559</b>	<b>6,627</b>	<b>6,729</b>	<b>6,844</b>
<b>3) Manufacturing</b>		<b>32,840</b>	<b>45,668</b>	<b>46,124</b>	<b>45,861</b>	<b>44,192</b>	<b>44,540</b>
3.1 Food , Beverages and Tobacco		3,197	5,170	4,606	4,508	4,550	4,143
3.2 Textile and Leather Products		1,535	955	1,209	1,232	959	996
3.3 Furniture and Other Wood Products		837	1,324	1,173	1,182	1,189	1,287
3.4 Paper And Paper Products		756	823	551	565	564	569
3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals		4,301	6,265	6,775	6,094	5,925	6,210
3.6 Basic Metal Products (Including Aluminium)		6,267	8,139	9,864	10,238	10,580	10,652
3.7 Fabricated Metal Products, Machinery and Equipment		1,790	3,386	2,605	2,672	2,581	2,659
3.8 Other Manufactured Products		14,157	19,608	19,341	19,370	17,844	18,024
<b>4) Electricity, Gas and Water</b>		<b>12,094</b>	<b>20,250</b>	<b>23,604</b>	<b>23,087</b>	<b>24,886</b>	<b>25,402</b>
<b>5) Construction</b>		<b>66,003</b>	<b>119,251</b>	<b>127,202</b>	<b>127,345</b>	<b>126,010</b>	<b>124,374</b>
<b>6) Trade</b>		<b>102,444</b>	<b>124,243</b>	<b>104,112</b>	<b>105,554</b>	<b>100,489</b>	<b>100,723</b>
6.1 Wholesale		69,489	75,510	65,713	66,719	63,053	63,307
6.2 Retail		32,955	48,733	38,399	38,835	37,436	37,416
<b>7) Transport, Storage and Communication</b>		<b>21,211</b>	<b>25,039</b>	<b>27,910</b>	<b>27,661</b>	<b>27,523</b>	<b>27,067</b>
<b>8) Financial Institutions(Excluding Banks)</b>		<b>35,637</b>	<b>72,772</b>	<b>79,857</b>	<b>77,413</b>	<b>86,150</b>	<b>83,788</b>
<b>9) Government</b>		<b>58,402</b>	<b>72,260</b>	<b>89,298</b>	<b>90,192</b>	<b>91,873</b>	<b>90,831</b>
<b>10) Personal Loans for Business Purposes</b>		<b>106,449</b>	<b>160,103</b>	<b>170,789</b>	<b>170,936</b>	<b>171,352</b>	<b>170,394</b>
<b>11) Personal Loans for Consumption Purposes</b>		<b>41,923</b>	<b>67,039</b>	<b>66,953</b>	<b>66,969</b>	<b>66,561</b>	<b>66,264</b>
<b>12) All Others<sup>2</sup></b>		<b>140,304</b>	<b>203,516</b>	<b>221,140</b>	<b>225,007</b>	<b>212,181</b>	<b>216,473</b>
<b>Total</b>		<b>626,694</b>	<b>924,383</b>	<b>964,180</b>	<b>967,296</b>	<b>958,588</b>	<b>957,291</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>2007</b>	<b>2008</b>	<b>2009</b>			<b>2010</b>
	<b>Dec.</b>	<b>Dec.</b>	<b>October</b>	<b>November</b>	<b>December</b>	<b>January</b>
<b>( 1 ) Residents</b>	<b>651,338</b>	<b>833,432</b>	<b>898,280</b>	<b>915,906</b>	<b>893,989</b>	<b>881,010</b>
1.1 Government	114,579	198,298	194,287	211,577	192,614	175,128
1.2 Public sector	36,196	44,760	52,912	56,615	56,867	55,180
1.2.1 Financial Institutions	4,819	4,934	13,653	12,093	8,956	7,615
1.2.2 Business and Industrial Inst.	31,377	39,826	39,259	44,522	47,911	47,565
1.3 Private Sector	272,241	338,451	377,572	360,258	372,003	374,207
1.3.1 Financial Institutions	22,101	20,407	20,620	21,640	22,206	24,374
1.3.2 Business and Industrial Inst.	250,140	318,044	356,952	338,618	349,797	349,833
1.4 Individuals	202,780	225,483	262,994	262,366	259,906	262,792
1.5 Others	25,542	26,440	10,515	25,090	12,599	13,703
<b>( 2 ) Non-Residents</b>	<b>64,683</b>	<b>78,738</b>	<b>84,574</b>	<b>86,778</b>	<b>88,590</b>	<b>87,100</b>
2.1 Government and Diplomatic Missions	6,057	5,314	9,060	11,091	11,439	10,586
2.2 Financial Institutions	14,289	15,591	25,237	30,166	33,426	32,268
2.3 Business and Industry	18,780	28,580	25,970	24,625	22,980	23,506
2.4 Individuals and Others	25,557	29,253	24,307	20,896	20,745	20,740
<b>Total Deposits</b>	<b>716,021</b>	<b>912,170</b>	<b>982,854</b>	<b>1,002,684</b>	<b>982,579</b>	<b>968,110</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>2007</b>	<b>2008</b>	<b>2009</b>			<b>2010</b>
	<b>Dec.</b>	<b>Dec.</b>	<b>October</b>	<b>November</b>	<b>December</b>	<b>January</b>
<b>Demand</b>	<b>188,859</b>	<b>217,049</b>	<b>241,101</b>	<b>241,170</b>	<b>239,531</b>	<b>248,138</b>
Local Currency	156,632	172,409	187,245	186,212	188,423	193,260
Foreign Currencies	32,227	44,640	53,856	54,958	51,108	54,878
<b>Savings</b>	<b>30,234</b>	<b>38,562</b>	<b>44,652</b>	<b>44,904</b>	<b>44,464</b>	<b>45,961</b>
Local Currency	26,869	33,978	37,951	37,949	37,835	39,018
Foreign Currencies	3,365	4,584	6,701	6,955	6,629	6,943
<b>Time</b>	<b>371,865</b>	<b>444,776</b>	<b>482,465</b>	<b>482,761</b>	<b>483,686</b>	<b>477,544</b>
Local Currency	270,728	320,283	365,271	363,020	363,981	362,184
Foreign Currencies	101,137	124,493	117,194	119,741	119,705	115,360
<b>Total Deposits<sup>2</sup></b>	<b>590,958</b>	<b>700,387</b>	<b>768,218</b>	<b>768,835</b>	<b>767,681</b>	<b>771,643</b>
Total Local Currency	454,229	526,670	590,467	587,181	590,239	594,462
Foreign Currencies	136,729	173,717	177,751	181,654	177,442	177,181
Commercial Prepayments	10,484	13,483	13,348	13,224	12,832	12,801

*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>2007</b>	<b>2008</b>	<b>2009</b>			<b>2010</b>
	<b>Dec.</b>	<b>Dec.</b>	<b>October</b>	<b>November</b>	<b>December</b>	<b>January</b>
<b>Upto 3 Months</b>	<b>264,634</b>	<b>327,964</b>	<b>279,099</b>	<b>296,246</b>	<b>299,659</b>	<b>272,856</b>
<b>Above 3 and Upto 6 Months</b>	<b>71,373</b>	<b>103,409</b>	<b>130,730</b>	<b>124,877</b>	<b>112,385</b>	<b>98,501</b>
<b>Above 6 and Upto 12 Months</b>	<b>76,458</b>	<b>99,036</b>	<b>152,797</b>	<b>132,739</b>	<b>125,067</b>	<b>125,423</b>
<b>Exceeding 12 Months</b>	<b>54,294</b>	<b>95,729</b>	<b>102,714</b>	<b>131,337</b>	<b>131,848</b>	<b>145,328</b>
<b>Total</b>	<b>466,759</b>	<b>626,138</b>	<b>665,340</b>	<b>685,199</b>	<b>668,959</b>	<b>642,108</b>

\* Excluding Inter-Bank Deposits but Including Government Deposits



Table 12 : Currency Issued

<b>(In Thousands of AEDs)</b>						
	<b>2007</b>	<b>2008</b>	<b>2009</b>			<b>2010</b>
<b>Item</b>	<b>Dec.</b>	<b>Dec.</b>	<b>October</b>	<b>November</b>	<b>December</b>	<b>January</b>
<b>Total Notes Issued ( 1 )*</b>	<b>31,215,615</b>	<b>44,759,332</b>	<b>42,811,889</b>	<b>47,580,378</b>	<b>44,960,568</b>	<b>44,344,694</b>
<b>Total Coins Issued ( 2 )**</b>	<b>455,590</b>	<b>567,643</b>	<b>611,989</b>	<b>617,779</b>	<b>619,632</b>	<b>623,707</b>
<b>Total Currency Issued ( 1 )+( 2 )</b>	<b>31,671,205</b>	<b>45,326,975</b>	<b>43,423,878</b>	<b>48,198,157</b>	<b>45,580,200</b>	<b>44,968,401</b>

\* *Excluding Mutilated Notes*

\*\* *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		
Per Month	71,167	1,554
2009 Total		
Per Year	968,108	27,169
2009 Average		
Per Month	80,676	2,264
2010 Total		
January	80,491	2,186
2010 Average		
Per Month	80,491	2,186

\* No. of Cheques is in Thousands