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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 2009

**Monthly Statistical Bulletin**  
**- Banking & Monetary Statistics -**  
**August 2009**

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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>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	285,949	193,747	199,906	207,814	213,802	214,971
Foreign Assets Holdings	285,693	113,039	84,716	95,136	98,611	99,245
Currency Issued	31,671	45,327	44,136	43,170	42,085	42,171
<b>Money Supply Indicators</b>						
Money Supply (M1)	181,664	208,138	220,240	218,016	217,043	218,625
Broad Money (M2)	565,702	674,310	714,794	718,086	730,316	734,216
Overall Broad Money (M3)	696,229	899,093	931,896	925,924	933,037	930,262
<b>Banks</b>						
Total Assets(Net of Provisions & Interest in Suspense)	1,202,285	1,447,894	1,498,614	1,489,547	1,496,638	1,499,505
Foreign Assets	196,896	203,386	223,714	204,564	201,108	196,349
Foreign Assets to Total Assets ( % )	16	14	15	14	13	13
Foreign Liabilities	320,970	282,599	270,817	261,258	258,014	257,845
Foreign Liabilities to Total Liabilities ( % )	26	19	18	17	17	17
<b>Deposits <sup>1</sup></b>	<b>716,021</b>	<b>912,170</b>	<b>972,447</b>	<b>961,730</b>	<b>964,171</b>	<b>963,502</b>
Residents	651,338	833,432	879,850	874,631	882,348	879,586
Non-Residents	64,683	78,738	92,597	87,099	81,823	83,916
<b>Bank Credit (Net of Provisions &amp; Interest in Suspense)</b>	<b>626,694</b>	<b>924,383</b>	<b>942,722</b>	<b>950,163</b>	<b>949,808</b>	<b>956,413</b>
<b>Total Number of National Banks and Branches</b>						
Head Offices	22	24	24	24	24	24
Branches	507	614	635	636	645	650
Pay Offices	56	60	65	65	66	69
Electronic Banking Service Units	11	19	23	25	25	25
<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	38	40	40	41
<b>Number of Employees in Banks (UAE)<sup>2</sup></b>	<b>32,142</b>	<b>39,589</b>	<b>-</b>	<b>37,866</b>	<b>37,490</b>	<b>37,301</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>Dec.</b>	<b>Dec.</b>	<b>May</b>	<b>June</b>	<b>July</b>	<b>August</b>
<b>Net Foreign Assets</b>	<b>160,326</b>	<b>33,098</b>	<b>36,917</b>	<b>37,981</b>	<b>41,698</b>	<b>37,750</b>
Foreign Assets	482,821	316,855	308,861	300,146	300,393	296,268
Foreign Liabilities	-322,495	-283,757	-271,944	-262,165	-258,695	-258,518
<b>Net Domestic Assets</b>	<b>384,588</b>	<b>615,943</b>	<b>677,877</b>	<b>680,105</b>	<b>688,618</b>	<b>696,466</b>
Claims on Private Sector	510,002	751,921	789,533	801,338	799,944	798,126
Net Claims on Government	-61,380	-85,031	-26,137	-9,045	-3,698	5,158
Claims on Official Entities	45,385	56,064	67,827	66,302	64,677	67,501
Claims on Nonbank Financial Institutions	55,208	97,940	87,065	81,703	84,569	87,488
Capital and Reserves	-132,442	-165,569	-197,771	-206,500	-205,031	-221,532
Other Items (net)	-32,185	-39,382	-42,640	-53,693	-51,843	-40,275
<b>Broad Money (M2)</b>	<b>565,702</b>	<b>674,310</b>	<b>714,794</b>	<b>718,086</b>	<b>730,316</b>	<b>734,216</b>
<b>Money Supply (M1)</b>	<b>181,664</b>	<b>208,138</b>	<b>220,240</b>	<b>218,016</b>	<b>217,043</b>	<b>218,265</b>
Currency in Circulation Outside Banks	25,942	36,967	36,690	35,655	34,861	35,111
Monetary Deposits	155,722	171,171	183,550	182,361	182,182	183,154
<b>Quasi - Money</b>	<b>384,038</b>	<b>466,172</b>	<b>494,554</b>	<b>500,070</b>	<b>513,273</b>	<b>515,951</b>
Foreign Currency Deposits	91,007	120,210	119,653	118,955	121,088	124,195
Dirham Deposits	293,031	345,962	374,901	381,115	392,185	391,756

**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>Dec. **</b>	<b>Dec. **</b>	<b>May</b>	<b>June</b>	<b>July</b>	<b>August</b>
<b>Net Foreign Assets</b>	<b>8,351</b>	<b>-14,938</b>	<b>11,706</b>	<b>1,064</b>	<b>3,717</b>	<b>-3,948</b>
Foreign Assets	73,614	-58,828	7,868	-8,715	247	-4,125
Foreign Liabilities	65,263	-43,890	3,838	9,779	3,470	177
<b>Net Domestic Assets</b>	<b>49,617</b>	<b>6,990</b>	<b>-130</b>	<b>2,228</b>	<b>8,513</b>	<b>7,848</b>
Claims on Private Sector	56,565	21,837	11,476	11,805	-1,394	-1,818
Net Claims on Government*	-12,069	-10,674	13,574	17,092	5,347	8,856
Claims on Official Entities	6,966	-5,271	291	-1,525	-1,625	2,824
Claims on Nonbank Financial Institutions	7,459	6,458	-7,145	-5,362	2,866	2,919
Capital and Reserves*	-9,246	5,986	-6,239	-8,729	1,469	-16,501
Other Items (net)*	-58	-11,346	-12,087	-11,053	1,850	11,568
<b>Broad Money (M2)</b>	<b>58,760</b>	<b>-7,063</b>	<b>11,576</b>	<b>3,292</b>	<b>12,230</b>	<b>3,900</b>
<b>Money Supply (M1)</b>	<b>24,487</b>	<b>-27,156</b>	<b>7,730</b>	<b>-2,224</b>	<b>-973</b>	<b>1,222</b>
<b>Quasi - Money</b>	<b>34,273</b>	<b>20,093</b>	<b>3,846</b>	<b>5,516</b>	<b>13,203</b>	<b>2,678</b>
Foreign Currency Deposits	-21,789	2,318	10,133	-698	2,133	3,107
Dirham Deposits	56,062	17,775	-6,287	6,214	11,070	-429

\* ( - ) 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 31.05.2009</b>	<b>As at 30.06.2009</b>	<b>As at 31.07.2009</b>	<b>As at 31.08.2009</b>
<b>Assets</b>						
Cash and Bank Balances	328.7	1,904	6,194	3,268	2,487	2,599
Deposits	184,041.6	82,868.6	78,760	90,289	93,650	94,596
Loans to Banks against Certificates of Deposit	-	2,967.3	-	-	-	-
Certificates of Deposit Under Repo	-	16,275	-	730	4,000	4,000
Liquidity Support Facility	-	4,551.5	2,562	2,562	2,562	2,562
Held to Maturity Foreign Securities	98,857.4	29,576	4,881	3,728	3,728	3,728
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	694	424	565	678
Property & Equipment	128.3	106.8	90	88	85	83
<b>Total Assets</b>	<b>285,949</b>	<b>193,746.8</b>	<b>199,906</b>	<b>207,814</b>	<b>213,802</b>	<b>214,971</b>
Off Balance Sheet Comm.	56,219.4	31,822.4	3,142	1,841	1,404	2,166
<b>Liabilities</b>						
Current Accounts & Deposits	65,261.2	84,841.2	87,651	90,081	89,694	91,460
Certificates of Deposit	173,577	47,183	51,969	58,139	65,393	64,528
Currency Issued	31,671.2	45,327	44,136	43,170	42,085	42,171
Other Liabilities	1,448.8	1,315.2	1,070	1,344	1,550	1,732
<b>Total Liabilities</b>	<b>271,958.2</b>	<b>178,666.4</b>	<b>184,826</b>	<b>192,734</b>	<b>198,722</b>	<b>199,891</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	13,580	13,580
<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>15,080</b>	<b>15,080</b>
<b>Total Liabilities and Capital</b>	<b>285,949</b>	<b>193,746.8</b>	<b>199,906</b>	<b>207,814</b>	<b>213,802</b>	<b>214,971</b>
Off Balance Sheet Comm.	56,219.4	31,822.4	3,142	1,841	1,404	2,166

Not Available



Table 5 : Aggregated Balance Sheet of Banks \*

<b>(In Millions of AEDs)</b>						
	<b>2007</b>	<b>2008</b>	<b>2009</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>236,852</b>	<b>108,146</b>	<b>115,596</b>	<b>122,712</b>	<b>130,083</b>	<b>128,767</b>
Cash in Hand ( LCY )	5,730	8,360	7,446	7,515	7,224	7,060
Deposits with Central Bank	231,122	99,786	108,150	115,197	122,859	121,707
<b>Due From Resident Banks</b>	<b>44,377</b>	<b>76,696</b>	<b>88,403</b>	<b>81,989</b>	<b>82,956</b>	<b>86,705</b>
Money at call & short notice	5,512	7,540	10,972	12,091	10,865	11,369
Demand Deposits	919	687	489	787	2,421	1,397
Time Deposits	37,816	68,288	76,796	68,899	69,473	73,781
Cheques in the course of collection	130	181	146	212	197	158
<b>Foreign Assets</b>	<b>196,896</b>	<b>203,386</b>	<b>223,714</b>	<b>204,564</b>	<b>201,108</b>	<b>196,349</b>
Net Due from H.O. and/or Branches Abroad	4,174	22,088	29,213	26,108	24,787	26,815
Due from Other Banks Abroad	60,222	56,239	74,755	64,549	62,563	55,968
Cash in Hand ( FCY )	106	110	109	109	106	95
Securities	57,795	53,064	49,130	45,642	46,724	46,167
Credit to Non-Residents	70,599	63,021	61,077	59,202	57,496	57,805
Other Foreign Assets	4,000	8,864	9,430	8,954	9,432	9,499
<b>Domestic Credit and Investments</b>	<b>679,920</b>	<b>991,058</b>	<b>1,010,845</b>	<b>1,019,832</b>	<b>1,020,490</b>	<b>1,026,280</b>
<b>a) Credit Facilities</b>	<b>626,694</b>	<b>924,383</b>	<b>942,722</b>	<b>950,163</b>	<b>949,808</b>	<b>956,413</b>
<b>Claims on Private Sector</b>	<b>491,528</b>	<b>729,825</b>	<b>737,582</b>	<b>744,718</b>	<b>742,583</b>	<b>740,531</b>
Commercial Bills	12,772	20,338	18,015	17,828	18,217	18,173
Real Estate Mortgage Loans	56,471	125,834	131,679	137,245	137,556	137,863
Loans,Advances & Overdrafts	422,285	583,653	587,889	589,645	586,810	584,495
<b>Claims on Government</b>	<b>58,402</b>	<b>72,260</b>	<b>79,724</b>	<b>87,013</b>	<b>87,461</b>	<b>90,275</b>
<b>Claims on Official Entities</b>	<b>39,823</b>	<b>47,368</b>	<b>59,212</b>	<b>58,070</b>	<b>56,452</b>	<b>58,924</b>
Loans,Advances & Overdrafts	39,823	47,368	59,212	58,070	56,452	58,924
<b>Claims on Other Financial Institutions</b>	<b>36,941</b>	<b>74,930</b>	<b>66,203</b>	<b>60,362</b>	<b>63,312</b>	<b>66,683</b>
Loans,Advances & Overdrafts	36,941	74,930	66,203	60,362	63,312	66,683
<b>b) Domestic Investments</b>	<b>53,226</b>	<b>66,675</b>	<b>68,123</b>	<b>69,669</b>	<b>70,682</b>	<b>69,867</b>
<b>Unclassified Assets</b>	<b>44,240</b>	<b>68,608</b>	<b>60,056</b>	<b>60,450</b>	<b>62,001</b>	<b>61,404</b>
Fixed Assets	8,658	14,275	15,325	15,495	15,878	15,963
Inter-Branch Transactions	1,299	518	127	10	1,121	317
Other Assets	34,283	53,815	44,604	44,945	45,002	45,124
<b>Total Assets</b>	<b>1,202,285</b>	<b>1,447,894</b>	<b>1,498,614</b>	<b>1,489,547</b>	<b>1,496,638</b>	<b>1,499,505</b>

\* Excluding Overseas Branches of National Banks

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

(In Millions of AEDs)	2007	2008	2009			
	Dec.	Dec.	May	June	July	August
<b>Liabilities</b>						
<b>Monetary Deposits</b>	<b>155,722</b>	<b>171,171</b>	<b>183,550</b>	<b>182,361</b>	<b>182,182</b>	<b>183,154</b>
Demand Deposits ( LCY )	152,721	168,961	181,774	180,303	179,934	181,169
Bankers Drafts	3,001	2,210	1,776	2,058	2,248	1,985
<b>Quasi Monetary Deposits</b>	<b>384,038</b>	<b>466,172</b>	<b>494,554</b>	<b>500,070</b>	<b>513,273</b>	<b>515,951</b>
Time Deposits ( LCY )	259,374	303,563	332,895	328,548	349,008	349,989
Savings Deposits ( LCY )	24,654	30,939	32,982	42,672	33,911	34,380
Commercial Prepayments ( LCY )	9,003	11,460	9,024	9,895	9,266	7,387
Other Deposits ( FCY )	91,007	120,210	119,653	118,955	121,088	124,195
<b>Foreign Liabilities</b>	<b>320,970</b>	<b>282,599</b>	<b>270,817</b>	<b>261,258</b>	<b>258,014</b>	<b>257,845</b>
Net Due to H.O and/or Branches Abroad	44,476	17,749	11,467	14,354	14,409	13,215
Due to Other Banks Abroad	209,303	176,593	155,771	148,702	151,397	150,101
Other Deposits ( LCY + FCY )	64,684	78,738	92,597	87,099	81,823	83,916
Provisions <sup>1</sup>	819	2,480	505	575	589	659
Other Foreign Liabilities	1,688	7,039	10,477	10,528	9,796	9,954
<b>Government Deposits ( LCY + FCY )</b>	<b>114,579</b>	<b>198,298</b>	<b>203,522</b>	<b>194,258</b>	<b>189,141</b>	<b>182,466</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>7,953</b>	<b>5,390</b>	<b>7,885</b>	<b>6,918</b>
<b>Capital and Reserves</b>	<b>130,882</b>	<b>165,569</b>	<b>196,271</b>	<b>205,000</b>	<b>203,531</b>	<b>220,032</b>
<b>Due to Resident Banks</b>	<b>46,026</b>	<b>71,572</b>	<b>83,172</b>	<b>76,540</b>	<b>76,325</b>	<b>80,997</b>
Money at call and short notice	2,008	1,711	3,522	5,781	1,450	5,636
Demand Deposits	1,255	1,025	955	594	911	1,715
Time Deposits	42,763	68,836	78,695	70,165	73,964	73,646
<b>Unclassified Liabilities</b>	<b>49,958</b>	<b>61,741</b>	<b>58,762</b>	<b>64,657</b>	<b>66,274</b>	<b>52,129</b>
Inter-Branch Transactions	372	1,132	912	1,591	1,600	1,471
Other Liabilities	49,586	60,609	57,850	63,066	64,674	50,658
<b>Memoranda Accounts</b>	<b>1,416,622</b>	<b>1,588,907</b>	<b>1,923,201</b>	<b>2,029,541</b>	<b>1,903,069</b>	<b>1,914,372</b>
Letters of Credit	110,860	112,191	111,418	105,483	109,170	104,014
Guarantees and other Forward Endorsements	252,402	350,833	337,295	331,703	329,215	333,427
Acceptances	18,272	20,796	22,837	27,122	24,695	25,666
Forward Exchange Contracts	569,807	599,576	742,337	874,432	766,331	754,495
Other Memoranda Accounts	465,281	505,511	709,314	690,801	673,658	696,770

\* 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>Dec.</b>	<b>Dec.</b>	<b>May</b>	<b>June</b>	<b>July</b>	<b>August</b>
<b>Foreign Assets</b>	<b>196,896</b>	<b>203,386</b>	<b>223,714</b>	<b>204,564</b>	<b>201,108</b>	<b>196,349</b>
Notes and Coins	106	110	109	109	106	95
Due from H.O and Branches	4,174	22,088	29,213	26,108	24,787	26,815
Money at Call and Short Notice	7,602	6,786	7,744	14,917	5,405	17,292
Deposits with Banks <sup>1</sup>	52,606	49,447	66,996	49,627	57,155	38,672
Securities	57,795	53,064	49,130	45,642	46,724	46,167
Loans and Advances <sup>2</sup>	70,599	63,021	61,077	59,202	57,496	57,805
Other Foreign Assets <sup>3</sup>	4,014	8,870	9,445	8,959	9,435	9,503
<b>Foreign Liabilities</b>	<b>320,970</b>	<b>282,599</b>	<b>270,817</b>	<b>261,258</b>	<b>258,014</b>	<b>257,845</b>
Due to H.O and Branches	44,476	17,749	11,467	14,354	14,409	13,215
Due to Banks	3,620	920	18,234	20,296	18,086	25,068
Deposits of Banks	205,684	175,673	137,537	128,406	133,311	125,033
Other Deposits	64,349	78,285	92,209	86,691	81,539	83,684
Other Foreign Liabilities <sup>4</sup>	2,841	9,972	11,370	11,511	10,669	10,845

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>Dec.</b>	<b>Dec.</b>	<b>May</b>	<b>June</b>	<b>July</b>	<b>August</b>
<b>Government</b>	<b>58,402</b>	<b>72,260</b>	<b>79,724</b>	<b>87,013</b>	<b>87,461</b>	<b>90,275</b>
<b>Public Sector</b>	<b>50,056</b>	<b>70,165</b>	<b>86,571</b>	<b>79,893</b>	<b>78,688</b>	<b>82,451</b>
Financial Institutions	10,229	18,260	27,359	21,823	22,236	23,527
Insurance Companies	4	4,537	0	0	0	0
Others	39,823	47,368	59,212	58,070	56,452	58,924
<b>Private Sector</b>	<b>446,065</b>	<b>630,726</b>	<b>620,645</b>	<b>621,253</b>	<b>620,901</b>	<b>620,407</b>
Financial Institutions	26,194	50,952	37,490	37,235	39,756	41,687
Insurance Companies	513	1,180	1,353	1,305	1,320	1,469
Business and Industrial Sector	267,578	341,352	382,486	386,542	380,175	374,291
Others <sup>1</sup>	151,780	237,242	199,316	196,171	199,650	202,960
<b>Total</b>	<b>554,523</b>	<b>773,151</b>	<b>786,940</b>	<b>788,159</b>	<b>787,050</b>	<b>793,133</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>Dec</b>	<b>Dec</b>	<b>May</b>	<b>June</b>	<b>July</b>	<b>August</b>	
<b>1) Agriculture</b>		<b>1,605</b>	<b>2,391</b>	<b>738</b>	<b>776</b>	<b>697</b>	<b>601</b>
<b>2) Mining and Quarrying</b>		<b>7,782</b>	<b>11,853</b>	<b>7,142</b>	<b>6,990</b>	<b>6,936</b>	<b>6,734</b>
<b>3) Manufacturing</b>		<b>32,840</b>	<b>45,668</b>	<b>47,545</b>	<b>46,897</b>	<b>46,716</b>	<b>46,259</b>
3.1 Food , Beverages and Tobacco		3,197	5,170	4,642	4,787	4,891	4,707
3.2 Textile and Leather Products		1,535	955	1,286	1,264	1,253	1,230
3.3 Furniture and Other Wood Products		837	1,324	1,200	1,174	1,193	1,175
3.4 Paper And Paper Products		756	823	657	613	592	592
3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals		4,301	6,265	6,610	6,986	7,234	7,395
3.6 Basic Metal Products (Including Aluminium)		6,267	8,139	8,924	8,892	8,933	9,087
3.7 Fabricated Metal Products, Machinery and Equipment		1,790	3,386	2,919	2,787	2,810	2,882
3.8 Other Manufactured Products		14,157	19,608	21,307	20,394	19,810	19,191
<b>4) Electricity, Gas and Water</b>		<b>12,094</b>	<b>20,250</b>	<b>22,520</b>	<b>23,320</b>	<b>23,085</b>	<b>23,312</b>
<b>5) Construction</b>		<b>66,003</b>	<b>119,251</b>	<b>104,230</b>	<b>122,880</b>	<b>125,431</b>	<b>126,569</b>
<b>6) Trade</b>		<b>102,444</b>	<b>124,243</b>	<b>111,960</b>	<b>111,124</b>	<b>110,231</b>	<b>108,370</b>
6.1 Wholesale		69,489	75,510	72,960	72,615	70,743	69,054
6.2 Retail		32,955	48,733	39,000	38,509	39,488	39,316
<b>7) Transport, Storage and Communication</b>		<b>21,211</b>	<b>25,039</b>	<b>27,131</b>	<b>27,892</b>	<b>28,075</b>	<b>27,860</b>
<b>8) Financial Institutions(Excluding Banks)</b>		<b>35,637</b>	<b>72,772</b>	<b>84,459</b>	<b>79,609</b>	<b>77,216</b>	<b>80,909</b>
<b>9) Government</b>		<b>58,402</b>	<b>72,260</b>	<b>77,713</b>	<b>85,913</b>	<b>87,461</b>	<b>90,275</b>
<b>10) Personal Loans for Business Purposes</b>		<b>106,449</b>	<b>160,103</b>	<b>173,866</b>	<b>170,860</b>	<b>172,045</b>	<b>169,997</b>
<b>11) Personal Loans for Consumption Purposes</b>		<b>41,923</b>	<b>67,039</b>	<b>68,423</b>	<b>67,057</b>	<b>67,113</b>	<b>67,722</b>
<b>12) All Others<sup>2</sup></b>		<b>140,304</b>	<b>203,516</b>	<b>216,995</b>	<b>206,845</b>	<b>204,802</b>	<b>207,805</b>
<b>Total</b>		<b>626,694</b>	<b>924,383</b>	<b>942,722</b>	<b>950,163</b>	<b>949,808</b>	<b>956,413</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>Dec.</b>	<b>Dec.</b>	<b>May</b>	<b>June</b>	<b>July</b>	<b>August</b>
<b>( 1 ) Residents</b>	<b>651,338</b>	<b>833,432</b>	<b>869,344</b>	<b>864,284</b>	<b>882,348</b>	<b>879,586</b>
1.1 Government	114,579	198,298	203,248	194,143	189,141	182,466
1.2 Public sector	36,196	44,760	46,708	55,372	50,872	62,716
1.2.1 Financial Institutions	4,819	4,934	6,915	9,982	10,141	10,973
1.2.2 Business and Industrial Inst.	31,377	39,826	39,793	45,390	40,731	51,743
1.3 Private Sector	272,241	338,451	355,650	345,468	371,143	363,446
1.3.1 Financial Institutions	22,101	20,407	22,191	22,997	31,640	22,810
1.3.2 Business and Industrial Inst.	250,140	318,044	333,459	322,471	339,503	340,636
1.4 Individuals	202,780	225,483	251,908	256,985	259,904	258,901
1.5 Others	25,542	26,440	11,830	12,316	11,288	12,057
<b>( 2 ) Non-Residents</b>	<b>64,683</b>	<b>78,738</b>	<b>90,437</b>	<b>84,910</b>	<b>81,823</b>	<b>83,916</b>
2.1 Government and Diplomatic Missions	6,057	5,314	10,725	10,091	11,447	9,156
2.2 Financial Institutions	14,289	15,591	20,133	19,579	20,531	22,761
2.3 Business and Industry	18,780	28,580	30,579	26,213	23,086	25,911
2.4 Individuals and Others	25,557	29,253	29,000	29,027	26,759	26,088
<b>Total Deposits</b>	<b>716,021</b>	<b>912,170</b>	<b>959,781</b>	<b>949,194</b>	<b>964,171</b>	<b>963,502</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>Dec.</b>	<b>Dec.</b>	<b>May</b>	<b>June</b>	<b>July</b>	<b>August</b>
<b>Demand</b>	<b>188,859</b>	<b>217,049</b>	<b>237,288</b>	<b>229,669</b>	<b>230,429</b>	<b>235,920</b>
Local Currency	156,632	172,409	184,913	183,712	182,815	184,273
Foreign Currencies	32,227	44,640	52,375	45,957	47,614	51,647
<b>Savings</b>	<b>30,234</b>	<b>38,562</b>	<b>41,861</b>	<b>52,034</b>	<b>42,878</b>	<b>43,350</b>
Local Currency	26,869	33,978	35,549	45,773	36,546	37,109
Foreign Currencies	3,365	4,584	6,312	6,261	6,332	6,241
<b>Time</b>	<b>371,865</b>	<b>444,776</b>	<b>464,605</b>	<b>463,919</b>	<b>479,291</b>	<b>482,016</b>
Local Currency	270,728	320,283	345,593	346,089	366,399	364,097
Foreign Currencies	101,137	124,493	119,012	117,830	112,892	117,919
<b>Total Deposits<sup>2</sup></b>	<b>590,958</b>	<b>700,387</b>	<b>743,754</b>	<b>745,622</b>	<b>752,598</b>	<b>761,286</b>
Total Local Currency	454,229	526,670	566,055	575,574	585,760	585,479
Foreign Currencies	136,729	173,717	177,699	170,048	166,838	175,807
Commercial Prepayments	10,484	13,483	16,479	13,811	13,006	12,636

*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>Dec.</b>	<b>Dec.</b>	<b>May</b>	<b>June</b>	<b>July</b>	<b>August</b>
<b>Upto 3 Months</b>	<b>264,634</b>	<b>327,964</b>	<b>307,479</b>	<b>287,891</b>	<b>289,538</b>	<b>290,758</b>
<b>Above 3 and Upto 6 Months</b>	<b>71,373</b>	<b>103,409</b>	<b>123,932</b>	<b>113,767</b>	<b>138,423</b>	<b>116,476</b>
<b>Above 6 and Upto 12 Months</b>	<b>76,458</b>	<b>99,036</b>	<b>124,933</b>	<b>124,608</b>	<b>136,332</b>	<b>127,895</b>
<b>Exceeding 12 Months</b>	<b>54,294</b>	<b>95,729</b>	<b>86,081</b>	<b>97,432</b>	<b>95,554</b>	<b>115,714</b>
<b>Total</b>	<b>466,759</b>	<b>626,138</b>	<b>642,425</b>	<b>623,698</b>	<b>659,847</b>	<b>650,843</b>

\* Excluding Inter-Bank Deposits but Including Government Deposits



**Table 12 : Currency Issued**

<b>(In Thousands of AEDs)</b>						
<b>Item</b>	<b>2007</b>	<b>2008</b>	<b>2009</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>31,215,615</b>	<b>44,759,332</b>	<b>43,547,962</b>	<b>42,579,832</b>	<b>41,492,590</b>	<b>41,571,630</b>
<b>Total Coins Issued ( 2 )</b>	<b>455,590</b>	<b>567,643</b>	<b>587,903</b>	<b>590,381</b>	<b>592,595</b>	<b>599,054</b>
<b>Total Currency Issued ( 1 )+( 2 )</b>	<b>31,671,205</b>	<b>45,326,975</b>	<b>44,135,865</b>	<b>43,170,213</b>	<b>42,085,185</b>	<b>42,170,684</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		
January to August	657,936	18,313
2009 Average		
Per Month	82,242	2,289

\* No. of Cheques is in Thousands

**Table 14 : Interest Rates on Inter - Bank Deposits \***

		<b>1 Week</b>	<b>1 Month</b>	<b>3 Months</b>	<b>6 Months</b>	<b>1 Year</b>
<b>2008</b>	Average Rate	1.93	2.79	2.82	2.93	2.97
	Minimum	0.98	1.59	1.55	1.81	2.00
	Maximum	3.28	4.26	4.34	4.32	4.33
<b>Oct 2008</b>	Average Rate	3.09	4.18	4.26	4.23	4.24
	Minimum	2.81	4.03	4.11	4.09	4.09
	Maximum	3.28	4.26	4.34	4.32	4.33
<b>Nov 2008</b>	Average Rate	2.55	3.75	3.92	3.98	3.98
	Minimum	2.46	3.58	3.77	3.82	3.81
	Maximum	2.74	4.08	4.17	4.13	4.16
<b>Dec 2008</b>	Average Rate	1.72	3.89	4.29	4.26	3.89
	Minimum	1.47	3.71	4.20	4.25	3.84
	Maximum	2.01	3.98	4.33	4.28	3.84
<b>Mar 2009</b>	Average Rate	0.91	1.97	2.69	3.02	2.96
	Minimum	0.76	1.81	2.54	2.90	2.85
	Maximum	1.01	2.16	2.82	3.13	3.12
<b>Apr 2009</b>	Average Rate	0.68	1.86	2.36	2.67	2.72
	Minimum	0.25	0.57	0.92	1.32	1.67
	Maximum	0.96	2.72	2.92	3.16	3.36
<b>May 2009</b>	Average Rate	0.72	2.12	2.60	2.96	2.92
	Minimum	0.25	1.14	2.19	2.76	2.02
	Maximum	0.90	2.72	2.90	3.15	3.35
<b>Jun 2009</b>	Average Rate	0.66	1.78	2.20	2.46	2.51
	Minimum	0.25	0.53	0.58	0.83	1.00
	Maximum	0.90	2.75	2.90	3.15	3.35

Source : Four Selected Banks.

\* Unweighted Average