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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 -  
يونيو 2010

**Monthly Statistical Bulletin**  
**- Banking & Monetary Statistics -**  
**June 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>March</b>	<b>April</b>	<b>May</b>	<b>June</b>
<b>Central Bank of the UAE</b>						
Total Assets/Liabilities	193,747	203,937	196,215	195,192	199,709	202,081
Foreign Assets Holdings	113,039	89,875	78,322	79,065	84,360	82,931
Currency Issued	45,327	45,580	45,197	45,001	45,030	44,927
<b>Money Supply Indicators</b>						
Money Supply (M1)	208,138	223,482	229,690	232,970	228,241	231,771
Broad Money (M2)	674,310	740,618	748,006	750,683	744,465	757,223
Overall Broad Money (M3)	899,093	947,780	934,797	941,166	935,814	945,323
<b>Banks</b>						
Total Assets(Net of Provisions & Interest in Suspense)	1,447,894	1,521,002	1,534,331	1,524,892	1,535,277	1,540,706
Foreign Assets	203,386	208,157	220,247	215,005	212,834	216,779
Foreign Assets to Total Assets ( % )	14	14	14	14	14	14
Foreign Liabilities	282,599	251,086	251,595	257,313	256,727	255,866
Foreign Liabilities to Total Liabilities ( % )	19	17	16	17	17	17
<b>Deposits <sup>1</sup></b>						
<b>Deposits <sup>1</sup></b>	<b>912,170</b>	<b>982,579</b>	<b>967,004</b>	<b>972,263</b>	<b>970,837</b>	<b>985,438</b>
Residents	833,432	893,989	880,479	887,023	881,114	890,326
Non-Residents	78,738	88,590	86,525	85,240	89,723	95,112
<b>Bank Credit (Net of Provisions &amp; Interest in Suspense)</b>	<b>924,383</b>	<b>958,588</b>	<b>963,950</b>	<b>963,633</b>	<b>962,662</b>	<b>966,479</b>
<b>Total Number of National Banks and Branches</b>						
Head Offices	24	24	23	23	23	23
Branches	614	674	687	688	691	699
Pay Offices	60	71	73	73	76	76
Electronic Banking Service Units	19	26	25	25	26	26
<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	45	45	46	47
<b>Number of Employees in Banks (UAE)<sup>2</sup></b>	<b>39,589</b>	<b>37,704</b>	<b>36,521</b>	<b>36,509</b>	<b>36,614</b>	<b>36,527</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>March</b>	<b>April</b>	<b>May</b>	<b>June</b>
<b>Net Foreign Assets</b>	<b>33,098</b>	<b>46,949</b>	<b>47,007</b>	<b>36,749</b>	<b>40,493</b>	<b>43,811</b>
Foreign Assets	316,855	298,706	299,243	294,727	297,851	300,367
Foreign Liabilities	-283,757	-251,757	-252,236	-257,978	-257,358	-256,556
<b>Net Domestic Assets</b>	<b>615,943</b>	<b>693,669</b>	<b>700,999</b>	<b>713,934</b>	<b>703,972</b>	<b>713,412</b>
Claims on Private Sector	751,921	786,553	774,908	785,774	784,880	787,791
Net Claims on Government	-85,031	9,997	30,756	28,545	29,030	31,805
Claims on Official Entities	56,064	77,259	81,667	81,160	79,419	79,389
Claims on Nonbank Financial Institutions	97,940	91,453	105,639	95,036	94,345	94,613
Capital and Reserves	-165,569	-245,531	-255,648	-259,325	-262,150	-263,406
Other Items (net)	-39,382	-26,062	-36,323	-17,256	-21,552	-16,780
<b>Broad Money (M2)</b>	<b>674,310</b>	<b>740,618</b>	<b>748,006</b>	<b>750,683</b>	<b>744,465</b>	<b>757,223</b>
<b>Money Supply (M1)</b>	<b>208,138</b>	<b>223,482</b>	<b>229,690</b>	<b>232,970</b>	<b>228,241</b>	<b>231,771</b>
Currency in Circulation Outside Banks	36,967	37,217	37,421	37,607	37,480	37,062
Monetary Deposits	171,171	186,265	192,269	195,363	190,761	194,709
<b>Quasi - Money</b>	<b>466,172</b>	<b>517,136</b>	<b>518,316</b>	<b>517,713</b>	<b>516,224</b>	<b>525,452</b>
Foreign Currency Deposits	120,210	123,001	128,612	124,562	120,034	121,683
Dirham Deposits	345,962	394,135	389,704	393,151	396,190	403,769

**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>March</b>	<b>April</b>	<b>May</b>	<b>June</b>
<b>Net Foreign Assets</b>	<b>-14,938</b>	<b>-22,734</b>	<b>7,701</b>	<b>-10,258</b>	<b>3,744</b>	<b>3,318</b>
Foreign Assets	-58,828	-30,121	14,931	-4,516	3,124	2,516
Foreign Liabilities	-43,890	7,387	-7,230	-5,742	620	802
<b>Net Domestic Assets</b>	<b>6,990</b>	<b>18,635</b>	<b>-7,008</b>	<b>12,935</b>	<b>-9,962</b>	<b>9,440</b>
Claims on Private Sector	21,837	-27,956	-4,567	10,866	-2,306	2,911
Net Claims on Government	-10,674	18,424	-5,308	-2,211	485	2,775
Claims on Official Entities	-5,271	1,504	1,777	-507	-1,741	-30
Claims on Nonbank Financial Institutions	6,458	13,893	4,244	-10,603	722	268
Capital and Reserves*	5,986	-12,487	-3,819	-3,677	-2,825	-1,256
Other Items (net)*	-11,346	25,257	665	19,067	-4,297	4,772
<b>Broad Money (M2)</b>	<b>-7,063</b>	<b>-4,099</b>	<b>693</b>	<b>2,677</b>	<b>-6,218</b>	<b>12,758</b>
<b>Money Supply (M1)</b>	<b>-27,156</b>	<b>265</b>	<b>-877</b>	<b>3,280</b>	<b>-4,729</b>	<b>3,530</b>
<b>Quasi - Money</b>	<b>20,093</b>	<b>-4,364</b>	<b>1,570</b>	<b>-603</b>	<b>-1,489</b>	<b>9,228</b>
Foreign Currency Deposits	2,318	-5,236	5,554	-4,050	-4,528	1,649
Dirham Deposits	17,775	872	-3,984	3,447	3,039	7,579

\* ( - ) 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 31.03.2010</b>	<b>As at 30.04.2010</b>	<b>As at 31.05.2010</b>	<b>As at 30.06.2010</b>
<b>Assets</b>						
Cash and Bank Balances	1,904	4,537	2,996	2,442	3,929	5,725
Deposits	82,868.6	85,634	77,652	78,318	64,918	49,070
Loans to Banks against Certificates of Deposit	2,967.3	2,266	5,752	4,967	2,499	2,428
Certificates of Deposit Under Repo	16,275	2,100	-	-	-	2,050
Liquidity Support Facility	4,551.5	2,360	2,095	2,095	1,995	1,995
Held to Maturity Foreign Securities	29,576	37	37	18	18,479	33,118
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	881	549	1,088	894
Property & Equipment	106.8	84	77	78	76	76
<b>Total Assets</b>	<b>193,746.8</b>	<b>203,937</b>	<b>196,215</b>	<b>195,192</b>	<b>199,709</b>	<b>202,081</b>
Off Balance Sheet Commitments	31,822.4	11,244	3,962	4,247	25,769	34,319
<b>Liabilities</b>						
Current Accounts & Deposits	84,841.2	70,286	70,107	65,971	65,642	70,651
Certificates of Deposit	47,183	71,453	63,323	66,354	68,565	67,409
Currency Issued	45,327	45,580	45,197	45,001	45,030	44,927
Other Liabilities	1,315.2	583	1,553	1,831	4,437	3,059
<b>Total Liabilities</b>	<b>178,666.4</b>	<b>187,902</b>	<b>180,180</b>	<b>179,157</b>	<b>183,674</b>	<b>186,046</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>196,215</b>	<b>195,192</b>	<b>199,709</b>	<b>202,081</b>
Off Balance Sheet Comm.	31,822.4	11,244	3,962	4,247	25,769	34,319

- 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>March</b>	<b>April</b>	<b>May</b>	<b>June</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>135,426</b>	<b>135,976</b>	<b>138,659</b>	<b>141,932</b>
Cash in Hand ( LCY )	8,360	8,363	7,776	7,394	7,550	7,865
Deposits with Central Bank	99,786	137,847	127,650	128,582	131,109	134,067
<b>Due From Resident Banks</b>	<b>76,696</b>	<b>67,927</b>	<b>69,275</b>	<b>62,606</b>	<b>71,383</b>	<b>66,574</b>
Money at call & short notice	7,540	3,441	7,858	3,237	5,032	5,894
Demand Deposits	687	4,861	1,486	477	475	623
Time Deposits	68,288	59,463	59,733	58,705	65,731	59,893
Cheques in the course of collection	181	162	198	187	145	164
<b>Foreign Assets</b>	<b>203,386</b>	<b>208,157</b>	<b>220,247</b>	<b>215,005</b>	<b>212,834</b>	<b>216,779</b>
Net Due from H.O. and/or Branches Abroad	22,088	27,437	28,070	19,596	21,955	25,796
Due from Other Banks Abroad	56,239	61,140	75,722	76,648	73,648	70,216
Cash in Hand ( FCY )	110	112	75	87	114	92
Securities	53,064	48,462	48,574	48,604	47,695	49,324
Credit to Non-Residents	63,021	61,033	59,234	60,207	59,623	61,005
Other Foreign Assets	8,864	9,973	8,572	9,863	9,799	10,346
<b>Domestic Credit and Investments</b>	<b>991,058</b>	<b>1,029,179</b>	<b>1,037,251</b>	<b>1,038,375</b>	<b>1,035,191</b>	<b>1,037,580</b>
<b>a) Credit Facilities</b>	<b>924,383</b>	<b>958,588</b>	<b>963,950</b>	<b>963,633</b>	<b>962,662</b>	<b>966,479</b>
<b>Claims on Private Sector</b>	<b>729,825</b>	<b>723,866</b>	<b>707,102</b>	<b>717,107</b>	<b>716,950</b>	<b>721,088</b>
Commercial Bills	20,338	18,792	19,975	19,586	19,362	20,150
Real Estate Mortgage Loans	125,834	141,714	145,734	149,136	150,387	159,840
Loans,Advances & Overdrafts	583,653	563,360	541,393	548,385	547,201	541,098
<b>Claims on Government</b>	<b>72,260</b>	<b>91,873</b>	<b>92,588</b>	<b>92,450</b>	<b>92,077</b>	<b>92,052</b>
<b>Claims on Official Entities</b>	<b>47,368</b>	<b>68,700</b>	<b>71,573</b>	<b>70,741</b>	<b>70,373</b>	<b>70,864</b>
Loans,Advances & Overdrafts	47,368	68,700	71,573	70,741	70,373	70,864
<b>Claims on Other Financial Institutions</b>	<b>74,930</b>	<b>74,149</b>	<b>92,687</b>	<b>83,335</b>	<b>83,262</b>	<b>82,475</b>
Loans,Advances & Overdrafts	74,930	74,149	92,687	83,335	83,262	82,475
<b>b) Domestic Investments</b>	<b>66,675</b>	<b>70,591</b>	<b>73,301</b>	<b>74,742</b>	<b>72,529</b>	<b>71,101</b>
<b>Unclassified Assets</b>	<b>68,608</b>	<b>69,529</b>	<b>72,132</b>	<b>72,930</b>	<b>77,210</b>	<b>77,841</b>
Fixed Assets	14,275	15,463	15,770	15,167	15,116	15,317
Inter-Branch Transactions	518	233	1,420	2,536	482	566
Other Assets	53,815	53,833	54,942	55,227	61,612	61,958
<b>Total Assets</b>	<b>1,447,894</b>	<b>1,521,002</b>	<b>1,534,331</b>	<b>1,524,892</b>	<b>1,535,277</b>	<b>1,540,706</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>March</b>	<b>April</b>	<b>May</b>	<b>June</b>
<b>Liabilities</b>						
<b>Monetary Deposits</b>	<b>171,171</b>	<b>186,265</b>	<b>192,269</b>	<b>195,363</b>	<b>190,761</b>	<b>194,709</b>
Demand Deposits ( LCY )	168,961	184,240	189,920	193,375	188,970	192,613
Bankers Drafts	2,210	2,025	2,349	1,988	1,791	2,096
<b>Quasi Monetary Deposits</b>	<b>466,172</b>	<b>517,136</b>	<b>518,316</b>	<b>517,713</b>	<b>516,223</b>	<b>525,453</b>
Time Deposits ( LCY )	303,563	348,423	341,321	343,301	346,010	352,908
Savings Deposits ( LCY )	30,939	34,581	37,400	38,654	38,963	39,452
Commercial Prepayments ( LCY )	11,460	11,131	10,983	11,196	11,216	11,410
Other Deposits ( FCY )	120,210	123,001	128,612	124,562	120,034	121,683
<b>Foreign Liabilities</b>	<b>282,599</b>	<b>251,086</b>	<b>251,595</b>	<b>257,313</b>	<b>256,727</b>	<b>255,866</b>
Net Due to H.O and/or Branches Abroad	17,749	16,910	14,180	17,470	18,346	15,853
Due to Other Banks Abroad	176,593	131,022	137,178	139,427	133,546	129,103
Other Deposits ( LCY + FCY )	78,738	88,590	86,525	85,240	89,723	95,112
Provisions <sup>1</sup>	2,480	2,157	1,462	2,165	2,147	2,145
Other Foreign Liabilities	7,039	12,407	12,250	13,011	12,965	13,653
<b>Government Deposits ( LCY + FCY )</b>	<b>198,298</b>	<b>192,614</b>	<b>172,243</b>	<b>175,935</b>	<b>175,921</b>	<b>172,261</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>9,653</b>	<b>8,659</b>	<b>7,548</b>	<b>10,739</b>
<b>Capital and Reserves</b>	<b>165,569</b>	<b>244,031</b>	<b>254,148</b>	<b>257,825</b>	<b>260,650</b>	<b>261,906</b>
<b>Due to Resident Banks</b>	<b>71,572</b>	<b>67,190</b>	<b>72,854</b>	<b>58,711</b>	<b>69,554</b>	<b>61,721</b>
Money at call and short notice	1,711	866	3,790	1,819	1,150	4,330
Demand Deposits	1,025	1,947	1,288	1,241	1,089	932
Time Deposits	68,836	64,377	67,776	55,651	67,315	56,459
<b>Unclassified Liabilities</b>	<b>61,741</b>	<b>55,891</b>	<b>63,240</b>	<b>53,360</b>	<b>57,880</b>	<b>58,038</b>
Inter-Branch Transactions	1,132	1,342	1,969	1,105	1,458	1,563
Other Liabilities	60,609	54,549	61,271	52,255	56,422	56,475
<b>Memoranda Accounts</b>	<b>1,588,907</b>	<b>2,047,446</b>	<b>1,994,401</b>	<b>1,776,089</b>	<b>2,040,361</b>	<b>2,071,225</b>
Letters of Credit	112,191	102,837	104,167	106,889	108,703	110,802
Guarantees and other Forward Endorsements	350,833	338,290	336,865	336,610	337,382	340,543
Acceptances	20,796	26,282	30,613	24,713	27,128	28,430
Forward Exchange Contracts	599,576	799,877	758,822	613,629	764,405	796,422
Other Memoranda Accounts	505,511	780,160	763,934	694,248	802,743	795,028

\* 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>March</b>	<b>April</b>	<b>May</b>	<b>June</b>
<b>Foreign Assets</b>	<b>203,386</b>	<b>208,157</b>	<b>220,247</b>	<b>215,005</b>	<b>212,834</b>	<b>216,779</b>
Notes and Coins	110	112	75	87	114	92
Due from H.O and Branches	22,088	27,437	28,070	19,596	21,955	25,796
Money at Call and Short Notice	6,786	5,590	15,103	2,641	4,520	18,158
Deposits with Banks <sup>1</sup>	49,447	55,544	60,618	74,002	69,123	52,053
Securities	53,064	48,462	48,574	48,604	47,695	49,324
Loans and Advances <sup>2</sup>	63,021	61,033	59,234	60,207	59,623	61,005
Other Foreign Assets <sup>3</sup>	8,870	9,979	8,573	9,868	9,804	10,351
<b>Foreign Liabilities</b>	<b>282,599</b>	<b>251,086</b>	<b>251,595</b>	<b>257,313</b>	<b>256,727</b>	<b>255,866</b>
Due to H.O and Branches	17,749	16,910	14,180	17,470	18,346	15,853
Due to Banks	920	37,866	38,976	76,690	76,017	75,351
Deposits of Banks	175,673	93,157	98,202	62,737	57,529	53,752
Other Deposits	78,285	88,266	86,156	84,882	89,351	94,872
Other Foreign Liabilities <sup>4</sup>	9,972	14,887	14,081	15,534	15,484	16,038

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>March</b>	<b>April</b>	<b>May</b>	<b>June</b>
<b>Government</b>	<b>72,260</b>	<b>91,873</b>	<b>92,588</b>	<b>92,450</b>	<b>92,077</b>	<b>92,052</b>
<b>Public Sector</b>	<b>70,165</b>	<b>89,927</b>	<b>89,860</b>	<b>88,232</b>	<b>88,974</b>	<b>89,489</b>
Financial Institutions	18,260	21,221	18,286	17,491	18,601	18,625
Insurance Companies	4,537	6	1	0	0	0
Others	47,368	68,700	71,573	70,741	70,373	70,864
<b>Private Sector</b>	<b>630,726</b>	<b>607,090</b>	<b>604,798</b>	<b>603,043</b>	<b>600,576</b>	<b>592,952</b>
Financial Institutions	50,952	51,167	65,481	64,238	62,888	61,817
Insurance Companies	1,180	1,755	8,919	1,606	1,773	2,033
Business and Industrial Sector	341,352	355,256	333,037	339,627	338,711	331,504
Others <sup>1</sup>	237,242	198,912	197,361	197,572	197,204	197,598
<b>Total</b>	<b>773,151</b>	<b>788,890</b>	<b>787,246</b>	<b>783,725</b>	<b>781,627</b>	<b>774,493</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>2008</b>	<b>2009</b>	<b>2010</b>		
	<b>Dec</b>	<b>Dec.</b>	<b>March</b>	<b>April</b>	<b>May</b>	<b>June</b>
<b>1) Agriculture</b>	<b>2,391</b>	<b>642</b>	<b>557</b>	<b>593</b>	<b>489</b>	<b>519</b>
<b>2) Mining and Quarrying</b>	<b>11,853</b>	<b>6,729</b>	<b>6,905</b>	<b>7,598</b>	<b>6,821</b>	<b>6,831</b>
<b>3) Manufacturing</b>	<b>45,668</b>	<b>44,192</b>	<b>44,636</b>	<b>44,734</b>	<b>43,401</b>	<b>44,421</b>
3.1 Food , Beverages and Tobacco	5,170	4,550	4,204	4,083	3,926	3,895
3.2 Textile and Leather Products	955	959	961	1,329	904	1,045
3.3 Furniture and Other Wood Products	1,324	1,189	1,250	1,227	1,219	1,165
3.4 Paper And Paper Products	823	564	510	550	560	584
3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals	6,265	5,925	6,785	6,596	6,208	6,250
3.6 Basic Metal Products (Including Aluminium)	8,139	10,580	10,210	10,150	9,703	10,253
3.7 Fabricated Metal Products, Machinery and Equipment	3,386	2,581	2,535	2,465	2,399	2,609
3.8 Other Manufactured Products	19,608	17,844	18,181	18,334	18,482	18,620
<b>4) Electricity, Gas and Water</b>	<b>20,250</b>	<b>24,886</b>	<b>27,203</b>	<b>25,402</b>	<b>24,905</b>	<b>24,404</b>
<b>5) Construction</b>	<b>119,251</b>	<b>126,010</b>	<b>124,837</b>	<b>124,274</b>	<b>122,265</b>	<b>123,139</b>
<b>6) Trade</b>	<b>124,243</b>	<b>100,489</b>	<b>99,683</b>	<b>98,779</b>	<b>97,095</b>	<b>96,031</b>
6.1 Wholesale	75,510	63,053	62,120	61,955	60,522	60,634
6.2 Retail	48,733	37,436	37,563	36,824	36,573	35,397
<b>7) Transport, Storage and Communication</b>	<b>25,039</b>	<b>27,523</b>	<b>27,809</b>	<b>27,816</b>	<b>27,219</b>	<b>27,309</b>
<b>8) Financial Institutions(Excluding Banks)</b>	<b>72,772</b>	<b>86,150</b>	<b>88,544</b>	<b>87,759</b>	<b>88,040</b>	<b>87,875</b>
<b>9) Government</b>	<b>72,260</b>	<b>91,873</b>	<b>92,588</b>	<b>92,450</b>	<b>92,077</b>	<b>92,052</b>
<b>10) Personal Loans for Business Purposes</b>	<b>160,103</b>	<b>171,352</b>	<b>174,926</b>	<b>177,629</b>	<b>178,338</b>	<b>179,282</b>
<b>11) Personal Loans for Consumption Purposes</b>	<b>67,039</b>	<b>66,561</b>	<b>66,198</b>	<b>66,019</b>	<b>66,568</b>	<b>66,320</b>
<b>12) All Others<sup>2</sup></b>	<b>203,516</b>	<b>212,181</b>	<b>210,064</b>	<b>210,580</b>	<b>215,444</b>	<b>218,296</b>
<b>Total</b>	<b>924,383</b>	<b>958,588</b>	<b>963,950</b>	<b>963,633</b>	<b>962,662</b>	<b>966,479</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>March</b>	<b>April</b>	<b>May</b>	<b>June</b>
<b>( 1 ) Residents</b>	<b>833,432</b>	<b>893,989</b>	<b>880,479</b>	<b>887,023</b>	<b>881,114</b>	<b>890,326</b>
1.1 Government	198,298	192,614	172,243	175,935	175,921	172,261
1.2 Public sector	44,760	56,867	52,485	56,817	52,804	57,488
1.2.1 Financial Institutions	4,934	8,956	6,928	9,550	8,864	8,874
1.2.2 Business and Industrial Inst.	39,826	47,911	45,557	47,267	43,940	48,614
1.3 Private Sector	338,451	372,003	375,441	368,206	368,178	371,203
1.3.1 Financial Institutions	20,407	22,206	22,114	20,209	20,197	23,053
1.3.2 Business and Industrial Inst.	318,044	349,797	353,327	347,997	347,981	348,150
1.4 Individuals	225,483	259,906	268,792	272,761	271,480	276,478
1.5 Others	26,440	12,599	11,518	13,304	12,731	12,896
<b>( 2 ) Non-Residents</b>	<b>78,738</b>	<b>88,590</b>	<b>86,525</b>	<b>85,240</b>	<b>89,723</b>	<b>95,112</b>
2.1 Government and Diplomatic Missions	5,314	11,439	12,974	11,284	11,447	9,625
2.2 Financial Institutions	15,591	33,426	30,947	31,776	33,719	36,178
2.3 Business and Industry	28,580	22,980	22,125	21,858	23,935	27,501
2.4 Individuals and Others	29,253	20,745	20,479	20,322	20,622	21,808
<b>Total Deposits</b>	<b>912,170</b>	<b>982,579</b>	<b>967,004</b>	<b>972,263</b>	<b>970,837</b>	<b>985,438</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>March</b>	<b>April</b>	<b>May</b>	<b>June</b>
<b>Demand</b>	<b>217,049</b>	<b>239,531</b>	<b>251,181</b>	<b>253,076</b>	<b>246,943</b>	<b>254,297</b>
Local Currency	172,409	188,423	193,489	197,265	192,697	197,419
Foreign Currencies	44,640	51,108	57,692	55,811	54,246	56,878
<b>Savings</b>	<b>38,562</b>	<b>44,464</b>	<b>47,739</b>	<b>49,043</b>	<b>49,147</b>	<b>49,709</b>
Local Currency	33,978	37,835	40,770	41,902	42,342	42,906
Foreign Currencies	4,584	6,629	6,969	7,141	6,805	6,803
<b>Time</b>	<b>444,776</b>	<b>483,686</b>	<b>472,359</b>	<b>472,364</b>	<b>476,703</b>	<b>488,936</b>
Local Currency	320,283	363,981	357,331	358,418	362,105	369,461
Foreign Currencies	124,493	119,705	115,028	113,946	114,598	119,475
<b>Total Deposits<sup>2</sup></b>	<b>700,387</b>	<b>767,681</b>	<b>771,279</b>	<b>774,483</b>	<b>772,793</b>	<b>792,942</b>
Total Local Currency	526,670	590,239	591,590	597,585	597,144	609,786
Foreign Currencies	173,717	177,442	179,689	176,898	175,649	183,156
Commercial Prepayments	13,483	12,832	12,657	12,683	12,789	12,805

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>March</b>	<b>April</b>	<b>May</b>	<b>June</b>
<b>Maturity</b>						
Upto 3 Months	327,964	299,659	261,341	293,145	281,480	275,574
Above 3 and Upto 6 Months	103,409	112,385	105,683	107,104	109,629	111,872
Above 6 and Upto 12 Months	99,036	125,067	119,728	129,177	144,550	151,726
Exceeding 12 Months	95,729	131,848	149,118	106,953	104,254	108,175
<b>Total</b>	<b>626,138</b>	<b>668,959</b>	<b>635,870</b>	<b>636,379</b>	<b>639,913</b>	<b>647,347</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>March</b>	<b>April</b>	<b>May</b>	<b>June</b>
<b>Total Notes Issued ( 1 )*</b>	<b>44,759,332</b>	<b>44,960,568</b>	<b>44,570,097</b>	<b>44,370,782</b>	<b>44,396,046</b>	<b>44,292,574</b>
<b>Total Coins Issued ( 2 )**</b>	<b>567,643</b>	<b>619,632</b>	<b>626,454</b>	<b>630,211</b>	<b>633,677</b>	<b>634,087</b>
<b>Total Currency Issued ( 1 )+( 2 )</b>	<b>45,326,975</b>	<b>45,580,200</b>	<b>45,196,551</b>	<b>45,000,993</b>	<b>45,029,723</b>	<b>44,926,661</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 to June	490,518	13,431
2010 Average		
Per Month	81,753	2,239

\* No. of Cheques is in Thousands