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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 -

ابريل 2010

**Monthly Statistical Bulletin**  
**- Banking & Monetary Statistics -**  
**April 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>February</b>	<b>March</b>	<b>April</b>
<b>Central Bank of the UAE</b>					
Total Assets/Liabilities	193,747	203,937	193,321	196,215	195,192
Foreign Assets Holdings	113,039	89,875	74,767	78,322	79,065
Currency Issued	45,327	45,580	44,986	45,197	45,001
<b>Money Supply Indicators</b>					
Money Supply (M1)	208,138	223,482	230,567	229,690	232,970
Broad Money (M2)	674,310	740,618	747,313	748,006	750,683
Overall Broad Money (M3)	899,093	947,780	927,615	934,797	941,166
<b>Banks</b>					
Total Assets(Net of Provisions & Interest in Suspense)	1,447,894	1,521,002	1,511,316	1,534,331	1,524,892
Foreign Assets	203,386	208,157	208,871	220,247	215,005
Foreign Assets to Total Assets ( % )	14	14	14	14	14
Foreign Liabilities	282,599	251,086	244,358	251,595	257,313
Foreign Liabilities to Total Liabilities ( % )	19	17	16	16	17
<b>Deposits <sup>1</sup></b>					
<b>Residents</b>	<b>833,432</b>	<b>893,989</b>	<b>873,618</b>	<b>880,479</b>	<b>887,023</b>
<b>Non-Residents</b>	<b>78,738</b>	<b>88,590</b>	<b>84,711</b>	<b>86,525</b>	<b>85,240</b>
<b>Bank Credit (Net of Provisions &amp; Interest in Suspense)</b>	<b>924,383</b>	<b>958,588</b>	<b>960,138</b>	<b>963,950</b>	<b>963,633</b>
<b>Total Number of National Banks and Branches</b>					
Head Offices	24	24	23	23	23
Branches	614	674	681	687	688
Pay Offices	60	71	71	73	73
Electronic Banking Service Units	19	26	25	25	25
<b>Total Number of Foreign Banks and Branches</b>					
Head Offices	28	28	28	28	28
Branches	82	82	82	82	82
Pay Offices	1	1	1	1	1
Electronic Banking Service Units	35	43	45	45	45
<b>Number of Employees in Banks (UAE)<sup>2</sup></b>	<b>39,589</b>	<b>37,704</b>	<b>37,587</b>	<b>36,521</b>	<b>36,509</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>February</b>	<b>March</b>	<b>April</b>
<b>Net Foreign Assets</b>	<b>33,098</b>	<b>46,949</b>	<b>39,306</b>	<b>47,007</b>	<b>36,749</b>
Foreign Assets	316,855	298,706	284,312	299,243	294,727
Foreign Liabilities	-283,757	-251,757	-245,006	-252,236	-257,978
<b>Net Domestic Assets</b>	<b>615,943</b>	<b>693,669</b>	<b>708,007</b>	<b>700,999</b>	<b>713,934</b>
Claims on Private Sector	751,921	786,553	779,475	774,908	787,186
Net Claims on Government	-85,031	9,997	36,064	30,756	28,545
Claims on Official Entities	56,064	77,259	79,890	81,667	81,160
Claims on Nonbank Financial Institutions	97,940	91,453	101,395	105,639	93,623
Capital and Reserves	-165,569	-245,531	-251,829	-255,648	-259,325
Other Items (net)	-39,382	-26,062	-36,988	-36,323	-17,255
<b>Broad Money (M2)</b>	<b>674,310</b>	<b>740,618</b>	<b>747,313</b>	<b>748,006</b>	<b>750,683</b>
<b>Money Supply (M1)</b>	<b>208,138</b>	<b>223,482</b>	<b>230,567</b>	<b>229,690</b>	<b>232,970</b>
Currency in Circulation Outside Banks	36,967	37,217	37,715	37,421	37,607
Monetary Deposits	171,171	186,265	192,852	192,269	195,363
<b>Quasi - Money</b>	<b>466,172</b>	<b>517,136</b>	<b>516,746</b>	<b>518,316</b>	<b>517,713</b>
Foreign Currency Deposits	120,210	123,001	123,058	128,612	124,562
Dirham Deposits	345,962	394,135	393,688	389,704	393,151

**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>February</b>	<b>March</b>	<b>April</b>
<b>Net Foreign Assets</b>	<b>-14,938</b>	<b>-22,734</b>	<b>-917</b>	<b>7,701</b>	<b>-10,258</b>
Foreign Assets	-58,828	-30,121	-6,201	14,931	-4,516
Foreign Liabilities	-43,890	7,387	5,284	-7,230	-5,742
<b>Net Domestic Assets</b>	<b>6,990</b>	<b>18,635</b>	<b>2,881</b>	<b>-7,008</b>	<b>12,935</b>
Claims on Private Sector	21,837	-27,956	-4,923	-4,567	12,278
Net Claims on Government	-10,674	18,424	9,954	-5,308	-2,211
Claims on Official Entities	-5,271	1,504	2,890	1,777	-507
Claims on Nonbank Financial Institutions	6,458	13,893	3,417	4,244	-12,016
Capital and Reserves*	5,986	-12,487	-7,343	-3,819	-3,677
Other Items (net)*	-11,346	25,257	-1,114	665	19,068
<b>Broad Money (M2)</b>	<b>-7,063</b>	<b>-4,099</b>	<b>1,964</b>	<b>693</b>	<b>2,677</b>
<b>Money Supply (M1)</b>	<b>-27,156</b>	<b>265</b>	<b>1,356</b>	<b>-877</b>	<b>3,280</b>
<b>Quasi - Money</b>	<b>20,093</b>	<b>-4,364</b>	<b>608</b>	<b>1,570</b>	<b>-603</b>
Foreign Currency Deposits	2,318	-5,236	664	5,554	-4,050
Dirham Deposits	17,775	872	-56	-3,984	3,447

\* ( - ) 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 28.02.2010</b>	<b>As at 31.03.2010</b>	<b>As at 30.04.2010</b>
<b>Assets</b>					
Cash and Bank Balances	1,904	4,537	2,830	2,996	2,442
Deposits	82,868.6	85,634	73,600	77,652	78,318
Loans to Banks against Certificates of Deposit	2,967.3	2,266	2,703	5,752	4,967
Certificates of Deposit Under Repo	16,275	2,100	4,300	-	-
Liquidity Support Facility	4,551.5	2,360	2,168	2,095	2,095
Held to Maturity Foreign Securities	29,576	37	37	37	18
Held to Maturity Securities-Issued by MOF & Dubai Govt.	55,000	106,725	106,725	106,725	106,725
Other Assets	497.6	194	879	881	549
Property & Equipment	106.8	84	79	77	78
<b>Total Assets</b>	<b>193,746.8</b>	<b>203,937</b>	<b>193,321</b>	<b>196,215</b>	<b>195,192</b>
Off Balance Sheet Comm.	31,822.4	11,244	5,436	3,962	4,247
<b>Liabilities</b>					
Current Accounts & Deposits	84,841.2	70,286	68,073	70,107	65,971
Certificates of Deposit	47,183	71,453	62,938	63,323	66,354
Currency Issued	45,327	45,580	44,986	45,197	45,001
Other Liabilities	1,315.2	583	1,289	1,553	1,831
<b>Total Liabilities</b>	<b>178,666.4</b>	<b>187,902</b>	<b>177,286</b>	<b>180,180</b>	<b>179,157</b>
<b>Capital and Reserves</b>					
Authorized, Issued & Fully Paid Capital	300	300	300	300	300
General Reserve	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
<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>Total Liabilities and Capital</b>	<b>193,746.8</b>	<b>203,937</b>	<b>193,321</b>	<b>196,215</b>	<b>195,192</b>
Off Balance Sheet Comm.	31,822.4	11,244	5,436	3,962	4,247

- 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>February</b>	<b>March</b>	<b>April</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>132,219</b>	<b>135,426</b>	<b>135,976</b>
Cash in Hand ( LCY )	8,360	8,363	7,271	7,776	7,394
Deposits with Central Bank	99,786	137,847	124,948	127,650	128,582
<b>Due From Resident Banks</b>	<b>76,696</b>	<b>67,927</b>	<b>65,365</b>	<b>69,275</b>	<b>62,606</b>
Money at call & short notice	7,540	3,441	3,528	7,858	3,237
Demand Deposits	687	4,861	3,203	1,486	477
Time Deposits	68,288	59,463	58,468	59,733	58,705
Cheques in the course of collection	181	162	166	198	187
<b>Foreign Assets</b>	<b>203,386</b>	<b>208,157</b>	<b>208,871</b>	<b>220,247</b>	<b>215,005</b>
Net Due from H.O. and/or Branches Abroad	22,088	27,437	27,147	28,070	19,596
Due from Other Banks Abroad	56,239	61,140	66,829	75,722	76,648
Cash in Hand ( FCY )	110	112	77	75	87
Securities	53,064	48,462	46,137	48,574	48,604
Credit to Non-Residents	63,021	61,033	58,576	59,234	60,207
Other Foreign Assets	8,864	9,973	10,105	8,572	9,863
<b>Domestic Credit and Investments</b>	<b>991,058</b>	<b>1,029,179</b>	<b>1,033,323</b>	<b>1,037,251</b>	<b>1,038,375</b>
<b>a) Credit Facilities</b>	<b>924,383</b>	<b>958,588</b>	<b>960,138</b>	<b>963,950</b>	<b>963,633</b>
<b>Claims on Private Sector</b>	<b>729,825</b>	<b>723,866</b>	<b>711,769</b>	<b>707,102</b>	<b>718,520</b>
Commercial Bills	20,338	18,792	18,173	19,975	19,589
Real Estate Mortgage Loans	125,834	141,714	144,358	145,734	149,154
Loans,Advances & Overdrafts	583,653	563,360	549,238	541,393	549,777
<b>Claims on Government</b>	<b>72,260</b>	<b>91,873</b>	<b>92,360</b>	<b>92,588</b>	<b>92,450</b>
<b>Claims on Official Entities</b>	<b>47,368</b>	<b>68,700</b>	<b>70,287</b>	<b>71,573</b>	<b>70,741</b>
Loans,Advances & Overdrafts	47,368	68,700	70,287	71,573	70,741
<b>Claims on Other Financial Institutions</b>	<b>74,930</b>	<b>74,149</b>	<b>85,722</b>	<b>92,687</b>	<b>81,922</b>
Loans,Advances & Overdrafts	74,930	74,149	85,722	92,687	81,922
<b>b) Domestic Investments</b>	<b>66,675</b>	<b>70,591</b>	<b>73,185</b>	<b>73,301</b>	<b>74,742</b>
<b>Unclassified Assets</b>	<b>68,608</b>	<b>69,529</b>	<b>71,538</b>	<b>72,132</b>	<b>72,930</b>
Fixed Assets	14,275	15,463	15,958	15,770	15,167
Inter-Branch Transactions	518	233	380	1,420	2,536
Other Assets	53,815	53,833	55,200	54,942	55,227
<b>Total Assets</b>	<b>1,447,894</b>	<b>1,521,002</b>	<b>1,511,316</b>	<b>1,534,331</b>	<b>1,524,892</b>

\* Excluding Overseas Branches of National Banks

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

(In Millions of AEDs)					
Item	2008	2009	2010		
	Dec.	Dec.	February	March	April
<b>Liabilities</b>					
<b>Monetary Deposits</b>	<b>171,171</b>	<b>186,265</b>	<b>192,852</b>	<b>192,269</b>	<b>195,363</b>
Demand Deposits ( LCY )	168,961	184,240	191,118	189,920	193,375
Bankers Drafts	2,210	2,025	1,734	2,349	1,988
<b>Quasi Monetary Deposits</b>	<b>466,172</b>	<b>517,136</b>	<b>516,746</b>	<b>518,316</b>	<b>517,713</b>
Time Deposits ( LCY )	303,563	348,423	346,339	341,321	343,301
Savings Deposits ( LCY )	30,939	34,581	36,372	37,400	38,654
Commercial Prepayments ( LCY )	11,460	11,131	10,977	10,983	11,196
Other Deposits ( FCY )	120,210	123,001	123,058	128,612	124,562
<b>Foreign Liabilities</b>	<b>282,599</b>	<b>251,086</b>	<b>244,358</b>	<b>251,595</b>	<b>257,313</b>
Net Due to H.O and/or Branches Abroad	17,749	16,910	16,309	14,180	17,470
Due to Other Banks Abroad	176,593	131,022	129,621	137,178	139,427
Other Deposits ( LCY + FCY )	78,738	88,590	84,711	86,525	85,240
Provisions <sup>1</sup>	2,480	2,157	1,457	1,462	2,165
Other Foreign Liabilities	7,039	12,407	12,260	12,250	13,011
<b>Government Deposits ( LCY + FCY )</b>	<b>198,298</b>	<b>192,614</b>	<b>165,754</b>	<b>172,243</b>	<b>175,935</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>Due to Central Bank</b>	<b>25,150</b>	<b>6,776</b>	<b>9,258</b>	<b>9,653</b>	<b>8,659</b>
<b>Capital and Reserves</b>	<b>165,569</b>	<b>244,031</b>	<b>250,329</b>	<b>254,148</b>	<b>257,825</b>
<b>Due to Resident Banks</b>	<b>71,572</b>	<b>67,190</b>	<b>68,531</b>	<b>72,854</b>	<b>58,711</b>
Money at call and short notice	1,711	866	3,197	3,790	1,819
Demand Deposits	1,025	1,947	4,588	1,288	1,241
Time Deposits	68,836	64,377	60,746	67,776	55,651
<b>Unclassified Liabilities</b>	<b>61,741</b>	<b>55,891</b>	<b>63,475</b>	<b>63,240</b>	<b>53,360</b>
Inter-Branch Transactions	1,132	1,342	1,620	1,969	1,105
Other Liabilities	60,609	54,549	61,855	61,271	52,255
<b>Memoranda Accounts</b>	<b>1,588,907</b>	<b>2,047,446</b>	<b>1,963,278</b>	<b>1,994,401</b>	<b>1,776,089</b>
Letters of Credit	112,191	102,837	99,611	104,167	106,889
Guarantees and other Forward Endorsements	350,833	338,290	337,823	336,865	336,610
Acceptances	20,796	26,282	31,294	30,613	24,713
Forward Exchange Contracts	599,576	799,877	751,059	758,822	613,629
Other Memoranda Accounts	505,511	780,160	743,491	763,934	694,248

\* 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>February</b>	<b>March</b>	<b>April</b>
<b>Foreign Assets</b>	<b>203,386</b>	<b>208,157</b>	<b>208,871</b>	<b>220,247</b>	<b>215,005</b>
Notes and Coins	110	112	77	75	87
Due from H.O and Branches	22,088	27,437	27,147	28,070	19,596
Money at Call and Short Notice	6,786	5,590	2,946	15,103	2,641
Deposits with Banks <sup>1</sup>	49,447	55,544	63,882	60,618	74,002
Securities	53,064	48,462	46,137	48,574	48,604
Loans and Advances <sup>2</sup>	63,021	61,033	58,576	59,234	60,207
Other Foreign Assets <sup>3</sup>	8,870	9,979	10,106	8,573	9,868
<b>Foreign Liabilities</b>	<b>282,599</b>	<b>251,086</b>	<b>244,358</b>	<b>251,595</b>	<b>257,313</b>
Due to H.O and Branches	17,749	16,910	16,309	14,180	17,470
Due to Banks	920	37,866	36,547	38,976	76,690
Deposits of Banks	175,673	93,157	93,074	98,202	62,737
Other Deposits	78,285	88,266	84,375	86,156	84,882
Other Foreign Liabilities <sup>4</sup>	9,972	14,887	14,053	14,081	15,534

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>February</b>	<b>March</b>	<b>April</b>
<b>Government</b>	<b>72,260</b>	<b>91,873</b>	<b>92,360</b>	<b>92,588</b>	<b>92,450</b>
<b>Public Sector</b>	<b>70,165</b>	<b>89,927</b>	<b>90,367</b>	<b>89,860</b>	<b>88,232</b>
Financial Institutions	18,260	21,221	20,078	18,286	17,491
Insurance Companies	4,537	6	2	1	0
Others	47,368	68,700	70,287	71,573	70,741
<b>Private Sector</b>	<b>630,726</b>	<b>607,090</b>	<b>604,553</b>	<b>604,798</b>	<b>603,043</b>
Financial Institutions	50,952	51,167	64,040	65,481	62,825
Insurance Companies	1,180	1,755	1,602	8,919	1,606
Business and Industrial Sector	341,352	355,256	339,942	333,037	335,323
Others <sup>1</sup>	237,242	198,912	198,969	197,361	203,289
<b>Total</b>	<b>773,151</b>	<b>788,890</b>	<b>787,280</b>	<b>787,246</b>	<b>783,725</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>February</b>	<b>March</b>	<b>April</b>	
<b>1) Agriculture</b>		<b>2,391</b>	<b>642</b>	<b>606</b>	<b>557</b>	<b>593</b>
<b>2) Mining and Quarrying</b>		<b>11,853</b>	<b>6,729</b>	<b>6,898</b>	<b>6,905</b>	<b>7,598</b>
<b>3) Manufacturing</b>		<b>45,668</b>	<b>44,192</b>	<b>44,986</b>	<b>44,636</b>	<b>44,734</b>
3.1 Food , Beverages and Tobacco		5,170	4,550	3,990	4,204	4,083
3.2 Textile and Leather Products		955	959	982	961	1,329
3.3 Furniture and Other Wood Products		1,324	1,189	1,289	1,250	1,227
3.4 Paper And Paper Products		823	564	549	510	550
3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals		6,265	5,925	6,847	6,785	6,596
3.6 Basic Metal Products (Including Aluminium)		8,139	10,580	10,379	10,210	10,150
3.7 Fabricated Metal Products, Machinery and Equipment		3,386	2,581	2,710	2,535	2,465
3.8 Other Manufactured Products		19,608	17,844	18,240	18,181	18,334
<b>4) Electricity, Gas and Water</b>		<b>20,250</b>	<b>24,886</b>	<b>26,299</b>	<b>27,203</b>	<b>25,402</b>
<b>5) Construction</b>		<b>119,251</b>	<b>126,010</b>	<b>126,608</b>	<b>124,837</b>	<b>124,274</b>
<b>6) Trade</b>		<b>124,243</b>	<b>100,489</b>	<b>99,471</b>	<b>99,683</b>	<b>98,779</b>
6.1 Wholesale		75,510	63,053	62,620	62,120	61,955
6.2 Retail		48,733	37,436	36,851	37,563	36,824
<b>7) Transport, Storage and Communication</b>		<b>25,039</b>	<b>27,523</b>	<b>27,317</b>	<b>27,809</b>	<b>27,816</b>
<b>8) Financial Institutions(Excluding Banks)</b>		<b>72,772</b>	<b>86,150</b>	<b>88,758</b>	<b>88,544</b>	<b>87,759</b>
<b>9) Government</b>		<b>72,260</b>	<b>91,873</b>	<b>92,360</b>	<b>92,588</b>	<b>92,450</b>
<b>10) Personal Loans for Business Purposes</b>		<b>160,103</b>	<b>171,352</b>	<b>169,003</b>	<b>174,926</b>	<b>177,629</b>
<b>11) Personal Loans for Consumption Purposes</b>		<b>67,039</b>	<b>66,561</b>	<b>66,852</b>	<b>66,198</b>	<b>66,019</b>
<b>12) All Others<sup>2</sup></b>		<b>203,516</b>	<b>212,181</b>	<b>210,980</b>	<b>210,064</b>	<b>210,580</b>
<b>Total</b>		<b>924,383</b>	<b>958,588</b>	<b>960,138</b>	<b>963,950</b>	<b>963,633</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>February</b>	<b>March</b>	<b>April</b>
<b>( 1 ) Residents</b>	<b>833,432</b>	<b>893,989</b>	<b>873,618</b>	<b>880,479</b>	<b>887,023</b>
1.1 Government	198,298	192,614	165,754	172,243	175,935
1.2 Public sector	44,760	56,867	52,511	52,485	56,817
1.2.1 Financial Institutions	4,934	8,956	6,469	6,928	9,550
1.2.2 Business and Industrial Inst.	39,826	47,911	46,042	45,557	47,267
1.3 Private Sector	338,451	372,003	376,808	375,441	368,206
1.3.1 Financial Institutions	20,407	22,206	20,867	22,114	20,209
1.3.2 Business and Industrial Inst.	318,044	349,797	355,941	353,327	347,997
1.4 Individuals	225,483	259,906	267,255	268,792	272,761
1.5 Others	26,440	12,599	11,290	11,518	13,304
<b>( 2 ) Non-Residents</b>	<b>78,738</b>	<b>88,590</b>	<b>84,711</b>	<b>86,525</b>	<b>85,240</b>
2.1 Government and Diplomatic Missions	5,314	11,439	11,095	12,974	11,284
2.2 Financial Institutions	15,591	33,426	30,538	30,947	31,776
2.3 Business and Industry	28,580	22,980	22,587	22,125	21,858
2.4 Individuals and Others	29,253	20,745	20,491	20,479	20,322
<b>Total Deposits</b>	<b>912,170</b>	<b>982,579</b>	<b>958,329</b>	<b>967,004</b>	<b>972,263</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>February</b>	<b>March</b>	<b>April</b>
<b>Demand</b>	<b>217,049</b>	<b>239,531</b>	<b>247,532</b>	<b>251,181</b>	<b>253,076</b>
Local Currency	172,409	188,423	194,758	193,489	197,265
Foreign Currencies	44,640	51,108	52,774	57,692	55,811
<b>Savings</b>	<b>38,562</b>	<b>44,464</b>	<b>46,857</b>	<b>47,739</b>	<b>49,043</b>
Local Currency	33,978	37,835	39,838	40,770	41,902
Foreign Currencies	4,584	6,629	7,019	6,969	7,141
<b>Time</b>	<b>444,776</b>	<b>483,686</b>	<b>476,605</b>	<b>472,359</b>	<b>472,364</b>
Local Currency	320,283	363,981	361,752	357,331	358,418
Foreign Currencies	124,493	119,705	114,853	115,028	113,946
<b>Total Deposits<sup>2</sup></b>	<b>700,387</b>	<b>767,681</b>	<b>770,994</b>	<b>771,279</b>	<b>774,483</b>
Total Local Currency	526,670	590,239	596,348	591,590	597,585
Foreign Currencies	173,717	177,442	174,646	179,689	176,898
Commercial Prepayments	13,483	12,832	12,643	12,657	12,683

*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>February</b>	<b>March</b>	<b>April</b>
<b>Upto 3 Months</b>	<b>327,964</b>	<b>299,659</b>	<b>279,930</b>	<b>261,341</b>	<b>293,145</b>
<b>Above 3 and Upto 6 Months</b>	<b>103,409</b>	<b>112,385</b>	<b>81,379</b>	<b>105,683</b>	<b>107,104</b>
<b>Above 6 and Upto 12 Months</b>	<b>99,036</b>	<b>125,067</b>	<b>122,047</b>	<b>119,728</b>	<b>129,177</b>
<b>Exceeding 12 Months</b>	<b>95,729</b>	<b>131,848</b>	<b>149,988</b>	<b>149,118</b>	<b>106,953</b>
<b>Total</b>	<b>626,138</b>	<b>668,959</b>	<b>633,344</b>	<b>635,870</b>	<b>636,379</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>February</b>	<b>March</b>	<b>April</b>
<b>Total Notes Issued ( 1 )*</b>	<b>44,759,332</b>	<b>44,960,568</b>	<b>44,360,981</b>	<b>44,570,097</b>	<b>44,370,782</b>
<b>Total Coins Issued ( 2 )**</b>	<b>567,643</b>	<b>619,632</b>	<b>624,618</b>	<b>626,454</b>	<b>630,211</b>
<b>Total Currency Issued ( 1 )+( 2 )</b>	<b>45,326,975</b>	<b>45,580,200</b>	<b>44,985,599</b>	<b>45,196,551</b>	<b>45,000,993</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 April	322,869	8,732
2010 Average		
Per Month	80,717	2,183

\* No. of Cheques is in Thousands