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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 -  
مارس 2010

**Monthly Statistical Bulletin**  
**- Banking & Monetary Statistics -**  
**March 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>January</b>	<b>February</b>	<b>March</b>
<b>Central Bank of the UAE</b>					
Total Assets/Liabilities	193,747	203,937	194,627	193,321	196,215
Foreign Assets Holdings	113,039	89,875	82,516	74,767	78,322
Currency Issued	45,327	45,580	44,968	44,986	45,197
<b>Money Supply Indicators</b>					
Money Supply (M1)	208,138	223,482	229,211	230,567	229,690
Broad Money (M2)	674,310	740,618	745,349	747,313	748,006
Overall Broad Money (M3)	899,093	947,780	935,025	927,615	934,797
<b>Banks</b>					
Total Assets(Net of Provisions & Interest in Suspense)	1,447,894	1,521,002	1,508,416	1,511,316	1,534,331
Foreign Assets	203,386	208,157	207,323	208,871	220,247
Foreign Assets to Total Assets ( % )	14	14	14	14	14
Foreign Liabilities	282,599	251,086	249,638	244,358	251,595
Foreign Liabilities to Total Liabilities ( % )	19	17	17	16	16
<b>Deposits <sup>1</sup></b>					
Residents	833,432	893,989	881,010	873,618	880,479
Non-Residents	78,738	88,590	87,100	84,711	86,525
<b>Bank Credit (Net of Provisions &amp; Interest in Suspense)</b>	<b>924,383</b>	<b>958,588</b>	<b>957,291</b>	<b>960,138</b>	<b>963,950</b>
<b>Total Number of National Banks and Branches</b>					
Head Offices	24	24	24	23	23
Branches	614	674	679	681	687
Pay Offices	60	71	71	71	73
Electronic Banking Service Units	19	26	26	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	43	45	45
<b>Number of Employees in Banks (UAE)<sup>2</sup></b>	<b>39,589</b>	<b>37,704</b>	<b>37,526</b>	<b>37,587</b>	<b>36,521</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>January</b>	<b>February</b>	<b>March</b>
<b>Net Foreign Assets</b>	<b>33,098</b>	<b>46,949</b>	<b>40,223</b>	<b>39,306</b>	<b>47,007</b>
Foreign Assets	316,855	298,706	290,513	284,312	299,243
Foreign Liabilities	-283,757	-251,757	-250,290	-245,006	-252,236
<b>Net Domestic Assets</b>	<b>615,943</b>	<b>693,669</b>	<b>705,126</b>	<b>708,007</b>	<b>700,999</b>
Claims on Private Sector	751,921	786,553	784,398	779,475	774,908
Net Claims on Government	-85,031	9,997	26,110	36,064	30,756
Claims on Official Entities	56,064	77,259	77,000	79,890	81,667
Claims on Nonbank Financial Institutions	97,940	91,453	97,978	101,395	105,639
Capital and Reserves	-165,569	-245,531	-244,486	-251,829	-255,648
Other Items (net)	-39,382	-26,062	-35,874	-36,988	-36,323
<b>Broad Money (M2)</b>	<b>674,310</b>	<b>740,618</b>	<b>745,349</b>	<b>747,313</b>	<b>748,006</b>
<b>Money Supply (M1)</b>	<b>208,138</b>	<b>223,482</b>	<b>229,211</b>	<b>230,567</b>	<b>229,690</b>
Currency in Circulation Outside Banks	36,967	37,217	37,865	37,715	37,421
Monetary Deposits	171,171	186,265	191,346	192,852	192,269
<b>Quasi - Money</b>	<b>466,172</b>	<b>517,136</b>	<b>516,138</b>	<b>516,746</b>	<b>518,316</b>
Foreign Currency Deposits	120,210	123,001	122,394	123,058	128,612
Dirham Deposits	345,962	394,135	393,744	393,688	389,704

**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>January</b>	<b>February</b>	<b>March</b>
<b>Net Foreign Assets</b>	<b>-14,938</b>	<b>-22,734</b>	<b>-6,726</b>	<b>-917</b>	<b>7,701</b>
Foreign Assets	-58,828	-30,121	-8,193	-6,201	14,931
Foreign Liabilities	-43,890	7,387	1,467	5,284	-7,230
<b>Net Domestic Assets</b>	<b>6,990</b>	<b>18,635</b>	<b>11,457</b>	<b>2,881</b>	<b>-7,008</b>
Claims on Private Sector	21,837	-27,956	-2,155	-4,923	-4,567
Net Claims on Government	-10,674	18,424	16,113	9,954	-5,308
Claims on Official Entities	-5,271	1,504	-259	2,890	1,777
Claims on Nonbank Financial Institutions	6,458	13,893	6,525	3,417	4,244
Capital and Reserves*	5,986	-12,487	1,045	-7,343	-3,819
Other Items (net)*	-11,346	25,257	-9,812	-1,114	665
<b>Broad Money (M2)</b>	<b>-7,063</b>	<b>-4,099</b>	<b>4,731</b>	<b>1,964</b>	<b>693</b>
<b>Money Supply (M1)</b>	<b>-27,156</b>	<b>265</b>	<b>5,729</b>	<b>1,356</b>	<b>-877</b>
<b>Quasi - Money</b>	<b>20,093</b>	<b>-4,364</b>	<b>-998</b>	<b>608</b>	<b>1,570</b>
Foreign Currency Deposits	2,318	-5,236	-607	664	5,554
Dirham Deposits	17,775	872	-391	-56	-3,984

\* ( - ) 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 31.01.2010</b>	<b>As at 28.02.2010</b>	<b>As at 31.03.2010</b>
<b>Assets</b>					
Cash and Bank Balances	1,904	4,537	1,852	2,830	2,996
Deposits	82,868.6	85,634	81,838	73,600	77,652
Loans to Banks against Certificates of Deposit	2,967.3	2,266	1,377	2,703	5,752
Certificates of Deposit Under Repo	16,275	2,100	-	4,300	-
Liquidity Support Facility	4,551.5	2,360	2,168	2,168	2,095
Held to Maturity Foreign Securities	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	497.6	194	549	879	881
Property & Equipment	106.8	84	81	79	77
<b>Total Assets</b>	<b>193,746.8</b>	<b>203,937</b>	<b>194,627</b>	<b>193,321</b>	<b>196,215</b>
Off Balance Sheet Comm.	31,822.4	11,244	5,609	5,436	3,962
<b>Liabilities</b>					
Current Accounts & Deposits	84,841.2	70,286	67,462	68,073	70,107
Certificates of Deposit	47,183	71,453	65,204	62,938	63,323
Currency Issued	45,327	45,580	44,968	44,986	45,197
Other Liabilities	1,315.2	583	683	759	743
<b>Total Liabilities</b>	<b>178,666.4</b>	<b>187,902</b>	<b>178,317</b>	<b>176,756</b>	<b>179,370</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
Earnings for the year	-	-	275	530	810
<b>Total Capital &amp; Reserves</b>	<b>15,080.4</b>	<b>16,035</b>	<b>16,310</b>	<b>16,565</b>	<b>16,845</b>
<b>Total Liabilities and Capital</b>	<b>193,746.8</b>	<b>203,937</b>	<b>194,627</b>	<b>193,321</b>	<b>196,215</b>
Off Balance Sheet Comm.	31,822.4	11,244	5,609	5,436	3,962

- Not Available



Table 5 : Aggregated Balance Sheet of Banks \*

(In Millions of AEDs)	2008	2009	2010		
	Dec.	Dec.	January	February	March
<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>136,377</b>	<b>132,219</b>	<b>135,426</b>
Cash in Hand ( LCY )	8,360	8,363	7,103	7,271	7,776
Deposits with Central Bank	99,786	137,847	129,274	124,948	127,650
<b>Due From Resident Banks</b>	<b>76,696</b>	<b>67,927</b>	<b>63,310</b>	<b>65,365</b>	<b>69,275</b>
Money at call & short notice	7,540	3,441	3,636	3,528	7,858
Demand Deposits	687	4,861	4,191	3,203	1,486
Time Deposits	68,288	59,463	55,315	58,468	59,733
Cheques in the course of collection	181	162	168	166	198
<b>Foreign Assets</b>	<b>203,386</b>	<b>208,157</b>	<b>207,323</b>	<b>208,871</b>	<b>220,247</b>
Net Due from H.O. and/or Branches Abroad	22,088	27,437	29,789	27,147	28,070
Due from Other Banks Abroad	56,239	61,140	62,763	66,829	75,722
Cash in Hand ( FCY )	110	112	119	77	75
Securities	53,064	48,462	45,197	46,137	48,574
Credit to Non-Residents	63,021	61,033	59,348	58,576	59,234
Other Foreign Assets	8,864	9,973	10,107	10,105	8,572
<b>Domestic Credit and Investments</b>	<b>991,058</b>	<b>1,029,179</b>	<b>1,032,293</b>	<b>1,033,323</b>	<b>1,037,251</b>
<b>a) Credit Facilities</b>	<b>924,383</b>	<b>958,588</b>	<b>957,291</b>	<b>960,138</b>	<b>963,950</b>
<b>Claims on Private Sector</b>	<b>729,825</b>	<b>723,866</b>	<b>716,238</b>	<b>711,769</b>	<b>707,102</b>
Commercial Bills	20,338	18,792	19,053	18,173	19,975
Real Estate Mortgage Loans	125,834	141,714	143,381	144,358	145,734
Loans,Advances & Overdrafts	583,653	563,360	553,804	549,238	541,393
<b>Claims on Government</b>	<b>72,260</b>	<b>91,873</b>	<b>90,831</b>	<b>92,360</b>	<b>92,588</b>
<b>Claims on Official Entities</b>	<b>47,368</b>	<b>68,700</b>	<b>68,530</b>	<b>70,287</b>	<b>71,573</b>
Loans,Advances & Overdrafts	47,368	68,700	68,530	70,287	71,573
<b>Claims on Other Financial Institutions</b>	<b>74,930</b>	<b>74,149</b>	<b>81,692</b>	<b>85,722</b>	<b>92,687</b>
Loans,Advances & Overdrafts	74,930	74,149	81,692	85,722	92,687
<b>b) Domestic Investments</b>	<b>66,675</b>	<b>70,591</b>	<b>75,002</b>	<b>73,185</b>	<b>73,301</b>
<b>Unclassified Assets</b>	<b>68,608</b>	<b>69,529</b>	<b>69,113</b>	<b>71,538</b>	<b>72,132</b>
Fixed Assets	14,275	15,463	15,269	15,958	15,770
Inter-Branch Transactions	518	233	350	380	1,420
Other Assets	53,815	53,833	53,494	55,200	54,942
<b>Total Assets</b>	<b>1,447,894</b>	<b>1,521,002</b>	<b>1,508,416</b>	<b>1,511,316</b>	<b>1,534,331</b>

\* Excluding Overseas Branches of National Banks

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

(In Millions of AEDs)	2008	2009	2010		
	Dec.	Dec.	January	February	March
<b>Liabilities</b>					
<b>Monetary Deposits</b>	<b>171,171</b>	<b>186,265</b>	<b>191,346</b>	<b>192,852</b>	<b>192,269</b>
Demand Deposits ( LCY )	168,961	184,240	189,744	191,118	189,920
Bankers Drafts	2,210	2,025	1,602	1,734	2,349
<b>Quasi Monetary Deposits</b>	<b>466,172</b>	<b>517,136</b>	<b>516,138</b>	<b>516,746</b>	<b>518,316</b>
Time Deposits ( LCY )	303,563	348,423	346,755	346,339	341,321
Savings Deposits ( LCY )	30,939	34,581	35,776	36,372	37,400
Commercial Prepayments ( LCY )	11,460	11,131	11,213	10,977	10,983
Other Deposits ( FCY )	120,210	123,001	122,394	123,058	128,612
<b>Foreign Liabilities</b>	<b>282,599</b>	<b>251,086</b>	<b>249,638</b>	<b>244,358</b>	<b>251,595</b>
Net Due to H.O and/or Branches Abroad	17,749	16,910	18,554	16,309	14,180
Due to Other Banks Abroad	176,593	131,022	129,670	129,621	137,178
Other Deposits ( LCY + FCY )	78,738	88,590	87,100	84,711	86,525
Provisions <sup>1</sup>	2,480	2,157	1,736	1,457	1,462
Other Foreign Liabilities	7,039	12,407	12,578	12,260	12,250
<b>Government Deposits ( LCY + FCY )</b>	<b>198,298</b>	<b>192,614</b>	<b>175,128</b>	<b>165,754</b>	<b>172,243</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>4,554</b>	<b>9,258</b>	<b>9,653</b>
<b>Capital and Reserves</b>	<b>165,569</b>	<b>244,031</b>	<b>242,986</b>	<b>250,329</b>	<b>254,148</b>
<b>Due to Resident Banks</b>	<b>71,572</b>	<b>67,190</b>	<b>68,314</b>	<b>68,531</b>	<b>72,854</b>
Money at call and short notice	1,711	866	1,909	3,197	3,790
Demand Deposits	1,025	1,947	3,839	4,588	1,288
Time Deposits	68,836	64,377	62,566	60,746	67,776
<b>Unclassified Liabilities</b>	<b>61,741</b>	<b>55,891</b>	<b>60,299</b>	<b>63,475</b>	<b>63,240</b>
Inter-Branch Transactions	1,132	1,342	1,527	1,620	1,969
Other Liabilities	60,609	54,549	58,772	61,855	61,271
<b>Memoranda Accounts</b>	<b>1,588,907</b>	<b>2,047,446</b>	<b>1,958,534</b>	<b>1,963,278</b>	<b>1,994,401</b>
Letters of Credit	112,191	102,837	101,822	99,611	104,167
Guarantees and other Forward Endorsements	350,833	338,290	335,760	337,823	336,865
Acceptances	20,796	26,282	27,116	31,294	30,613
Forward Exchange Contracts	599,576	799,877	773,557	751,059	758,822
Other Memoranda Accounts	505,511	780,160	720,279	743,491	763,934

\* 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>January</b>	<b>February</b>	<b>March</b>
<b>Foreign Assets</b>	<b>203,386</b>	<b>208,157</b>	<b>207,323</b>	<b>208,871</b>	<b>220,247</b>
Notes and Coins	110	112	119	77	75
Due from H.O and Branches	22,088	27,437	29,789	27,147	28,070
Money at Call and Short Notice	6,786	5,590	2,828	2,946	15,103
Deposits with Banks <sup>1</sup>	49,447	55,544	59,933	63,882	60,618
Securities	53,064	48,462	45,197	46,137	48,574
Loans and Advances <sup>2</sup>	63,021	61,033	59,348	58,576	59,234
Other Foreign Assets <sup>3</sup>	8,870	9,979	10,109	10,106	8,573
<b>Foreign Liabilities</b>	<b>282,599</b>	<b>251,086</b>	<b>249,638</b>	<b>244,358</b>	<b>251,595</b>
Due to H.O and Branches	17,749	16,910	18,554	16,309	14,180
Due to Banks	920	37,866	36,611	36,547	38,976
Deposits of Banks	175,673	93,157	93,059	93,074	98,202
Other Deposits	78,285	88,266	86,820	84,375	86,156
Other Foreign Liabilities <sup>4</sup>	9,972	14,887	14,594	14,053	14,081

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>January</b>	<b>February</b>	<b>March</b>
<b>Government</b>	<b>72,260</b>	<b>91,873</b>	<b>90,831</b>	<b>92,360</b>	<b>92,588</b>
<b>Public Sector</b>	<b>70,165</b>	<b>89,927</b>	<b>86,945</b>	<b>90,367</b>	<b>89,860</b>
Financial Institutions	18,260	21,221	18,415	20,078	18,286
Insurance Companies	4,537	6	0	2	1
Others	47,368	68,700	68,530	70,287	71,573
<b>Private Sector</b>	<b>630,726</b>	<b>607,090</b>	<b>607,020</b>	<b>604,553</b>	<b>604,798</b>
Financial Institutions	50,952	51,167	61,608	64,040	65,481
Insurance Companies	1,180	1,755	1,669	1,602	8,919
Business and Industrial Sector	341,352	355,256	345,093	339,942	333,037
Others <sup>1</sup>	237,242	198,912	198,650	198,969	197,361
<b>Total</b>	<b>773,151</b>	<b>788,890</b>	<b>784,796</b>	<b>787,280</b>	<b>787,246</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>January</b>	<b>February</b>	<b>March</b>
<b>1) Agriculture</b>	<b>2,391</b>	<b>642</b>	<b>591</b>	<b>606</b>	<b>557</b>
<b>2) Mining and Quarrying</b>	<b>11,853</b>	<b>6,729</b>	<b>6,844</b>	<b>6,898</b>	<b>6,905</b>
<b>3) Manufacturing</b>	<b>45,668</b>	<b>44,192</b>	<b>44,540</b>	<b>44,986</b>	<b>44,636</b>
3.1 Food , Beverages and Tobacco	5,170	4,550	4,143	3,990	4,204
3.2 Textile and Leather Products	955	959	996	982	961
3.3 Furniture and Other Wood Products	1,324	1,189	1,287	1,289	1,250
3.4 Paper And Paper Products	823	564	569	549	510
3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals	6,265	5,925	6,210	6,847	6,785
3.6 Basic Metal Products (Including Aluminium)	8,139	10,580	10,652	10,379	10,210
3.7 Fabricated Metal Products, Machinery and Equipment	3,386	2,581	2,659	2,710	2,535
3.8 Other Manufactured Products	19,608	17,844	18,024	18,240	18,181
<b>4) Electricity, Gas and Water</b>	<b>20,250</b>	<b>24,886</b>	<b>25,402</b>	<b>26,299</b>	<b>27,203</b>
<b>5) Construction</b>	<b>119,251</b>	<b>126,010</b>	<b>124,374</b>	<b>126,608</b>	<b>124,837</b>
<b>6) Trade</b>	<b>124,243</b>	<b>100,489</b>	<b>100,723</b>	<b>99,471</b>	<b>99,683</b>
6.1 Wholesale	75,510	63,053	63,307	62,620	62,120
6.2 Retail	48,733	37,436	37,416	36,851	37,563
<b>7) Transport, Storage and Communication</b>	<b>25,039</b>	<b>27,523</b>	<b>27,067</b>	<b>27,317</b>	<b>27,809</b>
<b>8) Financial Institutions(Excluding Banks)</b>	<b>72,772</b>	<b>86,150</b>	<b>83,788</b>	<b>88,758</b>	<b>88,544</b>
<b>9) Government</b>	<b>72,260</b>	<b>91,873</b>	<b>90,831</b>	<b>92,360</b>	<b>92,588</b>
<b>10) Personal Loans for Business Purposes</b>	<b>160,103</b>	<b>171,352</b>	<b>170,394</b>	<b>169,003</b>	<b>174,926</b>
<b>11) Personal Loans for Consumption Purposes</b>	<b>67,039</b>	<b>66,561</b>	<b>66,264</b>	<b>66,852</b>	<b>66,198</b>
<b>12) All Others<sup>2</sup></b>	<b>203,516</b>	<b>212,181</b>	<b>216,473</b>	<b>210,980</b>	<b>210,064</b>
<b>Total</b>	<b>924,383</b>	<b>958,588</b>	<b>957,291</b>	<b>960,138</b>	<b>963,950</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>January</b>	<b>February</b>	<b>March</b>
<b>( 1 ) Residents</b>	<b>833,432</b>	<b>893,989</b>	<b>881,010</b>	<b>873,618</b>	<b>880,479</b>
1.1 Government	198,298	192,614	175,128	165,754	172,243
1.2 Public sector	44,760	56,867	55,180	52,511	52,485
1.2.1 Financial Institutions	4,934	8,956	7,615	6,469	6,928
1.2.2 Business and Industrial Inst.	39,826	47,911	47,565	46,042	45,557
1.3 Private Sector	338,451	372,003	374,207	376,808	375,441
1.3.1 Financial Institutions	20,407	22,206	24,374	20,867	22,114
1.3.2 Business and Industrial Inst.	318,044	349,797	349,833	355,941	353,327
1.4 Individuals	225,483	259,906	262,792	267,255	268,792
1.5 Others	26,440	12,599	13,703	11,290	11,518
<b>( 2 ) Non-Residents</b>	<b>78,738</b>	<b>88,590</b>	<b>87,100</b>	<b>84,711</b>	<b>86,525</b>
2.1 Government and Diplomatic Missions	5,314	11,439	10,586	11,095	12,974
2.2 Financial Institutions	15,591	33,426	32,268	30,538	30,947
2.3 Business and Industry	28,580	22,980	23,506	22,587	22,125
2.4 Individuals and Others	29,253	20,745	20,740	20,491	20,479
<b>Total Deposits</b>	<b>912,170</b>	<b>982,579</b>	<b>968,110</b>	<b>958,329</b>	<b>967,004</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>January</b>	<b>February</b>	<b>March</b>
<b>Demand</b>	<b>217,049</b>	<b>239,531</b>	<b>248,138</b>	<b>247,532</b>	<b>251,181</b>
Local Currency	172,409	188,423	193,260	194,758	193,489
Foreign Currencies	44,640	51,108	54,878	52,774	57,692
<b>Savings</b>	<b>38,562</b>	<b>44,464</b>	<b>45,961</b>	<b>46,857</b>	<b>47,739</b>
Local Currency	33,978	37,835	39,018	39,838	40,770
Foreign Currencies	4,584	6,629	6,943	7,019	6,969
<b>Time</b>	<b>444,776</b>	<b>483,686</b>	<b>477,544</b>	<b>476,605</b>	<b>472,359</b>
Local Currency	320,283	363,981	362,184	361,752	357,331
Foreign Currencies	124,493	119,705	115,360	114,853	115,028
<b>Total Deposits<sup>2</sup></b>	<b>700,387</b>	<b>767,681</b>	<b>771,643</b>	<b>770,994</b>	<b>771,279</b>
Total Local Currency	526,670	590,239	594,462	596,348	591,590
Foreign Currencies	173,717	177,442	177,181	174,646	179,689
Commercial Prepayments	13,483	12,832	12,801	12,643	12,657

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>January</b>	<b>February</b>	<b>March</b>
<b>Maturity</b>					
Upto 3 Months	327,964	299,659	272,856	279,930	261,341
Above 3 and Upto 6 Months	103,409	112,385	98,501	81,379	105,683
Above 6 and Upto 12 Months	99,036	125,067	125,423	122,047	119,728
Exceeding 12 Months	95,729	131,848	145,328	149,988	149,118
<b>Total</b>	<b>626,138</b>	<b>668,959</b>	<b>642,108</b>	<b>633,344</b>	<b>635,870</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>January</b>	<b>February</b>	<b>March</b>
<b>Total Notes Issued ( 1 )*</b>	<b>44,759,332</b>	<b>44,960,568</b>	<b>44,344,694</b>	<b>44,360,981</b>	<b>44,570,097</b>
<b>Total Coins Issued ( 2 )**</b>	<b>567,643</b>	<b>619,632</b>	<b>623,707</b>	<b>624,618</b>	<b>626,454</b>
<b>Total Currency Issued ( 1 )+( 2 )</b>	<b>45,326,975</b>	<b>45,580,200</b>	<b>44,968,401</b>	<b>44,985,599</b>	<b>45,196,551</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 March	243,033	6,597
2010 Average		
Per Month	81,011	2,199

\* No. of Cheques is in Thousands