



مصرف الإمارات العربية المتحدة المركزي

CENTRAL BANK OF THE UNITED ARAB EMIRATES

النشرة الاحصائية الشهرية
- البيانات المصرفية والنقدية -
يوليو 2009

Monthly Statistical Bulletin
- Banking & Monetary Statistics -
July 2009

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Note:

Data are as at end of period unless otherwise indicated.

Abbreviations & Notations

UAE Dirhams	AED
Not Available	(..)
Zero or Insignificant	(-)
Local Currency	LC
Foreign Currency	FC

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.

الجداول

TABLES

Table 1 : Selected Monetary and Banking Indicators

(In Millions of AEDs)						
Indicator	2007	2008	2009			
	Dec.	Dec.	April	May	June	July
Central Bank of the UAE						
Total Assets/Liabilities	285,949	193,747	194,483	199,906	207,814	213,802
Foreign Assets Holdings	285,693	113,039	79,526	84,716	95,136	98,611
Currency Issued	31,671	45,327	44,351	44,136	43,170	42,085
Money Supply Indicators						
Money Supply (M1)	181,664	208,138	212,510	220,240	218,016	217,043
Broad Money (M2)	565,702	674,310	703,218	714,794	718,086	730,316
Overall Broad Money (M3)	696,229	899,093	922,258	931,896	925,924	933,037
Banks						
Total Assets(Net of Provisions & Interest in Suspense)	1,202,285	1,447,894	1,480,524	1,498,614	1,489,547	1,496,638
Foreign Assets	196,896	203,386	221,036	223,714	204,564	201,108
Foreign Assets to Total Assets (%)	16	14	15	15	14	13
Foreign Liabilities	320,970	282,599	274,640	270,817	261,258	258,014
Foreign Liabilities to Total Liabilities (%)	26	19	19	18	17	17
Deposits ¹						
Residents	651,338	833,432	869,861	879,850	874,631	882,348
Non-Residents	64,683	78,738	91,755	92,597	87,099	81,823
Bank Credit (Net of Provisions & Interest in Suspense)	626,694	924,383	938,670	942,722	950,163	949,808
Total Number of National Banks and Branches						
Head Offices	22	24	24	24	24	24
Branches	507	614	632	635	636	645
Pay Offices	56	60	63	65	65	66
Electronic Banking Service Units	11	19	21	23	25	25
Total Number of Foreign Banks and Branches						
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	38	40	40
Number of Employees in Banks (UAE)²	32,142	39,589	-	-	37,866	37,490

¹ Excluding Inter-Bank Deposits

² Excluding Auxiliary Staff

Table 2 : Monetary Survey

(In Millions of AEDs)						
Item	2007	2008	2009			
	Dec.	Dec.	April	May	June	July
Net Foreign Assets	160,326	33,098	25,211	36,917	37,981	41,698
Foreign Assets	482,821	316,855	300,993	308,861	300,146	300,393
Foreign Liabilities	-322,495	-283,757	-275,782	-271,944	-262,165	-258,695
Net Domestic Assets	384,588	615,943	678,007	677,877	680,105	688,618
Claims on Private Sector	510,002	751,921	778,057	789,533	801,338	799,944
Net Claims on Government	-61,380	-85,031	-39,711	-26,137	-9,045	-3,698
Claims on Official Entities	45,385	56,064	67,536	67,827	66,302	64,677
Claims on Nonbank Financial Institutions	55,208	97,940	94,210	87,065	81,703	84,569
Capital and Reserves	-132,442	-165,569	-191,532	-197,771	-206,500	-205,031
Other Items (net)	-32,185	-39,382	-30,553	-42,640	-53,693	-51,843
Broad Money (M2)	565,702	674,310	703,218	714,794	718,086	730,316
Money Supply (M1)	181,664	208,138	212,510	220,240	218,016	217,043
Currency in Circulation Outside Banks	25,942	36,967	36,419	36,690	35,655	34,861
Monetary Deposits	155,722	171,171	176,091	183,550	182,361	182,182
Quasi - Money	384,038	466,172	490,708	494,554	500,070	513,273
Foreign Currency Deposits	91,007	120,210	109,520	119,653	118,955	121,088
Dirham Deposits	293,031	345,962	381,188	374,901	381,115	392,185

Table 3 : Monthly Changes in Factors Affecting Money Supply

(In Millions of AEDs)						
Item	2007	2008	2009			
	Dec. **	Dec. **	April	May	June	July
Net Foreign Assets	8,351	-14,938	8,253	11,706	1,064	3,717
Foreign Assets	73,614	-58,828	9,247	7,868	-8,715	247
Foreign Liabilities	65,263	-43,890	-994	3,838	9,779	3,470
Net Domestic Assets	49,617	6,990	34,535	-130	2,228	8,513
Claims on Private Sector	56,565	21,837	31,256	11,476	11,805	-1,394
Net Claims on Government*	-12,069	-10,674	7,759	13,574	17,092	5,347
Claims on Official Entities	6,966	-5,271	2,427	291	-1,525	-1,625
Claims on Nonbank Financial Institutions	7,459	6,458	-1,163	-7,145	-5,362	2,866
Capital and Reserves*	-9,246	5,986	-8,706	-6,239	-8,729	1,469
Other Items (net)*	-58	-11,346	2,962	-12,087	-11,053	1,850
Broad Money (M2)	58,760	-7,063	14,717	11,576	3,292	12,230
Money Supply (M1)	24,487	-27,156	1,196	7,730	-2,224	-973
Quasi - Money	34,273	20,093	13,521	3,846	5,516	13,203
Foreign Currency Deposits	-21,789	2,318	2,202	10,133	-698	2,133
Dirham Deposits	56,062	17,775	11,319	-6,287	6,214	11,070

* (-) Indicates an Increase and (+) Indicates a Decrease

** Indicates Changes from End of Previous Quarter

Table 4 : Central Bank of the UAE Balance Sheet

(In Millions of AEDs)						
Item	As at 31.12.2007	As at 31.12.2008	As at 30.04.2009	As at 31.05.2009	As at 30.06.2009	As at 31.07.2009
Assets						
Cash and Bank Balances	328.7	1,904	4,968	6,194	3,268	2,487
Deposits	184,041.6	82,868.6	73,671	78,760	90,289	93,650
Loans to Banks against CDs	-	2,967.3	-	-	-	-
Certificates of Deposit Under Repo	-	16,275	950	-	730	4,000
Liquidity Support Facility	-	4,551.5	2,608	2,562	2,562	2,562
Held to Maturity Foreign Securities	98,857.4	29,576	4,852	4,881	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	615	694	424	565
Property & Equipment	128.3	106.8	94	90	88	85
Total Assets	285,949	193,746.8	194,483	199,906	207,814	213,802
Off Balance Sheet Comm.	56,219.4	31,822.4	3,015	3,142	1,841	1,404
Liabilities						
Current Accounts & Deposits	65,261.2	84,841.2	91,735	87,651	90,081	89,694
Certificates of Deposit	173,577	47,183	42,354	51,969	58,139	65,393
Currency Issued	31,671.2	45,327	44,351	44,136	43,170	42,085
Other Liabilities	1,448.8	1,315.2	963	1,070	1,344	1,550
Total Liabilities	271,958.2	178,666.4	179,403	184,826	192,734	198,722
Capital and Reserves						
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
Total Capital & Reserves	13,990.8	15,080.4	15,080	15,080	15,080	15,080
Total Liabilities and Capital	285,949	193,746.8	194,483	199,906	207,814	213,802
Off Balance Sheet Comm.	56,219.4	31,822.4	3,015	3,142	1,841	1,404

- Not Available

Table 5 : Aggregated Balance Sheet of Banks *

(In Millions of AEDs)						
	2007	2008	2009			
	Dec.	Dec.	April	May	June	July
Assets (Net of Provisions and Interest in Suspense)						
Cash and Deposits with C.B	236,852	108,146	103,450	115,596	122,712	130,083
Cash in Hand (LCY)	5,730	8,360	7,932	7,446	7,515	7,224
Deposits with Central Bank	231,122	99,786	95,518	108,150	115,197	122,859
Due From Resident Banks	44,377	76,696	90,264	88,403	81,989	82,956
Money at call & short notice	5,512	7,540	8,936	10,972	12,091	10,865
Demand Deposits	919	687	15,180	489	787	2,421
Time Deposits	37,816	68,288	65,945	76,796	68,899	69,473
Cheques in the course of collection	130	181	203	146	212	197
Foreign Assets	196,896	203,386	221,036	223,714	204,564	201,108
Net Due from H.O. and/or Branches Abroad	4,174	22,088	27,941	29,213	26,108	24,787
Due from Other Banks Abroad	60,222	56,239	75,245	74,755	64,549	62,563
Cash in Hand (FCY)	106	110	91	109	109	106
Securities	57,795	53,064	49,396	49,130	45,642	46,724
Credit to Non-Residents	70,599	63,021	59,252	61,077	59,202	57,496
Other Foreign Assets	4,000	8,864	9,111	9,430	8,954	9,432
Domestic Credit and Investments	679,920	991,058	1,004,064	1,010,845	1,019,832	1,020,490
a) Credit Facilities	626,694	924,383	938,670	942,722	950,163	949,808
Claims on Private Sector	491,528	729,825	730,178	737,582	744,718	742,583
Commercial Bills	12,772	20,338	17,263	18,015	17,828	18,217
Real Estate Mortgage Loans	56,471	125,834	132,264	131,679	137,245	137,556
Loans,Advances & Overdrafts	422,285	583,653	580,651	587,889	589,645	586,810
Claims on Government	58,402	72,260	77,603	79,724	87,013	87,461
Claims on Official Entities	39,823	47,368	59,280	59,212	58,070	56,452
Loans,Advances & Overdrafts	39,823	47,368	59,280	59,212	58,070	56,452
Claims on Other Financial Institutions	36,941	74,930	71,609	66,203	60,362	63,312
Loans,Advances & Overdrafts	36,941	74,930	71,609	66,203	60,362	63,312
b) Domestic Investments	53,226	66,675	65,394	68,123	69,669	70,682
Unclassified Assets	44,240	68,608	61,710	60,056	60,450	62,001
Fixed Assets	8,658	14,275	15,020	15,325	15,495	15,878
Inter-Branch Transactions	1,299	518	223	127	10	1,121
Other Assets	34,283	53,815	46,467	44,604	44,945	45,002
Total Assets	1,202,285	1,447,894	1,480,524	1,498,614	1,489,547	1,496,638

* Excluding Overseas Branches of National Banks

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

(In Millions of AEDs)	2007	2008	2009			
	Dec.	Dec.	April	May	June	July
Liabilities						
Monetary Deposits	155,722	171,171	176,091	183,550	182,361	182,182
Demand Deposits (LCY)	152,721	168,961	173,692	181,774	180,303	179,934
Bankers Drafts	3,001	2,210	2,399	1,776	2,058	2,248
Quasi Monetary Deposits	384,038	466,172	490,709	494,554	500,070	513,273
Time Deposits (LCY)	259,374	303,563	340,062	332,895	328,548	349,008
Savings Deposits (LCY)	24,654	30,939	32,240	32,982	42,672	33,911
Commercial Prepayments (LCY)	9,003	11,460	8,887	9,024	9,895	9,266
Other Deposits (FCY)	91,007	120,210	109,520	119,653	118,955	121,088
Foreign Liabilities	320,970	282,599	274,640	270,817	261,258	258,014
Net Due to H.O and/or Branches Abroad	44,476	17,749	14,022	11,467	14,354	14,409
Due to Other Banks Abroad	209,303	176,593	157,700	155,771	148,702	151,397
Other Deposits (LCY + FCY)	64,684	78,738	91,755	92,597	87,099	81,823
Provisions ¹	819	2,480	506	505	575	589
Other Foreign Liabilities	1,688	7,039	10,657	10,477	10,528	9,796
Government Deposits (LCY + FCY)	114,579	198,298	205,460	203,522	194,258	189,141
Government Lending Funds ²	16	5,622	5,620	13	13	13
Due to Central Bank	94	25,150	5,797	7,953	5,390	7,885
Capital and Reserves	130,882	165,569	190,032	196,271	205,000	203,531
Due to Resident Banks	46,026	71,572	73,412	83,172	76,540	76,325
Money at call and short notice	2,008	1,711	2,975	3,522	5,781	1,450
Demand Deposits	1,255	1,025	1,342	955	594	911
Time Deposits	42,763	68,836	69,095	78,695	70,165	73,964
Unclassified Liabilities	49,958	61,741	58,763	58,762	64,657	66,274
Inter-Branch Transactions	372	1,132	999	912	1,591	1,600
Other Liabilities	49,586	60,609	57,764	57,850	63,066	64,674
Memoranda Accounts	1,416,622	1,588,907	1,956,716	1,923,201	2,029,541	1,903,069
Letters of Credit	110,860	112,191	110,961	111,418	105,483	109,170
Guarantees and other Forward Endorsements	252,402	350,833	368,169	337,295	331,703	329,215
Acceptances	18,272	20,796	20,710	22,837	27,122	24,695
Forward Exchange Contracts	569,807	599,576	722,236	742,337	874,432	766,331
Other Memoranda Accounts	465,281	505,511	734,640	709,314	690,801	673,658

* 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

(In Millions of AEDs)						
Item	2007	2008	2009			
	Dec.	Dec.	April	May	June	July
Foreign Assets	196,896	203,386	221,036	223,714	204,564	201,108
Notes and Coins	106	110	91	109	109	106
Due from H.O and Branches	4,174	22,088	27,941	29,213	26,108	24,787
Money at Call and Short Notice	7,602	6,786	8,520	7,744	14,917	5,405
Deposits with Banks ¹	52,606	49,447	66,721	66,996	49,627	57,155
Securities	57,795	53,064	49,396	49,130	45,642	46,724
Loans and Advances ²	70,599	63,021	59,252	61,077	59,202	57,496
Other Foreign Assets ³	4,014	8,870	9,115	9,445	8,959	9,435
Foreign Liabilities	320,970	282,599	274,640	270,817	261,258	258,014
Due to H.O and Branches	44,476	17,749	14,022	11,467	14,354	14,409
Due to Banks	3,620	920	17,425	18,234	20,296	18,086
Deposits of Banks	205,684	175,673	140,276	137,537	128,406	133,311
Othe Deposits	64,349	78,285	91,257	92,209	86,691	81,539
Other Foreign Liabilities ⁴	2,841	9,972	11,660	11,370	11,511	10,669

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 *

(In Millions of AEDs)						
Item	2007	2008	2009			
	Dec.	Dec.	April	May	June	July
Government	58,402	72,260	77,603	79,724	87,013	87,461
Public Sector	50,056	70,165	83,335	86,571	79,893	78,688
Financial Institutions	10,229	18,260	23,853	27,359	21,823	22,236
Insurance Companies	4	4,537	202	0	0	0
Others	39,823	47,368	59,280	59,212	58,070	56,452
Private Sector	446,065	630,726	622,265	620,645	621,253	620,901
Financial Institutions	26,194	50,952	46,519	37,490	37,235	39,756
Insurance Companies	513	1,180	1,035	1,353	1,305	1,320
Business and Industrial Sector	267,578	341,352	380,385	382,486	386,542	380,175
Others ¹	151,780	237,242	194,326	199,316	196,171	199,650
Total	554,523	773,151	783,203	786,940	788,159	787,050

¹ Including Personal Loans for Business and Consumption Purposes

* Net of Provisions and Interest in Suspense

Table 8: Bank Credit to Residents by Economic Activity^{1 *}

(In Millions of AEDs)							
Economic Activity	End of Period	2007	2008	2009			
	Dec	Dec	April	May	June	July	
1) Agriculture		1,605	2,391	718	738	776	697
2) Mining and Quarrying		7,782	11,853	8,059	7,142	6,990	6,936
3) Manufacturing		32,840	45,668	47,481	47,545	46,897	46,716
3.1 Food , Beverages and Tobacco		3,197	5,170	4,676	4,642	4,787	4,891
3.2 Textile and Leather Products		1,535	955	1,331	1,286	1,264	1,253
3.3 Furniture and Other Wood Products		837	1,324	1,251	1,200	1,174	1,193
3.4 Paper And Paper Products		756	823	679	657	613	592
3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals		4,301	6,265	6,902	6,610	6,986	7,234
3.6 Basic Metal Products (Including Aluminium)		6,267	8,139	8,526	8,924	8,892	8,933
3.7 Fabricated Metal Products, Machinery and Equipment		1,790	3,386	2,892	2,919	2,787	2,810
3.8 Other Manufactured Products		14,157	19,608	21,224	21,307	20,394	19,810
4) Electricity, Gas and Water		12,094	20,250	21,626	22,520	23,320	23,085
5) Construction		66,003	119,251	106,535	104,230	122,880	125,431
6) Trade		102,444	124,243	116,705	111,960	111,124	110,231
6.1 Wholesale		69,489	75,510	74,154	72,960	72,615	70,743
6.2 Retail		32,955	48,733	42,551	39,000	38,509	39,488
7) Transport, Storage and Communication		21,211	25,039	26,261	27,131	27,892	28,075
8) Financial Institutions(Excluding Banks)		35,637	72,772	81,426	84,459	79,609	77,216
9) Government		58,402	72,260	76,315	77,713	85,913	87,461
10) Personal Loans for Business Purposes		106,449	160,103	173,761	173,866	170,860	172,045
11) Personal Loans for Consumption Purposes		41,923	67,039	68,447	68,423	67,057	67,113
12) All Others²		140,304	203,516	211,336	216,995	206,845	204,802
Total		626,694	924,383	938,670	942,722	950,163	949,808

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 *

(In Millions of AEDs)						
Item	2007	2008	2009			
	Dec.	Dec.	April	May	June	July
(1) Residents	651,338	833,432	864,911	869,344	864,284	882,348
1.1 Government	114,579	198,298	211,006	203,248	194,143	189,141
1.2 Public sector	36,196	44,760	50,852	46,708	55,372	50,872
1.2.1 Financial Institutions	4,819	4,934	6,864	6,915	9,982	10,141
1.2.2 Business and Industrial Inst.	31,377	39,826	43,988	39,793	45,390	40,731
1.3 Private Sector	272,241	338,451	339,154	355,650	345,468	371,143
1.3.1 Financial Institutions	22,101	20,407	19,926	22,191	22,997	31,640
1.3.2 Business and Industrial Inst.	250,140	318,044	319,228	333,459	322,471	339,503
1.4 Individuals	202,780	225,483	248,146	251,908	256,985	259,904
1.5 Others	25,542	26,440	15,753	11,830	12,316	11,288
(2) Non-Residents	64,683	78,738	87,895	90,437	84,910	81,823
2.1 Government and Diplomatic Missions	6,057	5,314	10,960	10,725	10,091	11,447
2.2 Financial Institutions	14,289	15,591	20,433	20,133	19,579	20,531
2.3 Business and Industry	18,780	28,580	25,475	30,579	26,213	23,086
2.4 Individuals and Others	25,557	29,253	31,027	29,000	29,027	26,759
Total Deposits	716,021	912,170	952,806	959,781	949,194	964,171

* Excluding Inter-Bank Deposits and Bank Drafts but Including Commercial Prepayments

Table 10 : Deposits by Type and Currency¹

(In Millions of AEDs)						
Item	2007	2008	2009			
	Dec.	Dec.	April	May	June	July
Demand	188,859	217,049	219,418	237,288	229,669	230,429
Local Currency	156,632	172,409	176,887	184,913	183,712	182,815
Foreign Currencies	32,227	44,640	42,531	52,375	45,957	47,614
Savings	30,234	38,562	40,055	41,861	52,034	42,878
Local Currency	26,869	33,978	34,862	35,549	45,773	36,546
Foreign Currencies	3,365	4,584	5,193	6,312	6,261	6,332
Time	371,865	444,776	474,893	464,605	463,919	479,291
Local Currency	270,728	320,283	356,761	345,593	346,089	366,399
Foreign Currencies	101,137	124,493	118,132	119,012	117,830	112,892
Total Deposits²	590,958	700,387	734,366	743,754	745,622	752,598
Total Local Currency	454,229	526,670	568,510	566,055	575,574	585,760
Foreign Currencies	136,729	173,717	165,856	177,699	170,048	166,838
Commercial Prepayments	10,484	13,483	12,945	16,479	13,811	13,006

1)Excluding Inter-Bank Deposits

2)Residents and Non-Residents (Excluding Government Deposits and Commercial Prepayments)

Table 11 : Time Deposits by Maturity*

(In Millions of AEDs)						
Period	2007	2008	2009			
	Dec.	Dec.	April	May	June	July
Upto 3 Months	264,634	327,964	368,025	307,479	287,891	289,538
Above 3 and Upto 6 Months	71,373	103,409	111,046	123,932	113,767	138,423
Above 6 and Upto 12 Months	76,458	99,036	105,676	124,933	124,608	136,332
Exceeding 12 Months	54,294	95,729	76,421	86,081	97,432	95,554
Total	466,759	626,138	661,168	642,425	623,698	659,847

* *Excluding Inter-Bank Deposits but Including Government Deposits*

Table 12 : Currency Issued

(In Thousands of AEDs)						
Item	2007	2008	2009			
	Dec.	Dec.	April	May	June	July
Total Notes Issued (1) *	31,215,615	44,759,332	43,768,773	43,547,962	42,579,832	41,492,590
Total Coins Issued (2) **	455,590	567,643	582,143	587,903	590,381	592,595
Total Currency Issued (1)+(2)	31,671,205	45,326,975	44,350,916	44,135,865	43,170,213	42,085,185

* *Excluding Mutilated Notes*

** *Excluding Issued Gold Coins*

Table 13 : Cleared Cheques Statistics

	Amount (In Millions of AEDs)	No. of Cheques *
2008 Total		
Per Year	859,404	18,643
2008 Average		
Per Month	71,167	1,554
2009 Total		
January to July	581,007	16,129
2009 Average		
Per Month	83,001	2,304

* No. of Cheques is in Thousands

Table 14 : Interest Rates on Inter - Bank Deposits *

		1 Week	1 Month	3 Months	6 Months	1 Year
2008	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
Oct 2008	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
Nov 2008	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
Dec 2008	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
Mar 2009	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
Apr 2009	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
May 2009	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
Jun 2009	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