



مصرف الإمارات العربية المتحدة المركزي

CENTRAL BANK OF THE UNITED ARAB EMIRATES

النشرة الاحصائية الشهرية
- البيانات المصرفية والنقدية -
يونيو 2009

Monthly Statistical Bulletin
- Banking & Monetary Statistics -
June 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.	March	April	May	June
Central Bank of the UAE						
Total Assets/Liabilities	285,949	193,747	201,444	194,483	199,906	207,814
Foreign Assets Holdings	285,693	113,039	88,467	79,526	84,716	95,136
Currency Issued	31,671	45,327	44,666	44,351	44,136	43,170
Money Supply Indicators						
Money Supply (M1)	181,664	208,138	211,314	212,510	220,240	218,016
Broad Money (M2)	565,702	674,310	688,501	703,218	714,794	718,086
Overall Broad Money (M3)	696,229	899,093	929,582	922,258	931,896	925,924
Banks						
Total Assets(Net of Provisions & Interest in Suspense)	1,202,285	1,447,894	1,458,758	1,480,524	1,498,614	1,489,547
Foreign Assets	196,896	203,386	202,849	221,036	223,714	204,564
Foreign Assets to Total Assets (%)	16	14	14	15	15	14
Foreign Liabilities	320,970	282,599	273,637	274,640	270,817	261,258
Foreign Liabilities to Total Liabilities (%)	26	19	18	19	18	17
Deposits ¹	716,021	912,170	947,327	961,616	972,447	961,730
Residents	651,338	833,432	856,687	869,861	879,850	874,631
Non-Residents	64,683	78,738	90,640	91,755	92,597	87,099
Bank Credit (Net of Provisions & Interest in Suspense)	626,694	924,383	930,248	938,670	942,722	950,163
Total Number of National Banks and Branches						
Head Offices	22	24	24	24	24	24
Branches	507	614	631	632	635	636
Pay Offices	56	60	62	63	65	65
Electronic Banking Service Units	11	19	21	21	23	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	38	40
Number of Employees in Banks (UAE)²	32142	39,589	38,751	-	-	37,866

¹ Excluding Inter-Bank Deposits

² Excluding Auxiliary Staff

Table 2 : Monetary Survey

(In Millions of AEDs)

Item	2007	2008	2009			
	Dec.	Dec.	March	April	May	June
Net Foreign Assets	160,326	33,098	16,958	25,211	36,917	37,981
Foreign Assets	482,821	316,855	291,746	300,993	308,861	300,146
Foreign Liabilities	-322,495	-283,757	-274,788	-275,782	-271,944	-262,165
Net Domestic Assets	384,588	615,943	643,472	678,007	677,877	680,105
Claims on Private Sector	510,002	751,921	746,801	778,057	789,533	801,338
Net Claims on Government	-61,380	-85,031	-47,470	-39,711	-26,137	-9,045
Claims on Official Entities	45,385	56,064	65,109	67,536	67,827	66,302
Claims on Nonbank Financial Institutions	55,208	97,940	95,373	94,210	87,065	81,703
Capital and Reserves	-132,442	-165,569	-182,826	-191,532	-197,771	-206,500
Other Items (net)	-32,185	-39,382	-33,515	-30,553	-42,640	-53,693
Broad Money (M2)	565,702	674,310	688,501	703,218	714,794	718,086
Money Supply (M1)	181,664	208,138	211,314	212,510	220,240	218,016
Currency in Circulation Outside Banks	25,942	36,967	36,602	36,419	36,690	35,655
Monetary Deposits	155,722	171,171	174,712	176,091	183,550	182,361
Quasi - Money	384,038	466,172	477,187	490,708	494,554	500,070
Foreign Currency Deposits	91,007	120,210	107,318	109,520	119,653	118,955
Dirham Deposits	293,031	345,962	369,869	381,188	374,901	381,115

Table 3 : Monthly Changes in Factors Affecting Money Supply

(In Millions of AEDs)

Item	2007	2008	2009			
	Dec. **	Dec. **	March **	April	May	June
Net Foreign Assets	8,351	-14,938	-16,140	8,253	11,706	1,064
Foreign Assets	73,614	-58,828	-25,109	9,247	7,868	-8,715
Foreign Liabilities	65,263	-43,890	-8,969	-994	3,838	9,779
Net Domestic Assets	49,617	6,990	27,529	34,535	-130	2,228
Claims on Private Sector	56,565	21,837	-5,120	31,256	11,476	11,805
Net Claims on Government*	-12,069	-10,674	37,561	7,759	13,574	17,092
Claims on Official Entities	6,966	-5,271	9,045	2,427	291	-1,525
Claims on Nonbank Financial Institutions	7,459	6,458	-2,567	-1,163	-7,145	-5,362
Capital and Reserves*	-9,246	5,986	-17,257	-8,706	-6,239	-8,729
Other Items (net)*	-58	-11,346	5,867	2,962	-12,087	-11,053
Broad Money (M2)	58,760	-7,063	14,191	14,717	11,576	3,292
Money Supply (M1)	24,487	-27,156	3,176	1,196	7,730	-2,224
Quasi - Money	34,273	20,093	11,015	13,521	3,846	5,516
Foreign Currency Deposits	-21,789	2,318	-12,892	2,202	10,133	-698
Dirham Deposits	56,062	17,775	23,907	11,319	-6,287	6,214

* (-) 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 31.03.2009	As at 30.04.2009	As at 31.05.2009	As at 30.06.2009
Assets						
Cash and Bank Balances	328.7	1,904.0	3,674	4,968	6,194	3,268
Deposits	184,041.6	82,868.6	82,649	73,671	78,760	90,289
Loans to Banks against CDs	-	2,967.3	-	-	-	-
CDs Under Repo	-	16,275.0	200	950	0	730
Liquidity Support Facility	-	4,551.5	2,629	2,608	2,562	2,562
Held to Maturity Foreign Securities	98,857.4	29,576.0	4,864	4,852	4,881	3,728
Held to Maturity Securities-Issued by MOF & Dubai Govt.	-	55,000.0	106,725	106,725	106,725	106,725
Other Assets	2,593.0	497.6	605	615	694	424
Property & Equipment	128.3	106.8	98	94	90	88
Total Assets	285,949.0	193,746.8	201,444	194,483	199,906	207,814
Off Balance Sheet Comm.	56,219.4	31,822.4	5,659	3,015	3,142	1,841
Liabilities						
Current Accounts & Deposits	65,261.2	84,841.2	101,662	91,735	87,651	90,081
Certificates of Deposit	173,577.0	47,183.0	39,207	42,354	51,969	58,139
Currency Issued	31,671.2	45,327.0	44,667	44,351	44,136	43,170
Other Liabilities	1,448.8	1,315.2	828	963	1,070	1,344
Total Liabilities	271,958.2	178,666.4	186,364	179,403	184,826	192,734
Capital and Reserves						
Authorized, Issued & Fully Paid Capital	300.0	300.0	300	300	300	300
General Reserve	1,200.0	1,200.0	1,200	1,200	1,200	1,200
Special Reserve	60.0	-	-	-	-	-
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	285,949.0	193,746.8	201,444	194,483	199,906	207,814
Off Balance Sheet Comm.	56,219.4	31,822.4	5,659	3,015	3,142	1,841

- Not Available

Table 5 : Aggregated Balance Sheet of Banks *

(In Millions of AEDs)

	2007	2008	2009			
	Dec.	Dec.	March	April	May	June
Assets (Net of Provisions and Interest in Suspense)						
Cash and Deposits with C.B	236,852	108,146	109,549	103,450	115,596	122,712
Cash in Hand (LCY)	5,730	8,360	8,064	7,932	7,446	7,515
Deposits with Central Bank	231,122	99,786	101,485	95,518	108,150	115,197
Due From Resident Banks	44,377	76,696	90,279	90,264	88,403	81,989
Money at call & short notice	5,512	7,540	9,685	8,936	10,972	12,091
Demand Deposits	919	687	485	15,180	489	787
Time Deposits	37,816	68,288	79,627	65,945	76,796	68,899
Cheques in the course of collection	130	181	482	203	146	212
Foreign Assets	196,896	203,386	202,849	221,036	223,714	204,564
Net Due from H.O. and/or Branches Abroad	4,174	22,088	28,023	27,941	29,213	26,108
Due from Other Banks Abroad	60,222	56,239	55,975	75,245	74,755	64,549
Cash in Hand (FCY)	106	110	111	91	109	109
Securities	57,795	53,064	50,614	49,396	49,130	45,642
Credit to Non-Residents	70,599	63,021	59,258	59,252	61,077	59,202
Other Foreign Assets	4,000	8,864	8,868	9,111	9,430	8,954
Domestic Credit and Investments	679,920	991,058	994,551	1,004,064	1,010,845	1,019,832
a) Credit Facilities	626,694	924,383	930,249	938,670	942,722	950,163
Claims on Private Sector	491,528	729,825	728,531	730,178	737,582	744,718
Commercial Bills	12,772	20,338	17,652	17,263	18,015	17,828
Real Estate Mortgage Loans	56,471	125,834	129,067	132,264	131,679	137,245
Loans,Advances & Overdrafts	422,285	583,653	581,812	580,651	587,889	589,645
Claims on Government	58,402	72,260	75,047	77,603	79,724	87,013
Claims on Official Entities	39,823	47,368	56,928	59,280	59,212	58,070
Loans,Advances & Overdrafts	39,823	47,368	56,928	59,280	59,212	58,070
Claims on Other Financial Institutions	36,941	74,930	69,743	71,609	66,203	60,362
Loans,Advances & Overdrafts	36,941	74,930	69,743	71,609	66,203	60,362
b) Domestic Investments	53,226	66,675	64,302	65,394	68,123	69,669
Unclassified Assets	44,240	68,608	61,530	61,710	60,056	60,450
Fixed Assets	8,658	14,275	14,905	15,020	15,325	15,495
Inter-Branch Transactions	1,299	518	156	223	127	10
Other Assets	34,283	53,815	46,469	46,467	44,604	44,945
Total Assets	1,202,285	1,447,894	1,458,758	1,480,524	1,498,614	1,489,547

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

(In Millions of AEDs)						
	2007	2008	2009			
	Dec.	Dec.	Mar	Apr	May	June
Liabilities						
Monetary Deposits	155,722	171,171	174,712	176,091	183,550	182,361
Demand Deposits (LCY)	152,721	168,961	171,276	173,692	181,774	180,303
Bankers Drafts	3,001	2,210	3,436	2,399	1,776	2,058
Quasi Monetary Deposits	384,038	466,172	477,187	490,709	494,554	500,070
Time Deposits (LCY)	259,374	303,563	327,630	340,062	332,895	328,548
Savings Deposits (LCY)	24,654	30,939	31,471	32,240	32,982	42,672
Commercial Prepayments (LCY)	9,003	11,460	10,768	8,887	9,024	9,895
Other Deposits (FCY)	91,007	120,210	107,318	109,520	119,653	118,955
Foreign Liabilities	320,970	282,599	273,637	274,640	270,817	261,258
Net Due to H.O and/or Branches Abroad	44,476	17,749	12,553	14,022	11,467	14,354
Due to Other Banks Abroad	209,303	176,593	157,728	157,700	155,771	148,702
Other Deposits (LCY + FCY)	64,684	78,738	90,639	91,755	92,597	87,099
Provisions ¹	819	2,480	1,939	506	505	575
Other Foreign Liabilities	1,688	7,039	10,778	10,657	10,477	10,528
Government Deposits (LCY + FCY)	114,579	198,298	208,225	205,460	203,522	194,258
Government Lending Funds ²	16	5,622	5,620	5,620	13	13
Due to Central Bank	94	25,150	3,917	5,797	7,953	5,390
Capital and Reserves	130,882	165,569	181,326	190,032	196,271	205,000
Due to Resident Banks	46,026	71,572	74,909	73,412	83,172	76,540
Money at call and short notice	2,008	1,711	5,381	2,975	3,522	5,781
Demand Deposits	1,255	1,025	939	1,342	955	594
Time Deposits	42,763	68,836	68,589	69,095	78,695	70,165
Unclassified Liabilities	49,958	61,741	59,225	58,763	58,762	64,657
Inter-Branch Transactions	372	1,132	1,317	999	912	1,591
Other Liabilities	49,586	60,609	57,908	57,764	57,850	63,066
Memoranda Accounts	1,416,622	1,588,907	1,825,408	1,956,716	1,923,201	2,029,541
Letters of Credit	110,860	112,191	106,218	110,961	111,418	105,483
Guarantees and other Forward Endorsements	252,402	350,833	364,441	368,169	337,295	331,703
Acceptances	18,272	20,796	19,417	20,710	22,837	27,122
Forward Exchange Contracts	569,807	599,576	780,468	722,236	742,337	874,432
Other Memoranda Accounts	465,281	505,511	554,864	734,640	709,314	690,801

* 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.	March	April	May	June
Foreign Assets	196,896	203,386	202,849	221,036	223,714	204,564
Notes and Coins	106	110	111	91	109	109
Due from H.O and Branches	4,174	22,088	28,023	27,941	29,213	26,108
Money at Call and Short Notice	7,602	6,786	12,309	8,520	7,744	14,917
Deposits with Banks ¹	52,606	49,447	43,628	66,721	66,996	49,627
Securities	57,795	53,064	50,614	49,396	49,130	45,642
Loans and Advances ²	70,599	63,021	59,258	59,252	61,077	59,202
Other Foreign Assets ³	4,014	8,870	8,906	9,115	9,445	8,959
Foreign Liabilities	320,970	282,599	273,637	274,640	270,817	261,258
Due to H.O and Branches	44,476	17,749	12,553	14,022	11,467	14,354
Due to Banks	3,620	920	2,244	17,425	18,234	20,296
Deposits of Banks	205,684	175,673	155,484	140,276	137,537	128,406
Othe Deposits	64,349	78,285	90,168	91,257	92,209	86,691
Other Foreign Liabilities ⁴	2,841	9,972	13,188	11,660	11,370	11,511

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.	March	April	May	June
Government	58,402	72,260	75,047	77,603	79,724	87,013
Public Sector	50,056	70,165	79,866	83,335	86,571	79,893
Financial Institutions	10,229	18,260	22,934	23,853	27,359	21,823
Insurance Companies	4	4,537	4	202	0	0
Others	39,823	47,368	56,928	59,280	59,212	58,070
Private Sector	446,065	630,726	622,964	622,265	620,645	621,253
Financial Institutions	26,194	50,952	45,676	46,519	37,490	37,235
Insurance Companies	513	1,180	1,128	1,035	1,353	1,305
Business and Industrial Sector	267,578	341,352	381,137	380,385	382,486	386,542
Others ¹	151,780	237,242	195,023	194,326	199,316	196,171
Total	554,523	773,151	777,877	783,203	786,940	788,159

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	March	April	May	June	
1)	Agriculture		1,605	2,391	2,392	718	738	776
2)	Mining and Quarrying		7,782	11,853	8,686	8,059	7,142	6,990
3)	Manufacturing		32,840	45,668	46,740	47,481	47,545	46,897
	3.1 Food , Beverages and Tobacco		3,197	5,170	4,642	4,676	4,642	4,787
	3.2 Textile and Leather Products		1,535	955	955	1,331	1,286	1,264
	3.3 Furniture and Other Wood Products		837	1,324	1,325	1,251	1,200	1,174
	3.4 Paper And Paper Products		756	823	701	679	657	613
	3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals		4,301	6,265	7,268	6,902	6,610	6,986
	3.6 Basic Metal Products (Including Aluminium)		6,267	8,139	7,974	8,526	8,924	8,892
	3.7 Fabricated Metal Products, Machinery and Equipment		1,790	3,386	3,051	2,892	2,919	2,787
	3.8 Other Manufactured Products		14,157	19,608	20,824	21,224	21,307	20,394
4)	Electricity, Gas and Water		12,094	20,250	21,037	21,626	22,520	23,320
5)	Construction		66,003	119,251	108,900	106,535	104,230	122,880
6)	Trade		102,444	124,243	116,248	116,705	111,960	111,124
	6.1 Wholesale		69,489	75,510	71,091	74,154	72,960	72,615
	6.2 Retail		32,955	48,733	45,157	42,551	39,000	38,509
7)	Transport, Storage and Communication		21,211	25,039	24,642	26,261	27,131	27,892
8)	Financial Institutions(Excluding Banks)		35,637	72,772	67,527	81,426	84,459	79,609
9)	Government		58,402	72,260	75,047	76,315	77,713	85,913
10)	Personal Loans for Business Purposes		106,449	160,103	167,907	173,761	173,866	170,860
11)	Personal Loans for Consumption Purposes		41,923	67,039	68,926	68,447	68,423	67,057
12)	All Others ²		140,304	203,516	222,198	211,336	216,995	206,845
	Total		626,694	924,383	930,248	938,670	942,722	950,163

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.	March	April	May	June
(1) Residents	651,338	833,432	856,687	864,911	869,344	864,284
1.1 Government	114,579	198,298	208,225	211,006	203,248	194,143
1.2 Public sector	36,196	44,760	63,842	50,852	46,708	55,372
1.2.1 Financial Institutions	4,819	4,934	6,816	6,864	6,915	9,982
1.2.2 Business and Industrial Inst.	31,377	39,826	57,026	43,988	39,793	45,390
1.3 Private Sector	272,241	338,451	316,373	339,154	355,650	345,468
1.3.1 Financial Institutions	22,101	20,407	18,171	19,926	22,191	22,997
1.3.2 Business and Industrial Inst.	250,140	318,044	298,202	319,228	333,459	322,471
1.4 Individuals	202,780	225,483	239,133	248,146	251,908	256,985
1.5 Others	25,542	26,440	29,114	15,753	11,830	12,316
(2) Non-Residents	64,683	78,738	90,640	87,895	90,437	84,910
2.1 Government and Diplomatic Missions	6,057	5,314	10,107	10,960	10,725	10,091
2.2 Financial Institutions	14,289	15,591	21,298	20,433	20,133	19,579
2.3 Business and Industry	18,780	28,580	27,236	25,475	30,579	26,213
2.4 Individuals and Others	25,557	29,253	31,999	31,027	29,000	29,027
Total Deposits	716,021	912,170	947,327	952,806	959,781	949,194

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

Table 10 : Deposits by Type and Currency ¹

(In Millions of AEDs)

Item	2007	2008		2009		
	Dec.	Dec.	March	April	May	June
Demand	188,859	217,049	216,320	219,418	237,288	229,669
Local Currency	156,632	172,409	175,216	176,887	184,913	183,712
Foreign Currencies	32,227	44,640	41,104	42,531	52,375	45,957
Savings	30,234	38,562	39,136	40,055	41,861	52,034
Local Currency	26,869	33,978	34,115	34,862	35,549	45,773
Foreign Currencies	3,365	4,584	5,021	5,193	6,312	6,261
Time	371,865	444,776	471,142	474,893	464,605	463,919
Local Currency	270,728	320,283	348,570	356,761	345,593	346,089
Foreign Currencies	101,137	124,493	122,572	118,132	119,012	117,830
Total Deposits ²	590,958	700,387	726,598	734,366	743,754	745,622
Total Local Currency	454,229	526,670	557,901	568,510	566,055	575,574
Foreign Currencies	136,729	173,717	168,697	165,856	177,699	170,048
Commercial Prepayments	10,484	13,483	12,503	12,945	16,479	13,811

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.	March	April	May	June
Upto 3 Months	264,634	327,964	366,558	368,025	307,479	287,891
Above 3 and Upto 6 Months	71,373	103,409	93,917	111,046	123,932	113,767
Above 6 and Upto 12 Months	76,458	99,036	107,298	105,676	124,933	124,608
Exceeding 12 Months	54,294	95,729	90,017	76,421	86,081	97,432
Total	466,759	626,138	657,790	661,168	642,425	623,698

* Excluding Inter-Bank Deposits but Including Government Deposits

Table 12 : Currency Issued**(In Thousands of AEDs)**

Item	2007	2008	2009			
	Dec.	Dec.	March	April	May	June
Total Notes Issued*(1)	31,215,615	44,759,332	44,085,609	43,768,773	43,547,962	42,579,832
Total Coins Issued**(2)	455,590	567,643	580,826	582,143	587,903	590,381
Total Currency Issued (1)+(2)	31,671,205	45,326,975	44,666,435	44,350,916	44,135,865	43,170,213

* *Excluding Mutilated Notes*

** *Excluding Issued Gold Coins*

Table 13 : Cheque Statistics

	Amount	No. of Cheques *
	(In Millions of AEDs)	
2008 Total		
Per Year	859,404	18,643
2008 Average		
Per Month	71,167	1,554
2009 Total		
January to June	502,073	13,894
2009 Average		
Per Month	83,679	2,316

* 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
Jan 2009	Average Rate	1.29	2.81	3.50	3.58	3.29
	Minimum	1.07	2.41	3.15	3.24	3.09
	Maximum	1.50	3.34	3.95	3.89	3.51
Feb 2009	Average Rate	0.97	2.25	3.01	3.22	3.06
	Minimum	0.83	2.11	2.89	3.10	2.98
	Maximum	1.17	2.45	3.27	3.45	3.38
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

Source : Four Selected Banks.

* Unweighted Average