



مصرف الإمارات العربية المتحدة المركزي

CENTRAL BANK OF THE UNITED ARAB EMIRATES

النشرة الاحصائية الشهرية
- البيانات المصرفية والنقدية -
سبتمبر 2009

Monthly Statistical Bulletin
- Banking & Monetary Statistics -
September 2009

Contents

الصفحات

PAGES

Tables

1. Selected Monetary and Banking Indicators	4
2. Monetary Survey	5
3. Monthly Changes in Factors Affecting Money Supply	6
4. Central Bank of the UAE Balance Sheet	7
5. Aggregated Balance Sheet of Banks	8-9
6. Banks Foreign Assets and Liabilities	10
7. Loans, Advances and Overdrafts to Residents	11
8. Bank Credit to Residents by Economic Activity	12
9. Deposits distributed Residents/Non Residents	13
10. Deposits by Type and Currency	14
11. Time deposits by Maturity	15
12. Currency Issued	16
13. Cleared Cheques Statistics	17
14. Interest Rates on Inter-Bank Deposits	18

Contents (Contd)

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.	June	July	August	September
Central Bank of the UAE						
Total Assets/Liabilities	285,949	193,747	207,814	213,802	214,971	216,110
Foreign Assets Holdings	285,693	113,039	95,136	98,611	99,245	101,665
Currency Issued	31,671	45,327	43,170	42,085	42,171	43,619
Money Supply Indicators						
Money Supply (M1)	181,664	208,138	218,016	217,043	218,625	221,078
Broad Money (M2)	565,702	674,310	718,086	730,316	734,216	728,847
Overall Broad Money (M3)	696,229	899,093	925,924	933,037	930,262	942,698
Banks						
Total Assets(Net of Provisions & Interest in Suspense)	1,202,285	1,447,894	1,489,547	1,496,638	1,499,505	1,522,041
Foreign Assets	196,896	203,386	204,564	201,108	196,349	200,462
Foreign Assets to Total Assets (%)	16	14	14	13	13	13
Foreign Liabilities	320,970	282,599	261,258	258,014	257,845	265,687
Foreign Liabilities to Total Liabilities (%)	26	19	17	17	17	17
Deposits ¹						
Residents	651,338	833,432	874,631	882,348	879,586	890,893
Non-Residents	64,683	78,738	87,099	81,823	83,916	86,334
Bank Credit (Net of Provisions & Interest in Suspense)	626,694	924,383	950,163	949,808	956,413	963,714
Total Number of National Banks and Branches						
Head Offices	22	24	24	24	24	24
Branches	507	614	636	645	650	654
Pay Offices	56	60	65	66	69	69
Electronic Banking Service Units	11	19	25	25	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	40	40	41	41
Number of Employees in Banks (UAE)²	32,142	39,589	37,866	37,490	37,301	37,293

*Excluding Inter-Bank Deposits
Excluding Auxiliary Staff*

Table 2 : Monetary Survey

(In Millions of AEDs)						
Item	2007	2008	2009			
	Dec.	Dec.	June	July	August	September
Net Foreign Assets	160,326	33,098	37,981	41,698	37,750	36,437
Foreign Assets	482,821	316,855	300,146	300,393	296,268	302,801
Foreign Liabilities	-322,495	-283,757	-262,165	-258,695	-258,518	-266,364
Net Domestic Assets	384,588	615,943	680,105	688,618	696,466	692,410
Claims on Private Sector	510,002	751,921	801,338	799,944	798,126	796,518
Net Claims on Government	-61,380	-85,031	-9,045	-3,698	5,158	-3,985
Claims on Official Entities	45,385	56,064	66,302	64,677	67,501	77,975
Claims on Nonbank Financial Institutions	55,208	97,940	81,703	84,569	87,488	88,655
Capital and Reserves	-132,442	-165,569	-206,500	-205,031	-221,532	-225,221
Other Items (net)	-32,185	-39,382	-53,693	-51,843	-40,275	-41,532
Broad Money (M2)	565,702	674,310	718,086	730,316	734,216	728,847
Money Supply (M1)	181,664	208,138	218,016	217,043	218,265	221,078
Currency in Circulation Outside Banks	25,942	36,967	35,655	34,861	35,111	36,316
Monetary Deposits	155,722	171,171	182,361	182,182	183,154	184,762
Quasi - Money	384,038	466,172	500,070	513,273	515,951	507,769
Foreign Currency Deposits	91,007	120,210	118,955	121,088	124,195	121,019
Dirham Deposits	293,031	345,962	381,115	392,185	391,756	386,750

Table 3 : Monthly Changes in Factors Affecting Money Supply

(In Millions of AEDs)						
Item	2007	2008	2009			
	Dec. **	Dec. **	June	July	August	September
Net Foreign Assets	8,351	-14,938	1,064	3,717	-3,948	-1,313
Foreign Assets	73,614	-58,828	-8,715	247	-4,125	6,533
Foreign Liabilities	65,263	-43,890	9,779	3,470	177	-7,846
Net Domestic Assets	49,617	6,990	2,228	8,513	7,848	-4,056
Claims on Private Sector	56,565	21,837	11,805	-1,394	-1,818	-1,608
Net Claims on Government*	-12,069	-10,674	17,092	5,347	8,856	-9,143
Claims on Official Entities	6,966	-5,271	-1,525	-1,625	2,824	10,474
Claims on Nonbank Financial Institutions	7,459	6,458	-5,362	2,866	2,919	1,167
Capital and Reserves*	-9,246	5,986	-8,729	1,469	-16,501	-3,689
Other Items (net)*	-58	-11,346	-11,053	1,850	11,568	-1,257
Broad Money (M2)	58,760	-7,063	3,292	12,230	3,900	-5,369
Money Supply (M1)	24,487	-27,156	-2,224	-973	1,222	2,813
Quasi - Money	34,273	20,093	5,516	13,203	2,678	-8,182
Foreign Currency Deposits	-21,789	2,318	-698	2,133	3,107	-3,176
Dirham Deposits	56,062	17,775	6,214	11,070	-429	-5,006

* (-) 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 30.06.2009	As at 31.07.2009	As at 31.08.2009	As at 30.09.2009
Assets						
Cash and Bank Balances	328.7	1,904	3,268	2,487	2,599	5,288
Deposits	184,041.6	82,868.6	90,289	93,650	94,596	97,209
Loans to Banks against Certificates of Deposit	-	2,967.3	-	-	-	-
Certificates of Deposit Under Repo	-	16,275	730	4,000	4,000	-
Liquidity Support Facility	-	4,551.5	2,562	2,562	2,562	2,562
Held to Maturity Foreign Securities	98,857.4	29,576	3,728	3,728	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	424	565	678	518
Property & Equipment	128.3	106.8	88	85	83	80
Total Assets	285,949	193,746.8	207,814	213,802	214,971	216,110
Off Balance Sheet Comm.	56,219.4	31,822.4	1,841	1,404	2,166	443
Liabilities						
Current Accounts & Deposits	65,261.2	84,841.2	90,081	89,694	91,460	81,103
Certificates of Deposit	173,577	47,183	58,139	65,393	64,528	74,247
Currency Issued	31,671.2	45,327	43,170	42,085	42,171	43,619
Other Liabilities	1,448.8	1,315.2	1,344	1,550	1,732	2,061
Total Liabilities	271,958.2	178,666.4	192,734	198,722	199,891	201,030
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	207,814	213,802	214,971	216,110
Off Balance Sheet Comm.	56,219.4	31,822.4	1,841	1,404	2,166	443

- Not Available

Table 5 : Aggregated Balance Sheet of Banks *

(In Millions of AEDs)	2007	2008	2009			
	Dec.	Dec.	June	July	August	September
Assets (Net of Provisions and Interest in Suspense)						
Cash and Deposits with C.B	236,852	108,146	122,712	130,083	128,767	140,378
Cash in Hand (LCY)	5,730	8,360	7,515	7,224	7,060	7,303
Deposits with Central Bank	231,122	99,786	115,197	122,859	121,707	133,075
Due From Resident Banks	44,377	76,696	81,989	82,956	86,705	83,568
Money at call & short notice	5,512	7,540	12,091	10,865	11,369	4,015
Demand Deposits	919	687	787	2,421	1,397	987
Time Deposits	37,816	68,288	68,899	69,473	73,781	78,270
Cheques in the course of collection	130	181	212	197	158	296
Foreign Assets	196,896	203,386	204,564	201,108	196,349	200,462
Net Due from H.O. and/or Branches Abroad	4,174	22,088	26,108	24,787	26,815	23,545
Due from Other Banks Abroad	60,222	56,239	64,549	62,563	55,968	64,372
Cash in Hand (FCY)	106	110	109	106	95	98
Securities	57,795	53,064	45,642	46,724	46,167	45,347
Credit to Non-Residents	70,599	63,021	59,202	57,496	57,805	57,323
Other Foreign Assets	4,000	8,864	8,954	9,432	9,499	9,777
Domestic Credit and Investments	679,920	991,058	1,019,832	1,020,490	1,026,280	1,035,441
a) Credit Facilities	626,694	924,383	950,163	949,808	956,413	963,714
Claims on Private Sector	491,528	729,825	744,718	742,583	740,531	737,534
Commercial Bills	12,772	20,338	17,828	18,217	18,173	18,610
Real Estate Mortgage Loans	56,471	125,834	137,245	137,556	137,863	138,314
Loans,Advances & Overdrafts	422,285	583,653	589,645	586,810	584,495	580,610
Claims on Government	58,402	72,260	87,013	87,461	90,275	88,523
Claims on Official Entities	39,823	47,368	58,070	56,452	58,924	67,562
Loans,Advances & Overdrafts	39,823	47,368	58,070	56,452	58,924	67,562
Claims on Other Financial Institutions	36,941	74,930	60,362	63,312	66,683	70,095
Loans,Advances & Overdrafts	36,941	74,930	60,362	63,312	66,683	70,095
b) Domestic Investments	53,226	66,675	69,669	70,682	69,867	71,727
Unclassified Assets	44,240	68,608	60,450	62,001	61,404	62,192
Fixed Assets	8,658	14,275	15,495	15,878	15,963	15,968
Inter-Branch Transactions	1,299	518	10	1,121	317	145
Other Assets	34,283	53,815	44,945	45,002	45,124	46,079
Total Assets	1,202,285	1,447,894	1,489,547	1,496,638	1,499,505	1,522,041

* Excluding Overseas Branches of National Banks

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

(In Millions of AEDs)	2007	2008	2009			
	Dec.	Dec.	June	July	August	September
Liabilities						
Monetary Deposits	155,722	171,171	182,361	182,182	183,154	184,762
Demand Deposits (LCY)	152,721	168,961	180,303	179,934	181,169	182,866
Bankers Drafts	3,001	2,210	2,058	2,248	1,985	1,896
Quasi Monetary Deposits	384,038	466,172	500,070	513,273	515,951	507,769
Time Deposits (LCY)	259,374	303,563	328,548	349,008	349,989	340,898
Savings Deposits (LCY)	24,654	30,939	42,672	33,911	34,380	34,639
Commercial Prepayments (LCY)	9,003	11,460	9,895	9,266	7,387	11,213
Other Deposits (FCY)	91,007	120,210	118,955	121,088	124,195	121,019
Foreign Liabilities	320,970	282,599	261,258	258,014	257,845	265,687
Net Due to H.O and/or Branches Abroad	44,476	17,749	14,354	14,409	13,215	12,916
Due to Other Banks Abroad	209,303	176,593	148,702	151,397	150,101	155,322
Other Deposits (LCY + FCY)	64,684	78,738	87,099	81,823	83,916	86,334
Provisions ¹	819	2,480	575	589	659	596
Other Foreign Liabilities	1,688	7,039	10,528	9,796	9,954	10,519
Government Deposits (LCY + FCY)	114,579	198,298	194,258	189,141	182,466	200,258
Government Lending Funds ²	16	5,622	13	13	13	13
Due to Central Bank	94	25,150	5,390	7,885	6,918	6,444
Capital and Reserves	130,882	165,569	205,000	203,531	220,032	223,721
Due to Resident Banks	46,026	71,572	76,540	76,325	80,997	76,813
Money at call and short notice	2,008	1,711	5,781	1,450	5,636	6,042
Demand Deposits	1,255	1,025	594	911	1,715	1,477
Time Deposits	42,763	68,836	70,165	73,964	73,646	69,294
Unclassified Liabilities	49,958	61,741	64,657	66,274	52,129	56,574
Inter-Branch Transactions	372	1,132	1,591	1,600	1,471	1,854
Other Liabilities	49,586	60,609	63,066	64,674	50,658	54,720
Memoranda Accounts	1,416,622	1,588,907	2,029,541	1,903,069	1,914,372	1,973,707
Letters of Credit	110,860	112,191	105,483	109,170	104,014	106,052
Guarantees and other Forward Endorsements	252,402	350,833	331,703	329,215	333,427	336,976
Acceptances	18,272	20,796	27,122	24,695	25,666	24,436
Forward Exchange Contracts	569,807	599,576	874,432	766,331	754,495	753,309
Other Memoranda Accounts	465,281	505,511	690,801	673,658	696,770	752,934

* 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

(In Millions of AEDs)						
Item	2007	2008	2009			
	Dec.	Dec.	June	July	August	September
Foreign Assets	196,896	203,386	204,564	201,108	196,349	200,462
Notes and Coins	106	110	109	106	95	98
Due from H.O and Branches	4,174	22,088	26,108	24,787	26,815	23,545
Money at Call and Short Notice	7,602	6,786	14,917	5,405	17,292	24,097
Deposits with Banks ¹	52,606	49,447	49,627	57,155	38,672	40,207
Securities	57,795	53,064	45,642	46,724	46,167	45,347
Loans and Advances ²	70,599	63,021	59,202	57,496	57,805	57,323
Other Foreign Assets ³	4,014	8,870	8,959	9,435	9,503	9,845
Foreign Liabilities	320,970	282,599	261,258	258,014	257,845	265,687
Due to H.O and Branches	44,476	17,749	14,354	14,409	13,215	12,916
Due to Banks	3,620	920	20,296	18,086	25,068	29,584
Deposits of Banks	205,684	175,673	128,406	133,311	125,033	125,738
Other Deposits	64,349	78,285	86,691	81,539	83,684	86,066
Other Foreign Liabilities ⁴	2,841	9,972	11,511	10,669	10,845	11,383

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.	June	July	August	September
Government	58,402	72,260	87,013	87,461	90,275	88,523
Public Sector	50,056	70,165	79,893	78,688	82,451	92,113
Financial Institutions	10,229	18,260	21,823	22,236	23,527	24,551
Insurance Companies	4	4,537	0	0	0	0
Others	39,823	47,368	58,070	56,452	58,924	67,562
Private Sector	446,065	630,726	621,253	620,901	620,407	618,427
Financial Institutions	26,194	50,952	37,235	39,756	41,687	43,701
Insurance Companies	513	1,180	1,305	1,320	1,469	1,843
Business and Industrial Sector	267,578	341,352	386,542	380,175	374,291	370,090
Others ¹	151,780	237,242	196,171	199,650	202,960	202,793
Total	554,523	773,151	788,159	787,050	793,133	799,063

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	June	July	August	September	
1) Agriculture		1,605	2,391	776	697	601	729
2) Mining and Quarrying		7,782	11,853	6,990	6,936	6,734	6,629
3) Manufacturing		32,840	45,668	46,897	46,716	46,259	46,788
3.1 Food , Beverages and Tobacco		3,197	5,170	4,787	4,891	4,707	4,823
3.2 Textile and Leather Products		1,535	955	1,264	1,253	1,230	1,220
3.3 Furniture and Other Wood Products		837	1,324	1,174	1,193	1,175	1,176
3.4 Paper And Paper Products		756	823	613	592	592	562
3.5 Chemicals and Chemical Products, Petroleum and Petro-Chemicals		4,301	6,265	6,986	7,234	7,395	7,196
3.6 Basic Metal Products (Including Aluminium)		6,267	8,139	8,892	8,933	9,087	9,506
3.7 Fabricated Metal Products, Machinery and Equipment		1,790	3,386	2,787	2,810	2,882	2,725
3.8 Other Manufactured Products		14,157	19,608	20,394	19,810	19,191	19,580
4) Electricity, Gas and Water		12,094	20,250	23,320	23,085	23,312	21,996
5) Construction		66,003	119,251	122,880	125,431	126,569	126,829
6) Trade		102,444	124,243	111,124	110,231	108,370	104,164
6.1 Wholesale		69,489	75,510	72,615	70,743	69,054	65,295
6.2 Retail		32,955	48,733	38,509	39,488	39,316	38,869
7) Transport, Storage and Communication		21,211	25,039	27,892	28,075	27,860	28,812
8) Financial Institutions(Excluding Banks)		35,637	72,772	79,609	77,216	80,909	78,462
9) Government		58,402	72,260	85,913	87,461	90,275	88,524
10) Personal Loans for Business Purposes		106,449	160,103	170,860	172,045	169,997	170,022
11) Personal Loans for Consumption Purposes		41,923	67,039	67,057	67,113	67,722	67,434
12) All Others²		140,304	203,516	206,845	204,802	207,805	223,325
Total		626,694	924,383	950,163	949,808	956,413	963,714

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.	June	July	August	September
(1) Residents	651,338	833,432	864,284	882,348	879,586	890,893
1.1 Government	114,579	198,298	194,143	189,141	182,466	200,258
1.2 Public sector	36,196	44,760	55,372	50,872	62,716	58,843
1.2.1 Financial Institutions	4,819	4,934	9,982	10,141	10,973	11,152
1.2.2 Business and Industrial Inst.	31,377	39,826	45,390	40,731	51,743	47,691
1.3 Private Sector	272,241	338,451	345,468	371,143	363,446	358,967
1.3.1 Financial Institutions	22,101	20,407	22,997	31,640	22,810	20,276
1.3.2 Business and Industrial Inst.	250,140	318,044	322,471	339,503	340,636	338,691
1.4 Individuals	202,780	225,483	256,985	259,904	258,901	261,799
1.5 Others	25,542	26,440	12,316	11,288	12,057	11,026
(2) Non-Residents	64,683	78,738	84,910	81,823	83,916	86,334
2.1 Government and Diplomatic Missions	6,057	5,314	10,091	11,447	9,156	9,548
2.2 Financial Institutions	14,289	15,591	19,579	20,531	22,761	24,025
2.3 Business and Industry	18,780	28,580	26,213	23,086	25,911	25,915
2.4 Individuals and Others	25,557	29,253	29,027	26,759	26,088	26,846
Total Deposits	716,021	912,170	949,194	964,171	963,502	977,227

* 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.	June	July	August	September
Demand	188,859	217,049	229,669	230,429	235,920	238,373
Local Currency	156,632	172,409	183,712	182,815	184,273	186,341
Foreign Currencies	32,227	44,640	45,957	47,614	51,647	52,032
Savings	30,234	38,562	52,034	42,878	43,350	43,939
Local Currency	26,869	33,978	45,773	36,546	37,109	37,459
Foreign Currencies	3,365	4,584	6,261	6,332	6,241	6,480
Time	371,865	444,776	463,919	479,291	482,016	474,663
Local Currency	270,728	320,283	346,089	366,399	364,097	358,485
Foreign Currencies	101,137	124,493	117,830	112,892	117,919	116,178
Total Deposits²	590,958	700,387	745,622	752,598	761,286	756,975
Total Local Currency	454,229	526,670	575,574	585,760	585,479	582,285
Foreign Currencies	136,729	173,717	170,048	166,838	175,807	174,690
Commercial Prepayments	10,484	13,483	13,811	13,006	12,636	12,493

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.	June	July	August	September
Upto 3 Months	264,634	327,964	287,891	289,538	290,758	281,883
Above 3 and Upto 6 Months	71,373	103,409	113,767	138,423	116,476	143,036
Above 6 and Upto 12 Months	76,458	99,036	124,608	136,332	127,895	138,571
Exceeding 12 Months	54,294	95,729	97,432	95,554	115,714	99,450
Total	466,759	626,138	623,698	659,847	650,843	662,940

* Excluding Inter-Bank Deposits but Including Government Deposits

Table 12 : Currency Issued

(In Thousands of AEDs)						
Item	2007	2008	2009			
	Dec.	Dec.	June	July	August	September
Total Notes Issued (1)	31,215,615	44,759,332	42,579,832	41,492,590	41,571,630	43,011,466
Total Coins Issued (2)	455,590	567,643	590,381	592,595	599,054	607,154
Total Currency Issued (1)+(2)	31,671,205	45,326,975	43,170,213	42,085,185	42,170,684	43,618,620

* *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 September	726,944	20,344
2009 Average		
Per Month	80,772	2,260

* 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	3.84
	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 : Five Selected Banks.

* Unweighted Average