

جمعية مصارف الإمارات  
Emirates Banks Association



Newsletter

مجموعة مستخدمي سويفت  
(الإمارات)  
SWIFT User Group  
(U.A.E)

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To : All Members of SWIFT User Group (UAE)

After Greetings,

We are pleased to send you our Quarterly Newsletter (Volume 10, Issue 3-No.37) about SWIFT operations in UAE and the GCC, covering the period from July to September 2005, including SWIFTNet Traffic By Region for 1<sup>st</sup>,2<sup>nd</sup>,& 3<sup>rd</sup> Quarters 2005 , which show Total SWIFT and the Top 10 countries in Africa & Middle East where the United Arab Emirates rank comes No. 2 for both Traffic sent & Traffic received .

Please note that all the statistics herein, are selected and /or extracted from the SWIFT Website.

Assuring you of our best cooperation, we remain .

Sincerely yours,

Fathi M. Skaik  
General Manager EBA  
Chairperson SWIFT User Group (UAE)

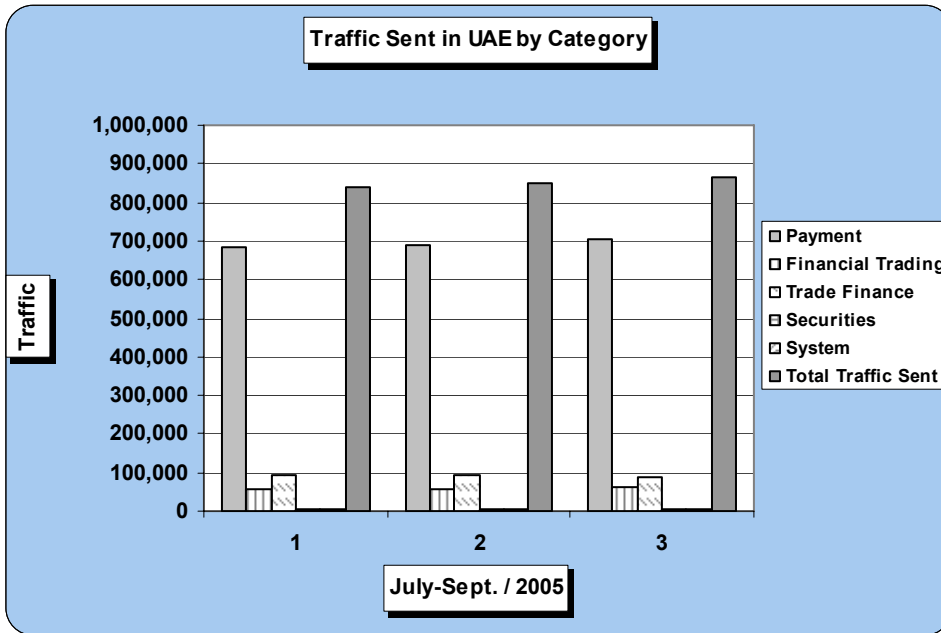
***SWIFT USER GROUP ( UAE )***  
***As at 30 September 2005***

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1 -Arab Bank for Investment & Foreign Trade	28-Calyon-Corporate and Investment Bank
2 -Emirates Bank International	29-Banque Banorabe
3 -National Bank of Dubai	30-Bank of Baroda
4 -Commercial Bank of Dubai	31-Banque Du Caire
5 -MashreqBank	32-BLCBank (France)
6 -Investbank	33-United Bank Limited
7 -United Arab Bank	34-Habib Bank Limited
8 -Union National Bank	35-Arab African International Bank
9 -National Bank of Fujairah	36-National Bank of Oman Ltd.
10-Dubai Islamic Bank	37-El Nilein Bank
11-Abu Dhabi Commercial Bank	38-Barclays Bank Plc
12-National Bank of Abu Dhabi	39-Citibank N.A.
13-RAK Bank	40-BNP Paribas
14-HSBC Bank Middle East	41-Emirates Islamic Bank
15-Sharjah Islamic Bank	42-UAE Central Bank
16-Bank of Sharjah	43-Abu Dhabi Islamic Bank
17-Commercial Bank International	44-Fisrt Gulf Bank
18-Dubai Bank PJSC	45-National Bank of Umm-Al Qaiwain
19-Arab Emirates Investment Bank P.J.S.C.	46-Abu Dhabi Investment Company
20-Arab Bank Plc.	47-Arab Monetary Fund
21-Lloyds TSB Bank Plc.	48-Real Estate Bank
22-Standard Chartered Bank	49-Abu Dhabi Investment Authority
23-ABN-Amro Bank	50-UAE Exchange Centre
24-Bank Melli Iran	51-Credit Suisse
25-Bank Saderat Iran	52-Dubai Int. Financial Exchange Ltd (DIFX)
26-Habib Bank AG Zurich	53- Persia International Bank
27-Al Ahli Bank of Kuwait	

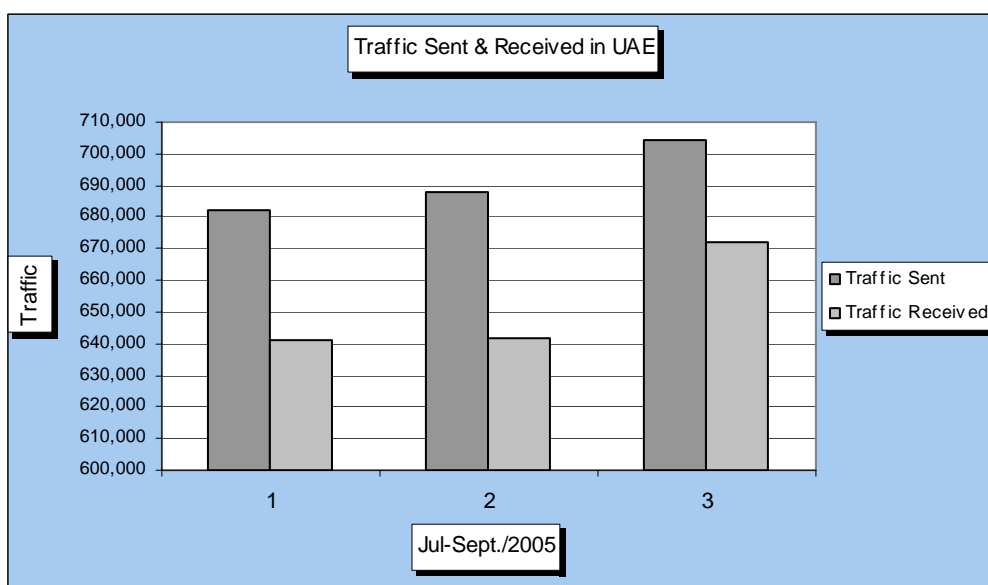
Traffic(Messages) Sent in the United Arab Emirates Distributed by Category

Month	Total Traffic Sent	Traffic (Messages) sent Distributed by Category									
		Payments				Financial Trading		Trade Finance		Securities	System
		Customer Transfers, Cheques	Financial Institution Transfers	Travelers Cheques	Balance Reporting	Foreign Exchange M.Market	Precious Metals Syndic.	Collect. & Cash Letters	Document. Credits & Guarant.	Securities	System
		Cat.(1)	Cat.(2)	Cat.(8)	Cat.(9)	Cat.(3)	Cat.(6)	Cat.(4)	Cat.(7)	Cat.(5)	Cat.(0)
July-05	682,177	306,532	127,323	14	89,395	57,306	175	8,550	83,693	4,846	4,231
Aug-05	687,564	301,933	133,236	19	90,828	57,544	170	8,799	84,252	6,428	4,249
Sept-05	703,873	319,972	131,251	11	91,079	60,350	164	8,415	81,536	6,737	4,358
<b>Total</b>	<b>2,073,614</b>	<b>928,437</b>	<b>391,818</b>	<b>44</b>	<b>271,302</b>	<b>175,200</b>	<b>509</b>	<b>257,64</b>	<b>249,481</b>	<b>18,011</b>	<b>12,838</b>



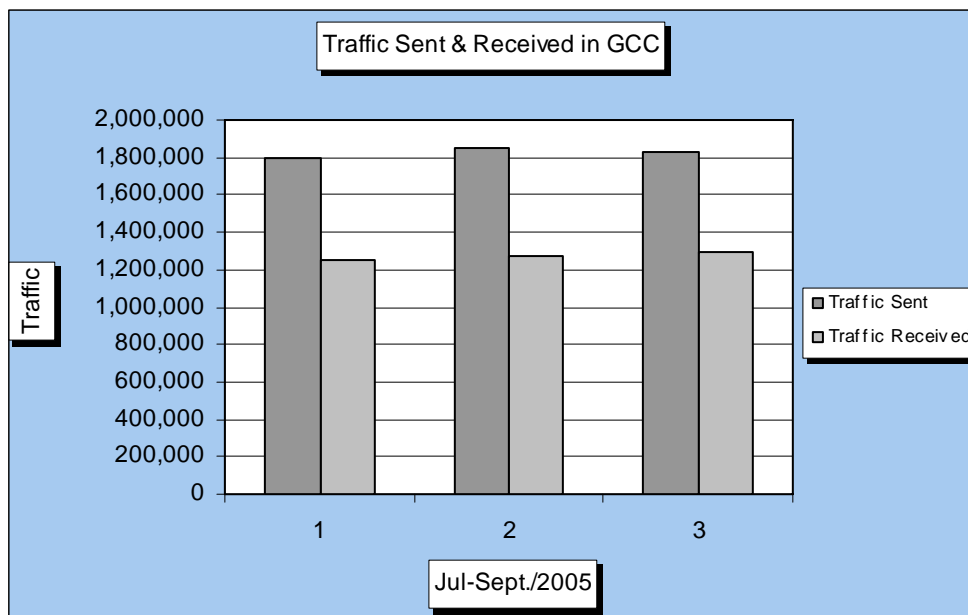
### Traffic (Messages) Sent & Received & Growth Rate in the United Arab Emirates

Month	Traffic (Messages) Sent			Traffic (Messages) Received		
			Growth			Growth
	2005	2004	Rate( % )	2005	2004	Rate( % )
<b>July</b>	682,177	606,921	12%	641,247	565,803	13%
<b>August</b>	687,564	610,351	13%	641,689	558,587	15%
<b>September</b>	704,004	613,976	15%	671,874	588,460	14%
<b>Total</b>	<b>2,073,745</b>	<b>1,831,248</b>	<b>13%</b>	<b>1,954,810</b>	<b>1,712,850</b>	<b>14%</b>



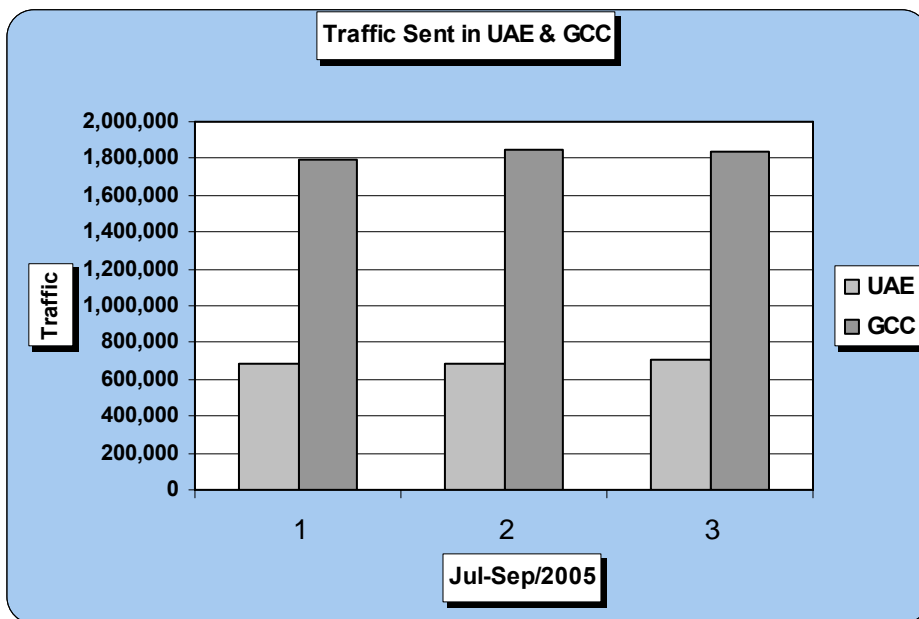
**Traffic (Messages) Sent & Received & Growth Rate in the GCC**

Month	Traffic (Messages) Sent			Traffic (Messages) Received		
			Growth			Growth
	2005	2004	Rate( % )	2005	2004	Rate( % )
<b>July</b>	1,797,699	1,497,149	20%	1,255,140	1,088,701	15%
<b>August</b>	1,849,441	1,565,606	18%	1,273,695	1,113,887	14%
<b>September</b>	1,833,410	1,556,519	18%	1,289,114	1,140,701	13%
<b>Total</b>	<b>5,480,550</b>	<b>4,619,274</b>	<b>19%</b>	<b>3,817,949</b>	<b>3,343,289</b>	<b>14%</b>



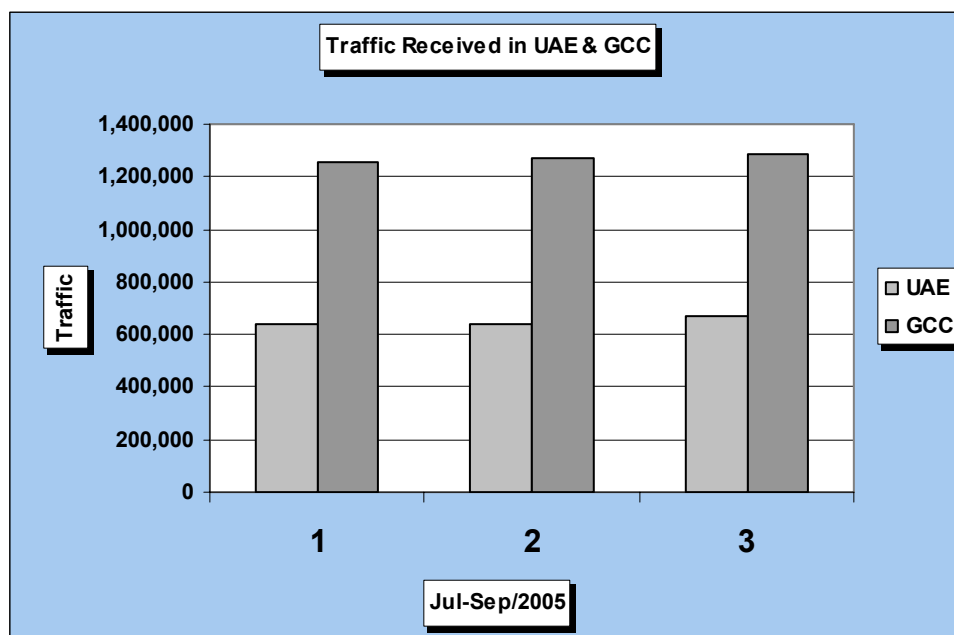
**Traffic (Messages) Sent in UAE & GCC**

Month	UAE	GCC	UAE/GCC
	2005	2005	( % )
July	682,177	1,797,699	38%
August	687,564	1,849,441	37%
September	704,004	1,833,410	38%
<b>Total</b>	<b>2,073,745</b>	<b>5,480,550</b>	<b>38%</b>



### Traffic (Messages) Received in UAE & GCC

Month	UAE	GCC	UAE/GCC
	2003	2003	( % )
July	641,247	1,255,140	51%
August	641,689	1,273,695	50%
September	671,874	1,289,114	52%
<b>Total</b>	<b>1,954,810</b>	<b>3,817,949</b>	<b>51%</b>



**Members , Sub - members & Participants Statistics in GCC AS AT 30/9/2005**

<b>Code</b>	<b>Countries</b>	<b>Members Live</b>	<b>Sub-Members Live</b>	<b>Participants Live</b>	<b>Total Live</b>
<b>AE</b>	<b>United Arab Emirates</b>	19	24	11	53
<b>BH</b>	<b>Bahrain</b>	11	37	11	59
<b>KW</b>	<b>Kuwait</b>	12	3	12	27
<b>OM</b>	<b>Oman</b>	6	8	1	15
<b>QA</b>	<b>Qatar</b>	7	7	2	16
<b>SA</b>	<b>Saudi Arabia</b>	13	3	1	17
	<b>Total</b>	68	82	38	188

