

Emirates Banks Association

Volume 10, Issue 2 No. (36)

July 2005

To : All Members of SWIFT User Group (UAE)

Greetings,

We are pleased to send you our Quarterly Newsletter (Volume 10, Issue 2-No.36) about SWIFT operations in UAE and the GCC, covering the period from April to June 2005.

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)

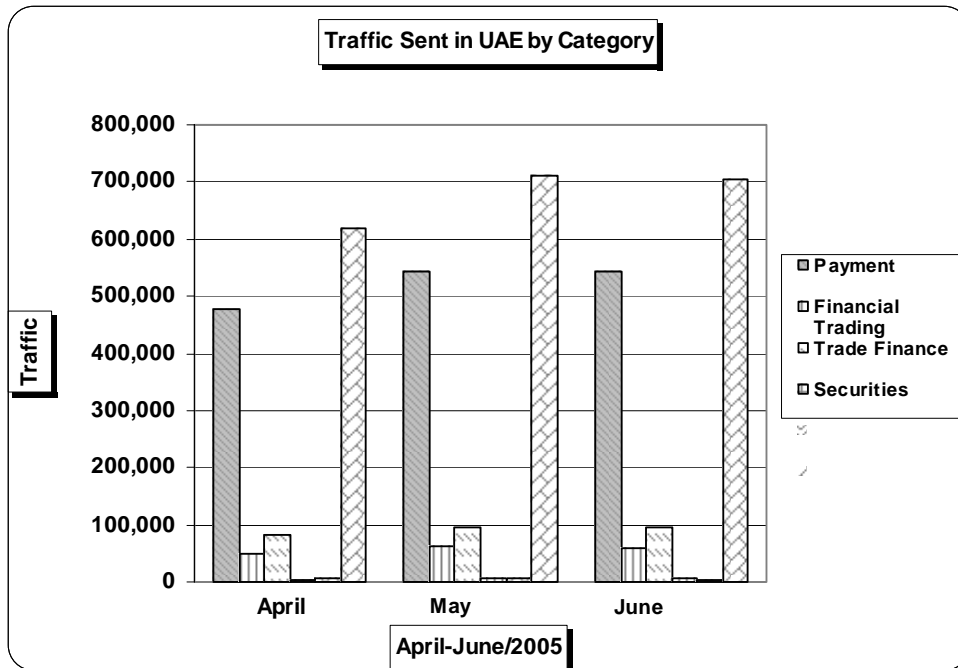
SWIFT USER GROUP (UAE)

As at 30 June 2005

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

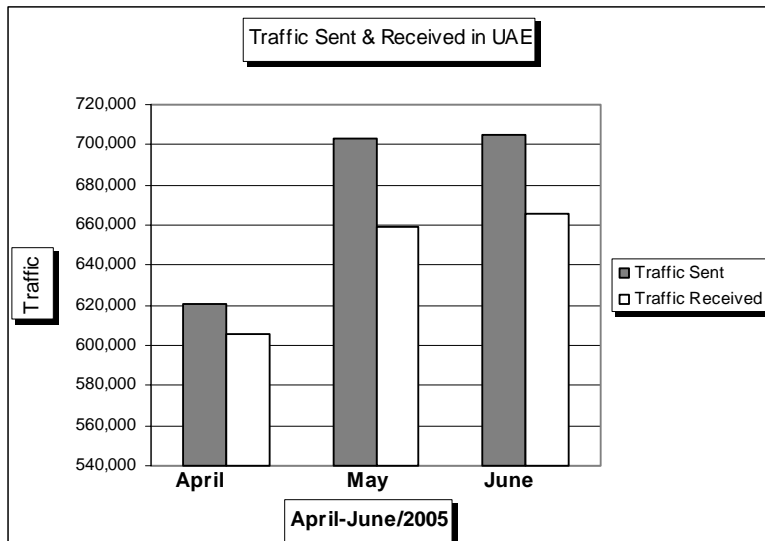
Traffic(Messages) Sent in the United Arab Emirates Distributed by Category

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)
April-05	620,504	278,276	118,690	14	81,563	50,160	100	7,815	74,376	4,113	5,397
May-05	711,821	319,463	132,646	10	89,649	54,397	9,058	9,058	86,289	5,600	5,651
Jun-05	705,452	316,644	136,563	18	89,331	57,942	132	8,978	85,005	6,296	4,543
Total	2,037,777	914,383	387,899	42	260,543	162,499	9,290	25,851	245,670	16,009	15,591



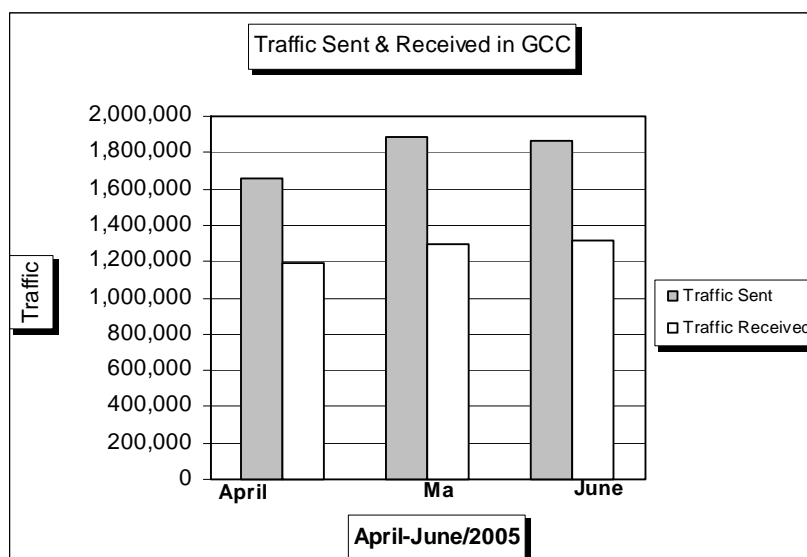
Traffic (Messages) Sent & Received & Growth Rate in the United Arab Emirates

Month	Traffic (Messages) Sent			Traffic (Messages) Received		
			Growth			Growth
	2005	2004	Rate(%)	2005	2004	Rate(%)
April	620,504	625,558	-1%	605,276	557,467	9%
May	702,704	622,014	13%	658,802	573,663	15%
June	705,452	635,589	11%	665,473	587,499	13%
Total	2,028,660	1,883,161	8%	1,929,551	1,718,629	12%



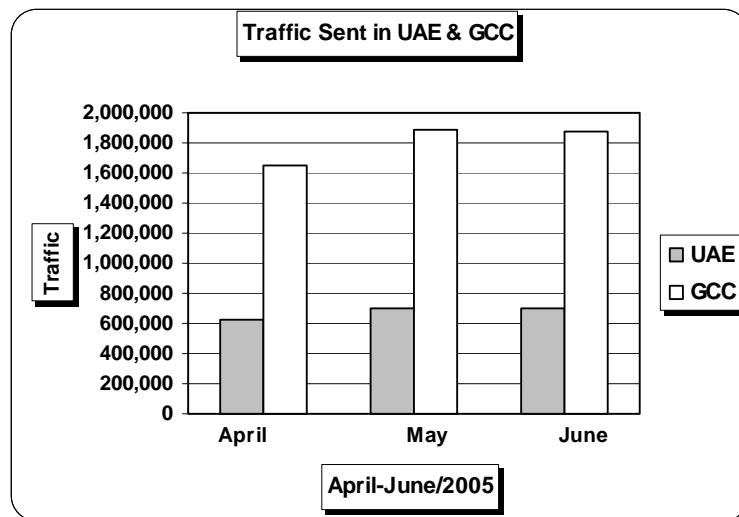
Traffic (Messages) Sent & Received & Growth Rate in the GCC

Month	Traffic (Messages) Sent			Traffic (Messages) Received		
	2005	2004	Growth Rate(%)	2005	2004	Growth Rate(%)
April	1,654,155	1,492,891	11%	1,193,510	1,093,658	9%
May	1,884,651	937,432	101%	1,297,132	1,088,412	19%
June	1,869,221	1,477,817	26%	1,313,290	1,114,236	18%
Total	5,408,027	3,908,140	38%	3,803,932	3,296,306	15%



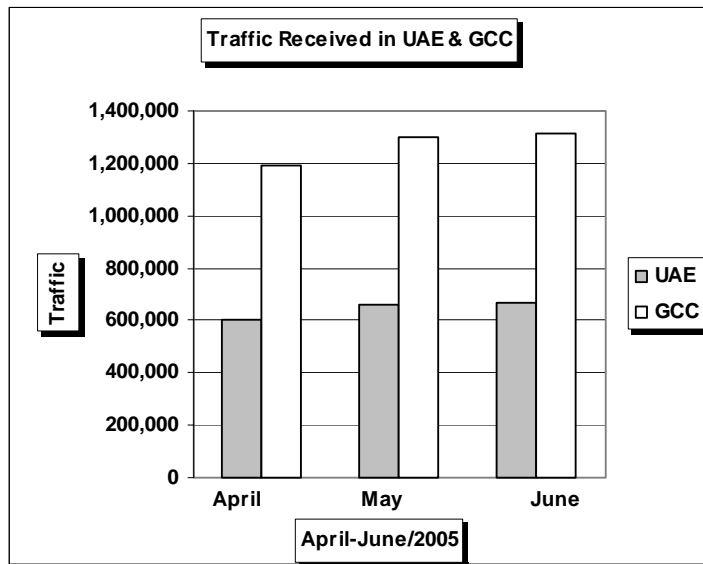
Traffic (Messages) Sent in UAE & GCC

Month	UAE	GCC	UAE/GCC
	2005	2005	(%)
April	620,504	1,654,155	38%
May	702,704	1,884,651	37%
June	705,452	1,869,221	38%
Total	2,028,660	5,408,027	38%



Traffic (Messages) Received in UAE & GCC

Month	UAE	GCC	UAE/GCC
	2005	2005	(%)
April	605,276	1,193,510	51%
May	658,802	1,297,132	51%
June	665,473	1,313,290	51%
Total	1,929,551	3,803,932	51%



Members , Sub - members & Participants Statistics in GCC AS AT 30/6/2005

Code	Countries	Members Live	Sub-Members Live	Participants Live	Total Live
AE	United Arab Emirates	19	22	11	52
BH	Bahrain	11	38	9	58
KW	Kuwait	12	2	12	26
OM	Oman	6	8	1	15
QA	Qatar	7	7	2	16
SA	Saudi Arabia	13	3	1	17
	Total	68	80	36	184

