

Table 8

## COMMERCIAL BANKS' LENDING AND DEPOSIT RATES

(Percent Per Annum)

End of Period	Deposit Rates		Lending Rates									Weighted Average
	Savings	Time	Agricul- ture	Manufact- uring	Building & Construc- tion	Real Estate	Wholesale & Retail	Transport	Non-Bank Financial Institutions	Professional & Business Services	Private Indivi- duals	
<b>1994</b>	3.13	6.70	11.70	10.59	11.83	11.36	11.05	11.76	n.a.	11.82	11.79	11.29
<b>1995</b>	3.28	6.78	11.45	10.64	11.58	11.06	10.59	12.00	n.a.	11.38	11.62	11.10
<b>1996</b>	3.27	5.77	12.10	11.33	11.44	11.50	11.20	12.39	n.a.	11.77	11.82	11.57
<b>1997</b>	2.72	5.18	10.96	9.33	9.94	10.15	9.53	11.25	n.a.	10.20	10.57	10.17
<b>1998</b>	1.82	4.01	10.06	8.08	9.00	9.20	8.41	9.61	7.05	9.04	9.93	9.11
<b>1999</b>	1.19	2.88	10.05	7.53	8.78	10.38	7.74	9.07	6.82	8.64	9.23	8.47
<b>2000</b>	0.85	3.00	10.70	7.77	8.89	8.56	7.63	9.28	9.08	8.64	8.92	8.37
<b>2001</b>	0.78	2.43	9.99	7.64	8.62	8.12	7.52	9.09	8.64	8.69	8.89	8.19
<b>2002</b>	0.57	2.17	10.33	7.46	7.60	8.25	6.84	8.86	5.87	8.30	8.90	7.89
<b>2003</b>	0.45	1.70	9.52	7.08	7.29	7.62	6.43	8.53	13.83	7.97	8.35	7.39
<b>2004</b>	0.36	1.77	9.13	6.42	7.47	6.93	6.25	7.96	6.71	7.29	7.83	7.03
<b>2003</b>												
Mar.	0.57	2.06	9.95	7.36	7.74	8.09	6.78	8.82	8.26	8.23	8.71	7.74
Jun.	0.47	1.89	9.66	7.29	7.49	8.04	6.59	8.58	9.11	8.11	8.58	7.60
Sep.	0.47	1.84	9.26	7.21	7.33	7.71	6.60	8.74	9.03	8.02	8.42	7.53
Dec.	0.45	1.70	9.52	7.08	7.29	7.62	6.43	8.53	13.83	7.97	8.35	7.39
<b>2004</b>												
Mar.(r)	0.43	1.61	9.24	6.74	7.66	7.58	6.31	8.43	9.15	7.79	8.19	7.27
Jun.	0.35	1.71	9.20	6.63	7.99	7.51	6.28	8.77	5.76	7.53	8.02	7.17
Sep.	0.35	1.77	9.14	6.57	7.53	7.32	6.26	7.17	7.30	7.59	7.97	7.11
Dec.	0.36	1.77	9.13	6.42	7.47	6.93	6.25	7.96	6.71	7.29	7.83	7.03
<b>2005</b>												
Jan.	0.36	1.78	8.87	6.04	7.34	6.92	6.26	7.16	6.73	7.10	7.80	6.92
Feb.	0.36	1.77	8.76	6.22	7.35	6.73	6.24	7.13	8.62	7.02	7.79	6.92
Mar.	0.36	1.87	8.71	6.15	7.45	6.63	6.29	7.15	6.75	7.08	7.74	6.92
Apr.	0.36	1.80	8.68	6.08	7.46	6.61	6.22	7.12	6.77	7.00	7.69	6.87
May	0.38	1.80	8.57	6.10	7.48	6.55	6.04	7.10	6.78	7.03	7.70	6.82
Jun.	0.42	1.78	8.47	6.00	7.36	6.57	5.99	7.08	6.77	7.04	7.66	6.77
Jul.	0.40	1.81	8.14	5.98	7.27	6.53	6.05	7.14	6.95	6.97	7.64	6.77
Aug.	0.40	1.81	8.14	5.90	7.25	6.50	5.99	7.38	6.94	6.82	7.53	6.68

Source: Commercial Banks