

Table 9

## COMMERCIAL BANKS'

(Percent Per Annum)

| End of Period | Negotiable Rate |           |           |           |           |           |           |
|---------------|-----------------|-----------|-----------|-----------|-----------|-----------|-----------|
|               | < 1 month       | 1 month   | 3 months  | 6 months  | 12 months | 24 months | 36 months |
| <b>1995</b>   | 0.75-8.00       | 1.00-6.00 | 3.00-5.00 | 4.00-7.00 | 4.50-7.75 | 5.50-7.25 | 5.50-7.50 |
| <b>1996</b>   | 0.50-3.75       | 2.25-5.50 | 2.00-6.00 | 3.50-5.25 | 5.00-7.00 | 5.50-7.50 | 5.50-7.00 |
| <b>1997</b>   | 1.15-3.25       | 1.00-3.25 | 2.14-4.00 | 2.69-5.50 | 3.75-7.00 | 4.25-6.00 | 4.10-5.00 |
| <b>1998</b>   | 0.81            | 0.71-3.00 | 1.33-2.88 | 1.89-3.03 | 2.80-6.43 | 3.25-4.48 | 3.49-5.00 |
| <b>1999</b>   | 0.27-1.75       | 0.00-1.63 | 0.86-2.25 | 0.00-3.21 | 2.00-4.50 | 0.00-5.78 | 0.00-4.98 |
| <b>2000</b>   | 1.00            | 0.50-2.11 | 1.04-2.50 | 1.68-3.47 | 1.95-4.16 | 2.25-3.14 | 2.50-3.50 |
| <b>2001</b>   | 0.19-1.00       | 0.30-1.00 | 0.46-1.22 | 0.58-4.00 | 1.21-3.48 | 0.00-2.27 | 2.28-4.49 |
| <b>2002</b>   | 0.21-1.19       | 0.00-1.00 | 0.41-3.80 | 0.60-2.84 | 1.05-2.36 | 0.00-3.50 | 0.00-3.63 |
| <b>2003</b>   | 0.00-0.43       | 0.00-0.67 | 0.40-0.86 | 0.90-1.26 | 1.34-2.01 | 0.00-1.80 | 0.00-2.85 |
| <b>2004</b>   | 0.00-0.63       | 0.00-1.00 | 0.58-1.70 | 0.00-1.85 | 1.00-2.47 | 0.00-2.45 | 0.00-3.10 |
| <b>2003</b>   |                 |           |           |           |           |           |           |
| Mar.          | 0.23-0.57       | 0.48-1.00 | 0.43-2.00 | 0.00-2.50 | 0.00-2.65 | 0.00-3.27 | 0.00-4.00 |
| Jun.          | 0.15-0.70       | 0.30-0.80 | 0.48-1.80 | 0.40-1.51 | 0.00-2.29 | 2.19-3.50 | 0.00-2.70 |
| Sep.          | 0.15-0.90       | 0.00-1.01 | 1.16-1.20 | 1.02-2.32 | 1.51-2.66 | 2.23-3.00 | 0.00-3.69 |
| Dec.          | 0.00-0.43       | 0.00-0.67 | 0.40-0.86 | 0.90-1.26 | 1.34-2.01 | 0.00-1.80 | 0.00-2.85 |
| <b>2004</b>   |                 |           |           |           |           |           |           |
| Mar.          | 0.24-0.80       | 0.00-0.84 | 0.57-1.21 | 1.52-1.61 | 1.12-1.94 | 1.50-2.75 | 0.00-2.60 |
| Jun.          | 0.15-0.80       | 0.24-0.50 | 0.75-1.65 | 0.00-1.63 | 0.96-1.97 | 1.00-3.00 | 0.00-3.38 |
| Sep.          | 0.00-0.60       | 0.39-1.34 | 0.53-1.75 | 0.40-1.78 | 1.04-2.26 | 1.50-2.75 | 0.00-3.07 |
| Dec.          | 0.00-0.63       | 0.00-1.00 | 0.58-1.70 | 0.00-1.85 | 1.00-2.47 | 0.00-2.45 | 0.00-3.10 |
| <b>2005</b>   |                 |           |           |           |           |           |           |
| Jan.          | 0.78-0.80       | 0.40-0.79 | 0.96-1.68 | 0.50-1.41 | 1.00-2.10 | 0.00-2.47 | 0.00      |
| Feb.          | 0.00-1.47       | 0.44-0.77 | 0.73-1.90 | 1.50-1.85 | 1.18-1.96 | 0.00-2.50 | 0.00-2.86 |
| Mar.          | 0.00-0.50       | 0.38-0.80 | 1.45-1.85 | 1.50-1.75 | 1.00-2.19 | 0.00-2.50 | 0.00-3.42 |
| Apr.          | 0.00-1.05       | 0.67-0.80 | 0.75-1.81 | 0.00-1.85 | 1.00-3.32 | 0.00-2.50 | 0.00-3.00 |
| May           | 0.00-0.55       | 0.67-1.50 | 0.60-1.83 | 0.00-1.97 | 1.00-1.99 | 1.50-3.00 | 0.00-2.17 |
| Jun.          | 0.00-1.25       | 0.67-1.45 | 1.00-1.90 | 0.46-1.80 | 1.16-2.02 | 0.00-2.25 | 0.00-2.66 |
| Jul.          | 0.00-0.76       | 0.71-1.52 | 0.80-1.70 | 0.00-1.87 | 1.00-2.05 | 0.00-1.71 | 0.00-3.00 |
| Aug.          | 0.00-0.60       | 0.65-1.21 | 0.68-1.86 | 1.19-1.72 | 1.00-1.87 | 1.89-3.50 | 0.00-2.65 |

Note:

<sup>1/</sup> Maturities also include 3 months to less than 9 months.<sup>2/</sup> Maturities also include 9 months to less than 12 months.<sup>3/</sup> Maturities also include 36 months and over.

Source: Commercial Banks

## TIME DEPOSIT RATES

| Carded Rate |           |                        |                        |           |           |                         | End<br>of<br>Period |
|-------------|-----------|------------------------|------------------------|-----------|-----------|-------------------------|---------------------|
| < 1 month   | 1 month   | 3 months <sup>1/</sup> | 6 months <sup>2/</sup> | 12 months | 24 months | 36 months <sup>3/</sup> |                     |
| -           | 3.00-3.25 | 3.50-4.25              | 4.00-5.00              | 6.00-6.75 | 5.75-6.75 | 5.75-7.00               | <b>1995</b>         |
| 0.50        | 3.00-3.25 | 3.25-4.25              | 3.50-5.00              | 5.50-7.00 | 5.50-7.00 | 5.50-7.00               | <b>1996</b>         |
| 3.25        | 1.00-3.25 | 2.00-3.25              | 2.75-5.25              | 3.75-5.25 | 4.00-5.25 | 4.25-5.25               | <b>1997</b>         |
| 1.75        | 1.00-1.75 | 1.20-2.75              | 1.55-3.00              | 2.25-4.50 | 2.50-5.00 | 2.75-5.00               | <b>1998</b>         |
| -           | 0.00-1.00 | 0.90-2.00              | 1.25-2.25              | 2.05-4.00 | 2.25-4.00 | 2.55-4.00               | <b>1999</b>         |
| 0.00        | 0.00-1.00 | 0.75-1.25              | 1.10-2.00              | 1.70-3.00 | 2.15-3.50 | 2.30-3.50               | <b>2000</b>         |
| 0.00-0.70   | 0.00-1.00 | 0.75-1.30              | 1.10-2.00              | 1.50-3.00 | 2.10-3.50 | 2.50-4.00               | <b>2001</b>         |
| 0.25-0.70   | 0.70-1.00 | 0.75-1.25              | 1.18-2.00              | 1.45-3.00 | 1.75-3.50 | 2.00-3.75               | <b>2002</b>         |
| 0.00-0.55   | 0.40-0.65 | 0.50-0.85              | 0.90-1.35              | 1.25-1.75 | 1.50-2.25 | 2.00-3.00               | <b>2003</b>         |
| 0.00-0.55   | 0.10-0.65 | 0.30-0.85              | 0.50-1.35              | 1.00-2.00 | 1.50-2.25 | 2.00-2.75               | <b>2004</b>         |
|             |           |                        |                        |           |           |                         | <b>2003</b>         |
| 0.25-0.70   | 0.70-0.85 | 0.75-1.10              | 1.18-1.50              | 1.45-2.00 | 1.75-3.00 | 2.00-3.75               | Mar.                |
| 0.00-0.70   | 0.40-0.85 | 0.50-1.10              | 0.90-1.55              | 1.25-2.00 | 1.50-2.15 | 2.00-3.25               | Jun.                |
| 0.00-0.70   | 0.40-0.85 | 0.50-1.10              | 0.90-1.55              | 1.25-2.00 | 1.50-2.50 | 2.00-3.25               | Sep.                |
| 0.00-0.55   | 0.40-0.65 | 0.50-0.85              | 0.90-1.35              | 1.25-1.75 | 1.50-2.25 | 2.00-3.00               | Dec.                |
|             |           |                        |                        |           |           |                         | <b>2004</b>         |
| 0.00-0.55   | 0.40-0.65 | 0.50-0.85              | 0.85-1.35              | 1.25-1.75 | 1.50-2.25 | 2.00-2.75               | Mar.                |
| 0.00-0.55   | 0.40-0.65 | 0.50-0.85              | 0.85-1.35              | 1.25-1.75 | 1.50-2.25 | 2.00-2.75               | Jun.                |
| 0.00-0.55   | 0.10-0.65 | 0.30-0.85              | 0.50-1.35              | 1.00-2.00 | 1.50-2.25 | 2.00-2.75               | Sep.                |
| 0.00-0.55   | 0.10-0.65 | 0.30-0.85              | 0.50-1.35              | 1.00-2.00 | 1.50-2.25 | 2.00-2.75               | Dec.                |
|             |           |                        |                        |           |           |                         | <b>2005</b>         |
| 0.00-0.55   | 0.10-0.65 | 0.30-0.85              | 0.50-1.35              | 1.00-2.00 | 1.50-2.35 | 2.00-2.75               | Jan.                |
| 0.00-0.55   | 0.10-0.65 | 0.30-0.85              | 0.50-1.55              | 1.00-2.40 | 1.50-2.45 | 2.00-2.75               | Feb.                |
| 0.00-0.55   | 0.10-0.65 | 0.30-0.85              | 0.50-1.55              | 1.00-2.40 | 1.50-2.45 | 2.00-2.75               | Mar.                |
| 0.00-0.55   | 0.10-0.65 | 0.30-0.85              | 0.50-1.55              | 1.00-2.40 | 1.50-2.45 | 2.00-2.75               | Apr.                |
| 0.00-0.55   | 0.10-0.65 | 0.30-0.85              | 0.50-1.55              | 1.00-2.40 | 1.50-2.45 | 2.00-2.75               | May                 |
| 0.00-0.55   | 0.10-0.65 | 0.30-0.85              | 0.50-1.55              | 1.00-2.40 | 1.50-2.45 | 2.00-2.75               | Jun.                |
| 0.00-0.55   | 0.10-0.65 | 0.30-0.85              | 0.50-1.55              | 1.00-2.40 | 1.50-2.45 | 2.00-2.75               | Jul.                |
| 0.00-0.55   | 0.10-0.65 | 0.30-0.85              | 0.50-1.55              | 1.00-2.40 | 1.50-2.45 | 2.00-2.75               | Aug.                |