

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
Sep.	0.00-1.40	0.72-1.54	0.99-1.83	0.00-1.35	1.00-2.10	0.00-1.77	0.00-2.50
Oct.	0.00-1.46	0.63-1.54	1.65-1.80	0.00-1.20	1.00-2.00	0.00-2.45	0.00-2.75
Nov.	0.00-1.65	0.59-1.89	0.81-2.22	0.00-2.42	1.00-1.78	2.00-2.10	0.00-2.49

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 of 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.
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	Sep.
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	Oct.
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	Nov.