

Table 8

COMMERCIAL BANKS' LENDING AND DEPOSIT RATES

(Percent Per Annum)

End of Period	Deposit Rates		Lending Rates									
	Savings	Time	Agricul- ture	Manufac- turing	Building & Construc- tion	Real Estate	Wholesale & Retail	Transport	Non-Bank Financial Institutions	Professional & Business Services	Private Indivi- duals	Weighted Average
1994	3.13	6.70	11.70	10.59	11.83	11.36	11.05	11.76	n.a.	11.82	11.79	11.29
1995	3.28	6.78	11.45	10.64	11.58	11.06	10.59	12.00	n.a.	11.38	11.62	11.10
1996	3.27	5.77	12.10	11.33	11.44	11.50	11.20	12.39	n.a.	11.77	11.82	11.57
1997	2.72	5.18	10.96	9.33	9.94	10.15	9.53	11.25	n.a.	10.20	10.57	10.17
1998	1.82	4.01	10.06	8.08	9.00	9.20	8.41	9.61	7.05	9.04	9.93	9.11
1999	1.19	2.88	10.05	7.53	8.78	10.38	7.74	9.07	6.82	8.64	9.23	8.47
2000	0.85	3.00	10.70	7.77	8.89	8.56	7.63	9.28	9.08	8.64	8.92	8.37
2001	0.78	2.43	9.99	7.64	8.62	8.12	7.52	9.09	8.64	8.69	8.89	8.19
2002	0.57	2.17	10.33	7.46	7.60	8.25	6.84	8.86	5.87	8.30	8.90	7.89
2003	0.45	1.70	9.52	7.08	7.29	7.62	6.43	8.53	13.83	7.97	8.35	7.39
2004	0.36	1.77	9.13	6.42	7.47	6.93	6.25	7.96	6.71	7.29	7.83	7.03
2005	0.40	2.03	8.03	6.00	6.87	6.36	5.90	7.23	7.01	6.82	7.47	6.63
2006	0.84	9.05	9.18	6.43	8.14	7.73	7.14	7.62	9.44	7.72	8.91	7.89
2005												
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
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
Sep.	0.39	1.79	8.09	6.13	7.34	6.49	5.97	7.38	6.95	6.88	7.51	6.70
Dec.	0.40	2.03	8.03	6.00	6.87	6.36	5.90	7.23	7.01	6.82	7.47	6.63
2006												
Mar.	0.54	3.33	8.35	6.20	7.53	7.05	5.87	7.53	7.94	9.20	7.60	6.94
Jun.	0.73	5.65	8.16	6.28	7.60	6.84	6.80	7.03	7.58	7.30	7.85	7.17
Sep.	0.80	6.63	8.85	6.68	8.15	7.42	7.18	7.41	8.43	7.70	8.53	7.69
Dec.	0.84	9.05	9.18	6.43	8.14	7.73	7.14	7.62	9.44	7.72	8.91	7.89

Source: Commercial Banks