

## REVIEW OF BANKS' INTEREST RATES

On annual level, in %

| Table 16  | 1999      | 2000      | 2001      |          |          |          |          |          |          |           |           |          |          |          |
|---|-----------|-----------|-----------|----------|----------|----------|----------|----------|----------|-----------|-----------|----------|----------|----------|
|   | XII       | XII       | I         | II       | III      | IV       | V        | VI       | VII      | VIII      | IX        | X        | XI       | XII      |
| <b>DENAR DEPOSITS</b>                               |           |           |           |          |          |          |          |          |          |           |           |          |          |          |
| <b>a) Households</b>                                |           |           |           |          |          |          |          |          |          |           |           |          |          |          |
| 1. Sight deposits                                   | 3.0-7.0   | 3.0-7.0   | 3.0-7.0   | 3.0-7.0  | 3.0-7.0  | 3.0-7.0  | 3.0-6.3  | 3.0-6.3  | 3.0-6.3  | 3.0-6.3   | 3.0-6.3   | 3.0-6.3  | 3.0-6.3  | 3.0-6.3  |
| 2. Time deposits                                    |           |           |           |          |          |          |          |          |          |           |           |          |          |          |
| - Over 1 month                                      | 3.7-15.5  | 7.0-14.0  | 7.0-14.0  | 7.0-14.0 | 7.0-14.0 | 7.0-14.0 | 6.0-14.0 | 6.0-14.0 | 6.0-14.0 | 6.0-14.0  | 7.0-14.0  | 7.0-15.0 | 6.0-14.5 | 7.0-14.0 |
| - Over 3 months                                     | 9.0-19.2  | 8.0-15.0  | 8.0-15.0  | 8.0-15.0 | 7.5-15.0 | 7.5-15.0 | 7.0-15.0 | 7.0-15.0 | 7.0-15.0 | 7.0-15.0  | 7.5-15.0  | 7.5-15.0 | 6.5-15.0 | 7.5-15.0 |
| - Over 6 months                                     | 9.5-16.5  | 9.0-15.5  | 9.0-15.5  | 8.0-15.5 | 8.0-15.5 | 8.0-15.5 | 7.5-15.5 | 7.5-15.5 | 7.5-15.5 | 7.5-15.5  | 8.0-15.5  | 8.0-15.5 | 6.5-15.5 | 8.0-15.5 |
| - Over 12 months                                    | 11.0-23.8 | 10.0-16.0 | 10.0-16.0 | 8.5-16.0 | 8.5-16.0 | 8.5-16.0 | 8.0-16.0 | 8.0-16.0 | 8.0-16.0 | 8.0-16.0  | 8.5-16.0  | 8.5-16.0 | 6.5-16.0 | 8.5-16.0 |
| - Over 24 months                                    | 11.5-20.0 | 11.0-18.0 | 11.0-18.0 | 9.0-18.0 | 9.0-18.0 | 9.0-18.0 | 9.0-15.0 | 9.0-15.0 | 9.0-15.0 | 9.0-15.0  | 9.0-15.0  | 9.0-15.0 | 6.5-17.0 | 9.0-17.0 |
| - Over 36 months                                    | 12.0-18.0 | 12.0-17.0 | 12.0-17.0 | 9.5-17.0 | 9.5-17.0 | 9.5-17.0 | 9.5-17.0 | 9.5-17.0 | 9.5-17.0 | 9.5-17.0  | 9.5-17.0  | 9.5-17.0 | 6.5-16.0 | 9.5-15.0 |
| <b>b) Enterprises</b>                               |           |           |           |          |          |          |          |          |          |           |           |          |          |          |
| 1. Sight deposits                                   | 2.5-7.0   | 3.0-7.0   | 3.0-7.0   | 3.0-7.0  | 3.0-7.0  | 3.0-7.0  | 3.0-5.0  | 3.0-5.0  | 3.0-5.0  | 3.0-5.0   | 3.0-5.0   | 3.0-10.0 | 3.0-10.0 | 3.0-7.5  |
| 2. Time deposits                                    |           |           |           |          |          |          |          |          |          |           |           |          |          |          |
| - Over 1 month                                      | 3.7-15.5  | 4.0-15.0  | 4.0-15.0  | 4.0-15.0 | 4.0-15.0 | 4.5-15.0 | 4.5-15.0 | 4.5-15.0 | 4.0-18.0 | 4.0-18.0  | 4.0-18.0  | 5.3-18.0 | 5.5-18.0 | 5.0-15.0 |
| - Over 3 months                                     | 5.0-16.0  | 5.0-12.0  | 5.0-12.0  | 5.0-12.0 | 5.0-12.0 | 4.5-12.0 | 6.0-12.0 | 6.0-12.0 | 6.0-18.0 | 6.0-18.0  | 5.8-18.0  | 5.8-18.0 | 6.0-18.0 | 6.0-13.5 |
| - Over 6 months                                     | 6.3-18.0  | 6.5-13.0  | 6.5-13.0  | 6.5-13.0 | 6.5-13.0 | 6.5-13.0 | 6.3-13.0 | 6.3-13.0 | 6.3-18.0 | 6.3-18.0  | 6.3-18.0  | 6.3-18.0 | 6.5-18.0 | 6.0-14.5 |
| - Over 12 months                                    | 8.3-19.0  | 7.0-14.2  | 7.0-14.2  | 7.0-14.2 | 7.0-14.2 | 7.0-14.2 | 7.0-14.2 | 7.0-14.2 | 7.0-18.0 | 7.0-18.0  | 7.0-18.0  | 7.0-18.0 | 7.0-18.0 | 6.0-15.5 |
| - Over 24 months                                    | 11.2-20.5 | 7.5-15.6  | 7.5-15.6  | 7.5-15.6 | 7.5-15.6 | 7.5-15.6 | 7.5-15.6 | 7.5-15.6 | 7.5-18.0 | 7.5-18.0  | 7.5-18.0  | 7.5-18.0 | 7.5-18.0 | 6.0-15.6 |
| - Over 36 months                                    | 11.2-18.0 | 8.0-17.0  | 8.0-17.0  | 8.0-17.0 | 8.0-17.0 | 8.0-17.0 | 8.0-17.0 | 8.0-17.0 | 8.0-18.0 | 8.0-18.0  | 8.0-18.0  | 8.0-18.0 | 8.0-18.0 | 6.0-17.0 |
| <b>DENAR PLACEMENTS (without specified purpose)</b> |           |           |           |          |          |          |          |          |          |           |           |          |          |          |
| 1. Short-term                                       | 12.0-47.0 | 6.0-46.0  | 6.0-46.0  | 6.0-46.0 | 6.0-46.0 | 6.0-49.0 | 6.0-49.0 | 6.0-49.0 | 6.0-49.0 | 6.0-49.0  | 6.0-49.0  | 9.0-49.0 | 9.0-49.0 | 9.0-49.0 |
| 2. Long-term  | 9.0-31.9  | 6.0-29.0  | 6.0-31.9  | 6.0-31.9 | 6.0-31.9 | 6.0-29.0 | 6.0-29.0 | 6.0-29.0 | 6.0-29.0 | 6.0-29.0  | 6.0-28.0  | 8.0-32.0 | 8.0-32.0 | 8.0-32.0 |
| 3. To small businesses                              | 18.0-26.0 | 18.0-25.0 | 18.0-25.0 | 9.0-25.0 | 9.0-25.0 | 9.0-23.0 | 9.0-23.0 | 9.0-23.0 | 9.0-23.0 | 10.0-32.0 | 10.0-32.0 | 9.0-32.0 | 9.0-32.0 | 9.0-32.0 |

