

## REVIEW OF BANKS' INTEREST RATES

On annual level, in %

Table 17	1997						1998						
	XII	I	II	III	IV	V	VI	VII	VIII	IX	X	XI	XII
	1	2	3	4	5	6	7	8	9	10	11	12	13

### DENAR DEPOSITS

#### a) Households

1. Sight deposits	3.0-6.1	3.0-6.1	3.0-6.1	3.0-6.1	3.0-6.1	3.0-6.1	3.0-6.1	3.0-6.1	3.0-6.1	3.0-6.1	3.0-6.1	3.0-6.1	3.0-6.3	3.0-6.3
2. Time deposits														
- Over 1 month	3.6-17.5	3.6-17.5	3.6-17.5	3.6-17.5	3.6-17.5	3.6-17.5	3.6-17.5	3.6-17.5	3.6-17.5	3.6-17.5	3.6-17.5	3.6-17.5	3.6-17.5	3.6-17.5
- Over 3 months	9.0-20.5	9.0-20.5	9.0-20.5	9.0-20.5	9.0-20.5	9.0-20.5	9.0-20.5	9.0-20.5	9.0-20.5	9.0-20.5	9.0-20.5	9.0-20.5	9.0-20.5	9.0-20.5
- Over 6 months	9.5-23.5	9.5-23.5	9.5-23.5	9.5-23.5	9.5-23.5	9.5-23.5	9.5-23.5	9.5-23.5	9.5-23.5	9.5-23.5	9.5-23.5	9.5-23.5	9.5-23.5	9.5-23.5
- Over 12 months	11.0-25.0	11.0-25.0	11.0-25.0	11.0-25.0	11.0-25.0	11.0-25.0	11.0-25.0	11.0-25.0	11.0-25.0	11.0-25.0	11.0-25.0	11.0-25.0	11.0-25.0	11.0-25.0
- Over 24 months	11.5-26.0	11.5-26.0	11.5-26.0	11.5-26.0	11.5-26.0	11.5-26.0	11.5-26.0	11.5-26.0	11.5-26.0	11.5-26.0	11.5-26.0	11.5-26.0	11.5-26.0	11.5-26.0
- Over 36 months	12.0-20.5	12.0-20.5	12.0-20.5	12.0-20.5	12.0-20.5	12.0-20.5	12.0-20.5	12.0-20.5	12.0-20.5	12.0-20.5	12.0-20.5	12.0-20.5	12.0-20.5	12.0-20.5

#### b) Enterprises

1. Sight deposits	2.5-8.0	2.5-8.0	2.5-8.0	2.5-8.0	2.5-8.0	2.5-8.0	2.5-8.0	2.5-8.0	2.5-8.0	2.5-8.0	2.5-8.0	2.5-8.0	2.5-8.0	2.5-8.0
2. Time deposits														
- Over 1 month	3.6-17.5	3.6-17.5	3.6-17.5	3.6-17.5	3.6-17.5	3.6-17.5	3.6-17.5	3.6-17.5	3.6-17.5	3.7-17.5	3.7-17.5	3.7-17.5	3.7-17.5	3.7-17.5
- Over 3 months	5.0-20.5	5.0-19.2	5.0-19.2	5.0-19.2	5.0-19.2	5.0-19.2	5.0-19.2	5.0-19.2	5.0-19.2	5.0-19.2	5.0-19.2	5.0-19.2	5.0-19.2	5.0-19.2
- Over 6 months	6.2-23.5	6.2-23.5	6.2-23.5	6.2-23.5	6.2-23.5	6.3-23.5	6.3-23.5	6.3-23.5	6.3-23.5	6.3-23.5	6.3-23.5	6.3-23.5	6.3-23.5	6.3-23.5
- Over 12 months	10.0-26.0	10.0-26.0	10.0-26.0	10.0-26.0	10.0-26.0	10.0-26.0	10.0-26.0	10.0-26.0	10.0-26.0	10.0-26.0	10.0-26.0	10.0-26.0	8.3-26.0	8.3-26.0
- Over 24 months	12.5-19.1	12.5-19.1	12.5-19.1	12.5-19.1	12.5-19.1	12.5-19.1	12.5-19.1	11.5-19.1	11.5-19.1	11.5-19.1	11.5-19.2	11.2-19.2	11.2-19.2	11.2-19.2
- Over 36 months	13.0-20.5	13.0-20.5	13.0-20.5	13.0-20.5	13.0-20.5	13.0-20.5	13.0-20.5	12.0-20.5	12.0-20.5	12.0-20.5	12.0-20.5	11.2-20.5	11.2-20.5	11.2-20.5

### DENAR PLACEMENTS (without specified purpose)

1. Short-term	17.0-47.0	17.0-47.0	17.0-47.0	17.0-47.0	17.0-47.0	16.0-47.0	16.0-47.0	16.0-47.0	16.0-47.0	16.0-47.0	16.0-47.0	16.0-47.0	16.0-47.0	16.0-47.0
2. Long-term	9.0-27.0	9.0-27.0	9.0-27.0	9.0-27.0	9.0-27.0	9.0-27.0	9.0-27.0	9.0-27.0	9.0-27.0	9.0-27.0	9.0-27.0	9.0-27.0	9.0-27.0	9.0-27.0
3. To small businesses	20.0-36.0	20.0-26.7	20.0-26.7	20.0-26.7	20.0-26.7	20.0-26.7	20.0-26.7	19.1-26.7	19.1-26.7	19.1-36.0	19.1-36.1	17.0-26.7	17.0-26.7	17.0-26.7

