REVIEW OF BANKS' INTEREST RATES

On annual level, in %

Table 17	1998	1999											
	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	3.0-6.3	3.0-6.3	3.0-6.3	3.0-6.3	3.0-7.0	3.0-7.0	3.0-7.0	3.0-7.0	3.0-7.0	3.0-7.0	3.0-7.0	3.0-7.0	3.0-7.0
2. Time deposits													
- Over 1 month	3.6-17.5	3.6-17.5	3.6-16.0	3.6-16.0	3.6-15.5	3.6-15.5	3.6-15.5	3.6-15.5	3.6-15.5	3.6-15.5	3.6-15.5	3.7-15.5	3.7-15.5
- Over 3 months	9.0-20.5	9.0-20.5	9.0-20.0	9.0-20.0	9.0-19.0	9.0-16.0	9.0-19.2	9.0-19.2	9.0-19.2	9.0-19.2	9.0-19.2	9.0-19.2	9.0-19.2
- Over 6 months	9.5-23.5	9.5-23.5	9.5-21.0	9.5-21.0	9.5-16.5	9.5-16.5	9.5-16.5	9.5-16.5	9.5-16.5	9.5-16.5	9.5-16.5	9.5-16.5	9.5-16.5
- Over 12 months	11.0-25.0	11.0-25.0	11.0-23.8	11.0-23.8	11.0-23.8	11.0-23.8	11.0-23.8	11.0-23.8	11.0-23.8	11.0-23.8	11.0-23.8	11.0-23.8	11.0-23.8
- Over 24 months	11.5-26.0	11.5-26.0	11.5-23.0	11.5-23.0	11.5-20.0	11.5-20.0	11.5-20.0	11.5-20.0	11.5-20.0	11.5-20.0	11.5-20.0	11.5-20.0	11.5-20.0
- Over 36 months	12.0-20.5	12.0-18.0	12.0-24.0	12.0-24.0	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	12.0-18.0	12.0-18.0
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	2.5-7.0
2. Time deposits													
- Over 1 month	3.7-17.5	3.7-17.5	3.7-12.0	3.7-12.0	3.7-15.5	3.7-15.0	3.6-15.5	3.6-15.5	3.6-15.5	3.6-15.5	3.6-15.5	3.7-15.5	3.7-15.5
- Over 3 months	5.0-19.2	5.0-19.2	5.0-15.0	5.0-15.0	5.0-16.0	5.0-16.0	5.0-16.0	5.0-16.0	5.0-16.0	5.0-16.0	5.0-16.0	5.0-16.0	5.0-16.0
- Over 6 months	6.3-23.5	6.3-23.5	6.3-18.0	6.3-18.0	6.3-18.0	6.3-18.0	6.3-18.0	6.3-18.0	6.3-18.0	6.3-18.0	6.3-18.0	6.3-18.0	6.3-18.0
- Over 12 months	8.3-26.0	8.3-26.0	8.3-19.0	8.3-19.0	8.3-19.0	8.3-19.0	8.3-19.0	8.3-19.0	8.3-19.0	8.3-19.0	8.3-19.0	8.3-19.0	8.3-19.0
- Over 24 months	11.2-19.2	11.2-19.2	11.2-20.5	11.2-20.5	11.2-20.5	11.2-20.5	11.2-20.5	11.2-20.5	11.2-20.5	11.2-20.5	11.2-20.5	11.2-20.5	11.2-20.5
- Over 36 months	11.2-20.5	11.2-20.5	11.2-20.5	11.2-20.5	11.2-20.5	11.2-20.5	11.2-20.5	11.2-20.5	11.2-20.5	11.2-20.5	11.2-18.0	11.2-18.0	11.2-18.0
DENAR PLACEMENTS (without specified purpose)													
1. Short-term	16.0-47.0	16.0-58.9	16.0-61.9	16.0-58.9	16.0-61.9	16.0-58.9	16.0-58.9	16.0-58.9	16.0-58.9	16.0-58.9	12.0-47.0	12.0-47.0	12.0-47.0
2. Long-term	9.0-27.0	9.0-27.0	9.0-29.0	9.0-29.0	9.0-29.0	9.0-29.0	9.0-41.6	9.0-41.6	9.0-41.6	9.0-41.6	9.0-31.5	9.0-31.9	9.0-31.9
3. To small businesses	17.0-26.7	17.0-26.7	17.0-26.7	17.0-26.7	17.0-26.7	17.0-26.7	18.0-26.7	18.0-26.7	18.0-26.7	18.0-26.7	18.0-26.7	18.0-26.0	18.0-26.0