

REVIEW OF BANKS' INTEREST RATES

On annual level, in %

Table 17	1999		2000											
	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	3.0-7.0	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	3.0-7.0	3.0-7.0	3.0-7.0	3.0-7.0
2. Time deposits													
- Over 1 month	3.7-15.5	3.7-15.5	3.7-15.5	3.7-15.5	3.7-15.5	7.0-15.5	7.0-15.5	7.5-15.5	7.5-15.5	7.5-15.5	7.0-15.5	7.0-15.5	7.0-14.0
- Over 3 months	9.0-19.2	9.0-19.2	9.0-16.0	9.0-16.0	9.0-16.0	9.0-16.0	9.0-16.0	9.0-16.0	9.0-16.0	9.0-16.0	8.5-16.0	8.0-16.0	8.0-15.0
- Over 6 months	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	9.5-16.5	9.5-16.5	9.0-16.5	9.0-15.5
- Over 12 months	11.0-23.8	11.0-23.8	11.0-23.8	11.0-23.8	11.0-23.8	11.0-17.0	11.0-17.0	11.0-17.0	11.0-17.0	11.0-17.0	11.0-17.0	10.0-17.0	10.0-16.0
- Over 24 months	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	11.5-18.0	11.5-18.0	11.5-18.0	11.0-18.0	11.0-18.0	11.0-18.0
- Over 36 months	12.0-18.0	12.0-18.0	12.0-18.0	12.0-18.0	12.0-18.0	12.0-18.0	12.0-18.0	12.0-18.0	12.0-18.0	12.0-18.0	12.0-18.0	12.0-18.0	12.0-17.0

b) Enterprises

1. Sight deposits	2.5-7.0	2.5-7.0	2.5-7.0	2.5-7.0	2.5-7.0	3.0-7.0	3.0-7.0	3.0-7.0	3.0-7.0	3.0-7.0	2.5-7.0	3.0-7.0	3.0-7.0
2. Time deposits													
- Over 1 month	3.7-15.5	3.7-15.5	3.7-15.5	3.7-15.5	3.7-15.5	4.0-15.5	4.0-15.5	4.0-15.5	4.0-15.5	4.0-15.5	4.0-15.5	4.0-15.5	4.0-15.0
- Over 3 months	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	5.0-16.0	5.0-16.0	5.0-16.0	5.0-12.0
- Over 6 months	6.3-18.0	6.3-18.0	6.3-18.0	6.3-18.0	6.3-18.0	7.4-18.0	7.4-18.0	7.4-16.5	7.4-16.5	7.4-16.5	7.4-16.5	6.5-16.5	6.5-13.0
- Over 12 months	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	10.0-17.0	8.3-17.0	8.3-17.0	8.3-17.0	7.0-17.0	7.0-14.2
- Over 24 months	11.2-20.5	10.0-20.5	10.0-20.5	10.0-20.5	10.0-20.5	10.0-20.5	10.0-20.5	10.0-17.5	10.0-17.5	10.0-17.5	10.0-17.5	7.5-17.5	7.5-15.6
- Over 36 months	11.2-18.0	10.0-18.0	10.0-18.0	10.0-18.0	10.0-18.0	10.0-18.0	10.0-18.0	10.0-18.0	10.0-18.0	10.0-18.0	10.0-18.0	8.0-18.0	8.0-17.0

DENAR PLACEMENTS (without specified purpose)

1. Short-term	12.0-47.0	12.0-47.0	12.0-47.0	12.0-47.0	6.0-47.0	6.0-47.0	6.0-47.0	6.0-47.0	6.0-47.0	6.0-47.0	6.0-47.0	6.0-47.0	6.0-46.0
2. Long-term	9.0-31.9	9.0-31.9	9.0-31.9	9.0-31.9	6.0-31.9	6.0-31.9	6.0-31.9	6.0-31.9	6.0-31.9	6.0-31.9	6.0-31.9	6.0-31.9	6.0-29.0
3. To small businesses	18.0-26.0	18.0-26.0	18.0-26.0	18.0-26.0	18.0-26.0	19.1-26.0	18.0-26.0	18.0-25.0	18.0-25.0	18.0-25.0	18.0-25.0	18.0-23.0	18.0-25.0

