

## 4.21 Weighted Average Lending & Deposit Rates

(Percent per annum)

Period	Nationalized Banks		Privatized Domestic Banks		Private Domestic Banks		Foreign Banks		Specialized Banks		All Groups	
	Lending	Deposits	Lending	Deposits	Lending	Deposits	Lending	Deposits	Lending	Deposits	Lending <sup>#</sup>	Deposits <sup>\$</sup>
<b>1996-97*</b>	17.66		18.01		17.32		15.82		13.92		17.14	
<b>1998</b> Jun.	16.80		17.12		16.20		14.88		13.99		16.09	
Dec.	16.65		17.46		15.95		14.83		14.13		15.88	
<b>1999</b> Jun.	14.86	6.32	15.68	6.31	15.10	7.81	13.43	5.41	14.07	13.11	14.61	6.49
Dec.	15.36	6.00	14.17	6.12	14.50	7.54	13.58	5.30	14.16	13.16	14.40	6.18
<b>2000</b> Jun.	13.06	5.35	12.50	6.19	13.21	7.24	12.59	5.30	14.09	12.24	12.94	5.89
Dec.	14.13	4.77	14.51	4.19	13.81	6.77	13.37	5.56	13.99	12.30	13.87	5.23
<b>2001</b> Jun.	13.48	4.39	14.84	4.07	14.47	6.46	13.86	5.79	14.27	10.97	13.97	5.00
Dec.	13.78	4.41	15.11	4.03	14.16	6.54	11.69	5.27	14.09	11.47	13.58	4.96
<b>2002</b> Jun.	11.89	3.60	12.51	3.51	12.75	5.88	10.69	3.96	14.05	10.07	12.12	4.17
Dec.	10.82	3.10	11.08	3.09	10.48	4.83	8.66	3.23	14.05	9.81	10.31	3.60
<b>2003</b> Jun.	6.69	1.64	6.86	1.29	8.18	2.89	6.24	1.44	13.21	5.54	7.58	1.90
Dec.	6.01	1.38	5.67	1.40	6.31	2.07	4.39	1.26	12.94	4.17	5.68	1.42

## 4.21 Weighted Average Lending & Deposit Rates

(Percent per annum)								
Period	Gross Disbursements		Outstanding Loans		Fresh Deposits		Outstanding Deposits	
	Including Zero Markup	Excluding Zero Markup	Including Zero Markup	Excluding Zero Markup	Including Zero Markup	Excluding Zero Markup	Including Zero Markup	Excluding Zero Markup
<b>January, 2004</b>								
Public	5.97	6.11	7.38	8.42	1.27	1.47	1.28	1.56
Private	5.10	5.15	5.85	6.51	1.18	1.35	1.36	1.74
Foreign	4.07	4.29	7.08	7.39	0.91	1.53	1.08	1.46
Specialized	12.61	12.62	12.10	14.09	2.93	3.89	4.23	4.80
All Banks	5.04	5.13	6.91	7.71	1.12	1.40	1.34	1.70
<b>February, 2004</b>								
Public	6.99	7.16	7.37	8.41	1.14	1.68	1.27	1.55
Private	5.51	5.56	5.82	6.45	1.42	2.22	1.35	1.76
Foreign	3.89	4.20	6.54	6.90	1.14	1.34	0.99	1.36
Specialized	12.80	12.80	11.67	14.12	3.26	3.88	4.29	4.80
All Banks	5.30	5.43	6.69	7.47	1.30	1.81	1.32	1.70
<b>March, 2004</b>								
Public	6.03	6.23	7.21	8.35	1.11	1.41	1.24	1.54
Private	4.81	4.87	5.61	6.29	1.39	2.27	1.33	1.75
Foreign	3.60	3.95	6.24	6.61	1.37	2.03	0.97	1.32
Specialized	13.67	13.68	11.66	14.10	3.84	4.27	4.31	4.78
All Banks	4.69	4.83	6.49	7.32	1.33	1.99	1.30	1.69
<b>April, 2004</b>								
Public	6.01	6.49	7.03	8.09	0.97	1.15	1.24	1.52
Private	5.24	5.31	5.58	6.19	1.50	2.20	1.20	1.57
Foreign	3.86	4.12	6.89	7.25	1.26	1.70	0.98	1.39
Specialized	13.60	13.61	11.67	14.10	4.16	4.45	4.10	4.54
All Banks	5.07	5.21	6.49	7.26	1.36	1.89	1.21	1.57
<b>May, 2004</b>								
Public	5.54	6.23	6.83	7.70	1.20	1.44	1.25	1.52
Private	5.65	5.73	5.59	6.20	1.44	2.24	1.18	1.56
Foreign	3.86	4.15	6.98	7.32	1.23	1.80	1.12	1.60
Specialized	13.60	13.61	11.68	14.09	2.79	2.88	4.09	4.53
All Banks	5.42	5.59	6.46	7.20	1.35	1.97	1.21	1.58
<b>June, 2004</b>								
Public	4.06	4.11	6.62	7.52	0.86	1.33	1.16	1.49
Private	5.31	5.36	5.73	6.30	1.14	2.14	1.20	1.60
Foreign	4.04	4.25	6.93	7.25	1.53	2.06	1.19	1.68
Specialized	12.35	12.35	11.69	14.07	1.65	3.52	3.84	4.51
All Banks	5.05	5.14	6.49	7.20	1.19	1.99	1.21	1.61

## 4.21 Weighted Average Lending & Deposit Rates

(Percent per annum)								
Period	Gross Disbursements		Outstanding Loans		Fresh Deposits		Outstanding Deposits	
	Including Zero Markup	Excluding Zero Markup	Including Zero Markup	Excluding Zero Markup	Including Zero Markup	Excluding Zero Markup	Including Zero Markup	Excluding Zero Markup
<b>July, 2004</b>								
Public	5.90	6.38	6.58	7.55	1.32	1.57	1.20	1.50
Private	4.82	4.86	5.75	6.30	1.16	1.44	1.19	1.59
Foreign	3.33	3.52	5.97	6.25	1.25	1.71	1.04	1.51
Specialized	12.50	12.50	11.91	14.18	4.19	4.26	4.10	4.58
All Banks	4.63	4.72	6.43	7.13	1.20	1.50	1.20	1.59
<b>August, 2004</b>								
Public	6.05	6.13	6.52	7.30	1.71	1.93	1.16	1.43
Private	5.40	5.42	5.73	6.27	1.46	2.09	1.19	1.59
Foreign	3.44	3.67	6.76	7.08	1.54	2.02	1.13	1.59
Specialized	13.52	13.53	11.94	14.18	2.54	2.83	4.04	4.49
All Banks	5.08	5.17	6.48	7.14	1.51	2.05	1.20	1.58
<b>September, 2004</b>								
Public	6.20	6.25	6.54	7.28	0.92	1.61	1.16	1.44
Private	6.11	6.18	5.84	6.34	1.57	2.32	1.19	1.58
Foreign	4.58	4.94	6.91	7.25	2.09	2.82	1.30	1.82
Specialized	13.42	13.42	11.93	14.18	3.85	4.10	4.03	4.51
All Banks	5.84	5.98	6.55	7.17	1.69	2.45	1.22	1.60
<b>October, 2004</b>								
Public	6.12	6.21	6.55	7.15	0.33	1.01	1.15	1.46
Private	6.60	6.73	5.84	6.37	1.48	2.18	1.16	1.58
Foreign	4.03	4.25	6.90	7.19	1.72	2.44	1.17	1.67
Specialized	13.43	13.43	12.47	13.83	3.71	4.18	4.04	4.53
All Banks	6.01	6.18	6.53	7.10	1.53	2.26	1.18	1.59
<b>November, 2004</b>								
Public	7.11	7.21	6.83	7.40	1.12	1.57	1.17	1.49
Private	6.22	6.34	5.93	6.44	1.48	2.10	1.17	1.59
Foreign	4.42	4.71	6.92	7.21	2.02	2.68	1.37	1.91
Specialized	13.87	13.87	12.45	13.80	0.57	1.65	4.18	4.71
All Banks	5.94	6.12	6.61	7.16	1.61	2.24	1.21	1.63
<b>December, 2004</b>								
Public	7.07	7.17	6.88	7.47	1.89	2.16	1.30	1.69
Private	6.10	6.24	6.17	6.70	1.55	2.30	1.22	1.68
Foreign	4.68	4.91	6.70	6.99	2.14	2.86	1.63	2.28
Specialized	9.00	9.00	11.72	12.87	2.73	3.38	3.64	4.59
All Banks	5.92	6.08	6.69	7.23	1.78	2.41	1.30	1.77

## 4.21 Weighted Average Lending & Deposit Rates

(Percent per annum)								
Period	Gross Disbursements		Outstanding Loans		Fresh Deposits		Outstanding Deposits	
	Including Zero Markup	Excluding Zero Markup	Including Zero Markup	Excluding Zero Markup	Including Zero Markup	Excluding Zero Markup	Including Zero Markup	Excluding Zero Markup
<b>January, 2005</b>								
Public	8.40	8.56	7.15	7.83	1.45	1.89	1.28	1.60
Private	6.91	7.05	6.41	6.92	1.46	1.74	1.28	1.74
Foreign	5.42	5.76	7.14	7.44	3.04	4.08	1.78	2.47
Specialized	9.07	9.08	11.57	12.70	2.73	2.95	3.92	4.54
All Banks	6.68	6.87	6.93	7.48	1.75	2.13	1.35	1.81
<b>February, 2005</b>								
Public	6.06	6.15	7.23	7.90	1.32	1.65	1.31	1.66
Private	6.49	6.60	6.63	7.18	1.68	2.58	1.34	1.83
Foreign	4.97	5.30	7.16	7.48	2.03	3.06	1.56	2.25
Specialized	9.13	9.13	11.47	12.58	3.60	3.92	3.94	4.51
All Banks	6.17	6.34	7.08	7.65	1.74	2.58	1.37	1.86
<b>March, 2005</b>								
Public	7.02	7.05	7.38	8.04	2.09	2.56	1.45	1.83
Private	6.93	7.07	6.80	7.33	1.96	2.89	1.35	1.87
Foreign	5.30	5.65	8.07	8.37	2.88	3.82	1.73	2.47
Specialized	9.24	9.24	11.37	12.45	3.56	4.02	3.93	4.52
All Banks	6.57	6.76	7.29	7.85	2.22	3.11	1.43	1.94
<b>April, 2005</b>								
Public	8.01	8.34	7.86	8.54	1.89	2.34	1.50	1.91
Private	7.05	7.19	7.02	7.49	1.77	3.40	1.48	2.03
Foreign	5.74	6.08	8.09	8.41	3.32	4.28	1.94	2.66
Specialized	9.17	9.17	11.29	12.31	1.93	3.85	3.87	4.57
All Banks	6.78	6.98	7.49	8.00	2.20	3.62	1.55	2.10
<b>May, 2005</b>								
Public	7.40	7.61	8.09	8.79	3.02	3.41	1.70	2.19
Private	7.78	7.96	7.53	8.11	3.31	4.39	1.59	2.19
Foreign	7.29	7.87	9.01	9.42	4.01	5.09	2.36	3.30
Specialized	9.00	9.01	11.07	12.08	6.62	6.73	4.23	4.98
All Banks	7.66	7.93	7.97	8.58	3.48	4.40	1.71	2.32
<b>June, 2005</b>								
Public	8.84	9.07	8.54	9.17	3.06	4.44	1.84	2.45
Private	8.33	8.47	8.01	8.55	3.23	4.31	1.75	2.43
Foreign	7.30	7.86	9.57	10.06	3.83	4.87	2.42	3.45
Specialized	9.02	9.02	10.96	11.93	7.39	7.74	4.39	5.17
All Banks	8.21	8.43	8.41	8.98	3.38	4.49	1.85	2.55

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(Percent per annum)

Period	Gross Disbursements		Outstanding Loans		Fresh Deposits		Outstanding Deposits	
	Including Zero Markup	Excluding Zero Markup	Including Zero Markup	Excluding Zero Markup	Including Zero Markup	Excluding Zero Markup	Including Zero Markup	Excluding Zero Markup
<b>July, 2005</b>								
Public	9.95	10.05	9.30	9.95	3.26	3.71	2.02	2.60
Private	9.32	9.49	8.57	9.16	2.64	3.01	1.99	2.69
Foreign	7.58	8.22	10.04	10.59	4.11	5.26	2.47	3.49
Specialized	9.42	9.44	10.93	11.85	1.84	5.97	4.28	5.06
All Banks	9.07	9.33	8.96	9.58	2.97	3.47	2.06	2.77
<b>August, 2005</b>								
Public	10.11	10.28	9.53	10.20	3.07	3.93	2.15	2.76
Private	9.30	9.49	8.80	9.41	3.91	5.24	2.10	2.86
Foreign	7.38	8.07	10.32	10.89	4.31	5.57	2.52	3.58
Specialized	9.18	9.19	10.87	11.77	7.72	7.86	4.92	5.71
All Banks	9.00	9.30	9.19	9.82	3.98	5.25	2.16	2.93
<b>September, 2005</b>								
Public	10.43	10.57	9.64	10.28	3.36	4.00	2.17	2.80
Private	9.72	10.00	9.05	9.67	3.64	5.00	2.15	2.95
Foreign	7.90	8.65	10.86	11.42	4.03	5.24	2.57	3.74
Specialized	9.21	9.21	10.83	11.68	5.41	7.90	4.93	5.82
All Banks	9.46	9.82	9.41	10.04	3.74	5.01	2.21	3.02
<b>October, 2005</b>								
Public	10.51	10.81	9.80	10.46	2.73	3.43	2.28	2.91
Private	10.09	10.36	9.23	9.86	3.77	4.82	2.26	3.06
Foreign	7.89	8.64	11.10	11.69	3.97	5.68	2.60	3.80
Specialized	9.24	9.24	10.74	11.56	8.82	9.03	5.37	6.31
All Banks	9.74	10.11	9.57	10.21	3.78	4.98	2.31	3.12
<b>November, 2005</b>								
Public	11.06	11.26	9.94	10.56	3.02	3.87	2.28	2.98
Private	10.01	10.25	9.39	10.00	4.28	5.56	2.33	3.16
Foreign	8.00	8.68	11.13	11.73	3.55	5.44	2.63	3.80
Specialized	9.27	9.27	10.59	11.41	5.38	6.10	5.23	6.27
All Banks	9.77	10.09	9.69	10.31	3.98	5.36	2.37	3.20
<b>December, 2005</b>								
Public	11.08	11.23	10.15	10.73	3.17	4.92	2.31	3.07
Private	9.79	9.87	9.54	10.07	4.34	5.88	2.56	3.56
Foreign	7.46	8.17	11.26	11.84	4.36	5.89	2.82	4.15
Specialized	9.74	9.74	10.06	10.88	6.14	6.68	4.69	5.97
All Banks	9.53	9.74	9.81	10.36	4.23	5.80	2.55	3.53

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(Percent per annum)

Period	Gross Disbursements		Outstanding Loans		Fresh Deposits		Outstanding Deposits	
	Including Zero Markup	Excluding Zero Markup	Including Zero Markup	Excluding Zero Markup	Including Zero Markup	Excluding Zero Markup	Including Zero Markup	Excluding Zero Markup
<b>January, 2006</b>								
Public	10.80	11.22	10.19	10.80	3.62	3.97	2.33	2.98
Private	10.18	10.28	9.66	10.19	3.06	3.63	2.64	3.69
Foreign	7.20	7.86	11.24	12.07	3.90	5.43	2.88	4.18
Specialized	10.03	10.03	9.93	10.74	7.58	8.02	5.24	6.21
All Banks	9.76	9.99	9.89	10.47	3.26	3.94	2.62	3.61
<b>February, 2006</b>								
Public	10.84	11.24	10.22	10.84	4.43	5.36	2.56	3.24
Private	10.52	10.59	9.78	10.29	5.39	6.79	2.75	3.73
Foreign	8.03	8.78	11.47	11.95	4.39	6.18	3.00	4.35
Specialized	9.69	9.69	9.82	10.61	4.12	4.69	5.28	6.25
All Banks	10.17	10.39	10.01	10.55	5.05	6.51	2.75	3.71
<b>March, 2006</b>								
Public	11.04	11.09	10.29	10.89	4.12	5.34	2.57	3.31
Private	10.46	10.65	9.82	10.33	4.92	6.47	2.73	3.72
Foreign	8.09	8.87	11.51	12.02	4.02	5.69	3.14	4.51
Specialized	9.27	9.27	9.68	10.46	9.39	10.23	5.05	6.16
All Banks	10.14	10.42	10.04	10.58	4.65	6.20	2.75	3.73
<b>April, 2006</b>								
Public	11.43	11.52	10.40	10.97	4.79	5.56	2.64	3.38
Private	10.50	10.66	9.96	10.49	4.87	6.45	2.84	3.87
Foreign	8.52	9.29	11.87	12.38	4.64	5.76	3.20	4.52
Specialized	9.00	9.00	9.57	10.48	4.61	5.43	5.11	6.15
All Banks	10.25	10.52	10.20	10.75	4.81	6.22	2.85	3.85
<b>May, 2006</b>								
Public	11.25	11.30	10.41	11.02	3.70	5.18	2.76	3.55
Private	10.53	10.61	10.09	10.58	5.02	6.55	2.88	3.95
Foreign	8.56	9.28	12.01	12.60	4.16	5.83	3.32	4.71
Specialized	9.09	9.09	9.36	10.25	3.47	6.54	4.94	6.31
All Banks	10.23	10.43	10.29	10.83	4.73	6.31	2.91	3.95
<b>June, 2006</b>								
Public	10.91	11.20	10.70	11.21	3.30	4.68	2.51	3.47
Private	10.18	10.27	10.15	10.63	4.91	6.52	2.94	4.06
Foreign	8.26	8.91	12.23	12.78	4.43	5.40	3.22	4.56
Specialized	9.47	9.47	9.19	10.04	5.69	6.84	4.54	6.30
All Banks	9.93	10.14	10.40	10.91	4.72	6.17	2.89	4.01

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Period	Gross Disbursements		Outstanding Loans		Fresh Deposits		Outstanding Deposits	
	Including Zero Markup	Excluding Zero Markup	Including Zero Markup	Excluding Zero Markup	Including Zero Markup	Excluding Zero Markup	Including Zero Markup	Excluding Zero Markup
<b>July, 2006</b>								
Public	11.79	11.94	10.80	11.34	6.27	7.74	2.66	3.57
Private	10.48	10.56	10.25	10.73	5.35	6.64	3.15	4.27
Foreign	8.70	9.25	12.50	13.09	4.27	5.94	3.41	4.73
Specialized	9.44	9.44	9.14	9.91	8.00	9.28	4.48	6.43
All Banks	10.24	10.43	10.51	11.03	5.15	6.56	3.09	4.18
<b>August, 2006</b>								
Public	11.86	11.98	10.89	11.42	4.50	6.03	2.66	3.56
Private	10.99	11.05	10.39	10.86	5.59	7.01	3.23	4.38
Foreign	8.84	9.51	12.74	13.35	5.02	5.94	3.43	4.78
Specialized	9.44	9.44	9.11	9.86	7.30	8.92	4.80	6.57
All Banks	10.63	10.83	10.64	11.15	5.43	6.74	3.14	4.27
<b>September, 2006</b>								
Public	11.64	11.77	10.86	11.38	4.52	6.43	3.06	4.12
Private	11.58	11.64	10.47	10.96	5.27	6.75	3.25	4.50
Foreign	8.91	9.55	12.96	13.52	4.70	5.87	3.43	4.85
Specialized	9.39	9.39	9.05	9.80	9.74	10.56	5.17	6.99
All Banks	11.01	11.22	10.71	11.23	5.14	6.57	3.24	4.47
<b>October, 2006</b>								
Public	12.18	12.36	10.86	11.39	5.24	7.22	3.03	3.96
Private	11.35	11.47	10.64	11.13	5.16	6.65	3.39	4.61
Foreign	9.09	9.39	13.10	13.35	4.63	5.89	3.66	5.28
Specialized	9.16	9.16	9.02	9.72	5.90	8.63	5.28	6.97
All Banks	11.08	11.23	10.81	11.31	5.09	6.56	3.35	4.55
<b>November, 2006</b>								
Public	11.22	11.50	10.98	11.54	7.10	8.07	3.19	4.15
Private	11.59	11.74	10.77	11.28	5.67	7.29	3.67	4.94
Foreign	8.90	9.11	13.75	13.92	4.13	5.23	3.76	5.27
Specialized	9.30	9.30	9.07	9.76	6.15	7.82	6.09	6.91
All Banks	10.99	11.16	10.99	11.49	5.55	7.06	3.59	4.82
<b>December, 2006</b>								
Public	11.34	11.55	11.04	11.58	6.32	8.51	3.30	4.39
Private	11.74	11.81	11.03	11.46	5.62	7.20	3.66	4.98
Foreign	8.73	8.96	13.62	13.82	5.05	6.16	4.89	6.13
Specialized	9.19	9.19	9.02	9.72	4.83	7.71	4.19	6.73
All Banks	11.16	11.27	11.10	11.55	5.58	7.12	3.66	4.94

## 4.21 Weighted Average Lending & Deposit Rates

(Percent per annum)

Period	Gross Disbursements		Outstanding Loans		Fresh Deposits		Outstanding Deposits	
	Including Zero Markup	Excluding Zero Markup	Including Zero Markup	Excluding Zero Markup	Including Zero Markup	Excluding Zero Markup	Including Zero Markup	Excluding Zero Markup
<b>January, 2007</b>								
Public	11.79	11.87	10.98	11.57	7.28	9.05	3.44	4.53
Private	11.00	11.03	11.14	11.59	4.99	6.50	3.68	4.96
Foreign	8.67	9.00	13.88	14.15	4.71	5.56	5.07	6.33
Specialized	9.82	9.82	8.94	9.60	3.57	5.17	5.32	7.42
All Banks	10.65	10.74	11.18	11.66	5.05	6.48	3.72	4.97
<b>February, 2007</b>								
Public	10.47	10.61	10.96	11.56	5.27	6.87	3.50	4.57
Private	11.01	11.05	11.29	11.73	4.94	6.73	3.78	5.10
Foreign	8.65	8.95	13.76	13.94	5.42	6.03	5.26	6.34
Specialized	9.69	9.70	8.95	9.59	3.21	4.34	5.34	6.91
All Banks	10.52	10.62	11.29	11.75	5.03	6.59	3.82	5.09
<b>March, 2007</b>								
Public	11.21	11.34	11.06	11.74	5.14	6.53	3.65	4.76
Private	10.85	10.90	11.28	11.72	4.98	6.70	3.86	5.19
Foreign	9.04	9.42	13.84	14.05	5.64	7.01	5.42	6.58
Specialized	9.52	9.53	8.93	9.56	6.98	8.95	4.91	7.02
All Banks	10.55	10.67	11.29	11.78	5.08	6.74	3.92	5.21
<b>April, 2007</b>								
Public	11.13	11.15	10.98	11.70	5.13	7.31	3.75	4.87
Private	10.94	10.90	11.29	11.74	4.89	6.45	3.83	5.14
Foreign	9.15	9.24	13.86	14.10	5.41	6.78	5.44	6.58
Specialized	9.24	9.25	8.97	9.60	5.33	6.49	5.63	7.11
All Banks	10.6	10.66	11.3	11.79	4.99	6.54	3.92	5.19
<b>May - 2007</b>								
Public	11.16	11.17	10.96	11.52	5.40	8.12	3.97	5.12
Private	10.81	10.92	11.33	11.75	5.40	6.91	3.92	5.23
Foreign	9.53	9.63	13.80	14.01	5.22	6.67	5.45	6.61
Specialized	9.31	9.31	8.99	9.57	7.07	9.12	5.68	7.16
All Banks	10.56	10.66	11.32	11.76	5.38	6.93	4.02	5.30
<b>June - 2007</b>								
Public	10.22	10.26	10.95	11.61	4.39	7.60	3.55	4.75
Private	10.74	10.88	11.36	11.78	5.46	7.01	3.98	5.32
Foreign	8.85	8.92	13.83	14.04	5.09	6.47	5.42	6.56
Specialized	9.71	9.71	8.97	9.58	8.52	9.68	5.32	7.30
All Banks	10.32	10.43	11.33	11.80	5.33	6.98	3.98	5.30



## 4.21 Weighted Average Lending & Deposit Rates

(Percent per annum)

Period	Gross Disbursements		Outstanding Loans		Fresh Deposits		Outstanding Deposits	
	Including Zero Markup	Excluding Zero Markup	Including Zero Markup	Excluding Zero Markup	Including Zero Markup	Excluding Zero Markup	Including Zero Markup	Excluding Zero Markup
<b>July - 2007</b>								
Public	10.88	10.90	10.97	11.50	4.23	5.09	3.54	4.63
Private	10.35	10.37	11.24	11.69	5.63	7.06	4.06	5.40
Foreign	10.56	10.58	13.99	14.17	5.08	6.28	5.05	6.26
Specialized	10.19	10.19	8.98	9.57	7.27	8.32	5.79	7.40
All Banks	10.42	10.44	11.26	11.72	5.47	6.83	4.03	5.32
<b>August - 2007</b>								
Public	9.75	9.86	11.10	11.64	5.04	6.91	3.85	4.98
Private	10.49	10.51	11.31	11.76	6.15	7.46	4.11	5.51
Foreign	11.56	11.70	14.34	14.55	5.50	6.60	5.09	6.40
Specialized	9.73	9.73	9.01	9.58	5.04	6.46	5.60	7.27
All Banks	10.51	10.55	11.35	11.82	5.99	7.30	4.12	5.47
<b>September - 2007</b>								
Public	10.43	10.49	11.05	11.67	4.28	6.38	3.86	4.99
Private	10.48	10.55	11.32	11.82	6.29	7.60	4.12	5.53
Foreign	10.25	10.31	15.16	15.39	5.17	6.53	5.24	6.82
Specialized	9.93	9.93	9.02	9.60	4.80	6.93	5.37	7.10
All Banks	10.46	10.52	11.32	11.84	6.04	7.41	4.12	5.48
<b>October - 2007</b>								
Public	11.80	11.84	11.21	11.79	5.16	6.35	3.88	4.91
Private	10.97	11.00	11.30	11.74	5.88	7.28	4.13	5.51
Foreign	10.28	10.35	15.03	15.30	5.88	7.14	5.46	6.95
Specialized	10.05	10.05	9.03	9.60	9.21	10.48	5.72	7.45
All Banks	10.97	11.00	11.33	11.80	5.83	7.18	4.14	5.46
<b>November - 2007</b>								
Public	10.92	11.03	11.24	11.88	4.08	5.65	3.81	4.84
Private	10.84	10.87	11.26	11.69	5.62	7.08	4.14	5.49
Foreign	9.61	9.64	14.58	14.80	4.55	6.13	5.05	6.60
Specialized	9.60	9.60	9.05	9.62	6.98	7.79	5.45	7.38
All Banks	10.72	10.75	11.30	11.77	5.39	6.89	4.11	5.41
<b>December - 2007</b>								
Public	11.66	11.72	11.15	11.82	6.43	7.44	3.96	5.11
Private	10.99	11.02	11.25	11.65	5.87	7.40	4.13	5.55
Foreign	10.06	10.09	14.52	14.74	4.62	5.93	4.89	6.44
Specialized	9.42	9.42	9.03	9.60	5.51	6.83	4.91	7.28
All Banks	10.95	10.98	11.27	11.73	5.81	7.25	4.13	5.50

## 4.21 Weighted Average Lending & Deposit Rates

(Percent per annum)

Period	Gross Disbursements		Outstanding Loans		Fresh Deposits		Outstanding Deposits	
	Including Zero Markup	Excluding Zero Markup	Including Zero Markup	Excluding Zero Markup	Including Zero Markup	Excluding Zero Markup	Including Zero Markup	Excluding Zero Markup
<b>January - 2008</b>								
Public	11.55	11.63	11.13	11.69	4.63	5.92	4.02	5.11
Private	10.94	10.97	11.25	11.64	5.98	7.31	4.20	5.57
Foreign	9.48	9.52	14.10	14.37	4.25	5.58	4.91	6.37
Specialized	10.35	10.35	9.04	9.62	3.28	4.53	5.21	7.17
All Banks	10.80	10.83	11.26	11.69	5.70	7.04	4.19	5.51
<b>February - 2008</b>								
Public	10.71	10.78	11.15	11.69	5.00	6.47	3.93	5.03
Private	10.92	10.95	11.21	11.59	5.44	7.01	4.19	5.56
Foreign	10.06	10.10	14.28	14.59	5.36	6.63	5.12	6.55
Specialized	9.58	9.58	9.04	9.63	6.36	8.43	5.19	7.17
All Banks	10.81	10.85	11.23	11.65	5.40	6.93	4.17	5.50
<b>March - 2008</b>								
Public	11.40	11.49	11.06	11.62	7.61	8.33	3.75	4.89
Private	10.94	10.99	11.29	11.68	6.06	7.44	4.23	5.64
Foreign	9.80	9.83	13.81	14.07	4.66	6.04	4.82	6.27
Specialized	9.11	9.11	9.02	9.62	0.98	2.61	4.99	7.24
All Banks	10.87	10.91	11.26	11.69	6.05	7.38	4.17	5.52
<b>April - 2008</b>								
Public	10.39	10.44	11.13	11.64	8.43	9.17	3.82	4.92
Private	11.06	11.10	11.36	11.74	5.71	7.25	4.21	5.67
Foreign	9.89	9.95	13.95	14.26	4.82	6.22	5.05	6.55
Specialized	9.48	9.48	9.02	9.61	0.50	3.50	5.06	7.22
All Banks	10.90	10.94	11.33	11.74	5.93	7.41	4.18	5.57
<b>May - 2008</b>								
Public	10.00	10.25	11.67	12.20	6.71	7.65	3.85	4.94
Private	11.56	11.60	11.50	11.87	6.58	7.81	4.26	5.69
Foreign	10.50	10.52	14.45	14.66	4.57	6.00	4.99	6.57
Specialized	9.40	9.40	9.02	9.61	0.95	2.18	4.85	7.16
All Banks	11.33	11.38	11.55	11.96	6.36	7.62	4.21	5.58
<b>June - 2008</b>								
Public	13.87	13.94	12.00	12.59	8.66	9.80	4.64	6.06
Private	12.82	12.89	11.94	12.36	7.09	9.09	5.27	7.11
Foreign	11.75	11.77	15.05	15.27	5.71	7.61	5.99	7.68
Specialized	9.88	9.88	9.02	9.61	1.31	3.39	4.32	7.09
All Banks	12.75	12.81	11.96	12.42	7.03	9.00	5.18	6.94

## 4.21 Weighted Average Lending & Deposit Rates

(Percent per annum)

Period	Gross Disbursements		Outstanding Loans		Fresh Deposits		Outstanding Deposits	
	Including Zero Markup	Excluding Zero Markup	Including Zero Markup	Excluding Zero Markup	Including Zero Markup	Excluding Zero Markup	Including Zero Markup	Excluding Zero Markup
<b>July - 2008</b>								
Public	12.85	12.86	12.35	12.99	10.59	11.36	5.33	6.89
Private	13.36	13.41	12.59	13.04	7.33	9.01	5.46	7.31
Foreign	11.01	11.10	15.20	15.20	6.11	8.28	6.28	8.17
Specialized	10.50	10.50	9.06	9.64	4.90	8.21	5.66	8.21
All Banks	13.05	13.10	12.52	13.01	7.48	9.19	5.47	7.27
<b>August - 2008</b>								
Public	12.78	13.14	13.10	13.63	10.47	12.16	5.58	7.31
Private	13.36	13.42	12.90	13.37	7.67	9.49	5.52	7.49
Foreign	12.67	12.71	15.82	16.08	6.12	8.90	6.27	8.64
Specialized	9.99	10.01	9.07	9.65	2.48	6.64	5.57	8.34
All Banks	13.25	13.32	12.91	13.40	7.60	9.57	5.56	7.51
<b>September - 2008</b>								
Public	14.80	15.47	13.03	13.65	10.34	12.29	5.65	7.50
Private	14.51	14.57	13.47	13.92	9.02	10.70	5.85	7.86
Foreign	13.35	13.42	15.81	16.11	6.42	8.83	6.66	8.75
Specialized	9.57	9.59	9.11	9.69	2.80	6.95	5.68	8.30
All Banks	14.42	14.52	13.34	13.82	8.73	10.57	5.85	7.83
<b>October - 2008</b>								
Public	17.23	17.28	13.65	14.27	12.97	14.34	5.82	7.64
Private	16.09	16.13	14.04	14.45	9.88	11.70	6.22	8.24
Foreign	11.88	12.04	16.05	16.65	6.00	8.66	6.75	8.97
Specialized	9.70	9.79	9.05	9.66	3.03	6.62	5.70	8.42
All Banks	15.54	15.60	13.89	14.35	9.53	11.52	6.17	8.17
<b>November - 2008</b>								
Public	15.07	15.21	13.93	14.67	11.96	13.73	6.16	8.05
Private	15.58	15.65	14.30	14.70	9.39	11.46	6.54	8.67
Foreign	9.67	9.73	15.97	16.47	6.96	9.80	7.08	9.51
Specialized	9.53	9.56	9.09	9.66	1.50	7.11	5.87	8.81
All Banks	14.72	14.79	14.13	14.60	9.18	11.40	6.50	8.60
<b>December - 2008</b>								
Public	15.66	15.77	14.10	14.82	10.27	13.35	6.40	8.54
Private	15.25	15.36	14.64	15.01	9.26	11.73	6.75	9.09
Foreign	9.42	9.49	16.55	17.11	6.50	9.87	7.20	9.70
Specialized	9.64	9.69	9.08	9.69	2.27	7.20	5.33	8.81
All Banks	14.33	14.43	14.45	14.90	8.94	11.62	6.70	9.02

## 4.21 Weighted Average Lending & Deposit Rates

(Percent per annum)

Period	Gross Disbursements		Outstanding Loans		Fresh Deposits		Outstanding Deposits	
	Including Zero Markup	Excluding Zero Markup	Including Zero Markup	Excluding Zero Markup	Including Zero Markup	Excluding Zero Markup	Including Zero Markup	Excluding Zero Markup
<b>January - 2009</b>								
Public	16.00	16.15	14.30	14.96	9.38	11.45	6.50	8.45
Private	16.00	16.16	14.91	15.37	9.03	11.05	6.92	9.17
Foreign	11.86	12.10	16.20	17.09	7.77	10.33	7.55	10.26
Specialized	9.51	9.65	9.09	9.66	5.72	6.63	6.49	9.09
All Banks	15.35	15.53	14.66	15.18	8.84	10.95	6.88	9.09
<b>February - 2009</b>								
Public	15.79	15.80	14.07	14.73	6.44	8.06	6.77	8.71
Private	14.97	15.10	14.87	15.34	8.36	10.13	6.98	9.20
Foreign	13.59	13.68	16.12	16.87	6.80	10.03	7.44	10.24
Specialized	9.30	9.50	9.10	9.66	2.68	7.29	6.46	9.16
All Banks	14.82	14.95	14.58	15.10	8.02	9.99	6.96	9.15
<b>March - 2009</b>								
Public	14.91	14.95	13.95	14.69	8.09	10.37	6.64	8.51
Private	14.50	14.60	14.64	15.16	8.11	10.07	6.69	8.89
Foreign	12.83	12.87	16.01	16.55	7.27	10.44	7.64	10.37
Specialized	9.42	9.46	9.11	9.67	2.74	7.02	6.27	9.25
All Banks	14.28	14.37	14.38	14.95	7.96	10.11	6.72	8.88
<b>April - 2009</b>								
Public	14.71	14.73	13.93	14.64	7.56	9.29	6.55	8.37
Private	14.61	14.76	14.34	14.87	7.83	9.72	6.59	8.74
Foreign	12.87	13.09	15.65	16.50	8.05	10.64	7.04	9.86
Specialized	9.59	9.59	9.12	9.67	2.29	6.09	6.53	9.46
All Banks	14.37	14.52	14.14	14.71	7.77	9.80	6.60	8.72
<b>May - 2009</b>								
Public	14.87	14.88	14.00	14.62	6.90	8.83	6.64	8.48
Private	14.66	14.79	14.27	14.79	7.92	9.89	6.59	8.79
Foreign	12.71	12.76	15.33	16.09	8.76	10.73	7.18	9.93
Specialized	7.83	8.55	9.11	9.66	3.07	6.11	6.15	8.96
All Banks	14.32	14.46	14.09	14.64	7.94	9.93	6.62	8.77
<b>June - 2009</b>								
Public	14.15	14.20	13.74	14.38	5.02	9.25	6.37	8.42
Private	14.63	14.76	14.23	14.75	7.75	10.13	6.49	8.80
Foreign	12.82	12.88	15.62	16.13	8.50	10.76	7.48	10.05
Specialized	9.87	9.89	9.12	9.65	2.74	6.03	5.39	8.17
All Banks	14.32	14.43	14.02	14.57	7.58	10.14	6.50	8.77

## 4.21 Weighted Average Lending & Deposit Rates

(Percent per annum)

Period	Gross Disbursements		Outstanding Loans		Fresh Deposits		Outstanding Deposits	
	Including Zero Markup	Excluding Zero Markup	Including Zero Markup	Excluding Zero Markup	Including Zero Markup	Excluding Zero Markup	Including Zero Markup	Excluding Zero Markup
<b>July - 2009</b>								
Public	14.46	14.48	13.58	14.23	7.39	8.68	6.46	8.34
Private	14.23	14.32	13.98	14.52	7.36	9.36	6.42	8.64
Foreign	12.61	12.77	15.11	15.76	7.20	9.42	6.83	9.56
Specialized	10.52	10.53	9.11	9.64	3.52	6.02	5.45	8.30
All Banks	14.01	14.12	13.79	14.35	7.31	9.30	6.44	8.62
<b>August - 2009</b>								
Public	13.72	13.76	13.58	14.25	5.64	7.46	6.57	8.41
Private	13.72	13.84	13.91	14.45	7.47	9.42	6.36	8.60
Foreign	12.85	12.89	15.13	15.84	7.52	9.48	6.74	9.38
Specialized	9.81	9.85	9.10	9.63	2.05	6.12	5.27	8.08
All Banks	13.62	13.72	13.73	14.30	7.38	9.36	6.41	8.59
<b>September - 2009</b>								
Public	14.48	14.50	13.55	14.20	6.76	7.85	6.41	8.19
Private	13.98	14.12	13.84	14.39	7.48	9.34	6.23	8.47
Foreign	12.77	12.82	15.23	15.84	7.42	9.61	6.83	9.39
Specialized	9.81	9.84	9.10	9.62	1.84	6.27	5.28	8.18
All Banks	13.85	13.98	13.67	14.24	7.39	9.28	6.29	8.45
<b>October - 2009</b>								
Public	14.57	14.67	13.58	14.20	6.55	7.66	6.38	8.14
Private	13.96	14.16	13.85	14.40	7.38	9.55	6.20	8.44
Foreign	12.70	12.89	14.92	15.66	7.70	10.04	6.87	9.44
Specialized	9.66	9.69	9.09	9.61	1.12	6.91	4.94	8.41
All Banks	13.82	14.02	13.67	14.24	7.33	9.50	6.26	8.42
<b>November - 2009</b>								
Public	14.29	14.30	13.58	14.16	6.47	7.55	6.36	8.10
Private	13.90	14.11	13.73	14.27	7.53	9.31	6.20	8.41
Foreign	13.04	13.06	14.85	15.42	7.44	9.66	6.88	9.42
Specialized	9.52	9.53	9.10	9.60	2.29	5.78	5.47	8.09
All Banks	13.80	13.98	13.58	14.13	7.41	9.23	6.25	8.39
<b>December - 2009</b>								
Public	14.90	14.90	13.55	14.18	4.31	8.66	5.98	7.88
Private	13.79	14.01	13.62	14.15	7.59	9.48	6.16	8.40
Foreign	12.79	12.93	14.58	15.16	7.60	9.38	6.60	9.06
Specialized	10.07	10.12	9.10	9.61	2.77	5.86	4.77	7.55
All Banks	13.71	13.90	13.49	14.04	7.38	9.41	6.14	8.32

## 4.21 Weighted Average Lending & Deposit Rates

(Percent per annum)

Period	Gross Disbursements		Outstanding Loans		Fresh Deposits		Outstanding Deposits	
	Including Zero Markup	Excluding Zero Markup	Including Zero Markup	Excluding Zero Markup	Including Zero Markup	Excluding Zero Markup	Including Zero Markup	Excluding Zero Markup
<b>January - 2010</b>								
Public	13.85	13.86	13.37	14.00	8.46	9.95	6.12	7.98
Private	13.67	13.86	13.49	14.03	7.13	9.05	6.08	8.20
Foreign	12.68	12.72	14.41	14.95	6.87	9.24	6.52	8.95
Specialized	10.24	10.24	9.10	9.60	2.76	5.53	5.06	8.03
All Banks	13.53	13.70	13.35	13.91	7.11	9.10	6.10	8.19
<b>February - 2010</b>								
Public	13.80	13.85	13.45	14.06	8.61	9.80	6.26	8.05
Private	13.50	13.64	13.51	14.06	7.21	8.88	6.01	8.11
Foreign	13.28	13.52	14.50	15.22	7.15	9.53	6.57	9.07
Specialized	10.07	10.07	9.15	9.65	2.34	5.12	4.89	8.01
All Banks	13.46	13.61	13.38	13.95	7.18	8.99	6.07	8.13
<b>March - 2010</b>								
Public	14.99	15.02	13.44	14.10	8.65	9.66	6.38	8.14
Private	13.45	13.58	13.54	14.07	7.21	9.00	6.02	8.13
Foreign	13.19	13.25	14.60	15.30	7.54	9.24	6.53	8.90
Specialized	9.54	9.54	9.16	9.65	2.57	6.24	4.71	7.87
All Banks	13.44	13.56	13.40	13.96	7.37	9.09	6.10	8.16
<b>April - 2010</b>								
Public	12.63	13.79	13.49	14.12	7.22	8.57	6.22	8.06
Private	13.38	13.49	13.55	14.10	7.48	9.41	5.97	8.07
Foreign	12.95	12.98	14.36	14.98	7.15	9.05	6.55	8.86
Specialized	9.57	9.59	9.13	9.62	2.57	6.41	4.67	7.84
All Banks	13.30	13.43	13.42	13.98	7.37	9.24	6.03	8.10
<b>May- 2010</b>								
Public	13.94	14.51	13.63	14.22	6.35	8.64	6.32	8.00
Private	13.27	13.33	13.49	14.05	7.43	9.61	5.96	8.09
Foreign	13.17	13.17	14.36	14.96	7.65	9.50	6.63	9.02
Specialized	9.33	9.36	9.13	9.61	1.79	5.90	4.66	7.78
All Banks	13.25	13.32	13.40	13.96	7.37	9.52	6.05	8.10
<b>June- 2010</b>								
Public	13.75	14.06	13.70	14.29	4.49	7.97	5.56	7.44
Private	13.27	13.29	13.49	14.04	6.96	9.61	5.82	8.07
Foreign	12.83	12.83	13.58	14.29	7.86	9.31	6.57	8.85
Specialized	9.98	10.00	9.14	9.62	4.58	8.85	4.63	7.78
All Banks	13.22	13.26	13.39	13.95	6.80	9.42	5.79	7.98

## 4.21 Weighted Average Lending & Deposit Rates

(Percent per annum)

Period	Gross Disbursements		Outstanding Loans		Fresh Deposits		Outstanding Deposits	
	Including Zero Markup	Excluding Zero Markup	Including Zero Markup	Excluding Zero Markup	Including Zero Markup	Excluding Zero Markup	Including Zero Markup	Excluding Zero Markup
<b>July- 2010</b>								
Public	13.71	14.30	13.70	14.28	7.58	8.47	5.87	7.46
Private	13.38	13.46	13.45	14.01	7.76	9.58	5.80	7.99
Foreign	13.00	13.02	13.71	14.56	7.38	9.23	6.39	8.76
Specialized	11.01	11.06	9.15	9.62	2.97	5.43	5.18	8.46
All Banks	13.36	13.45	13.35	13.92	7.65	9.43	5.84	7.91
<b>August- 2010</b>								
Public	13.53	14.34	13.77	14.34	6.15	7.95	5.81	7.42
Private	13.21	13.37	13.46	14.04	7.48	9.70	5.80	8.01
Foreign	13.59	13.63	13.87	14.82	6.39	8.07	6.38	8.90
Specialized	10.63	10.65	9.14	9.62	2.29	5.62	4.51	7.78
All Banks	13.24	13.41	13.38	13.97	7.15	9.24	5.82	7.92
<b>September- 2010</b>								
Public	13.28	14.31	13.82	14.39	6.81	8.36	5.71	7.35
Private	13.19	13.37	13.40	14.01	7.29	9.29	5.77	8.00
Foreign	13.26	13.37	13.68	14.66	6.32	8.23	6.33	8.69
Specialized	10.95	10.97	9.14	9.62	2.97	5.82	4.66	7.67
All Banks	13.19	13.39	13.34	13.95	7.03	8.99	5.77	7.90
<b>October- 2010</b>								
Public	13.55	14.18	13.71	14.44	9.16	10.34	5.77	7.38
Private	13.46	13.57	13.40	14.04	7.13	9.22	5.82	8.02
Foreign	13.24	13.24	13.66	14.63	5.51	7.10	6.42	8.95
Specialized	9.27	9.30	9.14	9.63	5.57	10.00	4.78	7.75
All Banks	13.43	13.55	13.32	13.98	6.88	8.83	5.83	7.93
<b>November - 2010</b>								
Public	13.85	14.70	13.71	14.51	7.94	8.98	5.95	7.63
Private	13.97	14.09	13.54	14.18	7.14	9.22	5.86	8.06
Foreign	13.58	13.60	13.37	14.56	6.72	8.43	6.27	9.21
Specialized	9.84	9.84	9.15	9.63	3.89	7.78	4.95	7.77
All Banks	13.92	14.06	13.42	14.10	7.15	9.07	5.88	8.02
<b>December - 2010</b>								
Public	13.58	14.34	13.92	14.62	7.67	10.26	5.86	7.72
Private	14.29	14.38	13.62	14.23	7.30	9.81	5.89	8.19
Foreign	13.67	13.71	13.11	14.31	7.88	8.83	6.71	9.47
Specialized	10.35	10.36	9.16	9.65	3.38	6.91	4.45	7.18
All Banks	14.20	14.30	13.52	14.16	7.41	9.67	5.91	8.14

## 4.21 Weighted Average Lending & Deposit Rates

(Percent per annum)																
Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup	
	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank
<b>Jan- 2011<sup>^</sup></b>																
Public	13.39	13.64	13.83	14.55	14.15	14.11	14.80	14.73	9.01	8.52	9.46	8.90	6.38	6.31	7.89	7.74
Private	14.31	14.62	14.56	14.82	13.70	13.74	14.37	14.39	7.29	6.66	9.59	9.09	5.91	5.86	8.14	8.09
Foreign	13.98	14.08	13.99	14.09	13.13	13.14	14.35	14.37	6.08	8.21	6.76	9.85	6.61	6.79	9.12	9.45
Specialized	10.36	10.36	10.37	10.37	9.15	9.15	9.64	9.64	3.41	3.41	6.99	6.99	5.07	5.07	7.46	7.46
<b>All Banks</b>	<b>14.22</b>	<b>14.52</b>	<b>14.46</b>	<b>14.73</b>	<b>13.62</b>	<b>13.63</b>	<b>14.29</b>	<b>14.29</b>	<b>7.22</b>	<b>7.10</b>	<b>8.98</b>	<b>9.16</b>	<b>6.02</b>	<b>5.97</b>	<b>8.12</b>	<b>8.07</b>
<b>Feb -2011</b>																
Public	13.23	14.07	13.65	14.85	13.87	13.92	14.68	14.68	9.09	9.29	10.76	10.76	6.35	6.29	8.06	7.83
Private	14.27	14.54	14.46	14.70	13.67	13.76	14.40	14.43	6.95	6.44	9.40	9.00	5.95	5.90	8.20	8.15
Foreign	13.89	14.09	13.90	14.10	12.92	12.92	14.24	14.26	6.43	8.70	7.07	10.00	6.74	6.89	9.40	9.69
Specialized	9.86	9.86	9.86	9.86	9.14	9.14	9.64	9.64	2.89	2.89	7.16	7.16	5.07	5.07	7.53	7.53
<b>All Banks</b>	<b>14.19</b>	<b>14.47</b>	<b>14.37</b>	<b>14.64</b>	<b>13.55</b>	<b>13.62</b>	<b>14.29</b>	<b>14.31</b>	<b>6.99</b>	<b>7.02</b>	<b>8.96</b>	<b>9.35</b>	<b>6.04</b>	<b>5.99</b>	<b>8.21</b>	<b>8.14</b>
<b>Mar -2011</b>																
Public	14.55	14.54	15.12	15.20	14.13	14.16	14.87	14.89	9.88	10.06	11.33	11.34	6.39	6.34	8.12	7.91
Private	14.29	14.40	14.53	14.65	13.62	13.70	14.40	14.41	6.84	6.24	9.42	8.88	5.85	5.83	8.15	8.12
Foreign	13.79	13.92	13.80	13.92	12.85	12.84	14.14	14.16	6.75	7.85	7.87	9.54	6.55	6.56	9.42	9.41
Specialized	9.77	9.77	9.78	9.78	9.15	9.15	9.65	9.65	3.16	3.16	8.91	8.91	5.15	5.15	7.67	7.67
<b>All Banks</b>	<b>14.24</b>	<b>14.34</b>	<b>14.47</b>	<b>14.59</b>	<b>13.55</b>	<b>13.61</b>	<b>14.33</b>	<b>14.33</b>	<b>7.09</b>	<b>6.82</b>	<b>9.35</b>	<b>9.27</b>	<b>5.97</b>	<b>5.93</b>	<b>8.18</b>	<b>8.12</b>
<b>Apr -2011</b>																
Public	13.56	13.77	14.28	14.87	14.16	14.21	14.93	14.94	9.05	9.25	10.82	10.82	6.40	6.34	8.09	7.88
Private	14.49	14.72	14.72	14.95	13.62	13.71	14.45	14.48	6.97	6.56	9.51	9.20	5.93	5.90	8.19	8.16
Foreign	13.36	13.53	13.37	13.53	12.60	12.60	13.89	13.90	8.44	7.71	9.92	9.36	6.59	6.61	9.32	9.32
Specialized	9.73	9.73	9.74	9.74	9.16	9.16	9.67	9.67	3.86	3.86	5.81	8.51	4.99	4.99	7.90	7.90
<b>All Banks</b>	<b>14.37</b>	<b>14.60</b>	<b>14.59</b>	<b>14.83</b>	<b>13.55</b>	<b>13.63</b>	<b>14.37</b>	<b>14.39</b>	<b>7.35</b>	<b>6.94</b>	<b>9.69</b>	<b>9.38</b>	<b>6.03</b>	<b>6.00</b>	<b>8.21</b>	<b>8.14</b>
<b>May -2011</b>																
Public	14.90	15.43	15.05	15.63	14.33	14.38	15.02	15.04	9.24	9.42	11.00	11.00	6.37	6.32	7.98	7.78
Private	14.26	14.39	14.75	14.90	13.70	13.78	14.53	14.55	6.92	6.47	9.56	9.20	5.90	5.86	8.22	8.18
Foreign	13.54	13.98	13.58	14.03	12.56	12.56	13.88	13.89	9.14	8.44	10.43	9.92	6.63	6.62	9.43	9.41
Specialized	9.54	9.54	9.54	9.54	9.15	9.15	9.66	9.66	3.24	3.24	8.01	8.01	4.88	4.88	7.95	7.95
<b>All Banks</b>	<b>14.21</b>	<b>14.37</b>	<b>14.65</b>	<b>14.84</b>	<b>13.65</b>	<b>13.72</b>	<b>14.46</b>	<b>14.47</b>	<b>7.45</b>	<b>7.00</b>	<b>9.85</b>	<b>9.50</b>	<b>6.00</b>	<b>5.96</b>	<b>8.21</b>	<b>8.14</b>
<b>Jun -2011</b>																
Public	14.35	14.95	14.65	15.20	14.34	14.42	15.03	15.05	6.46	6.97	9.95	9.96	5.92	5.98	7.96	7.76
Private	14.29	14.73	14.47	14.96	13.85	13.94	14.67	14.70	7.26	6.68	9.86	9.44	5.90	5.87	8.32	8.29
Foreign	14.34	15.22	14.34	15.23	12.89	12.88	14.17	14.17	7.83	7.12	10.08	9.60	6.60	6.62	9.32	9.32
Specialized	10.21	10.21	10.21	10.21	9.18	9.18	9.69	9.69	3.70	3.70	7.34	7.34	4.55	4.55	7.95	7.95
<b>All Banks</b>	<b>14.25</b>	<b>14.70</b>	<b>14.43</b>	<b>14.92</b>	<b>13.78</b>	<b>13.85</b>	<b>14.57</b>	<b>14.59</b>	<b>7.22</b>	<b>6.76</b>	<b>9.89</b>	<b>9.52</b>	<b>5.92</b>	<b>5.91</b>	<b>8.28</b>	<b>8.22</b>



## 4.21 Weighted Average Lending & Deposit Rates

(Percent per annum)

Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup	
	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank
<b>Jul- 2011</b>																
Public	13.97	13.90	14.48	14.47	14.31	14.35	15.02	15.03	7.74	8.24	10.19	10.20	5.65	5.61	6.97	6.74
Private	14.69	14.82	15.00	15.17	13.84	13.91	14.73	14.75	7.34	6.51	9.81	9.12	5.91	5.89	8.40	8.38
Foreign	13.90	14.09	13.90	14.09	12.91	12.89	14.18	14.19	8.09	8.45	9.23	9.85	6.18	6.35	9.06	9.40
Specialized	11.93	11.93	11.94	11.94	9.23	9.23	9.74	9.74	3.26	3.26	8.05	8.05	5.10	5.10	8.27	8.27
<b>All Banks</b>	<b>14.62</b>	<b>14.76</b>	<b>14.92</b>	<b>15.10</b>	<b>13.76</b>	<b>13.82</b>	<b>14.61</b>	<b>14.63</b>	<b>7.46</b>	<b>6.87</b>	<b>9.74</b>	<b>9.31</b>	<b>5.88</b>	<b>5.86</b>	<b>8.13</b>	<b>8.09</b>
<b>Aug -2011</b>																
Public	13.64	13.59	14.47	14.54	14.32	14.36	15.04	15.05	6.77	7.14	8.23	8.24	6.02	6.07	7.89	7.68
Private	14.28	14.48	14.46	14.61	13.67	13.75	14.52	14.54	7.58	6.62	9.80	9.03	6.06	6.01	8.38	8.33
Foreign	13.73	13.92	13.80	14.00	12.88	12.87	14.22	14.22	6.79	8.17	7.69	9.65	6.33	6.51	9.20	9.55
Specialized	11.56	11.56	11.56	11.56	9.25	9.25	9.76	9.76	4.53	4.53	9.01	9.01	5.34	5.34	8.18	8.18
<b>All Banks</b>	<b>14.22</b>	<b>14.41</b>	<b>14.41</b>	<b>14.57</b>	<b>13.65</b>	<b>13.70</b>	<b>14.47</b>	<b>14.48</b>	<b>7.40</b>	<b>6.86</b>	<b>9.34</b>	<b>9.05</b>	<b>6.06</b>	<b>6.03</b>	<b>8.32</b>	<b>8.25</b>
<b>Sep -2011</b>																
Public	14.77	14.98	14.94	15.19	14.27	14.32	14.97	14.99	6.32	7.22	8.71	8.71	6.36	6.41	8.13	7.92
Private	14.30	14.47	14.42	14.61	13.91	13.97	14.72	14.77	8.66	6.89	10.71	9.36	6.13	5.95	8.49	8.32
Foreign	13.76	13.87	13.79	13.91	12.90	12.87	14.23	14.27	8.05	8.36	9.15	9.73	6.56	6.57	9.41	9.40
Specialized	11.65	11.65	11.65	11.65	9.27	9.27	9.77	9.77	2.75	2.75	8.76	8.76	5.30	5.30	8.19	8.19
<b>All Banks</b>	<b>14.28</b>	<b>14.45</b>	<b>14.40</b>	<b>14.58</b>	<b>13.81</b>	<b>13.86</b>	<b>14.60</b>	<b>14.63</b>	<b>8.40</b>	<b>7.11</b>	<b>10.37</b>	<b>9.37</b>	<b>6.18</b>	<b>6.04</b>	<b>8.45</b>	<b>8.28</b>
<b>Oct -2011</b>																
Public	14.44	14.75	14.63	14.99	14.13	14.16	14.84	14.85	6.67	7.31	8.54	8.54	6.42	6.46	8.16	7.95
Private	14.01	14.30	14.26	14.58	13.77	13.85	14.61	14.65	8.18	6.17	10.22	8.86	5.91	5.81	8.28	8.19
Foreign	13.40	13.86	13.40	13.86	12.56	12.59	13.92	14.01	7.86	7.79	8.76	8.83	6.20	6.23	8.99	8.99
Specialized	10.52	10.52	10.56	10.56	9.27	9.27	9.78	9.78	2.80	2.80	8.17	8.17	5.28	5.28	8.14	8.14
<b>All Banks</b>	<b>13.97</b>	<b>14.28</b>	<b>14.21</b>	<b>14.54</b>	<b>13.68</b>	<b>13.74</b>	<b>14.49</b>	<b>14.52</b>	<b>8.03</b>	<b>6.49</b>	<b>9.93</b>	<b>8.82</b>	<b>6.01</b>	<b>5.93</b>	<b>8.28</b>	<b>8.17</b>
<b>Nov -2011</b>																
Public	14.82	15.35	14.85	15.38	14.08	14.13	14.68	14.70	6.74	7.38	8.52	8.52	6.33	6.41	8.05	7.89
Private	13.60	13.88	13.84	14.14	13.58	13.67	14.41	14.48	7.58	6.78	9.47	8.92	5.92	5.86	8.21	8.16
Foreign	12.79	13.09	12.83	13.14	12.35	12.37	13.68	13.73	7.42	6.86	8.70	8.24	6.01	5.99	8.74	8.71
Specialized	10.02	10.02	10.05	10.05	9.27	9.27	9.78	9.78	3.38	3.38	6.83	6.83	5.30	5.30	8.24	8.24
<b>All Banks</b>	<b>13.58</b>	<b>13.87</b>	<b>13.81</b>	<b>14.12</b>	<b>13.52</b>	<b>13.58</b>	<b>14.30</b>	<b>14.35</b>	<b>7.48</b>	<b>6.83</b>	<b>9.28</b>	<b>8.77</b>	<b>5.99</b>	<b>5.96</b>	<b>8.20</b>	<b>8.13</b>
<b>Dec -2011</b>																
Public	15.37	15.63	15.38	15.64	14.04	14.10	14.68	14.70	6.53	7.12	8.79	8.76	6.11	6.19	7.85	7.65
Private	13.20	13.64	13.45	13.91	13.52	13.57	14.34	14.37	7.15	6.23	9.35	8.75	5.84	5.77	8.18	8.12
Foreign	12.43	12.82	12.44	12.85	12.10	12.23	13.49	13.70	6.98	6.90	8.12	8.20	5.95	6.09	8.53	8.79
Specialized	10.18	10.18	10.24	10.24	9.29	9.29	9.81	9.81	2.48	2.48	7.17	7.17	4.45	4.45	7.95	7.95
<b>All Banks</b>	<b>13.23</b>	<b>13.66</b>	<b>13.46</b>	<b>13.91</b>	<b>13.46</b>	<b>13.52</b>	<b>14.25</b>	<b>14.28</b>	<b>7.06</b>	<b>6.38</b>	<b>9.13</b>	<b>8.66</b>	<b>5.88</b>	<b>5.85</b>	<b>8.12</b>	<b>8.05</b>

## 4.21 Weighted Average Lending & Deposit Rates

(Percent per annum)																
Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup	
	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank
<b>Jan- 2012</b>																
Public	15.37	15.73	15.38	15.74	13.90	13.94	14.52	14.54	5.90	6.49	8.24	8.19	6.28	6.35	7.98	7.78
Private	13.16	13.48	13.37	13.71	13.27	13.32	14.05	14.08	7.44	6.16	9.51	8.63	5.80	5.73	8.09	8.03
Foreign	12.16	12.56	12.31	12.77	11.88	12.00	13.28	13.46	6.27	6.66	7.41	8.09	5.91	5.91	8.54	8.53
Specialized	9.96	9.96	10.11	10.11	9.28	9.28	9.79	9.79	4.78	4.78	5.17	5.17	4.77	4.77	7.95	7.95
<b>All Banks</b>	<b>13.18</b>	<b>13.51</b>	<b>13.38</b>	<b>13.73</b>	<b>13.25</b>	<b>13.29</b>	<b>14.00</b>	<b>14.02</b>	<b>7.12</b>	<b>6.22</b>	<b>9.05</b>	<b>8.40</b>	<b>5.88</b>	<b>5.84</b>	<b>8.08</b>	<b>8.00</b>
<b>Feb -2012</b>																
Public	14.45	14.89	14.48	14.92	13.74	13.79	14.36	14.37	5.93	6.39	7.68	7.55	6.26	6.30	7.93	7.74
Private	13.17	13.31	13.36	13.50	13.19	13.24	13.95	13.97	7.12	5.96	9.41	8.57	5.77	5.69	8.06	7.99
Foreign	12.30	12.78	12.35	12.83	11.84	11.87	13.20	13.30	7.11	6.52	8.60	8.11	5.85	5.80	8.47	8.42
Specialized	10.06	10.06	10.21	10.21	9.30	9.30	9.81	9.81	2.15	2.15	7.22	7.22	4.34	4.34	7.67	7.67
<b>All Banks</b>	<b>13.14</b>	<b>13.31</b>	<b>13.33</b>	<b>13.49</b>	<b>13.15</b>	<b>13.20</b>	<b>13.89</b>	<b>13.91</b>	<b>7.03</b>	<b>6.05</b>	<b>9.18</b>	<b>8.42</b>	<b>5.85</b>	<b>5.79</b>	<b>8.05</b>	<b>7.95</b>
<b>Mar -2012</b>																
Public	14.38	14.64	14.50	14.78	13.60	13.65	14.21	14.23	7.08	7.61	8.53	8.53	6.19	6.24	7.88	7.69
Private	12.81	13.12	13.06	13.39	13.07	13.13	13.87	13.89	7.19	6.17	9.49	8.82	5.64	5.59	7.99	7.94
Foreign	11.94	12.37	12.01	12.44	11.57	11.66	12.97	13.14	5.71	5.85	7.61	8.26	5.80	5.83	8.49	8.50
Specialized	9.82	9.82	9.95	9.95	9.32	9.32	9.82	9.82	2.77	2.77	8.28	8.28	4.19	4.19	7.60	7.60
<b>All Banks</b>	<b>12.80</b>	<b>13.12</b>	<b>13.03</b>	<b>13.36</b>	<b>13.04</b>	<b>13.09</b>	<b>13.80</b>	<b>13.82</b>	<b>6.98</b>	<b>6.23</b>	<b>9.17</b>	<b>8.71</b>	<b>5.74</b>	<b>5.70</b>	<b>7.99</b>	<b>7.91</b>
<b>Apr -2012</b>																
Public	13.58	13.87	13.69	13.99	13.54	13.58	14.14	14.15	6.11	6.61	7.71	7.68	6.14	6.20	7.83	7.65
Private	12.89	13.09	13.22	13.43	13.02	13.07	13.79	13.81	7.37	6.33	9.50	8.82	5.68	5.64	7.97	7.94
Foreign	12.02	12.81	12.17	12.93	11.57	11.68	12.94	13.14	6.30	5.76	8.57	8.18	5.89	5.89	8.60	8.59
Specialized	9.78	9.78	9.91	9.91	9.31	9.31	9.82	9.82	3.18	3.18	6.63	6.63	4.27	4.27	7.57	7.57
<b>All Banks</b>	<b>12.83</b>	<b>13.07</b>	<b>13.15</b>	<b>13.40</b>	<b>12.98</b>	<b>13.03</b>	<b>13.72</b>	<b>13.74</b>	<b>7.14</b>	<b>6.26</b>	<b>9.26</b>	<b>8.63</b>	<b>5.76</b>	<b>5.74</b>	<b>7.96</b>	<b>7.91</b>
<b>May -2012</b>																
Public	13.80	13.95	14.03	14.20	13.53	13.59	14.18	14.20	3.01	3.05	7.42	7.37	6.10	6.17	7.83	7.66
Private	12.96	13.17	13.32	13.54	12.98	13.04	13.79	13.81	6.99	6.10	8.46	7.72	5.84	5.79	8.22	8.17
Foreign	12.03	12.55	12.28	12.72	11.26	11.35	12.74	12.86	6.08	5.82	8.08	7.88	5.60	5.64	8.24	8.25
Specialized	9.61	9.61	9.61	9.61	9.31	9.31	9.81	9.81	2.79	2.79	6.39	6.39	3.69	3.69	7.93	7.93
<b>All Banks</b>	<b>12.94</b>	<b>13.15</b>	<b>13.28</b>	<b>13.51</b>	<b>12.95</b>	<b>13.01</b>	<b>13.73</b>	<b>13.75</b>	<b>6.25</b>	<b>5.51</b>	<b>8.33</b>	<b>7.69</b>	<b>5.88</b>	<b>5.84</b>	<b>8.14</b>	<b>8.07</b>
<b>Jun -2012</b>																
Public	14.04	14.39	14.22	14.41	13.50	13.58	14.14	14.16	2.86	2.89	8.11	8.04	6.00	6.10	7.96	7.79
Private	13.14	13.34	13.39	13.60	12.99	13.01	13.80	13.82	7.35	6.32	9.44	8.71	5.81	5.78	8.25	8.22
Foreign	12.57	12.97	12.74	13.14	11.53	11.53	13.10	13.11	5.39	5.02	7.94	7.84	5.31	5.39	8.43	8.64
Specialized	10.01	10.01	10.01	10.01	9.32	9.32	9.82	9.82	2.22	2.22	7.65	7.65	3.38	3.38	7.74	7.74
<b>All Banks</b>	<b>13.13</b>	<b>13.33</b>	<b>13.37</b>	<b>13.58</b>	<b>12.96</b>	<b>12.99</b>	<b>13.74</b>	<b>13.75</b>	<b>6.46</b>	<b>5.56</b>	<b>9.22</b>	<b>8.57</b>	<b>5.82</b>	<b>5.81</b>	<b>8.20</b>	<b>8.15</b>

## 4.21 Weighted Average Lending & Deposit Rates

(Percent per annum)

Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup	
	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank
<b>Jul- 2012</b>																
Public	13.39	14.15	13.41	14.19	13.55	13.60	14.18	14.20	6.81	7.13	8.14	8.01	6.12	6.18	7.99	7.81
Private	13.07	13.32	13.30	13.58	12.94	12.97	13.75	13.79	7.35	6.50	9.53	8.96	5.85	5.79	8.18	8.12
Foreign	12.14	12.46	12.45	12.65	11.39	11.41	13.03	13.03	5.81	5.54	7.46	7.20	5.60	5.61	8.19	8.19
Specialized	11.67	11.67	11.69	11.69	9.31	9.31	9.81	9.81	1.58	1.58	7.59	7.59	3.89	3.89	7.92	7.92
<b>All Banks</b>	<b>13.03</b>	<b>13.30</b>	<b>13.27</b>	<b>13.55</b>	<b>12.93</b>	<b>12.96</b>	<b>13.71</b>	<b>13.74</b>	<b>7.11</b>	<b>6.42</b>	<b>9.17</b>	<b>8.63</b>	<b>5.88</b>	<b>5.84</b>	<b>8.14</b>	<b>8.07</b>
<b>Aug -2012</b>																
Public	12.48	13.82	12.64	14.16	13.44	13.50	14.07	14.08	7.44	7.83	8.60	8.56	6.08	6.15	7.91	7.74
Private	12.56	12.90	12.84	13.20	12.81	12.86	13.59	13.65	7.26	6.19	9.03	8.39	5.85	5.80	8.20	8.16
Foreign	11.75	12.18	11.95	12.33	11.47	11.50	13.06	13.10	5.76	5.37	7.90	7.77	5.29	5.33	7.83	7.84
Specialized	11.00	11.00	11.01	11.01	9.32	9.32	9.81	9.81	2.21	2.21	6.06	6.06	4.01	4.01	8.13	8.13
<b>All Banks</b>	<b>12.51</b>	<b>12.88</b>	<b>12.79</b>	<b>13.18</b>	<b>12.82</b>	<b>12.86</b>	<b>13.57</b>	<b>13.61</b>	<b>6.97</b>	<b>6.14</b>	<b>8.84</b>	<b>8.31</b>	<b>5.87</b>	<b>5.84</b>	<b>8.14</b>	<b>8.08</b>
<b>Sep -2012</b>																
Public	13.20	14.01	13.21	14.03	13.25	13.31	13.83	13.86	6.36	6.78	7.87	7.86	6.04	6.12	7.83	7.65
Private	12.09	12.38	12.20	12.52	12.65	12.68	13.39	13.44	7.12	6.09	8.56	7.95	5.72	5.64	8.01	7.95
Foreign	10.85	11.10	10.98	11.23	10.94	10.95	12.41	12.43	5.25	5.11	7.52	7.39	5.07	5.12	7.68	7.68
Specialized	11.38	11.38	11.39	11.93	9.32	9.32	9.81	9.81	3.74	3.74	8.23	8.23	4.20	4.20	8.22	8.22
<b>All Banks</b>	<b>12.07</b>	<b>12.39</b>	<b>12.18</b>	<b>12.51</b>	<b>12.65</b>	<b>12.68</b>	<b>13.36</b>	<b>13.40</b>	<b>6.88</b>	<b>6.06</b>	<b>8.42</b>	<b>7.88</b>	<b>5.75</b>	<b>5.70</b>	<b>7.97</b>	<b>7.89</b>
<b>Oct -2012</b>																
Public	13.63	14.09	13.67	14.13	13.02	13.07	13.59	13.60	6.17	6.49	7.72	7.70	6.03	6.10	7.79	7.62
Private	11.27	11.78	11.36	11.90	12.27	12.32	12.98	13.03	6.21	5.75	8.00	7.76	5.59	5.55	7.81	7.78
Foreign	10.29	10.90	10.56	11.12	10.51	10.54	11.98	12.03	4.48	4.40	6.86	6.80	4.78	4.79	7.29	7.26
Specialized	13.32	13.32	13.38	13.38	12.42	12.42	13.09	13.09	2.02	2.02	7.64	7.64	4.28	4.28	8.20	8.20
<b>All Banks</b>	<b>11.29</b>	<b>11.81</b>	<b>11.39</b>	<b>11.92</b>	<b>12.41</b>	<b>12.45</b>	<b>13.11</b>	<b>13.14</b>	<b>6.02</b>	<b>5.68</b>	<b>7.87</b>	<b>7.66</b>	<b>5.64</b>	<b>5.61</b>	<b>7.80</b>	<b>7.74</b>
<b>Nov -2012</b>																
Public	13.93	14.21	14.06	14.29	13.04	13.08	13.57	13.58	6.59	7.07	7.99	7.98	5.92	6.00	7.60	7.45
Private	10.90	11.15	11.25	11.53	12.06	12.10	12.78	12.82	6.20	5.83	8.09	7.90	5.54	5.50	7.74	7.71
Foreign	9.51	9.93	10.08	10.74	10.07	10.11	11.72	11.77	4.99	4.79	6.99	6.96	4.56	4.60	7.09	7.09
Specialized	13.14	13.14	13.15	13.15	12.41	12.41	13.10	13.10	2.52	2.52	7.01	7.01	4.26	4.26	8.07	8.07
<b>All Banks</b>	<b>10.91</b>	<b>11.18</b>	<b>11.26</b>	<b>11.57</b>	<b>12.25</b>	<b>12.29</b>	<b>12.96</b>	<b>12.99</b>	<b>6.11</b>	<b>5.84</b>	<b>7.98</b>	<b>7.82</b>	<b>5.58</b>	<b>5.56</b>	<b>7.70</b>	<b>7.65</b>
<b>Dec -2012</b>																
Public	12.31	12.72	12.81	13.28	12.55	12.58	13.03	13.04	6.43	7.07	8.10	8.09	5.68	5.79	7.42	7.27
Private	11.08	11.25	11.42	11.62	11.82	11.87	12.52	12.57	6.15	5.23	8.00	7.54	5.41	5.36	7.63	7.60
Foreign	9.74	10.42	9.82	10.56	9.75	9.99	11.31	11.62	4.23	4.13	6.94	6.85	4.23	4.27	7.04	7.04
Specialized	13.27	13.27	13.29	13.29	12.45	12.45	13.14	13.14	2.32	2.32	6.84	6.84	3.58	3.58	7.60	7.60
<b>All Banks</b>	<b>11.07</b>	<b>11.29</b>	<b>11.40</b>	<b>11.65</b>	<b>11.97</b>	<b>12.01</b>	<b>12.64</b>	<b>12.68</b>	<b>6.01</b>	<b>5.30</b>	<b>7.94</b>	<b>7.55</b>	<b>5.43</b>	<b>5.40</b>	<b>7.58</b>	<b>7.53</b>

## 4.21 Weighted Average Lending & Deposit Rates

(Percent per annum)

Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup	
	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank
<b>Jan- 2013</b>																
Public	12.48	13.22	12.51	13.26	12.20	12.24	12.67	12.67	6.27	6.87	8.06	8.01	5.69	5.78	7.35	7.20
Private	10.59	10.74	11.02	11.20	11.45	11.47	12.17	12.20	6.21	5.23	7.67	7.08	5.35	5.31	7.48	7.46
Foreign	9.61	10.13	9.74	10.25	9.57	9.82	11.08	11.43	5.00	4.84	7.02	6.91	4.76	4.81	6.91	6.91
Specialized	13.00	13.00	13.01	13.01	11.86	11.86	13.06	13.06	3.10	3.10	7.29	7.29	4.17	4.17	7.81	7.81
<b>All Banks</b>	<b>10.61</b>	<b>10.79</b>	<b>11.01</b>	<b>11.23</b>	<b>11.60</b>	<b>11.63</b>	<b>12.29</b>	<b>12.32</b>	<b>6.12</b>	<b>5.35</b>	<b>7.66</b>	<b>7.17</b>	<b>5.39</b>	<b>5.37</b>	<b>7.45</b>	<b>7.40</b>
<b>Feb -2013</b>																
Public	13.06	13.80	13.14	13.86	12.17	12.21	12.66	12.66	6.17	6.66	7.73	7.72	5.69	5.74	7.35	7.20
Private	10.51	10.65	10.81	10.98	11.36	11.40	12.07	12.11	6.24	5.16	7.85	7.31	5.29	5.24	7.41	7.38
Foreign	9.36	10.33	9.48	10.41	8.91	9.16	10.06	10.37	4.58	4.57	6.60	6.58	4.66	4.70	6.61	6.60
Specialized	13.25	13.25	13.25	13.25	12.29	12.29	13.54	13.54	3.18	3.08	7.81	7.73	4.21	4.19	7.78	7.77
<b>All Banks</b>	<b>10.53</b>	<b>10.73</b>	<b>10.81</b>	<b>11.05</b>	<b>11.52</b>	<b>11.57</b>	<b>12.21</b>	<b>12.25</b>	<b>6.08</b>	<b>5.23</b>	<b>7.74</b>	<b>7.28</b>	<b>5.34</b>	<b>5.31</b>	<b>7.39</b>	<b>7.33</b>
<b>Mar -2013</b>																
Public	12.57	13.65	12.61	13.69	12.43	12.51	12.85	12.88	5.99	6.42	7.56	7.52	5.66	5.71	7.33	7.17
Private	10.48	10.63	10.78	10.95	11.23	11.27	11.97	12.00	6.20	5.03	7.85	7.16	5.19	5.15	7.35	7.33
Foreign	9.18	10.22	9.22	10.32	8.89	9.18	9.94	10.42	4.68	4.34	7.01	6.82	4.77	4.75	6.94	6.89
Specialized	13.72	13.72	13.72	13.72	12.32	12.32	13.56	13.56	2.76	2.60	8.11	7.98	3.49	3.42	7.59	7.54
<b>All Banks</b>	<b>10.46</b>	<b>10.69</b>	<b>10.74</b>	<b>11.01</b>	<b>11.50</b>	<b>11.56</b>	<b>12.19</b>	<b>12.23</b>	<b>6.03</b>	<b>5.06</b>	<b>7.77</b>	<b>7.16</b>	<b>5.26</b>	<b>5.23</b>	<b>7.34</b>	<b>7.29</b>
<b>Apr -2013</b>																
Public	12.35	13.36	12.44	13.41	12.26	12.31	12.71	12.73	6.09	6.34	7.33	7.25	5.85	5.99	7.38	7.37
Private	10.55	10.68	10.87	11.04	11.17	11.21	11.96	12.01	6.08	4.88	7.82	7.02	5.12	5.09	7.30	7.27
Foreign	8.37	9.97	8.49	10.10	8.84	9.08	10.04	10.35	4.95	4.78	7.17	7.05	4.84	4.87	6.92	6.91
Specialized	13.62	13.62	13.63	13.63	12.37	12.37	13.59	13.59	2.53	2.56	7.86	7.86	3.32	3.27	7.38	7.34
<b>All Banks</b>	<b>10.51</b>	<b>10.74</b>	<b>10.82</b>	<b>11.09</b>	<b>11.42</b>	<b>11.47</b>	<b>12.16</b>	<b>12.20</b>	<b>5.98</b>	<b>5.03</b>	<b>7.72</b>	<b>7.06</b>	<b>5.23</b>	<b>5.23</b>	<b>7.31</b>	<b>7.29</b>
<b>May -2013</b>																
Public	11.90	12.81	11.92	12.83	12.39	12.44	12.89	12.91	5.70	5.92	7.46	7.32	5.68	5.81	7.35	7.29
Private	10.63	10.78	11.06	11.24	11.22	11.26	11.92	11.96	6.44	4.80	8.14	7.14	5.05	5.01	7.23	7.21
Foreign	9.31	10.33	9.42	10.48	8.93	9.08	10.13	10.43	4.30	4.10	7.28	7.04	4.56	4.67	7.08	7.04
Specialized	13.64	13.64	13.64	13.64	12.39	12.39	13.60	13.60	1.67	1.67	7.59	7.59	3.54	3.49	7.44	7.40
<b>All Banks</b>	<b>10.65</b>	<b>10.88</b>	<b>11.04</b>	<b>11.32</b>	<b>11.49</b>	<b>11.54</b>	<b>12.17</b>	<b>12.22</b>	<b>6.17</b>	<b>4.82</b>	<b>8.03</b>	<b>7.15</b>	<b>5.15</b>	<b>5.14</b>	<b>7.25</b>	<b>7.22</b>
<b>Jun -2013</b>																
Public	11.94	13.21	12.14	13.27	12.27	12.32	12.76	12.77	5.72	6.13	7.50	7.45	5.54	5.71	7.31	7.25
Private	10.53	10.70	10.84	11.04	11.07	11.11	11.80	11.85	5.12	4.63	7.41	7.11	4.88	4.86	7.17	7.15
Foreign	9.12	10.60	9.17	10.68	9.04	9.24	10.07	10.45	4.44	4.03	7.32	7.05	4.68	4.64	7.03	6.96
Specialized	13.80	13.80	13.81	13.81	12.41	12.41	13.61	13.61	1.90	1.90	7.14	7.14	3.47	3.44	7.12	7.09
<b>All Banks</b>	<b>10.56</b>	<b>10.80</b>	<b>10.85</b>	<b>11.13</b>	<b>11.36</b>	<b>11.40</b>	<b>12.06</b>	<b>12.10</b>	<b>5.11</b>	<b>4.72</b>	<b>7.41</b>	<b>7.15</b>	<b>5.01</b>	<b>5.02</b>	<b>7.20</b>	<b>7.17</b>

## 4.21 Weighted Average Lending & Deposit Rates

(Percent per annum)

Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup	
	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank
<b>Jul- 2013</b>																
Public	11.08	13.78	11.13	13.90	12.23	12.26	12.77	12.77	6.56	7.03	7.88	7.90	6.68	5.84	7.30	7.29
Private	10.23	10.46	10.68	10.97	10.98	11.01	11.68	11.72	5.35	4.91	7.27	7.08	4.81	4.78	7.03	7.02
Foreign	8.64	10.24	8.76	10.28	8.73	8.94	9.82	10.19	5.17	5.03	6.77	6.66	4.74	4.82	6.80	6.80
Specialized	14.46	14.46	14.46	14.46	12.47	12.47	13.67	13.67	3.47	3.47	8.06	8.06	3.72	3.68	7.30	7.27
<b>All Banks</b>	<b>10.20</b>	<b>10.53</b>	<b>10.62</b>	<b>11.02</b>	<b>11.28</b>	<b>11.32</b>	<b>11.98</b>	<b>12.02</b>	<b>5.45</b>	<b>5.15</b>	<b>7.29</b>	<b>7.14</b>	<b>4.97</b>	<b>4.98</b>	<b>7.08</b>	<b>7.07</b>
<b>Aug -2013</b>																
Public	11.19	12.92	11.32	13.11	12.08	12.11	12.64	12.65	5.96	6.62	7.67	7.67	5.66	5.84	7.27	7.27
Private	9.68	10.00	10.11	10.57	10.79	10.83	11.45	11.51	5.24	4.88	7.10	6.93	4.65	4.63	7.01	7.00
Foreign	8.93	10.23	8.96	10.26	8.76	8.93	9.79	10.11	4.56	4.43	6.67	6.58	4.30	4.32	6.63	6.60
Specialized	13.92	13.92	13.93	13.93	12.47	12.47	13.67	13.67	4.12	4.07	6.26	6.27	4.02	4.02	7.06	7.06
<b>All Banks</b>	<b>9.69</b>	<b>10.06</b>	<b>10.10</b>	<b>10.61</b>	<b>11.11</b>	<b>11.16</b>	<b>11.78</b>	<b>11.83</b>	<b>5.22</b>	<b>4.99</b>	<b>7.11</b>	<b>6.97</b>	<b>4.83</b>	<b>4.85</b>	<b>7.06</b>	<b>7.05</b>
<b>Sep -2013</b>																
Public	11.32	12.04	11.42	12.17	11.95	11.97	12.32	12.32	6.22	6.73	7.76	7.70	5.71	5.83	7.26	7.25
Private	9.70	10.08	10.00	10.45	10.81	10.84	11.47	11.50	5.04	4.67	7.18	7.03	4.60	4.58	6.71	6.69
Foreign	8.33	9.74	8.44	9.82	8.67	8.86	9.77	10.01	4.53	4.36	6.38	6.24	4.34	4.39	6.24	6.24
Specialized	13.90	13.90	13.90	13.90	12.47	12.47	13.67	13.67	1.35	1.35	7.08	7.08	3.84	3.84	7.15	7.15
<b>All Banks</b>	<b>9.70</b>	<b>10.14</b>	<b>9.98</b>	<b>10.50</b>	<b>11.10</b>	<b>11.13</b>	<b>11.72</b>	<b>11.75</b>	<b>5.08</b>	<b>4.79</b>	<b>7.14</b>	<b>7.00</b>	<b>4.79</b>	<b>4.80</b>	<b>6.81</b>	<b>6.80</b>
<b>Oct -2013</b>																
Public	11.68	13.29	11.74	13.35	11.83	11.86	12.47	12.48	6.32	6.65	7.44	7.38	5.56	5.75	7.23	7.23
Private	10.38	10.53	10.66	10.85	10.85	10.89	11.51	11.54	5.74	5.48	7.20	7.01	4.76	4.75	6.94	6.93
Foreign	9.33	10.29	9.48	10.39	8.75	8.97	9.80	10.20	4.63	4.26	7.07	6.78	4.39	4.43	6.49	6.49
Specialized	13.92	13.92	13.92	13.92	12.47	12.47	13.68	13.68	4.34	4.34	6.16	6.16	4.12	4.12	7.00	7.00
<b>All Banks</b>	<b>10.38</b>	<b>10.59</b>	<b>10.66</b>	<b>10.90</b>	<b>11.10</b>	<b>11.14</b>	<b>11.77</b>	<b>11.81</b>	<b>5.71</b>	<b>5.51</b>	<b>7.21</b>	<b>7.04</b>	<b>4.90</b>	<b>4.92</b>	<b>6.99</b>	<b>6.98</b>
<b>Nov -2013</b>																
Public	11.62	11.90	11.70	11.98	11.83	11.86	12.44	12.44	6.20	6.72	7.82	7.83	5.60	5.76	7.23	7.23
Private	9.99	10.24	10.32	10.64	10.90	10.93	11.51	11.54	5.25	4.90	7.37	7.17	4.75	4.72	6.88	6.85
Foreign	9.15	10.10	9.21	10.30	8.84	8.95	9.93	10.17	4.35	4.26	7.13	7.08	4.34	4.37	6.81	6.81
Specialized	13.83	13.83	13.83	13.83	12.47	12.47	13.67	13.67	3.37	3.37	6.42	6.42	3.99	3.99	7.11	7.11
<b>All Banks</b>	<b>10.00</b>	<b>10.30</b>	<b>10.31</b>	<b>10.68</b>	<b>11.13</b>	<b>11.16</b>	<b>11.77</b>	<b>11.80</b>	<b>5.19</b>	<b>4.92</b>	<b>7.37</b>	<b>7.21</b>	<b>4.89</b>	<b>4.89</b>	<b>6.95</b>	<b>6.93</b>
<b>Dec -2013</b>																
Public	12.08	12.83	12.30	13.13	11.95	12.01	12.53	12.53	7.49	7.62	8.43	8.38	5.48	5.79	7.33	7.33
Private	10.48	10.63	10.72	10.90	10.81	10.84	11.48	11.52	6.52	5.87	8.05	7.63	4.96	4.91	7.21	7.18
Foreign	9.87	10.39	9.89	10.40	8.95	9.09	9.98	10.19	5.64	5.30	7.70	7.42	4.94	4.92	6.99	6.95
Specialized	14.12	14.12	14.16	14.16	11.69	11.69	12.80	12.80	3.57	3.57	7.61	7.61	4.08	4.08	7.46	7.46
<b>All Banks</b>	<b>10.54</b>	<b>10.72</b>	<b>10.76</b>	<b>10.99</b>	<b>11.07</b>	<b>11.11</b>	<b>11.73</b>	<b>11.77</b>	<b>6.54</b>	<b>6.00</b>	<b>8.06</b>	<b>7.71</b>	<b>5.05</b>	<b>5.06</b>	<b>7.23</b>	<b>7.20</b>

## 4.21 Weighted Average Lending & Deposit Rates

(Percent per annum)

Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup	
	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank
<b>Jan- 2014</b>																
Public	12.82	13.46	12.94	13.60	12.00	12.05	12.58	12.60	7.58	8.09	9.05	9.04	5.93	6.08	7.52	7.51
Private	11.01	11.19	11.28	11.50	10.93	10.96	11.65	11.67	6.17	5.01	8.20	7.59	5.03	4.98	7.22	7.17
Foreign	9.69	10.94	9.81	10.94	9.09	9.24	10.03	10.22	5.25	5.21	7.69	7.65	5.17	5.20	7.08	7.08
Specialized	13.58	13.58	13.58	13.58	11.73	11.73	12.84	12.84	3.49	3.49	7.46	7.46	4.19	4.19	7.64	7.64
<b>All Banks</b>	<b>11.02</b>	<b>11.26</b>	<b>11.28</b>	<b>11.56</b>	<b>11.17</b>	<b>11.20</b>	<b>11.87</b>	<b>11.89</b>	<b>6.14</b>	<b>5.21</b>	<b>8.20</b>	<b>7.71</b>	<b>5.19</b>	<b>5.17</b>	<b>7.28</b>	<b>7.24</b>
<b>Feb -2014</b>																
Public	12.29	13.07	12.36	13.13	11.93	11.97	12.54	12.54	7.06	7.52	8.45	8.41	5.92	6.08	7.49	7.50
Private	10.62	10.88	11.01	11.34	10.98	11.00	11.65	11.68	5.94	5.23	7.84	7.42	4.96	4.91	7.26	7.22
Foreign	10.34	10.94	10.35	10.94	9.25	9.39	10.13	10.34	5.37	5.16	7.92	7.82	5.28	5.29	7.46	7.43
Specialized	13.67	13.67	13.68	13.68	11.78	11.78	12.88	12.88	2.37	2.37	7.63	7.63	4.07	4.07	7.70	7.70
<b>All Banks</b>	<b>10.66</b>	<b>10.94</b>	<b>11.02</b>	<b>11.38</b>	<b>11.19</b>	<b>11.22</b>	<b>11.86</b>	<b>11.89</b>	<b>5.93</b>	<b>5.35</b>	<b>7.89</b>	<b>7.54</b>	<b>5.14</b>	<b>5.12</b>	<b>7.31</b>	<b>7.28</b>
<b>Mar -2014</b>																
Public	11.38	13.28	11.47	13.45	11.97	12.02	12.60	12.59	7.21	7.60	8.85	8.81	5.88	6.04	7.50	7.48
Private	10.56	10.72	10.99	11.24	10.85	10.87	11.56	11.59	5.92	5.01	8.11	7.60	4.87	4.82	7.25	7.21
Foreign	9.01	10.58	9.20	10.58	9.11	9.46	9.91	10.33	4.56	4.34	7.87	7.85	5.28	5.38	7.39	7.52
Specialized	13.73	13.73	13.73	13.73	11.89	11.89	12.99	12.99	1.77	1.77	7.49	7.49	3.97	3.97	7.68	7.68
<b>All Banks</b>	<b>10.53</b>	<b>10.80</b>	<b>10.94</b>	<b>11.28</b>	<b>11.10</b>	<b>11.13</b>	<b>11.81</b>	<b>11.84</b>	<b>5.80</b>	<b>5.06</b>	<b>8.13</b>	<b>7.73</b>	<b>5.05</b>	<b>5.04</b>	<b>7.30</b>	<b>7.27</b>
<b>Apr -2014</b>																
Public	11.27	12.61	11.30	12.65	12.01	12.09	12.71	12.72	7.12	7.44	8.95	8.88	5.88	5.99	7.55	7.50
Private	10.83	11.02	11.22	11.48	10.83	10.87	11.52	11.58	5.89	5.03	8.08	7.53	4.86	4.82	7.22	7.19
Foreign	9.80	10.88	9.83	10.88	9.11	9.47	9.89	10.35	4.48	4.35	7.68	7.91	5.17	5.37	7.28	7.60
Specialized	13.70	13.70	13.71	13.71	11.96	11.96	13.04	13.04	3.63	3.63	7.68	7.68	3.72	3.72	7.76	7.76
<b>All Banks</b>	<b>10.81</b>	<b>11.06</b>	<b>11.17</b>	<b>11.50</b>	<b>11.10</b>	<b>11.15</b>	<b>11.80</b>	<b>11.86</b>	<b>5.78</b>	<b>5.10</b>	<b>8.10</b>	<b>7.69</b>	<b>5.04</b>	<b>5.03</b>	<b>7.28</b>	<b>7.26</b>
<b>May -2014</b>																
Public	10.68	12.66	10.73	12.70	12.20	12.28	12.76	12.77	6.77	6.78	8.88	8.59	5.80	5.94	7.49	7.47
Private	10.63	10.81	11.13	11.40	10.85	10.88	11.51	11.55	5.84	4.96	8.03	7.47	4.90	4.85	7.23	7.20
Foreign	9.20	10.77	9.24	10.77	9.05	9.38	9.87	10.31	4.50	4.50	7.46	7.84	4.74	4.97	6.79	7.21
Specialized	13.61	13.61	13.61	13.61	12.01	12.01	13.09	13.09	1.86	1.86	7.83	7.83	3.68	3.68	7.72	7.72
<b>All Banks</b>	<b>10.59</b>	<b>10.88</b>	<b>11.05</b>	<b>11.43</b>	<b>11.15</b>	<b>11.20</b>	<b>11.81</b>	<b>11.85</b>	<b>5.70</b>	<b>4.97</b>	<b>8.02</b>	<b>7.58</b>	<b>5.05</b>	<b>5.04</b>	<b>7.27</b>	<b>7.26</b>
<b>Jun -2014</b>																
Public	11.65	13.41	11.71	13.42	12.27	12.37	12.85	12.88	6.01	6.40	9.17	9.18	5.58	5.83	7.55	7.54
Private	10.36	10.84	10.81	11.44	10.77	10.86	11.44	11.56	4.96	4.64	8.06	7.96	4.57	4.52	7.28	7.26
Foreign	8.78	10.91	8.82	10.92	9.13	9.33	9.99	10.28	3.88	4.01	7.11	7.84	4.57	4.81	6.85	7.40
Specialized	13.77	13.77	13.78	13.78	12.09	12.09	13.16	13.16	4.16	4.16	8.76	8.76	3.47	3.47	7.91	7.91
<b>All Banks</b>	<b>10.37</b>	<b>10.97</b>	<b>10.77</b>	<b>11.52</b>	<b>11.10</b>	<b>11.20</b>	<b>11.77</b>	<b>11.88</b>	<b>4.93</b>	<b>4.70</b>	<b>8.07</b>	<b>8.05</b>	<b>4.75</b>	<b>4.75</b>	<b>7.33</b>	<b>7.32</b>

## 4.21 Weighted Average Lending & Deposit Rates

(Percent per annum)

Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup	
	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank
<b>Jul- 2014</b>																
Public	10.92	12.72	10.93	12.73	12.34	12.40	12.79	12.81	6.22	6.94	8.46	8.44	5.89	5.97	7.60	7.58
Private	10.37	10.67	10.91	11.37	10.68	10.71	11.39	11.45	6.18	5.80	7.92	7.72	4.95	4.91	7.30	7.27
Foreign	9.94	10.96	9.99	10.97	8.97	9.13	9.86	10.11	4.00	4.17	6.98	7.69	4.54	4.84	6.80	7.39
Specialized	13.93	13.93	13.99	13.99	12.10	12.10	13.17	13.17	5.15	5.15	8.62	8.62	4.22	4.22	8.02	8.02
<b>All Banks</b>	<b>10.38</b>	<b>10.72</b>	<b>10.88</b>	<b>11.39</b>	<b>11.06</b>	<b>11.11</b>	<b>11.74</b>	<b>11.80</b>	<b>5.95</b>	<b>5.67</b>	<b>7.87</b>	<b>7.76</b>	<b>5.11</b>	<b>5.10</b>	<b>7.35</b>	<b>7.34</b>
<b>Aug -2014</b>																
Public	10.74	12.84	10.75	12.87	11.95	12.03	12.49	12.51	6.61	6.80	8.58	8.27	5.80	5.94	7.58	7.56
Private	10.32	10.47	10.85	11.10	10.61	10.64	11.32	11.37	5.47	5.06	7.68	7.40	5.04	5.00	7.32	7.29
Foreign	10.02	10.70	10.05	10.70	8.89	9.09	9.83	10.12	4.13	4.14	7.80	7.78	5.02	5.08	7.46	7.46
Specialized	13.90	13.90	13.91	13.91	12.12	12.12	13.18	13.18	2.21	2.21	8.74	8.74	4.42	4.42	8.19	8.19
<b>All Banks</b>	<b>10.33</b>	<b>10.53</b>	<b>10.82</b>	<b>11.13</b>	<b>10.92</b>	<b>10.97</b>	<b>11.61</b>	<b>11.67</b>	<b>5.36</b>	<b>5.01</b>	<b>7.75</b>	<b>7.48</b>	<b>5.17</b>	<b>5.16</b>	<b>7.37</b>	<b>7.35</b>
<b>Sep -2014</b>																
Public	10.51	12.31	10.55	12.41	12.00	12.07	12.54	12.55	6.71	7.06	8.75	8.62	5.78	5.94	7.58	7.56
Private	10.40	10.53	10.88	11.11	10.70	10.73	11.40	11.45	6.09	5.31	8.07	7.69	4.98	4.93	7.35	7.32
Foreign	7.63	10.65	7.71	10.66	8.94	9.11	9.99	10.21	4.37	4.51	7.08	7.63	4.73	5.03	6.78	7.33
Specialized	13.71	13.71	13.75	13.75	12.15	12.15	13.20	13.20	5.84	5.84	7.36	7.36	4.72	4.72	7.72	7.72
<b>All Banks</b>	<b>10.30</b>	<b>10.58</b>	<b>10.74</b>	<b>11.14</b>	<b>11.00</b>	<b>11.04</b>	<b>11.68</b>	<b>11.73</b>	<b>5.93</b>	<b>5.32</b>	<b>8.01</b>	<b>7.75</b>	<b>5.12</b>	<b>5.10</b>	<b>7.38</b>	<b>7.36</b>
<b>Oct -2014</b>																
Public	11.79	12.54	11.79	12.55	12.12	12.18	12.59	12.59	6.16	6.34	8.74	8.57	5.77	5.92	7.54	7.52
Private	10.54	10.95	10.87	11.38	10.56	10.61	11.27	11.34	6.19	5.36	8.28	7.80	4.97	4.94	7.31	7.29
Foreign	8.19	10.90	8.23	10.90	8.94	9.32	9.94	10.45	3.99	4.05	7.52	7.63	4.99	5.08	7.16	7.25
Specialized	13.76	13.76	13.77	13.77	12.16	12.16	13.21	13.21	4.12	4.12	8.25	8.25	5.02	5.02	7.63	7.63
<b>All Banks</b>	<b>10.48</b>	<b>11.01</b>	<b>10.79</b>	<b>11.41</b>	<b>10.92</b>	<b>10.98</b>	<b>11.60</b>	<b>11.67</b>	<b>5.96</b>	<b>5.26</b>	<b>8.25</b>	<b>7.85</b>	<b>5.11</b>	<b>5.11</b>	<b>7.35</b>	<b>7.33</b>
<b>Nov -2014</b>																
Public	11.41	11.94	11.44	12.00	12.11	12.17	12.60	12.61	6.70	7.15	8.40	8.37	5.76	5.91	7.55	7.53
Private	10.42	10.68	10.87	11.27	10.56	10.62	11.25	11.34	5.67	5.30	7.73	7.47	4.99	4.95	7.30	7.28
Foreign	8.38	10.84	8.46	10.84	9.35	9.47	10.33	10.49	4.17	4.30	7.05	7.55	4.78	5.03	6.73	7.17
Specialized	13.53	13.53	13.55	13.55	12.20	12.20	13.23	13.23	3.36	3.36	8.64	8.64	4.84	4.84	7.45	7.45
<b>All Banks</b>	<b>10.41</b>	<b>10.76</b>	<b>10.82</b>	<b>11.30</b>	<b>10.93</b>	<b>10.99</b>	<b>11.59</b>	<b>11.67</b>	<b>5.59</b>	<b>5.32</b>	<b>7.73</b>	<b>7.55</b>	<b>5.11</b>	<b>5.11</b>	<b>7.34</b>	<b>7.33</b>
<b>Dec -2014</b>																
Public	11.36	12.26	11.39	12.33	12.06	12.11	12.57	12.58	6.36	6.79	7.70	7.63	5.39	5.68	7.40	7.39
Private	10.29	10.62	10.78	11.25	10.57	10.59	11.25	11.27	6.07	5.66	7.56	7.27	4.80	4.76	7.14	7.11
Foreign	8.60	10.64	8.64	10.64	9.53	9.63	10.26	10.38	4.14	4.18	6.81	7.13	4.90	5.02	6.86	7.19
Specialized	13.83	13.83	13.83	13.83	12.28	12.28	13.30	13.30	2.77	2.60	7.83	7.69	4.31	4.27	7.41	7.39
<b>All Banks</b>	<b>10.28</b>	<b>10.70</b>	<b>10.72</b>	<b>11.30</b>	<b>10.92</b>	<b>10.95</b>	<b>11.58</b>	<b>11.61</b>	<b>5.97</b>	<b>5.65</b>	<b>7.54</b>	<b>7.30</b>	<b>4.90</b>	<b>4.92</b>	<b>7.19</b>	<b>7.17</b>

## 4.21 Weighted Average Lending & Deposit Rates

(Percent per annum)

Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup	
	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank
<b>Jan- 2015</b>																
Public	10.80	11.76	10.81	11.77	12.03	12.06	12.50	12.51	6.15	6.76	8.08	8.02	5.56	5.68	7.35	7.34
Private	10.45	10.64	10.77	11.02	10.32	10.35	10.96	11.01	6.00	5.28	7.74	7.26	4.80	4.79	7.04	7.03
Foreign	7.45	10.38	7.49	10.38	9.03	9.49	9.73	10.27	3.87	3.86	6.81	7.21	4.69	4.83	6.63	7.03
Specialized	13.59	13.59	13.59	13.59	12.31	12.31	13.32	13.32	2.73	2.73	8.36	8.36	4.73	4.69	7.42	7.39
<b>All Banks</b>	<b>10.35</b>	<b>10.69</b>	<b>10.65</b>	<b>11.05</b>	<b>10.73</b>	<b>10.77</b>	<b>11.35</b>	<b>11.40</b>	<b>5.78</b>	<b>5.22</b>	<b>7.70</b>	<b>7.32</b>	<b>4.94</b>	<b>4.95</b>	<b>7.10</b>	<b>7.09</b>
<b>Feb -2015</b>																
Public	11.92	12.64	11.99	12.73	11.99	12.02	12.37	12.37	6.15	6.20	6.56	6.51	5.37	5.49	7.12	7.11
Private	9.51	9.78	10.06	10.46	10.09	10.12	10.72	10.76	5.43	5.12	6.49	6.26	4.52	4.50	6.62	6.60
Foreign	7.71	9.55	7.76	9.55	8.90	9.10	9.63	9.91	3.66	3.77	5.98	6.36	4.26	4.47	6.05	6.48
Specialized	13.46	13.46	13.52	13.52	12.34	12.34	13.33	13.33	3.69	3.69	7.56	7.56	3.78	3.72	7.72	7.68
<b>All Banks</b>	<b>9.50</b>	<b>9.88</b>	<b>10.00</b>	<b>10.52</b>	<b>10.55</b>	<b>10.59</b>	<b>11.15</b>	<b>11.19</b>	<b>5.36</b>	<b>5.11</b>	<b>6.48</b>	<b>6.29</b>	<b>4.66</b>	<b>4.66</b>	<b>6.71</b>	<b>6.70</b>
<b>Mar -2015</b>																
Public	11.14	12.04	11.24	12.19	12.05	12.10	12.42	12.42	6.36	6.50	7.54	7.51	5.32	5.45	7.13	7.11
Private	9.45	9.65	9.82	10.08	9.96	10.00	10.59	10.65	5.32	4.39	7.03	6.55	4.40	4.36	6.53	6.50
Foreign	5.82	8.87	5.92	8.88	8.35	8.54	9.06	9.27	3.57	3.84	5.50	6.16	4.10	4.44	5.51	6.14
Specialized	13.45	13.45	13.51	13.51	12.36	12.36	13.34	13.34	3.34	3.05	8.05	7.92	3.71	3.67	7.68	7.66
<b>All Banks</b>	<b>9.31</b>	<b>9.73</b>	<b>9.65</b>	<b>10.14</b>	<b>10.47</b>	<b>10.51</b>	<b>11.06</b>	<b>11.11</b>	<b>5.22</b>	<b>4.50</b>	<b>6.95</b>	<b>6.61</b>	<b>4.55</b>	<b>4.54</b>	<b>6.62</b>	<b>6.61</b>
<b>Apr -2015</b>																
Public	10.15	10.89	10.21	10.98	11.30	11.37	11.72	11.72	5.52	5.59	6.07	6.03	5.35	5.48	6.98	6.96
Private	8.70	9.05	8.99	9.44	9.50	9.59	10.06	10.18	5.26	4.57	6.25	5.75	4.19	4.12	6.20	6.16
Foreign	7.83	8.86	8.04	8.86	8.21	8.41	8.94	9.15	3.04	3.20	5.09	5.68	3.41	3.67	4.94	5.54
Specialized	13.39	13.39	13.41	13.41	12.39	12.39	13.35	13.35	3.56	3.56	7.63	7.63	3.85	3.81	7.59	7.57
<b>All Banks</b>	<b>8.85</b>	<b>9.26</b>	<b>9.13</b>	<b>9.63</b>	<b>9.95</b>	<b>10.05</b>	<b>10.51</b>	<b>10.61</b>	<b>5.15</b>	<b>4.58</b>	<b>6.18</b>	<b>5.78</b>	<b>4.38</b>	<b>4.36</b>	<b>6.34</b>	<b>6.32</b>
<b>May -2015</b>																
Public	10.29	10.65	10.33	10.70	11.21	11.25	11.57	11.57	5.47	5.67	6.54	6.53	4.99	5.08	6.92	6.91
Private	8.60	8.85	8.88	9.18	9.38	9.42	9.95	10.01	4.97	4.11	6.51	6.08	4.12	4.08	6.13	6.10
Foreign	5.47	8.42	5.49	8.42	7.88	8.10	8.55	8.85	3.06	2.98	5.57	5.52	3.69	3.68	5.27	5.26
Specialized	13.79	13.79	13.80	13.80	12.42	12.42	13.36	13.36	3.47	3.47	8.18	8.18	3.15	3.10	7.76	7.74
<b>All Banks</b>	<b>8.61</b>	<b>9.00</b>	<b>8.86</b>	<b>9.32</b>	<b>9.85</b>	<b>9.90</b>	<b>10.40</b>	<b>10.45</b>	<b>4.83</b>	<b>4.12</b>	<b>6.45</b>	<b>6.09</b>	<b>4.26</b>	<b>4.25</b>	<b>6.26</b>	<b>6.24</b>
<b>Jun -2015</b>																
Public	10.64	11.59	10.74	11.72	11.07	11.15	11.47	11.47	4.64	4.75	5.57	5.52	4.72	4.92	6.71	6.71
Private	8.16	8.44	8.54	8.92	9.13	9.18	9.69	9.75	4.69	4.13	5.68	5.35	3.73	3.66	5.70	5.65
Foreign	6.16	7.79	6.31	7.79	6.82	7.47	7.40	8.15	2.93	2.93	5.10	5.10	2.81	2.81	4.99	4.99
Specialized	13.60	13.60	13.60	13.60	12.45	12.45	13.37	13.37	3.25	3.10	7.51	7.50	3.50	3.47	7.55	7.55
<b>All Banks</b>	<b>8.24</b>	<b>8.60</b>	<b>8.60</b>	<b>9.05</b>	<b>9.63</b>	<b>9.69</b>	<b>10.17</b>	<b>10.23</b>	<b>4.63</b>	<b>4.15</b>	<b>5.66</b>	<b>5.37</b>	<b>3.89</b>	<b>3.86</b>	<b>5.88</b>	<b>5.85</b>



## 4.21 Weighted Average Lending & Deposit Rates

(Percent per annum)

Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup	
	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank
<b>Jul-2015</b>																
Public	9.17	10.39	9.59	11.11	10.99	11.07	11.36	11.38	5.30	5.37	6.70	6.70	4.83	4.96	6.64	6.64
Private	7.96	8.22	8.26	8.60	8.88	8.92	9.40	9.45	5.09	4.07	5.95	5.38	3.77	3.70	5.61	5.56
Foreign	4.52	7.76	4.58	7.76	6.19	7.31	6.65	7.99	3.06	3.06	5.10	5.10	3.04	3.04	4.98	4.98
Specialized	13.59	13.59	13.61	13.61	12.46	12.46	13.37	13.37	3.35	3.35	6.86	6.86	3.42	3.39	7.12	7.11
<b>All Banks</b>	<b>7.88</b>	<b>8.28</b>	<b>8.16</b>	<b>8.65</b>	<b>9.42</b>	<b>9.48</b>	<b>9.92</b>	<b>9.99</b>	<b>5.00</b>	<b>4.07</b>	<b>5.95</b>	<b>5.45</b>	<b>3.95</b>	<b>3.91</b>	<b>5.80</b>	<b>5.77</b>
<b>Aug-2015</b>																
Public	9.56	10.68	9.60	10.73	11.03	11.08	11.35	11.36	5.54	5.55	6.38	6.36	4.34	4.44	6.13	6.13
Private	7.79	7.98	8.11	8.37	8.78	8.82	9.32	9.38	5.07	3.97	6.07	5.62	3.77	3.69	5.57	5.52
Foreign	6.16	7.77	6.37	7.77	7.18	7.40	7.74	8.08	3.11	3.41	4.49	5.17	2.98	3.19	4.47	4.98
Specialized	13.52	13.52	13.53	13.53	12.48	12.48	13.37	13.37	2.93	2.93	7.48	7.48	2.92	2.88	5.68	5.66
<b>All Banks</b>	<b>7.78</b>	<b>8.05</b>	<b>8.08</b>	<b>8.43</b>	<b>9.36</b>	<b>9.42</b>	<b>9.87</b>	<b>9.93</b>	<b>4.97</b>	<b>4.00</b>	<b>6.02</b>	<b>5.64</b>	<b>3.85</b>	<b>3.81</b>	<b>5.66</b>	<b>5.63</b>
<b>Sep-2015</b>																
Public	9.00	9.77	9.21	10.07	10.69	10.78	11.06	11.06	4.71	4.87	5.61	5.61	4.32	4.44	6.24	6.24
Private	7.80	7.93	8.12	8.30	8.63	8.67	9.12	9.18	4.99	4.04	5.94	5.55	3.70	3.63	5.45	5.41
Foreign	5.44	7.49	5.64	7.49	7.29	7.39	7.98	8.10	3.07	3.39	4.37	5.04	2.89	3.11	4.30	4.81
Specialized	14.34	14.34	14.35	14.35	12.51	12.51	13.41	13.41	2.83	2.52	6.52	6.34	3.02	2.99	5.72	5.70
<b>All Banks</b>	<b>7.78</b>	<b>7.99</b>	<b>8.09</b>	<b>8.36</b>	<b>9.18</b>	<b>9.23</b>	<b>9.67</b>	<b>9.71</b>	<b>4.90</b>	<b>4.06</b>	<b>5.87</b>	<b>5.53</b>	<b>3.80</b>	<b>3.76</b>	<b>5.58</b>	<b>5.55</b>
<b>Oct-2015</b>																
Public	9.61	10.61	9.66	10.68	10.62	10.64	10.91	10.90	4.13	4.20	4.54	4.52	4.21	4.33	6.12	6.12
Private	7.55	7.70	7.81	8.03	8.36	8.38	8.85	8.87	4.44	3.77	5.14	4.66	3.50	3.45	5.19	5.15
Foreign	5.93	7.18	5.96	7.19	6.83	7.20	7.44	7.96	2.90	3.03	4.37	4.71	2.89	3.03	4.22	4.54
Specialized	14.64	14.64	14.64	14.64	12.55	12.55	13.44	13.44	1.60	1.60	6.11	6.11	3.48	3.46	5.23	5.21
<b>All Banks</b>	<b>7.57</b>	<b>7.79</b>	<b>7.83</b>	<b>8.11</b>	<b>8.96</b>	<b>8.98</b>	<b>9.43</b>	<b>9.45</b>	<b>4.35</b>	<b>3.77</b>	<b>5.06</b>	<b>4.64</b>	<b>3.62</b>	<b>3.60</b>	<b>5.34</b>	<b>5.32</b>
<b>Nov-2015</b>																
Public	9.28	10.19	9.38	10.33	10.49	10.56	10.81	10.81	3.85	3.80	5.50	5.46	3.76	3.87	5.76	5.76
Private	7.49	7.71	7.78	8.08	8.17	8.21	8.64	8.69	4.08	3.49	5.24	4.89	3.44	3.37	5.08	5.03
Foreign	3.89	7.26	4.09	7.26	6.41	7.20	6.94	7.83	3.09	3.12	4.67	4.74	3.10	3.12	4.43	4.48
Specialized	14.61	14.61	14.62	14.62	12.60	12.60	13.49	13.49	2.05	2.05	5.58	5.58	3.49	3.47	5.18	5.16
<b>All Banks</b>	<b>7.32</b>	<b>7.78</b>	<b>7.60</b>	<b>8.14</b>	<b>8.78</b>	<b>8.83</b>	<b>9.24</b>	<b>9.29</b>	<b>4.03</b>	<b>3.48</b>	<b>5.22</b>	<b>4.91</b>	<b>3.49</b>	<b>3.46</b>	<b>5.19</b>	<b>5.15</b>
<b>Dec-2015</b>																
Public	8.48	9.00	8.68	9.25	10.39	10.48	10.69	10.71	4.93	6.14	6.94	6.95	3.98	4.21	5.78	5.78
Private	7.42	7.64	7.64	7.92	8.07	8.09	8.50	8.52	4.64	3.92	5.83	5.62	3.38	3.32	5.06	5.02
Foreign	3.88	7.16	3.94	7.16	6.89	7.00	7.45	7.58	2.54	2.35	4.86	4.72	3.36	3.22	4.68	4.57
Specialized	14.80	14.80	14.82	14.82	12.65	12.65	13.68	13.68	2.20	1.94	5.43	5.17	3.38	3.37	5.12	5.11
<b>All Banks</b>	<b>7.28</b>	<b>7.73</b>	<b>7.49</b>	<b>8.00</b>	<b>8.67</b>	<b>8.70</b>	<b>9.10</b>	<b>9.12</b>	<b>4.58</b>	<b>4.04</b>	<b>5.88</b>	<b>5.75</b>	<b>3.48</b>	<b>3.47</b>	<b>5.19</b>	<b>5.16</b>

Source: Statistics &amp; Data Warehouse Department, SBP

\* Data from 1996 to 2003 is based on monthly data (Including zero rates of markup / profit).

# Compilation of weighted average rate of return on Loans from July 1994 to Dec 2003 based on flow data.

\$ Compilation of weighted average rate of return on Deposits from June 1999 to Dec 2003 based on stock data.

^ Compilation of rate of return on deposits and advances excluding interbank has been started from January 2011.

Note:

1. Gross Disbursement: Gross Disbursements include the amount disbursed against fresh loans and the loan re-priced, renewed or rolled over during the month. However, in case of running finance the disbursed amount means the maximum amount availed by the borrower at any point of time during the month.
2. Outstanding Position: The loans and advances recoverable from borrowers at the end of the month.
3. Fresh Deposits: Fresh Deposits include outstanding position of fresh deposits (new accounts) mobilized during the month and deposits re-priced or rolled over during the month.
4. Outstanding Deposits: The deposits held within the banks at the end of the month.
5. Loans & advances and deposits include interbank placements as well.