

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 [#]	Deposits ⁵
	1996-97*	17.66		18.01		17.32		15.82		13.92		17.14
1998 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	
1999 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
2000 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
2001 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
2002 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
2003 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

Period	(Percent per annum)							
	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
January, 2004								
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
February, 2004								
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
March, 2004								
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
April, 2004								
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
May, 2004								
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
June, 2004								
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
July, 2004								
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
August, 2004								
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
September, 2004								
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
October, 2004								
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

4.21 Weighted Average Lending & Deposit Rates

Period	(Percent per annum)							
	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
November, 2004								
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
December, 2004								
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
January, 2005								
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
February, 2005								
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
March, 2005								
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
April, 2005								
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
May, 2005								
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
June, 2005								
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
July, 2005								
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
August, 2005								
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

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
September, 2005								
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
October, 2005								
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
November, 2005								
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
December, 2005								
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
January, 2006								
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
February, 2006								
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
March, 2006								
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
April, 2006								
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
May, 2006								
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
June, 2006								
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

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
July, 2006								
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
August, 2006								
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
September, 2006								
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
October, 2006								
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
November, 2006								
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
December, 2006								
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
January, 2007								
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
February, 2007								
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
March, 2007								
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
April, 2007								
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

4.21 Weighted Average Lending & Deposit Rates

Period	(Percent per annum)							
	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
May - 2007								
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
June - 2007								
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
July - 2007								
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
August - 2007								
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
September - 2007								
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
October - 2007								
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
November - 2007								
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
December - 2007								
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
January - 2008								
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
February - 2008								
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

4.21 Weighted Average Lending & Deposit Rates

Period	(Percent per annum)							
	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
March - 2008								
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
April - 2008								
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
May - 2008								
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
June - 2008								
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
July - 2008								
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
August - 2008								
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
September - 2008								
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
October - 2008								
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
November - 2008								
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
December - 2008								
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
January - 2009								
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
February - 2009								
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
March - 2009								
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
April - 2009								
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
May - 2009								
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
June - 2009								
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
July - 2009								
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
August - 2009								
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
September - 2009								
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
October - 2009								
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

4.21 Weighted Average Lending & Deposit Rates

Period	(Percent per annum)							
	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
November - 2009								
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
December - 2009								
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
January - 2010								
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
February - 2010								
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
March - 2010								
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
April - 2010								
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
May - 2010								
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
June - 2010								
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
July- 2010								
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
August- 2010								
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
September- 2010								
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
October- 2010								
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
November - 2010								
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
December - 2010								
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
Jan- 2011[^]																
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
All Banks	14.22	14.52	14.46	14.73	13.62	13.63	14.29	14.29	7.22	7.10	8.98	9.16	6.02	5.97	8.12	8.07
Feb -2011																
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
All Banks	14.19	14.47	14.37	14.64	13.55	13.62	14.29	14.31	6.99	7.02	8.96	9.35	6.04	5.99	8.21	8.14
Mar -2011																
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
All Banks	14.24	14.34	14.47	14.59	13.55	13.61	14.33	14.33	7.09	6.82	9.35	9.27	5.97	5.93	8.18	8.12
Apr -2011																
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
All Banks	14.37	14.60	14.59	14.83	13.55	13.63	14.37	14.39	7.35	6.94	9.69	9.38	6.03	6.00	8.21	8.14
May -2011																
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
All Banks	14.21	14.37	14.65	14.84	13.65	13.72	14.46	14.47	7.45	7.00	9.85	9.50	6.00	5.96	8.21	8.14
Jun -2011																
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
All Banks	14.25	14.70	14.43	14.92	13.78	13.85	14.57	14.59	7.22	6.76	9.89	9.52	5.92	5.91	8.28	8.22

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
Jul- 2011																
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
All Banks	14.62	14.76	14.92	15.10	13.76	13.82	14.61	14.63	7.46	6.87	9.74	9.31	5.88	5.86	8.13	8.09
Aug -2011																
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
All Banks	14.22	14.41	14.41	14.57	13.65	13.70	14.47	14.48	7.40	6.86	9.34	9.05	6.06	6.03	8.32	8.25
Sep -2011																
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
All Banks	14.28	14.45	14.40	14.58	13.81	13.86	14.60	14.63	8.40	7.11	10.37	9.37	6.18	6.04	8.45	8.28
Oct -2011																
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
All Banks	13.97	14.28	14.21	14.54	13.68	13.74	14.49	14.52	8.03	6.49	9.93	8.82	6.01	5.93	8.28	8.17
Nov -2011																
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
All Banks	13.58	13.87	13.81	14.12	13.52	13.58	14.30	14.35	7.48	6.83	9.28	8.77	5.99	5.96	8.20	8.13
Dec -2011																
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
All Banks	13.23	13.66	13.46	13.91	13.46	13.52	14.25	14.28	7.06	6.38	9.13	8.66	5.88	5.85	8.12	8.05

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
Jan-2012																
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
All Banks	13.18	13.51	13.38	13.73	13.25	13.29	14.00	14.02	7.12	6.22	9.05	8.40	5.88	5.84	8.08	8.00
Feb-2012																
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
All Banks	13.14	13.31	13.33	13.49	13.15	13.20	13.89	13.91	7.03	6.05	9.18	8.42	5.85	5.79	8.05	7.95
Mar-2012																
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
All Banks	12.80	13.12	13.03	13.36	13.04	13.09	13.80	13.82	6.98	6.23	9.17	8.71	5.74	5.70	7.99	7.91
Apr-2012																
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
All Banks	12.83	13.07	13.15	13.40	12.98	13.03	13.72	13.74	7.14	6.26	9.26	8.63	5.76	5.74	7.96	7.91
May-2012																
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
All Banks	12.94	13.15	13.28	13.51	12.95	13.01	13.73	13.75	6.25	5.51	8.33	7.69	5.88	5.84	8.14	8.07
Jun-2012																
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
All Banks	13.13	13.33	13.37	13.58	12.96	12.99	13.74	13.75	6.46	5.56	9.22	8.57	5.82	5.81	8.20	8.15

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
Jul- 2012																
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
All Banks	13.03	13.30	13.27	13.55	12.93	12.96	13.71	13.74	7.11	6.42	9.17	8.63	5.88	5.84	8.14	8.07
Aug -2012																
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
All Banks	12.51	12.88	12.79	13.18	12.82	12.86	13.57	13.61	6.97	6.14	8.84	8.31	5.87	5.84	8.14	8.08
Sep -2012																
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
All Banks	12.07	12.39	12.18	12.51	12.65	12.68	13.36	13.40	6.88	6.06	8.42	7.88	5.75	5.70	7.97	7.89
Oct -2012																
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
All Banks	11.29	11.81	11.39	11.92	12.41	12.45	13.11	13.14	6.02	5.68	7.87	7.66	5.64	5.61	7.80	7.74
Nov -2012																
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
All Banks	10.91	11.18	11.26	11.57	12.25	12.29	12.96	12.99	6.11	5.84	7.98	7.82	5.58	5.56	7.70	7.65
Dec -2012																
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
All Banks	11.07	11.29	11.40	11.65	11.97	12.01	12.64	12.68	6.01	5.30	7.94	7.55	5.43	5.40	7.58	7.53

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
Jan- 2013																
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
All Banks	10.61	10.79	11.01	11.23	11.60	11.63	12.29	12.32	6.12	5.35	7.66	7.17	5.39	5.37	7.45	7.40
Feb -2013																
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
All Banks	10.53	10.73	10.81	11.05	11.52	11.57	12.21	12.25	6.08	5.23	7.74	7.28	5.34	5.31	7.39	7.33
Mar -2013																
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
All Banks	10.46	10.69	10.74	11.01	11.50	11.56	12.19	12.23	6.03	5.06	7.77	7.16	5.26	5.23	7.34	7.29
Apr -2013																
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
All Banks	10.51	10.74	10.82	11.09	11.42	11.47	12.16	12.20	5.98	5.03	7.72	7.06	5.23	5.23	7.31	7.29
May -2013																
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
All Banks	10.65	10.88	11.04	11.32	11.49	11.54	12.17	12.22	6.17	4.82	8.03	7.15	5.15	5.14	7.25	7.22
Jun -2013																
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
All Banks	10.56	10.80	10.85	11.13	11.36	11.40	12.06	12.10	5.11	4.72	7.41	7.15	5.01	5.02	7.20	7.17

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
Jul- 2013																
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
All Banks	10.20	10.53	10.62	11.02	11.28	11.32	11.98	12.02	5.45	5.15	7.29	7.14	4.97	4.98	7.08	7.07
Aug -2013																
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
All Banks	9.69	10.06	10.10	10.61	11.11	11.16	11.78	11.83	5.22	4.99	7.11	6.97	4.83	4.85	7.06	7.05
Sep -2013																
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
All Banks	9.70	10.14	9.98	10.50	11.10	11.13	11.72	11.75	5.08	4.79	7.14	7.00	4.79	4.80	6.81	6.80
Oct -2013																
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
All Banks	10.38	10.59	10.66	10.90	11.10	11.14	11.77	11.81	5.71	5.51	7.21	7.04	4.90	4.92	6.99	6.98
Nov -2013																
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
All Banks	10.00	10.30	10.31	10.68	11.13	11.16	11.77	11.80	5.19	4.92	7.37	7.21	4.89	4.89	6.95	6.93
Dec -2013																
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
All Banks	10.54	10.72	10.76	10.99	11.07	11.11	11.73	11.77	6.54	6.00	8.06	7.71	5.05	5.06	7.23	7.20

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
Jan- 2014																
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
All Banks	11.02	11.26	11.28	11.56	11.17	11.20	11.87	11.89	6.14	5.21	8.20	7.71	5.19	5.17	7.28	7.24
Feb -2014																
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
All Banks	10.66	10.94	11.02	11.38	11.19	11.22	11.86	11.89	5.93	5.35	7.89	7.54	5.14	5.12	7.31	7.28
Mar -2014																
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
All Banks	10.53	10.80	10.94	11.28	11.10	11.13	11.81	11.84	5.80	5.06	8.13	7.73	5.05	5.04	7.30	7.27
Apr -2014																
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
All Banks	10.81	11.06	11.17	11.50	11.10	11.15	11.80	11.86	5.78	5.10	8.10	7.69	5.04	5.03	7.28	7.26
May -2014																
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
All Banks	10.59	10.88	11.05	11.43	11.15	11.20	11.81	11.85	5.70	4.97	8.02	7.58	5.05	5.04	7.27	7.26
Jun -2014																
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
All Banks	10.37	10.97	10.77	11.52	11.10	11.20	11.77	11.88	4.93	4.70	8.07	8.05	4.75	4.75	7.33	7.32

4.21 Weighted Average Lending & Deposit Rates

Items	(Percent per annum)															
	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
Jul- 2014																
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
All Banks	10.38	10.72	10.88	11.39	11.06	11.11	11.74	11.80	5.95	5.67	7.87	7.76	5.11	5.10	7.35	7.34
Aug -2014																
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
All Banks	10.33	10.53	10.82	11.13	10.92	10.97	11.61	11.67	5.36	5.01	7.75	7.48	5.17	5.16	7.37	7.35
Sep -2014																
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
All Banks	10.30	10.58	10.74	11.14	11.00	11.04	11.68	11.73	5.93	5.32	8.01	7.75	5.12	5.10	7.38	7.36
Oct -2014																
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
All Banks	10.48	11.01	10.79	11.41	10.92	10.98	11.60	11.67	5.96	5.26	8.25	7.85	5.11	5.11	7.35	7.33
Nov -2014																
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
All Banks	10.41	10.76	10.82	11.30	10.93	10.99	11.59	11.67	5.59	5.32	7.73	7.55	5.11	5.11	7.34	7.33
Dec -2014																
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
All Banks	10.28	10.70	10.72	11.30	10.92	10.95	11.58	11.61	5.97	5.65	7.54	7.30	4.90	4.92	7.19	7.17

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
Jan- 2015																
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
All Banks	10.35	10.69	10.65	11.05	10.73	10.77	11.35	11.40	5.78	5.22	7.70	7.32	4.94	4.95	7.10	7.09
Feb -2015																
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
All Banks	9.50	9.88	10.00	10.52	10.55	10.59	11.15	11.19	5.36	5.11	6.48	6.29	4.66	4.66	6.71	6.70
Mar -2015																
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
All Banks	9.31	9.73	9.65	10.14	10.47	10.51	11.06	11.11	5.22	4.50	6.95	6.61	4.55	4.54	6.62	6.61
Apr -2015																
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
All Banks	8.85	9.26	9.13	9.63	9.95	10.05	10.51	10.61	5.15	4.58	6.18	5.78	4.38	4.36	6.34	6.32
May -2015																
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
All Banks	8.61	9.00	8.86	9.32	9.85	9.90	10.40	10.45	4.83	4.12	6.45	6.09	4.26	4.25	6.26	6.24
Jun -2015																
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
All Banks	8.24	8.60	8.60	9.05	9.63	9.69	10.17	10.23	4.63	4.15	5.66	5.37	3.89	3.86	5.88	5.85

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
Jul-2015																
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
All Banks	7.88	8.28	8.16	8.65	9.42	9.48	9.92	9.99	5.00	4.07	5.95	5.45	3.95	3.91	5.80	5.77
Aug -2015																
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
All Banks	7.78	8.05	8.08	8.43	9.36	9.42	9.87	9.93	4.97	4.00	6.02	5.64	3.85	3.81	5.66	5.63
Sep -2015																
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
All Banks	7.78	7.99	8.09	8.36	9.18	9.23	9.67	9.71	4.90	4.06	5.87	5.53	3.80	3.76	5.58	5.55
Oct -2015																
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
All Banks	7.57	7.79	7.83	8.11	8.96	8.98	9.43	9.45	4.35	3.77	5.06	4.64	3.62	3.60	5.34	5.32
Nov -2015																
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
All Banks	7.32	7.78	7.60	8.14	8.78	8.83	9.24	9.29	4.03	3.48	5.22	4.91	3.49	3.46	5.19	5.15
Dec -2015																
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
All Banks	7.28	7.73	7.49	8.00	8.67	8.70	9.10	9.12	4.58	4.04	5.88	5.75	3.48	3.47	5.19	5.16

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
Jan-2016																
Public	8.48	9.35	8.59	9.51	10.25	10.32	10.51	10.53	4.77	4.71	5.62	5.58	3.93	4.04	5.75	5.74
Private	7.16	7.72	7.77	7.98	7.98	8.00	8.43	8.45	4.20	3.77	5.45	5.25	3.38	3.33	4.99	4.96
Foreign	4.83	7.07	5.14	7.07	6.93	6.94	7.57	7.59	2.30	2.44	4.20	4.75	2.98	3.17	4.15	4.52
Specialized	14.56	14.56	14.58	14.58	12.71	12.71	13.74	13.74	3.35	3.35	4.47	4.47	3.63	3.61	5.32	5.31
All Banks	7.15	7.79	7.74	8.05	8.59	8.62	9.03	9.05	4.10	3.72	5.40	5.24	3.47	3.46	5.12	5.10
Feb -2016																
Public	8.24	9.60	8.36	9.83	10.15	10.25	10.44	10.47	4.20	4.11	5.29	5.12	3.88	3.97	5.66	5.66
Private	7.31	7.45	7.52	7.69	7.94	7.96	8.41	8.43	4.34	3.44	5.45	4.99	3.31	3.25	4.94	4.89
Foreign	5.37	7.07	5.38	7.07	6.82	7.00	7.37	7.62	2.71	2.91	4.30	4.92	3.11	3.32	4.18	4.59
Specialized	14.40	14.40	14.42	14.42	12.80	12.80	13.83	13.83	3.74	3.74	6.42	6.42	3.53	3.51	5.23	5.21
All Banks	7.28	7.55	7.48	7.78	8.55	8.58	9.00	9.03	4.25	3.44	5.39	5.00	3.41	3.38	5.06	5.03
Mar -2016																
Public	8.05	9.00	8.10	9.08	10.17	10.23	10.41	10.44	4.56	4.79	5.67	5.62	3.67	3.81	5.56	5.56
Private	7.30	7.44	7.60	7.78	7.92	7.94	8.37	8.40	3.82	3.73	5.20	5.16	3.21	3.19	4.86	4.85
Foreign	4.78	6.83	4.96	6.83	6.58	6.77	7.11	7.41	2.57	2.69	4.39	4.77	3.21	3.40	4.19	4.52
Specialized	14.44	14.44	14.45	14.45	12.90	12.90	13.93	13.93	1.91	1.59	5.46	5.11	3.47	3.45	5.23	5.22
All Banks	7.13	7.54	7.41	7.86	8.53	8.56	8.97	9.00	3.74	3.69	5.17	5.16	3.30	3.30	4.98	4.97
Apr -2016																
Public	8.35	9.47	8.41	9.57	9.99	10.03	10.24	10.25	5.60	5.63	6.60	6.63	3.82	3.94	5.47	5.47
Private	7.34	7.51	7.58	7.79	7.86	7.89	8.32	8.35	3.63	3.45	5.10	5.01	3.23	3.21	4.87	4.86
Foreign	2.00	6.92	2.01	6.92	4.59	6.81	4.81	7.41	2.22	2.31	4.51	4.95	2.79	2.93	4.23	4.57
Specialized	14.44	14.44	14.48	14.48	12.93	12.93	13.96	13.96	2.60	2.60	5.24	5.24	3.59	3.57	5.19	5.17
All Banks	6.03	7.57	6.18	7.84	8.42	8.49	8.86	8.93	3.65	3.53	5.23	5.20	3.33	3.34	4.98	4.97
May -2016																
Public	7.55	7.83	7.66	7.96	10.09	10.17	10.36	10.38	4.14	4.35	5.05	5.02	3.81	3.87	5.51	5.44
Private	7.36	7.53	7.56	7.76	7.90	7.93	8.34	8.38	3.30	3.20	4.92	4.86	3.16	3.15	4.82	4.81
Foreign	2.91	6.89	3.05	6.89	6.21	6.75	6.75	7.41	2.36	2.63	3.77	4.58	2.67	3.02	3.72	4.48
Specialized	14.46	14.46	14.48	14.48	13.02	13.02	14.06	14.06	2.36	2.36	5.46	5.46	3.60	3.58	5.17	5.15
All Banks	7.07	7.60	7.27	7.82	8.50	8.55	8.94	8.98	3.26	3.24	4.81	4.85	3.28	3.28	4.94	4.93
Jun -2016																
Public	7.34	9.32	7.39	9.45	9.89	10.07	10.22	10.26	3.73	3.98	4.45	4.42	3.53	3.78	5.29	5.30
Private	7.09	7.29	7.31	7.54	7.86	7.89	8.30	8.33	3.63	3.59	4.52	4.49	3.04	3.02	4.71	4.70
Foreign	5.91	6.75	6.08	6.75	6.32	6.38	6.87	6.93	2.53	2.55	4.45	4.53	3.06	3.10	4.23	4.30
Specialized	14.48	14.48	14.49	14.49	13.22	13.22	14.12	14.12	4.17	4.14	5.05	5.03	3.83	3.82	5.11	5.10
All Banks	7.15	7.41	7.36	7.65	8.44	8.49	8.87	8.90	3.59	3.58	4.51	4.48	3.14	3.17	4.82	4.82

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
Jul-2016																
Public	6.53	9.61	6.55	9.77	9.83	9.91	10.10	10.12	5.10	5.21	5.57	5.57	3.67	3.81	5.26	5.26
Private	7.02	7.18	7.22	7.42	7.60	7.63	8.07	8.10	3.55	3.46	4.72	4.67	3.05	3.04	4.63	4.62
Foreign	6.02	6.70	6.09	6.70	6.55	6.58	7.07	7.12	2.46	3.00	4.55	4.55	2.68	3.14	4.34	4.34
Specialized	13.74	13.74	13.78	13.78	13.23	13.23	14.13	14.13	4.22	4.22	5.50	5.50	4.03	4.02	5.13	5.13
All Banks	6.95	7.22	7.14	7.45	8.23	8.26	8.68	8.71	3.65	3.65	4.84	4.80	3.17	3.19	4.75	4.74
Aug -2016																
Public	7.38	8.83	7.39	8.86	9.61	9.70	9.87	9.90	4.49	4.50	4.99	4.98	3.54	3.68	5.12	5.12
Private	6.80	7.05	6.96	7.26	7.66	7.68	8.10	8.13	3.33	3.20	4.77	4.69	3.04	3.02	4.61	4.59
Foreign	5.97	6.65	6.12	6.65	6.52	6.56	7.08	7.08	2.66	3.12	4.61	4.61	2.79	3.23	4.38	4.38
Specialized	13.81	13.81	13.87	13.87	13.23	13.23	14.13	14.13	3.05	3.05	5.87	5.87	4.02	4.01	5.13	5.12
All Banks	6.82	7.12	6.97	7.33	8.23	8.27	8.65	8.69	3.36	3.30	4.79	4.72	3.14	3.15	4.71	4.70
Sep -2016																
Public	7.25	9.07	7.46	9.71	9.45	9.53	9.69	9.73	3.72	4.33	4.90	4.89	3.48	3.68	5.10	5.10
Private	6.91	7.04	7.12	7.29	7.57	7.59	8.00	8.03	3.71	3.59	4.94	4.87	3.02	3.00	4.59	4.57
Foreign	6.00	6.59	6.26	6.59	6.44	6.50	7.03	7.09	2.55	2.75	4.04	4.61	2.96	3.21	3.87	4.34
Specialized	13.54	13.54	13.65	13.65	13.22	13.22	14.12	14.12	2.16	1.93	5.69	5.52	3.90	3.89	4.90	4.89
All Banks	6.90	7.09	7.12	7.33	8.12	8.16	8.54	8.57	3.59	3.55	4.86	4.85	3.11	3.13	4.68	4.68
Oct -2016																
Public	7.71	8.45	7.85	8.67	9.90	9.99	10.14	10.17	4.26	4.21	4.96	4.93	3.55	3.71	5.15	5.14
Private	6.97	7.16	7.17	7.39	7.52	7.55	7.93	7.96	3.52	3.39	4.69	4.60	3.03	3.00	4.58	4.55
Foreign	5.92	6.61	6.11	6.61	6.32	6.49	6.82	7.06	2.59	2.59	4.72	4.72	3.23	3.23	4.41	4.41
Specialized	13.62	13.62	13.62	13.62	13.22	13.22	14.12	14.12	4.30	4.30	4.83	4.83	3.92	3.91	4.89	4.88
All Banks	6.96	7.19	7.16	7.42	8.17	8.22	8.57	8.61	3.46	3.35	4.72	4.64	3.14	3.14	4.69	4.67
Nov -2016																
Public	7.57	8.57	7.64	8.69	9.69	9.80	9.96	10.00	4.22	4.40	4.73	4.71	3.41	3.57	5.06	5.05
Private	6.86	7.06	7.10	7.36	7.43	7.45	7.87	7.91	3.67	3.38	4.95	4.78	3.01	2.97	4.55	4.52
Foreign	5.69	6.61	5.89	6.62	6.26	6.48	6.71	7.07	2.45	2.60	4.26	4.80	3.01	3.30	3.94	4.48
Specialized	13.61	13.61	13.61	13.61	13.22	13.22	14.11	14.11	4.06	4.06	4.85	4.85	3.99	3.98	4.86	4.86
All Banks	6.84	7.12	7.08	7.41	8.06	8.11	8.50	8.54	3.55	3.40	4.83	4.77	3.09	3.10	4.64	4.63
Dec -2016																
Public	7.11	8.40	7.28	8.74	9.46	9.59	9.79	9.83	4.64	4.85	5.50	5.50	3.23	3.50	4.99	4.98
Private	7.00	7.17	7.31	7.52	7.46	7.49	7.87	7.91	3.62	3.54	5.09	5.05	2.95	2.92	4.56	4.54
Foreign	5.95	6.76	6.08	6.76	6.51	6.54	7.07	7.13	2.19	2.32	4.19	4.84	3.01	3.31	3.98	4.57
Specialized	13.85	13.85	13.87	13.87	13.21	13.21	14.11	14.11	2.20	2.04	5.53	5.41	3.79	3.78	4.85	4.85
All Banks	7.00	7.25	7.29	7.60	8.04	8.09	8.45	8.50	3.56	3.54	5.07	5.09	3.02	3.04	4.64	4.63

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
Jan-2017																
Public	7.51	8.26	7.56	8.34	9.74	9.80	9.97	10.01	5.12	5.15	5.46	5.45	3.45	3.57	4.99	4.98
Private	7.11	7.28	7.37	7.57	7.36	7.38	7.74	7.78	3.42	3.27	4.69	4.59	2.94	2.91	4.50	4.47
Foreign	5.64	6.64	5.73	6.64	6.22	6.54	6.71	7.10	3.31	3.65	4.06	4.63	2.57	2.76	3.84	4.39
Specialized	13.53	13.53	13.53	13.53	13.19	13.19	14.08	14.08	3.09	3.09	5.17	5.17	3.97	3.97	4.85	4.84
All Banks	7.09	7.33	7.33	7.61	8.01	8.05	8.39	8.43	3.56	3.49	4.70	4.70	3.05	3.05	4.59	4.58
Feb -2017																
Public	7.68	8.86	7.87	9.22	9.53	9.58	9.75	9.76	4.36	4.72	5.18	5.18	3.61	3.71	5.02	4.98
Private	6.99	7.09	7.29	7.41	7.39	7.41	7.80	7.83	3.16	2.89	4.60	4.42	2.87	2.84	4.43	4.40
Foreign	5.80	6.61	5.86	6.61	6.10	6.35	6.51	6.98	2.26	2.48	3.81	4.72	2.57	2.79	3.82	4.45
Specialized	13.41	13.41	13.46	13.46	13.16	13.16	14.04	14.04	3.53	3.53	5.00	5.00	4.00	3.99	4.85	4.84
All Banks	6.95	7.19	7.22	7.50	7.99	8.03	8.38	8.42	3.21	3.07	4.61	4.57	3.02	3.02	4.55	4.53
Mar -2017																
Public	7.68	8.68	8.14	9.54	9.57	9.60	9.77	9.79	4.06	4.42	5.20	5.16	3.55	3.70	5.01	4.97
Private	6.92	7.05	7.14	7.30	7.32	7.35	7.71	7.75	3.56	3.47	4.73	4.67	2.85	2.83	4.41	4.39
Foreign	5.90	6.62	5.97	6.62	6.26	6.32	6.87	6.96	2.45	2.78	3.58	4.52	2.46	2.68	3.83	4.51
Specialized	13.41	13.41	13.42	13.42	13.12	13.12	13.99	13.99	1.64	1.37	5.40	5.11	3.93	3.92	4.79	4.78
All Banks	6.93	7.12	7.14	7.37	7.94	7.98	8.31	8.36	3.53	3.52	4.71	4.72	2.99	3.00	4.53	4.52
Apr -2017																
Public	6.81	7.54	6.88	7.67	9.54	9.59	9.78	9.80	3.98	3.90	5.03	4.96	3.54	3.66	4.96	4.95
Private	6.93	7.06	7.13	7.29	7.22	7.25	7.61	7.64	3.24	3.13	4.75	4.68	2.84	2.80	4.37	4.35
Foreign	6.04	6.72	6.04	6.72	6.09	6.33	6.48	6.98	2.95	3.34	3.76	4.58	2.81	3.07	3.85	4.48
Specialized	13.55	13.55	13.59	13.59	13.10	13.10	13.97	13.97	3.45	3.45	4.94	4.94	3.86	3.85	4.79	4.79
All Banks	6.90	7.11	7.08	7.33	7.85	7.90	8.23	8.28	3.27	3.19	4.70	4.70	2.98	2.98	4.49	4.48
May -2017																
Public	7.90	8.39	7.98	8.50	9.56	9.59	9.76	9.78	3.62	3.33	4.69	4.28	3.45	3.58	4.92	4.89
Private	6.94	7.12	7.13	7.35	7.26	7.29	7.62	7.66	3.07	2.98	4.76	4.70	2.75	2.72	4.34	4.31
Foreign	5.90	6.61	5.90	6.61	6.11	6.32	6.45	6.91	2.39	2.53	4.15	4.90	2.71	2.94	3.97	4.66
Specialized	13.61	13.61	13.61	13.61	13.07	13.07	13.93	13.93	4.27	4.27	4.76	4.76	3.81	3.80	4.80	4.79
All Banks	6.93	7.21	7.10	7.43	7.87	7.92	8.22	8.27	3.06	2.97	4.70	4.69	2.89	2.90	4.46	4.45
Jun -2017																
Public	7.40	7.79	7.73	8.23	9.44	9.48	9.64	9.65	3.11	3.96	5.19	5.12	3.18	3.38	4.81	4.77
Private	7.04	7.21	7.24	7.44	7.26	7.29	7.61	7.65	3.59	3.43	5.07	5.01	2.74	2.73	4.38	4.37
Foreign	6.07	6.60	6.07	6.61	6.12	6.13	6.60	6.63	2.27	2.38	4.07	4.67	2.71	2.87	4.08	4.58
Specialized	13.66	13.66	13.67	13.67	13.03	13.03	13.88	13.88	2.69	2.60	4.94	4.85	3.58	3.57	4.80	4.80
All Banks	7.07	7.28	7.26	7.51	7.86	7.89	8.20	8.23	3.43	3.38	5.02	5.00	2.84	2.86	4.47	4.46

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
Jul-2017																
Public	7.88	8.24	7.93	8.30	9.09	9.11	9.29	9.30	5.06	5.06	5.47	5.44	3.33	3.47	4.78	4.75
Private	7.02	7.15	7.23	7.38	7.39	7.42	7.74	7.78	3.16	3.05	4.54	4.47	2.80	2.78	4.36	4.34
Foreign	6.16	6.56	6.16	6.56	6.30	6.31	6.77	6.80	2.80	2.92	3.99	4.56	3.06	3.19	4.19	4.60
Specialized	13.45	13.45	13.49	13.49	13.02	13.02	13.87	13.87	3.85	3.85	4.81	4.81	3.75	3.74	4.72	4.71
All Banks	7.03	7.19	7.22	7.41	7.88	7.91	8.22	8.25	3.33	3.24	4.62	4.60	2.91	2.93	4.45	4.44
Aug -2017																
Public	8.58	9.21	8.64	9.28	9.03	9.05	9.22	9.23	5.40	5.32	5.59	5.54	3.35	3.44	4.80	4.78
Private	6.83	6.97	6.93	7.09	7.44	7.47	7.78	7.82	3.17	3.06	4.56	4.50	2.82	2.81	4.36	4.35
Foreign	6.18	6.67	6.18	6.67	6.33	6.35	6.86	6.90	1.54	1.58	3.80	4.64	3.00	3.19	4.01	4.54
Specialized	13.43	13.43	13.45	13.45	13.01	13.01	13.85	13.85	3.84	3.84	4.76	4.76	3.81	3.81	4.67	4.67
All Banks	6.86	7.03	6.96	7.14	7.91	7.94	8.24	8.27	3.12	3.02	4.61	4.62	2.93	2.94	4.45	4.44
Sep -2017																
Public	8.85	9.50	8.93	9.60	8.87	8.90	9.07	9.08	4.75	4.49	5.47	5.39	3.43	3.49	4.66	4.82
Private	6.87	7.02	7.08	7.26	7.37	7.39	7.66	7.69	3.45	3.44	4.65	4.63	2.79	2.78	4.34	4.33
Foreign	6.27	6.56	6.27	6.56	6.19	6.23	6.68	6.74	2.96	3.44	3.91	4.95	3.22	3.47	4.08	4.65
Specialized	13.58	13.58	13.60	13.60	13.01	13.01	13.85	13.85	4.26	4.23	4.75	4.73	3.95	3.94	4.68	4.67
All Banks	6.92	7.08	7.11	7.31	7.83	7.86	8.12	8.14	3.57	3.54	4.70	4.73	2.93	2.93	4.41	4.44
Oct -2017																
Public	8.23	9.20	8.33	9.36	8.86	8.89	9.06	9.07	5.05	5.09	5.31	5.36	3.34	3.48	4.81	4.78
Private	7.01	7.15	7.20	7.37	7.38	7.41	7.68	7.71	3.16	3.00	4.49	4.38	2.79	2.78	4.33	4.32
Foreign	6.01	6.62	6.01	6.62	6.24	6.29	6.72	6.84	2.53	2.65	3.73	4.43	3.17	3.35	4.13	4.56
Specialized	13.52	13.52	13.56	13.56	13.00	13.00	13.84	13.84	4.07	4.03	4.80	4.77	4.05	4.04	4.67	4.67
All Banks	7.01	7.20	7.19	7.41	7.82	7.85	8.11	8.15	3.33	3.23	4.55	4.54	2.91	2.93	4.43	4.43
Nov -2017																
Public	7.81	8.47	7.86	8.54	8.80	8.82	8.99	9.00	4.57	4.83	5.20	5.24	3.33	3.47	4.80	4.78
Private	7.10	7.23	7.29	7.44	7.38	7.40	7.67	7.69	3.37	3.13	4.77	4.61	2.78	2.77	4.33	4.32
Foreign	5.94	6.56	5.94	6.56	6.19	6.27	6.58	6.77	2.89	3.24	3.80	4.61	3.35	3.55	4.18	4.59
Specialized	13.56	13.56	13.58	13.58	13.00	13.00	13.84	13.84	3.98	3.98	4.67	4.67	4.10	4.10	4.67	4.66
All Banks	7.07	7.28	7.24	7.49	7.81	7.83	8.09	8.12	3.45	3.29	4.74	4.68	2.91	2.93	4.43	4.42
Dec -2017																
Public	7.87	8.18	7.94	8.26	8.78	8.81	9.02	9.02	3.24	4.59	5.18	5.25	3.25	3.52	4.81	4.78
Private	7.02	7.16	7.22	7.39	7.32	7.34	7.58	7.61	3.60	3.46	4.96	4.89	2.79	2.77	4.38	4.37
Foreign	6.08	6.62	6.08	6.62	6.30	6.32	6.73	6.77	2.92	2.99	4.20	4.65	3.33	3.44	4.31	4.63
Specialized	13.81	13.81	13.82	13.82	13.00	13.00	13.84	13.84	3.45	3.40	4.77	4.72	3.89	3.88	4.66	4.66
All Banks	7.04	7.24	7.23	7.46	7.74	7.77	8.01	8.04	3.51	3.51	4.93	4.90	2.89	2.92	4.47	4.46

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
Jan-2018																
Public	7.71	8.67	7.79	8.79	8.65	8.68	8.88	8.89	3.85	4.40	4.73	4.77	3.32	3.48	4.74	4.73
Private	7.18	7.36	7.31	7.50	7.33	7.35	7.60	7.62	3.07	2.87	4.75	4.62	2.76	2.75	4.34	4.33
Foreign	5.81	6.60	5.81	6.60	6.26	6.34	6.62	6.78	3.48	3.77	4.04	4.54	3.36	3.49	4.32	4.64
Specialized	13.53	13.53	13.54	13.54	13.00	13.00	13.84	13.84	3.37	3.37	4.96	4.96	4.08	4.08	4.65	4.65
All Banks	7.11	7.40	7.22	7.55	7.72	7.75	8.00	8.03	3.18	3.07	4.69	4.63	2.89	2.91	4.43	4.42
Feb -2018																
Public	8.17	8.69	8.19	8.71	8.41	8.44	8.70	8.71	4.37	4.43	4.61	4.60	3.27	3.43	4.80	4.79
Private	6.99	7.24	7.13	7.41	7.34	7.36	7.62	7.64	3.62	3.55	4.36	4.31	2.81	2.79	4.44	4.43
Foreign	6.08	6.72	6.08	6.72	6.32	6.40	6.71	6.89	3.22	3.21	4.64	4.63	3.54	3.55	4.77	4.77
Specialized	13.66	13.66	13.66	13.66	13.01	13.01	13.85	13.85	4.05	4.05	5.02	5.02	3.98	3.97	4.67	4.66
All Banks	7.01	7.32	7.13	7.48	7.69	7.72	7.98	8.01	3.69	3.63	4.40	4.36	2.92	2.93	4.53	4.51
Mar -2018																
Public	8.16	8.28	8.20	8.32	8.15	8.18	8.55	8.55	3.60	3.94	4.96	4.95	3.25	3.46	4.80	4.80
Private	6.95	7.22	7.07	7.38	7.31	7.39	7.55	7.66	3.48	3.39	4.90	4.84	2.86	2.84	4.51	4.50
Foreign	6.22	6.75	6.22	6.75	6.47	6.50	6.93	6.97	3.47	3.67	4.47	4.89	3.53	3.67	4.55	4.83
Specialized	14.11	14.11	14.23	14.23	13.07	13.07	13.90	13.90	3.74	3.74	5.74	5.74	3.82	3.82	4.70	4.70
All Banks	7.00	7.30	7.11	7.45	7.60	7.69	7.89	7.99	3.50	3.47	4.88	4.86	2.95	2.97	4.57	4.56
Apr -2018																
Public	7.97	8.15	7.99	8.17	8.30	8.33	8.76	8.77	4.08	4.38	4.96	4.98	3.26	3.43	4.82	4.81
Private	7.21	7.41	7.38	7.62	7.45	7.48	7.71	7.75	3.34	3.12	4.86	4.74	2.81	2.78	4.45	4.43
Foreign	6.28	6.89	6.28	6.89	6.50	6.63	6.82	7.06	2.90	2.95	4.45	4.66	3.36	3.41	4.69	4.82
Specialized	14.40	14.40	14.41	14.41	13.09	13.09	13.92	13.92	3.83	3.83	5.34	5.34	3.84	3.84	4.80	4.80
All Banks	7.22	7.45	7.38	7.65	7.75	7.78	8.06	8.10	3.40	3.25	4.85	4.77	2.91	2.92	4.53	4.52
May -2018																
Public	7.64	8.27	7.66	8.29	8.32	8.34	8.69	8.70	4.00	4.34	4.70	4.79	3.36	3.58	4.96	4.96
Private	7.15	7.40	7.29	7.58	7.46	7.50	7.72	7.78	3.30	3.17	4.54	4.43	2.79	2.77	4.45	4.43
Foreign	6.21	6.71	6.21	6.71	6.47	6.62	6.75	7.01	3.69	3.91	4.76	5.21	3.32	3.41	4.76	4.99
Specialized	14.18	14.18	14.19	14.19	13.11	13.11	13.95	13.95	4.55	4.55	5.04	5.04	3.90	3.90	4.79	4.79
All Banks	7.16	7.45	7.28	7.62	7.74	7.79	8.04	8.10	3.46	3.43	4.59	4.55	2.92	2.93	4.57	4.55
Jun -2018																
Public	8.85	9.91	8.89	9.98	8.39	8.41	8.77	8.77	3.79	4.23	4.81	4.81	3.23	3.58	5.08	5.06
Private	7.43	7.55	7.59	7.74	7.57	7.60	7.85	7.88	4.04	3.96	5.06	5.01	2.93	2.91	4.75	4.73
Foreign	6.76	7.27	6.76	7.27	7.00	7.01	7.32	7.35	3.08	3.08	5.37	5.37	3.10	3.11	5.31	5.31
Specialized	14.31	14.31	14.31	14.31	13.15	13.15	13.99	13.99	4.30	4.26	5.04	5.01	3.95	3.94	4.79	4.79
All Banks	7.45	7.63	7.60	7.82	7.85	7.88	8.16	8.19	3.98	3.97	5.03	4.99	3.00	3.04	4.82	4.81

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
Jul-2018																
Public	8.86	9.33	8.93	9.43	8.70	8.72	9.10	9.11	5.15	5.35	5.60	5.60	3.60	3.77	5.30	5.28
Private	7.71	7.98	7.86	8.18	7.78	7.79	8.07	8.08	3.74	3.58	5.25	5.13	3.03	3.01	4.83	4.82
Foreign	6.97	7.34	6.97	7.34	7.12	7.12	7.46	7.46	3.88	3.88	5.88	5.88	3.48	3.48	5.63	5.63
Specialized	13.97	13.97	13.97	13.97	13.15	13.15	14.00	14.00	4.52	4.52	4.88	4.88	4.01	4.00	4.82	4.81
All Banks	7.72	8.02	7.87	8.21	8.08	8.09	8.40	8.41	3.99	3.90	5.34	5.26	3.15	3.16	4.94	4.92
Aug -2018																
Public	9.22	9.93	9.24	9.96	8.73	8.75	9.16	9.16	5.53	5.83	6.07	6.07	3.76	4.03	5.63	5.62
Private	7.91	8.02	8.03	8.17	8.02	8.03	8.29	8.31	4.75	4.70	5.67	5.63	3.35	3.33	5.34	5.33
Foreign	7.47	7.87	7.47	7.87	7.25	7.27	7.56	7.62	4.37	4.26	6.41	6.38	3.92	3.85	6.12	6.09
Specialized	14.22	14.22	14.22	14.22	13.17	13.17	14.01	14.01	4.31	4.31	5.12	5.12	3.98	3.97	4.80	4.79
All Banks	7.94	8.07	8.05	8.21	8.27	8.29	8.58	8.60	4.85	4.84	5.75	5.72	3.44	3.47	5.41	5.40
Sep -2018																
Public	9.50	9.62	9.59	9.73	8.52	8.55	9.03	9.03	5.16	5.42	6.03	6.00	3.79	4.08	5.73	5.72
Private	8.09	8.34	8.26	8.60	8.16	8.21	8.42	8.49	4.30	4.21	5.99	5.93	3.42	3.41	5.46	5.45
Foreign	7.72	8.13	7.72	8.13	7.64	7.66	7.94	8.01	4.91	4.91	6.91	6.90	4.05	4.07	6.46	6.47
Specialized	14.23	14.23	14.24	14.24	13.19	13.19	14.03	14.03	3.28	3.28	6.46	6.46	3.99	3.99	4.78	4.78
All Banks	8.12	8.39	8.28	8.64	8.33	8.39	8.65	8.72	4.47	4.44	6.04	5.99	3.51	3.54	5.53	5.51
Oct -2018																
Public	10.03	10.24	10.04	10.24	9.05	9.09	9.52	9.52	5.90	5.79	6.61	6.44	4.07	4.33	6.04	6.04
Private	8.80	9.12	8.93	9.34	8.71	8.74	8.98	9.04	5.43	5.37	6.41	6.37	3.77	3.75	6.03	6.03
Foreign	8.30	8.77	8.30	8.77	8.22	8.22	8.59	8.59	5.03	4.97	7.17	7.12	4.69	4.74	7.10	7.11
Specialized	14.15	14.15	14.23	14.23	13.21	13.21	14.05	14.05	4.99	4.99	6.65	6.65	4.03	4.03	4.79	4.79
All Banks	8.81	9.15	8.94	9.37	8.87	8.91	9.19	9.24	5.47	5.41	6.46	6.40	3.84	3.88	6.04	6.04
Nov -2018																
Public	9.65	10.06	9.68	10.09	9.00	9.03	9.47	9.46	6.11	6.15	7.18	6.97	4.17	4.43	6.25	6.24
Private	9.11	9.46	9.29	9.72	8.98	9.02	9.27	9.34	4.38	4.26	5.95	5.85	3.85	3.84	6.15	6.14
Foreign	8.52	8.64	8.52	8.65	8.33	8.33	8.69	8.69	5.14	5.57	6.42	7.36	4.49	4.68	6.64	7.15
Specialized	14.32	14.32	14.39	14.39	13.23	13.23	14.07	14.07	4.54	4.54	5.12	5.12	3.92	3.92	4.82	4.82
All Banks	9.13	9.48	9.30	9.73	9.07	9.11	9.40	9.46	4.63	4.52	6.14	6.05	3.92	3.96	6.17	6.17
Dec -2018																
Public	10.37	10.36	10.43	10.43	9.63	9.67	10.11	10.11	5.34	6.09	7.52	7.37	4.06	4.53	6.58	6.58
Private	9.70	9.70	9.82	9.83	9.57	9.56	9.89	9.89	6.92	6.82	8.17	8.10	4.56	4.54	7.32	7.30
Foreign	10.38	10.56	10.38	10.57	9.80	9.78	10.17	10.17	5.29	5.77	7.19	8.35	5.07	5.30	7.49	8.11
Specialized	14.52	14.52	14.59	14.59	13.24	13.24	14.10	14.10	4.93	4.93	6.27	6.27	3.84	3.84	4.92	4.92
All Banks	9.73	9.73	9.85	9.86	9.66	9.66	10.02	10.02	6.72	6.73	8.09	8.04	4.46	4.55	7.16	7.16

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
Jan-2019																
Public	10.66	11.34	10.78	11.53	9.41	9.42	9.94	9.94	7.19	7.42	8.00	7.79	4.59	4.83	7.09	7.08
Private	10.66	11.13	10.80	11.35	10.31	10.35	10.64	10.71	5.99	5.79	7.64	7.51	4.80	4.78	7.55	7.54
Foreign	10.26	10.51	10.26	10.51	10.24	10.25	10.61	10.62	6.95	6.80	9.13	9.09	5.71	5.58	8.76	8.71
Specialized	14.21	14.21	14.21	14.21	13.26	13.26	14.14	14.14	7.06	7.06	8.80	8.80	6.85	6.85	8.57	8.57
All Banks	10.66	11.13	10.80	11.35	10.20	10.23	10.58	10.63	6.25	6.11	7.78	7.64	4.78	4.81	7.48	7.47
Feb-2019																
Public	11.47	11.47	11.53	11.53	10.30	10.32	10.98	10.99	6.02	6.05	7.78	7.18	5.10	5.39	7.73	7.72
Private	10.49	10.71	10.68	10.98	10.44	10.47	10.79	10.83	6.76	6.64	8.30	8.23	4.90	4.88	7.78	7.77
Foreign	10.35	10.67	10.35	10.68	10.28	10.28	10.74	10.74	7.32	7.34	8.70	8.67	6.05	6.05	8.84	8.82
Specialized	14.32	14.32	14.32	14.32	13.29	13.29	14.15	14.15	6.94	6.94	9.20	9.20	6.88	6.88	8.62	8.62
All Banks	10.51	10.74	10.70	11.00	10.47	10.50	10.89	10.93	6.73	6.64	8.29	8.20	4.96	5.00	7.79	7.78
Mar-2019																
Public	11.85	12.33	11.89	12.37	10.97	10.97	11.65	11.65	7.02	7.49	7.97	7.97	5.09	5.42	7.78	7.77
Private	10.67	10.84	10.88	11.13	10.57	10.60	10.92	10.99	6.34	6.22	8.77	8.75	4.97	4.96	7.88	7.88
Foreign	8.55	8.32	8.55	8.32	9.86	9.87	10.24	10.24	7.15	7.35	8.17	8.48	6.13	6.22	8.73	8.88
Specialized	14.22	14.22	14.22	14.22	13.31	13.31	14.17	14.17	5.54	5.54	9.34	9.34	6.58	6.58	8.62	8.62
All Banks	10.67	10.83	10.87	11.10	10.69	10.73	11.11	11.18	6.46	6.43	8.62	8.60	5.02	5.07	7.88	7.88
Apr-2019																
Public	11.89	12.32	11.91	12.34	11.30	11.33	12.10	12.11	5.92	6.49	7.75	7.75	5.37	5.72	8.04	8.04
Private	11.20	11.48	11.35	11.71	10.77	10.78	11.15	11.19	7.65	7.61	8.82	8.79	5.18	5.16	8.19	8.18
Foreign	8.92	8.52	8.92	8.52	10.99	11.00	11.42	11.46	9.05	9.06	9.55	9.55	6.56	6.58	9.32	9.32
Specialized	14.32	14.32	14.33	14.33	13.32	13.32	14.18	14.18	6.71	6.71	9.46	9.46	6.77	6.77	8.69	8.69
All Banks	11.18	11.44	11.32	11.66	10.92	10.95	11.39	11.43	7.61	7.60	8.79	8.77	5.24	5.29	8.18	8.17
May-2019																
Public	12.74	12.74	12.75	12.75	11.28	11.30	12.01	12.01	8.07	8.27	8.75	8.75	5.49	5.83	8.31	8.31
Private	11.58	11.80	11.75	12.02	11.01	11.01	11.39	11.39	7.18	7.10	9.35	9.30	5.30	5.28	8.38	8.38
Foreign	11.10	11.64	11.10	11.64	11.29	11.25	11.68	11.66	9.21	9.25	10.50	10.42	5.64	5.72	9.43	9.43
Specialized	14.19	14.19	14.19	14.19	13.33	13.33	14.20	14.20	7.76	7.76	8.91	8.91	7.03	7.03	8.67	8.67
All Banks	11.60	11.84	11.76	12.04	11.12	11.12	11.57	11.58	7.38	7.34	9.27	9.23	5.34	5.39	8.38	8.38
Jun-2019																
Public	12.69	12.69	12.77	12.77	11.41	11.43	12.20	12.20	7.52	8.69	9.85	9.85	5.52	6.14	9.04	9.04
Private	12.42	12.50	12.64	12.75	11.46	11.46	11.86	11.87	8.38	8.33	10.26	10.24	5.75	5.72	9.27	9.27
Foreign	12.17	12.07	12.17	12.08	12.13	12.14	12.54	12.57	9.66	9.98	10.71	10.68	5.82	5.97	10.19	10.16
Specialized	14.37	14.37	14.38	14.38	13.35	13.35	14.22	14.22	8.41	8.41	9.64	9.64	6.89	6.89	8.96	8.96
All Banks	12.43	12.51	12.64	12.75	11.49	11.50	11.98	11.99	8.30	8.39	10.22	10.20	5.71	5.81	9.23	9.23

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
Jul- 2019																
Public	13.04	13.04	13.09	13.09	11.89	11.91	12.62	12.63	9.69	10.04	10.81	10.81	6.60	6.97	6.65	9.63
Private	13.32	13.44	13.53	13.67	12.26	12.26	12.69	12.69	7.73	7.61	9.89	9.82	6.04	6.02	9.51	9.51
Foreign	11.44	10.67	11.45	10.67	12.29	12.26	12.69	12.68	11.03	11.20	11.83	12.03	7.71	7.92	11.32	11.45
Specialized	14.44	14.44	14.45	14.45	13.36	13.36	14.24	14.24	7.36	7.36	11.25	11.25	8.62	8.62	10.96	10.96
All Banks	13.26	13.37	13.45	13.59	12.21	12.21	12.71	12.71	8.10	8.05	10.10	10.06	6.18	6.23	9.57	9.57
Aug -2019																
Public	12.73	12.73	12.74	12.74	12.09	12.09	12.78	12.78	9.54	10.39	10.94	10.94	6.63	7.19	10.04	10.04
Private	13.08	13.09	13.23	13.25	12.41	12.41	12.98	12.99	9.18	9.12	10.76	10.71	6.39	6.37	9.99	9.99
Foreign	13.76	14.20	13.76	14.20	13.38	13.38	13.84	13.84	11.04	11.07	12.04	12.04	8.04	8.18	11.80	11.80
Specialized	14.43	14.43	14.44	14.44	13.37	13.37	14.25	14.25	8.84	8.84	11.60	11.60	8.82	8.82	11.11	11.11
All Banks	13.09	13.10	13.23	13.26	12.37	12.37	12.98	12.98	9.28	9.32	10.82	10.79	6.47	6.55	10.03	10.03
Sep -2019																
Public	12.94	12.94	12.97	12.97	12.13	12.14	12.82	12.82	7.88	8.71	9.53	9.53	6.70	7.26	10.22	10.22
Private	13.53	13.59	13.76	13.85	12.81	12.80	13.31	13.31	7.68	7.50	10.54	10.44	6.45	6.42	10.17	10.15
Foreign	13.55	14.04	13.56	14.05	13.46	13.46	13.91	13.91	9.23	9.23	12.42	12.42	7.50	7.57	12.20	12.20
Specialized	14.71	14.71	14.71	14.71	13.39	13.39	14.27	14.27	9.15	9.15	11.13	11.13	9.01	9.01	11.13	11.13
All Banks	13.51	13.58	13.74	13.83	12.69	12.69	13.23	13.24	7.74	7.64	10.50	10.42	6.52	6.60	10.21	10.20
Oct -2019																
Public	13.47	13.47	13.63	13.63	12.35	12.35	12.99	13.00	8.74	9.09	9.67	9.67	6.92	7.42	10.49	10.49
Private	13.68	13.93	13.96	14.25	12.91	12.92	13.50	13.52	7.55	7.40	10.74	10.66	6.60	6.55	10.26	10.23
Foreign	13.50	14.07	13.51	14.07	13.66	13.67	14.11	14.12	10.25	10.64	11.59	12.03	7.72	8.03	11.52	12.04
Specialized	14.53	14.53	14.53	14.53	13.75	13.75	14.24	14.24	6.39	6.39	11.78	11.78	9.48	9.48	11.22	11.22
All Banks	13.67	13.92	13.94	14.24	12.82	12.83	13.42	13.44	7.87	7.78	10.74	10.72	6.69	6.75	10.33	10.32
Nov -2019																
Public	14.15	14.15	14.19	14.20	12.25	12.26	12.95	12.96	7.49	7.84	9.93	9.93	6.76	7.27	10.40	10.39
Private	13.87	14.06	14.05	14.29	12.84	12.83	13.47	13.49	7.54	7.36	10.58	10.48	6.71	6.66	10.34	10.32
Foreign	13.35	13.77	13.35	13.78	13.57	13.58	14.00	14.02	9.81	10.08	11.53	11.91	7.03	7.15	11.45	11.66
Specialized	14.50	14.50	14.50	14.50	13.76	13.76	14.25	14.25	8.36	8.36	11.67	11.67	9.59	9.59	11.24	11.24
All Banks	13.84	14.06	14.01	14.27	12.75	12.74	13.39	13.40	7.61	7.51	10.54	10.47	6.73	6.79	10.37	10.35
Dec -2019																
Public	14.36	14.36	14.43	14.43	12.08	12.08	12.98	12.99	6.12	8.41	10.76	10.76	6.46	7.33	10.40	10.40
Private	13.83	13.99	14.07	14.27	12.86	12.87	13.47	13.49	7.67	7.56	10.97	10.98	6.70	6.67	10.46	10.44
Foreign	13.34	13.91	13.34	13.92	13.62	13.62	14.03	14.03	6.99	7.22	9.38	9.93	6.13	6.29	10.11	10.50
Specialized	17.29	17.29	17.30	17.30	13.99	13.99	14.48	14.48	5.88	5.88	11.49	11.49	9.27	9.27	11.33	11.33
All Banks	13.84	14.01	14.07	14.28	12.74	12.74	13.40	13.42	7.49	7.61	10.89	10.92	6.66	6.79	10.44	10.43

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
Jan-2020																
Public	14.18	14.19	14.32	14.32	12.02	12.02	12.95	12.96	10.50	10.67	11.14	11.14	7.71	8.10	10.70	10.68
Private	13.75	13.92	13.94	14.13	12.77	12.78	13.35	13.37	7.57	7.30	11.16	11.05	6.77	6.73	10.43	10.41
Foreign	13.50	13.90	13.50	13.90	13.56	13.57	13.95	13.97	8.32	8.70	11.42	12.21	5.94	6.04	10.19	10.49
Specialized	17.00	17.00	17.00	17.00	14.11	14.11	14.63	14.63	7.64	7.64	11.32	11.32	9.51	9.51	11.33	11.33
All Banks	13.76	13.94	13.94	14.14	12.65	12.66	13.30	13.32	7.83	7.63	11.17	11.11	6.95	6.99	10.49	10.47
Feb -2020																
Public	13.31	13.31	13.44	13.44	11.98	11.99	12.94	12.95	7.83	7.98	11.15	11.15	7.86	8.21	11.11	11.10
Private	13.08	13.23	13.27	13.45	12.50	12.53	13.23	13.28	6.39	6.13	10.66	10.53	6.79	6.74	10.46	10.43
Foreign	13.41	13.82	13.41	13.82	13.53	13.55	13.92	13.96	8.92	9.15	11.65	11.97	6.62	6.78	11.33	11.85
Specialized	15.92	15.92	15.92	15.92	10.37	10.37	14.91	14.91	7.79	7.79	11.38	11.38	9.43	9.43	11.34	11.34
All Banks	13.10	13.24	13.29	13.46	12.37	12.39	13.21	13.24	6.67	6.49	10.77	10.69	7.00	7.03	10.61	10.60
Mar -2020																
Public	12.20	12.20	12.31	12.31	11.60	11.60	12.93	12.93	8.95	9.04	10.27	10.27	7.56	7.82	10.40	10.38
Private	12.69	12.97	12.85	13.16	12.25	12.28	12.98	13.03	5.23	5.09	10.74	10.74	6.75	6.71	10.33	10.31
Foreign	13.09	13.84	13.09	13.84	13.51	13.54	13.93	13.97	9.16	9.94	10.56	11.50	6.95	7.35	10.64	11.58
Specialized	16.10	16.10	16.10	16.10	10.35	10.35	14.97	14.97	5.32	5.32	11.31	11.31	9.38	9.38	11.35	11.35
All Banks	12.69	12.97	12.85	13.15	12.10	12.12	13.01	13.05	6.13	6.06	10.58	10.60	6.91	6.93	10.35	10.35
Apr -2020																
Public	9.78	9.78	10.23	10.24	10.64	10.63	11.82	11.83	7.76	7.84	9.41	9.41	7.14	7.42	9.76	9.74
Private	11.28	11.78	11.45	12.00	11.34	11.40	11.99	12.07	6.52	6.52	9.14	9.17	5.72	5.69	8.94	8.93
Foreign	11.08	11.30	11.08	11.30	11.59	11.62	11.94	11.97	7.99	8.91	8.50	9.45	5.64	6.30	8.27	9.76
Specialized	15.17	15.17	15.17	15.17	10.36	10.36	14.96	14.96	5.40	5.40	8.82	8.82	6.97	6.97	8.40	8.40
All Banks	11.24	11.72	11.41	11.94	11.18	11.23	12.00	12.06	6.70	6.72	9.16	9.21	6.00	6.03	9.11	9.12
May -2020																
Public	12.17	12.26	12.24	12.33	10.89	10.89	12.15	12.15	6.78	6.85	7.44	7.44	6.15	6.44	8.12	8.10
Private	10.19	10.50	10.37	10.72	10.75	10.78	11.39	11.44	5.33	5.33	7.30	7.31	4.83	4.79	7.55	7.51
Foreign	9.00	9.09	9.00	9.09	9.81	9.81	10.10	10.10	7.41	7.39	7.71	7.69	5.23	5.25	7.82	7.82
Specialized	14.01	14.01	14.02	14.02	10.14	10.14	14.60	14.60	4.00	4.00	7.77	7.77	6.32	6.32	7.46	7.46
All Banks	10.24	10.54	10.41	10.75	10.75	10.78	11.57	11.61	5.69	5.71	7.35	7.35	5.11	5.13	7.69	7.65
Jun -2020																
Public	11.07	11.09	11.45	11.48	10.78	10.77	12.01	12.02	5.11	5.33	6.43	6.40	4.80	5.24	7.20	7.18
Private	9.58	9.85	9.71	10.01	9.95	9.99	10.57	10.62	4.49	4.47	6.52	6.51	4.16	4.14	6.64	6.60
Foreign	8.64	8.69	8.64	8.69	9.07	9.07	9.34	9.34	6.11	6.36	6.72	6.71	5.06	5.11	6.95	6.95
Specialized	13.87	13.87	13.87	13.87	8.71	8.71	14.31	14.31	4.08	4.08	7.50	7.50	6.10	6.10	7.36	7.36
All Banks	9.60	9.87	9.74	10.03	10.08	10.11	10.88	10.93	4.65	4.68	6.50	6.49	4.31	4.37	6.77	6.74

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
Jul-2020																
Public	9.87	9.87	9.98	9.98	10.03	10.03	11.15	11.15	5.09	5.09	5.62	5.59	4.61	4.78	6.40	6.39
Private	8.21	8.43	8.37	8.62	8.71	8.76	9.25	9.32	3.90	3.89	5.49	5.48	3.75	3.72	5.86	5.82
Foreign	7.52	7.63	7.52	7.63	7.89	7.91	8.12	8.14	5.40	5.55	5.85	5.85	4.59	4.62	6.04	6.04
Specialized	13.21	13.21	13.21	13.21	6.99	6.99	14.13	14.13	4.22	4.22	6.27	6.27	5.60	5.60	6.37	6.37
All Banks	8.23	8.45	8.39	8.63	8.94	8.98	9.66	9.72	4.15	4.15	5.53	5.51	3.94	3.94	5.98	5.95
Aug -2020																
Public	8.24	8.24	8.43	8.43	9.81	9.81	10.97	10.97	3.27	3.64	5.52	5.52	4.49	4.77	6.34	6.33
Private	7.48	7.74	7.60	7.89	8.49	8.53	9.02	9.07	3.01	2.96	5.66	5.63	3.66	3.64	5.75	5.73
Foreign	7.43	7.65	7.43	7.66	7.80	7.80	8.07	8.07	5.32	5.66	6.20	6.20	4.56	4.59	5.97	5.97
Specialized	13.08	13.08	13.08	13.08	6.80	6.80	13.99	13.99	4.35	4.35	5.62	5.62	5.30	5.30	6.07	6.07
All Banks	7.51	7.77	7.62	7.91	8.72	8.75	9.44	9.48	3.09	3.09	5.66	5.64	3.84	3.87	5.88	5.86
Sep -2020																
Public	9.02	9.03	9.03	9.03	9.29	9.27	10.51	10.50	4.09	4.40	5.80	5.80	4.31	4.59	6.29	6.28
Private	7.81	8.00	7.92	8.12	8.13	8.15	8.65	8.67	3.17	3.12	5.86	5.85	3.62	3.60	5.71	5.70
Foreign	7.71	7.71	7.71	7.71	7.70	7.70	7.99	7.99	4.24	4.62	6.14	6.14	4.24	4.27	5.87	5.87
Specialized	12.90	12.90	12.90	12.90	7.10	7.10	13.87	13.87	3.23	3.23	5.82	5.82	5.27	5.27	6.03	6.03
All Banks	7.84	8.03	7.95	8.15	8.34	8.35	9.06	9.08	3.29	3.28	5.86	5.84	3.77	3.80	5.83	5.82
Oct -2020																
Public	10.37	10.37	10.77	10.77	10.06	10.04	11.29	11.28	4.21	4.34	5.61	5.61	4.33	4.55	6.21	6.20
Private	7.94	8.08	8.11	8.28	8.02	8.04	8.50	8.53	2.79	2.75	5.58	5.55	3.59	3.56	5.67	5.65
Foreign	7.89	7.89	7.89	7.89	7.73	7.73	8.03	8.04	4.24	4.35	6.14	6.14	3.94	3.98	5.86	5.86
Specialized	12.80	12.80	12.80	12.80	6.20	6.20	13.64	13.64	3.33	3.33	5.84	5.84	5.17	5.17	6.01	6.01
All Banks	8.02	8.16	8.20	8.36	8.40	8.41	9.09	9.11	2.98	2.97	5.60	5.58	3.74	3.76	5.79	5.77
Nov -2020																
Public	9.49	9.49	9.59	9.59	9.27	9.25	10.64	10.63	3.69	3.87	5.49	5.49	4.09	4.26	6.06	6.04
Private	8.03	8.36	8.13	8.48	7.85	7.87	8.34	8.37	2.72	2.69	5.61	5.58	3.51	3.49	5.62	5.60
Foreign	7.68	7.69	7.68	7.70	7.70	7.70	7.96	7.96	3.81	4.27	5.88	5.88	4.04	4.08	5.82	5.82
Specialized	12.74	12.74	12.74	12.74	6.53	6.53	13.53	13.53	3.18	3.18	5.72	5.72	5.22	5.22	5.99	5.99
All Banks	8.09	8.41	8.18	8.52	8.11	8.13	8.83	8.85	2.87	2.87	5.60	5.58	3.64	3.65	5.71	5.70
Dec -2020																
Public	9.27	9.31	9.67	9.72	8.56	8.54	9.96	9.94	3.70	4.28	5.81	5.81	3.99	4.40	6.06	6.04
Private	8.02	8.16	8.15	8.30	7.81	7.83	8.26	8.29	3.24	3.20	5.78	5.76	3.50	3.48	5.57	5.56
Foreign	7.79	7.79	7.79	7.79	7.67	7.67	7.93	7.93	3.53	4.28	5.94	5.93	3.98	4.00	5.86	5.86
Specialized	12.76	12.76	12.76	12.76	7.54	7.54	13.40	13.40	2.97	2.97	5.77	5.77	5.00	5.00	5.96	5.96
All Banks	8.10	8.23	8.23	8.38	7.96	7.97	8.64	8.66	3.31	3.36	5.79	5.77	3.61	3.67	5.68	5.67

Source: Statistics & 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.