

**Table 5 : OVERALL YIELD ON CBS SECURITIES  
AND COMMERCIAL BANKS INTEREST RATES**

**(In Percentage)**

| End of Period | CBS Securities<br>overall WAY<br>1 | Weighted average<br>lending rate<br>2 | Weighted average<br>deposit rate<br>3 | Weighted average<br>spread<br>4=2-3 |
|---------------|------------------------------------|---------------------------------------|---------------------------------------|-------------------------------------|
| 2004 January  | 4.08                               | 11.34                                 | 4.55                                  | 6.79                                |
| February      | 3.58                               | 11.32                                 | 4.53                                  | 6.79                                |
| March         | 3.70                               | 11.35                                 | 4.43                                  | 6.92                                |
| April         | 3.52                               | 11.37                                 | 4.48                                  | 6.89                                |
| May           | 3.53                               | 11.18                                 | 4.43                                  | 6.75                                |
| June          | 3.43                               | 11.01                                 | 4.37                                  | 6.64                                |
| July          | 3.95                               | 11.03                                 | 4.31                                  | 6.72                                |
| August        | 3.68                               | 11.09                                 | 4.29                                  | 6.80                                |
| September     | 4.07                               | 11.09                                 | 4.26                                  | 6.83                                |
| October       | 3.86                               | 11.26                                 | 4.26                                  | 7.00                                |
| November      | 3.73                               | 11.32                                 | 4.32                                  | 7.00                                |
| December      | 3.56                               | 11.41                                 | 4.50                                  | 6.91                                |
| 2005 January  | 3.55                               | 11.36                                 | 4.49                                  | 6.87                                |
| February      | 3.47                               | 11.51                                 | 4.54                                  | 6.97                                |
| March         | 3.34                               | 11.24                                 | 4.49                                  | 6.75                                |
| April         | 3.18                               | 11.42                                 | 4.48                                  | 6.94                                |
| May           | 2.93                               | 11.41                                 | 4.43                                  | 6.98                                |
| June          | 2.88                               | 11.40                                 | 4.34                                  | 7.06                                |
| July          | 2.41                               | 11.40                                 | 4.31                                  | 7.09                                |
| August        | 1.41                               | 11.39                                 | 4.35                                  | 7.04                                |
| September     | 1.16                               | 11.43                                 | 4.22                                  | 7.21                                |
| October       | 1.07                               | 11.51                                 | 4.20                                  | 7.31                                |
| November      | 1.53                               | 11.56                                 | 4.14                                  | 7.42                                |
| December      | 2.14                               | 11.50                                 | 4.18                                  | 7.32                                |
| 2006 January  | 2.14                               | 11.54                                 | 4.36                                  | 7.18                                |
| February      | 2.14                               | 11.62                                 | 4.51                                  | 7.11                                |
| March         | 2.14                               | 11.59                                 | 4.52                                  | 7.07                                |
| April         | 2.14                               | 11.58                                 | 4.70                                  | 6.88                                |
| May           | 2.14                               | 11.50                                 | 4.72                                  | 6.78                                |
| June          | 2.14                               | 11.47                                 | 4.80                                  | 6.67                                |
| July          | 5.45                               | 11.52                                 | 4.82                                  | 6.70                                |
| August        | 5.45                               | 11.70                                 | 4.88                                  | 6.82                                |
| September     | 6.50                               | 11.93                                 | 4.93                                  | 7.00                                |
| October       | 6.50                               | 12.05                                 | 5.16                                  | 6.89                                |
| November      | 5.25                               | 12.02                                 | 5.24                                  | 6.78                                |
| December      | 5.25                               | 12.14                                 | 5.83                                  | 6.31                                |
| 2007 January  | 4.21                               | 12.23                                 | 6.01                                  | 6.22                                |
| February      | 4.93                               | 12.61                                 | 6.23                                  | 6.38                                |
| March         | 5.73                               | 12.69                                 | 6.40                                  | 6.29                                |
| April         | 4.37                               | 12.70                                 | 6.50                                  | 6.20                                |
| May           | 5.03                               | 12.72                                 | 6.41                                  | 6.31                                |
| June          | 4.94                               | 12.76                                 | 6.54                                  | 6.22                                |
| July          | 4.60                               | 12.80                                 | 6.42                                  | 6.38                                |
| August        | 4.43                               | 12.77                                 | 6.43                                  | 6.34                                |
| September     | 4.48                               | 12.64                                 | 6.52                                  | 6.12                                |
| October       | 4.49                               | 12.63                                 | 6.55                                  | 6.08                                |
| November      | 4.54                               | 12.56                                 | 6.68                                  | 5.88                                |
| December      | 4.75                               | 12.70                                 | 6.62                                  | 6.08                                |
| 2008 January  | 4.92                               | 12.70                                 | 6.66                                  | 6.04                                |
| February      | 4.87                               | 13.05                                 | 6.50                                  | 6.55                                |
| March         | 4.91                               | 13.01                                 | 6.47                                  | 6.54                                |
| April         | 4.98                               | 12.81                                 | 6.45                                  | 6.36                                |
| May           | 5.08                               | 12.73                                 | 6.41                                  | 6.32                                |
| June          | 4.62                               | 12.74                                 | 6.15                                  | 6.59                                |
| July          | 4.70                               | 12.73                                 | 5.93                                  | 6.80                                |
| August        | 4.31                               | 12.60                                 | 5.87                                  | 6.73                                |
| September     | 4.05                               | 12.49                                 | 5.69                                  | 6.80                                |
| October       | 3.72                               | 12.27                                 | 5.66                                  | 6.61                                |

WAY : weighted average yield