

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

**(In Percentage)**

| End of Period | CBS Securities | Weighted average | Weighted average | Weighted average |
|---------------|----------------|------------------|------------------|------------------|
|               | overall WAY    | lending rate     | deposit rate     | spread           |
|               | 1              | 2                | 3                | 4=2-3            |
| 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             |
| November      | 3.79           | 12.35            | 5.44             | 6.91             |
| December      | 3.87           | 12.45            | 5.50             | 6.95             |
| 2009 January  | 4.04           | 12.29            | 5.62             | 6.67             |
| February      | 3.95           | 12.68            | 5.71             | 6.97             |
| March         | 3.37           | 12.41            | 5.44             | 6.97             |
| April         | 3.01           | 12.45            | 5.39             | 7.06             |

WAY : weighted average yield