



NATIONAL BANK OF MALAWI

PERIOD	NATIONAL (%)	URBAN (%)	RURAL (%)
2007			
April	8.40%	11%	7.10%
March	8.60%	11.20%	7.40%
February	9.20%	11.70%	8.40%
January	9.60%	12%	8.40%
2006			
December	10.10%	12.50%	9%
November	10.50%	12.70%	9.30%
October	11%	12.90%	9.90%
September	11.60%	13.70%	10.60%
August	12%	14.30%	10.90%
July	14.90%	17.10%	13.80%
June	15.30%	17.50%	14.10%
May	15.80%	18%	14.70%
April	16.10%	18.20%	15.10%
March	16.60%	18.70%	15.60%
February	17.10%	19.40%	16.00%
January	16.70%	19%	15.70%
2005			
December	16.50%	18.70%	15.50%
November	16.20%	18.30%	15.20%
October	15.90%	17.80%	14.90%
September	15.80%	17.60%	14.80%
August	15.40%	17%	14.50%
July	15.60%	17.10%	14.80%
June	15.90%	17.50%	15.00%
May	15.50%	17.00%	14.70%
April	15.30%	16.80%	14.60%
March	14.90%	16.30%	14.20%
February	14.20%	15.70%	13.60%
January	14.00%	15.40%	13.40%
2004			
December	13.70%	15.10%	13.10%
November	12.80%	14.00%	12.30%

October	12.20%	13.30%	11.60%
September	10.9 %	12.20%	10.30%
August	11.30%	12.5 %	10.60%
July	11.40%	12.60%	10.80%
June	11.60%	13%	10.90%
May	11.30%	12.70%	10.70%
April	11.10%	12.50%	10.50%
March	10.70%	12.00%	10.20%
February	10.20%	11.50%	9.70%
January	10.10%	11.40%	9.50%
2003			
Jan	10.70%	11.70%	10.20%
Feb	10.50%	11.50%	10.10%
Mar	10.20%	11.10%	9.80%
Apr	9.80%	10.70%	9.40%
May	9.00%	10.00%	8.60%
June	8.50%	9.20%	8.20%
July	8.70%	9.40%	8.30%
August	9%	9.90%	8.60%
September	9.20%	10.20%	8.80%
October	9.50%	10.60%	9.00%
November	9.60%	10.80%	9.10%
2002			
Jan	15.50%	17.30%	14.70%
Feb	16.20%	18.90%	15.10%
Mar	17.20%	19.10%	16.40%
Apr	16.10%	16.70%	15.80%
May	15.40%	16.60%	14.80%
Jun	15.60%	17.50%	14.70%
Jul	14.50%	16.40%	13.60%
Aug	15.10%	17.20%	14.00%
Sep	15.40%	17.50%	14.50%
Oct	12.90%	14.60%	12.10%
Nov	12.00%	14.20%	11.00%
Dec	11.50%	14.10%	10.30%
2001			
Jan	26.70%	30.70%	25.00%
Feb	26.80%	29.30%	25.70%
Mar	25.50%	29.20%	24.00%
Apr	25.20%	30.80%	22.90%
May	22.60%	28.30%	20.20%

Jun	23.20%	30.80%	19.90%
Jul	22.60%	31.70%	18.60%
Aug	25.80%	33.80%	22.30%
Sep	23.40%	30.00%	20.40%
Oct	20.20%	25.80%	17.80%
Nov	17.50%	20.80%	16.00%
Dec	15.50%	18.30%	14.30%
2000			
Jan	30.20%	37.20%	25.80%
Feb	30.60%	36.20%	26.90%
Mar	28.90%	32.90%	26.30%
Apr	26.80%	31.80%	23.70%
May	23.50%	32.00%	18.90%
Jun	22.20%	32.30%	16.80%
Jul	25.30%	36.30%	19.30%
Aug	29.60%	40.40%	23.50%
Sep	30.00%	38.30%	25.30%
Oct	34.90%	41.90%	31.00%
Nov	35.00%	42.60%	31.40%
Dec	35.40%	43.30%	31.60%
1999			
Jan	55.50%	65.30%	52.40%
Feb	56.10%	65.20%	52.90%
Mar	56.60%	65.50%	53.00%
Apr	53.40%	59.60%	53.00%
May	52.80%	56.50%	50.90%
Jun	52.50%	56.40%	50.50%
Jul	50.30%	56.80%	47.20%
Aug	42.70%	53.80%	37.90%
Sep	36.40%	51.10%	26.20%
Oct	32.30%	43.80%	26.40%
Nov	32.50%	44.10%	25.90%
Dec	28.30%	40.50%	21.50%
1998			
Jan	18.20%	19.10%	17.80%
Feb	18.50%	20.10%	18.00%
Mar	20.00%	22.40%	19.10%
Apr	20.20%	24.40%	18.50%
May	20.30%	25.50%	18.40%
Jun	19.90%	25.30%	18.40%
Jul	19.60%	25.30%	17.90%
Aug	25.70%	28.50%	24.80%
Sep	43.10%	42.80%	43.60%

Oct	47.20%	51.90%	47.20%
Nov	51.20%	61.60%	47.50%
Dec	53.00%	63.60%	49.50%
Weighted			
Year 1997	9.20%	11.80%	8.30%
Year 1996	37.60%	31.70%	39.70%
Year 1995	83.30%	74.90%	87.20%
Year 1994	34.60%	38.00%	33.20%
Year 1993	22.80%	26.70%	21.10%
Year 1992	23.30%	22.70%	23.40%
Year 1991	8.20%	-	-