Period	Starting Deposit Rate	Ending Deposit Rate	Total Change	Duration
Dec 1999 - Apr 2001	1.19	1.59	0.40	17
May 2004 - Nov 2004	0.51	0.51	0.00	7
Nov 2005 - Oct 2008	0.46	0.96	0.50	36
May 2022 - Sep 2023	0.02	0.69	0.67	17