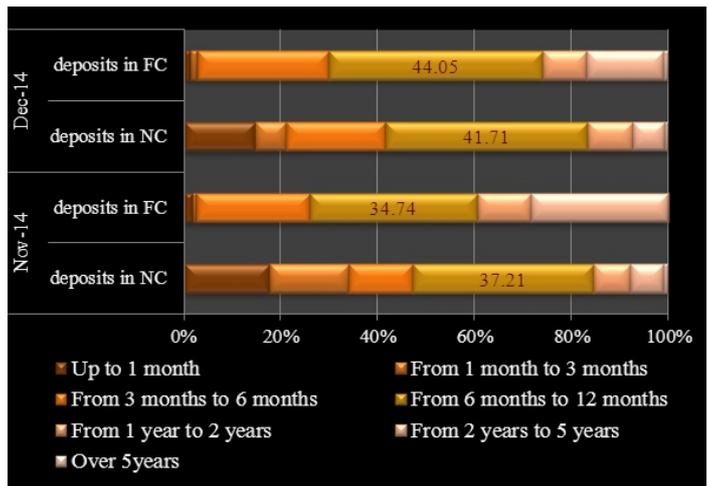
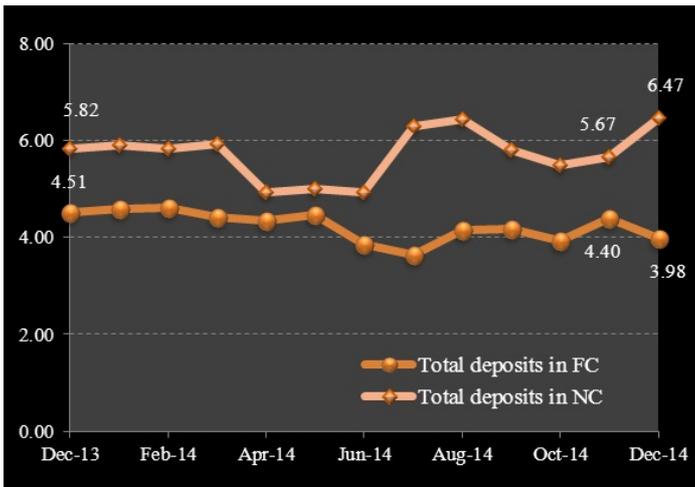


In December 2014, average interest rate on new term deposits attracted in national currency was 6.47 percent, increasing by 0.65 percentage points compared to December 2013 (Chart no.5). Compared to November 2014, the average interest rate on term deposits attracted in national currency increased by 0.80 percentage points during the reporting period.

Term deposits with terms from 6 to 12 months held the largest share (41.7 percent) of total term deposits in national currency, which were attracted at an average interest rate of 7.98 percent (Chart no.6).

Chart no. 5. Interest rates on new term deposits by banking system (% annually)

Chart no. 6. Deposits structure, by maturity (%)



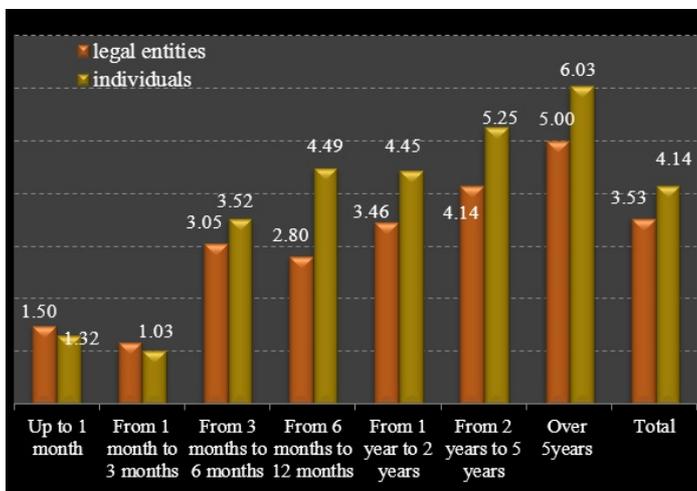
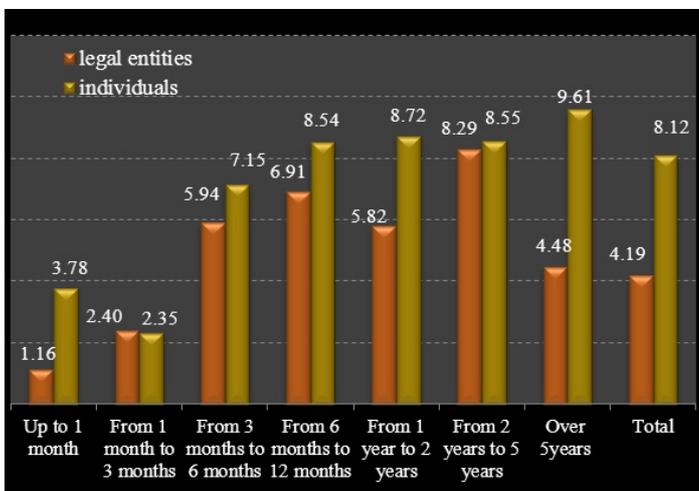
The share of term deposits in national currency attracted from individuals during the reporting period was 58.0 percent of total term deposits attracted in national currency, increasing by 8.6 percentage points as compared to the previous month. The average interest rate on these deposits was 8.12 percent (Chart no.7). The average rate of deposits granted to legal entities was 4.19 percent, reflecting an increase of 0.72 percentage points compared to the previous month.

Weighted average interest rate on new term deposits attracted in foreign currency was 3.98 percent during the reporting period. Compared to November 2014, the average interest rate on term deposits attracted in national currency decreased by 0.42 percentage points during the reporting period.

Term deposits with terms from 6 to 12 months held the largest share (44.1 percent) of total term deposits in foreign currency, which were attracted at an average interest rate of 4.25 percent, decreasing by 0.39 percentage points as compared to the previous month (Chart no.8).

Chart no.7 Interest rates on term deposits attracted in national currency, by contractual maturities (% annually)

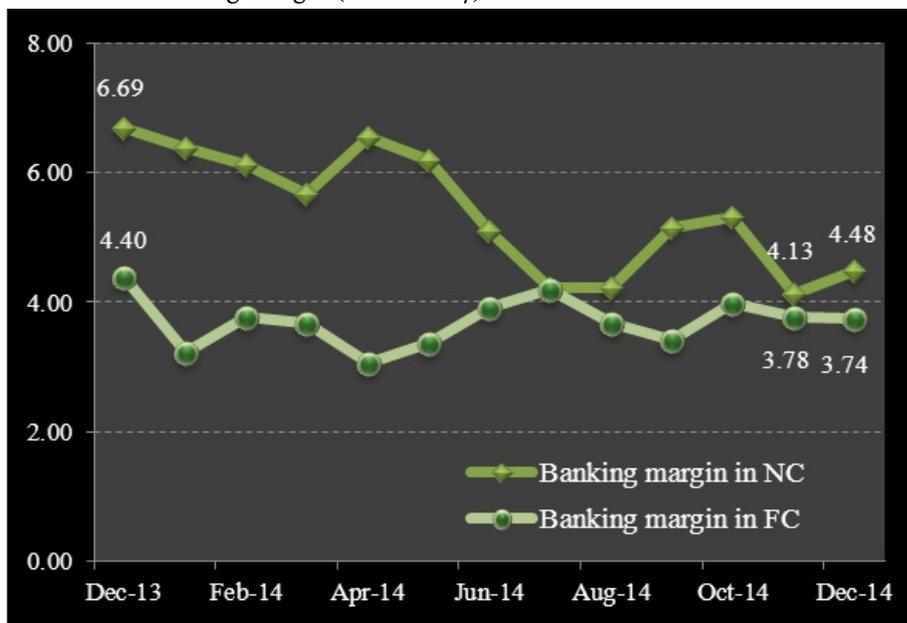
Chart no. 8. Interest rates on term deposits attracted in foreign currency, by contractual maturities (% annually)



Banking margin on operations in national currency was 4.48 percentage points in December 2014, increasing by 0.34 percentage points as compared to the previous month level (Chart no.9).

Banking margin on operations in foreign currency amounted to 3.74 percentage points in the analysed month, decreasing by 0.04 percentage points as compared to November 2014.

Chart no. 9. Banking margin (% annually)



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