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Credits and deposits market development in January 2015

Weighted average interest rate ***on new loans in national currency*** granted in January 2015 was 11.60 percent, decreasing by 0.69 percentage points compared to the same period last year (Chart no.1). At the same time, as compared to the previous month, the weighted average interest rate on loans in national currency increased by 0.65 percentage points.

Loans with terms from 2 to 5 years continued to be the most attractive, their share accounting for 37.13 percent in January 2015 of the total volume of loans in national currency (Chart no. 2) and were granted at an average rate of 11.96 percent (increasing by 0.61 percentage points compared to the previous month).

Chart no. 1.Interest rate on new granted loans (%, annually)

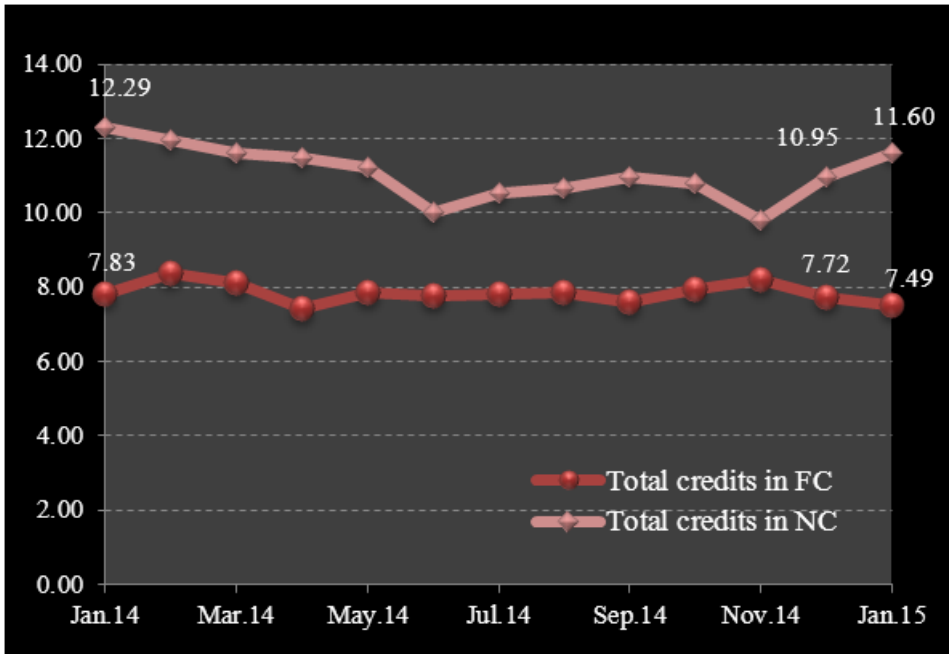
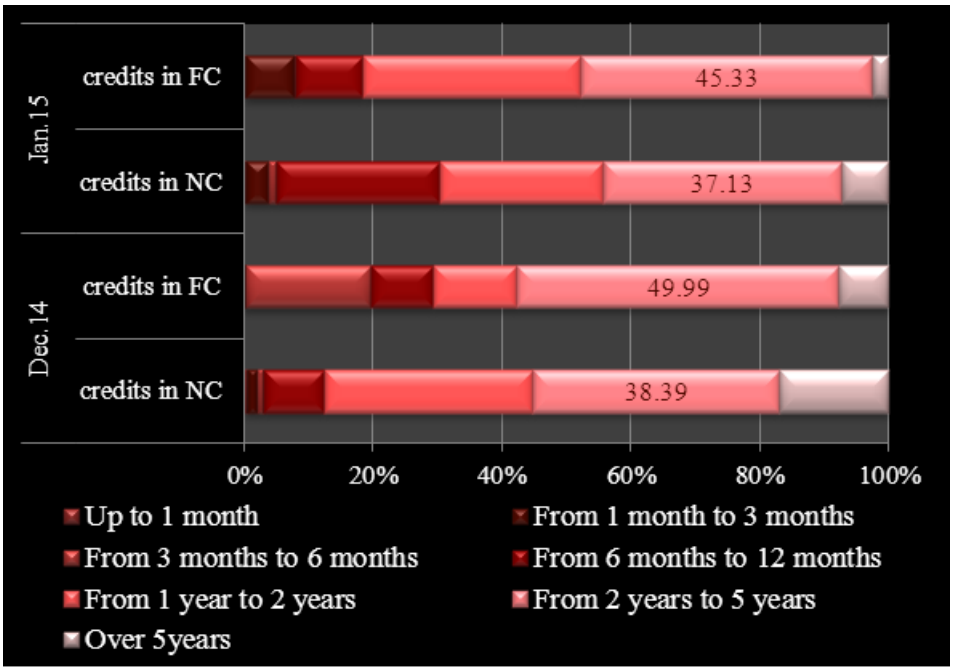


Chart no. 2.Loans structure, by maturity (%)



Loans granted to legal entities at an average rate of 11.19 percent held the largest share in the new granted credits in national currency, representing 76.5 percent of total volume in national currency. At the same time, the average rate on loans granted to individuals amounted to 12.91 percent (Chart no.3).

Weighted average interest rate on new loans in foreign currency granted in January 2015 was 7.49 percent, by 0.34 percentage points lower than in January 2014. As compared to the previous month, the average interest rate decreased by 0.23 percentage points in January 2015.

The volume of loans in foreign currency was 99.3 percent of total loans in foreign currency, being mainly represented by the loans granted to legal entities with an average rate of 7.47 percent (Chart no.4). The loans with terms from 2 to 5 years were the most attractive (45.3 percent of total loans granted in foreign currency), being granted at an average interest rate of 7.66 percent.

Chart no. 3.Interest rates on loans granted in national currency, by contractual maturities (%, annually)

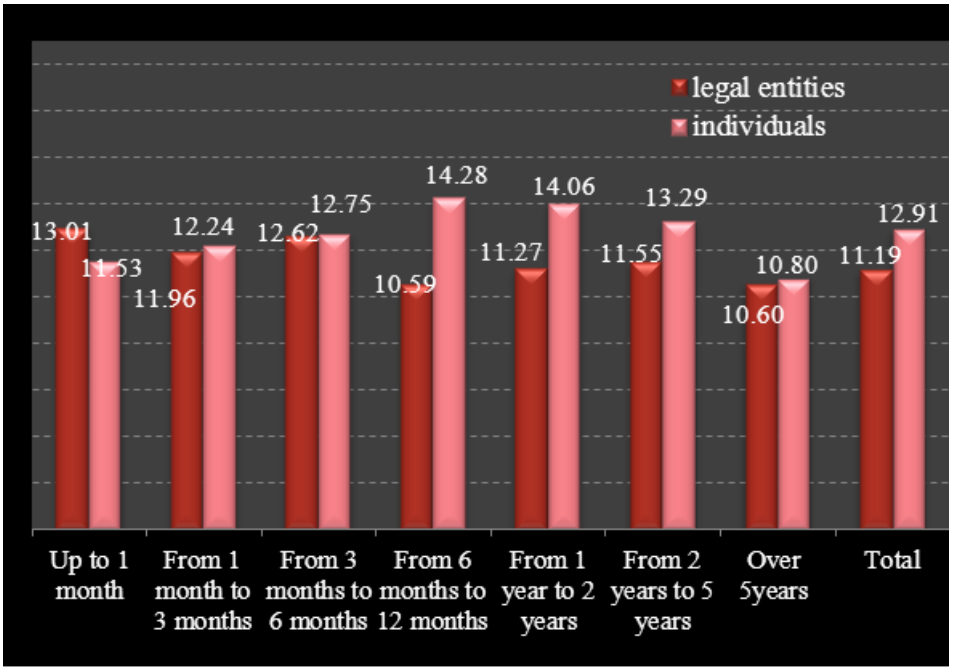
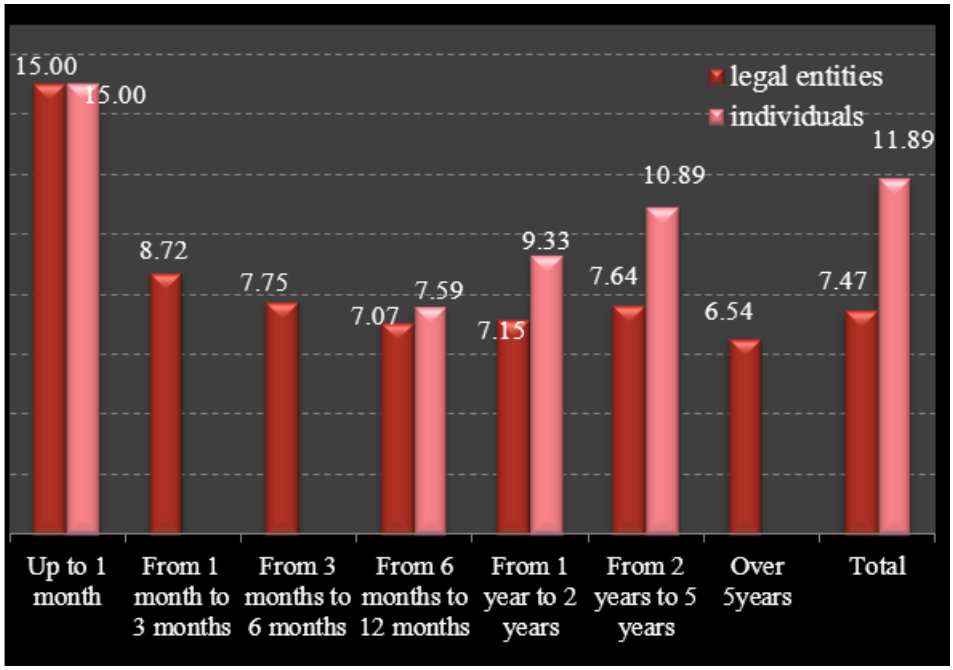


Chart no. 4. Interest rates on loans granted in foreign currency, by contractual maturities (%, annually)



In January 2015, ***average interest rate on new term deposits attracted in national currency*** was 6.92 percent, increasing by 1.02 percentage points compared January 2014 (Chart no.5). Compared to December 2014, the average interest rate on term deposits attracted in national currency increased by 0.45 percentage points during the reporting period.

Term deposits with terms from 6 to 12 months held the largest share (34.3 percent) of total term deposits in national currency, which were attracted at an average interest rate of 9.01 percent (Chart no.6).

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

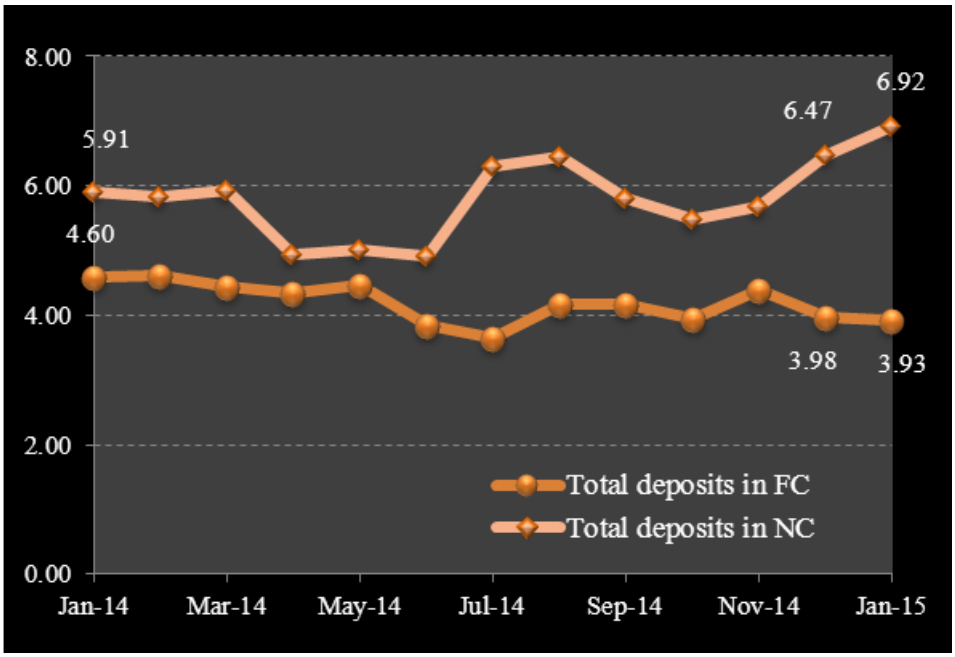
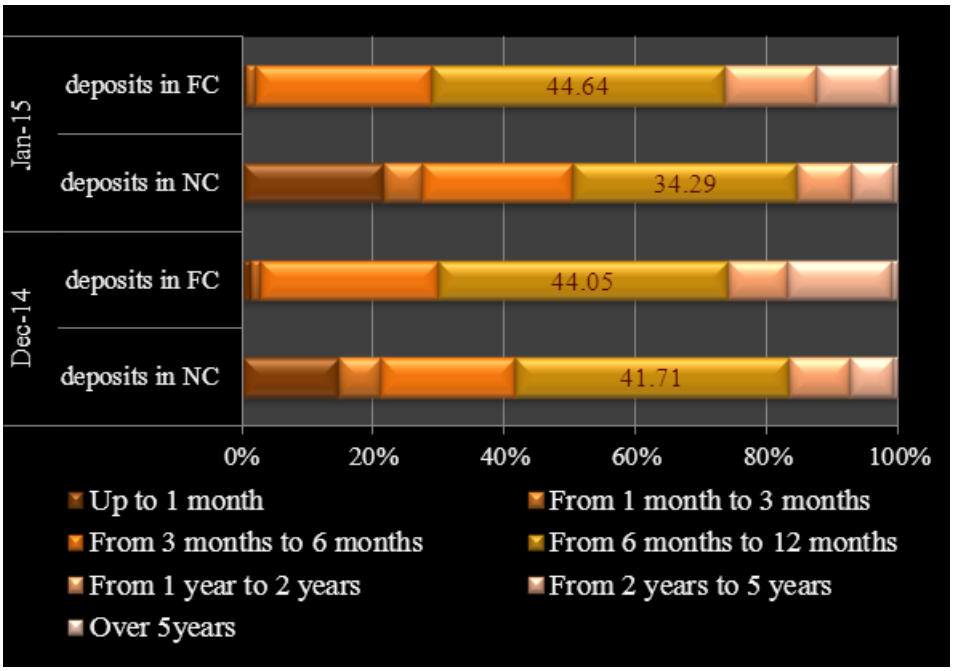


Chart no. 6. Deposits structure, by maturity (%)



The share of term deposits in national currency attracted from individuals during the reporting period was 63.4 percent of total term deposits attracted in national currency, increasing by 5.4 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 3.17 percent, reflecting a decrease of 1.02 percentage points compared to the previous month..

Weighted average interest rate on new term deposits attracted in foreign currency was 3.93 percent during the reporting period. Compared to December 2014, the average interest rate on term deposits attracted in national currency decreased by 0.05 percentage points during the reporting period. Term deposits with terms from 6 to 12 months held the largest share (44.6 percent) of total term deposits in foreign currency, which were attracted at an average interest rate of 4.18 percent, decreasing by 0.07 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)

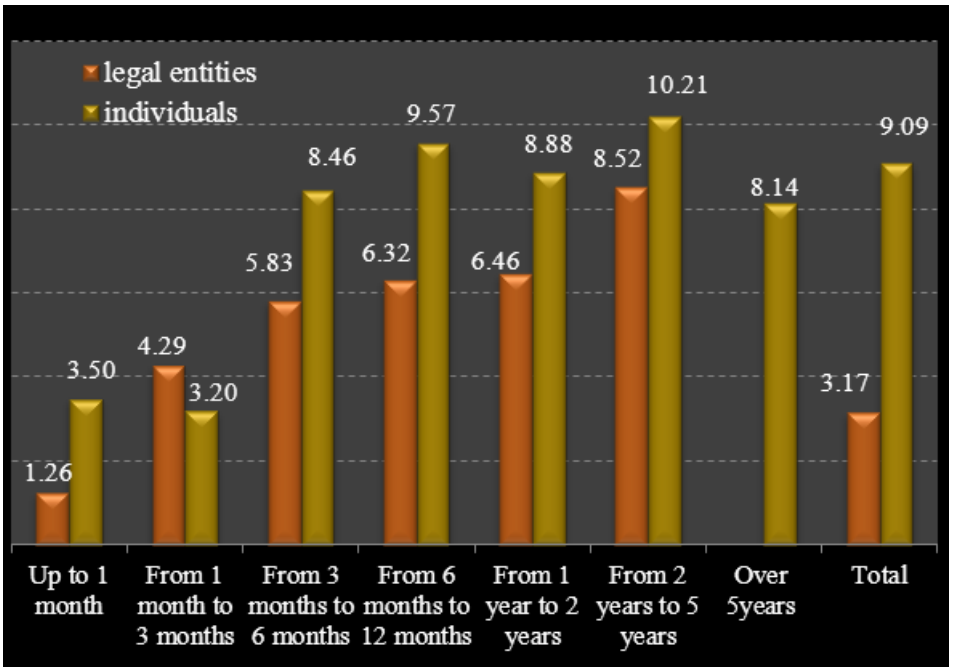
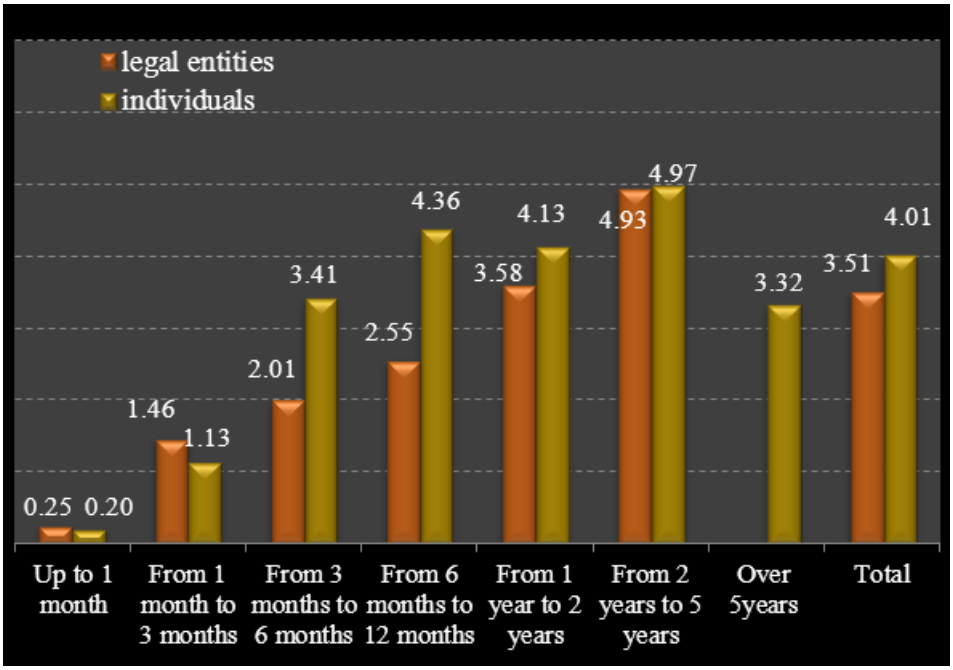


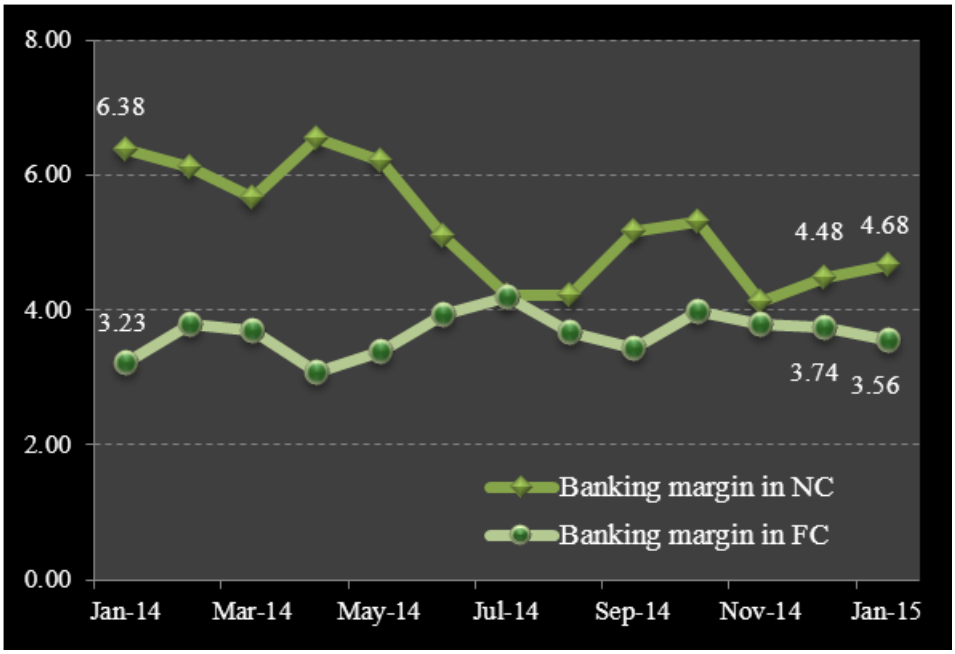
Chart no. 8.Interest rates on term deposits attracted in foreign currency, by contractual maturities (%, annually)



Banking margin on operations in national currency was 4.68 percentage points in January 2015, increasing by 0.2 percentage points as compared to the previous month level (Chart no.9).

Banking margin on operations in foreign currency amounted to 3.56 percentage points in the analysed month, decreasing by 0.18 percentage points as compared to December 2014.

Chart no. 9. Banking margin (% annually)



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