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Credits and deposits market in December 2015

Weighted average interest rate **on new loans in national currency** granted in December 2015 was 15.58 percent, increasing by 4.63 percentage points compared to the same period last year (Chart no.1). As compared to the previous month, the weighted average interest rate on loans in national currency decreased by 0.09 percentage points.

Loans with terms from 2 to 5 years continued to be the most attractive, their share in December 2015 accounting for 43.3 of the total volume of loans in national currency (Chart no.2) and were granted at an average rate of 15.70 percent (increasing by 0.52 percentage points compared to the previous month).

Chart no. 1. Loans structure, by maturity (%)

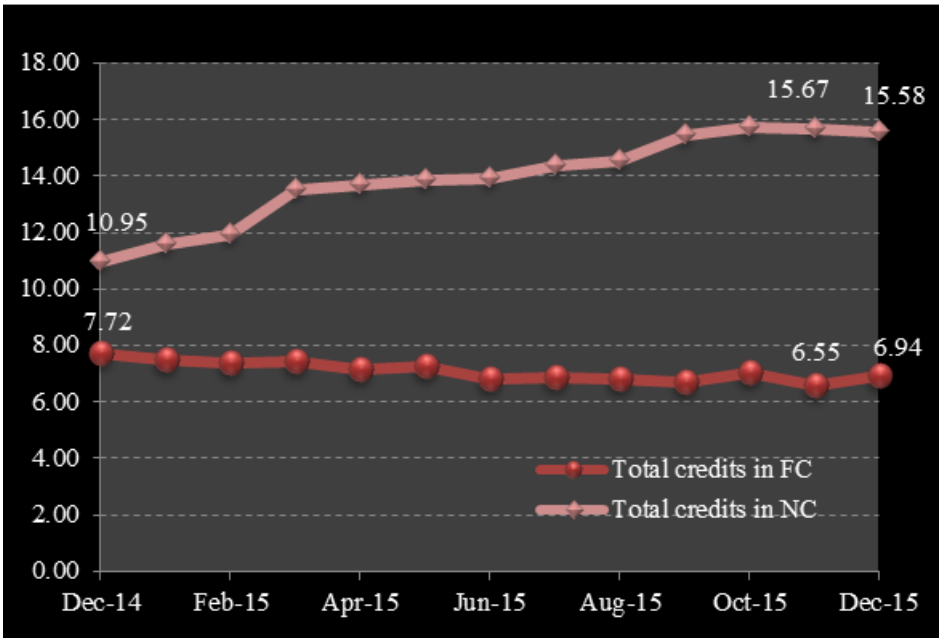
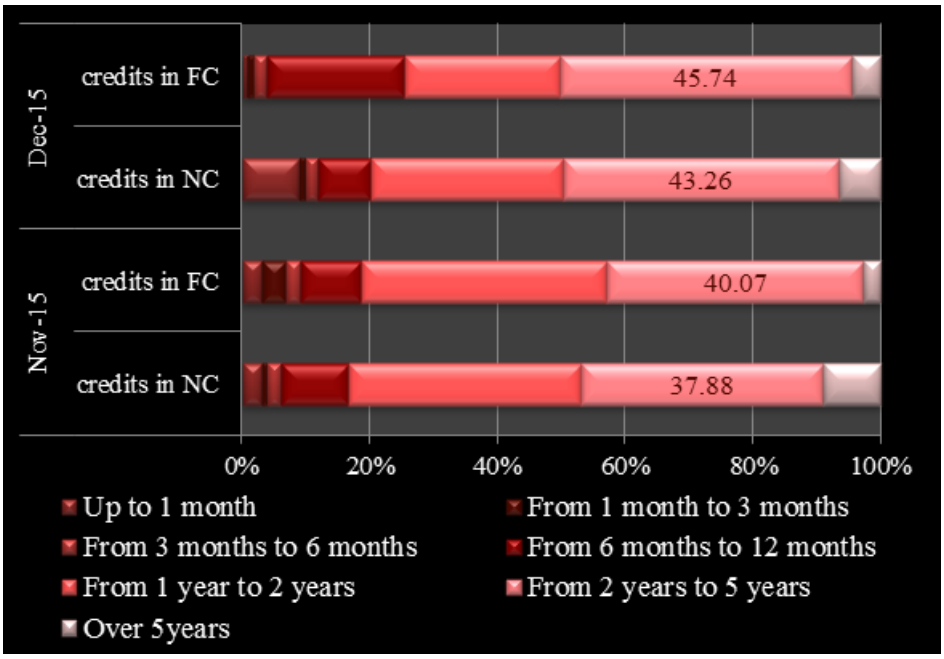


Chart no. 2. Loans structure, by maturity (%)

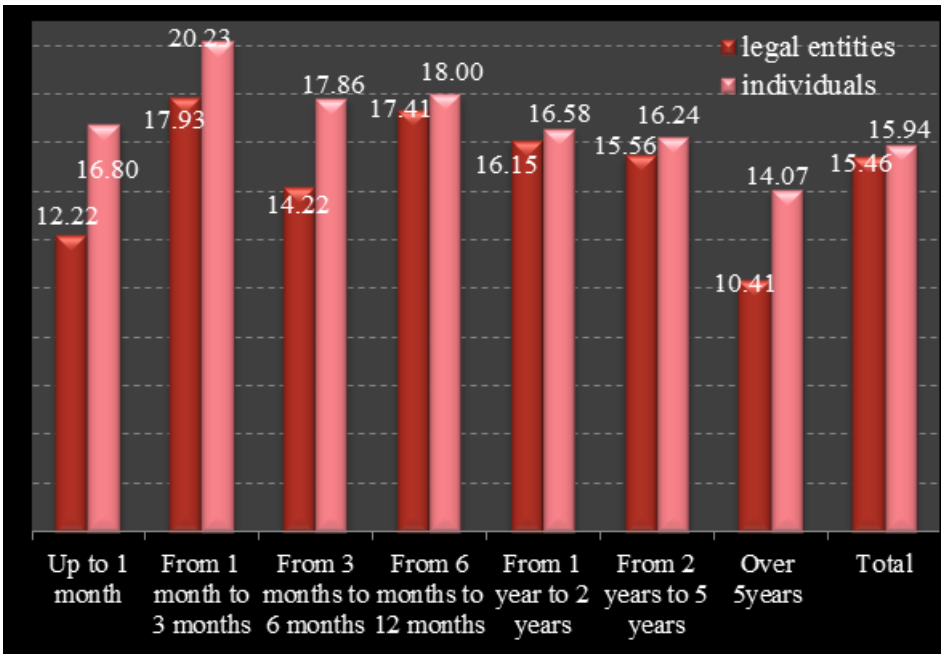


Loans granted to legal entities with an average rate of 15.46 percent held the largest share in the new granted loans in national currency, representing 76.9 percent of total volume of loans in national currency. At the same time, the average rate on loans granted to individuals amounted to 15.99 percent (Chart no.3).

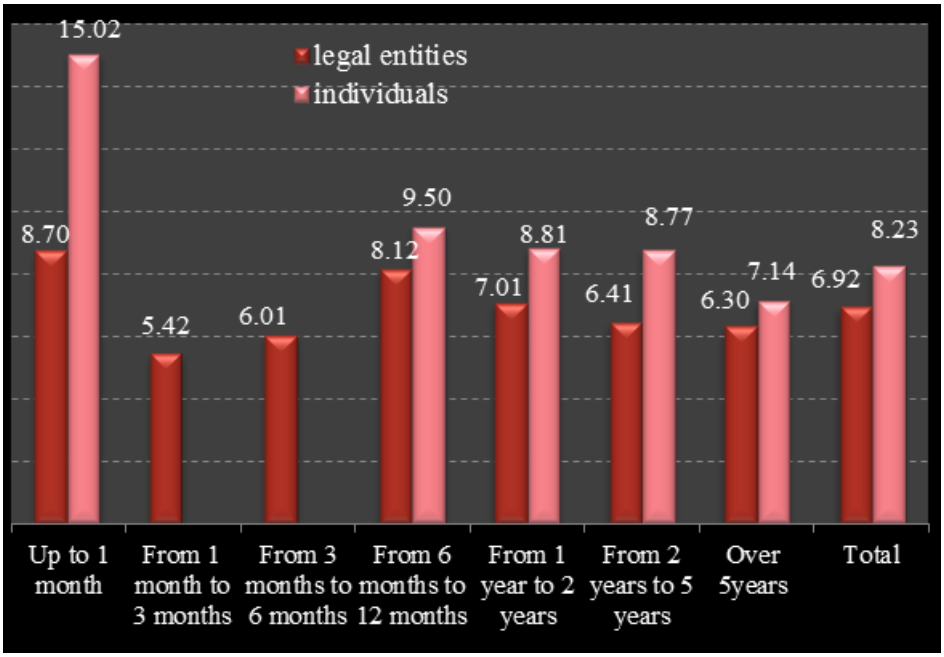
Weighted average interest rate on new loans in foreign currency granted in December 2015 was 6.94 percent, by 0.78 percentage points less compared to December 2014. As compared to the previous month, the average interest rate increased by 0.39 percentage points in December 2015.

Loans granted in foreign currency were mainly represented by the loans granted to legal entities with an average rate of 6.92 percent, amounting to 99.5 percent of total loans in foreign currency (Chart no.4). The loans granted in foreign currency with terms from 2 to 5 years were the most attractive (45.7 percent of total loans granted in foreign currency), being granted at an average interest rate of 6.41 percent.

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



Graf. 4. Interest rates on loans granted in foreign currency, by contractual maturities (%, annually)



In December 2015, average interest rate on new term deposits attracted in national currency was 14.22 percent, increasing by 7.75 percentage points compared to December 2014 (Chart no.5). Compared to November 2015, the average interest rate on term deposits attracted in national currency decreased by 0.13 percentage points during the reporting period.

Term deposits with terms from 3 to 6 months held the largest share - 50.2 percent of total term deposits in national currency, which were attracted at an average interest rate of 16.63 percent (Chart no.6).

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

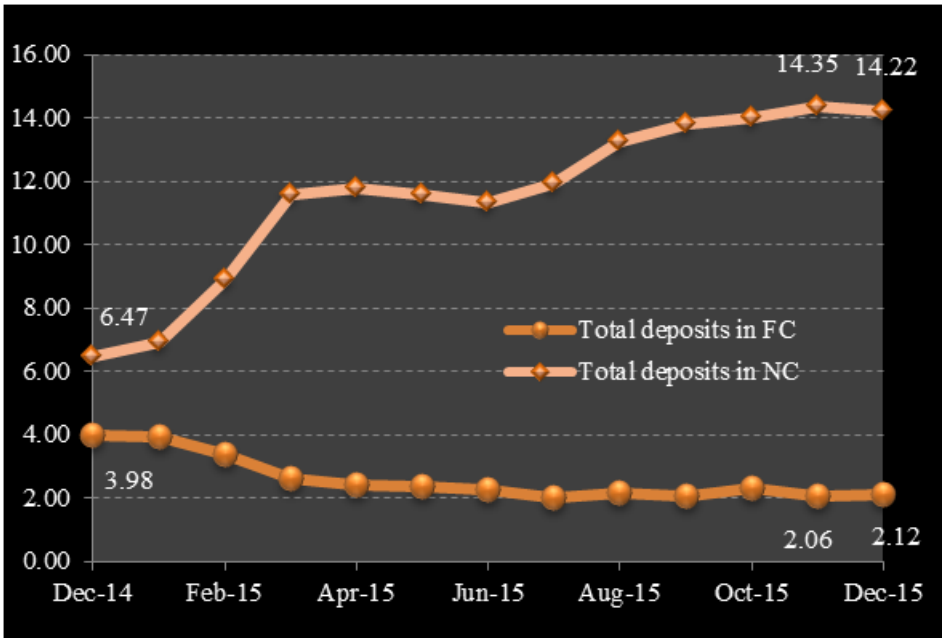
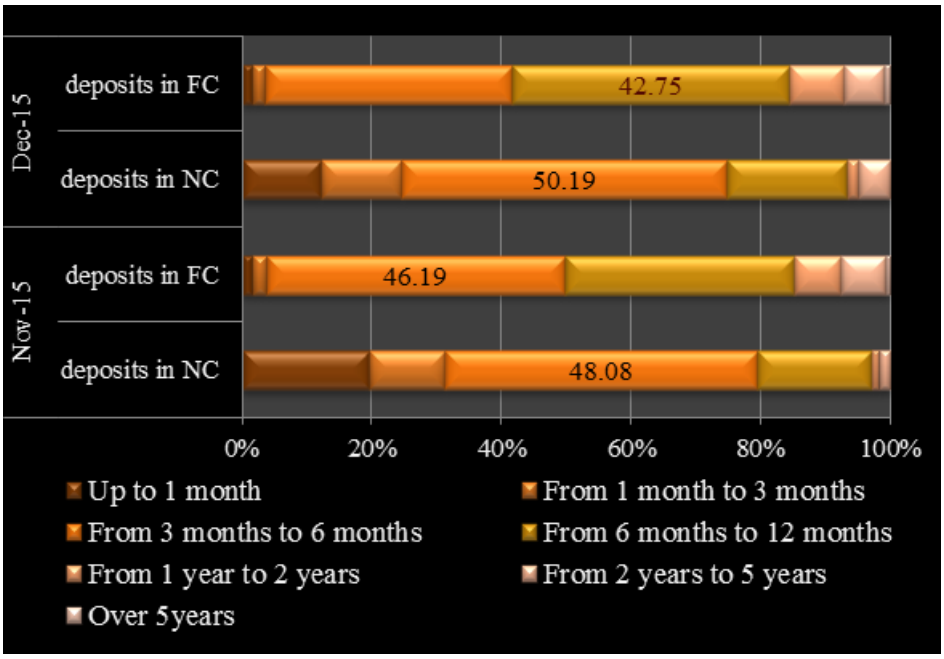


Chart no. 6. Deposits structure, by maturity (%)



The share of term deposits in national currency attracted from individuals during the reporting period was 72.7 percent of total term deposits attracted in national currency, increasing by 1.1 percentage points as compared to the previous month. The average interest rate on these deposits was 16.99 percent (Chart no.7). The average rate of deposits attracted from legal entities was 6.86 percent, reflecting a decrease of 0.97 percentage points compared to the previous month.

Weighted average interest rate on term deposits in foreign currency granted in December 2015 was 2.12 percent, by 0.06 percentage points less compared to November 2015.

Term deposits with terms from 6 to 12 months held the largest share (42.8 percent) of total term deposits in foreign currency, which were attracted at an average interest rate of 2.33 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)

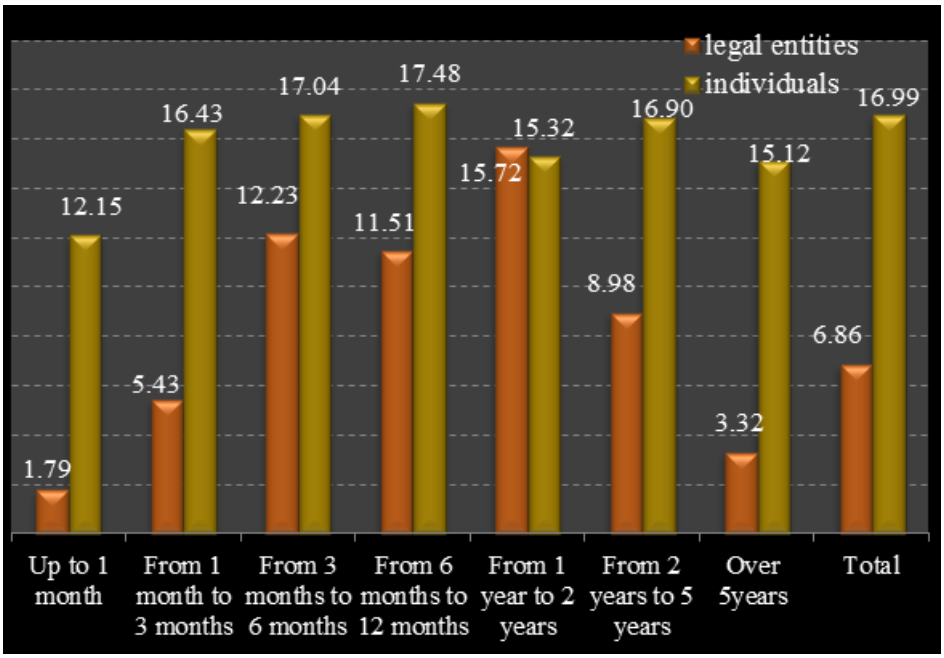
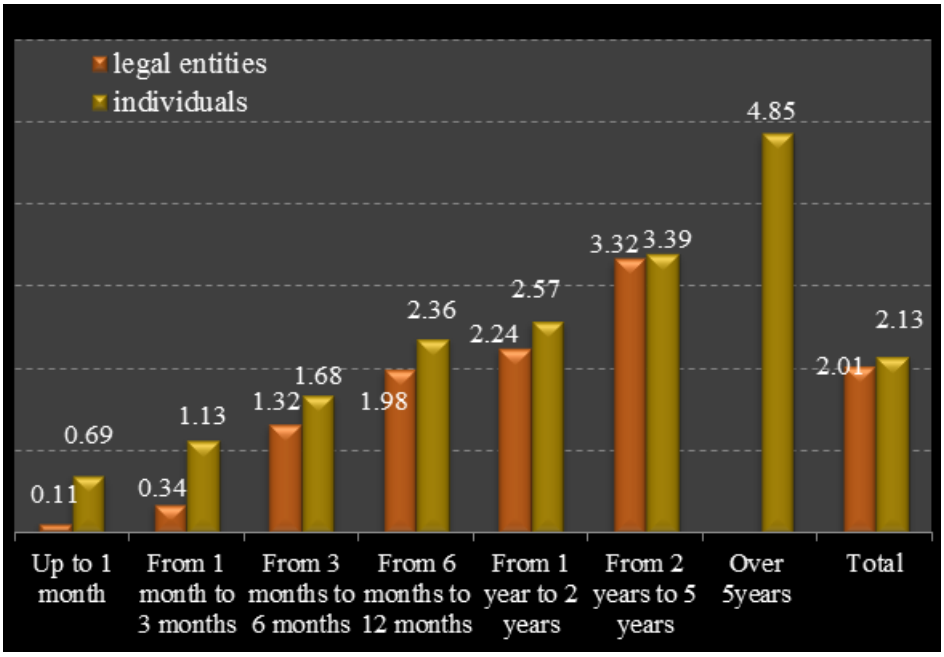


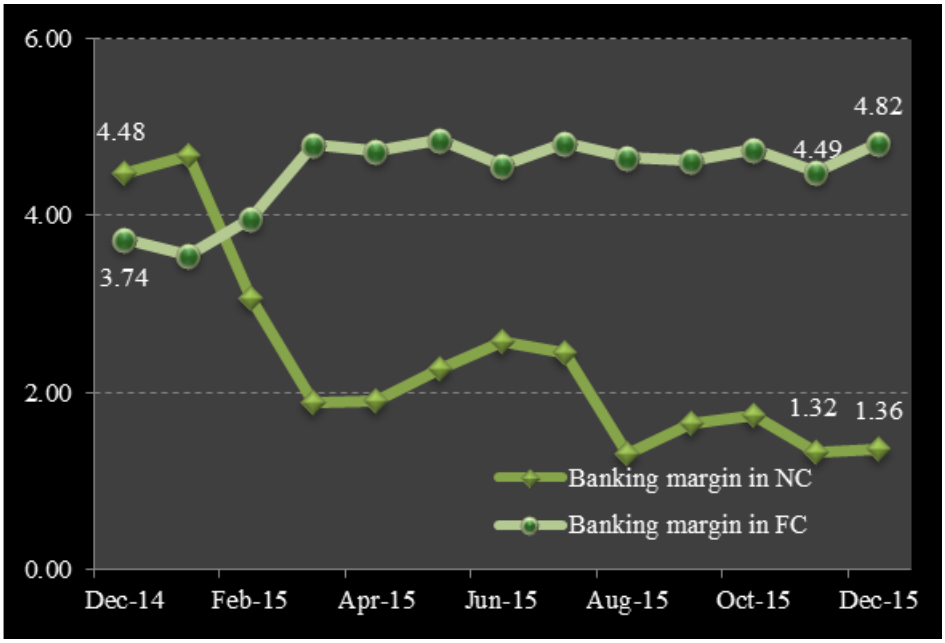
Chart no. 8.Interest rates on term deposits attracted in foreign currency, by contractual maturities (%, annually)



Banking margin on operations in national currency was 1.36 percentage points in December 2015, increasing by 0.04 percentage points as compared to the previous month level (Chart no.9).

Banking margin on operations in foreign currency amounted to 4.82 percentage points in the analysed month, increasing by 0.33 percentage points as compared to November 2015.

Chart no. 9. Banking margin (% annually)



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