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Credits and deposits market development in December 2013

The volume of ***new granted*** *credits in national currency* increased by MDL 1523.4 million or by 71.7 percent in December 2013 as compared to the same period of the last year, totaling MDL 3647.3 million. The average weighted interest rate on credits granted during the reporting period was 12.51 percent, increasing by 0.53 percentage points (Table no.1).

Table no. 1. **Volume and average rate on credits granted by banks in national currency**

	December 2012		November 2013		December 2013	
	Amount (MDL, million)	Average rate (%)	Amount (MDL, million)	Average rate (%)	Amount (MDL, million)	Average rate (%)
Up to 1 month	58.4	14.16	81.4	13.45	392.5	14.91
From 1 month to 3 months	39.4	13.13	15.3	13.26	51.3	12.82
From 3 months to 6 months	200.5	13.31	42.7	13.00	80.5	12.20
From 6 months to 12 months	351.6	11.83	181.4	11.39	513.1	12.74
Over 12 months	1474.0	11.72	1321.8	12.07	2609.9	12.11
Total amount	**2123.9**		**1642.6**		**3647.3**	
Average rate on banking system		**11.98**		**12.10**		**12.51**

As compared to November 2013, the volume of new granted credits in national currency increased by MDL 2004.7 million (by 2.2 times), while the average weighted interest rate on granted credits increased by 0.41 percentage points.

The credits granted with terms over 12 months continued to be the most attractive, their share being of 71.6

percent of the total volume of credits in national currency in December 2013, being extended at an average interest rate of 12.11 percent (increasing by 0.04 percentage points as compared to the previous month).

The credits granted to legal entities at an average rate of 12.51 percent held the largest share in the new granted credits in national currency, representing 87.9 percent of total credits in MDL. At the same time, the average rate on credits granted to individuals amounted to 12.54 percent.

In December 2013, the volume of *new granted credits in foreign currency* (expressed in MDL) increased by MDL 487.5 million or by 48.9 percent as compared to the same period of the previous year, accounting for MDL 1483.8 million. The average weighted interest rate on credits granted during the reporting period was 8.91 percent, increasing by 0.59 percentage points (Table no.2).

Table no. 2. **Volume and average interest rate on credits granted by banks in foreign currency**

	December 2012		November 2013		December 2013	
	Amount (MDL, million)	Average rate (%)	Amount (MDL, million)	Average rate (%)	Amount (MDL, million)	Average rate (%)
Up to 1 month	62.3	12.20	0.6	13.87	208.9	12.22
From 1 month to 3 months	10.9	8.31	1.1	8.86	0.5	7.22
From 3 months to 6 months	67.4	10.13	150.0	9.29	26.7	7.47
From 6 months to 12 months	123.3	7.91	26.7	8.18	73.9	9.26
Over 12 months	732.4	7.90	583.9	7.31	1173.8	8.33
Total amount	**996.3**		**762.3**		**1483.8**	
Average rate on banking system		**8.32**		**7.74**		**8.91**

The volume of credits granted in foreign currency increased by MDL 721.5 million or by 94.6 percent as compared to the previous month, being mainly represented by the credits granted to legal entities with an average rate of 8.91 percent, holding a share of 99.7 percent of total credits in foreign currency.

The average rate on new granted credits in foreign currency on the banking sector has increased by 1.17 percentage points as compared to November 2013, up to the level of 8.91 percent in December 2013. The credits in foreign currency with the maturity of over 12 months were the most attractive, being granted at an average rate of 8.33 percent.

In December 2013, the volume of ***term*** *deposits in national currency* increased by MDL 139.9 million or by 8.3 percent as compared to the same period of the previous year, amounting to MDL 1816.8 million. The weighted average rate was 5.82 percent and decreased by 2.62 percentage points (Table no. 3).

Table no. 3. **Volume and average rate on term deposits in national currency**

	December 2012		November 2013		December 2013	
	Amount (MDL, million)	Average rate (%)	Amount (MDL, million)	Average rate (%)	Amount (MDL, million)	Average rate (%)
Up to 1 month	66.9	6.36	20.4	4.10	26.1	2.88
From 1 month to 3 months	48.5	3.78	71.3	2.94	95.1	2.66
From 3 months to 6 months	521.1	7.99	387.2	6.18	457.5	5.99
From 6 months to 12 months	612.6	7.73	854.5	5.89	932.3	5.14
Over 12 months	427.8	10.84	289.5	8.91	305.8	8.89
Total amount	**1676.9**		**1622.9**		**1816.8**	
Average rate on banking system		**8.44**		**6.35**		**5.82**

As compared to November 2013, the volume of term deposits in national currency increased by MDL 193.9 million (11.9 percent). The average interest rate of term deposits in national currency decreased by 0.53 percentage points in the respective period.

Term deposits with terms from 6 to 12 months held the largest share (51.3 percent) of total term deposits in national currency, which were attracted at an average interest rate of 5.14 percent.

The share of term deposits in national currency attracted from individuals during the reporting period was 58.2 percent of total term deposits attracted in national currency, decreasing by 8.7 percentage points as compared to the previous month. The average weighted interest rate of term deposits in national currency attracted from individuals was 7.71 percent.

The *volume of term deposits in foreign currency* (expressed in MDL) was MDL 1087.8 million in December 2013, decreasing by MDL 30.5 million or by 2.7 percent as compared to the same period of the previous year.

The average weighted rate of term deposits in foreign currency (expressed in MDL) was 4.51 percent during the reporting period (Table no.4).

Table no. 4. **Volume and average rate of term deposits in foreign currency**

	December 2012		November 2013		December 2013	
	Amount (MDL, million)	Average rate (%)	Amount (MDL, million)	Average rate (%)	Amount (MDL, million)	Average rate (%)
Up to 1 month	61.0	1.96	48.2	1.42	104.5	5.53
From 1 month to 3 months	190.6	3.52	21.6	1.23	45.9	2.21
From 3 months to 6 months	231.6	4.49	318.4	3.98	280.0	4.10
From 6 months to 12 months	354.8	4.88	428.1	4.63	382.0	4.74
Over 12 months	280.2	5.96	299.5	4.82	275.3	4.60
Total amount	**1118.2**		**1115.8**		**1087.7**	
Average rate on banking system		**4.68**		**4.29**		**4.51**

As compared to November 2013, the volume of term deposits in foreign currency decreased by MDL 28.1 million (2.5 percent), while the average interest rate of term deposits increased by 0.22 percentage points. Term deposits with terms from 6 to 12 months held the largest share (35.1 percent) of total term deposits in foreign currency, which were attracted at an average interest rate of 4.74 percent, increasing by 0.11 percentage points as compared to the previous month.

Banking margin on operations in national currency was 6.69 percentage points in December 2013, increasing by 0.94 percentage points as compared to the previous month level.

Banking margin on operations in foreign currency amounted to 4.40 percentage points in the analyzed month, increasing by 0.95 percentage points as compared to November 2013.

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