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Credits and deposits market development in May 2014

Weighted average interest rate on new loans granted in national currency in May 2014 was 11.20 percent, decreasing by 1.01 percentage points versus 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 decreased by 0.29 percentage points. Loans with terms from 2 to 5 years continued to be the most attractive, their share accounting for 41.1 percent in May 2014 of the total volume of loans in national currency (Chart no.2) and were granted at an average rate of 11.39 percent (decreasing by 0.28 percentage points versus the previous month).

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

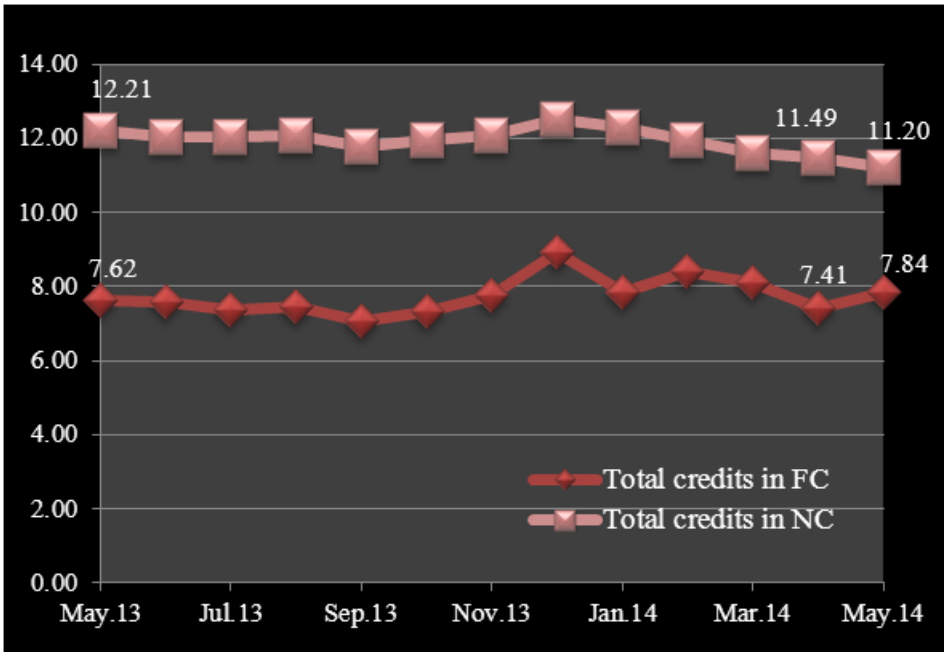
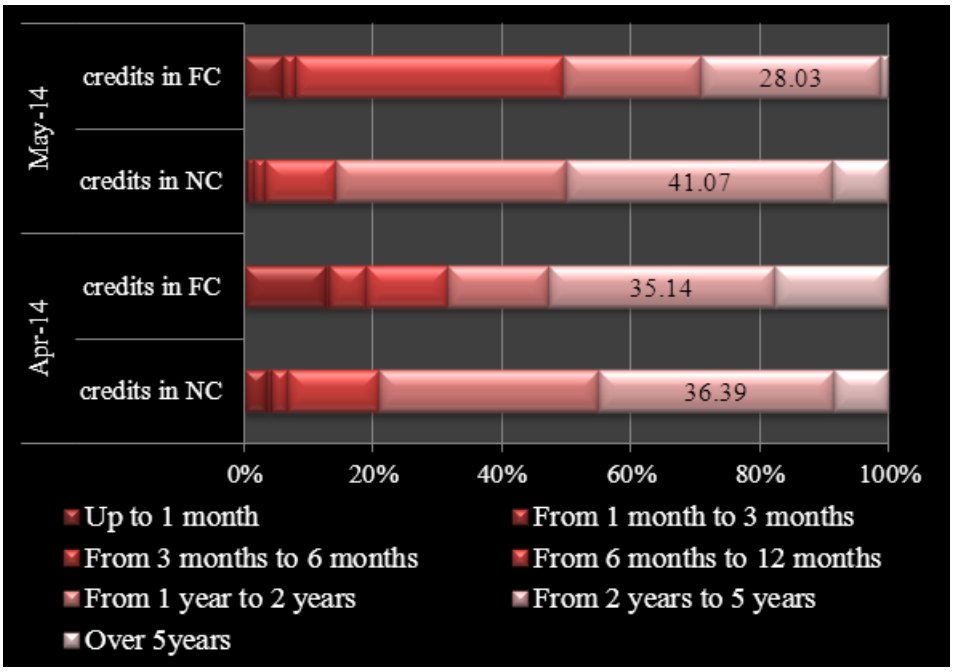


Chart no.2. Loans structure in May 2014, by contractual maturities (%, annually)



Loans granted to legal entities at an average rate of 10.77 percent held the largest share in the new credits granted in national currency, representing 70.6 percent of total volume of credits granted in national currency. At the same time, the average rate on loans granted to individuals amounted to 12.25 percent (Chart no.3). Weighted average interest rate on new loans granted in foreign currency in the respective period was 7.84 percent, by 0.22 percentage points higher than in May 2013. As compared to the previous month, the average interest rate in May 2014 increased by 0.43 percentage points. The volume of new loans granted in foreign currency during the reporting period was 99.5 percent of total loans in foreign currency, being mainly represented by the loans granted to legal entities at an average rate of 7.83 percent (Chart no.4). The loans with terms from 6 to 12 months were the most attractive (41.5 percent of total loans in foreign currency), being granted at an average interest rate of 8.31 percent.

Chart no.3. Interest rates on loans granted in national currency in May 2014, by contractual maturities (%, annually)

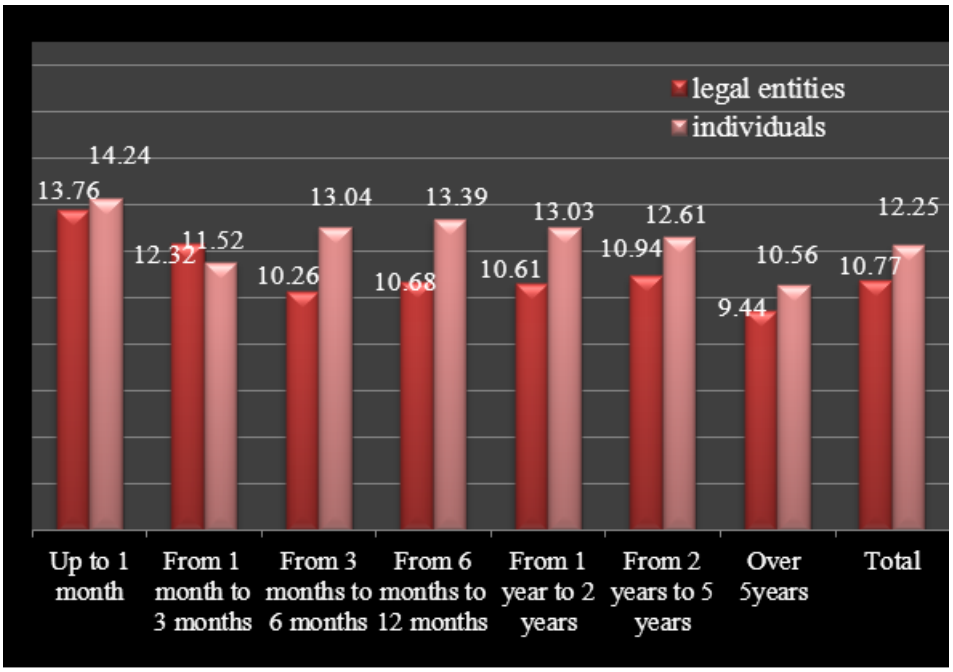
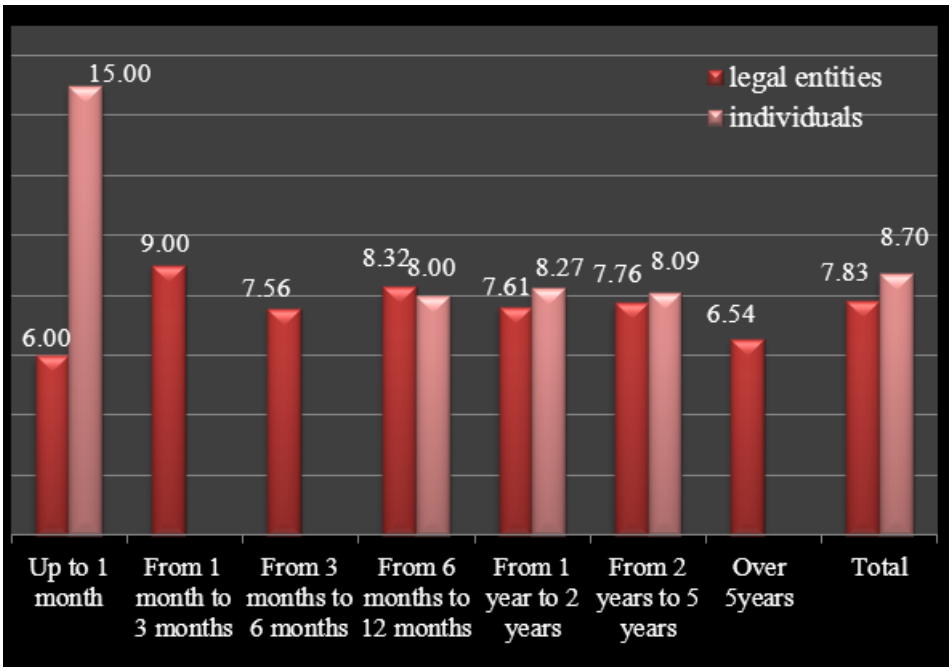


Chart no.4. Interest rates on loans granted in foreign currency in May 2014, by contractual maturities (%, annually)



In May 2014, average interest rate on new term deposits attracted in national currency was 5.00 percent, decreasing by 2.75 percentage points compared to May 2013 (Chart no.5). Compared to April 2014, the average interest rate on term deposits attracted in national currency increased by 0.06 percentage points during the reporting period. Term deposits with terms from 6 to 12 months held the largest share of 58.5 percent of total term deposits in national currency, which were attracted at an average interest rate of 4.52 percent (Chart no.6). The share of term deposits in national currency attracted from individuals during the reporting period was 52.1 percent of total term deposits in national currency, increasing by 2.3 percentage points as compared to the previous month.

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

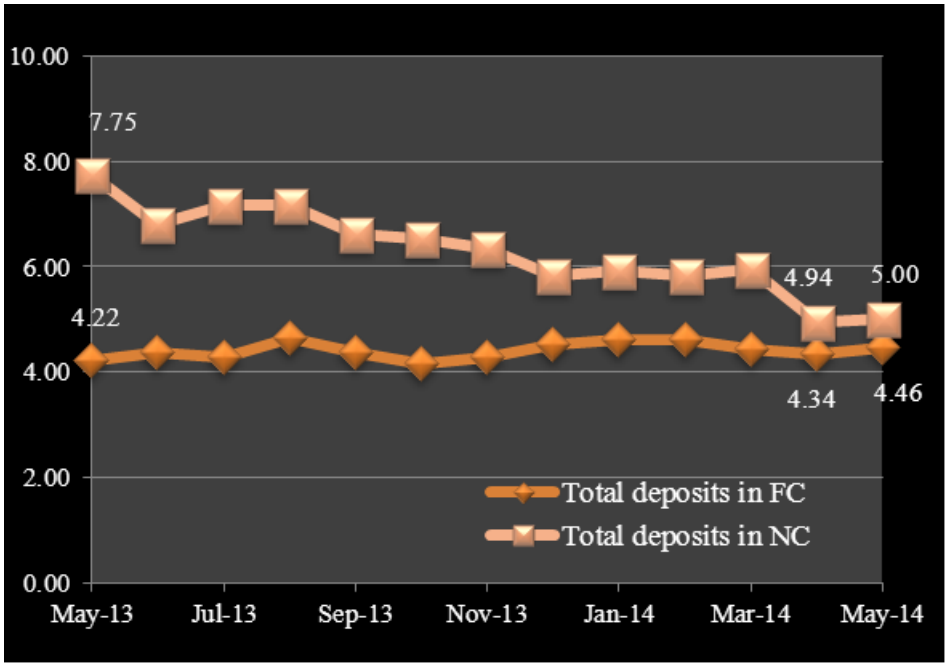
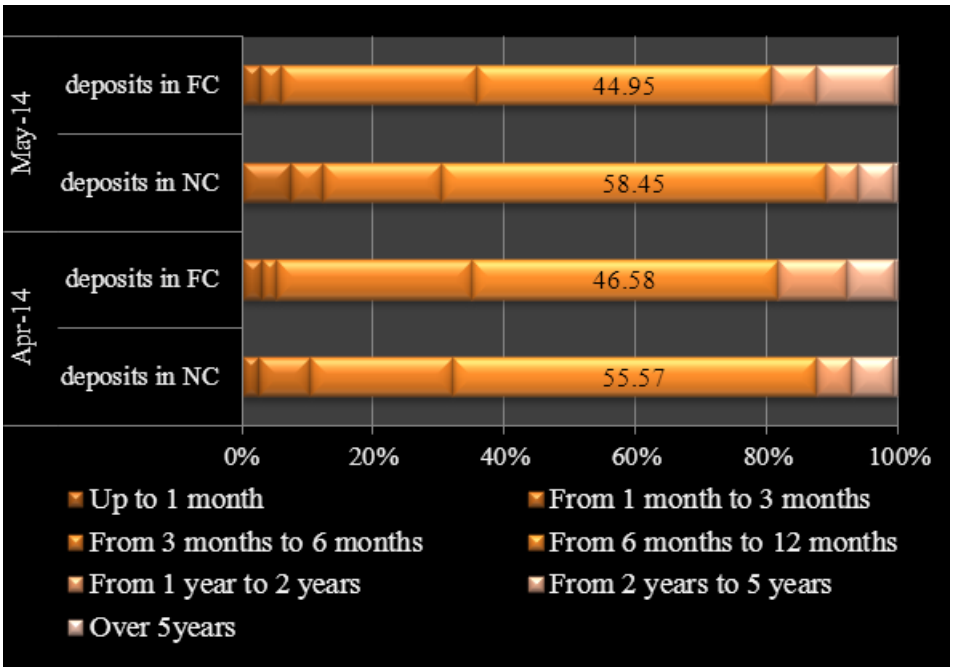


Chart no.6. Deposits structure in May 2014, by contractual maturities (%, annually)



The average interest rate on deposits granted to individuals constituted 7.36 percent (Chart no.7). The average rate on deposits granted to legal entities was 2.44 percent, reflecting an increase of 0.04 percentage points compared to the previous month. Weighted average interest rate on new term deposits attracted in foreign currency was 4.46 percent during the reporting period. Compared to April 2014, the average interest rate on deposits in foreign currency increased by 0.12 percentage points in the reporting period. As in previous periods, term deposits with terms from 6 to 12 months held the largest share (45.0 percent) of total term deposits in foreign currency, which were attracted at an average interest rate of 4.92 percent, increasing by 0.34 percentage points as compared to the previous month (Chart no.8).

Chart no.7. Interest rates on term deposits attracted in national currency in May 2014, by contractual maturities (%, annually)

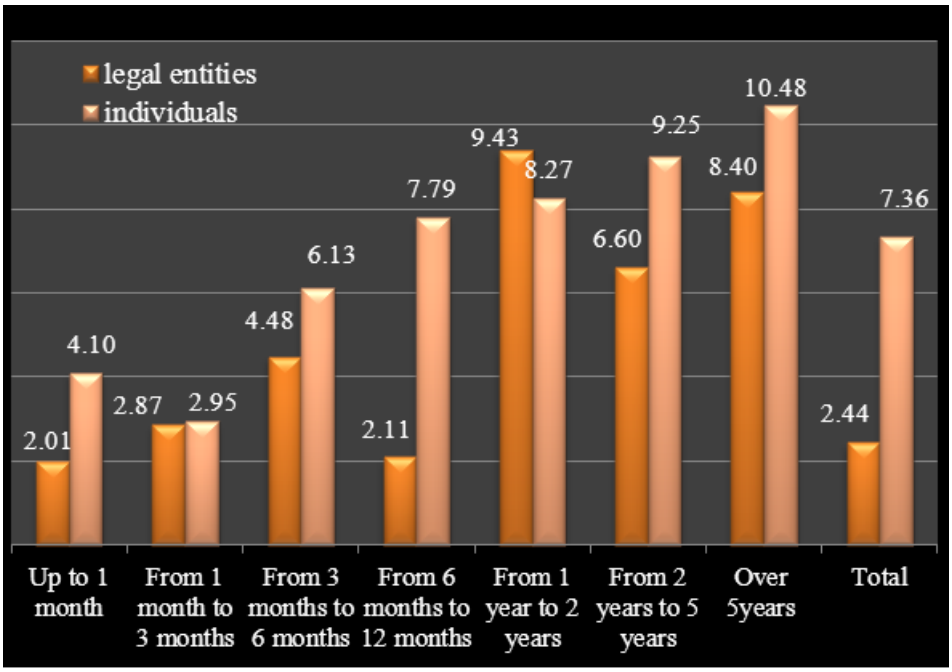
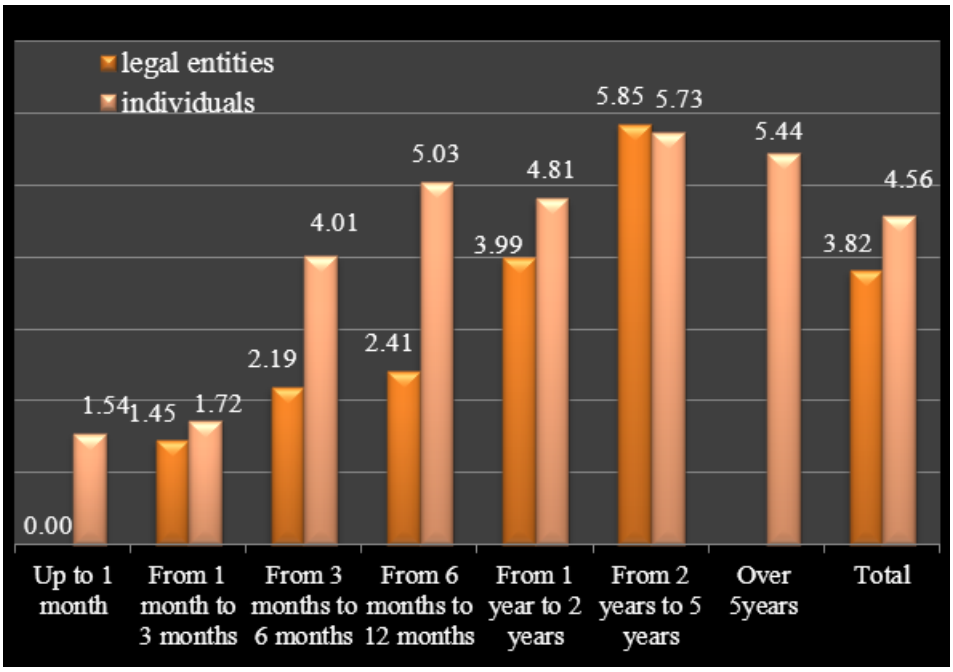
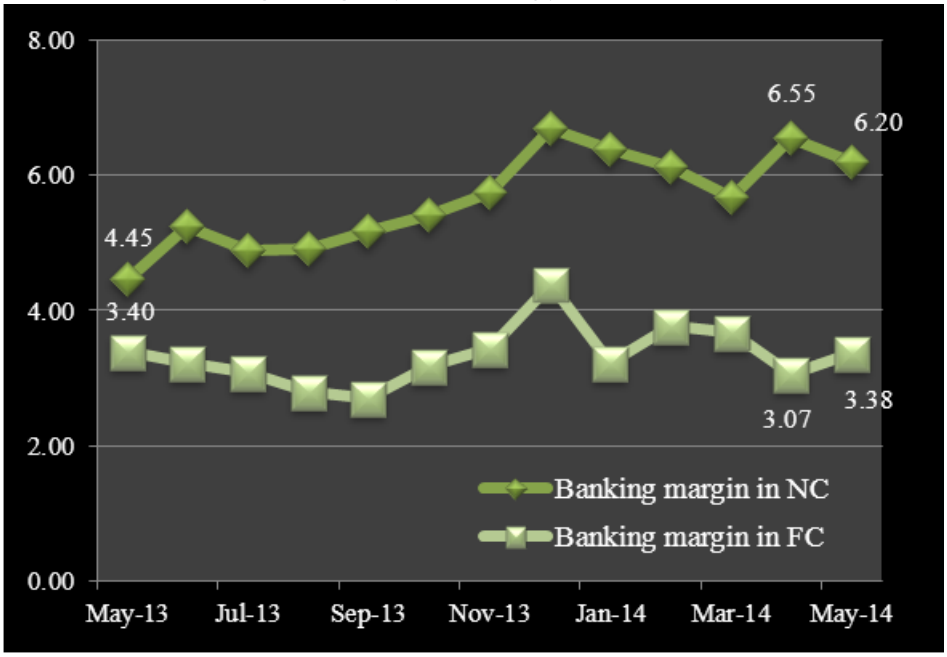


Chart no.8. Interest rates on term deposits attracted in foreign currency in May 2014, by contractual maturities (%, annually)



Banking margin on operations in national currency was 6.20 percentage points in May 2014, decreasing by 0.35 percentage points as compared to the previous month level (Chart no.9). Banking margin on operations in foreign currency amounted to 3.38 percentage points in the reporting month, increasing by 0.31 percentage points as compared to April 2014.

Chart no.9. Banking margin (% annually)



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