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Credits and deposits market development in November 2014

Weighted average interest rate ***on new loans in national currency*** granted in November 2014 was 9.81 percent, decreasing by 2.29 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 fell by 0.99 percentage points.

Loans with terms from 2 to 5 years continued to be the most attractive, their share accounting for 89.3 percent in November 2014 of the total volume of loans in national currency (Chart no.2) and were granted at an average rate of 9.71 percent (decreasing by 1.04 percentage points compared to the previous month).

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

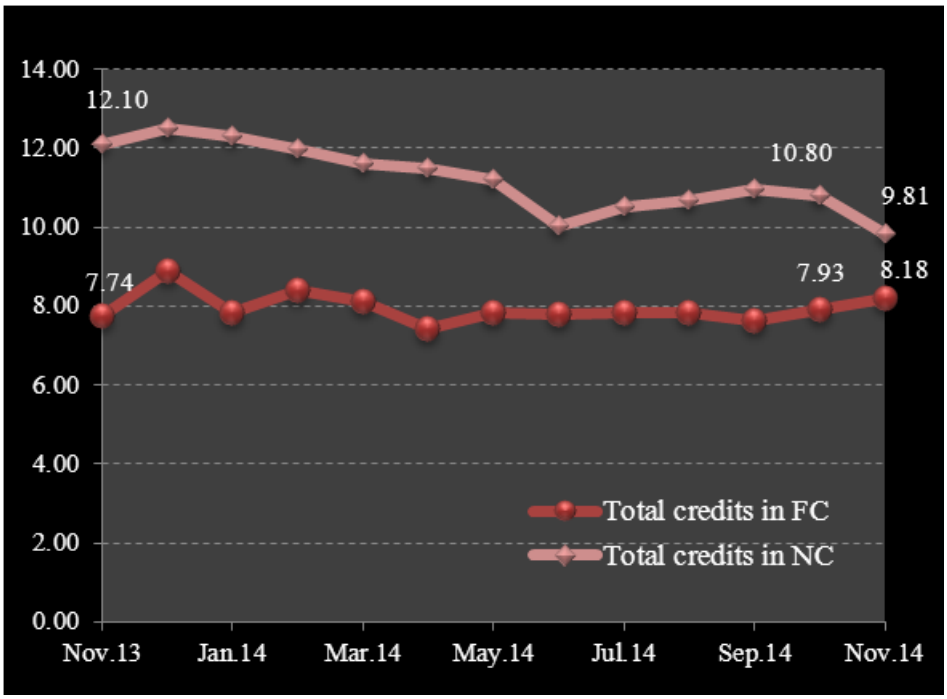
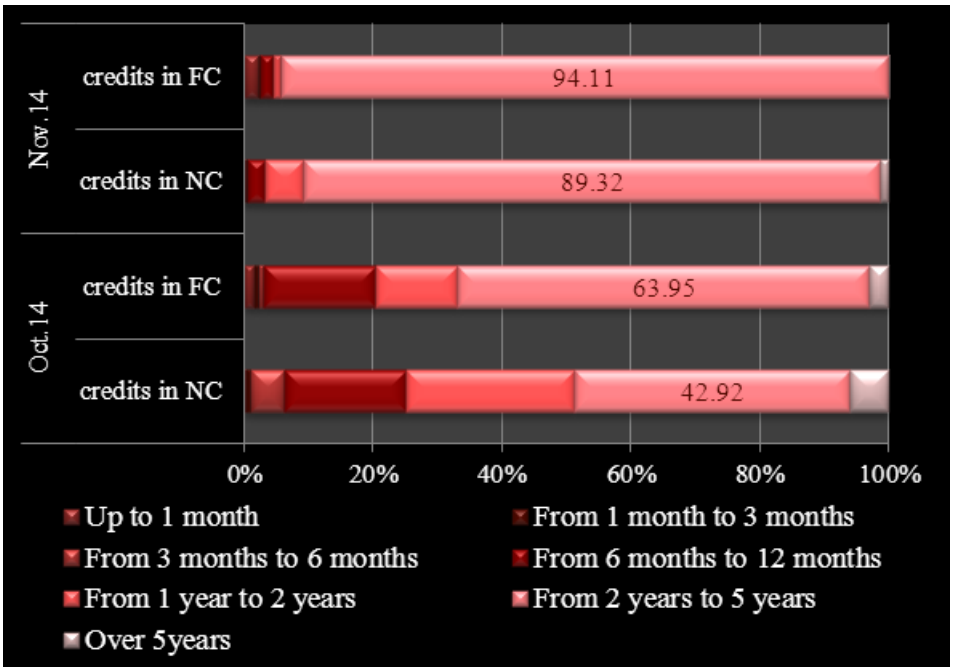


Chart no. 2. Interest rates on loans granted in November 2014, by contractual maturities (%)



Loans granted to legal entities at an average rate of 9.73 percent held the largest share in the new granted credits in national currency, representing 97.0 percent of total volume in national currency. At the same time, the average rate on loans granted to individuals amounted to 12.17 percent (Chart no.3). *Weighted average interest rate on new loans in foreign currency* granted in November 2014 was 8.18 percent, by 0.44 percentage points higher than in November 2013. As compared to the previous month, the average interest rate increased by 0.25 percentage points in November 2014.

The volume of loans granted in foreign currency was 99.97 percent of total loans in foreign currency, being mainly represented by the loans granted to legal entities with an average rate of 8.18 percent (Chart no.4). The loans with terms from 2 to 5 years were the most attractive (94.1 percent of total loans granted in foreign currency), being granted at an average interest rate of 8.20 percent.

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

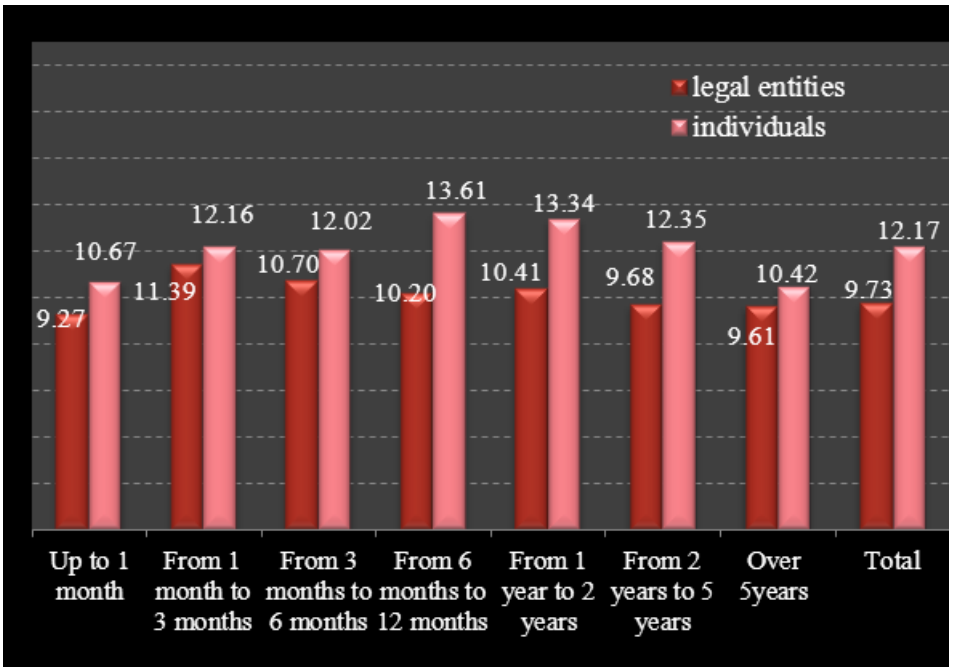
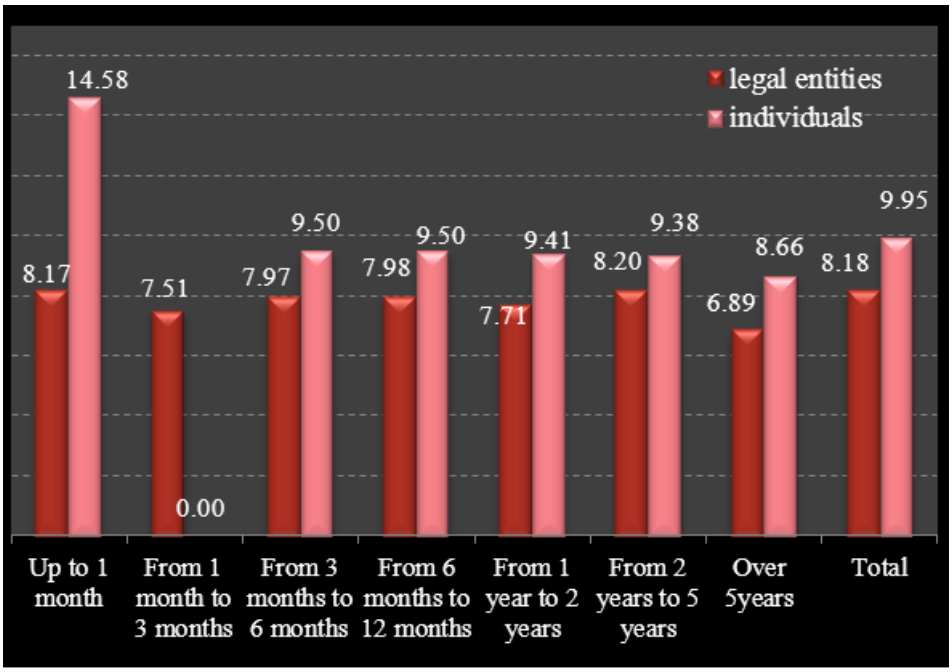


Chart no. 4. Interest rates on loans granted in foreign currency in November 2014, by

contractual maturities (%, annually)



In November 2014, ***average interest rate on new term deposits attracted in national currency*** was 5.67 percent, decreasing by 0.68 percentage points compared to November 2013 (Chart no.5). Compared to October 2014, the average interest rate on term deposits attracted in national currency increased by 0.18 percentage points during the reporting period. Term deposits with terms from 6 to 12 months held the largest share (37.2 percent) of total term deposits in national currency, which were attracted at an average interest rate of 7.78 percent (Chart no.6).

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

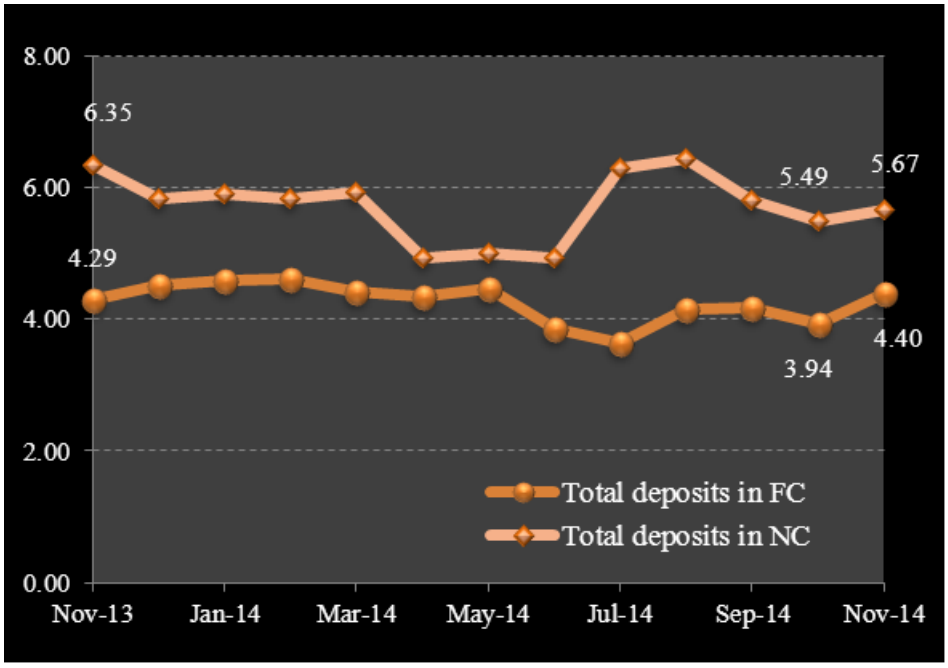
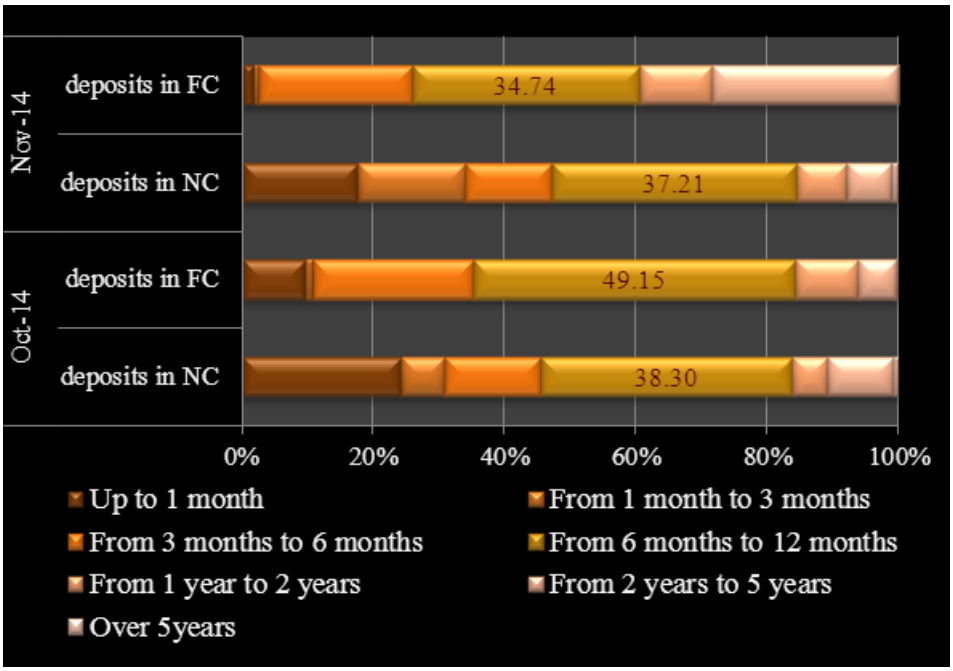


Chart no. 6. Deposits structure, by maturity (%)



The share of term deposits in national currency attracted from legal entities during the reporting period was 50.6 percent of total term deposits attracted in national currency, increasing by 6.4 percentage points as compared to the previous month. The average interest rate on these deposits was 3.47 percent (Chart no.7). The average rate of deposits granted to individuals was 7.92 percent, reflecting an increase of 0.08 percentage points compared to the previous month.

Weighted average interest rate on new term deposits attracted in foreign currency was 4.40 percent during the reporting period. Compared to October 2014, the average interest rate on term deposits attracted in national currency increased by 0.46 percentage points during the reporting period. Term deposits with terms from 6 to 12 months held the largest share (34.7 percent) of total term deposits in foreign currency, which were attracted at an average interest rate of 4.64percent, increasing by 0.12 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)

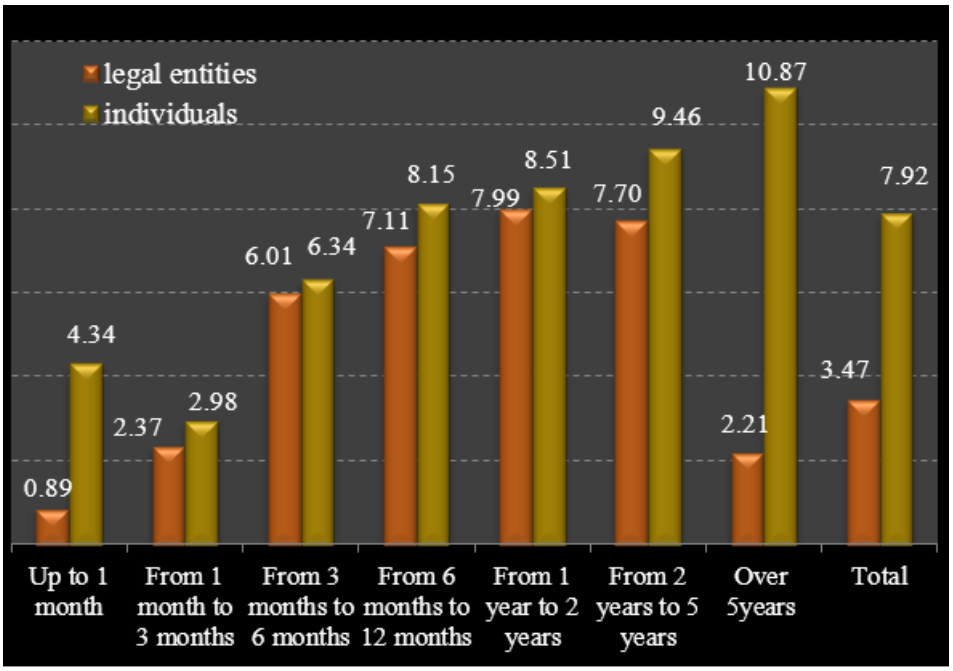
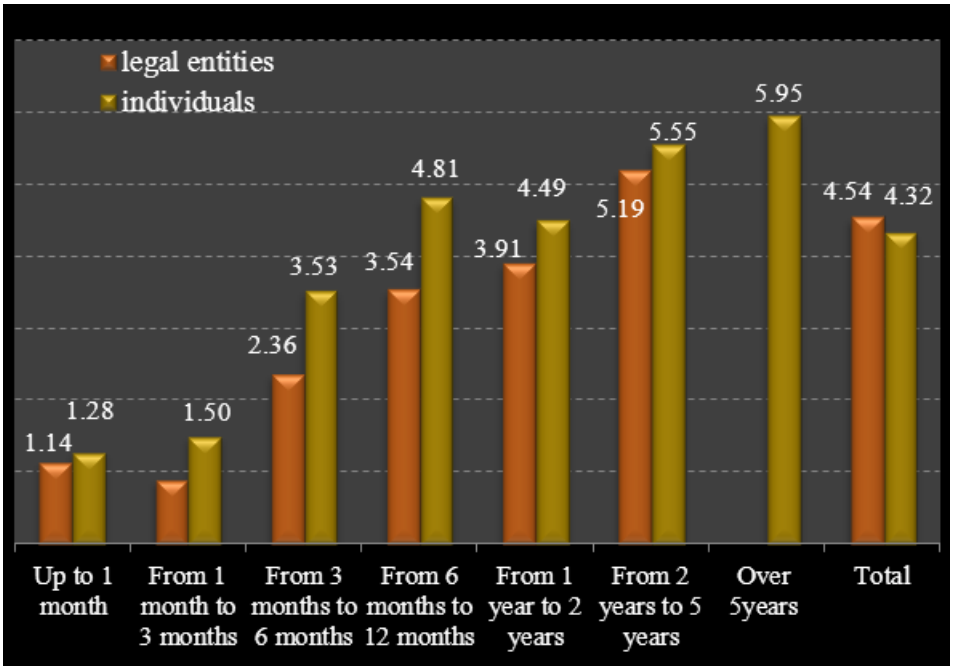


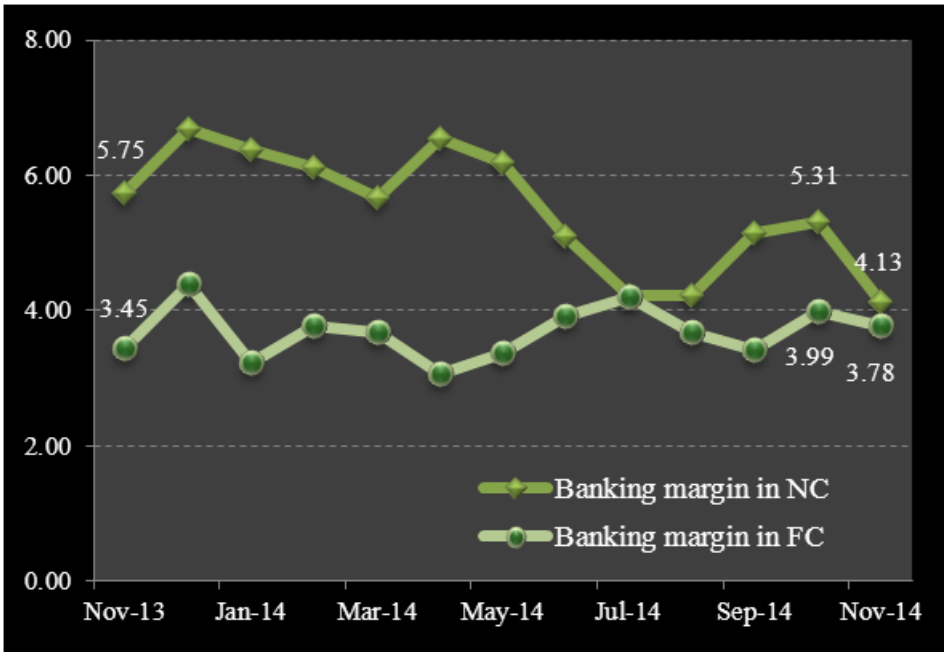
Chart no. 8. Interest rates on term deposits attracted in foreign currency, by contractual maturities (%, annually)



Banking margin on operations in national currency was 4.13 percentage points in November 2014, decreasing by 1.18 percentage points as compared to the previous month level (Chart no.9).

Banking margin on operations in foreign currency amounted to 3.78 percentage points in the analysed month, decreasing by 0.21 percentage points as compared to October 2014.

Chart no. 9. Banking margin (% annually)



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