Опубликован на (https://www.bnm.md)

20.12.2016

Credits and deposits market in November 2016

Weighted average interest rate **on new loans in national currency** granted in November 2016 was 12.56 percent, decreasing by 3.11 percentage points compared to the same period of last year (Chart no.1). As compared to the previous month, the weighted average interest rate on loans in national currency decreased by 0.49 percentage points.

Loans with terms from 1 to 2 years continued to be the most attractive. In November 2016, their share accounted for 40.67 percent of the total volume of loans in national currency (Chart no.2) and were granted at an average rate of 13.01 percent (decreasing by 0.65 percentage points compared to the previous month).

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

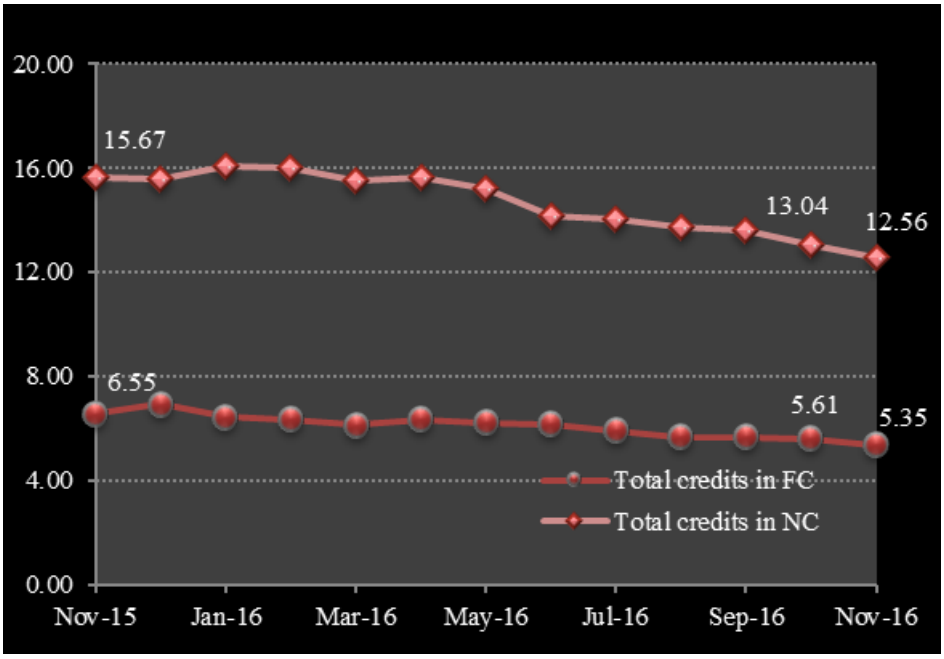
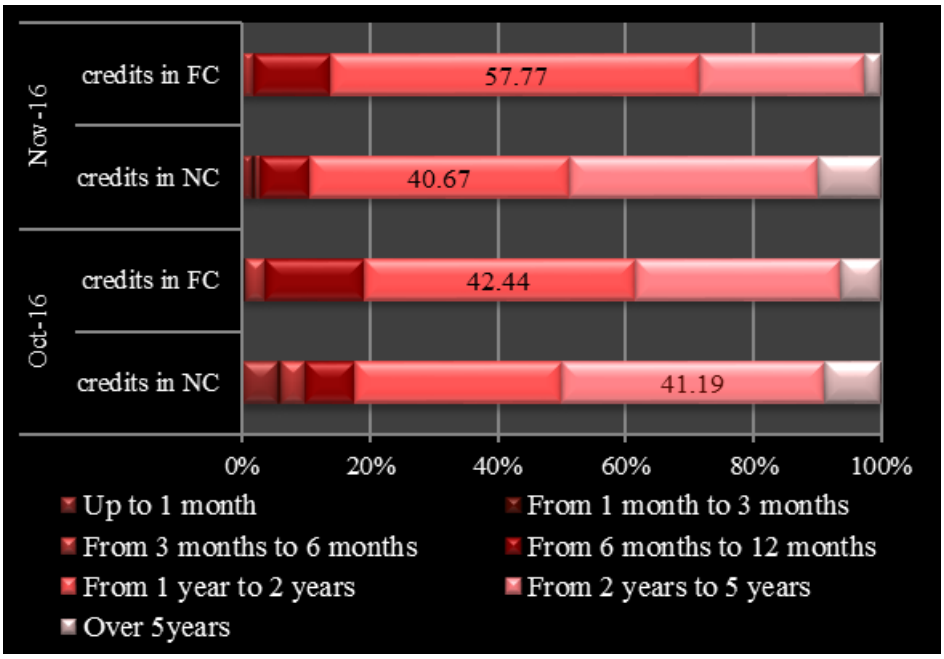


Chart no. 2. Loans structure, by maturity (%)

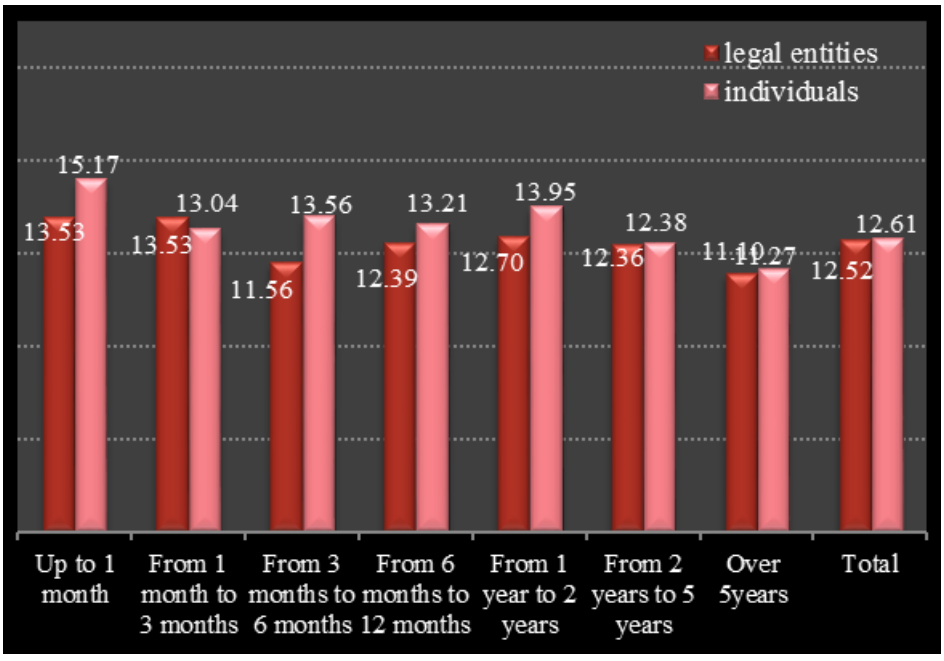


Loans granted to legal entities at an average rate of 12.52 percent held the largest share in the new loans granted in national currency, representing 61.73 percent of total volume of loans in national currency. At the same time, the average rate on loans granted to individuals amounted to 12.61 percent (Chart no.3).

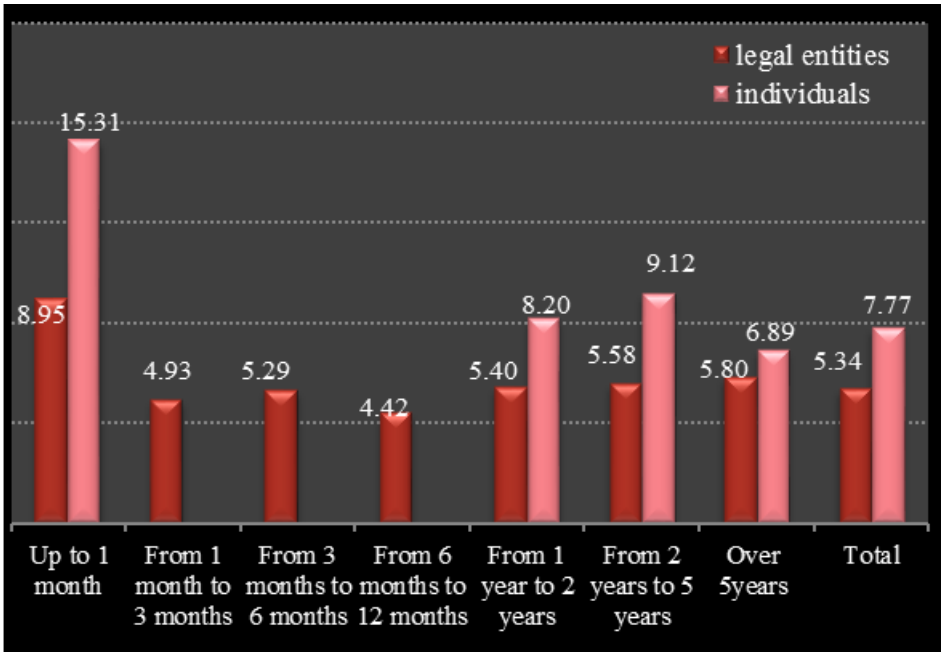
Weighted average interest rate on new loans in foreign currency granted to legal entities in the reporting period was 5.34 percent, decreasing by 1.20 percentage points than in November 2015. Compared to the previous month, the average rate decreased by 0.36 percentage points.

The new loans granted in foreign currency accounted for 99.49 percent of total loans in foreign currency, being mainly represented by the loans granted to legal entities with an average rate of 5.34 percent during the reporting period (Chart no.4). The loans granted in foreign currency with terms from 1 to 2 years were the most attractive (57.77 percent of total loans in foreign currency), being granted at an average interest rate of 5.40 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 November 2016, average interest rate on term deposits attracted in national currency was 7.48 percent, decreasing by 6.87 percentage points compared to November 2015 (Chart no.5). Compared to October 2016, the average interest rate on term deposits attracted in national currency increased by 0.24 percentage points during the reporting period.

Term deposits with terms from 3 to 6 months held the largest share (39.73 percent) of total term deposits in national currency, which were attracted at an average interest rate of 7.54 percent (Chart no.6).

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

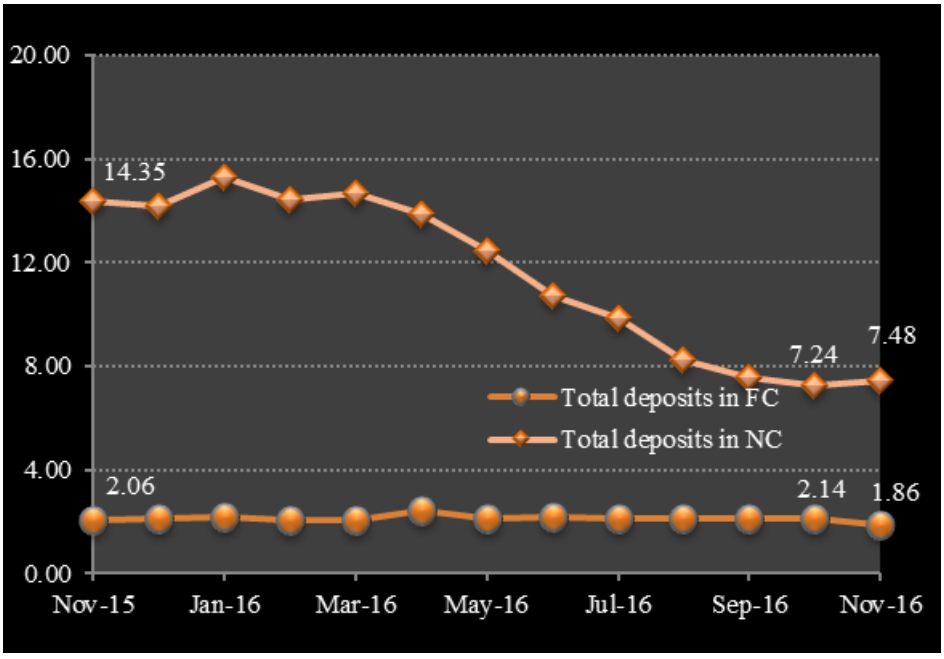
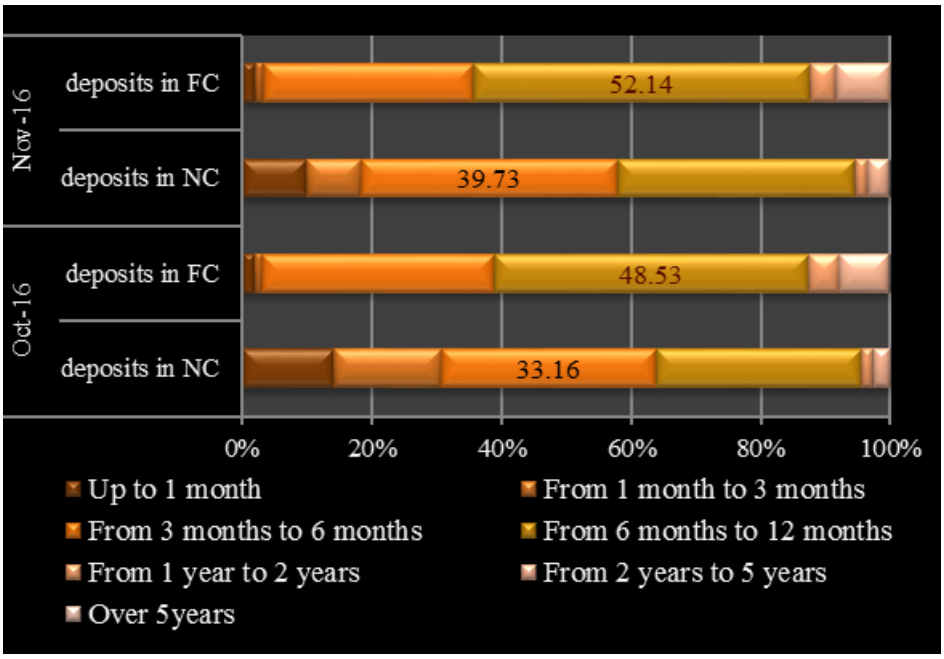


Chart no. 6. Deposits structure, by maturity (%)



The share of term deposits in national currency attracted from individuals during the reporting period was 80.80 percent of total term deposits attracted in national currency, increasing by 9.25 percentage points as compared to the previous month. The average interest rate on these deposits was 8.19 percent (Chart no.7). The average rate of deposits attracted from legal entities was 4.48 percent, reflecting an increase of 0.75 percentage points compared to the previous month.

Weighted average interest rate on term deposits in foreign currency during the reporting period was 1.86 percent, decreasing by 0.20 percentage points compared to November 2015 and by 0.28 percentage points compared to October 2016.

Term deposits with terms from 6 to 12 months held the maximum share (52.1 percent) of total term deposits in foreign currency, which were attracted at an average interest rate of 1.88 percent, decreasing by 0.45 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)

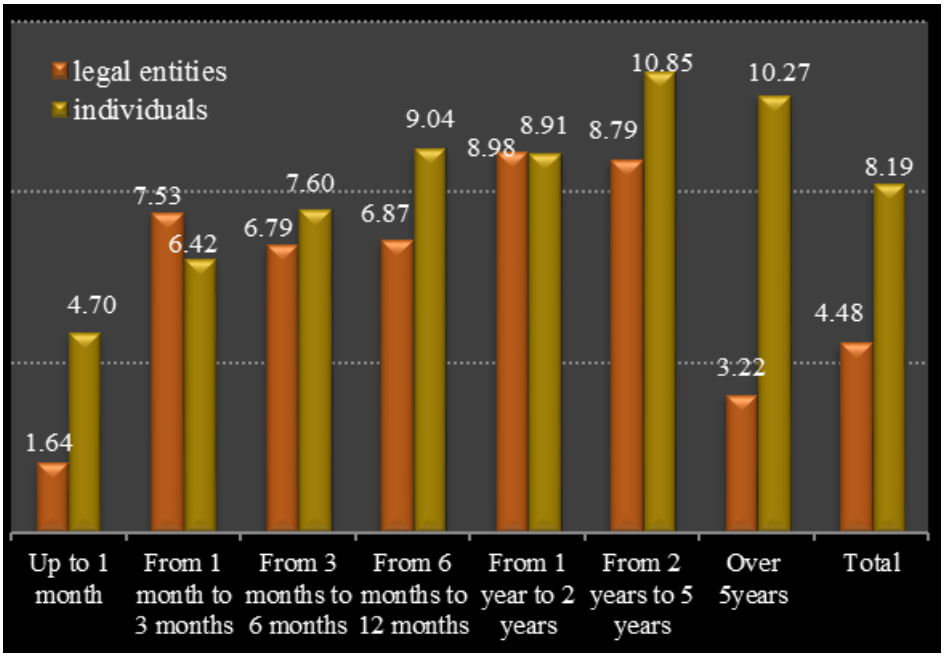
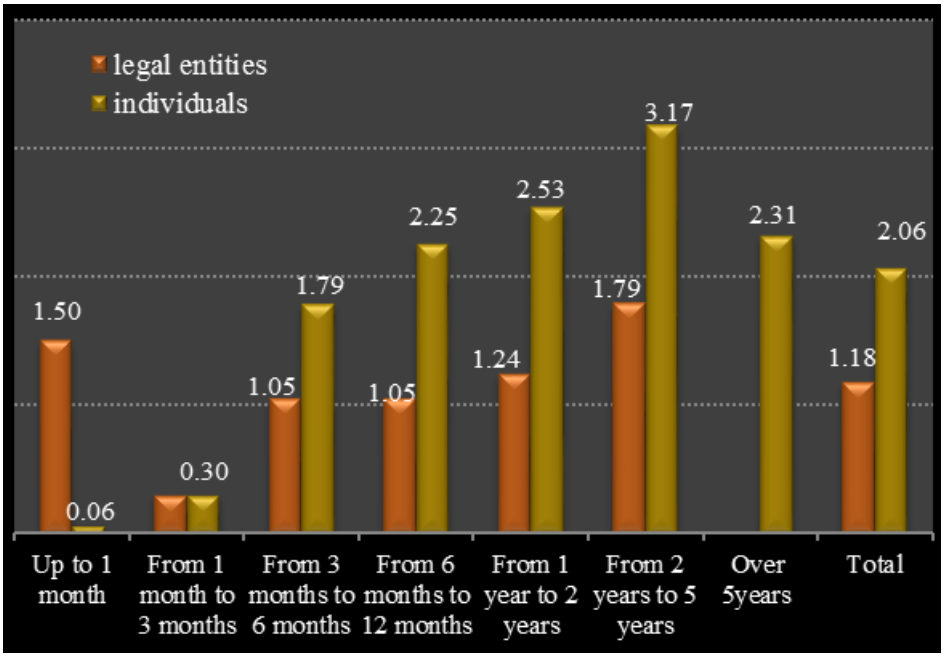


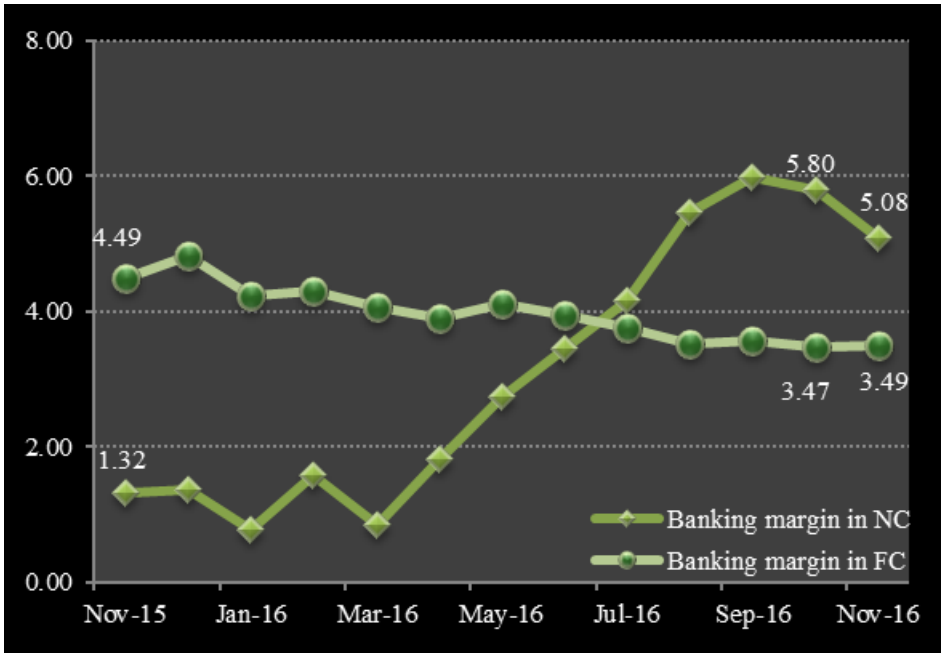
Chart no. 8.Interest rates on term deposits attracted in foreign currency, by contractual maturities (%, annually)



Banking margin on operations in national currency was 5.08 percentage points, decreasing by 0.73 percentage points as compared to the previous month level (Chart no. 9).

Banking margin on operations in foreign currency amounted to 3.49 percentage points, decreasing by 0.08 percentage points as compared to October 2016.

Chart no. 9. Banking margin (% annually)



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