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Credits and deposits market in January 2018

In January 2018, weighted average interest rate **on new loans extended in domestic currency** recorded 9.80 percent, having decreased by 1.75 percentage points compared to the same period of the previous year (Chart 1). At the same time, it increased by 0.22 percentage points compared to the previous month.

Loans with maturity ranging from 2 to 5 years recorded highest demand. In January 2018, their share accounted for 45.93 percent of total domestic currency loans (Chart 2), These loans were extended at an average rate of 9.55 percent (having increased by 0.38 percentage points compared to the previous month).

Chart no. 1. Interest rate on new granted loans(% per annum)

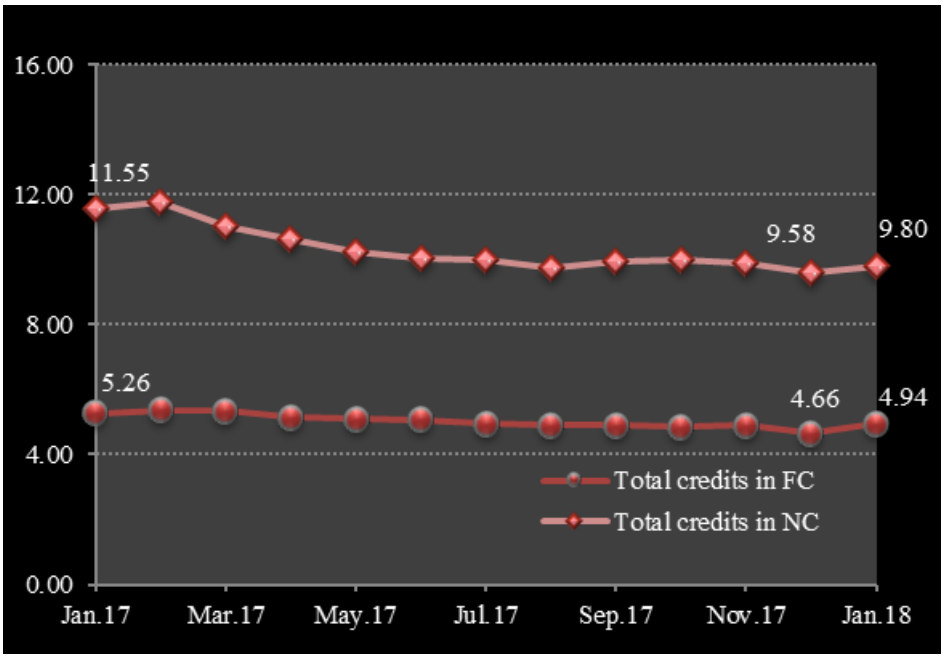
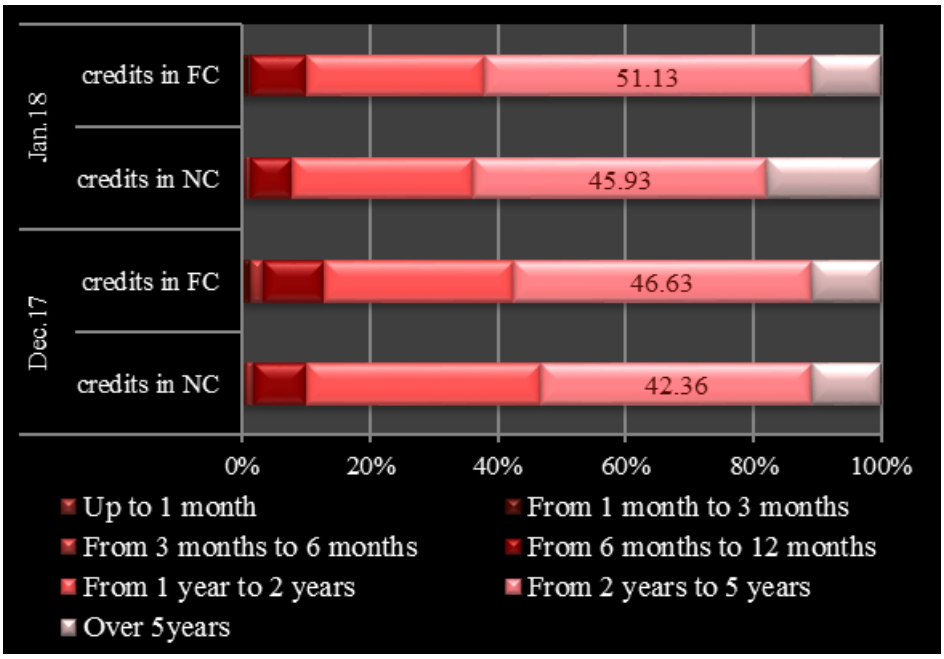


Chart no. 2.Loans structure, by maturity (%)



Domestic currency loans to legal entities held the largest share of (55.83 percent of total new loans extended), having an average rate of 10.20 percent. At the same time, individuals' domestic currency loans were extended at an average rate of 9.30 percent (Chart 3).

Weighted average interest rate on new loans extended in foreign currency recorded 4.94 percent, having decreased by 0.32 percentage points compared to January 2017. As compared to the previous month, the average interest rate increased by 0.28 percentage points.

In the reporting month, new foreign currency loans were mainly represented by loans to legal entities, extended at an average rate of 4.90 percent, accounting for 97.67 percent of total foreign currency loans (Chart 4). The highest demand was recorded for foreign currency loans with maturity ranging from 2 to 5 years (51.13 percent of total foreign currency loans), which were extended at an average interest rate of 5.02 percent.

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

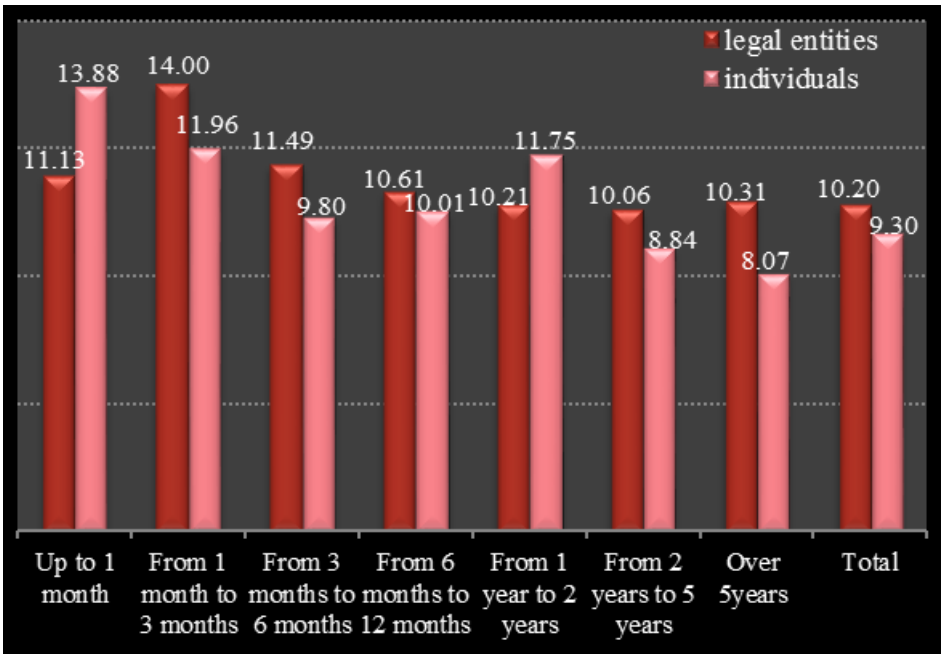
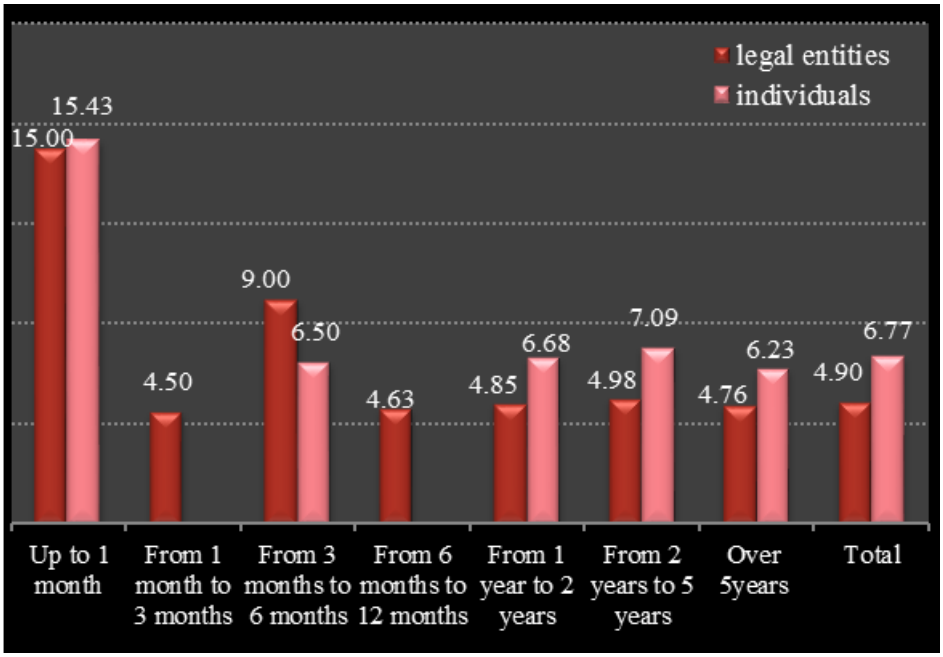


Chart. 4. Interest rates on loans granted in foreign currency, by contractual maturities (% per annum)



In January 2018, average **weighted interest rate on domestic currency term deposits** was 5.17 percent, having decreased by 1.63 percentage points compared to January 2017 (Chart 5). As compared to December 2017, the average interest rate on domestic currency term deposits have recorded a slight decrease of 0.02 percentage points.

Term deposits with maturity ranging from 6 to 12 months were placed at an average interest rate of 5.54 percent, and held the largest share in total domestic currency term deposits of 45.95 percent (Chart 6).

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

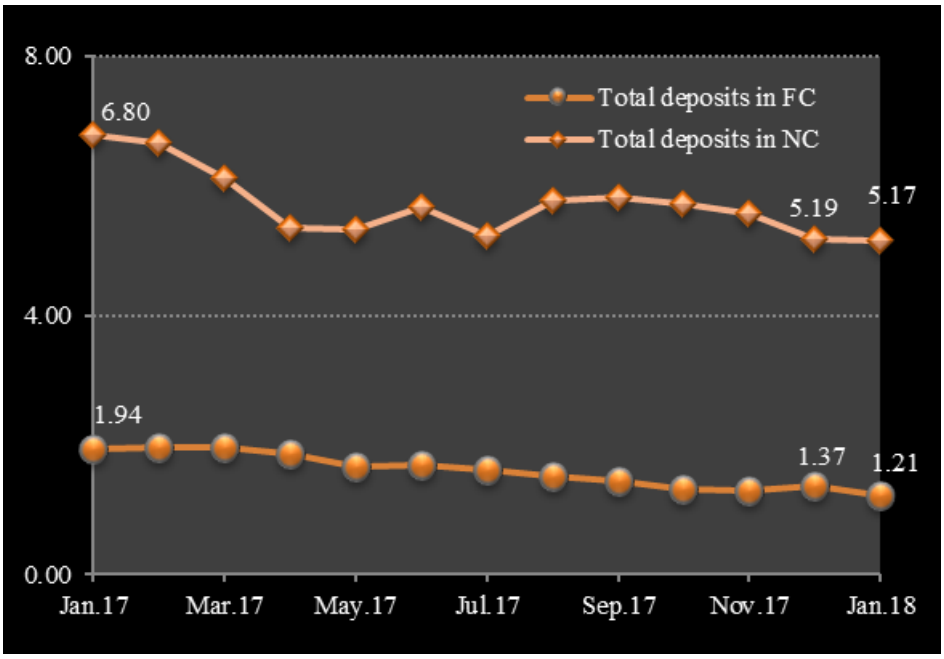
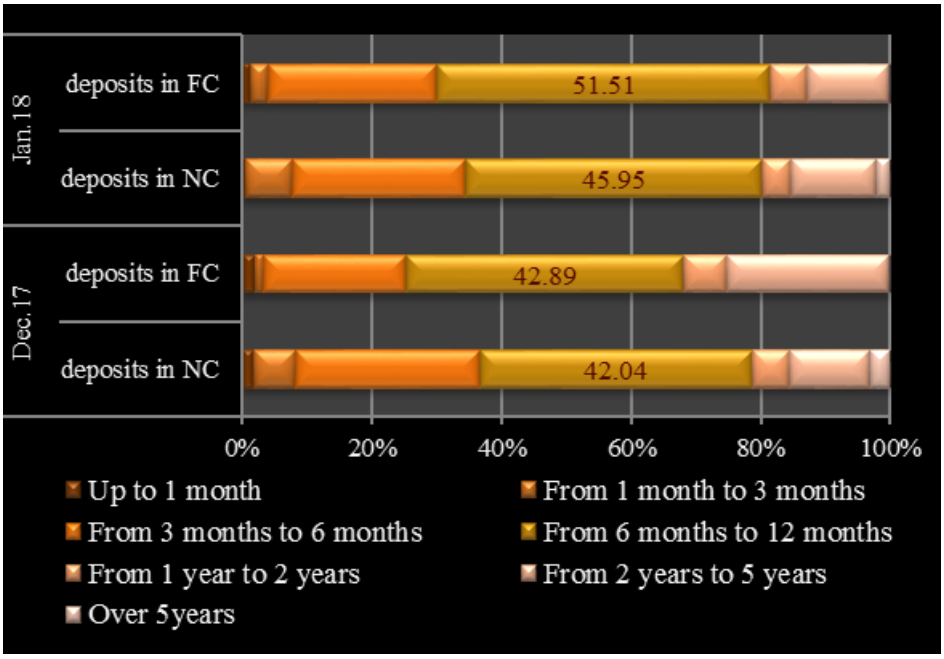


Chart no. 6.Deposits structure, by maturity (%)



Theshare of individuals' domestic currency term deposits accounted for 80.05 percent of total domestic currency term deposits, having recorded an increase of 9.78 percentage points compared to the previous month. The average weighted interest rate on these deposits recorded 5.42 percent (Chart 7). The average interest rate on legal entities deposits decreased to 4.17 percent, less by 0.34 percentage points compared to the previous month.

Weighted average interest rate on foreign currency term deposits recorded 1.21 percent, having decreased by 0.73 percentage points compared to January 2017 and by 0.16 percentage points compared to December 2017. Term deposits with maturity ranging from 6 to 12 months held the largest share (51.50 percent) in total foreign currency term deposits, being placed at an average interest rate of 1.21 percent and having increased

by 0.03 percentage points compared to the previous month (Chart 8).

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

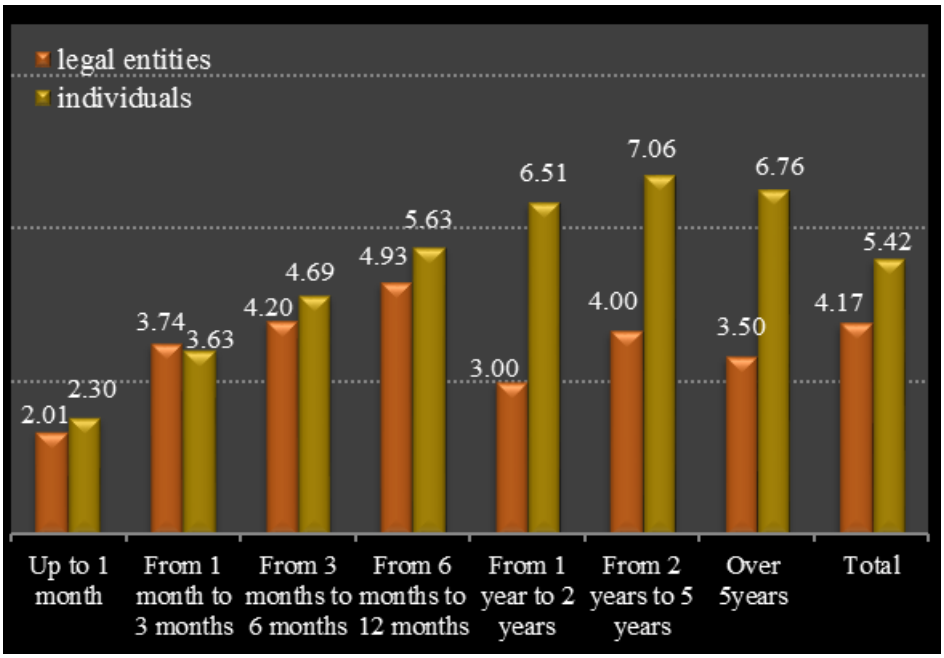
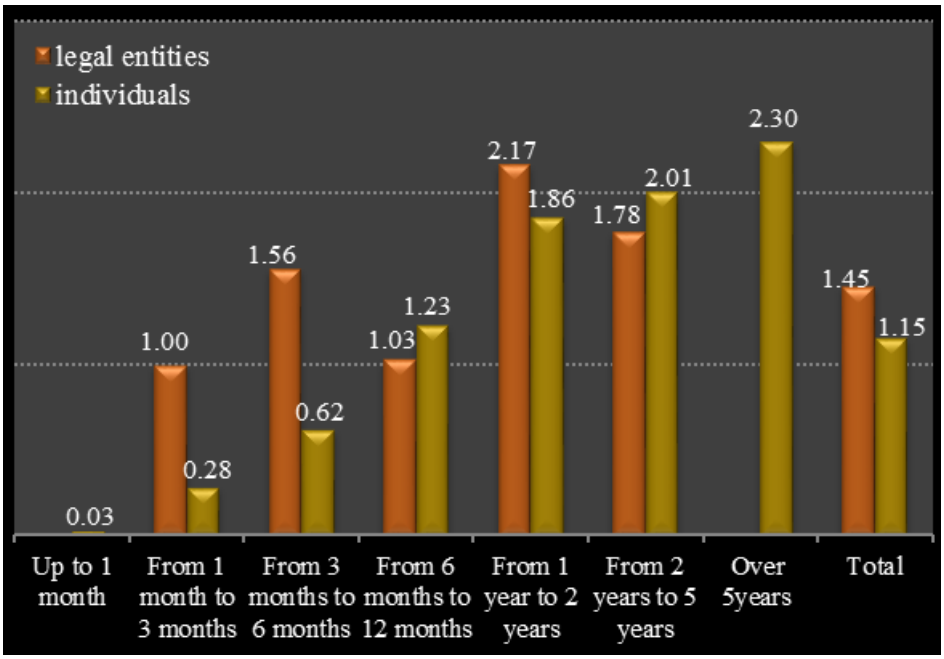


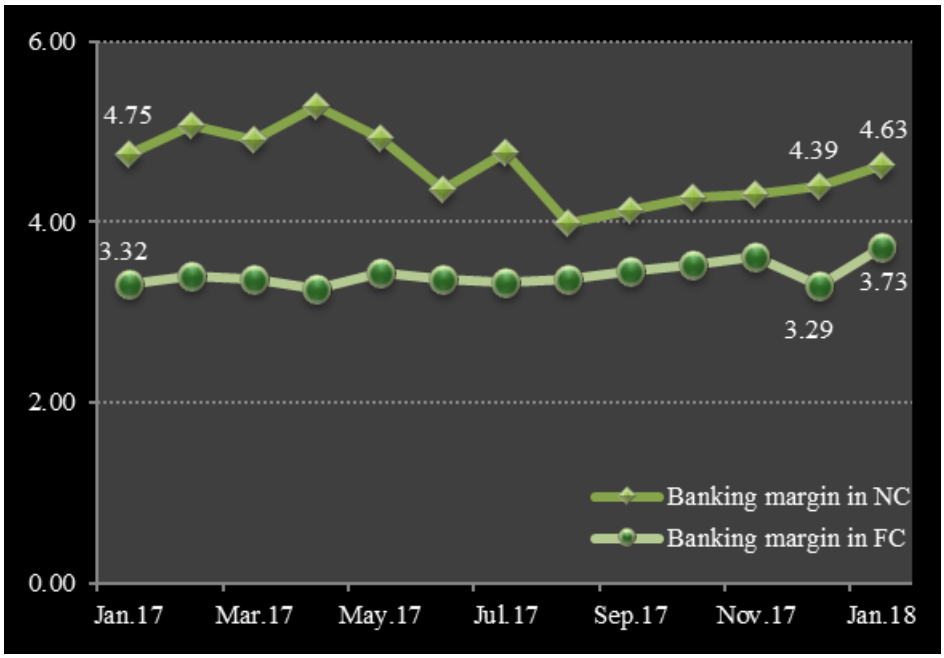
Chart no. 8. Interest rates on term deposits attracted in foreign currency, by contractual maturities (% per annum)



Banking margin on domestic currency operations amounted to 4.63 percentage points, having increased by 0.24 percentage points compared to the previous month (Chart 9).

Banking margin on foreign currency operations amounted to 3.73 percentage points, having recorded an increase of 0.44 percentage points compared to December 2017.

Chart no. 9. Banking margin (% annually)



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