

FINANCIAL MARKET

FINANCIAL MARKET INTEREST RATES

Indicators	2007 ⁴	2008											
		J	F	M	A	M	J	J	A	S	O	N	D
Loans ¹													
To legal entities													
In drams	13.6	14.1	13.4	14.1	14.0	14.2	15.8	14.1	13.3	14.3	14.0	15.1	13.0
In US dollars	13.3	13.2	12.5	13.2	13.0	13.0	12.7	13.1	12.1	11.9	13.7	13.9	14.0
To individuals													
In drams	19.9	19.5	19.2	19.4	19.6	19.3	19.1	19.3	19.4	19.3	19.5	20.2	20.6
In US dollars	18.5	17.0	17.5	17.2	17.1	13.9	14.0	18.6	16.1	16.6	17.2	18.7	13.1
Deposits ¹													
From legal entities													
In drams	5.8	6.6	6.4	6.7	6.2	5.7	5.7	5.9	6.3	6.6	7.2	7.8	7.3
In US dollars	5.1	5.0	6.2	4.5	2.5	5.7	5.2	3.8	2.5	5.1	6.1	4.4	7.7
From individuals													
In drams	6.3	6.4	5.8	7.9	6.1	5.7	5.9	6.8	7.0	6.8	6.9	7.2	8.4
In US dollars	5.1	5.4	5.2	5.9	5.7	5.6	5.3	5.1	5.3	5.2	4.9	5.2	5.7
The CBA repo rate	5.75	5.75	6.00	6.25	6.50	6.75	7.00	7.25	7.50	7.75	7.75	7.75	7.25
CBA Deposit Facility Rate	2.75	2.75	3.00	3.25	3.50	3.75	4.00	4.25	4.50	4.75	4.75	4.75	4.25
The CBA Lombard rate	8.75	8.75	9.00	9.25	9.50	9.75	10.00	10.25	10.50	10.75	10.75	10.75	10.25
Yield on securities issued by the CBA ^{2,3}	7.3	7.0	7.2	7.3	7.4	7.5	7.7	7.6	8.0	-	-	-	-
Yield on government short-term securities ³	-	6.9	-	-	7.0	7.0	7.2	7.5	8.2	8.3	8.4	8.9	9.1
Yield on government medium-term securities ³	7.5	-	8.0	8.5	8.0	7.5	7.5	8.3	8.0	8.0	9.3	9.6	-

¹ Calculated using weighted average interest rate of attracted/allocated funds (except for demand) with maturity up to one year.

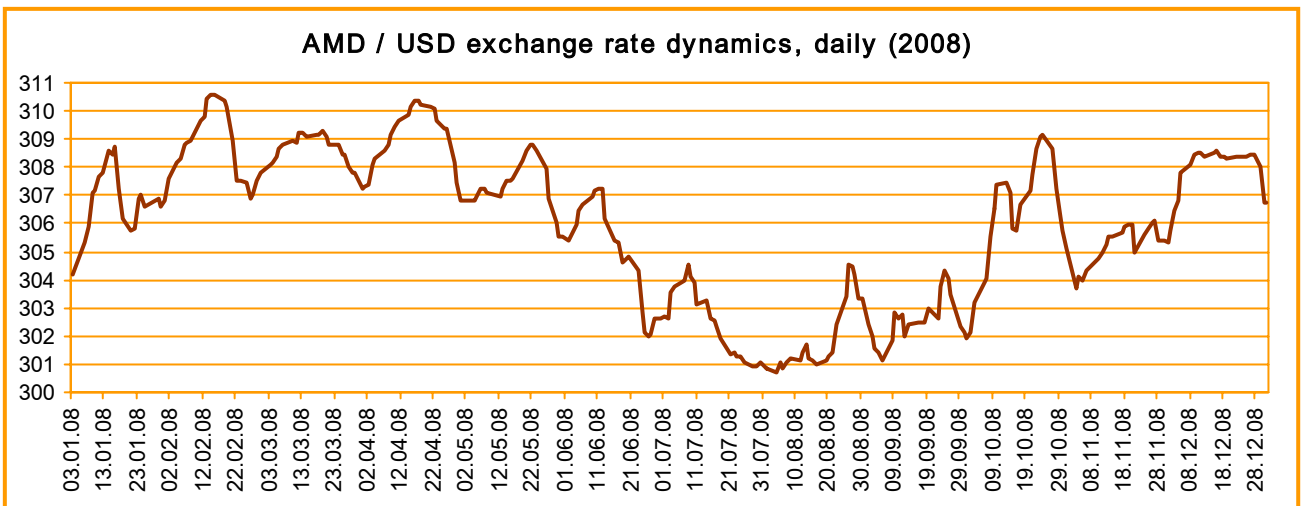
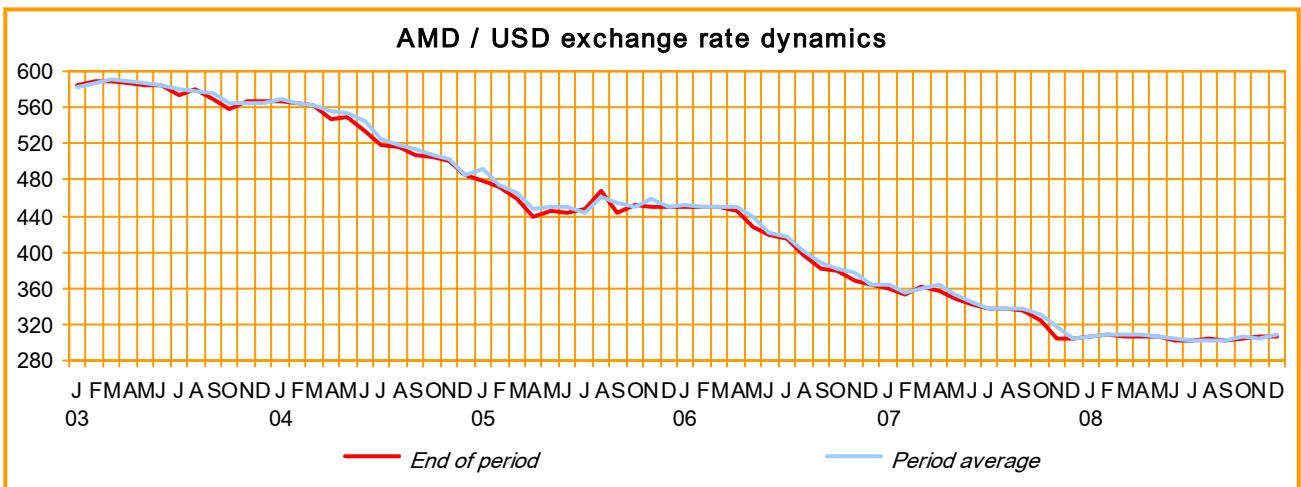
² Includes securities of any duration.

³ Weighted average yield on securities in primary market is presented.

⁴ Interest rates of the last month of the year are presented.

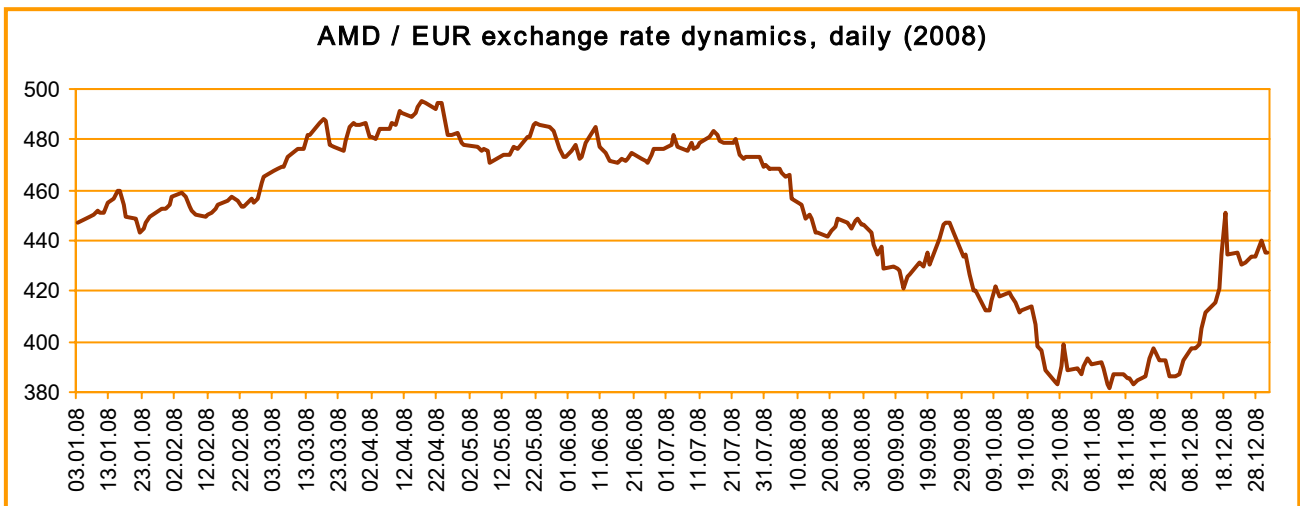
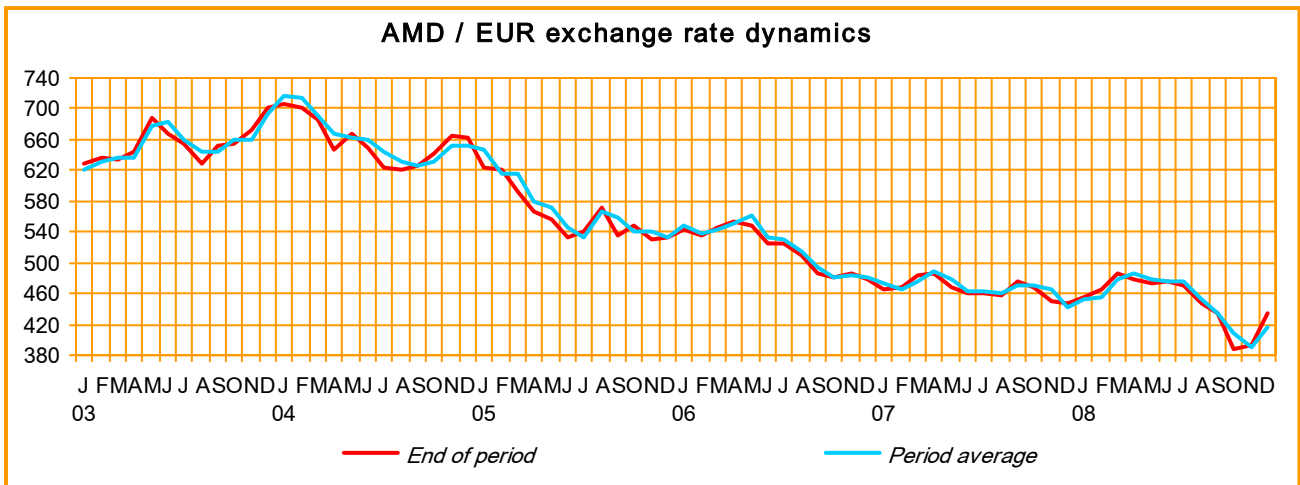
AMD / USD EXCHANGE RATE (2003 – 2008)

Period	2003		2004		2005		2006		2007		2008	
	end of period	period average	end of period	period average	end of period	period average	end of period	period average	end of period	period average	end of period	period average
January	584.73	583.03	566.04	568.44	478.48	491.68	449.19	451.74	359.35	363.71	306.84	306.83
February	588.46	586.32	564.32	564.35	471.22	473.39	450.68	450.11	353.61	355.98	307.81	308.72
March	589.52	590.40	561.55	562.89	458.13	466.01	450.92	451.00	362.13	358.63	307.25	308.61
Q1	589.52	586.59	561.55	565.23	458.13	477.03	450.92	450.95	362.13	359.44	307.25	308.06
April	587.01	588.11	547.11	556.86	439.25	447.89	446.14	449.99	356.97	363.33	306.82	309.04
May	585.04	585.96	548.40	552.66	445.08	449.25	427.56	439.73	347.87	353.77	305.52	307.36
June	584.80	585.20	534.49	543.90	442.34	448.95	418.79	420.63	340.95	344.80	302.65	304.93
Q2	584.80	586.42	534.49	551.14	442.34	448.69	418.79	436.78	340.95	353.97	302.65	307.11
July	574.00	579.55	519.07	525.94	447.71	442.63	415.32	417.40	337.18	338.35	300.97	302.40
August	581.21	578.14	515.30	517.63	468.34	460.99	396.54	401.87	336.45	336.94	303.33	301.96
September	570.13	574.77	508.22	513.39	444.21	454.42	381.50	387.89	335.79	338.20	302.12	302.55
Q3	570.13	577.49	508.22	518.99	444.21	452.68	381.50	402.39	335.79	337.83	302.12	302.30
October	558.34	563.86	504.27	506.39	451.22	449.41	378.93	381.32	325.09	330.28	305.10	306.19
November	566.17	564.55	501.00	502.71	449.35	458.27	369.05	376.16	305.33	316.85	305.42	305.21
December	566.00	565.26	485.84	486.26	450.19	449.36	363.50	364.64	304.22	304.10	306.73	307.83
Q4	566.00	564.56	485.84	498.45	450.19	452.34	363.50	374.04	304.22	317.08	306.73	306.41
Annual	566.00	578.76	485.84	533.45	450.19	457.69	363.50	416.04	304.22	342.08	306.73	305.97



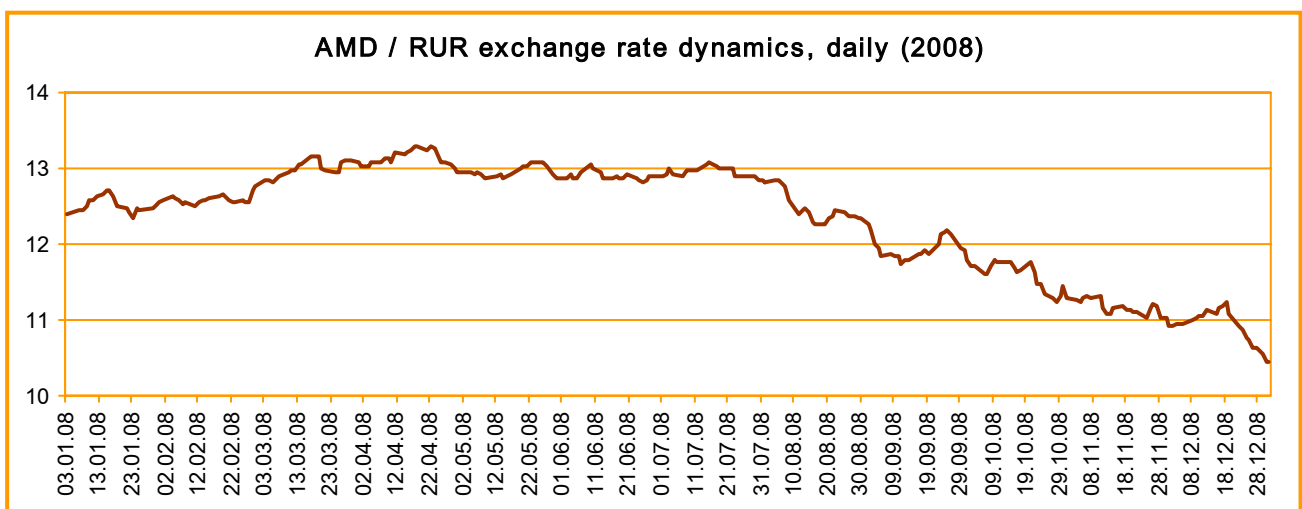
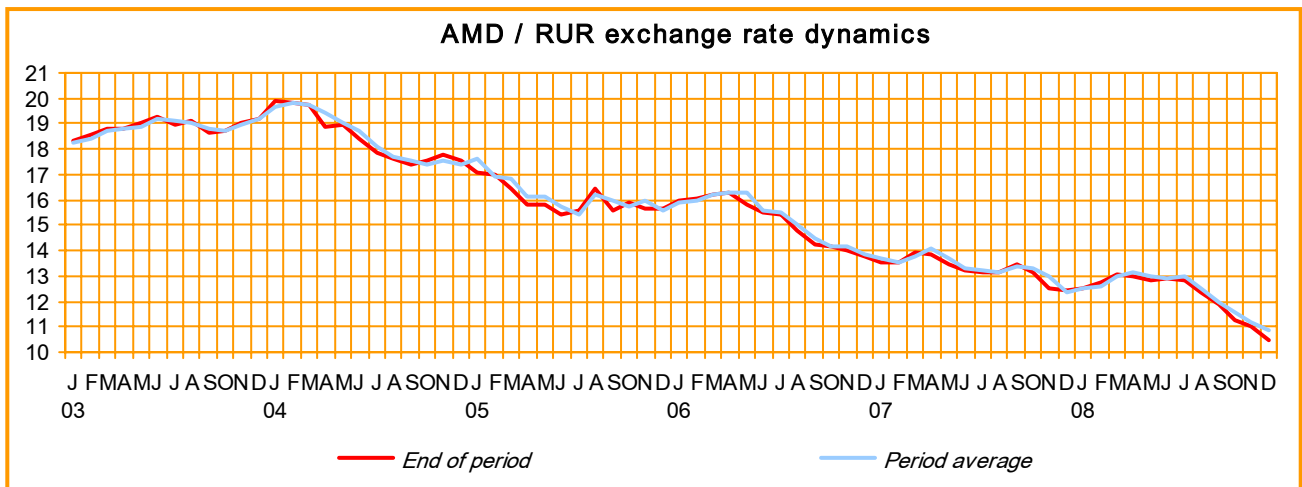
AMD/EUR EXCHANGE RATE (2003 – 2008)

Period	2003		2004		2005		2006		2007		2008	
	end of period	period average	end of period	period average	end of period	period average	end of period	period average	end of period	period average	end of period	period average
January	628.47	619.59	705.74	717.03	623.27	645.79	542.71	547.13	466.15	472.22	454.43	451.45
February	636.83	631.77	702.24	713.07	620.36	616.13	534.15	537.90	467.83	464.94	465.44	455.13
March	632.55	637.22	684.36	690.13	592.96	614.64	545.43	541.95	483.52	474.91	486.25	479.14
Q1	632.55	629.53	684.36	706.74	592.96	625.52	545.43	542.33	483.52	470.69	486.25	461.91
April	643.13	637.28	647.01	668.73	566.85	579.41	553.84	550.08	487.01	489.96	477.75	486.95
May	687.77	677.00	667.13	662.04	555.10	571.29	548.94	560.80	466.84	478.31	473.10	478.10
June	667.43	682.34	650.42	660.31	533.20	546.43	524.70	532.42	459.16	462.76	476.61	474.57
Q2	667.43	665.54	650.42	663.69	533.20	565.71	524.70	547.77	459.16	477.01	476.61	479.88
July	655.51	659.33	624.23	644.77	541.73	533.67	525.96	529.13	460.55	463.91	469.81	476.93
August	629.33	643.34	620.78	630.09	570.48	566.38	508.28	514.61	457.91	459.01	446.65	451.90
September	650.69	643.77	626.28	626.37	535.85	557.47	485.00	494.07	476.15	469.90	434.33	434.69
Q3	650.69	648.81	626.28	633.75	535.85	552.51	485.00	512.60	476.15	464.27	434.33	454.51
October	655.27	659.35	640.98	632.21	547.69	540.22	481.89	480.93	468.36	469.62	389.03	407.62
November	673.86	660.73	663.67	651.79	529.92	540.59	485.56	483.66	450.00	464.95	392.89	389.18
December	702.24	693.38	661.13	650.80	532.35	532.71	478.73	481.75	446.96	443.24	435.00	417.18
Q4	702.24	671.15	661.13	644.93	532.35	537.84	478.73	482.11	446.96	459.27	435.00	404.66
Annual	702.24	653.76	661.13	662.28	532.35	570.39	478.73	521.20	446.96	467.81	435.00	450.24



AMD/RUR EXCHANGE RATE (2003 – 2008)

Period	2003		2004		2005		2006		2007		2008	
	end of period	period average	end of period	period average	end of period	period average	end of period	period average	end of period	period average	end of period	period average
January	18.32	18.27	19.87	19.70	17.09	17.60	15.97	15.93	13.54	13.73	12.54	12.52
February	18.53	18.41	19.79	19.79	16.97	16.92	16.03	15.96	13.52	13.51	12.76	12.59
March	18.79	18.72	19.71	19.73	16.46	16.87	16.24	16.18	13.92	13.74	13.09	13.00
Q1	18.79	18.47	19.71	19.74	16.46	17.13	16.24	16.02	13.92	13.66	13.09	12.71
April	18.80	18.79	18.87	19.41	15.80	16.10	16.31	16.31	13.87	14.05	12.96	13.14
May	19.02	18.90	18.92	19.07	15.84	16.09	15.84	16.25	13.43	13.71	12.86	12.96
June	19.27	19.16	18.41	18.73	15.43	15.75	15.47	15.59	13.22	13.31	12.90	12.90
Q2	19.27	18.95	18.41	19.07	15.43	15.98	15.47	16.05	13.22	13.69	12.90	13.00
July	18.95	19.08	17.84	18.08	15.61	15.43	15.46	15.51	13.17	13.24	12.85	12.95
August	19.12	19.02	17.62	17.72	16.41	16.18	14.83	15.02	13.12	13.15	12.33	12.48
September	18.62	18.79	17.39	17.57	15.59	16.01	14.26	14.50	13.45	13.35	11.91	11.96
Q3	18.62	18.96	17.39	17.79	15.59	15.88	14.26	15.01	13.45	13.25	11.91	12.46
October	18.70	18.69	17.52	17.42	15.87	15.74	14.17	14.20	13.15	13.27	11.29	11.59
November	19.04	18.94	17.74	17.57	15.64	15.94	14.02	14.13	12.54	12.95	11.02	11.16
December	19.22	19.22	17.51	17.40	15.64	15.60	13.80	13.87	12.40	12.38	10.46	10.90
Q4	19.22	18.95	17.51	17.46	15.64	15.76	13.80	14.07	12.40	12.86	10.46	11.22
Annual	19.22	18.83	17.51	18.52	15.64	16.19	13.80	15.29	12.40	13.36	10.46	12.35



PRIMARY ALLOCATION OF TREASURY BILLS – VOLUMES AND YIELD ¹

Period	1 – 3-month (including 91-day)					
	Issue volume (mln drams)	Demand volume (mln drams)	Allocation volume (mln drams)	Average nominal yield (%)	Minimum interest rate	Maximum interest rate
2008						
September	1000.0	4238.0	1000.0	8.14	8.14	8.14
October	2500.0	4766.9	2500.0	8.43	8.27	8.68
November	2500.0	4457.3	2500.0	9.01	8.94	9.10
December	5000.0	8789.6	5000.0	8.95	8.56	9.15

Period	3 – 6-month (including 82-day)					
	Issue volume (mln drams)	Demand volume (mln drams)	Allocation volume (mln drams)	Average nominal yield (%)	Minimum interest rate	Maximum interest rate
2008						
September	3000.0	9541.0	3000.0	8.23	8.20	8.25
October	2500.0	4641.0	2500.0	8.39	8.25	8.61
November	1000.0	899.5	500.0	8.76	8.76	8.76
December	3000.0	3372.4	3000.0	9.26	9.19	9.34

Period	6 – 9-month (including 273-day)					
	Issue volume (mln drams)	Demand volume (mln drams)	Allocation volume (mln drams)	Average nominal yield (%)	Minimum interest rate	Maximum interest rate
2008						
August	3000.0	5654.7	3000.0	8.29	8.29	8.30

Period	9 – 12-month (including 364-day)					
	Issue volume (mln drams)	Demand volume (mln drams)	Allocation volume (mln drams)	Average nominal yield (%)	Minimum interest rate	Maximum interest rate
2008						
January	2000.0	2281.1	1197.0	6.89	6.82	6.96
April	1000.0	329.3	60.0	7.00	7.00	7.00
May	1000.0	587.1	210.0	6.99	6.99	6.99
June	1000.0	418.2	160.0	7.20	7.20	7.20
July	1000.0	1157.8	477.0	7.49	7.49	7.49
August	2000.0	3697.4	2000.0	8.06	7.97	8.14
September	1500.0	2193.6	1500.0	8.39	8.39	8.39
October	2000.0	3762.0	2000.0	8.42	8.35	8.48
November	1000.0	1080.0	500.0	8.77	8.77	8.77

¹ Yield is calculated using weighted average yields of the given securities.

PRIMARY ALLOCATION OF TREASURY NOTES WITH PARTIAL REDEMPTIONS – VOLUMES AND YIELD ¹

Period	Issue volume (mln drams)	Demand volume (mln drams)	Allocation volume (mln drams)	Average nominal yield (%)	Minimum interest rate	Maximum interest rate
2008						
December	-	-	-	-	-	-

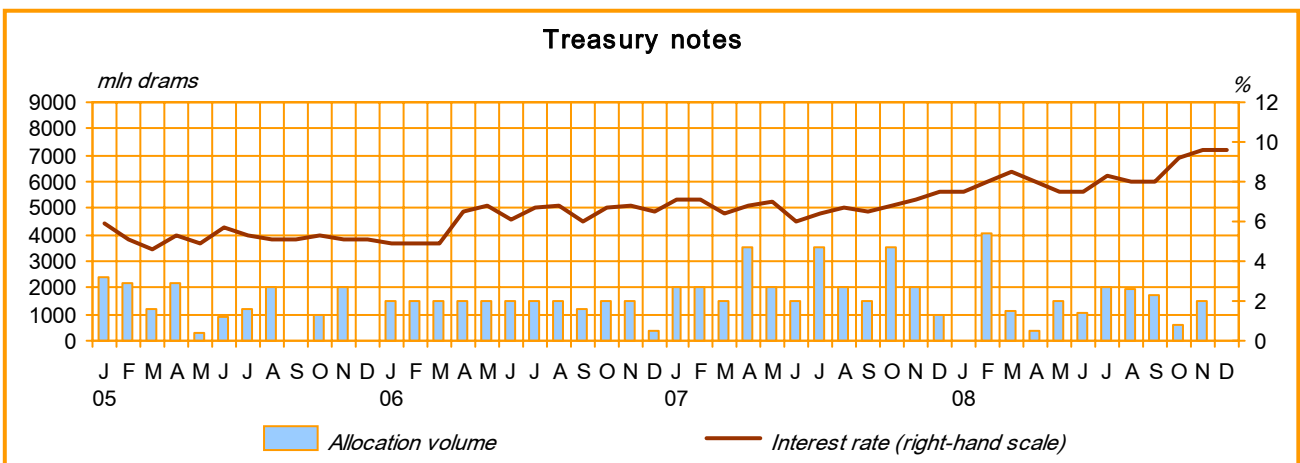
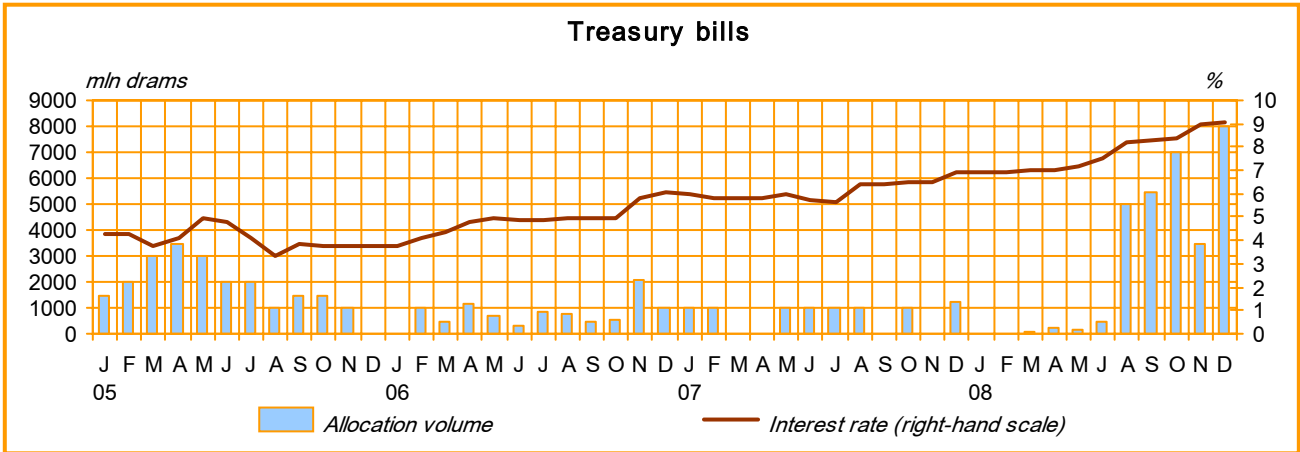
PRIMARY ALLOCATION OF TREASURY NOTES – VOLUMES AND YIELD ¹

Period	Issue volume (mln drams)	Demand volume (mln drams)	Allocation volume (mln drams)	Average nominal yield (%)	Minimum interest rate	Maximum interest rate
2008						
February	5500.0	5035.0	4057.0	8.01	7.47	8.45
March	2000.0	1100.0	1100.0	8.49	8.49	8.49
April	4000.0	540.0	405.0	8.04	7.46	8.50
May	1500.0	1735.2	1500.0	7.50	7.50	7.50
June	1500.0	1035.0	1035.0	7.50	7.50	7.50
July	3500.0	2091.3	2041.3	8.31	8.00	9.00
August	2000.0	1934.0	1934.0	8.00	8.00	8.00
September	2000.0	1722.9	1702.9	8.00	8.00	8.00
October	600.0	634.0	600.0	9.25	9.25	9.25
November	1500.0	1773.9	1470.0	9.58	9.40	9.67

PRIMARY ALLOCATION OF TREASURY BONDS – VOLUMES AND YIELD ¹

Period	Issue volume (mln drams)	Demand volume (mln drams)	Allocation volume (mln drams)	Average nominal yield (%)	Minimum interest rate	Maximum interest rate
2008						
February	9000.0	10398.7	8571.5	10.52	9.84	11.00
March	6000.0	5595.8	5095.8	10.33	9.87	11.00
April	2500.0	2280.5	2220.5	10.00	10.00	10.00
June	5000.0	1249.3	1049.3	10.66	10.00	11.00
September	3000.0	825.0	705.0	10.57	10.00	11.00

¹ Yield is calculated using weighted average yields of the given securities.



PRIMARY ALLOCATION OF CBA-ISSUED SHORT-TERM SECURITIES - VOLUMES AND YIELD ¹

Period	1 – 3-month (including 91-day)					
	Issue volume (mln drams)	Demand volume (mln drams)	Allocation volume (mln drams)	Average nominal yield (%)	Minimum interest rate	Maximum interest rate
2008						
January	8000.0	13534.7	7750.0	7.00	6.94	7.05
February	6000.0	11435.0	6000.0	7.24	7.21	7.27
March	6000.0	10662.8	6000.0	7.26	7.23	7.29
April	1500.0	1996.0	1500.0	7.47	7.47	7.47
May	3500.0	6327.1	3500.0	7.46	7.45	7.47
June	1500.0	2432.1	1500.0	7.63	7.63	7.63
July	1500.0	3293.0	1500.0	7.63	7.63	7.63
August	1500.0	2272.5	1500.0	7.96	7.96	7.96

Period	3 – 6-month (including 82-day)					
	Issue volume (mln drams)	Demand volume (mln drams)	Allocation volume (mln drams)	Average nominal yield (%)	Minimum interest rate	Maximum interest rate
2008						
January	4000.0	7975.6	4000.0	7.02	7.00	7.04
February	1500.0	2610.0	1500.0	7.25	7.25	7.25
March	1000.0	1245.0	1000.0	7.27	7.27	7.27
April	1000.0	1535.0	1000.0	7.34	7.34	7.34
May	2500.0	5321.0	2500.0	7.50	7.43	7.61
June	1500.0	1961.7	1500.0	7.70	7.70	7.70
July	1500.0	1442.0	1500.0	7.65	7.65	7.65

Period	6 – 9-month (including 273-day)					
	Issue volume (mln drams)	Demand volume (mln drams)	Allocation volume (mln drams)	Average nominal yield (%)	Minimum interest rate	Maximum interest rate
2008						
December	-	-	-	-	-	-

Period	9 – 12-month (including 364-day)					
	Issue volume (mln drams)	Demand volume (mln drams)	Allocation volume (mln drams)	Average nominal yield (%)	Minimum interest rate	Maximum interest rate
2008						
December	-	-	-	-	-	-

¹ Yield is calculated using weighted average yields of the given securities.

SECONDARY MARKET OPERATIONS WITH TREASURY BILLS¹

Indicators	Up to 3 months		3-6 months		6-9 months		from 9 month to 1 year		Total	
	mln drams	%	mln drams	%	mln drams	%	mln drams	%	mln drams	%
January	3815.09	6.48	450.00	6.78					4265.09	6.51
Maximum		7.00		7.00						7.00
Minimum		4.75		6.50						4.75
Standard deviation		0.59		0.29						0.57
February	2104.26	6.45	74.00	6.54					2178.26	6.45
Maximum		7.24		7.00						7.24
Minimum		5.75		6.00						5.75
Standard deviation		0.49		0.71						0.49
March	4057.72	6.77	25.00	7.19					4082.72	6.78
Maximum		7.25		7.19						7.25
Minimum		5.75		7.19						5.75
Standard deviation		0.46								0.46
April	2910.70	6.64	173.00	7.27					3083.70	6.68
Maximum		7.43		7.34						7.43
Minimum		5.50		6.80						5.50
Standard deviation		0.42		0.25						0.44
May	637.11	7.35	238.00	7.58					875.11	7.41
Maximum		7.45		7.64						7.64
Minimum		7.25		7.00						7.00
Standard deviation		0.08		0.33						0.20
June	2230.60	6.77							2230.60	6.77
Maximum		7.40								7.40
Minimum		3.50								3.50
Standard deviation		1.02								1.02
July	1343.91	5.83	82.15	7.66					1426.06	5.94
Maximum		7.65		7.66						7.66
Minimum		5.00		5.00						5.00
Standard deviation		1.07		1.88						1.12
August	1120.00	7.84	83.00	7.85					1203.00	7.85
Maximum		8.10		7.85						8.10
Minimum		7.25		7.85						7.25
Standard deviation		0.37								0.32
September	100.00	6.38							100.00	6.38
Maximum		7.25								7.25
Minimum		5.60								5.60
Standard deviation		1.17								1.17
October	440.00	7.75							440.00	7.75
Maximum		7.75								7.75
Minimum		7.75								7.75
Standard deviation										
November										
Maximum										
Minimum										
Standard deviation										
December										
Maximum										
Minimum										
Standard deviation										
Total	18759.39	6.69	1125.15	7.16					19884.542	6.72
Maximum		8.10		7.85						8.10
Minimum		3.50		5.00						3.50
Standard deviation		0.71		0.67						0.71

SECONDARY MARKET OPERATIONS WITH TREASURY BILLS¹

Indicators	Duration of treasury bills							
	Up to 6 months		From 6 months to 1 year		1 - 2 years		2 - 5 years	
	mln drams	%	mln drams	%	mln drams	%	mln drams	%
2008								
January	353.09	6.49	1780.87	6.67	55.40	6.90	1705.00	7.87
Maximum		6.54		7.25		6.90		8.50
Minimum		6.00		6.25		6.90		6.40
Standard deviation		0.27		0.31				0.95
February	354.30	6.27	255.00	6.38	180.00	6.50	2695.75	7.42
Maximum		6.50		6.70		6.50		8.55
Minimum		5.20		6.00		6.49		6.60
Standard deviation		0.43		0.23		0.01		0.71
March							708.94	8.08
Maximum								8.55
Minimum								7.02
Standard deviation								0.61
April			10.00	6.75			1429.50	7.67
Maximum				6.75				8.60
Minimum				6.75				6.52
Standard deviation								0.57
May							1241.36	7.52
Maximum								9.00
Minimum								6.50
Standard deviation								0.73
June	60.00	7.25	150.00	7.39	150.00	7.84	1058.20	7.36
Maximum		7.25		7.39		7.84		8.05
Minimum		7.25		7.39		7.84		6.50
Standard deviation								0.64
July	154.85	6.49	85.40	7.58			1772.48	7.97
Maximum		7.47		7.60				10.00
Minimum		6.00		7.55				6.50
Standard deviation		0.54		0.04				0.95
August	65.00	7.25	276.17	7.75	87.50	8.30	3309.44	7.77
Maximum		7.25		8.22		8.30		9.10
Minimum		7.25		7.75		8.30		6.50
Standard deviation		0.00		0.27				0.85
September	313.92	7.46	136.00	7.68	40.00	8.50	3720.86	7.66
Maximum		8.75		7.75		8.50		9.10
Minimum		6.00		7.25		8.50		5.63
Standard deviation		0.88		0.25				0.94
October	691.90	8.13	430.50	8.24	100.43	8.75	3311.16	7.49
Maximum		9.00		8.75		8.75		9.00
Minimum		7.00		7.75		7.50		6.50
Standard deviation		0.57		0.41		0.58		0.92
November	224.60	8.14	180.00	8.43			2786.15	7.67
Maximum		8.90		8.72				9.70
Minimum		7.00		8.00				6.00
Standard deviation		0.64		0.36				1.30
December	3347.04	8.53	220.00	7.23	70.00	10.56	2666.13	8.64
Maximum		9.30		7.50		11.00		10.00
Minimum		7.75		7.00		7.90		7.01
Standard deviation		0.50		0.29		1.79		0.74
Total	5564.70	8.05	3523.94	7.14	683.33	7.92	26404.97	7.76
Maximum		9.30		8.75		11.00		10.00
Minimum		5.20		6.00		6.49		5.63
Standard deviation		1.00		0.79		1.08		0.99

¹ The CBA operations are not included.

5 - 7 years		7 - 10 years		Total	
mln drams	%	mln drams	%	mln drams	%
1603.90	9.06	990.00	7.00	6488.26	7.62
	9.66		7.01		9.66
	7.00		7.00		6.00
	0.66		0.00		1.20
3595.25	9.20	2563.49	10.97	9643.79	8.94
	10.00		11.00		11.00
	7.50		10.90		5.20
	0.96		0.03		1.83
4338.47	9.54	2001.29	10.91	7048.70	9.78
	10.90		11.13		11.13
	7.25		10.75		7.02
	0.95		0.15		1.34
4580.19	9.36	823.89	10.92	6843.58	9.19
	10.00		11.00		11.00
	7.50		10.85		6.52
	0.82		0.07		1.25
225.15	7.76	50.81	10.95	1517.32	7.67
	9.95		11.00		11.00
	7.23		10.85		6.50
	1.14		0.06		1.65
159.88	9.99	657.46	10.92	2235.54	8.63
	10.00		11.00		11.00
	9.95		10.71		6.50
	0.02		0.09		1.81
19.34	9.95	150.25	10.97	2182.32	8.08
	9.98		10.97		10.97
	9.95		10.97		6.00
	0.02		0.00		1.27
219.76	9.09	666.83	10.70	4624.70	8.25
	9.95		10.99		10.99
	9.00		10.68		6.50
	0.52		0.15		1.46
758.20	9.84	202.05	10.92	5171.03	8.10
	10.05		11.05		11.05
	9.73		10.80		5.63
	0.11		0.10		1.30
499.74	9.52	500.74	10.82	5534.47	8.13
	9.95		11.00		11.00
	8.00		9.50		6.50
	0.71		0.49		1.30
610.75	9.69	12.48	11.35	3813.98	8.07
	10.01		11.45		11.45
	9.47		10.95		6.00
	0.20		0.35		1.39
779.03	9.22	2241.19	10.81	9323.37	9.15
	10.90		10.97		11.00
	6.75		10.80		6.75
	0.94		0.04		1.16
17389.65	9.36	10860.48	10.53	64427.07	8.65
	10.90		11.45		11.45
	6.75		7.00		5.20
	0.84		1.12		1.51

INTERBANK REPO OPERATIONS

Indicators	Up to 7 days		8-14 days		15-28 days		28 days and over		Total	
	mln drams	%	mln drams	%	mln drams	%	mln drams	%	mln drams	%
January	18416.25	5.79	8493.31	6.46	2355.63	6.65	485.76	6.80	29750.943	6.07
Maximum		7.00		8.00		8.00		7.25		8.00
Minimum		5.00		5.50		6.25		6.50		5.00
Standard deviation		0.55		0.42		0.40		0.38		0.58
February	26534.75	6.16	12903.44	6.72	2513.31	6.86	1111.85	7.00	43063.347	6.39
Maximum		8.00		8.00		7.50		8.50		8.50
Minimum		5.50		5.75		5.75		6.00		5.50
Standard deviation		0.56		0.47		0.41		0.63		0.58
March	32061.85	6.41	12802.07	6.97	1798.00	7.47	1299.62	7.50	47961.545	6.63
Maximum		7.50		7.50		7.75		8.50		8.50
Minimum		5.00		6.00		6.75		7.25		5.00
Standard deviation		0.55		0.38		0.21		0.25		0.54
April	27367.69	6.99	10906.80	7.58	2997.96	7.79	583.72	7.50	41856.177	7.21
Maximum		9.25		8.00		9.25		7.50		9.25
Minimum		4.50		6.50		6.50		7.50		4.50
Standard deviation		0.57		0.32		0.44		-		0.55
May	18703.22	6.79	10513.32	7.43	3567.08	7.74	691.85	7.36	33475.468	7.10
Maximum		8.00		8.50		8.00		7.75		8.50
Minimum		5.25		6.75		7.25		7.00		5.25
Standard deviation		0.74		0.35		0.16		0.34		0.60
June	16901.33	6.80	8596.42	8.02	4231.26	7.96	448.47	7.70	30177.478	7.33
Maximum		8.25		8.25		8.25		8.00		8.25
Minimum		5.50		7.00		7.50		7.00		5.50
Standard deviation		0.80		0.22		0.21		0.50		0.65
July	33851.98	6.49	10066.06	7.80	5608.93	8.09	395.00	8.25	49921.973	6.95
Maximum		8.50		8.50		8.50		8.50		8.50
Minimum		4.50		6.75		7.75		8.00		4.50
Standard deviation		1.15		0.46		0.20		0.29		
August	27382.21	7.30	10356.00	7.86	6803.50	8.39	584.64	8.33	45126.345	7.61
Maximum		8.50		8.50		8.50		8.50		8.50
Minimum		5.00		6.75		8.00		8.00		5.00
Standard deviation		0.92		0.53		0.19		0.16		0.78
September	21381.95	7.53	9129.90	8.15	4307.00	8.43	434.94	8.54	35253.79	7.81
Maximum		8.75		8.75		8.75		8.75		8.75
Minimum		6.00		7.00		7.60		8.00		6.00
Standard deviation		0.83		0.45		0.18		0.27		0.53
October	36590.38	7.79	7622.64	8.40	3214.90	8.61	455.66	8.57	47883.58	7.95
Maximum		9.00		9.00		8.75		8.75		9.00
Minimum		6.50		7.50		8.00		8.25		6.50
Standard deviation		0.60		0.33		0.17		0.19		0.53
November	14867.79	8.51	5876.13	8.96	1795.00	8.94	50.53	8.75	22589.45	8.66
Maximum		9.75		9.50		9.25		8.75		9.75
Minimum		7.50		8.00		8.50		8.75		7.50
Standard deviation		0.47		0.25		0.18		-		0.41
December	15342.02	8.18	4577.71	8.28	2549.85	8.51	256.45	9.00	22726.04	8.25
Maximum		10.00		9.00		9.00		9.00		10.00
Minimum		7.00		7.00		8.00		8.75		7.00
Standard deviation		0.60		0.54		0.31		0.14		0.56
Total	289401.42	7.00	111843.80	7.60	41742.42	8.03	6798.50	7.69	449786.135	7.26
Maximum		10.00		9.50		9.25		9.00		10.00
Minimum		4.50		5.50		5.75		6.00		4.50
Standard deviation		1.04		0.80		0.62		0.67		0.96

COMMERCIAL BANK OPERATIONS IN THE FOREIGN EXCHANGE MARKET

Currency	Purchase of currency							
	Interbank ¹		Stock exchange		Intrabank		Total purchase	
	Volume (mln units)	Exchange rate	Volume (mln units)	Exchange rate	Volume (mln units)	Exchange rate	Volume (mln units)	Exchange rate
US dollar								
January	18.97	307.16	65.70	307.07	214.30	306.20	298.97	306.46
February	17.12	309.25	67.28	309.20	268.25	308.08	352.64	308.35
March	4.74	308.71	100.61	308.82	264.18	308.02	369.53	308.25
April	16.38	307.54	72.60	309.18	270.84	308.29	359.82	308.43
May	2.80	307.70	57.14	307.17	286.71	306.74	346.65	306.82
June	6.00	305.37	52.09	304.51	304.86	304.35	362.95	304.39
July	5.10	302.95	71.20	302.21	343.29	301.70	419.59	301.80
August	3.05	302.84	62.44	302.33	317.55	301.17	383.04	301.37
September	13.47	302.42	60.92	302.14	297.70	301.77	372.08	301.86
October	7.63	305.50	123.13	307.01	306.74	304.90	437.49	305.51
November	0.50	305.87	94.08	303.32	219.93	304.32	314.51	304.02
December	4.45	307.47	203.93	307.41	252.35	307.03	460.73	303.41
Total	100.21	306.46	1031.10	306.21	3346.69	305.03	4478.00	304.94
Euro								
January	-	-	-	-	12.95	448.42	12.95	448.42
February	1.15	454.23	0.30	455.33	18.91	452.73	20.36	452.85
March	0.34	483.15	0.02	477.00	19.37	476.22	19.73	476.34
April	0.09	489.98	0.20	486.53	15.65	485.25	15.93	485.29
May	0.04	470.60	-	-	18.38	477.29	18.42	477.27
June	0.46	473.44	-	-	17.45	472.81	17.91	472.82
July	0.54	480.88	-	-	21.07	475.87	21.61	476.00
August	0.35	445.67	-	-	19.29	453.45	19.64	453.31
September	0.05	437.75	0.14	428.44	22.90	432.77	23.08	432.75
October	1.00	409.03	0.05	413.45	26.41	405.73	27.46	405.87
November	-	-	-	-	30.22	387.25	30.22	387.25
December	0.30	388.00	-	-	25.80	410.51	26.10	410.25
Total	4.31	446.73	0.71	456.68	248.39	442.44	253.40	442.56

Currency	Sale of currency							
	Interbank ¹		Stock exchange		Intrabank		Total sale	
	Volume (mln units)	Exchange rate	Volume (mln units)	Exchange rate	Volume (mln units)	Exchange rate	Volume (mln units)	Exchange rate
US dollar								
January	14.70	307.17	52.50	306.70	233.31	307.64	300.51	307.45
February	11.83	310.00	59.00	308.51	279.86	309.54	350.70	309.38
March	6.12	308.96	40.02	308.47	301.54	309.26	347.67	309.16
April	2.80	309.03	38.56	308.86	305.14	309.59	346.50	309.50
May	2.30	307.67	48.29	306.87	280.11	308.00	330.70	307.83
June	5.90	305.31	64.89	303.94	283.87	305.90	354.66	305.53
July	5.70	302.83	89.20	301.90	335.28	303.14	430.18	302.88
August	2.30	303.34	79.54	302.01	316.15	302.36	397.99	302.29
September	12.60	302.49	60.92	302.14	313.13	303.30	386.64	303.09
October	7.43	305.54	60.68	305.93	366.47	307.13	434.57	306.93
November	0.50	305.87	50.98	305.35	279.77	305.97	331.24	305.88
December	4.50	307.46	18.51	307.51	431.61	308.67	454.62	308.61
Total	76.67	306.33	663.08	305.06	3726.25	306.69	4466.00	306.44
Euro								
January	-	-	-	-	24.43	452.97	24.43	452.97
February	1.05	454.26	0.30	455.33	34.43	456.34	35.77	456.27
March	0.34	483.15	0.02	477.00	37.23	480.82	37.33	480.82
April	0.09	489.98	0.20	486.53	37.26	489.50	37.55	489.49
May	0.04	470.60	-	-	38.23	479.13	38.27	479.13
June	0.29	473.01	-	-	38.35	476.14	38.64	476.12
July	0.39	480.36	-	-	56.79	479.01	57.18	479.02
August	0.35	445.67	-	-	46.16	457.66	44.85	457.97
September	0.05	437.75	0.14	428.44	42.28	437.80	42.47	437.77
October	1.00	409.03	0.05	413.45	60.66	413.16	61.71	413.10
November	-	-	-	-	39.63	390.34	39.63	390.34
December	0.30	388.00	-	-	60.62	418.76	60.92	418.61
Total	3.64	441.25	0.71	456.68	514.41	450.05	518.75	450.00

¹ Includes operations with the CBA and non-resident banks but excludes operations of banks at the Armenian stock exchange.

THE CBA OPERATIONS IN FOREIGN EXCHANGE MARKET

Period	Purchase		Sale	
	Amount (thousand US dollars)	Exchange rate AMD/USD	Amount (thousand US dollars)	Exchange rate AMD/USD
January	2700	305.00	15900	307.96
February	11371	306.86	19650	309.91
March	-	-	60590	309.05
April	-	-	34042	308.81
May	-	-	8850	308.81
June	12800	301.85	-	-
July	18000	300.79	-	-
August	17100	300.84	-	-
September	-	-	62450	308.04
October	12600	303.32	55700	305.35
November	-	-	185415	307.40

THE CBA REPO AND REVERSE REPO OPERATIONS – VOLUME AND INTEREST RATE

mln drams

Period	Repo operations ¹	Average weighted interest rate	Reverse repo operations ¹	Average weighted interest rate
2008				
January	52586.1	5.75	-	-
February	30332.4	6.00	-	-
March	43941.0	6.25	-	-
April	91219.7	6.46	-	-
May	72239.2	6.75	-	-
June	88627.1	7.00	-	-
July	100162.0	7.18	-	-
August	55082.6	7.50	-	-
September	66306.4	7.75	-	-
October	129691.0	7.75	-	-
November	158162.5	7.41	-	-
December	251788.7	7.25	-	-

¹ Repayments are not deducted.

THE CBA OPERATIONS OF CURRENCT SWAP – VOLUME AND INTEREST RATE

thousand US dollars

Period	Volume of currency allocation swap ¹	Average weighted interest rate	Volume of currency attraction swap ¹	Average weighted interest rate
2008				
August	26500	5.0	-	-

¹ Repayments are not deducted.

THE CBA-ATTRACTED DEPOSITS AND LOMBARD CREDITS – VOLUME AND AVERAGE WEIGHTED INTEREST RATE

Period	Deposit ¹	Average weighted interest rate	Lombard credit ¹	Average weighted interest rate
2008				
January	132800.0	2.75	-	-
February	86650.0	2.98	-	-
March	56100.0	3.23	-	-
April	4800.0	3.50	-	-
May	44150.0	3.74	-	-
June	49180.0	3.99	-	-
July	55960.0	4.24	-	-
August	65800.0	4.48	-	-
September	69850.0	4.75	-	-
October	51050.0	4.75	-	-
November	20650.0	4.75	-	-
December	7100.0	4.32	-	-

¹ Repayments are not deducted.

BANK REFERENCE RATE

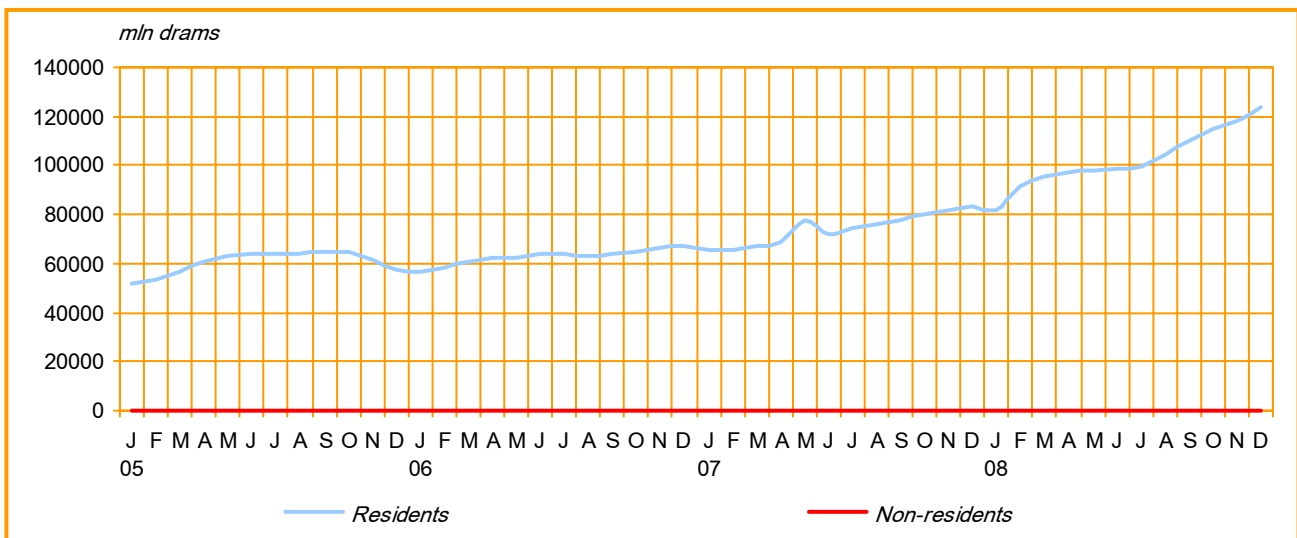
Period	Bank interest
27.12.2002-03.02.2003	19.0
04.02.2003-12.06.2003	18.0
13.06.2003-29.06.2003	17.0
30.06.2003-02.11.2003	18.0
03.11.2003-08.12.2003	17.0
09.12.2003-02.02.2004	18.0
03.02.2004-03.03.2004	17.0
04.03.2004-04.05.2004	18.0
05.05.2004-03.06.2004	17.0
04.06.2004-02.11.2004	16.0
03.11.2004-07.12.2004	15.0
08.12.2004-02.05.2005	16.0
03.05.2005-27.06.2005	17.0
28.06.2005-07.08.2005	18.0
08.08.2005-31.10.2005	17.0
01.11.2005-08.03.2006	16.0
09.03.2006-05.07.2006	15.0
06.07.2006-31.07.2006	14.0
01.08.2006-28.08.2006	15.0
29.08.2006-02.11.2006	14.0
03.11.2006-28.12.2006	13.0
29.12.2006-28.02.2007	14.0
01.03.2007-29.06.2007	13.0
01.07.2007-02.12.2007	12.0
03.12.2007-06.10.2008	11.0
07.10.2008-	12.0

RESIDENT AND NON-RESIDENT INVESTMENT IN TREASURY BILLS ¹

mln drams

Item	2007	2008											
	D	J	F	M	A	M	J	J	A	S	O	N	D
Residents, o/w:	83243	81800	91341	95714	97200	97963	98523	99374	104483	109747	115140	118186	124103
RA banks	49726	47235	57148	57044	52274	49801	46554	53074	55454	56268	39609	33010	25954
Non-bank agencies and dealers	723	788.3	1038	676.5	813.7	820.2	1031.4	1208	1351.4	1585.9	1511.7	1131	831
Non-bank investors	2546	2557	3180	3022	3269	3802	3858.4	4122	4626.3	4848.2	5190.6	6317.1	7028
CBA	13346	11312	10419	15462	20590	21794	24382	17019	17471	20171	39795	47067	58492
MoFE	16902	19909	19557	19510	20253	21746	22697	23950	25580	26874	29033	30660	31798
Non-residents	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	83243	81800	91341	95714	97200	97963	98523	99374	104483	109747	115140	118186	124103

¹ Data are presented at their par, as at the end of period, and include treasury bills obtained through repo agreements.

RESIDENT AND NON-RESIDENT INVESTMENT IN THE CBA-ISSUED SECURITIES ¹

mln drams

Item	2007	2008											
	D	J	F	M	A	M	J	J	A	S	O	N	D
RA banks	43941	49912	38946	35817	27816	23739	17037	14469	11563	9171	6239	2859	1359
Non-bank agencies and dealers	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-bank investors	5978	705	697	602	353	961	963	973	379	271	703	83	83
Non-residents	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	49919	50616	39643	36419	28169	24700	18000	15442	11942	9442	6942	2942	1442

¹ Data are presented at their par, as at the end of period, and include treasury bills obtained through repo agreements.

OPERATIONS BY CURRENCY DEALERS

Participation	J	F	M	A	M	J	J	A	S	O	N	D
Spot operations (thousand unit)												
USD	21345	18253	20980	6672	4960	4253	-	-	-	-	-	-
EUR	324	486	-	125	-	-	-	-	-	-	-	-
Average buying exchange rate												
USD	306.83	308.47	308.34	307.86	306.91	305.79	-	-	-	-	-	-
EUR	456.08	448.00	-	482.09	-	-	-	-	-	-	-	-
Average selling exchange rate												
USD	307.12	308.92	308.47	308.05	307.15	306.02	-	-	-	-	-	-
EUR	458.82	450.00	-	482.50	-	-	-	-	-	-	-	-
Derivative instruments (thousand unit)												
USD	-	500	-	750	250	-	-	-	-	-	-	-
EUR	-	-	-	-	-	-	-	-	-	-	-	-
Number of currency dealers												
	3	3	3	4	4	4	4	2	2	2	1	1

OPERATIONS BY EXCHANGE OFFICES

Participation	J	F	M	A	M	J	J	A	S	O	N	D
Exchange operations (thousand unit)												
USD	44686	51174	57062	61575	56922	59110	59927	60318	61460	59909	61952	74061
EUR	4211	4595	5669	5755	5469	5485	6910	8267	7526	6929	6879	8345
Average buying exchange rate												
USD	305.86	307.78	307.48	308.21	306.45	304.11	301.20	300.58	301.59	305.59	304.57	307.85
EUR	448.08	452.36	476.26	484.95	475.21	471.09	473.28	449.13	430.75	398.81	384.51	414.29
Average selling exchange rate												
USD	307.34	309.15	308.66	309.28	307.63	305.35	302.50	301.89	302.84	306.94	305.84	309.11
EUR	450.49	454.56	478.19	486.84	477.43	473.60	475.60	451.79	433.27	402.41	387.42	416.57
Number of exchange offices												
	231	227	214	202	210	217	207	208	200	208	210	198

COMMERCIAL BANK LOANS TO ENTERPRISES – VOLUME AND INTEREST RATE ¹

Loans		Demand		Up to 15 days		Up to 30 days		Up to 60 days	
		Amount	%	Amount	%	Amount	%	Amount	%
January	Armenian Dram	15723	22.0	30431	18.6	510761	15.9	562335	14.3
	US Dollar	175	0.0	909	18.0	1300	13.5	3768	10.9
	Euro	0	0.0	0	0.0	75	18.0	0	0.0
	Russian Ruble	2692	0.0	7354	24.0	0	0.0	0	0.0
	Other currency	0	0.0	0	0.0	0	0.0	0	0.0
February	Armenian Dram	317	22.0	87635	14.5	1115073	14.7	1599459	12.8
	US Dollar	429	0.0	880	13.1	1701	11.5	1867	9.6
	Euro	0	0.0	15	18.0	0	0.0	110	13.0
	Russian Ruble	4302	0.0	10302	24.0	0	0.0	0	0.0
	Other currency	0	0.0	0	0.0	0	0.0	0	0.0
March	Armenian Dram	8	22.0	679427	12.9	1190389	14.6	1191497	15.0
	US Dollar	266	0.0	883	8.8	646	13.8	2955	12.3
	Euro	0	0.0	0	0.0	0	0.0	0.0	0.0
	Russian Ruble	4782	0.0	10298	24.0	0	0.0	0	0.0
	Other currency	0	0.0	0	0.0	0	0.0	0	0.0
April	Armenian Dram	1	22.0	417238	15.3	605673	16.6	402889	15.2
	US Dollar	452	0.0	2187	12.0	1643	13.5	5372	10.6
	Euro	0	0.0	0	0.0	0	0.0	0	0.0
	Russian Ruble	8396	0.0	12666	24.0	0	0.0	0	0.0
	Other currency	0	0.0	0	0.0	0	0.0	0	0.0
May	Armenian Dram	6576	22.0	101982	17.4	597445	16.6	1325690	14.8
	US Dollar	389	0.0	1553	12.8	2371	12.5	3110	9.1
	Euro	404	0.0	0	0.0	0	0.0	8	16.0
	Russian Ruble	8829	0.0	11208	24.0	0	0.0	0	0.0
	Other currency	0	0.0	0	0.0	0	0.0	0	0.0
June	Armenian Dram	6	22.0	73914	15.8	1057010	16.7	1740574	14.2
	US Dollar	325	0.0	340	12.8	749	14.7	1615	11.5
	Euro	2	0.0	0	0.0	99	14.3	0	24.0
	Russian Ruble	7535	0.0	12232	24.0	0	0.0	0	0.0
	Other currency	0	0.0	0	0.0	0	0.0	0	0.0
July	Armenian Dram	5552	22.0	550429	14.8	1483795	16.7	1483732	12.7
	US Dollar	647	0.0	5093	13.6	696	12.1	4103	8.7
	Euro	2	0.0	0	0.0	72	18.0	279	13.3
	Russian Ruble	14944	0.0	12044	22.0	0	0.0	0	0.0
	Other currency	0	0.0	0	0.0	0	0.0	0	0.0
August	Armenian Dram	0	0.0	379761	13.6	1075418	14.3	1068586	13.9
	US Dollar	574	0.0	2830	13.2	1397	7.9	3285	7.1
	Euro	1	0.0	0	0.0	0	0.0	420	13.3
	Russian Ruble	13230	0.0	8557	1.1	0	0.0	0	0.0
	Other currency	0	0.0	0	0.0	0	0.0	0	0.0
September	Armenian Dram	494	22.0	329861	15.1	655674	15.5	610629	14.1
	US Dollar	594	0.0	400	6.5	880	8.7	3898	6.8
	Euro	1	0.0	0	0.0	81	16.0	0	0.0
	Russian Ruble	13286	0.0	8960	22.0	0	0.0	0	0.0
	Other currency	0	0.0	0	0.0	0	0.0	0	0.0
October	Armenian Dram	1316	22.0	351749	14.3	737418	14.9	956592	13.3
	US Dollar	727	0.0	0	0.0	2390	13.4	5400	12.5
	Euro	18	0.0	0	0.0	0	0.0	0	0.0
	Russian Ruble	25173	0.0	4266	22.0	0	0.0	0	0.0
	Other currency	0	0.0	0	0.0	0	0.0	0	0.0
November	Armenian Dram	141	22.0	245102	16.7	762027	15.7	1168042	14.2
	US Dollar	795	0.0	400	7.0	706	8.3	2085	8.8
	Euro	4	0.0	2000	12.0	147	16.3	0	0.0
	Russian Ruble	14942	0.0	12847	22.0	0	0.0	0	0.0
	Other currency	0	0.0	0	0.0	0	0.0	0	0.0
December	Armenian Dram	7084	22.0	5672161	10.0	1069695	16.0	1039983	15.7
	US Dollar	1151	0.0	723	7.4	12051	12.1	3656	11.4
	Euro	9	0.0	500	15.5	33	18.0	0	0.0
	Russian Ruble	24464	0.0	34981	22.0	0	0.0	0	0.0
	Other currency	0	0.0	0	0.0	0	0.0	0	0.0

¹ Calculated using weighted average interest rates of loans of a specified period of maturity and currency provided in the given month.

thousand unit

Up to 90 days		Up to 180 days		Up to 360 days		1 - 5 years		Over 5 years	
Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
609803	12.0	704848	14.5	5002395	14.1	3105031	15.3	80000	12.8
963	12.3	6197	13.5	7278	13.6	13773	14.4	1300	18.5
54	14.0	0	0.0	0	0.0	115	15.4	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
881613	13.4	3463445	12.9	2459800	13.8	6626341	14.6	474200	13.2
754	11.7	10422	12.3	10479	13.5	24728	14.6	634	18.1
0	0.0	0	0.0	4	22.0	4074	13.8	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1268319	13.5	1915734	14.0	2452855	14.0	10136049	14.6	724600	15.0
1452	12.1	12391	13.1	6918	14.5	21523	14.8	2001	13.5
0	0.0	50	15.0	145	4.0	373	14.6	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
610473	14.2	2696819	13.4	4999573	13.8	12903084	14.6	290012	16.6
643	14.2	6444	13.0	10124	14.2	33772	14.9	1582	15.0
0	0.0	100	16.0	315	12.5	698	14.0	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
644445	13.1	1880098	13.2	2595479	14.2	8279060	14.7	369930	13.0
919	14.1	5325	13.1	8789	14.5	35352	14.7	1046	18.2
0	0.0	15	12.5	325	16.0	1091	16.1	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1192845	13.7	3509541	17.3	3377853	15.5	11624923	16.4	2516354	14.4
4676	12.7	2801	12.2	5774	13.0	16260	14.9	2813	11.9
0	0.0	250	16.0	316	17.3	507	14.5	0	0.0
0	0.0	0	0.0	134	22.0	63	20.2	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1435249	12.2	3976849	13.7	3755823	14.7	10582002	14.6	725500	15.5
2837	13.5	11185	13.7	14554	13.7	44489	14.1	3388	17.9
0	0.0	71	13.2	363	10.2	1165	12.5	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
664164	13.4	6168425	12.2	3994637	14.4	7318950	14.5	107831	15.0
933	14.7	10177	12.8	7991	13.4	62372	13.3	800	17.9
0	0.0	0	0.0	380	13.3	486	13.8	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
965608	14.7	2945214	12.8	3489559	15.2	9783462	14.2	300343	13.7
1490	9.7	12357	12.5	14750	13.4	32103	14.5	1601	17.9
81	16.0	81	16.0	105	14.6	857	13.6	140	13.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1473556	12.5	3240751	13.1	4809688	15.0	7162086	15.1	1062733	12.2
1382	10.4	7826	13.9	12455	14.6	31541	14.3	6978	12.0
0	0.0	350	16.0	297	15.5	2828	11.4	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
508828	13.5	2735851	14.8	2918649	15.6	6900654	15.0	551383	15.0
1150	15.6	8818	14.1	8700	15.4	25054	14.2	362	18.3
0	0.0	1050	14.3	298	16.0	1241	15.5	430	14.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1023155	13.2	2480641	15.0	6371569	13.8	8895576	14.0	1738000	13.6
1685	14.7	8322	14.5	12314	16.5	27724	15.2	0	0.0
9	16.0	0	0.0	93	16.4	978	15.0	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

DEPOSITS OF ENTERPRISES ATTRACTED BY COMMERCIAL BANKS – VOLUME AND INTEREST RATE ¹

Deposits		Demand		Up to 15 days		Up to 30 days		Up to 60 days	
		Amount	%	Amount	%	Amount	%	Amount	%
January	Armenian Dram	28488787	0.6	394000	3.1	312598	4.0	4059950	5.9
	US Dollar	67590	0.6	1108	1.0	533	4.5	530	3.9
	Euro	2639	0.5	0	0.0	0	0.0	27	4.5
	Russian Ruble	10897	0.6	0	0.0	0	0.0	0	0.0
	Other currency	0.2	0.5	0	0.0	0	0.0	0	0.0
February	Armenian Dram	28239628	0.5	667000	4.8	3912041	6.2	6812162	6.5
	US Dollar	48027	0.5	1108	1.0	833	3.4	860	4.5
	Euro	3632	0.5	0	0.0	200	2.5	0	0.0
	Russian Ruble	67945	0.5	0	0.0	0	0.0	0	0.0
	Other currency	0	0.0	0	0.0	0	0.0	0	0.0
March	Armenian Dram	33206042	0.6	3988500	6.5	329200	4.8	5776115	5.6
	US Dollar	52591	0.5	1108	1.0	7.0	4.5	847	3.2
	Euro	3388	0.5	0	0.0	3	2.5	2.6	2.0
	Russian Ruble	30148	0.5	0	0.0	0	0.0	0	0.0
	Other currency	0	0.0	0	0.0	0	0.0	0	0.0
April	Armenian Dram	40731811	0.6	148918	5.2	1898470	5.3	6060160	5.8
	US Dollar	62346	0.5	13803	1.5	204	4.0	1441	4.7
	Euro	3077	0.6	100	0.8	0	0.0	0	0.0
	Russian Ruble	25563	0.5	0	0.0	0	0.0	0	0.0
	Other currency	7130	0.5	0	0.0	0	0.0	0	0.0
May	Armenian Dram	28694084	0.6	1424208	5.6	729000	5.8	8108822	5.7
	US Dollar	57018	0.5	656	1.3	0	0.0	1523	4.7
	Euro	6280	0.5	3567	1.6	3	2.5	0	0.0
	Russian Ruble	26170	0.6	0	0.0	0	0.0	0	0.0
	Other currency	301	0.5	0	0.0	0	0.0	0	0.0
June	Armenian Dram	27728902	0.6	267000	3.1	6659661	5.8	7912699	5.1
	US Dollar	44953	0.5	893	1.3	289	4.8	3425	3.8
	Euro	2361	0.6	5120	2.8	657	1.7	120	3.0
	Russian Ruble	32445	0.5	0	0.0	0	0.0	0	0.0
	Other currency	0	0.0	0	0.0	0	0.0	0	0.0
July	Armenian Dram	31041737	0.6	3502400	6.2	3025000	6.1	17095037	5.4
	US Dollar	51228	0.5	3245	1.6	0	0.0	3867	3.2
	Euro	3060	0.5	100	0.5	50	3.5	767	2.0
	Russian Ruble	41746	0.5	0	0.0	0	0.0	0	0.0
	Other currency	11117	0.5	0	0.0	0	0.0	0	0.0
August	Armenian Dram	27660868	0.6	6913300	5.9	1685054	6.9	6074644	6.0
	US Dollar	41272	0.5	26405	2.5	7000	4.0	17712	0.6
	Euro	3013	0.5	60	0.5	200	3.0	14	1.6
	Russian Ruble	22875	0.5	0	0.0	0	0.0	0	0.0
	Other currency	0	0.0	0	0.0	0	0.0	0	0.0
September	Armenian Dram	24262488	0.6	2853314	7.2	4341587	5.7	6144695	6.9
	US Dollar	44507	0.5	9706	4.2	415	3.4	4807	6.5
	Euro	3660	0.5	625	0.7	257	2.8	3	2.8
	Russian Ruble	31545	0.5	0	0.0	0	0.0	0	0.0
	Other currency	0	0.0	0	0.0	0	0.0	0	0.0
October	Armenian Dram	30240000	0.6	1767026	6.7	1125090	6.1	15755757	7.2
	US Dollar	42675	0.5	15709	4.7	19143	6.0	15909	6.2
	Euro	4180	0.5	1303	0.8	0.41	2.8	746	3.7
	Russian Ruble	171470	0.9	0	0.0	0	0.0	0	0.0
	Other currency	0	0.0	0	0.0	0	0.0	0	0.0
November	Armenian Dram	27344442	0.6	929710	6.1	8103809	7.8	3913187	7.7
	US Dollar	293829	0.5	31631	3.9	3343	4.5	775	5.2
	Euro	5963	0.5	459	0.7	259	3.0	16	3.4
	Russian Ruble	21171	0.5	0	0.0	0	0.0	0	0.0
	Other currency	153936	0.5	0	0.0	0	0.0	0	0.0
December	Armenian Dram	31885437	0.9	1976200	5.9	1432260	7.3	8086145	7.6
	US Dollar	279463	0.5	11220	3.9	1642	2.2	23734	8.0
	Euro	3861	0.6	222	0.9	0	0.0	6507	2.9
	Russian Ruble	38070	0.6	0	0.0	0	0.0	0	0.0
	Other currency	1427	0.5	0	0.0	0	0.0	0	0.0

¹ Calculated using weighted average interest rates of deposits of a specified period of maturity and currency attracted in the given month.

thousand unit

Up to 90 days		Up to 180 days		Up to 360 days		1 - 5 years		Over 5 years	
Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
4224920	6.1	4618273	6.4	7585128	7.6	888198	8.5	0	0.0
0	0.0	141	4.0	5098	6.1	5973	8.7	3000	6.0
0	0.0	146	4.0	463	2.5	0	0.0	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
2153250	5.8	886415	6.8	2799845	7.2	254890	7.1	1900	6.5
2	6.5	257	7.7	4903	8.1	10065	8.5	0	0.0
17	0.0	22	0.0	800	4.8	0	0.0	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
320500	5.3	2009150	6.8	3600874	9.1	2691209	7.7	29500	6.5
135	6.5	3341	5.9	50	7.0	2000	8.0	76	6.5
0	0.0	200	4.0	20	6.0	0	0.0	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
2311061	5.8	1822094	7.2	2535934	7.5	698490	6.8	31500	6.5
435	5.9	937	7.5	2250	4.9	9425	6.1	8	6.5
0	0.0	159	3.9	1240	1.9	0	0.0	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
0	0.0	100	5.0	123	5.8	0	0.0	0	0.0
7195000	5.4	3041332	6.3	738608	7.6	265870	8.4	28900	6.5
0	0.0	1574	7.1	1183	7.4	1329	6.4	8	6.5
0	0.0	3	2.5	100	5.5	0	0.0	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
826159	6.4	2389961	6.3	973361	8.1	1097068	8.6	17200	6.5
1645	4.1	3863	6.3	1920	8.2	10564	7.9	8	6.5
255	3.5	317	1.8	58	2.5	0	0.0	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
2414504	5.9	2457603	6.8	3652521	7.1	2229441	8.7	32700	5.1
0	0.0	610	6.4	1772	8.5	904	5.5	10	6.5
0	0.0	333	3.4	16	7.3	0	0.0	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1692160	6.6	4149162	6.9	840162	7.9	522310	8.9	36000	6.5
100	5.0	7103	5.4	105	8.7	6093	8.5	0	0.0
0	0.0	82	7.6	0	0.0	0	0.0	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1245458	5.8	2315464	6.5	931564	8.4	639845	7.6	37400	6.5
500	6.0	1305	5.2	1940	5.5	6559	8.8	0	0.0
500	6.3	13	4.2	87	2.7	0	0.0	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
4227192	7.4	1594683	6.4	1511162	8.8	257935	8.4	51000	5.5
200	7.0	1703	7.4	14615	7.5	2492	8.7	0	0.0
13	4.0	86	1.3	54	6.9	0	0.0	0	0.0
0	0.0	300	10.0	500	10.0	0	0.0	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1048139	7.3	8019128	8.0	1419901	8.4	1330098	9.4	36000	6.5
78	10.0	612	6.0	2829	9.2	2248	8.6	0	0.0
23	2.8	99	5.6	10	9.0	0	0.0	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
909786	7.4	2406098	7.9	4396316	7.0	1392785	8.8	46200	6.5
6459	9.4	11519	9.8	10880	8.3	8388	9.0	1	6.5
0	0.0	138	1.2	685	3.9	2	2.0	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
0	0.0	0	0.0	97571	3.9	0	0.0	0	0.0

COMMERCIAL BANK LOANS TO HOUSEHOLDS – VOLUME AND INTEREST RATE ¹

Loans		Demand		Up to 15 days		Up to 30 days		Up to 60 days	
		Amount	%	Amount	%	Amount	%	Amount	%
January	Armenian Dram	0	0.0	76212	15.9	1203861	19.0	721112	19.5
	US Dollar	0	0.0	12	18.1	483	15.6	74	19.6
	Euro	0	0.0	0.3	12.0	65.2	16.2	11	23.8
	Russian Ruble	0	0.0	0	0.0	0	0.0	29	16.1
	Other currency	0	0.0	0	0.0	0	0.0	0	0.0
February	Armenian Dram	0	0.0	68396	15.0	1422103	17.3	482376	19.8
	US Dollar	0	0.0	19	20.0	253	15.7	36	15.9
	Euro	0	0.0	1	24.0	9	17.6	0.19	24.0
	Russian Ruble	0	0.0	0	0.0	0	0.0	159	13.5
	Other currency	0	0.0	0	0.0	0	0.0	0	0.0
March	Armenian Dram	53	21.9	30533	16.4	1089909	18.4	777521	18.1
	US Dollar	0	0.0	24	19.3	162	16.1	68	16.2
	Euro	0	0.0	1	24.0	58	15.2	4	24.0
	Russian Ruble	0	0.0	58	16.0	14	12.0	0	0.0
	Other currency	0	0.0	0	0.0	0	0.0	0	0.0
April	Armenian Dram	0	0.0	96556	15.4	1511699	19.1	744919	18.2
	US Dollar	0	0.0	14	17.7	253	16.6	114	12.1
	Euro	0	0.0	5	24.0	24	15.9	2	24.0
	Russian Ruble	0	0.0	3	22.0	2	22.0	25	22.0
	Other currency	0	0.0	0	0.0	0	0.0	0	0.0
May	Armenian Dram	2937	22.0	102101	12.9	1251129	18.5	844150	18.9
	US Dollar	0	0.0	26	20.1	244	13.4	76	15.3
	Euro	0	0.0	5	24.0	18	17.3	9	15.3
	Russian Ruble	0	0.0	31	22.0	1	22.0	0	0.0
	Other currency	0	0.0	0	0.0	0	0.0	0	0.0
June	Armenian Dram	70	22.0	34584	15.1	1079547	19.5	387601	18.4
	US Dollar	0	0.0	4	21.3	206	16.6	126	16.1
	Euro	0	0.0	0.01	24.0	22	18.4	5	23.5
	Russian Ruble	0	0.0	3	22.0	0	0.0	0	0.0
	Other currency	0	0.0	0	0.0	0	0.0	0	0.0
July	Armenian Dram	176	22.0	63126	15.1	1501358	19.2	1059211	18.7
	US Dollar	0	0.0	26	5.1	325	13.8	202	9.1
	Euro	0	0.0	6	22.1	95	15.8	4	19.7
	Russian Ruble	0	0.0	1	22.0	8	22.0	6	22.0
	Other currency	0	0.0	0	0.0	0	0.0	0	0.0
August	Armenian Dram	700	22.0	91377	14.4	1311551	19.1	942789	18.6
	US Dollar	0	0.0	91	5.0	353	14.2	124	12.9
	Euro	0	0.0	0	0.0	47	15.2	123	9.5
	Russian Ruble	0	0.0	3	22.0	0	0.0	0	0.0
	Other currency	0	0.0	0	0.0	0	0.0	0	0.0
September	Armenian Dram	34	21.6	93181	14.5	1437030	19.2	602517	17.4
	US Dollar	0	0.0	33	14.8	289	15.2	58	13.0
	Euro	0	0.0	2	22.0	43	14.5	1	13.4
	Russian Ruble	0	0.0	0	0.0	0	0.0	0	0.0
	Other currency	0	0.0	0	0.0	0	0.0	0	0.0
October	Armenian Dram	285	22.0	259649	13.9	2007469	17.5	1128385	18.1
	US Dollar	0	0.0	468	9.8	481	12.5	253	12.2
	Euro	0	0.0	0	0.0	84	15.8	3	21.7
	Russian Ruble	0	0.0	0	0.0	0	0.0	0	0.0
	Other currency	0	0.0	0	0.0	0	0.0	0	0.0
November	Armenian Dram	2	22.0	98340	14.6	1326285	18.9	1019317	18.2
	US Dollar	0	0.0	35	15.4	302	14.0	156	13.4
	Euro	0	0.0	0	0.0	41	16.6	0.1	12.0
	Russian Ruble	0	0.0	0	0.0	0	0.0	31	22.0
	Other currency	0	0.0	0	0.0	0	0.0	0	0.0
December	Armenian Dram	3	22.0	55524	13.4	1901879	19.0	798942	19.9
	US Dollar	0	0.0	2437	0.2	229	15.1	139	13.8
	Euro	0	0.0	0	0.0	29	15.5	23	20.7
	Russian Ruble	0	0.0	20	22.0	19	22.0	0	0.0
	Other currency	0	0.0	0	0.0	0	0.0	0	0.0

¹ Calculated using weighted average interest rates of loans of a specified period of maturity and currency provided in the given month.

thousand unit

Up to 90 days		Up to 180 days		Up to 360 days		1 - 5 years		Over 5 years	
Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
1665586	17.5	3308773	20.5	2900796	19.7	7049441	18.8	1842070	14.3
90	18.7	472	16.7	1185	17.4	3924	20.1	1514	11.8
4	24.0	107	3.4	144	19.9	244	17.7	0	0.0
54	14.7	15	22.0	0	0.0	30	22.0	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
2193165	19.9	2683909	20.3	3843085	18.7	10880782	19.0	3346163	13.9
111	16.5	256	17.0	2001	17.9	7508	20.0	4597	14.1
0.12	24.0	14	16.2	1327	12.1	202	21.7	250	16.6
0	0.0	58	22.0	76	23.5	9	22.0	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1319134	19.2	4177095	20.3	4491622	19.2	9740891	18.9	3515263	14.1
65	18.4	203	15.4	832	17.8	5414	19.0	2855	13.0
2	16.0	28	17.9	23	16.2	180	20.6	0	0.0
29	22.0	42	22.0	30	22.0	6	22.0	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1836739	19.3	4805950	20.2	4899824	19.5	11807010	18.7	6572358	14.2
77	19.9	370	12.7	1604	18.4	8231	18.2	2438	13.4
19	20.8	33	13.4	132	20.8	298	14.2	0	0.0
0	0.0	28	22.0	79	22.0	10	22.0	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1524768	19.2	3961074	19.8	3958783	19.4	11486530	18.6	5492436	14.7
43	15.4	243	16.5	4993	13.7	5791	19.2	3069	14.3
3	16.1	11	13.5	41	20.7	144	21.6	238	12.0
0	0.0	26	22.0	33	22.0	9	22.0	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
963072	18.3	3428825	19.6	3698233	18.9	10227906	18.5	5801410	14.7
72	14.5	404	11.0	1023	14.4	5032	18.4	2493	15.6
10	14.3	112	6.2	36	19.8	299	11.3	0	0.0
1	22.0	0	0.0	14	19.1	20	18.0	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1727971	19.9	4206298	20.2	5399622	18.5	14865607	19.0	7634696	15.6
2386	21.3	487	16.6	1979	17.8	9172	17.9	2386	15.5
79	3.0	15	21.9	130	20.8	557	12.2	0	0.0
0	0.0	21	22.0	251	15.7	16	18.0	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1583283	19.1	3852678	20.3	3917844	19.1	11238571	18.9	3837745	14.5
98	16.6	448	15.5	1112	18.0	7391	18.9	2839	15.6
2	12.0	207	12.4	172	21.7	438	17.5	0	0.0
0	0.0	6	22.0	9	18.0	0	0.0	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1537037	18.6	4458727	20.1	3973069	19.1	11302902	18.9	3611418	14.4
142	15.3	337	15.5	661	18.5	11255	18.6	1844	14.9
4	24.0	7	19.5	104	20.5	220	20.3	18	18.0
0	0.0	0	0.0	165	20.0	26	13.2	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1690644	20.4	5102076	20.8	4876283	19.1	13953273	19.1	3275398	14.4
94	15.8	427	16.9	2499	20.1	13190	20.0	1518	15.5
9	13.3	17	20.9	269	20.4	333	18.5	0	0.0
4	22.0	0	0.0	213	15.4	8	22.0	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1356567	19.7	4687440	21.3	3542883	20.0	8771916	19.5	2017333	14.2
100	15.7	228	17.7	3641	19.5	12907	21.1	382	16.3
6	19.2	51	13.7	228	19.9	315	17.6	0	0.0
0	0.0	21	22.0	103	17.6	9	22.0	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
3322563	20.8	4165611	21.8	4969207	20.3	9461416	19.5	1855893	14.5
70	15.0	257	17.2	4547	19.6	13858	20.7	367	12.8
1	20.6	16	22.0	63	20.8	236	20.0	0	0.0
0	0.0	55	18.6	182	19.8	100	22.0	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

DEPOSITS OF HOUSEHOLDS ATTRACTED BY COMMERCIAL BANKS – VOLUME AND INTEREST RATE ¹

Deposits		Demand		Up to 15 days		Up to 30 days		Up to 60 days	
		Amount	%	Amount	%	Amount	%	Amount	%
January	Armenian Dram	12771516	0.8	192471	1.6	715168	4.0	5541122	4.2
	US Dollar	15143	0.6	661	1.5	2540	3.0	11770	3.7
	Euro	1891	0.4	44	1.0	154	1.6	2025	2.3
	Russian Ruble	5085	0.1	0	0.0	0	0.0	336	1.5
	Other currency	26736	0.1	0	0.0	0	0.0	0	0.0
February	Armenian Dram	9245622	1.2	8049	3.2	3899710	3.3	1543502	5.7
	US Dollar	14779	0.9	6	6.0	7781	3.3	5048	3.8
	Euro	2942	0.4	44	1.0	1362	1.7	561	3.3
	Russian Ruble	5555	0.1	0	0.0	0	0.0	1012	1.2
	Other currency	120	0.1	0	0.0	0	0.0	0	0.0
March	Armenian Dram	15203242	0.8	120249	9.7	47905	3.4	4911744	3.8
	US Dollar	19044	0.6	30	2.8	518	3.6	20039	3.5
	Euro	1528	0.8	44	1.0	26	3.2	2072	2.1
	Russian Ruble	37509	0.1	0	0.0	0	0.0	277	1.1
	Other currency	2152	0.1	0	0.0	0	0.0	0	0.0
April	Armenian Dram	17903136	0.9	1569546	1.2	2798137	3.3	2651889	4.5
	US Dollar	22452	0.7	3621	1.3	10092	3.3	12453	4.2
	Euro	3194	0.5	322	0.8	1554	1.7	1655	2.5
	Russian Ruble	2528	0.1	0	0.0	0	0.0	0	0.0
	Other currency	5314	0.1	0	0.0	0	0.0	0	0.0
May	Armenian Dram	16671717	0.8	1601065	1.2	136600	4.3	3901820	3.9
	US Dollar	34316	0.7	3495	1.0	866	3.7	17341	3.1
	Euro	2081	0.7	1253	0.9	33	2.4	2447	1.9
	Russian Ruble	3110	0.1	0	0.0	0	0.0	477	1.1
	Other currency	0	0.0	0	0.0	0	0.0	0	0.0
June	Armenian Dram	20621940	0.8	1716560	1.2	2768327	3.8	1224580	5.2
	US Dollar	26834	0.8	3656	1.1	9766	3.5	6820	3.7
	Euro	6379.3	0.3	1888	1.2	1398	2.0	1134	2.5
	Russian Ruble	52042	0.1	0	0.0	0	0.0	160	1.1
	Other currency	0	0.0	0	0.0	0	0.0	0	0.0
July	Armenian Dram	22998465	0.8	513232	1.1	303833	2.5	5259311	4.5
	US Dollar	23239	0.6	3868	1.1	1906	3.2	21535	3.7
	Euro	3137	0.9	3161	1.3	451	2.2	2955	2.3
	Russian Ruble	22006	0.1	0	0.0	0	0.0	1396	4.7
	Other currency	6755	0.1	0	0.0	0	0.0	0	0.0
August	Armenian Dram	12193353	1.1	619359	1.2	81890	3.5	3924725	4.2
	US Dollar	18099	1.0	3017	1.3	1818	3.1	15389	3.6
	Euro	2674	1.1	1939	1.3	241	1.9	3299	2.8
	Russian Ruble	17331	0.1	0	0.0	50	5.0	794	4.2
	Other currency	0	0.0	0	0.0	0	0.0	0	0.0
September	Armenian Dram	13089189	1.0	686881	1.1	2717352	4.0	1298780	4.6
	US Dollar	23268	0.7	3696	1.0	8862	3.5	9844	3.6
	Euro	2481	0.7	527	0.5	1318	2.5	1601	2.5
	Russian Ruble	64670	0.1	0	0.0	0	0.0	1724	2.0
	Other currency	6143	0.1	0	0.0	0	0.0	0	0.0
October	Armenian Dram	18628347	1.3	698203	1.1	799302	3.7	4018848	4.1
	US Dollar	77678	1.0	8859	1.4	3426	3.4	19070	3.5
	Euro	3471	0.8	684	0.5	1105	2.4	6335	2.2
	Russian Ruble	15406	0.1	0	0.0	0	0.0	2934	3.7
	Other currency	1501	0.1	0	0.0	0	0.0	0	0.0
November	Armenian Dram	12258136	1.4	601151	2.4	2292824	3.2	1185537	5.6
	US Dollar	156466	0.2	12469	1.7	7765	3.3	9148	3.5
	Euro	2732	0.9	437	0.5	1034	1.7	6381	2.1
	Russian Ruble	9765	0.1	0	0.0	0	0.0	1678	2.4
	Other currency	275	0.1	0	0.0	0	0.0	0	0.0
December	Armenian Dram	16615290	1.3	419930	1.2	326211	4.8	2075753	4.7
	US Dollar	64349	0.5	11607	1.1	381	4.4	18470	3.8
	Euro	3037	0.7	542	0.5	243	5.0	1532	2.0
	Russian Ruble	14963	0.1	0	0.0	0	0.0	1005	5.0
	Other currency	5225	0.1	0	0.0	0	0.0	6956	3.0

¹ Calculated using weighted average interest rates of deposits of a specified period of maturity and currency attracted in the given month.

thousand unit

Up to 90 days		Up to 180 days		Up to 360 days		1 - 5 years		Over 5 years	
Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
279606	6.4	1716983	6.8	5148947	9.1	3374490	9.1	31390	8.3
623	5.1	5822	5.8	10787	8.0	5255	7.9	58	6.3
45	3.3	2963	3.4	2097	6.0	602	5.7	0.2	12.0
5	7.3	100	7.3	268	1.5	1871	9.3	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
899273	4.4	1132080	7.4	2962485	8.8	1628886	8.0	16258	7.2
1763	4.5	2552	6.9	9433	7.0	7112	6.4	29	6.4
416	3.3	524	4.7	936	5.5	756	5.0	0	0.0
20	7.3	1277	1.2	121	1.4	1462	6.3	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
538018	6.0	1668528	7.3	10678794	10.1	1971292	8.7	12186	7.6
668	5.9	5457	4.8	17815	9.1	8036	8.8	15	6.3
93	4.0	2787	2.5	2215	5.2	721	5.0	0.1	12.0
0	0.0	25	1.2	170	1.5	569	3.5	0	0.0
0	0.0	76266	2.0	0	0.0	0	0.0	0	0.0
335822	6.7	2706194	8.0	5427718	8.8	3327871	8.5	17475	7.3
451	6.2	9040	6.2	23215	7.9	7768	7.7	20	6.8
181	3.9	1326	4.9	2760	5.5	1393	7.2	0	0.0
732	1.1	15	1.0	329	1.5	250	7.0	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
212910	7.1	1941549	7.6	3241670	8.8	1900752	8.9	11948	7.2
762	6.0	6682	6.5	18547	8.6	10454	8.7	28	6.4
50	5.1	678	4.2	1718	5.1	1630	7.5	0	0.0
0	0.0	1121	1.2	465	1.3	106	8.6	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
147251	6.5	2580429	6.8	4635082	8.4	3084449	8.5	16584	8.3
779	6.0	11003	5.4	20531	7.3	23863	7.7	34	6.3
157	3.5	3308	2.6	2275	6.1	849	6.1	1	12.0
0	0.0	0	0.0	451	1.4	362	8.5	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
632596	6.5	4102760	7.5	6819467	8.9	4142915	9.0	17095	7.3
1833	6.1	10342	5.6	15381	7.8	9252	7.5	47	6.9
135	4.7	1137	4.1	4210	5.6	1142	6.3	0.15	12.0
2	1.2	865	2.2	4900	8.4	1057	7.9	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
477505	6.7	2960050	8.6	5879982	8.7	2739448	8.7	11745	7.1
484	6.6	5967	6.5	14578	7.7	8527	7.8	35	6.0
77	4.4	709	5.4	3342	6.0	754	6.8	0.15	12.0
10	10.0	6747	10.0	1177	6.9	174	7.5	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
324883	6.7	2638915	7.6	4630485	9.4	1953890	9.2	25637	8.8
846	6.2	10076	5.6	12457	8.4	6196	7.8	34	7.4
89	3.8	2201	3.7	3598	5.0	1015	6.2	0	0.0
164	8.4	5998	9.9	1043	8.8	235	6.6	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
298959	7.2	3740399	7.9	6523619	9.2	2587220	9.1	31869	8.9
1045	6.5	13748	5.9	16467	7.9	8555	8.8	18	7.3
112	5.1	1974	5.4	2972	6.5	3510	8.5	0	0.0
577	9.5	3643	9.0	2988	9.7	180	8.8	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
231058	7.0	3284680	8.9	4988361	9.0	1973023	9.3	26663	8.9
1428	6.6	7180	6.5	20010	8.3	6049	8.5	29	7.5
85	5.3	766	6.1	1951	6.1	1216	6.0	0	0.0
16	10.0	4036	9.8	1231	9.3	100	10.0	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1301583	7.0	3231339	10.7	4557494	9.8	2589331	9.5	22480	8.0
9209	4.9	14436	8.9	24064	7.8	13761	8.0	32	7.2
1176	2.6	1462	7.7	2409	6.8	979	7.0	0	0.0
1048	1.8	4655	10.0	1513	10.6	205	7.6	0	0.0
0	0.0	0	0.0	0	0.0	0	0.0	0	0.0