



REPORT ON DEPOSIT AND LENDING RATES IN WAEMU IN 2019



DIRECTION GENERALE DE L'ECONOMIE ET DE LA MONNAIE Direction des Statistiques Service des Travaux Statistiques

REPORT ON DEPOSIT AND LENDING RATES IN WAEMU IN 2019

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CONTENTS	
	Pages
List of Graphs and Tables	3
Summary	4
INTRODUCTION	5
I. OVERVIEW OF THE ECONOMIC AND FINANCIAL ENVIRONMENT	5
1.1. International Environment	5
1.2. WAEMU Environment	6
II. WAEMU BANKING LANDSCAPE	7
2.1. Banking Activity	7
2.2. Money Market	7
III. LOANS GRANTED	8
3.1. Amounts of Loans Granted	8
3.2. Lending Rates	10
IV. FIXED-TERM BANK DEPOSITS	12
4.1. Amounts of Fixed-Term Deposits in Bank Accounts	12
4.2. Deposit Rates for Fixed-Term Deposits	14
CONCLUSION	15
Appendix I. Tables of Loans and Deposits in WAEMU Countries	16
Appendix II. Calculation of Interest Rates Monitoring Indicators	34

LIST OF GRAPHS AND TABLES

Graph 1: Money Market Interest Rates	8
Graph 2: Structure of Loans Granted by Purpose in WAEMU in 2019	9
Graph 3: Trends in Loan Structure by Client Category	10
Graph 4: Trends in Average Lending Rates in WAEMU Countries	11
Graph 5: Trends in Lending Rates by Country	11
Graph 6: Trends in Lending Interest Rates by Client Category	12
Graph 7: Amounts of Fixed-Term Deposits in Accounts	13
Graph 8: Trends in the Structure of Fixed-Term Deposits by Client Category	14
Table 1: Selected WAEMU Macroeconomic Indicators	6
Table 2: Distribution of Lending Institutions by Country	7
Table 3: Trends in Loans Granted by Country	9
Table 4: Structure of Loans by Term	10
Table 5: Average Lending Rates by Loan Purpose	12
Table 6: Amounts of Fixed-Term Deposits by Country	13
Table 7: Structure of Fixed-Term Deposits by Duration	14
Table 8: Average Interest Rates on Fixed-Term Deposits by Country	15

SUMMARY

The report on deposit and lending rates in the Union analyses trends in the deposit and lending rates applied by banks throughout the Union. The data is collected through a monthly survey that records all new loans granted by banks as well as term deposits with these institutions.

The average level of liquidity made available to banks by the Central Bank through one-week auctions was 3,554.8 billion in 2019, up 14.0% compared to 2018. The weighted average rate of these transactions dropped by 35.1 basis point to a level of 3.5112% in 2019. On the one-month auction window, the average amount of advances granted rose from 711.3 billion in 2018 to 719.3 billion in 2019, representing a slight increase of 1.1%. The average interest rate on this market dropped by 21.4 basis points, reaching 3.7649% in 2019.

The downward trend in the average lending rate in WAEMU member countries, which began in 2010, continued in 2019. Credit costs have fallen from 8.39% in 2010 to 6.68% in 2019, after a slight increase to 6.79 in 2018. Over the past decade, lending rates have dropped by approximately 171 basis points.

A decline in the average lending rate was observed in most countries of the Union in 2019. The cost of credit decreased in Guinea Bissau (-75.3 basis points), Togo (-47.5 basis points), Benin (-47.2 basis points), Mali (-17.3 basis points), Burkina Faso (-16.4 basis points) and Senegal (-8.9 basis points). On the other hand, the lending rate increased in Niger (+16.4 basis points) and remained stable in Côte d'Ivoire.

New bank credit availability in the Union continued on the upward trend observed in recent years. The amount of credit granted totaled 15,435.7 billion in 2019, compared to 14,831.0 billion in 2018, up by 4.1%.

Finally, the amount of new fixed-term deposits on the Union's markets grew by 4.3% compared to the previous year. The cumulative amount of new fixed-term deposits rose from 7,161.7 billion in 2018 to 7,469.6 billion in 2019.

INTRODUCTION

The Central Bank conducts monthly surveys of customer deposit and lending rates with all banks established in the countries of the West African Economic and Monetary Union (WAEMU). The resulting indicators make it possible to assess the impact of monetary policy measures on deposit and lending rates. They are published on the Central Bank's website.

This report summarizes trends in deposit and lending rates observed in 2019. It provides an overview of the monetary policy environment in 2019 and the Union's banking landscape and then presents the amounts of bank loans granted during the year under review, along with the lending rates applied. Finally, it analyzes fixed-term deposits made by bank customers together with lending rates.

I. OVERVIEW OF THE MONETARY POLICY ENVIRONMENT

1.1. International Environment

In 2019, the global economy was marked by trade tensions between the United States and China, uncertainties linked to Brexit and rising geopolitical tensions in the Middle East. Against that backdrop, IMF forecasts for the month of January 2020 showed a clear slowdown in global economic growth, which would stand at 2.9% in 2019, compared to 3.7% in 2018.

In advanced countries, the growth rate stood at 1.7% in 2019, compared to 2.2 percent in 2018. In emerging and developing countries, the growth rate fell to 3.7% in 2019, from 4.5% in 2018. On the other hand, growth increased slightly in sub-Saharan Africa, from 3.2% in 2018 to 3.3% in 2019. In addition, the inflation rate showed a downward trend in most countries, notably due to a drop in oil prices.

As regards the money market, the central banks of the major industrialized countries gradually changed their key rate over 2019 to support an economy adversely affected by trade barriers and Brexit-related uncertainties. Thus, the European Central Bank lowered the deposit facility rate on 12 September 2019 from -0.40% to -0.50% due to growing concerns about the slowdown in growth in Europe. The US Federal Reserve, for its part, made three changes to its key rates. At the meetings of its Monetary Policy Committee on 31 July, 18 September and 30 October 2019, it lowered the federal funds rate range by 25 basis points to [1.50%; 1.75%], representing a cumulative decrease of 75 basis points over the 2019 financial year.

As for the Bank of England, it maintained its key rate at 0.75% in a context of uncertainty surrounding Brexit, while continuing its asset purchase program. In emerging countries, the major central banks changed their monetary policy stance. The People's Bank of China lowered its 7-day repurchase rate by 50 basis points to 2.50% on 17 November 2019. In addition, it lowered the one-year and five-year benchmark policy rates to 4.15% and 4.80% respectively. The Central Bank of Brazil, for its part, successively lowered its main policy rate by 50 basis points on 31 July and 18 September 2019, to stand at 5.50%.

1.2. WAEMU Environment

The economic trend in the Union was positive in 2019. The national economies benefited from a generally favorable sociopolitical environment and an improving business climate. Economic activity also benefited from the continuing implementation of investments in socioeconomic infrastructure by the WAEMU Member States.

The gross domestic product of the Union was estimated at 6.6% in 2019, as in 2018, thanks to the strong performance of trade, seaport and airport activities, the dynamic performance of services, and the consolidation of activities in the construction and public works sectors as well as stronger manufacturing and agricultural production. Economic growth was mainly driven by the tertiary sector, with a contribution of 3.8 points. The contributions of the secondary and primary sectors amounted to 1.7 points and 1.1 points, respectively. The general price level fell as a result of strong food production, coupled with a decline in external demand due to rising insecurity in some Member States. The average annual inflation rate stood at -0.7% in the WAEMU in 2019, compared with 1.2% in 2018.

Table 1: Selected WAEMU Macroeconomic Indicators

	2015	2016	2017	2018	2019*
Economic growth rate	6.2	6.4	6.5	6.6	6.6
Inflation rate (annual average)	1.0	0.3	1.1	1.2	-0.7
Budget balance/GDP (including grants)	-3.7	-4.1	-4.1	-3.8	-3.0
External current balance/GDP (including grants)	-5.4	-5.0	-5.9	-6.2	-5.8
Credit to the economy/GDP	28.0	28.9	29.7	29.9	29.7

Source: BCEAO. (*) Estimates except for the inflation rate and credit to the economy.

In 2019, government financial operations resulted in a reduced budget deficit compared to 2018, thanks to improved revenue collection and better control over public spending, especially current expenditure. The overall deficit, on a commitment basis, grants included, was reduced to 3.0% of GDP, compared to 3.8% of the GDP in 2018.

In 2019, the aggregate amount of gross issues on the regional public debt market was 4,112.2 billion, compared to 3,277.6 billion in 2018, representing an increase of 25.5%. This trend was due to a stronger presence of Côte d'Ivoire and Senegal on the regional financial market in 2019, compared to 2018, when those two countries raised over 2,000 billion on the market. Net issues totaled 910.8 billion compared to 342.8 billion a year earlier.

In 2019, Benin and Côte d'Ivoire raised resources by issuing Eurobonds on the international markets to finance their development policy. Benin raised a total of 500 million euros, i.e., 328 billion CFA francs. As for Côte d'Ivoire, it raised 1,700.0 million euros in two tranches of 850 million euros. In October 2019, the West African Development Bank raised 830 million dollars on the international markets.

Compared to December 2018, the monetary situation in the Union at the end of December 2019 showed an increase in the money supply (+10.4%), resulting from the growth of domestic assets and net foreign assets. The outstanding balance of domestic assets increased by 5.7%, reflecting consolidated net assets accruing to central governments and loans to other sectors of the Union's economies. Net external assets increased by 36.1%.

II. WAEMU BANKING LANDSCAPE

2.1. Banking

In 2019, the Union's banking network was marked by the addition of three banks to the total number recorded at the end of December 2018, increasing the number of banks to 131 at the end of December 2019. This situation reflected the opening of one new bank in Côte d'Ivoire and two in Niger. As for financial institutions, their number increased from 18 units in 2018 to 20 in 2019.

Table 2: Distribution of Lending Institutions by Country

	Number of	units in 2018	Number of	units in 2019
	Banks	Fls (*)	Banks	Fls
Benin	15	0	15	0
Burkina Faso	15	4	15	4
Côte d'Ivoire	28	2	29	2
Guinea-Bissau	5	0	5	0
Mali	14	3	14	3
Niger	12	3	14	4
Sénégal	25	4	25	4
Togo	13	2	13	3
Combined	127	18	130	20

Sources: BCEAO, SGCB (*): Financial institutions

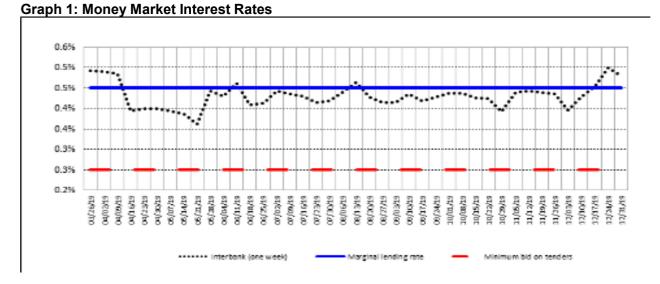
In 2019, the Union's banking system continued to grow in comparison to 2018, accompanied by an increase in the quality of the portfolio of regulated institutions.

Banking system uses rose by 9.7% to reach 35,815.6 billion at the end of 2019. This was due to an increase in customer loans (+2,112.2 billion or +10.1%), particularly medium-term loans (+1,953.1 billion or +22.4%). Banking resources increased by 3,353.6 billion to stand at 32,971.5 billion at the end of December 2019, reflecting simultaneous increases in outstanding deposits and borrowings (+2,707.8 billion or +11.02%), net equity (+498.8 billion or 15.7%) and other resources (+147.0 billion or +7.9%).

2.2. Money Market

The average level of liquidity made available to banks by the Central Bank through one-week auctions was 3,554.8 billion in 2019, compared to 3,117.0 billion in 2018, which represents a 14.0% increase. The weighted average rate of these transactions dropped by 35.1 basis points to 3.5112% in 2019. The average amount of advances granted through the one-month auction window rose slightly (+1.1%), from 711.3 billion in 2018 to 719.3 billion in 2019. The average interest rate on this market dropped by 21.4 basis points, reaching 3.7649% in 2019.

On the Union's interbank market, transaction volumes increased while interest rates showed a downward trend in 2019. The average weekly volume of transactions for all maturities reached 452.6 billion in 2019, compared to 280.7 billion the previous year, which represents an increase of 61.2%. The average interest rate stood at 4.57% in 2019 compared to 5.16% in 2018.

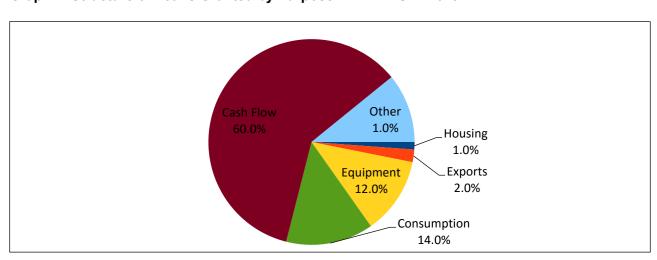


Source: BCEAO

III. LOANS GRANTED

3.1. Amounts of Loans Granted

As in the previous years, bank credit availability in the Union continued its upward trend in 2019. The volume of loans granted increased by 4.1% to reach 15,4335.7 billion, compared to 14,831.0 billion in 2018. Broken down by purpose, increases were observed in equipment loans (+41.0%), export loans (+33.4%), and consumer loans (+12.6%). On the other hand, housing loans and cash flow loans were down respectively by 27.0% and 0.4%. In particular, the contraction in housing loans was due to a base effect in Côte d'Ivoire, where the last two years have been marked by a significant expansion of housing credit in the context of the country's social housing program. Approximately two-thirds of the loans granted were for cash flow (60%), followed by consumption (14%) and equipment (12%).



Graph 2: Structure of Loans Granted by Purpose in WAEMU in 2019

Increases were seen in amounts of new loans in all countries except Côte d'Ivoire. Increases in the volume of loans were recorded in Guinea-Bissau (+29.4%), Niger (+13.4%), Senegal (+11.7%), Benin (+11.3%), Togo (+0.3%) and Burkina Faso (+0.1%). New loans granted decreased in Côte d'Ivoire and remained stable in Mali.

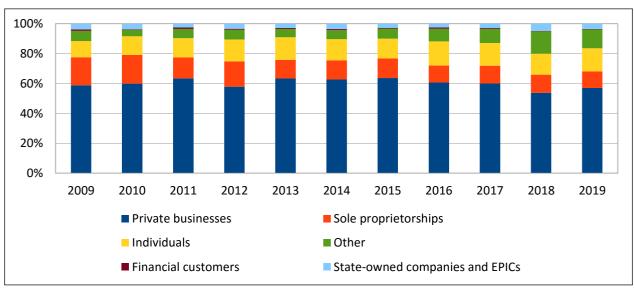
Table 3: Trends in Loans Granted by Country (in billions of CFA F)

	2015	2016	2017	2018	2019	2019/2018 change (in %)
Benin	980.6	1 112.2	781.5	766.8	853.8	11.3
Burkina Faso	1 653.3	1 566.1	1 629.2	1 707.1	1 709.1	0.1
Côte d'Ivoire	4 286.2	4 368.5	4 496.0	5 343.8	5 275.2	-1.3
Guinea-Bissau	66.8	56.8	64.9	88.9	115.0	29.4
Mali	1 203.8	1 296.3	1 459.1	1 602.5	1 603.2	0.0
Niger	492.0	566.4	508.5	568.5	644.7	13.4
Senegal	2 708.6	2 746.1	3 057.8	4 093.1	4 572.4	11.7
Togo	585.2	664.4	636.2	660.2	662.4	0.3
WAEMU	11 976.4	12 376.8	12 633.2	14 831.0	15 435.7	4.1

Source: BCEAO

By type of beneficiary, increases in the volume of loans granted in the Union in 2019 applied in particular to Insurance/Pension Funds (+46.6%), individuals (+15.4%) and private businesses (+10.4%). On the other hand, a contraction was observed in new loans granted to state-owned enterprises (-24.3%), sole proprietorships (-5.7%) and financial customers (-5.0%). Loan structure by customer category shows a predominance of loans to private companies (57.0%), reflecting the prominence of cash flow loans. Loans to individuals accounted for 15.5% of the amounts granted in 2019.

Graph 3: Trends in Loan Structure by Client Category (WAEMU)



With respect to the duration of new loans granted in 2019, short-term loans falling due in two years or less predominated. Despite a decrease of 2.7 percentage points compared to 2018, their share in total loans granted in 2019 stood at 72.7%. The upward trend observed in long-term loans (more than 5 years) also continued, and they accounted for 12.9% of total loans in 2019, compared to 12.5% in 2018.

Table 4: Structure of Loans by Term (as a %)

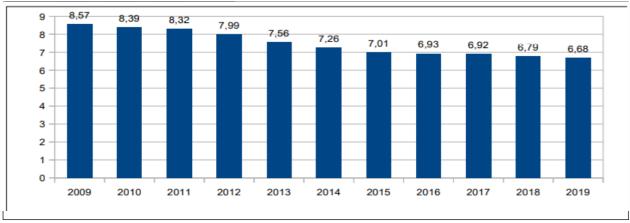
	2015	2016	2017	2018	2019	2019/2018 change (in percentage points)
Less than or equal to 1 month	24.9	25.2	22.3	23.1	26.2	3.1
More than 1 month and less than or equal to 3 months	26.0	21.4	23.0	24.3	17.4	-6.9
More than 3 months and less than or equal to 6 months	10.4	11.3	10.9	9.4	9.8	0.4
More than 6 months and less than or equal to 1 year	9.4	10.0	12.5	12.8	14.3	1.5
More than 1 year and less than or equal to 2 years	5.7	5.7	5.9	5.6	5.0	-0.6
More than 2 years and less than or equal to 5 years	16.7	15.8	14.0	12.5	12.9	0.4
More than 5 years and less than or equal to 10 years	6.1	9.3	10.1	11.0	11.7	0.7
More than 10 years	1.0	1.3	1.3	1.4	2.9	1.4

Source: BCEAO

3. 2. Lending Rates¹²

The downward trend observed in the average lending rate for loans in WAEMU member countries since 2010 continued in 2019. Credit costs fell from 8.39% in 2010 to 6.68% in 2019, down from a level of 6.79% in 2018. Over the past decade, lending rates dropped by approximately 171 basis points.

Graph 4: Trends in the Average Lending Rate in WAEMU Countries



¹ The average interest rate is calculated exclusive of commissions and administrative fees. Combined ordinary loans do not include bank overdrafts or commercial bill discounts.

Virtually all countries in the Union experienced a drop in the average lending rate in in 2019. The cost of credit fell in Guinea Bissau (-75.3 basis points), Togo (-47.5 basis points), Benin (-47.2 basis points), Mali (-17.3 basis points), Burkina Faso (-16.4 basis points) and Senegal (-8.9 basis points). On the other hand, an increase in the cost of credit was observed in Niger (+16.4 basis points) and it remained relatively stable in Côte d'Ivoire.

9,23 9,39

7,44 7,27

7,78

7,31

5,89 5,81

Sénégal Côte d'Ivoire Burkina Bénin Mali Togo Guinée-Bissau Niger

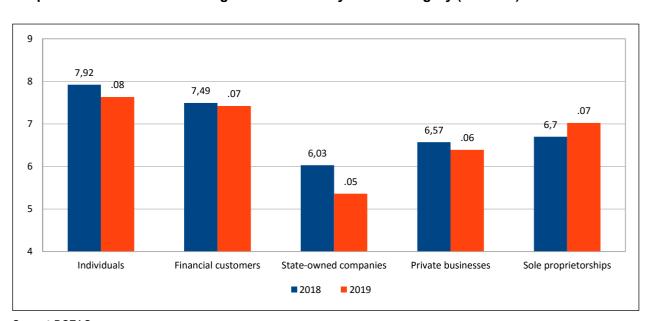
2018

Graph 5: Trends in Lending Rates by Country

Source: BCEAO

Customers also enjoyed relatively favorable lending rates overall in FY 2019. The main beneficiaries of relaxed loan costs were cooperatives and village groups (-51 basis points), private individuals (-29 basis points), state-owned companies (-22 basis points) and private companies (-19 basis points). On the other hand, lending rates for sole proprietorships were tightened (+32 basis points).

2019



Graph 6: : Trends in the Lending Interest Rates by Client Category (WAEMU)

With respect to loan purposes, the largest decreases in lending rates were observed in consumer loans (-40 basis points), housing (-22 basis points), equipment (-37 basis points) and export (-18 percentage points).

Table 5: Average Lending Rates by Loan Purpose (WAEMU)

Loan Purpose	2015	2016	2017	2018	2019	2019/2018 change (in basis points)
Housing	8.02	7.53	8.05	7.59	7.37	-22.3
Export	9.17	7.21	7.16	7.02	6.84	-18.0
Equipment	8.17	7.82	7.53	7.76	7.39	-36.6
Consumer	7.53	7.34	8.19	8.06	7.66	-40.2
Cash flow	6.44	6.54	6.50	6.31	6.23	-7.3
Other	7.81	7.32	7.37	7.10	7.04	-5.5
All loans	7.01	6.93	6.92	6.79	6.68	-10.6

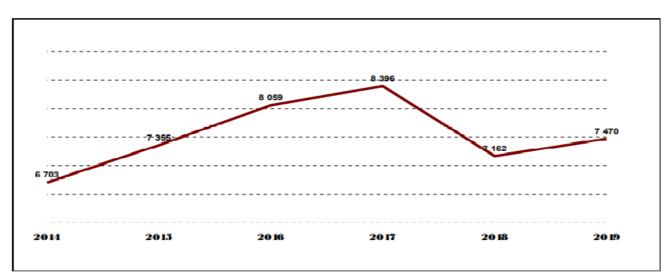
Source: BCEAO

IV. FIXED-TERM BANK DEPOSITS

4.1. Amounts of New² Fixed-Term Deposits

In 2019, the amounts of term deposits on opening of accounts in the Union's markets stood at 7,469.6 billion, compared to 7,161.7 billion in 2018, up 4.3%.

Graph 7: Amounts of New Fixed-Term Deposits (in billions of CFA F)



Source: BCEAO

² These amounts include new fixed-term deposits and renewals of existing agreements.

Broken down by country, the amount of term deposits increased in Senegal (+30.2%), Benin (+9.7%), Guinea-Bissau (+7.1%), Côte d'Ivoire (+6.5%), Niger (+1.3%) and Togo (+1.3%). On the other hand, new fixed-term deposits decreased in Mali (-20.3%) and Burkina Faso (-10.7%).

Table 6: Amounts of Fixed-Term Deposits by Country (in billions of CFA F)

	2014	2015	2016	2017	2018	2019	2019/2018 change
							(as a %)
Benin	557.4	444.5	444.6	476.4	454.4	498.5	9.7
Burkina Faso	1600.3	1699.6	1857.6	1601.2	1659.7	1481.6	-10.7
Côte d'Ivoire	1581.3	1660.1	1576.9	1847.0	1924.8	2050.0	6.5
Guinea Bissau	47.9	62.2	38.6	17.8	25.4	27.2	7.1
Mali	273.4	411.1	428.0	490.7	438.8	349.8	-20.3
Niger	173.7	227.4	213.4	198.0	146.1	148.1	1.3
Senegal	1220.6	1405.9	1757.3	2510.8	1277.9	1663.8	30.2
Togo	1248.5	1444.0	1742.4	1254.4	1234.6	1250.7	1.3
WAEMU	6703.0	7354.7	8058.8	8396.2	7161.7	7469.6	4.3

Source : BCEAO

Fixed-term deposits, with a maturity of 2 years or less, remained dominant, representing 77.6% of deposits in 2019, compared to 76.7% in 2018. Less than ten per cent (8.9%) of term deposits were invested for a period of more than 5 years.

Table 7: Structure of Fixed-Term Deposits by Term (%)

	2015	2016	2017	2018	2019	2019/2018 Variation in (%)
Less than or equal to 1 month	21.8	17.4	14.6	15.3	17.3	13.1
More than 1 month and less than or equal to 3 months	20.1	21.9	21.3	18.7	21.3	14.0
More than 3 months and less than or equal to 6 months	18.2	17.3	23.7	18.5	17.4	-5.6
More than 6 months and less than or equal to 1 year	13.5	17.2	13.1	15.1	14.0	-7.9
More than 1 year and less than or equal to 2 years	6.5	8.2	8.8	9.1	7.6	-16.9
More than 2 years and less than or equal to 5 years	11.9	12.0	12.7	13.7	13.4	-1.8
More than 5 years and less than or equal to 10 years	5.8	4.9	3.6	5.7	4.2	-25.2
Over 10 years or unspecified	2.2	1.1	2.2	3.9	4.7	20.8

Source: BCEAO

In 2019, fixed-term deposits were mainly made by private companies and sole proprietorships (31.1%), financial customers (22.9%), state-owned companies (19.9%) and private individuals (22%).

30 2.6 2.5 2.5 25 2.3 2.2 2.0 1.9 20 1.6 15 10 0.7 0.7 0.5 0.5 5 n Financial customers Private businesses Individuals Public companies Other Sole proprietorships ■ 2018 ■ 2019

Graph 8: Trends in the Structure of Fixed-Term Deposits by Client Category (WAEMU, as a %)

Source: BCEAO

4.2. Deposit Rates for Fixed-Term Deposits

Interest rates on fixed-term deposits were down compared to the previous year. The average deposit interest rate in WAEMU was 5.34% in 2019, compared to 5.41% in 2018.

Table 8: Average Interest Rates on Fixed-Term Deposits by Country (WAEMU)

	2014	2015	2016	2017	2018	2019	2019/2018 change (in basis points)
Benin	6.17	5.98	5.78	5.85	5.76	5.35	-41.3
Burkina Faso	5.17	4.70	5.40	5.67	5.70	5.87	17.8
Côte d'Ivoire	5.15	5.01	5.10	4.98	4.98	4.82	-16.4
Guinea-Bissau	4.64	4.54	4.24	4.07	4.62	4.61	-1.6
Mali	4.93	4.82	4.82	4.92	4.92	5.00	7.5
Niger	5.55	5.22	5.98	5.70	5.70	5.82	11.8
Senegal	5.51	5.58	5.38	5.13	5.46	5.39	-7.1
Togo	5.28	5.35	5.56	5.40	5.69	5.57	-12.3
WAEMU	5.33	5.16	5.37	5.28	5.41	5.34	-7.1

Source: BCEAO

CONCLUSION

The easing of credit conditions for customers of Union banks continued during 2019. The supply of credit maintained its upward momentum and lending conditions were eased. On the other hand, the rate of interest on fixed-term deposits contracted compared to the previous year. The structure of loans did not change fundamentally, with the financing of cash flow requirements remaining predominant.

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APPENDICES

1. WAEMU

Table 1.1.1. By Client Category	2014	2015	2016	2017	2018	2019
Government and similar institutions	290.6	487.5	525.9	814.0	1 141.4	982.8
Private individuals	1 509.9	1 585.3	1 993.2	1 919.8	2 076.4	2 390.8
Financial dients	86.1	61.0	100.5	83.9	54.5	51.8
State-owned companies and EPICs	384.1	332.8	315.3	375.9	708.5	536.6
Insurance-Pension funds	66.3	78.8	45.5	91.2	110.9	162.
Companies in the productive sector	6 708.6	7 622.2	7 510.1	7 576.4	7 970.0	8 797.
Sole proprietorships	1 382.6	1 572.9	1 403.9	1 509.8	1 804.8	1 701.
Cooperatives and village groups	76.2	61.5	64.9	64.5	73.6	79.9
Miscellaneous (NGOs, associations, unions, etc.)	121.5	89.5	228.7	121.1	801.8	660.
Bank staff Total	83.7 10 709.5	84.9 11 976.4	188.7 12 376.8	76.7 12 633.2	89.2 14 831.0	72.0 15 435.
Toble 4.4.2 Du Feenenie Dumese	2014	2045	2046	2047	2040	204
Table 1.1.2. By Economic Purpose Housing	2014 181.2	2015 136.5	2016 261.7	2017 286.7	2018 247.5	201 :
Export	175.2	76.8	66.5	72.8	229.3	306.
Equipment	867.0	1 142.7	994.7	1 029.0	1 322.4	1 864.
Consumer	1 146.2	1 693.6	2 262.6	1 471.5	1 881.2	2 117.
Cash flow	6 933.3	7 089.0	6 873.5	8 282.6	9 324.3	9 290.
Other	1 406.6	1 837.9	1 917.9	1 490.6	1 826.3	1 676.
Total	10 709.5	11 976.4	12 376.8	12 633.2	14 831.0	15 435.
Table 1.1.3. By Duration	2014	2015	2016	2017	2018	2019
less than or equal to 1 month	2 929.2	2 981.7	3 120.5	2 814.4	3 420.7	4 037.
more than 1 month and less than or equal to 3	2 447.8	3 108.4	2 644.1	2 901.3	3 599.3	2 688.
more than 3 months and less than or equal to 6	1 150.8	1 243.2	1 393.9	1 381.4	1 391.3	1 505.
more than 6 months and less than or equal to 1	1 023.4	1 119.8	1 238.6	1 580.2	1 900.4	2 203.
more than 1 year and less than or equal to 2 years	589.1	678.3	709.7	749.3	832.4	769.
more than 2 years and less than or equal to 5	1 714.2	1 998.2	1 950.6	1 762.6	1 849.6	1 989.
more than 5 years and less than or equal to 10	726.9	732.6	1 152.3	1 278.6	1 625.3	1 801.4
More than 10 years	100 1	114.2	167.0	16E 1	212.0	440.2
Word that To years	128.1	114.2		165.4	212.0	_
1.2. AVERAGE LENDING RATES (as a %)	10 709.5	11 976.4	12 376.8	12 633.2	14 831.0	15 435.
Total 1.2. AVERAGE LENDING RATES (as a %) Table 1.2.1. By Client Category	10 709.5 2014	11 976.4 2015	12 376.8 2016	12 633.2 2017	2018	15 435. 201
Total 1.2. AVERAGE LENDING RATES (as a %) Table 1.2.1. By Client Category Government and similar institutions	2014 7.03	11 976.4 2015 6.58	2016 5.70	2017 6.08	2018 5.77	201 6.00
Total 1.2. AVERAGE LENDING RATES (as a %) Table 1.2.1. By Client Category Government and similar institutions Private individuals	2014 7.03 9.10	2015 6.58 8.73	2016 5.70 8.45	2017 6.08 8.40	2018 5.77 7.92	201 6.00 7.63
Total 1.2. AVERAGE LENDING RATES (as a %) Table 1.2.1. By Client Category Government and similar institutions Private individuals Financial clients	2014 7.03 9.10 6.41	2015 6.58 8.73 6.89	2016 5.70 8.45 6.99	2017 6.08 8.40 7.03	2018 5.77 7.92 7.49	201: 6.00 7.6: 7.4:
Total 1.2. AVERAGE LENDING RATES (as a %) Table 1.2.1. By Client Category Government and similar institutions Private individuals Financial clients State-owned companies and EPICs	2014 7.03 9.10 6.41 6.66	2015 6.58 8.73 6.89 6.75	2016 5.70 8.45 6.99 6.70	2017 6.08 8.40 7.03 6.14	2018 5.77 7.92 7.49 6.03	201: 6.00 7.6: 7.4: 5.30
Total 1.2. AVERAGE LENDING RATES (as a %) Table 1.2.1. By Client Category Government and similar institutions	2014 7.03 9.10 6.41	2015 6.58 8.73 6.89	2016 5.70 8.45 6.99	2017 6.08 8.40 7.03	2018 5.77 7.92 7.49	201 6.00 7.63 7.44 5.33 7.6
Total 1.2. AVERAGE LENDING RATES (as a %) Table 1.2.1. By Client Category Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds	2014 7.03 9.10 6.41 6.66 8.32	2015 6.58 8.73 6.89 6.75 8.39	2016 5.70 8.45 6.99 6.70 8.61	2017 6.08 8.40 7.03 6.14 7.50	2018 5.77 7.92 7.49 6.03 7.70	201: 6.00 7.63 7.42 5.36 7.66 6.38
Total 1.2. AVERAGE LENDING RATES (as a %) Table 1.2.1. By Client Category Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector	2014 7.03 9.10 6.41 6.66 8.32 6.92	2015 6.58 8.73 6.89 6.75 8.39 6.66	2016 5.70 8.45 6.99 6.70 8.61 6.65	2017 6.08 8.40 7.03 6.14 7.50 6.71	2018 5.77 7.92 7.49 6.03 7.70 6.57	201 6.00 7.63 7.44 5.30 7.6 6.33 7.02
Total 1.2. AVERAGE LENDING RATES (as a %) Table 1.2.1. By Client Category Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships	2014 7.03 9.10 6.41 6.66 8.32 6.92 7.32	2015 6.58 8.73 6.89 6.75 8.39 6.66 7.17	2016 5.70 8.45 6.99 6.70 8.61 6.65 7.26	2017 6.08 8.40 7.03 6.14 7.50 6.71 6.77	2018 5.77 7.92 7.49 6.03 7.70 6.57 6.70	201 6.00 7.63 7.6 6.33 7.03 8.89
Total 1.2. AVERAGE LENDING RATES (as a %) Table 1.2.1. By Client Category Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups	2014 7.03 9.10 6.41 6.66 8.32 6.92 7.32 8.41	2015 6.58 8.73 6.89 6.75 8.39 6.66 7.17 8.82	2016 5.70 8.45 6.99 6.70 8.61 6.65 7.26 8.40	2017 6.08 8.40 7.03 6.14 7.50 6.71 6.77 8.79	2018 5.77 7.92 7.49 6.03 7.70 6.57 6.70 9.41	201: 6.00 7.63 7.42 5.30 7.66 6.33 7.00 8.88 8.30
Total 1.2. AVERAGE LENDING RATES (as a %) Table 1.2.1. By Client Category Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.)	2014 7.03 9.10 6.41 6.66 8.32 6.92 7.32 8.41 6.65	2015 6.58 8.73 6.89 6.75 8.39 6.66 7.17 8.82 7.53	2016 5.70 8.45 6.99 6.70 8.61 6.65 7.26 8.40 6.89	2017 6.08 8.40 7.03 6.14 7.50 6.71 6.77 8.79 7.48	2018 5.77 7.92 7.49 6.03 7.70 6.57 6.70 9.41 8.32	
Total 1.2. AVERAGE LENDING RATES (as a %) Table 1.2.1. By Client Category Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total	2014 7.03 9.10 6.41 6.66 8.32 6.92 7.32 8.41 6.65 4.25	2015 6.58 8.73 6.89 6.75 8.39 6.66 7.17 8.82 7.53 2.71	2016 5.70 8.45 6.99 6.70 8.61 6.65 7.26 8.40 6.89 2.57	2017 6.08 8.40 7.03 6.14 7.50 6.71 6.77 8.79 7.48 2.34	2018 5.77 7.92 7.49 6.03 7.70 6.57 6.70 9.41 8.32 2.86	201: 6.00 7.63 7.63 7.00 8.83 8.30 2.44 6.66
Total 1.2. AVERAGE LENDING RATES (as a %) Table 1.2.1. By Client Category Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 1.2.2. By Economic Purpose	2014 7.03 9.10 6.41 6.66 8.32 6.92 7.32 8.41 6.65 4.25 7.26	2015 6.58 8.73 6.89 6.75 8.39 6.66 7.17 8.82 7.53 2.71 7.01	2016 5.70 8.45 6.99 6.70 8.61 6.65 7.26 8.40 6.89 2.57 6.93	2017 6.08 8.40 7.03 6.14 7.50 6.71 6.77 8.79 7.48 2.34 6.92	2018 5.77 7.92 7.49 6.03 7.70 6.57 6.70 9.41 8.32 2.86 6.79	201: 6.00 7.63 7.6 6.33 7.00 8.88 8.30 2.44 6.66
Total 1.2. AVERAGE LENDING RATES (as a %) Table 1.2.1. By Client Category Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 1.2.2. By Economic Purpose Housing	2014 7.03 9.10 6.41 6.66 8.32 6.92 7.32 8.41 6.65 4.25 7.26	2015 6.58 8.73 6.89 6.75 8.39 6.66 7.17 8.82 7.53 2.71 7.01	2016 5.70 8.45 6.99 6.70 8.61 6.65 7.26 8.40 6.89 2.57 6.93	2017 6.08 8.40 7.03 6.14 7.50 6.71 6.77 8.79 7.48 2.34 6.92 2017 8.05	2018 5.77 7.92 7.49 6.03 7.70 6.57 6.70 9.41 8.32 2.86 6.79 2018	201: 6.00 7.63 7.63 7.02 8.83 8.33 2.44 6.66
Total 1.2. AVERAGE LENDING RATES (as a %) Table 1.2.1. By Client Category Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 1.2.2. By Economic Purpose Housing Export	2014 7.03 9.10 6.41 6.66 8.32 6.92 7.32 8.41 6.65 4.25 7.26	2015 6.58 8.73 6.89 6.75 8.39 6.66 7.17 8.82 7.53 2.71 7.01 2015 8.02 9.17	2016 5.70 8.45 6.99 6.70 8.61 6.65 7.26 8.40 6.89 2.57 6.93	2017 6.08 8.40 7.03 6.14 7.50 6.71 6.77 8.79 7.48 2.34 6.92 2017 8.05 7.16	2018 5.77 7.92 7.49 6.03 7.70 6.57 6.70 9.41 8.32 2.86 6.79 2018 7.59 7.02	201: 6.00 7.42 5.36 7.02 8.83 8.33 2.44 6.66
Total 1.2. AVERAGE LENDING RATES (as a %) Table 1.2.1. By Client Category Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 1.2.2. By Economic Purpose Housing	2014 7.03 9.10 6.41 6.66 8.32 6.92 7.32 8.41 6.65 4.25 7.26	2015 6.58 8.73 6.89 6.75 8.39 6.66 7.17 8.82 7.53 2.71 7.01	2016 5.70 8.45 6.99 6.70 8.61 6.65 7.26 8.40 6.89 2.57 6.93	2017 6.08 8.40 7.03 6.14 7.50 6.71 6.77 8.79 7.48 2.34 6.92 2017 8.05	2018 5.77 7.92 7.49 6.03 7.70 6.57 6.70 9.41 8.32 2.86 6.79 2018	201: 6.00 7.63 7.02 8.83 8.30 2.44 6.66 201: 7.33
Total 1.2. AVERAGE LENDING RATES (as a %) Table 1.2.1. By Client Category Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 1.2.2. By Economic Purpose Housing Export Equipment	2014 7.03 9.10 6.41 6.66 8.32 6.92 7.32 8.41 6.65 4.25 7.26 2014 7.64 5.89 8.21	2015 6.58 8.73 6.89 6.75 8.39 6.66 7.17 8.82 7.53 2.71 7.01 2015 8.02 9.17 8.17	2016 5.70 8.45 6.99 6.70 8.61 6.65 7.26 8.40 6.89 2.57 6.93 2016 7.53 7.21 7.82	2017 6.08 8.40 7.03 6.14 7.50 6.71 6.77 8.79 7.48 2.34 6.92 2017 8.05 7.16 7.53	2018 5.77 7.92 7.49 6.03 7.70 6.57 6.70 9.41 8.32 2.86 6.79 2018 7.59 7.02 7.76	201: 6.00 7.42 5.30 7.63 7.00 8.83 8.30 2.44
Total 1.2. AVERAGE LENDING RATES (as a %) Table 1.2.1. By Client Category Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 1.2.2. By Economic Purpose Housing Export Equipment Consumer	2014 7.03 9.10 6.41 6.66 8.32 6.92 7.32 8.41 6.65 4.25 7.26 2014 7.64 5.89 8.21 9.05	2015 6.58 8.73 6.89 6.75 8.39 6.66 7.17 8.82 7.53 2.71 7.01 2015 8.02 9.17 8.17 7.53	2016 5.70 8.45 6.99 6.70 8.61 6.65 7.26 8.40 6.89 2.57 6.93 2016 7.53 7.21 7.82 7.34	2017 6.08 8.40 7.03 6.14 7.50 6.71 6.77 8.79 7.48 2.34 6.92 2017 8.05 7.16 7.53 8.19	2018 5.77 7.92 7.49 6.03 7.70 6.57 6.70 9.41 8.32 2.86 6.79 2018 7.59 7.02 7.76 8.06	201: 6.00 7.42 5.30 7.60 8.83 8.30 2.44 6.66 7.33 7.60
Total 1.2. AVERAGE LENDING RATES (as a %) Table 1.2.1. By Client Category Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 1.2.2. By Economic Purpose Housing Export Equipment Consumer Cash flow	2014 7.03 9.10 6.41 6.66 8.32 6.92 7.32 8.41 6.65 4.25 7.26 2014 7.64 5.89 8.21 9.05 6.69	2015 6.58 8.73 6.89 6.75 8.39 6.66 7.17 8.82 7.53 2.71 7.01 2015 8.02 9.17 8.17 7.53 6.44	2016 5.70 8.45 6.99 6.70 8.61 6.65 7.26 8.40 6.89 2.57 6.93 2016 7.53 7.21 7.82 7.34 6.54	2017 6.08 8.40 7.03 6.14 7.50 6.71 6.77 8.79 7.48 2.34 6.92 2017 8.05 7.16 7.53 8.19 6.50	2018 5.77 7.92 7.49 6.03 7.70 6.57 6.70 9.41 8.32 2.86 6.79 2018 7.59 7.02 7.76 8.06 6.31	201: 6.00 7.6: 7.4: 5.3: 7.0: 8.8: 8.3: 2.4: 6.6: 7.3: 7.6: 6.2:
Total 1.2. AVERAGE LENDING RATES (as a %) Table 1.2.1. By Client Category Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 1.2.2. By Economic Purpose Housing Export Equipment Consumer Cash flow Other Total	2014 7.03 9.10 6.41 6.66 8.32 6.92 7.32 8.41 6.65 4.25 7.26 2014 7.64 5.89 8.21 9.05 6.69 8.16	2015 6.58 8.73 6.89 6.75 8.39 6.66 7.17 8.82 7.53 2.71 7.01 2015 8.02 9.17 8.17 7.53 6.44 7.81	2016 5.70 8.45 6.99 6.70 8.61 6.65 7.26 8.40 6.89 2.57 6.93 2016 7.53 7.21 7.82 7.34 6.54 7.32	2017 6.08 8.40 7.03 6.14 7.50 6.71 6.77 8.79 7.48 2.34 6.92 2017 8.05 7.16 7.53 8.19 6.50 7.37	2018 5.77 7.92 7.49 6.03 7.70 6.57 6.70 9.41 8.32 2.86 6.79 2018 7.59 7.02 7.76 8.06 6.31 7.10	201: 6.00 7.6: 7.4: 5.3: 7.0: 8.8: 8.3: 2.4: 6.6: 7.3: 7.6: 6.2: 7.0:
Total 1.2. AVERAGE LENDING RATES (as a %) Table 1.2.1. By Client Category Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 1.2.2. By Economic Purpose Housing Export Equipment Consumer Cash flow Other Total Table 1.2.3. By Duration	2014 7.03 9.10 6.41 6.66 8.32 6.92 7.32 8.41 6.65 4.25 7.26 2014 7.64 5.89 8.21 9.05 6.69 8.16 7.26	2015 6.58 8.73 6.89 6.75 8.39 6.66 7.17 8.82 7.53 2.71 7.01 2015 8.02 9.17 8.17 7.53 6.44 7.81 7.01	2016 5.70 8.45 6.99 6.70 8.61 6.65 7.26 8.40 6.89 2.57 6.93 2016 7.53 7.21 7.82 7.34 6.54 7.32 6.93	2017 6.08 8.40 7.03 6.14 7.50 6.71 6.77 8.79 7.48 2.34 6.92 2017 8.05 7.16 7.53 8.19 6.50 7.37 6.92	2018 5.77 7.92 7.49 6.03 7.70 6.57 6.70 9.41 8.32 2.86 6.79 2018 7.59 7.02 7.76 8.06 6.31 7.10 6.79	201: 6.00 7.4: 5.3: 7.6: 6.3: 7.0: 8.8: 8.3: 2.4: 6.6: 7.3: 7.6: 6.8: 7.6: 6.6: 7.4: 6.6: 7.4: 7.3: 7.6: 6.8: 7.6: 7.6: 7.6: 7.6: 7.6: 7.6: 7.6: 7.6
Total 1.2. AVERAGE LENDING RATES (as a %) Table 1.2.1. By Client Category Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 1.2.2. By Economic Purpose Housing Export Equipment Consumer Cash flow Other Total Table 1.2.3. By Duration less than or equal to 1 month	2014 7.03 9.10 6.41 6.66 8.32 6.92 7.32 8.41 6.65 4.25 7.26 2014 7.64 5.89 8.21 9.05 6.69 8.16 7.26	2015 6.58 8.73 6.89 6.75 8.39 6.66 7.17 8.82 7.53 2.71 7.01 2015 8.02 9.17 8.17 7.53 6.44 7.81 7.01	2016 5.70 8.45 6.99 6.70 8.61 6.65 7.26 8.40 6.89 2.57 6.93 2016 7.53 7.21 7.82 7.34 6.54 7.32 6.93	2017 6.08 8.40 7.03 6.14 7.50 6.71 6.77 8.79 7.48 2.34 6.92 2017 8.05 7.16 7.53 8.19 6.50 7.37 6.92	2018 5.77 7.92 7.49 6.03 7.70 6.57 6.70 9.41 8.32 2.86 6.79 2018 7.59 7.02 7.76 8.06 6.31 7.10 6.79	201 6.0 7.6 7.4 5.3 7.0 8.8 8.3 2.4 6.6 201 7.3 6.8 7.6 6.2 7.0 6.6 201 5.8
Total 1.2. AVERAGE LENDING RATES (as a %) Table 1.2.1. By Client Category Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 1.2.2. By Economic Purpose Housing Export Equipment Consumer Cash flow Other Total Table 1.2.3. By Duration less than or equal to 1 month more than 1 month and less than or equal to 3 months	2014 7.03 9.10 6.41 6.66 8.32 6.92 7.32 8.41 6.65 4.25 7.26 2014 7.64 5.89 8.21 9.05 6.69 8.16 7.26	2015 6.58 8.73 6.89 6.75 8.39 6.66 7.17 8.82 7.53 2.71 7.01 2015 8.02 9.17 8.17 7.53 6.44 7.81 7.01 2015 5.98	2016 5.70 8.45 6.99 6.70 8.61 6.65 7.26 8.40 6.89 2.57 6.93 2016 7.53 7.21 7.82 7.34 6.54 7.32 6.93	2017 6.08 8.40 7.50 6.71 6.77 8.79 7.48 2.34 6.92 2017 8.05 7.16 7.53 8.19 6.50 7.37 6.92 2017 5.79	2018 5.77 7.92 7.49 6.03 7.70 6.57 6.70 9.41 8.32 2.86 6.79 2018 7.59 7.02 7.76 8.06 6.31 7.10 6.79 2018 5.86	201 6.0 7.6 7.3 7.6 6.3 7.0 8.8 8.3 2.4 6.6 201 7.3 6.8 7.6 6.2 7.0 6.6 201 5.8
Total 1.2. AVERAGE LENDING RATES (as a %) Table 1.2.1. By Client Category Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 1.2.2. By Economic Purpose Housing Export Equipment Consumer Cash flow Other Total Table 1.2.3. By Duration less than or equal to 1 month more than 1 month and less than or equal to 3 months more than 3 months and less than or equal to 6	2014 7.03 9.10 6.41 6.66 8.32 6.92 7.32 8.41 6.65 4.25 7.26 2014 7.64 5.89 8.21 9.05 6.69 8.16 7.26	2015 6.58 8.73 6.89 6.75 8.39 6.66 7.17 8.82 7.53 2.71 7.01 2015 8.02 9.17 8.17 7.53 6.44 7.81 7.01 2015 5.98 5.62	2016 5.70 8.45 6.99 6.70 8.61 6.65 7.26 8.40 6.89 2.57 6.93 2016 7.53 7.21 7.82 7.34 6.54 7.32 6.93 2016 5.74 5.63	2017 6.08 8.40 7.03 6.14 7.50 6.71 6.77 8.79 7.48 2.34 6.92 2017 8.05 7.16 7.53 8.19 6.50 7.37 6.92 2017 5.79 5.91	2018 5.77 7.92 7.49 6.03 7.70 6.57 6.70 9.41 8.32 2.86 6.79 2018 7.59 7.02 7.76 8.06 6.31 7.10 6.79 2018 5.86 5.92	201 6.0 7.6 7.4 5.3 7.0 8.8 8.3 2.4 6.6 201 7.3 6.8 7.0 6.6 2.7 7.0 6.6 5.8 5.7 7.0
Total 1.2. AVERAGE LENDING RATES (as a %) Table 1.2.1. By Client Category Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 1.2.2. By Economic Purpose Housing Export Equipment Consumer Cash flow Other Total Table 1.2.3. By Duration less than or equal to 1 month more than 1 month and less than or equal to 6 more than 6 months and less than or equal to 1 year	2014 7.03 9.10 6.41 6.66 8.32 6.92 7.32 8.41 6.65 4.25 7.26 2014 7.64 5.89 8.21 9.05 6.69 8.16 7.26	2015 6.58 8.73 6.89 6.66 7.17 8.82 7.53 2.71 7.01 2015 8.02 9.17 8.17 7.53 6.44 7.81 7.01 2015 5.98 5.62 8.46	2016 5.70 8.45 6.99 6.70 8.61 6.65 7.26 8.40 6.89 2.57 6.93 2016 7.53 7.21 7.82 7.34 6.54 7.32 6.93 2016 5.74 5.63 7.96	2017 6.08 8.40 7.03 6.14 7.50 6.71 6.77 8.79 7.48 2.34 6.92 2017 8.05 7.16 7.53 8.19 6.50 7.37 6.92 2017 5.79 5.91 7.72	2018 5.77 7.92 7.49 6.03 7.70 6.57 6.70 9.41 8.32 2.86 6.79 2018 7.59 7.02 7.76 8.06 6.31 7.10 6.79 2018 5.86 5.92 7.43	201 6.0 7.4 5.3 7.6 6.3 7.0 8.8 8.3 2.4 6.6 201 7.3 6.6 2 7.0 6.6 201 5.8
Total 1.2. AVERAGE LENDING RATES (as a %) Table 1.2.1. By Client Category Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 1.2.2. By Economic Purpose Housing Export Equipment Consumer Cash flow Other Total Table 1.2.3. By Duration less than or equal to 1 month more than 1 month and less than or equal to 6 more than 6 months and less than or equal to 1 year more than 1 year and less than or equal to 2 years	2014 7.03 9.10 6.41 6.66 8.32 6.92 7.32 8.41 6.65 4.25 7.26 2014 7.64 5.89 8.21 9.05 6.69 8.16 7.26 2014 6.14 6.00 8.18 8.70	2015 6.58 8.73 6.89 6.66 7.17 8.82 7.53 2.71 7.01 2015 8.02 9.17 8.17 7.53 6.44 7.81 7.01 2015 5.98 5.62 8.46 8.19	2016 5.70 8.45 6.99 6.70 8.61 6.65 7.26 8.40 6.89 2.57 6.93 2016 7.53 7.21 7.82 7.34 6.54 7.32 6.93 2016 5.74 5.63 7.96 8.20	2017 6.08 8.40 7.03 6.14 7.50 6.71 6.77 8.79 7.48 2.34 6.92 2017 8.05 7.16 7.53 8.19 6.50 7.37 6.92 2017 5.79 5.91 7.72 7.95	2018 5.77 7.92 7.49 6.03 7.70 6.57 6.70 9.41 8.32 2.86 6.79 2018 7.59 7.02 7.76 8.06 6.31 7.10 6.79 2018 5.86 5.92 7.43 7.71	201 6.0 7.6 7.4 5.3 7.6 6.3 7.0 8.8 8.3 2.4 6.6 201 7.3 6.8 7.6 6.2 7.0 6.6
Total 1.2. AVERAGE LENDING RATES (as a %) Table 1.2.1. By Client Category Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 1.2.2. By Economic Purpose Housing Export Equipment Consumer Cash flow Other Total Table 1.2.3. By Duration less than or equal to 1 month more than 1 month and less than or equal to 6 more than 6 months and less than or equal to 1 year more than 1 year and less than or equal to 2 years more than 2 years and less than or equal to 5 years	2014 7.03 9.10 6.41 6.66 8.32 6.92 7.32 8.41 6.65 4.25 7.26 2014 7.64 5.89 8.21 9.05 6.69 8.16 7.26 2014 6.14 6.00 8.18 8.70 8.76 8.67	2015 6.58 8.73 6.89 6.75 8.39 6.66 7.17 8.82 7.53 2.71 7.01 2015 8.02 9.17 8.17 7.53 6.44 7.81 7.01 2015 5.98 5.62 8.46 8.19 8.25 8.36	2016 5.70 8.45 6.99 6.70 8.61 6.65 7.26 8.40 6.89 2.57 6.93 2016 7.53 7.21 7.82 7.34 6.54 7.32 6.93 2016 5.74 5.63 7.96 8.20 7.83 8.25	2017 6.08 8.40 7.03 6.14 7.50 6.71 6.77 8.79 7.48 2.34 6.92 2017 8.05 7.16 7.53 8.19 6.50 7.37 6.92 2017 5.79 5.91 7.72 7.95 7.47 8.07	2018 5.77 7.92 7.49 6.03 7.70 6.57 6.70 9.41 8.32 2.86 6.79 2018 7.59 7.02 7.76 8.06 6.31 7.10 6.79 2018 5.86 5.92 7.43 7.71 7.61 7.68	201 6.0 7.6 6.3 7.0 8.8 8.3 2.4 6.6 201 7.3 6.6 7.4 7.6 6.2 7.0 6.6 201 7.3 7.6 7.6 7.5
Total 1.2. AVERAGE LENDING RATES (as a %) Table 1.2.1. By Client Category Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 1.2.2. By Economic Purpose Housing Export Equipment Consumer Cash flow Other	2014 7.03 9.10 6.41 6.66 8.32 6.92 7.32 8.41 6.65 4.25 7.26 2014 7.64 5.89 8.21 9.05 6.69 8.16 7.26 2014 6.14 6.00 8.18 8.70 8.76	2015 6.58 8.73 6.89 6.75 8.39 6.66 7.17 8.82 7.53 2.71 7.01 2015 8.02 9.17 8.17 7.53 6.44 7.81 7.01 2015 5.98 5.62 8.46 8.19 8.25	2016 5.70 8.45 6.99 6.70 8.61 6.65 7.26 8.40 6.89 2.57 6.93 2016 7.53 7.21 7.82 7.34 6.54 7.32 6.93 2016 5.74 5.63 7.96 8.20 7.83	2017 6.08 8.40 7.03 6.14 7.50 6.71 6.77 8.79 7.48 2.34 6.92 2017 8.05 7.16 7.53 8.19 6.50 7.37 6.92 2017 5.79 5.91 7.72 7.95 7.47	2018 5.77 7.92 7.49 6.03 7.70 6.57 6.70 9.41 8.32 2.86 6.79 2018 7.59 7.02 7.76 8.06 6.31 7.10 6.79 2018 5.86 5.92 7.43 7.71 7.61	201 6.00 7.6 6.3 7.0 8.8 8.3 2.4 6.6 201 7.3 6.8 7.0 6.6 201 7.3 7.6 6.2 7.0 6.6 201 5.8

1.3 DEPOSITS ON OPENING OF ACCOUNTS (in billions of CFA F)

Table 1.3.1. By Client Category						
Table Herri Ly Chern Caregory	2014	2015	2016	2017	2018	2019
Government and similar institutions	500.4	632.6	690.1	651.4	544.5	887.5
Private individuals	1 108.6	1 285.8	1 642.7	1 832.0	1 557.5	1 421.9
Financial clients	1 122.6	1 203.9	1 445.1	1 108.6	732.3	709.6
State-owned companies and EPICs	887.8	854.5	683.7	1 031.6	628.3	597.8
Insurance-Pension funds	714.7	740.5	1 048.0	898.0	1 040.5	998.6
Companies in the productive sector	1 807.9	1 855.0	1 840.3	2 013.7	1 795.0	1 944.7
Sole proprietorships	166.9	289.1	252.2	338.5	337.0	383.6
Cooperatives and village groups	116.6	139.7	138.6	131.8	67.7	61.2
Miscellaneous (NGOs, associations, unions, etc.)	266.7	344.7	307.4	379.7	436.4	460.2
Bank staff	10.8	8.9	10.7	10.8	22.5	4.5
Total	6 703.0	7 354.7	8 058.8	8 396.2	7 161.7	7 469.6
Table 1.3.2. By Economic Purpose	2014	2015	2016	2017	2018	2019
Fixed-term deposit	6 570.9	6 972.9	7 704.7	8 122.6	6 887.8	7 153.9
Special savings scheme	20.1	152.5	199.6	122.1	163.9	213.1
Cash voucher	89.3	113.5	129.9	141.7	103.4	84.8
Certificate of deposit	4.6	0.4	4.4	0.0		
Other	18.1	115.4	20.1	9.8	6.6	17.8
Total	6 703.0	7 354.7	8 058.8	8 396.2	7 161.7	7 469.6
Table 1.3.3. By Duration	2014	2015	2016	2017	2018	2019
less than or equal to 1 month	1 485.7	1 604.2	1 402.5	1 223.7	1 095.1	1 291.7
more than 1 month and less than or equal to 3	1 413.9	1 476.7	1 767.0	1 786.1	1 340.1	1 593.9
more than 3 months and less than or equal to 6	1 175.9	1 341.3	1 394.1	1 986.9	1 322.9	1 302.7
more than 6 months and less than or equal to 1	926.6	991.4	1 389.1	1 097.8	1 084.9	1 042.6
more than 1 year and less than or equal to 2 years	457.3	475.5	659.1	741.1	652.5	565.4
more than 2 years and less than or equal to 5	801.5	878.3	964.0	1 070.0	980.0	1 004.2
more than 5 years and less than or equal to 10	175.6	423.8	394.2	305.0	407.1	317.4
Unspecified	266.5	163.6	88.7	185.6	279.1	351.8
Total	6 703.0	7 354.7	8 058.8	8 396.2	7 161.7	7 469.6
Table 1.4.1. By Client Category	2014	2015	2016	2017	2018	2019
Government and similar institutions	5.37	5.12	5.22	5.17	5.40	5.21
Government and similar institutions Private individuals	5.37 4.96	5.12 4.77	5.22 5.07	5.17 4.97	5.40 4.92	5.21 4.94
Government and similar institutions Private individuals Financial clients	5.37 4.96 4.73	5.12 4.77 4.51	5.22 5.07 5.30	5.17 4.97 5.54	5.40 4.92 6.26	5.21 4.94 5.57
Government and similar institutions Private individuals Financial dients State-owned companies and EPICs	5.37 4.96 4.73 5.83	5.12 4.77 4.51 5.54	5.22 5.07 5.30 5.71	5.17 4.97 5.54 5.58	5.40 4.92 6.26 5.35	5.21 4.94 5.57 5.61
Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds	5.37 4.96 4.73 5.83 5.76	5.12 4.77 4.51 5.54 5.90	5.22 5.07 5.30 5.71 6.04	5.17 4.97 5.54 5.58 5.89	5.40 4.92 6.26 5.35 6.03	5.21 4.94 5.57 5.61 5.76
Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector	5.37 4.96 4.73 5.83 5.76 5.56	5.12 4.77 4.51 5.54 5.90 5.46	5.22 5.07 5.30 5.71 6.04 5.41	5.17 4.97 5.54 5.58 5.89 5.17	5.40 4.92 6.26 5.35 6.03 5.28	5.21 4.94 5.57 5.61 5.76 5.35
Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships	5.37 4.96 4.73 5.83 5.76 5.56 4.76	5.12 4.77 4.51 5.54 5.90 5.46 4.32	5.22 5.07 5.30 5.71 6.04 5.41 4.06	5.17 4.97 5.54 5.58 5.89 5.17 4.14	5.40 4.92 6.26 5.35 6.03 5.28 4.42	5.21 4.94 5.57 5.61 5.76 5.35 4.84
Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups	5.37 4.96 4.73 5.83 5.76 5.56 4.76 5.28	5.12 4.77 4.51 5.54 5.90 5.46 4.32 5.36	5.22 5.07 5.30 5.71 6.04 5.41 4.06 5.53	5.17 4.97 5.54 5.58 5.89 5.17 4.14 5.29	5.40 4.92 6.26 5.35 6.03 5.28 4.42 5.78	5.21 4.94 5.57 5.61 5.76 5.35 4.84 5.37
Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.)	5.37 4.96 4.73 5.83 5.76 5.56 4.76 5.28 5.31	5.12 4.77 4.51 5.54 5.90 5.46 4.32 5.36 5.53	5.22 5.07 5.30 5.71 6.04 5.41 4.06 5.53 5.33	5.17 4.97 5.54 5.58 5.89 5.17 4.14 5.29 5.55	5.40 4.92 6.26 5.35 6.03 5.28 4.42 5.78 5.66	5.21 4.94 5.57 5.61 5.76 5.35 4.84 5.37 5.62
Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups	5.37 4.96 4.73 5.83 5.76 5.56 4.76 5.28	5.12 4.77 4.51 5.54 5.90 5.46 4.32 5.36	5.22 5.07 5.30 5.71 6.04 5.41 4.06 5.53	5.17 4.97 5.54 5.58 5.89 5.17 4.14 5.29	5.40 4.92 6.26 5.35 6.03 5.28 4.42 5.78	5.21 4.94 5.57 5.61 5.76 5.35 4.84 5.37
Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total	5.37 4.96 4.73 5.83 5.76 5.56 4.76 5.28 5.31 5.16	5.12 4.77 4.51 5.54 5.90 5.46 4.32 5.36 5.53 4.77 5.16	5.22 5.07 5.30 5.71 6.04 5.41 4.06 5.53 5.33 4.39 5.37	5.17 4.97 5.54 5.58 5.89 5.17 4.14 5.29 5.55 5.12	5.40 4.92 6.26 5.35 6.03 5.28 4.42 5.78 5.66 5.32	5.21 4.94 5.57 5.61 5.76 5.35 4.84 5.37 5.62 5.28
Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 1.4.2. By Economic Purpose	5.37 4.96 4.73 5.83 5.76 5.56 4.76 5.28 5.31 5.16 5.33	5.12 4.77 4.51 5.54 5.90 5.46 4.32 5.36 5.53 4.77 5.16	5.22 5.07 5.30 5.71 6.04 5.41 4.06 5.53 5.33 4.39 5.37	5.17 4.97 5.54 5.58 5.89 5.17 4.14 5.29 5.55 5.12 5.28	5.40 4.92 6.26 5.35 6.03 5.28 4.42 5.78 5.66 5.32 5.41	5.21 4.94 5.57 5.61 5.76 5.35 4.84 5.37 5.62 5.28 5.34
Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 1.4.2. By Economic Purpose Fixed-term deposit	5.37 4.96 4.73 5.83 5.76 5.56 4.76 5.28 5.31 5.16 5.33	5.12 4.77 4.51 5.54 5.90 5.46 4.32 5.36 5.53 4.77 5.16	5.22 5.07 5.30 5.71 6.04 5.41 4.06 5.53 5.33 4.39 5.37	5.17 4.97 5.54 5.58 5.89 5.17 4.14 5.29 5.55 5.12 5.28	5.40 4.92 6.26 5.35 6.03 5.28 4.42 5.78 5.66 5.32 5.41	5.21 4.94 5.57 5.61 5.76 5.35 4.84 5.37 5.62 5.28 5.34
Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 1.4.2. By Economic Purpose Fixed-term deposit Special savings scheme	5.37 4.96 4.73 5.83 5.76 5.56 4.76 5.28 5.31 5.16 5.33	5.12 4.77 4.51 5.54 5.90 5.46 4.32 5.36 5.53 4.77 5.16 2015 5.17 5.95	5.22 5.07 5.30 5.71 6.04 5.41 4.06 5.53 5.33 4.39 5.37	5.17 4.97 5.54 5.58 5.89 5.17 4.14 5.29 5.55 5.12 5.28 2017 5.31 4.61	5.40 4.92 6.26 5.35 6.03 5.28 4.42 5.78 5.66 5.32 5.41 2018 5.45 4.39	5.21 4.94 5.57 5.61 5.76 5.35 4.84 5.37 5.62 5.28 5.34 2019 5.37 4.66
Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 1.4.2. By Economic Purpose Fixed-term deposit Special savings scheme Cash voucher	5.37 4.96 4.73 5.83 5.76 5.56 4.76 5.28 5.31 5.16 5.33	5.12 4.77 4.51 5.54 5.90 5.46 4.32 5.36 5.53 4.77 5.16	5.22 5.07 5.30 5.71 6.04 5.41 4.06 5.53 5.33 4.39 5.37	5.17 4.97 5.54 5.58 5.89 5.17 4.14 5.29 5.55 5.12 5.28	5.40 4.92 6.26 5.35 6.03 5.28 4.42 5.78 5.66 5.32 5.41	5.21 4.94 5.57 5.61 5.76 5.35 4.84 5.37 5.62 5.28 5.34
Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 1.4.2. By Economic Purpose Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit	5.37 4.96 4.73 5.83 5.76 5.56 4.76 5.28 5.31 5.16 5.33	5.12 4.77 4.51 5.54 5.90 5.46 4.32 5.36 5.53 4.77 5.16 2015 5.17 5.95 3.87	5.22 5.07 5.30 5.71 6.04 5.41 4.06 5.53 5.33 4.39 5.37 2016 5.43 3.96 4.08	5.17 4.97 5.54 5.58 5.89 5.17 4.14 5.29 5.55 5.12 5.28 2017 5.31 4.61 4.10	5.40 4.92 6.26 5.35 6.03 5.28 4.42 5.78 5.66 5.32 5.41 2018 5.45 4.39	5.21 4.94 5.57 5.61 5.76 5.35 4.84 5.37 5.62 5.28 5.34 2019 5.37 4.66
Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 1.4.2. By Economic Purpose Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other	5.37 4.96 4.73 5.83 5.76 5.56 4.76 5.28 5.31 5.16 5.33 2014 5.34 5.20 4.65 6.13	5.12 4.77 4.51 5.54 5.90 5.46 4.32 5.36 5.53 4.77 5.16 2015 5.17 5.95 3.87 6.97	5.22 5.07 5.30 5.71 6.04 5.41 4.06 5.53 5.33 4.39 5.37 2016 5.43 3.96 4.08 6.15	5.17 4.97 5.54 5.58 5.89 5.17 4.14 5.29 5.55 5.12 5.28 2017 5.31 4.61 4.10 3.65	5.40 4.92 6.26 5.35 6.03 5.28 4.42 5.78 5.66 5.32 5.41 2018 5.45 4.39 4.41	5.21 4.94 5.57 5.61 5.76 5.35 4.84 5.37 5.62 5.28 5.34 2019 5.37 4.66 4.56
Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 1.4.2. By Economic Purpose Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other Total	5.37 4.96 4.73 5.83 5.76 5.56 4.76 5.28 5.31 5.16 5.33 2014 5.34 5.20 4.65 6.13 4.41 5.33	5.12 4.77 4.51 5.54 5.90 5.46 4.32 5.36 5.53 4.77 5.16 2015 5.17 5.95 3.87 6.97 4.99 5.16	5.22 5.07 5.30 5.71 6.04 5.41 4.06 5.53 5.33 4.39 5.37 2016 5.43 3.96 4.08 6.15 5.42 5.37	5.17 4.97 5.54 5.58 5.89 5.17 4.14 5.29 5.55 5.12 5.28 2017 5.31 4.61 4.10 3.65 5.15 5.28	5.40 4.92 6.26 5.35 6.03 5.28 4.42 5.78 5.66 5.32 5.41 2018 5.45 4.39 4.41 5.76 5.41	5.21 4.94 5.57 5.61 5.76 5.35 4.84 5.37 5.62 5.28 5.34 2019 5.37 4.66 4.56
Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 1.4.2. By Economic Purpose Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other Total Table 1.4.3. By Duration	5.37 4.96 4.73 5.83 5.76 5.56 4.76 5.28 5.31 5.16 5.33 2014 5.34 5.20 4.65 6.13 4.41 5.33	5.12 4.77 4.51 5.54 5.90 5.46 4.32 5.36 5.53 4.77 5.16 2015 5.17 5.95 3.87 6.97 4.99 5.16	5.22 5.07 5.30 5.71 6.04 5.41 4.06 5.53 5.33 4.39 5.37 2016 5.43 3.96 4.08 6.15 5.42 5.37	5.17 4.97 5.54 5.58 5.89 5.17 4.14 5.29 5.55 5.12 5.28 2017 5.31 4.61 4.10 3.65 5.15 5.28	5.40 4.92 6.26 5.35 6.03 5.28 4.42 5.78 5.66 5.32 5.41 2018 5.45 4.39 4.41 5.76 5.41	5.21 4.94 5.57 5.61 5.76 5.35 4.84 5.37 5.62 5.28 5.34 2019 5.37 4.66 4.56
Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 1.4.2. By Economic Purpose Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other Total Table 1.4.3. By Duration less than or equal to 1 month	5.37 4.96 4.73 5.83 5.76 5.56 4.76 5.28 5.31 5.16 5.33 2014 5.34 5.20 4.65 6.13 4.41 5.33	5.12 4.77 4.51 5.54 5.90 5.46 4.32 5.36 5.53 4.77 5.16 2015 5.17 5.95 3.87 6.97 4.99 5.16 2015 4.10	5.22 5.07 5.30 5.71 6.04 5.41 4.06 5.53 5.33 4.39 5.37 2016 4.08 6.15 5.42 5.37	5.17 4.97 5.54 5.58 5.89 5.17 4.14 5.29 5.55 5.12 5.28 2017 5.31 4.61 4.10 3.65 5.15 5.28 2017 4.90	5.40 4.92 6.26 5.35 6.03 5.28 4.42 5.78 5.66 5.32 5.41 2018 5.45 4.39 4.41 5.76 5.41 2018 5.16	5.21 4.94 5.57 5.61 5.76 5.35 4.84 5.37 5.62 5.28 5.34 2019 4.56 4.56 4.56 4.56
Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 1.4.2. By Economic Purpose Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other Total Table 1.4.3. By Duration less than or equal to 1 month more than 1 month and less than or equal to 3	5.37 4.96 4.73 5.83 5.76 5.56 4.76 5.28 5.31 5.16 5.33 2014 5.34 5.20 4.65 6.13 4.41 5.33 2014 4.32 5.37	5.12 4.77 4.51 5.54 5.90 5.46 4.32 5.36 5.53 4.77 5.16 2015 5.17 5.95 3.87 6.97 4.99 5.16 2015 4.10 5.42	5.22 5.07 5.30 5.71 6.04 5.41 4.06 5.53 5.33 4.39 5.37 2016 5.43 3.96 4.08 6.15 5.42 5.37	5.17 4.97 5.54 5.58 5.89 5.17 4.14 5.29 5.55 5.12 5.28 2017 5.31 4.61 4.10 3.65 5.15 5.28 2017 4.90 5.40	5.40 4.92 6.26 5.35 6.03 5.28 4.42 5.78 5.66 5.32 5.41 2018 5.45 4.39 4.41 5.76 5.41 2018 5.46 5.44	5.21 4.94 5.57 5.61 5.76 5.35 4.84 5.37 5.62 5.28 5.34 2019 5.37 4.66 4.56 5.41 5.34
Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 1.4.2. By Economic Purpose Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other Total Table 1.4.3. By Duration less than or equal to 1 month more than 1 month and less than or equal to 6	5.37 4.96 4.73 5.83 5.76 5.56 4.76 5.28 5.31 5.16 5.33 2014 5.34 5.20 4.65 6.13 4.41 5.33	5.12 4.77 4.51 5.54 5.90 5.46 4.32 5.36 5.53 4.77 5.16 2015 5.17 5.95 3.87 6.97 4.99 5.16 2015 4.10	5.22 5.07 5.30 5.71 6.04 5.41 4.06 5.53 5.33 4.39 5.37 2016 4.08 6.15 5.42 5.37	5.17 4.97 5.54 5.58 5.89 5.17 4.14 5.29 5.55 5.12 5.28 2017 5.31 4.61 4.10 3.65 5.15 5.28 2017 4.90	5.40 4.92 6.26 5.35 6.03 5.28 4.42 5.78 5.66 5.32 5.41 2018 5.45 4.39 4.41 5.76 5.41 2018 5.16	5.21 4.94 5.57 5.61 5.76 5.35 4.84 5.37 5.62 5.28 5.34 2019 5.37 4.66 4.56 5.41 5.34
Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 1.4.2. By Economic Purpose Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other Total Table 1.4.3. By Duration less than or equal to 1 month more than 1 month and less than or equal to 6 more than 6 months and less than or equal to 1 year	5.37 4.96 4.73 5.83 5.76 5.56 4.76 5.28 5.31 5.16 5.33 2014 5.34 5.20 4.65 6.13 4.41 5.33 2014 4.32 5.37 5.77	5.12 4.77 4.51 5.54 5.90 5.46 4.32 5.36 5.53 4.77 5.16 2015 5.17 5.95 3.87 6.97 4.99 5.16 2015 4.10 5.42 5.54	5.22 5.07 5.30 5.71 6.04 5.41 4.06 5.53 5.33 4.39 5.37 2016 5.43 3.96 4.08 6.15 5.42 5.37 2016 4.74 5.67 5.53	5.17 4.97 5.54 5.58 5.89 5.17 4.14 5.29 5.55 5.12 5.28 2017 5.31 4.61 4.10 3.65 5.15 5.28 2017 4.90 5.40 5.35	5.40 4.92 6.26 5.35 6.03 5.28 4.42 5.78 5.66 5.32 5.41 2018 5.45 4.39 4.41 5.76 5.41 2018 5.16 5.44 5.67	5.21 4.94 5.57 5.61 5.76 5.35 4.84 5.37 5.62 5.28 5.34 2019 5.37 4.66 4.56 5.41 5.34 2019 4.92 5.35 5.52
Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 1.4.2. By Economic Purpose Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other Total Table 1.4.3. By Duration less than or equal to 1 month more than 1 month and less than or equal to 6 more than 6 months and less than or equal to 1 year more than 1 year and less than or equal to 2 years	5.37 4.96 4.73 5.83 5.76 5.56 4.76 5.28 5.31 5.16 5.33 2014 5.34 5.20 4.65 6.13 4.41 5.33 2014 4.32 5.37 5.77 5.22	5.12 4.77 4.51 5.54 5.90 5.46 4.32 5.36 5.53 4.77 5.16 2015 5.17 5.95 3.87 6.97 4.99 5.16 2015 4.10 5.42 5.54 5.14	5.22 5.07 5.30 5.71 6.04 5.41 4.06 5.53 5.33 4.39 5.37 2016 5.43 3.96 4.08 6.15 5.42 5.37 2016 4.74 5.67 5.53 5.26	5.17 4.97 5.54 5.58 5.89 5.17 4.14 5.29 5.55 5.12 5.28 2017 5.31 4.61 4.10 3.65 5.15 5.28 2017 4.90 5.40 5.35 5.18	5.40 4.92 6.26 5.35 6.03 5.28 4.42 5.78 5.66 5.32 5.41 2018 5.45 4.39 4.41 5.76 5.41 2018 5.16 5.44 5.67 5.13	5.21 4.94 5.57 5.61 5.76 5.35 4.84 5.37 5.62 5.28 5.34 2019 4.56 4.56 4.56 4.56 5.41 5.34 2019 4.92 5.35 5.52 5.31
Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 1.4.2. By Economic Purpose Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other	5.37 4.96 4.73 5.83 5.76 5.56 4.76 5.28 5.31 5.16 5.33 2014 5.34 5.20 4.65 6.13 4.41 5.33 2014 4.32 5.37 5.77 5.22 5.41	5.12 4.77 4.51 5.54 5.90 5.46 4.32 5.36 5.53 4.77 5.16 2015 5.17 5.95 3.87 6.97 4.99 5.16 2015 4.10 5.42 5.54 5.14 5.25	5.22 5.07 5.30 5.71 6.04 5.41 4.06 5.53 5.33 4.39 5.37 2016 5.43 3.96 4.08 6.15 5.42 5.37 2016 4.74 5.67 5.53 5.26 5.19	5.17 4.97 5.54 5.58 5.89 5.17 4.14 5.29 5.55 5.12 5.28 2017 5.31 4.61 4.10 3.65 5.15 5.28 2017 4.90 5.40 5.35 5.18 5.03	5.40 4.92 6.26 5.35 6.03 5.28 4.42 5.78 5.66 5.32 5.41 2018 5.45 4.39 4.41 5.76 5.41 2018 5.16 5.44 5.67 5.13 5.10	5.21 4.94 5.57 5.61 5.76 5.35 4.84 5.37 5.62 5.28 5.34 2019 4.56 4.56 4.56 4.56 2019 4.92 5.35 5.52 5.31 5.21
Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 1.4.2. By Economic Purpose Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other Total Table 1.4.3. By Duration less than or equal to 1 month more than 1 month and less than or equal to 3 more than 3 months and less than or equal to 1 year more than 1 year and less than or equal to 2 years more than 2 years and less than or equal to 5 years	5.37 4.96 4.73 5.83 5.76 5.56 4.76 5.28 5.31 5.16 5.33 2014 5.34 5.20 4.65 6.13 4.41 5.33 2014 4.32 5.37 5.77 5.22 5.41 6.40	5.12 4.77 4.51 5.54 5.90 5.46 4.32 5.36 5.53 4.77 5.16 2015 5.17 5.95 3.87 6.97 4.99 5.16 2015 4.10 5.42 5.54 5.14 5.25 5.73	5.22 5.07 5.30 5.71 6.04 5.41 4.06 5.53 5.33 4.39 5.37 2016 5.43 3.96 4.08 6.15 5.42 5.37 2016 4.74 5.67 5.53 5.26 5.19 5.72	5.17 4.97 5.54 5.58 5.89 5.17 4.14 5.29 5.55 5.12 5.28 2017 5.31 4.61 4.10 3.65 5.15 5.28 2017 4.90 5.40 5.35 5.18 5.03 5.60	5.40 4.92 6.26 5.35 6.03 5.28 4.42 5.78 5.66 5.32 5.41 2018 5.45 4.39 4.41 5.76 5.41 2018 5.16 5.44 5.67 5.13 5.10 5.74	5.21 4.94 5.57 5.61 5.76 5.35 4.84 5.37 5.62 5.28 5.34 2019 5.37 4.66 4.56 5.41 5.34 2019 4.92 5.35 5.52 5.31 5.61

2. BENIN

Government and similar institutions							
Private individuals 73.9 80.3 133.6 103.4 90.3 103.6 103.4 90.3 103.6 103.4 90.3 103.6 103.4 90.3 103.6 103.							2019
Financial clients State-owned companies and EPICs State-owned village groups State-owned companies and EPICs State-owne							146.
State - owned companies and EPICs 85.4 59.7 47.7 12.0 21.7 Intervance - Pension funds 10.2 2.9 4.0 0.4 1.1 1.1 Companies in the productive sector 772.4 670.1 699.5 523.3 439.9 43.6 670.1 670.2 699.5 523.3 439.9 43.6 670.2 699.5 523.3 439.9 43.6 670.2 699.5 523.3 439.9 43.6 670.2 670.2 670.2 670.2 670.3 0.4 670.2 670.3 0.4 670.2 670.3 0.4 670.2 670.3 0.4 670.2 670.3 0.4 670.2 670.3 0.5 114.6 0.5 42.3 1.5 670.4 1.1 1.1 670.2 670.3 0.4 670.3 1.1 1.1 670.3 0.5 1.1 1.1 670.5 68.8 670.4 1.1 670.3 670.4 1.1 670.3 670.4 1.1 670.3 670.4 1.1 670.3 670.4 670.							64.0
Insurance-Pension funds							2.6
Companies in the productive sector 772.4 670.1 699.5 523.3 439.9 45.1	•						76.0 1.9
Sole proprietorships							497.
Cooperatives and village groups 2.5 1.7 0.2 0.3 0.4 Miscoellanneous (NGOs, associations, unions, etc.) 5.8 5.1 1.6 0.6 42.3 Senis tatiff 0.5 8.3 1.1 1.6 0.6 42.3 Senis tatiff 0.5 1.1 1.6 0.6 42.3 Senis tatiff 0.5 1.1 1	·						32.
Macoelinenous (NGOs, associations, unions, etc.) 5.8 5.1 14.6 9.5 8.3	·····						32.
Bank staff							29.
Table 2.1.2 Breakdown by Loan Purpose							2.4
Housing 21.0							853.
Housing 21.0							
Export							201
Equipment	· ·						3.9
Consumer	•						39.
Cash flow	• •						57.
Other							62.
Total 143.3 980.6 1112.1 781.5 766.8 8 Table 2.1.3. Breakdown by Loan Term 2014 2015 2016 2017 2018 2 less than or equal to 1 month more than 1 month and less than or equal to 3 months 262.6 209.0 185.5 128.0 64.4 4 more than 3 months and less than or equal to 6 months 299.9 165.9 173.5 102.8 81.3 1 more than 6 months and less than or equal to 1 year 141.2 150.4 150.5 144.6 143.2 1 more than 1 year and less than or equal to 2 years 101.7 101.1 52.1 66.9 33.9 1 more than 2 years and less than or equal to 5 years 161.3 165.1 261.4 123.0 92.3 2 more than 2 years and less than or equal to 1 years 144.2 4.9 8.8 8.9 76.7 Total 112.1 781.5 766.8 8 2.2 LENDING RATES (average weighted as a %) Table 2.2.1. Interest Rates by Type of Borrower 2014 2015 2016 2017 2018 2 Government and smillar insitutions 6.95 6.76 6.61 7.25 7.45 181.0 14							434.
Table 2.1.3. Breakdown by Loan Term 2014 2015 2016 2017 2018 2016 2017 2018 2016 2017 2018 2018 2016 2017 2018 2018 2017 2018 2018 2017 2018 2018 2019 2019 2019 2019 2019 2019 2019 2019							255.
less than or equal to 1 month morth month and less than or equal to 3 months and sens than 1 month and less than or equal to 6 months and less than or equal to 1 year and less than or equal to 1 year and less than or equal to 1 year and less than or equal to 2 years and less than or equal to 2 years and less than or equal to 5 years and less than or equal to 5 years and less than or equal to 5 years and less than or equal to 9 years and less than or equal to 10 years and	। отаі	1 143.3	980.6	1 112.1	/81.5	766.8	853.
more than 1 month and less than or equal to 3 months more than 3 months and less than or equal to 6 months more than 3 months and less than or equal to 6 months more than 6 months and less than or equal to 1 year 141.2 150.4 150.5 184.6 143.2 1 more than 9 year and less than or equal to 1 years 161.3 161.3 161.3 161.5 161.4 161.3 161.5 161.5 161.6 162.1 166.9 33.9 1 179.2 101.1 182.1 179.2 101.1 182.5 2 101.1 182.5 102.8 18.8 1.9 76.7 170.1	Table 2.1.3. Breakdown by Loan Term	2014	2015	2016	2017	2018	201
more than 3 months and less than or equal to 6 months more than 6 months and less than or equal to 1 year 1412 150.4 150.5 184.6 143.2 1 more than 1 year and less than or equal to 2 years 101.7 101.1 52.1 66.9 33.9 1 more than 2 years and less than or equal to 2 years 161.3 165.1 261.4 123.0 92.3 2 more than 5 years and less than or equal to 5 years 161.3 165.1 261.4 123.0 92.3 2 More than 2 years and less than or equal to 10 years 166.5 8.4 7 179.2 101.1 196.5 2 More than 10 years 14.4 24.9 8.8 8.9 76.7 Total 1143.3 980.6 1112.1 781.5 766.8 8	less than or equal to 1 month	115.7	79.4	101.1	66.3	78.5	67.
more than 6 months and less than or equal to 1 year	more than 1 month and less than or equal to 3 months	262.6	209.0	185.5	128.0	64.4	36.
more than 1 year and less than or equal to 2 years	more than 3 months and less than or equal to 6 months	239.9	165.9	173.5	102.8	81.3	65.
more than 2 years and less than or equal to 5 years 161.3 165.1 261.4 123.0 92.3 2 More than 5 years and less than or equal to 10 years 106.5 84.7 179.2 101.1 196.5 2 More than 10 years 14.4 24.9 8.8 8.9 76.7 7 Total 1143.3 980.6 1112.1 781.5 766.8 8 Z.2 LENDING RATES (average weighted as a %) Table 2.2.1. Interest Rates by Type of Borrower 2014 2015 2016 2017 2018 2 Government and similar institutions 6.95 6.76 6.61 7.25 7.44 3.5 7.23 6.6	more than 6 months and less than or equal to 1 year	141.2	150.4	150.5	184.6	143.2	133.
more than 5 years and less than or equal to 10 years 106.5 84.7 179.2 101.1 196.5 2 More than 10 years 14.4 24.9 8.8 8.9 76.7 Total 1143.3 980.6 1112.1 781.5 766.8 8 2.2 LENDING RATES (average weighted as a %) Table 2.2.1. Interest Rates by Type of Borrower 2014 2015 2016 2017 2018 2 Government and similar institutions 6.95 6.76 6.61 7.25 7.45 7.45 7.45 7.44 7.31 6.81 7.44 7.45 7.44 7.35	more than 1 year and less than or equal to 2 years	101.7	101.1	52.1	66.9	33.9	109.
More than 10 years	more than 2 years and less than or equal to 5 years	161.3	165.1	261.4	123.0	92.3	224.
Total	more than 5 years and less than or equal to 10 years	106.5	84.7	179.2	101.1	196.5	213.
### 2.2 LENDING RATES (average weighted as a %) Table 2.2.1. Interest Rates by Type of Borrower Government and similar institutions 6.95 6.76 6.61 7.25 7.45 Private Individuals 9.43 8.57 8.43 8.92 8.06 Financial clients 6.53 7.42 7.31 6.81 7.44 State-owned companies and EPICS 7.08 7.23 7.61 7.76 7.12 Insurance-Pension funds 8.93 9.64 6.73 7.50 9.49 Companies in the productive sector 8.21 7.95 8.44 7.75 7.68 Sole proprietorships 10.23 10.08 10.53 10.96 10.63 1 Cooperatives and village groups 8.82 9.38 7.85 10.26 7.75 Miscellaneous (NGOs, associations, unions, etc.) 7.79 7.85 6.98 8.62 8.41 Bank staff 3.11 2.96 4.36 1.62 2.06 Total 8.31 7.04 8.18 8.49 7.88 7.78 Table 2.2.2. Interest Rates by Loan Purpose 2014 2015 2016 2017 2018 2 Housing 8.31 7.04 8.18 8.43 7.91 Export 7.36 7.25 8.22 7.38 7.38 Equipment 8.77 8.12 9.29 8.85 8.14 Consumer 8.99 8.22 7.14 8.69 7.59 Cash flow 8.03 7.78 8.56 7.85 7.92 Other 8.21 8.03 7.50 7.41 7.51 Total Table 2.2.3. Interest Rates by Loan Term 2014 2015 2016 2017 2018 2 Table 2.2.3. Interest Rates by Loan Term 2014 2015 2016 2017 2018 2 Table 2.2.3. Interest Rates by Loan Term 2014 2015 2016 2017 2018 2 Table 2.2.3. Interest Rates by Loan Term 2014 2015 2016 2017 2018 2 Table 2.2.3. Interest Rates by Loan Term 2014 2015 2016 2017 2018 2 Table 2.2.3. Interest Rates by Loan Term 2014 2015 2016 2017 2018 2 Table 2.2.3. Interest Rates by Loan Term 2014 2015 2016 2017 2018 2 Table 2.2.3. Interest Rates by Loan Term 2014 2015 2016 2017 2018 2 Table 2.2.3. Interest Rates by Loan Term 2014 2015 2016 2017 2018 2 Table 2.2.3. Interest Rates by Loan Term 2014 2015 2016 2017 2018 2 Table 2.2.3. Interest Rates by Loan Term 2014 2015 2016 2017 2018 2 Table 2.2.3. Interest Rates by Loan Term 2014 2015 2016 2017 2018 2 Table 2.2.3. Interest Rates by Loan Term 2014 2015 2016 2017 2018 2 Table 2.2.3. Interest Rates by Loan Term 2014 2015 2016 2017 2018 2 Table 2.2.3. Interest Rates by Loan Term 2014 2015 2016 2017 2018 2 Table 2.2.3.	More than 10 years	14.4	24.9	8.8	8.9	76.7	3.5
Table 2.2.1. Interest Rates by Type of Borrower Covernment and similar institutions 6.95 6.76 6.61 7.25 7.45 Private individuals 9.43 8.57 8.43 8.92 8.06 Financial clients 6.53 7.42 7.31 6.81 7.44 Financial clients 7.08 7.23 7.61 7.76 7.12 Insurance-Pension funds 8.93 9.64 6.73 7.50 9.49 Formanies in the productive sector 8.21 7.95 8.44 7.75 7.68 Sole proprietorships 10.23 10.80 10.53 10.96 10.63 1 Cooperatives and village groups 8.82 9.38 7.85 10.26 7.75 Miscellaneous (NGOs, associations, unions, etc.) 7.79 7.85 6.98 8.62 8.41 1.296 8.14 7.88 8.09 7.88 7.78 Fable 2.2.2. Interest Rates by Loan Purpose 2014 2015 2016 2017 2018 2018 2018 2018	Total	1 143.3	980.6	1 112.1	781.5	766.8	853.8
Private individuals 9.43 8.57 8.43 8.92 8.06 Financial clients 6.53 7.42 7.31 6.81 7.44 State-owned companies and EPICs 7.08 7.23 7.61 7.76 7.12 Insurance-Pension funds 8.93 9.64 6.73 7.50 9.49 Companies in the productive sector 8.21 7.95 8.44 7.75 7.68 Sole proprietorships 10.23 10.80 10.53 10.96 10.63 1 Cooperatives and village groups 8.82 9.38 7.85 10.26 7.75 Miscellaneous (NGOs, associations, unions, etc.) 7.79 7.85 6.98 8.62 8.41 Bank staff 3.11 2.96 4.36 1.62 2.06 Total 8.14 7.88 8.09 7.88 7.78 Table 2.2.2. Interest Rates by Loan Purpose 2014 2015 2016 2017 2018 2 Housing 8.31 7.04 8.18 8.43 7.91 2 2 7.38 7.38 7.92							2019
Financial clients 6.53 7.42 7.31 6.81 7.44 State-owned companies and EPICs 7.08 7.23 7.61 7.76 7.12 Insurance-Pension funds 8.93 9.64 6.73 7.50 9.49 Companies in the productive sector 8.21 7.95 8.44 7.75 7.68 Sole proprietorships 10.23 10.80 10.53 10.96 10.63 1 Cooperatives and village groups 8.82 9.38 7.85 10.26 7.75 Miscellaneous (NGOs, associations, unions, etc.) 7.79 7.85 6.98 8.62 8.41 8.41 8.41 8.42 8.43 7.78							6.5
State-owned companies and EPICs 7.08 7.23 7.61 7.76 7.12 Insurance-Pension funds 8.93 9.64 6.73 7.50 9.49 9.60 1.75 7.68 9.49 9.60 1.75 7.68 9.49 9.60 1.75 7.68 9.49 9.60 1.75 7.68 9.49 9.60 1.053 1.096 1.063 1 1.096 10.53 10.96 10.63 1 1 1.096 10.53 10.96 10.63 1 1 1.096 10.63 1 1 1.096 10.63 1 1 1.096 10.63 1 1 1 206 7.75 1 1 1.096 1.053 1 10.63 1 1 2006 7.75 1 1 2006 1 2 1 1 206 4.36 1.62 2.06 2 1 1 1 2 1 1 1 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1						8.06	
Insurance-Pension funds		6.53	7.42	7.31		7 11	
Companies in the productive sector		7.00	7 22	7.04			8.0
Sole proprietorships 10.23 10.80 10.53 10.96 10.63 10.60	•				7.76	7.12	8.0 6.3
Cooperatives and village groups 8.82 9.38 7.85 10.26 7.75	Insurance-Pension funds	8.93	9.64	6.73	7.76 7.50	7.12 9.49	8.0 6.3 6.9
Miscellaneous (NGOs, associations, unions, etc.) 7.79 7.85 6.98 8.62 8.41 Bank staff 3.11 2.96 4.36 1.62 2.06 Total 8.14 7.88 8.09 7.88 7.78 Table 2.2.2. Interest Rates by Loan Purpose 2014 2015 2016 2017 2018 2 Housing 8.31 7.04 8.18 8.43 7.91 8.20 7.38 7.38 7.38 7.38 7.38 7.38 7.38 7.38 7.38 7.38 7.38 7.38 7.38 7.38 7.38 7.38 7.38 7.59 7.59 8.22 7.14 8.69 7.59 7.59 7.59 7.59 7.59 7.59 7.59 7.41 7.51 7.51 7.41 7.51 7.51 7.41 7.51 7.78 <	Insurance-Pension funds Companies in the productive sector	8.93 8.21	9.64 7.95	6.73 8.44	7.76 7.50 7.75	7.12 9.49 7.68	8.0 6.3 6.9 7.2
Bank staff 3.11 2.96 4.36 1.62 2.06 Total 8.14 7.88 8.09 7.88 7.78 Table 2.2.2. Interest Rates by Loan Purpose 2014 2015 2016 2017 2018 2 Housing 8.31 7.04 8.18 8.43 7.91 5 5 8.22 7.38 7.38 7.88 7.91 5 8.22 7.38 7.38 7.38 7.88 7.92 8.56 8.51 8.69 7.59 8.56 7.85 7.92 8.56 7.85 7.92 9.20 9.85 8.14 7.88 8.09 7.85 7.92 9.20 9.85 8.14 7.85 7.92 8.56 7.85 7.92 9.20 9.85 7.41 7.51 7.51 7.61 7.63 7.50 7.41 7.51 7.78	Insurance-Pension funds Companies in the productive sector Sole proprietorships	8.93 8.21 10.23	9.64 7.95 10.80	6.73 8.44 10.53	7.76 7.50 7.75 10.96	7.12 9.49 7.68 10.63	8.00 6.39 6.9
Total 8.14 7.88 8.09 7.88 7.78 Table 2.2.2. Interest Rates by Loan Purpose 2014 2015 2016 2017 2018 2 Housing 8.31 7.04 8.18 8.43 7.91 2 Export 7.36 7.25 8.22 7.38 7.38 2 Equipment 8.77 8.12 9.29 8.85 8.14	Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups	8.93 8.21 10.23 8.82	9.64 7.95 10.80 9.38	6.73 8.44 10.53 7.85	7.76 7.50 7.75 10.96 10.26	7.12 9.49 7.68 10.63 7.75	8.00 6.30 6.9 7.2 10.2
Housing 8.31 7.04 8.18 8.43 7.91 Export 7.36 7.25 8.22 7.38 7.38 Equipment 8.77 8.12 9.29 8.85 8.14 Consumer 8.99 8.22 7.14 8.69 7.59 Cash flow 8.03 7.78 8.56 7.85 7.92 Other 8.21 8.03 7.50 7.41 7.51 Total 8.14 7.88 8.09 7.88 7.78 Table 2.2.3. Interest Rates by Loan Term 2014 2015 2016 2017 2018 2 Iess than or equal to 1 month 7.59 7.95 8.45 7.38 7.95 more than 1 month and less than or equal to 6 months 8.37 7.63 7.23 7.34 7.45 more than 3 months and less than or equal to 6 months 8.07 8.24 8.38 8.53 8.26 more than 6 months and less than or equal to 1 year 8.19 7.94 8.34 7.68 7.58 more than 1 year and less than or equal to 2 years 8.52 7.78 8.69 7.87 8.08 more than 2 years and less than or equal to 5 years 8.14 8.08 8.25 8.06 8.10 more than 5 years and less than or equal to 10 years 8.05 8.09 7.91 8.44 7.81	Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.)	8.93 8.21 10.23 8.82 7.79	9.64 7.95 10.80 9.38 7.85	6.73 8.44 10.53 7.85 6.98	7.76 7.50 7.75 10.96 10.26 8.62	7.12 9.49 7.68 10.63 7.75 8.41	8.00 6.39 7.27 10.20
Housing 8.31 7.04 8.18 8.43 7.91 Export 7.36 7.25 8.22 7.38 7.38 Equipment 8.77 8.12 9.29 8.85 8.14 Consumer 8.99 8.22 7.14 8.69 7.59 Cash flow 8.03 7.78 8.56 7.85 7.92 Other 8.21 8.03 7.50 7.41 7.51 Total 8.14 7.88 8.09 7.88 7.78 Table 2.2.3. Interest Rates by Loan Term 2014 2015 2016 2017 2018 2 Ess than or equal to 1 month 7.59 7.95 8.45 7.38 7.95 more than 1 month and less than or equal to 6 months 8.37 7.63 7.23 7.34 7.45 more than 3 months and less than or equal to 6 months 8.07 8.24 8.38 8.53 8.26 more than 6 months and less than or equal to 1 year 8.19 7.94 8.34 7.68 7.58 more than 1 year and less than or equal to 2 years 8.52 7.78 8.69 7.87 8.08 more than 2 years and less than or equal to 5 years 8.14 8.08 8.25 8.06 8.10 more than 5 years and less than or equal to 10 years 8.05 8.09 7.91 8.44 7.81	Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff	8.93 8.21 10.23 8.82 7.79 3.11	9.64 7.95 10.80 9.38 7.85 2.96	6.73 8.44 10.53 7.85 6.98 4.36	7.76 7.50 7.75 10.96 10.26 8.62 1.62	7.12 9.49 7.68 10.63 7.75 8.41 2.06	8.32 8.00 6.39 7.27 10.20 8.92 1.99
Export 7.36 7.25 8.22 7.38 7.38 Equipment 8.77 8.12 9.29 8.85 8.14 Consumer 8.99 8.22 7.14 8.69 7.59 Cash flow 8.03 7.78 8.56 7.85 7.92 Other 8.21 8.03 7.50 7.41 7.51 Total 8.14 7.88 8.09 7.88 7.78 Table 2.2.3. Interest Rates by Loan Term 2014 2015 2016 2017 2018 2 less than or equal to 1 month 7.59 7.95 8.45 7.38 7.95 more than 1 month and less than or equal to 3 months 8.37 7.63 7.23 7.34 7.45 more than 3 months and less than or equal to 6 months 8.07 8.24 8.38 8.53 8.26 more than 6 months and less than or equal to 1 year 8.19 7.94 8.34 7.68 7.58 more than 1 year and less than or equal to 2 years 8.52 7.78 8.69 7.87 8.08 more than 2 years and less than or equal to 5 years 8.14 8.08 8.25 8.06 8.10 more than 5 years and less than or equal to 10 years 8.05 8.09 7.91 8.44 7.81	Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total	8.93 8.21 10.23 8.82 7.79 3.11	9.64 7.95 10.80 9.38 7.85 2.96 7.88	6.73 8.44 10.53 7.85 6.98 4.36 8.09	7.76 7.50 7.75 10.96 10.26 8.62 1.62 7.88	7.12 9.49 7.68 10.63 7.75 8.41 2.06	8.00 6.39 7.2 10.20 8.92 1.99 7.3
Equipment 8.77 8.12 9.29 8.85 8.14 Consumer 8.99 8.22 7.14 8.69 7.59 Cash flow 8.03 7.78 8.56 7.85 7.92 Other 8.21 8.03 7.50 7.41 7.51 Total 8.14 7.88 8.09 7.88 7.78 Table 2.2.3. Interest Rates by Loan Term 2014 2015 2016 2017 2018 2 less than or equal to 1 month 7.59 7.95 8.45 7.38 7.95 more than 1 month and less than or equal to 3 months 8.37 7.63 7.23 7.34 7.45 more than 3 months and less than or equal to 6 months 8.07 8.24 8.38 8.53 8.26 more than 6 months and less than or equal to 1 year 8.19 7.94 8.34 7.68 7.58 more than 1 year and less than or equal to 2 years 8.52 7.78 8.69 7.87 8.08 more than 2 years and less than or equal to 5 years 8.14 8.08 8.25 8.06 8.10 more than 5 years and less than or equal to 10 years 8.05 8.09 7.91 8.44 7.81	Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 2.2.2. Interest Rates by Loan Purpose	8.93 8.21 10.23 8.82 7.79 3.11 8.14	9.64 7.95 10.80 9.38 7.85 2.96 7.88	6.73 8.44 10.53 7.85 6.98 4.36 8.09	7.76 7.50 7.75 10.96 10.26 8.62 1.62 7.88	7.12 9.49 7.68 10.63 7.75 8.41 2.06 7.78	8.00 6.33 6.9 7.22 10.22 8.92 1.99 7.3
Consumer 8.99 8.22 7.14 8.69 7.59 Cash flow 8.03 7.78 8.56 7.85 7.92 Other 8.21 8.03 7.50 7.41 7.51 Total 8.14 7.88 8.09 7.88 7.78 Table 2.2.3. Interest Rates by Loan Term 2014 2015 2016 2017 2018 2 less than or equal to 1 month 7.59 7.95 8.45 7.38 7.95 more than 1 month and less than or equal to 3 months 8.37 7.63 7.23 7.34 7.45 more than 3 months and less than or equal to 6 months 8.07 8.24 8.38 8.53 8.26 more than 6 months and less than or equal to 1 year 8.19 7.94 8.34 7.68 7.58 more than 1 year and less than or equal to 2 years 8.52 7.78 8.69 7.87 8.08 more than 2 years and less than or equal to 5 years 8.14 8.08 8.25 8.06 8.10 more than 5 years and less than or equal to 10 years 8.05 8.09 7.91 8.44 7.81	Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 2.2.2. Interest Rates by Loan Purpose Housing	8.93 8.21 10.23 8.82 7.79 3.11 8.14	9.64 7.95 10.80 9.38 7.85 2.96 7.88	6.73 8.44 10.53 7.85 6.98 4.36 8.09	7.76 7.50 7.75 10.96 10.26 8.62 1.62 7.88 2017 8.43	7.12 9.49 7.68 10.63 7.75 8.41 2.06 7.78	8.00 6.30 6.99 7.22 10.20 8.92 7.33 2019
Cash flow 8.03 7.78 8.56 7.85 7.92 Other 8.21 8.03 7.50 7.41 7.51 Total 8.14 7.88 8.09 7.88 7.78 Table 2.2.3. Interest Rates by Loan Term 2014 2015 2016 2017 2018 2 less than or equal to 1 month 7.59 7.95 8.45 7.38 7.95 more than 1 month and less than or equal to 3 months 8.37 7.63 7.23 7.34 7.45 more than 3 months and less than or equal to 6 months 8.07 8.24 8.38 8.53 8.26 more than 6 months and less than or equal to 1 year 8.19 7.94 8.34 7.68 7.58 more than 1 year and less than or equal to 2 years 8.52 7.78 8.69 7.87 8.08 more than 2 years and less than or equal to 5 years 8.14 8.08 8.25 8.06 8.10 more than 5 years and less than or equal to 10 years 8.05 8.09 7.91 8.44 7.81	Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 2.2.2. Interest Rates by Loan Purpose Housing Export	8.93 8.21 10.23 8.82 7.79 3.11 8.14 2014 8.31 7.36	9.64 7.95 10.80 9.38 7.85 2.96 7.88 2015 7.04 7.25	6.73 8.44 10.53 7.85 6.98 4.36 8.09 2016 8.18 8.22	7.76 7.50 7.75 10.96 10.26 8.62 1.62 7.88 2017 8.43 7.38	7.12 9.49 7.68 10.63 7.75 8.41 2.06 7.78 2018 7.91	8.00 6.30 6.90 7.22 10.20 8.92 7.33 2019
Other 8.21 8.03 7.50 7.41 7.51 Total 8.14 7.88 8.09 7.88 7.78 Table 2.2.3. Interest Rates by Loan Term 2014 2015 2016 2017 2018 2 less than or equal to 1 month 7.59 7.95 8.45 7.38 7.95 more than 1 month and less than or equal to 3 months 8.37 7.63 7.23 7.34 7.45 more than 3 months and less than or equal to 6 months 8.07 8.24 8.38 8.53 8.26 more than 6 months and less than or equal to 1 year 8.19 7.94 8.34 7.68 7.58 more than 1 year and less than or equal to 2 years 8.52 7.78 8.69 7.87 8.08 more than 2 years and less than or equal to 5 years 8.14 8.08 8.25 8.06 8.10 more than 5 years and less than or equal to 10 years 8.05 8.09 7.91 8.44 7.81	Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 2.2.2. Interest Rates by Loan Purpose Housing Export Equipment	8.93 8.21 10.23 8.82 7.79 3.11 8.14 2014 8.31 7.36 8.77	9.64 7.95 10.80 9.38 7.85 2.96 7.88 2015 7.04 7.25 8.12	6.73 8.44 10.53 7.85 6.98 4.36 8.09 2016 8.18 8.22 9.29	7.76 7.50 7.75 10.96 10.26 8.62 1.62 7.88 2017 8.43 7.38 8.85	7.12 9.49 7.68 10.63 7.75 8.41 2.06 7.78 2018 7.91 7.38 8.14	8.00 6.33 6.99 7.22 10.22 8.93 1.99 7.33 201 1 7.22 7.44 7.99
Table 2.2.3. Interest Rates by Loan Term 2014 2015 2016 2017 2018 2 1ess than or equal to 1 month 7.59 7.95 8.45 7.38 7.95 more than 1 month and less than or equal to 3 months 8.37 7.63 7.23 7.34 7.45 more than 3 months and less than or equal to 6 months 8.07 8.24 8.38 8.53 8.26 more than 6 months and less than or equal to 1 year 8.19 7.94 8.34 7.68 7.58 more than 1 year and less than or equal to 2 years 8.52 7.78 8.69 7.87 8.08 more than 2 years and less than or equal to 5 years 8.14 8.08 8.25 8.06 8.10 more than 5 years and less than or equal to 10 years 8.05 8.09 7.91 8.44 7.81	Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 2.2.2. Interest Rates by Loan Purpose Housing Export Equipment Consumer	8.93 8.21 10.23 8.82 7.79 3.11 8.14 2014 8.31 7.36 8.77 8.99	9.64 7.95 10.80 9.38 7.85 2.96 7.88 2015 7.04 7.25 8.12 8.22	6.73 8.44 10.53 7.85 6.98 4.36 8.09 2016 8.18 8.22 9.29 7.14	7.76 7.50 7.75 10.96 10.26 8.62 1.62 7.88 2017 8.43 7.38 8.85 8.69	7.12 9.49 7.68 10.63 7.75 8.41 2.06 7.78 2018 7.91 7.38 8.14 7.59	8.00 6.33 6.99 7.22 10.22 8.99 7.33 2011 7.22 7.44 7.99 8.10
Table 2.2.3. Interest Rates by Loan Term 2014 2015 2016 2017 2018 2 less than or equal to 1 month 7.59 7.95 8.45 7.38 7.95 more than 1 month and less than or equal to 3 months 8.37 7.63 7.23 7.34 7.45 more than 3 months and less than or equal to 6 months 8.07 8.24 8.38 8.53 8.26 more than 6 months and less than or equal to 1 year 8.19 7.94 8.34 7.68 7.58 more than 1 year and less than or equal to 2 years 8.52 7.78 8.69 7.87 8.08 more than 2 years and less than or equal to 5 years 8.14 8.08 8.25 8.06 8.10 more than 5 years and less than or equal to 10 years 8.05 8.09 7.91 8.44 7.81	Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 2.2.2. Interest Rates by Loan Purpose Housing Export Equipment Consumer Cash flow	8.93 8.21 10.23 8.82 7.79 3.11 8.14 2014 8.31 7.36 8.77 8.99 8.03	9.64 7.95 10.80 9.38 7.85 2.96 7.88 2015 7.04 7.25 8.12 8.22 7.78	6.73 8.44 10.53 7.85 6.98 4.36 8.09 2016 8.18 8.22 9.29 7.14 8.56	7.76 7.50 7.75 10.96 10.26 8.62 1.62 7.88 2017 8.43 7.38 8.85 8.69 7.85	7.12 9.49 7.68 10.63 7.75 8.41 2.06 7.78 2018 7.91 7.38 8.14 7.59 7.92	8.00 6.33 6.99 7.22 10.2 8.93 7.3 7.3 7.4 7.9 8.11 7.22
less than or equal to 1 month 7.59 7.95 8.45 7.38 7.95 more than 1 month and less than or equal to 3 months 8.37 7.63 7.23 7.34 7.45 more than 3 months and less than or equal to 6 months 8.07 8.24 8.38 8.53 8.26 more than 6 months and less than or equal to 1 year 8.19 7.94 8.34 7.68 7.58 more than 1 year and less than or equal to 2 years 8.52 7.78 8.69 7.87 8.08 more than 2 years and less than or equal to 5 years 8.14 8.08 8.25 8.06 8.10 more than 5 years and less than or equal to 10 years 8.05 8.09 7.91 8.44 7.81	Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 2.2.2. Interest Rates by Loan Purpose Housing Export Equipment Consumer Cash flow Other	8.93 8.21 10.23 8.82 7.79 3.11 8.14 2014 8.31 7.36 8.77 8.99 8.03 8.21	9.64 7.95 10.80 9.38 7.85 2.96 7.88 2015 7.04 7.25 8.12 8.22 7.78 8.03	6.73 8.44 10.53 7.85 6.98 4.36 8.09 2016 8.18 8.22 9.29 7.14 8.56 7.50	7.76 7.50 7.75 10.96 10.26 8.62 1.62 7.88 2017 8.43 7.38 8.85 8.69 7.85 7.41	7.12 9.49 7.68 10.63 7.75 8.41 2.06 7.78 2018 7.91 7.38 8.14 7.59 7.92 7.51	8.00 6.33 6.99 7.22 10.22 8.99 7.33 2011 7.22 7.44 7.99 8.10
more than 1 month and less than or equal to 3 months 8.37 7.63 7.23 7.34 7.45 more than 3 months and less than or equal to 6 months 8.07 8.24 8.38 8.53 8.26 more than 6 months and less than or equal to 1 year 8.19 7.94 8.34 7.68 7.58 more than 1 year and less than or equal to 2 years 8.52 7.78 8.69 7.87 8.08 more than 2 years and less than or equal to 5 years 8.14 8.08 8.25 8.06 8.10 more than 5 years and less than or equal to 10 years 8.05 8.09 7.91 8.44 7.81	Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 2.2.2. Interest Rates by Loan Purpose Housing Export Equipment Consumer Cash flow Other	8.93 8.21 10.23 8.82 7.79 3.11 8.14 2014 8.31 7.36 8.77 8.99 8.03 8.21	9.64 7.95 10.80 9.38 7.85 2.96 7.88 2015 7.04 7.25 8.12 8.22 7.78 8.03	6.73 8.44 10.53 7.85 6.98 4.36 8.09 2016 8.18 8.22 9.29 7.14 8.56 7.50	7.76 7.50 7.75 10.96 10.26 8.62 1.62 7.88 2017 8.43 7.38 8.85 8.69 7.85 7.41	7.12 9.49 7.68 10.63 7.75 8.41 2.06 7.78 2018 7.91 7.38 8.14 7.59 7.92 7.51	8.0 6.3 6.9 7.2 10.2 8.9 1.9 7.3 7.4 7.2 7.4 7.9 8.1 7.2 7.0
more than 3 months and less than or equal to 6 months 8.07 8.24 8.38 8.53 8.26 more than 6 months and less than or equal to 1 year 8.19 7.94 8.34 7.68 7.58 more than 1 year and less than or equal to 2 years 8.52 7.78 8.69 7.87 8.08 more than 2 years and less than or equal to 5 years 8.14 8.08 8.25 8.06 8.10 more than 5 years and less than or equal to 10 years 8.05 8.09 7.91 8.44 7.81	Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 2.2.2. Interest Rates by Loan Purpose Housing Export Equipment Consumer Cash flow Other Total Table 2.2.3. Interest Rates by Loan Term	8.93 8.21 10.23 8.82 7.79 3.11 8.14 2014 8.31 7.36 8.77 8.99 8.03 8.21 8.14	9.64 7.95 10.80 9.38 7.85 2.96 7.88 2015 7.04 7.25 8.12 8.22 7.78 8.03 7.88	6.73 8.44 10.53 7.85 6.98 4.36 8.09 2016 8.18 8.22 9.29 7.14 8.56 7.50 8.09	7.76 7.50 7.75 10.96 10.26 8.62 1.62 7.88 2017 8.43 7.38 8.85 8.69 7.85 7.41 7.88	7.12 9.49 7.68 10.63 7.75 8.41 2.06 7.78 2018 7.91 7.38 8.14 7.59 7.92 7.51 7.78	8.0 6.3 6.9 7.2 10.2 8.9 7.3 201 7.2 7.4 7.9 8.1 7.2 7.0 7.3
more than 6 months and less than or equal to 1 year 8.19 7.94 8.34 7.68 7.58 more than 1 year and less than or equal to 2 years 8.52 7.78 8.69 7.87 8.08 more than 2 years and less than or equal to 5 years 8.14 8.08 8.25 8.06 8.10 more than 5 years and less than or equal to 10 years 8.05 8.09 7.91 8.44 7.81	Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 2.2.2. Interest Rates by Loan Purpose Housing Export Equipment Consumer Cash flow Other Total Table 2.2.3. Interest Rates by Loan Term less than or equal to 1 month	8.93 8.21 10.23 8.82 7.79 3.11 8.14 2014 8.31 7.36 8.77 8.99 8.03 8.21 8.14	9.64 7.95 10.80 9.38 7.85 2.96 7.88 2015 7.04 7.25 8.12 8.22 7.78 8.03 7.88 2015 7.95	6.73 8.44 10.53 7.85 6.98 4.36 8.09 2016 8.18 8.22 9.29 7.14 8.56 7.50 8.09	7.76 7.50 7.75 10.96 10.26 8.62 1.62 7.88 2017 8.43 7.38 8.85 8.69 7.85 7.41 7.88	7.12 9.49 7.68 10.63 7.75 8.41 2.06 7.78 2018 7.91 7.38 8.14 7.59 7.92 7.51 7.78 2018 7.95	8.0 6.3 6.9 7.2 10.2 8.9 1.9 7.3 7.2 7.4 7.9 8.1 7.2 7.0 7.3
more than 1 year and less than or equal to 2 years 8.52 7.78 8.69 7.87 8.08 more than 2 years and less than or equal to 5 years 8.14 8.08 8.25 8.06 8.10 more than 5 years and less than or equal to 10 years 8.05 8.09 7.91 8.44 7.81	Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 2.2.2. Interest Rates by Loan Purpose Housing Export Equipment Consumer Cash flow Other Total Table 2.2.3. Interest Rates by Loan Term less than or equal to 1 month more than 1 month and less than or equal to 3 months	8.93 8.21 10.23 8.82 7.79 3.11 8.14 2014 8.31 7.36 8.77 8.99 8.03 8.21 8.14 2014 7.59 8.37	9.64 7.95 10.80 9.38 7.85 2.96 7.88 2015 7.04 7.25 8.12 8.22 7.78 8.03 7.88 2015 7.95 7.63	6.73 8.44 10.53 7.85 6.98 4.36 8.09 2016 8.18 8.22 9.29 7.14 8.56 7.50 8.09	7.76 7.50 7.75 10.96 10.26 8.62 1.62 7.88 2017 8.43 7.38 8.85 8.69 7.85 7.41 7.88 2017 7.38 7.34	7.12 9.49 7.68 10.63 7.75 8.41 2.06 7.78 2018 7.91 7.38 8.14 7.59 7.92 7.51 7.78 2018 7.95 7.45	8.0 6.3 6.9 7.2 10.2 8.9 7.3 7.3 7.4 7.9 8.1 7.2 7.0 7.3 201 7.7
more than 2 years and less than or equal to 5 years 8.14 8.08 8.25 8.06 8.10 more than 5 years and less than or equal to 10 years 8.05 8.09 7.91 8.44 7.81	Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 2.2.2. Interest Rates by Loan Purpose Housing Export Equipment Consumer Cash flow Other Total Table 2.2.3. Interest Rates by Loan Term less than or equal to 1 month more than 1 month and less than or equal to 6 months more than 3 months and less than or equal to 6 months	8.93 8.21 10.23 8.82 7.79 3.11 8.14 2014 8.31 7.36 8.77 8.99 8.03 8.21 8.14 2014 7.59 8.37 8.07	9.64 7.95 10.80 9.38 7.85 2.96 7.88 2015 7.04 7.25 8.12 8.22 7.78 8.03 7.88 2015 7.95 7.63 8.24	6.73 8.44 10.53 7.85 6.98 4.36 8.09 2016 8.18 8.22 9.29 7.14 8.56 7.50 8.09 2016 8.45 7.23 8.38	7.76 7.50 7.75 10.96 10.26 8.62 1.62 7.88 2017 8.43 7.38 8.85 8.69 7.85 7.41 7.88 2017 7.38 7.34	7.12 9.49 7.68 10.63 7.75 8.41 2.06 7.78 2018 7.91 7.38 8.14 7.59 7.92 7.51 7.78 2018 7.95 7.45 8.26	8.0 6.3 6.9 7.2 10.2 8.9 7.3 7.3 7.4 7.9 8.1 7.2 7.0 7.3 201 7.7 5.8 5.8
more than 5 years and less than or equal to 10 years 8.05 8.09 7.91 8.44 7.81	Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 2.2.2. Interest Rates by Loan Purpose Housing Export Equipment Consumer Cash flow Other Total Table 2.2.3. Interest Rates by Loan Term less than or equal to 1 month more than 1 month and less than or equal to 6 months more than 6 months and less than or equal to 1 year	8.93 8.21 10.23 8.82 7.79 3.11 8.14 2014 8.31 7.36 8.77 8.99 8.03 8.21 8.14 2014 7.59 8.37 8.07 8.19	9.64 7.95 10.80 9.38 7.85 2.96 7.88 2015 7.04 7.25 8.12 8.22 7.78 8.03 7.88 2015 7.63 8.24 7.94	6.73 8.44 10.53 7.85 6.98 4.36 8.09 2016 8.18 8.22 9.29 7.14 8.56 7.50 8.09 2016 8.45 7.23 8.38 8.34	7.76 7.50 7.75 10.96 10.26 8.62 1.62 7.88 2017 8.43 7.38 8.85 8.69 7.85 7.41 7.88 2017 7.38 7.34 8.53 7.68	7.12 9.49 7.68 10.63 7.75 8.41 2.06 7.78 2018 7.91 7.38 8.14 7.59 7.92 7.51 7.78 2018 7.95 7.45 8.26 7.58	8.0 6.3 6.9 7.2 10.2 8.9 7.3 201 7.2 7.4 7.9 8.1 7.2 7.0 7.3 201 7.7 5.8 5.7 7.3
	Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 2.2.2. Interest Rates by Loan Purpose Housing Export Equipment Consumer Cash flow Other Total Table 2.2.3. Interest Rates by Loan Term less than or equal to 1 month more than 1 month and less than or equal to 6 months more than 6 months and less than or equal to 1 year more than 1 year and less than or equal to 2 years	8.93 8.21 10.23 8.82 7.79 3.11 8.14 2014 8.31 7.36 8.77 8.99 8.03 8.21 8.14 2014 7.59 8.37 8.07 8.19 8.52	9.64 7.95 10.80 9.38 7.85 2.96 7.88 2015 7.04 7.25 8.12 8.22 7.78 8.03 7.88 2015 7.63 8.24 7.94 7.78	6.73 8.44 10.53 7.85 6.98 4.36 8.09 2016 8.18 8.22 9.29 7.14 8.56 7.50 8.09 2016 8.45 7.23 8.38 8.34 8.69	7.76 7.50 7.75 10.96 10.26 8.62 1.62 7.88 2017 8.43 7.38 8.85 8.69 7.85 7.41 7.88 2017 7.38 7.34 8.53 7.68 7.87	7.12 9.49 7.68 10.63 7.75 8.41 2.06 7.78 2018 7.91 7.38 8.14 7.59 7.92 7.51 7.78 2018 7.95 7.45 8.26 7.58 8.08	8.0 6.3 6.9 7.2 10.2 8.9 7.3 7.4 7.9 8.1 7.2 7.0 7.3 201 7.7 7.5 8.5 7.3
More than 10 years 740 556 657 724 744	Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 2.2.2. Interest Rates by Loan Purpose Housing Export Equipment Consumer Cash flow Other Total Table 2.2.3. Interest Rates by Loan Term less than or equal to 1 month more than 1 month and less than or equal to 6 months more than 6 months and less than or equal to 1 year more than 1 year and less than or equal to 2 years more than 2 years and less than or equal to 5 years	8.93 8.21 10.23 8.82 7.79 3.11 8.14 2014 8.31 7.36 8.77 8.99 8.03 8.21 8.14 7.59 8.37 8.07 8.19 8.52 8.14	9.64 7.95 10.80 9.38 7.85 2.96 7.88 2015 7.04 7.25 8.12 8.22 7.78 8.03 7.88 2015 7.63 8.24 7.94 7.78 8.08	6.73 8.44 10.53 7.85 6.98 4.36 8.09 2016 8.18 8.22 9.29 7.14 8.56 7.50 8.09 2016 8.45 7.23 8.38 8.34 8.69 8.25	7.76 7.50 7.75 10.96 10.26 8.62 1.62 7.88 2017 8.43 7.38 8.85 8.69 7.85 7.41 7.88 2017 7.38 7.34 8.53 7.68 7.87 8.06	7.12 9.49 7.68 10.63 7.75 8.41 2.06 7.78 2018 7.91 7.38 8.14 7.59 7.92 7.51 7.78 2018 7.95 7.45 8.26 7.58 8.08 8.10	8.0 6.3 6.9 7.2 10.2 8.9 7.3 7.4 7.9 8.1 7.2 7.0 7.3 201 7.7 7.5 8.5 7.3 7.4 6.6
Total 8.14 7.88 8.09 7.88 7.78	Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 2.2.2. Interest Rates by Loan Purpose Housing Export Equipment Consumer Cash flow Other Total Table 2.2.3. Interest Rates by Loan Term less than or equal to 1 month more than 1 month and less than or equal to 6 months more than 6 months and less than or equal to 1 year more than 1 year and less than or equal to 2 years more than 2 years and less than or equal to 5 years more than 5 years and less than or equal to 10 years	8.93 8.21 10.23 8.82 7.79 3.11 8.14 2014 8.31 7.36 8.77 8.99 8.03 8.21 8.14 7.59 8.37 8.07 8.19 8.52 8.14 8.05	9.64 7.95 10.80 9.38 7.85 2.96 7.88 2015 7.04 7.25 8.12 8.22 7.78 8.03 7.88 2015 7.95 7.63 8.24 7.78 8.08 8.09	6.73 8.44 10.53 7.85 6.98 4.36 8.09 2016 8.18 8.22 9.29 7.14 8.56 7.50 8.09 2016 8.45 7.23 8.38 8.34 8.69 8.25 7.91	7.76 7.50 7.75 10.96 10.26 8.62 1.62 7.88 2017 8.43 7.38 8.85 8.69 7.85 7.41 7.88 2017 7.38 7.34 8.53 7.68 7.87 8.06 8.44	7.12 9.49 7.68 10.63 7.75 8.41 2.06 7.78 2018 7.91 7.38 8.14 7.59 7.92 7.51 7.78 2018 7.95 7.45 8.26 7.58 8.08 8.10 7.81	8.0 6.3 6.9 7.2 10.2 8.9 7.3 7.4 7.9 8.1 7.2 7.0 7.3 201 7.7 7.5 8.5 7.3 7.4 6.6 7.3

2.3 DEPOSITS ON OPENING OF NEW ACCOUNTS

Table 2.3.1. Breakdown by Customer Category	2014	2015	2016	2017	2018	2019
Government and similar institutions	85.2	77.1	60.5	116.6	78.5	158.6
Private individuals	108.6	87.4	102.9	85.4	113.2	126.0
Financial clients	30.2	16.5	26.9	44.7	32.3	17.3
State-owned companies and EPICs	87.1	27.2	30.2	47.4	15.1	32.5
Insurance-Pension funds	49.9	42.3	57.1	51.3	62.2	8.8
Companies in the productive sector	167.6	142.3	145.6	97.1	113.6	121.0
Sole proprietorships	2.3	8.8	2.7	16.2	6.5	13.2
Cooperatives and village groups	3.2	11.5	1.1	9.1	8.0	6.5
Miscellaneous (NGOs, associations, unions, etc.)	21.0	30.6	17.2	8.1	24.8	14.7
Bank staff	2.2	0.8	0.3	0.4	0.3	0.0
Total	557.37	444.48	444.64	476.41	454.42	498.5
Table 2.3.2. Breakdown by Type of Deposit	2014	2015	2016	2017	2018	201
Fixed-term deposit	555.6	440.5	438.2	472.6	450.3	490.
Special savings scheme						2.0
Cash voucher						2.
Certificate of deposit						
Other	1.4	4.0	4.9	3.1	4.1	4.
Total	557.37	444.48	444.64	476.41	454.42	498.5
Table 2.3.3. Breakdown by Duration	2014	2015	2016	2017	2018	201
less than or equal to 1 month	19.3	9.2	3.8	33.3	2.2	27.
more than 1 month and less than or equal to 3 months	60.6	33.2	65.6	96.8	39.9	11.
more than 3 months and less than or equal to 6 months	79.4	46.3	38.6	57.6	46.6	85.
more than 6 months and less than or equal to 1 year	95.1	67.7	88.7	41.5	65.6	87
more than 1 year and less than or equal to 2 years	78.0	60.7	56.8	39.4	64.0	54.
more than 2 years and less than or equal to 5 years	134.7	144.8	157.9	145.7	117.6	151
more than 5 and less than 10 years	24.8	73.9	32.2	46.3	96.4	69.
			0.9	15.9	21.9	11.
More than 10 years or unspecified	65.4	8.7				
	65.4 557.37	8.7 444.48	444.64	476.41	454.42	498.5
Total 2.4 DEPOSIT RATES (average weighted as a %)						498.5
Total 2.4 DEPOSIT RATES (average weighted as a %) Table 2.4.1. Interest Rates by Type of Depositor	557.37	444.48	444.64	476.41	454.42	498.5 201
Total 2.4 DEPOSIT RATES (average weighted as a %) Table 2.4.1. Interest Rates by Type of Depositor Government and similar institutions	557.37 2014	2015	2016	2017	2018	201
Total 2.4 DEPOSIT RATES (average weighted as a %) Table 2.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals	2014 6.38	2015 5.90	2016 6.17	2017 5.88	2018 5.33	201 4.9 5.7
More than 10 years or unspecified Total 2.4 DEPOSIT RATES (average weighted as a %) Table 2.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs	2014 6.38 5.79	2015 5.90 5.30	2016 6.17 5.16	2017 5.88 5.41	2018 5.33 5.56	
Total 2.4 DEPOSIT RATES (average weighted as a %) Table 2.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients	2014 6.38 5.79 6.63	2015 5.90 5.30 6.30	2016 6.17 5.16 5.93	2017 5.88 5.41 5.68	2018 5.33 5.56 6.30	201 4.9 5.7 6.2
Total 2.4 DEPOSIT RATES (average weighted as a %) Table 2.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs	2014 6.38 5.79 6.63 6.81	2015 5.90 5.30 6.30 6.71	2016 6.17 5.16 5.93 6.58	2017 5.88 5.41 5.68 6.73	2018 5.33 5.56 6.30 5.43	201 4.9 5.7 6.2 5.8
Total 2.4 DEPOSIT RATES (average weighted as a %) Table 2.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector	2014 6.38 5.79 6.63 6.81 6.43 5.90 5.86	2015 5.90 5.30 6.30 6.71 6.63 6.08 5.63	2016 6.17 5.16 5.93 6.58 6.40	2017 5.88 5.41 5.68 6.73 6.58	2018 5.33 5.56 6.30 5.43 6.66	201 4.9 5.7 6.2 5.8 6.0 5.4
Total 2.4 DEPOSIT RATES (average weighted as a %) Table 2.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds	2014 6.38 5.79 6.63 6.81 6.43 5.90	2015 5.90 5.30 6.30 6.71 6.63 6.08	2016 6.17 5.16 5.93 6.58 6.40 5.64	2017 5.88 5.41 5.68 6.73 6.58 5.40	2018 5.33 5.56 6.30 5.43 6.66 5.73	201 4.9 5.7 6.2 5.8 6.0
Total 2.4 DEPOSIT RATES (average weighted as a %) Table 2.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups	2014 6.38 5.79 6.63 6.81 6.43 5.90 5.86	2015 5.90 5.30 6.30 6.71 6.63 6.08 5.63	2016 6.17 5.16 5.93 6.58 6.40 5.64 4.56	2017 5.88 5.41 5.68 6.73 6.58 5.40 6.07	2018 5.33 5.56 6.30 5.43 6.66 5.73 3.58	201 4.9 5.7 6.2 5.8 6.0 5.4 3.1
Total 2.4 DEPOSIT RATES (average weighted as a %) Table 2.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.)	2014 6.38 5.79 6.63 6.81 6.43 5.90 5.86 6.31	2015 5.90 5.30 6.30 6.71 6.63 6.08 5.63 5.93	2016 6.17 5.16 5.93 6.58 6.40 5.64 4.56 5.26	2017 5.88 5.41 5.68 6.73 6.58 5.40 6.07 6.60	2018 5.33 5.56 6.30 5.43 6.66 5.73 3.58 6.09	201 4.9 5.7 6.2 5.8 6.0 5.4 3.1 5.1
Total 2.4 DEPOSIT RATES (average weighted as a %) Table 2.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff	2014 6.38 5.79 6.63 6.81 6.43 5.90 5.86 6.31 5.83	2015 5.90 5.30 6.30 6.71 6.63 6.08 5.63 5.93 6.14	2016 6.17 5.16 5.93 6.58 6.40 5.64 4.56 5.26 5.92	2017 5.88 5.41 5.68 6.73 6.58 5.40 6.07 6.60 5.40	2018 5.33 5.56 6.30 5.43 6.66 5.73 3.58 6.09 5.98	201 4.9 5.7 6.2 5.8 6.0 5.4 3.1 5.1 5.1
Total 2.4 DEPOSIT RATES (average weighted as a %) Table 2.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total	2014 6.38 5.79 6.63 6.81 6.43 5.90 5.86 6.31 5.83 4.43	2015 5.90 5.30 6.30 6.71 6.63 6.08 5.63 5.93 6.14 4.98	2016 6.17 5.16 5.93 6.58 6.40 5.64 4.56 5.26 5.92 4.81	2017 5.88 5.41 5.68 6.73 6.58 5.40 6.07 6.60 5.40 4.60	2018 5.33 5.56 6.30 5.43 6.66 5.73 3.58 6.09 5.98 4.38	201 4.98.5 5.7 6.2 5.8 6.0 5.4 3.1 5.1 3.6 5.3
Total 2.4 DEPOSIT RATES (average weighted as a %) Table 2.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 2.4.2. Interest Rates By Type of Deposit	2014 6.38 5.79 6.63 6.81 6.43 5.90 5.86 6.31 5.83 4.43 6.17	2015 5.90 5.30 6.30 6.71 6.63 6.08 5.63 5.93 6.14 4.98 5.98	2016 6.17 5.16 5.93 6.58 6.40 5.64 4.56 5.26 5.92 4.81 5.78	2017 5.88 5.41 5.68 6.73 6.58 5.40 6.07 6.60 5.40 4.60 5.85	2018 5.33 5.56 6.30 5.43 6.66 5.73 3.58 6.09 5.98 4.38 5.76	201 4.98.5 5.7 6.2 5.8 6.0 5.4 3.1 5.1 5.1 3.6 5.3
Total 2.4 DEPOSIT RATES (average weighted as a %) Table 2.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 2.4.2. Interest Rates By Type of Deposit Fixed-term deposit	2014 6.38 5.79 6.63 6.81 6.43 5.90 5.86 6.31 5.83 4.43 6.17	2015 5.90 5.30 6.30 6.71 6.63 6.08 5.63 5.93 6.14 4.98 5.98	2016 6.17 5.16 5.93 6.58 6.40 5.64 4.56 5.26 5.92 4.81 5.78	2017 5.88 5.41 5.68 6.73 6.58 5.40 6.07 6.60 5.40 4.60 5.85	2018 5.33 5.56 6.30 5.43 6.66 5.73 3.58 6.09 5.98 4.38 5.76	201 4.98.5 5.7 6.2 5.8 6.0 5.4 3.1 5.1 3.6 5.3 201
Total 2.4 DEPOSIT RATES (average weighted as a %) Table 2.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 2.4.2. Interest Rates By Type of Deposit Fixed-term deposit Special savings scheme Cash voucher	2014 6.38 5.79 6.63 6.81 6.43 5.90 5.86 6.31 5.83 4.43 6.17	2015 5.90 5.30 6.30 6.71 6.63 6.08 5.63 5.93 6.14 4.98 5.98	2016 6.17 5.16 5.93 6.58 6.40 5.64 4.56 5.26 5.92 4.81 5.78	2017 5.88 5.41 5.68 6.73 6.58 5.40 6.07 6.60 5.40 4.60 5.85	2018 5.33 5.56 6.30 5.43 6.66 5.73 3.58 6.09 5.98 4.38 5.76	201 4.98.5 5.7 6.2 5.8 6.0 5.4 3.1 5.1 3.6 5.3 201 5.3 6.5
Total 2.4 DEPOSIT RATES (average weighted as a %) Table 2.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 2.4.2. Interest Rates By Type of Deposit Fixed-term deposit Special savings scheme Cash voucher	2014 6.38 5.79 6.63 6.81 6.43 5.90 5.86 6.31 5.83 4.43 6.17	2015 5.90 5.30 6.30 6.71 6.63 6.08 5.63 5.93 6.14 4.98 5.98	2016 6.17 5.16 5.93 6.58 6.40 5.64 4.56 5.26 5.92 4.81 5.78	2017 5.88 5.41 5.68 6.73 6.58 5.40 6.07 6.60 5.40 4.60 5.85 2017 5.85 6.50	2018 5.33 5.56 6.30 5.43 6.66 5.73 3.58 6.09 5.98 4.38 5.76	201 4.9 5.7 6.2 5.8 6.0 5.4 3.1 5.1
Total 2.4 DEPOSIT RATES (average weighted as a %) Table 2.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 2.4.2. Interest Rates By Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit	2014 6.38 5.79 6.63 6.81 6.43 5.90 5.86 6.31 5.83 4.43 6.17	2015 5.90 5.30 6.30 6.71 6.63 6.08 5.63 5.93 6.14 4.98 5.98	2016 6.17 5.16 5.93 6.58 6.40 5.64 4.56 5.26 5.92 4.81 5.78	2017 5.88 5.41 5.68 6.73 6.58 5.40 6.07 6.60 5.40 4.60 5.85 2017 5.85 6.50 3.50	2018 5.33 5.56 6.30 5.43 6.66 5.73 3.58 6.09 5.98 4.38 5.76	201 4.98.5 5.7 6.2 5.8 6.0 5.4 3.1 5.1 3.6 5.3 201 6.5
Total 2.4 DEPOSIT RATES (average weighted as a %) Table 2.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 2.4.2. Interest Rates By Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other	2014 6.38 5.79 6.63 6.81 6.43 5.90 5.86 6.31 5.83 4.43 6.17 2014 6.18 3.48	2015 5.90 5.30 6.30 6.71 6.63 6.08 5.63 5.93 6.14 4.98 5.98 2015 6.00 4.62	2016 6.17 5.16 5.93 6.58 6.40 5.64 4.56 5.26 5.92 4.81 5.78 2016 6.50	2017 5.88 5.41 5.68 6.73 6.58 5.40 6.07 6.60 5.40 4.60 5.85 2017 5.85 6.50 3.50 3.65	2018 5.33 5.56 6.30 5.43 6.66 5.73 3.58 6.09 5.98 4.38 5.76 2018	201 4.98.5 5.7 6.2 5.8 6.0 5.4 3.1 5.1 3.6 5.3 201 5.3 6.5
Total 2.4 DEPOSIT RATES (average weighted as a %) Table 2.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 2.4.2. Interest Rates By Type of Deposit Fixed-term deposit Special savings scheme	2014 6.38 5.79 6.63 6.81 6.43 5.90 5.86 6.31 5.83 4.43 6.17 2014 6.18 3.48	2015 5.90 5.30 6.30 6.71 6.63 6.08 5.63 5.93 6.14 4.98 5.98 2015 6.00 4.62 4.70	2016 6.17 5.16 5.93 6.58 6.40 5.64 4.56 5.26 5.92 4.81 5.78 2016 5.78	2017 5.88 5.41 5.68 6.73 6.58 5.40 6.07 6.60 5.40 4.60 5.85 2017 5.85 6.50 3.50 3.65 5.61	2018 5.33 5.56 6.30 5.43 6.66 5.73 3.58 6.09 5.98 4.38 5.76 2018 5.77 3.75	201 4.98.5 5.7 6.2 5.8 6.0 5.4 3.1 5.1 5.1 3.6 5.3 6.5 4.6
Total 2.4 DEPOSIT RATES (average weighted as a %) Table 2.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 2.4.2. Interest Rates By Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other Total Table 2.4.3. Interest Rates by Duration	2014 6.38 5.79 6.63 6.81 6.43 5.90 5.86 6.31 5.83 4.43 6.17 2014 6.18 3.48	2015 5.90 5.30 6.30 6.71 6.63 6.08 5.63 5.93 6.14 4.98 5.98 2015 6.00 4.62 4.70 5.98	2016 6.17 5.16 5.93 6.58 6.40 5.64 4.56 5.26 5.92 4.81 5.78 2016 5.78	2017 5.88 5.41 5.68 6.73 6.58 5.40 6.07 6.60 5.40 4.60 5.85 2017 5.85 6.50 3.65 5.61 5.85	2018 5.33 5.56 6.30 5.43 6.66 5.73 3.58 6.09 5.98 4.38 5.76 2018 5.77 3.75	201 4.98.5 5.7 6.2 5.8 6.0 5.4 3.1 5.1 5.1 5.3 6.5 6.5 6.5 6.5 6.5 6.5 6.5 6.5 6.5 6.5
Total 2.4 DEPOSIT RATES (average weighted as a %) Table 2.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 2.4.2. Interest Rates By Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other Total Table 2.4.3. Interest Rates by Duration less than or equal to 1 month	2014 6.38 5.79 6.63 6.81 6.43 5.90 5.86 6.31 5.83 4.43 6.17 2014 6.18 3.48	2015 5.90 5.30 6.30 6.71 6.63 6.08 5.63 5.93 6.14 4.98 5.98 2015 6.00 4.62 4.70 5.98	2016 6.17 5.16 5.93 6.58 6.40 5.64 4.56 5.26 5.92 4.81 5.78 2016 5.78 4.63	2017 5.88 5.41 5.68 6.73 6.58 5.40 6.07 6.60 5.40 4.60 5.85 2017 5.85 6.50 3.65 5.61 5.85	2018 5.33 5.56 6.30 5.43 6.66 5.73 3.58 6.09 5.98 4.38 5.76 2018 5.77 3.75	201 4.98.5 5.7 6.2 5.8 6.0 5.4 3.1 5.1 5.1 3.6 5.3 201 3.9 201 3.9
Total 2.4 DEPOSIT RATES (average weighted as a %) Table 2.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 2.4.2. Interest Rates By Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other Total Table 2.4.3. Interest Rates by Duration less than or equal to 1 month more than 1 month and less than or equal to 3 months	2014 6.38 5.79 6.63 6.81 6.43 5.90 5.86 6.31 5.83 4.43 6.17 2014 6.18 3.48 5.18 6.17	2015 5.90 5.30 6.30 6.71 6.63 6.08 5.63 5.93 6.14 4.98 5.98 2015 6.00 4.62 4.70 5.98 2015 2.08 5.77	2016 6.17 5.16 5.93 6.58 6.40 5.64 4.56 5.26 5.92 4.81 5.78 2016 5.78 2016 4.63 5.94	2017 5.88 5.41 5.68 6.73 6.58 5.40 6.07 6.60 5.40 4.60 5.85 2017 5.85 6.50 3.65 5.61 5.85 2017 3.57 6.16	2018 5.33 5.56 6.30 5.43 6.66 5.73 3.58 6.09 5.98 4.38 5.76 2018 5.77 3.75 5.36 5.76	207 4.98.5 5.7 6.2 5.8 6.0 5.4 5.7 5.6 5.4 6.5 5.2 207 5.3 6.5 5.3 6.5 5.3 6.5 6.5 5.3 6.5 6.5 6.5 6.5 6.5 6.5 6.5 6.5 6.5 6.5
Total 2.4 DEPOSIT RATES (average weighted as a %) Table 2.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 2.4.2. Interest Rates By Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other Total Table 2.4.3. Interest Rates by Duration less than or equal to 1 month more than 1 month and less than or equal to 3 months more than 3 months and less than or equal to 6 months	2014 6.38 5.79 6.63 6.81 6.43 5.90 5.86 6.31 5.83 4.43 6.17 2014 6.18 3.48 5.18 6.17	2015 5.90 5.30 6.30 6.71 6.63 6.08 5.63 5.93 6.14 4.98 5.98 2015 6.00 4.62 4.70 5.98 2015 2.08 5.77 5.77	2016 6.17 5.16 5.93 6.58 6.40 5.64 4.56 5.26 5.92 4.81 5.78 2016 5.78 2016 4.63 5.94 5.62	2017 5.88 5.41 5.68 6.73 6.58 5.40 6.07 6.60 5.40 4.60 5.85 2017 5.85 6.50 3.65 5.61 5.85 2017 3.57 6.16 5.97	2018 5.33 5.56 6.30 5.43 6.66 5.73 3.58 6.09 5.98 4.38 5.76 2018 5.77 3.75 5.36 5.76 2018 4.16 5.35 5.90	207 4.98.5 5.7 6.2 5.8 6.0 5.4 5.7 5.6 5.4 6.5 5.3 6.5 5.3 6.5 6.5 6.5 6.5 6.5 6.5 6.5 6.5 6.5 6.5
Total 2.4 DEPOSIT RATES (average weighted as a %) Table 2.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 2.4.2. Interest Rates By Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other Total Table 2.4.3. Interest Rates by Duration less than or equal to 1 month more than 1 month and less than or equal to 3 months more than 3 months and less than or equal to 6 months more than 6 months and less than or equal to 1 year	2014 6.38 5.79 6.63 6.81 6.43 5.90 5.86 6.31 5.83 4.43 6.17 2014 6.18 3.48 5.18 6.17 2014 4.23 5.59 6.25 6.42	2015 5.90 5.30 6.30 6.71 6.63 6.08 5.63 5.93 6.14 4.98 5.98 2015 6.00 4.62 4.70 5.98 2015 2.08 5.77 5.77 6.32	2016 6.17 5.16 5.93 6.58 6.40 5.64 4.56 5.26 5.92 4.81 5.78 2016 5.78 2016 4.63 5.94 5.62 5.87	2017 5.88 5.41 5.68 6.73 6.58 5.40 6.07 6.60 5.40 4.60 5.85 2017 5.85 6.50 3.65 5.61 5.85 2017 3.57 6.16 5.97 5.70	2018 5.33 5.56 6.30 5.43 6.66 5.73 3.58 6.09 5.98 4.38 5.76 2018 5.77 3.75 5.36 5.76 2018 4.16 5.35 5.90 5.62	207 4.98.5 5.7 6.2 5.6 6.0 5.4 6.6 5.3 6.5 6.5 207 6.5 6.5 6.5 6.5 6.5 6.5 6.5 6.5 6.5 6.5
Total 2.4 DEPOSIT RATES (average weighted as a %) Table 2.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 2.4.2. Interest Rates By Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other Total Table 2.4.3. Interest Rates by Duration less than or equal to 1 month more than 1 month and less than or equal to 3 months more than 3 months and less than or equal to 6 months more than 6 months and less than or equal to 1 year more than 1 year and less than or equal to 2 years	2014 6.38 5.79 6.63 6.81 6.43 5.90 5.86 6.31 5.83 4.43 6.17 2014 6.18 3.48 5.18 6.17 2014 4.23 5.59 6.25 6.42 6.12	2015 5.90 5.30 6.30 6.71 6.63 6.08 5.63 5.93 6.14 4.98 5.98 2015 6.00 4.62 4.70 5.98 2015 2.08 5.77 5.77 6.32 5.86	2016 6.17 5.16 5.93 6.58 6.40 5.64 4.56 5.26 5.92 4.81 5.78 2016 5.78 2016 4.63 5.94 5.62 5.87 5.61	2017 5.88 5.41 5.68 6.73 6.58 5.40 6.07 6.60 5.40 4.60 5.85 2017 5.85 6.50 3.65 5.61 5.85 2017 3.57 6.16 5.97 5.70 5.84	2018 5.33 5.56 6.30 5.43 6.66 5.73 3.58 6.09 5.98 4.38 5.76 2018 5.77 3.75 5.36 5.76 2018 4.16 5.35 5.90 5.62 5.66	207 4.98.5 5.7 6.2 5.6 6.0 5.4 6.6 5.3 6.5 6.5 6.5 6.5 6.5 6.5 6.5 6.5 6.5 6.5
Total 2.4 DEPOSIT RATES (average weighted as a %) Table 2.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 2.4.2. Interest Rates By Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other Total Table 2.4.3. Interest Rates by Duration less than or equal to 1 month more than 1 month and less than or equal to 3 months more than 3 months and less than or equal to 6 months more than 6 months and less than or equal to 1 year more than 1 year and less than or equal to 2 years more than 2 years and less than or equal to 5 years	2014 6.38 5.79 6.63 6.81 6.43 5.90 5.86 6.31 5.83 4.43 6.17 2014 6.18 3.48 5.18 6.17 2014 4.23 5.59 6.25 6.42 6.12 6.45	2015 5.90 5.30 6.30 6.71 6.63 6.08 5.63 5.93 6.14 4.98 5.98 2015 6.00 4.62 4.70 5.98 2015 2.08 5.77 5.77 6.32 5.86 6.44	2016 6.17 5.16 5.93 6.58 6.40 5.64 4.56 5.26 5.92 4.81 5.78 2016 5.78 2016 4.63 5.94 5.62 5.87 5.61 5.81	2017 5.88 5.41 5.68 6.73 6.58 5.40 6.07 6.60 5.40 4.60 5.85 2017 5.85 6.50 3.65 5.61 5.85 2017 3.57 6.16 5.97 5.70 5.84 6.17	2018 5.33 5.56 6.30 5.43 6.66 5.73 3.58 6.09 5.98 4.38 5.76 2018 5.77 3.75 5.36 5.76 2018 4.16 5.35 5.90 5.62 5.66 6.09	207 4.98.5 5.7 6.2 5.6 6.0 5.4 6.5 5.6 6.5 207 5.3 6.5 6.5 6.5 6.5 6.5 6.5 6.5 6.5 6.5 6.5
Total 2.4 DEPOSIT RATES (average weighted as a %) Table 2.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 2.4.2. Interest Rates By Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other Total Table 2.4.3. Interest Rates by Duration less than or equal to 1 month more than 1 month and less than or equal to 3 months more than 3 months and less than or equal to 6 months more than 6 months and less than or equal to 1 year more than 1 year and less than or equal to 2 years	2014 6.38 5.79 6.63 6.81 6.43 5.90 5.86 6.31 5.83 4.43 6.17 2014 6.18 3.48 5.18 6.17 2014 4.23 5.59 6.25 6.42 6.12	2015 5.90 5.30 6.30 6.71 6.63 6.08 5.63 5.93 6.14 4.98 5.98 2015 6.00 4.62 4.70 5.98 2015 2.08 5.77 5.77 6.32 5.86	2016 6.17 5.16 5.93 6.58 6.40 5.64 4.56 5.26 5.92 4.81 5.78 2016 5.78 2016 4.63 5.94 5.62 5.87 5.61	2017 5.88 5.41 5.68 6.73 6.58 5.40 6.07 6.60 5.40 4.60 5.85 2017 5.85 6.50 3.65 5.61 5.85 2017 3.57 6.16 5.97 5.70 5.84	2018 5.33 5.56 6.30 5.43 6.66 5.73 3.58 6.09 5.98 4.38 5.76 2018 5.77 3.75 5.36 5.76 2018 4.16 5.35 5.90 5.62 5.66	207 4.98.5 5.7 6.2 5.6 6.0 5.4 6.6 5.3 6.5 6.5 6.5 6.5 6.5 6.5 6.5 6.5 6.5 6.5

3. BURKINA

3.1.	LOANS GRANTED	(in billions of CFA F)

, ,,	014	2015	2016	2017	2018	2019
	32.2	23.4	32.8	0.0	27.7	57.8
	18.1	276.4	363.2	360.7	353.9	379.
	2.1	1.5	3.0	3.3	0.8	2.3
	77.1	87.8	82.7	75.9	64.2	71.
	0.7		0.0	0.2	0.7	2.4
·	18.7	1 054.5	890.8	1 035.8	780.2	638.
	36.8	164.0	152.7	118.6	73.2	143.
2 2 4 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	23.2	3.7	9.3	3.7	0.7	18.0
	8.4	18.9	17.6	19.3	397.2	383.
	4.1 91.4	23.1 1 653.3	14.0 1 566.1	11.7 1 629.2	8.6 1 707.1	11.6 1 709.
, ,	014 26.1	2015 7.6	2016 13.2	2017 12.3	2018 10.0	201 9
3	6.7	1.3	11.9	3.0	18.4	13.
·	52.5	270.6	200.1	174.9	414.9	485.
• •	16.0	166.9	224.6	253.8	219.9	216.
	58.4	912.3	873.0	884.5	638.5	653.
	31.6	294.6	243.3	300.7	405.4	328.
	91.4	1 653.3	1 566.1	1 629.2	1 707.1	1 709.
Table 0.4.0 Baselularum bu Laga Tarra	04.4	0045	2010	0047	0040	204
<u> </u>	014	2015	2016	2017	2018	201
•	21.3	345.7	194.7	261.4	217.5	209.
·	77.4	311.4	297.1	317.9	261.1	148.
·	19.6	256.0	280.1	190.9	229.7	290.
•	34.7	207.1	289.5	306.1	359.2	319.
, ,	06.2	100.9	80.2	129.7	92.5	125.
	75.2	278.0	208.3	202.5	212.6	263.
more than 5 years and less than or equal to 10 years 15		147.2	205.1	212.3	321.2	343.
, ,	52.8				40.0	
More than 10 years 2 Total 175	24.2 91.4	6.8 1 653.3	11.1 1 566.1	8.5 1 629.2	13.2 1 707.1	
More than 10 years 2 Total 179 2. LENDING RATES (average weighted as a %) Table 3.2.1. Interest Rates by Type of Borrower 2	24.2 91.4 014	6.8 1 653.3 2015	11.1 1 566.1 2016	8.5 1 629.2 2017	2018	201
More than 10 years 2 Total 179 2. LENDING RATES (average weighted as a %) Table 3.2.1. Interest Rates by Type of Borrower 2 Government and similar institutions 6	24.2 91.4 014 6.57	6.8 1 653.3 2015 6.14	11.1 1 566.1 2016 6.95	8.5 1 629.2 2017 9.50	2018 6.55	201: 6.4
More than 10 years 2 Total 179 2. LENDING RATES (average weighted as a %) Table 3.2.1. Interest Rates by Type of Borrower Government and similar institutions 6 Private individuals 8	24.2 91.4 014 6.57 3.11	6.8 1 653.3 2015 6.14 7.96	11.1 1 566.1 2016 6.95 7.70	8.5 1 629.2 2017 9.50 7.26	2018 6.55 7.19	201: 6.4 6.8
More than 10 years 2 Total 179 2. LENDING RATES (average weighted as a %) Table 3.2.1. Interest Rates by Type of Borrower Government and similar institutions Private individuals Financial clients 2	014 6.57 3.11 3.18	6.8 1 653.3 2015 6.14 7.96 8.75	2016 6.95 7.70 7.61	8.5 1 629.2 2017 9.50 7.26 7.16	2018 6.55 7.19 9.60	201: 6.4 6.8 7.7;
More than 10 years 2 Total 179 2. LENDING RATES (average weighted as a %) Table 3.2.1. Interest Rates by Type of Borrower Government and similar institutions Private individuals Financial clients State-owned companies and EPICs	014 6.57 3.11 3.18 6.52	6.8 1 653.3 2015 6.14 7.96	11.1 1 566.1 2016 6.95 7.70 7.61 6.44	8.5 1 629.2 2017 9.50 7.26 7.16 5.45	2018 6.55 7.19 9.60 6.35	201: 6.4 6.8 7.7 6.0
More than 10 years 2 Total 179 2. LENDING RATES (average weighted as a %) Table 3.2.1. Interest Rates by Type of Borrower Government and similar institutions 6 Private individuals 7 Financial clients 8 State-owned companies and EPICs 6 Insurance-Pension funds 7	014 5.57 3.11 3.18 5.52 7.75	6.8 1 653.3 2015 6.14 7.96 8.75 7.16	11.1 1 566.1 2016 6.95 7.70 7.61 6.44 12.50	8.5 1 629.2 2017 9.50 7.26 7.16 5.45 11.18	2018 6.55 7.19 9.60 6.35 11.85	2019 6.44 6.8 7.73 6.00 6.30
More than 10 years Total 1 75 2. LENDING RATES (average weighted as a %) Table 3.2.1. Interest Rates by Type of Borrower Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector	014 6.57 3.11 3.18 6.52 7.75 3.12	6.8 1 653.3 2015 6.14 7.96 8.75 7.16 7.91	11.1 1 566.1 2016 6.95 7.70 7.61 6.44 12.50 7.32	8.5 1 629.2 2017 9.50 7.26 7.16 5.45 11.18 7.07	2018 6.55 7.19 9.60 6.35 11.85 6.98	2019 6.44 6.8 7.73 6.00 6.33 6.88
More than 10 years Total 1 75 2. LENDING RATES (average weighted as a %) Table 3.2.1. Interest Rates by Type of Borrower Government and similar institutions Frivate individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships	014 6.57 8.11 8.18 6.52 7.75 8.12 0.18	6.8 1 653.3 2015 6.14 7.96 8.75 7.16 7.91 10.14	11.1 1 566.1 2016 6.95 7.70 7.61 6.44 12.50 7.32 9.58	8.5 1 629.2 2017 9.50 7.26 7.16 5.45 11.18 7.07 9.81	2018 6.55 7.19 9.60 6.35 11.85 6.98 10.23	201: 6.4 6.8 7.7 6.0 6.3 6.8 8.5
More than 10 years Total 1 75 2. LENDING RATES (average weighted as a %) Table 3.2.1. Interest Rates by Type of Borrower Government and similar institutions Fivate individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups	014 6.57 8.11 8.18 6.52 7.75 8.12 0.18 7.74	6.8 1 653.3 2015 6.14 7.96 8.75 7.16 7.91 10.14 8.73	11.1 1 566.1 2016 6.95 7.70 7.61 6.44 12.50 7.32 9.58 8.34	8.5 1 629.2 2017 9.50 7.26 7.16 5.45 11.18 7.07 9.81 9.02	2018 6.55 7.19 9.60 6.35 11.85 6.98 10.23 8.20	2019 6.44 6.83 7.73 6.00 6.30 6.83 8.55
More than 10 years Total 1 75 2. LENDING RATES (average weighted as a %) Table 3.2.1. Interest Rates by Type of Borrower Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.)	014 6.57 3.11 3.18 6.52 7.75 3.12 0.18 7.74 7.65	6.8 1 653.3 2015 6.14 7.96 8.75 7.16 7.91 10.14 8.73 6.84	11.1 1 566.1 2016 6.95 7.70 7.61 6.44 12.50 7.32 9.58 8.34 7.88	8.5 1 629.2 2017 9.50 7.26 7.16 5.45 11.18 7.07 9.81 9.02 7.91	2018 6.55 7.19 9.60 6.35 11.85 6.98 10.23 8.20 8.39	201: 6.4: 6.8: 7.7: 6.0: 6.3: 6.8: 8.5: 8.9: 8.3
More than 10 years Total 1 75 2. LENDING RATES (average weighted as a %) Table 3.2.1. Interest Rates by Type of Borrower Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff	014 6.57 8.11 8.18 6.52 7.75 8.12 0.18 7.74	6.8 1 653.3 2015 6.14 7.96 8.75 7.16 7.91 10.14 8.73	11.1 1 566.1 2016 6.95 7.70 7.61 6.44 12.50 7.32 9.58 8.34	8.5 1 629.2 2017 9.50 7.26 7.16 5.45 11.18 7.07 9.81 9.02	2018 6.55 7.19 9.60 6.35 11.85 6.98 10.23 8.20	8.8 1 7 2019 6.44 6.87 7.77 6.00 6.30 6.88 8.57 8.90 8.3 2.55 7.22
More than 10 years 2 Total 175 2. LENDING RATES (average weighted as a %) Table 3.2.1. Interest Rates by Type of Borrower 2 Government and similar institutions 6 Private individuals 8 Financial clients 8 State-owned companies and EPICs 6 Insurance-Pension funds 7 Companies in the productive sector 8 Sole proprietorships 10 Cooperatives and village groups 7 Miscellaneous (NGOs, associations, unions, etc.) 7 Bank staff 1 Total 8	014 0.5.57 3.11 3.18 3.52 7.75 3.12 0.18 7.74 7.65 1.75 3.17	6.8 1 653.3 2015 6.14 7.96 8.75 7.16 7.91 10.14 8.73 6.84 0.97 7.97	11.1 1 566.1 2016 6.95 7.70 7.61 6.44 12.50 7.32 9.58 8.34 7.88 1.67 7.54	8.5 1 629.2 2017 9.50 7.26 7.16 5.45 11.18 7.07 9.81 9.02 7.91 2.11 7.21	2018 6.55 7.19 9.60 6.35 11.85 6.98 10.23 8.20 8.39 1.99 7.44	2019 6.44 6.88 7.73 6.00 6.30 6.85 8.55 8.99 8.3 2.55
More than 10 years 2 Total 179 2. LENDING RATES (average weighted as a %) Table 3.2.1. Interest Rates by Type of Borrower 2 Government and similar institutions 6 Private individuals 8 Financial clients 8 State-owned companies and EPICs 6 Insurance-Pension funds 7 Companies in the productive sector 8 Sole proprietorships 10 Cooperatives and village groups 7 Miscellaneous (NGOs, associations, unions, etc.) 7 Bank staff 1 Total 8 Table 3.2.2. Interest Rates by Loan Purpose 2	014 0.5.57 3.11 3.18 6.5.52 7.75 3.12 0.18 7.74 7.65 1.75 3.17	6.8 1 653.3 2015 6.14 7.96 8.75 7.16 7.91 10.14 8.73 6.84 0.97 7.97	11.1 1 566.1 2016 6.95 7.70 7.61 6.44 12.50 7.32 9.58 8.34 7.88 1.67 7.54	8.5 1 629.2 2017 9.50 7.26 7.16 5.45 11.18 7.07 9.81 9.02 7.91 2.11 7.21	2018 6.55 7.19 9.60 6.35 11.85 6.98 10.23 8.20 8.39 1.99 7.44	201: 6.4 6.8 7.7 6.0 6.3 6.8 8.5 8.9 8.3 2.5 7.2
More than 10 years Total 1 75 2. LENDING RATES (average weighted as a %) Table 3.2.1. Interest Rates by Type of Borrower Government and similar institutions Frivate individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 3.2.2. Interest Rates by Loan Purpose Housing	014 6.57 3.11 3.18 6.52 7.75 3.12 0.18 7.75 1.75 3.17 014 6.96	6.8 1 653.3 2015 6.14 7.96 8.75 7.16 7.91 10.14 8.73 6.84 0.97 7.97 2015 5.84	11.1 1 566.1 2016 6.95 7.70 7.61 6.44 12.50 7.32 9.58 8.34 7.88 1.67 7.54 2016 5.55	8.5 1 629.2 2017 9.50 7.26 7.16 5.45 11.18 7.07 9.81 9.02 7.91 2.11 7.21 2017 5.99	2018 6.55 7.19 9.60 6.35 11.85 6.98 10.23 8.20 8.39 1.99 7.44	201: 6.4 6.8 7.7 6.0 6.3 6.8 8.5 8.9 8.3 2.5 7.2
More than 10 years Total 1 75 2. LENDING RATES (average weighted as a %) Table 3.2.1. Interest Rates by Type of Borrower Government and similar institutions Frivate individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 3.2.2. Interest Rates by Loan Purpose Export	014 6.57 8.11 8.18 6.52 7.75 9.12 9.18 7.74 7.65 1.75 8.17 014 6.96 7.75	6.8 1 653.3 2015 6.14 7.96 8.75 7.16 7.91 10.14 8.73 6.84 0.97 7.97 2015 5.84 8.06	11.1 1 566.1 2016 6.95 7.70 7.61 6.44 12.50 7.32 9.58 8.34 7.88 1.67 7.54 2016 5.55 7.12	8.5 1 629.2 2017 9.50 7.26 7.16 5.45 11.18 7.07 9.81 9.02 7.91 2.11 7.21 2017 5.99 8.75	2018 6.55 7.19 9.60 6.35 11.85 6.98 10.23 8.20 8.39 1.99 7.44 2018 6.73 6.86	201: 6.4 6.8 7.7 6.0 6.3 6.8 8.5 8.9 8.3 2.5 7.2 201: 6.7 6.5
More than 10 years 2 2 1 7 5 2 2 2 2 2 2 2 2 2	014 0.5.57 0.1.18 0.5.52 0.7.75 0.1.18 0.7.74 0.6.5 0.7.75 0.77	6.8 1 653.3 2015 6.14 7.96 8.75 7.16 7.91 10.14 8.73 6.84 0.97 7.97 2015 5.84 8.06 8.14	11.1 1 566.1 2016 6.95 7.70 7.61 6.44 12.50 7.32 9.58 8.34 7.88 1.67 7.54 2016 5.55 7.12 7.85	8.5 1 629.2 2017 9.50 7.26 7.16 5.45 11.18 7.07 9.81 9.02 7.91 2.11 7.21 2017 5.99 8.75 8.03	2018 6.55 7.19 9.60 6.35 11.85 6.98 10.23 8.20 8.39 1.99 7.44 2018 6.73 6.86 8.16	201: 6.4. 6.8 7.7. 6.0 6.3 6.8 8.5 8.9 8.3 2.5 7.2 201: 6.7 6.5 8.1
More than 10 years 2 2 1 7 5 1 7 5 1 7 5 1 7 5 1 7 5 1 7 5 1 7 5 1 7 5 1 7 5 1 7 5 1 7 5 1 7 5 1 7 5 1 7 7 7 7 7 7 7 7 7	014 014 0.57 0.57 0.11 0.52 0.75 0.18 0.74 0.65 0.75 0.75 0.17 0.75 0.17 0.75 0.75 0.75 0.75 0.75 0.75 0.77 0.	6.8 1 653.3 2015 6.14 7.96 8.75 7.16 7.91 10.14 8.73 6.84 0.97 7.97 2015 5.84 8.06 8.14 7.48	11.1 1 566.1 2016 6.95 7.70 7.61 6.44 12.50 7.32 9.58 8.34 7.88 1.67 7.54 2016 5.55 7.12 7.85 7.44	8.5 1 629.2 2017 9.50 7.26 7.16 5.45 11.18 7.07 9.81 9.02 7.91 2.11 7.21 2017 5.99 8.75 8.03 7.14	2018 6.55 7.19 9.60 6.35 11.85 6.98 10.23 8.20 8.39 1.99 7.44 2018 6.73 6.86 8.16 7.41	201: 6.4 6.8 7.7 6.0 6.3 6.8 8.5 8.9 8.3 2.5 7.2 201: 6.7 6.5 8.1 7.3
More than 10 years 2 2 1 75	014 3.57 3.11 3.18 3.52 7.75 3.12 0.18 7.74 7.65 1.75 3.17 014 3.96 7.75 3.10 7.89 3.26	6.8 1 653.3 2015 6.14 7.96 8.75 7.16 7.91 10.14 8.73 6.84 0.97 7.97 2015 5.84 8.06 8.14 7.48 7.94	11.1 1 566.1 2016 6.95 7.70 7.61 6.44 12.50 7.32 9.58 8.34 7.88 1.67 7.54 2016 5.55 7.12 7.85 7.44 7.43	8.5 1 629.2 2017 9.50 7.26 7.16 5.45 11.18 7.07 9.81 9.02 7.91 2.11 7.21 2017 5.99 8.75 8.03 7.14 7.25	2018 6.55 7.19 9.60 6.35 11.85 6.98 10.23 8.20 8.39 1.99 7.44 2018 6.73 6.86 8.16 7.41 7.47	201 6.4 6.8 7.7 6.0 6.3 6.8 8.5 8.9 8.3 2.5 7.2 201 6.7 6.5 8.1 7.3 7.1
More than 10 years 2 Total 1 75 2. LENDING RATES (average weighted as a %) 2 Table 3.2.1. Interest Rates by Type of Borrower 2 Government and similar institutions 6 Private individuals 8 Financial clients 8 State-owned companies and EPICs 6 Insurance-Pension funds 7 Companies in the productive sector 8 Sole proprietorships 10 Cooperatives and village groups 7 Miscellaneous (NGOs, associations, unions, etc.) 7 Bank staff 1 Total 8 Table 3.2.2. Interest Rates by Loan Purpose 2 Housing 6 Export 7 Equipment 8 Consumer 7 Cash flow 0 Other 8	014 014 0.57 0.57 0.11 0.52 0.75 0.18 0.74 0.65 0.75 0.75 0.17 0.75 0.17 0.75 0.75 0.75 0.75 0.75 0.75 0.77 0.	6.8 1 653.3 2015 6.14 7.96 8.75 7.16 7.91 10.14 8.73 6.84 0.97 7.97 2015 5.84 8.06 8.14 7.48	11.1 1 566.1 2016 6.95 7.70 7.61 6.44 12.50 7.32 9.58 8.34 7.88 1.67 7.54 2016 5.55 7.12 7.85 7.44	8.5 1 629.2 2017 9.50 7.26 7.16 5.45 11.18 7.07 9.81 9.02 7.91 2.11 7.21 2017 5.99 8.75 8.03 7.14	2018 6.55 7.19 9.60 6.35 11.85 6.98 10.23 8.20 8.39 1.99 7.44 2018 6.73 6.86 8.16 7.41	201: 6.44 6.8 7.73 6.00 6.38 8.5 8.9 8.3 2.53
More than 10 years 2 Total 1 75 2. LENDING RATES (average weighted as a %) 2 Table 3.2.1. Interest Rates by Type of Borrower 2 Government and similar institutions 6 Private individuals 8 Financial clients 8 State-owned companies and EPICs 6 Insurance-Pension funds 7 Companies in the productive sector 8 Sole proprietorships 10 Cooperatives and village groups 7 Miscellaneous (NGOs, associations, unions, etc.) 7 Bank staff 1 Total 8 Table 3.2.2. Interest Rates by Loan Purpose 2 Export 7 Equipment 8 Consumer 7 Cash flow 8 Other 8 Total 8	014 3.57 3.18 3.52 7.75 3.12 3.18 7.74 7.65 1.75 3.17 014 3.96 7.75 3.10 7.89 3.26 3.22 3.17	6.8 1 653.3 2015 6.14 7.96 8.75 7.16 7.91 10.14 8.73 6.84 0.97 7.97 2015 5.84 8.06 8.14 7.48 7.94 8.21 7.97	11.1 1 566.1 2016 6.95 7.70 7.61 6.44 12.50 7.32 9.58 8.34 7.88 1.67 7.54 2016 5.55 7.12 7.85 7.44 7.43 7.88 7.54	8.5 1 629.2 2017 9.50 7.26 7.16 5.45 11.18 7.07 9.81 9.02 7.91 2.11 7.21 2017 5.99 8.75 8.03 7.14 7.25 6.73 7.21	2018 6.55 7.19 9.60 6.35 11.85 6.98 10.23 8.20 8.39 1.99 7.44 2018 6.73 6.86 8.16 7.41 7.47 6.70 7.44	201: 6.4 6.8 7.7: 6.0 6.3 8.5 8.9 8.3 2.5: 7.2 201: 6.7: 6.5 8.1 7.3 7.1 6.2 7.2
More than 10 years 2 Total 1 75 2. LENDING RATES (average weighted as a %) Table 3.2.1. Interest Rates by Type of Borrower 2 Government and similar institutions 6 Private individuals 8 Financial clients 8 State-owned companies and EPICs 6 Insurance-Pension funds 7 Companies in the productive sector 8 Sole proprietorships 10 Cooperatives and village groups 7 Miscellaneous (NGOs, associations, unions, etc.) 7 Bank staff 1 Total 8 Table 3.2.2. Interest Rates by Loan Purpose 2 Housing 6 Export 7 Equipment 8 Consumer 7 Cash flow 8 Other 8 Total 8	014 3.57 3.11 3.52 7.75 3.12 3.18 7.74 7.65 3.77 014 0.96 7.75 3.10 7.89 3.26 3.22 3.17	6.8 1 653.3 2015 6.14 7.96 8.75 7.16 7.91 10.14 8.73 6.84 0.97 7.97 2015 5.84 8.06 8.14 7.48 7.94 8.21 7.97	11.1 1 566.1 2016 6.95 7.70 7.61 6.44 12.50 7.32 9.58 8.34 7.88 1.67 7.54 2016 5.55 7.12 7.85 7.44 7.43 7.88 7.54	8.5 1 629.2 2017 9.50 7.26 7.16 5.45 11.18 7.07 9.81 9.02 7.91 2.11 7.21 2017 5.99 8.75 8.03 7.14 7.25 6.73 7.21	2018 6.55 7.19 9.60 6.35 11.85 6.98 10.23 8.20 8.39 1.99 7.44 2018 6.73 6.86 8.16 7.41 7.47 6.70 7.44	201 6.4 6.8 7.7 6.0 6.3 8.5 8.9 8.3 2.5 7.2 201 6.7 6.5 8.1 7.3 7.1 6.2 7.2
More than 10 years 2	014 3.57 3.18 3.52 7.75 3.12 3.18 7.74 7.65 1.75 3.17 014 3.26 3.22 3.17	6.8 1 653.3 2015 6.14 7.96 8.75 7.16 7.91 10.14 8.73 6.84 0.97 7.97 2015 5.84 8.06 8.14 7.48 7.94 8.21 7.97 2015 8.36	11.1 1 566.1 2016 6.95 7.70 7.61 6.44 12.50 7.32 9.58 8.34 7.88 1.67 7.54 2016 5.55 7.12 7.85 7.44 7.43 7.88 7.54	8.5 1 629.2 2017 9.50 7.26 7.16 5.45 11.18 7.07 9.81 9.02 7.91 2.11 7.21 2017 5.99 8.75 8.03 7.14 7.25 6.73 7.21 2017 7.22	2018 6.55 7.19 9.60 6.35 11.85 6.98 10.23 8.20 8.39 1.99 7.44 2018 6.73 6.86 8.16 7.41 7.47 6.70 7.44 2018 7.51	201 6.4 6.8 7.7 6.0 6.3 6.8 8.5 8.9 8.3 2.5 7.2 201 6.7 6.5 8.1 7.3 7.1 6.2 7.2 201 7.4
More than 10 years 2 1 7 1 7 1 7 1 1 7 1 1	014 6.57 3.11 3.18 6.52 7.75 3.12 0.18 7.75 3.12 0.18 7.75 3.17 0.14 0.96 7.75 3.17 0.14 0.96 0	6.8 1 653.3 2015 6.14 7.96 8.75 7.16 7.91 10.14 8.73 6.84 0.97 7.97 2015 5.84 8.06 8.14 7.48 7.94 8.21 7.97 2015 8.36 6.94	11.1 1 566.1 2016 6.95 7.70 7.61 6.44 12.50 7.32 9.58 8.34 7.88 1.67 7.54 2016 5.55 7.12 7.85 7.44 7.43 7.88 7.54 2016 7.87 6.87	8.5 1 629.2 2017 9.50 7.26 7.16 5.45 11.18 7.07 9.81 9.02 7.91 2.11 7.21 2017 5.99 8.75 8.03 7.14 7.25 6.73 7.21 2017 7.22 6.46	2018 6.55 7.19 9.60 6.35 11.85 6.98 10.23 8.20 8.39 1.99 7.44 2018 6.73 6.86 8.16 7.41 7.47 6.70 7.44 2018 7.51 6.40	201 6.4 6.8 7.7 6.0 6.3 6.8 8.5 8.9 8.3 2.5 7.2 201 6.7 6.5 8.1 7.3 7.1 6.2 7.2 201 7.4 6.6
More than 10 years Total 1 73 2. LENDING RATES (average weighted as a %) Table 3.2.1. Interest Rates by Type of Borrower Government and similar institutions Frivate individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 3.2.2. Interest Rates by Loan Purpose Equipment Consumer Cash flow Other Total Table 3.2.3. Interest Rates by Loan Term less than or equal to 1 month more than 1 month and less than or equal to 3 months more than 3 months and less than or equal to 6 months	014 6.57 3.11 3.18 6.52 7.75 3.12 0.18 7.75 3.12 0.18 7.75 3.17 014 3.26 3.22 3.17 014 3.28 7.20 3.28	6.8 1 653.3 2015 6.14 7.96 8.75 7.16 7.91 10.14 8.73 6.84 0.97 7.97 2015 5.84 8.06 8.14 7.48 7.94 8.21 7.97 2015 8.36 6.94 8.40	11.1 1 566.1 2016 6.95 7.70 7.61 6.44 12.50 7.32 9.58 8.34 7.88 1.67 7.54 2016 5.55 7.12 7.85 7.44 7.43 7.88 7.54 2016 7.87 6.87 7.49	8.5 1 629.2 2017 9.50 7.26 7.16 5.45 11.18 7.07 9.81 9.02 7.91 2.11 7.21 2017 5.99 8.75 8.03 7.14 7.25 6.73 7.21 2017 7.22 6.46 7.58	2018 6.55 7.19 9.60 6.35 11.85 6.98 10.23 8.20 8.39 1.99 7.44 2018 6.73 6.86 8.16 7.41 7.47 6.70 7.44 2018 7.51 6.40 7.39	201 6.4 6.8 7.7 6.0 6.3 6.8 8.5 8.9 8.3 2.5 7.2 201 6.7 6.5 8.1 7.3 7.1 6.2 7.2 201 7.4 6.6 6.9
More than 10 years Total 173 2. LENDING RATES (average weighted as a %) Table 3.2.1. Interest Rates by Type of Borrower Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 3.2.2. Interest Rates by Loan Purpose Export Equipment Consumer Cash flow Other Total Table 3.2.3. Interest Rates by Loan Term less than or equal to 1 month more than 1 month and less than or equal to 6 months more than 6 months and less than or equal to 1 year	014 014 0.57 0.18 0.52 0.75 0.18 0.74 0.65 0.75 0.17 0.18 0.75 0.18 0.75 0.18 0.75 0.18 0.75 0.18 0.75 0.18 0.75 0.18 0.75 0.18 0.75 0.18 0.75 0.18 0.75 0.18 0.75 0.18 0.75 0.18 0.75 0.18 0.75 0.18 0.75 0.18 0.75 0.18 0.75 0.19 0.	6.8 1 653.3 2015 6.14 7.96 8.75 7.16 7.91 10.14 8.73 6.84 0.97 7.97 2015 5.84 8.06 8.14 7.48 7.94 8.21 7.97 2015 8.36 6.94 8.40 8.83	11.1 1 566.1 2016 6.95 7.70 7.61 6.44 12.50 7.32 9.58 8.34 7.88 1.67 7.54 2016 5.55 7.12 7.85 7.44 7.43 7.88 7.54 2016 7.87 6.87 7.49 8.04	8.5 1 629.2 2017 9.50 7.26 7.16 5.45 11.18 7.07 9.81 9.02 7.91 2.11 7.21 2017 5.99 8.75 8.03 7.14 7.25 6.73 7.21 2017 7.22 6.46 7.58 7.61	2018 6.55 7.19 9.60 6.35 11.85 6.98 10.23 8.20 8.39 1.99 7.44 2018 6.73 6.86 8.16 7.41 7.47 6.70 7.44 2018 7.51 6.40 7.39 8.32	201 6.4 6.8 7.7 6.0 6.3 6.8 8.5 8.9 8.3 2.5 7.2 201 6.7 6.5 8.1 7.3 7.1 6.2 7.2 201 7.4 6.6 6.9 7.9
Total 173 2. LENDING RATES (average weighted as a %) Table 3.2.1. Interest Rates by Type of Borrower Government and similar institutions Frivate individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 3.2.2. Interest Rates by Loan Purpose Export Equipment Consumer Cash flow Other Total Table 3.2.3. Interest Rates by Loan Term less than or equal to 1 month more than 1 month and less than or equal to 6 months more than 6 months and less than or equal to 1 year more than 1 year and less than or equal to 2 years	014 014 0.57 0.18 0.75 0.18 0.74 0.65 0.75 0.17 0.75 0.17 0.89 0.	6.8 1 653.3 2015 6.14 7.96 8.75 7.16 7.91 10.14 8.73 6.84 0.97 7.97 2015 5.84 8.06 8.14 7.48 7.94 8.21 7.97 2015 8.36 6.94 8.40 8.83 7.49	11.1 1 566.1 2016 6.95 7.70 7.61 6.44 12.50 7.32 9.58 8.34 7.88 1.67 7.54 2016 5.55 7.12 7.85 7.44 7.43 7.88 7.54 2016 7.87 6.87 7.49 8.04 7.94	8.5 1 629.2 2017 9.50 7.26 7.16 5.45 11.18 7.07 9.81 9.02 7.91 2.11 7.21 2017 5.99 8.75 8.03 7.14 7.25 6.73 7.21 2017 7.22 6.46 7.58 7.61 6.71	2018 6.55 7.19 9.60 6.35 11.85 6.98 10.23 8.20 8.39 1.99 7.44 2018 6.73 6.86 8.16 7.41 7.47 6.70 7.44 2018 7.51 6.40 7.39 8.32 7.57	201 6.4 6.8 7.7 6.0 6.3 6.8 8.5 8.9 8.3 2.5 7.2 201 6.7 6.5 8.1 7.3 7.1 6.2 7.2 201 7.4 6.6 6.9 7.9 7.1
Total 173 2. LENDING RATES (average weighted as a %) Table 3.2.1. Interest Rates by Type of Borrower Government and similar institutions Private individuals Financial clients State-owned companies and EPICS Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 3.2.2. Interest Rates by Loan Purpose Export Equipment Consumer Cash flow Other Total Table 3.2.3. Interest Rates by Loan Term Less than or equal to 1 month more than 1 month and less than or equal to 6 months more than 6 months and less than or equal to 5 years To tan 1 year and less than or equal to 5 years To tan 2 years and less than or equal to 5 years	014 014 0.557 0.118 0.552 0.75 0.18 0.74 0.65 0.75 0.17 0.75 0.17 0.89	6.8 1 653.3 2015 6.14 7.96 8.75 7.16 7.91 10.14 8.73 6.84 0.97 7.97 2015 5.84 8.06 8.14 7.48 7.94 8.21 7.97 2015 8.36 6.94 8.40 8.83 7.49 8.10	11.1 1 566.1 2016 6.95 7.70 7.61 6.44 12.50 7.32 9.58 8.34 7.88 1.67 7.54 2016 5.55 7.12 7.85 7.44 7.43 7.88 7.54 2016 7.87 6.87 7.49 8.04 7.94 7.84	8.5 1 629.2 2017 9.50 7.26 7.16 5.45 11.18 7.07 9.81 9.02 7.91 2.11 7.21 2017 5.99 8.75 8.03 7.14 7.25 6.73 7.21 2017 7.22 6.46 7.58 7.61 6.71 7.95	2018 6.55 7.19 9.60 6.35 11.85 6.98 10.23 8.20 8.39 1.99 7.44 2018 6.73 6.86 8.16 7.41 7.47 6.70 7.44 2018 7.51 6.40 7.39 8.32 7.57 7.70	201 6.4 6.8 7.7 6.0 6.3 6.8 8.5 8.9 8.3 2.5 7.2 201 6.7 6.5 8.1 7.3 7.1 6.2 7.2 201 7.4 6.6 6.9 7.9 7.1 7.4
Total 173 2. LENDING RATES (average weighted as a %) Table 3.2.1. Interest Rates by Type of Borrower Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships 10 Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 3.2.2. Interest Rates by Loan Purpose 2 Housing Export Consumer Cash flow Other Total Table 3.2.3. Interest Rates by Loan Term less than or equal to 1 month more than 1 month and less than or equal to 6 months more than 1 months and less than or equal to 5 years more than 2 years and less than or equal to 5 years more than 5 years and less than or equal to 5 years more than 5 years and less than or equal to 10 years	014 014 0.57 0.18 0.75 0.18 0.74 0.65 0.75 0.17 0.75 0.17 0.89 0.	6.8 1 653.3 2015 6.14 7.96 8.75 7.16 7.91 10.14 8.73 6.84 0.97 7.97 2015 5.84 8.06 8.14 7.48 7.94 8.21 7.97 2015 8.36 6.94 8.40 8.83 7.49	11.1 1 566.1 2016 6.95 7.70 7.61 6.44 12.50 7.32 9.58 8.34 7.88 1.67 7.54 2016 5.55 7.12 7.85 7.44 7.43 7.88 7.54 2016 7.87 6.87 7.49 8.04 7.94	8.5 1 629.2 2017 9.50 7.26 7.16 5.45 11.18 7.07 9.81 9.02 7.91 2.11 7.21 2017 5.99 8.75 8.03 7.14 7.25 6.73 7.21 2017 7.22 6.46 7.58 7.61 6.71	2018 6.55 7.19 9.60 6.35 11.85 6.98 10.23 8.20 8.39 1.99 7.44 2018 6.73 6.86 8.16 7.41 7.47 6.70 7.44 2018 7.51 6.40 7.39 8.32 7.57	201 6.4 6.8 7.7 6.0 6.3 6.8 8.5 8.9 8.3 2.5 7.2 201 6.7 6.5 8.1 7.3 7.1 6.2 7.2 201 7.4 6.6 6.9 7.9 7.1

Table 3.3.1. Breakdown by Customer Category	2014	2015	2016	2017	2018	201
Government and similar institutions	83.9	51.9	93.3	49.0	58.7	58.
Private individuals	160.4 649.2	153.6	135.2	161.2 198.4	179.8	112. 212.
Financial clients		783.0	538.9		234.4	
State-owned companies and EPICs	150.9	136.1	187.1	336.6	179.1	213
Insurance-Pension funds	193.1	154.0	420.3	337.2	525.9	407
Companies in the productive sector	209.0	202.9	293.5	245.9	163.0	181.
Sole proprietorships	15.0	27.1	21.0	28.9	9.2	20.
Cooperatives and village groups	40.6	40.5	38.9	43.1	3.2	0.
Miscellaneous (NGOs, associations, unions, etc.)	97.4	149.2	128.5	199.3	302.4	274
Bank staff	0.7	1.3	0.9	1.5	4.0	1.
Total	1 600.3	1 699.6	1 857.6	1 601.2	1 659.7	1 481
Table 3.3.2. Breakdown by Type of Deposit	2014	2015	2016	2017	2018	201
Fixed-term deposit	1 596.2	1 655.6	1 772.1	1 601.1	1 657.3	1 481
Special savings scheme	4.1	44.0	85.5	0.1	2.1	
Cash voucher					0.3	
Certificate of deposit						
Other						
Total	1 600.3	1 699.6	1 857.6	1 601.2	1 659.7	1 481
3.3. DEPOSITS ON OPENING OF NEW ACCOUNTS						
Table 3.3.3. Breakdown by Duration	2014	2015	2016	2017	2018	201
less than or equal to 1 month	558.9	631.8	432.6	116.8	104.2	185
more than 1 month and less than or equal to 3 months	217.9	258.9	432.7	425.5	396.0	344
more than 3 months and less than or equal to 6 months	272.6	331.0	442.1	396.8	455.3	426
more than 6 months and less than or equal to 1 year	224.1	182.4	169.9	236.7	268.6	189
more than 1 year and less than or equal to 2 years	132.2	117.4	180.2	212.3	181.1	156
more than 2 years and less than or equal to 5 years	162.9	140.5	191.2	188.3	216.6	138
illole than 2 years and less than of equal to 5 years	102.9	140.5				40.
	0.0	450				
more than or equal to 10 years	3.0	15.6	8.9	24.7	30.7	
	3.0 28.8 1 600.3	15.6 22.0 1 699.6	8.9 0.1 1 857.6	24.7 0.0 1 601.2	30.7 7.3 1 659.7	0.0 1 481.
more than or equal to 10 years Unspecified Total	28.8 1 600.3	22.0	0.1	0.0	7.3	0. 1 481. 201
more than or equal to 10 years Unspecified Total 3.4. LENDING RATES (average weighted as a %)	28.8 1 600.3 2013 4.90	22.0 1 699.6	0.1 1 857.6 2015 5.68	0.0 1 601.2	7.3 1 659.7	0. 1 481. 201 5.2
more than or equal to 10 years Unspecified Total 3.4. LENDING RATES (average weighted as a %) Table 3.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals	28.8 1 600.3	22.0 1 699.6 2014	0.1 1 857.6 2015	0.0 1 601.2 2016	7.3 1 659.7 2017	201 5.2 4.3
more than or equal to 10 years Unspecified Total 3.4. LENDING RATES (average weighted as a %) Table 3.4.1. Interest Rates by Type of Depositor Government and similar institutions	28.8 1 600.3 2013 4.90	22.0 1 699.6 2014 5.49	0.1 1 857.6 2015 5.68	0.0 1 601.2 2016 6.01	7.3 1 659.7 2017 5.29	201 5.2 4.3
more than or equal to 10 years Unspecified Total 3.4. LENDING RATES (average weighted as a %) Table 3.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals	28.8 1 600.3 2013 4.90 4.92	22.0 1 699.6 2014 5.49 4.86	0.1 1 857.6 2015 5.68 4.86	0.0 1 601.2 2016 6.01 4.78	7.3 1 659.7 2017 5.29 4.73	0. 1 481. 201 5.2 4.3 6.0
more than or equal to 10 years Unspecified Total 3.4. LENDING RATES (average weighted as a %) Table 3.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients	28.8 1 600.3 2013 4.90 4.92 3.65	22.0 1 699.6 2014 5.49 4.86 3.98	0.1 1 857.6 2015 5.68 4.86 3.66	0.0 1 601.2 2016 6.01 4.78 4.69	7.3 1 659.7 2017 5.29 4.73 6.11	0. 1 481. 201 5.2 4.3 6.0 5.5
more than or equal to 10 years Unspecified Total 3.4. LENDING RATES (average weighted as a %) Table 3.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs	28.8 1 600.3 2013 4.90 4.92 3.65 6.22	22.0 1 699.6 2014 5.49 4.86 3.98 6.94	0.1 1 857.6 2015 5.68 4.86 3.66 5.93	0.0 1 601.2 2016 6.01 4.78 4.69 6.13	7.3 1 659.7 2017 5.29 4.73 6.11 5.81	0. 1 481. 201 5.2 4.3 6.0 5.5 6.2
more than or equal to 10 years Unspecified Total 3.4. LENDING RATES (average weighted as a %) Table 3.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds	28.8 1 600.3 2013 4.90 4.92 3.65 6.22 6.00	22.0 1 699.6 2014 5.49 4.86 3.98 6.94 6.28	0.1 1 857.6 2015 5.68 4.86 3.66 5.93 6.28	0.0 1 601.2 2016 6.01 4.78 4.69 6.13 6.28	7.3 1 659.7 2017 5.29 4.73 6.11 5.81 6.23	201 5.22 4.33 6.0 5.5 6.2 5.3
more than or equal to 10 years Unspecified Total 3.4. LENDING RATES (average weighted as a %) Table 3.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector	28.8 1 600.3 2013 4.90 4.92 3.65 6.22 6.00 6.64	22.0 1 699.6 2014 5.49 4.86 3.98 6.94 6.28 6.46	0.1 1 857.6 2015 5.68 4.86 3.66 5.93 6.28 5.13	0.0 1 601.2 2016 6.01 4.78 4.69 6.13 6.28 5.01	7.3 1 659.7 2017 5.29 4.73 6.11 5.81 6.23 5.10	201 5.2 4.3 6.0 5.5 6.2 5.3 4.7
more than or equal to 10 years Unspecified Total 3.4. LENDING RATES (average weighted as a %) Table 3.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships	28.8 1 600.3 2013 4.90 4.92 3.65 6.22 6.00 6.64 5.43	22.0 1 699.6 2014 5.49 4.86 3.98 6.94 6.28 6.46 4.28	0.1 1 857.6 2015 5.68 4.86 3.66 5.93 6.28 5.13 4.90	0.0 1 601.2 2016 6.01 4.78 4.69 6.13 6.28 5.01 4.61	7.3 1 659.7 2017 5.29 4.73 6.11 5.81 6.23 5.10 4.41	201 5.2 4.3 6.0 5.5 6.2 5.3 4.7
more than or equal to 10 years Unspecified Total 3.4. LENDING RATES (average weighted as a %) Table 3.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups	28.8 1 600.3 2013 4.90 4.92 3.65 6.22 6.00 6.64 5.43 5.78	22.0 1 699.6 2014 5.49 4.86 3.98 6.94 6.28 6.46 4.28 5.69	0.1 1 857.6 2015 5.68 4.86 3.66 5.93 6.28 5.13 4.90 5.50	0.0 1 601.2 2016 6.01 4.78 4.69 6.13 6.28 5.01 4.61 5.83	7.3 1 659.7 2017 5.29 4.73 6.11 5.81 6.23 5.10 4.41 5.74	201 5.2 4.3 6.0 5.5 6.2 5.3 4.7 4.9 5.8
more than or equal to 10 years Unspecified Total 3.4. LENDING RATES (average weighted as a %) Table 3.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.)	28.8 1 600.3 2013 4.90 4.92 3.65 6.22 6.00 6.64 5.43 5.78 5.89	22.0 1 699.6 2014 5.49 4.86 3.98 6.94 6.28 6.46 4.28 5.69 5.61	0.1 1 857.6 2015 5.68 4.86 3.66 5.93 6.28 5.13 4.90 5.50 6.00	0.0 1 601.2 2016 6.01 4.78 4.69 6.13 6.28 5.01 4.61 5.83 5.59	7.3 1 659.7 2017 5.29 4.73 6.11 5.81 6.23 5.10 4.41 5.74 5.77	201 5.2 4.3 6.0 5.5 6.2 5.3 4.7 4.9 5.8 6.2
more than or equal to 10 years Unspecified Total 3.4. LENDING RATES (average weighted as a %) Table 3.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff	28.8 1 600.3 2013 4.90 4.92 3.65 6.22 6.00 6.64 5.43 5.78 5.89 4.70	22.0 1 699.6 2014 5.49 4.86 3.98 6.94 6.28 6.46 4.28 5.69 5.61 4.49	0.1 1 857.6 2015 5.68 4.86 3.66 5.93 6.28 5.13 4.90 5.50 6.00 4.17	0.0 1 601.2 2016 6.01 4.78 4.69 6.13 6.28 5.01 4.61 5.83 5.59 4.41	7.3 1 659.7 2017 5.29 4.73 6.11 5.81 6.23 5.10 4.41 5.74 5.77 4.70	0. 1 481 201 5.2 4.3 6.0 5.5 6.2 5.3 4.7 4.9 5.8 6.2 5.7
more than or equal to 10 years Unspecified Total 3.4. LENDING RATES (average weighted as a %) Table 3.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total	28.8 1 600.3 2013 4.90 4.92 3.65 6.22 6.00 6.64 5.43 5.78 5.89 4.70 4.82	22.0 1 699.6 2014 5.49 4.86 3.98 6.94 6.28 6.46 4.28 5.69 5.61 4.49	0.1 1 857.6 2015 5.68 4.86 3.66 5.93 6.28 5.13 4.90 5.50 6.00 4.17	0.0 1 601.2 2016 6.01 4.78 4.69 6.13 6.28 5.01 4.61 5.83 5.59 4.41	7.3 1 659.7 2017 5.29 4.73 6.11 5.81 6.23 5.10 4.41 5.74 5.77 4.70	0. 1 481. 201 5.2 4.3 6.0 5.5 6.2 5.3 4.7 4.9 5.8 6.2 5.7
more than or equal to 10 years Unspecified Total 3.4. LENDING RATES (average weighted as a %) Table 3.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 3.4.2. Interest Rates by Type of Deposit	28.8 1 600.3 2013 4.90 4.92 3.65 6.22 6.00 6.64 5.43 5.78 5.89 4.70 4.82	22.0 1 699.6 2014 5.49 4.86 3.98 6.94 6.28 6.46 4.28 5.69 5.61 4.49 5.17	0.1 1 857.6 2015 5.68 4.86 3.66 5.93 6.28 5.13 4.90 5.50 6.00 4.17 4.70	0.0 1 601.2 2016 6.01 4.78 4.69 6.13 6.28 5.01 4.61 5.83 5.59 4.41 5.40	7.3 1 659.7 2017 5.29 4.73 6.11 5.81 6.23 5.10 4.41 5.74 5.77 4.70 5.67	0. 1 481. 5.2 4.3 6.0 5.5 6.2 5.3 4.7 4.9 5.8 6.2 5.7
more than or equal to 10 years Unspecified Total 3.4. LENDING RATES (average weighted as a %) Table 3.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 3.4.2. Interest Rates by Type of Deposit Fixed-term deposit	28.8 1 600.3 2013 4.90 4.92 3.65 6.22 6.00 6.64 5.43 5.78 5.89 4.70 4.82 2013	22.0 1 699.6 2014 5.49 4.86 3.98 6.94 6.28 6.46 4.28 5.69 5.61 4.49 5.17	0.1 1 857.6 2015 5.68 4.86 5.93 6.28 5.13 4.90 5.50 6.00 4.17 4.70 2015 4.60	0.0 1 601.2 2016 6.01 4.78 4.69 6.13 6.28 5.01 4.61 5.83 5.59 4.41 5.40	7.3 1 659.7 2017 5.29 4.73 6.11 5.81 6.23 5.10 4.41 5.74 5.77 4.70 5.67	201 5.2 4.3 6.0 5.5 6.2 5.3 4.7 4.9 5.8 6.2 5.7
more than or equal to 10 years Unspecified Total 3.4. LENDING RATES (average weighted as a %) Table 3.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 3.4.2. Interest Rates by Type of Deposit Fixed-term deposit Special savings scheme	28.8 1 600.3 2013 4.90 4.92 3.65 6.22 6.00 6.64 5.43 5.78 5.89 4.70 4.82 2013	22.0 1 699.6 2014 5.49 4.86 3.98 6.94 6.28 6.46 4.28 5.69 5.61 4.49 5.17	0.1 1 857.6 2015 5.68 4.86 5.93 6.28 5.13 4.90 5.50 6.00 4.17 4.70 2015 4.60	0.0 1 601.2 2016 6.01 4.78 4.69 6.13 6.28 5.01 4.61 5.83 5.59 4.41 5.40	7.3 1 659.7 2017 5.29 4.73 6.11 5.81 6.23 5.10 4.41 5.74 5.77 4.70 5.67	0. 1 481. 201 5.2 4.3 6.0 5.5 6.2 5.3 4.7 4.9 5.8 6.2 5.7
more than or equal to 10 years Unspecified Total 3.4. LENDING RATES (average weighted as a %) Table 3.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 3.4.2. Interest Rates by Type of Deposit Fixed-term deposit Special savings scheme Cash voucher	28.8 1 600.3 2013 4.90 4.92 3.65 6.22 6.00 6.64 5.43 5.78 5.89 4.70 4.82 2013	22.0 1 699.6 2014 5.49 4.86 3.98 6.94 6.28 6.46 4.28 5.69 5.61 4.49 5.17	0.1 1 857.6 2015 5.68 4.86 5.93 6.28 5.13 4.90 5.50 6.00 4.17 4.70 2015 4.60	0.0 1 601.2 2016 6.01 4.78 4.69 6.13 6.28 5.01 4.61 5.83 5.59 4.41 5.40	7.3 1 659.7 2017 5.29 4.73 6.11 5.81 6.23 5.10 4.41 5.74 5.77 4.70 5.67	0. 1 481. 201 5.2 4.3 6.0 5.5 6.2 5.3 4.7 4.9 5.8 6.2 5.7
more than or equal to 10 years Unspecified Total 3.4. LENDING RATES (average weighted as a %) Table 3.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 3.4.2. Interest Rates by Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit	28.8 1 600.3 2013 4.90 4.92 3.65 6.22 6.00 6.64 5.43 5.78 5.89 4.70 4.82 2013	22.0 1 699.6 2014 5.49 4.86 3.98 6.94 6.28 6.46 4.28 5.69 5.61 4.49 5.17	0.1 1 857.6 2015 5.68 4.86 5.93 6.28 5.13 4.90 5.50 6.00 4.17 4.70 2015 4.60	0.0 1 601.2 2016 6.01 4.78 4.69 6.13 6.28 5.01 4.61 5.83 5.59 4.41 5.40	7.3 1 659.7 2017 5.29 4.73 6.11 5.81 6.23 5.10 4.41 5.74 5.77 4.70 5.67	0.
more than or equal to 10 years Unspecified Total 3.4. LENDING RATES (average weighted as a %) Table 3.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 3.4.2. Interest Rates by Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other	28.8 1 600.3 2013 4.90 4.92 3.65 6.22 6.00 6.64 5.43 5.78 5.89 4.70 4.82 2013 4.78 12.55	22.0 1 699.6 2014 5.49 4.86 3.98 6.94 6.28 6.46 4.28 5.69 5.61 4.49 5.17 2014	0.1 1 857.6 2015 5.68 4.86 3.66 5.93 6.28 5.13 4.90 5.50 6.00 4.17 4.70 2015 4.60 8.29	0.0 1 601.2 2016 6.01 4.78 4.69 6.13 6.28 5.01 4.61 5.83 5.59 4.41 5.40 2016 5.50 3.33	7.3 1 659.7 2017 5.29 4.73 6.11 5.81 6.23 5.10 4.41 5.74 5.77 4.70 5.67 2017 5.67	201 5.2 4.3 6.0 5.8 6.2 5.3 4.7 4.9 5.7 201 5.7
more than or equal to 10 years Unspecified Total 3.4. LENDING RATES (average weighted as a %) Table 3.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 3.4.2. Interest Rates by Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other Total Table 3.4.3. Interest Rates by Duration	28.8 1 600.3 2013 4.90 4.92 3.65 6.22 6.00 6.64 5.43 5.78 5.89 4.70 4.82 2013 4.78 12.55	22.0 1 699.6 2014 5.49 4.86 3.98 6.94 6.28 6.46 4.28 5.69 5.61 4.49 5.17 7.82	0.1 1 857.6 2015 5.68 4.86 3.66 5.93 6.28 5.13 4.90 5.50 6.00 4.17 4.70 2015 4.60 8.29	0.0 1 601.2 2016 6.01 4.78 4.69 6.13 6.28 5.01 4.61 5.83 5.59 4.41 5.40 2016 5.50 3.33	7.3 1 659.7 2017 5.29 4.73 6.11 5.81 6.23 5.10 4.41 5.74 5.77 4.70 5.67 2017 5.67 2017	0. 1 481. 201 5.2 4.3 6.0 5.5 6.2 5.3 4.7 4.9 5.7 201 5.7 201
more than or equal to 10 years Unspecified Total 3.4. LENDING RATES (average weighted as a %) Table 3.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 3.4.2. Interest Rates by Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other Total Table 3.4.3. Interest Rates by Duration less than or equal to 1 month	28.8 1 600.3 2013 4.90 4.92 3.65 6.22 6.00 6.64 5.43 5.78 5.89 4.70 4.82 2013 4.78 12.55	22.0 1 699.6 2014 5.49 4.86 3.98 6.94 6.28 6.46 4.28 5.69 5.61 4.49 5.17 7.82	0.1 1 857.6 2015 5.68 4.86 3.66 5.93 6.28 5.13 4.90 5.50 6.00 4.17 4.70 2015 4.60 8.29	0.0 1 601.2 2016 6.01 4.78 4.69 6.13 6.28 5.01 4.61 5.83 5.59 4.41 5.40 2016 5.50 3.33	7.3 1 659.7 2017 5.29 4.73 6.11 5.81 6.23 5.10 4.41 5.74 5.77 4.70 5.67 2017 5.67 2017 5.67	0. 1 481. 201 5.2 4.3 6.0 5.5 6.2 5.3 4.7 4.9 5.7 201 5.7 5.9 4.9
more than or equal to 10 years Unspecified Total 3.4. LENDING RATES (average weighted as a %) Table 3.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 3.4.2. Interest Rates by Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other Total Table 3.4.3. Interest Rates by Duration less than or equal to 1 month more than 1 month and less than or equal to 3 months	28.8 1 600.3 2013 4.90 4.92 3.65 6.22 6.00 6.64 5.43 5.78 5.89 4.70 4.82 2013 4.78 12.55	22.0 1 699.6 2014 5.49 4.86 3.98 6.94 6.28 6.46 4.28 5.69 5.61 4.49 5.17 2014 5.17 7.82	0.1 1 857.6 2015 5.68 4.86 3.66 5.93 6.28 5.13 4.90 5.50 6.00 4.17 4.70 2015 4.60 8.29 4.70 2015	0.0 1 601.2 2016 6.01 4.78 4.69 6.13 6.28 5.01 4.61 5.83 5.59 4.41 5.40 2016 5.50 3.33	7.3 1 659.7 2017 5.29 4.73 6.11 5.81 6.23 5.10 4.41 5.74 5.77 4.70 5.67 2017 5.67 2017 5.67 5.67	0. 1 481 201 5.2 4.3 6.0 5.8 6.2 5.3 4.7 4.9 5.7 201 5.7 5.8 5.8 5.8 5.8 5.8 5.8 5.8 5.8 5.8 5.8
more than or equal to 10 years Unspecified Total 3.4. LENDING RATES (average weighted as a %) Table 3.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 3.4.2. Interest Rates by Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other Total Table 3.4.3. Interest Rates by Duration less than or equal to 1 month more than 1 month and less than or equal to 6 months more than 3 months and less than or equal to 6 months	28.8 1 600.3 2013 4.90 4.92 3.65 6.22 6.00 6.64 5.43 5.78 5.89 4.70 4.82 2013 4.78 12.55	22.0 1 699.6 2014 5.49 4.86 3.98 6.94 6.28 6.46 4.28 5.69 5.61 4.49 5.17 7.82 5.17 2014 3.57 5.34 6.08	0.1 1 857.6 2015 5.68 4.86 3.66 5.93 6.28 5.13 4.90 5.50 6.00 4.17 4.70 2015 4.60 8.29 4.70 2.92 5.68 6.04	0.0 1 601.2 2016 6.01 4.78 4.69 6.13 6.28 5.01 4.61 5.83 5.59 4.41 5.40 2016 5.50 3.33	7.3 1 659.7 2017 5.29 4.73 6.11 5.81 6.23 5.10 4.41 5.74 5.77 4.70 5.67 2017 5.67 2017 5.67 5.67 2017 5.67	0.1 481 201 5.2 4.3 6.0 5.5 6.2 5.3 4.7 4.9 5.7 201 5.7 5.6 6.2 5.6 6.2 5.7 5.6 6.2 5.7 5.6 6.2 5.7 5.6 6.2 6.2 6.2 6.2 6.2 6.2 6.2 6.2 6.2 6
more than or equal to 10 years Unspecified Total 3.4. LENDING RATES (average weighted as a %) Table 3.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 3.4.2. Interest Rates by Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other Total Table 3.4.3. Interest Rates by Duration less than or equal to 1 month more than 1 month and less than or equal to 3 months more than 3 months and less than or equal to 6 months more than 6 months and less than or equal to 1 year	28.8 1 600.3 2013 4.90 4.92 3.65 6.22 6.00 6.64 5.43 5.78 5.89 4.70 4.82 2013 4.78 12.55	22.0 1 699.6 2014 5.49 4.86 3.98 6.94 6.28 5.69 5.61 4.49 5.17 2014 5.17 7.82	0.1 1 857.6 2015 5.68 4.86 3.66 5.93 6.28 5.13 4.90 5.50 6.00 4.17 4.70 2015 4.60 8.29 4.70 2915 2.92 5.68 6.04 5.36	0.0 1 601.2 2016 6.01 4.78 4.69 6.13 6.28 5.01 4.61 5.83 5.59 4.41 5.40 2016 5.50 3.33	7.3 1 659.7 2017 5.29 4.73 6.11 5.81 6.23 5.10 4.41 5.74 5.77 4.70 5.67 2017 5.67 2017 5.67 2017 5.67 5.67 5.67	0.1 481 201 5.2 4.3 6.0 5.5 6.2 5.3 4.7 4.9 5.7 201 5.6 5.6 5.6 5.6 5.6 5.6 5.6 5.6 5.6 5.6
more than or equal to 10 years Unspecified Total 3.4. LENDING RATES (average weighted as a %) Table 3.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 3.4.2. Interest Rates by Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other Total Table 3.4.3. Interest Rates by Duration less than or equal to 1 month more than 1 month and less than or equal to 3 months more than 3 months and less than or equal to 6 months more than 6 months and less than or equal to 1 year more than 1 year and less than or equal to 2 years	28.8 1 600.3 2013 4.90 4.92 3.65 6.22 6.00 6.64 5.43 5.78 5.89 4.70 4.82 2013 4.78 12.55 4.82 2043 3.49 5.59 5.48 4.60 6.64	22.0 1 699.6 2014 5.49 4.86 3.98 6.94 6.28 5.69 5.61 4.49 5.17 2014 5.17 7.82 5.17 2014 5.517 5.34 6.08 5.55 5.82	0.1 1 857.6 2015 5.68 4.86 3.66 5.93 6.28 5.13 4.90 5.50 6.00 4.17 4.70 2015 4.60 8.29 4.70 2015 5.68 6.04 5.36 5.72	0.0 1 601.2 2016 6.01 4.78 4.69 6.13 6.28 5.01 4.61 5.83 5.59 4.41 5.40 2016 5.50 3.33	7.3 1 659.7 2017 5.29 4.73 6.11 5.81 6.23 5.10 4.41 5.74 5.77 4.70 5.67 2017 5.67 2017 5.67 5.67 5.567	0.1 481 201 5.2 4.3 6.0 5.5 6.2 5.3 4.7 4.9 5.7 201 5.7 5.9 5.6 5.9 5.6 5.9 5.6 5.6 5.9 5.6
more than or equal to 10 years Unspecified Total 3.4. LENDING RATES (average weighted as a %) Table 3.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 3.4.2. Interest Rates by Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other Total Table 3.4.3. Interest Rates by Duration less than or equal to 1 month more than 1 month and less than or equal to 3 months more than 3 months and less than or equal to 6 months more than 6 months and less than or equal to 1 year more than 1 year and less than or equal to 5 years	28.8 1 600.3 2013 4.90 4.92 3.65 6.22 6.00 6.64 5.43 5.78 5.89 4.70 4.82 2013 4.78 12.55 4.82 2013 3.49 5.59 5.48 4.60 6.64 6.41	22.0 1 699.6 2014 5.49 4.86 3.98 6.94 6.28 5.69 5.61 4.49 5.17 2014 5.17 7.82 5.17 2014 5.5.7 5.34 6.08 5.55 5.82 8.82	0.1 1 857.6 2015 5.68 4.86 3.66 5.93 6.28 5.13 4.90 5.50 6.00 4.17 4.70 2015 4.60 8.29 4.70 2015 2.92 5.68 6.04 5.36 5.72 5.77	0.0 1 601.2 2016 6.01 4.78 4.69 6.13 6.28 5.01 4.61 5.83 5.59 4.41 5.40 2016 5.50 3.33 5.40 2016 4.02 5.81 5.88 5.66 5.76 5.94	7.3 1 659.7 2017 5.29 4.73 6.11 5.81 6.23 5.10 4.41 5.74 5.77 4.70 5.67 2017 5.67 0.00 5.67 2017 5.68 5.55 5.98	0. 1 481. 201 5.2 4.3 6.0 5.5 6.2 5.3 4.7 4.9 5.7 201 5.7 5.9 4.9 5.7 6.2 6.2 6.1
more than or equal to 10 years Unspecified Total 3.4. LENDING RATES (average weighted as a %) Table 3.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 3.4.2. Interest Rates by Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other Total Table 3.4.3. Interest Rates by Duration less than or equal to 1 month more than 1 month and less than or equal to 3 months more than 3 months and less than or equal to 6 months more than 6 months and less than or equal to 1 year more than 1 year and less than or equal to 5 years more than 0 requal to 10 years	28.8 1 600.3 2013 4.90 4.92 3.65 6.22 6.00 6.64 5.43 5.78 5.89 4.70 4.82 2013 4.78 12.55 4.82 2013 3.49 5.59 5.48 4.60 6.64 6.41 5.02	22.0 1 699.6 2014 5.49 4.86 3.98 6.94 6.28 5.69 5.61 4.49 5.17 2014 5.17 7.82 5.17 2014 3.57 5.34 6.08 5.55 5.82 8.82 3.09	0.1 1 857.6 2015 5.68 4.86 3.66 5.93 6.28 5.13 4.90 5.50 6.00 4.17 4.70 2015 4.60 8.29 4.70 2015 5.68 6.04 5.36 5.72 5.77 5.26	0.0 1 601.2 2016 6.01 4.78 4.69 6.13 6.28 5.01 4.61 5.83 5.59 4.41 5.40 2016 5.50 3.33 5.40 2016 4.02 5.81 5.88 5.66 5.76 5.94 5.32	7.3 1 659.7 2017 5.29 4.73 6.11 5.81 6.23 5.10 4.41 5.74 5.77 4.70 5.67 2017 5.67 0.00 5.67 2017 5.25 5.64 5.77 5.58 5.55 5.98 5.97	0. 1 481. 201 5.2 4.3 6.0 5.5 6.2 5.7 4.9 201 5.7 5.9 4.9 5.7 5.6 6.1 6.0
more than or equal to 10 years Unspecified Total 3.4. LENDING RATES (average weighted as a %) Table 3.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 3.4.2. Interest Rates by Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other Total Table 3.4.3. Interest Rates by Duration less than or equal to 1 month more than 1 month and less than or equal to 3 months more than 3 months and less than or equal to 6 months more than 6 months and less than or equal to 1 year more than 1 year and less than or equal to 5 years	28.8 1 600.3 2013 4.90 4.92 3.65 6.22 6.00 6.64 5.43 5.78 5.89 4.70 4.82 2013 4.78 12.55 4.82 2013 3.49 5.59 5.48 4.60 6.64 6.41	22.0 1 699.6 2014 5.49 4.86 3.98 6.94 6.28 5.69 5.61 4.49 5.17 2014 5.17 7.82 5.17 2014 5.5.7 5.34 6.08 5.55 5.82 8.82	0.1 1 857.6 2015 5.68 4.86 3.66 5.93 6.28 5.13 4.90 5.50 6.00 4.17 4.70 2015 4.60 8.29 4.70 2015 2.92 5.68 6.04 5.36 5.72 5.77	0.0 1 601.2 2016 6.01 4.78 4.69 6.13 6.28 5.01 4.61 5.83 5.59 4.41 5.40 2016 5.50 3.33 5.40 2016 4.02 5.81 5.88 5.66 5.76 5.94	7.3 1 659.7 2017 5.29 4.73 6.11 5.81 6.23 5.10 4.41 5.74 5.77 4.70 5.67 2017 5.67 0.00 5.67 2017 5.68 5.55 5.98	0. 1 481. 201 5.2 4.3 6.0 5.5 6.2 5.3 4.7 4.9 5.8 6.2 5.7 201

4. COTE D'IVOIRE

4.1. LOANS GRANTED (in billions of CFA F)

Table 4.1.1. Breakdown by Type of Borrower	2014	2015	2016	2017	2018	2019
Government and similar institutions	74.5	110.0	175.0	353.0	345.7	195.5
Private individuals	424.5	511.1	687.2	503.1	792.0	1 104.2
Financial clients	41.8	31.0	50.4	10.7	14.7	7.3
State-owned companies and EPICs	114.3	80.6	55.6	166.7	65.1	253.3
Insurance-Pension funds	3.3	9.1	4.0	30.2	22.1	26.2
Companies in the productive sector	1 922.6	2 581.1	2 498.3	2 449.0	2 697.1	2 547.5
Sole proprietorships	774.2	917.0	763.8	948.9	1 243.7	965.2
Cooperatives and village groups	10.5	11.9	10.4	10.2	5.2	7.9
Miscellaneous (NGOs, associations, unions, etc.)	4.7	15.6	26.4	6.0	131.8	154.7
Bank staff	8.3	18.9	97.5	18.2	26.2	13.3
Total	3 378.7	4 286.2	4 368.5	4 496.0	5 343.8	5 275.2
Toble 44.2 Breekdown by Leon Burness	2014	2015	2016	2017	2018	2019
Table 4.1.2. Breakdown by Loan Purpose						
Housing	13.0	41.0	36.4	140.2	120.5	51.7
Export	140.7	11.6	12.4	7.3	69.7	60.8
Equipment	236.2	390.0	352.7	406.6	347.5	459.2
Consumer	337.3	860.8	1 185.5	500.9	875.3	1 141.6
Cash flow	2 346.2	2 528.0	2 171.7	3 205.1	3 608.2	3 002.8
Other Total	305.2 3 378.7	454.9 4 286.2	609.7 4 368.5	236.0 4 496.0	322.7 5 343.8	559.2 5 275.2
Total	3 37 6.7	4 200.2	4 300.3	4 490.0	3 343.6	3 273.2
Table 4.1.3. Breakdown by Loan Term	2014	2015	2016	2017	2018	2019
less than or equal to 1 month	1 011.7	1 138.2	1 442.4	946.4	1 049.4	1 163.0
more than 1 month and less than or equal to 3 months	1 167.1	1 733.7	1 173.8	1 554.7	2 030.7	1 348.8
more than 3 months and less than or equal to 6 months	233.0	219.1	310.3	356.4	312.4	592.8
more than 6 months and less than or equal to 1 year	157.8	237.3	304.1	349.4	461.7	638.1
more than 1 year and less than or equal to 2 years	119.4	148.8	161.8	184.0	199.6	175.8
more than 2 years and less than or equal to 5 years	533.4	604.7	601.5	634.8	619.0	584.8
more than 5 years and less than or equal to 10 years	141.9	166.2	286.2	391.2	626.2	533.7
More than 10 years	14.3	38.1	88.2	79.1	44.9	238.1
Total	3 378.7	4 286.2	4 368.5	4 496.0	5 343.8	5 275.2
Table 4.2.1. Interest Rates by Type of Borrower						
	2014	2015	2016	2017	2018	
Government and similar institutions	6.97	6.77	3.93	5.46	4.13	5.87
Government and similar institutions Private individuals	6.97 9.08	6.77 8.00	3.93 8.01	5.46 8.42	4.13 7.57	5.87 6.85
Government and similar institutions Private individuals Financial clients	6.97 9.08 5.61	6.77 8.00 5.98	3.93 8.01 6.03	5.46 8.42 7.48	4.13 7.57 6.18	5.87 6.85 7.91
Government and similar institutions Private individuals Financial clients State-owned companies and EPICs	6.97 9.08 5.61 6.59	6.77 8.00 5.98 6.13	3.93 8.01 6.03 6.33	5.46 8.42 7.48 6.22	4.13 7.57 6.18 6.84	5.87 6.85 7.91 4.58
Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds	6.97 9.08 5.61 6.59 8.85	6.77 8.00 5.98 6.13 7.51	3.93 8.01 6.03 6.33 7.79	5.46 8.42 7.48 6.22 6.63	4.13 7.57 6.18 6.84 7.21	5.87 6.85 7.91 4.58 6.45
Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector	6.97 9.08 5.61 6.59 8.85 6.44	6.77 8.00 5.98 6.13 7.51 6.14	3.93 8.01 6.03 6.33 7.79 6.36	5.46 8.42 7.48 6.22 6.63 6.76	4.13 7.57 6.18 6.84 7.21 6.61	5.87 6.85 7.91 4.58 6.45 6.61
Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships	6.97 9.08 5.61 6.59 8.85 6.44 5.00	6.77 8.00 5.98 6.13 7.51 6.14 4.83	3.93 8.01 6.03 6.33 7.79 6.36 5.03	5.46 8.42 7.48 6.22 6.63 6.76 4.92	4.13 7.57 6.18 6.84 7.21 6.61 5.36	5.87 6.85 7.91 4.58 6.45 6.61 5.43
Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups	6.97 9.08 5.61 6.59 8.85 6.44 5.00 7.55	6.77 8.00 5.98 6.13 7.51 6.14 4.83 6.28	3.93 8.01 6.03 6.33 7.79 6.36 5.03 6.82	5.46 8.42 7.48 6.22 6.63 6.76 4.92 6.90	4.13 7.57 6.18 6.84 7.21 6.61 5.36 10.13	5.87 6.85 7.91 4.58 6.45 6.61 5.43 9.42
Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.)	6.97 9.08 5.61 6.59 8.85 6.44 5.00 7.55 7.91	6.77 8.00 5.98 6.13 7.51 6.14 4.83 6.28 6.28	3.93 8.01 6.03 6.33 7.79 6.36 5.03 6.82 3.32	5.46 8.42 7.48 6.22 6.63 6.76 4.92 6.90 7.57	4.13 7.57 6.18 6.84 7.21 6.61 5.36 10.13 8.09	5.87 6.85 7.91 4.58 6.45 6.61 5.43 9.42 7.58
Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff	6.97 9.08 5.61 6.59 8.85 6.44 5.00 7.55 7.91	6.77 8.00 5.98 6.13 7.51 6.14 4.83 6.28 6.28 4.93	3.93 8.01 6.03 6.33 7.79 6.36 5.03 6.82 3.32 1.98	5.46 8.42 7.48 6.22 6.63 6.76 4.92 6.90 7.57 2.82	4.13 7.57 6.18 6.84 7.21 6.61 5.36 10.13 8.09 3.76	5.87 6.85 7.91 4.58 6.45 6.61 5.43 9.42 7.58 2.38
Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.)	6.97 9.08 5.61 6.59 8.85 6.44 5.00 7.55 7.91	6.77 8.00 5.98 6.13 7.51 6.14 4.83 6.28 6.28	3.93 8.01 6.03 6.33 7.79 6.36 5.03 6.82 3.32	5.46 8.42 7.48 6.22 6.63 6.76 4.92 6.90 7.57	4.13 7.57 6.18 6.84 7.21 6.61 5.36 10.13 8.09	5.87 6.85 7.91 4.58 6.45 6.61 5.43 9.42 7.58 2.38
Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 4.2.2. Interest Rates by Loan Purpose	6.97 9.08 5.61 6.59 8.85 6.44 5.00 7.55 7.91 4.11 6.45	6.77 8.00 5.98 6.13 7.51 6.14 4.83 6.28 6.28 4.93 6.09	3.93 8.01 6.03 6.33 7.79 6.36 5.03 6.82 3.32 1.98 6.17	5.46 8.42 7.48 6.22 6.63 6.76 4.92 6.90 7.57 2.82 6.42	4.13 7.57 6.18 6.84 7.21 6.61 5.36 10.13 8.09 3.76 6.33	5.87 6.85 7.91 4.58 6.45 6.61 5.43 9.42 7.58 2.38 6.34
Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 4.2.2. Interest Rates by Loan Purpose Housing	6.97 9.08 5.61 6.59 8.85 6.44 5.00 7.55 7.91 4.11 6.45	6.77 8.00 5.98 6.13 7.51 6.14 4.83 6.28 6.28 4.93 6.09	3.93 8.01 6.03 6.33 7.79 6.36 5.03 6.82 3.32 1.98 6.17	5.46 8.42 7.48 6.22 6.63 6.76 4.92 6.90 7.57 2.82 6.42	4.13 7.57 6.18 6.84 7.21 6.61 5.36 10.13 8.09 3.76 6.33	5.87 6.85 7.91 4.58 6.45 6.61 5.43 9.42 7.58 2.38 6.34
Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 4.2.2. Interest Rates by Loan Purpose Housing Export	6.97 9.08 5.61 6.59 8.85 6.44 5.00 7.55 7.91 4.11 6.45	6.77 8.00 5.98 6.13 7.51 6.14 4.83 6.28 6.28 4.93 6.09	3.93 8.01 6.03 6.33 7.79 6.36 5.03 6.82 3.32 1.98 6.17	5.46 8.42 7.48 6.22 6.63 6.76 4.92 6.90 7.57 2.82 6.42 2017 8.38 8.23	4.13 7.57 6.18 6.84 7.21 6.61 5.36 10.13 8.09 3.76 6.33 2018 7.73 8.37	5.87 6.85 7.91 4.58 6.45 6.61 5.43 9.42 7.58 2.38 6.34 2019 7.12
Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 4.2.2. Interest Rates by Loan Purpose Housing Export Equipment	6.97 9.08 5.61 6.59 8.85 6.44 5.00 7.55 7.91 4.11 6.45 2014 8.59 5.12 8.81	6.77 8.00 5.98 6.13 7.51 6.14 4.83 6.28 4.93 6.09 2015 9.39 9.13 7.89	3.93 8.01 6.03 6.33 7.79 6.36 5.03 6.82 3.32 1.98 6.17 2016 8.78 5.48 7.16	5.46 8.42 7.48 6.22 6.63 6.76 4.92 6.90 7.57 2.82 6.42 2017 8.38 8.23 6.90	4.13 7.57 6.18 6.84 7.21 6.61 5.36 10.13 8.09 3.76 6.33 2018 7.73 8.37 7.03	5.87 6.85 7.91 4.58 6.45 6.61 5.43 9.42 7.58 2.38 6.34 2019 7.12 8.47 6.75
Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 4.2.2. Interest Rates by Loan Purpose Housing Export Equipment Consumer	6.97 9.08 5.61 6.59 8.85 6.44 5.00 7.55 7.91 4.11 6.45 2014 8.59 5.12 8.81 9.16	6.77 8.00 5.98 6.13 7.51 6.14 4.83 6.28 6.28 4.93 6.09 2015 9.39 9.13 7.89 6.39	3.93 8.01 6.03 6.33 7.79 6.36 5.03 6.82 3.32 1.98 6.17 2016 8.78 5.48 7.16 6.38	5.46 8.42 7.48 6.22 6.63 6.76 4.92 6.90 7.57 2.82 6.42 2017 8.38 8.23 6.90 8.28	4.13 7.57 6.18 6.84 7.21 6.61 5.36 10.13 8.09 3.76 6.33 2018 7.73 8.37 7.03 7.84	5.87 6.85 7.91 4.58 6.45 6.61 5.43 9.42 7.58 2.38 6.34 2019 7.12 8.47 6.75 7.10
Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 4.2.2. Interest Rates by Loan Purpose Housing Export Equipment Consumer Cash flow	6.97 9.08 5.61 6.59 8.85 6.44 5.00 7.55 7.91 4.11 6.45 2014 8.59 5.12 8.81 9.16 5.79	6.77 8.00 5.98 6.13 7.51 6.14 4.83 6.28 6.28 4.93 6.09 2015 9.39 9.13 7.89 6.39 5.60	3.93 8.01 6.03 6.33 7.79 6.36 5.03 6.82 3.32 1.98 6.17 2016 8.78 5.48 7.16 6.38 5.76	5.46 8.42 7.48 6.22 6.63 6.76 4.92 6.90 7.57 2.82 6.42 2017 8.38 8.23 6.90 8.28 5.97	4.13 7.57 6.18 6.84 7.21 6.61 5.36 10.13 8.09 3.76 6.33 2018 7.73 8.37 7.03 7.84 5.81	5.87 6.85 7.91 4.58 6.45 6.61 5.43 9.42 7.58 6.34 2019 7.12 8.47 6.75 7.10 5.93
Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 4.2.2. Interest Rates by Loan Purpose Housing Export Equipment Consumer Cash flow Other	6.97 9.08 5.61 6.59 8.85 6.44 5.00 7.55 7.91 4.11 6.45 2014 8.59 5.12 8.81 9.16 5.79 7.22	6.77 8.00 5.98 6.13 7.51 6.14 4.83 6.28 6.28 4.93 6.09 2015 9.39 9.13 7.89 6.39 5.60 6.37	3.93 8.01 6.03 6.33 7.79 6.36 5.03 6.82 3.32 1.98 6.17 2016 8.78 5.48 7.16 6.38 5.76 6.56	5.46 8.42 7.48 6.22 6.63 6.76 4.92 6.90 7.57 2.82 6.42 2017 8.38 8.23 6.90 8.28 5.97 6.57	4.13 7.57 6.18 6.84 7.21 6.61 5.36 10.13 8.09 3.76 6.33 2018 7.73 8.37 7.03 7.84 5.81 6.32	5.87 6.85 7.91 4.58 6.45 6.61 5.43 9.42 7.58 2.38 6.34 7.12 8.47 6.75 7.10 5.93 6.37
Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 4.2.2. Interest Rates by Loan Purpose Housing Export Equipment Consumer Cash flow	6.97 9.08 5.61 6.59 8.85 6.44 5.00 7.55 7.91 4.11 6.45 2014 8.59 5.12 8.81 9.16 5.79	6.77 8.00 5.98 6.13 7.51 6.14 4.83 6.28 6.28 4.93 6.09 2015 9.39 9.13 7.89 6.39 5.60	3.93 8.01 6.03 6.33 7.79 6.36 5.03 6.82 3.32 1.98 6.17 2016 8.78 5.48 7.16 6.38 5.76	5.46 8.42 7.48 6.22 6.63 6.76 4.92 6.90 7.57 2.82 6.42 2017 8.38 8.23 6.90 8.28 5.97	4.13 7.57 6.18 6.84 7.21 6.61 5.36 10.13 8.09 3.76 6.33 2018 7.73 8.37 7.03 7.84 5.81	5.87 6.85 7.91 4.58 6.45 6.61 5.43 9.42 7.58 2.38 6.34 7.12 8.47 6.75 7.10 5.93 6.37
Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 4.2.2. Interest Rates by Loan Purpose Housing Export Equipment Consumer Cash flow Other	6.97 9.08 5.61 6.59 8.85 6.44 5.00 7.55 7.91 4.11 6.45 2014 8.59 5.12 8.81 9.16 5.79 7.22	6.77 8.00 5.98 6.13 7.51 6.14 4.83 6.28 6.28 4.93 6.09 2015 9.39 9.13 7.89 6.39 5.60 6.37	3.93 8.01 6.03 6.33 7.79 6.36 5.03 6.82 3.32 1.98 6.17 2016 8.78 5.48 7.16 6.38 5.76 6.56	5.46 8.42 7.48 6.22 6.63 6.76 4.92 6.90 7.57 2.82 6.42 2017 8.38 8.23 6.90 8.28 5.97 6.57	4.13 7.57 6.18 6.84 7.21 6.61 5.36 10.13 8.09 3.76 6.33 2018 7.73 8.37 7.03 7.84 5.81 6.32	5.87 6.85 7.91 4.58 6.45 6.61 5.43 9.42 7.58 2.38 6.34 2019 7.12 8.47 6.75 7.10 5.93 6.37
Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 4.2.2. Interest Rates by Loan Purpose Housing Export Equipment Consumer Cash flow Other Total	6.97 9.08 5.61 6.59 8.85 6.44 5.00 7.55 7.91 4.11 6.45 2014 8.59 5.12 8.81 9.16 5.79 7.22 6.45	6.77 8.00 5.98 6.13 7.51 6.14 4.83 6.28 6.28 4.93 6.09 2015 9.39 9.13 7.89 6.39 5.60 6.37 6.09	3.93 8.01 6.03 6.33 7.79 6.36 5.03 6.82 3.32 1.98 6.17 2016 8.78 5.48 7.16 6.38 5.76 6.56 6.17	5.46 8.42 7.48 6.22 6.63 6.76 4.92 6.90 7.57 2.82 6.42 2017 8.38 8.23 6.90 8.28 5.97 6.57 6.42	4.13 7.57 6.18 6.84 7.21 6.61 5.36 10.13 8.09 3.76 6.33 2018 7.73 8.37 7.03 7.84 5.81 6.32 6.33	5.87 6.85 7.91 4.58 6.45 6.61 5.43 9.42 7.58 2.38 6.34 2019 7.12 8.47 6.75 7.10 5.93 6.37 6.34
Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 4.2.2. Interest Rates by Loan Purpose Housing Export Equipment Consumer Cash flow Other Total Table 4.2.3. Interest Rates by Loan Term	6.97 9.08 5.61 6.59 8.85 6.44 5.00 7.55 7.91 4.11 6.45 2014 8.59 5.12 8.81 9.16 5.79 7.22 6.45	6.77 8.00 5.98 6.13 7.51 6.14 4.83 6.28 6.28 4.93 6.09 2015 9.39 9.13 7.89 6.39 5.60 6.37 6.09	3.93 8.01 6.03 6.33 7.79 6.36 5.03 6.82 3.32 1.98 6.17 2016 8.78 5.48 7.16 6.38 5.76 6.56 6.17	5.46 8.42 7.48 6.22 6.63 6.76 4.92 6.90 7.57 2.82 6.42 2017 8.38 8.23 6.90 8.28 5.97 6.57 6.42	4.13 7.57 6.18 6.84 7.21 6.61 5.36 10.13 8.09 3.76 6.33 2018 7.73 8.37 7.03 7.84 5.81 6.32 6.33	5.87 6.85 7.91 4.58 6.45 6.61 5.43 9.42 7.58 2.38 6.34 7.12 8.47 6.75 7.10 5.93 6.37 6.34
Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 4.2.2. Interest Rates by Loan Purpose Housing Export Equipment Consumer Cash flow Other Total Table 4.2.3. Interest Rates by Loan Term less than or equal to 1 month	6.97 9.08 5.61 6.59 8.85 6.44 5.00 7.55 7.91 4.11 6.45 2014 8.59 5.12 8.81 9.16 5.79 7.22 6.45	6.77 8.00 5.98 6.13 7.51 6.14 4.83 6.28 6.28 4.93 6.09 2015 9.13 7.89 6.39 5.60 6.37 6.09	3.93 8.01 6.03 6.33 7.79 6.36 5.03 6.82 3.32 1.98 6.17 2016 8.78 5.48 7.16 6.38 5.76 6.56 6.17 2016 5.45	5.46 8.42 7.48 6.22 6.63 6.76 4.92 6.90 7.57 2.82 6.42 2017 8.38 8.23 6.90 8.28 5.97 6.57 6.42 2017 5.63	4.13 7.57 6.18 6.84 7.21 6.61 5.36 10.13 8.09 3.76 6.33 2018 7.73 8.37 7.03 7.84 5.81 6.32 6.33 2018 5.64	5.87 6.85 7.91 4.58 6.45 6.61 5.43 9.42 7.58 2.38 6.34 2019 6.03 5.48
Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 4.2.2. Interest Rates by Loan Purpose Housing Export Equipment Consumer Cash flow Other Total Table 4.2.3. Interest Rates by Loan Term less than or equal to 1 month more than 1 month and less than or equal to 3 months	6.97 9.08 5.61 6.59 8.85 6.44 5.00 7.55 7.91 4.11 6.45 2014 8.59 5.12 8.81 9.16 5.79 7.22 6.45	6.77 8.00 5.98 6.13 7.51 6.14 4.83 6.28 4.93 6.09 2015 9.39 9.13 7.89 6.39 5.60 6.37 6.09 2015 5.84 4.63	3.93 8.01 6.03 6.33 7.79 6.36 5.03 6.82 3.32 1.98 6.17 2016 8.78 5.48 7.16 6.38 5.76 6.56 6.17 2016 5.45 5.01	5.46 8.42 7.48 6.22 6.63 6.76 4.92 6.90 7.57 2.82 6.42 2017 8.38 8.23 6.90 8.28 5.97 6.57 6.42 2017 5.63 5.45	4.13 7.57 6.18 6.84 7.21 6.61 5.36 10.13 8.09 3.76 6.33 2018 7.73 8.37 7.03 7.84 5.81 6.32 6.33 2018 5.64 5.82	5.87 6.85 7.91 4.58 6.45 6.61 5.43 9.42 7.58 2.38 6.34 2019 6.75 7.10 5.93 6.37 6.34 2019 6.03 5.48 5.77
Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 4.2.2. Interest Rates by Loan Purpose Housing Export Equipment Consumer Cash flow Other Total Table 4.2.3. Interest Rates by Loan Term less than or equal to 1 month more than 1 month and less than or equal to 6 months more than 3 months and less than or equal to 6 months	6.97 9.08 5.61 6.59 8.85 6.44 5.00 7.55 7.91 4.11 6.45 2014 8.59 5.12 8.81 9.16 5.79 7.22 6.45 2014 6.01 4.88 6.94	6.77 8.00 5.98 6.13 7.51 6.14 4.83 6.28 4.93 6.09 2015 9.39 9.13 7.89 6.39 5.60 6.37 6.09 2015 5.84 4.63 7.24	3.93 8.01 6.03 6.33 7.79 6.36 5.03 6.82 3.32 1.98 6.17 2016 8.78 5.48 7.16 6.38 5.76 6.56 6.17 2016 5.45 5.01 7.40	5.46 8.42 7.48 6.22 6.63 6.76 4.92 6.90 7.57 2.82 6.42 2017 8.38 8.23 6.90 8.28 5.97 6.57 6.42 2017 5.63 5.45 6.86	4.13 7.57 6.18 6.84 7.21 6.61 5.36 10.13 8.09 3.76 6.33 2018 7.73 8.37 7.03 7.84 5.81 6.32 6.33 2018 5.64 5.82 6.58	5.87 6.85 7.91 4.58 6.45 6.61 5.43 9.42 7.58 2.38 6.34 2019 7.12 8.47 6.75 7.10 5.93 6.37 6.34 2019 6.03 5.48 5.77 6.66
Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 4.2.2. Interest Rates by Loan Purpose Housing Export Equipment Consumer Cash flow Other Total Table 4.2.3. Interest Rates by Loan Term less than or equal to 1 month more than 1 month and less than or equal to 6 months more than 6 months and less than or equal to 1 year	6.97 9.08 5.61 6.59 8.85 6.44 5.00 7.55 7.91 4.11 6.45 2014 8.59 5.12 8.81 9.16 5.79 7.22 6.45 2014 6.01 4.88 6.94 8.17	6.77 8.00 5.98 6.13 7.51 6.14 4.83 6.28 4.93 6.09 2015 9.39 9.13 7.89 6.39 5.60 6.37 6.09 2015 5.84 4.63 7.24 8.24	3.93 8.01 6.03 6.33 7.79 6.36 5.03 6.82 3.32 1.98 6.17 2016 8.78 5.48 7.16 6.38 5.76 6.56 6.17 2016 5.45 5.01 7.40 7.21	5.46 8.42 7.48 6.22 6.63 6.76 4.92 6.90 7.57 2.82 6.42 2017 8.38 8.23 6.90 8.28 5.97 6.57 6.42 2017 5.63 5.45 6.86 7.85	4.13 7.57 6.18 6.84 7.21 6.61 5.36 10.13 8.09 3.76 6.33 2018 7.73 8.37 7.03 7.84 5.81 6.32 6.33 2018 5.64 5.82 6.58 6.55	5.87 6.85 7.91 4.58 6.45 6.61 5.43 9.42 7.58 2.38 6.34 2019 7.12 8.47 6.75 7.10 5.93 6.37 6.34 2019 6.03 5.48 5.77 6.66 8.09
Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 4.2.2. Interest Rates by Loan Purpose Housing Export Equipment Consumer Cash flow Other Total Table 4.2.3. Interest Rates by Loan Term less than or equal to 1 month more than 1 month and less than or equal to 3 months more than 6 months and less than or equal to 1 year more than 1 year and less than or equal to 2 years more than 5 years and less than or equal to 5 years more than 5 years and less than or equal to 10 years	6.97 9.08 5.61 6.59 8.85 6.44 5.00 7.55 7.91 4.11 6.45 2014 8.59 5.12 8.81 9.16 5.79 7.22 6.45 2014 6.01 4.88 6.94 8.17 8.77 9.20 7.34	6.77 8.00 5.98 6.13 7.51 6.14 4.83 6.28 6.28 4.93 6.09 2015 9.39 9.13 7.89 6.39 5.60 6.37 6.09 2015 5.84 4.63 7.24 8.38 8.53 7.56	3.93 8.01 6.03 6.33 7.79 6.36 5.03 6.82 3.32 1.98 6.17 2016 8.78 5.48 7.16 6.38 5.76 6.56 6.17 2016 5.45 5.01 7.40 7.21 7.82	5.46 8.42 7.48 6.22 6.63 6.76 4.92 6.90 7.57 2.82 6.42 2017 8.38 8.23 6.90 8.28 5.97 6.57 6.42 2017 5.63 5.45 6.86 7.85 7.56 7.92 7.48	4.13 7.57 6.18 6.84 7.21 6.61 5.36 10.13 8.09 3.76 6.33 2018 7.73 8.37 7.03 7.84 5.81 6.32 6.33 2018 5.64 5.82 6.58 6.55 7.50	5.87 6.85 7.91 4.58 6.45 6.61 5.43 9.42 7.58 2.38 6.34 2019 7.12 8.47 6.75 7.10 5.93 6.37 6.34 2019 6.03 5.48 5.77 6.66 8.09 7.71 7.63
Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 4.2.2. Interest Rates by Loan Purpose Housing Export Equipment Consumer Cash flow Other Total Table 4.2.3. Interest Rates by Loan Term less than or equal to 1 month more than 1 month and less than or equal to 3 months more than 6 months and less than or equal to 1 year more than 1 year and less than or equal to 2 years more than 2 years and less than or equal to 5 years	6.97 9.08 5.61 6.59 8.85 6.44 5.00 7.55 7.91 4.11 6.45 2014 8.59 5.12 8.81 9.16 5.79 7.22 6.45 2014 6.01 4.88 6.94 8.17 8.77 9.20	6.77 8.00 5.98 6.13 7.51 6.14 4.83 6.28 6.28 4.93 6.09 2015 9.39 9.13 7.89 6.39 5.60 6.37 6.09 2015 5.84 4.63 7.24 8.24 8.38 8.53	3.93 8.01 6.03 6.33 7.79 6.36 5.03 6.82 3.32 1.98 6.17 2016 8.78 5.48 7.16 6.38 5.76 6.56 6.17 2016 5.45 5.01 7.40 7.21 7.82 7.93	5.46 8.42 7.48 6.22 6.63 6.76 4.92 6.90 7.57 2.82 6.42 2017 8.38 8.23 6.90 8.28 5.97 6.57 6.42 2017 5.63 5.45 6.86 7.85 7.56 7.92	4.13 7.57 6.18 6.84 7.21 6.61 5.36 10.13 8.09 3.76 6.33 2018 7.73 8.37 7.03 7.84 5.81 6.32 6.33 2018 5.64 5.82 6.58 6.55 7.50 7.40	6.85 7.91 4.58 6.45 6.61 5.43 9.42 7.58 2.38 6.34 2019 7.12 8.47 6.75 7.10 5.93 6.37 6.34 2019 6.03 5.48 5.77 6.66 8.09

4.3. DEPOSITS ON OPENING OF NEW ACCOUNTS

Table 4.3.1. Breakdown by Customer Category	2014	2015	2016	2017	2018	2019
Government and similar institutions	22.8	48.8	28.0	123.8	12.6	221.5
Private individuals	369.5	417.6	383.9	400.5	525.5	474.8
Financial clients	62.7	60.5	135.9	33.4	90.3	42.5
State-owned companies and EPICs	244.1	236.4	171.8	237.6	237.8	131.5
Insurance-Pension funds	92.5	117.3	115.8	113.3	88.7	175.1
Companies in the productive sector	604.9	507.2	474.3	547.1	655.6	608.9
Sole proprietorships	96.2	171.6	168.4	211.9	252.3	274.7
Cooperatives and village groups	24.0	28.1	17.5	42.6	3.0	16.5
Miscellaneous (NGOs, associations, unions, etc.)	61.0	70.2	78.6	131.5	43.6	102.8
Bank staff Total	3.8 1 581.3	2.2 1 660.1	2.6 1 576.9	5.4 1 847.0	15.3	1.7 2 050.0
Total	1 301.3	1 000.1	1 576.9	1 047.0	1 924.8	2 050.0
Table 4.3.2. Breakdown by Type of Deposit	2014	2015	2016	2017	2018	2019
Fixed-term deposit	1 504.4	1 341.4	1 339.9	1 616.9	1 681.1	1 787.4
Special savings scheme	12.1	97.5	101.0	89.7	142.7	181.9
Cash voucher	51.8	110.0	126.7	140.5	100.9	80.7
Certificate of deposit Other	13.1	111.1	9.2		0.1	0.1
Total	1 581.3	1 660.1	1 576.9	1 847.0	1 924.8	2 050.0
Table 4.3.3. Breakdown by Duration	2014	2015	2016	2017	2018	2019
less than or equal to 1 month	311.8	363.8	269.0	243.9	346.8	238.2
more than 1 month and less than or equal to 3 months	504.2	410.5	359.8	459.5	381.0	612.4
more than 3 months and less than or equal to 6 months	233.8	253.7	333.8	354.0	323.1	290.7
more than 6 months and less than or equal to 1 year	216.6	259.5	231.9	300.4	281.1	289.6
more than 1 year and less than or equal to 2 years	108.7	114.6	159.3	184.7	242.1	155.0
more than 2 years and less than or equal to 5 years	130.8	182.5	156.4	145.9	123.3	172.3
more than 5 years and less than or equal to 10 years	75.4	75.5	66.8	158.5	227.4	291.8
Unspecified						
Total	1 581.3	1 660.1	1 576.9	1 847.0	1 924.8	2 050.0
Table 4.4.1. Interest Rates by Type of Depositor	2014	2015	2016	2017	2018	2019
Government and similar institutions	5.02	5.16	5.32	4.64	5.16	4.60
Private individuals	5.14	4.93	5.18	5.10	4.96	4.67
Financial clients	5.55	6.30	5.65	5.19	6.42	5.31
State-owned companies and EPICs	4.95	4.87	5.04	5.31	4.93	5.05
Insurance-Pension funds	5.20	5.59	5.74	5.63		5.06
Companies in the productive sector		5.55	3.74	5.05	5.96	
Companies in the productive decici	5.25	5.19	5.17	5.13	5.96 4.94	4.81
Sole proprietorships	5.25 4.69					4.81 4.79
Sole proprietorships Cooperatives and village groups	4.69 5.31	5.19 3.93 4.94	5.17 3.62 5.08	5.13 3.65 4.41	4.94 4.33 3.87	4.79 4.58
Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.)	4.69 5.31 5.31	5.19 3.93 4.94 5.05	5.17 3.62 5.08 5.17	5.13 3.65 4.41 5.45	4.94 4.33 3.87 4.93	4.79 4.58 5.21
Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff	4.69 5.31 5.31 6.95	5.19 3.93 4.94 5.05 6.48	5.17 3.62 5.08 5.17 5.21	5.13 3.65 4.41 5.45 6.05	4.94 4.33 3.87 4.93 5.14	4.79 4.58 5.21 6.15
Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.)	4.69 5.31 5.31	5.19 3.93 4.94 5.05	5.17 3.62 5.08 5.17	5.13 3.65 4.41 5.45	4.94 4.33 3.87 4.93	4.79 4.58 5.21 6.15
Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 4.4.2. Interest Rates By Type of Deposit	4.69 5.31 5.31 6.95 5.15	5.19 3.93 4.94 5.05 6.48 5.01	5.17 3.62 5.08 5.17 5.21 5.08	5.13 3.65 4.41 5.45 6.05 4.98	4.94 4.33 3.87 4.93 5.14 4.98	4.79 4.58 5.21 6.15 4.82
Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 4.4.2. Interest Rates By Type of Deposit Fixed-term deposit	4.69 5.31 5.31 6.95 5.15 2014 5.20	5.19 3.93 4.94 5.05 6.48 5.01 2015 5.10	5.17 3.62 5.08 5.17 5.21 5.08 2016 5.21	5.13 3.65 4.41 5.45 6.05 4.98 2017 5.08	4.94 4.33 3.87 4.93 5.14 4.98 2018 5.06	4.79 4.58 5.21 6.15 4.82 2019 4.84
Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 4.4.2. Interest Rates By Type of Deposit Fixed-term deposit Special savings scheme	4.69 5.31 5.31 6.95 5.15 2014 5.20 4.62	5.19 3.93 4.94 5.05 6.48 5.01 2015 5.10 5.13	5.17 3.62 5.08 5.17 5.21 5.08 2016 5.21 4.47	5.13 3.65 4.41 5.45 6.05 4.98 2017 5.08 4.68	4.94 4.33 3.87 4.93 5.14 4.98 2018 5.06 4.42	4.79 4.58 5.21 6.15 4.82 2019 4.84 4.69
Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 4.4.2. Interest Rates By Type of Deposit Fixed-term deposit Special savings scheme Cash voucher	4.69 5.31 5.31 6.95 5.15 2014 5.20	5.19 3.93 4.94 5.05 6.48 5.01 2015	5.17 3.62 5.08 5.17 5.21 5.08 2016 5.21	5.13 3.65 4.41 5.45 6.05 4.98 2017 5.08	4.94 4.33 3.87 4.93 5.14 4.98 2018 5.06	4.79 4.58 5.21 6.15 4.82 2019 4.84
Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 4.4.2. Interest Rates By Type of Deposit Fixed-term deposit Special savings scheme	4.69 5.31 5.31 6.95 5.15 2014 5.20 4.62	5.19 3.93 4.94 5.05 6.48 5.01 2015 5.10 5.13	5.17 3.62 5.08 5.17 5.21 5.08 2016 5.21 4.47	5.13 3.65 4.41 5.45 6.05 4.98 2017 5.08 4.68	4.94 4.33 3.87 4.93 5.14 4.98 2018 5.06 4.42	4.79 4.58 5.21 6.15 4.82 2019 4.84 4.69
Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 4.4.2. Interest Rates By Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit	4.69 5.31 5.31 6.95 5.15 2014 5.20 4.62 4.31	5.19 3.93 4.94 5.05 6.48 5.01 2015 5.10 5.13 3.87	5.17 3.62 5.08 5.17 5.21 5.08 2016 5.21 4.47 4.12	5.13 3.65 4.41 5.45 6.05 4.98 2017 5.08 4.68 4.11	4.94 4.33 3.87 4.93 5.14 4.98 2018 5.06 4.42 4.44	4.79 4.58 5.21 6.15 4.82 2019 4.84 4.69 4.51
Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 4.4.2. Interest Rates By Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other	4.69 5.31 5.31 6.95 5.15 2014 5.20 4.62 4.31	5.19 3.93 4.94 5.05 6.48 5.01 2015 5.10 5.13 3.87	5.17 3.62 5.08 5.17 5.21 5.08 2016 5.21 4.47 4.12	5.13 3.65 4.41 5.45 6.05 4.98 2017 5.08 4.68 4.11	4.94 4.33 3.87 4.93 5.14 4.98 2018 5.06 4.42 4.44	4.79 4.58 5.21 6.15 4.82 2019 4.84 4.69 4.51
Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 4.4.2. Interest Rates By Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other	4.69 5.31 5.31 6.95 5.15 2014 5.20 4.62 4.31 4.27 5.15	5.19 3.93 4.94 5.05 6.48 5.01 2015 5.10 5.13 3.87 4.99 5.01	5.17 3.62 5.08 5.17 5.21 5.08 2016 5.21 4.47 4.12 5.35	5.13 3.65 4.41 5.45 6.05 4.98 2017 5.08 4.68 4.11 3.50 4.98	4.94 4.33 3.87 4.93 5.14 4.98 2018 5.06 4.42 4.44 3.87	4.79 4.58 5.21 6.15 4.82 2019 4.84 4.69 4.51 4.03
Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 4.4.2. Interest Rates By Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other Total Table 4.4.3. Interest Rates By Type of Deposit	4.69 5.31 5.31 6.95 5.15 2014 5.20 4.62 4.31 4.27 5.15	5.19 3.93 4.94 5.05 6.48 5.01 2015 5.10 5.13 3.87 4.99 5.01	5.17 3.62 5.08 5.17 5.21 5.08 2016 5.21 4.47 4.12 5.35 5.08	5.13 3.65 4.41 5.45 6.05 4.98 2017 5.08 4.68 4.11 3.50 4.98	4.94 4.33 3.87 4.93 5.14 4.98 2018 5.06 4.42 4.44 3.87 4.98	4.79 4.58 5.21 6.15 4.82 2019 4.84 4.69 4.51 4.03 4.82
Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 4.4.2. Interest Rates By Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other Total Table 4.4.3. Interest Rates By Type of Deposit less than or equal to 1 month	4.69 5.31 5.31 6.95 5.15 2014 5.20 4.62 4.31 4.27 5.15	5.19 3.93 4.94 5.05 6.48 5.01 2015 5.10 5.13 3.87 4.99 5.01 2015 5.04	5.17 3.62 5.08 5.17 5.21 5.08 2016 5.21 4.47 4.12 5.35 5.08	5.13 3.65 4.41 5.45 6.05 4.98 2017 5.08 4.68 4.11 3.50 4.98 2017 5.05	4.94 4.33 3.87 4.93 5.14 4.98 2018 5.06 4.42 4.44 3.87 4.98 2018 5.27	4.79 4.58 5.21 6.15 4.82 2019 4.84 4.69 4.51 4.03 4.82 2019 4.10
Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 4.4.2. Interest Rates By Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other Total Table 4.4.3. Interest Rates By Type of Deposit less than or equal to 1 month more than 1 month and less than or equal to 3 months	4.69 5.31 5.31 6.95 5.15 2014 5.20 4.62 4.31 4.27 5.15	5.19 3.93 4.94 5.05 6.48 5.01 2015 5.10 5.13 3.87 4.99 5.01 2015 5.04 5.21	5.17 3.62 5.08 5.17 5.21 5.08 2016 5.21 4.47 4.12 5.35 5.08 2016 5.22 5.52	5.13 3.65 4.41 5.45 6.05 4.98 2017 5.08 4.68 4.11 3.50 4.98 2017 5.05 5.20	4.94 4.33 3.87 4.93 5.14 4.98 2018 5.06 4.42 4.44 3.87 4.98 2018 5.27 5.06	4.79 4.58 5.21 6.15 4.82 2019 4.84 4.69 4.51 4.03 4.82 2019 4.10 5.00
Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 4.4.2. Interest Rates By Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other Total Table 4.4.3. Interest Rates By Type of Deposit less than or equal to 1 month more than 1 month and less than or equal to 6 months more than 3 months and less than or equal to 6 months	4.69 5.31 5.31 6.95 5.15 2014 5.20 4.62 4.31 4.27 5.15 2014 5.09 5.38 5.21	5.19 3.93 4.94 5.05 6.48 5.01 2015 5.10 5.13 3.87 4.99 5.01 2015 5.04 5.21 4.60	5.17 3.62 5.08 5.17 5.21 5.08 2016 5.21 4.47 4.12 5.35 5.08 2016 5.22 5.52 4.88	5.13 3.65 4.41 5.45 6.05 4.98 2017 5.08 4.68 4.11 3.50 4.98 2017 5.05 5.20 4.73	4.94 4.33 3.87 4.93 5.14 4.98 2018 5.06 4.42 4.44 3.87 4.98 2018 5.27 5.06 4.80	4.79 4.58 5.21 6.15 4.82 2019 4.84 4.69 4.51 4.03 4.82 2019 4.10 5.00 4.63
Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 4.4.2. Interest Rates By Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other Total Table 4.4.3. Interest Rates By Type of Deposit less than or equal to 1 month more than 1 month and less than or equal to 6 months more than 6 months and less than or equal to 1 year	4.69 5.31 5.31 6.95 5.15 2014 5.20 4.62 4.31 4.27 5.15 2014 5.09 5.38 5.21 4.80	5.19 3.93 4.94 5.05 6.48 5.01 2015 5.10 5.13 3.87 4.99 5.01 2015 5.04 5.21 4.60 4.69	5.17 3.62 5.08 5.17 5.21 5.08 2016 5.21 4.47 4.12 5.35 5.08 2016 5.22 5.52 4.88 4.77	5.13 3.65 4.41 5.45 6.05 4.98 2017 5.08 4.68 4.11 3.50 4.98 2017 5.05 5.20 4.73 4.73	4.94 4.33 3.87 4.93 5.14 4.98 2018 5.06 4.42 4.44 3.87 4.98 2018 5.27 5.06 4.80 4.72	4.79 4.58 5.21 6.15 4.82 2019 4.84 4.69 4.51 4.03 4.82 2019 4.10 5.00 4.63 4.77
Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 4.4.2. Interest Rates By Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other Total Table 4.4.3. Interest Rates By Type of Deposit less than or equal to 1 month more than 1 month and less than or equal to 3 months more than 6 months and less than or equal to 1 year more than 1 year and less than or equal to 2 years	4.69 5.31 5.31 6.95 5.15 2014 5.20 4.62 4.31 4.27 5.15 2014 5.09 5.38 5.21 4.80 4.76	5.19 3.93 4.94 5.05 6.48 5.01 2015 5.10 5.13 3.87 4.99 5.01 2015 5.04 5.21 4.60 4.69 4.35	5.17 3.62 5.08 5.17 5.21 5.08 2016 5.21 4.47 4.12 5.35 5.08 2016 5.22 5.52 4.88 4.77 4.68	5.13 3.65 4.41 5.45 6.05 4.98 2017 5.08 4.68 4.11 3.50 4.98 2017 5.05 5.20 4.73 4.73 4.80	4.94 4.33 3.87 4.93 5.14 4.98 5.06 4.42 4.44 3.87 4.98 2018 5.27 5.06 4.80 4.72 4.69	4.79 4.58 5.21 6.15 4.82 2019 4.84 4.69 4.51 4.03 4.82 2019 4.10 5.00 4.63 4.77 4.54
Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 4.4.2. Interest Rates By Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other Total Table 4.4.3. Interest Rates By Type of Deposit less than or equal to 1 month more than 1 month and less than or equal to 3 months more than 3 months and less than or equal to 6 months more than 6 months and less than or equal to 1 year more than 1 year and less than or equal to 2 years more than 2 years and less than or equal to 5 years	4.69 5.31 5.31 6.95 5.15 2014 5.20 4.62 4.31 4.27 5.15 2014 5.09 5.38 5.21 4.80 4.76	5.19 3.93 4.94 5.05 6.48 5.01 2015 5.10 5.13 3.87 4.99 5.01 2015 5.04 5.21 4.60 4.69 4.35	5.17 3.62 5.08 5.17 5.21 5.08 2016 5.21 4.47 4.12 5.35 5.08 2016 5.22 5.52 4.88 4.77 4.68	5.13 3.65 4.41 5.45 6.05 4.98 2017 5.08 4.68 4.11 3.50 4.98 2017 5.05 5.20 4.73 4.73 4.80	4.94 4.33 3.87 4.93 5.14 4.98 5.06 4.42 4.44 3.87 4.98 2018 5.27 5.06 4.80 4.72 4.69	4.79 4.58 5.21 6.15 4.82 2019 4.84 4.69 4.51 4.03 4.82 2019 4.10 5.00 4.63 4.77 4.54
Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 4.4.2. Interest Rates By Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other Total Table 4.4.3. Interest Rates By Type of Deposit less than or equal to 1 month more than 1 month and less than or equal to 3 months more than 6 months and less than or equal to 1 year more than 1 year and less than or equal to 2 years more than 2 years and less than or equal to 5 years more than 5 years and less than or equal to 10 years	4.69 5.31 5.31 6.95 5.15 2014 5.20 4.62 4.31 4.27 5.15 2014 5.09 5.38 5.21 4.80 4.76 5.24	5.19 3.93 4.94 5.05 6.48 5.01 2015 5.10 5.13 3.87 4.99 5.01 2015 5.04 5.21 4.60 4.69 4.35 5.54	5.17 3.62 5.08 5.17 5.21 5.08 2016 5.21 4.47 4.12 5.35 5.08 2016 5.22 5.52 4.88 4.77 4.68 5.21	5.13 3.65 4.41 5.45 6.05 4.98 2017 5.08 4.68 4.11 3.50 4.98 2017 5.05 5.20 4.73 4.73 4.80 5.12	4.94 4.33 3.87 4.93 5.14 4.98 5.06 4.42 4.44 3.87 4.98 5.27 5.06 4.80 4.72 4.69 5.01	4.79 4.58 5.21 6.15 4.82 2019 4.84 4.69 4.51 4.03 4.82 2019 4.10 5.00 4.63 4.77 4.54 5.20

5. GUINEA-BISSAU

5.1. LOANS GRANTED (in billions of CFA F)	2011	2045	2012	0047	0040	0040
Table 5.1.1. Breakdown by Type of Borrower	2014	2015	2016	2017	2018	2019
Government and similar institutions Private individuals	0.49	1.93 21.86	4.38	5.17	1.67	34.72 25.99
Financial clients	13.68 0.01	0.01	21.76	15.39 0.25	43.55 1.02	25.99
State-owned companies and EPICs	2.00	1.40		2.87	0.01	3.93
Insurance-Pension funds	2.32	1.10		0.85	0.01	0.00
Companies in the productive sector	10.48	36.81	29.86	39.48	31.20	42.53
Sole proprietorships	14.96	4.18	0.15	0.15	10.44	7.24
Cooperatives and village groups		0.01	0.07	0.12	0.09	
Miscellaneous (NGOs, associations, unions, etc.)	0.57	0.48	0.53	0.29	0.06	
Bank staff	0.20	0.13	0.03	0.31	0.90	0.64
Total	44.7	66.8	56.8	64.9	88.9	115.0
Table 5.1.2. Breakdown by Loan Purpose	2014	2015	2016	2017	2018	2019
Housing	1.13	0.78	0.17	0.97	1.49	1.91
Export	2.06	9.17	0.17	2.92	10.12	4.31
Equipment	0.66	1.11	0.41	3.11	0.30	0.92
Consumer	13.53	15.60	21.83	14.07	42.81	18.63
Cash flow	24.48	28.18	30.72	40.82	27.98	72.35
Other	2.86	11.95	3.53	2.99	6.24	16.93
Total	44.7	66.8	56.8	64.9	88.9	115.0
Table 5.1.3. Breakdown by Loan Term	2014	2015	2016	2017	2018	2019
less than or equal to 1 month	7.02	15.15	5.34	3.13	16.06	18.52
more than 1 month and less than or equal to 3 months	2.92	4.20	2.69	5.79	7.69	16.81
more than 3 months and less than or equal to 6 months	13.34	10.96	17.92	31.18	23.33	24.56
more than 6 months and less than or equal to 1 year	4.24	11.24	4.58	8.20	4.16	17.44
more than 1 year and less than or equal to 2 years	4.09	7.11	4.69	2.59	1.75	1.89
more than 2 years and less than or equal to 5 years	8.12	13.25	9.84	9.41	19.56	26.71
more than 5 years and less than or equal to 10 years	4.80	4.80	11.46	4.22	15.98	8.58
More than 10 years	0.19	0.09	0.26	0.35	0.40	0.54
Total	44.7	66.8	56.8	64.9	88.9	115.0
5.2. LENDING RATES (average weighted as a %)						
Table 5.2.1. Interest Rates by Type of Borrower	2014	2015	2016	2017	2018	2019
Government and similar institutions	12.00	7.37	6.38	7.23	6.38	6.88
Private individuals	9.90	10.93	9.39	9.81	9.38	9.37
Financial clients	12.00	3.00		4.85	10.96	
State-owned companies and EPICs	3.90	10.43		6.50	12.00	11.05
Insurance-Pension funds	8.93	0.00	0.00	7.41	0.05	0.00
Companies in the productive sector	9.68	9.03	9.39	9.81	9.05	8.93
Sole proprietorships	9.44	11.21 8.00	7.98 5.00	8.85 7.21	9.88 11.50	9.48
Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.)	5.25	4.26	6.81	6.06	11.31	
Bank staff	3.93	2.63	3.19	3.41	3.53	2.54
Total	9.32	9.72	9.12	9.35	9.23	8.48
Table 500 leaves of Barrella Land Brown	004.4	2045	2012	2017	2012	2242
Table 5.2.2. Interest Rates by Loan Purpose Housing	2014 9.73	2015 9.84	2016 10.45	2017 6.50	2018 8.46	2019 8.67
Export	10.74	11.69	5.25	10.52	9.75	9.72
Equipment	7.05	11.46	9.34	9.39	11.59	8.30
Consumer	8.62	10.50	9.30	9.88	9.28	8.95
Cash flow	9.58	9.07	8.94	9.11	9.28	8.37
Other	9.69	8.55	9.64	9.88	7.90	8.12
Total	9.32	9.72	9.12	9.35	9.23	8.48
Table 5.2.3. Interest Rates by Loan Term	2014	2015	2016	2017	2018	2019
less than or equal to 1 month	11.48	11.06	8.71	9.31	9.25	8.22
more than 1 month and less than or equal to 3 months	9.45	9.12	8.01	7.83	9.29	9.54
more than 3 months and less than or equal to 6 months	9.48	9.46	8.81	10.34	9.54	9.39
more than 6 months and less than or equal to 1 year	9.06	8.47	9.09	7.86	8.56	7.31
more than 1 year and less than or equal to 2 years	9.26	10.09	10.59	8.99	10.16	9.49
more than 2 years and less than or equal to 5 years	9.35	9.83	10.56	9.08	9.04	8.19
more than 5 years and less than or equal to 10 years	5.89	8.73	8.36	8.43	9.20	7.53
More than 10 years	7.56	7.76	3.00	3.00	3.65	6.02

Table 5.3.1. Breakdown by Customer Category	2014	2015	2016	2017	2018	2019
Government and similar institutions		0.02	0.25		2.24	1.95
Private individuals			3.33	1.03	9.14	12.37
Financial clients	38.26	14.52	16.36	12.77		
State-owned companies and EPICs					5.98	7.89
Insurance-Pension funds	0.97	0.16	0.26		1.62	
Companies in the productive sector	7.51	46.80	17.31	3.73	6.02	4.60
Sole proprietorships	0.20	0.52	0.01	0.04	0.06	0.15
Cooperatives and village groups	0.07	0.05	0.01	0.19	0.08	0.08
Miscellaneous (NGOs, associations, unions, etc.)	0.86	0.12	1.05	0.01	0.22	0.10
Bank staff						
Total	47.86	62.17	38.58	17.76	25.36	27.2
Table 5.3.2. Breakdown by Type of Deposit	2014	2015	2016	2017	2018	2019
Fixed-term deposit	47.8	62.2	38.6	17.8	25.4	27.2
Special savings scheme						
Cash voucher	0.1					
Certificate of deposit						
Other						
Total	47.9	62.2	38.6	17.76	25.4	27.2
Table 5.3.3. Breakdown by Duration	2014	2015	2016	2017	2018	2019
less than or equal to 1 month	26.1	24.4	5.8	0.1	0.2	
more than 1 month and less than or equal to 3 months	11.8	23.4	12.6	3.1	3.3	2.1
more than 3 months and less than or equal to 6 months	6.2	8.4	7.8	4.9	6.5	5.9
more than 6 months and less than or equal to 1 year	0.4	3.6	4.2	2.3	3.7	5.8
more than 1 year and less than or equal to 2 years	1.8	2.1	3.8	1.9	5.7	11.4
more than 2 years and less than or equal to 5 years	1.5	0.2	3.8	4.1	2.5	0.6
more than 5 years and less than or equal to 10 years					3.0	1.3
Unspecified Total	0.1 47.9	62.2	0.6 38.6	1.4 17.76	0.6 25.4	27.2
		62.2				27.2
·		62.2				27.2
Total		62.2				
Total 5.4. LENDING RATES (average weighted as a %)	47.9		38.6	17.76	25.4	27.2 2019 6.56
Total 5.4. LENDING RATES (average weighted as a %) Table 5.4.1. Interest Rates by Type of Depositor	47.9	2015	2016	17.76	25.4	2019 6.56
Total 5.4. LENDING RATES (average weighted as a %) Table 5.4.1. Interest Rates by Type of Depositor Government and similar institutions	47.9	2015	2016 3.50	17.76 2017	25.4 2018 5.74	2019
Total 5.4. LENDING RATES (average weighted as a %) Table 5.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals	2014	2015 3.00	2016 3.50 4.05	2017 3.89	25.4 2018 5.74	2019 6.56
Total 5.4. LENDING RATES (average weighted as a %) Table 5.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients	2014	2015 3.00	2016 3.50 4.05	2017 3.89	25.4 2018 5.74 3.78	2019 6.56 4.29
Total 5.4. LENDING RATES (average weighted as a %) Table 5.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs	2014 4.56	2015 3.00 3.65	2016 3.50 4.05 3.86	2017 3.89 4.10	25.4 2018 5.74 3.78 4.53	2019 6.56 4.29 4.89
Total 5.4. LENDING RATES (average weighted as a %) Table 5.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds	47.9 2014 4.56 5.75 4.95 3.80	2015 3.00 3.65 2.50	2016 3.50 4.05 3.86 2.50 4.74 1.50	2017 3.89 4.10 5.25	2018 5.74 3.78 4.53 6.72 5.11 3.42	2019 6.56 4.29 4.89 4.30 2.59
Total 5.4. LENDING RATES (average weighted as a %) Table 5.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector	2014 4.56 5.75 4.95	2015 3.00 3.65 2.50 4.83	2016 3.50 4.05 3.86 2.50 4.74	2017 3.89 4.10 5.25 4.07	2018 5.74 3.78 4.53 6.72 5.11 3.42 3.26	2019 6.56 4.29 4.89 4.30 2.59
Total 5.4. LENDING RATES (average weighted as a %) Table 5.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.)	47.9 2014 4.56 5.75 4.95 3.80	2015 3.00 3.65 2.50 4.83 3.96	2016 3.50 4.05 3.86 2.50 4.74 1.50	2017 3.89 4.10 5.25 4.07 1.62	2018 5.74 3.78 4.53 6.72 5.11 3.42	2019 6.56 4.29 4.89 4.30 2.59 2.50
Total 5.4. LENDING RATES (average weighted as a %) Table 5.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff	47.9 2014 4.56 5.75 4.95 3.80 3.50 4.64	2015 3.00 3.65 2.50 4.83 3.96 3.00 2.56	2016 3.50 4.05 3.86 2.50 4.74 1.50 3.50 3.21	2017 3.89 4.10 5.25 4.07 1.62 3.50 1.75	2018 5.74 3.78 4.53 6.72 5.11 3.42 3.26 2.74	2019 6.56 4.29 4.89 4.30 2.59 2.50 3.55
Total 5.4. LENDING RATES (average weighted as a %) Table 5.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups	47.9 2014 4.56 5.75 4.95 3.80 3.50	2015 3.00 3.65 2.50 4.83 3.96 3.00	2016 3.50 4.05 3.86 2.50 4.74 1.50 3.50	2017 3.89 4.10 5.25 4.07 1.62 3.50	2018 5.74 3.78 4.53 6.72 5.11 3.42 3.26	2019 6.56 4.29 4.89 4.30 2.59 2.50 3.55
Total 5.4. LENDING RATES (average weighted as a %) Table 5.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 5.4.2. Interest Rates by Type of Deposit	47.9 2014 4.56 5.75 4.95 3.80 3.50 4.64 4.64 2014	2015 3.00 3.65 2.50 4.83 3.96 3.00 2.56 4.54	2016 3.50 4.05 3.86 2.50 4.74 1.50 3.50 3.21 4.24	2017 3.89 4.10 5.25 4.07 1.62 3.50 1.75 4.07	2018 5.74 3.78 4.53 6.72 5.11 3.42 3.26 2.74 4.62	2019 6.56 4.29 4.89 4.30 2.59 2.50 3.55 4.64
Total 5.4. LENDING RATES (average weighted as a %) Table 5.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 5.4.2. Interest Rates by Type of Deposit Fixed-term deposit	47.9 2014 4.56 5.75 4.95 3.80 3.50 4.64 4.64 2014 4.65	2015 3.00 3.65 2.50 4.83 3.96 3.00 2.56	2016 3.50 4.05 3.86 2.50 4.74 1.50 3.50 3.21	2017 3.89 4.10 5.25 4.07 1.62 3.50 1.75	2018 5.74 3.78 4.53 6.72 5.11 3.42 3.26 2.74 4.62	2019 6.56 4.29 4.89 4.30 2.59 2.50 3.55 4.61
Total 5.4. LENDING RATES (average weighted as a %) Table 5.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 5.4.2. Interest Rates by Type of Deposit Fixed-term deposit Special savings scheme	47.9 2014 4.56 5.75 4.95 3.80 3.50 4.64 4.64 2014 4.65 3.00	2015 3.00 3.65 2.50 4.83 3.96 3.00 2.56 4.54	2016 3.50 4.05 3.86 2.50 4.74 1.50 3.50 3.21 4.24	2017 3.89 4.10 5.25 4.07 1.62 3.50 1.75 4.07	2018 5.74 3.78 4.53 6.72 5.11 3.42 3.26 2.74 4.62	2019 6.56 4.29 4.89 4.30 2.59 2.50 3.55 4.61
Total 5.4. LENDING RATES (average weighted as a %) Table 5.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 5.4.2. Interest Rates by Type of Deposit Fixed-term deposit Special savings scheme Cash voucher	47.9 2014 4.56 5.75 4.95 3.80 3.50 4.64 4.64 2014 4.65	2015 3.00 3.65 2.50 4.83 3.96 3.00 2.56 4.54	2016 3.50 4.05 3.86 2.50 4.74 1.50 3.50 3.21 4.24	2017 3.89 4.10 5.25 4.07 1.62 3.50 1.75 4.07	2018 5.74 3.78 4.53 6.72 5.11 3.42 3.26 2.74 4.62	2019 6.56 4.29 4.89 4.30 2.59 2.50 3.55 4.61
Total 5.4. LENDING RATES (average weighted as a %) Table 5.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 5.4.2. Interest Rates by Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit	47.9 2014 4.56 5.75 4.95 3.80 3.50 4.64 4.64 2014 4.65 3.00	2015 3.00 3.65 2.50 4.83 3.96 3.00 2.56 4.54	2016 3.50 4.05 3.86 2.50 4.74 1.50 3.50 3.21 4.24	2017 3.89 4.10 5.25 4.07 1.62 3.50 1.75 4.07	2018 5.74 3.78 4.53 6.72 5.11 3.42 3.26 2.74 4.62	2019 6.56 4.29 4.89 4.30 2.59 2.50 3.55 4.61
Total 5.4. LENDING RATES (average weighted as a %) Table 5.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 5.4.2. Interest Rates by Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other	47.9 2014 4.56 5.75 4.95 3.80 3.50 4.64 4.64 2014 4.65 3.00 2.00	2015 3.00 3.65 2.50 4.83 3.96 3.00 2.56 4.54 2015 4.54	2016 3.50 4.05 3.86 2.50 4.74 1.50 3.50 3.21 4.24 2016 4.24	17.76 2017 3.89 4.10 5.25 4.07 1.62 3.50 1.75 4.07	2018 5.74 3.78 4.53 6.72 5.11 3.42 3.26 2.74 4.62 2018 4.62	2019 6.56 4.29 4.89 4.30 2.59 2.50 3.55 4.61
Total 5.4. LENDING RATES (average weighted as a %) Table 5.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 5.4.2. Interest Rates by Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other	47.9 2014 4.56 5.75 4.95 3.80 3.50 4.64 4.64 2014 4.65 3.00	2015 3.00 3.65 2.50 4.83 3.96 3.00 2.56 4.54	2016 3.50 4.05 3.86 2.50 4.74 1.50 3.50 3.21 4.24	2017 3.89 4.10 5.25 4.07 1.62 3.50 1.75 4.07	2018 5.74 3.78 4.53 6.72 5.11 3.42 3.26 2.74 4.62	2019 6.56 4.29 4.89 4.30 2.59 2.50 3.55 4.61
Total 5.4. LENDING RATES (average weighted as a %) Table 5.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 5.4.2. Interest Rates by Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit	47.9 2014 4.56 5.75 4.95 3.80 3.50 4.64 4.64 2014 4.65 3.00 2.00	2015 3.00 3.65 2.50 4.83 3.96 3.00 2.56 4.54 2015 4.54	2016 3.50 4.05 3.86 2.50 4.74 1.50 3.50 3.21 4.24 2016 4.24	2017 3.89 4.10 5.25 4.07 1.62 3.50 1.75 4.07 2017 4.07	2018 5.74 3.78 4.53 6.72 5.11 3.42 3.26 2.74 4.62 2018 4.62	2019 6.56 4.29 4.89 4.30 2.59 2.50 3.55 4.61
Total 5.4. LENDING RATES (average weighted as a %) Table 5.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 5.4.2. Interest Rates by Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other Total Table 5.4.3. Interest Rates by Duration	47.9 2014 4.56 5.75 4.95 3.80 3.50 4.64 4.64 2014 4.65 3.00 2.00	2015 3.00 3.65 2.50 4.83 3.96 3.00 2.56 4.54 2015 4.54	2016 3.50 4.05 3.86 2.50 4.74 1.50 3.50 3.21 4.24 2016 4.24	2017 3.89 4.10 5.25 4.07 1.62 3.50 1.75 4.07 4.07	2018 5.74 3.78 4.53 6.72 5.11 3.42 3.26 2.74 4.62 2018 4.62	2019 6.56 4.29 4.89 4.30 2.59 2.50 3.55 4.61
Total 5.4. LENDING RATES (average weighted as a %) Table 5.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 5.4.2. Interest Rates by Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other Total Table 5.4.3. Interest Rates by Duration less than or equal to 1 month	47.9 2014 4.56 5.75 4.95 3.80 3.50 4.64 4.64 2014 4.65 3.00 2.00	2015 3.00 3.65 2.50 4.83 3.96 3.00 2.56 4.54 2015 4.54	2016 3.50 4.05 3.86 2.50 4.74 1.50 3.50 3.21 4.24 2016	2017 3.89 4.10 5.25 4.07 1.62 3.50 1.75 4.07 2017 4.07	2018 5.74 3.78 4.53 6.72 5.11 3.42 3.26 2.74 4.62 2018	2019 6.56 4.29 4.89 4.30 2.59 2.50 3.55 4.66 2019 2.66
Total 5.4. LENDING RATES (average weighted as a %) Table 5.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 5.4.2. Interest Rates by Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other Total Table 5.4.3. Interest Rates by Duration less than or equal to 1 month more than 1 month and less than or equal to 3 months	47.9 2014 4.56 5.75 4.95 3.80 3.50 4.64 4.65 3.00 2.00 4.64 2014 4.80	2015 3.00 3.65 2.50 4.83 3.96 3.00 2.56 4.54 2015 4.54 2015 4.81	2016 3.50 4.05 3.86 2.50 4.74 1.50 3.50 3.21 4.24 2016 4.24	2017 3.89 4.10 5.25 4.07 1.62 3.50 1.75 4.07 2017 4.07	2018 5.74 3.78 4.53 6.72 5.11 3.42 3.26 2.74 4.62 2018 4.62 2018 3.24	2019 6.56 4.29 4.89 4.30 2.59 2.50 3.55 4.64 2019 2.67 5.33
Total 5.4. LENDING RATES (average weighted as a %) Table 5.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 5.4.2. Interest Rates by Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other Total Table 5.4.3. Interest Rates by Duration less than or equal to 1 month more than 1 month and less than or equal to 6 months more than 3 months and less than or equal to 6 months	2014 4.56 5.75 4.95 3.80 3.50 4.64 2014 4.65 3.00 2.00 4.64 2014 4.80 4.55	2015 3.00 3.65 2.50 4.83 3.96 3.00 2.56 4.54 2015 4.54 2015 4.81 4.71	2016 3.50 4.05 3.86 2.50 4.74 1.50 3.50 3.21 4.24 2016 4.24 2016 4.32 4.74	2017 3.89 4.10 5.25 4.07 1.62 3.50 1.75 4.07 2017 4.07	2018 5.74 3.78 4.53 6.72 5.11 3.42 3.26 2.74 4.62 2018 4.62 2018 3.24 5.15	201: 6.56 4.29 4.89 4.30 2.59 2.50 3.59 4.6° 201: 2.60 5.30 3.7°
Total 5.4. LENDING RATES (average weighted as a %) Table 5.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 5.4.2. Interest Rates by Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other Total Table 5.4.3. Interest Rates by Duration less than or equal to 1 month more than 1 month and less than or equal to 6 months more than 3 months and less than or equal to 1 year	2014 4.56 5.75 4.95 3.80 3.50 4.64 2014 4.65 3.00 2.00 4.64 2014 4.80 4.55 4.33	2015 3.00 3.65 2.50 4.83 3.96 3.00 2.56 4.54 2015 4.54 2015 4.81 4.71 4.15	2016 3.50 4.05 3.86 2.50 4.74 1.50 3.50 3.21 4.24 2016 4.24 2016 4.32 4.74 3.62	2017 3.89 4.10 5.25 4.07 1.62 3.50 1.75 4.07 2017 4.07 2017 3.07 3.95 3.42	2018 5.74 3.78 4.53 6.72 5.11 3.42 3.26 2.74 4.62 2018 4.62 2018 3.24 5.15 3.97	2019 6.56 4.29 4.89 4.30 2.59 2.50 3.55 4.66 2019 2.67 5.33 3.77 4.04
Total 5.4. LENDING RATES (average weighted as a %) Table 5.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 5.4.2. Interest Rates by Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other Total Table 5.4.3. Interest Rates by Duration less than or equal to 1 month more than 1 month and less than or equal to 3 months more than 3 months and less than or equal to 6 months more than 6 months and less than or equal to 1 year more than 1 year and less than or equal to 2 years	2014 4.56 5.75 4.95 3.80 3.50 4.64 2014 4.65 3.00 2.00 4.64 2014 4.80 4.55 4.33 3.66	2015 3.00 3.65 2.50 4.83 3.96 3.00 2.56 4.54 2015 4.54 2015 4.81 4.71 4.15 3.33	2016 3.50 4.05 3.86 2.50 4.74 1.50 3.50 3.21 4.24 2016 4.24 2016 4.32 4.74 3.62 3.50	2017 3.89 4.10 5.25 4.07 1.62 3.50 1.75 4.07 2017 4.07 2017 3.07 3.95 3.42 2.83	2018 5.74 3.78 4.53 6.72 5.11 3.42 3.26 2.74 4.62 2018 4.62 2018 3.24 5.15 3.97 4.01	2019 6.56 4.29 4.89 4.30 2.59 2.50 3.55 4.66 2019 2.67 5.33 3.77 4.04 5.26
Total 5.4. LENDING RATES (average weighted as a %) Table 5.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 5.4.2. Interest Rates by Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other	2014 4.56 5.75 4.95 3.80 3.50 4.64 2014 4.65 3.00 2.00 4.64 2014 4.80 4.55 4.33 3.66 4.50	2015 3.00 3.65 2.50 4.83 3.96 3.00 2.56 4.54 2015 4.54 2015 4.81 4.71 4.15 3.33 3.25	2016 3.50 4.05 3.86 2.50 4.74 1.50 3.50 3.21 4.24 2016 4.24 2016 4.32 4.74 3.62 3.50 3.62	2017 3.89 4.10 5.25 4.07 1.62 3.50 1.75 4.07 2017 4.07 2017 3.07 3.95 3.42 2.83 3.34	2018 5.74 3.78 4.53 6.72 5.11 3.42 3.26 2.74 4.62 2018 4.62 2018 3.24 5.15 3.97 4.01 5.07	2019 6.56 4.29 4.89 4.30 2.59 2.50 3.55 4.61 2019 2.67 5.33 3.71 4.04 5.26 3.99
Total 5.4. LENDING RATES (average weighted as a %) Table 5.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 5.4.2. Interest Rates by Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other Total Table 5.4.3. Interest Rates by Duration less than or equal to 1 month more than 1 month and less than or equal to 3 months more than 3 months and less than or equal to 6 months more than 6 months and less than or equal to 1 year more than 1 year and less than or equal to 2 years more than 2 years and less than or equal to 5 years	2014 4.56 5.75 4.95 3.80 3.50 4.64 2014 4.65 3.00 2.00 4.64 2014 4.80 4.55 4.33 3.66 4.50	2015 3.00 3.65 2.50 4.83 3.96 3.00 2.56 4.54 2015 4.54 2015 4.81 4.71 4.15 3.33 3.25	2016 3.50 4.05 3.86 2.50 4.74 1.50 3.50 3.21 4.24 2016 4.24 2016 4.32 4.74 3.62 3.50 3.62	2017 3.89 4.10 5.25 4.07 1.62 3.50 1.75 4.07 2017 4.07 2017 3.07 3.95 3.42 2.83 3.34	2018 5.74 3.78 4.53 6.72 5.11 3.42 3.26 2.74 4.62 2018 4.62 2018 3.24 5.15 3.97 4.01 5.07 5.65	2019 6.56 4.29 4.89 4.30 2.59 2.50 3.55 4.61 4.61

6.1. LOANS GRANTED (in billions of CFA F)						
Table 6.1.1. Breakdown by Type of Borrower	2014	2015	2016	2017	2018	201
Government and similar institutions	29.9	17.2	15.0	8.6	54.6	75.
Private individuals	168.3	181.9	232.3	215.6	211.9	246
Financial clients	3.5	5.2	5.5	6.8	6.1	22.
State-owned companies and EPICs	29.4	30.9	10.3	39.0	17.7	18
Insurance-Pension funds	1.4	0.4	0.6	6.1	4.1	3
Companies in the productive sector	598.2	820.5	810.0	991.0	964.3	970
Sole proprietorships	90.2	107.6	118.9	95.4	185.7	223
Cooperatives and village groups	5.7	9.4	10.8	6.1	14.3	11
Miscellaneous (NGOs, associations, unions, etc.)	26.5	23.3	85.7	83.6	131.1	22
Bank staff	17.9	7.2	7.2	6.9	12.9	8
Total	970.9	1 203.7	1 296.3	1 459.1	1 602.5	1 603
Table 6.1.2. Breakdown by Loan Purpose	2014	2015	2016	2017	2018	20
Housing	5.6	6.5	46.2	19.3	24.3	10
Export	21.3	28.6	3.0	35.8	48.4	9
Equipment	104.7	130.9	143.6	134.0	164.2	23
Consumer	131.2	147.1	190.8	169.8	210.4	217
Cash flow	590.3	759.1	749.3	931.7	974.3	875
Other	117.8	131.5	163.5	168.6	180.9	16
Total	970.9	1 203.7	1 296.3	1 459.1	1 602.5	1 603
Table 6.1.3. Breakdown by Loan Term	2014	2015	2016	2017	2018	20
less than or equal to 1 month	40.3	126.2	194.5	192.6	173.7	13
more than 1 month and less than or equal to 3 months	87.1	137.7	106.7	181.8	140.9	127
more than 3 months and less than or equal to 6 months	279.9	302.6	283.9	304.1	294.1	27
more than 6 months and less than or equal to 1 year	220.8	210.1	188.1	293.0	458.1	51
more than 1 year and less than or equal to 2 years	103.3	112.8	183.4	164.1	205.3	16
more than 2 years and less than or equal to 5 years	180.3	231.4	209.6	189.9	183.4	23
more than 5 years and less than or equal to 10 years	50.7	69.1	104.2	114.6	107.2	12
More than 10 years	8.5	14.0	25.8	19.2	39.8	29
6.2. LENDING RATES (average weighted as a %)	970.9	1 203.7	1 296.3	1 459.1	1602.5	1 603
6.2. LENDING RATES (average weighted as a %) Table 6.2.1. Interest Rates by Type of Borrower	2014	2015	2016	2017	2018	20
6.2. LENDING RATES (average weighted as a %) Table 6.2.1. Interest Rates by Type of Borrower Government and similar institutions	2014 7.32	2015 8.93	2016 7.97	2017 7.80	2018 6.04	20 5.
6.2. LENDING RATES (average weighted as a %) Table 6.2.1. Interest Rates by Type of Borrower Government and similar institutions Private individuals	2014 7.32 9.58	2015 8.93 9.83	2016 7.97 9.00	2017 7.80 9.00	2018 6.04 8.87	20 5. 8.
6.2. LENDING RATES (average weighted as a %) Table 6.2.1. Interest Rates by Type of Borrower Government and similar institutions Private individuals Financial clients	2014 7.32 9.58 8.58	2015 8.93 9.83 7.69	2016 7.97 9.00 7.46	2017 7.80 9.00 7.79	2018 6.04 8.87 8.06	20 5. 8. 6.
6.2. LENDING RATES (average weighted as a %) Table 6.2.1. Interest Rates by Type of Borrower Government and similar institutions Private individuals Financial clients State-owned companies and EPICs	2014 7.32 9.58 8.58 5.81	2015 8.93 9.83 7.69 5.83	2016 7.97 9.00 7.46 6.15	2017 7.80 9.00 7.79 6.31	2018 6.04 8.87 8.06 7.94	5. 8. 6.
Table 6.2.1. Interest Rates by Type of Borrower Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds	2014 7.32 9.58 8.58 5.81 9.48	2015 8.93 9.83 7.69 5.83 11.90	2016 7.97 9.00 7.46 6.15 8.85	2017 7.80 9.00 7.79 6.31 8.18	2018 6.04 8.87 8.06 7.94 6.57	200 5. 8. 6. 0. 7.
6.2. LENDING RATES (average weighted as a %) Table 6.2.1. Interest Rates by Type of Borrower Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector	2014 7.32 9.58 8.58 5.81 9.48 8.58	2015 8.93 9.83 7.69 5.83 11.90 8.31	2016 7.97 9.00 7.46 6.15 8.85 8.30	2017 7.80 9.00 7.79 6.31 8.18 7.80	2018 6.04 8.87 8.06 7.94 6.57 7.75	200 5 8 6 0 7
6.2. LENDING RATES (average weighted as a %) Table 6.2.1. Interest Rates by Type of Borrower Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships	2014 7.32 9.58 8.58 5.81 9.48 8.58 9.91	2015 8.93 9.83 7.69 5.83 11.90 8.31 10.68	2016 7.97 9.00 7.46 6.15 8.85 8.30 9.51	2017 7.80 9.00 7.79 6.31 8.18 7.80 9.58	2018 6.04 8.87 8.06 7.94 6.57 7.75 8.79	200 5. 8. 6. 0. 7. 8.
6.2. LENDING RATES (average weighted as a %) Table 6.2.1. Interest Rates by Type of Borrower Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups	2014 7.32 9.58 8.58 5.81 9.48 8.58 9.91 10.49	2015 8.93 9.83 7.69 5.83 11.90 8.31 10.68 10.54	2016 7.97 9.00 7.46 6.15 8.85 8.30 9.51 9.85	2017 7.80 9.00 7.79 6.31 8.18 7.80 9.58	2018 6.04 8.87 8.06 7.94 6.57 7.75 8.79 8.03	200 5. 8. 6. 0. 7. 7. 8. 6.
6.2. LENDING RATES (average weighted as a %) Table 6.2.1. Interest Rates by Type of Borrower Government and similar institutions Private individuals Private individuals State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.)	2014 7.32 9.58 8.58 5.81 9.48 8.58 9.91 10.49 7.54	2015 8.93 9.83 7.69 5.83 11.90 8.31 10.68 10.54 6.50	2016 7.97 9.00 7.46 6.15 8.85 8.30 9.51 9.85 6.09	2017 7.80 9.00 7.79 6.31 8.18 7.80 9.58 9.77 7.06	2018 6.04 8.87 8.06 7.94 6.57 7.75 8.79 8.03 7.06	200 5. 8. 6. 7. 7. 8. 6. 7.
6.2. LENDING RATES (average weighted as a %) Table 6.2.1. Interest Rates by Type of Borrower Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships	2014 7.32 9.58 8.58 5.81 9.48 8.58 9.91 10.49	2015 8.93 9.83 7.69 5.83 11.90 8.31 10.68 10.54	2016 7.97 9.00 7.46 6.15 8.85 8.30 9.51 9.85	2017 7.80 9.00 7.79 6.31 8.18 7.80 9.58	2018 6.04 8.87 8.06 7.94 6.57 7.75 8.79 8.03	20 5. 8. 6. 7. 7. 8. 6. 7.
6.2. LENDING RATES (average weighted as a %) Table 6.2.1. Interest Rates by Type of Borrower Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total	2014 7.32 9.58 8.58 5.81 9.48 8.58 9.91 10.49 7.54 6.70 8.71	2015 8.93 9.83 7.69 5.83 11.90 8.31 10.68 10.54 6.50 2.18 8.64	2016 7.97 9.00 7.46 6.15 8.85 8.30 9.51 9.85 6.09 2.28 8.34	2017 7.80 9.00 7.79 6.31 8.18 7.80 9.58 9.77 7.06 1.83 7.99	2018 6.04 8.87 8.06 7.94 6.57 7.75 8.79 8.03 7.06 2.13 7.86	20 5. 8. 6. 0. 7. 8. 6. 7.
6.2. LENDING RATES (average weighted as a %) Table 6.2.1. Interest Rates by Type of Borrower Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 6.2.2. Interest Rates by Loan Purpose	2014 7.32 9.58 8.58 5.81 9.48 8.58 9.91 10.49 7.54 6.70 8.71	2015 8.93 9.83 7.69 5.83 11.90 8.31 10.68 10.54 6.50 2.18 8.64	2016 7.97 9.00 7.46 6.15 8.85 8.30 9.51 9.85 6.09 2.28 8.34	2017 7.80 9.00 7.79 6.31 8.18 7.80 9.58 9.77 7.06 1.83 7.99	2018 6.04 8.87 8.06 7.94 6.57 7.75 8.79 8.03 7.06 2.13 7.86	20 5 8 6 0 7 7 8 6 7 1
6.2. LENDING RATES (average weighted as a %) Table 6.2.1. Interest Rates by Type of Borrower Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 6.2.2. Interest Rates by Loan Purpose Housing	2014 7.32 9.58 8.58 5.81 9.48 8.58 9.91 10.49 7.54 6.70 8.71 2014 7.50	2015 8.93 9.83 7.69 5.83 11.90 8.31 10.68 10.54 6.50 2.18 8.64 2015 7.40	2016 7.97 9.00 7.46 6.15 8.85 8.30 9.51 9.85 6.09 2.28 8.34 2016 5.79	2017 7.80 9.00 7.79 6.31 8.18 7.80 9.58 9.77 7.06 1.83 7.99	2018 6.04 8.87 8.06 7.94 6.57 7.75 8.79 8.03 7.06 2.13 7.86	200 55 86 00 77 88 66 77 11 77
6.2. LENDING RATES (average weighted as a %) Table 6.2.1. Interest Rates by Type of Borrower Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 6.2.2. Interest Rates by Loan Purpose Housing Export	2014 7.32 9.58 8.58 5.81 9.48 8.58 9.91 10.49 7.54 6.70 8.71 2014 7.50 9.54	2015 8.93 9.83 7.69 5.83 11.90 8.31 10.68 10.54 6.50 2.18 8.64 2015 7.40 9.79	2016 7.97 9.00 7.46 6.15 8.85 8.30 9.51 9.85 6.09 2.28 8.34 2016 5.79 9.16	2017 7.80 9.00 7.79 6.31 8.18 7.80 9.58 9.77 7.06 1.83 7.99 2017 7.27 6.11	2018 6.04 8.87 8.06 7.94 6.57 7.75 8.79 8.03 7.06 2.13 7.86 2018 6.53 7.36	200 55 88 66 00 77 78 86 66 77 77 77
6.2. LENDING RATES (average weighted as a %) Table 6.2.1. Interest Rates by Type of Borrower Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 6.2.2. Interest Rates by Loan Purpose Housing Export Equipment	2014 7.32 9.58 8.58 5.81 9.48 8.58 9.91 10.49 7.54 6.70 8.71 2014 7.50 9.54 9.14	2015 8.93 9.83 7.69 5.83 11.90 8.31 10.68 10.54 6.50 2.18 8.64 2015 7.40 9.79 9.17	2016 7.97 9.00 7.46 6.15 8.85 8.30 9.51 9.85 6.09 2.28 8.34 2016 5.79 9.16 8.32	2017 7.80 9.00 7.79 6.31 8.18 7.80 9.58 9.77 7.06 1.83 7.99 2017 7.27 6.11 8.03	2018 6.04 8.87 8.06 7.94 6.57 7.75 8.79 8.03 7.06 2.13 7.86 2018 6.53 7.36 7.82	200 55 88 66 00 77 77 88 66 67 77 77
6.2. LENDING RATES (average weighted as a %) Table 6.2.1. Interest Rates by Type of Borrower Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 6.2.2. Interest Rates by Loan Purpose Housing Export Equipment Consumer	2014 7.32 9.58 8.58 5.81 9.48 8.58 9.91 10.49 7.54 6.70 8.71 2014 7.50 9.54 9.14 9.85	2015 8.93 9.83 7.69 5.83 11.90 8.31 10.68 10.54 6.50 2.18 8.64 2015 7.40 9.79 9.17 10.12	2016 7.97 9.00 7.46 6.15 8.85 8.30 9.51 9.85 6.09 2.28 8.34 2016 5.79 9.16 8.32 9.37	2017 7.80 9.00 7.79 6.31 8.18 7.80 9.58 9.77 7.06 1.83 7.99 2017 7.27 6.11 8.03 8.98	2018 6.04 8.87 8.06 7.94 6.57 7.75 8.79 8.03 7.06 2.13 7.86 2018 6.53 7.36 7.82 8.55	200 55 88 66 00 77 77 88 66 77 77 200 56 66 77 88
6.2. LENDING RATES (average weighted as a %) Table 6.2.1. Interest Rates by Type of Borrower Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 6.2.2. Interest Rates by Loan Purpose Housing Export Equipment Consumer Cash flow	2014 7.32 9.58 8.58 5.81 9.48 8.58 9.91 10.49 7.54 6.70 8.71 2014 7.50 9.54 9.14 9.85 8.44	2015 8.93 9.83 7.69 5.83 11.90 8.31 10.68 10.54 6.50 2.18 8.64 2015 7.40 9.79 9.17 10.12 8.25	2016 7.97 9.00 7.46 6.15 8.85 8.30 9.51 9.85 6.09 2.28 8.34 2016 5.79 9.16 8.32 9.37 8.36	2017 7.80 9.00 7.79 6.31 8.18 7.80 9.58 9.77 7.06 1.83 7.99 2017 7.27 6.11 8.03 8.98 7.91	2018 6.04 8.87 8.06 7.94 6.57 7.75 8.79 8.03 7.06 2.13 7.86 2018 6.53 7.36 7.82	200 5 8 8 6 6 0 0 7 7 7 8 6 6 7 7 1 1 7 7 20 5 6 6 7 7 8 8 7 7
6.2. LENDING RATES (average weighted as a %) Table 6.2.1. Interest Rates by Type of Borrower Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 6.2.2. Interest Rates by Loan Purpose Housing Export Equipment Consumer Cash flow Other	2014 7.32 9.58 8.58 5.81 9.48 8.58 9.91 10.49 7.54 6.70 8.71 2014 7.50 9.54 9.14 9.85	2015 8.93 9.83 7.69 5.83 11.90 8.31 10.68 10.54 6.50 2.18 8.64 2015 7.40 9.79 9.17 10.12	2016 7.97 9.00 7.46 6.15 8.85 8.30 9.51 9.85 6.09 2.28 8.34 2016 5.79 9.16 8.32 9.37	2017 7.80 9.00 7.79 6.31 8.18 7.80 9.58 9.77 7.06 1.83 7.99 2017 7.27 6.11 8.03 8.98	2018 6.04 8.87 8.06 7.94 6.57 7.75 8.79 8.03 7.06 2.13 7.86 2018 6.53 7.36 7.82 8.55 7.94	20 5 8 6 6 7 7 1 1 7 20 5 6 6 7 7 7 8 8 6 7 7 7 7 8 8 8 7 7 7 8 7 8
6.2. LENDING RATES (average weighted as a %) Table 6.2.1. Interest Rates by Type of Borrower Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 6.2.2. Interest Rates by Loan Purpose Housing Export Equipment Consumer Cash flow Other	2014 7.32 9.58 8.58 5.81 9.48 8.58 9.91 10.49 7.54 6.70 8.71 2014 7.50 9.54 9.14 9.85 8.44 8.28 8.71	2015 8.93 9.83 7.69 5.83 11.90 8.31 10.68 10.54 6.50 2.18 8.64 2015 7.40 9.79 9.17 10.12 8.25 8.50 8.64	2016 7.97 9.00 7.46 6.15 8.85 8.30 9.51 9.85 6.09 2.28 8.34 2016 5.79 9.16 8.32 9.37 8.36 7.79 8.34	2017 7.80 9.00 7.79 6.31 8.18 7.80 9.58 9.77 7.06 1.83 7.99 2017 7.27 6.11 8.03 8.98 7.91 7.88 7.99	2018 6.04 8.87 8.06 7.94 6.57 7.75 8.79 8.03 7.06 2.13 7.86 2018 6.53 7.36 7.82 8.55 7.94 7.00 7.86	20 5 8 6 0 7 7 7 20 5 6 6 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7
6.2. LENDING RATES (average weighted as a %) Table 6.2.1. Interest Rates by Type of Borrower Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 6.2.2. Interest Rates by Loan Purpose Housing Export Equipment Consumer Cash flow Other Total Table 6.2.3. Interest Rates by Loan Term	2014 7.32 9.58 8.58 5.81 9.48 8.58 9.91 10.49 7.54 6.70 8.71 2014 7.50 9.54 9.14 9.85 8.44 8.28 8.71	2015 8.93 9.83 7.69 5.83 11.90 8.31 10.68 10.54 6.50 2.18 8.64 2015 7.40 9.79 9.17 10.12 8.25 8.50 8.64	2016 7.97 9.00 7.46 6.15 8.85 8.30 9.51 9.85 6.09 2.28 8.34 2016 5.79 9.16 8.32 9.37 8.36 7.79 8.34	2017 7.80 9.00 7.79 6.31 8.18 7.80 9.58 9.77 7.06 1.83 7.99 2017 7.27 6.11 8.03 8.98 7.91 7.88 7.99	2018 6.04 8.87 8.06 7.94 6.57 7.75 8.79 8.03 7.06 2.13 7.86 2018 6.53 7.36 7.82 8.55 7.94 7.00 7.86	200 55 88 66 77 77 200 55 66 77 77 77
6.2. LENDING RATES (average weighted as a %) Table 6.2.1. Interest Rates by Type of Borrower Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 6.2.2. Interest Rates by Loan Purpose Housing Export Equipment Consumer Cash flow Other Total Table 6.2.3. Interest Rates by Loan Term less than or equal to 1 month	2014 7.32 9.58 8.58 5.81 9.48 8.58 9.91 10.49 7.54 6.70 8.71 2014 7.50 9.54 9.14 9.85 8.44 8.28 8.71	2015 8.93 9.83 7.69 5.83 11.90 8.31 10.68 10.54 6.50 2.18 8.64 2015 7.40 9.79 9.17 10.12 8.25 8.50 8.64 2015 7.03	2016 7.97 9.00 7.46 6.15 8.85 8.30 9.51 9.85 6.09 2.28 8.34 2016 5.79 9.16 8.32 9.37 8.36 7.79 8.34	2017 7.80 9.00 7.79 6.31 8.18 7.80 9.58 9.77 7.06 1.83 7.99 2017 7.27 6.11 8.03 8.98 7.91 7.88 7.99	2018 6.04 8.87 8.06 7.94 6.57 7.75 8.79 8.03 7.06 2.13 7.86 2018 6.53 7.36 7.82 8.55 7.94 7.00 7.86	200 5 8 8 6 6 0 0 7 7 7 7 200 5 6 6 7 7 7 7 200 6 6
6.2. LENDING RATES (average weighted as a %) Table 6.2.1. Interest Rates by Type of Borrower Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 6.2.2. Interest Rates by Loan Purpose Housing Export Equipment Consumer Cash flow Other Total Table 6.2.3. Interest Rates by Loan Term less than or equal to 1 month more than 1 month and less than or equal to 3 months	2014 7.32 9.58 8.58 5.81 9.48 8.58 9.91 10.49 7.54 6.70 8.71 2014 7.50 9.54 9.14 9.85 8.44 8.28 8.71 2014 9.07 9.01	2015 8.93 9.83 7.69 5.83 11.90 8.31 10.68 10.54 6.50 2.18 8.64 2015 7.40 9.79 9.17 10.12 8.25 8.50 8.64 2015 7.03 8.68	2016 7.97 9.00 7.46 6.15 8.85 8.30 9.51 9.85 6.09 2.28 8.34 2016 5.79 9.16 8.32 9.37 8.36 7.79 8.34	2017 7.80 9.00 7.79 6.31 8.18 7.80 9.58 9.77 7.06 1.83 7.99 2017 7.27 6.11 8.03 8.98 7.91 7.88 7.99 2017 7.76 7.65	2018 6.04 8.87 8.06 7.94 6.57 7.75 8.79 8.03 7.06 2.13 7.86 2018 6.53 7.36 7.82 8.55 7.94 7.00 7.86 2018 7.70 7.38	200 55 88 66 00 77 77 200 55 66 77 77 77 77
6.2. LENDING RATES (average weighted as a %) Table 6.2.1. Interest Rates by Type of Borrower Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 6.2.2. Interest Rates by Loan Purpose Housing Export Equipment Consumer Cash flow Other Total Table 6.2.3. Interest Rates by Loan Term less than or equal to 1 month more than 1 month and less than or equal to 3 months more than 3 months and less than or equal to 6 months	2014 7.32 9.58 8.58 9.48 8.58 9.91 10.49 7.54 6.70 8.71 2014 7.50 9.54 9.14 9.85 8.44 8.28 8.71 2014 9.07 9.01 8.79	2015 8.93 9.83 7.69 5.83 11.90 8.31 10.68 10.54 6.50 2.18 8.64 2015 7.40 9.79 9.17 10.12 8.25 8.50 8.64 2015 7.03 8.68 9.11	2016 7.97 9.00 7.46 6.15 8.85 8.30 9.51 9.85 6.09 2.28 8.34 2016 5.79 9.16 8.32 9.37 8.36 7.79 8.34 2016 7.33 8.36 8.64	2017 7.80 9.00 7.79 6.31 8.18 7.80 9.58 9.77 7.06 1.83 7.99 2017 7.27 6.11 8.03 8.98 7.91 7.88 7.99 2017 7.76 7.65 8.55	2018 6.04 8.87 8.06 7.94 6.57 7.75 8.79 8.03 7.06 2.13 7.86 2018 6.53 7.36 7.82 8.55 7.94 7.00 7.86 2018 7.70 7.38 8.25	200 55 88 66 00 77 78 86 67 77 77 77 77 77 77 77 77 78 88 88 88 77 77
6.2. LENDING RATES (average weighted as a %) Table 6.2.1. Interest Rates by Type of Borrower Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 6.2.2. Interest Rates by Loan Purpose Housing Export Equipment Consumer Cash flow Other Total Table 6.2.3. Interest Rates by Loan Term less than or equal to 1 month more than 1 month and less than or equal to 6 months more than 6 months and less than or equal to 1 year	2014 7.32 9.58 8.58 5.81 9.48 8.58 9.91 10.49 7.54 6.70 8.71 2014 7.50 9.54 9.14 9.85 8.44 8.28 8.71 2014 9.07 9.01 8.79 8.31	2015 8.93 9.83 7.69 5.83 11.90 8.31 10.68 10.54 6.50 2.18 8.64 2015 7.40 9.79 9.17 10.12 8.25 8.50 8.64 2015 7.03 8.68 9.11 8.41	2016 7.97 9.00 7.46 6.15 8.85 8.30 9.51 9.85 6.09 2.28 8.34 2016 5.79 9.16 8.32 9.37 8.36 7.79 8.34 2016 7.33 8.36 8.64 8.95	2017 7.80 9.00 7.79 6.31 8.18 7.80 9.58 9.77 7.06 1.83 7.99 2017 7.27 6.11 8.03 8.98 7.91 7.88 7.99 2017 7.76 7.65 8.55 8.09	2018 6.04 8.87 8.06 7.94 6.57 7.75 8.79 8.03 7.06 2.13 7.86 2018 6.53 7.36 7.82 8.55 7.94 7.00 7.86 2018 7.70 7.38 8.25 7.89	200 5 8 8 6 6 7 7 7 7 200 6 7 7 7 7 8 8 8 8 8 8
6.2. LENDING RATES (average weighted as a %) Table 6.2.1. Interest Rates by Type of Borrower Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 6.2.2. Interest Rates by Loan Purpose Housing Export Equipment Consumer Cash flow Other Total Table 6.2.3. Interest Rates by Loan Term less than or equal to 1 month more than 1 month and less than or equal to 6 months more than 6 months and less than or equal to 1 year more than 1 year and less than or equal to 2 years	2014 7.32 9.58 8.58 5.81 9.48 8.58 9.91 10.49 7.54 6.70 8.71 2014 7.50 9.54 9.14 9.85 8.44 8.28 8.71 2014 9.07 9.01 8.79 8.31 8.96	2015 8.93 9.83 7.69 5.83 11.90 8.31 10.68 10.54 6.50 2.18 8.64 2015 7.40 9.79 9.17 10.12 8.25 8.50 8.64 2015 7.03 8.68 9.11 8.41 9.08	2016 7.97 9.00 7.46 6.15 8.85 8.30 9.51 9.85 6.09 2.28 8.34 2016 5.79 9.16 8.32 9.37 8.36 7.79 8.34 2016 7.33 8.36 8.64 8.95 8.09	2017 7.80 9.00 7.79 6.31 8.18 7.80 9.58 9.77 7.06 1.83 7.99 2017 7.27 6.11 8.03 8.98 7.91 7.88 7.99 2017 7.76 7.65 8.55 8.09 7.11	2018 6.04 8.87 8.06 7.94 6.57 7.75 8.79 8.03 7.06 2.13 7.86 2018 6.53 7.36 7.82 8.55 7.94 7.00 7.86 2018 7.70 7.38 8.25 7.89 7.71	200 5 8 8 6 6 0 0 7 7 7 8 8 6 7 7 1 1 7 7 7 7 7 7 7 8 8 8 7 7 8 8 8 7 8 8 8 7 8 8 8 7 8 8 8 7 8 8 8 7 8 8 8 7 8 8 8 7 8 8 8 7 8 8 8 7 8 8 8 7 8 8 8 7 8 8 8 7 8 8 8 7 8 8 8 7 8 8 8 7 8 8 8 7 8 8 8 7 8 8 8 7 8 8 8 7 8 8 8 9 8 8 9 8 8 9 8 9
6.2. LENDING RATES (average weighted as a %) Table 6.2.1. Interest Rates by Type of Borrower Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 6.2.2. Interest Rates by Loan Purpose Housing Export Equipment Consumer Cash flow Other Total Table 6.2.3. Interest Rates by Loan Term less than or equal to 1 month more than 1 month and less than or equal to 6 months more than 6 months and less than or equal to 1 year more than 1 year and less than or equal to 5 years more than 2 years and less than or equal to 5 years	2014 7.32 9.58 8.58 5.81 9.48 8.58 9.91 10.49 7.54 6.70 8.71 2014 7.50 9.54 9.14 9.85 8.44 8.28 8.71 2014 9.07 9.01 8.79 8.31 8.96 8.72	2015 8.93 9.83 7.69 5.83 11.90 8.31 10.68 10.54 6.50 2.18 8.64 2015 7.40 9.79 9.17 10.12 8.25 8.50 8.64 2015 7.03 8.68 9.11 8.41 9.08 8.82	2016 7.97 9.00 7.46 6.15 8.85 8.30 9.51 9.85 6.09 2.28 8.34 2016 5.79 9.16 8.32 9.37 8.36 7.79 8.34 2016 7.33 8.36 8.64 8.95 8.09 8.88	2017 7.80 9.00 7.79 6.31 8.18 7.80 9.58 9.77 7.06 1.83 7.99 2017 7.27 6.11 8.03 8.98 7.91 7.88 7.99 2017 7.76 7.65 8.55 8.09 7.11 8.27	2018 6.04 8.87 8.06 7.94 6.57 7.75 8.79 8.03 7.06 2.13 7.86 2018 6.53 7.36 7.82 8.55 7.94 7.00 7.86 2018 7.70 7.38 8.25 7.89 7.71 8.33	200 55 8.8 66.0 7.7 7.7 8.6 6.7 7.7 7.7 200 66.7 7.7 7.7 8.8 8.8 8.8 7.7
6.2. LENDING RATES (average weighted as a %) Table 6.2.1. Interest Rates by Type of Borrower Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 6.2.2. Interest Rates by Loan Purpose Housing Export Equipment Consumer Cash flow Other Total Table 6.2.3. Interest Rates by Loan Term less than or equal to 1 month more than 1 month and less than or equal to 6 months more than 6 months and less than or equal to 1 year more than 1 year and less than or equal to 2 years	2014 7.32 9.58 8.58 5.81 9.48 8.58 9.91 10.49 7.54 6.70 8.71 2014 7.50 9.54 9.14 9.85 8.44 8.28 8.71 2014 9.07 9.01 8.79 8.31 8.96	2015 8.93 9.83 7.69 5.83 11.90 8.31 10.68 10.54 6.50 2.18 8.64 2015 7.40 9.79 9.17 10.12 8.25 8.50 8.64 2015 7.03 8.68 9.11 8.41 9.08	2016 7.97 9.00 7.46 6.15 8.85 8.30 9.51 9.85 6.09 2.28 8.34 2016 5.79 9.16 8.32 9.37 8.36 7.79 8.34 2016 7.33 8.36 8.64 8.95 8.09	2017 7.80 9.00 7.79 6.31 8.18 7.80 9.58 9.77 7.06 1.83 7.99 2017 7.27 6.11 8.03 8.98 7.91 7.88 7.99 2017 7.76 7.65 8.55 8.09 7.11	2018 6.04 8.87 8.06 7.94 6.57 7.75 8.79 8.03 7.06 2.13 7.86 2018 6.53 7.36 7.82 8.55 7.94 7.00 7.86 2018 7.70 7.38 8.25 7.89 7.71	200 55 8. 60. 7. 7. 7. 8. 60. 7. 7. 7. 7. 7. 7. 7. 7. 7. 7. 7. 7. 7.

Table 6.3.1. Breakdown by Customer Category	2014	2015	2016	2017	2018	2019
Government and similar institutions	36.9	85.5	102.1	79.1	60.5	50.4
Private individuals	93.9	83.4	115.3	122.3	158.7	112.3
Financial clients	3.7	11.2	15.1	44.0	44.5	24.2
State-owned companies and EPICs	33.6	46.8	16.9	72.8	21.5	9.9
Insurance-Pension funds	18.6	41.4	12.2	19.7	7.0	8.2
Companies in the productive sector	76.0	116.1	138.4	114.2	123.0	125.2
Sole proprietorships	6.9	12.4	18.8	18.8	18.9	14.3
Cooperatives and village groups	0.4	3.3	1.3	5.2	1.5	1.6
Miscellaneous (NGOs, associations, unions, etc.)	3.4	11.0	7.2	14.3	3.2	3.8
Bank staff Total	273.4	411.1	0.6 428.0	490.7	438.8	0.1 349. 8
						0.0.0
Table 6.3.2. Breakdown by Type of Deposit	2014	2015	2016	2017	2018	2019
Fixed-term deposit	271.3	408.8	420.6	467.6	429.9	341.3
Special savings scheme	2.2	2.3	6.9	23.0	8.9	2.5
Cash voucher						
Certificate of deposit						
Other	272.4	444.4	0.5	400.7	420.0	6.0
Total	273.4	411.1	428.0	490.7	438.8	349.8
Table 6.3.3. Breakdown by Duration	2014	2015	2016	2017	2018	2019
less than or equal to 1 month	9.0	4.0	5.3	51.2	37.5	23.9
more than 1 month and less than or equal to 3 months	58.1	122.2	58.3	65.3	27.2	34.6
more than 3 months and less than or equal to 6 months	42.7	73.1	55.5	67.1	47.6	53.2
more than 6 months and less than or equal to 1 year	51.2	98.9	142.0	146.1	119.9	118.4
more than 1 year and less than or equal to 2 years	43.9	37.8	70.2	56.1	40.9	23.7
more than 2 years and less than or equal to 5 years	48.2	60.5	82.6	88.1	97.8	79.9
more than 5 years and less than or equal to 10 years	13.9	14.5	11.8	14.4	63.8	8.0
Unspecified	6.4		2.2	2.3	4.0	8.2
Total 6.4. DEPOSIT RATES (average weighted as a %)	273.4	411.1	428.0	490.7	438.8	349.8
	273.4	411.1 2015	428.0 2016	490.7	2018	
6.4. DEPOSIT RATES (average weighted as a %) Table 6.4.1. Interest Rates by Type of Depositor Government and similar institutions	2014 5.01	2015 3.95	2016 4.50	2017 4.59	2018 4.39	2019 4.61
6.4. DEPOSIT RATES (average weighted as a %) Table 6.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals	2014 5.01 4.71	2015 3.95 4.81	2016 4.50 4.40	2017 4.59 4.80	2018 4.39 4.78	2019 4.61 4.90
6.4. DEPOSIT RATES (average weighted as a %) Table 6.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients	2014 5.01 4.71 4.20	2015 3.95 4.81 5.00	2016 4.50 4.40 4.73	2017 4.59 4.80 3.66	2018 4.39 4.78 5.55	2019 4.61 4.90 5.49
6.4. DEPOSIT RATES (average weighted as a %) Table 6.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs	2014 5.01 4.71 4.20 4.92	2015 3.95 4.81 5.00 4.99	2016 4.50 4.40 4.73 4.70	2017 4.59 4.80 3.66 5.64	2018 4.39 4.78 5.55 4.61	2019 4.61 4.90 5.49 4.54
6.4. DEPOSIT RATES (average weighted as a %) Table 6.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds	2014 5.01 4.71 4.20 4.92 4.93	2015 3.95 4.81 5.00 4.99 4.72	2016 4.50 4.40 4.73 4.70 5.09	2017 4.59 4.80 3.66 5.64 5.54	2018 4.39 4.78 5.55 4.61 5.54	2019 4.61 4.90 5.49 4.54 4.99
6.4. DEPOSIT RATES (average weighted as a %) Table 6.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector	2014 5.01 4.71 4.20 4.92 4.93 5.28	2015 3.95 4.81 5.00 4.99 4.72 5.32	2016 4.50 4.40 4.73 4.70 5.09 5.41	2017 4.59 4.80 3.66 5.64 5.54 5.12	2018 4.39 4.78 5.55 4.61 5.54 5.08	2019 4.61 4.90 5.49 4.54 4.99 5.16
6.4. DEPOSIT RATES (average weighted as a %) Table 6.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships	2014 5.01 4.71 4.20 4.92 4.93 5.28 4.18	2015 3.95 4.81 5.00 4.99 4.72 5.32 4.83	2016 4.50 4.40 4.73 4.70 5.09 5.41 5.25	2017 4.59 4.80 3.66 5.64 5.54 5.12 5.09	2018 4.39 4.78 5.55 4.61 5.54 5.08 5.40	2019 4.61 4.90 5.49 4.54 4.99 5.16 5.16
6.4. DEPOSIT RATES (average weighted as a %) Table 6.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups	2014 5.01 4.71 4.20 4.92 4.93 5.28 4.18 3.37	2015 3.95 4.81 5.00 4.99 4.72 5.32 4.83 4.60	2016 4.50 4.40 4.73 4.70 5.09 5.41 5.25 5.02	2017 4.59 4.80 3.66 5.64 5.54 5.12 5.09 5.68	2018 4.39 4.78 5.55 4.61 5.54 5.08 5.40 4.89	2019 4.61 4.90 5.49 4.54 4.99 5.16 5.16 5.23
6.4. DEPOSIT RATES (average weighted as a %) Table 6.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships	2014 5.01 4.71 4.20 4.92 4.93 5.28 4.18	2015 3.95 4.81 5.00 4.99 4.72 5.32 4.83	2016 4.50 4.40 4.73 4.70 5.09 5.41 5.25	2017 4.59 4.80 3.66 5.64 5.54 5.12 5.09	2018 4.39 4.78 5.55 4.61 5.54 5.08 5.40	2019 4.61 4.90 5.49 4.54 4.99 5.16 5.16 5.23
6.4. DEPOSIT RATES (average weighted as a %) Table 6.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.)	2014 5.01 4.71 4.20 4.92 4.93 5.28 4.18 3.37	2015 3.95 4.81 5.00 4.99 4.72 5.32 4.83 4.60 5.75	2016 4.50 4.40 4.73 4.70 5.09 5.41 5.25 5.02 3.89	2017 4.59 4.80 3.66 5.64 5.54 5.12 5.09 5.68 5.22	2018 4.39 4.78 5.55 4.61 5.54 5.08 5.40 4.89	2019 4.61 4.90 5.49 4.54 4.99 5.16 5.16 5.23 4.73
6.4. DEPOSIT RATES (average weighted as a %) Table 6.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total	2014 5.01 4.71 4.20 4.92 4.93 5.28 4.18 3.37 4.54	2015 3.95 4.81 5.00 4.99 4.72 5.32 4.83 4.60 5.75 5.00 4.82	2016 4.50 4.40 4.73 4.70 5.09 5.41 5.25 5.02 3.89 4.95	2017 4.59 4.80 3.66 5.64 5.54 5.12 5.09 5.68 5.22 3.96 4.92	2018 4.39 4.78 5.55 4.61 5.54 5.08 5.40 4.89 4.75	2019 4.61 4.90 5.49 4.54 4.99 5.16 5.16 5.23 4.73 4.00
6.4. DEPOSIT RATES (average weighted as a %) Table 6.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff	2014 5.01 4.71 4.20 4.92 4.93 5.28 4.18 3.37 4.54	2015 3.95 4.81 5.00 4.99 4.72 5.32 4.83 4.60 5.75 5.00	2016 4.50 4.40 4.73 4.70 5.09 5.41 5.25 5.02 3.89 4.95	2017 4.59 4.80 3.66 5.64 5.54 5.12 5.09 5.68 5.22 3.96	2018 4.39 4.78 5.55 4.61 5.54 5.08 5.40 4.89 4.75	2019 4.61 4.90 5.49 4.54 4.99 5.16 5.23 4.73 4.00 5.00
6.4. DEPOSIT RATES (average weighted as a %) Table 6.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 6.4.2. Interest Rates by Type of Deposit	2014 5.01 4.71 4.20 4.92 4.93 5.28 4.18 3.37 4.54 4.93	2015 3.95 4.81 5.00 4.99 4.72 5.32 4.83 4.60 5.75 5.00 4.82	2016 4.50 4.40 4.73 4.70 5.09 5.41 5.25 5.02 3.89 4.95 4.82	2017 4.59 4.80 3.66 5.64 5.54 5.12 5.09 5.68 5.22 3.96 4.92	2018 4.39 4.78 5.55 4.61 5.54 5.08 5.40 4.89 4.75 4.92	2019 4.61 4.90 5.49 4.52 4.99 5.16 5.23 4.73 4.00 5.00
6.4. DEPOSIT RATES (average weighted as a %) Table 6.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 6.4.2. Interest Rates by Type of Deposit Fixed-term deposit	2014 5.01 4.71 4.20 4.92 4.93 5.28 4.18 3.37 4.54 4.93	2015 3.95 4.81 5.00 4.99 4.72 5.32 4.83 4.60 5.75 5.00 4.82 2015	2016 4.50 4.40 4.73 4.70 5.09 5.41 5.25 5.02 3.89 4.95 4.82	2017 4.59 4.80 3.66 5.64 5.54 5.12 5.09 5.68 5.22 3.96 4.92	2018 4.39 4.78 5.55 4.61 5.54 5.08 5.40 4.89 4.75 4.92	2019 4.61 4.90 5.49 4.52 4.99 5.16 5.23 4.73 4.00 5.00
6.4. DEPOSIT RATES (average weighted as a %) Table 6.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 6.4.2. Interest Rates by Type of Deposit Fixed-term deposit Special savings scheme	2014 5.01 4.71 4.20 4.92 4.93 5.28 4.18 3.37 4.54 4.93	2015 3.95 4.81 5.00 4.99 4.72 5.32 4.83 4.60 5.75 5.00 4.82 2015	2016 4.50 4.40 4.73 4.70 5.09 5.41 5.25 5.02 3.89 4.95 4.82	2017 4.59 4.80 3.66 5.64 5.54 5.12 5.09 5.68 5.22 3.96 4.92	2018 4.39 4.78 5.55 4.61 5.54 5.08 5.40 4.89 4.75 4.92	2019 4.61 4.90 5.49 4.52 4.99 5.16 5.23 4.73 4.00 5.00
6.4. DEPOSIT RATES (average weighted as a %) Table 6.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 6.4.2. Interest Rates by Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other	2014 5.01 4.71 4.20 4.92 4.93 5.28 4.18 3.37 4.54 4.93 4.54	2015 3.95 4.81 5.00 4.99 4.72 5.32 4.83 4.60 5.75 5.00 4.82 2015 4.82 4.68	2016 4.50 4.40 4.73 4.70 5.09 5.41 5.25 5.02 3.89 4.95 4.82	2017 4.59 4.80 3.66 5.64 5.54 5.12 5.09 5.68 5.22 3.96 4.92 2017 4.94 4.62	2018 4.39 4.78 5.55 4.61 5.54 5.08 5.40 4.89 4.75 4.92 2018 4.92 4.89	2019 4.61 4.90 5.49 4.54 4.99 5.16 5.23 4.73 4.00 5.00 2019 4.83
6.4. DEPOSIT RATES (average weighted as a %) Table 6.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 6.4.2. Interest Rates by Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other	2014 5.01 4.71 4.20 4.92 4.93 5.28 4.18 3.37 4.54 4.93	2015 3.95 4.81 5.00 4.99 4.72 5.32 4.83 4.60 5.75 5.00 4.82 2015	2016 4.50 4.40 4.73 4.70 5.09 5.41 5.25 5.02 3.89 4.95 4.82 2016 4.82 4.85	2017 4.59 4.80 3.66 5.64 5.54 5.12 5.09 5.68 5.22 3.96 4.92	2018 4.39 4.78 5.55 4.61 5.54 5.08 5.40 4.89 4.75 4.92	2019 4.61 4.90 5.49 4.54 4.99 5.16 5.23 4.73 4.00 5.00 2019 4.83
6.4. DEPOSIT RATES (average weighted as a %) Table 6.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 6.4.2. Interest Rates by Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit	2014 5.01 4.71 4.20 4.92 4.93 5.28 4.18 3.37 4.54 4.93 4.54	2015 3.95 4.81 5.00 4.99 4.72 5.32 4.83 4.60 5.75 5.00 4.82 2015 4.82 4.68	2016 4.50 4.40 4.73 4.70 5.09 5.41 5.25 5.02 3.89 4.95 4.82 2016 4.82 4.85	2017 4.59 4.80 3.66 5.64 5.54 5.12 5.09 5.68 5.22 3.96 4.92 2017 4.94 4.62	2018 4.39 4.78 5.55 4.61 5.54 5.08 5.40 4.89 4.75 4.92 2018 4.92 4.89	2019 4.66 4.90 5.49 4.99 5.16 5.23 4.73 4.00 5.00 2019 4.83
6.4. DEPOSIT RATES (average weighted as a %) Table 6.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 6.4.2. Interest Rates by Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other	2014 5.01 4.71 4.20 4.92 4.93 5.28 4.18 3.37 4.54 4.93 4.52	2015 3.95 4.81 5.00 4.99 4.72 5.32 4.83 4.60 5.75 5.00 4.82 2015 4.82 4.68	2016 4.50 4.40 4.73 4.70 5.09 5.41 5.25 5.02 3.89 4.95 4.82 2016 4.82 4.85	2017 4.59 4.80 3.66 5.64 5.54 5.12 5.09 5.68 5.22 3.96 4.92 2017 4.94 4.62	2018 4.39 4.78 5.55 4.61 5.54 5.08 5.40 4.89 4.75 4.92 2018 4.92 4.89	2019 4.61 4.90 5.49 4.52 4.73 4.00 5.00 2019 4.83
6.4. DEPOSIT RATES (average weighted as a %) Table 6.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 6.4.2. Interest Rates by Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other Total Table 6.4.3. Interest Rates by Duration	2014 5.01 4.71 4.20 4.92 4.93 5.28 4.18 3.37 4.54 4.93 2014 4.93 4.52	2015 3.95 4.81 5.00 4.99 4.72 5.32 4.83 4.60 5.75 5.00 4.82 2015 4.82 4.68	2016 4.50 4.40 4.73 4.70 5.09 5.41 5.25 5.02 3.89 4.95 4.82 2016 4.82 4.85	2017 4.59 4.80 3.66 5.64 5.54 5.12 5.09 5.68 5.22 3.96 4.92 2017 4.94 4.62	2018 4.39 4.78 5.55 4.61 5.54 5.08 5.40 4.89 4.75 4.92 2018 4.92 4.89	2019 4.66 4.90 5.49 4.52 4.73 4.00 5.00 2019 4.83 5.18 5.00 2019 4.99
6.4. DEPOSIT RATES (average weighted as a %) Table 6.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 6.4.2. Interest Rates by Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other Total Table 6.4.3. Interest Rates by Duration less than or equal to 1 month	2014 5.01 4.71 4.20 4.92 4.93 5.28 4.18 3.37 4.54 4.93 4.52 4.93 4.52	2015 3.95 4.81 5.00 4.99 4.72 5.32 4.83 4.60 5.75 5.00 4.82 2015 4.82 4.68	2016 4.50 4.40 4.73 4.70 5.09 5.41 5.25 5.02 3.89 4.95 4.82 2016 4.82 4.85	2017 4.59 4.80 3.66 5.64 5.54 5.12 5.09 5.68 5.22 3.96 4.92 2017 4.94 4.62	2018 4.39 4.78 5.55 4.61 5.54 5.08 5.40 4.89 4.75 2018 4.92 4.89 4.92 4.89	2019 4.6 4.99 5.49 5.10 5.10 5.20 4.7 4.00 5.00 2019 4.83
6.4. DEPOSIT RATES (average weighted as a %) Table 6.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 6.4.2. Interest Rates by Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other Total Table 6.4.3. Interest Rates by Duration less than or equal to 1 month more than 1 month and less than or equal to 3 months	2014 5.01 4.71 4.20 4.92 4.93 5.28 4.18 3.37 4.54 4.93 2014 4.93 4.52	2015 3.95 4.81 5.00 4.99 4.72 5.32 4.83 4.60 5.75 5.00 4.82 2015 4.82 4.68	2016 4.50 4.40 4.73 4.70 5.09 5.41 5.25 5.02 3.89 4.95 4.82 2016 4.82 4.85 5.97 4.82 2016 4.55 5.36	2017 4.59 4.80 3.66 5.64 5.54 5.12 5.09 5.68 5.22 3.96 4.92 2017 4.94 4.62	2018 4.39 4.78 5.55 4.61 5.54 5.08 5.40 4.89 4.75 2018 4.92 4.89 4.92 4.89	2019 4.6 4.99 5.49 5.10 5.20 4.7 4.00 5.00 2019 4.83 5.18 5.00 4.84
6.4. DEPOSIT RATES (average weighted as a %) Table 6.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 6.4.2. Interest Rates by Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other Total Table 6.4.3. Interest Rates by Duration less than or equal to 1 month more than 1 month and less than or equal to 6 months more than 3 months and less than or equal to 6 months	2014 5.01 4.71 4.20 4.92 4.93 5.28 4.18 3.37 4.54 4.93 2014 4.93 4.52	2015 3.95 4.81 5.00 4.99 4.72 5.32 4.83 4.60 5.75 5.00 4.82 2015 4.82 4.68	2016 4.50 4.40 4.73 4.70 5.09 5.41 5.25 5.02 3.89 4.95 4.82 2016 4.82 4.85 5.97 4.82 2016 4.55 5.36 4.62	2017 4.59 4.80 3.66 5.64 5.54 5.12 5.09 5.68 5.22 3.96 4.92 2017 4.94 4.62 4.92 2017 4.94 4.62	2018 4.39 4.78 5.55 4.61 5.54 5.08 5.40 4.89 4.75 2018 4.92 4.89 4.92 4.89	2019 4.6 4.9 5.4 4.9 5.1 6 5.1 5.2 4.7 4.00 5.00 2019 4.83 5.18 5.00 4.9 4.9 4.9 4.9 4.9 4.9
6.4. DEPOSIT RATES (average weighted as a %) Table 6.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 6.4.2. Interest Rates by Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other Total Table 6.4.3. Interest Rates by Duration less than or equal to 1 month more than 1 month and less than or equal to 3 months more than 3 months and less than or equal to 6 months more than 6 months and less than or equal to 1 year more than 1 year and less than or equal to 2 years more than 2 years and less than or equal to 5 years	2014 5.01 4.71 4.20 4.92 4.93 5.28 4.18 3.37 4.54 4.93 2014 4.93 4.52 4.93 2014 4.56 5.43 4.56 4.86 4.60 4.80	2015 3.95 4.81 5.00 4.99 4.72 5.32 4.83 4.60 5.75 5.00 4.82 2015 4.82 4.68 4.82 4.68	2016 4.50 4.40 4.73 4.70 5.09 5.41 5.25 5.02 3.89 4.95 4.82 2016 4.82 4.85 5.97 4.82 2016 4.55 5.36 4.62 4.66 4.38 5.30	2017 4.59 4.80 3.66 5.64 5.54 5.12 5.09 5.68 5.22 3.96 4.92 2017 4.94 4.62 2017 4.41 5.22 5.21 4.90 4.93 4.71	2018 4.39 4.78 5.55 4.61 5.54 5.08 5.40 4.89 4.75 4.92 2018 4.92 4.89 4.75 4.92 4.89	2019 4.61 4.90 5.49 4.52 4.73 4.00 5.00 2019 4.83 5.18 5.00 2019 4.84 4.90 5.04 5.04
Table 6.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 6.4.2. Interest Rates by Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other Total Table 6.4.3. Interest Rates by Duration less than or equal to 1 month more than 1 month and less than or equal to 3 months more than 3 months and less than or equal to 1 year more than 1 year and less than or equal to 2 years more than 2 years and less than or equal to 5 years more than 5 years and less than or equal to 10 years	2014 5.01 4.71 4.20 4.92 4.93 5.28 4.18 3.37 4.54 4.93 4.52 2014 4.93 4.52 4.93 4.56 5.43 4.56 4.86 4.60 4.80 5.53	2015 3.95 4.81 5.00 4.99 4.72 5.32 4.83 4.60 5.75 5.00 4.82 2015 4.82 4.68 4.82 4.68	2016 4.50 4.40 4.73 4.70 5.09 5.41 5.25 5.02 3.89 4.95 4.82 2016 4.82 4.85 5.97 4.82 2016 4.55 5.36 4.62 4.66 4.38 5.30 4.34	2017 4.59 4.80 3.66 5.64 5.54 5.12 5.09 5.68 5.22 3.96 4.92 2017 4.94 4.62 2017 4.94 4.62 4.92 2017 4.91 5.22 5.21 4.90 4.93 4.71 5.75	2018 4.39 4.78 5.55 4.61 5.54 5.08 5.40 4.89 4.75 4.92 2018 4.92 4.89 4.75 4.92 4.89	2019 4.6 4.9 5.4 4.9 5.1 5.1 5.2 4.7 4.00 5.00 2019 4.8 5.10 5.00 5.00 5.00 5.00 5.00 5.00 5.00
Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 6.4.2. Interest Rates by Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other Total Table 6.4.3. Interest Rates by Duration less than or equal to 1 month more than 1 month and less than or equal to 3 months more than 6 months and less than or equal to 1 year more than 1 year and less than or equal to 2 years more than 2 years and less than or equal to 5 years	2014 5.01 4.71 4.20 4.92 4.93 5.28 4.18 3.37 4.54 4.93 2014 4.93 4.52 4.93 2014 4.56 5.43 4.56 4.86 4.60 4.80	2015 3.95 4.81 5.00 4.99 4.72 5.32 4.83 4.60 5.75 5.00 4.82 2015 4.82 4.68 4.82 4.68	2016 4.50 4.40 4.73 4.70 5.09 5.41 5.25 5.02 3.89 4.95 4.82 2016 4.82 4.85 5.97 4.82 2016 4.55 5.36 4.62 4.66 4.38 5.30	2017 4.59 4.80 3.66 5.64 5.54 5.12 5.09 5.68 5.22 3.96 4.92 2017 4.94 4.62 2017 4.41 5.22 5.21 4.90 4.93 4.71	2018 4.39 4.78 5.55 4.61 5.54 5.08 5.40 4.89 4.75 4.92 2018 4.92 4.89 4.75 4.92 4.89	20 4 4 4 5 5 4 4 4 5 5 5 5 5 4 4 4 4 5 5 5 5 6 4 4 4 5 5 5 5

7. NIGER

Table 7.1.1. Breakdown by Type of Borrower	2014	2015	2016	2017	2018	2019
Government and similar institutions	5.0	34.9	41.5	16.9	23.2	12.4
Private individuals	79.6	70.0	117.4	125.4	138.4	102.
Financial clients	2.0	1.4	3.3	0.6	3.1	0.7
State-owned companies and EPICs	3.6	1.5	12.6	6.1	10.4	15.
Insurance-Pension funds	4.2	9.1	9.5	10.5	4.7	17.
Companies in the productive sector	121.1	135.6	160.2	125.4	200.9	275.
Sole proprietorships	145.8	230.4	213.2	213.4	154.6	212.
Cooperatives and village groups	1.0	1.7	1.5	2.0	0.4	0.9
Miscellaneous (NGOs, associations, unions, etc.) Bank staff	1.7 4.1	1.8 5.6	2.7 4.5	2.1 6.1	24.8 8.1	1.: 6.:
Total	368.1	492.0	566.4	508.5	568.5	644.
Table 71.2 Prockdown by Lean Burness	2014	2015	2016	2017	2018	2019
Table 7.1.2. Breakdown by Loan Purpose Housing	18.1	15.0	13.1	17.9	13.9	16.:
Export	0.5	0.0	6.8	3.9	4.1	1.
Equipment	25.0	51.0	31.9	25.4	59.3	33.
Consumer	99.6	98.5	149.3	62.9	80.8	92.
Cash flow	191.5	265.5	336.2	347.8	373.3	418.
Other	33.4	61.9	29.2	50.6	37.1	82.
Total	368.1	492.0	566.4	508.5	568.5	644.
Table 7.1.3. Breakdown by Loan Term	2014	2015	2016	2017	2018	201
less than or equal to 1 month	87.6	143.3	177.4	198.0	232.1	308.
more than 1 month and less than or equal to 3 months	57.8	70.9	62.5	39.3	50.4	35.
more than 3 months and less than or equal to 6 months	36.7	55.8	59.4	45.3	39.4	43.
more than 6 months and less than or equal to 1 year	46.7	66.0	78.3	68.9	56.7	77.
more than 1 year and less than or equal to 2 years	27.4	33.5	53.0	35.5	31.3	32.
more than 2 years and less than or equal to 5 years	53.1	90.8	101.2	75.5	102.2	88.
more than 5 years and less than or equal to 10 years	42.6	24.8	28.1	34.8	40.4	55.
More than 10 years	16.2	6.9	6.6	11.2	16.0	4.3
7.2. LENDING RATES (average weighted as a %)	368.1	492.0	566.4	508.5	568.5	644.7
	2014	492.0	2016	2017	2018	201
7.2. LENDING RATES (average weighted as a %)						201
7.2. LENDING RATES (average weighted as a %) Table 7.2.1. Interest Rates by Type of Borrower	2014	2015	2016	2017	2018	201 : 6.6
7.2. LENDING RATES (average weighted as a %) Table 7.2.1. Interest Rates by Type of Borrower Government and similar institutions	2014 9.72	2015 9.01	2016 8.44	2017 8.76	2018 7.33	201 6.6 10.8
7.2. LENDING RATES (average weighted as a %) Table 7.2.1. Interest Rates by Type of Borrower Government and similar institutions Private individuals Financial clients State-owned companies and EPICs	2014 9.72 10.48 8.96 11.25	2015 9.01 10.83 7.39 10.72	2016 8.44 10.06 9.99 9.46	2017 8.76 9.46 10.32 7.47	2018 7.33 9.32 9.59 7.55	201 6.6 10.8 10.9 7.9
7.2. LENDING RATES (average weighted as a %) Table 7.2.1. Interest Rates by Type of Borrower Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds	2014 9.72 10.48 8.96 11.25 11.57	2015 9.01 10.83 7.39 10.72 10.69	2016 8.44 10.06 9.99 9.46 10.96	2017 8.76 9.46 10.32 7.47 10.57	2018 7.33 9.32 9.59 7.55 9.03	201 6.6 10.8 10.9 7.9 9.7
7.2. LENDING RATES (average weighted as a %) Table 7.2.1. Interest Rates by Type of Borrower Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector	2014 9.72 10.48 8.96 11.25 11.57 9.29	2015 9.01 10.83 7.39 10.72 10.69 9.55	2016 8.44 10.06 9.99 9.46 10.96 9.65	2017 8.76 9.46 10.32 7.47 10.57 9.86	2018 7.33 9.32 9.59 7.55 9.03 9.14	201 6.6 10.8 10.9 7.9 9.7 8.9
7.2. LENDING RATES (average weighted as a %) Table 7.2.1. Interest Rates by Type of Borrower Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships	2014 9.72 10.48 8.96 11.25 11.57 9.29 10.88	2015 9.01 10.83 7.39 10.72 10.69 9.55 10.79	2016 8.44 10.06 9.99 9.46 10.96 9.65 10.36	2017 8.76 9.46 10.32 7.47 10.57 9.86 10.00	2018 7.33 9.32 9.59 7.55 9.03 9.14 9.96	2019 6.6 10.8 10.99 7.99 9.7 8.90 9.60
7.2. LENDING RATES (average weighted as a %) Table 7.2.1. Interest Rates by Type of Borrower Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups	2014 9.72 10.48 8.96 11.25 11.57 9.29 10.88 12.13	2015 9.01 10.83 7.39 10.72 10.69 9.55 10.79 9.95	2016 8.44 10.06 9.99 9.46 10.96 9.65 10.36 10.50	2017 8.76 9.46 10.32 7.47 10.57 9.86 10.00 10.96	2018 7.33 9.32 9.59 7.55 9.03 9.14 9.96 10.85	201: 6.6° 10.8° 10.9° 7.9° 9.7° 8.9° 9.6° 10.1°
7.2. LENDING RATES (average weighted as a %) Table 7.2.1. Interest Rates by Type of Borrower Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.)	2014 9.72 10.48 8.96 11.25 11.57 9.29 10.88 12.13 11.19	2015 9.01 10.83 7.39 10.72 10.69 9.55 10.79 9.95 11.17	2016 8.44 10.06 9.99 9.46 10.96 9.65 10.36 10.50 11.55	2017 8.76 9.46 10.32 7.47 10.57 9.86 10.00 10.96 11.24	2018 7.33 9.32 9.59 7.55 9.03 9.14 9.96 10.85 9.06	201 6.6 10.8 10.9 7.9 9.7 8.9 9.6 10.1 10.6
7.2. LENDING RATES (average weighted as a %) Table 7.2.1. Interest Rates by Type of Borrower Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups	2014 9.72 10.48 8.96 11.25 11.57 9.29 10.88 12.13	2015 9.01 10.83 7.39 10.72 10.69 9.55 10.79 9.95	2016 8.44 10.06 9.99 9.46 10.96 9.65 10.36 10.50	2017 8.76 9.46 10.32 7.47 10.57 9.86 10.00 10.96	2018 7.33 9.32 9.59 7.55 9.03 9.14 9.96 10.85	
7.2. LENDING RATES (average weighted as a %) Table 7.2.1. Interest Rates by Type of Borrower Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff	2014 9.72 10.48 8.96 11.25 11.57 9.29 10.88 12.13 11.19 2.35 10.17	2015 9.01 10.83 7.39 10.72 10.69 9.55 10.79 9.95 11.17 2.40 10.22	2016 8.44 10.06 9.99 9.46 10.96 9.65 10.36 10.50 11.55 2.18 9.89	2017 8.76 9.46 10.32 7.47 10.57 9.86 10.00 10.96 11.24 2.09 9.69	2018 7.33 9.32 9.59 7.55 9.03 9.14 9.96 10.85 9.06 3.80 9.23	201: 6.6 10.8 10.9 7.9: 9.7 8.9 9.6 10.1 10.6 4.00
7.2. LENDING RATES (average weighted as a %) Table 7.2.1. Interest Rates by Type of Borrower Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 7.2.2. Interest Rates by Loan Purpose	2014 9.72 10.48 8.96 11.25 11.57 9.29 10.88 12.13 11.19 2.35 10.17	2015 9.01 10.83 7.39 10.72 10.69 9.55 10.79 9.95 11.17 2.40 10.22	2016 8.44 10.06 9.99 9.46 10.96 9.65 10.36 10.50 11.55 2.18 9.89	2017 8.76 9.46 10.32 7.47 10.57 9.86 10.00 10.96 11.24 2.09 9.69	2018 7.33 9.32 9.59 7.55 9.03 9.14 9.96 10.85 9.06 3.80 9.23	201: 6.6 10.8 10.9 7.9: 9.7 8.9 9.6: 10.1 10.6 4.0: 9.3:
7.2. LENDING RATES (average weighted as a %) Table 7.2.1. Interest Rates by Type of Borrower Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total	2014 9.72 10.48 8.96 11.25 11.57 9.29 10.88 12.13 11.19 2.35 10.17	2015 9.01 10.83 7.39 10.72 10.69 9.55 10.79 9.95 11.17 2.40 10.22	2016 8.44 10.06 9.99 9.46 10.96 9.65 10.36 10.50 11.55 2.18 9.89	2017 8.76 9.46 10.32 7.47 10.57 9.86 10.00 10.96 11.24 2.09 9.69	2018 7.33 9.32 9.59 7.55 9.03 9.14 9.96 10.85 9.06 3.80 9.23	201' 6.6 10.8 10.9 7.9' 9.7 8.9 9.6 10.1 10.6 4.00 9.3
7.2. LENDING RATES (average weighted as a %) Table 7.2.1. Interest Rates by Type of Borrower Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 7.2.2. Interest Rates by Loan Purpose Housing	2014 9.72 10.48 8.96 11.25 11.57 9.29 10.88 12.13 11.19 2.35 10.17	2015 9.01 10.83 7.39 10.72 10.69 9.55 10.79 9.95 11.17 2.40 10.22 2015 8.16	2016 8.44 10.06 9.99 9.46 10.96 9.65 10.36 10.50 11.55 2.18 9.89	2017 8.76 9.46 10.32 7.47 10.57 9.86 10.00 10.96 11.24 2.09 9.69	2018 7.33 9.32 9.59 7.55 9.03 9.14 9.96 10.85 9.06 3.80 9.23	201 6.6 10.8 10.9 7.9 9.7 8.9 9.6 10.1 10.6 4.0 9.3
7.2. LENDING RATES (average weighted as a %) Table 7.2.1. Interest Rates by Type of Borrower Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 7.2.2. Interest Rates by Loan Purpose Housing Export	2014 9.72 10.48 8.96 11.25 11.57 9.29 10.88 12.13 11.19 2.35 10.17	2015 9.01 10.83 7.39 10.72 10.69 9.55 10.79 9.95 11.17 2.40 10.22 2015 8.16 10.29	2016 8.44 10.06 9.99 9.46 10.96 9.65 10.36 10.50 11.55 2.18 9.89 2016 9.12 8.56	2017 8.76 9.46 10.32 7.47 10.57 9.86 10.00 10.96 11.24 2.09 9.69	2018 7.33 9.32 9.59 7.55 9.03 9.14 9.96 10.85 9.06 3.80 9.23 2018 7.41 3.01	201 6.6 10.8 10.9 7.9 9.7 8.9 9.6 10.1 10.6 4.0 9.3 201 8.5 9.2 8.3
7.2. LENDING RATES (average weighted as a %) Table 7.2.1. Interest Rates by Type of Borrower Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 7.2.2. Interest Rates by Loan Purpose Housing Export Equipment	2014 9.72 10.48 8.96 11.25 11.57 9.29 10.88 12.13 11.19 2.35 10.17 2014 8.55 12.31 8.82	2015 9.01 10.83 7.39 10.72 10.69 9.55 10.79 9.95 11.17 2.40 10.22 2015 8.16 10.29 8.73	2016 8.44 10.06 9.99 9.46 10.96 9.65 10.36 10.50 11.55 2.18 9.89 2016 9.12 8.56 9.23	2017 8.76 9.46 10.32 7.47 10.57 9.86 10.00 10.96 11.24 2.09 9.69 2017 7.45 8.22 9.54	2018 7.33 9.32 9.59 7.55 9.03 9.14 9.96 10.85 9.06 3.80 9.23 2018 7.41 3.01 7.24	201: 6.66 10.8 10.9 7.9: 9.7 8.9: 9.6: 10.1 10.6 4.0:
7.2. LENDING RATES (average weighted as a %) Table 7.2.1. Interest Rates by Type of Borrower Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 7.2.2. Interest Rates by Loan Purpose Housing Export Equipment Consumer	2014 9.72 10.48 8.96 11.25 11.57 9.29 10.88 12.13 11.19 2.35 10.17 2014 8.55 12.31 8.82 10.28	2015 9.01 10.83 7.39 10.72 10.69 9.55 10.79 9.95 11.17 2.40 10.22 2015 8.16 10.29 8.73 10.34	2016 8.44 10.06 9.99 9.46 10.96 9.65 10.36 10.50 11.55 2.18 9.89 2016 9.12 8.56 9.23 9.49	2017 8.76 9.46 10.32 7.47 10.57 9.86 10.00 10.96 11.24 2.09 9.69 2017 7.45 8.22 9.54 9.49	2018 7.33 9.32 9.59 7.55 9.03 9.14 9.96 10.85 9.06 3.80 9.23 2018 7.41 3.01 7.24 9.59	201: 6.6 10.8 10.9 7.9: 9.7 8.9 9.6 10.1 10.6 4.0 9.3: 201: 8.5 9.2: 8.3 9.4
7.2. LENDING RATES (average weighted as a %) Table 7.2.1. Interest Rates by Type of Borrower Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 7.2.2. Interest Rates by Loan Purpose Housing Export Equipment Consumer Cash flow	2014 9.72 10.48 8.96 11.25 11.57 9.29 10.88 12.13 11.19 2.35 10.17 2014 8.55 12.31 8.82 10.28 10.42	2015 9.01 10.83 7.39 10.72 10.69 9.55 10.79 9.95 11.17 2.40 10.22 2015 8.16 10.29 8.73 10.34 10.91	2016 8.44 10.06 9.99 9.46 10.96 9.65 10.36 10.50 11.55 2.18 9.89 2016 9.12 8.56 9.23 9.49 10.22	2017 8.76 9.46 10.32 7.47 10.57 9.86 10.00 10.96 11.24 2.09 9.69 2017 7.45 8.22 9.54 9.49 9.95	2018 7.33 9.32 9.59 7.55 9.03 9.14 9.96 10.85 9.06 3.80 9.23 2018 7.41 3.01 7.24 9.59 9.68	201: 6.6 10.8 10.9 7.9 9.7 8.9 9.6 10.1 10.6 4.0 9.3 201: 8.5 9.2 8.3 9.4 9.2
7.2. LENDING RATES (average weighted as a %) Table 7.2.1. Interest Rates by Type of Borrower Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 7.2.2. Interest Rates by Loan Purpose Housing Export Equipment Consumer Cash flow Other	2014 9.72 10.48 8.96 11.25 11.57 9.29 10.88 12.13 11.19 2.35 10.17 2014 8.55 12.31 8.82 10.28 10.42 10.25	2015 9.01 10.83 7.39 10.72 10.69 9.55 10.79 9.95 11.17 2.40 10.22 2015 8.16 10.29 8.73 10.34 10.91 8.78	2016 8.44 10.06 9.99 9.46 10.96 9.65 10.36 10.50 11.55 2.18 9.89 2016 9.12 8.56 9.23 9.49 10.22 9.46	2017 8.76 9.46 10.32 7.47 10.57 9.86 10.00 10.96 11.24 2.09 9.69 2017 7.45 8.22 9.54 9.49 9.95 9.08	2018 7.33 9.32 9.59 7.55 9.03 9.14 9.96 10.85 9.06 3.80 9.23 2018 7.41 3.01 7.24 9.59 9.68 8.41	201: 6.6 10.8 10.9 7.9 9.7 8.9 9.6 10.1 10.6 4.0 9.3: 201: 8.5 9.2 10.6
7.2. LENDING RATES (average weighted as a %) Table 7.2.1. Interest Rates by Type of Borrower Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 7.2.2. Interest Rates by Loan Purpose Housing Export Equipment Consumer Cash flow Other	2014 9.72 10.48 8.96 11.25 11.57 9.29 10.88 12.13 11.19 2.35 10.17 2014 8.55 12.31 8.82 10.28 10.42 10.25 10.17	2015 9.01 10.83 7.39 10.72 10.69 9.55 10.79 9.95 11.17 2.40 10.22 2015 8.16 10.29 8.73 10.34 10.91 8.78 10.22	2016 8.44 10.06 9.99 9.46 10.96 9.65 10.36 10.50 11.55 2.18 9.89 2016 9.12 8.56 9.23 9.49 10.22 9.46 9.89	2017 8.76 9.46 10.32 7.47 10.57 9.86 10.00 10.96 11.24 2.09 9.69 2017 7.45 8.22 9.54 9.49 9.95 9.08 9.69	2018 7.33 9.32 9.59 7.55 9.03 9.14 9.96 10.85 9.06 3.80 9.23 2018 7.41 3.01 7.24 9.59 9.68 8.41 9.23	201 6.6 10.8 10.9 7.9 9.7 8.9 9.6 10.1 10.6 4.0 9.3 201 8.5 9.2 8.3 9.4 9.2 10.6 9.3
7.2. LENDING RATES (average weighted as a %) Table 7.2.1. Interest Rates by Type of Borrower Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 7.2.2. Interest Rates by Loan Purpose Housing Export Equipment Consumer Cash flow Other Total Table 7.2.3. Interest Rates by Loan Term	2014 9.72 10.48 8.96 11.25 11.57 9.29 10.88 12.13 11.19 2.35 10.17 2014 8.55 12.31 8.82 10.28 10.42 10.25 10.17	2015 9.01 10.83 7.39 10.72 10.69 9.55 10.79 9.95 11.17 2.40 10.22 2015 8.16 10.29 8.73 10.34 10.91 8.78 10.22 2015	2016 8.44 10.06 9.99 9.46 10.96 10.36 10.50 11.55 2.18 9.89 2016 9.12 8.56 9.23 9.49 10.22 9.46 9.89	2017 8.76 9.46 10.32 7.47 10.57 9.86 10.00 10.96 11.24 2.09 9.69 2017 7.45 8.22 9.54 9.49 9.95 9.08 9.69	2018 7.33 9.32 9.59 7.55 9.03 9.14 9.96 10.85 9.06 3.80 9.23 2018 7.41 3.01 7.24 9.59 9.68 8.41 9.23	201 6.6 10.8 10.9 7.9 9.7 8.9 9.6 10.1 10.6 4.0 9.3 201 8.5 9.2 10.6 9.3
7.2. LENDING RATES (average weighted as a %) Table 7.2.1. Interest Rates by Type of Borrower Government and similar institutions Private individuals Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 7.2.2. Interest Rates by Loan Purpose Housing Export Equipment Consumer Cash flow Other Total Table 7.2.3. Interest Rates by Loan Term less than or equal to 1 month	2014 9.72 10.48 8.96 11.25 11.57 9.29 10.88 12.13 11.19 2.35 10.17 2014 8.55 12.31 8.82 10.28 10.42 10.25 10.17 2014 11.63	2015 9.01 10.83 7.39 10.72 10.69 9.55 10.79 9.95 11.17 2.40 10.22 2015 8.16 10.29 8.73 10.34 10.91 8.78 10.22 2015 11.53	2016 8.44 10.06 9.99 9.46 10.96 9.65 10.36 10.50 11.55 2.18 9.89 2016 9.12 8.56 9.23 9.49 10.22 9.46 9.89 2016 10.88	2017 8.76 9.46 10.32 7.47 10.57 9.86 10.00 10.96 11.24 2.09 9.69 2017 7.45 8.22 9.54 9.49 9.95 9.08 9.69 2017	2018 7.33 9.32 9.59 7.55 9.03 9.14 9.96 10.85 9.06 3.80 9.23 2018 7.41 3.01 7.24 9.59 9.68 8.41 9.23 2018 10.20	201 6.6 10.8 10.9 7.9 9.7 8.9 9.6 10.1 10.6 4.0 9.3 201 8.5 9.4 9.2 10.6 9.3
7.2. LENDING RATES (average weighted as a %) Table 7.2.1. Interest Rates by Type of Borrower Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 7.2.2. Interest Rates by Loan Purpose Housing Export Equipment Consumer Cash flow Other Total Table 7.2.3. Interest Rates by Loan Term less than or equal to 1 month more than 1 month and less than or equal to 3 months	2014 9.72 10.48 8.96 11.25 11.57 9.29 10.88 12.13 11.19 2.35 10.17 2014 8.55 12.31 8.82 10.28 10.42 10.25 10.17 2014 11.63 10.02	2015 9.01 10.83 7.39 10.72 10.69 9.55 10.79 9.95 11.17 2.40 10.22 2015 8.16 10.29 8.73 10.34 10.91 8.78 10.22 2015 11.53 10.11	2016 8.44 10.06 9.99 9.46 10.96 9.65 10.36 10.50 11.55 2.18 9.89 2016 9.12 8.56 9.23 9.49 10.22 9.46 9.89 2016 10.88 9.79	2017 8.76 9.46 10.32 7.47 10.57 9.86 10.00 10.96 11.24 2.09 9.69 2017 7.45 8.22 9.54 9.49 9.95 9.08 9.69	2018 7.33 9.32 9.59 7.55 9.03 9.14 9.96 10.85 9.06 3.80 9.23 2018 7.41 3.01 7.24 9.59 9.68 8.41 9.23 2018 10.20 8.23	201 6.6 10.8 10.9 7.9 9.7 8.9 9.6 10.1 10.6 4.0 9.3 201 8.5 9.4 9.2 10.6 9.3 201 9.7 8.5 9.5
7.2. LENDING RATES (average weighted as a %) Table 7.2.1. Interest Rates by Type of Borrower Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 7.2.2. Interest Rates by Loan Purpose Housing Export Equipment Consumer Cash flow Other Total Table 7.2.3. Interest Rates by Loan Term Iess than or equal to 1 month more than 1 month and less than or equal to 3 months more than 3 months and less than or equal to 6 months	2014 9.72 10.48 8.96 11.25 11.57 9.29 10.88 12.13 11.19 2.35 10.17 2014 8.55 12.31 8.82 10.28 10.42 10.25 10.17 2014 11.63 10.02 10.34	2015 9.01 10.83 7.39 10.72 10.69 9.55 10.79 9.95 11.17 2.40 10.22 2015 8.16 10.29 8.73 10.34 10.91 8.78 10.22 2015 11.53 10.11 10.08	2016 8.44 10.06 9.99 9.46 10.96 9.65 10.36 10.50 11.55 2.18 9.89 2016 9.12 8.56 9.23 9.49 10.22 9.46 9.89 2016 10.88 9.79 9.64	2017 8.76 9.46 10.32 7.47 10.57 9.86 10.00 10.96 11.24 2.09 9.69 2017 7.45 8.22 9.54 9.49 9.95 9.08 9.69 2017 10.59 9.04 9.61	2018 7.33 9.32 9.59 7.55 9.03 9.14 9.96 10.85 9.06 3.80 9.23 2018 7.41 3.01 7.24 9.59 9.68 8.41 9.23 2018 10.20 8.23 9.05	201 6.6 10.8 10.9 7.9 9.7 8.9 9.6 10.1 10.6 4.0 9.3 201 8.5 9.2 8.3 9.4 9.2 10.6 9.3 201 9.7 8.5 9.5 8.4
7.2. LENDING RATES (average weighted as a %) Table 7.2.1. Interest Rates by Type of Borrower Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 7.2.2. Interest Rates by Loan Purpose Housing Export Equipment Consumer Cash flow Other Total Table 7.2.3. Interest Rates by Loan Term less than or equal to 1 month more than 1 month and less than or equal to 3 months more than 6 months and less than or equal to 1 year	2014 9.72 10.48 8.96 11.25 11.57 9.29 10.88 12.13 11.19 2.35 10.17 2014 8.55 12.31 8.82 10.28 10.42 10.25 10.17 2014 11.63 10.02 10.34 9.99	2015 9.01 10.83 7.39 10.72 10.69 9.55 10.79 9.95 11.17 2.40 10.22 2015 8.16 10.29 8.73 10.34 10.91 8.78 10.22 2015 11.53 10.11 10.08 10.52	2016 8.44 10.06 9.99 9.46 10.96 9.65 10.36 10.50 11.55 2.18 9.89 2016 9.12 8.56 9.23 9.49 10.22 9.46 9.89 2016 10.88 9.79 9.64 9.93	2017 8.76 9.46 10.32 7.47 10.57 9.86 10.00 10.96 11.24 2.09 9.69 2017 7.45 8.22 9.54 9.49 9.95 9.08 9.69 2017 10.59 9.04 9.61 8.84	2018 7.33 9.32 9.59 7.55 9.03 9.14 9.96 10.85 9.06 3.80 9.23 2018 7.41 3.01 7.24 9.59 9.68 8.41 9.23 2018 10.20 8.23 9.05 8.82	201 6.6 10.8 10.9 7.9 9.7 8.9 9.6 10.1 10.6 4.0 9.3 201 8.5 9.2 8.3 9.4 9.2 10.6 9.3 201 9.7 8.5 9.5 8.4 9.0
7.2. LENDING RATES (average weighted as a %) Table 7.2.1. Interest Rates by Type of Borrower Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 7.2.2. Interest Rates by Loan Purpose Housing Export Equipment Consumer Cash flow Other Total Table 7.2.3. Interest Rates by Loan Term Iess than or equal to 1 month more than 1 month and less than or equal to 3 months more than 6 months and less than or equal to 1 year more than 1 year and less than or equal to 2 years	2014 9.72 10.48 8.96 11.25 11.57 9.29 10.88 12.13 11.19 2.35 10.17 2014 8.55 12.31 8.82 10.28 10.42 10.25 10.17 2014 11.63 10.02 10.34 9.99 10.24	2015 9.01 10.83 7.39 10.72 10.69 9.55 10.79 9.95 11.17 2.40 10.22 2015 8.16 10.29 8.73 10.34 10.91 8.78 10.22 2015 11.53 10.11 10.08 10.52 10.45	2016 8.44 10.06 9.99 9.46 10.96 9.65 10.36 10.50 11.55 2.18 9.89 2016 9.12 8.56 9.23 9.49 10.22 9.46 9.89 2016 10.88 9.79 9.64 9.93 9.23	2017 8.76 9.46 10.32 7.47 10.57 9.86 10.00 10.96 11.24 2.09 9.69 2017 7.45 8.22 9.54 9.49 9.95 9.08 9.69 2017 10.59 9.04 9.61 8.84 9.46	2018 7.33 9.32 9.59 7.55 9.03 9.14 9.96 10.85 9.06 3.80 9.23 2018 7.41 3.01 7.24 9.59 9.68 8.41 9.23 2018 10.20 8.23 9.05 8.82 10.14	201 6.6 10.8 10.9 7.9 9.7 8.9 9.6 10.1 10.6 4.0 9.3 201 8.5 9.2 10.6 9.3

Table 7.3.1. Breakdown by Customer Category	2014	2015	2016	2017	2018	2019
Government and similar institutions	66.9	46.3	56.5	43.5	11.9	7.2
Private individuals	14.6	80.8	12.8	23.3	22.6	20.4
Financial clients	17.4	10.4	27.9	20.6	13.8	25.0
State-owned companies and EPICs	10.5	4.7	18.3	14.4	9.6	16.0
Insurance-Pension funds	37.9	33.2	56.8	38.9	35.0	43.3
Companies in the productive sector	13.5	23.2	30.6	41.8	45.5	19.8
Sole proprietorships	7.3	23.9	8.3	13.3	4.9	12.2
Cooperatives and village groups	1.2	2.7	0.4	1.5	0.9	0.5
Miscellaneous (NGOs, associations, unions, etc.)	4.3	2.0	0.7	0.8	1.2	3.1
Bank staff		0.4	1.0		0.6	
Total	173.7	227.4	213.4	198.0	146.1	148.
Table 7.3.2. Breakdown by Type of Deposit	2014	2015	2016	2017	2018	2019
Fixed-term deposit	168.1	227.3	210.6	192.2	143.7	140.
Special savings scheme	0.5	227.10	2.0.0	.02.2		
Cash voucher	0.2				0.2	0.2
Certificate of deposit	4.6		2.7		0.2	0.2
Other	0.3			5.8	2.3	7.1
Total	173.7	227.4	213.4	198.0	146.1	148.
Table 7.3.3. Breakdown by Duration	2014	2015	2016	2017	2018	2019
less than or equal to 1 month	9.3	6.0	23.8	6.4	13.0	10.6
more than 1 month and less than or equal to 3 months	39.7	30.7	73.3	53.3	22.5	24.7
more than 3 months and less than or equal to 6 months	26.1	27.2	20.6	15.3	15.0	24.9
more than 6 months and less than or equal to 1 year	24.3	74.4	28.2	42.3	19.4	43.7
more than 1 year and less than or equal to 2 years	16.6	4.3	18.0	12.6	8.4	16.6
more than 2 years and less than or equal to 5 years	41.8	69.6	34.7	62.8	51.5	16.9
more than 5 years and less than or equal to 10 years	1.1	2.8	0.4	0.1	1.2	6.0
Unspecified	14.8	12.5	14.4	5.2	15.3	4.6
Total 7.4. LENDING RATES (average weighted as a %)	173.7	227.4	213.4	198.0	146.1	148.
7.4. LENDING RATES (average weighted as a %) Table 7.4.1. Interest Rates by Type of Depositor	2014	227.4	213.4	198.0	2018	
7.4. LENDING RATES (average weighted as a %)						2019
7.4. LENDING RATES (average weighted as a %) Table 7.4.1. Interest Rates by Type of Depositor	2014	2015	2016	2017	2018	201 9
7.4. LENDING RATES (average weighted as a %) Table 7.4.1. Interest Rates by Type of Depositor Government and similar institutions	2014 5.31	2015 5.63	2016 5.76	2017 5.61	2018 5.14	201 9 5.86 5.26
7.4. LENDING RATES (average weighted as a %) Table 7.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals	2014 5.31 3.89	2015 5.63 4.43	2016 5.76 5.52	2017 5.61 4.89	2018 5.14 5.29	201 : 5.86 5.26 5.73
7.4. LENDING RATES (average weighted as a %) Table 7.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients	2014 5.31 3.89 6.10	2015 5.63 4.43 5.98	2016 5.76 5.52 5.52	2017 5.61 4.89 5.02	2018 5.14 5.29 5.63	2019 5.86 5.26 5.73 5.91
7.4. LENDING RATES (average weighted as a %) Table 7.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs	2014 5.31 3.89 6.10 5.78	2015 5.63 4.43 5.98 6.33	2016 5.76 5.52 5.52 6.14	2017 5.61 4.89 5.02 5.55	2018 5.14 5.29 5.63 5.87	5.86 5.26 5.73 5.92 6.17
7.4. LENDING RATES (average weighted as a %) Table 7.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds	2014 5.31 3.89 6.10 5.78 6.35	2015 5.63 4.43 5.98 6.33 6.51	2016 5.76 5.52 5.52 6.14 6.49	2017 5.61 4.89 5.02 5.55 6.58	2018 5.14 5.29 5.63 5.87 6.63	2019 5.86 5.26 5.73 5.99 6.17 5.88
7.4. LENDING RATES (average weighted as a %) Table 7.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector	2014 5.31 3.89 6.10 5.78 6.35 5.49	2015 5.63 4.43 5.98 6.33 6.51 5.89	2016 5.76 5.52 5.52 6.14 6.49 6.19	2017 5.61 4.89 5.02 5.55 6.58 5.70	2018 5.14 5.29 5.63 5.87 6.63 5.35	201: 5.86 5.26 5.7; 5.9 6.17 5.86 5.9
7.4. LENDING RATES (average weighted as a %) Table 7.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships	2014 5.31 3.89 6.10 5.78 6.35 5.49 5.77	2015 5.63 4.43 5.98 6.33 6.51 5.89 4.35	2016 5.76 5.52 5.52 6.14 6.49 6.19 5.68	2017 5.61 4.89 5.02 5.55 6.58 5.70 6.09	2018 5.14 5.29 5.63 5.87 6.63 5.35 6.04	201! 5.86 5.26 5.73 5.99 6.11 5.86 5.99
7.4. LENDING RATES (average weighted as a %) Table 7.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups	2014 5.31 3.89 6.10 5.78 6.35 5.49 5.77 4.47	2015 5.63 4.43 5.98 6.33 6.51 5.89 4.35 3.78	2016 5.76 5.52 5.52 6.14 6.49 6.19 5.68 4.31	2017 5.61 4.89 5.02 5.55 6.58 5.70 6.09 5.61	2018 5.14 5.29 5.63 5.87 6.63 5.35 6.04 5.24	2019 5.86 5.26 5.73 5.99 6.17 5.88 5.99 3.88
7.4. LENDING RATES (average weighted as a %) Table 7.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.)	2014 5.31 3.89 6.10 5.78 6.35 5.49 5.77 4.47 5.09	2015 5.63 4.43 5.98 6.33 6.51 5.89 4.35 3.78 4.88	2016 5.76 5.52 5.52 6.14 6.49 6.19 5.68 4.31 4.12	2017 5.61 4.89 5.02 5.55 6.58 5.70 6.09 5.61 4.62	2018 5.14 5.29 5.63 5.87 6.63 5.35 6.04 5.24 4.52	2019 5.86 5.26 5.77 5.99 6.17 5.88 5.99 3.86 4.24
7.4. LENDING RATES (average weighted as a %) Table 7.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total	2014 5.31 3.89 6.10 5.78 6.35 5.49 5.77 4.47 5.09 4.75 5.55	2015 5.63 4.43 5.98 6.33 6.51 5.89 4.35 3.78 4.88 4.88	2016 5.76 5.52 5.52 6.14 6.49 6.19 5.68 4.31 4.12 3.50 5.98	2017 5.61 4.89 5.02 5.55 6.58 5.70 6.09 5.61 4.62 5.00 5.70	2018 5.14 5.29 5.63 5.87 6.63 5.35 6.04 5.24 4.52 3.82 5.70	201: 5.86 5.26 5.73 5.99 6.17 5.86 5.99 3.88 4.24
Table 7.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff	2014 5.31 3.89 6.10 5.78 6.35 5.49 5.77 4.47 5.09 4.75	2015 5.63 4.43 5.98 6.33 6.51 5.89 4.35 3.78 4.88 4.88	2016 5.76 5.52 5.52 6.14 6.49 6.19 5.68 4.31 4.12 3.50	2017 5.61 4.89 5.02 5.55 6.58 5.70 6.09 5.61 4.62 5.00	2018 5.14 5.29 5.63 5.87 6.63 5.35 6.04 5.24 4.52 3.82	201: 5.86 5.26 5.73 5.9 6.13 5.86 5.9 3.86 4.24
7.4. LENDING RATES (average weighted as a %) Table 7.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 7.4.2. Interest Rates by Type of Deposit	2014 5.31 3.89 6.10 5.78 6.35 5.49 5.77 4.47 5.09 4.75 5.55	2015 5.63 4.43 5.98 6.33 6.51 5.89 4.35 3.78 4.88 4.88 5.22	2016 5.76 5.52 5.52 6.14 6.49 6.19 5.68 4.31 4.12 3.50 5.98	2017 5.61 4.89 5.02 5.55 6.58 5.70 6.09 5.61 4.62 5.00 5.70	2018 5.14 5.29 5.63 5.87 6.63 5.35 6.04 5.24 4.52 3.82 5.70	201: 5.86 5.26 5.73 5.9 6.13 5.86 5.9 3.86 4.24 201: 5.87
7.4. LENDING RATES (average weighted as a %) Table 7.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 7.4.2. Interest Rates by Type of Deposit Fixed-term deposit	2014 5.31 3.89 6.10 5.78 6.35 5.49 5.77 4.47 5.09 4.75 5.55	2015 5.63 4.43 5.98 6.33 6.51 5.89 4.35 3.78 4.88 4.88 5.22	2016 5.76 5.52 5.52 6.14 6.49 6.19 5.68 4.31 4.12 3.50 5.98	2017 5.61 4.89 5.02 5.55 6.58 5.70 6.09 5.61 4.62 5.00 5.70	2018 5.14 5.29 5.63 5.87 6.63 5.35 6.04 5.24 4.52 3.82 5.70 2018 5.69	201: 5.8i 5.2i 5.7: 5.9 6.1: 5.8i 5.9 3.8i 4.2i 5.8i 4.2i 5.8i 4.3i
Table 7.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 7.4.2. Interest Rates by Type of Deposit Fixed-term deposit Special savings scheme	2014 5.31 3.89 6.10 5.78 6.35 5.49 5.77 4.47 5.09 4.75 5.55 2014 5.54 4.99	2015 5.63 4.43 5.98 6.33 6.51 5.89 4.35 3.78 4.88 5.22 2015 5.22 6.50	2016 5.76 5.52 5.52 6.14 6.49 6.19 5.68 4.31 4.12 3.50 5.98	2017 5.61 4.89 5.02 5.55 6.58 5.70 6.09 5.61 4.62 5.00 5.70 2017	2018 5.14 5.29 5.63 5.87 6.63 5.35 6.04 5.24 4.52 3.82 5.70 2018 5.69 4.00	201: 5.86 5.26 5.77 5.99 6.17 5.86 4.24 5.82 201: 5.83 4.33
Table 7.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 7.4.2. Interest Rates by Type of Deposit Fixed-term deposit Special savings scheme Cash voucher	2014 5.31 3.89 6.10 5.78 6.35 5.49 5.77 4.47 5.09 4.75 5.55 2014 5.54 4.99 4.49	2015 5.63 4.43 5.98 6.33 6.51 5.89 4.35 3.78 4.88 5.22 2015 5.22 6.50	2016 5.76 5.52 5.52 6.14 6.49 6.19 5.68 4.31 4.12 3.50 5.98 2016 5.98	2017 5.61 4.89 5.02 5.55 6.58 5.70 6.09 5.61 4.62 5.00 5.70 2017	2018 5.14 5.29 5.63 5.87 6.63 5.35 6.04 5.24 4.52 3.82 5.70 2018 5.69 4.00	2019 5.86 5.26 5.77 5.88 5.99 3.88 4.24 5.88 4.34 6.10
Table 7.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 7.4.2. Interest Rates by Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit	2014 5.31 3.89 6.10 5.78 6.35 5.49 5.77 4.47 5.09 4.75 5.55 2014 5.54 4.99 4.49 6.13	2015 5.63 4.43 5.98 6.33 6.51 5.89 4.35 3.78 4.88 5.22 2015 5.22 6.50	2016 5.76 5.52 5.52 6.14 6.49 6.19 5.68 4.31 4.12 3.50 5.98 2016 5.98	2017 5.61 4.89 5.02 5.55 6.58 5.70 6.09 5.61 4.62 5.00 5.70 2017 5.72 4.08	2018 5.14 5.29 5.63 5.87 6.63 5.35 6.04 5.24 4.52 3.82 5.70 2018 5.69 4.00 3.77	2019 5.86 5.26 5.77 5.99 6.17 5.86 5.99 3.89 4.24 5.82 2019 5.87
Table 7.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 7.4.2. Interest Rates by Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other	2014 5.31 3.89 6.10 5.78 6.35 5.49 5.77 4.47 5.09 4.75 5.55 2014 5.54 4.99 4.49 6.13 5.95 5.55	2015 5.63 4.43 5.98 6.33 6.51 5.89 4.35 3.78 4.88 5.22 2015 5.22 6.50 3.66	2016 5.76 5.52 5.52 6.14 6.49 6.19 5.68 4.31 4.12 3.50 5.98 2016 5.98 3.96 6.00	2017 5.61 4.89 5.02 5.55 6.58 5.70 6.09 5.61 4.62 5.00 5.70 2017 5.72 4.08 5.01 5.70	2018 5.14 5.29 5.63 5.87 6.63 5.35 6.04 5.24 4.52 3.82 5.70 2018 5.69 4.00 3.77 6.59 5.70	201: 5.8i 5.2i 5.7i 5.9i 6.1i 5.8i 4.2i 5.8i 4.2i 6.1i 5.8i
Table 7.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 7.4.2. Interest Rates by Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other Total Table 7.4.3. Interest Rates by Duration	2014 5.31 3.89 6.10 5.78 6.35 5.49 5.77 4.47 5.09 4.75 5.55 2014 5.54 4.99 4.49 6.13 5.95 5.55	2015 5.63 4.43 5.98 6.33 6.51 5.89 4.35 3.78 4.88 4.88 5.22 2015 5.22 6.50 3.66	2016 5.76 5.52 5.52 6.14 6.49 6.19 5.68 4.31 4.12 3.50 5.98 2016 5.98 3.96 6.00	2017 5.61 4.89 5.02 5.55 6.58 5.70 6.09 5.61 4.62 5.00 5.70 2017 5.72 4.08 5.01 5.70	2018 5.14 5.29 5.63 5.87 6.63 5.35 6.04 5.24 4.52 3.82 5.70 2018 5.69 4.00 3.77 6.59 5.70	201: 5.8i 5.2i 5.7: 5.9 6.1: 5.8i 5.9 3.8i 4.2: 201: 5.8 4.3 4.4 6.1: 5.8:
Table 7.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 7.4.2. Interest Rates by Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other Total Table 7.4.3. Interest Rates by Duration less than or equal to 1 month	2014 5.31 3.89 6.10 5.78 6.35 5.49 5.77 4.47 5.09 4.75 5.55 2014 5.54 4.99 4.49 6.13 5.95 5.55	2015 5.63 4.43 5.98 6.33 6.51 5.89 4.35 3.78 4.88 4.88 5.22 2015 5.22 6.50 3.66	2016 5.76 5.52 5.52 6.14 6.49 6.19 5.68 4.31 4.12 3.50 5.98 2016 5.98 2016 6.31	2017 5.61 4.89 5.02 5.55 6.58 5.70 6.09 5.61 4.62 5.00 5.70 2017 5.72 4.08 5.01 5.70 2017 4.75	2018 5.14 5.29 5.63 5.87 6.63 5.35 6.04 5.24 4.52 3.82 5.70 2018 5.69 4.00 3.77 6.59 5.70	201: 5.8i 5.2i 5.7: 5.9 6.1' 5.8i 4.2- 201: 5.8 4.3 4.4 6.11 5.8:
Table 7.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 7.4.2. Interest Rates by Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other Total Table 7.4.3. Interest Rates by Duration less than or equal to 1 month more than 1 month and less than or equal to 3 months	2014 5.31 3.89 6.10 5.78 6.35 5.49 5.77 4.47 5.09 4.75 5.55 2014 5.54 4.99 4.49 6.13 5.95 5.55 2014 2.56 5.55	2015 5.63 4.43 5.98 6.33 6.51 5.89 4.35 3.78 4.88 4.88 5.22 2015 5.22 6.50 3.66 5.22 2015 4.51 5.81	2016 5.76 5.52 5.52 6.14 6.49 6.19 5.68 4.31 4.12 3.50 5.98 2016 5.98 2016 6.31 5.77	2017 5.61 4.89 5.02 5.55 6.58 5.70 6.09 5.61 4.62 5.00 5.70 2017 5.72 4.08 5.01 5.70 2017 4.75 5.57	2018 5.14 5.29 5.63 5.87 6.63 5.35 6.04 5.24 4.52 3.82 5.70 2018 5.69 4.00 3.77 6.59 5.70 2018 5.71 5.70	201 5.8 5.2 5.7 5.9 6.1 5.8 5.9 3.8 4.2 5.8 4.3 4.4 6.1 5.8 201 5.6 6.2
Table 7.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 7.4.2. Interest Rates by Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other Total Table 7.4.3. Interest Rates by Duration less than or equal to 1 month more than 1 month and less than or equal to 6 months more than 3 months and less than or equal to 6 months	2014 5.31 3.89 6.10 5.78 6.35 5.49 5.77 4.47 5.09 4.75 5.55 2014 5.54 4.99 4.49 6.13 5.95 5.55 2014 2.56 5.55 5.95	2015 5.63 4.43 5.98 6.33 6.51 5.89 4.35 3.78 4.88 4.88 5.22 2015 5.22 6.50 3.66 5.22 2015 4.51 5.81 6.07	2016 5.76 5.52 5.52 6.14 6.49 6.19 5.68 4.31 4.12 3.50 5.98 2016 5.98 2016 6.31 5.77 5.93	2017 5.61 4.89 5.02 5.55 6.58 5.70 6.09 5.61 4.62 5.00 5.70 2017 5.72 4.08 5.01 5.70 2017 4.75 5.57 4.46	2018 5.14 5.29 5.63 5.87 6.63 5.35 6.04 5.24 4.52 3.82 5.70 2018 5.69 4.00 3.77 6.59 5.70 2018 5.71 5.70 5.40	201 5.8 5.2 5.7 5.9 6.1 5.8 5.9 3.8 4.2 5.8 4.3 4.4 6.1 5.8 201 5.6 6.2 5.4
Table 7.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 7.4.2. Interest Rates by Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other Total Table 7.4.3. Interest Rates by Duration less than or equal to 1 month more than 1 month and less than or equal to 6 months more than 6 months and less than or equal to 1 year	2014 5.31 3.89 6.10 5.78 6.35 5.49 5.77 4.47 5.09 4.75 5.55 2014 5.54 4.99 4.49 6.13 5.95 5.55 2014 2.56 5.55 5.95 5.35	2015 5.63 4.43 5.98 6.33 6.51 5.89 4.35 3.78 4.88 4.88 5.22 2015 5.22 6.50 3.66 5.22 2015 4.51 5.81 6.07 4.72	2016 5.76 5.52 5.52 6.14 6.49 6.19 5.68 4.31 4.12 3.50 5.98 2016 5.98 2016 6.31 5.77 5.93 5.90	2017 5.61 4.89 5.02 5.55 6.58 5.70 6.09 5.61 4.62 5.00 5.70 2017 5.72 4.08 5.01 5.70 2017 4.75 5.57 4.46 5.61	2018 5.14 5.29 5.63 5.87 6.63 5.35 6.04 5.24 4.52 3.82 5.70 2018 5.69 4.00 3.77 6.59 5.70 2018 5.71 5.70 5.40 5.47	201 5.8 5.2 5.7 5.9 6.1 5.8 5.9 3.8 4.2 5.8 4.3 4.4 6.1 5.8 201 5.6 6.2 5.4 5.6
Table 7.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 7.4.2. Interest Rates by Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other Total Table 7.4.3. Interest Rates by Duration less than or equal to 1 month more than 1 month and less than or equal to 3 months more than 6 months and less than or equal to 1 year more than 1 year and less than or equal to 2 years	2014 5.31 3.89 6.10 5.78 6.35 5.49 5.77 4.47 5.09 4.75 5.55 2014 5.54 4.99 4.49 6.13 5.95 5.55 2014 2.56 5.55 5.95 5.35 6.32	2015 5.63 4.43 5.98 6.33 6.51 5.89 4.35 3.78 4.88 4.88 5.22 2015 5.22 6.50 3.66 5.22 2015 4.51 5.81 6.07 4.72 5.54	2016 5.76 5.52 5.52 6.14 6.49 6.19 5.68 4.31 4.12 3.50 5.98 2016 5.98 2016 6.31 5.77 5.93 5.90 5.78	2017 5.61 4.89 5.02 5.55 6.58 5.70 6.09 5.61 4.62 5.00 5.70 2017 5.72 4.08 5.01 5.70 2017 4.75 5.57 4.46 5.61 6.22	2018 5.14 5.29 5.63 5.87 6.63 5.35 6.04 5.24 4.52 3.82 5.70 2018 5.69 4.00 3.77 6.59 5.70 2018 5.71 5.70 5.40 5.47 6.17	201: 5.8i 5.2i 5.7: 5.9 6.1' 5.8i 5.9 3.8i 4.2i 5.8i 4.3i 4.4 6.1i 5.6i 6.2i 5.6i 6.0i
Table 7.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 7.4.2. Interest Rates by Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other Total Table 7.4.3. Interest Rates by Duration less than or equal to 1 month more than 1 month and less than or equal to 3 months more than 3 months and less than or equal to 1 year more than 1 year and less than or equal to 2 years more than 2 years and less than or equal to 5 years	2014 5.31 3.89 6.10 5.78 6.35 5.49 5.77 4.47 5.09 4.75 5.55 2014 5.54 4.99 4.49 6.13 5.95 5.55 2014 2.56 5.55 5.95 5.35 6.32 5.66	2015 5.63 4.43 5.98 6.33 6.51 5.89 4.35 3.78 4.88 4.88 5.22 2015 5.22 6.50 3.66 5.22 2015 4.51 5.81 6.07 4.72 5.54 4.98	2016 5.76 5.52 5.52 6.14 6.49 6.19 5.68 4.31 4.12 3.50 5.98 2016 5.98 2016 6.31 5.77 5.93 5.90 5.78 6.23	2017 5.61 4.89 5.02 5.55 6.58 5.70 6.09 5.61 4.62 5.00 5.70 2017 5.72 4.08 5.01 5.70 2017 4.75 5.57 4.46 5.61 6.22 6.09	2018 5.14 5.29 5.63 5.87 6.63 5.35 6.04 5.24 4.52 3.82 5.70 2018 5.69 4.00 3.77 6.59 5.70 2018 5.71 5.70 5.40 5.47 6.17 5.60	201: 5.8i 5.2i 5.7: 5.9 6.1' 5.8i 5.9 3.8i 4.2: 5.8i 4.3' 4.4 6.11: 5.6i 6.2: 5.4i 5.6i 6.00 5.8i
Table 7.4.1. Interest Rates by Type of Depositor Government and similar institutions Private individuals Financial clients State-owned companies and EPICs Insurance-Pension funds Companies in the productive sector Sole proprietorships Cooperatives and village groups Miscellaneous (NGOs, associations, unions, etc.) Bank staff Total Table 7.4.2. Interest Rates by Type of Deposit Fixed-term deposit Special savings scheme Cash voucher Certificate of deposit Other Total Table 7.4.3. Interest Rates by Duration less than or equal to 1 month more than 1 month and less than or equal to 3 months more than 6 months and less than or equal to 1 year more than 1 year and less than or equal to 2 years	2014 5.31 3.89 6.10 5.78 6.35 5.49 5.77 4.47 5.09 4.75 5.55 2014 5.54 4.99 4.49 6.13 5.95 5.55 2014 2.56 5.55 5.95 5.35 6.32	2015 5.63 4.43 5.98 6.33 6.51 5.89 4.35 3.78 4.88 4.88 5.22 2015 5.22 6.50 3.66 5.22 2015 4.51 5.81 6.07 4.72 5.54	2016 5.76 5.52 5.52 6.14 6.49 6.19 5.68 4.31 4.12 3.50 5.98 2016 5.98 2016 6.31 5.77 5.93 5.90 5.78	2017 5.61 4.89 5.02 5.55 6.58 5.70 6.09 5.61 4.62 5.00 5.70 2017 5.72 4.08 5.01 5.70 2017 4.75 5.57 4.46 5.61 6.22	2018 5.14 5.29 5.63 5.87 6.63 5.35 6.04 5.24 4.52 3.82 5.70 2018 5.69 4.00 3.77 6.59 5.70 2018 5.71 5.70 5.40 5.47 6.17	201: 5.8i 5.2i 5.7: 5.9 6.1: 5.8i 4.2i 5.8i 4.2i 5.8i 4.3i 4.4i 6.1i 5.8i

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Table 8.1.1. Breakdown by Type of Borrower	2014	2015	2016	2017	2018	2019
Government and similar institutions	8.2	177.7	111.0	333.6	496.1	430.8
Private individuals	304.7	317.2	299.6	454.4	322.2	333.1
Financial clients	16.7	13.6	22.2	17.6	20.4	16.3
State-owned companies and EPICs	65.5	54.9	91.3	55.1	475.1	52.4
Insurance-Pension funds	44.0	55.5	25.7	42.8	64.3	98.5
Companies in the productive sector	1 925.5	1 964.7	2 019.4	2 051.7	2 520.7	3 459.4
Sole proprietorships	56.2	50.2	47.9	37.6	52.8	54.0
Cooperatives and village groups	31.0	32.3	31.9	41.8	52.3	40.9
Miscellaneous (NGOs, associations, unions, etc.)	62.6	23.6	79.8	8.0	72.8	67.5
Bank staff Total	29.4 2 543.8	18.7 2 708.6	17.2 2 746.1	15.2 3 057.8	16.5 4 093.1	19.4 4 572.4
Total	2 343.0	2 700.0	2 / 40.1	3 037.0	4 033.1	4 37 2.4
Table 8.1.2. Breakdown by Loan Purpose	2014	2015	2016	2017	2018	2019
Housing	80.8	40.8	61.6	48.0	47.4	64.2
Export	1.8	6.7	10.2	5.9	65.4	88.7
Equipment	210.4	154.2	121.6	210.2	196.3	492.2
Consumer	187.9	232.8	246.1	267.9	281.3	246.1
Cash flow	1 767.5	1 767.1	1 896.3	2 085.4	3 018.6	3 488.8
Other	295.4	506.9	410.3	440.4	484.2	192.3
Total	2 543.8	2 708.6	2 746.1	3 057.8	4 093.1	4 572.4
Table 8.1.3. Breakdown by Loan Term	2014	2015	2016	2017	2018	2019
less than or equal to 1 month	1 052.0	1 028.8	919.3	1 075.6	1 572.3	2 020.2
more than 1 month and less than or equal to 3 months	564.2	581.1	762.4	594.1	1 000.0	888.5
more than 3 months and less than or equal to 6	144.0	165.6	165.9	253.7	339.9	163.0
more than 6 months and less than or equal to 1 year	128.8	174.0	165.7	284.6	324.3	436.7
more than 1 year and less than or equal to 2 years	82.0	130.0	132.5	97.0	190.3	99.5
more than 2 years and less than or equal to 5 years	372.2	482.9	436.0	424.7	455.6	437.7
more than 5 years and less than or equal to 10 years	156.0	128.3	142.5	304.2	194.4	379.0
More than 10 years	44.6	17.8	21.9	23.9	16.3	147.6
Total	2 543.8	2 708.6	2 746.1	3 057.8	4 093.1	7 572.
8.2. LENDING RATES (average weighted as a %)	2011	2015				
Table 8.2.1. Interest Rates by Type of Borrower Government and similar institutions	2014	2015	2016	2017	2018	2019
Private individuals	7.57 9.23	5.66 9.34	5.38 9.01	6.23 8.45	6.14 7.77	5.88 8.55
Financial clients	9.23 7.16	9.34 8.07	8.02	6.67	7.77	7.58
State-owned companies and EPICs	6.55	6.75	6.22	5.82	5.61	6.25
Insurance-Pension funds	7.76	8.08	8.26	7.24	7.86	7.60
Companies in the productive sector	5.31	5.08	4.89	5.25	5.32	5.31
Sole proprietorships	10.13	9.82	9.69	10.15	10.35	9.49
Cooperatives and village groups	8.51	9.17	8.35	8.97	9.74	9.45
Miscellaneous (NGOs, associations, unions, etc.)	5.63	9.63	8.53	9.80	10.35	9.98
Bank staff	4.58	2.74	2.27	2.08	2.27	1.98
Total	6.02	5.89	5.67	5.98	5.89	5.81
Table 8.2.2. Interest Rates by Loan Purpose	2014	2015	2016	2017	2018	2019
Housing	7.19	7 10	7.50	7.62	7.63	7.60
i louding		7.10	7.59			
Export	7.51	8.55	7.59 6.69	8.26	5.13	5.24
•					5.13 7.85	5.24 7.37
Export	7.51	8.55	6.69	8.26		
Export Equipment	7.51 6.90	8.55 7.87	6.69 8.11	8.26 7.57	7.85	7.37
Export Equipment Consumer	7.51 6.90 8.85	8.55 7.87 8.05	6.69 8.11 8.21	8.26 7.57 7.87	7.85 8.18	7.37 8.08
Export Equipment Consumer Cash flow	7.51 6.90 8.85 5.12	8.55 7.87 8.05 4.67	6.69 8.11 8.21 4.76	8.26 7.57 7.87 5.15	7.85 8.18 5.28	7.37 8.08 5.25
Export Equipment Consumer Cash flow Other Total	7.51 6.90 8.85 5.12 8.63 6.02	8.55 7.87 8.05 4.67 8.41 5.89	6.69 8.11 8.21 4.76 7.34 5.67	8.26 7.57 7.87 5.15 7.79 5.98	7.85 8.18 5.28 7.56 5.89	7.37 8.08 5.25 8.65 5.81
Export Equipment Consumer Cash flow Other	7.51 6.90 8.85 5.12 8.63	8.55 7.87 8.05 4.67 8.41	6.69 8.11 8.21 4.76 7.34	8.26 7.57 7.87 5.15 7.79	7.85 8.18 5.28 7.56	7.37 8.08 5.25 8.65
Export Equipment Consumer Cash flow Other Total Table 8.2.3. Interest Rates by Loan Term less than or equal to 1 month	7.51 6.90 8.85 5.12 8.63 6.02	8.55 7.87 8.05 4.67 8.41 5.89	6.69 8.11 8.21 4.76 7.34 5.67 2016	8.26 7.57 7.87 5.15 7.79 5.98	7.85 8.18 5.28 7.56 5.89	7.37 8.08 5.25 8.65 5.81 2019 4.73
Export Equipment Consumer Cash flow Other Total Table 8.2.3. Interest Rates by Loan Term	7.51 6.90 8.85 5.12 8.63 6.02	8.55 7.87 8.05 4.67 8.41 5.89	6.69 8.11 8.21 4.76 7.34 5.67	8.26 7.57 7.87 5.15 7.79 5.98	7.85 8.18 5.28 7.56 5.89	7.37 8.08 5.25 8.65 5.81 2019 4.73
Export Equipment Consumer Cash flow Other Total Table 8.2.3. Interest Rates by Loan Term less than or equal to 1 month	7.51 6.90 8.85 5.12 8.63 6.02 2014	8.55 7.87 8.05 4.67 8.41 5.89 2015	6.69 8.11 8.21 4.76 7.34 5.67 2016	8.26 7.57 7.87 5.15 7.79 5.98 2017	7.85 8.18 5.28 7.56 5.89 2018 4.61	7.37 8.08 5.25 8.65 5.81 2019 4.73
Export Equipment Consumer Cash flow Other Total Table 8.2.3. Interest Rates by Loan Term less than or equal to 1 month more than 1 month and less than or equal to 3 months	7.51 6.90 8.85 5.12 8.63 6.02 2014 4.19 5.56	8.55 7.87 8.05 4.67 8.41 5.89 2015 3.85 5.62	6.69 8.11 8.21 4.76 7.34 5.67 2016	8.26 7.57 7.87 5.15 7.79 5.98 2017 4.03 5.46	7.85 8.18 5.28 7.56 5.89 2018 4.61 5.46	7.37 8.08 5.25 8.65 5.81 2019 4.73 5.44
Export Equipment Consumer Cash flow Other Total Table 8.2.3. Interest Rates by Loan Term less than or equal to 1 month more than 1 month and less than or equal to 3 months more than 3 months and less than or equal to 6 months	7.51 6.90 8.85 5.12 8.63 6.02 2014 4.19 5.56 7.93	8.55 7.87 8.05 4.67 8.41 5.89 2015 3.85 5.62 8.59	6.69 8.11 8.21 4.76 7.34 5.67 2016 3.76 4.77 7.65	8.26 7.57 7.87 5.15 7.79 5.98 2017 4.03 5.46 6.82	7.85 8.18 5.28 7.56 5.89 2018 4.61 5.46 6.98	7.37 8.08 5.25 8.65 5.81 2019 4.73 5.44 8.33
Export Equipment Consumer Cash flow Other Total Table 8.2.3. Interest Rates by Loan Term less than or equal to 1 month more than 1 month and less than or equal to 3 months more than 3 months and less than or equal to 6 months more than 6 months and less than or equal to 1 year	7.51 6.90 8.85 5.12 8.63 6.02 2014 4.19 5.56 7.93 8.75	8.55 7.87 8.05 4.67 8.41 5.89 2015 3.85 5.62 8.59 6.91	6.69 8.11 8.21 4.76 7.34 5.67 2016 3.76 4.77 7.65 8.52	8.26 7.57 7.87 5.15 7.79 5.98 2017 4.03 5.46 6.82 8.28	7.85 8.18 5.28 7.56 5.89 2018 4.61 5.46 6.98 8.18	7.37 8.08 5.25 8.65 5.81 2019 4.73 5.44 8.33 7.26
Export Equipment Consumer Cash flow Other Total Table 8.2.3. Interest Rates by Loan Term less than or equal to 1 month more than 1 month and less than or equal to 3 months more than 3 months and less than or equal to 6 months more than 6 months and less than or equal to 1 year more than 1 year and less than or equal to 2 years	7.51 6.90 8.85 5.12 8.63 6.02 2014 4.19 5.56 7.93 8.75 8.46	8.55 7.87 8.05 4.67 8.41 5.89 2015 3.85 5.62 8.59 6.91 7.49	6.69 8.11 8.21 4.76 7.34 5.67 2016 3.76 4.77 7.65 8.52 6.59	8.26 7.57 7.87 5.15 7.79 5.98 2017 4.03 5.46 6.82 8.28 7.87	7.85 8.18 5.28 7.56 5.89 2018 4.61 5.46 6.98 8.18 6.70	7.37 8.08 5.25 8.65 5.81 2019 4.73 5.44 8.33 7.26 7.98
Export Equipment Consumer Cash flow Other Total Table 8.2.3. Interest Rates by Loan Term less than or equal to 1 month more than 1 month and less than or equal to 3 months more than 3 months and less than or equal to 6 months more than 6 months and less than or equal to 1 year more than 1 year and less than or equal to 2 years more than 2 years and less than or equal to 5 years	7.51 6.90 8.85 5.12 8.63 6.02 2014 4.19 5.56 7.93 8.75 8.46 8.54	8.55 7.87 8.05 4.67 8.41 5.89 2015 3.85 5.62 8.59 6.91 7.49 8.10	6.69 8.11 8.21 4.76 7.34 5.67 2016 3.76 4.77 7.65 8.52 6.59 8.30	8.26 7.57 7.87 5.15 7.79 5.98 2017 4.03 5.46 6.82 8.28 7.87 8.00	7.85 8.18 5.28 7.56 5.89 2018 4.61 5.46 6.98 8.18 6.70 7.48	7.37 8.08 5.25 8.65 5.81 2019 4.73 5.44 8.33 7.26 7.98 7.40

8.3. DEPOSITS ON OPENING OF NEW ACCOUNTS

Total

Table 8.3.1. Breakdown by Customer Category	2014	2015	2016	2017	2018	2019
Government and similar institutions	71.7	143.8	220.5	131.5	117.9	97.8
Private individuals	202.3	235.1	287.8	857.5	375.2	390.
Financial clients	161.9	150.7	365.3	497.0	150.1	262.
State-owned companies and EPICs	87.8	93.5	94.7	199.4	60.2	117.
Insurance-Pension funds	138.2	166.0	214.4	135.3	95.7	151.
Companies in the productive sector	481.8	543.1	491.5	650.0	402.4	585.
Sole proprietorships	10.2	23.8	9.5	14.2	10.5	18.
Cooperatives and village groups	11.3	9.0	30.5	9.5	22.3	8.3
Miscellaneous (NGOs, associations, unions, etc.)	55.2	40.7	42.6	16.1	43.1	31.0
Bank staff	0.1	0.2	0.6	0.2	0.5	3.0
Total	1 220.6	1 405.9	1 757.3	2 510.8	1 277.9	1 663.
Table 8.3.2. Breakdown by Type of Deposit	2014	2015	2016	2017	2018	201
Fixed-term deposit	1179.2	1393.1	1742.3	2501.1	1265.5	1635.
Special savings scheme	0.8	8.6	6.2	7.6	10.3	26.
Cash voucher	37.1	3.5	3.1	1.2	2.0	1.9
Certificate of deposit		0.4	0.2			
Other	3.4	0.3	5.5	0.8	0.1	0.2
Total	1 220.6	1 405.9	1 757.3	2 510.8	1 277.9	1 663.
Table 8.3.3 Breakdown by Duration	204.4	2015	2016	2017	2018	2019
Table 8.3.3. Breakdown by Duration less than or equal to 1 month	2014 212.5	133.8	318.5	382.7	158.9	320.
more than 1 month and less than or equal to 3 months	245.1	261.6	365.9	314.3	219.5	317.
more than 3 months and less than or equal to 6 months	189.9	290.5	265.7	916.0	265.6	275.
more than 6 months and less than or equal to 1 year	162.3	142.4	198.2	214.5	182.0	166.
more than 1 year and less than or equal to 2 years	54.9	88.4	118.9	209.6	100.4	136.
more than 2 years and less than or equal to 5 years	186.8	203.1	167.5	301.7	211.1	265.
more than 5 years and less than or equal to 10 years	93.5	246.6	319.0	169.7	137.5	145.
Unspecified	75.6	39.5	3.7	2.3	2.7	35.
Total	1 220.6	1 405.9	1 757.3	2 510.8	1 277.9	1 6
Table 8.4.1. Interest Rates by Type of Depositor	2014	2015	2016	2017	2018	2019
Government and similar institutions	5.08	5.04	4.77	5.02	5.71	5.87
Private individuals	4.84	4.60	4.79	4.98	4.94	4.94
Financial clients	5.98	6.20	5.26	5.28	5.95	4.78
State-owned companies and EPICs	6.05	5.88	6.08	5.35	5.50	5.6
Insurance-Pension funds	5.30	6.22	5.70	5.18	5.32	5.32
Companies in the productive sector	5.73	5.79	5.83	5.17	5.74	5.87
Sole proprietorships	4.83	5.17	4.36	4.63	4.85	5.12
Cooperatives and village groups	5.22	5.62	5.45	4.97	6.02	5.60
Miscellaneous (NGOs, associations, unions, etc.)	5.09	5.14	5.49	4.69	4.99	4.7
Bank staff Total	4.51 5.51	4.09 5.58	3.69 5.38	3.85 5.13	4.37 5.46	4.84 5.3 9
Total	0.01	3.30	3.30	3.13	3.40	3.3
Table 8.4.2. Interest Rates By Type of Deposit	2014	2015	2016	2017	2018	2019
Fixed-term deposit	5.53	5.60	5.39	5.13	5.48	5.40
Special savings scheme	3.44	3.54	3.43	3.42	3.28	4.3
Cash voucher	5.13	4.18	2.51	2.40	2.71	4.92
Certificate of deposit		6.97	5.50			
Other	4.52	6.06	5.33	4.57	4.50	4.67
Total	5.51	5.58	5.38	5.13	5.46	5.39
Table 8.4.3. Interest Rates by Duration	2014	2015	2016	2017	2018	201
less than or equal to 1 month	4.85	5.31	5.23	4.93	5.15	4.4
more than 1 month and less than or equal to 3 months	5.43	5.67	5.41	5.13	5.60	5.5
more than 3 months and less than or equal to 6 months	5.85	5.65	5.70	5.27	5.76	5.8
more than 6 months and less than or equal to 1 year	4.99	5.33	4.91	5.22	5.26	5.2
more than 1 year and less than or equal to 2 years	4.99	5.29	4.94	4.41	4.74	5.2
more than 2 years and less than or equal to 5 years	5.92	5.75	5.58	5.43	5.47	5.7
more than 5 years and less than or equal to 10 years	6.20	5.76	5.58	5.03	5.75	5.9
Unspecified	6.43	4.98	5.86	4.03	5.75	5.2

5.51

5.58

5.38

5.13

5.46

5.39

9. TOGO

9.1. LOANS GRANTED (in billions of CFA F)

Covernment and similar institutions 26.6 6.4 20.8 25.5 69.7 22.5	Table 9.1.1. Breakdown by Type of Borrower	2014	2015	2016	2017	2018	2019
Financia clients 1.0		26.6	6.4	20.8	25.5	69.7	28.9
State-owned companies and EPICs 6.8 16.0 15.1 13.3 54.3 34.1 Companies in the productive sector 239.7 358.8 402.0 360.6 335.8 35.6 Cooperatives and village groupe 2.2 0.7 0.7 0.3 0.2 Cooperatives and village groupe 2.2 0.7 0.7 0.3 0.2 Cooperatives and village groupe 2.2 0.7 0.7 0.3 0.2 Cooperatives and village groupe 2.2 0.7 0.7 0.3 0.2 Cooperatives and village groupe 2.2 0.7 0.7 0.3 0.2 Cooperatives and village groupe 2.2 0.7 0.7 0.3 0.2 Cooperatives and village groupe 2.2 0.7 0.7 0.7 0.3 0.2 Cooperatives and village groupe 2.2 0.7 0.7 0.7 0.7 Bank staff 0.7 0.2 0.7 0.7 0.7 0.7 Coroll 0.8 0.7 0.7 0.7 0.7 0.7 0.7 Coroll 0.8 0.7 0.7 0.7 0.7 0.7 0.7 Coroll 0.8 0.7 0.7 0.7 0.7 0.7 0.7 0.7 Fable 9.1-2.* Breakdown by Loan Purpose 2014 2015 2016 2017 2018 2020	Private individuals	127.1	126.6	138.1	141.9	124.2	133.9
Insurance-Pension funds	Financial clients	1.0	0.8	9.6	15.9	0.8	0.1
Companies in the productive sector 239 7 38.8 40.2 36.0 35.8 35.8 36.0 50.1 36.0 50.0	State-owned companies and EPICs	6.8	16.0	15.1	18.3	54.3	46.1
Sole proprietorships	Insurance-Pension funds	0.1	1.8	1.7	0.2	13.9	12.8
Cooperatives and village groups 2.2 0.7 0.7 0.3 0.2 0.8 Bank staff 6.7 6.2 6.7 6.7 7.7 7.7 Total 46.6 58.2 66.4 63.6 660.2 660.2 Total 46.6 58.2 66.4 63.6 660.2 660.2 Total 46.6 58.2 66.4 63.6 660.2 660.2 Total 46.6 58.2 66.4 63.6 660.2 Total 46.6 58.2 66.4 63.6 660.2 Total 46.6 68.6 68.2 66.4 63.6 660.2 Total 46.6 68.6 68.2 66.4 63.6 660.2 Total 46.6 68.6 68.2 66.4 63.6 60.1 Total 46.6 68.6 68.2 66.4 63.6 60.1 Export 7.2 7.2 7.2 7.2 7.2 7.2 7.2 Export 7.2 7.2 7.2 7.2 7.2 7.2 7.2 7.2 Expurpara 7.2 7.2 7.2 7.2 7.2 7.2 7.2 Consumer 7.2 7.2 7.2 7.2 7.2 7.2 7.2 Consumer 7.2 7.2 7.2 7.2 7.2 7.2 7.2 Consumer 7.2 7.2 7.2 7.2 7.2 7.2 7.2 Total 7.2 7.2 7.2 7.2 7.2 7.2 7.2 7.2 Total 7.2 7.2 7.2 7.2 7.2 7.2 7.2 7.2 Issa than or equal to 1 month 7.2 7.2 7.2 7.2 7.2 Issa than or equal to 1 month 7.2 7.2 7.2 7.2 7.2 7.2 Issa than or equal to 2 years 7.2 7.2 7.2 7.2 7.2 7.2 Issa than or equal to 2 years 7.2 7.2 7.2 7.2 7.2 7.2 Issa than or equal to 2 years 7.2 7.2 7.2 7.2 7.2 7.2 7.2 7.2 Interior than 1 year and less than or equal to 10 year 7.2 7	Companies in the productive sector	239.7	358.8	402.0	360.6	335.8	366.5
Miscallanous (NGOs, associations, unions, etc.) 1.3 0.7 1.5 1.1 1.8 1.	Sole proprietorships	56.9	67.2	68.3	63.6	51.8	63.1
Bank staff	Cooperatives and village groups	2.2	0.7	0.7	0.3	0.2	0.3
Total 468.6 585.2 664.4 636.2 660.2 662.2 662.2 662.2 662.2 662.2 662.2 662.2 662.2 662.2 662.3 662.2 662.	• • • • • • • • • • • • • • • • • • • •						1.2
Housing							9.6
Housing	Total	468.6	585.2	664.4	636.2	660.2	662.4
Housing	Table 9.1.2. Breakdown by Loan Purpose	2014	2015	2016	2017	2018	2019
Export 2.6						14.9	20.9
Consumer	_						1.3
Consumer	·	79.3					97.4
Other 47.0 97.6 112.6 113.2 151.3 75 Total 468.6 585.2 664.4 636.2 660.2 662 Table 9.1.3. Breakdown by Loan Term 2014 2015 2016 2017 2018 2018 East han or equal to 1 month 9.5 10.49 88.9 71.0 81.1 11 11 more than 1 month and less than or equal to 3 months 28.8 60.6 53.4 79.7 44.0 86 more than 3 months and less than or equal to 1 year 39.2 63.6 57.8 85.5 93.1 67 more than 5 months and less than or equal to 1 year 39.2 63.6 57.8 85.5 93.1 67 more than 2 years and less than or equal to 1 years 45.1 44.1 44.9 69.4 77.7 62 more than 1 year and less than or equal to 10 years 71.6 107.3 195.6 116.2 123.5 142 more than 1 year and less than or equal to 2 years 41.6 468.6 585.2 664.4 636.2	• •	122.4	117.4				122.6
Table 9.1.3. Breakdown by Loan Term 2014 2015 2016 2017 2018 2016 2016 2017 2018 2016 2017	Cash flow	204.6	280.2	275.2	327.9	312.2	344.3
Table 9.1.3. Breakdown by Loan Term	Other	47.0	97.6	112.6	113.2	151.3	75.9
Itess than or equal to 1 month 93.5 104.9 85.9 71.0 81.1 116	Total	468.6	585.2	664.4	636.2	660.2	662.4
Itess than or equal to 1 month 93.5 104.9 85.9 71.0 81.1 116	Table 9.1.2 Breakdown by Lean Torm	2014	2015	2016	2017	2019	2019
more than 1 month and less than or equal to 3 months more than 3 months and less than or equal to 6 months more than 6 months and less than or equal to 6 months more than 6 months and less than or equal to 19 year more than 6 months and less than or equal to 19 year more than 1 year and less than or equal to 19 years more than 1 year and less than or equal to 2 years 45.1 44.1 41.9 69.4 77.7 62 more than 2 years and less than or equal to 5 years 130.6 132.1 122.7 103.0 164.9 122.8 132.5 142.7 103.0 164.9 122.3 142.7 103.0 164.9 122.3 142.7 103.0 164.9 122.3 142.7 103.0 164.9 122.3 142.7 103.0 164.9 122.3 142.7 103.0 164.9 122.3 142.7 103.0 164.9 122.3 142.7 103.0 164.9 122.3 142.7 103.0 164.9 122.3 142.7 103.0 164.9 122.3 142.7 103.0 164.9 122.3 142.7 16.0 107.3 195.6 116.2 123.5 142.7 16.0 17.3 195.6 116.2 123.5 142.7 16.0 17.3 195.6 116.2 123.5 142.7 146.0 186.2 166.2 660.2 660.2 66	<u> </u>						
more than 3 months and less than or equal to 6 months more than 6 months and less than or equal to 1 year more than 6 months and less than or equal to 1 year more than 1 year and less than or equal to 2 years more than 1 year and less than or equal to 2 years more than 1 year and less than or equal to 5 years more than 2 years and less than or equal to 5 years more than 3 years and less than or equal to 5 years more than 5 years and less than or equal to 10 years more than 5 years and less than or equal to 10 years more than 5 years and less than or equal to 10 years for than 10 ye	•						116.0
More than 6 months and less than or equal to 1 year more than 1 year and less than or equal to 2 years and 1 year and less than or equal to 2 years and 1 year and less than or equal to 5 years and 1 30.6 132.1 122.7 103.0 164.9 126 more than 2 years and less than or equal to 5 years and 130.6 132.1 122.7 103.0 164.9 126 more than 5 years and less than or equal to 10 years 71.6 107.3 195.6 116.2 123.5 142 More than 10 years 5.7 5.5 4.3 14.2 4.6 8 8 14.2 4.6 8 8 14.2 4.6 8 8 14.2 4.6 8 8 14.2 4.6 8 8 14.2 8 8 14.2 12.5 14.2 12.5 14.2 12.5 14.2 12.5 14.2 12.5 14.2 12.5 14.2 12.5 14.2 12.5 14.2 14.5 14.2 14.6 8 14.5 14.2 14.6 8 14.5 14.2 14.6 8 14.5 14.2 14.6 8 14.5 14.2 14.6 8 14.5 14.2 14.6 8 14.5 14.2 14.6 8 14.5 14.2 14.6 8 14.5	·						86.3
more than 1 year and less than or equal to 2 years 45.1 44.1 41.9 69.4 77.7 62 more than 2 years and less than or equal to 5 years 130.6 132.1 122.7 103.0 164.9 126 more than 5 years and less than or equal to 10 years 71.6 107.3 195.6 116.2 123.5 142 More than 10 years 5.7 5.5 4.3 14.2 4.6 8 Total 468.6 585.2 664.4 636.2 660.2 662.2 9.2. LENDING RATES (average weighted as a %) 8.7 7.6 7.7 7.6 7.5 7.0 7.17 5.9 Government and similar institutions 7.02 7.46 7.55 7.04 7.17 5.9 Fivate individuals 9.50 8.85 8.94 8.71 8.80 8.1 State-owned companies and EPICs 7.09 6.86 7.47 7.44 6.95 6.1 Insurance-Pension funds 10.00 7.77 7.16 9.74 7.23 7.	•						52.8
more than 2 years and less than or equal to 5 years	•						67.3
Total More than 5 years and less than or equal to 10 years 5.7 5.5 4.3 14.2 4.6 8 8 15.5 14.2 12.3 14.2 14.6 8 15.5 14.3 14.2 14.6 8 15.5 15.5 14.3 14.2 14.6 8 15.5							62.5
More than 10 years 5.7 5.5 4.3 14.2 4.6 8 70tal 468.6 585.2 664.4 636.2 660.2 662. Selection							126.7
Total 468.6 585.2 664.4 636.2 660.2 660.2	•						142.8
Page 14 September 15 September 16 September 16 September 16 September 16 September 17 September 17 September 17 September 18 September							8.0
Table 9.2.1. Interest Rates by Type of Borrower 2014 2015 2016 2017 2018 20 Government and similar institutions 7.02 7.46 7.55 7.04 7.17 5.5 Private individuals 9.50 8.85 8.94 8.71 8.80 8.5 Financial clients 8.98 8.01 7.89 7.10 6.09 3.3 State-owned companies and EPICs 7.09 6.86 7.47 7.44 6.95 6.1 Insurance-Pension funds 10.00 7.77 7.16 9.74 7.23 7.4 Companies in the productive sector 8.46 7.98 8.02 7.85 8.25 7.3 Sole proprietorships 9.89 9.96 9.80 9.68 9.74 9.4 Cooperatives and village groups 10.50 8.53 7.83 9.15 7.89 8.4 Miscellaneous (NGOs, associations, unions, etc.) 8.78 8.18 7.62 7.29 7.36 6.3 Bank staff 3.30	Total	468.6	585.2	664.4	636.2	660.2	662.4
Table 9.2.1. Interest Rates by Type of Borrower 2014 2015 2016 2017 2018 20 Government and similar institutions 7.02 7.46 7.55 7.04 7.17 5.5 Private individuals 9.50 8.85 8.94 8.71 8.80 8.5 Financial clients 8.98 8.01 7.89 7.10 6.09 3.3 State-owned companies and EPICs 7.09 6.86 7.47 7.44 6.95 6. Insurance-Pension funds 10.00 7.77 7.16 9.74 7.23 7. Companies in the productive sector 8.46 7.98 8.02 7.85 8.25 7.3 Sole proprietorships 9.89 9.96 9.80 9.68 9.74 9.4 Cooperatives and village groups 10.50 8.53 7.83 9.15 7.89 8.4 Miscellaneous (NGOs, associations, unions, etc.) 8.78 8.18 7.62 7.29 7.36 6.3 Bank staff 3.30	9.2. LENDING RATES (average weighted as a %)						
Government and similar institutions	, (
Private individuals 9.50 8.85 8.94 8.71 8.80 8.71 Financial clients 8.98 8.01 7.89 7.10 6.09 3.0 State-owned companies and EPICs 7.09 6.86 7.47 7.44 6.95 6.3 Insurance-Pension funds 10.00 7.77 7.16 9.74 7.23 7.2 Companies in the productive sector 8.46 7.98 8.02 7.85 8.25 7.3 Sole proprietorships 9.89 9.96 9.80 9.68 9.74 9.9 Cooperatives and village groups 10.50 8.53 7.83 9.15 7.89 8.2 Miscellaneous (NGOs, associations, unions, etc.) 8.78 8.18 7.62 7.29 7.36 6.5 Bank staff 3.30 3.10 3.23 3.42 3.08 3.3 Total 8.75 8.31 8.31 8.10 8.16 7.6 Export 8.24 7.90 7.19 8.63	Table 9.2.1. Interest Rates by Type of Borrower	2014	2015	2016	2017	2018	2019
Financial clients	Government and similar institutions	7.02	7.46	7.55	7.04	7.17	5.91
State-owned companies and EPICs	Private individuals	9.50	8.85	8.94	8.71	8.80	8.74
Insurance-Pension funds 10.00 7.77 7.16 9.74 7.23 7.45 Companies in the productive sector 8.46 7.98 8.02 7.85 8.25 7.3 Sole proprietorships 9.89 9.96 9.80 9.68 9.74 9.4 9.4 Sole proprietorships 10.50 8.53 7.83 9.15 7.89 8.46 Miscellaneous (NGOs, associations, unions, etc.) 8.78 8.18 7.62 7.29 7.36 6.4 Sole proprietorships 10.50 8.53 7.83 9.15 7.89 8.45 7.62 7.29 7.36 6.4 Sole proprietorships 10.50 8.53 7.83 9.15 7.89 8.45 7.62 7.29 7.36 6.4 Sole proprietorships 10.50 8.53 8.31 8.31 8.10 8.16 7.4 Sole proprietorships 10.50 8.55 8.31 8.31 8.10 8.16 7.4 Sole proprietorships 10.50 8.55 8.31 8.31 8.10 8.16 7.4 Sole proprietorships 10.50 8.55 9.00 8.0 Sole proprietorships 10.50 8.28 8.24 7.90 7.19 8.63 7.60 Sole proprietorships 10.50 8.28 8.24 7.90 7.19 8.63 7.60 Sole proprietorships 10.50 8.25 8.35 8.33 8.31 8.31 8.40 8.47 8.50 Sole proprietorships 10.50 8.55 8.31 8.31 8.31 8.40 8.47 8.50 Sole proprietorships 10.50 8.55 8.31 8.31 8.31 8.40 8.47 8.50 Sole proprietorships 10.50 8.55 8.31 8.31 8.31 8.40 8.47 8.50 Sole proprietorships 10.50 8.75 8.31 8.31 8.10 8.16 7.40 Sole proprietorships 10.50 8.75 8.31 8.31 8.10 8.16 7.40 Sole proprietorships 10.50 8.75 8.31 8.31 8.10 8.16 7.40 Sole proprietorships 10.50 8.75 8.75 8.75 8.75 8.75 8.75 8.75 8.75	Financial clients	8.98	8.01	7.89	7.10	6.09	3.00
Companies in the productive sector 8.46 7.98 8.02 7.85 8.25 7.35 Sole proprietorships 9.89 9.96 9.80 9.68 9.74 9.6 Cooperatives and village groups 10.50 8.53 7.83 9.15 7.89 8.6 Miscellaneous (NGOs, associations, unions, etc.) 8.78 8.18 7.62 7.29 7.36 6.9 Bank staff 3.30 3.10 3.23 3.42 3.08 3.3 Total 8.75 8.31 8.31 8.10 8.16 7.0 Table 9.2.2. Interest Rates by Loan Purpose 2014 2015 2016 2017 2018 20 Housing 8.23 8.49 7.57 8.78 8.42 7.6 Export 8.14 6.22 8.55 9.00 8.0 Equipment 8.28 8.24 7.90 7.19 8.63 7.6 Cash flow 8.60 8.35 8.43 8.28 8.27 7.3 Other 8.83 7.85 8.32 7.38 7.48 <	State-owned companies and EPICs	7.09	6.86	7.47			6.70
Sole proprietorships 9.89 9.96 9.80 9.68 9.74 9.6 Cooperatives and village groups 10.50 8.53 7.83 9.15 7.89 8.4 Miscellaneous (NGOs, associations, unions, etc.) 8.78 8.18 7.62 7.29 7.36 6.9 Bank staff 3.30 3.10 3.23 3.42 3.08 3.3 Total 8.75 8.31 8.31 8.10 8.16 7.0 Table 9.2.2. Interest Rates by Loan Purpose 2014 2015 2016 2017 2018 20 Housing 8.23 8.49 7.57 8.78 8.42 7.6 Export 8.14 6.22 8.55 9.00 8.6 Equipment 8.28 8.24 7.90 7.19 8.63 7.0 Consumer 9.34 8.61 8.69 8.41 8.47 8.3 Other 8.83 7.85 8.32 7.38 7.48 6.0 Total 8.75 8.31 8.31 8.10 8.16 7.0<	Insurance-Pension funds	10.00	7.77	7.16	9.74	7.23	7.42
Cooperatives and village groups 10.50 8.53 7.83 9.15 7.89 8.64 Miscellaneous (NGOs, associations, unions, etc.) 8.78 8.18 7.62 7.29 7.36 6.3 Bank staff 3.30 3.10 3.23 3.42 3.08 3.3 Total 8.75 8.31 8.31 8.10 8.16 7.6 Table 9.2.2. Interest Rates by Loan Purpose 2014 2015 2016 2017 2018 20 Housing 8.23 8.49 7.57 8.78 8.42 7.6 Export 8.14 6.22 8.55 9.00 8.6 Equipment 8.28 8.24 7.90 7.19 8.63 7.6 Consumer 9.34 8.61 8.69 8.41 8.47 8.8 Cash flow 8.60 8.35 8.43 8.28 8.27 7.3 Other 8.83 7.85 8.32 7.38 7.48 6.8 Total 8.75 8.31 8.31 8.10 8.16 7.6	Companies in the productive sector			8.02		8.25	7.36
Miscellaneous (NGOs, associations, unions, etc.) 8.78 8.18 7.62 7.29 7.36 6.9 Bank staff 3.30 3.10 3.23 3.42 3.08 3.3 Total 8.75 8.31 8.31 8.10 8.16 7.6 Table 9.2.2. Interest Rates by Loan Purpose 2014 2015 2016 2017 2018 20 Housing 8.23 8.49 7.57 8.78 8.42 7.6 Export 8.14 6.22 8.55 9.00 8.6 Equipment 8.28 8.24 7.90 7.19 8.63 7.0 Consumer 9.34 8.61 8.69 8.41 8.47 8.8 Cash flow 8.60 8.35 8.43 8.28 8.27 7.3 Other 8.83 7.85 8.32 7.38 7.48 6.8 Total 8.75 8.31 8.31 8.10 8.16 7.6 Table 9.2.3. Interest Rates by Loan Term 2014 2015 2016 2017 2018 20	• • •						9.65
Bank staff 3.30 3.10 3.23 3.42 3.08 3.3 Total 8.75 8.31 8.31 8.10 8.16 7.0 Table 9.2.2. Interest Rates by Loan Purpose 2014 2015 2016 2017 2018 20 Housing 8.23 8.49 7.57 8.78 8.42 7.6 Export 8.14 6.22 8.55 9.00 8.0 Equipment 8.28 8.24 7.90 7.19 8.63 7.0 Consumer 9.34 8.61 8.69 8.41 8.47 8.5 Cash flow 8.60 8.35 8.43 8.28 8.27 7.3 Other 8.83 7.85 8.32 7.38 7.48 6.0 Total 8.75 8.31 8.31 8.10 8.16 7.0 Table 9.2.3. Interest Rates by Loan Term 2014 2015 2016 2017 2018 20 less than or equal to 1 month 9.04 9.42 9.24 9.17 9.44 8.0 more than 1 m	, , , , , , , , , , , , , , , , , , , ,						8.41
Total 8.75 8.31 8.31 8.10 8.16 7.0 Table 9.2.2. Interest Rates by Loan Purpose 2014 2015 2016 2017 2018 2017 Housing 8.23 8.49 7.57 8.78 8.42 7.6 Export 8.14 6.22 8.55 9.00 8.0 Equipment 8.28 8.24 7.90 7.19 8.63 7.0 Consumer 9.34 8.61 8.69 8.41 8.47 8.9 Cash flow 8.60 8.35 8.43 8.28 8.27 7.3 Other 8.83 7.85 8.32 7.38 7.48 6.8 Total 8.75 8.31 8.31 8.10 8.16 7.0 Less than or equal to 1 month 9.04 9.42 9.24 9.17 9.44 8.0 more than 1 month and less than or equal to 3 months 9.06 7.50 8.72 8.08 8.03 7.5							6.95
Table 9.2.2. Interest Rates by Loan Purpose 2014 2015 2016 2017 2018 2017 Housing 8.23 8.49 7.57 8.78 8.42 7.6 Export 8.14 6.22 8.55 9.00 8.0 Equipment 8.28 8.24 7.90 7.19 8.63 7.0 Consumer 9.34 8.61 8.69 8.41 8.47 8.5 Cash flow 8.60 8.35 8.43 8.28 8.27 7.3 Other 8.83 7.85 8.32 7.38 7.48 6.8 Total 8.75 8.31 8.31 8.10 8.16 7.0 Less than or equal to 1 month 9.04 9.42 9.24 9.17 9.44 8.0 more than 1 month and less than or equal to 3 months 9.06 7.50 8.72 8.08 8.03 7.5							3.36
Housing 8.23 8.49 7.57 8.78 8.42 7.6 Export 8.14 6.22 8.55 9.00 8.6 Equipment 8.28 8.24 7.90 7.19 8.63 7.6 Consumer 9.34 8.61 8.69 8.41 8.47 8.9 Cash flow 8.60 8.35 8.43 8.28 8.27 7.3 Other 8.83 7.85 8.32 7.38 7.48 6.8 Total 8.75 8.31 8.31 8.10 8.16 7.6 Table 9.2.3. Interest Rates by Loan Term 2014 2015 2016 2017 2018 2016 less than or equal to 1 month 9.04 9.42 9.24 9.17 9.44 8.6 more than 1 month and less than or equal to 3 months 9.06 7.50 8.72 8.08 8.03 7.50	Total	8.75	8.31	8.31	8.10	8.16	7.69
Housing 8.23 8.49 7.57 8.78 8.42 7.6 Export 8.14 6.22 8.55 9.00 8.6 Equipment 8.28 8.24 7.90 7.19 8.63 7.6 Consumer 9.34 8.61 8.69 8.41 8.47 8.9 Cash flow 8.60 8.35 8.43 8.28 8.27 7.3 Other 8.83 7.85 8.32 7.38 7.48 6.8 Total 8.75 8.31 8.31 8.10 8.16 7.6 Table 9.2.3. Interest Rates by Loan Term 2014 2015 2016 2017 2018 2016 less than or equal to 1 month 9.04 9.42 9.24 9.17 9.44 8.6 more than 1 month and less than or equal to 3 months 9.06 7.50 8.72 8.08 8.03 7.50							
Export 8.14 6.22 8.55 9.00 8.00 Equipment 8.28 8.24 7.90 7.19 8.63 7.00 Consumer 9.34 8.61 8.69 8.41 8.47 8.50 Cash flow 8.60 8.35 8.43 8.28 8.27 7.30 Cither 8.83 7.85 8.32 7.38 7.48 6.30 Total 8.75 8.31 8.31 8.10 8.16 7.00 Cites than or equal to 1 month 9.04 9.42 9.24 9.17 9.44 8.00 more than 1 month and less than or equal to 3 months 9.06 7.50 8.72 8.08 8.03 7.50	Table 9.2.2. Interest Rates by Loan Purpose	2014	2015	2016	2017	2018	2019
Equipment 8.28 8.24 7.90 7.19 8.63 7.00 Consumer 9.34 8.61 8.69 8.41 8.47 8.50 Cash flow 8.60 8.35 8.43 8.28 8.27 7.30 Other 8.83 7.85 8.32 7.38 7.48 6.60 8.70 Example 9.2.3. Interest Rates by Loan Term 2014 2015 2016 2017 2018 2016 Ess than or equal to 1 month 9.04 9.42 9.24 9.17 9.44 8.00 more than 1 month and less than or equal to 3 months 9.06 7.50 8.72 8.08 8.03 7.50	Housing	8.23	8.49	7.57			7.64
Consumer 9.34 8.61 8.69 8.41 8.47 8.5 Cash flow 8.60 8.35 8.43 8.28 8.27 7.3 Other 8.83 7.85 8.32 7.38 7.48 6.6 Total 8.75 8.31 8.31 8.10 8.16 7.6 Table 9.2.3. Interest Rates by Loan Term 2014 2015 2016 2017 2018 20 less than or equal to 1 month 9.04 9.42 9.24 9.17 9.44 8.6 more than 1 month and less than or equal to 3 months 9.06 7.50 8.72 8.08 8.03 7.5	Export		8.14	6.22	8.55	9.00	8.02
Cash flow 8.60 8.35 8.43 8.28 8.27 7.7 Other 8.83 7.85 8.32 7.38 7.48 6.8 Total 8.75 8.31 8.31 8.10 8.16 7.6 Table 9.2.3. Interest Rates by Loan Term 2014 2015 2016 2017 2018 20 less than or equal to 1 month 9.04 9.42 9.24 9.17 9.44 8.0 more than 1 month and less than or equal to 3 months 9.06 7.50 8.72 8.08 8.03 7.5	Equipment		8.24	7.90	7.19	8.63	7.02
Other 8.83 7.85 8.32 7.38 7.48 6.6 Total 8.75 8.31 8.31 8.10 8.16 7.6 Table 9.2.3. Interest Rates by Loan Term 2014 2015 2016 2017 2018 20 less than or equal to 1 month 9.04 9.42 9.24 9.17 9.44 8.0 more than 1 month and less than or equal to 3 months 9.06 7.50 8.72 8.08 8.03 7.5							8.50
Total 8.75 8.31 8.31 8.10 8.16 7.6 Table 9.2.3. Interest Rates by Loan Term 2014 2015 2016 2017 2018 20 less than or equal to 1 month 9.04 9.42 9.24 9.17 9.44 8.0 more than 1 month and less than or equal to 3 months 9.06 7.50 8.72 8.08 8.03 7.5							7.76
Table 9.2.3. Interest Rates by Loan Term 2014 2015 2016 2017 2018 2019 less than or equal to 1 month 9.04 9.42 9.24 9.17 9.44 8.0 more than 1 month and less than or equal to 3 months 9.06 7.50 8.72 8.08 8.03 7.50							6.88
less than or equal to 1 month 9.04 9.42 9.24 9.17 9.44 8.0 more than 1 month and less than or equal to 3 months 9.06 7.50 8.72 8.08 8.03 7.50	lotai	8.75	8.31	8.31	8.10	8.16	7.69
less than or equal to 1 month 9.04 9.42 9.24 9.17 9.44 8.0 more than 1 month and less than or equal to 3 months 9.06 7.50 8.72 8.08 8.03 7.50	Table 9.2.3. Interest Rates by Loan Term	2014	2015	2016	2017	2018	2019
more than 1 month and less than or equal to 3 months 9.06 7.50 8.72 8.08 8.03 7.	·						8.06
·		5.04					7.18
more man a months and less than or equal to chloridis 0.30 0.30 1.19 0.40 1.50 5.4	•	a ne					1.10
·	more than 1 month and less than or equal to 3 months						0 00
·	more than 1 month and less than or equal to 3 months more than 3 months and less than or equal to 6 months	8.35	8.56	7.79	8.28	7.60	8.29
	more than 1 month and less than or equal to 3 months more than 3 months and less than or equal to 6 months more than 6 months and less than or equal to 1 year	8.35 8.37	8.56 6.81	7.79 8.00	8.28 7.80	7.60 8.14	7.89
	more than 1 month and less than or equal to 3 months more than 3 months and less than or equal to 6 months more than 6 months and less than or equal to 1 year more than 1 year and less than or equal to 2 years	8.35 8.37 9.50	8.56 6.81 8.77	7.79 8.00 7.34	8.28 7.80 7.53	7.60 8.14 8.69	7.89 7.39
	more than 1 month and less than or equal to 3 months more than 3 months and less than or equal to 6 months more than 6 months and less than or equal to 1 year more than 1 year and less than or equal to 2 years more than 2 years and less than or equal to 5 years	8.35 8.37 9.50 8.74	8.56 6.81 8.77 8.29	7.79 8.00 7.34 8.41	8.28 7.80 7.53 8.01	7.60 8.14 8.69 7.69	7.89 7.39 7.35
	more than 1 month and less than or equal to 3 months more than 3 months and less than or equal to 6 months more than 6 months and less than or equal to 1 year more than 1 year and less than or equal to 2 years more than 2 years and less than or equal to 5 years more than 5 years and less than or equal to 10 years	8.35 8.37 9.50 8.74 8.67	8.56 6.81 8.77 8.29 8.41	7.79 8.00 7.34 8.41 8.37	8.28 7.80 7.53 8.01 8.11	7.60 8.14 8.69 7.69 8.13	7.89 7.39 7.35 7.93
Total 8.75 8.31 8.31 8.10 8.16 7.0	more than 1 month and less than or equal to 3 months more than 3 months and less than or equal to 6 months more than 6 months and less than or equal to 1 year more than 1 year and less than or equal to 2 years more than 2 years and less than or equal to 5 years more than 5 years and less than or equal to 10 years More than 10 years	8.35 8.37 9.50 8.74 8.67 4.33	8.56 6.81 8.77 8.29 8.41 4.78	7.79 8.00 7.34 8.41 8.37 5.22	8.28 7.80 7.53 8.01 8.11 6.83	7.60 8.14 8.69 7.69 8.13 5.16	7.89 7.39 7.35 7.93 5.40

9.3. DEPOSIT RATES ON OPENING OF NEW ACCOUNTS

Sovernment and similar institutions	Table 9.3.1. Breakdown by Customer Category	2014	2015	2016	2017	2018	2019
Primate individuals	, , , , , , , , , , , , , , , , , , , ,						
Financial clients							
Selte-toward companies and EPICo 177,							
Insuranne-Pension funds (1823) 1863 1711, 2023 2244 2045 2050 Campanies in the productive socro 2477 2735 249.1 3133 2089, 2896 2896 2806 2806 2806 2806 2806 2806 2806 280							
Companies in the productive sector 2477 273.5 249.1 313.9 285.9 208.7 208.8 208.0 107.5 20.5							
Sociego proprietionships 287 29.8 23.6 35.0 34.7 29.2							
Second Properties and village groups 3.9 44.5 45.9 20.6 27.7 27.2 27.5	Companies in the productive sector						
Microselineous (NGOs, associations, uniones, etc.) 23.4 40.9 31.4 9.6 7.8 30.2 1.8 30.6 30.6	Sole proprietorships	28.7	20.8	23.6	35.0	34.7	29.2
Bank staff	Cooperatives and village groups	35.9	44.5	48.9	20.6	28.7	27.2
Total 1 248.5 1 444.0 1 742.4 1 254.4 1 234.6 1 250.7 Table 9.3.2. Breakdown by Type of Deposit 248.5 1 444.0 1 742.4 1 258.3 1 234.6 1 250.6 Special savings scheme Cartificate of deposit Control of deposit Control of Special savings scheme Cartificate of deposit Control of Special Special Savings scheme Cartificate of deposit Control of Special Special Special Savings scheme Cartificate of deposit Control of Special Sp	Miscellaneous (NGOs, associations, unions, etc.)	23.4	40.9	31.4	9.6	17.8	30.2
Table 9.3.2. Breakdown by Type of Deposit 2014 2015 2016 2017 2018 2019 Fixed-term deposit 5 1444.0 1742.4 1253.4 1234.6 1250.6 58pccial savings scheme 2 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0	Bank staff	4.0	4.0	4.7	3.2	1.8	0.6
Fixed-tem deposit Spacemen (1248,5 1444,0 1742,4 1253,4 1234,6 1250,6 Spacedi savings scheme (235) spaced i savings scheme (235) spaced (23	Total	1 248.5	1 444.0	1 742.4	1 254.4	1 234.6	1 250.7
Fixed-tem deposit Spacemen (1248,5 1444,0 1742,4 1253,4 1234,6 1250,6 Spacedi savings scheme (235) spaced i savings scheme (235) spaced (23	Table 9.3.2. Breakdown by Type of Deposit	2014	2015	2016	2017	2018	2019
Cash Nouther Contribute of deposit Contribute of Contrib	Fixed-term deposit						
Cash Nouther Contribute of deposit Contribute of Contrib	Special savings scheme				1.0		
Differ 1248.5	Cash voucher						
Differ 1248.5	Certificate of deposit						
Total 1 248.5	Other						0.0
tess than or equal to 1 month month and less than or equal to 3 months more than 1 month and less than or equal to 6 months more than 3 months and less than or equal to 6 months more than 6 months and less than or equal to 6 months more than 6 months and less than or equal to 1 year 152.5 162.5 526.9 113.9 144.6 140.9 more than 1 year and less than or equal to 2 years 21.1 50.1 52.0 24.4 9.8 11.1 more than 2 years and less than or equal to 5 years 94.9 77.0 170.0 133.3 159.6 178.8 more than 5 years and less than or equal to 10 years 93.3 70.4 21.9 49.9 74.4 46.6 170.1 124.5 144.0 1742.4 125.4 123.6 125.7 94. DEPOSIT RATES (average weighted as a %) 17able 9.4.1. Interest Rates by Type of Depositor 94. DEPOSIT RATES (average weighted as a %) 17able 9.4.1. Interest Rates by Type of Depositor 95.4. DEPOSIT RATES (average weighted as a %) 17able 9.4.1. Interest Rates by Type of Depositor 95.4. DEPOSIT RATES (average weighted as a %) 17able 9.4.1. Interest Rates by Type of Depositor 96.4. DEPOSIT RATES (average weighted as a %) 17able 9.4.1. Interest Rates by Type of Depositor 96.4. DEPOSIT RATES (average weighted as a %) 17able 9.4.1. Interest Rates by Type of Depositor 97.4.	Total	1 248.5	1 444.0	1 742.4	1 254.4	1 234.6	
tess than or equal to 1 month month and less than or equal to 3 months more than 1 month and less than or equal to 6 months more than 3 months and less than or equal to 6 months more than 6 months and less than or equal to 6 months more than 6 months and less than or equal to 1 year 152.5 162.5 526.9 113.9 144.6 140.9 more than 1 year and less than or equal to 2 years 21.1 50.1 52.0 24.4 9.8 11.1 more than 2 years and less than or equal to 5 years 94.9 77.0 170.0 133.3 159.6 178.8 more than 5 years and less than or equal to 10 years 93.3 70.4 21.9 49.9 74.4 46.6 170.1 124.5 144.0 1742.4 125.4 123.6 125.7 94. DEPOSIT RATES (average weighted as a %) 17able 9.4.1. Interest Rates by Type of Depositor 94. DEPOSIT RATES (average weighted as a %) 17able 9.4.1. Interest Rates by Type of Depositor 95.4. DEPOSIT RATES (average weighted as a %) 17able 9.4.1. Interest Rates by Type of Depositor 95.4. DEPOSIT RATES (average weighted as a %) 17able 9.4.1. Interest Rates by Type of Depositor 96.4. DEPOSIT RATES (average weighted as a %) 17able 9.4.1. Interest Rates by Type of Depositor 96.4. DEPOSIT RATES (average weighted as a %) 17able 9.4.1. Interest Rates by Type of Depositor 97.4.	Table 9.3.3 Breakdown by Duration	2014	2015	2016	2017	2018	2010
more than 1 month and less than or equal to 3 months more than 1 month and less than or equal to 6 months 325.2 311.1 230.0 175.1 163.1 141.3 35.2 311.1 230.0 175.1 163.1 141.3 35.2 311.1 230.0 175.1 163.1 141.3 35.2 311.1 230.0 175.1 163.1 141.3 31.2 161.3 31.2 163.6 140.9 more than 1 year and less than or equal to 2 years 2 12.1 50.1 52.0 143.3 153.6 178.8 more than 2 years and less than or equal to 5 years 2 94.9 77.0 170.0 133.3 153.6 178.8 more than 5 years and less than or equal to 5 years 394.9 77.0 170.0 133.3 153.6 178.8 more than 5 years and less than or equal to 10 years 39.3 70.4 21.9 49.9 74.4 46.6 Unspecified 5.4 144.0 1742.4 1254.4 1234.6 1250.7 144.1 1254.1 1254.7	<u> </u>						
more than 3 months and less than or equal to 6 months and less than or equal to 1 year ban 6 months and less than or equal to 1 year ban 6 months and less than or equal to 1 year ban 6 months and less than or equal to 1 year 2 to 152.5 begin 152.5 begin 113.9 begin 144.6 begin 140.9 more than 1 year and less than or equal to 2 years 2 1.1 begin 152.5 begin 140.0 begin 152.5 begin 152.5 begin 140.0 begin 152.5 b	•						
more than 6 months and less than or equal to 1 years	·						
Table 9.4.1. Interest Rates by Type of Depositor 2014 4.0. 5.0. 5.0. 2.0. 2.0. 2.0. 1.0.	·						
more than 2 years and less than or equal to 5 years							
Total 1248.5 1444.0 1742.4 1254.4 1234.6 1250.7	more than 1 year and less than or equal to 2 years	21.1	50.1	52.0	24.4	9.8	11.1
Total 1 248.5 1 444.0 1 742.4 1 254.4 1 234.6 1 250.7	more than 2 years and less than or equal to 5 years	94.9	77.0	170.0	133.3	159.6	178.8
1 248.5	more than 5 years and less than or equal to 10 years	39.3	70.4	21.9	49.9	74.4	46.6
### Part	Unspecified		5.4				
Table 9.4.1. Interest Rates by Type of Depositor 2014 2015 2016 2017 2018 2019 Government and similar institutions 5.01 5.10 5.32 5.37 5.62 5.60 Private individuals 4.44 4.50 5.30 4.77 5.13 5.11 Financial clients 5.73 6.13 6.28 6.07 7.06 6.38 State-owned companies and EPICs 5.73 5.74 5.62 5.35 6.02 5.84 Insurance-Pension funds 5.61 5.49 5.87 5.66 5.67 5.69 Companies in the productive sector 5.13 5.39 5.33 5.21 5.35 5.36 Sole proprietorships 5.03 4.95 4.96 4.48 4.31 4.82 Copperatives and village groups 4.78 5.43 5.53 5.65 5.87 5.87 Miscellaneous (NGOs, associations, unions, etc.) 4.31 4.56 4.58 4.70 5.33 5.47 Bank staff 4.00 4.02 4.10 3.92 5.80 5.83 Total 5.28 5.35 5.56 5.40 5.69 5.57 Table 9.4.2. Interest Rates by Type of Deposit 5.28 5.35 5.56 5.40 5.69 5.57 Table 9.4.3. Interest Rates by Type of Deposit 5.28 5.35 5.56 5.40 5.69 5.57 Table 9.4.3. Interest Rates by Duration Certificate of deposit Other 7.06 6.38 7.07 7.06 6.38 7.07 7.06 6.38 7.07 7.06 6.38 7.08 7.58 7.09 7.58 7.00 7.00 7.00 7.00 7.00 7.00 7.00 7.0	Total	1 248.5	1 444.0	1 742.4	1 254.4	1 234.6	1 250.7
Private individuals	Table 9.4.1. Interest Rates by Type of Depositor	2014	2015	2016	2017	2018	2019
Financial clients 5.73 6.13 6.28 6.07 7.06 6.38 State-owned companies and EPICs 5.73 5.74 5.62 5.35 6.02 5.84 Insurance-Pension funds 5.61 5.49 5.87 5.66 5.67 5.69 Companies in the productive sector 5.13 5.39 5.33 5.21 5.35 5.36 5.36 Sole proprietorships 5.03 4.95 4.96 4.48 4.31 4.82 Cooperatives and village groups 4.78 5.43 5.53 5.65 5.87 5.87 Miscellaneous (NGOs, associations, unions, etc.) 4.31 4.56 4.58 4.70 5.33 5.47 5.83 5.64 5.87 5.87 5.87 5.80 5.81 5.81 5.82 5.35 5.56 5.40 5.69 5.57 5.82 5.35 5.56 5.40 5.69 5.57 5.82 5.35 5.56 5.40 5.69 5.57 5.82 5.35 5.56 5.40 5.69 5.57 5.50 5.40 5.69 5.57 5.50 5.50 5.50 5.50 5.50 5.50 5.50	Government and similar institutions						
State-owned companies and EPICs 5.73 5.74 5.62 5.35 6.02 5.84 Insurance-Pension funds 5.61 5.49 5.87 5.66 5.67 5.69 Companies in the productive sector 5.13 5.39 5.33 5.21 5.35 5.36 Sole proprietorships 5.03 4.95 4.96 4.48 4.31 4.82 Cooperatives and village groups 4.78 5.43 5.53 5.65 5.87 5.87 Miscellaneous (NGOs, associations, unions, etc.) 4.31 4.56 4.58 4.70 5.33 5.47 Miscellaneous (NGOs, associations, unions, etc.) 4.31 4.56 4.58 4.70 5.33 5.47 Eank staff 4.00 4.02 4.10 3.92 5.80 5.83 Total 5.28 5.35 5.56 5.40 5.69 5.57 Table 9.4.2. Interest Rates by Type of Deposit 2014 2015 2016 2017 2018 2019 Fixed-term deposit 5.28 5.35 5.56 5.40 5.69 5.57 Sole of the state of deposit Certificate of deposit Other 4.00 5.28 5.35 5.56 5.40 5.69 5.57 Table 9.4.3. Interest Rates by Duration 2014 2015 2016 2017 2018 2019 East han or equal to 1 month 4.53 4.65 4.73 4.85 5.18 5.34 more than 1 month and less than or equal to 6 months 5.94 5.89 5.83 6.00 6.59 5.91 more than 6 months and less than or equal to 1 year 4.95 5.35 5.56 5.46 5.68 5.86 5.92 5.65 5.15 more than 1 year and less than or equal to 2 years 5.68 5.65 5.86 5.92 5.65 5.15 more than 5 years and less than or equal to 5 years 5.80 5.93 5.25 6.18 5.97 5.95 Unspecified 5.70	Private individuals	4.44	4.50	5.30	4.77	5.13	5.11
Insurance-Pension funds 5.61 5.49 5.87 5.66 5.67 5.69 Companies in the productive sector 5.13 5.39 5.33 5.21 5.35 5.36 Sole proprietorships 5.03 4.95 4.96 4.48 4.31 4.82 Cooperatives and village groups 4.78 5.43 5.53 5.65 5.87 5.87 Miscellaneous (NGOs, associations, unions, etc.) 4.31 4.56 4.58 4.70 5.33 5.47 Bank staff 4.00 4.02 4.10 3.92 5.80 5.83 Total 5.28 5.35 5.56 5.40 5.69 5.57	Financial clients	5.73	6.13	6.28	6.07	7.06	6.38
Companies in the productive sector 5.13 5.39 5.33 5.21 5.35 5.36 Sole proprietorships 5.03 4.95 4.96 4.48 4.31 4.82 Cooperatives and village groups 4.78 5.43 5.53 5.65 5.87 5.87 5.87 Miscellaneous (NGOs, associations, unions, etc.) 4.31 4.56 4.58 4.70 5.33 5.47 5.87 Bank staff 4.00 4.02 4.10 3.92 5.80 5.83 5.41 5.57 5.56 5.40 5.69 5.57 5.56 5.40 5.69 5.57 5.56 5.40 5.69 5.57 5.57 5.56 5.40 5.69 5.57 5.57 5.56 5.40 5.69 5.57 5.56 5.40 5.69 5.57 5.56 5.40 5.69 5.57 5.56 5.40 5.69 5.57 5.56 5.40 5.69 5.57 5.56 5.40 5.69 5.57 5.56 5.40 5.69 5.57 5.56 5.40 5.69 5.57 5.56 5.40 5.69 5.57 5.56 5.40 5.69 5.57 5.56 5.40 5.69 5.57 5.56 5.40 5.69 5.57 5.56 5.40 5.69 5.57 5.56 5.40 5.69 5.57 5.56 5.40 5.69 5.57 5.56 5.40 5.69 5.57 5.56 5.40 5.69 5.57 5.56 5.40 5.69 5.57 5.57 5.50 5.40 5.69 5.57 5.57 5.50 5.40 5.69 5.57 5.57 5.50 5.40 5.69 5.57 5.57 5.50 5.40 5.69 5.57 5.57 5.50 5.40 5.69 5.57 5.57 5.50 5.40 5.69 5.57 5.57 5.50 5.40 5.69 5.57 5.57 5.50 5.40 5.69 5.57 5.57 5.50 5.40 5.69 5.57 5.57 5.50 5.40 5.69 5.57 5.50 5.40 5.69 5.57 5.50 5.40 5.69 5.57 5.50 5.40 5.69 5.57 5.50 5.50 5.50 5.50 5.50 5.50 5.50	State-owned companies and EPICs	5.73	5.74	5.62	5.35	6.02	5.84
Sole proprietorships 5.03 4.95 4.96 4.48 4.31 4.82	Insurance-Pension funds	5.61	5.49	5.87	5.66	5.67	5.69
Cooperatives and village groups 4.78 5.43 5.53 5.65 5.87 5.87 Miscellaneous (NGOs, associations, unions, etc.) 4.31 4.56 4.58 4.70 5.33 5.47 Bank staff 4.00 4.02 4.10 3.92 5.80 5.83 Total 5.28 5.35 5.56 5.40 5.69 5.57 Table 9.4.2. Interest Rates by Type of Deposit 2014 2015 2016 2017 2018 2019 Fixed-term deposit 5.28 5.35 5.56 5.40 5.69 5.57 Table 9.4.2. Interest Rates by Type of Deposit 5.28 5.35 5.56 5.40 5.69 5.57 Cash voucher Certificate of deposit 5.28 5.35 5.56 5.40 5.69 5.57 Table 9.4.3. Interest Rates by Duration 5.28 5.35 5.56 5.40 5.69 5.57 Table 9.4.3. Interest Rates by Duration 2014 2015 2016 2017 2018 2019 dess than or equal to 1 month 4.53 4.65 4.73 4.85 5.18 5.34 more than 1 month and less than or equal to 3 months 5.27 5.51 5.91 5.43 5.63 5.44 more than 3 months and less than or equal to 6 months 5.94 5.89 5.83 6.00 6.59 5.91 more than 6 months and less than or equal to 1 year 4.95 5.35 5.56 5.86 5.92 5.65 5.15 more than 1 year and less than or equal to 5 years 5.68 5.66 6.12 5.72 6.14 5.78 more than 2 years and less than or equal to 5 years 5.95 5.66 6.12 5.72 6.14 5.78 more than 5 years and less than or equal to 5 years 5.95 5.66 6.12 5.72 6.14 5.78 more than 5 years and less than or equal to 5 years 5.95 5.66 6.12 5.72 6.14 5.78 more than 5 years and less than or equal to 5 years 5.95 5.66 6.12 5.72 6.14 5.78 more than 5 years and less than or equal to 5 years 5.95 5.66 6.12 5.72 6.14 5.78 more than 5 years and less than or equal to 5 years 5.95 5.66 6.12 5.72 6.14 5.78 more than 5 years and less than or equal to 5 years 5.95 5.66 6.12 5.72 6.14 5.78 more than 5 years and less than or equal to 10 years 5.80 5.93 5.25 6.18 5.97 5.95	Companies in the productive sector	5.13	5.39	5.33	5.21	5.35	5.36
Miscellaneous (NGOs, associations, unions, etc.) 4.31	Sole proprietorships	5.03	4.95	4.96	4.48	4.31	4.82
Bank staff 4.00 4.02 4.10 3.92 5.80 5.83 Total 5.28 5.35 5.56 5.40 5.69 5.57 Table 9.4.2. Interest Rates by Type of Deposit 2014 2015 2016 2017 2018 2019 Fixed-term deposit 5.28 5.35 5.56 5.40 5.69 5.57 Special savings scheme 6.15 Cash voucher Certificate of deposit 0.15 Other 4.00 Total 5.28 5.35 5.56 5.40 5.69 5.57 Table 9.4.3. Interest Rates by Duration 2014 2015 2016 2017 2018 2019 less than or equal to 1 month 4.53 4.65 4.73 4.85 5.18 5.34 more than 1 month and less than or equal to 3 months 5.27 5.51 5.91 5.43 5.63 5.44 more than 1 months and less than or equal to 6 months 5.94 5.89 5.83 6.00 6.59 5.91 more than 6 months and less than or equal to 1 year 4.95 5.35 5.56 5.86 5.92 5.65 5.15 more than 1 year and less than or equal to 5 years 5.86 5.86 5.92 5.65 5.15 more than 2 years and less than or equal to 5 years 5.95 5.66 6.12 5.72 6.14 5.78 more than 5 years and less than or equal to 10 years 5.80 5.93 5.25 6.18 5.97 5.95 Unspecified 5.70	Cooperatives and village groups	4.78	5.43	5.53	5.65	5.87	5.87
Total	Miscellaneous (NGOs, associations, unions, etc.)	4.31	4.56	4.58	4.70	5.33	5.47
Total	Bank staff	4.00	4.02	4.10	3.92	5.80	5.83
Fixed-term deposit 5.28 5.35 5.56 5.40 5.69 5.57 Special savings scheme 6.15 Cash voucher Certificate of deposit Other 4.00 Total 5.28 5.35 5.56 5.40 5.69 5.57 Table 9.4.3. Interest Rates by Duration 2014 2015 2016 2017 2018 2019 less than or equal to 1 month 4.53 4.65 4.73 4.85 5.18 5.34 more than 1 month and less than or equal to 3 months 5.27 5.51 5.91 5.43 5.63 5.44 more than 3 months and less than or equal to 6 months 5.94 5.89 5.83 6.00 6.59 5.91 more than 6 months and less than or equal to 1 year 4.95 5.35 5.52 5.46 5.68 5.86 more than 1 year and less than or equal to 2 years 5.68 5.65 5.86 5.92 5.65 5.15 more than 2 years and less than or equal to 5 years 5.95 5.66 6.12 5.72 6.14 5.78 more than 5 years and less than or equal to 10 years 5.80 5.93 5.25 6.18 5.97 5.95 Unspecified 5.70	Total						
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Certificate of deposit Other 4.00 Total 5.28 5.35 5.56 5.40 5.69 5.57 Table 9.4.3. Interest Rates by Duration Less than or equal to 1 month 2014 2015 2016 2017 2018 2019 Less than or equal to 1 month 4.53 4.65 4.73 4.85 5.18 5.34 More than 1 month and less than or equal to 3 months 5.27 5.51 5.91 5.43 5.63 5.44 More than 3 months and less than or equal to 6 months 5.94 5.95 5.85 5.85 5.86 5.92 5.65 5.15 More than 1 year and less than or equal to 2 years 5.68 5.65 5.66 6.12 5.72 6.14 5.78 More than 5 years and less than or equal to 10 years 5.80 5.93 5.25 6.18 5.97 5.95					6.15		
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less than or equal to 1 month	Total	5.28	5.35	5.56	5.40	5.69	5.57
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Unspecified 5.70		4.95 5.68	5.35 5.65	5.52 5.86	5.46 5.92	5.68 5.65	5.86 5.15
· · · · · · · · · · · · · · · · · · ·	more than 2 years and less than or equal to 5 years	4.95 5.68 5.95	5.35 5.65 5.66	5.52 5.86 6.12	5.46 5.92 5.72	5.68 5.65 6.14	5.86 5.15 5.78
Total 5.28 5.35 5.56 5.40 5.69 5.57	more than 2 years and less than or equal to 5 years more than 5 years and less than or equal to 10 years	4.95 5.68 5.95	5.35 5.65 5.66 5.93	5.52 5.86 6.12	5.46 5.92 5.72	5.68 5.65 6.14	5.86 5.15 5.78
	more than 2 years and less than or equal to 5 years	4.95 5.68 5.95	5.35 5.65 5.66 5.93	5.52 5.86 6.12	5.46 5.92 5.72	5.68 5.65 6.14	5.86 5.15 5.78



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