

Interest Rates – 1st, 2nd, 3rd and 4th QUARTER 2020

INTEREST RATES 3 MONTHS	JANUARY 2020	FEBRUARY 2020	MARCH 2020	APRIL 2020	MAY 2020	JUNE 2020
EURIBOR	-0.383%	-0.398%	-0.425%	-0.353%	-0.261%	-0.307%
ROBOR	3.19%	3.17%	2.94%	2.55%	2.50%	2.29%
IRCC	2.36%	2.36%	2.36%	2.44%	2.44%	2.44%
LIBOR (USD)	1.90838%	1.76325%	1.58038%	1.43338%	0.55613%	0.344%
LIBOR (GBP)	0.79163%	0.69238%	0.71788%	0.57025%	0.59425%	0.22775%
INTEREST RATES 3 MONTHS	JULY 2020	AUGUST 2020	SEPTEMBER 2020	OCTOBER 2020	NOVEMBER 2020	DECEMBER 2020
EURIBOR	-0.413%	-0.461%	-0.477%	-0.494%	-0.515%	-0.526%
ROBOR	2.2%	2.15%	2.00%	2.10%	2.15%	2.04%
IRCC	2.41%	2.41%	2.41%	2.17%	2.17%	2.17%
LIBOR (USD)	0.29613%	0.25100%	0.24088%	0.22513%	0.21438%	0.22763%
LIBOR (GBP)	0.13163%	0.08213%	0.06400%	0.06638%	0.04875%	0.04463%

INTEREST RATES 6 MONTHS	JANUARY 2020	FEBRUARY 2020	MARCH 2020	APRIL 2020	MAY 2020	JUNE 2020
EURIBOR	-0.324%	-0.337%	-0.375%	-0.280%	-0.169%	-0.158%
ROBOR	3.26%	3.25%	3.06%	2.62%	2.56%	2.39%
LIBOR (USD)	1.91213%	1.76338%	1.53325%	1.09175%	0.75950%	0.50975%
LIBOR (GBP)	0.88%	0.74475%	0.73975%	0.72863%	0.68288%	0.37975%
INTEREST RATES 6 MONTHS	JULY 2020	AUGUST 2020	SEPTEMBER 2020	OCTOBER 2020	NOVEMBER 2020	DECEMBER 2020
EURIBOR	-0.287%	-0.399%	-0.444%	-0.474%	-0.515%	-0.508%
ROBOR	2.24%	2.24%	2.09%	2.10%	2.17%	2.10%
LIBOR (USD)	0.36688%	0.31488%	0.30988%	0.26513%	0.24288%	0.25500%
LIBOR (GBP)	0.27825%	0.16175%	0.11625%	0.08100%	0.05750%	0.06438%

INTEREST RATES 12 MONTHS	JANUARY 2020	FEBRUARY 2020	MARCH 2020	APRIL 2020	MAY 2020	JUNE 2020
EURIBOR	-0.249%	-0.278%	-0.303%	-0.163%	-0.131%	-0.085%
ROBOR	3.32%	3.30%	3.17%	2.66%	2.62%	2.46%
LIBOR (USD)	1.99625%	1.82163%	1.53725%	1.01400%	0.86463%	0.67350%
LIBOR (GBP)	0.98425%	0.80313%	0.79800%	0.86150%	0.82563%	0.56488%
INTEREST RATES 12 MONTHS	JULY 2020	AUGUST 2020	SEPTEMBER 2020	OCTOBER 2020	NOVEMBER 2020	DECEMBER 2020
EURIBOR	-0.205%	-0.328%	-0.369%	-0.430%	-0.482%	-0.487%
ROBOR	2.35%	2.34%	2.12%	2.13%	2.16%	2.13%
LIBOR (USD)	0.55588%	0.45650%	0.44525%	0.35925%	0.33100%	0.33025%
LIBOR (GBP)	0.45738	0.31138%	0.23538%	0.14675%	0.12513%	0.12938%

- **IRCC** - the quarterly benchmark index on the interbank money market, published by NBR and regulated through the GEO19/2019 is calculated as an arithmetic mean of the daily interest rates of the recorded transactions on the interbank money market, recorded during all business days of the previous quarter. The daily index on the interbank money market is calculated every business day as a volume-weighted mean of interest rates on interbank money market transactions. Information regarding the IRCC level can be accessed on the National Bank of Romania's website (<https://www.bnro.ro/Financial-Info-5671.aspx>).
- **ROBOR** - the reference rate for each maturity is calculated as the arithmetical mean of the last rates quoted by credit institutions participants in the Fixing for the RON deposits offered within 15 minutes before the Fixing after rejecting extreme rates. The ROBOR rate is published every business day at 11:05 AM, local hour. Information regarding the ROBOR level can be accessed on the National Bank of Romania's website (<https://www.bnro.ro/Financial-Info-5671.aspx>).
- **EURIBOR** – the reference rate on the money market for the Euro currency at which the interbank term deposits are offered within the EMU Zone by a first-rate bank to another first-rate bank. The rate is published daily at 11:00 AM (CET), Brussels time. Information on EURIBOR can be obtained on the website <https://www.emmi-benchmarks.eu>.
- **LIBOR** – the reference rate that provides an indication of the average rate at which banks that contribute to the index setting can obtain unsecured financing on the London interbank market, for a certain period of time, in a given currency. The rate is calculated and published daily after 11:45 AM (GMT, London time) and is accessible through Thomson Reuters or Bloomberg systems. Information about LIBOR can be obtained on the website <https://www.theice.com/iba/libor>.