

Interest Rates – 2022

INTEREST RATES 3 MONTHS	JANUARY 2022	FEBRUARY 2022	MARCH 2022	APRIL 2022	MAY 2022	JUNE 2022
EURIBOR	-0.573%	-0.550%	-0.528%	-0.464%	-0.438%	-0.338%
ROBOR	3.02%	3.05%	3.87%	4.60%	5.01%	5.99%
IRCC	1.17%	1.17%	1.17%	1.86%	1.86%	1.86%
LIBOR (USD)	0.21438%	0.31657%	0.52300%	0.96686%	1.28600%	1.61071%
LIBOR (GBP)	0.25150%	0.61380%	0.85380%	1.03430%	1.20720%	1.42470%
INTEREST RATES 3 MONTHS	JULY 2022	AUGUST 2022	SEPTEMBER 2022	OCTOBER 2022	NOVEMBER 2022	DECEMBER 2022
EURIBOR						
ROBOR						
IRCC						
LIBOR (USD)						
LIBOR (GBP)						

INTEREST RATES 6 MONTHS	JANUARY 2022	FEBRUARY 2022	MARCH 2022	APRIL 2022	MAY 2022	JUNE 2022
EURIBOR	-0.546%	-0.519%	-0.488%	-0.371%	-0.242%	-0.045%
ROBOR	3.14%	3.21%	4.07%	4.69%	5.13%	6.15%
LIBOR (USD)	0.34513%	0.53443%	0.82871%	1.47200%	1.84814%	2.10600%
LIBOR (GBP)	0.48925%	0.96190%	1.29260%	1.46890%	1.65780%	1.87100%
INTEREST RATES 6 MONTHS	JULY 2022	AUGUST 2022	SEPTEMBER 2022	OCTOBER 2022	NOVEMBER 2022	DECEMBER 2022
EURIBOR						
ROBOR						
LIBOR (USD)						
LIBOR (GBP)						

Interest Rates – 2021

INTEREST RATES 3 MONTHS	JANUARY 2021	FEBRUARY 2021	MARCH 2021	APRIL 2021	MAY 2021	JUNE 2021
EURIBOR	-0.541%	-0.544%	-0.538%	-0.540%	-0.535%	-0.544%
ROBOR	2.01%	1.54%	1.61%	1.67%	1.59%	1.53%
IRCC	1.88%	1.88%	1.88%	1.67%	1.67%	1.67%
LIBOR (USD)	0.23750%	0.20500%	0.19050%	0.20163%	0.17638%	0.13138%
LIBOR (GBP)	0.02538%	0.03725%	0.06275%	0.08813%	0.08388%	0.08125%
INTEREST RATES 3 MONTHS	JULY 2021	AUGUST 2021	SEPTEMBER 2021	OCTOBER 2021	NOVEMBER 2021	DECEMBER 2021
EURIBOR	-0.541%	-0.544%	-0.549%	-0.543%	-0.557%	-0.573%
ROBOR	1.50%	1.52%	1.60%	1.79%	2.36%	2.66%
IRCC	1.25%	1.25%	1.25%	1.08%	1.08%	1.08%
LIBOR (USD)	0.14488%	0.12575%	0.11988%	0.13088%	0.13163%	0.17325%
LIBOR (GBP)	0.08025%	0.07475%	0.06850%	0.07563%	0.25025%	0.09388%

INTEREST RATES 6 MONTHS	JANUARY 2021	FEBRUARY 2021	MARCH 2021	APRIL 2021	MAY 2021	JUNE 2021
EURIBOR	-0.520%	-0.534%	-0.518%	-0.519%	-0.521%	-0.513%
ROBOR	2.09%	1.64%	1.64%	1.73%	1.68%	1.65%
LIBOR (USD)	0.25950%	0.22013%	0.20063%	0.20675%	0.20488%	0.17100%
LIBOR (GBP)	0.03250%	0.04350%	0.08325%	0.10800%	0.11375%	0.10600%
INTEREST RATES 6 MONTHS	JULY 2021	AUGUST 2021	SEPTEMBER 2021	OCTOBER 2021	NOVEMBER 2021	DECEMBER 2021
EURIBOR	-0.513%	-0.524%	-0.529%	-0.523%	-0.533%	-0.538%
ROBOR	1.64%	1.64%	1.73%	1.86%	2.48%	2.85%
LIBOR (USD)	0.16088%	0.15388%	0.15475%	0.15738%	0.19363%	0.24325%
LIBOR (GBP)	0.11325%	0.08700%	0.10200%	0.15738%	0.48700%	0.26025%

INTEREST RATES 12 MONTHS	JANUARY 2021	FEBRUARY 2021	MARCH 2021	APRIL 2021	MAY 2021	JUNE 2021
EURIBOR	-0.499%	-0.513%	-0.497%	-0.494%	-0.481%	-0.483%
ROBOR	2.12%	1.75%	1.75%	1.76%	1.75%	1.74%
LIBOR (USD)	0.34238%	0.31075%	0.28025%	0.28663%	0.28113%	0.24813%
LIBOR (GBP)	0.09450%	0.07875%	0.13925%	0.16425%	0.16638%	0.16250%
INTEREST RATES 12 MONTHS	JULY 2021	AUGUST 2021	SEPTEMBER 2021	OCTOBER 2021	NOVEMBER 2021	DECEMBER 2021
EURIBOR	-0.480%	-0.502%	-0.500%	-0.491%	-0.473%	-0.505%
ROBOR	1.76%	1.75%	1.82%	1.96%	2.57%	2.95%
LIBOR (USD)	0.24988%	0.23700%	0.23513%	0.24063%	0.37063%	0.38238%
LIBOR (GBP)	0.18050%	0.18800%	0.22538%	0.35200%	0.85100%	0.61950%

- **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>.