



## AVERAGE INTEREST RATE ON CREDITS TO BUSINESSES AND INDIVIDUALS

**November 2009**

A	Credits extended	Credits extended in MDL										Credits extended in forex expressed in MDL							
		Average interest rate on credits in MDL (%)					Value (MDL thou.)					Average interest rate on credits in forex (%)			Value (MDL thou.)				
		Total	including					Total (6=7+8)	including					Total	including		Total (14=15+16)	including	
			busi- nesses	individuals					businesses	individuals					busi- nesses	indi- viduals		businesses	indi- viduals
				total	real estate credits	consu- mer credits	total			real estate credits	consumer credits	total	real estate credits						
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16				
1	Up to 1 month	24.00	24.00	24.05	0.00	24.06	40727.26	37928.30	2798.96	0.00	2698.96	18.66	18.66	0.00	4049.61	4049.61	0.00		
2	1 to 3 months	20.42	20.50	19.69	0.00	19.69	21993.76	19904.51	2089.25	0.00	2089.25	12.90	12.90	18.00	6434.24	6428.24	6.00		
3	3 to 6 months	18.10	17.06	22.26	0.00	22.23	9316.19	7447.23	1868.96	0.00	1850.96	12.05	12.02	18.00	12503.61	12423.61	80.00		
4	6 to 12 months	17.91	17.38	23.68	28.00	23.37	142095.36	130105.98	11989.38	30.00	10929.42	10.85	10.82	18.81	83392.15	83049.44	342.71		
5	Over 12 months	18.67	17.51	23.37	13.38	24.39	466877.09	374903.66	91973.43	9519.06	75278.26	11.94	11.85	17.61	339270.72	333675.09	5595.63		
6	<b>TOTAL CREDITS</b>	<b>18.88</b>	<b>18.01</b>	<b>23.33</b>	<b>13.43</b>	<b>24.11</b>	<b>681009.66</b>	<b>570289.68</b>	<b>110719.98</b>	<b>9549.06</b>	<b>92846.85</b>	<b>11.82</b>	<b>11.73</b>	<b>17.69</b>	<b>445650.33</b>	<b>439625.99</b>	<b>6024.34</b>		