



## AVERAGE INTEREST RATE ON CREDITS TO BUSINESSES AND INDIVIDUALS

**December 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	including					total	including								
real estate credits	consu- mer credits				real estate credits	consu- mer credits													
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16				
1	Up to 1 month	22.48	22.50	22.09	0.00	22.15	61503.20	58508.30	2994.90	0.00	2914.90	11.42	11.42	21.00	63857.22	63856.93	0.29		
2	1 to 3 months	21.55	21.53	22.76	0.00	22.76	40206.65	39681.17	525.48	0.00	525.48	11.58	11.55	18.00	7964.07	7933.07	31.00		
3	3 to 6 months	23.04	23.03	23.09	23.00	22.98	9433.75	7508.62	1925.13	770.00	1084.13	10.89	10.67	18.00	6056.19	5875.19	181.00		
4	6 to 12 months	19.02	18.53	23.60	0.00	23.20	144830.13	130862.40	13967.73	0.00	12367.70	10.11	10.08	17.02	86358.10	86045.39	312.71		
5	Over 12 months	17.99	17.20	20.99	12.90	22.26	708872.79	560855.45	148017.34	21013.03	115937.63	10.55	10.49	18.53	648123.59	643071.31	5052.28		
6	<b>TOTAL CREDITS</b>	<b>18.63</b>	<b>18.07</b>	<b>21.25</b>	<b>13.25</b>	<b>22.35</b>	<b>964846.52</b>	<b>797415.94</b>	<b>167430.58</b>	<b>21783.03</b>	<b>132829.84</b>	<b>10.58</b>	<b>10.53</b>	<b>18.42</b>	<b>812359.17</b>	<b>806781.89</b>	<b>5577.28</b>		