

**AVERAGE INTEREST RATE ON CREDITS TO BUSINESSES AND INDIVIDUALS**

*January 2007*

	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	excluding Lombard	including			Total (6=8+9)	excluding Lombard (7=8+10)	including			Total	including		Total (14=15+16)	including	
				businesses	individuals				businesses	individuals			businesses	individuals		businesses	individuals
			total	excluding Lombard				total	excluding Lombard								
A	B	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1	up to 1 month	21.96	21.56	21.56	36.78	21.35	91790.12	90730.69	89393.44	2396.68	1337.25	12.30	12.29	15.24	14739.44	14689.44	50.00
2	1 to 3 months	20.29	20.26	20.27	20.87	19.73	30667.98	30646.23	29900.98	767.00	745.25	11.50	11.45	12.00	11400.90	10507.60	893.30
3	3 to 6 months	19.26	19.26	19.20	21.78	21.78	25855.63	25855.63	25198.84	656.79	656.79	10.94	10.94	12.00	53741.85	53668.85	73.00
4	6 to 12 months	18.61	18.61	18.01	22.75	22.75	158208.14	158208.14	138204.62	20003.52	20003.52	11.55	11.53	18.05	73609.60	73292.37	317.23
5	over 12 months	17.95	17.95	17.66	18.44	18.44	463733.48	463733.48	294500.58	169232.90	169232.90	10.98	10.97	15.33	321542.16	320833.59	708.57
6	<b>TOTAL CREDITS</b>	<b>18.70</b>	<b>18.65</b>	<b>18.55</b>	<b>19.14</b>	<b>18.93</b>	<b>770255.35</b>	<b>769174.17</b>	<b>577198.46</b>	<b>193056.89</b>	<b>191975.71</b>	<b>11.12</b>	<b>11.10</b>	<b>14.18</b>	<b>475033.95</b>	<b>472991.85</b>	<b>2042.10</b>