

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

March 2006

	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		
A	B	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1	up to 1 month	21.37	21.03	21.01	34.06	22.11	81843.48	81130.59	79601.47	2242.01	1529.12	11.25	11.24	29.91	24546.12	24533.02	13.10
2	1 to 3 months	17.91	17.85	17.85	24.93	18.41	34159.40	34104.13	33843.67	315.73	260.46	10.84	10.84	12.00	4336.74	4326.74	10.00
3	3 to 6 months	14.92	14.92	14.74	21.27	21.27	55572.15	55572.15	54031.00	1541.15	1541.15	11.55	11.54	12.00	10269.89	10141.89	128.00
4	6 to 12 months	18.34	18.34	17.99	21.38	21.38	363201.00	363201.00	325516.59	37684.41	37684.41	11.09	11.08	12.00	108536.42	107828.82	707.60
5	over 12 months	17.90	17.90	17.36	19.03	19.03	465401.05	465401.05	314143.78	151257.27	151257.27	10.81	10.81	12.00	321424.25	321177.57	246.68
6	<b>TOTAL CREDITS</b>	<b>18.18</b>	<b>18.15</b>	<b>17.82</b>	<b>19.69</b>	<b>19.53</b>	<b>1000177.08</b>	<b>999408.92</b>	<b>807136.51</b>	<b>193040.57</b>	<b>192272.41</b>	<b>10.91</b>	<b>10.91</b>	<b>12.21</b>	<b>469113.42</b>	<b>468008.04</b>	<b>1105.38</b>