

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

*May 2005*

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	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									
	B	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1	up to 1 month	20.17	19.90	19.15	46.35	42.35	91203.12	90710.59	87790.55	3412.57	2920.04	12.41	12.41	30.00	18514.73	18511.73	3.00
2	1 to 3 months	18.22	18.21	18.19	22.77	21.56	52337.57	52329.63	51987.97	349.60	341.66	11.46	11.46	12.00	7531.33	7509.33	22.00
3	3 to 6 months	19.45	19.45	19.26	21.88	21.88	30326.27	30326.27	28101.12	2225.15	2225.15	11.36	11.35	12.00	7046.77	7014.77	32.00
4	6 to 12 months	19.37	19.37	18.75	23.29	23.29	204445.16	204445.16	176460.84	27984.32	27984.32	11.43	11.43	12.00	73031.46	72954.63	76.83
5	over 12 months	18.92	18.92	18.79	20.16	20.16	268043.18	268043.18	242338.12	25705.06	25705.06	11.14	11.14	12.00	210878.03	210489.03	389.00
6	<b>TOTAL CREDITS</b>	<b>19.21</b>	<b>19.17</b>	<b>18.80</b>	<b>23.20</b>	<b>22.81</b>	<b>646355.30</b>	<b>645854.83</b>	<b>586678.60</b>	<b>59676.70</b>	<b>59176.23</b>	<b>11.29</b>	<b>11.29</b>	<b>12.10</b>	<b>317002.32</b>	<b>316479.49</b>	<b>522.83</b>