

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

*March 2005*

	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	24.27	23.86	23.29	42.18	36.48	65822.51	65248.77	62436.46	3386.05	2812.31	12.16	12.16	30.00	51868.30	51862.30	6.00
2	1 to 3 months	20.32	20.20	20.19	40.35	23.06	27367.91	27307.91	27188.71	179.20	119.20	10.96	10.96	12.00	10566.51	10534.51	32.00
3	3 to 6 months	18.72	18.72	18.64	19.95	19.95	16404.01	16404.01	15426.45	977.56	977.56	11.13	11.13	12.00	6858.76	6789.76	69.00
4	6 to 12 months	21.03	21.03	20.88	22.55	22.55	286603.53	286603.53	261369.42	25234.11	25234.11	11.27	11.27	12.23	118647.59	118567.27	80.32
5	over 12 months	19.60	19.60	19.50	21.16	21.15	259829.15	259827.25	244721.42	15107.73	15105.83	11.40	11.40	12.00	204851.32	204733.32	118.00
6	<b>TOTAL CREDITS</b>	<b>20.70</b>	<b>20.65</b>	<b>20.49</b>	<b>23.57</b>	<b>22.90</b>	<b>656027.11</b>	<b>655391.47</b>	<b>611142.46</b>	<b>44884.65</b>	<b>44249.01</b>	<b>11.45</b>	<b>11.45</b>	<b>12.41</b>	<b>392792.48</b>	<b>392487.16</b>	<b>305.32</b>