

AVERAGE INTEREST RATE ON CREDITS TO BUSINESSES AND INDIVIDUALS

October 2004

	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				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	23.20	22.69	22.65	37.67	24.29	55854.40	55220.23	53819.61	2034.79	1400.62	11.82	11.81	28.86	30446.63	30444.43	2.20
2	1 to 3 months	20.83	20.80	20.68	24.33	23.60	31091.08	31071.68	29760.56	1330.52	1311.12	11.67	11.67	0.00	19589.75	19589.75	0.00
3	3 to 6 months	21.24	21.24	21.23	22.37	22.37	22758.60	22758.60	22440.20	318.40	318.40	11.29	11.29	0.00	7851.51	7851.51	0.00
4	6 to 12 months	21.37	21.37	21.17	23.47	23.47	312435.83	312435.83	285310.89	27124.94	27124.94	11.52	11.52	12.34	124383.89	124283.73	100.16
5	over 12 months	20.00	20.00	19.89	21.75	21.75	211220.82	211220.82	198765.93	12454.89	12454.89	11.27	11.27	12.00	130879.73	130785.73	94.00
6	TOTAL CREDITS	21.04	21.00	20.85	23.66	22.99	633360.73	632707.16	590097.19	43263.54	42609.97	11.45	11.45	12.36	313151.51	312955.15	196.36