

AVERAGE INTEREST RATE ON CREDITS TO BUSINESSES AND INDIVIDUALS

September 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		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	22.99	22.55	22.64	29.48	20.69	80842.93	80066.50	76655.80	4187.13	3410.70	11.94	11.94	18.00	25409.43	25409.23	0.20
2	1 to 3 months	21.16	21.08	20.99	25.65	23.61	32613.89	32562.09	31438.65	1175.24	1123.44	11.75	11.75	12.00	9027.72	9026.72	1.00
3	3 to 6 months	20.87	20.87	20.85	22.33	22.33	31359.74	31359.74	31041.48	318.26	318.26	11.44	11.44	0.00	18733.86	18733.86	0.00
4	6 to 12 months	21.31	21.31	21.16	23.12	23.12	305062.54	305062.54	281453.06	23609.48	23609.48	11.22	11.22	12.10	206222.27	206128.19	94.08
5	over 12 months	19.44	19.44	19.37	20.51	20.51	207982.06	207982.06	195448.11	12533.95	12533.95	11.33	11.33	12.00	179061.34	178988.34	73.00
6	TOTAL CREDITS	20.90	20.84	20.75	23.04	22.13	657861.16	657032.93	616037.10	41824.06	40995.83	11.33	11.33	12.07	438454.62	438286.34	168.28