

AVERAGE INTEREST RATE ON CREDITS TO BUSINESSES AND INDIVIDUALS

August 2004

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		total	excluding Lombard											
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16		
1	up to 1 month	23.44	23.03	23.02	35.68	23.66	63577.72	62990.47	61446.13	2131.59	1544.34	11.80	11.80	18.00	36814.02	36813.82	0.20
2	1 to 3 months	18.00	17.97	17.91	25.14	23.01	19492.86	19482.45	19250.06	242.80	232.39	11.63	11.63	12.00	10677.84	10667.84	10.00
3	3 to 6 months	20.46	20.46	20.43	22.80	22.80	35017.73	35017.73	34477.64	540.09	540.09	11.44	11.42	12.00	3416.24	3305.24	111.00
4	6 to 12 months	21.45	21.45	21.17	23.47	23.47	178947.07	178947.07	157296.16	21650.91	21650.91	10.83	10.83	12.00	105730.39	105707.02	23.37
5	over 12 months	20.23	20.23	20.15	20.98	20.98	118160.03	118160.03	106396.32	11763.71	11763.71	11.19	11.19	12.00	150521.39	150458.39	63.00
6	TOTAL CREDITS	21.16	21.10	20.95	23.38	22.65	415195.41	414597.75	378866.31	36329.10	35731.44	11.16	11.16	12.01	307159.88	306952.31	207.57