

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

*June 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			
<b>A</b>	<b>B</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>	<b>16</b>
1	up to 1 month	23.27	22.91	22.95	34.40	21.19	70568.69	70018.35	68556.93	2011.76	1461.42	11.71	11.71	18.00	43209.33	43208.13	1.20
2	1 to 3 months	22.32	22.25	22.20	23.35	22.68	18505.86	18481.06	16484.40	2021.46	1996.66	11.57	11.57	0.00	4676.76	4676.76	0.00
3	3 to 6 months	20.84	20.84	21.17	18.25	18.25	32357.63	32357.63	28755.76	3601.87	3601.87	11.35	11.59	0.58	5665.48	5541.17	124.31
4	6 to 12 months	21.39	21.39	21.15	23.29	23.29	163119.00	163119.00	144655.25	18463.75	18463.75	10.87	10.87	14.47	99108.57	99043.51	65.06
5	over 12 months	19.81	19.81	19.72	20.84	20.84	184677.64	184677.64	169449.58	15228.06	15228.06	11.09	11.09	12.00	162634.92	162589.92	45.00
<b>6</b>	<b>TOTAL CREDITS</b>	<b>21.05</b>	<b>20.99</b>	<b>20.91</b>	<b>22.49</b>	<b>21.82</b>	<b>469228.82</b>	<b>468653.68</b>	<b>427901.92</b>	<b>41326.90</b>	<b>40751.76</b>	<b>11.12</b>	<b>11.12</b>	<b>6.69</b>	<b>315295.06</b>	<b>315059.49</b>	<b>235.57</b>