

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

*April 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	22.84	22.46	22.48	35.25	21.09	75071.98	74437.88	72964.27	2107.71	1473.61	11.83	11.83	18.00	40154.84	40147.14	7.70
2	1 to 3 months	21.56	21.45	21.41	26.60	22.81	10749.73	10727.46	10446.87	302.86	280.59	11.85	11.85	0.00	13224.14	13224.14	0.00
3	3 to 6 months	19.22	19.22	19.17	22.61	22.61	20609.44	20609.44	20324.49	284.95	284.95	11.27	11.27	0.00	5815.62	5815.62	0.00
4	6 to 12 months	20.30	20.30	20.14	22.95	22.95	195706.52	195706.52	184655.49	11051.03	11051.03	11.37	11.37	11.65	65721.79	65705.79	16.00
5	over 12 months	20.88	20.88	20.76	21.85	21.85	122736.96	122736.96	108594.62	14142.34	14142.34	11.31	11.31	12.00	151465.71	151434.71	31.00
<b>6</b>	<b>TOTAL CREDITS</b>	<b>20.90</b>	<b>20.82</b>	<b>20.73</b>	<b>23.36</b>	<b>22.27</b>	<b>424874.63</b>	<b>424218.26</b>	<b>396985.74</b>	<b>27888.89</b>	<b>27232.52</b>	<b>11.43</b>	<b>11.43</b>	<b>12.74</b>	<b>276382.10</b>	<b>276327.40</b>	<b>54.70</b>