

AVERAGE INTEREST RATE ON CREDITS TO BUSINESSES AND INDIVIDUALS

January 2004

(MDL thou.)

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					
			total	excluding Lombard			total	excluding Lombard				businesses	individuals				
	B	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1	up to 1 month	23.12	22.47	22.52	35.49	20.85	39337.39	38764.46	37511.48	1825.91	1252.98	12.11	12.11	18.00	29957.24	29956.94	0.30
2	1 to 3 months	20.53	20.46	20.43	26.33	22.32	9624.09	9611.12	9469.64	154.45	141.48	11.42	11.42	0.00	5052.79	5052.79	0.00
3	3 to 6 months	20.32	20.32	20.28	22.55	22.55	32675.85	32675.85	32130.76	545.09	545.09	11.11	11.11	0.00	9455.85	9455.85	0.00
4	6 to 12 months	20.33	20.33	20.24	21.68	21.68	87099.22	87079.22	81839.15	5260.07	5240.07	11.38	11.38	12.00	52904.04	52881.04	23.00
5	over 12 months	19.31	19.31	19.14	20.80	20.80	79593.04	79593.04	71440.54	8152.50	8152.50	11.14	11.14	12.00	66607.27	66575.27	32.00
6	TOTAL CREDITS	20.45	20.34	20.28	22.89	21.18	248329.59	247723.69	232391.57	15938.02	15332.12	11.40	11.40	12.03	163977.19	163921.89	55.30