

AVERAGE WEIGHTED INTEREST RATE ON CREDITS EXTENDED TO BUSINESSES AND INDIVIDUALS

December 2003

<i>CREDITS EXTENDED</i>	Credits extended in MDL						Credits extended in forex (expressed in MDL)			
	Average interest rate (%)			Value (MDL thousands)			Average interest rate (%)		Value (MDL thousands)	
	businesses	individuals		businesses	individuals		businesses	individuals	businesses	individuals
		total	excluding Lombard		total	excluding Lombard				
up to 1 month	21.76	30.96	20.76	33466.04	3024.50	2389.67	11.66	18.00	40310.07	3.30
1 to 3 months	12.36	28.99	21.33	55608.85	305.80	261.20	11.64	0.00	42746.24	0.00
3 to 6 months	20.03	23.04	23.04	41843.15	203.66	203.66	10.93	0.00	21365.80	0.00
6 to 12 months	20.30	22.45	22.45	208536.08	10166.31	10166.31	10.84	0.00	118167.95	0.00
over 12 months	19.53	20.92	20.92	108598.53	11401.40	11401.40	11.29	12.00	136693.12	20.00
Average weighted interest rate on credits	19.21	22.86	21.56				11.20	12.85		
Total credits				448052.65	25101.67	24422.24			359283.18	23.30