

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

October 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	19.23	32.39	21.17	48536.12	2006.70	1528.85	11.91	28.43	40318.83	2.30
1 to 3 months	19.38	21.89	20.25	20440.24	602.93	584.30	10.48	0.00	14390.66	0.00
3 to 6 months	16.99	20.03	20.03	38608.61	471.71	471.71	9.89	0.00	19112.78	0.00
6 to 12 months	19.17	21.49	21.49	156784.76	7088.47	7088.47	10.53	0.00	124368.01	0.00
over 12 months	18.35	18.24	18.24	90697.88	11376.80	11376.80	10.44	0.00	113287.85	0.00
<b>Average weighted interest rate on credits</b>	<b>18.74</b>	<b>20.77</b>	<b>19.64</b>				<b>10.64</b>	<b>28.43</b>		
<b>Total credits</b>				<b>355067.61</b>	<b>21546.61</b>	<b>21050.13</b>			<b>311478.13</b>	<b>2.30</b>