

AVERAGE WEIGHTED INTEREST RATE ON CREDITS EXTENDED TO BUSINESSES AND INDIVIDUALS

June 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 | 20.10 | 45.07 | 22.28 | 47794.32 | 1575.40 | 798.04 | 12.03 | 11.00 | 28352.65 | 4245.21 |
| 1 to 3 months | 21.65 | 38.27 | 22.74 | 6468.77 | 1718.22 | 1190.82 | 10.38 | 10.00 | 14185.74 | 885.40 |
| 3 to 6 months | 20.98 | 20.88 | 20.88 | 21501.85 | 1594.90 | 1594.90 | 11.41 | 0.00 | 5363.71 | 0.00 |
| 6 to 12 months | 19.38 | 19.94 | 19.94 | 89245.35 | 7966.32 | 7966.32 | 10.81 | 11.00 | 58954.56 | 1132.65 |
| over 12 months | 18.60 | 20.50 | 20.50 | 139943.98 | 6978.58 | 6978.58 | 10.59 | 0.00 | 151217.05 | 0.00 |
| Average weighted interest rate on credits | 19.30 | 23.79 | 20.51 | | | | 10.81 | 10.86 | | |
| Total credits | | | | 304954.27 | 19833.42 | 18528.66 | | | 258073.71 | 6263.26 |