



AVERAGE INTEREST RATE ON CREDITS TO BUSINESSES AND INDIVIDUALS

July 2008

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	including					Total (6=7+8)	including					Total	including		Total (14=15+16)	including	
			busi- nesses	individuals					businesses	individuals					busi- nesses	indi- viduals		busi- nesses	indi- viduals
				total	including					total	including								
real estate credits	consu- mer credits				real estate credits	consu- mer credits													
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16				
1	Up to 1 month	24.05	23.75	38.56	0.00	39.38	204024.66	199833.71	4190.95	0.00	3940.95	13.73	13.73	21.00	117734.88	117732.28	2.60		
2	1 to 3 months	23.14	23.10	24.01	0.00	24.00	48754.15	46383.69	2370.46	0.00	2366.46	14.34	14.43	12.00	7757.75	7468.75	289.00		
3	3 to 6 months	22.87	22.54	23.84	0.00	23.58	20749.46	15475.27	5274.19	0.00	4719.46	10.79	10.79	12.00	12051.63	12017.63	34.00		
4	6 to 12 months	20.84	20.61	22.47	0.00	21.87	182672.12	159749.81	22922.31	0.00	19196.09	12.13	12.12	18.25	226788.06	226458.51	329.55		
5	Over 12 months	20.86	20.66	21.40	16.99	22.64	899320.48	652779.11	246541.37	57755.87	175547.09	12.08	12.07	15.14	749587.52	747765.01	1822.51		
6	TOTAL CREDITS	21.45	21.36	21.81	16.99	22.93	1355520.87	1074221.59	281299.28	57755.87	205770.05	12.27	12.26	15.15	1113919.84	1111442.18	2477.66		