



AVERAGE INTEREST RATE ON CREDITS TO BUSINESSES AND INDIVIDUALS

September 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	27.94	27.94	27.53	0.00	28.08	356349.41	353940.18	2409.23	0.00	2139.23	20.25	20.25	0.00	133965.65	133965.65	0.00		
2	1 to 3 months	25.04	25.13	24.39	0.00	24.44	48597.46	42754.35	5843.11	0.00	5281.90	16.45	16.33	17.99	11375.79	10593.19	782.60		
3	3 to 6 months	23.22	23.22	23.22	26.00	22.84	32194.29	29223.15	2971.14	250.00	2597.57	13.55	13.55	0.00	14923.77	14923.77	0.00		
4	6 to 12 months	20.58	20.41	21.77	28.00	21.48	301669.69	265257.84	36411.85	25.00	33558.84	11.54	11.54	12.91	207661.47	207506.77	154.70		
5	Over 12 months	21.56	20.60	23.15	17.77	24.22	797358.50	495815.30	301543.20	47445.23	242093.05	12.00	12.00	13.11	773501.60	770622.38	2879.22		
6	TOTAL CREDITS	22.99	22.97	23.06	17.82	23.92	1536169.35	1186990.82	349178.53	47720.23	285670.59	12.95	12.95	14.10	1141428.28	1137611.76	3816.52		