



AVERAGE INTEREST RATE ON CREDITS TO BUSINESSES AND INDIVIDUALS

November 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	real estate credits			consumer credits	total	real estate credits	consumer credits			total	real estate credits	consumer credits							
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16				
1	Up to 1 month	24.69	24.60	29.79	0.00	29.79	128595.87	126315.74	2280.13	0.00	2280.13	15.32	15.31	21.00	38594.23	38560.65	33.58		
2	1 to 3 months	25.02	25.08	21.98	0.00	21.98	145583.46	142936.10	2647.36	0.00	2647.36	19.08	19.08	18.00	79090.28	79084.28	6.00		
3	3 to 6 months	23.44	22.98	23.80	0.00	23.79	7271.01	3183.95	4087.06	0.00	4078.56	13.69	13.68	18.00	21987.52	21946.52	41.00		
4	6 to 12 months	22.36	22.12	23.51	0.00	23.05	111915.66	92699.44	19216.22	0.00	16928.77	11.64	11.63	16.67	101369.57	101084.87	284.70		
5	Over 12 months	21.72	21.25	22.85	18.56	23.54	511446.51	360430.00	151016.51	20208.17	123971.10	12.31	12.30	14.82	356797.70	355951.10	846.60		
6	TOTAL CREDITS	22.77	22.71	23.02	18.56	23.56	904812.51	725565.23	179247.28	20208.17	149905.92	13.34	13.33	15.55	597839.30	596627.42	1211.88		