



AVERAGE INTEREST RATE ON CREDITS TO BUSINESSES AND INDIVIDUALS

February 2009

Credits extended	Credited	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		businesses	indi- viduals
				total	including					total	including						
real estate credits	consumer credits				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	23.95	23.80	31.19	0.00	31.61	103798.80	101690.08	2108.72	0.00	1968.72	14.25	14.25	21.00	19567.17	19567.16	0.01
2	1 to 3 months	23.49	23.35	24.76	0.00	24.76	36497.16	32809.84	3687.32	0.00	3687.32	15.40	15.40	18.00	115564.33	115509.33	55.00
3	3 to 6 months	23.12	21.42	25.15	0.00	24.91	12191.27	6625.83	5565.44	0.00	5382.44	14.78	14.78	18.00	11921.70	11915.70	6.00
4	6 to 12 months	23.29	22.83	26.90	28.00	26.71	178216.72	158255.17	19961.55	15.00	17692.70	13.58	13.57	19.53	93657.33	93515.75	141.58
5	Over 12 months	22.53	22.00	24.16	20.19	24.43	472523.59	358557.07	113966.52	10051.99	99879.36	13.61	13.61	14.61	275004.09	274050.15	953.94
6	TOTAL CREDITS	22.93	22.54	24.69	20.20	24.88	803227.54	657937.99	145289.55	10066.99	128610.54	14.06	14.05	15.39	515714.62	514558.09	1156.53