



AVERAGE INTEREST RATE ON CREDITS TO BUSINESSES AND INDIVIDUALS

July 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	con- sumer credits				real estate credits	con- sumer credits												
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16			
1	Up to 1 month	25.41	25.26	27.68	0.00	27.71	50854.30	47761.17	3093.13	0.00	2993.13	15.94	15.94	18.00	11065.88	11062.88	3.00	
2	1 to 3 months	21.80	21.61	25.47	0.00	25.47	29698.60	28238.56	1460.04	0.00	1460.04	13.49	13.48	18.00	8065.39	8054.39	11.00	
3	3 to 6 months	22.82	21.88	25.43	0.00	25.21	4901.00	3593.18	1307.82	0.00	1225.82	14.52	13.96	22.34	6320.53	5901.17	419.36	
4	6 to 12 months	14.71	14.48	22.89	0.00	24.57	295298.58	286958.89	8339.69	0.00	6683.46	12.20	11.81	24.14	93754.83	90754.66	3000.17	
5	Over 12 months	19.63	18.52	24.80	17.75	26.45	270775.89	223024.42	47751.47	7238.48	37946.90	12.70	12.03	22.66	315963.81	296216.54	19747.27	
6	TOTAL CREDITS	17.97	17.27	24.72	17.75	26.22	651528.37	589576.22	61952.15	7238.48	50309.35	12.71	12.14	22.84	435170.44	411989.64	23180.80	