



AVERAGE INTEREST RATE ON CREDITS TO BUSINESSES AND INDIVIDUALS

October 2008

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		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	24.35	24.28	28.35	0.00	29.17	191874.30	188477.38	3396.92	0.00	2822.85	18.39	18.39	18.00	78238.92	77997.82	241.10
2	1 to 3 months	22.88	22.87	23.40	0.00	23.36	65575.90	64661.88	914.02	0.00	889.02	13.51	13.51	18.00	29467.91	29458.91	9.00
3	3 to 6 months	23.13	23.21	21.74	0.00	21.18	32003.85	30084.78	1919.07	0.00	1709.10	12.56	12.56	18.00	14322.12	14318.12	4.00
4	6 to 12 months	21.38	21.16	22.76	0.00	21.95	195124.88	167745.32	27379.56	0.00	22416.90	11.61	11.60	14.90	222920.34	222407.51	512.83
5	over 12 months	21.92	21.22	23.13	18.32	24.42	694890.13	439119.32	255770.81	41896.68	199061.44	12.81	12.81	13.46	510564.82	508957.57	1607.25
6	TOTAL CREDITS	22.31	22.04	23.14	18.32	24.20	1179469.06	890088.68	289380.38	41896.68	226899.31	13.03	13.02	14.26	855514.11	853139.93	2374.18