

AVERAGE INTEREST RATE ON CREDITS TO BUSINESSES AND INDIVIDUALS

November 2007

| | 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=8+9) | including | | | | | Total | including | | Total (14=15+16) | including | |
| | | | businesses | individuals | | | including real estate credits | | including consumer credits | businesses | individuals | | | | businesses | individuals | | businesses | individuals |
| total | total | including real estate credits | | including consumer credits | total | including real estate credits | | including consumer credits | | | | | | | | | | | |
| A | B | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | | |
| 1 | up to 1 month | 22.20 | 21.78 | 39.13 | 0.00 | 39.56 | 240222.51 | 234337.64 | 5884.87 | 0.00 | 5752.47 | 12.72 | 12.73 | 12.00 | 59944.95 | 59515.85 | 429.10 | | |
| 2 | 1 to 3 months | 18.75 | 19.23 | 16.13 | 0.00 | 16.08 | 78046.21 | 66036.45 | 12009.76 | 0.00 | 11934.76 | 11.85 | 11.85 | 12.00 | 31015.57 | 30648.57 | 367.00 | | |
| 3 | 3 to 6 months | 18.22 | 18.66 | 16.00 | 18.00 | 15.29 | 80832.86 | 67695.00 | 13137.86 | 2929.00 | 10046.76 | 11.05 | 11.05 | 19.35 | 42457.48 | 42445.11 | 12.37 | | |
| 4 | 6 to 12 months | 18.63 | 18.40 | 20.66 | 16.29 | 20.32 | 242214.17 | 217006.39 | 25207.78 | 1326.03 | 19775.56 | 10.83 | 10.83 | 17.84 | 190242.87 | 190034.92 | 207.95 | | |
| 5 | over 12 months | 18.54 | 18.24 | 19.03 | 15.32 | 20.23 | 794852.09 | 499814.38 | 295037.71 | 77080.41 | 206013.14 | 10.63 | 10.61 | 12.34 | 921743.66 | 914195.17 | 7548.49 | | |
| 6 | TOTAL CREDITS | 19.16 | 19.12 | 19.27 | 15.43 | 20.28 | 1436167.84 | 1084889.86 | 351277.98 | 81335.44 | 253522.69 | 10.80 | 10.79 | 12.45 | 1245404.53 | 1236839.62 | 8564.91 | | |