

AVERAGE INTEREST RATE ON CREDITS TO BUSINESSES AND INDIVIDUALS

October 2007

| 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 | excluding Lombard | including | | | Total (6=8+9) | excluding Lombard (7=8+10) | including | | | Total | including | | Total (14=15+16) | including | |
| | | | | businesses | individuals | | | | businesses | individuals | | | businesses | individuals | | businesses | individuals |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | | |
| 1 | up to 1 month | 22.83 | 22.25 | 22.28 | 38.41 | 20.43 | 147414.42 | 144480.93 | 142326.99 | 5087.43 | 2153.94 | 11.87 | 11.87 | 12.00 | 51730.30 | 51691.30 | 39.00 |
| 2 | 1 to 3 months | 19.60 | 19.56 | 19.49 | 21.96 | 21.09 | 53128.75 | 53080.13 | 50946.52 | 2182.23 | 2133.61 | 11.47 | 11.46 | 12.00 | 24331.42 | 23953.42 | 378.00 |
| 3 | 3 to 6 months | 18.83 | 18.83 | 18.79 | 20.48 | 20.48 | 43771.91 | 43771.91 | 42591.67 | 1180.24 | 1180.24 | 10.43 | 10.43 | 11.34 | 76853.49 | 76567.19 | 286.30 |
| 4 | 6 to 12 months | 18.38 | 18.38 | 18.07 | 20.28 | 20.28 | 219533.85 | 219533.85 | 189069.11 | 30464.74 | 30464.74 | 10.74 | 10.74 | 15.40 | 176110.39 | 175884.83 | 225.56 |
| 5 | over 12 months | 18.27 | 18.27 | 17.68 | 19.16 | 19.16 | 856729.44 | 856729.44 | 512523.30 | 344206.14 | 344206.14 | 10.76 | 10.76 | 12.64 | 644845.44 | 642825.52 | 2019.92 |
| 6 | TOTAL CREDITS | 18.87 | 18.80 | 18.61 | 19.52 | 19.27 | 1320578.37 | 1317596.26 | 937457.59 | 383120.78 | 380138.67 | 10.81 | 10.81 | 12.64 | 973871.04 | 970922.26 | 2948.78 |