

**AVERAGE INTEREST RATE ON DEPOSITS OF BUSINESSES AND INDIVIDUALS**

November 2006

|   | Deposits attracted                   | Deposits attracted in MDL                    |            |             |                            |             |             | Deposits attracted in forex expressed in MDL   |            |             |                                 |            |            |
|---|--------------------------------------|--|------------|-------------|----------------------------|-------------|-------------|--|------------|-------------|---------------------------------|------------|------------|
|   |                                      | Average interest rate on deposits in MDL (%) |            |             | Value (MDL thou.)          |             |             | Average interest rate on deposits in forex (%) |            |             | Value (MDL thou.)               |            |            |
|   |                                      | total (%)                                    | including  |             | total (MDL thou.)<br>4=5+6 | including   |             | total (%)                                      | including  |             | total (MDL thou.)<br>(10=11+12) | including  |            |
|   |                                      |  | businesses | individuals |                            | businesses  | individuals |  | businesses | individuals |                                 |            |            |
| A | B                                    | 1  | 2          | 3           | 4                          | 5           | 6           | 7  | 8          | 9           | 10                              | 11         | 12         |
| 1 | Demand interest bearing deposits     | 2.53   | 2.54       | 2.49        | 7487032.40                 | 6807022.23  | 680010.17   | 0.48   | 0.50       | 0.40        | 2357060.96                      | 2009939.60 | 347121.36  |
| 2 | Demand interest non-bearing deposits | X  | X          | X           | 9722275.82                 | 9407497.48  | 314778.34   | X  | X          | X           | 4387148.64                      | 4098878.19 | 288270.45  |
| 3 | up to 1 month                        | 4.06   | 3.90       | 6.66        | 17905.92                   | 16892.81    | 1013.11     | 2.07   | 2.14       | 1.40        | 29613.26                        | 26835.21   | 2778.05    |
| 4 | 1 to 3 months                        | 6.51   | 5.59       | 8.97        | 18262.34                   | 13297.25    | 4965.09     | 2.99   | 3.14       | 2.94        | 138669.42                       | 35710.70   | 102958.72  |
| 5 | 3 to 6 months                        | 13.97  | 10.51      | 14.09       | 329198.98                  | 11204.00    | 317994.98   | 5.32   | 3.07       | 5.34        | 194579.19                       | 1407.65    | 193171.54  |
| 6 | 6 to 12 months                       | 12.99  | 12.69      | 13.06       | 153582.16                  | 26099.68    | 127482.48   | 6.16   | 4.85       | 6.19        | 320041.89                       | 6495.34    | 313546.55  |
| 7 | over 12 months                       | 13.17  | 12.67      | 13.31       | 50523.09                   | 11360.16    | 39162.93    | 6.68   | 3.39       | 6.81        | 33462.01                        | 1198.81    | 32263.20   |
| 8 | Total time deposits                  | 13.08  | 9.30       | 13.69       | 569472.49                  | 78853.90    | 490618.59   | 5.18   | 2.92       | 5.43        | 716365.77                       | 71647.71   | 644718.06  |
| 9 | TOTAL DEPOSITS                       | X  | X          | X           | 17778780.71                | 16293373.61 | 1485407.10  | X  | X          | X           | 7460575.37                      | 6180465.50 | 1280109.87 |