

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

November 2004

	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.) 4=5+6	including		total (%)	including		total (MDL thou.) (10=11+12)	including	
			businesses	individuals		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	3.51	3.48	3.90	4457327.29	4153256.39	304070.90	0.17	0.14	0.26	1283593.08	987516.13	296076.95
2	Demand interest non-bearing deposits	X	X	X	6351006.66	6186954.32	164052.34	X	X	X	3001309.77	2749272.43	252037.34
3	up to 1 month	9.12	8.96	9.36	1913.03	1135.50	777.53	1.58	3.00	1.06	4719.42	1260.14	3459.28
4	1 to 3 months	12.58	12.04	13.79	35237.10	24400.20	10836.90	3.86	2.50	3.90	82299.94	2703.87	79596.07
5	3 to 6 months	14.96	12.91	15.69	183089.56	48097.70	134991.86	5.39	4.21	5.51	85389.40	7718.40	77671.00
6	6 to 12 months	16.86	16.02	16.93	116752.05	9490.59	107261.46	6.50	6.32	6.57	169099.03	46180.35	122918.68
7	over 12 months	17.27	16.62	17.31	25077.33	1405.00	23672.33	7.30	6.56	7.30	19486.64	46.38	19440.26
8	Total time deposits	15.47	13.02	16.22	362069.07	84528.99	277540.08	5.61	5.79	5.58	360994.43	57909.14	303085.29
9	TOTAL DEPOSITS	X	X	X	11170403.02	10424739.70	745663.32	X	X	X	4645897.28	3794697.70	851199.58