



AVERAGE INTEREST RATE ON CREDITS TO BUSINESSES AND INDIVIDUALS

January 2008

| A | B | 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 | | busi- nesses | indi- viduals |
| | | | | total | including | | | | | total | including | | total | | | | | | |
| real estate credits | consu- mer credits | | | | real estate credits | consumer credits | | | | | | | | | | | | | |
| 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | | | | | |
| 1 | up to 1 month | 21.59 | 21.31 | 36.43 | 0.00 | 37.65 | 167620.48 | 164503.56 | 3116.92 | 0.00 | 2900.92 | 11.88 | 11.90 | 11.00 | 72655.28 | 70891.78 | 1763.50 | | |
| 2 | 1 to 3 months | 20.28 | 20.21 | 22.09 | 0.00 | 22.08 | 19250.33 | 18581.85 | 668.48 | 0.00 | 665.98 | 11.31 | 11.29 | 12.00 | 21981.69 | 21359.69 | 622.00 | | |
| 3 | 3 to 6 months | 18.82 | 19.68 | 17.86 | 0.00 | 17.84 | 14678.02 | 7774.00 | 6904.02 | 0.00 | 6885.12 | 11.56 | 11.56 | 12.00 | 22527.72 | 22481.72 | 46.00 | | |
| 4 | 6 to 12 months | 19.08 | 18.94 | 20.02 | 0.00 | 19.30 | 107740.83 | 93118.99 | 14621.84 | 0.00 | 11678.41 | 11.07 | 11.07 | 14.92 | 74025.36 | 73905.13 | 120.23 | | |
| 5 | over 12 months | 18.46 | 17.84 | 19.45 | 15.26 | 20.26 | 575978.58 | 352766.10 | 223212.48 | 38006.78 | 176019.24 | 10.53 | 10.52 | 11.48 | 539335.71 | 535370.74 | 3964.97 | | |
| 6 | TOTAL CREDITS | 19.18 | 18.99 | 19.66 | 15.26 | 20.38 | 885268.24 | 636744.50 | 248523.74 | 38006.78 | 198149.67 | 10.77 | 10.77 | 11.47 | 730525.76 | 724009.06 | 6516.70 | | |