

MDL								
Deposit name	term, days	Interest rate	first deposit	Minimal balance	Supp-lying	Partial withdrawal	Interest payment	Payment Method
CURRENT ACCOUNT IN MDL (floating rate)								
Current account	-	0.00%	0	0	YES	YES	Monthly	Capitalisation
SAVINGS ACCOUNT IN MDL (floating rate)								
PENSIONAR	-	6.00%	100	100	YES	YES	Monthly	Capitalisation
		3.00%		1000- 9 999				
AVANTAJ	-	3.50%	1,000	10 000- 99 999	YES	YES	Quarterly	Capitalisation
		3.75%		100 000- 299 999				
		4.00%		> 300 000				
ATUSTART*	-	9.00%	500	500	YES	NO	Monthly	Capitalisation
ATUSPRINT**	-	7.00%	500	500	YES	YES	Monthly	Capitalisation
TERM DEPOSIT IN MDL								
CLASSIQUE	30	0.25%						
<u>fixed rate</u>	90	3.00%	500	500	NO	NO	Every 30 days	to current account or to a card account
	180	9.00%						
	365	10.00%						
CLASSIQUE	90	3.00%						
<u>floating rate</u>	180	8.00%	500	500	NO	NO	Every 30 days	to current account or to a card account
	365	8.50%						
	740	9.00%						
	1095	9.50%						
GOLDEN TIME	740	10.50%						
<u>fixed rate till 01.12.2012</u>	1095	11.00%	500	500	NO	NO	Every 30 days	to current account or to a card account
MOBILE	360	8.00%	500	500	YES	NO	Quarterly	Capitalisation
<u>floating rate</u>	740	8.50%	500	500				

USD/EUR								
Deposit name	term, days	Interest rate	first deposit	Minimal balance	Supp-lying	Partial withdrawal	Interest payment	Payment Method
CURRENT ACCOUNT IN USD/EUR (floating rate)								
Current account	-	0.00%	0	0	YES	YES	Monthly	Capitalisation
SAVINGS ACCOUNT IN USD/EUR (floating rate)								
PENSIONAR	-	0.75%	10	10	YES	YES	Monthly	Capitalisation
		0.15%		100- 999				
AVANTAJ	-	0.25%	100	1 000- 9 999	YES	YES	Quarterly	Capitalisation
		0.35%		10 000- 29 999				
		0.50%		> 30 000				
ATUSTART*	-	2.00%	50/30	50/30	YES	NO	Monthly	Capitalisation
ATUSPRINT**	-	1.00%	50/30	50/30	YES	YES	Monthly	Capitalisation
TERM DEPOSIT IN USD/EUR								
CLASSIQUE	30	0.15%						
<u>fixed rate</u>	90	0.50%	100	100	NO	NO	Every 30 days	to current account or to a card account
	180	3.00%						
	365	4.00%						
CLASSIQUE	90	0.25%						
<u>floating rate</u>	180	1.75%	100	100	NO	NO	Every 30 days	to current account or to a card account
	365	2.25%						
	740	2.50%						
	1095	3.00%						
GOLDEN TIME	740	4.50%						
<u>fixed rate till 01.12.2012</u>	1095	5.00%	100	100	NO	NO	Every 30 days	to current account or to a card account
MOBILE	360	2.00%	100	100	YES	NO	Quarterly	Capitalisation
<u>floating rate</u>	740	2.25%	100	100				

Deposits are guaranteed under the Law "On guaranteeing deposits in the banking system № 575 - XV of 26 December 2003

*account is opened only for persons under 14 years

**account is opened only for persons from 14 to 17 years