

Terms of attracting customer deposits from legal entities

Deposit name	Type of rate	Term (months)	Interest rate (%)	Minimum amount	Supplements	Partial withdrawal	Interest payment periodicity	Capitalisation	Automatic prolongation	Interest rate at early termination (%)
Deposits in MDL										
Term deposit	Variable	1	1.50	50.000	-	-	Monthly	-	-	0.00
		3	2.00							0.10
		6	2.50							
		9	2.75							
		12	3.00							
		18	3.25							
		25	4.00							
BCR IDEAL	Variable	12	2.00	100.000	+	+	Monthly	-	-	0.00
Overnight	Variable	Overnight	0.50	200.000	-	-	-	-	-	-
Deposits in USD										
Term deposit	Variable	1	0.05	5.000	-	-	Monthly	-	-	0.00
		3	1.25							
		6	1.50							
		9	1.75							
		12	2.00							
		18	2.25							
		25	3.50							
BCR IDEAL	Variable	12	1.00	5.000	+	+	Monthly	-	-	0.00
Deposits in EUR										
Term deposit	Variable	1	0.05	5.000	-	-	Monthly	-	-	0.00
		3	1.25							
		6	1.50							
		9	1.75							
		12	2.00							
		18	2.25							
		25	3.50							
BCR IDEAL	Variable	12	1.00	5.000	+	+	Monthly	-	-	0.00

Example of interest calculation for deposits from legal entities

Deposit in MDL for a term of 3 months at a variable interest rate of 2.00%.

Period	Deposit duration (days)	Deposit amount without capitalisation (MDL)	Interest without capitalisation (MDL)
October	31	50,000.00	84.94
November	30	50,000.00	82.20
December	31	50,000.00	84.94
Total	92	50,000.00	252.08

 Interest rate is calculated according to the following formula $D=S * I * n / 365$

where: D - interest; S – deposit amount; I – interest rate; n- number of effective days per month.

The interest rate can be changed by the Bank taking into account financial markets evolution and basic refinancing rate established by the National Bank of Moldova.