



BALANCE SHEET CB "Mobiasbanca" S.A.			INCOME STATEMENT CB "Mobiasbanca" S.A.		
	Amount, MDL	Amount, MDL		Amount, MDL	Amount, MDL
Indices denomination	31.03.2006	31.12.2005	Indices denomination	31.03.2006	31.12.2005
ASSETS			Interest income		
Cash on hand	47.013.141	46,223,576	Interest income from funds due from banks	2.087.347	4,314,768
Funds due from banks	116.478.046	236,048,902	Interest income from overnight placements	19.891	98.187
Balances with the National Bank of Moldova	98.560.305	181,263,833	Interest income (dividends) from trading securities	0	0
Funds overnight	17.107.823	0	Interest income (dividends) from investment securities	1.338.885	8,048,180
Securities			Interest income and loan commissions	38.202.314	112,223,232
Trading Securities	62	62	Other interest income	0	0
Investment securities	145.758.165	115,302,299	Total interest income	41.648.437	124,684,367
Total securities	145.758.227	115,302,361	Interest expense		
Loans and financial leasing			Interest expenses on funds due to banks	76.811	127.405
Loans	944.440.741	787,481,972	Interest expenses on deposits of Individuals	11.039.725	41,828,800
Financial leasing	0	0	Interest expenses on deposits of legal entities	4.333.230	9,913,479
Minus: Loan loss provisions	46.545.059	42,129,762	Total interest expenses on deposits	15.449.766	51,869,684
Loans and financial leasing, net	897.895.682	745,352,210	Interest expenses on overnight borrowings	0	12.694
Net, fixed assets	60.857.272	59,775,064	Interest expenses on other borrowings	2.335.462	7,711,201
Interest to receive	9.758.797	7,083,805	Total expenses on borrowings	2.335.462	7,723,895
Other real estate	0	0	Total interest expenses	17.785.228	59,593,579
Other assets	20.623.409	21,261,656	Net interest income	23.863.209	65,090,788
Total assets	1.414.052.702	1,412,311,407	Minus: Deductions to loan loss provisions	7.160.971	4,589,283
LIABILITIES AND SHAREHOLDERS FUNDS			Net interest income after provisions	16.702.238	60,501,505
LIABILITIES			Non-interest income (loss)		
Non-bearing interest deposits			Income (loss) from trading securities	6.622	201.296
Funds due to banks	3.978.803	7,712,150	Income (loss) from investment securities	0	0
Deposits of Individuals	18.690.694	20,057,100	Income (loss) from foreign exchange transactions	4.624.332	22,247,264
Deposits of legal entities	116.242.020	161,007,939	Commission income	6.401.045	25,611,343
Total non-bearing interest deposits	138.911.517	188,777,189	Other non-interest income	1.451.646	3,942,617
Bearing interest deposits			Total non-interest income	12.483.645	52,002,520
Funds due to banks	89.523.150	143.149	Non-interest expenses		
Deposits of Individuals	519.089.352	458,584,042	Staff costs	5.824.398	14,680,942
Deposits of legal entities	217.243.192	396,424,629	Bonuses	1.125.883	7,607,168
Total bearing interest deposits	825.855.694	855,151,820	Deductions to social fund and other payments	2.030.163	6,882,012
Total deposits	964.767.210	1,043,929,009	Expenses related to fixed assets	3.318.272	10,418,597
Government Securities sold with future purchase	5.004.391	0	Taxes and duties	20.807	75.706
Overnight borrowings	16.788.963	0	Consulting and Audit services	129.754	590.707
Other borrowings	164.776.362	114,823,769	Other non-interest expenses	3.868.865	18,089,078
Interest to be paid	5.767.882	4,658,897	Total non-interest expenses	16.318.142	58,344,210
Other liabilities	31.674.607	33,450,148	Income (loss) before tax and extraordinary articles	12.867.741	54,159,815
Subordinated debt	0	0	Income tax	2.250.000	9,410,783
Total liabilities	1.188.779.415	1,196,861,823	Net income (loss) before extraordinary articles	10.617.741	44,749,032
SHAREHOLDERS FUNDS			Extraordinary income (loss)	0	0
Shares			Income tax	0	0
Ordinary shares	71.158.500	71,158,500	Extraordinary income (loss) minus income tax	0	0
Preferential shares	0	0	Net income (loss) after tax	10.617.741	44,749,032
Minus: treasury shares	56.060	56,060			
Total shares in circulation	71.102.440	71,102,440			
Capital surplus	-36.798	-36,798			
Reserves	10.673.775	10,673,775			
Reserves for evaluation of fixed assets	0	0			
Other reserves	0	0			
Retained earnings	143.533.869	133,710,167			
Total shareholders funds	225.273.286	215,449,584			
Total liabilities and shareholders funds	1.414.052.702	1,412,311,407			