

Financial statement of the CB "Mobiasbanca" S.A.

MDL

Balance sheet			Income statement		
	31.12.2004	30.06.2005		31.12.2004	30.06.2005
Indices denomination			Indices denomination		
ASSETS			Interest income comprises		
Cash on hand			Interest income from funds due from banks	3.916.928	1 792 661
Funds due from banks	30.924.838	40 298 834	Interest income from overnight placements	201.651	26 055
Balances with the National Bank of Moldova	45.538.656	73 144 993	Interest income (dividends) from trading securities		
Funds overnight	95.164.622	110 093 969	Interest income (dividends) from investment securities:	14.803.292	4 853 238
Securities			Interest income and loan commissions	68.405.604	47 476 825
Trading Securities	62	62	Other interest income		
Investment securities	115.485.390	99 417 720	Total interest income	87.327.475	54 148 779
Total securities	115.485.452	99 417 782	Interest expense comprises		
Loans and financial leasing			Interest expenses on funds due to banks	28.966	20 081
Loans	499.595.087	568 529 715	Interest expenses on deposits of Individual:	22.976.509	19 978 467
Financial leasing			Interest expenses on deposits of legal entities	3.934.060	4 430 548
Minus: Loan loss provision:	37.864.695	33 704 095	Total interest expenses on deposits	26.939.535	24 429 096
Loans and financial leasing, net	461.730.392	534 825 620	Interest expenses on overnight borrowings	76.075	
Net, fixed assets	50.529.048	54 709 117	Interest expenses on other borrowings	8.560.940	3 955 603
Interest to receive	1.228.624	1 763 398	Total expenses on borrowings	8.637.015	3 955 603
Other real estate			Total interest expenses	35.576.550	28 384 699
Other assets	15.616.228	20 806 945	Net interest income	51.750.925	25 764 080
Total assets	816.217.860	935 060 658	Minus: Deductions to loan loss provision:	15.732.453	-4 714 434
			Net interest income after provisions	36.018.472	30 478 514
LIABILITIES AND SHAREHOLDERS FUNDS			Non-interest income (loss)		
LIABILITIES			Income (loss) from trading securities	63.420	201 295
Non-bearing interest deposits			Income (loss) from investment securities		
Funds due to banks	186.671	1 670 756	Income (loss) from foreign exchange transactions	22.645.527	9 904 928
Individuals deposits	16.025.316	15 539 822	Commission income	17.064.123	10 226 458
Legal entities deposits	108.938.035	107 304 476	Other non-interest income	1.913.450	1 133 747
Total non-bearing interest deposits	125.150.022	124 515 054	Total non-interest income	41.686.520	21 466 428
Interest bearing deposits			Non-interest expenses		
Funds due to banks	206.236	2 590 660	Staff costs	10.243.827	6 436 607
Individuals deposits	280.347.344	384 747 586	Bonuses	5.168.635	3 252 959
Legal entities deposits	71.432.446	106 160 715	Deductions to social fund and other payments	7.956.047	3 031 629
Total interest bearing deposits	351.986.026	493 498 961	Expenses related to fixed assets	5.459.857	4 267 758
Total deposits	477.136.048	618 014 015	Taxes and duties	1.209.828	53 175
Government Securities sold with future purchase			Consulting and Audit service:	439.400	336 209
Overnight borrowings			Other non-interest expenses	10.994.434	8 005 274
Other borrowings	153.532.937	101 791 168	Total non-interest expenses	41.472.028	25 383 611
Interest to be paid	3.147.612	5 794 854	Income (loss) before tax and extraordinary articles	36.232.964	26 561 331
Other liabilities	11.607.853	14 198 738	Income tax	4.225.070	2 000 000
Subordinated debt			Net income (loss) before extraordinary articles	32.007.894	24 561 331
Total liabilities	645.424.450	739 798 775	Extraordinary income (loss)		
			Income tax		
SHAREHOLDERS FUNDS			Extraordinary income (loss) minus income tax		
Shares			Net income (loss) after tax	32.007.894	24 561 331
Ordinary shares	71.158.500	71 158 500			
Preferential shares					
Minus: treasury shares		56 060			
Total shares in circulation	71.158.500	71 102 440			
Capital surplus		- 36 798			
Reserves	10.673.775	10 673 775			
Reserves for evaluation of fixed assets					
Other reserves					
Retained earnings	88.961.135	113 522 466			
Total shareholders funds	170.793.410	195 261 883			
Total liabilities and shareholders funds	816.217.860	935 060 658			

Head of the Bank _____

N. Dorin

Chief accountant _____

E. Sclifos

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01.07.2005

Executor and telefon number:

E. Sclifos tel. 24-43-26