



BALANCE SHEET
CB "Mobiasbanca" S.A.

	Amount, MDL	Amount, MDL
Indices denomination	30.06.2006	31.12.2005
ASSETS		
Cash on hand	55.031.532	46,223,576
Funds due from banks	416.228.521	236,048,902
Balances with the National Bank of Moldova	115.435.214	181,263,833
Funds overnight	1.386.293	0
Securities		
Trading Securities	62	62
Investment securities	93.883.252	115,302,299
Total securities	93.883.314	115,302,361
Loans and financial leasing		
Loans	964.068.394	787,481,972
Financial leasing	0	0
Minus: Loan loss provisions	59.229.038	42,129,762
Loans and financial leasing, net	904.839.355	745,352,210
Net, fixed assets	59.909.127	59,775,064
Interest to receive	13.371.580	7,083,805
Other real estate	0	0
Other assets	24.972.949	21,261,656
Total assets	1.685.057.886	1,412,311,407
LIABILITIES AND SHAREHOLDERS FUNDS		
LIABILITIES		
Non-bearing interest deposits		
Funds due to banks	2.302.509	7,712,150
Deposits of Individuals	18.747.931	20,057,100
Deposits of legal entities	112.274.999	161,007,939
Total non-bearing interest deposits	133.325.440	188,777,189
Bearing interest deposits		
Funds due to banks	9.635.283	143,149
Deposits of Individuals	580.522.390	458,584,042
Deposits of legal entities	464.394.735	396,424,629
Total bearing interest deposits	1.054.552.408	855,151,820
Total deposits	1.187.877.848	1,043,929,009
Government Securities sold with future purchase	0	0
Overnight borrowings	0	0
Other borrowings	217.225.079	114,823,769
Interest to be paid	6.672.441	4,658,897
Other liabilities	44.387.335	33,450,148
Subordinated debt	0	0
Total liabilities	1.456.162.703	1,196,861,823
SHAREHOLDERS FUNDS		
Shares		
Ordinary shares	71.158.500	71,158,500
Preferential shares	0	0
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	147.155.765	133,710,167
Total shareholders funds	228.895.182	215,449,584
Total liabilities and shareholders funds	1.685.057.886	1,412,311,407

INCOME STATEMENT
CB "Mobiasbanca" S.A.

	Amount, MDL	Amount, MDL
Indices denomination	30.06.2006	31.12.2005
Interest income		
Interest income from funds due from banks	4.716.379	4,314,768
Interest income from overnight placements	169.863	98,187
Interest income (dividends) from trading securities	0	0
Interest income (dividends) from investment securities	2.864.024	8,048,180
Interest income and loan commissions	81.268.862	112,223,232
Other interest income	0	0
Total interest income	89.019.128	124,684,367
Interest expense		
Interest expenses on funds due to banks	192.081	127,405
Interest expenses on deposits of Individuals	23.097.397	41,828,800
Interest expenses on deposits of legal entities	10.194.579	9,913,479
Total interest expenses on deposits	33.484.057	51,869,684
Interest expenses on overnight borrowings	2.610	12,694
Interest expenses on other borrowings	7.117.770	7,711,201
Total expenses on borrowings	7.120.380	7,723,895
Total interest expenses	40.604.437	59,593,579
Net interest income	48.414.691	65,090,788
Minus: Deductions to loan loss provisions	19.950.980	4,589,283
Net interest income after provisions	28.463.711	60,501,505
Non-interest income (loss)		
Income (loss) from trading securities	35.978	201,296
Income (loss) from investment securities	0	0
Income (loss) from foreign exchange transactions	11.579.742	22,247,264
Commission income	14.451.579	25,611,343
Other non-interest income	4.193.601	3,942,617
Total non-interest income	30.260.900	52,002,520
Non-interest expenses		
Staff costs	12.035.693	14,680,942
Bonuses	1.961.241	7,607,168
Deductions to social fund and other payments	4.130.237	6,882,012
Expenses related to fixed assets	6.986.246	10,418,597
Taxes and duties	56.596	75,706
Consulting and Audit services	457.926	590,707
Other non-interest expenses	8.856.148	18,089,078
Total non-interest expenses	34.484.087	58,344,210
Income (loss) before tax and extraordinary articles	24.240.524	54,159,815
Income tax	4.151.000	9,410,783
Net income (loss) before extraordinary articles	20.089.524	44,749,032
Extraordinary income (loss)	0	0
Income tax	0	0
Extraordinary income (loss) minus income tax	0	0
Net income (loss) after tax	20.089.524	44,749,032