



<b>BALANCE SHEET</b> <b>CB "Mobiasbanca" S.A.</b>			<b>INCOME STATEMENT</b> <b>CB "Mobiasbanca" S.A.</b>		
	Amount, MDL	Amount, MDL		Amount, MDL	Amount, MDL
Indices denomination	30.06.2007	31.12.2006	Indices denomination	30.06.2007	31.12.2006
<b>ASSETS</b>			Interest income		
Cash on hand	67,714,515	56,549,475	Interest income from funds due from banks	8,188,423	12,040,042
Funds due from banks	48,139,446	193,050,829	Interest income from overnight placements	4,634,835	1,241,348
Balances with the National Bank of Moldova	160,208,467	143,390,184	Interest income (dividends) from trading securities	0	0
Funds overnight	151,709,611	101,470,556	Interest income (dividends) from investment securities	14,043,507	9,796,492
Securities			Interest income and loan commissions	118,930,255	182,815,627
Trading Securities	62	62	Other interest income	0	0
Investment securities	359,708,095	243,446,079	<b>Total interest income</b>	<b>145,797,020</b>	<b>205,893,509</b>
<b>Total securities</b>	<b>359,708,157</b>	<b>243,446,141</b>	Interest expense		
Loans and financial leasing			Interest expenses on funds due to banks	114,969	151,082
Loans	1,378,233,334	1,182,752,040	Interest expenses on deposits of Individuals	42,897,794	51,004,111
Financial leasing	0	0	Interest expenses on deposits of legal entities	10,815,866	24,472,586
Minus: Loan loss provisions	87,941,717	71,383,204	<b>Total interest expenses on deposits</b>	<b>53,828,629</b>	<b>75,627,779</b>
<b>Loans and financial leasing, net</b>	<b>1,290,291,617</b>	<b>1,111,368,836</b>	Interest expenses on overnight borrowings	21,590	53,053
Net, fixed assets	61,462,050	61,486,527	Interest expenses on other borrowings	18,873,745	19,098,289
Interest to receive	21,075,672	17,924,306	<b>Total expenses on borrowings</b>	<b>18,895,335</b>	<b>19,151,342</b>
Other real estate	0	0	<b>Total interest expenses</b>	<b>72,723,964</b>	<b>94,779,121</b>
Other assets	37,730,990	21,462,129	<b>Net interest income</b>	<b>73,073,056</b>	<b>111,114,388</b>
<b>Total assets</b>	<b>2,198,040,525</b>	<b>1,950,148,983</b>	Minus: Deductions to loan loss provisions	20,654,833	27,539,326
<b>LIABILITIES AND SHAREHOLDERS FUNDS</b>			<b>Net interest income after provisions</b>	<b>52,418,223</b>	<b>83,575,062</b>
<b>LIABILITIES</b>			Non-interest income (loss)		
Non-bearing interest deposits			Income (loss) from trading securities	82,393	164,476
Funds due to banks	4,187,618	11,232,537	Income (loss) from investment securities	0	0
Deposits of Individuals	14,249,332	19,965,124	Income (loss) from foreign exchange transactions	20,126,204	25,358,051
Deposits of legal entities	121,155,465	164,989,510	Commission income	22,687,265	35,301,892
<b>Total non-bearing interest deposits</b>	<b>139,592,415</b>	<b>196,187,171</b>	Other non-interest income	3,962,251	10,156,442
Bearing interest deposits			<b>Total non-interest income</b>	<b>46,858,113</b>	<b>70,980,861</b>
Funds due to banks	10,549,347	12,366,764	Non-interest expenses		
Deposits of Individuals	1,013,513,669	749,560,246	Staff costs	15,259,699	24,338,548
Deposits of legal entities	302,161,533	363,988,952	Bonuses	5,930,105	11,778,232
<b>Total bearing interest deposits</b>	<b>1,326,224,549</b>	<b>1,125,915,962</b>	Deductions to social fund and other payments	5,775,521	10,532,328
<b>Total deposits</b>	<b>1,465,816,964</b>	<b>1,322,103,133</b>	Expenses related to fixed assets	9,179,596	15,147,019
Government Securities sold with future purchase	0	0	Taxes and duties	67,315	152,992
Overnight borrowings	0	0	Consulting and Audit services	592,251	1,371,236
Other borrowings	377,322,513	311,429,470	Other non-interest expenses	12,709,313	22,387,394
Interest to be paid	11,889,688	10,122,504	<b>Total non-interest expenses</b>	<b>49,513,800</b>	<b>85,707,749</b>
Other liabilities	30,118,115	38,701,511	<b>Income (loss) before tax and extraordinary articles</b>	<b>49,762,536</b>	<b>68,848,174</b>
Subordinated debt	0	0	Income tax	4,650,000	9,861,468
<b>Total liabilities</b>	<b>1,885,147,280</b>	<b>1,682,356,618</b>	<b>Net income (loss) before extraordinary articles</b>	<b>45,112,536</b>	<b>58,986,706</b>
<b>SHAREHOLDERS FUNDS</b>			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	<b>Net income (loss) after tax</b>	<b>45,112,536</b>	<b>58,986,706</b>
Minus: treasury shares	56,060	56,060			
<b>Total shares in circulation</b>	<b>71,102,440</b>	<b>71,102,440</b>			
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	231,153,828	187,443,225			
<b>Total shareholders funds</b>	<b>312,893,245</b>	<b>267,792,365</b>			
<b>Total liabilities and shareholders funds</b>	<b>2,198,040,525</b>	<b>1,950,148,983</b>			