

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

MDL

Balance sheet			Income statement		
	31.12.2004	30.09.2005		31.12.2004	30.09.2005
Indices denomination			Indices denomination		
ASSETS			Interest income comprises		
Cash on hand			Interest income from funds due from bank	3.916.928	3.246.489
Funds due from bank:	30.924.838	40.375.915	Interest income from overnight placement	201.651	43.496
Balances with the National Bank of Moldova	45.538.656	59.094.190	Interest income (dividends) from trading securities		0
Funds overnight	95.164.622	100.830.210	Interest income (dividends) from investment securities	14.803.292	6.393.655
Securities			Interest income and loan commission	68.405.604	76.350.637
Trading Securities	62	62	Other interest income		
Investment securities	115.485.390	110.094.256	Total interest income	87.327.475	86.034.277
Total securities	115.485.452	110.094.318	Interest expense comprises		
Loans and financial leasing:			Interest expenses on funds due to bank	28.966	48.538
Loans	499.595.087	659.444.441	Interest expenses on deposits of Individual	22.976.509	30.893.423
Financial leasing		0	Interest expenses on deposits of legal entities	3.934.060	6.793.086
Minus: Loan loss provision:	37.864.695	36.572.329	Total interest expenses on deposits	26.939.535	37.735.047
Loans and financial leasing, net	461.730.392	622.872.112	Interest expenses on overnight borrowing	76.075	0
Net, fixed assets	50.529.048	56.213.270	Interest expenses on other borrowing	8.560.940	5.855.830
Interest to receive	1.228.624	3.341.674	Total expenses on borrowings	8.637.015	5.855.830
Other real estate		0	Total interest expenses	35.576.550	43.590.877
Other assets	15.616.228	28.590.800	Net interest income	51.750.925	42.443.400
Total assets	816.217.860	1.021.412.489	Minus: Deductions to loan loss provision	15.732.453	-1.930.872
			Net interest income after provisions	36.018.472	44.374.272
LIABILITIES AND SHAREHOLDERS FUNDS			Non-interest income (loss)		
LIABILITIES			Income (loss) from trading securities	63.420	201.296
Non-bearing interest deposit:			Income (loss) from investment securities		
Funds due to banks:	186.671	4.295.463	Income (loss) from foreign exchange transaction	22.645.527	16.502.952
Individuals deposits	16.025.316	16.968.090	Commission income	17.064.123	17.128.392
Legal entities deposit:	108.938.035	131.957.570	Other non-interest income	1.913.450	1.913.515
Total non-bearing interest deposits	125.150.022	153.221.123	Total non-interest income	41.686.520	35.746.155
Interest bearing deposit:			Non-interest expenses		
Funds due to banks:	206.236	217.617	Staff costs	10.243.827	9.790.158
Individuals deposits	280.347.344	422.626.296	Bonuses	5.168.635	5.215.805
Legal entities deposit:	71.432.446	117.473.480	Deductions to social fund and other payments	7.956.047	4.680.050
Total interest bearing deposits	351.986.026	540.317.393	Expenses related to fixed assets	5.459.857	7.000.266
Total deposits	477.136.048	693.538.516	Taxes and duties	1.209.828	51.156
Government Securities sold with future purchase			Consulting and Audit service	439.400	469.551
Overnight borrowing			Other non-interest expense:	10.994.434	12.004.048
Other borrowing:	153.532.937	84.304.920	Total non-interest expenses	41.472.028	39.211.034
Interest to be paid	3.147.612	6.953.321	Income (loss) before tax and extraordinary article	36.232.964	40.909.393
Other liabilities	11.607.853	28.005.786	Income tax	4.225.070	3.000.000
Subordinated debt			Net income (loss) before extraordinary articles	32.007.894	37.909.393
Total liabilities	645.424.450	812.802.543	Extraordinary income (loss)		
			Income tax		
SHAREHOLDERS FUNDS			Extraordinary income (loss) minus income tax		
Shares			Net income (loss) after tax	32.007.894	37.909.393
Ordinary share:	71.158.500	71.158.500			
Preferential shares					
Minus: treasury share:		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 asset					
Other reserves					
Retained earnings:	88.961.135	126.870.529			
Total shareholders funds	170.793.410	208.609.946			
Total liabilities and shareholders funds:	816.217.860	1.021.412.489			

Head of the Bank

N. Dorin

Chief accountant _____

E. Sclifos

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Executor and telefon number:

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