



**BALANCE SHEET**  
**CB "Mobiasbanca" S.A.**

	Amount, MDL 30.09.2006	Amount, MDL 31.12.2005
Indices denomination		
<b>ASSETS</b>		
Cash on hand	66.031.945	46,223,576
Funds due from banks	218.866.171	236,048,902
Balances with the National Bank of Moldova	143.037.641	181,263,833
Funds overnight	277.592.598	0
Securities		
Trading Securities	62	62
Investment securities	161.083.257	115,302,299
<b>Total securities</b>	<b>161.083.319</b>	<b>115,302,361</b>
Loans and financial leasing		
Loans	985.496.303	787,481,972
Financial leasing	0	0
Minus: Loan loss provisions	63.783.534	42,129,762
<b>Loans and financial leasing, net</b>	<b>921.712.769</b>	<b>745,352,210</b>
Net, fixed assets	60.483.301	59,775,064
Interest to receive	17.163.722	7,083,805
Other real estate	0	0
Other assets	29.509.059	21,261,656
<b>Total assets</b>	<b>1.895.480.525</b>	<b>1,412,311,407</b>
<b>LIABILITIES AND SHAREHOLDERS FUNDS</b>		
<b>LIABILITIES</b>		
Non-bearing interest deposits		
Funds due to banks	2.642.836	7,712,150
Deposits of Individuals	20.228.677	20,057,100
Deposits of legal entities	140.786.107	161,007,939
<b>Total non-bearing interest deposits</b>	<b>163.657.620</b>	<b>188,777,189</b>
Bearing interest deposits		
Funds due to banks	12.846.779	143,149
Deposits of Individuals	635.677.959	458,584,042
Deposits of legal entities	565.105.781	396,424,629
<b>Total bearing interest deposits</b>	<b>1.213.630.519</b>	<b>855,151,820</b>
<b>Total deposits</b>	<b>1.377.288.139</b>	<b>1,043,929,009</b>
Government Securities sold with future purchase	0	0
Overnight borrowings	0	0
Other borrowings	209.899.467	114,823,769
Interest to be paid	9.693.562	4,658,897
Other liabilities	49.287.771	33,450,148
Subordinated debt	0	0
<b>Total liabilities</b>	<b>1.646.168.939</b>	<b>1,196,861,823</b>
<b>SHAREHOLDERS FUNDS</b>		
Shares		
Ordinary shares	71.158.500	71,158,500
Preferential shares	0	0
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	167.572.169	133,710,167
<b>Total shareholders funds</b>	<b>249.311.586</b>	<b>215,449,584</b>
<b>Total shareholders funds</b>	<b>1.895.480.525</b>	<b>1,412,311,407</b>

**INCOME STATEMENT**  
**CB "Mobiasbanca" S.A.**

	Amount, MDL 30.09.2006	Amount, MDL 31.12.2005
Indices denomination		
<b>Interest income</b>		
Interest income from funds due from banks	9.449.448	4,314,768
Interest income from overnight placements	453.468	98,187
Interest income (dividends) from trading securities	0	0
Interest income (dividends) from investment securities	5.177.684	8,048,180
Interest income and loan commissions	128.058.056	112,223,232
Other interest income	0	0
<b>Total interest income</b>	<b>143.138.656</b>	<b>124,684,367</b>
<b>Interest expense</b>		
Interest expenses on funds due to banks	146.940	127,405
Interest expenses on deposits of Individuals	35.946.524	41,828,800
Interest expenses on deposits of legal entities	17.995.940	9,913,479
<b>Total interest expenses on deposits</b>	<b>54.089.404</b>	<b>51,869,684</b>
Interest expenses on overnight borrowings	51.291	12,694
Interest expenses on other borrowings	12.198.442	7,711,201
<b>Total expenses on borrowings</b>	<b>12.249.733</b>	<b>7,723,895</b>
<b>Total interest expenses</b>	<b>66.339.137</b>	<b>59,593,579</b>
<b>Net interest income</b>	<b>76.799.519</b>	<b>65,090,788</b>
Minus: Deductions to loan loss provisions	24.906.432	4,589,283
<b>Net interest income after provisions</b>	<b>51.893.087</b>	<b>60,501,505</b>
<b>Non-interest income (loss)</b>		
Income (loss) from trading securities	161.880	201,296
Income (loss) from investment securities	0	0
Income (loss) from foreign exchange transactions	18.236.954	22,247,264
Commission income	23.907.741	25,611,343
Other non-interest income	7.091.655	3,942,617
<b>Total non-interest income</b>	<b>49.398.230</b>	<b>52,002,520</b>
<b>Non-interest expenses</b>		
Staff costs	18.144.272	14,680,942
Bonuses	3.686.131	7,607,168
Deductions to social fund and other payments	6.438.308	6,882,012
Expenses related to fixed assets	10.900.146	10,418,597
Taxes and duties	77.371	75,706
Consulting and Audit services	799.888	590,707
Other non-interest expenses	14.512.774	18,089,078
<b>Total non-interest expenses</b>	<b>54.558.890</b>	<b>58,344,210</b>
<b>Income (loss) before tax and extraordinary articles</b>	<b>46.732.427</b>	<b>54,159,815</b>
Income tax	6.226.500	9,410,783
<b>Net income (loss) before extraordinary articles</b>	<b>40.505.927</b>	<b>44,749,032</b>
Extraordinary income (loss)	0	0
Income tax	0	0
Extraordinary income (loss) minus income tax	0	0
<b>Net income (loss) after tax</b>	<b>40.505.927</b>	<b>44,749,032</b>