

BALANCE SHEET CB "Mobiasbanca" S.A.			INCOME STATEMENT CB "Mobiasbanca" S.A.		
	Amount, MDL	Amount, MDL		Amount, MDL	Amount, MDL
Indices denomination	30.09.2007	31.12.2006	Indices denomination	30.09.2007	31.12.2006
ASSETS			Interest income		
Cash on hand	80,572,747	56,549,475	Interest income from funds due from banks	8,941,672	12,040,042
Funds due from banks	37,461,545	193,050,829	Interest income from overnight placements	6,860,068	1,241,348
Balances with the National Bank of Moldova	181,345,810	143,390,184	Interest income (dividends) from trading securities	0	0
Funds overnight	220,744,542	101,470,556	Interest income (dividends) from investment securities	26,480,979	9,796,492
Securities			Interest income and loan commissions	184,545,807	182,815,627
Trading Securities	62	62	Other interest income	0	0
Investment securities	417,326,559	243,446,079	Total interest income	226,828,526	205,893,509
Total securities	417,326,621	243,446,141	Interest expense		
Loans and financial leasing			Interest expenses on funds due to banks	118,203	151,082
Loans	1,417,758,612	1,182,752,040	Interest expenses on deposits of Individuals	70,243,983	51,004,111
Financial leasing	0	0	Interest expenses on deposits of legal entities	16,936,749	24,472,586
Minus: Loan loss provisions	95,917,977	71,383,204	Total interest expenses on deposits	87,298,935	75,627,779
Loans and financial leasing, net	1,321,840,635	1,111,368,836	Interest expenses on overnight borrowings	31,919	53,053
Net, fixed assets	60,792,766	61,486,527	Interest expenses on other borrowings	28,938,352	19,098,289
Interest to receive	20,139,401	17,924,306	Total expenses on borrowings	28,970,271	19,151,342
Other real estate	0	0	Total interest expenses	116,269,206	94,779,121
Other assets	41,122,767	21,462,129	Net interest income	110,559,320	111,114,388
Total assets	2,381,346,834	1,950,148,983	Minus: Deductions to loan loss provisions	32,367,725	27,539,326
LIABILITIES AND SHAREHOLDERS FUNDS			Net interest income after provisions	78,191,595	83,575,062
LIABILITIES			Non-interest income (loss)		
Non-bearing interest deposits			Income (loss) from trading securities	59,026	164,476
Funds due to banks	1,353,979	11,232,537	Income (loss) from investment securities	0	0
Deposits of Individuals	13,298,137	19,965,124	Income (loss) from foreign exchange transactions	32,412,898	25,358,051
Deposits of legal entities	132,294,211	164,989,510	Commission income	35,598,549	35,301,892
Total non-bearing interest deposits	146,946,327	196,187,171	Other non-interest income	6,799,314	10,156,442
Bearing interest deposits			Total non-interest income	74,869,787	70,980,861
Funds due to banks	9,094,557	12,366,764	Non-interest expenses		
Deposits of Individuals	1,108,930,742	749,560,246	Staff costs	23,614,625	24,338,548
Deposits of legal entities	339,863,978	363,988,952	Bonuses	9,997,035	11,778,232
Total bearing interest deposits	1,457,889,277	1,125,915,962	Deductions to social fund and other payments	9,455,839	10,532,328
Total deposits	1,604,835,604	1,322,103,133	Expenses related to fixed assets	13,594,099	15,147,019
Government Securities sold with future purchase	0	0	Taxes and duties	89,525	152,992
Overnight borrowings	0	0	Consulting and Audit services	928,873	1,371,236
Other borrowings	385,234,399	311,429,470	Other non-interest expenses	20,912,876	22,387,394
Interest to be paid	16,639,436	10,122,504	Total non-interest expenses	78,592,872	85,707,749
Other liabilities	39,363,176	38,701,511	Income (loss) before tax and extraordinary articles	74,468,510	68,848,174
Subordinated debt	0	0	Income tax	6,975,000	9,861,468
Total liabilities	2,046,072,615	1,682,356,618	Net income (loss) before extraordinary articles	67,493,510	58,986,706
SHAREHOLDERS FUNDS			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	Net income (loss) after tax	67,493,510	58,986,706
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	253,534,802	187,443,225			
Total shareholders funds	335,274,219	267,792,365			
Total liabilities and shareholders funds	2,381,346,834	1,950,148,983			