



BALANCE SHEET
CB "Mobiasbanca" S.A.

	Amount, MDL 31.12.2005	Amount, MDL 31.12.2004
Indices denomination		
ASSETS		
Cash on hand	46,223,576	30,924,838
Funds due from banks	236,048,902	45,538,656
Balances with the National Bank of Moldova	181,263,833	95,164,622
Funds overnight		
Securities		
Trading Securities	62	62
Investment securities	115,302,299	115,485,390
Total securities	115,302,361	115,485,452
Loans and financial leasing		
Loans	787,481,972	499,595,087
Financial leasing	0	0
Minus: Loan loss provisions	42,129,762	37,864,695
Loans and financial leasing, net	745,352,210	461,730,392
Net, fixed assets	59,775,064	50,529,048
Interest to receive	7,083,805	1,228,624
Other real estate	0	0
Other assets	21,261,656	15,616,228
Total assets	1,412,311,407	816,217,860
LIABILITIES AND SHAREHOLDERS FUNDS		
LIABILITIES		
Non-bearing interest deposits		
Funds due to banks	7,712,150	186,671
Deposits of Individuals	20,057,100	16,025,316
Deposits of legal entities	161,007,939	108,938,035
Total non-bearing interest deposits	188,777,189	125,150,022
Bearing interest deposits		
Funds due to banks	143,149	206,236
Deposits of Individuals	458,584,042	280,347,344
Deposits of legal entities	396,424,629	71,432,446
Total bearing interest deposits	855,151,820	351,986,026
Total deposits	1,043,929,009	477,136,048
Government Securities sold with future purchase		
Overnight borrowings		
Other borrowings	114,823,769	153,532,937
Interest to be paid	4,658,897	3,147,612
Other liabilities	33,450,148	11,607,853
Subordinated debt		
Total liabilities	1,196,861,823	645,424,450
SHAREHOLDERS FUNDS		
Shares		
Ordinary shares	71,158,500	71,158,500
Preferential shares		
Minus: treasury shares	56,060	0
Total shares in circulation	71,102,440	71,158,500
Capital surplus	-36,798	0
Reserves	10,673,775	10,673,775
Reserves for evaluation of fixed assets		
Other reserves		
Retained earnings	133,710,167	88,961,135
Total shareholders funds	215,449,584	170,793,410
Total liabilities and shareholders funds	1,412,311,407	816,217,860

INCOME STATEMENT
CB "Mobiasbanca" S.A.

	Amount, MDL 31.12.2005	Amount, MDL 31.12.2004
Indices denomination		
Interest income		
Interest income from funds due from banks	4,314,768	3,916,928
Interest income from overnight placements	98,187	201,651
Interest income (dividends) from trading securities	0	0
Interest income (dividends) from investment securities	8,048,180	14,803,292
Interest income and loan commissions	112,223,232	68,405,604
Other interest income		
Total interest income	124,684,367	87,327,475
Interest expense		
Interest expenses on funds due to banks	127,405	28,966
Interest expenses on deposits of Individuals	41,828,800	22,976,509
Interest expenses on deposits of legal entities	9,913,479	3,934,060
Total interest expenses on deposits	51,869,684	26,939,535
Interest expenses on overnight borrowings	12,694	76,075
Interest expenses on other borrowings	7,711,201	8,560,940
Total expenses on borrowings	7,723,895	8,637,015
Total interest expenses	59,593,579	35,576,550
Net interest income	65,090,788	51,750,925
Minus: Deductions to loan loss provisions	4,589,283	15,732,453
Net interest income after provisions	60,501,505	36,018,472
Non-interest income (loss)		
Income (loss) from trading securities	201,296	63,420
Income (loss) from investment securities		
Income (loss) from foreign exchange transactions	22,247,264	22,645,527
Commission income	25,611,343	17,064,123
Other non-interest income	3,942,617	1,913,450
Total non-interest income	52,002,520	41,686,520
Non-interest expenses		
Staff costs	14,680,942	10,243,827
Bonuses	7,607,168	5,168,635
Deductions to social fund and other payments	6,882,012	7,956,047
Expenses related to fixed assets	10,418,597	5,459,857
Taxes and duties	75,706	1,209,828
Consulting and Audit services	590,707	439,400
Other non-interest expenses	18,089,078	10,994,434
Total non-interest expenses	58,344,210	41,472,028
Income (loss) before tax and extraordinary articles	54,159,815	36,232,964
Income tax	9,410,783	4,225,070
Net income (loss) before extraordinary articles	44,749,032	32,007,894
Extraordinary income (loss)		
Income tax		
Extraordinary income (loss) minus income tax		
Net income (loss) after tax	44,749,032	32,007,894