



BALANCE SHEET
CB "Mobiasbanca" S.A.

	Amount, MDL 31.12.2006	Amount, MDL 31.12.2005
Indices denomination		
ASSETS		
Cash on hand	56,549,475	46,223,576
Funds due from banks	193,050,829	236,048,902
Balances with the National Bank of Moldova	143,390,184	181,263,833
Funds overnight	101,470,556	0
Securities		
Trading Securities	62	62
Investment securities	243,446,079	115,302,299
Total securities	243,446,141	115,302,361
Loans and financial leasing		
Loans	1,182,752,040	787,481,972
Financial leasing	0	0
Minus: Loan loss provisions	71,383,204	42,129,762
Loans and financial leasing, net	1,111,368,836	745,352,210
Net, fixed assets	61,486,527	59,775,064
Interest to receive	17,924,306	7,083,805
Other real estate	0	0
Other assets	21,462,129	21,261,656
Total assets	1,950,148,983	1,412,311,407
LIABILITIES AND SHAREHOLDERS FUNDS		
LIABILITIES		
Non-bearing interest deposits		
Funds due to banks	11,232,537	7,712,150
Deposits of Individuals	19,965,124	20,057,100
Deposits of legal entities	164,989,510	161,007,939
Total non-bearing interest deposits	196,187,171	188,777,189
Bearing interest deposits		
Funds due to banks	12,366,764	143,149
Deposits of Individuals	749,560,246	458,584,042
Deposits of legal entities	363,988,952	396,424,629
Total bearing interest deposits	1,125,915,962	855,151,820
Total deposits	1,322,103,133	1,043,929,009
Government Securities sold with future purchase	0	0
Overnight borrowings	0	0
Other borrowings	311,429,470	114,823,769
Interest to be paid	10,122,504	4,658,897
Other liabilities	38,701,511	33,450,148
Subordinated debt	0	0
Total liabilities	1,682,356,618	1,196,861,823
SHAREHOLDERS FUNDS		
Shares		
Ordinary shares	71,158,500	71,158,500
Preferential shares	0	0
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	187,443,225	133,710,167
Total shareholders funds	267,792,365	215,449,584
Total shareholders funds	1,950,148,983	1,412,311,407

INCOME STATEMENT
CB "Mobiasbanca" S.A.

	Amount, MDL 31.12.2006	Amount, MDL 31.12.2005
Indices denomination		
Interest income		
Interest income from funds due from banks	12,040,042	4,314,768
Interest income from overnight placements	1,241,348	98,187
Interest income (dividends) from trading securities	0	0
Interest income (dividends) from investment securities	9,796,492	8,048,180
Interest income and loan commissions	182,815,627	112,223,232
Other interest income	0	0
Total interest income	205,893,509	124,684,367
Interest expense		
Interest expenses on funds due to banks	151,082	127,405
Interest expenses on deposits of Individuals	51,004,111	41,828,800
Interest expenses on deposits of legal entities	24,472,586	9,913,479
Total interest expenses on deposits	75,627,779	51,869,684
Interest expenses on overnight borrowings	53,053	12,694
Interest expenses on other borrowings	19,098,289	7,711,201
Total expenses on borrowings	19,151,342	7,723,895
Total interest expenses	94,779,121	59,593,579
Net interest income	111,114,388	65,090,788
Minus: Deductions to loan loss provisions	27,539,326	4,589,283
Net interest income after provisions	83,575,062	60,501,505
Non-interest income (loss)		
Income (loss) from trading securities	164,476	201,296
Income (loss) from investment securities	0	0
Income (loss) from foreign exchange transactions	25,358,051	22,247,264
Commission income	35,301,892	25,611,343
Other non-interest income	10,156,442	3,942,617
Total non-interest income	70,980,861	52,002,520
Non-interest expenses		
Staff costs	24,338,548	14,680,942
Bonuses	11,778,232	7,607,168
Deductions to social fund and other payments	10,532,328	6,882,012
Expenses related to fixed assets	15,147,019	10,418,597
Taxes and duties	152,992	75,706
Consulting and Audit services	1,371,236	590,707
Other non-interest expenses	22,387,394	18,089,078
Total non-interest expenses	85,707,749	58,344,210
Income (loss) before tax and extraordinary articles	68,848,174	54,159,815
Income tax	9,861,468	9,410,783
Net income (loss) before extraordinary articles	58,986,706	44,749,032
Extraordinary income (loss)	0	0
Income tax	0	0
Extraordinary income (loss) minus income tax	0	0
Net income (loss) after tax	58,986,706	44,749,032