

Balance

As of June 30, 2009

								31.03.2009	30.06.2009
Co mp	S u b	Art icle	Suba rticle	Category				Amount	Amount
A	B	C	D	E				1	1
1				ASSETS				X	X
	1	1	0	Cash				383 802 304	379 839 497
		2	0	Due from Banks				38 011 081	79 218 526
			1	Less: Allowances for due to banks losses				716 544	873 747
			9	Due to net banks				37 294 537	78 344 779
		3	0	Due from National Bank of Moldova				451 822 496	479 089 005
		4	0	Placements and Overnight Borrowings				210 236 958	172 876 683
			1	Less: Allowances for Placements and Overnight Borrowings				0	0
		5		Securities				X	X
			1	Securities bought for Sale				346 866	366 582
			2	Investment Securities				483 713 324	539 585 087
			3	Less : Allowances for Investment Securities losses				599 036	599 036
			9	Net Investment securities				483 461 154	539 352 633
		6		Loans and Finance Lease Receivables				X	X
			1	Loans				2 023 559 719	1 994 087 782
			2	Finance Lease Receivables				4 275 503	3 493 490
			3	Less: Allowance for Loan Losses				123 648 889	129 933 060
			9	Net Loans and Finance Lease Receivables				1 904 186 333	1 867 648 212
		7	0	Fixed assets (net)				208 870 446	237 153 814
		8	0	Accrued Interest Receivable				28 130 690	35 200 249
		9	0	Other Real Estate				53 609 003	67 203 325
		10	0	Other Assets				141 064 318	140 343 249
			1	Less: Allowances for other assets losses				731 847	879 682
			9	Other net assets				140 332 471	139 463 567

1	1	99	9	Total Assets	3 901 746 392	3 996 171 764
2				LIABILITIES AND SHARE CAPITAL	X	X
2	1			LIABILITIES	X	X
		1		Non Interest Bearing Deposits	X	X
		1	1	Due to Banks	0	0
			2	Deposits by Individuals	181 635 926	200 178 798
			3	Deposits by Legal Entities	34 700 879	35 331 576
			9	Total Non Interest Bearing Deposits	216 336 805	235 510 374
2	1	2		Interest Bearing Deposits	X	X
			1	Due to Banks	23 902 392	24 222 208
			2	Deposits by Individuals	1 505 737 593	1 581 354 990
			3	Deposits by Legal Entities	894 605 875	861 545 331
			9	Total Interest Bearing Deposits	2 424 245 860	2 467 122 529
2	1	99	9	Total Deposits	2 640 582 665	2 702 632 903
2	2	1	0	Securities Sold Under Agreement to Repurchase ("REPO")	0	0
		2	0	Overnight loans	0	0
		3	0	Other loans	307 234 340	324 062 200
		4	0	Accrued Interest Payable	3 223 291	5 203 233
		5	0	Other Liabilities	91 137 865	103 068 735
		6	0	Subordinated Debentures	0	0
		7	0	Provisions for contingent engagements losses	2 288 209	2 598 188
2	2	99	9	Total Liabilities	3 044 466 370	3 137 565 259
2	3			SHARE CAPITAL	X	X
		1		Stocks	0	0
			1	Common Stocks	29 258 455	29 258 455
			2	Preferred Stocks	75 745	75 745
			3	Minus: Treasury stocks	0	0
			9	Total outstanding stocks	29 334 200	29 334 200
		2	0	Surplus capital	0	0
		3	0	Reserve Capital	18 752 588	18 752 588
		4	0	Re-evaluation Reserves of Assets	0	0
		5	0	Other reserves	0	0

		6	0	Retained Earnings	809 193 234	810 519 717
2	3	99	9	Total Share capital	857 280 022	858 606 505
2	9	99	9	Total liabilities and share capital	3 901 746 392	3 996 171 764