

Balance Sheet

For the month march 2010

								31.03.2010	31.12.2009
Co mp	S u b	Art icle	Suba rticle	Category				Amount	Amount
A	B	C	D	E				F	G
1				ASSETS				X	X
	1	1	0	Cash				512,801,813	360,204,606
		2	0	Due from Banks				29,453,068	248,316,745
			1	Less: Allowances for due to banks losses				743,992	1,319,455
			9	Due to net banks				28,709,076	246,997,290
		3	0	Due from National Bank of Moldova				240,025,842	166,298,322
		4	0	Placements and Overnight Borrowings				453,925,779	260,469,422
			1	Less: Allowances for Placements and Overnight Borrowings				0	0
		5		Securities				X	X
			1	Securities bought for Sale				4,237,036	4,116,620
			2	Investment Securities				768,610,997	1,059,062,505
			3	Less : Allowances for Investment Securities losses				599,036	599,036
			9	Net Investment securities				772,248,997	1,062,580,089
		6		Loans and Finance Lease Receivables				X	X
			1	Loans				2,035,889,140	2,146,955,785
			2	Finance Lease Receivables				1,758,756	2,236,505
			3	Less: Allowance for Loan Losses				200,053,068	179,069,553
			9	Net Loans and Finance Lease Receivables				1,837,594,828	1,970,122,737
		7	0	Fixed assets (net)				268,120,644	272,269,431
		8	0	Accrued Interest Receivable				36,953,459	20,733,827
		9	0	Other Real Estate				111,567,626	80,672,275
		10	0	Other Assets				846,011,761	694,594,799
			1	Less: Allowances for other assets losses				11,830,717	12,100,603
			9	Other net assets				834,181,044	682,494,196
1	1	99	9	TOTAL ASSETS				5,096,129,108	5,122,842,195
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				234,846,111	219,732,269
			3	Deposits by Legal Entities				50,362,289	37,844,821
			9	Total Non Interest Bearing Deposits				285,208,400	257,577,090
2	1	2		Interest Bearing Deposits				X	X
			1	Due to Banks				3,763,263	2,984,044
			2	Deposits by Individuals				2,002,009,365	2,016,163,464
			3	Deposits by Legal Entities				1,085,419,035	845,447,125
			9	Total Interest Bearing Deposits				3,091,191,663	2,864,594,633
2	1	99	9	Total Deposits				3,376,400,063	3,122,171,723
2	2	1	0	Securities Sold Under Agreement to Repurchase				0	0
		2	0	Overnight loans				0	0
		3	0	Other loans				747,150,835	1,091,187,063
		4	0	Accrued Interest Payable				2,963,952	4,506,608
		5	0	Other Liabilities				97,772,206	54,875,435
		6	0	Subordinated Debentures				0	0
		7	0	Provisions for contingent engagements losses				1,846,422	2,286,358
2	2	99	9	TOTAL LIABILITIES				4,226,133,478	4,275,027,187
2	3			SHARE CAPITAL				X	X
		1		Stocks				X	X
			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				821,908,842	799,728,220
2	3	99	9	TOTAL SHARE CAPITAL				869,995,630	847,815,008
2	9	99	9	TOTAL LIABILITIES AND SHARP CAPITAL				5,096,129,108	5,122,842,195