

Balance Sheet

For the month june 2010

								30.06.2010	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				396,056,169	360,204,606
		2	0	Due from Banks				20,917,178	248,316,745
			1	Less: Allowances for due to banks losses				274,001	1,319,455
			9	Due to net banks				20,643,177	246,997,290
		3	0	Due from National Bank of Moldova				136,484,616	166,298,322
		4	0	Placements and Overnight Borrowings				442,977,270	260,469,422
			1	Less: Allowances for Placements and Overnight Borrowings				0	0
		5		Securities				X	X
			1	Securities bought for Sale				4,365,834	4,116,620
			2	Investment Securities				876,026,853	1,059,062,505
			3	Less : Allowances for Investment Securities losses				606,536	599,036
			9	Net Investment securities				879,786,151	1,062,580,089
		6		Loans and Finance Lease Receivables				X	X
			1	Loans				2,387,381,325	2,146,955,785
			2	Finance Lease Receivables				1,214,954	2,236,505
			3	Less: Allowance for Loan Losses				239,154,146	179,069,553
			9	Net Loans and Finance Lease Receivables				2,149,442,133	1,970,122,737
		7	0	Fixed assets (net)				277,545,011	272,269,431
		8	0	Accrued Interest Receivable				37,133,214	20,733,827
		9	0	Other Real Estate				116,933,267	80,672,275
		10	0	Other Assets				758,906,982	694,594,799
			1	Less: Allowances for other assets losses				11,140,173	12,100,603
			9	Other net assets				747,766,809	682,494,196
1	1	99	9	TOTAL ASSETS				5,204,767,817	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				265,905,627	219,732,269
			3	Deposits by Legal Entities				51,333,730	37,844,821
			9	Total Non Interest Bearing Deposits				317,239,357	257,577,090
2	1	2		Interest Bearing Deposits				X	X
			1	Due to Banks				1,352,882	2,984,044
			2	Deposits by Individuals				2,000,067,775	2,016,163,464
			3	Deposits by Legal Entities				1,157,701,461	845,447,125
			9	Total Interest Bearing Deposits				3,159,122,118	2,864,594,633
2	1	99	9	Total Deposits				3,476,361,475	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				708,877,750	1,091,187,063
		4	0	Accrued Interest Payable				3,474,180	4,506,608
		5	0	Other Liabilities				128,282,830	54,875,435
		6	0	Subordinated Debentures				0	0
		7	0	Provisions for contingent engagements losses				2,578,390	2,286,358
2	2	99	9	TOTAL LIABILITIES				4,319,574,625	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				837,106,404	799,728,220
2	3	99	9	TOTAL SHARE CAPITAL				885,193,192	847,815,008
2	9	99	9	TOTAL LIABILITIES AND SHARP CAPITAL				5,204,767,817	5,122,842,195