

## Balance Sheet

For the month III quarter 2010

								30.09.2010	31.12.2009
Co mp	S u b	Art icle	Suba rticle	Category				Amount	Amount
A	B	C	D	E				F	G
<b>1</b>				<b>ASSETS</b>				<b>X</b>	<b>X</b>
	1	1	0	Cash				618.048.687	360,204,606
		2	0	Due from Banks				20.780.332	248,316,745
			1	Less: Allowances for due to banks losses				737.548	1,319,455
			9	Due to net banks				20.042.784	246,997,290
		3	0	Due from National Bank of Moldova				169.232.690	166,298,322
		4	0	Placements and Overnight Borrowings				269.972.812	260,469,422
			1	Less: Allowances for Placements and Overnight Borrowings				0.00	0
		<b>5</b>		<b>Securities</b>				<b>X</b>	<b>X</b>
			1	Securities bought for Sale				466.958	4,116,620
			2	Investment Securities				570.115.158	1,059,062,505
			3	Less : Allowances for Investment Securities losses				606.536	599,036
			<b>9</b>	<b>Net Investment securities</b>				<b>569.975.580</b>	<b>1,062,580,089</b>
		<b>6</b>		<b>Loans and Finance Lease Receivables</b>				<b>X</b>	<b>X</b>
			1	Loans				2.611.873.275	2,146,955,785
			2	Finance Lease Receivables				710.119	2,236,505
			3	Less: Allowance for Loan Losses				251.777.648	179,069,553
			9	Net Loans and Finance Lease Receivables				2.360.805.746	1,970,122,737
		7	0	Fixed assets (net)				284.356.245	272,269,431
		8	0	Accrued Interest Receivable				33.562.156	20,733,827
		9	0	Other Real Estate				119.221.378	80,672,275
		10	0	Other Assets				659.289.697	694,594,799
			1	Less: Allowances for other assets losses				26.696.144	12,100,603
			9	Other net assets				632.593.553	682,494,196
<b>1</b>	<b>1</b>	<b>99</b>	<b>9</b>	<b>TOTAL ASSETS</b>				<b>5.077.811.631</b>	<b>5,122,842,195</b>
<b>2</b>				<b>LIABILITIES AND SHARE CAPITAL</b>				<b>X</b>	<b>X</b>
<b>2</b>	<b>1</b>			<b>LIABILITIES</b>				<b>X</b>	<b>X</b>
		1		Non Interest Bearing Deposits				<b>X</b>	<b>X</b>
		1	1	Due to Banks				0.00	0
			2	Deposits by Individuals				267.397.422	219,732,269
			3	Deposits by Legal Entities				57.244.631	37,844,821
			<b>9</b>	<b>Total Non Interest Bearing Deposits</b>				<b>324.642.053</b>	<b>257,577,090</b>
<b>2</b>	<b>1</b>	<b>2</b>		Interest Bearing Deposits				<b>X</b>	<b>X</b>
			1	Due to Banks				1.352.775	2,984,044
			2	Deposits by Individuals				1.976.238.037	2,016,163,464
			3	Deposits by Legal Entities				1.042.565.241	845,447,125
			<b>9</b>	<b>Total Interest Bearing Deposits</b>				<b>3.020.156.053</b>	<b>2,864,594,633</b>
<b>2</b>	<b>1</b>	<b>99</b>	<b>9</b>	<b>Total Deposits</b>				<b>3.344.798.106</b>	<b>3,122,171,723</b>
<b>2</b>	<b>2</b>	<b>1</b>	<b>0</b>	Securities Sold Under Agreement to Repurchase				0.00	0
		2	0	Overnight loans				0.00	0
		3	0	Other loans				695.573.980	1,091,187,063
		4	0	Accrued Interest Payable				4.661.664	4,506,608
		5	0	Other Liabilities				128.144.596	54,875,435
		6	0	Subordinated Debentures				0.00	0
		7	0	Provisions for contingent engagements losses				3.957.773	2,286,358
<b>2</b>	<b>2</b>	<b>99</b>	<b>9</b>	<b>TOTAL LIABILITIES</b>				<b>4.177.136.119</b>	<b>4,275,027,187</b>
<b>2</b>	<b>3</b>			<b>SHARE CAPITAL</b>				<b>X</b>	<b>X</b>
		1		Stocks				<b>X</b>	<b>X</b>
			1	Common Stocks				29.258.455	29,258,455
			2	Preferred Stocks				75.745	75,745
			3	Minus: Treasury stocks				0.00	0
			<b>9</b>	<b>Total outstanding stocks</b>				<b>29.334.200</b>	<b>29,334,200</b>
		2	0	Surplus capital				0.00	0
		3	0	Reserve Capital				18.752.588	18,752,588
		4	0	Re-evaluation Reserves of Assets				0.00	0
		5	0	Other reserves				0.00	0
		6	0	Retained Earnings				852.588.724	799,728,220
<b>2</b>	<b>3</b>	<b>99</b>	<b>9</b>	<b>TOTAL SHARE CAPITAL</b>				<b>900.675.512</b>	<b>847,815,008</b>
<b>2</b>	<b>9</b>	<b>99</b>	<b>9</b>	<b>TOTAL LIABILITIES AND SHARP CAPITAL</b>				<b>5.077.811.631</b>	<b>5,122,842,195</b>