

Income Statement as of December 31, 2007

| | MDL | EUR equivalent |
|---|--------------------|-------------------|
| Interest income | | |
| Interest income on placements with banks | 5 591 014 | 335 924 |
| Interest income on overnight placements | 3 758 881 | 225 844 |
| Interest income or dividends on trading securities | 0 | 0 |
| Interest income or dividends on held-to-maturity securities | 27 985 291 | 1 681 434 |
| Interest income and commission on loans | 191 307 498 | 11 494 289 |
| Total interest income | 228 642 684 | 13 737 491 |
| Interest expenses | | |
| Interest expense on deposits from banks | 1 244 080 | 74 748 |
| Interest expense on deposits from individuals | 66 229 876 | 3 979 276 |
| Interest expense on deposits from enterprises | 14 893 925 | 894 869 |
| Total interest expense on deposits | 82 367 881 | 4 948 893 |
| Interest expense on overnight borrowings | 50 145 | 3 013 |
| Interest expense on borrowings from other creditors | 19 993 345 | 1 201 256 |
| Total interest expense on borrowings | 20 043 490 | 1 204 269 |
| Total interest expense | 102 411 371 | 6 153 162 |
| Interest margin | 126 231 313 | 7 584 329 |
| Losses on interest-bearing assets | 32 982 076 | 1 981 655 |
| Net interest margin after losses on loans and advances | 93 249 237 | 5 602 674 |
| Non-interest income | | |
| Gain on trading securities | 35 002 | 2 103 |
| Gain on held-to-maturity securities | 0 | 0 |
| Gain on foreign currency exchange operations | 35 407 100 | 2 127 357 |
| Commission income | 36 463 896 | 2 190 853 |
| Other non-interest income | 9 563 205 | 574 584 |
| Total non-interest income | 81 469 203 | 4 894 897 |
| Non-interest expenses | | |
| Wages and salaries | 20 345 696 | 1 222 426 |
| Bonuses | 6 087 225 | 365 737 |
| Pensions, social insurance and other benefits | 10 710 779 | 643 534 |
| Premises expenses | 19 619 950 | 1 178 821 |
| Taxes and fees | 481 064 | 28 904 |
| Consultants and audit expenses | 1 441 025 | 86 581 |
| Other non-interest expenses | 41 256 937 | 2 478 832 |
| Losses on non-interest-bearing assets | 56 137 | 3 373 |
| Losses on contingent engagements | 5 503 176 | 330 646 |
| Total non-interest expenses | 105 501 989 | 6 338 854 |
| Net income before tax | 69 216 451 | 4 158 717 |
| Income tax | 12 200 000 | 733 010 |
| Net income | 57 016 451 | 3 425 707 |

Note: the official NBM exchange rate as of December 31, 2007 constituted MDL 16.6437 = EUR 1