

<b>Assets</b>	<b>MDL</b>	<b>EUR equivalent</b>
Cash in hand	169 134 898	11 473 929
Due from banks, net	459 097 299	31 144 666
Balances with the National Bank of Moldova	320 868 753	21 767 391
Overnight placements	179 000 000	12 143 167
	<u>1 128 100 950</u>	<u>76 529 153</u>
Securities, net		
Investment securities	206 982 592	14 041 476
Trading securities	392 183	26 605
Less: securities loss provisions	20 375	1 382
	<u>207 354 400</u>	<u>14 066 699</u>
Loans and financial lease receivables	2 327 193 786	157 874 321
Less: loan loss provisions	97 283 308	6 599 595
	<u>2 229 910 478</u>	<u>151 274 726</u>
Fixed assets, net	103 187 656	7 000 139
Intangible assets, net	1 108 787	75 219
Accrued interest receivable	34 996 477	2 374 123
Other assets, net	12 642 107	857 627
<b>Total assets</b>	<b>3 717 300 855</b>	<b>252 177 686</b>
<b>Liabilities and shareholders' equity</b>		
<b>Non-interest bearing deposits</b>		
Due to banks	482 156	32 709
Deposits of individuals	20 310 607	1 377 850
Deposits of enterprises	93 280 024	6 328 016
	<u>114 072 787</u>	<u>7 738 575</u>
<b>Interest bearing deposits</b>		
Due to banks	196 967 920	13 362 092
Deposits of individuals	859 971 952	58 339 571
Deposits of enterprises	471 266 976	31 970 244
	<u>1 528 206 848</u>	<u>103 671 907</u>
<b>Total deposits</b>	<b>1 642 279 635</b>	<b>111 410 482</b>
Overnight borrowings	0	0
Other borrowings	1 151 281 528	78 101 699
Accrued interest payable	27 144 626	1 841 462
Deferred tax liability	0	0
Other liabilities	25 157 045	1 706 626
Loss provisions for contingent engagements	4 854 422	329 319
<b>Total liabilities</b>	<b>2 850 717 256</b>	<b>193 389 588</b>
<b>Shareholders' equity</b>		
Common stock in circulation	635 000 000	43 077 716
General reserve	5 772 470	391 598
Revaluation reserve	8 073 494	547 697
Retained earnings	217 737 635	14 771 087
<b>Total shareholders' equity</b>	<b>866 583 599</b>	<b>58 788 098</b>
<b>Total liabilities and shareholders' equity</b>	<b>3 717 300 855</b>	<b>252 177 686</b>

Note: the official NBM exchange rate as of December 31, 2008 constituted MDL 14.7408 = EUR 1