

	MDL	EUR equivalent
Interest income		
Interest income on placements with banks	13 429 985	911 076
Interest income on overnight placements	2 390 903	162 196
Interest income or dividends on trading securities	0	0
Interest income or dividends on held-to-maturity securities	34 061 117	2 310 670
Interest income and commission on loans	354 373 862	24 040 341
Total interest income	404 255 867	27 424 283
Interest expenses		
Interest expense on deposits from banks	8 590 570	582 775
Interest expense on deposits from individuals	103 457 396	7 018 438
Interest expense on deposits from enterprises	25 410 963	1 723 852
Total interest expense on deposits	137 458 929	9 325 065
Interest expense on overnight borrowings	41 439	2 811
Interest expense on borrowings from other creditors	36 518 581	2 477 381
Total interest expense on borrowings	36 560 020	2 480 192
Total interest expense	174 018 949	11 805 257
Interest margin	230 236 918	15 619 026
Losses on interest-bearing assets	62 985 608	4 272 876
Net interest margin after losses on loans and advances	167 251 310	11 346 150
Non-interest income		
Gain on trading securities	56 080	3 804
Gain on held-to-maturity securities	0	0
Gain on foreign currency exchange operations	43 917 578	2 979 321
Commission income	34 963 983	2 371 919
Other non-interest income	15 103 757	1 024 623
Total non-interest income	94 041 398	6 379 667
Non-interest expenses		
Wages and salaries	33 329 087	2 261 009
Bonuses	5 952 230	403 793
Pensions, social insurance and other benefits	13 455 897	912 834
Premises expenses	34 050 522	2 309 951
Taxes and fees	202 215	13 718
Consultants and audit expenses	1 307 350	88 689
Other non-interest expenses	60 432 259	4 099 657
Losses on non-interest-bearing assets	73 138	4 962
Losses on contingent engagements	-341 580	-23 172
Total non-interest expenses	148 461 118	10 071 441
Net income before tax	112 831 590	7 654 376
Extraordinary income	482	33
Income tax	-399 693	-27 115
Net income	113 231 765	7 681 524

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