

## Balance sheet as of September 30, 2009

<b>Assets</b>	<b>MDL</b>	<b>EUR equivalent</b>
Cash in hand	122 895 400	7 337 784
Due from banks, net	246 142 192	14 696 548
Balances with the National Bank of Moldova	177 932 966	10 623 942
Overnight placements	100 000 000	5 970 755
	646 970 558	38 629 029
Securities, net		
Investment securities	223 133 568	13 322 759
Trading securities	392 183	23 416
Less: securities loss provisions	20 375	1 217
	223 505 376	13 344 958
Loans and financial lease receivables	2 368 894 262	141 440 878
Less: loan loss provisions	213 937 017	12 773 656
	2 154 957 245	128 667 222
Fixed assets, net	99 926 967	5 966 395
Intangible assets, net	766 381	45 759
Accrued interest receivable	48 232 511	2 879 845
Other assets, net	121 306 652	7 242 922
<b>Total assets</b>	<b>3 295 665 690</b>	<b>196 776 130</b>
 <b>Liabilities and shareholders' equity</b>		
 <b>Non-interest bearing deposits</b>		
Due to banks	389 034	23 228
Deposits of individuals	41 141 901	2 456 482
Deposits of enterprises	84 447 683	5 042 164
	125 978 618	7 521 874
 <b>Interest bearing deposits</b>		
Due to banks	128 727 710	7 686 016
Deposits of individuals	734 829 143	43 874 850
Deposits of enterprises	591 490 866	35 316 472
	1 455 047 719	86 877 338
<b>Total deposits</b>	<b>1 581 026 337</b>	<b>94 399 212</b>
Overnight borrowings	0	0
Other borrowings	826 321 857	49 337 656
Accrued interest payable	24 312 110	1 451 617
Deferred tax liability	0	0
Other liabilities	33 506 381	2 000 584
Loss provisions for contingent engagements	4 483 038	267 669
<b>Total liabilities</b>	<b>2 469 649 723</b>	<b>147 456 738</b>
 <b>Shareholders' equity</b>		
Common stock in circulation	635 000 000	37 914 296
General reserve	11 439 615	683 031
Revaluation reserve	7 766 520	463 720
Retained earnings	171 809 832	10 258 345
<b>Total shareholders' equity</b>	<b>826 015 967</b>	<b>49 319 392</b>
<b>Total liabilities and shareholders' equity</b>	<b>3 295 665 690</b>	<b>196 776 130</b>

Note: the official NBM exchange rate as of September 30, 2009 constituted MDL 16.7483 = EUR 1