

Income Statement as of September 30, 2009

	MDL	EUR equivalent
Interest income		
Interest income on placements with banks	12 418 818	741 497
Interest income on overnight placements	1 363 395	81 405
Interest income or dividends on trading securities	0	0
Interest income or dividends on held-to-maturity securities	12 632 681	754 266
Interest income and commission on loans	265 951 255	15 879 298
Total interest income	292 366 149	17 456 466
 Interest expenses		
Interest expense on deposits from banks	7 862 912	469 475
Interest expense on deposits from individuals	87 604 224	5 230 634
Interest expense on deposits from enterprises	34 580 751	2 064 732
Total interest expense on deposits	130 047 887	7 764 841
 Interest expense on overnight borrowings	16 215	968
Interest expense on borrowings from other creditors	22 502 601	1 343 575
Total interest expense on borrowings	22 518 816	1 344 543
 Total interest expense	152 566 703	9 109 384
 Interest margin	139 799 446	8 347 082
 Losses on interest-bearing assets	132 381 169	7 904 156
Net interest margin after losses on loans and advances	7 418 277	442 926
 Non-interest income		
Gain on trading securities	0	0
Gain on held-to-maturity securities	0	0
Gain on foreign currency exchange operations	34 692 029	2 071 376
Commission income	22 079 810	1 318 331
Other non-interest income	10 397 154	620 789
Total non-interest income	67 168 993	4 010 496
 Non-interest expenses		
Wages and salaries	32 405 627	1 934 861
Bonuses	2 459 893	146 874
Pensions, social insurance and other benefits	10 953 354	653 998
Premises expenses	38 032 671	2 270 838
Taxes and fees	127 503	7 613
Consultants and audit expenses	641 085	38 278
Other non-interest expenses	30 191 305	1 802 650
Losses on non-interest-bearing assets	1 129 863	67 461
Losses on contingent engagements	-786 399	-46 955
Total non-interest expenses	115 154 902	6 875 618
 Net income before tax	-40 567 632	-2 422 196
Extraordinary income	0	0
Income tax	0	0
Net income	-40 567 632	-2 422 196

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