

R E P O R T
regarding the profit and loss
JSCB "ENERGBANK" Chisinau
for 3 quarter 2010

:Di-:Sub:	:	:	:	: S u m :	: S u m :	:
:vis:div:Item :	:	Name of the indicator	:	:	:	:
:ion:is.:	:	:	:	: current period :	: previous year :	:
-A--B--C-	-	D-	-	-1-	-2-	-
1		Interest income				
1	1	Interest income from funds due from banks		1139922	3420241	
1	2	Interest income from overnight placements		544957	1057166	
1	3	Interest income (dividends) from trading securities				
1	4	Interest income (dividends) from investment securities		12858093	9250849	
1	5	Interest income and loan commissions		67439711	105235118	
1	6	Other interest income				
1	9	9	Total interest income	81982683	118963374	
2		Interest expenses				
2	1	1	Interest expenses on funds due to banks	372937	1787523	
2	1	2	Interest expenses on deposits of Individuals	44120209	84268224	
2	1	3	Interest expenses on deposits of legal entities	4998110	15801345	
2	1	9	Total interest expenses on deposits	49491256	101857092	
2	2	1	Interest expenses on overnight borrowings		909799	
2	2	2	Interest expenses on other borrowings	4395477	4070873	
2	2	9	Total expenses on borrowings	4395477	4980672	
2	9	9	Total interest expenses	53886733	106837764	
3		Net interest income		28095950	12125610	
3	1	Minus: deductions to interest assets loss provisions		20132407	18610079	
3	2	Net interest income after provisions		7963543	-6484469	
4		Non-interest income (loss)				
4	1	Income (loss) from trading securities			877	
4	2	Income (loss) from investment securities				
4	3	Income (loss) from foreign exchange transactions		23057475	39918968	
4	4	Income from commissions		28552680	37439578	
4	5	Other non-interest income		2739876	4120023	
4	9	9	Total non-interest income	54350031	81479446	
5		Non-interest expenses				
5	1	Salaries wages		19692313	25584998	
5	2	Bonuses		3559403	3667173	
5	3	Deductions to social fund and other payments		8668777	10226976	
5	4	Expenses related to fixed assets		10080672	12445151	
5	5	Taxes and duties		183429	110542	
5	6	Consulting and Audit services		600000	834444	
5	7	Other non-interest expenses		9881316	13883885	
5	8	Deductions to non-interest assets loss provisions		194995	-270787	
5	9	Deductions to Conditional liabilities loss provisions		-187663	706447	
5	9	9	Total non-interest expenses	52673242	67188829	
6		Income (loss) before taxation and extraordinary articles		9640332	7806148	
6	1	Income tax				
7		Net income (loss) before extraordinary articles		9640332	7806148	
7	1	Extraordinary income (loss)			-3399	
7	2	Income tax				
7	3	Extraordinary income (loss) minus income tax			-3399	
8		Net income (loss)		9640332	7802749	