

R E P O R T  
regarding the profit and loss  
JSCB "ENERGBANK" Chisinau  
for 4 quarter 2011

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:Di-:Sub:	:	Name of the indicator		:	:	:
:vis:div:Item:	:			:	:	:
:ion:is.:	:			:	current period	previous year
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--A--	--B--	--C--	--D--	-----		
1			Interest income			
1	1		Interest income from funds due from banks	4107010	1358314	
1	2		Interest income from overnight placements	253137	627356	
1	3		Interest income (dividends) from trading securities			
1	4		Interest income (dividends) from investment securities	22274208	18702306	
1	5		Interest income and loan commissions	99510727	89872154	
1	6		Other interest income			
1	9	9	Total interest income	126145082	110560130	
2			Interest expenses			
2	1	1	Interest expenses on funds due to banks	666753	372937	
2	1	2	Interest expenses on deposits of Individuals	55657348	57392622	
2	1	3	Interest expenses on deposits of legal entities	4498020	6374231	
2	1	9	Total interest expenses on deposits	60822121	64139790	
2	2	1	Interest expenses on overnight borrowings	5042		
2	2	2	Interest expenses on other borrowings	7313992	6582257	
2	2	9	Total expenses on borrowings	7319034	6582257	
2	9	9	Total interest expenses	68141155	70722047	
3			Net interest income	58003927	39838083	
3	1		Minus: deductions to interest assets loss provisions	35669893	27111533	
3	2		Net interest income after provisions	22334034	12726550	
4			Non-interest income (loss)			
4	1		Income (loss) from trading securities			
4	2		Income (loss) from investment securities	-48510		
4	3		Income (loss) from foreign exchange transactions	34210166	32274125	
4	4		Income from commissions	40776428	39624892	
4	5		Other non-interest income	4621455	3278321	
4	9	9	Total non-interest income	79559539	75177338	
5			Non-interest expenses			
5	1		Salaries wages	27035256	27384641	
5	2		Bonuses	6894886	5805346	
5	3		Deductions to social fund and other payments	11962595	11511054	
5	4		Expenses related to fixed assets	13023460	13457098	
5	5		Taxes and duties	111667	197449	
5	6		Consulting and Audit services	1030918	673632	
5	7		Other non-interest expenses	14185408	13826544	
5	8		Deductions to non-interest assets loss provisions	276751	536262	
5	9		Deductions to Conditional liabilities loss provisions	56250	-1166036	
5	9	9	Total non-interest expenses	74577191	72225990	
6			Income (loss) before taxation and extraordinary articles	27316382	15677898	
6	1		Income tax			
7			Net income (loss) before extraordinary articles	27316382	15677898	
7	1		Extraordinary income (loss)			
7	2		Income tax			
7	3		Extraordinary income (loss) minus income tax			
8			Net income (loss)	27316382	15677898	