

R E P O R T
regarding the profit and loss
JSCB "ENERGBANK" Chisinau
for 4 quarter 2010

-----				Sum	Sum
: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	1358314	3420241
1	2		Interest income from overnight placements	627356	1057166
1	3		Interest income (dividends) from trading securities		
1	4		Interest income (dividends) from investment securities	18702306	9250849
1	5		Interest income and loan commissions	89872154	105235118
1	6		Other interest income		
1	9	9	Total interest income	110560130	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	57392622	84268224
2	1	3	Interest expenses on deposits of legal entities	6374231	15801345
2	1	9	Total interest expenses on deposits	64139790	101857092
2	2	1	Interest expenses on overnight borrowings		909799
2	2	2	Interest expenses on other borrowings	6582257	4070873
2	2	9	Total expenses on borrowings	6582257	4980672
2	9	9	Total interest expenses	70722047	106837764
3			Net interest income	39838083	12125610
3	1		Minus: deductions to interest assets loss provisions	27111533	18610079
3	2		Net interest income after provisions	12726550	-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	32274125	39918968
4	4		Income from commissions	39624892	37439578
4	5		Other non-interest income	3278321	4120023
4	9	9	Total non-interest income	75177338	81479446
5			Non-interest expenses		
5	1		Salaries wages	27384641	25584998
5	2		Bonuses	5805346	3667173
5	3		Deductions to social fund and other payments	11511054	10226976
5	4		Expenses related to fixed assets	13457098	12445151
5	5		Taxes and duties	197449	110542
5	6		Consulting and Audit services	673632	834444
5	7		Other non-interest expenses	13826544	13883885
5	8		Deductions to non-interest assets loss provisions	536262	-270787
5	9		Deductions to Conditional liabilities loss provisions	-1166036	706447
5	9	9	Total non-interest expenses	72225990	67188829
6			Income (loss) before taxation and extraordinary articles	15677898	7806148
6	1		Income tax		
7			Net income (loss) before extraordinary articles	15677898	7806148
7	1		Extraordinary income (loss)		-3399
7	2		Income tax		
7	3		Extraordinary income (loss) minus income tax		-3399
8			Net income (loss)	15677898	7802749