

R E P O R T
regarding the profit and loss
JSCB "ENERGBANK" Chisinau
for 2 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-				-1-		-2-	
1		Interest income					
1	1	Interest income from funds due from banks		776779		3420241	
1	2	Interest income from overnight placements		457972		1057166	
1	3	Interest income (dividends) from trading securities					
1	4	Interest income (dividends) from investment securities		7623795		9250849	
1	5	Interest income and loan commissions		45765889		105235118	
1	6	Other interest income					
1	9	9 Total interest income		54624435		118963374	
2		Interest expenses					
2	1	1 Interest expenses on funds due to banks		267981		1787523	
2	1	2 Interest expenses on deposits of Individuals		30714512		84268224	
2	1	3 Interest expenses on deposits of legal entities		3587443		15801345	
2	1	9 Total interest expenses on deposits		34569936		101857092	
2	2	1 Interest expenses on overnight borrowings				909799	
2	2	2 Interest expenses on other borrowings		2689908		4070873	
2	2	9 Total expenses on borrowings		2689908		4980672	
2	9	9 Total interest expenses		37259844		106837764	
3		Net interest income		17364591		12125610	
3	1	Minus: deductions to interest assets loss provisions		5255004		18610079	
3	2	Net interest income after provisions		12109587		-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		14155791		39918968	
4	4	Income from commissions		17929217		37439578	
4	5	Other non-interest income		2268980		4120023	
4	9	9 Total non-interest income		34353988		81479446	
5		Non-interest expenses					
5	1	Salaries wages		13002782		25584998	
5	2	Bonuses		2265572		3667173	
5	3	Deductions to social fund and other payments		5506953		10226976	
5	4	Expenses related to fixed assets		6814501		12445151	
5	5	Taxes and duties		90766		110542	
5	6	Consulting and Audit services		390000		834444	
5	7	Other non-interest expenses		6408352		13883885	
5	8	Deductions to non-interest assets loss provisions		169052		-270787	
5	9	Deductions to Conditional liabilities loss provisions		-348958		706447	
5	9	9 Total non-interest expenses		34299020		67188829	
6		Income (loss) before taxation and extraordinary articles		12164555		7806148	
6	1	Income tax					
7		Net income (loss) before extraordinary articles		12164555		7806148	
7	1	Extraordinary income (loss)				-3399	
7	2	Income tax					
7	3	Extraordinary income (loss) minus income tax				-3399	
8		Net income (loss)		12164555		7802749	