

R E P O R T
regarding the profit and loss
JSCB "ENERGBANK" Chisinau
for 3 quarter 2009

:Di-:Sub:	:	:	Name of the indicator	: Sum :	: Sum :
:vis:div:Item :	:	:	:	: current period :	: previous year :
:ion:is.:	:	:	:	: 1 :	: 2 :
-A-	-B-	-C-	-D-	-1-	-2-
1			Interest income		
1	1		Interest income from funds due from banks	3004160	8030886
1	2		Interest income from overnight placements	615369	859306
1	3		Interest income (dividends) from trading securities		
1	4		Interest income (dividends) from investment securities	7371709	10184075
1	5		Interest income and loan commissions	83045977	109973240
1	6		Other interest income		
1	9	9	Total interest income	94037215	129047507
2			Interest expenses		
2	1	1	Interest expenses on funds due to banks	1655363	6104093
2	1	2	Interest expenses on deposits of Individuals	66409620	76405610
2	1	3	Interest expenses on deposits of legal entities	13478309	13954859
2	1	9	Total interest expenses on deposits	81543292	96464562
2	2	1	Interest expenses on overnight borrowings	909799	457897
2	2	2	Interest expenses on other borrowings	2695896	4581936
2	2	9	Total expenses on borrowings	3605695	5039833
2	9	9	Total interest expenses	85148987	101504395
3			Net interest income	8888228	27543112
3	1		Minus: deductions to interest assets loss provisions	6443077	6830224
3	2		Net interest income after provisions	2445151	20712888
4			Non-interest income (loss)		
4	1		Income (loss) from trading securities	877	
4	2		Income (loss) from investment securities		1790476
4	3		Income (loss) from foreign exchange transactions	26550651	47329865
4	4		Income from commissions	26874914	41241748
4	5		Other non-interest income	3540048	3487839
4	9	9	Total non-interest income	56966490	93849928
5			Non-interest expenses		
5	1		Salaries wages	18732063	23491296

5	2	Bonuses	2294321	8627585
5	3	Deductions to social fund and other payments	7806593	11002296
5	4	Expenses related to fixed assets	9200344	10568566
5	5	Taxes and duties	83736	161302
5	6	Consulting and Audit services	303045	377013
5	7	Other non-interest expenses	10279830	14404120
5	8	Deductions to non-interest assets loss provisions	-779915	2412031
5	9	Deductions to Conditional liabilities loss provisions	309568	-370185
5	9	9 Total non-interest expenses	48229585	70674025
6		Income (loss) before taxation and extraordinary articles	11182056	43888791
6	1	Income tax		-1248027
7		Net income (loss) before extraordinary articles	11182056	45136818
7	1	Extraordinary income (loss)		
7	2	Income tax		
7	3	Extraordinary income (loss) minus income tax		
8		Net income (loss)	11182056	45136818
