

R E P O R T
regarding the profit and loss
JSCB "ENERGBANK" Chisinau
for 3 quarter 2011

				S u m	S u m	
:Di-:Sub:	:	Name of the indicator		:	:	:
:vis:div:Item :	:			:	:	:
:ion:is.:	:			:	current period	previous year
-A-	-B-	-C-	-D-	1	2	
1			Interest income			
1	1		Interest income from funds due from banks	2174710	1358314	
1	2		Interest income from overnight placements	165852	627356	
1	3		Interest income (dividends) from trading securities			
1	4		Interest income (dividends) from investment securities	18181051	18702306	
1	5		Interest income and loan commissions	72385592	89872154	
1	6		Other interest income			
1	9	9	Total interest income	92907205	110560130	
2			Interest expenses			
2	1	1	Interest expenses on funds due to banks	277984	372937	
2	1	2	Interest expenses on deposits of Individuals	41121424	57392622	
2	1	3	Interest expenses on deposits of legal entities	3468280	6374231	
2	1	9	Total interest expenses on deposits	44867688	64139790	
2	2	1	Interest expenses on overnight borrowings	5042		
2	2	2	Interest expenses on other borrowings	5816469	6582257	
2	2	9	Total expenses on borrowings	5821511	6582257	
2	9	9	Total interest expenses	50689199	70722047	
3			Net interest income	42218006	39838083	
3	1		Minus: deductions to interest assets loss provisions	23509716	27111533	
3	2		Net interest income after provisions	18708290	12726550	
4			Non-interest income (loss)			
4	1		Income (loss) from trading securities			
4	2		Income (loss) from investment securities			
4	3		Income (loss) from foreign exchange transactions	24961526	32274125	
4	4		Income from commissions	29062685	39624892	
4	5		Other non-interest income	4219353	3278321	
4	9	9	Total non-interest income	58243564	75177338	
5			Non-interest expenses			
5	1		Salaries wages	19202751	27384641	
5	2		Bonuses	3773063	5805346	
5	3		Deductions to social fund and other payments	8848820	11511054	
5	4		Expenses related to fixed assets	9590206	13457098	
5	5		Taxes and duties	97303	197449	
5	6		Consulting and Audit services	557591	673632	
5	7		Other non-interest expenses	9456155	13826544	
5	8		Deductions to non-interest assets loss provisions	79605	536262	
5	9		Deductions to Conditional liabilities loss provisions	102343	-1166036	
5	9	9	Total non-interest expenses	51707837	72225990	
6			Income (loss) before taxation and extraordinary articles	25244017	15677898	
6	1		Income tax			
7			Net income (loss) before extraordinary articles	25244017	15677898	
7	1		Extraordinary income (loss)			
7	2		Income tax			
7	3		Extraordinary income (loss) minus income tax			
8			Net income (loss)	25244017	15677898	