

Assets, Liability and Capital of the banking sector of the Republic of Moldova

thous. lei

No.	Description	31.07.2007		31.12.2006*		31.07.2006		Dynamics in comparison with 31.12.2006 ((3-5)/5*100) %	Dynamics in comparison with 31.07.2006 ((3-7)/7*100) %
		15 Bank(s)	% from Assets	15 Bank(s)	% from Assets	15 Bank(s)	% from Assets		
1	2	3	4	5	6	7	8	9	10
1	ASSETS								
2	Cash	1582650.33	5.67	1154249.96	5.07	1241140.74	6.21	37.12	27.52
3	Due from banks	1938005.23	6.95	1832383.33	8.05	1926111.96	9.63	5.76	0.62
4	Due from NBM	2327898.84	8.34	1737759.87	7.64	2104233.37	10.52	33.96	10.63
5	Overnight placements	992832.49	3.56	1097594.72	4.82	513142.24	2.57	-9.54	93.48
6	Securities bought for sale	93279.67	0.33	97621.30	0.43	83655.17	0.42	-4.45	11.50
7	Investment securities	2941669.32	10.55	2167982.86	9.53	1629209.57	8.15	35.69	80.56
8	Total securities	3034948.99	10.88	2265604.15	9.96	1712864.73	8.57	33.96	77.19
9	Loans and financial leasing (gross/total)	17065968.41	61.18	13830456.34	60.80	11589414.40	57.97	23.39	47.25
10	Allowance for loan losses	813965.47	2.92	712937.40	3.13	611904.82	3.06	14.17	33.02
11	Net loans and financial leasing	16252002.94	58.26	13117518.95	57.66	10977509.57	54.91	23.90	48.05
12	Fixed assets, net	978025.01	3.51	961193.94	4.23	865690.97	4.33	1.75	12.98
13	Accrued interest receivable	238020.44	0.85	152751.23	0.67	178155.08	0.89	55.82	33.60
14	Other real estate	53514.73	0.19	84873.31	0.37	62876.50	0.31	-36.95	-14.89
15	Other assets	498345.74	1.79	344752.86	1.52	411644.71	2.06	44.55	21.06
16	Total Assets	27896244.73	100.00	22748682.32	100.00	19993369.85	100.00	22.63	39.53
17	LIABILITIES								
18	Due to Banks Nonint. Bearing	102745.97	0.37	93748.29	0.41	76376.30	0.38	9.60	34.53
19	Indiv. Deposits Nonint. Bearing	638095.68	2.29	500086.30	2.20	548329.32	2.74	27.60	16.37
20	Legal Ent. Dep. Nonint. Bearing	2132532.45	7.64	1994588.55	8.77	1552635.99	7.77	6.92	37.35
21	Total Nonint Dep	2873374.10	10.30	2588423.14	11.38	2177341.60	10.89	11.01	31.97
22	Due to Banks Int. Bearing	1199447.61	4.30	1004072.74	4.41	654921.17	3.28	19.46	83.14
23	Indiv Deposits Int. Bearing	11029206.81	39.54	8741250.96	38.43	7551240.97	37.77	26.17	46.06
24	Legal Ent Dep Int. Bearing	5451648.03	19.54	4909283.50	21.58	4793553.37	23.98	11.05	13.73
25	Total Int Deposits	17680302.45	63.38	14654607.20	64.42	12999715.51	65.02	20.65	36.01
26	Total deposits	20553676.54	73.68	17243030.34	75.80	15177057.11	75.91	19.20	35.43
27	Sec Sold REPO	0.00	0.00	2941.20	0.01	3499.95	0.02	-100.00	-100.00
28	Overnight Borr	50907.40	0.18	32000.00	0.14	58606.84	0.29	59.09	-13.14
29	Other Borr	2127740.90	7.63	1047221.30	4.60	979340.40	4.90	103.18	117.26
30	Accd Int Payable	189010.85	0.68	139237.35	0.61	123434.64	0.62	35.75	53.13
31	Other Liab	561496.22	2.01	354740.84	1.56	425404.13	2.13	58.28	31.99

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		15 Bank(s)	% from Assets	15 Bank(s)	% from Assets	15 Bank(s)	% from Assets		
1	2	3	4	5	6	7	8	9	10
32	Sub Debentures	0.00	0.00	0.00	0.00	0.00	0.00		
33	Total Liab	23482831.91	84.18	18819171.03	82.73	16767343.06	83.86	24.78	40.05
34	CAPITAL								
35	Common Stock	1537764.10	5.51	1502884.10	6.61	1103731.61	5.52	2.32	39.32
36	Preferred Stock	6810.55	0.02	6810.55	0.03	7303.05	0.04	0.00	-6.74
37	Minus Treasury Stock	15307.96	0.05	2454.56	0.01	2454.56	0.01	523.65	523.65
38	Total stock in Circulation	1529266.68	5.48	1507240.08	6.63	1108580.09	5.54	1.46	37.95
39	Capital Surplus	41452.11	0.15	41452.11	0.18	41452.11	0.21	0.00	0.00
40	Reserve Capital	211159.15	0.76	190159.16	0.84	190159.16	0.95	11.04	11.04
41	Reserves on asset reevaluation	43979.57	0.16	43979.57	0.19	47389.27	0.24	0.00	-7.20
42	Other Reserves	0.00	0.00	0.00	0.00	0.00	0.00		
43	Retained Earn	2587555.31	9.28	2146680.37	9.44	1838446.16	9.20	20.54	40.75
44	Total Capital	4413412.82	15.82	3929511.29	17.27	3226026.79	16.14	12.31	36.81
45	Total Liab and Cap	27896244.73	100.00	22748682.32	100.00	19993369.85	100.00	22.63	39.53
46	Tier I Capital	4266244.59	15.29	3799127.26	16.70	3092013.63	15.47	12.30	37.98
47	Total Regulatory Capital	4266205.73	15.29	3799088.39	16.70	3091974.77	15.47	12.30	37.98
48	Total Risk Weighted Assets	15575212.88	55.83	13636204.23	59.94	12034933.73	60.19	14.22	29.42
49	Foreign currency assets	14091339.32	50.51	11204151.49	49.25	9504959.28	47.54	25.77	48.25
50	Foreign currency liability	14020355.83	50.26	11138517.82	48.96	9379616.54	46.91	25.87	49.48
51	Cumulated deference up to 1 year between assets and liabilities to the interest rate (quarterly)	0.00	0.00	1308182.56	5.75	0.00	0.00		
52	Total debit conditional accounts (quarterly)	0.00	0.00	5144041.14	22.61	0.00	0.00		
53	Total credit conditional accounts (quarterly)	0.00	0.00	6861169.92	30.16	0.00	0.00		
54	Overall on balance foreign exchange net assets	11682710.37	41.88	9460159.74	41.59	8042531.43	40.23	23.49	45.26
55	Overall on balance foreign exchange net liabilities	11611691.48	41.62	9394526.08	41.30	7914169.08	39.58	23.60	46.72

* Data as of 31.12.2006 are adjusted according to the results of external audit