

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

No.	Description	31.08.2006		31.12.2005*		31.08.2005		Dynamics in comparison with 31.12.2005 ((3-5)/5*100) %	Dynamics in comparison with 31.08.2005 ((3-7)/7*100) %
		15 Bank(s)	% from Assets	16 Bank(s)	% from Assets	16 Bank(s)	% from Assets		
1	2	3	4	5	6	7	8	9	10
1	ASSETS								
2	Cash	1104625.19	5.39	941443.56	5.25	913166.58	5.73	17.33	20.97
3	Due from banks	2031232.55	9.91	1323969.74	7.38	1168608.05	7.34	53.42	73.82
4	Due from NBM	2190359.54	10.69	2946646.39	16.43	2248100.99	14.12	-25.67	-2.57
5	Overnight placements	591237.60	2.88	480478.26	2.68	521704.61	3.28	23.05	13.33
6	Securities bought for sale	78738.22	0.38	92632.08	0.52	78889.72	0.5	-15.00	-0.19
7	Investment securities	1557733.50	7.6	1301923.88	7.26	1562368.88	9.81	19.65	-0.30
8	Total securities	1636471.73	7.98	1394555.96	7.77	1641258.61	10.31	17.35	-0.29
9	Loans and financial leasing (gross/total)	11921186.31	58.17	10077555.57	56.18	8360008.75	52.49	18.29	42.60
10	Allowance for loan losses	638208.22	3.11	528689.03	2.95	450918.24	2.83	20.72	41.54
11	Net loans and financial leasing	11282978.09	55.05	9548866.54	53.23	7909090.51	49.66	18.16	42.66
12	Fixed assets, net	877478.88	4.28	857970.39	4.78	801410.61	5.03	2.27	9.49
13	Accrued interest receivable	187140.14	0.91	100901.73	0.56	128753.28	0.81	85.47	45.35
14	Other real estate	62471.63	0.3	31970.52	0.18	22467.57	0.14	95.40	178.05
15	Other assets	530949.63	2.59	312404.88	1.74	570867.66	3.58	69.96	-6.99
16	Total Assets	20494944.97	100	17939207.96	100	15925428.46	100	14.25	28.69
17	LIABILITIES								
18	Due to Banks Nonint. Bearing	53176.15	0.26	81656.51	0.46	68831.74	0.43	-34.88	-22.74
19	Indiv. Deposits Nonint. Bearing	546446.22	2.67	574282.64	3.2	477586.19	3	-4.85	14.42
20	Legal Ent. Dep. Nonint. Bearing	1681083.26	8.2	1561017.78	8.7	1527848.48	9.59	7.69	10.03
21	Total Nonint Dep	2280705.62	11.13	2216956.93	12.36	2074266.40	13.02	2.88	9.95
22	Due to Banks Int. Bearing	777721.11	3.79	415659.79	2.32	313582.91	1.97	87.11	148.01
23	Indiv Deposits Int. Bearing	7663168.69	37.39	6318252.37	35.22	5748864.82	36.1	21.29	33.30
24	Legal Ent Dep Int. Bearing	4717753.57	23.02	4779807.83	26.64	3516311.99	22.08	-1.30	34.17
25	Total Int Deposits	13158643.37	64.2	11513719.99	64.18	9578759.72	60.15	14.29	37.37
26	Total deposits	15439348.99	75.33	13730676.92	76.54	11653026.12	73.17	12.44	32.49
27	Sec Sold REPO	6447.60	0.03	0.00	0	0.00	0		
28	Overnight Borr	61378.26	0.3	3208.00	0.02	46553.80	0.29	1813.29	31.84
29	Other Borr	988323.41	4.82	837647.89	4.67	874498.25	5.49	17.99	13.02
30	Accd Int Payable	132039.41	0.64	93116.02	0.52	100766.04	0.63	41.80	31.04
31	Other Liab	433266.83	2.11	320076.57	1.78	449440.61	2.82	35.36	-3.60
32	Sub Debentures	0.00	0	0.00	0	0.00	0		

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		15 Bank(s)	% from Assets	16 Bank(s)	% from Assets	16 Bank(s)	% from Assets		
1	2	3	4	5	6	7	8	9	10
33	Total Liab	17060804.50	83.24	14984725.40	83.53	13124284.82	82.41	13.85	29.99
34	CAPITAL								
35	Common Stock	1253987.71	6.12	1153261.61	6.43	1106149.11	6.95	8.73	13.37
36	Preferred Stock	7046.95	0.03	8053.05	0.04	8545.55	0.05	-12.49	-17.54
37	Minus Treasury Stock	2454.56	0.01	3204.56	0.02	2808.66	0.02	-23.40	-12.61
38	Total stock in Circulation	1258580.09	6.14	1158110.09	6.46	1111885.99	6.98	8.68	13.19
39	Capital Surplus	41452.11	0.2	41452.11	0.23	41650.06	0.26	0.00	-0.48
40	Reserve Capital	190159.16	0.93	175730.93	0.98	175730.93	1.1	8.21	8.21
41	Reserves on asset reevaluation	47099.91	0.23	47187.49	0.26	48915.10	0.31	-0.19	-3.71
42	Other Reserves	0.00	0	0.00	0	0.00	0		
43	Retained Earn	1896849.19	9.26	1532001.94	8.54	1422961.56	8.94	23.82	33.30
44	Total Capital	3434140.47	16.76	2954482.56	16.47	2801143.64	17.59	16.23	22.60
45	Total Liab and Cap	20494944.97	100	17939207.96	100	15925428.46	100	14.25	28.69
46	Tier I Capital	3299687.27	16.1	2817969.88	15.71	2664915.35	16.73	17.09	23.82
47	Total Regulatory Capital	3299648.41	16.1	2817879.71	15.71	2664825.19	16.73	17.10	23.82
48	Total Risk Weighted Assets	12494517.71	60.96	10443559.54	58.22	9255481.95	58.12	19.64	35.00
49	Foreign currency assets	9996832.78	48.78	7934595.13	44.23	7550082.26	47.41	25.99	32.41
50	Foreign currency liability	9791641.27	47.78	7606835.05	42.4	7284724.83	45.74	28.72	34.41
51	Cumulated deference up to 1 year between assets and liabilities to the interest rate (quarterly)	0.00	0	744563.67	4.15	0.00	0		
52	Total debit conditional accounts (quarterly)	0.00	0	2597126.04	14.48	0.00	0		
53	Total credit conditional accounts (quarterly)	0.00	0	4009452.58	22.35	0.00	0		
54	Overall on balance foreign exchange net assets	8478647.87	41.37	6483297.55	36.14	6035614.66	37.9	30.78	40.48
55	Overall on balance foreign exchange net liabilities	8272736.56	40.36	6154687.32	34.31	5758284.31	36.16	34.41	43.67

* Data as of 31.12.2005 are adjusted according to the results of external audit and reflected considering the opinion of the authority promoting the accounting policy