



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

thous. lei

No.	Description	29.02.2008		31.12.2007		28.02.2007		Dynamics in comparison with 31.12.2007 ((3-5)/5*100) %	Dynamics in comparison with 28.02.2007 ((3-7)/7*100) %
		16 Bank(s)	% from Assets	16 Bank(s)	% from Assets	15 Bank(s)	% from Assets		
1	2	3	4	5	6	7	8	9	10
1	ASSETS								
2	Cash	1490817.79	4.42	1683526.559	5.26	1364513.57	5.69	-11.45	9.26
3	Due from banks	1208400.81	3.59	1680322.3	5.25	1900968.82	7.92	-28.09	-36.43
4	Less: Allowance for due from banks losses	13566.30	0.04	15752.06	0.05			-13.88	
5	Due from banks, net	1194834.51	3.54	1664570.24	5.21			-28.22	
6	Due from NBM	4070713.07	12.08	3735260.50	11.68	2369654.12	9.88	8.98	71.79
7	Overnight Placements and Borrowings	861621.37	2.56	674819.96	2.11	1174709.00	4.90	27.68	-26.65
8	Securities bought for sale	134767.18	0.40	99963.60	0.31	83975.71	0.35	34.82	60.48
9	Investment securities	3127647.25	9.28	2171465.47	6.79	2114963.89	8.82	44.03	47.88
10	Less: Allowance for investment securities losses	4547.91	0.01	4669.35	0.01			-2.60	
11	Net securities	3257866.52	9.67	2266759.71	7.09			43.72	
12	Loans and financial leasing (gross/total)	21682296.38	64.33	20752959.75	64.90	14147519.71	58.98	4.48	53.26
13	Allowance for loan losses	917439.13	2.72	872915.35	2.73	726983.78	3.03	5.10	26.20
14	Net loans and financial leasing	20764857.26	61.60	19880044.41	62.17	13420535.93	55.95	4.45	54.72
15	Fixed assets, net	1238132.13	3.67	1219622.75	3.81	958306.63	3.99	1.52	29.20
16	Accrued interest receivable	251378.95	0.75	225252.89	0.70	178803.90	0.75	11.60	40.59
17	Other real estate	57714.19	0.17	51727.15	0.16	84892.89	0.35	11.57	-32.02
18	Other assets	524902.49	1.56	591185.44	1.85	337011.51	1.40	-11.21	55.75
19	Less Allowance for other assets losses	6229.48	0.02	14105.66	0.04			-55.84	
20	Other assets, net	518673.02	1.54	577079.78	1.80			-10.12	
21	Total Assets	33706608.79	100.00	31978663.96	100.00	23988335.97	100.00	5.40	40.51
22	LIABILITIES								
23	Due to Banks Nonint. Bearing	30161.29	0.09	38196.39	0.12	51324.08	0.21	-21.04	-41.23
24	Indiv. Deposits Nonint. Bearing	659693.22	1.96	585601.59	1.83	518508.12	2.16	12.65	27.23
25	Legal Ent. Dep. Nonint. Bearing	2058863.26	6.11	2189005.31	6.85	1978273.83	8.25	-5.95	4.07
26	Total Nonint Dep	2748717.76	8.15	2812803.29	8.80	2548106.03	10.62	-2.28	7.87
27	Due to Banks Int. Bearing	1881818.73	5.58	1705152.42	5.33	1130459.99	4.71	10.36	66.46



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		16 Bank(s)	% from Assets	16 Bank(s)	% from Assets	15 Bank(s)	% from Assets		
28	Indiv Deposits Int. Bearing	14725091.46	43.69	13519757.95	42.28	9464277.63	39.45	8.92	55.59
29	Legal Ent Dep Int. Bearing	5247254.91	15.57	5048618.00	15.79	4907728.33	20.46	3.93	6.92
30	Total Int Deposits	21854165.10	64.84	20273528.37	63.40	15502465.94	64.63	7.80	40.97
31	Total deposits	24602882.86	72.99	23086331.67	72.19	18050571.97	75.25	6.57	36.30
32	Sec Sold REPO	0.00	0.00	0.00	0.00	2936.92	0.01		-100.00
33	Overnight Borr	87155.94	0.26	31821.16	0.10	49917.92	0.21	173.89	74.60
34	Other Borr	2409790.30	7.15	2522997.57	7.89	1255988.00	5.24	-4.49	91.86
35	Accd Int Payable	263598.82	0.78	230080.23	0.72	152858.06	0.64	14.57	72.45
36	Other Liab	511727.60	1.52	537721.35	1.68	365094.30	1.52	-4.83	40.16
37	Sub Debentures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
38	Provisions for contingent engagements losses	51375.02	0.15	45423.92	0.14			13.10	
39	Total Liab	27926530.53	82.85	26454375.89	82.73	19877367.16	82.86	5.56	40.49
40	CAPITAL								
41	Common Stock	1981767.20	5.88	1961767.20	6.13	1537764.10	6.41	1.02	28.87
42	Preferred Stock	6810.55	0.02	6810.55	0.02	6810.55	0.03	0.00	0.00
43	Minus Treasury Stock	15307.96	0.05	15307.96	0.05	2454.56	0.01	0.00	523.65
44	Total stock in Circulation	1973269.78	5.85	1953269.78	6.11	1542120.08	6.43	1.02	27.96
45	Capital Surplus	114740.51	0.34	114740.51	0.36	41452.11	0.17	0.00	176.80
46	Reserve Capital	211159.15	0.63	211159.15	0.66	190159.16	0.79	0.00	11.04
47	Reserves on asset revaluation	182474.98	0.54	181958.49	0.57	45973.81	0.19	0.28	296.91
48	Other Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
49	Retained Earn	3298433.84	9.79	3063160.14	9.58	2291263.65	9.55	7.68	43.96
50	Total Capital	5780078.26	17.15	5524288.07	17.27	4110968.81	17.14	4.63	40.60
51	Total Liab and Cap	33706608.79	100.00	31978663.96	100.00	23988335.97	100.00	5.40	40.51
52	Tier I Capital	5487923.99	16.28	5235924.85	16.37	3978506.58	16.59	4.81	37.94
53	Total Regulatory Capital	5487564.13	16.28	5235564.99	16.37	3978467.71	16.59	4.81	37.93
54	Total Risk Weighted Assets	18726757.48	55.56	17671339.91	55.26	13993074.26	58.33	5.97	33.83
55	Foreign currency assets	18598676.85	55.18	17053550.23	53.33	11773752.89	49.08	9.06	57.97
56	Foreign currency liability	18216731.03	54.04	16723202.36	52.29	11661203.12	48.61	8.93	56.22
57	Cumulated difference up to 1 year between assets and liabilities to the interest rate	0.00	0.00	566466.93	1.77	0.00	0.00	-100.00	
58	Total debit conditional accounts (quarterly)	0.00	0.00	4797499.57	15.00	0.00	0.00	-100.00	
59	Total credit conditional accounts (quarterly)	0.00	0.00	7450015.584	23.3	0.00	0.00	-100.00	
60	Overall on balance foreign exchange net assets	14329527.13	42.51	13884208.77	43.42	10012233.45	41.74	3.21	43.12
61	Overall on balance foreign exchange net liabilities	13947580.88	41.38	13553777.96	42.38	9896660.31	41.26	2.91	40.93