

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

thous. lei

No.	Description	30.11.2007		31.12.2006*		30.11.2006		Dynamics in comparison with 31.12.2006 ((3-5)/5*100)	Dynamics in comparison with 30.11.2006 ((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	1594061.608	5.03	1154249.96	5.07	1186237.75	5.33	38.10	34.38
3	Due from banks	1507020.571	4.76	1832383.33	8.05	2157708.63	9.69	-17.76	-30.16
4	Less: Allowance for due from banks losses	16867.85	0.05						
5	Due from banks, net	1490152.72	4.7						
6	Due from NBM	4001228.25	12.63	1737759.87	7.64	1933767.35	8.68	130.25	106.91
7	Overnight Placements and Borrowings	737504.13	2.33	1097594.72	4.82	632493.84	2.84	-32.81	16.60
8	Securities bought for sale	108727.92	0.34	97621.30	0.43	75608.15	0.34	11.38	43.80
9	Investment securities	3045732.24	9.62	2167982.86	9.53	2076492.14	9.32	40.49	46.68
10	Less: Allowance for investment securities losses	4544.81	0.01						
11	Net securities	3149915.35	9.94						
12	Loans and financial leasing (gross/total)	19713071.91	62.23	13830456.34	60.80	13138327.82	59.00	42.53	50.04
13	Allowance for loan losses	860228.62	2.72	712937.40	3.13	678556.17	3.05	20.66	26.77
14	Net loans and financial leasing	18852843.29	59.52	13117518.95	57.66	12459771.66	55.95	43.72	51.31
15	Fixed assets, net	1034042.62	3.26	961193.94	4.23	927000.51	4.16	7.58	11.55
16	Accrued interest receivable	246138.50	0.78	152751.23	0.67	169949.74	0.76	61.14	44.83
17	Other real estate	52246.02	0.16	84873.31	0.37	59547.93	0.27	-38.44	-12.26
18	Other assets	541138.18	1.71	344752.86	1.52	590459.10	2.65	56.96	-8.35
19	Less Allowance for other assets losses	22859.61	0.07						
20	Other assets, net	518278.57	1.64						
21	Total Assets	31676411.05	100	22748682.32	100.00	22269036.78	100.00	39.25	42.24
22	LIABILITIES								
23	Due to Banks Nonint. Bearing	30754.49	0.1	93748.29	0.41	142735.61	0.64	-67.19	-78.45
24	Indiv. Deposits Nonint. Bearing	617871.81	1.95	500086.30	2.20	516338.20	2.32	23.55	19.66
25	Legal Ent. Dep. Nonint. Bearing	1969145.23	6.22	1994588.55	8.77	1864429.25	8.37	-1.28	5.62
26	Total Nonint Dep	2617771.54	8.26	2588423.14	11.38	2523503.07	11.33	1.13	3.74
27	Due to Banks Int. Bearing	1520607.04	4.8	1004072.74	4.41	976036.44	4.38	51.44	55.79
28	Indiv Deposits Int. Bearing	12703999.70	40.11	8741250.96	38.43	8366118.83	37.57	45.33	51.85
29	Legal Ent Dep Int. Bearing	6294099.11	19.87	4909283.50	21.58	5058247.49	22.71	28.21	24.43
30	Total Int Deposits	20518705.85	64.78	14654607.20	64.42	14400402.75	64.67	40.02	42.49

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		15 Bank(s)	% from Assets	15 Bank(s)	% from Assets	15 Bank(s)	% from Assets		
31	Total deposits	23136477.39	73.04	17243030.34	75.80	16923905.82	76.00	34.18	36.71
32	Sec Sold REPO	9850.00	0.03	2941.20	0.01	2447.50	0.01	234.90	302.45
33	Overnight Borr	32755.43	0.1	32000.00	0.14	6593.70	0.03	2.36	396.77
34	Other Borr	2553859.50	8.06	1047221.30	4.60	1062122.53	4.77	143.87	140.45
35	Accd Int Payable	212104.06	0.67	139237.35	0.61	141272.48	0.63	52.33	50.14
36	Other Liab	509789.85	1.61	354740.84	1.56	457464.05	2.05	43.71	11.44
37	Sub Debentures	0.00	0	0.00	0.00	0.00	0.00		
38	Provisions for contingent engagements losses	44615.49	0.14						
39	Total Liab	26499451.71	83.66	18819171.03	82.73	18593806.07	83.50	40.81	42.52
40	CAPITAL								
41	Common Stock	1834408.30	5.79	1502884.10	6.61	1266647.70	5.69	22.06	44.82
42	Preferred Stock	6810.55	0.02	6810.55	0.03	7046.95	0.03	0.00	-3.35
43	Minus Treasury Stock	15307.96	0.05	2454.56	0.01	2454.56	0.01	523.65	523.65
44	Total stock in Circulation	1825910.88	5.76	1507240.08	6.63	1271240.08	5.71	21.14	43.63
45	Capital Surplus	114740.51	0.36	41452.11	0.18	41452.11	0.19	176.80	176.80
46	Reserve Capital	211159.15	0.67	190159.16	0.84	190159.16	0.85	11.04	11.04
47	Reserves on asset reevaluation	43412.91	0.14	43979.57	0.19	45878.23	0.21	-1.29	-5.37
48	Other Reserves	0.00	0	0.00	0.00	0.00	0.00		
49	Retained Earn	2981735.89	9.41	2146680.37	9.44	2126501.13	9.55	38.90	40.22
50	Total Capital	5176959.33	16.34	3929511.29	17.27	3675230.71	16.50	31.75	40.86
51	Total Liab and Cap	31676411.05	100	22748682.32	100.00	22269036.78	100.00	39.25	42.24
52	Tier I Capital	5028802.25	15.88	3799127.26	16.70	3544535.70	15.92	32.37	41.87
53	Total Regulatory Capital	5028442.39	15.87	3799088.39	16.70	3544496.84	15.92	32.36	41.87
54	Total Risk Weighted Assets	17028992.42	53.76	13636204.23	59.94	13420352.79	60.26	24.88	26.89
55	Foreign currency assets	16387873.43	51.74	11204151.49	49.25	10942427.23	49.14	46.27	49.76
56	Foreign currency liability	16233995.79	51.25	11138517.82	48.96	10708350.58	48.09	45.75	51.60
57	Cumulated deference up to 1 year between assets and liabilities to the interest rate			1308182.56	5.75				
58	Total debit conditional accounts (quarterly)			5144041.14	22.61				
59	Total credit conditional accounts (quarterly)			6861169.92	30.16				
60	Overall on balance foreign exchange net assets	13318301.32	42.04	9460159.74	41.59	9364211.9	42.05	40.78	42.23
61	Overall on balance foreign exchange net liabilities	13164423.43	41.56	9394526.08	41.3	9094792.55	40.84	40.13	44.75

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