

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

thous. lei

| No. | Description | 30.04.2007 | | 31.12.2006 | | 30.04.2006 | | Dynamics in comparison with 31.12.2006 ((3-5)/5*100) % | Dynamics in comparison with 30.04.2006 ((3-7)/7*100) % |
|-----|---|-------------|---------------|-------------|---------------|-------------|---------------|--|--|
| | | 15 Bank(s) | % from Assets | 15 Bank(s) | % from Assets | 16 Bank(s) | % from Assets | | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| 1 | ASSETS | | | | | | | | |
| 2 | Cash | 1371180.08 | 5.34 | 1150941.35 | 5.05 | 1081719.62 | 5.65 | 19.14 | 26.76 |
| 3 | Due from banks | 2060500.98 | 8.03 | 1837648.57 | 8.07 | 1472148.64 | 7.69 | 12.13 | 39.97 |
| 4 | Due from NBM | 2616993.05 | 10.20 | 1737759.87 | 7.63 | 2441414.05 | 12.75 | 50.60 | 7.19 |
| 5 | Overnight placements | 1167283.14 | 4.55 | 1092329.48 | 4.80 | 692002.36 | 3.61 | 6.86 | 68.68 |
| 6 | Securities bought for sale | 63944.48 | 0.25 | 97621.30 | 0.43 | 81717.90 | 0.43 | -34.50 | -21.75 |
| 7 | Investment securities | 2183371.19 | 8.51 | 2167982.86 | 9.52 | 1413351.59 | 7.38 | 0.71 | 54.48 |
| 8 | Total securities | 2247315.67 | 8.76 | 2265604.15 | 9.95 | 1495069.48 | 7.80 | -0.81 | 50.32 |
| 9 | Loans and financial leasing (gross/total) | 15215630.02 | 59.31 | 13830456.34 | 60.72 | 11058835.48 | 57.73 | 10.02 | 37.59 |
| 10 | Allowance for loan losses | 746194.80 | 2.91 | 706705.35 | 3.10 | 537545.49 | 2.81 | 5.59 | 38.82 |
| 11 | Net loans and financial leasing | 14469435.23 | 56.40 | 13123750.99 | 57.62 | 10521289.99 | 54.93 | 10.25 | 37.53 |
| 12 | Fixed assets, net | 965262.98 | 3.76 | 959869.18 | 4.21 | 855047.21 | 4.46 | 0.56 | 12.89 |
| 13 | Accrued interest receivable | 221516.61 | 0.86 | 154764.43 | 0.68 | 159135.94 | 0.83 | 43.13 | 39.20 |
| 14 | Other real estate | 104219.81 | 0.41 | 84873.31 | 0.37 | 72346.64 | 0.38 | 22.79 | 44.06 |
| 15 | Other assets | 431257.67 | 1.68 | 369186.55 | 1.62 | 365190.48 | 1.91 | 16.81 | 18.09 |
| 16 | Total Assets | 25654965.22 | 100.00 | 22776727.90 | 100.00 | 19155364.41 | 100.00 | 12.64 | 33.93 |
| 17 | LIABILITIES | | | | | | | | |
| 18 | Due to Banks Nonint. Bearing | 38043.23 | 0.15 | 93748.29 | 0.41 | 99735.64 | 0.52 | -59.42 | -61.86 |
| 19 | Indiv. Deposits Nonint. Bearing | 554550.94 | 2.16 | 517331.57 | 2.27 | 488759.75 | 2.55 | 7.19 | 13.46 |
| 20 | Legal Ent. Dep. Nonint. Bearing | 1728054.40 | 6.74 | 1994588.55 | 8.76 | 1443998.01 | 7.54 | -13.36 | 19.67 |
| 21 | Total Nonint Dep | 2320648.57 | 9.05 | 2605668.42 | 11.44 | 2032493.40 | 10.61 | -10.94 | 14.18 |
| 22 | Due to Banks Int. Bearing | 1365937.88 | 5.32 | 1004072.74 | 4.41 | 608287.15 | 3.18 | 36.04 | 124.55 |
| 23 | Indiv Deposits Int. Bearing | 10028652.47 | 39.09 | 8724005.68 | 38.30 | 7341887.86 | 38.33 | 14.95 | 36.60 |
| 24 | Legal Ent Dep Int. Bearing | 5317187.55 | 20.73 | 4909283.50 | 21.55 | 4632470.29 | 24.18 | 8.31 | 14.78 |
| 25 | Total Int Deposits | 16711777.90 | 65.14 | 14637361.93 | 64.26 | 12582645.29 | 65.69 | 14.17 | 32.82 |
| 26 | Total deposits | 19032426.47 | 74.19 | 17243030.34 | 75.70 | 14615138.70 | 76.30 | 10.38 | 30.22 |
| 27 | Sec Sold REPO | 0.00 | 0.00 | 2941.20 | 0.01 | 2983.98 | 0.02 | | |
| 28 | Overnight Borr | 261492.11 | 1.02 | 32000.00 | 0.14 | 23000.00 | 0.12 | 717.16 | 1036.92 |
| 29 | Other Borr | 1387157.00 | 5.41 | 1047221.30 | 4.60 | 922959.89 | 4.82 | 32.46 | 50.29 |
| 30 | Accd Int Payable | 164513.58 | 0.64 | 139493.76 | 0.61 | 113281.62 | 0.59 | 17.94 | 45.23 |
| 31 | Other Liab | 543607.31 | 2.12 | 378339.51 | 1.66 | 295962.99 | 1.55 | 43.68 | 83.67 |

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|-----|--|-------------|---------------|-------------|---------------|-------------|---------------|--|--|
| | | 15 Bank(s) | % from Assets | 15 Bank(s) | % from Assets | 16 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 | 21389196.46 | 83.37 | 18843026.11 | 82.73 | 15973327.18 | 83.39 | 13.51 | 33.91 |
| 34 | CAPITAL | | | | | | | | |
| 35 | Common Stock | 1537764.10 | 5.99 | 1502884.10 | 6.60 | 1166661.61 | 6.09 | 2.32 | 31.81 |
| 36 | Preferred Stock | 6810.55 | 0.03 | 6810.55 | 0.03 | 8053.05 | 0.04 | 0.00 | -15.43 |
| 37 | Minus Treasury Stock | 2454.56 | 0.01 | 2454.56 | 0.01 | 3204.56 | 0.02 | 0.00 | -23.40 |
| 38 | Total stock in Circulation | 1542120.08 | 6.01 | 1507240.08 | 6.62 | 1171510.09 | 6.12 | 2.31 | 31.64 |
| 39 | Capital Surplus | 41452.11 | 0.16 | 41452.11 | 0.18 | 41452.11 | 0.22 | 0.00 | 0.00 |
| 40 | Reserve Capital | 190992.29 | 0.74 | 190159.16 | 0.83 | 178474.09 | 0.93 | 0.44 | 7.01 |
| 41 | Reserves on asset reevaluation | 43979.57 | 0.17 | 45973.81 | 0.20 | 47180.61 | 0.25 | -4.34 | -6.78 |
| 42 | Other Reserves | 0.00 | 0.00 | 0.00 | 0.00 | 1714.12 | 0.01 | | |
| 43 | Retained Earn | 2447224.72 | 9.54 | 2148876.62 | 9.43 | 1741706.20 | 9.09 | 13.88 | 40.51 |
| 44 | Total Capital | 4265768.76 | 16.63 | 3933701.78 | 17.27 | 3182037.23 | 16.61 | 8.44 | 34.06 |
| 45 | Total Liab and Cap | 25654965.22 | 100.00 | 22776727.90 | 100.00 | 19155364.41 | 100.00 | 12.64 | 33.93 |
| 46 | Tier I Capital | 4134248.84 | 16.11 | 3801323.73 | 16.69 | 3045393.91 | 15.90 | 8.76 | 35.75 |
| 47 | Total Regulatory Capital | 4134209.98 | 16.11 | 3801284.87 | 16.69 | 3045303.74 | 15.90 | 8.76 | 35.76 |
| 48 | Total Risk Weighted Assets | 15052972.95 | 58.67 | 13662374.19 | 59.98 | 11558898.39 | 60.34 | 10.18 | 30.23 |
| 49 | Foreign currency assets | 12583802.85 | 49.05 | 11204151.49 | 49.19 | 8907468.95 | 46.50 | 12.31 | 41.27 |
| 50 | Foreign currency liability | 12455896.66 | 48.55 | 11138517.82 | 48.90 | 8669529.05 | 45.26 | 11.83 | 43.67 |
| 51 | Cumulated deference up to 1 year between assets and liabilities to the interest rate (quarterly) | 0.00 | 0.00 | 1325787.17 | 5.82 | 0.00 | 0.00 | | |
| 52 | Total debit conditional accounts (quarterly) | 0.00 | 0.00 | 5144041.14 | 22.58 | 0.00 | 0.00 | | |
| 53 | Total credit conditional accounts (quarterly) | 0.00 | 0.00 | 6861169.92 | 30.12 | 0.00 | 0.00 | | |
| 54 | Overall on balance foreign exchange net assets | 10643579.56 | 41.49 | 9460159.74 | 41.53 | 7411249.80 | 38.69 | 12.51 | 43.61 |
| 55 | Overall on balance foreign exchange net liabilities | 10511398.38 | 40.97 | 9394526.08 | 41.25 | 7172882.22 | 37.45 | 11.89 | 46.54 |