



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

thous. lei

No.	Description	31.01.2008		31.12.2007		31.01.2007		Dynamics in comparison with 31.12.2007 ((3-5)/5*100) %	Dynamics in comparison with 31.01.2007 ((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	1573262.291	4.78	1683526.559	5.26	1306837.252	5.55	-6.55	20.39
3	Due from banks	1336936.31	4.07	1680322.3	5.25	1999715.382	8.49	-20.44	-33.14
4	Less: Allowance for due from banks losses	20232.44	0.06	15752.06	0.05			28.44	
5	Due from banks, net	1316703.87	4.00	1664570.24	5.21			-20.90	
6	Due from NBM	3832071.02	11.65	3735260.50	11.68	2301133.55	9.77	2.59	66.53
7	Overnight Placements and Borrowings	914308.50	2.78	674819.96	2.11	1074345.04	4.56	35.49	-14.90
8	Securities bought for sale	129080.15	0.39	99963.60	0.31	97306.57	0.41	29.13	32.65
9	Investment securities	3036647.98	9.23	2171465.47	6.79	2073681.05	8.80	39.84	46.44
10	Less: Allowance for investment securities losses	4549.13	0.01	4669.35	0.01			-2.57	
11	Net securities	3161179.00	9.61	2266759.71	7.09	2170987.62	9.21	39.46	45.61
12	Loans and financial leasing (gross/total)	20816346.49	63.29	20752959.75	64.90	13759956.16	58.39	0.31	51.28
13	Allowance for loan losses	889639.37	2.71	872915.35	2.73	715121.15	3.03	1.92	24.40
14	Net loans and financial leasing	19926707.12	60.59	19880044.41	62.17	13044835.01	55.36	0.23	52.76
15	Fixed assets, net	1214160.89	3.69	1219622.75	3.81	960469.35	4.08	-0.45	26.41
16	Accrued interest receivable	253473.06	0.77	225252.89	0.70	169801.90	0.72	12.53	49.28
17	Other real estate	56960.55	0.17	51727.15	0.16	84985.89	0.36	10.12	-32.98
18	Other assets	653140.59	1.99	591185.44	1.85	450721.47	1.91	10.48	44.91
19	Less Allowance for other assets losses	13978.84	0.04	14105.66	0.04			-0.90	
20	Other assets, net	639161.75	1.94	577079.78	1.80			10.76	
21	Total Assets	32887988.06	100.00	31978663.96	100.00	23563832.46	100.00	2.84	39.57
22	LIABILITIES								
23	Due to Banks Nonint. Bearing	25669.53	0.08	38196.39	0.12	81299.62	0.35	-32.80	-68.43
24	Indiv. Deposits Nonint. Bearing	637189.19	1.94	585601.59	1.83	503297.43	2.14	8.81	26.60
25	Legal Ent. Dep. Nonint. Bearing	2158498.50	6.56	2189005.31	6.85	1909255.61	8.10	-1.39	13.05
26	Total Nonint Dep	2821357.22	8.58	2812803.29	8.80	2493852.67	10.58	0.30	13.13
27	Due to Banks Int. Bearing	1725864.79	5.25	1705152.42	5.33	997883.13	4.23	1.21	72.95



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		16 Bank(s)	% from Assets	16 Bank(s)	% from Assets	15 Bank(s)	% from Assets		
28	Indiv Deposits Int. Bearing	14120889.01	42.94	13519757.95	42.28	9162175.57	38.88	4.45	54.12
29	Legal Ent Dep Int. Bearing	5312594.22	16.15	5048618.00	15.79	5174009.59	21.96	5.23	2.68
30	Total Int Deposits	21159348.02	64.34	20273528.37	63.40	15334068.29	65.07	4.37	37.99
31	Total deposits	23980705.24	72.92	23086331.67	72.19	17827920.96	75.66	3.87	34.51
32	Sec Sold REPO	0.00	0.00	0.00	0.00	2936.92	0.01		-100.00
33	Overnight Borr	20452.64	0.06	31821.16	0.10	43401.70	0.18	-35.73	-52.88
34	Other Borr	2486121.22	7.56	2522997.57	7.89	1161739.33	4.93	-1.46	114.00
35	Accd Int Payable	246177.69	0.75	230080.23	0.72	144545.52	0.61	7.00	70.31
36	Other Liab	444784.07	1.35	537721.35	1.68	354672.53	1.51	-17.28	25.41
37	Sub Debentures	0.00	0.00	0.00	0.00	0.00	0.00		
38	Provisions for contingent engagements losses	51252.39	0.16	45423.92	0.14			12.83	
39	Total Liab	27229493.23	82.79	26454375.89	82.73	19535216.95	82.90	2.93	39.39
40	CAPITAL								
41	Common Stock	1981767.20	6.03	1961767.20	6.13	1537764.10	6.53	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	6.00	1953269.78	6.11	1542120.08	6.54	1.02	27.96
45	Capital Surplus	114740.51	0.35	114740.51	0.36	41452.11	0.18	0.00	176.80
46	Reserve Capital	211159.15	0.64	211159.15	0.66	190159.16	0.81	0.00	11.04
47	Reserves on asset revaluation	181958.49	0.55	181958.49	0.57	45973.81	0.20	0.00	295.79
48	Other Reserves	0.00	0.00	0.00	0.00	0.00	0.00		
49	Retained Earn	3177366.90	9.66	3063160.14	9.58	2208910.35	9.37	3.73	43.84
50	Total Capital	5658494.83	17.21	5524288.07	17.27	4028615.51	17.10	2.43	40.46
51	Total Liab and Cap	32887988.06	100.00	31978663.96	100.00	23563832.46	100.00	2.84	39.57
52	Tier I Capital	5370320.62	16.33	5235924.85	16.37	3895877.50	16.53	2.57	37.85
53	Total Regulatory Capital	5369960.76	16.33	5235564.99	16.37	3895838.63	16.53	2.57	37.84
54	Total Risk Weighted Assets	18326012.93	55.72	17671339.91	55.26	13712443.84	58.19	3.70	33.65
55	Foreign currency assets	18327681.73	55.73	17053550.23	53.33	11522948.45	48.90	7.47	59.05
56	Foreign currency liability	17988581.70	54.70	16723202.36	52.29	11429510.02	48.50	7.57	57.39
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	0	-100.00	
60	Overall on balance foreign exchange net assets	14309126.69	43.51	13884208.77	43.42	9863533.78	41.86	3.06	45.07
61	Overall on balance foreign exchange net liabilities	13970026.35	42.48	13553777.96	42.38	9767905.674	41.45	3.07	43.02