



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

No.	Description	31.07.2009		31.12.2008*		31.07.2008		Dynamics in comparison with 31.12.2008 ((3-5)/5*100) %	Dynamics in comparison with 31.07.2008 ((3-7)/7*100) %
		15 Bank(s)	% of Assets	16 Bank(s)	% of Assets	16 Bank(s)	% of Assets		
1	2	3	4	5	6	7	8	9	10
1	ASSETS								
2	Cash	1,838,768.04	4.90	1,872,510.71	4.79	1,481,388.89	3.98	-1.80	24.12
3	Due from banks	2,782,199.96	7.42	2,103,701.08	5.38	1,065,629.68	2.87	32.25	161.09
4	Less: Allowance for due from banks losses	15,633.17	0.04	24,447.39	0.06	14,393.97	0.04	-36.05	8.61
5	Due from banks, net	2,766,566.79	7.38	2,079,253.68	5.32	1,051,235.71	2.83	33.06	163.17
6	Due from NBM	4,513,592.77	12.04	5,851,951.81	14.98	6,558,450.90	17.64	-22.87	-31.18
7	Placements and overnight credits	1,539,718.56	4.11	655,784.15	1.68	616,239.69	1.66	134.79	149.86
8	Less: Allowance for placements and overnight credits losses	31.52	0.00	1,040.25	0.00	0.00	0.00	-96.97	
9	Placements and overnight credits, net	1,539,687.05	4.11	0.00	0.00	0.00	0.00		
10	Securities bought for sale	98,866.92	0.26	104,270.39	0.27	108,072.63	0.29	-5.18	-8.52
11	Investment securities	2,297,637.27	6.13	2,363,869.37	6.05	2,140,729.45	5.76	-2.80	7.33
12	Less: Allowance for investment securities losses	5,490.62	0.01	6,041.49	0.02	4,485.08	0.01	-9.12	22.42
13	Net securities	2,391,013.57	6.38	2,462,098.27	6.30	2,244,316.99	6.04	-2.89	6.54
14	Loans and financial leasing (gross/total)	22,081,512.83	58.90	24,772,181.20	63.41	23,910,764.31	64.30	-10.86	-7.65
15	Allowance for loan losses	1,578,134.40	4.21	1,247,984.09	3.19	1,042,563.01	2.80	26.45	51.37
16	Loans and financial leasing, net	20,503,378.44	54.69	23,524,197.11	60.22	22,868,201.31	61.49	-12.84	-10.34
17	Fixed assets, net	1,513,347.90	4.04	1,514,539.08	3.88	1,358,087.88	3.65	-0.08	11.43
18	Accrued interest receivable	512,143.55	1.37	347,322.08	0.89	350,197.64	0.94	47.45	46.24
19	Other real estate	600,679.78	1.60	200,574.05	0.51	38,494.73	0.10	199.48	1,460.42
20	Other assets	1,336,444.96	3.56	570,525.01	1.46	630,637.87	1.70	134.25	111.92
21	Less: Allowance for other assets losses	24,481.97	0.07	10,714.72	0.03	9,896.91	0.03	128.49	147.37
22	Other assets, net	1,311,962.99	3.50	559,810.29	1.43	620,740.96	1.67	134.36	111.35
23	Total Assets	37,491,140.86	100.00	39,067,000.98	100.00	37,187,354.69	100.00	-4.03	0.82
24	LIABILITIES								
25	Non-interest- bearing due to banks	36,404.15	0.10	34,799.39	0.09	31,070.80	0.08	4.61	17.17
26	Non-interest- bearing individuals deposits	626,428.23	1.67	527,592.57	1.35	678,978.73	1.83	18.73	-7.74
27	Non-interest- bearing legal entities deposits	1,690,672.77	4.51	1,907,123.94	4.88	2,096,065.24	5.64	-11.35	-19.34
28	Total non-interest- bearing deposits	2,353,505.15	6.28	2,469,515.90	6.32	2,806,114.77	7.55	-4.70	-16.13
29	Interest- bearing due to banks	1,996,279.28	5.32	2,427,933.96	6.21	1,911,270.34	5.14	-17.78	4.45



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		15 Bank(s)	% of Assets	16 Bank(s)	% of Assets	16 Bank(s)	% of Assets		
1	2	3	4	5	6	7	8	9	10
30	Interest-bearing individuals deposits	14,650,576.12	39.08	16,568,640.87	42.41	16,330,801.83	43.91	-11.58	-10.29
31	Interest - bearing legal entities deposits	5,568,341.40	14.85	5,730,506.49	14.67	5,592,594.31	15.04	-2.83	-0.43
32	Total interest-bearing deposits	22,215,196.80	59.25	24,727,081.32	63.29	23,834,666.48	64.09	-10.16	-6.79
33	Total deposits	24,568,701.95	65.53	27,196,597.21	69.62	26,640,781.25	71.64	-9.66	-7.78
34	Securities sold REPO	281,964.26	0.75	0.00	0.00	0.00	0.00		
35	Overnight borrowings	1,575.80	0.00	12,080.04	0.03	42,629.47	0.11	-86.96	-96.30
36	Other borrowings	5,160,397.55	13.76	4,130,736.10	10.57	3,038,316.02	8.17	24.93	69.84
37	Accrued interest payable	265,613.33	0.71	304,667.36	0.78	271,417.53	0.73	-12.82	-2.14
38	Other liabilities	372,739.31	0.99	396,382.34	1.01	624,749.40	1.68	-5.96	-40.34
39	Subordinate debts	0.00	0.00	0.00	0.00	0.00	0.00		
40	Provisions for contingent engagements losses	38,113.88	0.10	45,499.17	0.12	48,010.86	0.13	-16.23	-20.61
41	Total liabilities	30,689,106.07	81.86	32,085,962.21	82.13	30,665,904.54	82.46	-4.35	0.08
42	CAPITAL								
43	Common stock	1,978,034.20	5.28	2,105,666.40	5.39	2,020,608.70	5.43	-6.06	-2.11
44	Preferred stock	75.75	0.00	6,810.55	0.02	6,810.55	0.02	-98.89	-98.89
45	Less: Treasury stock	15,223.16	0.04	15,227.56	0.04	15,227.56	0.04	-0.03	-0.03
46	Total stock in circulation	1,962,886.78	5.24	2,097,249.38	5.37	2,012,191.68	5.41	-6.41	-2.45
47	Capital surplus	266,187.23	0.71	266,187.23	0.68	266,187.23	0.72	0.00	0.00
48	Reserve capital	263,585.70	0.70	237,849.04	0.61	237,849.04	0.64	10.82	10.82
49	Reserves on assets revaluation	212,223.19	0.57	234,286.99	0.60	211,013.35	0.57	-9.42	0.57
50	Other reserves	0.00	0.00	0.00	0.00	0.00	0.00		
51	Retained earnings	4,097,151.89	10.93	4,145,466.14	10.61	3,794,208.85	10.20	-1.17	7.98
52	Total equity	6,802,034.79	18.14	6,981,038.78	17.87	6,521,450.15	17.54	-2.56	4.30
53	Total liabilities and equity	37,491,140.86	100.00	39,067,000.98	100.00	37,187,354.69	100.00	-4.03	0.82
54	Tier I Capital	6,415,315.01	17.11	6,611,630.77	16.92	6,194,063.74	16.66	-2.97	3.57
55	Total regulatory capital	6,414,947.73	17.11	6,611,263.50	16.92	6,193,703.88	16.66	-2.97	3.57
56	Total risk weighted assets	20,100,517.87	53.61	20,623,569.53	52.79	20,192,924.92	54.30	-2.54	-0.46
57	Total on-balance assets in foreign currency	22,712,558.58	60.58	20,997,185.68	53.75	20,288,508.09	54.56	8.17	11.95
58	Total on-balance liabilities in foreign currency	22,752,821.39	60.69	20,891,646.21	53.48	20,259,778.99	54.48	8.91	12.31
59	Cumulative gap up to 1 year between interest sensitive assets and liabilities to the interest rate	0.00	0.00	-1,382,076.51	-3.54	0.00	0.00	-100.00	
60	Total debit contingent accounts (quarterly)	0.00	0.00	1,203,261.84	3.08	0.00	0.00	-100.00	
61	Total credit contingent accounts (quarterly)	0.00	0.00	3,602,219.78	9.22	0.00	0.00	-100.00	
62	On-balance assets in foreign currency	16,536,814.79	44.11	16,434,258.53	42.07	14,913,084.36	40.10	0.62	10.89
63	On-balance liabilities in foreign currency	16,578,769.09	44.22	16,329,009.25	41.80	14,884,174.29	40.02	1.53	11.39

\* Data as of 31.12.2008 are adjusted according to the results of external audit