



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

No.	Description	31.07.2008		31.12.2007*		31.07.2007		Dynamics in comparison with 31.12.2007 ((3-5)/5*100) %	Dynamics in comparison with 31.07.2007 ((3-7)/7*100) %
		16 Bank(s)	% from	16 Bank(s)	% from	15 Bank(s)	% from		
1	2	3	4	5	6	7	8	9	10
1	ASSETS								
2	Cash	1,481,388.89	3.98	1,682,589.19	5.26	1,582,650.33	5.67	-11.96	-6.40
3	Due from banks	1,065,629.68	2.87	1,709,843.52	5.34	1,938,005.23	6.95	-37.68	-45.01
4	Less: Allowance for due from banks losses	14,393.97	0.04	15,043.52	0.05			-4.32	
5	Due from banks, net	1,051,235.71	2.83	1,694,800.00	5.30			-37.97	
6	Due from NBM	6,558,450.90	17.64	3,735,260.50	11.67	2,327,898.84	8.34	75.58	181.73
7	Overnight Placements and Borrowings	616,239.69	1.66	674,819.96	2.11	992,832.49	3.56	-8.68	-37.93
8	Securities bought for sale	108,072.63	0.29	77,670.26	0.24	93,279.67	0.33	39.14	15.86
9	Investment securities	2,140,729.45	5.76	2,193,538.72	6.85	2,941,669.32	10.55	-2.41	-27.23
10	Less: Allowance for investment securities losses	4,485.08	0.01	4,664.95	0.01			-3.86	
11	Net securities	2,244,316.99	6.04	2,266,544.03	7.08			-0.98	
12	Loans and financial leasing (gross/total)	23,910,764.31	64.30	20,752,959.76	64.85	17,065,968.41	61.18	15.22	40.11
13	Allowance for loan losses	1,042,563.01	2.80	873,486.94	2.73	813,965.47	2.92	19.36	28.08
14	Net loans and financial leasing	22,868,201.31	61.49	19,879,472.82	62.12	16,252,002.94	58.26	15.03	40.71
15	Fixed assets, net	1,358,087.88	3.65	1,251,519.17	3.91	978,025.01	3.51	8.52	38.86
16	Accrued interest receivable	350,197.64	0.94	225,367.96	0.70	238,020.44	0.85	55.39	47.13
17	Other real estate	38,494.73	0.10	51,727.15	0.16	53,514.73	0.19	-25.58	-28.07
18	Other assets	630,637.87	1.70	554,121.07	1.73	498,345.74	1.79	13.81	26.55
19	Less Allowance for other assets losses	9,896.91	0.03	14,189.41	0.04			-30.25	
20	Other assets, net	620,740.96	1.67	539,931.66	1.69			14.97	
21	Total Assets	37,187,354.69	100.00	32,002,032.45	100.00	27,896,244.73	100.00	16.20	33.31
22	LIABILITIES								
23	Due to Banks Nonint. Bearing	31,070.80	0.08	39,895.97	0.12	102,745.97	0.37	-22.12	-69.76
24	Indiv. Deposits Nonint. Bearing	678,978.73	1.83	586,368.61	1.83	638,095.68	2.29	15.79	6.41
25	Legal Ent. Dep. Nonint. Bearing	2,096,065.24	5.64	2,201,808.77	6.88	2,132,532.45	7.64	-4.80	-1.71
26	Total Nonint Dep	2,806,114.77	7.55	2,828,073.35	8.84	2,873,374.10	10.30	-0.78	-2.34
27	Due to Banks Int. Bearing	1,911,270.34	5.14	1,708,945.27	5.34	1,199,447.61	4.30	11.84	59.35



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

No.	Description	31.07.2008		31.12.2007*		31.07.2007		Dynamics in comparison with 31.12.2007 ((3-5)/5*100) %	Dynamics in comparison with 31.07.2007 ((3-7)/7*100) %
		16 Bank(s)	% from	16 Bank(s)	% from	15 Bank(s)	% from		
1	2	3	4	5	6	7	8	9	10
28	Indiv Deposits Int. Bearing	16,330,801.83	43.91	13,518,990.93	42.24	11,029,206.81	39.54	20.80	48.07
29	Legal Ent Dep Int. Bearing	5,592,594.31	15.04	5,048,618.00	15.78	5,451,648.03	19.54	10.77	2.59
30	Total Int Deposits	23,834,666.48	64.09	20,276,554.20	63.36	17,680,302.45	63.38	17.55	34.81
31	Total deposits	26,640,781.25	71.64	23,104,627.55	72.20	20,553,676.54	73.68	15.30	29.62
32	Sec Sold REPO	0.00	0.00	0.00	0.00	0.00	0.00		
33	Overnight Borr	42,629.47	0.11	26,328.74	0.08	50,907.40	0.18	61.91	-16.26
34	Other Borr	3,038,316.02	8.17	2,522,997.57	7.88	2,127,740.90	7.63	20.42	42.80
35	Accd Int Payable	271,417.53	0.73	229,980.66	0.72	189,010.85	0.68	18.02	43.60
36	Other Liab	624,749.40	1.68	530,642.14	1.66	561,496.22	2.01	17.73	11.27
37	Sub Debentures	0.00	0.00	0.00	0.00	0.00	0.00		
38	Provisions for contingent engagements losses	48,010.86	0.13	42,426.67	0.13			13.16	
39	Total Liab	30,665,904.54	82.46	26,457,003.33	82.67	23,482,831.91	84.18	15.91	30.59
40	CAPITAL								
41	Common Stock	2,020,608.70	5.43	1,961,767.20	6.13	1,537,764.10	5.51	3.00	31.40
42	Preferred Stock	6,810.55	0.02	6,810.55	0.02	6,810.55	0.02	0.00	0.00
43	Minus Treasury Stock	15,227.56	0.04	15,307.96	0.05	15,307.96	0.05	-0.53	-0.53
44	Total stock in Circulation	2,012,191.68	5.41	1,953,269.78	6.10	1,529,266.68	5.48	3.02	31.58
45	Capital Surplus	266,187.23	0.72	114,740.51	0.36	41,452.11	0.15	131.99	542.16
46	Reserve Capital	237,849.04	0.64	211,159.15	0.66	211,159.15	0.76	12.64	12.64
47	Reserves on asset revaluation	211,013.35	0.57	211,104.98	0.66	43,979.57	0.16	-0.04	379.80
48	Other Reserves	0.00	0.00	0.00	0.00	0.00	0.00		
49	Retained Earn	3,794,208.85	10.20	3,054,754.70	9.55	2,587,555.31	9.28	24.21	46.63
50	Total Capital	6,521,450.15	17.54	5,545,029.12	17.33	4,413,412.82	15.82	17.61	47.76
51	Total Liab and Cap	37,187,354.69	100.00	32,002,032.45	100.00	27,896,244.73	100.00	16.20	33.31
52	Tier I Capital	6,194,063.74	16.66	5,227,519.42	16.33	4,266,244.59	15.29	18.49	45.19
53	Total Regulatory Capital	6,193,703.88	16.66	5,227,159.55	16.33	4,266,205.73	15.29	18.49	45.18
54	Total Risk Weighted Assets	20,192,924.92	54.30	17,980,319.94	56.18	15,575,212.88	55.83	12.31	29.65
55	Foreign currency assets	20,288,508.09	54.56	17,070,268.62	53.34	14,091,339.32	50.51	18.85	43.98
56	Foreign currency liability	20,259,778.99	54.48	16,752,724.24	52.35	14,020,355.83	50.26	20.93	44.50
57	Cumulated difference up to 1 year between assets and liabilities to the interest rate	0.00	0	581,125.45	1.82	0.00	0.00		
58	Total debit conditional accounts (quarterly)	0.00	0	4,797,499.57	14.99	0.00	0.00		
59	Total credit conditional accounts (quarterly)	0.00	0	7,450,015.58	23.28	0.00	0.00		
60	Overall on balance foreign exchange net assets	14,913,084.36	40.10	13,900,927.15	43.44	11,682,710.37	41.88	7.28	27.65
61	Overall on balance foreign exchange net liabilities	14,884,174.29	40.02	13,583,299.84	42.45	11,611,691.48	41.62	9.58	28.18

* Data as of 31.12.2007 are adjusted according to the results of external audit