



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

thous. lei

No.	Description	31.05.2008		31.12.2007		31.05.2007		Dynamics in comparison with 31.12.2007 ((3-5)/5*100) %	Dynamics in comparison with 31.05.2007 ((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	1,652,106.41	4.66	1,683,526.56	5.26	1,424,924.01	5.38	-1.87	15.94
3	Due from banks	1,378,797.04	3.89	1,680,322.30	5.25	1,990,976.44	7.51	-17.94	-30.75
4	Less: Allowance for due from banks losses	22,409.75	0.06	15,752.06	0.05			42.27	
5	Due from banks, net	1,356,387.29	3.83	1,664,570.24	5.21			-18.51	
6	Due from NBM	4,660,981.47	13.16	3,735,260.50	11.68	2,086,773.94	7.87	24.78	123.36
7	Overnight Placements and Borrowings	778,650.52	2.20	674,819.96	2.11	1,115,023.62	4.21	15.39	-30.17
8	Securities bought for sale	111,867.26	0.32	99,963.60	0.31	71,356.95	0.27	11.91	56.77
9	Investment securities	2,284,411.67	6.45	2,171,465.47	6.79	2,888,588.27	10.90	5.20	-20.92
10	Less: Allowance for investment securities losses	4,564.27	0.01	4,669.35	0.01			-2.25	
11	Net securities	2,391,714.65	6.75	2,266,759.71	7.09			5.51	
12	Loans and financial leasing (gross/total)	23,329,342.26	65.87	20,752,959.75	64.90	15,865,374.56	59.85	12.41	47.05
13	Allowance for loan losses	989,136.03	2.79	872,915.35	2.73	757,519.88	2.86	13.31	30.58
14	Net loans and financial leasing	22,340,206.24	63.08	19,880,044.41	62.17	15,107,854.68	56.99	12.38	47.87
15	Fixed assets, net	1,315,012.58	3.71	1,219,622.75	3.81	950,288.35	3.58	7.82	38.38
16	Accrued interest receivable	308,467.30	0.87	225,252.89	0.70	218,140.97	0.82	36.94	41.41
17	Other real estate	56,737.64	0.16	51,727.15	0.16	107,179.20	0.40	9.69	-47.06
18	Other assets	562,040.87	1.59	591,185.44	1.85	548,909.99	2.07	-4.93	2.39
19	Less Allowance for other assets losses	5,219.49	0.01	14,105.66	0.04			-63.00	
20	Other assets, net	556,821.38	1.57	577,079.78	1.80			-3.51	
21	Total Assets	35,417,085.47	100.00	31,978,663.96	100.00	26,510,016.41	100.00	10.75	33.60
22	LIABILITIES								
23	Due to Banks Nonint. Bearing	32,428.39	0.09	38,196.39	0.12	182,148.86	0.69	-15.10	-82.20
24	Indiv. Deposits Nonint. Bearing	678,023.61	1.91	585,601.59	1.83	578,053.23	2.18	15.78	17.29
25	Legal Ent. Dep. Nonint. Bearing	2,164,637.46	6.11	2,189,005.31	6.85	1,793,483.41	6.77	-1.11	20.69
26	Total Nonint Dep	2,875,089.46	8.12	2,812,803.29	8.80	2,553,685.50	9.63	2.21	12.59
27	Due to Banks Int. Bearing	2,053,606.79	5.80	1,705,152.42	5.33	1,309,715.79	4.94	20.44	56.80



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		16 Bank(s)	% from Assets	16 Bank(s)	% from Assets	15 Bank(s)	% from Assets		
28	Indiv Deposits Int. Bearing	15686214.61	44.29	13519757.95	42.28	10317019.89	38.92	16.02	52.04
29	Legal Ent Dep Int. Bearing	5254586.01	14.84	5048618.00	15.79	5545491.62	20.92	4.08	-5.25
30	Total Int Deposits	22994407.41	64.92	20273528.37	63.40	17172227.30	64.78	13.42	33.90
31	Total deposits	25869496.87	73.04	23086331.67	72.19	19725912.79	74.41	12.06	31.14
32	Sec Sold REPO	0.00	0.00	0.00	0.00	2915.03	0.01	0.00	0.00
33	Overnight Borr	22601.97	0.06	31821.16	0.10	83414.57	0.31	-28.97	-72.90
34	Other Borr	2560312.09	7.23	2522997.57	7.89	1642621.53	6.20	1.48	55.87
35	Accd Int Payable	247870.87	0.70	230080.23	0.72	169732.35	0.64	7.73	46.04
36	Other Liab	576495.92	1.63	537721.35	1.68	517669.49	1.95	7.21	11.36
37	Sub Debentures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
38	Provisions for contingent engagements losses	51620.62	0.15	45423.92	0.14			13.64	
39	Total Liab	29328398.33	82.81	26454375.89	82.73	22142265.75	83.52	10.86	32.45
40	CAPITAL								
41	Common Stock	1981767.20	5.60	1961767.20	6.13	1537764.10	5.80	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	0.04	15307.96	0.05	2454.56	0.01	0.00	523.65
44	Total stock in Circulation	1973269.78	5.57	1953269.78	6.11	1542120.08	5.82	1.02	27.96
45	Capital Surplus	114740.51	0.32	114740.51	0.36	41452.11	0.16	0.00	176.80
46	Reserve Capital	230112.14	0.65	211159.15	0.66	203361.31	0.77	8.98	13.15
47	Reserves on asset revaluation	211013.35	0.60	181958.49	0.57	43979.57	0.17	15.97	379.80
48	Other Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
49	Retained Earn	3559551.36	10.05	3063160.14	9.58	2536837.59	9.57	16.21	40.31
50	Total Capital	6088687.14	17.19	5524288.07	17.27	4367750.65	16.48	10.22	39.40
51	Total Liab and Cap	35417085.47	100.00	31978663.96	100.00	26510016.41	100.00	10.75	33.60
52	Tier I Capital	5764318.85	16.28	5235924.85	16.37	4229115.95	15.95	10.09	36.30
53	Total Regulatory Capital	5763958.98	16.27	5235564.99	16.37	4229077.09	15.95	10.09	36.29
54	Total Risk Weighted Assets	20081824.74	56.70	17671339.91	55.26	15740432.40	59.38	13.64	27.58
55	Foreign currency assets	19308188.42	54.52	17053550.23	53.33	13036435.41	49.18	13.22	48.11
56	Foreign currency liability	19072835.46	53.85	16723202.36	52.29	12995417.23	49.02	14.05	46.77
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	0.00
58	Total debit conditional accounts (quarterly)	0.00	0.00	4797499.57	15.00	0.00	0.00	-100.00	0.00
59	Total credit conditional accounts (quarterly)	0.00	0.00	7450015.584	23.3	0.00	0.00	-100.00	0.00
60	Overall on balance foreign exchange net assets	14536512.00	41.04	13884208.77	43.42	10976383.31	41.40	4.70	32.43
61	Overall on balance foreign exchange net liabilities	14301112.69	40.38	13553777.96	42.38	10931173.34	41.23	5.51	30.83