



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

No.	Description	30.06.2009		31.12.2008*		30.06.2008		Dynamics in comparison with 31.12.2008 ((3-5)/5*100) %	Dynamics in comparison with 30.06.2008 ((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	1,835,355.75	5.02	1,872,510.71	4.79	1,766,189.24	4.88	-1.98	3.92
3	Due from banks	2,533,527.25	6.92	2,103,701.08	5.38	1,347,380.53	3.73	20.43	88.03
4	Less: Allowance for due from banks losses	14,219.03	0.04	24,447.39	0.06	14,274.38	0.04	-41.84	-0.39
5	Due from banks, net	2,519,308.22	6.89	2,079,253.68	5.32	1,333,106.15	3.69	21.16	88.98
6	Due from NBM	4,903,255.46	13.40	5,851,951.81	14.98	4,196,706.20	11.60	-16.21	16.84
7	Placements and overnight credits	959,010.51	2.62	655,784.15	1.68	838,602.33	2.32	46.24	14.36
8	Less: Allowance for placements and overnight credits losses	112.43	0.00	1,040.25	0.00	0.00	0.00	-89.19	
9	Overnight placements and overnight credits, net	958,898.08	2.62	0.00	0.00	0.00	0.00		
10	Securities bought for sale	84,952.64	0.23	104,270.39	0.27	103,300.70	0.29	-18.53	-17.76
11	Investment securities	2,015,395.57	5.51	2,363,869.37	6.05	2,996,452.76	8.29	-14.74	-32.74
12	Less: Allowance for investment securities losses	5,433.24	0.01	6,041.49	0.02	4,559.91	0.01	-10.07	19.15
13	Net securities	2,094,914.97	5.73	2,462,098.27	6.30	3,095,193.55	8.56	-14.91	-32.32
14	Loans and financial leasing (gross/total)	22,380,651.74	61.17	24,772,181.20	63.41	23,581,357.58	65.20	-9.65	-5.09
15	Allowance for loan losses	1,471,085.61	4.02	1,247,984.09	3.19	1,004,311.66	2.78	17.88	46.48
16	Loans and financial leasing, net	20,909,566.14	57.15	23,524,197.11	60.22	22,577,045.93	62.42	-11.11	-7.39
17	Fixed assets, net	1,513,553.11	4.14	1,514,539.08	3.88	1,337,462.23	3.70	-0.07	13.17
18	Accrued interest receivable	478,587.25	1.31	347,322.08	0.89	320,850.60	0.89	37.79	49.16
19	Other real estate	463,394.20	1.27	200,574.05	0.51	40,947.93	0.11	131.03	1,031.67
20	Other assets	924,244.04	2.53	570,525.01	1.46	669,676.12	1.85	62.00	38.01
21	Less: Allowance for other assets losses	14,247.83	0.04	10,714.72	0.03	8,977.06	0.02	32.97	58.71
22	Other assets, net	909,996.21	2.49	559,810.29	1.43	660,699.06	1.83	62.55	37.73
23	Total Assets	36,586,829.40	100.00	39,067,000.98	100.00	36,166,803.20	100.00	-6.35	1.16
24	LIABILITIES	0.00		0.00		0.00			
25	Non-interest- bearing due to banks	27,392.99	0.07	34,799.39	0.09	30,404.64	0.08	-21.28	-9.91
26	Non-interest- bearing individuals deposits	555,612.46	1.52	527,592.57	1.35	690,256.40	1.91	5.31	-19.51
27	Non-interest- bearing legal entities deposits	1,588,600.09	4.34	1,907,123.94	4.88	2,128,044.49	5.88	-16.70	-25.35
28	Total non-interest- bearing deposits	2,171,605.53	5.94	2,469,515.90	6.32	2,848,705.53	7.88	-12.06	-23.77
29	Interest- bearing due to banks	1,969,880.87	5.38	2,427,933.96	6.21	2,060,697.95	5.70	-18.87	-4.41



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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	14,715,586.93	40.22	16,568,640.87	42.41	15,988,655.24	44.21	-11.18	-7.96
31	Interest - bearing legal entities deposits	5,325,823.82	14.56	5,730,506.49	14.67	5,315,166.31	14.70	-7.06	0.20
32	Total interest-bearing deposits	22,011,291.62	60.16	24,727,081.32	63.29	23,364,519.50	64.60	-10.98	-5.79
33	Total deposits	24,182,897.15	66.10	27,196,597.21	69.62	26,213,225.03	72.48	-11.08	-7.75
34	Securities sold REPO	304,964.29	0.83	0.00	0.00	0.00	0.00		
35	Overnight borrowings	19,454.29	0.05	12,080.04	0.03	35,224.67	0.10	61.04	-44.77
36	Other borrowings	4,475,665.10	12.23	4,130,736.10	10.57	2,721,302.72	7.52	8.35	64.47
37	Accrued interest payable	269,683.37	0.74	304,667.36	0.78	261,270.06	0.72	-11.48	3.22
38	Other liabilities	455,888.90	1.25	396,382.34	1.01	671,294.88	1.86	15.01	-32.09
39	Subordinate debts	0.00	0.00	0.00	0.00	0.00	0.00		
40	Provisions for contingent engagements losses	41,163.19	0.11	45,499.17	0.12	48,886.85	0.14	-9.53	-15.80
41	Total liabilities	29,749,716.29	81.31	32,085,962.21	82.13	29,951,204.21	82.81	-7.28	-0.67
42	CAPITAL								
43	Common stock	1,978,034.20	5.41	2,105,666.40	5.39	1,981,767.20	5.48	-6.06	-0.19
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	5.37	2,097,249.38	5.37	1,973,350.18	5.46	-6.41	-0.53
47	Capital surplus	266,187.23	0.73	266,187.23	0.68	114,740.51	0.32	0.00	131.99
48	Reserve capital	263,585.70	0.72	237,849.04	0.61	236,349.04	0.65	10.82	11.52
49	Reserves on assets revaluation	212,223.19	0.58	234,286.99	0.60	211,013.35	0.58	-9.42	0.57
50	Other reserves	18.50	0.00	0.00	0.00	0.00	0.00		
51	Retained earnings	4,132,211.70	11.29	4,145,466.14	10.61	3,680,145.92	10.18	-0.32	12.28
52	Total equity	6,837,113.11	18.69	6,981,038.78	17.87	6,215,599.00	17.19	-2.06	10.00
53	Total liabilities and equity	36,586,829.40	100.00	39,067,000.98	100.00	36,166,803.20	100.00	-6.35	1.16
54	Tier I Capital	6,460,430.42	17.66	6,611,630.77	16.92	5,890,019.19	16.29	-2.29	9.68
55	Total regulatory capital	6,460,063.15	17.66	6,611,263.50	16.92	5,889,659.33	16.28	-2.29	9.68
56	Total risk weighted assets	19,726,605.75	53.92	20,623,569.53	52.79	20,148,865.35	55.71	-4.35	-2.10
57	Total on-balance assets in foreign currency	23,016,658.51	62.91	20,997,185.68	53.75	19,692,887.69	54.45	9.62	16.88
58	Total on-balance liabilities in foreign currency	22,966,332.68	62.77	20,891,646.21	53.48	19,579,216.61	54.14	9.93	17.30
59	Cumulative gap up to 1 year between interest sensitive assets and liabilities to the interest rate	-1,283,616.83	-3.51	-1,382,076.51	-3.54	347,198.04	0.96	-7.12	-469.71
60	Total debit contingent accounts (quarterly)	606,211.38	1.66	1,203,261.84	3.08	780,976.11	2.16	-49.62	-22.38
61	Total credit contingent accounts (quarterly)	3,049,512.73	8.34	3,602,219.78	9.22	3,188,521.10	8.82	-15.34	-4.36
62	On-balance assets in foreign currency	16,914,414.44	46.23	16,434,258.53	42.07	14,709,792.55	40.67	2.92	14.99
63	On-balance liabilities in foreign currency	16,865,831.86	46.10	16,329,009.25	41.80	14,596,088.91	40.36	3.29	15.55

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