



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

thous. lei

No.	Description	31.03.2008		31.12.2007		31.03.2007		Dynamics in comparison with 31.12.2007 ((3-5)/5*100) %	Dynamics in comparison with 31.03.2007 ((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	1733794.67	5.10	1683526.56	5.26	1356571.96	5.45	2.99	27.81
3	Due from banks	1265745.76	3.72	1680322.30	5.25	1761400.46	7.08	-24.67	-28.14
4	Less: Allowance for due from banks losses	12266.65	0.04	15752.06	0.05			-22.13	
5	Due from banks, net	1253479.11	3.69	1664570.24	5.21			-24.70	
6	Due from NBM	3946694.88	11.61	3735260.50	11.68	2556000.10	10.28	5.66	54.41
7	Overnight Placements and Borrowings	758605.25	2.23	674819.96	2.11	1400086.34	5.63	12.42	-45.82
8	Securities bought for sale	117740.10	0.35	99963.60	0.31	78709.90	0.32	17.78	49.59
9	Investment securities	2571397.59	7.57	2171465.47	6.79	1993321.28	8.01	18.42	29.00
10	Less: Allowance for investment securities losses	4472.08	0.01	4669.35	0.01			-4.22	
11	Net securities	2684665.60	7.90	2266759.71	7.09			18.44	
12	Loans and financial leasing (gross/total)	22474478.64	66.13	20752959.75	64.90	14816305.21	59.57	8.30	51.69
13	Allowance for loan losses	927894.39	2.73	872915.35	2.73	742612.51	2.99	6.30	24.95
14	Net loans and financial leasing	21546584.26	63.40	19880044.41	62.17	14073692.71	56.59	8.38	53.10
15	Fixed assets, net	1254480.60	3.69	1219622.75	3.81	967118.48	3.89	2.86	29.71
16	Accrued interest receivable	268879.18	0.79	225252.89	0.70	204313.02	0.82	19.37	31.60
17	Other real estate	57593.45	0.17	51727.15	0.16	84892.89	0.34	11.34	-32.16
18	Other assets	487501.90	1.43	591185.44	1.85	394019.98	1.58	-17.54	23.73
19	Less Allowance for other assets losses	5229.72	0.02	14105.66	0.04			-62.92	
20	Other assets, net	482272.18	1.42	577079.78	1.80			-16.43	
21	Total Assets	33987049.18	100.00	31978663.96	100.00	24870127.10	100.00	6.28	36.66
22	LIABILITIES								
23	Due to Banks Nonint. Bearing	32831.71	0.10	38196.39	0.12	48344.16	0.19	-14.05	-32.09
24	Indiv. Deposits Nonint. Bearing	690291.19	2.03	585601.59	1.83	548764.59	2.21	17.88	25.79
25	Legal Ent. Dep. Nonint. Bearing	1971493.02	5.80	2189005.31	6.85	1735220.98	6.98	-9.94	13.62
26	Total Nonint Dep	2694615.92	7.93	2812803.29	8.80	2332329.73	9.38	-4.20	15.53
27	Due to Banks Int. Bearing	1942221.87	5.71	1705152.42	5.33	1282445.40	5.16	13.90	51.45



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		16 Bank(s)	% from Assets	16 Bank(s)	% from Assets	15 Bank(s)	% from Assets		
28	Indiv Deposits Int. Bearing	14936973.44	43.95	13519757.95	42.28	9668798.27	38.88	10.48	54.49
29	Legal Ent Dep Int. Bearing	5112342.76	15.04	5048618.00	15.79	5236950.84	21.06	1.26	-2.38
30	Total Int Deposits	21991538.07	64.71	20273528.37	63.40	16188194.51	65.09	8.47	35.85
31	Total deposits	24686153.99	72.63	23086331.67	72.19	18520524.24	74.47	6.93	33.29
32	Sec Sold REPO	0.00	0.00	0.00	0.00	2944.66	0.01		-100.00
33	Overnight Borr	119099.50	0.35	31821.16	0.10	53000.00	0.21	274.28	124.72
34	Other Borr	2468905.21	7.26	2522997.57	7.89	1406060.02	5.65	-2.14	75.59
35	Accd Int Payable	256843.58	0.76	230080.23	0.72	161998.14	0.65	11.63	58.55
36	Other Liab	476039.74	1.40	537721.35	1.68	536488.43	2.16	-11.47	-11.27
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	48703.68	0.14	45423.92	0.14			7.22	
39	Total Liab	28055745.70	82.55	26454375.89	82.73	20681015.49	83.16	6.05	35.66
40	CAPITAL								
41	Common Stock	1981767.20	5.83	1961767.20	6.13	1537764.10	6.18	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	5.81	1953269.78	6.11	1542120.08	6.20	1.02	27.96
45	Capital Surplus	114740.51	0.34	114740.51	0.36	41452.11	0.17	0.00	176.80
46	Reserve Capital	209273.03	0.62	211159.15	0.66	190159.16	0.76	-0.89	10.05
47	Reserves on asset revaluation	181147.02	0.53	181958.49	0.57	43335.95	0.17	-0.45	318.01
48	Other Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
49	Retained Earn	3452873.14	10.16	3063160.14	9.58	2372044.31	9.54	12.72	45.57
50	Total Capital	5931303.47	17.45	5524288.07	17.27	4189111.61	16.84	7.37	41.59
51	Total Liab and Cap	33987049.18	100.00	31978663.96	100.00	24870127.10	100.00	6.28	36.66
52	Tier I Capital	5642192.80	16.60	5235924.85	16.37	4058953.17	16.32	7.76	39.01
53	Total Regulatory Capital	5641832.93	16.60	5235564.99	16.37	4058914.30	16.32	7.76	39.00
54	Total Risk Weighted Assets	19251358.32	56.64	17671339.91	55.26	14617148.94	58.77	8.94	31.70
55	Foreign currency assets	18668217.07	54.93	17053550.23	53.33	12097280.95	48.64	9.47	54.32
56	Foreign currency liability	18387632.62	54.10	16723202.36	52.29	12028136.48	48.36	9.95	52.87
57	Cumulated difference up to 1 year between assets and liabilities to the interest rate	-57171.38	-0.17	566466.93	1.77	1292596.03	5.20	-110.09	-104.42
58	Total debit conditional accounts (quarterly)	689971.69	2.03	4797499.57	15.00	585949.91	2.36	-85.62	17.75
59	Total credit conditional accounts (quarterly)	3714624.40	10.93	7450015.584	23.3	2571562.11	10.34	-50.14	44.45
60	Overall on balance foreign exchange net assets	14304713.14	42.09	13884208.77	43.42	10318158.19	41.49	3.03	38.64
61	Overall on balance foreign exchange net liabilities	14024128.59	41.26	13553777.96	42.38	10244864.21	41.19	3.47	36.89