

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

No.	Description	30.09.2006		31.12.2005*		30.09.2005		Dynamics in comparison with 31.12.2005 ((3-5)/5*100) %	Dynamics in comparison with 30.09.2005 ((3-7)/7*100) %
		15 Bank(s)	% from Assets	16 Bank(s)	% from Assets	16 Bank(s)	% from Assets		
1	2	3	4	5	6	7	8	9	10
1	ASSETS								
2	Cash	1175511.57	5.62	941443.56	5.25	912774.52	5.61	24.86	28.78
3	Due from banks	1926889.27	9.21	1323969.74	7.38	1147849.74	7.06	45.54	67.87
4	Due from NBM	1865905.07	8.92	2946646.39	16.43	2210497.89	13.59	-36.68	-15.59
5	Overnight placements	853120.01	4.08	480478.26	2.68	415088.78	2.55	77.56	105.53
6	Securities bought for sale	78451.78	0.38	92632.08	0.52	124985.83	0.77	-15.31	-37.23
7	Investment securities	1796468.55	8.59	1301923.88	7.26	1507353.56	9.27	37.99	19.18
8	Total securities	1874920.32	8.96	1394555.96	7.77	1632339.39	10.04	34.45	14.86
9	Loans and financial leasing (gross/total)	12301791.73	58.81	10077555.57	56.18	9012486.49	55.42	22.07	36.50
10	Allowance for loan losses	647327.61	3.09	528689.03	2.95	460911.99	2.83	22.44	40.44
11	Net loans and financial leasing	11654464.12	55.72	9548866.54	53.23	8551574.49	52.59	22.05	36.28
12	Fixed assets, net	910830.74	4.35	857970.39	4.78	822184.32	5.06	6.16	10.78
13	Accrued interest receivable	173643.22	0.83	100901.73	0.56	113113.05	0.7	72.09	53.51
14	Other real estate	61295.28	0.29	31970.52	0.18	19141.14	0.12	91.72	220.23
15	Other assets	421011.41	2.01	312404.88	1.74	436259.37	2.68	34.76	-3.50
16	Total Assets	20917591.02	100	17939207.96	100	16260822.70	100	16.60	28.64
17	LIABILITIES								
18	Due to Banks Nonint. Bearing	52045.08	0.25	81656.51	0.46	35740.12	0.22	-36.26	45.62
19	Indiv. Deposits Nonint. Bearing	534305.22	2.55	574282.64	3.2	469058.47	2.88	-6.96	13.91
20	Legal Ent. Dep. Nonint. Bearing	1636623.10	7.82	1561017.78	8.7	1462382.70	8.99	4.84	11.91
21	Total Nonint Dep	2222973.39	10.63	2216956.93	12.36	1967181.29	12.1	0.27	13.00
22	Due to Banks Int. Bearing	845564.06	4.04	415659.79	2.32	365601.81	2.25	103.43	131.28
23	Indiv Deposits Int. Bearing	7775032.75	37.17	6318252.37	35.22	5878584.40	36.15	23.06	32.26
24	Legal Ent Dep Int. Bearing	4971293.29	23.77	4779807.83	26.64	3854590.37	23.7	4.01	28.97
25	Total Int Deposits	13591890.11	64.98	11513719.99	64.18	10098776.59	62.1	18.05	34.59
26	Total deposits	15814863.50	75.61	13730676.92	76.54	12065957.88	74.2	15.18	31.07
27	Sec Sold REPO	2920.50	0.01	0.00	0	0.00	0		
28	Overnight Borr	27000.00	0.13	3208.00	0.02	0.00	0	741.65	
29	Other Borr	970845.59	4.64	837647.89	4.67	872553.14	5.37	15.90	11.26
30	Accd Int Payable	132765.07	0.63	93116.02	0.52	99712.62	0.61	42.58	33.15
31	Other Liab	461820.69	2.21	320076.57	1.78	365919.30	2.25	44.28	26.21
32	Sub Debentures	0.00	0	0.00	0	0.00	0		
33	Total Liab	17410215.34	83.23	14984725.40	83.53	13404142.94	82.43	16.19	29.89
34	CAPITAL								
35	Common Stock	1253987.71	5.99	1153261.61	6.43	1106149.11	6.8	8.73	13.37
36	Preferred Stock	7046.95	0.03	8053.05	0.04	8545.55	0.05	-12.49	-17.54
37	Minus Treasury Stock	2454.56	0.01	3204.56	0.02	2808.66	0.02	-23.40	-12.61

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

No.	Description	30.09.2006		31.12.2005*		30.09.2005		Dynamics in comparison with 31.12.2005 ((3-5)/5*100) %	Dynamics in comparison with 30.09.2005 ((3-7)/7*100) %
		15 Bank(s)	% from Assets	16 Bank(s)	% from Assets	16 Bank(s)	% from Assets		
1	2	3	4	5	6	7	8	9	10
38	Total stock in Circulation	1258580.09	6.02	1158110.09	6.46	1111885.99	6.84	8.68	13.19
39	Capital Surplus	41452.11	0.2	41452.11	0.23	41650.06	0.26	0.00	-0.48
40	Reserve Capital	190159.16	0.91	175730.93	0.98	175730.93	1.08	8.21	8.21
41	Reserves on asset reevaluation	47099.91	0.23	47187.49	0.26	48915.10	0.3	-0.19	-3.71
42	Other Reserves	0.00	0	0.00	0	0.00	0		
43	Retained Earn	1970084.40	9.42	1532001.94	8.54	1478497.68	9.09	28.60	33.25
44	Total Capital	3507375.68	16.77	2954482.56	16.47	2856679.76	17.57	18.71	22.78
45	Total Liab and Cap	20917591.02	100	17939207.96	100	16260822.70	100	16.60	28.64
46	Tier I Capital	3372651.95	16.12	2817969.88	15.71	2713793.14	16.69	19.68	24.28
47	Total Regulatory Capital	3372613.08	16.12	2817879.71	15.71	2713702.98	16.69	19.69	24.28
48	Total Risk Weighted Assets	12642085.65	60.44	10443559.54	58.22	9658439.00	59.4	21.05	30.89
49	Foreign currency assets	10362771.45	49.54	7934595.13	44.23	7549182.51	46.43	30.60	37.27
50	Foreign currency liability	10096697.13	48.27	7606835.05	42.4	7345864.36	45.18	32.73	37.45
51	Cumulated deference up to 1 year between assets and liabilities to the interest rate (quarterly)	1277186.29	6.11	744563.67	4.15	1761007.01	10.83	71.53	-27.47
52	Total debit conditional accounts (quarterly)	844510.79	4.04	2597126.04	14.48	543383.47	3.34	-67.48	55.42
53	Total credit conditional accounts (quarterly)	2938364.94	14.05	4009452.58	22.35	1987438.35	12.22	-26.71	47.85
54	Overall on balance foreign exchange net assets	8828922.22	42.21	6483297.55	36.14	5992138.02	36.85	36.18	47.34
55	Overall on balance foreign exchange net liabilities	8549550.10	40.87	6154687.32	34.31	5787816.11	35.59	38.91	47.72

\* Data as of 31.12.2005 are adjusted according to the results of external audit and reflected considering the opinion of the authority promoting the accounting policy