



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

No.	Description	30.09.2008		31.12.2007*		30.09.2007		Dynamics in comparison with 31.12.2007 ((3-5)/5*100) %	Dynamics in comparison with 30.09.2007 ((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	1,776,974.85	4.52	1,682,589.19	5.26	1,457,431.53	4.85	5.61	21.93
3	Due from banks	1,213,636.24	3.08	1,709,843.52	5.34	2,072,057.19	6.90	-29.02	-41.43
4	Less: Allowance for due from banks losses	14,910.14	0.04	15,043.52	0.05			-0.89	
5	Due from banks, net	1,198,726.10	3.05	1,694,800.00	5.30			-29.27	
6	Due from NBM	6,553,941.87	16.65	3,735,260.50	11.67	1,971,334.67	6.56	75.46	232.46
7	Overnight Placements and Borrowings	1,192,121.53	3.03	674,819.96	2.11	1,554,291.93	5.17	76.66	-23.30
8	Securities bought for sale	107,184.29	0.27	77,670.26	0.24	108,918.62	0.36	38.00	-1.59
9	Investment securities	2,221,414.14	5.64	2,193,538.72	6.85	3,486,021.15	11.60	1.27	-36.28
10	Less: Allowance for investment securities losses	4,611.27	0.01	4,664.95	0.01			-1.15	
11	Net securities	2,323,987.16	5.91	2,266,544.03	7.08			2.53	
12	Loans and financial leasing (gross/total)	25,020,686.97	63.57	20,752,959.76	64.85	18,408,314.66	61.27	20.56	35.92
13	Allowance for loan losses	1,123,433.18	2.85	873,486.94	2.73	856,460.11	2.85	28.61	31.17
14	Net loans and financial leasing	23,897,253.79	60.72	19,879,472.82	62.12	17,551,854.55	58.42	20.21	36.15
15	Fixed assets, net	1,406,564.02	3.57	1,251,519.17	3.91	995,859.05	3.31	12.39	41.24
16	Accrued interest receivable	359,246.40	0.91	225,367.96	0.70	254,206.91	0.85	59.40	41.32
17	Other real estate	42,026.56	0.11	51,727.15	0.16	44,889.38	0.15	-18.75	-6.38
18	Other assets	616,107.21	1.57	554,121.07	1.73	546,270.41	1.82	11.19	12.78
19	Less Allowance for other assets losses	10,710.02	0.03	14,189.41	0.04			-24.52	
20	Other assets, net	605,397.19	1.54	539,931.66	1.69			12.12	
21	Total Assets	39,356,239.48	100.00	32,002,032.45	100.00	30,043,135.39	100.00	22.98	31.00
22	LIABILITIES								
23	Due to Banks Nonint. Bearing	25,001.21	0.06	39,895.97	0.12	30,081.60	0.10	-37.33	-16.89
24	Indiv. Deposits Nonint. Bearing	636,980.09	1.62	586,368.61	1.83	633,685.65	2.11	8.63	0.52
25	Legal Ent. Dep. Nonint. Bearing	2,138,240.55	5.43	2,201,808.77	6.88	2,276,766.08	7.58	-2.89	-6.08
26	Total Nonint. Deposits	2,800,221.86	7.12	2,828,073.35	8.84	2,940,533.33	9.79	-0.98	-4.77
27	Due to Banks Int. Bearing	1,993,919.50	5.07	1,708,945.27	5.34	1,190,613.62	3.96	16.68	67.47



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1	2	3	4	5	6	7	8	9	10
28	Indiv Deposits Int. Bearing	17,307,853.81	43.98	13,518,990.93	42.24	11,614,743.41	38.66	28.03	49.02
29	Legal Ent Dep Int. Bearing	5,819,426.86	14.79	5,048,618.00	15.78	6,577,189.20	21.89	15.27	-11.52
30	Total Int. Deposits	25,121,200.17	63.83	20,276,554.20	63.36	19,382,546.23	64.52	23.89	29.61
31	Total deposits	27,921,422.03	70.95	23,104,627.55	72.20	22,323,079.56	74.30	20.85	25.08
32	Sec Sold REPO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
33	Overnight Borr	23,012.66	0.06	26,328.74	0.08	65,306.15	0.22	-12.59	-64.76
34	Other Borr	3,696,818.46	9.39	2,522,997.57	7.88	2,216,790.16	7.38	46.52	66.76
35	Accd Int Payable	297,498.41	0.76	229,980.66	0.72	207,112.97	0.69	29.36	43.64
36	Other Liab	609,009.93	1.55	530,642.14	1.66	617,412.80	2.06	14.77	-1.36
37	Sub Debentures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
38	Provisions for contingent engagements losses	50,808.82	0.13	42,426.67	0.13			19.76	
39	Total Liab	32,598,570.31	82.83	26,457,003.33	82.67	25,429,701.65	84.64	23.21	28.19
40	CAPITAL								
41	Common Stock	2,041,666.40	5.19	1,961,767.20	6.13	1,537,764.10	5.12	4.07	32.77
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	2,033,249.38	5.17	1,953,269.78	6.10	1,529,266.68	5.09	4.09	32.96
45	Capital Surplus	266,187.23	0.68	114,740.51	0.36	41,452.11	0.14	131.99	542.16
46	Reserve Capital	237,849.04	0.60	211,159.15	0.66	211,159.15	0.70	12.64	12.64
47	Reserves on asset revaluation	211,013.35	0.54	211,104.98	0.66	43,415.44	0.14	-0.04	386.03
48	Other Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
49	Retained Earn	4,009,370.18	10.19	3,054,754.70	9.55	2,788,140.37	9.28	31.25	43.80
50	Total Capital	6,757,669.18	17.17	5,545,029.12	17.33	4,613,433.74	15.36	21.87	46.48
51	Total Liab and Cap	39,356,239.48	100.00	32,002,032.45	100.00	30,043,135.39	100.00	22.98	31.00
52	Tier I Capital	6,421,054.34	16.32	5,227,519.42	16.33	4,464,673.10	14.86	22.83	43.82
53	Total Regulatory Capital	6,420,687.06	16.31	5,227,159.55	16.33	4,464,313.24	14.86	22.83	43.82
54	Total Risk Weighted Assets	20,849,014.78	52.98	17,980,319.94	56.18	16,747,862.26	55.75	15.95	24.49
55	Foreign currency assets	22,672,564.31	57.61	17,070,268.62	53.34	15,895,842.46	52.91	32.82	42.63
56	Foreign currency liability	22,562,286.60	57.33	16,752,724.24	52.35	15,506,026.71	51.61	34.68	45.51
57	Cumulated difference up to 1 year between assets and liabilities to the interest rate	-987,986.27	-2.51	581,125.45	1.82	816,150.42	2.72	-270.01	-221.05
58	Total debit conditional accounts (quarterly)	653,247.31	1.66	4,797,499.57	14.99	806,802.40	2.69	-86.38	-19.03
59	Total credit conditional accounts (quarterly)	3,315,762.43	8.42	7,450,015.58	23.28	3,770,918.21	12.55	-55.49	-12.07
60	Overall on balance foreign exchange net assets	16,445,567.16	41.79	13,900,927.15	43.44	13,081,194.70	43.54	18.31	25.72
61	Overall on balance foreign exchange net liabilities	16,335,104.35	41.51	13,583,299.84	42.45	12,691,071.53	42.24	20.26	28.71

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