

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

No.	Description	31.12.2008		31.12.2007*		Dynamics in comparison with 31.12.2007 ((3-5)/5*100) %
		16 Bank(s)	% from Assets	16 Bank(s)	% from Assets	
1	2	3	4	5	6	7
1	ASSETS					
2	Cash	1,872,510.71	4.79	1,682,589.19	5.26	11.29
3	Due from banks	2,103,701.08	5.38	1,709,843.52	5.34	23.03
4	Less: Allowance for due from banks losses	24,347.39	0.06	15,043.52	0.05	61.85
5	Due from banks, net	2,079,353.68	5.31	1,694,800.00	5.30	22.69
6	Due from NBM	5,851,951.81	14.96	3,735,260.50	11.67	56.67
7	Overnight Placements and Borrowings	655,784.15	1.68	674,819.96	2.11	-2.82
8	Less: Allowance for Placements and Overnight credits	1,040.25	0.00			
9	Securities bought for sale	104,270.40	0.27	77,670.26	0.24	34.25
10	Investment securities	2,364,019.37	6.04	2,193,538.72	6.85	7.77
11	Less: Allowance for investment securities losses	6,044.49	0.02	4,664.95	0.01	29.57
12	Net securities	2,462,245.28	6.29	2,266,544.03	7.08	8.63
13	Loans and financial leasing (gross/total)	24,772,181.20	63.32	20,752,959.76	64.85	19.37
14	Allowance for loan losses	1,202,205.09	3.07	873,486.94	2.73	37.63
15	Net loans and financial leasing	23,569,976.11	60.25	19,879,472.82	62.12	18.56
16	Fixed assets, net	1,512,326.73	3.87	1,251,519.17	3.91	20.84
17	Accrued interest receivable	357,080.61	0.91	225,367.96	0.70	58.44
18	Other real estate	200,574.05	0.51	51,727.15	0.16	287.75
19	Other assets	572,681.16	1.46	554,121.07	1.73	3.35
20	Less Allowance for other assets losses	10,752.86	0.03	14,189.41	0.04	-24.22
21	Other assets, net	561,928.30	1.44	539,931.66	1.69	4.07
22	Total Assets	39,122,691.17	100.00	32,002,032.45	100.00	22.25
23	LIABILITIES					
24	Due to Banks Nonint. Bearing	34,799.39	0.09	39,895.97	0.12	-12.77
25	Indiv. Deposits Nonint. Bearing	527,592.99	1.35	586,368.61	1.83	-10.02
26	Legal Ent. Dep. Nonint. Bearing	1,907,123.94	4.87	2,201,808.77	6.88	-13.38
27	Total Nonint. Deposits	2,469,516.32	6.31	2,828,073.35	8.84	-12.68
28	Due to Banks Int. Bearing	2,427,933.96	6.21	1,708,945.27	5.34	42.07



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		16 Bank(s)	% from Assets	16 Bank(s)	% from Assets	
1	2	3	4	5	6	7
29	Indiv Deposits Int. Bearing	16,568,640.87	42.35	13,518,990.93	42.24	22.56
30	Legal Ent Dep Int. Bearing	5,730,505.76	14.65	5,048,618.00	15.78	13.51
31	Total Int. Deposits	24,727,080.59	63.20	20,276,554.20	63.36	21.95
32	Total deposits	27,196,596.90	69.52	23,104,627.55	72.20	17.71
33	Sec Sold REPO	0.00	0.00	0.00	0.00	0.00
34	Overnight Borr	12,080.04	0.03	26,328.74	0.08	-54.12
35	Other Borr	4,130,736.10	10.56	2,522,997.57	7.88	63.72
36	Accd Int Payable	304,670.28	0.78	229,980.66	0.72	32.48
37	Other Liab	398,425.91	1.02	530,642.14	1.66	-24.92
38	Sub Debentures	0.00	0.00	0.00	0.00	0.00
39	Provisions for contingent engagements losses	45,502.40	0.12	42,426.67	0.13	7.25
40	Total Liab	32,088,011.63	82.02	26,457,003.33	82.67	21.28
41	CAPITAL					
42	Common Stock	2,105,666.40	5.38	1,961,767.20	6.13	7.34
43	Preferred Stock	6,810.55	0.02	6,810.55	0.02	0.00
44	Minus Treasury Stock	15,227.56	0.04	15,307.96	0.05	-0.53
45	Total stock in Circulation	2,097,249.38	5.36	1,953,269.78	6.10	7.37
46	Capital Surplus	266,187.23	0.68	114,740.51	0.36	131.99
47	Reserve Capital	237,849.04	0.61	211,159.15	0.66	12.64
48	Reserves on asset revaluation	234,398.13	0.60	211,104.98	0.66	11.03
49	Other Reserves	0.00	0.00	0.00	0.00	0.00
50	Retained Earn	4,198,995.77	10.73	3,054,754.70	9.55	37.46
51	Total Capital	7,034,679.55	17.98	5,545,029.12	17.33	26.86
52	Total Liab and Cap	39,122,691.17	100.00	32,002,032.45	100.00	22.25
53	Tier I Capital	6,665,160.41	17.04	5,227,519.42	16.33	27.50
54	Total Regulatory Capital	6,664,793.13	17.04	5,227,159.55	16.33	27.50
55	Total Risk Weighted Assets	20,677,463.24	52.85	17,980,319.94	56.18	15.00
56	Foreign currency assets	20,997,185.68	53.67	17,070,268.62	53.34	23.00
57	Foreign currency liability	20,891,646.21	53.40	16,752,724.24	52.35	24.71
58	Cumulated difference up to 1 year between assets and liabilities to the interest rate	-1,198,045.88	-3.06	581,125.45	1.82	-306.16
59	Total debit conditional accounts (quarterly)	1,203,261.84	3.08	4,797,499.57	14.99	-74.92
60	Total credit conditional accounts (quarterly)	3,602,219.78	9.21	7,450,015.58	23.28	-51.65
61	Overall on balance foreign exchange net assets	16,434,258.53	42.01	13,900,927.15	43.44	18.22
62	Overall on balance foreign exchange net liabilities	16,329,009.25	41.74	13,583,299.84	42.45	20.21

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